**THE UNIVERSITY OF NOTTINGHAM**

**SCHOOL OF SOCIOLOGY AND SOCIAL POLICY**

# How working mothers combine paid work with looking after children and the implications for their pensions

Thesis submitted to the University of Nottingham,

for the degree of Doctor of Philosophy

by

Ulzhan Kazybekova

May, 2017

# TABLE OF CONTENTS


**Contents page** 1

**List of Tables and Diagram** 5

**Acknowledgements** 6

**Abstract** 7

**Abbreviations** 8

**Chapter 1. Introduction** 9

**1.1 Research background** 9

**1.2 Research aims and research questions** 14

**1.3 Research originality** 14

**1.4 Researcher's position on 'pensions' topic** 15

**1.5 Thesis structure** 15

**Chapter 2: Conservative and Labour Governments' policies between 1979 and 2010** 17

**2.1 Introduction** 17

**2.2 United Kingdom's pensions system between 1997 and 2010** 18

2.2.1 First tier pension provision 18

2.2.2 Second tier pension provision 20

2.2.3 Third tier pension provision 21

**2.3 The policy of Conservative Government between 1979 and 1997** 21

**2.4 The ideology of Labour Government between 1997 and 2010** 23

2.4.1 The Third Way 24

2.4.2 Labour Government approach to Third Way values and social policies 26

**2.5 State to non-state pension provision - policy continuation from Conservative to Labour Government** 29

2.5.1 The importance of state pension provision for women 31

2.5.2 Non-state pension provision for women 32

**2.6 Future pension policies development (post-2010 – 2016)** 35

**2.7 Conclusion** 39

**Chapter 3: Theories of welfare state and mothers in paid work** 41
**3.1 Introduction** 41
**3.2 Gender concepts** 41
**3.3 Choices of motherhood and paid work - Gendered Moral Rationalities** 42
**3.4 Ideal types of social policy: the male breadwinner and the individual models** 47
**3.5 Commodification and decommodification in the ideal types** 52
**3.6 Familisation and defamilisation in the ideal types** 56
**3.7 Conclusion** 60

**Chapter 4: Research Methodology** 63
**4.1 Introduction** 63
4.1.1 Research aims and research questions 63
**4.2 Research design** 63
4.2.1 Research methods 64
**4.3 Sampling** 65
4.3.1 Recruiting and access to participants 69
**4.4 Interviews** 71
4.4.1 Pilot interviews 73
4.4.2 Before conducting interviews 73
4.4.3 Interview process 73
4.4.4 Venues for conducting interviews 75
4.4.5 Recording of interviews 75
4.4.6 Financial calculations of participant's data 75
**4.5 Ethics** 76
**4.6 Transcription and data analysis** 77
**4.7 Reflections on the interviews** 78
**4.8 Conclusion** 79

**Chapter 5: Experiences of paid work** 80
**5.1 Introduction** 80
**5.2 Undertaking paid work** 80
**5.3 Reasons for undertaking paid work** 91

**5.4 Undertaking paid work and pension arrangements** 95

**5.5 Economic status of older participants' and attitudes to retirement by younger participants** 101

**5.6 Thinking about retirement** 105

**5.7 Conclusion** 107

**Chapter 6. Participants' experiences of looking after children** 109

**6.1 Introduction** 109

**6.2 Experience of motherhood** 109

**6.3 Availability of childcare** 112

6.3.1 Practical factors 112

6.3.2 Emotional and development factors 115

**6.4 Sharing family responsibilities** 117

**6.5 Conclusion** 119

**Chapter 7: Participants' financial planning arrangements and financial literacy** 121

**7.1 Introduction** 121

**7.2 Financial planning in families** 121

7.2.1 Effect of having child(ren) on financial circumstances 125

**7.3 Awareness of policy change: the shift from state to non-state pension provision** 129

7.3.1 Financial literacy: Knowledge about pensions 131

7.3.2 Information and advice about pensions 135

**7.4 Conclusion** 138

**Chapter 8. Conclusion** 139

**8.1 Introduction** 139

**8.2 What factors influence working mothers' decisions in their search for combining doing paid work with looking after children?** 139

**8.3 Effect of working mothers' decisions in combining paid work with looking after children on their pension contributions** 144

**8.4 Attitudes towards retirement** 147

**8.5 Application of theoretical and conceptual framework** 148

**8.6 Pension policy recommendations** 149

**8.7 Conclusion** 151

**Appendix 1. Participants' characteristics** 153

**Appendix 2. Promotional materials for the research study** 154

**Appendix 3. Draft topic guide** 161

**Appendix 4. Ethics checklist** 171

**Bibliography** 187

# List of Tables and Diagram


| | | |
|---|---|---|
| **Table 1.1** | **Categories of Basic State Pension** | 19 |
| **Table 3.1** | **Dimensions of the male breadwinner and the individual models of social policy** | 49 |
| **Diagram 3.2** | **Impact of gendered moral rationalities and ideal types of social policy on working mothers' abilities to combine paid work with looking after children** | 61 |
| **Tables 4.1** | **Census 2011 data Nottingham city** | 66 |

## Acknowledgements

I would like to express my sincere gratitude to a lot of people, who have supported me immensely in writing this thesis. First, I would like to appreciate and express my sincere gratitude to my both supervisors Professor Bruce Stafford and Doctor Pauline Jas, for their guidance, support, advice and for their invaluable efforts that they put in helping me to write this thesis on pensions. I wanted to thank from the bottom of my heart both of my supervisors for their encouragement and on-going moral support over these years, which made the whole PhD journey an unforgettable experience in my life.

Second, I would like to express my sincere gratitude to all 20 mothers, who had kindly agreed to participate in this research. Each participant is special for me and I am grateful that they shared their accounts, for their discussions about pension topic and for their initiative to support this research. Third, I would like sincerely thank Alison Haigh, Associate Professor Amal Treacher Kabash and Associate Professor Simon Roberts for their on-going support throughout whole period of studying PhD in the School of Sociology and Social Policy.

Fourth, I am grateful to my special friends, who I met in Nottingham: Joe, Noor, and Lisa, for their friendship. I am glad that we were sharing our PhD journey together and supported each other with advice, positive thoughts and laugh over these years. Fifth, I wanted to thank from the bottom of my heart, my friend Sioban, who kindly proofread this thesis.

Finally, I wanted to thank from the bottom of my heart, my father Kazybekov Murat and my brother Kazybek Bexultan for their overwhelming love, patience and belief in me, which gave me strength to pursue my PhD dream. This thesis is dedicated to them, who give me love, everyday and I love them.

## Abstract

This research explores working mothers' decisions on combining paid work with looking after children and the implications these have for their pensions, and whether they have changed over time. Two cohorts of mothers are interviewed. The first cohort are working mothers aged between 30-40 years with the aim to explore their decisions' to combine paid work with looking after children and their current situation of financial planning for retirement. The second cohort are mothers who are in receipt of state and/or non-state pensions and are aged between 60-70 years with the aim to explore how they combined paid work with looking after children and how they had planned financially for their retirement. Empirically, this research compares an earlier cohort of mothers who started to receive state and/or non-state pensions with working mothers whose retirement is expected to be around 2050.

This research analyses pension provision for women in the United Kingdom through a critical review of Conservative and Labour Governments' policies between 1979 and 2010 in addressing gender inequalities in pension provision for women. The period 1979 to 2010 covers the beginnings of the gradual and long term shift from state to non-state pension provision by 2050.

Welfare state/regimes and sociological theories are used in this research study in order to explore working mothers' decisions on paid work with looking after children and the implications these have for their pensions, given the policy shift from state to non-state pension provision.

Working mothers' experiences in combining paid work with looking after children show that mothers can hold different gendered moral rationalities and shift between the ideal types of social policy over time. This is shaped by whether they have a choice to decide how to combine paid work with looking after children. This in turn shapes working mothers' orientations towards paid work and opportunities to contribute towards state and occupational pensions. Combining paid work with looking after children by members of both cohorts varied and was not a straightforward to fit one type of the ideal types of social policy, and the gendered moral rationalities held are subject to change in the lives of working mothers over time.

## Abbreviations

| | |
|---|---|
| BSP | Basic State Pension |
| HRP | Home Responsibility Protection |
| NICs | National Insurance Contributions |
| NSP | New State Pension |
| SPA | State Pension Age |
| UK | United Kingdom |

# Chapter 1: Introduction

## 1.1 Research background

Pensions are a cornerstone of the social security system - in terms of finance, number of beneficiaries and the complexity of the system, pensions are a key component of public policy. Pensions are the replacement income paid during retirement for earnings from past employment. The sum payable is dependent upon the nature of the pension system and pension scheme(s), and individuals' pension contributions over their working lives (Spicker, 2011). This chapter will provide a general overview of the pensions' literature, including literature on women's participation in paid work and responsibilities for looking after children that have implications on pension provision. The aim of the research and the research questions are also outlined in this chapter. The chapter concludes with an outline of the structure of the thesis.

In the UK, current pensioners are entitled to state and non-state provided pensions and means-tested benefits (Disney, 2016; PPI, 2016). Current pensions can be drawn in two ways. First, individuals' entitlement to state and occupational pensions is based on their own contributions from paid work, which provides 'income smoothing' over their lifetimes. Prior to April 2016, individuals were able to get a state pension based on their spouse's or civil partner's contributions. This has since been removed with the introduction of New State Pension (NSP) (PPI, 2016:44). The second is about current paid workers paying for the current pensioners, following the redistribution concept (Spicker, 2011:151). In this context, the UK pension system is structured around men's experience of doing paid work. This keeps women in a disadvantaged position as their participation in the labour market is not as active as men's and it is often women who take periods out of the labour market due to their responsibilities for looking after their children and/or other relatives (Grady, 2015; Ginn and MacIntyre, 2013; Pascall, 2012; Warren, 2003).

Since the 1940s, British social policy has been defined by academics as based on the male-breadwinner and female housewife model (Lewis, 1992; Sainsbury, 1996; MacLeavy, 2011). The influential 1942 Beveridge report proposed a system of social security built on assumptions that the husband is a 'breadwinner' and his role is in providing for his family through employment while the woman's (wife's) roles are to make a good home and provide

care for the family (Beveridge, 1942). Devising a social security system based on so-called the 'male breadwinner' negatively affected women's pension accumulation because most mothers derived their pensions based on the employment of their husbands; being wives and then possibly widows in later life. Such social security left non-working women closely dependent on men for their incomes in the post-war period (Pascall, 2012; MacLeavy, 2011).

However, a new model for social policy began to emerge in the 1960s and 1970s in response to equality issues promoted by the Women's Movement (Scott *et al.,* 2010:1). It was also prompted by the increase in mothers' participation in paid work connected with economic growth in 1970s and 1980s, which lead to an increase in the demand for women's labour (Fagan and Norman, 2012:545). In this regards continuous employment of women and men is important for promoting adequate pension entitlements for the future (Kotecha *et al.,* 2011:15; Warren *et al.,* 2001:466). Therefore, it is important to compare the trend of participation rate of men and women in the UK labour market. For example, from January 1971 to December 2010, the average employment rate for full-time and part-time men aged from 16 to 64 decreased from 92 per cent to 75 per cent whilst the rate for women increased from 52 to 65 per cent (ONS, 2013a).

Although there has been a rise in the percentage of women in the employment, they are more likely to work part-time than men. For example, from 1997 to 2010, the proportion of the male part-time employees rose from four per cent to five percent. However, this percentage was still below the proportion of female employees in part-time employment, which slightly decreased from 21 per cent to 20 per cent over the same period (ONS, 2011a:18). In addition, the hourly payment for men and women was different, which reflects a gender gap in pay: in April 2010, the median hourly earnings for men were £13.01, in contrast to £11.68 for women (ONS, 2011a:14). The consequences of women having on average lower lifetime earnings compared to men adversely affects how much women are able to contribute towards their state and non-state pensions (Gardiner *et al.,* 2016:703; Thurley *et al.,* 2015:9; Ginn, 2013:36).

Given that since 1979 both Conservative and Labour Governments have sought a shift from state to non-state pension provision (seen by some as a form of 'privatisation') (Ginn, 2001; DSS, 1998b), it has become increasingly important for women to contribute to non-state pension provision (Price, 2006:60). However, part-time employees are unlikely to contribute

as much of their earnings into occupational pensions (OP) schemes as full-time employees (Thurley *et al.,* 2015:9), because they are lower paid (per hour) and/or having total earnings less because of working fewer hours (Bardasi and Jenkins, 2010:345). Women's over-representation in (low paid) part-time employment negatively affects their pensions, as schemes require appropriate lifetime working records to receive full and 'acceptable' pensions (Warren *et al.,* 2001:467). Moreover, employers often do not provide OP schemes for part-time workers, which can leave them disadvantaged by non-state pensions (Ginn and MacIntyre, 2013:101). Within occupational groupings, some women have been clustered into jobs with fewer opportunities to join OP schemes such as manual, service and lower-level non-manual occupations (Gardiner *et al.,* 2016:703). Automatic enrolment helps to address women's access to non-state pensions, i.e. OP schemes, but only if they meet the annual earnings threshold, which was £10,000 in 2016-2017 (PPI, 2016:28; Grady, 2015:451, see section 2.6). In 2016, median gross weekly earnings for women in part-time employment was £181.4, which was equal to £8707.2 per annum, so at least 50 per cent of women working part-time do not meet the threshold (ONS, 2016a).

Furthermore, women are expected to perform various roles in their family, including childbirth, housework and marriage duties. Thus, women reduce their involvement in the labour market or shift to flexible jobs in order to combine paid work with caring responsibilities (Kan and Gershuny, 2010:160). Taking on a larger share of childcare responsibilities negatively affect women's pension arrangements and can leave women not being financially independent of their husbands/partners (Price, 2006:60; Warren *et al.,* 2001:482). The gendered nature of financial planning in their families makes pensions planning problematic if women experience widowhood, separation or divorce (Bisdee *et al.,* 2013:173).

Following the election of the Labour Party in 1997, fulfilling individuals' social obligation was seen by government as labour market participation, with the expectation that both men and women should be in employment (Pascall, 2012:55; Pascall and Lewis, 2004:374). The Labour Government introduced labour market and social security policies which assumed that women would combine paid work and care, such as Sure Start children's centres, Child and Childcare Tax Credits, opportunities for flexible working, increased parental leave and improved rights for part-time workers. The legislation introduced challenged the assumptions of the male breadwinner model, and women's employment was seen by the Labour

Government as a crucial citizen obligation (Pascall, 2012). In this context, this study will build its theoretical and conceptual framework on Sainsbury's (1996:41) two ideal types of social policy: the male breadwinner and the individual models within the British welfare state. In the first, the male breadwinner model, the familial ideology is based on the assumption that the husband's responsibility lies in supporting his family through employment, while the wife's primary responsibility lies within the family. The individual model, in comparison has no preferred family form, and both men and women can be earners and carers and share family tasks (Sainsbury, 1996:42).

There are clear differences between these two models that affect women, because in the male breadwinner model women are assumed to be dependent on men, whereas in the individual model women have a status independent from men (Sainsbury, 1996:42). Concepts such as women's dependency in the male breadwinner model and independency in the individual model (Sainsbury, 1996:42) will allow this study to examine how both models are represented through the lived experiences of both younger and older mothers and to understand their pension contribution behaviour. It helps to examine whether these two groups of mothers are/were growing up with different gender relations within the British welfare state, and acts as indicator of the extent to which, and reasons why, they correspond to and/or deviate from these two different models.

However, using only Sainsbury's ideal types of social policy is not sufficient to understand working mothers' decisions on paid work and looking after children, partly because Sainsbury's models are 'ideal' types. Thus, other theories are used in conjunction; the concept of (de)familisation and feminist critique of the concept of (de)commodification operating in the welfare state regime is used to explain their implications for working mothers' decisions around paid work and looking after children. Feminists have criticised the typologies of welfare regimes of Esping-Andersen (1990) because his analysis was based on the state and market relationships, while neglecting the importance of the family as the provider of the welfare and care in the welfare system (Daly, 1994:107). His failure to take gender into account arises from his use of decommodification as the key dimension of the regime typology, which assumes that a person can maintain a living without participating in the labour market (Sainsbury, 2001:118). Therefore, decommodification is potentially problematic for women because it is constructed with men in mind, who, in contrast to many women, spend most of their working history being economically active in the labour market

(Daly, 1994:108). Decommodification does not address women's caring roles in their families (Christensen, 2002; Daly and Lewis, 2000; Orloff, 1993; Lewis, 1992).

As a response to this feminist critique, Esping-Andersen (1999) incorporated gender in his analysis and proposed to differentiate welfare regimes between 'familialistic' and 'defamilialistic' states. The definition of defamilisation implies that individuals can maintain a socially acceptable standard of living irrespective of being dependent on their families through employment or the social security system (Lister, 1994:37). Defamilising policies include tax credits, childcare benefits and the promotion of sharing with men the responsibilities for caring (Korpi *et al.,* 2013; Morgan, 2008; Woods, 2006). Defamilising policies aimed at mothers and fathers and enable working mothers to combine paid work with looking after children.

The concepts of decommodification and defamilisation are important for analysis provided in this study. First, applying the decommodification concept will allow an exploration of whether working mothers were able to maintain a socially acceptable standard of living without participating in the labour market taking into account their caring roles in the families. Moreover, if decommodification means that women do not have to participate in employment in order to achieve an acceptable level of well-being, then how do Government policies support women who have the responsibility for looking after children. At the same time, in order to receive state and occupational pensions people need to be in paid work and make National Insurance Contributions (NICs) and possibly contributions to other pension schemes. If women are out of the labour market over their working life-course, then they will not have made any contributions, and then will be dependent on means-tested benefits in later life. Second, applying the defamilisation concept will, in contrast, enable an examination of whether both cohorts of younger and older mothers were able to perform their family responsibilities without preventing them participating in paid work and share their responsibilities for looking after children with their husbands. So, in this study, the concepts of (de)commodification and (de)familisation will be applied to the male breadwinner and the individual models to help to understand how younger and older mothers, as working mothers were able to combine paid work with looking after their children and thus their opportunities to contribute to state and occupational pensions.

Even though mothers have combined paid work with looking after children (Pascall, 2012), labour market policies do not simply account for mothers' own preferred care choices (Ingold and Etherington, 2013; Pascall, 2012; Duncan *et al.,* 2003). Duncan and Edwards (1999) argue that decisions about combining motherhood with paid work and looking after children can be understood by mothers' sense of moral duty, their 'gendered moral rationalities' about what they think is the right thing to do as a mother. The concept of gendered moral rationalities provides a means to analyse younger and older mothers' decisions around paid work and looking after children and so what provision they made towards their retirement by contributing to their state and occupational pensions.

## 1.2 Research aims and research questions

The aim of this study is to explore working mothers' decisions on combining paid work with looking after children, and the implications these have for their pensions. The argument is that pension provisions are strongly related to individuals' work record over the course of their lives, and thus decisions that affect the amount and type of paid work that individuals do, in turn affect their pension provision. The aim of this study is addressed through answering four research questions and providing pension policy recommendations:

1. What factors influence working mothers' decisions in their search for combining paid work with looking after children?

2. What effect do working mothers' decisions on combining paid work with looking after children have on their contributions towards pensions?

3. What effect do pension policies have on working mothers' pension arrangements?

4. How useful are gendered moral rationalities, ideal types of social policy and the concepts of (de)commodification and (de)familisation in explaining working mothers' decisions on combining paid work with looking after children, and the implications for their pensions?

## 1.3 Research originality

The originality of this research study is combining the concepts of (de)commodification and (de)familisation, and the types of gendered moral rationalities aligned with the ideal types, into one theoretical and conceptual framework. This framework aids our understanding of the implications on pensions of decisions on paid and unpaid work and of pension polices for women. Applying the framework enables the investigation of how different factors affected working mothers' opportunities to contribute to their state and non-state pensions. Different

practices in combining paid work with looking after children by younger and older mothers shows that people's lives and situations change over time. Thus, people might over time move between ideal types, and their held gendered moral rationalities can be in tension with their lived experiences. In addition, this research study showed that working mothers' decisions about combining paid work with looking after children is partly driven by their moral rationalities. As expectations in society about gender roles change over time and although the male breadwinner role is no longer prominent, in practice mothers still perform a larger share of childcare duties in their families and are financially dependent on their husbands.

## 1.4 Researcher's position on 'pensions' topic

My choice to study pensions at Doctoral level came from my intrinsic desire to take forward the research done for my dissertation, written as part of my Masters of Public Administration the University of Nottingham. When I was writing my Masters dissertation on the extent of gender inequality in the United Kingdom's pension system, I found that the reasons for diverse pension experiences lay not only in government policies and features of pension system, but are implied by the saving and earning characteristics of people. This made me think of the reasons why people tend to behave in different ways, and I realised that the gender split defines much of the career development and future pension accumulation. Thus, I wanted to learn more about the sociological characteristics of people, and the biases and pitfalls they experiences, by looking into the role of working mothers and how women seem to still face more complicated decisions in terms of combining paid work with looking after children than men, and that those decisions will have long-term impacts on their pensions.

I am from Kazakhstan and it was particularly interesting to study the UK experience, as home of developed democratic society and institutions, and equal rights paradigm proponent. My research interest was to discover sociological patterns of mothers' decisions and practice in regard to their family and career commitments, and learn from policy successes and failures in dealing with this issue in one of the leading economies.

## 1.5 Thesis structure

This thesis consists of eight chapters. The next chapter provides an overview of the Labour Government policies between 1997 and 2010, set within their historical context of

Conservative Government policies between 1979 and 1997. It also analyses how the Labour policy promoted pension provision for women with an explanation and justification of the shift from state to non-state pension provision that will affect women who are going to retire by 2050. The main purpose of the Chapter Three is to discuss the welfare state/regimes and sociological theories used for exploring pension provision for women. The theoretical and conceptual framework of this study uses Sainsbury's (1996) two ideal types of social policy (the male breadwinner and the individual models); the concept of (de)familisation and the feminist scholars' critique of the (de)commodification concept; and Duncan and Edwards' (1999) concept of gendered moral rationalities to explore working mothers' decisions around paid work and looking after children to understand their pension contribution behaviour. The Chapter Four discusses the study's research methodology, including sampling, access to participants, interview process, ethical considerations and reflections on data collection process. The research design includes comparing two cohorts of mothers who lived their working lives under different pension policies.

Empirical findings are discussed in Chapters Five, Six and Seven. The fifth chapter explores the stories of younger and older participants' experiences of doing paid work, and the incentives of doing paid work for both cohorts under the male-breadwinner and the individual models. It compares how younger and older participants' decisions on how to combine paid work with looking after children have affected their opportunities to contribute towards their state and non-state pensions. The sixth chapter explores younger and older participants' experiences of looking after children and contrasts how younger and older participants' experiences enabled them to contribute towards their pensions. The seventh chapter examines how younger and older participants' financial planning arrangements and levels of financial literacy influenced their pensions' arrangements.

Chapter Eight draws conclusions and addresses the research questions. The application of the theoretical and conceptual framework, potential policy recommendations and overall concluding remarks are also discussed in this final chapter.

# Chapter 2: Conservative and Labour Governments' policies between 1979 and 2010

## 2.1 Introduction

This chapter analyses pension provision for women in the UK through a critical review of the Labour Government's approach between 1997 and 2010. The emphasis is on exploring how women's participation in paid work whilst looking after children has implications for their pension provision. The emphasis is on the main features and values underpinning specific social policies. This chapter focuses on the shift to non-state pensions drawing out the differences in pension provision for women.

The time period 1979 to 2010 was selected, because analysis of Labour Government policy is located in its historical context, as it is built upon a shift in policy from state to non-state pension provision emerging in post-1979 Conservative Governments. The policy shift to non-state pension provision represents a shift of responsibilities from the state towards individuals and is an ideological change.

The chapter explores pension provision provided by state and non-state pension bodies. Different types of state pension schemes are discussed, i.e. Basic State Pension, State Second Pension and means-tested benefits in relation to women's entitlement to these schemes. In addition, non-state pension provision, i.e. Occupational Pensions, Personal Pensions and Stakeholder Pensions is discussed.

The chapter consists of seven sections: the second section explores the current and previous pension systems of the UK. The third section analyses the policy of the Conservative Government, as a historical backdrop to the changes brought by the Labour Government. The fourth section discusses the ideology of the Labour Government and the Third Way approach, exploring how the government promoted pension provision for women. The fifth section discusses the policy shift from the state to non-state pension provision and explores how this shift in pension provision affects women. The sixth section presents an update on the post-2010 pension policies under the Coalition Government in the UK and their implications for women's pensions. The conclusion is then presented.

## 2.2 United Kingdom's pensions system between 1997 and 2010

This section provides a guide to the structure of the UK pensions system operating between 1997 and 2010, which represents a three tier system (PPI, 2016). An overview of post-2010 pension policy is provided in section 2.6.

Tier 1 is provided by the state and comprises the basic level of pension provision to which individuals contribute or had access. It comprises the Basic State Pension (BSP) and means-tested benefits to provide a minimum level of income, i.e. Income Support/Minimum Income Guarantee (IS/MIG), which was replaced by Pension Credit (PC) in 2003. Paid workers earning above an income threshold must make contributions to the National Insurance (NI) system to fund their state pension.

Tier 2 is also provided by the state with the purpose of providing an 'Additional Pension', known as State Second Pension (S2P), which replaced the State Earnings Related Pensions Scheme (SERPS) in 2002. Entitlement to the S2P depends upon minimum NICs conditions being fulfilled, and is compulsory for employees, unless they are contracted out, but not for the self-employed. Individuals can opt out into occupational pensions and personal pension schemes and those contracting out received an NI rebate. (The 2016 pension reforms ended contracting out and merged these first two tiers to create New State Pension (NSP) (this reform is discussed further in section 2.6)).

Tier 3 pensions are voluntary top-up pension schemes, which take the form of additional payments to occupational pension schemes or personal pension schemes.

Between 1948 and April 2010, the State Pension Age (SPA) was 60 for women and 65 for men. The current SPA for women is 63 (PPI, 2016; Thurley *et al.,* 2015). Further changes to the SPA are discussed in section 2.6.

### 2.2.1 First tier pension provision

The first tier operates on a 'pay-as-you-go' basis, and is funded through NICs and general taxation. NICs levied on current workers' earnings are used to pay the BSP; while the PC is funded through general taxation. Prior to April 2016 and the introduction of the NSP, there were five BSP categories: the contributory categories are based on individuals' NI

contribution record and non-contributory categories are state pensions paid to individuals who meet certain conditions, e.g. age, residency (see Table 1.1).

## Table 1.1 Categories of Basic State Pension

| Contributory categories | Non-contributory categories |
|---|---|
| -Category A state pension was based on individuals' own NICs record.<br>-Category B state pension was based on spouse's or civil partners' contributions. | -Category C state pension was paid to widows of men aged over 65 on 5 July 1948.<br>-Category D state pension was paid to individuals aged over 80, who met residency conditions and did not receive category A or B state pension or received less than the non-contributory rate.<br>-Age Addition was paid to all recipients of State Pensions aged 80 or above |

Source: PPI, 2016:44

When the BSP was introduced in 1948, the scheme required men to make 44 years of NI contributions and women 39 years of contributions (Beland *et al.,* 2014:744-745). People needed a minimum number of ten years to qualify for any BSP and they also had to contribute for at least one year (Thurley, 2014a). The Pensions Act 2007 changed the number of contributory years for everyone retiring after 6th April 2010, when 30 years of contributions were required for a full pension (Beland *et al.,* 2014). Individuals who had fewer than 30 years of NICs qualified for a BSP at 1/30th of the full rate for each qualifying year they had built up (Thurley, 2014a). Changes to NICs associated with the NSP after 6th April 2016 are discussed in section 2.6.

Between 1948 and 1977, married women were able to pay reduced NICs and claim a state pension based on their husband's contributions, known as a Category B pension (see Table 1.1). This was worth 60 per cent of a pension for a married woman, or 100 per cent of a pension for a widow (Thurley *et al.,* 2015; Thurley, 2014b). This option for married women was removed in 1977, but women who were already married were given the option of

retaining reduced NICs. In addition, in 1978, 'Home Responsibility Protection' (HRP) was introduced to protect the state pension entitlements of women with caring responsibilities and to reduce the number of qualifying years to 20 years needed for a full BSP (PPI, 2016; Thurley *et al.,* 2015). In April 2010, HRP was replaced by a NI credits scheme (PPI, 2016).

Pension Credit is a means-tested benefit, consisting of two parts: the Guarantee Credit provides a minimum level of income; and the Savings Credit provides extra amount for individuals who have made some provision for their retirement. Since April 2016, as individuals are no longer entitled to the latter, there will be a transitional period of five years to support those individuals who may have been eligible for the Savings Credit under the previous pension system (PPI, 2016:47; Thurley, 2011:48, see section 2.6).

### 2.2.2 Second tier pension provision

The second tier of state pension provision also operates on a 'pay-as-you-go' contributory basis via the NI system. The Additional Pension is paid to individuals from the SPA (with the right to defer it), but only if they meet NICs requirements. Though people are now no longer entitled to the second tier of the state pension, prior to April 2016 contributions were made in proportion to earnings (PPI, 2016:15).

The second tier of the state pension provision has existed in three different guises: Graduated Retirement Benefit (GRB) paid from 1961 to 1975; and SERPS from 1978 to 2002, which was replaced by S2P (PPI, 2016:15). The aim of the S2P was to target resources to lower-paid individuals and to provide a pension for carers and individuals with a long-term disability (PPI, 2016). Members of occupational pensions were allowed to opt out (or contract out) of SERPS and S2P and pay into an employer's occupational pension scheme. The additional payments paid into these occupational schemes were offset by both employees and their employers by paying lower NICs through receiving rebates (PPI, 2016). The right to opt out, introduced in SERPS in 1986, represents an attempt to shift responsibility for paying pensions from the state to the private sector. The opportunity to contract out to Defined Contribution (DC) schemes ended in 2012 and, with the introduction of NSP, contracting out to Defined Benefit (DB) schemes ended in 2016 (DWP, 2013:37-38). The differences between these two schemes are discussed below.

Private pensions consist of two forms: occupational pension schemes or personal pension schemes. Occupational schemes, including public sector pensions, are based on pension contributions made by employers and employees and are classified as DB or DC schemes (or a mix of both). In DB schemes, the level of benefit received upon retirement is determined by a formula linked to final or average salary and ensured by the collective pension fund. In DC schemes, the contributions, which are specified in the scheme, are paid into individual accounts and the level of benefit upon retirement depends on the value of the accumulated fund, which (until 2015) had to be translated into a regular income by buying an annuity. Personal pension schemes are also DC schemes but depend on the contributions of the scheme holder, not the employer (Gardiner *et al.,* 2016:689). The trend in the private sector is for employers to close DB schemes to new and sometimes existing employees, and replacing them with DC schemes. Such transfers can be controversial and lead to industrial action because employers have used it as an opportunity to reduce the amount of their contributions, and it transfers the risk for ensuring an adequate pension from the employer to employee (ONS, 2016b:6; Josiah *et al.,* 2014:31).

### 2.2.3 Third tier pension provision

The third tier of pension provision is used to top-up second tier pensions and contributions are voluntary. Additional payments may be made to the second tier non-state pensions or to a separate private pension (Gardiner *et al.,* 2016:689; PPI, 2016:19). The next section discusses the policy of the Conservative Government in order to set the historical context for the pension policies prior of the Labour Government.

## 2.3 The policy of Conservative Government between 1979 and 1997

There are enduring continuities in social security policy since 1979, due to a neo-liberal policy focus on the importance of work rather than 'welfare', and an emphasis on individuals' behaviour rather than collective social rights (McKay and Rowlingson, 2016:197). When the Conservative Government came into power in 1979, it encouraged individuals to be self-reliant citizens; they should be taking responsibility to provide for themselves and their families. The principle of individual responsibility was framed as contractual obligation, in which individuals were obliged to provide something in order to receive welfare support from the state (Hamilton, 2014:456).

According to Hills (1998), there are four central policies that were promoted by the Conservative Government between 1979 and 1997. First, Government policy sought to control public spending on welfare services in order to fund tax cuts (Hills, 1998:1). In addition, demographic estimate showed an expansion in the number of pensioners relative to working population in the future. In 1989, there were ten million pensioners and 2.3 million people of working age for every pensioner, while by 2035, this number was expected to grow with 13 million pensioners and only 1.7 million people of working age per pensioner. As a result of these demographic projections, spending on both BSP and SERPS was seen by the government as at risk of getting out of control (Blake, 2003:309). The SERPS formulation offered a maximum replacement rate of 25 per cent based on the best 20 years of earnings. This characteristic was especially beneficial to women, allowing years of childbearing or part-time employment to be disregarded (Ginn and Arber, 2000:206). However, the Social Security Act 1986 reduced the generosity of SERPS. It changed the basis of calculating average earnings from the best 20 years' earnings rule to lifetime earnings, reduced the accrual rate from 25 per cent to 20 per cent, and halved widow's entitlements to SERPS. Changes that, had serious effects for women (ONS, 2005:4; Foster, 2003:6; Ginn and Arber, 2000:206; Ginn and Arber, 1999:322; Stationery Office, 1986:10-11). Moreover, the generosity of the BSP was reduced by the Conservative Government, because BSP was indexed to price inflation rather than earnings, but prices lagged behind the earnings in the 1980s (McKay and Rowlingson, 2016:194; Bozio *et al.,* 2010:59; PC, 2005:118; Foster, 2003:6; Hills, 1998:4). Reducing the real value of BSP based on indexation rules disadvantaged women, given their greater reliance on state pensions (Foster, 2014a:571).

Second, the Government attempted to reduce the role of the state through increasing the role of the private sector, which was in line with state's policy in promoting the enterprise economy, which should offer individuals greater choice in planning for their retirement (Blake, 2003:309; Hills, 1998:8). The move towards individual responsibility in pension provision and reduction of the importance of the state pensions was promoted by introducing personal pensions in the Social Security Act 1986. In particular, from 1988, employers could not make membership of their occupational pensions mandatory, while employees could opt out of both SERPS and occupational pension schemes and instead use their NIC rebates to fund occupational and personal pensions (ONS, 2005:4; Foster, 2003:6; Hills, 1998:8). Thus, the Conservative Government made state pensions relatively less attractive by providing tax

and NI concessions for non-state pensions, but shifted the risk to individuals for their future pension entitlements (ONS, 2005; Foster, 2003).

Moreover, upon the election of the Labour Government in 1997, the focus on individual responsibility and welfare reform based on the importance of individual's responsibilities to do paid work continued with greater strength. In particular, the Labour Government introduced the Welfare Reform Green Paper, in order to encourage individuals to do paid work (Hamilton, 2014:457; Abrahamson, 2010:74; DSS, 1998a, see section 2.5). The complementary Pensions Green Paper (DSS, 1998b, see section 2.5) continued with the Conservative Governments' commitment to reduce the role of state pension provision and to shift the pensions provision to non-state pensions from 40 per cent to 60 per cent by 2050 (PC, 2004:70; Blake, 2003:312; Foster, 2003:6; DSS, 1998b, see section 2.5).

Third, the Conservative Government focused on provision of means-testing benefits, such as housing and cash benefits, which was part of the state's policy to decrease the social security to something for the 'poor', rather than as a (National Insurance) universal system that individuals would rely on at different points in their lives (McKay and Rowlingson, 2016:194; Hills, 1998:18). Fourth, the rise in income inequality reflected the technological changes and the skills of the labour power and policies of Conservative Government in social security, taxation, unions and minimum wage protection (Hills, 1998:18). The next section presents an overview of the ideology of the Labour Government between 1997 and 2010.

## 2.4 The ideology of Labour Government between 1997 and 2010

The ideology of the Labour Government can be defined from different perspectives (Atkins, 2011; Buckler and Dolowitz, 2000; Freeden, 1999). Jones (1996) suggests that, the Labour Government represented a shift from state socialism to European social democracy; a move from socialist principles to market-based policies. The Labour Party rebranded itself as the 'New' Labour Party adopting the Third Way approach (Atkins, 2011:82). Buckler and Dolowitz (2000:302) consider that New Labour's social-liberal position was about promoting social justice, whereas Freeden (1999:48) states that its ideology was a combination of ideas taken from liberalism, conservatism and socialism. First, liberalism has focused on the achievement of liberty, development of individuality, on-going progress and restricting state power. From this ideology, New Labour took ideas regarding private choice, the

enhancement of individuals' capacities and rights, but matched by the exercise of individuals' personal responsibilities. In terms of the economy, liberal components were a mixed economy with consumer-oriented effectiveness and promotion of contractual relationships between state, individuals and the institutions of civil society. Second, conservatism has focused on managing social and political changes by allowing only its organic and continuous development, also by referencing God, history, human nature and lately economics as bases of social order. Based on conservatism, New Labour elicited ideas regarding productivity and financial well-being, the moral responsibility towards the single order of social norms, e.g. family had a function of social control and, with the tight regulation of public institutions, for the production of social goods. Third, socialism has focused on the idea of social relationships between different groups, the centrality of work and on the development of material life. From socialism, New Labour took ideas regarding the importance of various social groups, to which individuals should owe responsibility (Freeden, 1999:49). The next section elucidates on the values of the Third Way welfare reform driven by the Labour Government.

### 2.4.1 The Third Way

According to Blair (1998), the main values of the Third Way were defined by the notions of equal worth, opportunity, responsibility and community in order to promote social justice. Equal worth meant that all individuals were treated equally, opportunities for individuals were promoted by the state, but individuals were obliged to exercise their responsibilities on the basis of rights and duties. On the other hand, the community was seen as a source that would promote a sense of mutual responsibility among individuals (Buckler, 2007:44). Barrientos and Powell (2004:13) argue that the Third Way was associated with the promotion of 'partnership'. Le Grand (1998) suggests the values of the Third Way were community, opportunity, responsibility and accountability or 'CORA' (cited in Atkins, 2011:84).

According to Freeden (1999:50), the core values of the Third Way were interpreted in such a way that helped to complement each other, rather than contradict, thus denying any open space for tensions between these core values. For example, what was not clear was whether community meant that individuals acted for their own interests or that they should pursue goals common to a community (Freeden, 1999:45). He questions whether community meant that individuals were equal to each other or a community was entitled to control its members

in relation to their moral conduct, since it defined what were individuals' and what were communities' responsibilities in maintaining and sharing these values in society (Freeden, 1999:45).

The Third Way placed a strong emphasis on individuals' participation in paid work, which in turn created opportunities for them. However, it meant precedence of a 'workfare' approach, whereby participation in paid work by individuals acts as a basis for them to receive welfare benefits (Freeden, 1999:50).

According to Giddens (1999), the key principle of the Third Way was 'no rights without responsibilities', and that required personal responsibility from individuals in respect to welfare, with the Department of Social Security referring to a social contract (DSS, 1998a, see section 2.5), which included pension provision. The Third Way sought to reduce individuals' dependency on welfare benefits. As a result, aspects of the welfare state were distorted (Freeden, 1999). The Government considered that the best way for individuals to promote their well-being was not through relying on the support from the state, but for individuals to be responsible for their actions and help themselves (Freeden, 1999). The Government believed it should provide individuals with opportunities to do paid work, assuming individuals exercised certain responsibilities in relation to paid work. The problem was that opportunities promoted by the government were directed not towards the enhancement of individuals' potential, but towards ensuring that individuals had certain opportunities to assist them in finding paid work (Le Grand, 1998).

Promotion of accountability placed a strong emphasis on communities, i.e. local government, schools, hospitals had to be accountable for their actions to their local communities (Le Grand, 1998:26). Freeden's (1999:45) criticism is that this accountability approach was used by the state as a mechanism to govern and rule local and national communities by legislation, rather than to serve as a foundational basis for a Third Way discourse. In relation to the notions of community and accountability, there is a strong emphasis on individuals being responsible for their social behaviour and moral duties and hence their own actions (Le Grand, 1998). The next section discusses how Labour Government promoted the values and social policies of the Third Way.

### 2.4.2 Labour Government approach to Third Way values and social policies

Alongside promoting the core values of the Third Way, the Government articulated how it was going to achieve its values through the following sets of ideas (White, 1998). First, the Government stated that it is not necessary that the state is the only provider of goods and services for individuals, implying that the government would provide in some cases goods and services, but in other cases it would provide financial support. For example, providing jobs for individuals would not mean that the state hired individuals itself, but that the state could provide subsidies to actors, e.g. paying education and training incentives to employers so that they hire and train workers (White, 1998). Second, the Government sought that the provision of these goods and opportunities to individuals should be implemented on the basis of partnership between the state, individuals and the wider community. Third, the state aimed to increase its revenue necessary for providing and financing goods for its citizens through the tax system. Fourth, Government policy stressed the importance of paid work that would assist individuals in acquiring the necessary working skills that would enable them to have a decent standard of living (White, 1998).

The Labour Government's emphasis was to link economic and social policies together through encouraging people to work and to establish stable public finances for achieving steady economic growth, which was considered as a pre-condition for increasing government spending. The Labour Government stated that it would follow the previous Conservative Government's spending plans for its first two years with the aim of debt reduction (Annesley and Gamble, 2004). Public attitudes to Labour's social and economic policies varied (Annesley and Gamble, 2004:145). Some critics argue that the Labour Government's policies were a continuation of the Thatcher/Major governments' policies (Hamilton, 2014; Arestis and Sawyer, 2001; Ginn, 2001; Hay, 1999), while others criticise the government's focus on moving people from welfare to work (Peck and Theodore, 2001; King and Wickham-Jones, 1999). On the one hand, the Labour Government introduced new social policies and new expenditure plans which, to varying degrees, differed from the policies of the previous Conservative Government. On the other hand, in terms of the pension policies, the Labour Government advanced the previous Conservative neo-liberal policy around limiting the role of the state pensions and promoting individuals' responsibility through provision of private pensions.

Powell (2000:46) suggests that Labour's social policies incorporated the concepts of inclusion and exclusion, in relation to 'equality'. Lister (1998) argues that a move from equality to social inclusion represents a shift in the notion of the welfare state (cited in Powell, 2000:46). Inclusion was implemented through the promotion of paid work and education (Stepney *et al.,* 1999; Lister, 1999), with a welfare state based on rights and duties of individuals (Blair, 1998; Le Grand, 1998), and less emphasis on redistribution of income and wealth (Waine, 2009:765).

Annesley and Gamble (2004:151) argue that the aim of the Third Way was to move people from welfare into paid work, where the latter was considered by ministers as the best route out of social exclusion and poverty. In particular, the first term of the Labour Government emphasised taking registered unemployed people from welfare to work, and the aim of the second term in 2001 was to move economically inactive benefits claimants into work (Annesley and Gamble, 2004:152). This was implemented through the introduction of New Deal (ND) policies for the young unemployed, people aged over 25, older workers, lone parents and people with disabilities (Berry, 2016:58; Annesley and Gamble, 2004:152). The Government expected individuals to take up these paid work opportunities through ND policies and benefit sanctions could be imposed on those failing to do so (Powell, 2000:47).

The Government promoted the financial value of paid work through the introduction of the National Minimum Wage (NMW) policy in 1998. The Working Families Tax Credit (WFTC), which was a wage supplement for people with families in low paid work was replaced (in 2003) by the Working Tax Credit (WTC), which broadened the entitlement to individuals without children (Lindley and Machin, 2013; Annesley and Gamble, 2004).

The National Childcare Strategy introduced in 1998 aimed to increase the availability of childcare services for families (Bukodi *et al.,* 2012; Annesley and Gamble, 2004), i.e. the Labour Government introduced free part-time nursery education for children aged three and four with 15 hours a week for 38 weeks a year (Government, 2016a; Fagan and Norman, 2012:545; Daly and Scheiwe, 2010:191). Since April 2005 the childcare voucher scheme, which is administered by employers, involves offering employees childcare vouchers of £55 per week that are free of tax and NICs, irrespective of income (Government, 2016b; Paull, 2014:19).

The Government's plans to eradicate poverty among pensioners were implemented through the introduction of a means-tested Income Support/Minimum Income Guarantee (later replaced by Pension Credit) that gave additional support for older people (Bukodi *et al.,* 2012; Annesley and Gamble, 2004). Pension Credit sought to guarantee that pensioners had a minimum income and provided incentives for people to save for their pensions (Annesley and Gamble, 2004:155). Other pension reforms, e.g. stakeholder pensions, S2P and occupational pensions are discussed further in sections 2.5 and 2.5.2.

How the Labour Government addressed women's issues within policy frameworks, in particular how gender equality was promoted within the government, has been investigated by Pascall (2012), Annesley and Gains (2007) and Coates and Oettinger (2007). According to Pascall (2012:53), the Labour Government supported mothers' paid work opportunities through different strategies, such as the introduction of NMW, increased maternity rights, childcare strategy and (Childcare/Child/Working) Tax Credits. Lindley and Machin (2013:174) argue that the impact of the introduction of the NMW was greater for women, because they tended to be in low paid jobs; while Pascall (2012:59) states that the NMW was set very low and did not narrow the gender pay gap for low-paid part-time workers. Between 1997 and 2010, the median full-time weekly earnings for women increased more than for men (66 per cent for women in contrast with 51 per cent for men). For men, part-time earnings increased from 56.8 per cent of full-time earnings in 1997 to 59.1 per cent in 2010; and for women, the proportions were 68.4 per cent in 1997 and 68.5 per cent in 2010. These numbers indicate that female employee part-time median earnings were above those of male employees, but with a slow progress in closing the pay gap during this period for female employees working part-time (Pike, 2011:15-17).

Rummery *et al.* (2007:234) argue that making full-time paid work pay had a differential impact depending on pay levels. Women working in higher paid jobs benefited more from increases in childcare provision, compared to lower paid women, for whom childcare costs took up a larger proportion of disposable income. Although improving low pay and conditions for part-time working women was not a key aim of Labour policy, most of the policies focusing on women with children sought to engage mothers in paid work (Rummery *et al.,* 2007:235). Lewis and Guiliari (2005) point out that Labour had little intention of giving equal weight or value to women's unpaid work activities compared to paid work (cited in Rummery *et al.,* 2007:236). Thus, New Labour's policies positively affected full-time

women workers with high-earnings and did not benefit the majority of those women who were in part-time and low-paid jobs (Rummery *et al.,* 2007:237). The next section discusses the targeted shifts from the state to non-state pension provision and explores how this shift in pension provision affects women.

## 2.5 State to non-state pension provision - policy continuation from Conservative to Labour Government

The main discourse of the Labour Government was about the promotion of rights and responsibilities by introducing the social contract for welfare envisioned in the Welfare Reform Green Paper (DSS, 1998a). Its key message was that "the new welfare state should help and encourage people of working age to work where they are capable of doing so. The Government's aim is to rebuild the welfare state around work" (DSS, 1998a:23).

The Labour Government also published the Pensions Green Paper, *A New Contract for Welfare: Partnership in Pensions*, which promoted the idea of public and private partnership in delivering pension provision (DSS, 1998b:3). The Government argued that there was a need for change, because:

> "the current pension system does not provide adequate security for people who cannot afford to save and does not have the trust of people who can afford to do more to help themselves. We need a New Insurance Contract for pensions to restore trust, to encourage saving and focus people where it is most needed" (DSS, 1998b:31).

The Government proposed to reduce the existing state's pension share of 60 per cent of total pensioner income in favour of non-state pension provision. Specifically, it proposed that the state's pension share be 40 percent and non-state pension share be 60 percent by 2050 (DSS, 1998b:31). This action was justified by having to meet the challenge of the increasing number of pensioners and maintaining levels of public spending (DSS, 1998b:32). This change was a shift in pension policy by promoting individuals' private pension provision and yet it received virtually no publicity at the time (Ring, 2002:568-569). The targeted shifts in the percentage of state and non-state pension provision under the Labour Government in many ways reflected a continuation of the Conservative pension policy, which had witnessed a decline in the BSP provision (as a result of changes to indexing mechanisms) and an encouragement of a shift from SERPS to personal pensions introduced by the Social Security Act 1986. Thus, the Conservative Government paved the way for a shift from state to non-

state provision 'privatisation', which has been continued by the Labour Government (Blake, 2003; Foster, 2003, see section 2.3).

Cooper (1999:6) argues the proposed contract in the Pensions Green Paper was not a social contract because it potentially increased the differences in pensions among retired people by stepping back from universal social rights and coverage by the welfare state. The Government's discourse implied the promotion of opportunity rather than dependence, where this New Contract meant:

> "the duty of the state to ensure that citizens have a stake in society's future is balanced by acceptance of responsibility of individuals for their own improvement" (Vincent-Jones, 2009:3).

The promotion of this contract left individuals responsible for their future with regards to their pensions, whereas the fundamental question is whether citizens are provided welfare benefits as of a right and not subject to conditions imposed by the state through the promotion of the values driven by a social contract (Vincent-Jones, 2009:7, see section 2.3.2).

The Pensions Green Paper emphasised the strength of occupational pensions through (the then planned) introduction of Stakeholder Pensions (SHP) in 2001 (DSS, 1998b:63). Recognising that private provision linked to earnings was not suitable for individuals with low-earnings, S2P was proposed to replace SERPS in 2002 (PPI, 2016:15; Evandrou and Falkingham, 2005:183). S2P was planned to change from being earnings-related to being a flat-rate payment over time (Falkingham and Rake, 1999:53), that is individuals would receive the same amount of NSP (PPI, 2016:3; Thurley, 2013:11). The change to a flat-rate pension was deemed to be necessary for the Government in the face of the ageing population. A flat rate provision as opposed to earnings related pensions would benefit those on low incomes and so more women than men would gain, given the income distributions for both (PPI, 2016; Thurley, 2013). However, before the introduction of the flat-rate NSP, the transition to a flat-rate S2P did not materialise.

The Government placed a strong emphasis on non-state pension provision, which implied centrality of individuals' own responsibilities to think about their pensions and bear the risks. A pro-market approach (Waine, 2009:765; Hills, 1998:33) was adopted rather than the idea of 'partnership in pensions' which was the title of the Pensions Green Paper (Ring, 2010:538). Burchardt and Hills (1997) observe that risks covered by social security were

shifting towards non-state pension provision (cited in Hills, 1998:33). Fairclough (2000) argues that the Government provided technical solutions to the problems with pensions in which the role of the state pensions was downgraded in favour of non-state pensions provision (cited in Lister, 2001:434). The next sections explore how state and non-state pension provision affect women's pension arrangements.

### 2.5.1 The importance of state pension provision for women

State pension schemes compensate for some of the disadvantages women incur from interrupted and part-time jobs and their treatment of years devoted to caring work (Sefton *et al.,* 2011a:34; Ginn, 2004:127; Ginn *et al.,* 2001:8). Individuals can receive caring credits, e.g. HRP/NI credits from the government to build up qualifying years for state pensions (Thurley, 2016:3). The Pensions Green Paper compensated women for their shorter working lives by providing credits, but credits for S2P are less generous than HRP (Falkingham and Rake, 1999:50). Individuals who registered as unemployed obtained NI credits that counted towards their BSP (and not S2P) (Falkingham and Rake, 1999:50). HRP covered childcare until the child was 18, if they entered post-16 education, and up to 16 if not; the new system only covered until the child entered primary school. Thus the number of contribution years required for a full pension was cut by 11 years, compared to the coverage under HRP. This change affected a large number of women. Credits for S2P are not transferable to other types of pension systems, which means, that if women combine different types of pension, then the value of the S2P credits may be limited or lead to a loss of pensions (Falkingham and Rake, 1999:51).

The Pensions Green Paper proposals were reluctant to acknowledge gender issues. The statement that almost all people of working age have a right to build a BSP, directly contradicts figures showing that 51 per cent of women did not receive BSP in their own right in 1999 (Falkingham and Rake, 1999:49). Indeed, fewer women than men continued receiving the full BSP in 2010; 48 per cent of women compared with 87 per cent of men (ONS, 2011b:1). This was because women's access to a state pension can be linked to their marital status (married, widowed or divorced). Women with insufficient NI qualifying years for a full BSP may have an entitlement to a (lower) pension based on their husbands' or partners' contributions (Thurley, 2016:38). However, pensions based on partners' contribution records could be inadequate, particular if the partner's own pension was a small

amount; additionally divorce made reliance on husbands' pensions by some women a very risky strategy (Ginn, 2004:128).

Women live longer than men. For the general population, cohort life expectancy at 65 was 24.3 years for women and 21.6 years for men in 2015 (Thurley *et al.,* 2015:10). Inadequate protection of survivors and uprating for inflation adversely impacts on pensioners. An effective pension system should provide security from inflation during retirement (Falkingham and Rake, 1999:53). Women's greater longevity means that their pension is influenced by inflation rates. The Pensions Green Paper proposed that S2P and BSP be linked to prices not earnings, thus excluding older people from benefiting from economic growth and making them relying on the means-tested minimum income guarantee (Rake *et al.,* 1999 cited in Falkingham and Rake, 1999:53). Pension policy changes post-2010, including the triple lock are discussed in section 2.6.

### 2.5.2 Non-state pension provision for women

Ginn (2004:130-131) considered the implications of non-state pension provision for female pensioners. First, non-state pensions can reduce public expenditure on state pensions and means-tested benefits. Second, the spread of non-state pensions will help legitimise tax relief and other subsidies to non-state pensions. If individuals expect to receive good non-state pensions they may see state pensions as less irrelevant, and so reduce their willingness to pay NI contributions or join others in supporting state pensions. Third, as argued by Ginn and Arber (2001:66) state pensions can ensure that the pension costs of caring are fairly shared between those who perform this caring activity and those who do not, while non-state pensions let these costs fall mainly on women in later life. Thus, non-state pensions cannot protect the pensions of those who bring up the next generation (Ginn and Arber, 2001:66), whereas basic non-means tested universal minimum pensions addresses this redistribution among generations (Musgrave 1986 cited in Ginn, 2004:131). Fourth, even though state pensions could be adversely affected by government failure, non-state pensions are, and have been, subject to market failure, incompetence and fraud (Ginn, 2004:131). The implications for pension provision for women due to the risks associated with market failure may occur when there is a degree of market power. For example, employers who are providing non-state pensions schemes might pursue an interest to maintain pension assets for their own use, in spite of the risk of bankruptcy. Thus, employers may not take care of the retirement needs of

those individuals who change jobs frequently, young workers and women with interrupted employment histories due to their childbearing roles (Davis and Lastra, 2016:7).

In addition, the gendered nature of pension planning in families could stem from the traditional divisions of labour in which women's responsibilities lie in performing family and childcare responsibilities, while men's responsibilities lie in doing paid work (Loretto and Vickerstaff, 2012:79). Gendered pension contributions result from expectations on women to perform family responsibilities and look after children, which reduce their involvement in paid work and contributions to their pensions. As, future retirement prospects will continue to reflect participation in employment and past levels of the earnings (Foster, 2010:42).

Further to this, pension planning for women might not be solely under the control of women, but it could be a joint financial decisions with their husbands/partners (Loretto and Vickerstaff, 2012). However, Price (2009:279) argues that there are pension implications for women of being financially dependent on their husbands/partners, in the case of women being left divorced or partnership breakdown, which can leave women disadvantaged in their pension accumulations. Thus, having a child places a burden on women's continuous employment and constrains their pensions, and a shift from state to non-state pension provision may potentially reinforce the losses in their pensions due to motherhood (Ginn, 2003a:507). Compared to non-state pension provision, which reinforces income inequalities for individuals, state pensions are better able to be redistributive towards women and their pension contributions forgone due to their caring role (Grady, 2015:454; Ginn and MacIntyre, 2013:99; Bardasi and Jenkins, 2010:362).

Transferring the balance of pension provision from state provision to the private sector is a form of pension privatisation (Ginn, 2004:123). Individuals' access to a non-state pension depends upon whether pension provision is compulsory or not, the earnings threshold for contributions, and any transfer of the pension for early leavers (PPI, 2016; Ginn *et al.,* 2001). Women on average tend to have lower lifetime earnings than men, which affects how much they are able to contribute towards their state and non-state pensions (Gardiner *et al.,* 2016:703; Thurley *et al.,* 2015:9). In 2010, for full-time employees, 87 per cent of women and 83 per cent of men with average gross weekly earnings of more than £600 belonged to a workplace pension scheme. For those female and male employees earning up to £100 per week, the percentages were 31 per cent and 37 per cent respectively. In contrast, for part-time

employees, 87 per cent of women with average earnings of more than £600 belonged to a workplace pension scheme and 19 per cent of women earning up to £100 per week belonged to a workplace pension schemes (ONS, 2012a:56). These statistics show that there is a strong link between earnings and workplace pension membership, employees with higher 'weekly' earnings have been more likely to belong to workplace pension schemes in contrast to employees with lower earnings.

The Pensions Green Paper did not address the problem of the lack of coverage of those in paid work earning below the Lower Earnings Limit (LEL), the majority of whom are women. For example "in 2003, an estimated 1.4 million women were excluded from making National Insurance contributions towards their state pension because they earned less than the lower earnings limit of £77 per week" (Evandrou and Falkingham, 2005:184). The shift away from a state pension provision towards non-state pension provision negatively affects individuals in income group who do not earn enough to pay NICs and so be entitled to a state pension. For example, "in 2002-2003, an estimated five million people were not accruing rights to any state pension (including BSP) and a further seven million were accruing rights to BSP but not S2P" (O'Connell 2004 cited in Evandrou and Falkingham, 2005:184).

The Pensions Green Paper states that the introduction of occupational pension (OP) was one of the successes of the welfare system, but it did not provide any statistical data on women's membership of this type of pension (Falkingham and Rake, 1999:49). Among full-time female employees 55 per cent were members of occupational pension scheme in 1983, increasing slightly to 57 per cent in 2010. For full-time male employees, 66 per cent were members of occupational pension schemes falling to 53 per cent in 2010. Among women working part-time, there was a steady rise from 13 per cent in 1983 to 39 per cent in 2010 (ONS, 2014:8). This statistic indicates that women's rate of membership in occupational pension schemes has only slowly increased and those in full-time paid work are more likely to have non-state pensions than those in part-time work. Within this context, OP schemes benefit individuals with continuous labour market participation, but not those who work part-time (Sefton *et al.,* 2011a:25). In addition, the Pensions Green Paper reforms did not do much regarding the issue of providing better coverage to self-employed individuals (Evandrou and Falkingham, 2005:184). In 2010, for full-time and part-time combined, thirty-four per cent of self-employed men compared with 20 per cent of self-employed women paid in to a personal

pension. Forty per cent of self-employed men had never paid into personal pension compared with 59 per cent of self-employed women (ONS, 2012a:60).

Furthermore, Walker and Foster (2006) argue that DB schemes are best suited to individuals with long records of employment, which is less likely to be achieved by women with family responsibilities (cited in Foster, 2010:32). The pensions from DC schemes are associated with individualised choice and responsibility, which leave the risk on individuals in having to make the right decisions in terms of their occupational pensions (Foster, 2010:33). As an example, Stakeholder Pensions (SHP) were open DC occupational pension schemes and which had limited individuals' access because contribution rates were not decided by the employee. Some employers set this rate at a relatively high level. Some individuals with SHPs may have under-invested in their pension, because Government did not set minimum contribution rates (Evandrou and Falkingham, 2005:184).

The smaller amounts of occupational pension paid to women has tended to mean that women rely more on the state pension and means-tested benefits as a main source of income in retirement (Falkingham and Rake, 1999:48). For example, 1.38 million women received Pension Credit (PC), in comparison with 890,000 men in 2010 (ONS, 2017a). In addition, in 2009-2010, between 510,000 and 700,000 single female pensioners made up the majority of non-claimants of the PC, while only between 190,000 and 290,000 single male pensioners were non-claimants of the PC (DWP, 2012:44). Bhattachary and Slade (2012), in their qualitative research on triggers into claiming the PC, found that the main reasons for not taking up PC by pensioners were lack of awareness about PC itself, their eligibility to PC and stigma and being to proud to make a claim of the PC. The next section presents an extended focus of the pension policies post-2010 in the UK and their implications for women's pensions.

## 2.6 Future pension policies development (post-2010 – 2016)

Since April 2011, Governments have protected the BSP by uprating it by the higher of the increase in earnings, the Consumer Prices Index (CPI) or 2.5 per cent, a policy known as the 'triple lock' (PPI, 2016:8; DWP, 2013:21). For women, a triple locked New State Pension (NSP) is beneficial, because without the triple lock it means a smaller state pension (Webb, 2016).

The Pension Act 2014, passed by the Coalition Government, introduced the NSP from 1st April 2016. The NSP effectively merged the state basic and additional pensions and created a new two tier system with a 'state' and 'private' tier (PPI, 2016; 2014). The NSP is a contributory, flat-rate pension set above the basic level of means-tested support. The amount of NSP paid to an individual depends on the number of years of NICs paid before reaching State Pension Age (SPA). The overall impact of the NSP is that the state will pay more in pensions to people in the short to medium term. Compared to the previous state pension system, the NSP is expected to benefit people who have taken time out of the labour market due to caring responsibilities, the lower-paid and part-time workers, who are mainly women. Self-employed people will be brought fully under the NSP and are more likely to receive a higher amount in the future. People who previously were contracted-out of the S2P and SERPS will have an opportunity to increase their NSP up to the 1/35th of the full rate for each qualifying year before getting to their SPA (Thurley, 2016).

There are various other changes that NSP provides in comparison with the previous pension system. It is expected to impact on people's pensions and in particular on women's pensions in the future. The number of NIC qualifying years to receive a full NSP increased from 30 to 35 years (PPI, 2016; Thurley, 2016). The requirement of 35 years of NICs is going to be a detriment to women because, notwithstanding increases in the SPA, they tend to take time out of paid work, work part-time and on average tend to have lower earnings than men (Thurley *et al.,* 2015). As a result, women will be less likely than men to receive the full amount of the NSP (Foster, 2014b:35; Ginn, 2013:43). In addition, people with fewer than ten qualifying years will not receive any NSP (DWP, 2016:8), and these are more likely to be women than men (Foster, 2014b:35). The Savings Credit element of the Pension Credit has been abolished for individuals reaching SPA, though means-tested support is still available through the Guarantee Credit element of the Pension Credit (PPI, 2016). The removal of the Savings Credit will decrease the maximum income, at which individuals will be entitled to means-tested benefits, and thus, reduce the number of individuals entitled to such benefit (Thurley, 2016:28; Crawford *et al.,* 2013:64).

Contracting out of the additional pension for Defined Benefit schemes, which allowed occupational and personal pension scheme members to pay a lower NICs rate has ended. All employees now pay the same rate of NICs to become entitled to NSP (Thurley, 2016; DWP,

2013). DWP claims ending contracting-out will remove the connection between state and non-state pension schemes that can lead to misunderstandings among individuals and difficulty in providing accurate estimates of NSP, and harmonise NI rates paid by employers and employees in order to make sure individuals receive the same amount of pension (DWP, 2016:13). The DWP contends that individuals who were previously contracted-out will not lose out in the longer term because they will gain enough in increased NSP to compensate for the loss of the rebate. However, both male and female employees could lose out due to paying higher NICs in the shorter term, especially if current wage restraints continue (Thurley, 2016:54; TUC, 2013b:2).

In addition, the Government introduced 'Automatic Enrolment' for workplace pensions for most employees under the Pensions Act 2008, and implemented this scheme from October 2012. Employees aged between 22 and SPA are eligible for automatic enrolment into a workplace (that is, non-state) pension scheme chosen by their employers with employees having a right to opt-out. The annual earnings threshold above which every employee had to be auto-enrolled was £10,000 in 2016-2017 (PPI, 2016). Concerns have been raised by some scholars that this earnings threshold excludes women who are more likely to be low-paid workers and so not qualify for automatic enrolment (Grady, 2015:451; Thurley *et al.,* 2015:37). The overall aim was to promote individuals and employers, rather than the state, to provide a reasonable level of earnings replacement for them (Bozio *et al.,* 2010).

The introduction of NSP for future pensioners is expected to provide women equivalent state pension outcomes to men by the 2040s. However, in terms of expenditure on pensions and pensioner benefits, NSP is projected to be broadly the same until the 2040s, after which the reformed pension system is projected to spend less by the early 2060s (DWP, 2016; Thurley, 2016; Thurley *et al.,* 2015). In the longer term, the NSP will be less generous than the previous system, especially for those people who contribute to the system for longer through paid work, have caring responsibilities or are receiving disability-related benefits (Thurley, 2016). Those people who spend long periods in self-employment and those who started to receive credits for NSP for the first time under Universal Credit can get a higher NSP in the long-run (Crawford *et al.,* 2014:1). In the long term, the state will pay less NSP compared to the previous arrangements and people will need to make up the difference via non-state pensions. This in turn will increase the importance of non-state pension contributions by individuals in order to secure an acceptable income in retirement (Thurley *et al.,* 2015). That

people will receive less generous state pensions in the future (DWP, 2016) is in alignment with the previous Conservative Government emphasis on privatisation since 1979 and the Labour Government 1998 policy change towards non-state pension provision by the 2050s (Ginn, 2001; DSS, 1998b).

Women are expected to spend more time in paid work and start receiving their state pensions later in life. The planned equalisation of the SPA for women and men at 65 years is to be achieved by November 2018. The Government is planning further increases. Between 2018 and October 2020, the SPA for both women and men will increase to 66 and between 2026 and 2028 it will rise to 67 and between 2044 and 2046 it will increase again to 68 years (PPI, 2016:6). An increase in the SPA might help women to obtain qualifying years for the full amount of the NSP (DWP, 2013:58). Ginn (2013:42) highlights the negative implications for increasing SPA for women as the availability of employment for older workers is uncertain, particularly during a period of low economic growth. Employers' negative perception of older workers can further restrict older workers' opportunities for working longer (Jenkins and Poulston, 2014:54). Similarly, some older workers, male and female, are at a greater risk of being unable to engage in paid work due to onset of disability. When this occurs, women often are expected to provide informal family care and this can limit their employment. In addition, austerity cuts to social care will expand the 'caring gap' and leave women to fill caring roles and further reduce employment and pension contribution opportunities (Ginn, 2013:42).

Individuals now qualify for a pension on the basis of their own contributions. The NSP is based on individual entitlements without the facility to inherit or derive rights to the state pension from a spouse's or civil partner's contributions (although there is some transitional protection) (Thurley, 2016:3). Grady (2015:450) argues that removing the link between pension entitlement and marital status is an improvement on the previous system because women will be now treated as 'adults in their own right'. However, this research shows that in practice wives do rely on their husband's income and pensions, in the same way that husbands rely on wives to take on the bulk of responsibilities for looking after children. This is an indication that caring responsibilities are not as valued as paid work.

The Government has projected that only four per cent of women and one per cent of men reaching SPA up to 2030 will receive less state pension by the loss of derived entitlement to

the BSP (DWP, 2016:23). The removal of the derived benefit will disadvantage those women who have not built 35 years of NICs in their own right and who would have previously been able to accrue pension entitlement based on their husbands' contributions (Fawcett Society, 2016:4; Crawford *et al.,* 2013:18). This change has been introduced with relatively little public awareness and women have not had the opportunity to do anything about it, and buying back the missing contribution years could be too costly for some women (Fawcett Society, 2016:4). The overall impact of the change in the ending of the derived rights to pensions represents an acknowledgment of the need for women (and men) to build a pension in their own right (Foster, 2014b:37).

## 2.7 Conclusion

The structure of UK pension system had three tiers up to 2016 and this structure has recently changed. This chapter sets the policy context for answering the research questions regarding younger and older participants' experiences of combining paid work with looking after children and their implications for making contributions towards their pensions.

This chapter showed that both the Conservative Government and the Labour Government adopted various social and pension policies that had implications for women's pension accumulations due to their childcare responsibilities that limit their participation in paid work and the nature of their financial and pension planning. Reviewing government policies since 1979, showed that there are continuities in the policies, because the shift from the state to the non-state pension provision had been emphasised by the previous Conservative pension policy, and nevertheless made explicit (although not many members of the public noticed) and systematically pursued under the Labour Government policy of limiting the role of the state pension and promoting the non-state pension provision.

Reviewing the shift from state to non-state pension provision by 2050 demonstrated that state pensions to some extent can take into account caring roles performed by women, while non-state pensions neglect women's roles in raising future generations and might fail to provide an adequate income for women in their retirement. Women's low earnings affect their access to non-state pensions and the shift from the state to non-state pension provision is shown to be risky strategy for women who may experience poverty in later life, thus reinforcing gender income inequality. There are also risks associated with divorce for women. Shifting from

state pension to non-state pension provision will reduce the role of state pensions which take into account women's caring roles in families and will have significant implications for women.

In addition, extended analysis of the post-2010 pension developments showed that the state will pay a higher NSP in the short to medium term, which should improve mothers' pension prospects. However, in the longer term, the situation will reverse and the state is planning to pay less NSP (compared to the old system) and this means women will have to look after themselves through non-state pension provision. Those women who are not able to meet the minimum requirements of NICs will not get any NSP. The removal of the derived benefit based on the husband's contributions will be detrimental for those women without 35 years of NICs, who would have previously had a (admittedly lower) state pension based on their husband's contributions. The next chapter considers the theoretical and conceptual framework of this research.

# Chapter 3: Theories of welfare state and mothers in paid work

## 3.1 Introduction

The overall research question of this study is "What effect do working mothers' decisions on combining paid work with looking after their children have on their contributions towards pensions?". The theoretical framework of this study includes welfare state/regimes and sociological theories. When working mothers are engaged in both doing paid work and looking after children, they are contributing towards their state and occupational pensions.

This chapter considers working mothers' decisions on whether to be in paid work in relation to their responsibilities for looking after children, and the implications of these decisions on pensions when they retire. The theoretical and conceptual framework consists of seven sections.

The second section uses the concept of gender relations as a way to understand the allocation of different gender roles of men and women in a society. The third section uses Duncan and Edwards' (1999) concept of gendered moral rationalities which explores working mothers' decisions around paid work and looking after children in order to understand their pension contribution behaviour, which refers to them contributing to their state and occupational pensions. The fourth section uses Sainsbury's (1996) two ideal types of social policy, the male breadwinner model and the individual model. The fifth and sixth sections discuss feminist critiques of the concept of (de)commodification and the feminist analysis of the concept (de)familisation. The concluding section consists of an overview of the theoretical and conceptual framework to be used in this study by presenting how working mothers' decisions to combine paid work with looking after children reflect Duncan and Edwards' (1999) different types of gendered moral rationalities and the degree of fit with Sainsbury's (1996) ideal types of social policy.

## 3.2 Gender concepts

The term sex is known as the natural and biological characteristics that differentiate men and women, while gender is the social and cultural construct of the differences between the two sexes (Browne, 2011:19). Gender can be used to categorise individuals into men, women and transgender (Johnson and Repta, 2012:201). Sociologists and gender scholars consider gender

as due to social rather than biological differences, seeing it as not a fixed outcome, but as a product of evolving social constructions (Westbrook and Schilt, 2014:35; Berkowitx *et al.,* 2010:133).

Connell (1987) suggests that gender is being continually created and reconstructed by individuals' activities and by social institutions such as the family, (welfare) state and market. Thus, gender cannot be understood without taking into account the role of these different social institutions. According to West and Zimmerman (1987), allocation of primary caring responsibility to women is a pattern of gender relations, where the roles of women in the family are directly linked to the expectations of being primary carers. Bianchi *et al.* (2000:195) argue that gender relations in the family are based on the competence of a woman as 'wife and mother', but not on the competence of man as a 'husband and father' (cited in Crompton *et al.,* 2007:12). Analysis of gender relations requires examining the extent and nature of interactions between different institutions in society, such as welfare state and family (Connell, 2009:87). The next section discusses the concept of gendered moral rationalities in order to explain working mothers' decisions on combining paid work with looking after children and the implications for their pensions.

## 3.3 Choices of motherhood and paid work - Gendered Moral Rationalities

Sociological debates include attempts to explain women's and mothers' decisions on combining paid work with looking after children (McDowell *et al.,* 2005:223). McRae (2003:328) conceptualises two types of constraint that women face in balancing their family and paid work. The first is normative, which includes women's own identities, their 'internal voices' and gender relations in their families. The second is structural which comprises the availability of paid work and the cost and availability of childcare (McRae, 2003:329). Other scholars make a similar point that preferences might be curtailed by factors such as education, employment opportunities, childcare provision and a culturally shaped sense of 'ought' (Lewis *et al.,* 2008:33).

Duncan and Irwin (2004) and Himmelweit and Sigala (2004) find that mothers utilise both internal (values, personal identities) and external factors (economic circumstances in the family, working time) in their decision-making on the balance of their family and paid work responsibilities. Duncan and Irwin (2004:397) and Duncan and Edwards (2003:16) state that

decisions about combining paid work with looking after children are based on moral and social grounds. Mothers do not see caring work as a constraint on their paid work, rather some mothers feel moral obligations to look after their children and other mothers want to do it. This is not to claim that the duty to meet children's needs is coercively placed on mothers, rather those responsibilities for their children form part of their self-understanding as mothers (Duncan and Edwards, 1999:118).

Duncan and Edwards (1999) critique the model of 'rational economic man' which assumes that individuals make decisions using cost-benefit calculations when deciding whether or not to do paid work. In contrast, they suggest that people decide how to combine parenting and paid work based on their own moral understandings and rationalities, and these rationalities vary among social groups, neighbourhoods and welfare states. Mothers' decisions about paid work and looking after children can be understood by the concept 'gendered moral rationalities' which indicates the different understandings of mothers' responsibilities in respect to their children, which mothers link to the 'right thing to do' as a mother. Mothers' understandings are gendered because they primarily deal with notions of mothering and responsibility for caring, whereas fathers are seen as economic providers (Duncan *et al.,* 2003).

Mothers' non-economic understandings about what is morally right and socially acceptable behaviour act as the primary factors in shaping the rationality of their choices and decisions, rather than individual economic calculations (Duncan and Edwards, 1999). As a result, the economic benefits of doing paid work or not might be significant after these social and moral understandings are established, but in essence are secondary for mothers who balance their mothering and paid work (Duncan *et al.,* 2003:310-311; Duncan and Edwards, 2003:16). Mothers make decisions that they think are morally rational, rather than making decisions on the basis of economic calculations, in contrast to economic models of rationality.

Based on empirical findings, Duncan and Edwards (1999:120) on lone mothers and Duncan *et al.* (2003:313) on partnered mothers, find that mothers can have three ideal types of gendered moral rationalities, that correspond closely to different orientations towards paid work by mothers. First, mothers with a 'primarily mother' gendered moral rationality see moral benefits in taking care of their children themselves. Doing paid work is morally wrong, even though it could mean a better financial position for these mothers (Duncan and

Edwards, 2003:14). Similarly, Wattis and James (2013:271) in their qualitative study with working mothers find that mothers feel guilty if they are not able to manage their (child) caring activities effectively, due to working late hours.

Second, mothers with a 'primarily worker' gendered moral rationality see moral benefits in doing paid work separately from their identity of being mothers. They see doing paid work as being a 'good' mother, which not only brings financial benefit, but also is the morally right thing to do (Duncan and Edwards, 2003:12-13). For some mothers there are moral benefits derived from paid work; their income helps meet their children's needs and the children obtain positive effects of formal childcare, e.g. socialisation. For other mothers, moral benefits include the income they would receive later on as a pensioner (Duncan and Edwards, 2003).

Third, mothers with a 'mother/worker integral' gendered moral rationality see moral benefits arising from taking paid work as part of being a mother. They need paid work in order to be able to meet their children's needs through financial provision and set the example that doing paid work is right for their children. In this rationality, mothers avoid tensions of conflicting moralities of caring after their children versus doing paid work, which was often experienced by mothers holding the other two gendered moral rationalities (Duncan and Edwards, 2003:19).

Duncan *et al.* (2003:313) find that partnered mothers' views are similar to lone mothers. The presence or absence of a partner does not affect mothers' own moral views or the type of gendered moral rationalities in how to combine motherhood with paid work. Empirical findings rather illustrate that both lone and partnered mothers' moral understandings linked to the three types of gendered moral rationalities varied by class, race/ethnicity, conventionality (views about family life), sexuality, neighbourhoods, local labour markets and welfare state regimes. Gendered moral rationalities of mothers are not constructed in isolation; rather different social factors lead to different moral understandings of different mothers (Duncan *et al.,* 2003:313; Duncan and Edwards, 1999).

Duncan *et al.* (2003) argue that ethnicity and class are key social factors that helped to differentiate mothers who hold one of the three types of gendered moral rationalities. White mothers hold a 'primarily mother' and a 'primarily worker' rationalities in tension, because

doing paid work conflicts with their general understandings of being a good mothers, while mothering at home indicates denying a prescribed worker status. In comparison, African-Caribbean mothers hold a 'primarily worker' or a 'mother/worker integral' rationalities with considering doing paid work as a part of good mothering.

In terms of class divisions, African-Caribbean mothers with lower paid jobs hold a 'mother/worker integral' rationality, while those with higher paid jobs are more likely to hold a 'primarily worker' rationality. Among White mothers, working-class mothers hold a 'primarily mother' and middle-class mothers hold a 'primarily worker' rationalities. The differences between White working-class and middle-class mothers are shaped by their type of jobs and educational qualifications. Working-class mothers have low paid jobs and minimal educational qualifications and middle-class mothers have higher paid jobs and educational qualifications at university level. The distinction is that for White working and middle-class mothers they either see themselves as mothers or paid workers and this varied by their class and for them it is difficult to be both a mother and a paid worker as provided by a 'mother/worker integral' rationality. In comparison, African-Caribbean mothers hold a 'mother/worker integral' rationality and considered doing paid work as an indicator of 'good' mothering (Duncan *et al.,* 2003).

Duncan and Edwards (1999:119) emphasise that different needs of the mothers and their children may require different decisions from mothers concerning doing paid work. Mothers' gendered moral rationalities about suitability of different types of childcare for their children are based on three dimensions. These are understandings of mothers' own needs, children's needs, and the balance between these two (Duncan *et al.,* 2004:258).

First, mothers view childcare in terms of their own needs based on practical, emotional or group factors. Practical factors include the access, cost and timetable of childcare; emotional factors focus on trust issues and peace of mind about safety and comfort of their children; and group factors refer to them as mothers meeting the obligations to others (family) and social acceptance of their children varied by ethnicity, class, or sexuality (Duncan *et al.,* 2004:258). In terms of practical factors, parents use combinations of childcare arrangements: formal childcare using paid providers, such as nurseries, playgroups, childminders, school clubs and others; whereas informal childcare is usually unpaid and involves extended family members, friends and neighbours (Chau *et al.,* 2016:14; Paull, 2014:15).

Formal and informal childcare facilities differently shape mothers' abilities to participate in paid work. Availability of both types of childcare services helps women deal with their responsibilities for looking after the children and promotes their opportunities to be in paid work (Ciccia and Bleijenbergh, 2014:72). In contrast, lack of state childcare provision (Frericks *et al.,* 2007:221) and the cost of private childcare (Keck and Saraceno, 2013:303; Schober and Scott, 2012:527) constrain participation in paid work. Here mothers' responsibilities for looking after children become structured by these constraints (Saraceno, 2011:82). Women are left with choices to use private childcare, if they can financially afford it and/or informal childcare depending on its availability (Keck and Saraceno, 2013:303; Saraceno, 2011:82). In terms of emotional factors, informal care by relatives can be preferred over formal childcare by mothers with younger children, who have negative attitudes about the implications of their employment on the well-being of their children (Schober and Scott, 2012:527).

Second, mothers consider childcare in terms of their children's needs based on emotional, development or group factors. Emotional factors include that a carer has good emotional ties with a child. Development factors refer to formal education, social development and child communication issues. Group issues include a general acceptance of a child's class and ethnic characteristics (Duncan *et al.,* 2004:259). Based on emotional factors parents can choose informal childcare, such as grandparents, because they want their children to be cared for by a trusted relative and in a home environment (Wellard, 2011:4). Rutter and Evans (2012:10) find that parents who choose informal childcare with non-relatives, who are not a registered childminder, may put children at risk, because unregistered childminders may not have the skills to look after children safely. Tan *et al.* (2010:997) argue that children who have close emotional ties with their grandparents have fewer emotional problems, such as being depressed, worried, aggressive and difficult at school. Cote *et al.* (2013:1204) in their study exploring the role of childcare services on cognitive development of children, find that formal childcare has larger positive effects on children's development compared to informal childcare. Informal childcare is usually provided at the homes of carers, which involves play activities with children. Formal childcare is usually provided in centre cares which focuses on playing and structured activities that aim to promote children's cognitive skills.

Third, gendered moral rationalities are linked to mothers' balance of their own and their children's needs. For example, those mothers who hold a 'primarily worker' or a

'mother/worker integral' rationalities see that their own and their children's needs are mutually linked. In contrast, those mothers who hold a 'primarily mother' rationality consider that children's needs are more important than their own needs.

Duncan *et al.* (2004:263) show that mothers' childcare choices stem from different dimensions in assessing both their own and children's needs and the balance between them. Hence, mothers pay attention not only to the availability, but also to the quality of childcare and these assessments by mothers may vary by social and geographical factors. McDowell *et al.* (2005:231) argue that women are aware of the costs and opportunities that they face in combining paid work with looking after children, and their decisions are not fixed but open to be modified over time.

People's pension provision in retirement is connected to how much they contribute during their working life. The level of contributions people make is in turn connected to the level of their earnings and the hours they work. Therefore decisions about combining paid work with childcare responsibilities are important in determining the pension mothers have got access to in their retirement. Gendered moral rationalities are one way of understanding how mothers make decisions about balancing paid work and childcare. The next section discusses the wider societal and policy context within which mothers make such decisions, focusing on Sainsbury's ideal types of social policy in the British welfare state.

## 3.4 Ideal types of social policy: the male breadwinner and the individual models

Feminist scholars have analysed how women and men are affected by the welfare state. Lewis' (1992) 'strong male breadwinner' and 'weak male breadwinner' family models show how strongly different countries adhere to the male breadwinner model. The male breadwinner model is based on a traditional familial ideology with a strict division of labour among husband and wife (Sainsbury, 1996:50). Sainsbury (1996) classifies welfare regimes in respect of ideal types of social policy: 'male breadwinner' and 'individual' models. Like the latter in Gornick and Meyers' (2003) 'dual earner/dual carer model' both men and women are involved in paid work and care giving. Blofield and Franzoni (2015:42) find that one of the main aims of these models is to explore the extent to which the state promotes gender equality through facilitating mothers' employment and sharing of caring responsibilities

through provision of childcare facilities. This contrasts with a more traditional family model where the husband works and the wife stays at home due to lack of childcare facilities or there is no need for childcare facilities because the wife stays at home to do the caring.

Shifts in the models, such as in the UK with the move from the male breadwinner model towards the individual model (Pascall, 2012; Lewis, 2001; Sainsbury, 1996) show that gender relations in society based on a particular familial ideology can be debated and contested by individuals (Yeandle, 1999:99). Sainsbury (1996; 1994) presents ten dimensions, to compare her two ideal types of social policy (henceforth in this study referred to as 'ideal types') (see Table 3.1). These enable greater recognition of the variations among welfare states than classifications of countries by their relative degree of attachment to the male breadwinner model (O'Connor, 2004:198). Sumer (2009:25) argues that Sainsbury's work contributes to welfare state analysis by bringing a broad spectrum of insights from mainstream and feminist research. Sainsbury presents an analysis that focuses on the basis of claims to state support (Millar, 1999:30), where she explores how gender differentiation is seen in income support policies and its effect on gender inequalities (Daly and Rake, 2003:29; Christopher, 2001a:4). In comparison to other scholars who assign specific countries to specific welfare types, Sainsbury's ideal types allow to consider how countries vary in terms of women's entitlements for benefits based on their three social positions, as wives, mothers and workers (Galvez-Munoz *et al.,* 2011:129; Galvez-Munoz *et al.,* 2008:5).

## Table 3.1 Dimensions of the male breadwinner and the individual models of social policy

| Dimension | Male breadwinner model | Individual model |
|---|---|---|
| Familial ideology | Celebration of marriage<br>Strict division of labour<br>Husband=earner<br>Wife=carer | No preferred family form<br>Shared roles<br>Father=earner/carer<br>Mother=earner/carer |
| Entitlement | Differentiated among spouses | Uniform |
| Basis of entitlement | Breadwinner | Citizenship or residence |
| Recipient of benefits | Head of household | Individual |
| Unit of benefit | Household or family | Individual |
| Unit of contributions | Household | Individual |
| Taxation | Joint taxation<br>Deductions for dependants | Separate taxation<br>Equal tax relief |
| Employment and wage policies | Priority to men | Aimed at both sexes |
| Sphere of care | Primarily private | Strong state involvement |
| Caring work | Unpaid | Paid component |

Source: Sainsbury, 1996:42

Note: 'Unit of benefits' is the unit used to assess and pay benefits to the family/household or individual.

Under the male breadwinner model, the familial ideology celebrates marriage and a strict division of labour between husband and wife. It is based on the assumption that men's primary responsibility lies in supporting their families via employment, while women's primary responsibility lies within the family. The division of household labour is codified in family law. The eligibility for benefits is based on breadwinner status, where the family is the unit of entitlement. Caring tasks are mainly performed within the family and are unpaid.

In the individual model the familial ideology has no preferred family form, and both men and women can be earners and carers and share family tasks. Each adult is individually responsible for his/her own maintenance. The basis of benefit entitlement is citizenship or residence, where the unit for benefit entitlement, contributions, and taxation is the individual. There are clear differences between these two ideal types that affect women, because in the

male breadwinner model women are financially dependent on men, whereas in the individual model women have independent status (Sainsbury, 1996:42).

Other scholars apply Sainsbury's ideal types in their discussions and research about the welfare state (Safuta, 2011; Plomien, 2004; Christopher, 2001b; Mitchell, 1997). Their works show that some of the Sainsbury's ideas were overtaken by changes in society, as practice is developed, so different patterns of change in society are possible. Safuta (2011) and Plomien (2004) look at women's position in the labour market from the socialist to the post-socialist periods in Poland. They found that in the socialist period women actively participated in paid work which was promoted by institutionalised childcare and extensive maternity leave. These features show a degree of financial independence for women and suggest an emerging pattern of the family approaching the individual model. In contrast, with the collapse of socialism in Poland women's participation in the labour market became lower and childcare responsibilities were predominantly performed by women due to diminished access to affordable childcare. Plomien (2004) emphasises that it is difficult to say that the pattern of employment in Poland shifted from the individual model towards the male breadwinner model, because the welfare state also shifted away from state provision towards the market and the family. Thus, Safuta (2011) and Plomien (2004) argue that it is not clear what kind of ideal types Poland is moving towards.

In contrast, other scholars support Sainsbury's ideal types in their studies (Martinek, 2013; Augustin-Dittmann, 2010; Evertsson *et al.,* 2009; Christopher, 2001b; Mitchell, 1997). In particular, scholars had described Germany as a case of the male breadwinner model and Sweden as a case of the individual model, which fit Sainsbury's two ideal types (Martinek, 2013; Augustin-Dittmann, 2010; Evertsson *et al.,* 2009). The German welfare state to some extent fits the male breadwinner model. The state provides means-tested benefits for mothers, who stay at home to look after children, and joint taxation strengthens the male breadwinner in the earning role and provides incentives for mothers to stay at home. Among women who work, middle aged women still work less than men due to the lack of childcare provision and flexible work arrangements, which could promote their full participation in the paid work (EC, 2012:6). In contrast, the Swedish welfare state emphasises the participation of men and women in paid work and sharing of caring responsibilities, which resembles the individual model. Important policy changes that promoted women's and in particular mothers' employment in Sweden were the introduction of split taxation, parental leave insurance and

provision of the subsidised public childcare (Martinek, 2013; Augustin-Dittmann, 2010; Evertsson *et al.,* 2009).

In addition, Christopher (2001b:8-10) finds that with minimal employment assistance, such as paid leave and subsidised childcare in Australia and USA, and women doing part-time in the UK, all of these countries adhere to some extent to the male breadwinner model. In contrast, to a certain degree (with developed maternity and paternity paid leaves and state childcare policies) Canada, Finland, Sweden and to a lesser extent France represents the individual model. From economical point, mothers fare the best in the welfare states that promote their paid work and caring activities (Christopher, 2001b:27).

Mitchell (1997:7) uses Sainsbury's model to track the development of the Australian welfare state. She argues that Australian welfare state provision has always been based on separate taxation and equal tax relief, a dimension of the individual model. A shift from the male breadwinner model to the individual model is linked to the increase of women's participation in the labour market supported by employment and wage policies that moved towards equality of women, and a social security system that considers women as individuals rather than as dependents.

These findings show practices can be different from Sainsbury's ideal types, and this is linked to research methodology and country under research. None of these authors point out disadvantages to using Sainsbury's ideal types in their work. On the contrary, the advantages of using Sainsbury's ideal types are elaborated by Kershaw (2010), Doric (2008) and Mitchell (1997). They argue that Sainsbury's various dimensions advances research on gender and welfare states and enables analysis of welfare states in a wider context (see Table 3.1). Second, Sainsbury's framework presents useful shifts in how two models changed in response to changes from socio-economic, demographic and political pressures (Mitchell, 1997). Third, Sainsbury moves the focus of analysis from gender assumptions to the gender effects of different welfare states based on the dimensions of the models and analysis of outcomes (Doric, 2008). Overall, the work of Sainsbury contributes to understanding the welfare state by illustrating that men and women are differently affected by the welfare state (Holdstock *et al.,* 1997:168).

Applying Sainsbury's ideal types enables this study to examine how the male breadwinner and the individual models are represented through the lived experiences of both younger and older mothers. This provides the context for their decisions about how to balance paid work and childcare responsibilities which affect their pension contribution behaviour and thus their pension in retirement. The next section discusses the feminist critique of the (de)commodification concepts aligned with Sainsbury's ideal types.

## 3.5 Commodification and decommodification in the ideal types

Esping-Andersen (1999) indicates that state, family and market are three main sources of welfare regimes, and how social risks are pooled within a country defines a welfare regime. Social risks are afflictions, such as poverty, unemployment, sudden death and others that are faced by people with the flow of history. Social risks are categorised into three types. Class risks mean that social risks are unequally shared between classes, e.g. unskilled workers are prone to low earnings and unemployment. Life-course risks are social risks distributed unequally throughout the life-course and poverty is associated with age-specific needs and income, e.g. family's costs are high at the beginning and reduce, once children left home and then earnings go down again in their later life and become less of a risk in old age. Intergenerational risks are social risks that are being inherited by the next generation from the previous generation, e.g. poverty is inherited within the family, and people from poor families are vulnerable to becoming poor (Esping-Andersen, 1999).

The state is differentiated between residual, universalist and corporativist models. A residual approach to risk splits society into two groups: one of which can obtain insurance through non-state means; and the other group is dependent on the welfare state. Entitlement to the residual programmes is generally needs-tested. In contrast, the universalistic approach pools all the risks. It promotes social solidarity among people by treating the risk as 'universal', and is funded by social insurance contributions. The corporativist approach defines risks by status membership based on similar risk profiles of certain professional statuses and occupations as a source of social closure and collective mobilisation (Esping-Andersen, 1999:40-41).

Labour markets are distinguished by having a regulatory or non-regulatory approach. There are three elements of a regulatory labour market. First, generous social benefits and a high reservation wage determines whether there is an incentive to do paid work and encourage

people into unemployment or assistance dependency. Such an expensive welfare state can lead to high labour costs for employers (Andersen, 2009:20; Eichhorst and Konle-Seidl, 2008:4; Esping-Andersen, 1999:21-22). The second element is related to the wage structure and the setting of a minimum wage. Minimum wages that are too low can harm less productive workers as they are left out of the labour market. Third, the rights of workers are related to the costs of their dismissals from jobs through engaging different actors, such as employers and trade unions (Esping-Andersen, 1999:21-22).

For the family the difference is whether or not families are the responsibility of the welfare state (Esping-Andersen, 1999:85). A familialistic welfare regime assigns maximum welfare obligations to the family, while in a defamilialistic regime policies make individuals less reliant on the family and promote individuals' independent economic resources (Esping-Andersen, 1999:51). According to Esping-Andersen (1999:86) some countries such as Austria, Germany, Italy, Japan, the Netherlands, Portugal, Spain and to a degree Belgium and France adhere to the familialist approach. Other countries such as Australia, Canada, Denmark, Finland, New Zealand, Norway, Sweden, the UK and the USA are classified as non-familialist (defamilialistic).

Countries can be classified into three welfare regimes: the social democratic model based on universal citizen rights, the corporatist-conservative model based on social insurance basis, and the liberal model based on residual needs (Esping-Andersen, 1999; 1990). The UK is characterised as a liberal welfare regime with means-tested benefits and support for private welfare (Fleckenstein and Seeleib-Kaiser, 2009). Social provision is limited and shaped so as to leave the maximum initiative to the individual alongside the promotion of private market provision of services (Powell and Barrientos, 2004; O'Connor *et al.,* 1999).

Esping-Andersen (1999:94) acknowledges that the matter of defining and classifying welfare regimes will continue to be debated, because scholars use different theoretical approaches and indicators. Some scholars using Esping-Andersen (1990) confirm his typologies (Kammer *et al.,* 2012; Ferragina and Seeleib-Kaiser, 2011). Leibfreid (1992) argues that Mediterranean countries form a separate welfare regime and criticises Esping-Andersen for misclassifications of these countries. Feminists scholars criticise Esping-Andersen (1990) for not taking gender into account in his analysis (Ray *et al.,* 2010; O'Connor *et al.,* 1999; Sainsbury, 1994; O'Connor, 1993; Orloff, 1993), and especially for his lack of attention to

the unpaid caring role that women perform in families and its effect on their access to welfare benefits (Daly and Rake, 2003; Lewis, 1992). Feminist critiques emphasise that his analysis is based on the state and market relationships, while neglecting the importance of the family as the provider of welfare and care in the welfare system (Daly, 1994:107). His failure to take gender into account is seen in the decommodification concept (discussed below) that he uses as a tool of measuring and making comparisons between different welfare regimes (Christopher, 2001b:5). In response to the feminist critique regarding gender, Esping-Andersen (1999) introduced a new dimension called 'defamilisation' (see section 3.6), which strengthened the explanatory power of his welfare regime types (Danforth, 2010:5).

Commodification refers to the exchange of labour for a wage, the selling of one's labour as a commodity on the market (Leira, 2002:39), so that the well-being of an individual depends on his/her labour (Knijn and Ostner, 2002:141). To receive an occupational or state pension later on in life, an individual of working age needs to be commodified (Government, 2015).

For Esping-Andersen, decommodification is the key dimension of the welfare regime typology, namely the extent to which a person can maintain an adequate standard of living without participating in the labour market (1990:21-22). Decommodification occurs when an individual is set free from the need to do paid work because there are income compensation transfers or cash payments from the welfare state that allows them to maintain a reasonable standard of living (Leira, 2002:42). As the UK is characterised as a liberal regime, the extent of decommodification of state benefits is assumed to be low (Ferragina and Seeleib-Kaiser, 2011:584).

It is possible to apply the concepts of commodification and decommodification to Sainsbury's (1996) male breadwinner and individual models. Under the male breadwinner model, commodification is for men and decommodification for women. Inherently, the concept of decommodification assumes that individuals are formerly commodified (Meulders and O'Dorchai, 2004:22; O'Connor, 2004:191; Esping-Andersen, 1999:44). Therefore decommodification is potentially problematic for women, because it is constructed with men in mind, who in contrast to many women spend most of their working history being economically active in the labour market, so women as a group are not sufficiently commodified to benefit from any weakening of their commodity status (Galvez-Munoz *et al.,* 2011:129; Ray *et al.,* 2010:197; Daly, 1994:108). Decommodification does not address

women's caring roles in their families (Christensen, 2002; Daly and Lewis, 2000; Orloff, 1993; Lewis, 1992). Caring responsibilities of women at home has never been part of the labour market (Ralph, 2011:5; Meulders and O'Dorchai, 2004:22), and many women rely, not upon the labour market, but on their partners or parents for financial support (Christopher, 2001b:5).

Under the individual model, both men and women can be engaged in paid work and perform unpaid caring responsibilities (Sainsbury, 1996:41). In the individual model commodification is possible for both men and women; and after women have been commodified, they can be entitled to those state benefits when they are decommodified. Hence, when women participate in paid work they become commodified and the male breadwinner model becomes weaker (Hook, 2015:15; O'Connor, 2004:195; Duncan *et al.,* 2003:324).

O'Connor (2013:147) and Kroger (2009:3) argue that the primary concern for many women is not decommodification itself, but commodification as reflected in their ability to participate in the labour market and, if they are providing childcare in their families, the availability of services necessary to facilitate this role. This means that the analysis of decommodification has to be accompanied by consideration of services that assist women to promote or limit their participation in paid work. Policies relating to the duration of the working day, availability of childcare and government child benefits, employment pay, maternity and parental leave play an important role in considering the situation of women with childcare responsibilities (O'Connor, 2013:147). Welfare states vary in the measures that facilitate access to the labour market and provide social assistance for those caring for dependent people (O'Connor *et al.,* 1999:146-156), and this shows the extent to which peoples' rights to welfare are individualised as opposed to being dependent on their family members' entitlements.

Mitchell (1997:7) argues that the male breadwinner and the individual models produce different outcomes in terms of women's access to social benefits. She took the example of women's access to unemployment benefits. Under the male breadwinner model, a woman's entitlement to unemployment benefits is conditional on her husband's work and/or income. Caring duties in the male breadwinner model are mainly performed by women and this further diminishes the pressure on the state to supply childcare services that could promote women's participation in paid work. Under the individual model, women have the same

entitlement as men to benefits through their paid work. However, this is only possible if the unit of assessment for benefit entitlement is the individual and not the household.

The analysis by Mitchell (1997:7) can be extended to women accessing pensions. In the male breadwinner model married women are economically dependent on their husbands for a pension; while in the individual model married women are economically independent and can accrue a pension in their own right. The concept of decommodification applies both to individuals and families; for women it is important whether state benefits are based on the individual or household (Sainsbury, 2001:118).

The concepts of commodification and decommodification show how mothers' ability to engage in paid work, and thus contribute to their pensions, are connected to Sainsbury's ideal types. The next section discusses the concept of (de)familisation, which enable examination of whether mothers are able to perform their responsibilities for family and looking after children without preventing them to participate in paid work and share these responsibilities with their husbands. Thus, applying the (de)commodification concepts addresses the element of mothers' participation in paid work, while the concepts of (de)familisation addresses the element of mothers' responsibilities for family and looking after children; both these concepts are important in order to understand mothers' opportunities to contribute to their pensions.

## 3.6 Familisation and defamilisation in the ideal types

Caring can act as a barrier to gaining employment for women in the regular labour market and conceptually defamilisation has been used to address the limitations of the notion of decommodification (Cho, 2014:444; O'Connor, 2013:148; Kroger, 2009:5; Leira, 2002:41; Knijn and Ostner, 2002:152). Defamilisation indicates the degree to which individuals can maintain a socially acceptable standard of living irrespective of their families, either through employment or through the social security system (Lister, 1994:37). In Esping-Andersen's (1990) notion of decommodification, participation in the labour market is a source of dependency which can be diminished by social rights, i.e. the right to social security for an adequate standard of living. In Lister's (1994) work on defamilisation, the family is a source of dependency which can be diminished through paid work or social security (Cho, 2014:444; Kroger, 2009:5). Even though decommodification and defamilisation have different sources of dependency, they both seek solutions that emerge from the welfare state. Esping-Andersen

(1990) argues for economic independence from the market, Lister (1994) argues for economic independence from the family (Cho, 2014:444-446; Kroger, 2009:6). Hence, defamilisation represents the degree to which women are freed from being economically dependent on their family (Bambra, 2007:327).

Esping-Andersen (1999) proposes to differentiate welfare regimes between 'familialistic' and 'defamilialistic' states. However, his focus was not on defamilisation of those in need of care or for those who wanted independence from their families. He argued that defamilisation is important for women as a means to their commodification through entering the labour market (Esping-Andersen, 1999:51). For working parents the combination of paid work and childcare commitments is not only about commodification of labour and defamilisation of care, it is also about the familisation of care and the decommodification of labour of mothers and fathers (Daly, 2000).

The concepts of familisation and defamilisation also fit Sainsbury's ideal types. Under the male breadwinner model, couples have a strict division of labour, where the husband is the earner and the wife performs childcare responsibilities. Hence, familisation is the default in the male breadwinner model. Under the individual model, couples have shared roles and both are engaged in paid work and perform childcare responsibilities. Thus, defamilisation arrangements between the family and the market are characteristic of the individual model.

The concepts of familisation and defamilisation focus on the interaction and trade-offs between paid work and caring especially for women (Daly, 2011:6). Defamilisation does not mean the breaking of family bonds, but rather allows women to perform their family responsibilities without preventing them building their own life resources and not being entirely dependent on their families (Evertsson *et al.,* 2009; Saraceno, 1997). Defamilising policies include tax credits, childcare benefits (Daly and Scheiwe, 2010:185; Woods, 2006:7), promotion of sharing the responsibilities for caring with men (Korpi *et al.,* 2013; Morgan, 2008) and encouraging fathers to take paternity leave (ACAS, 2014:1). This indicates that defamilising policies focus on mothers and/or on fathers and enable working mothers to combine paid work with looking after children.

Defamilisation is the process of primary carers becoming paid workers, in which the state or the market unburdens families as a unit (not individual family members) from their unpaid

care duties via social policies (Chau *et al.,* 2016:5; Augustin-Dittmann, 2010:55; Evertsson *et al.,* 2009:215). However, this is not true for the male breadwinner model. Welfare states based on the individual model in comparison with the male breadwinner model are more favourable for women because they are able to do paid work and promote their economic independence (Christopher, 2001a:5; 2001b:7). Hence, defamilialising policies weaken the male breadwinner model, while familialistic policies strengthen looking after children as a task performed mostly by women (Leitner, 2003:366). A shift from the male breadwinner model to the individual model, where defamilising policies promote women's economic independence through paid work is important for enabling women to contribute to their pensions. Taking into account that women's, and especially mothers', family responsibilities curtail their ability to attain full economic independence through paid work only, their defamilisation to some extent can be achieved by the welfare state (Hook, 2015:14; Meulders and O'Dorchai, 2004:22; Esping-Andersen, 1999:51).

Cho (2014) points out that economic independence through paid work can be measured by women's labour participation rate and how well they are paid for work of equal value; while freedom from looking after children is measured by both the extent men share the responsibility and levels of public spending on childcare. He suggests four degrees of defamilisation, namely, strong, moderate, limited and weak clusters. The cluster of strong defamilised countries comprises three Nordic countries: Denmark, Norway and Sweden. These countries have a low gendered unemployment rate and a small gender wage gap and have supportive policies through public spending on childcare. The cluster of moderate defamilised countries includes Australia, Finland, France, Ireland, the Netherlands, New Zealand, Portugal, Switzerland, the UK and the USA. These countries display average provision in both female economic independence and freeing women from caring responsibilities. The cluster of countries with limited defamilisation covers: Austria, Belgium and Germany, which have medium scores on promoting economic independence for women through employment, but low scores on public spending on care. The cluster of weak defamilised countries is Greece, Italy, Japan and Spain, which have relatively poor scores on female employment and sharing of responsibilities for looking after children (Cho, 2014:450).

Childcare facilities in respect to defamilisation refer to public and private provision of family childcare (Leira, 2002:42). McLaughlin and Glendinning (1994:66) suggest that:

> "the issue is not whether people are completely 'defamilised' but rather the extent to which packages of legal and social provisions have altered the balance of power between men and women, between dependents and non-dependents, and hence the terms and conditions under which people engage in familial or caring arrangements."

The examination of family policies using the commodification, decommodification familisation and defamilisation concepts is problematic in terms of making a distinction between a person being a carer and/or a paid worker. This is because it does not clearly indicate the situation of carers and their connection to the labour market (Woods, 2006:14). Childcare is considered as a defamilisation measure which frees up time and potentially could lead to higher commodification and potential for decommodification. Measures such as parental leave could tie a carer closely to the market or closer to the family depending on the circumstances of the family members. Tax credits, which aim to reduce the burdens of low pay on families might urge a carer (as a potential second earner) to stay at home, considering the availability and cost of childcare and the incentive structure of the tax credits (Woods, 2006:15). Using the family unit makes it difficult to examine the extent of distribution of caring responsibilities within the family (Woods, 2006:18). The construction of policy for recipients is crucial in understanding how the carer as an individual family member can become commodified through these policies (Woods, 2006:21). Both (de)commodification and (de)familisation concepts represent significant insights into policy measures and while all are specifically relevant to men and women, their combination is essential to a detailed analysis of the welfare state and demonstrates the importance of exploring the interrelationship of the state, market and family in order to achieve a gender sensitive analysis of the welfare state (O'Connor, 2013:150).

This discussion of the concepts of familisation and defamilisation, aligned with Sainsbury's ideal types, has completed the set of concepts that is needed to understand decisions that younger and older mothers make about combining paid work with looking after children and implications for their pensions. Throughout the research, the theoretical and conceptual framework aids the exploration of whether the practices in combining paid work with looking after children both by younger and older mothers has changed over time and different models in society.

## 3.7 Conclusion

This chapter has reviewed welfare state/regimes and sociological theories in order to explore working mothers' decisions on paid work and looking after children, because these decisions affect their ability to contribute to their state and occupational pensions. This theoretical review and applications of the theory provide two different perspectives on understanding working mothers' pension contribution behaviour.

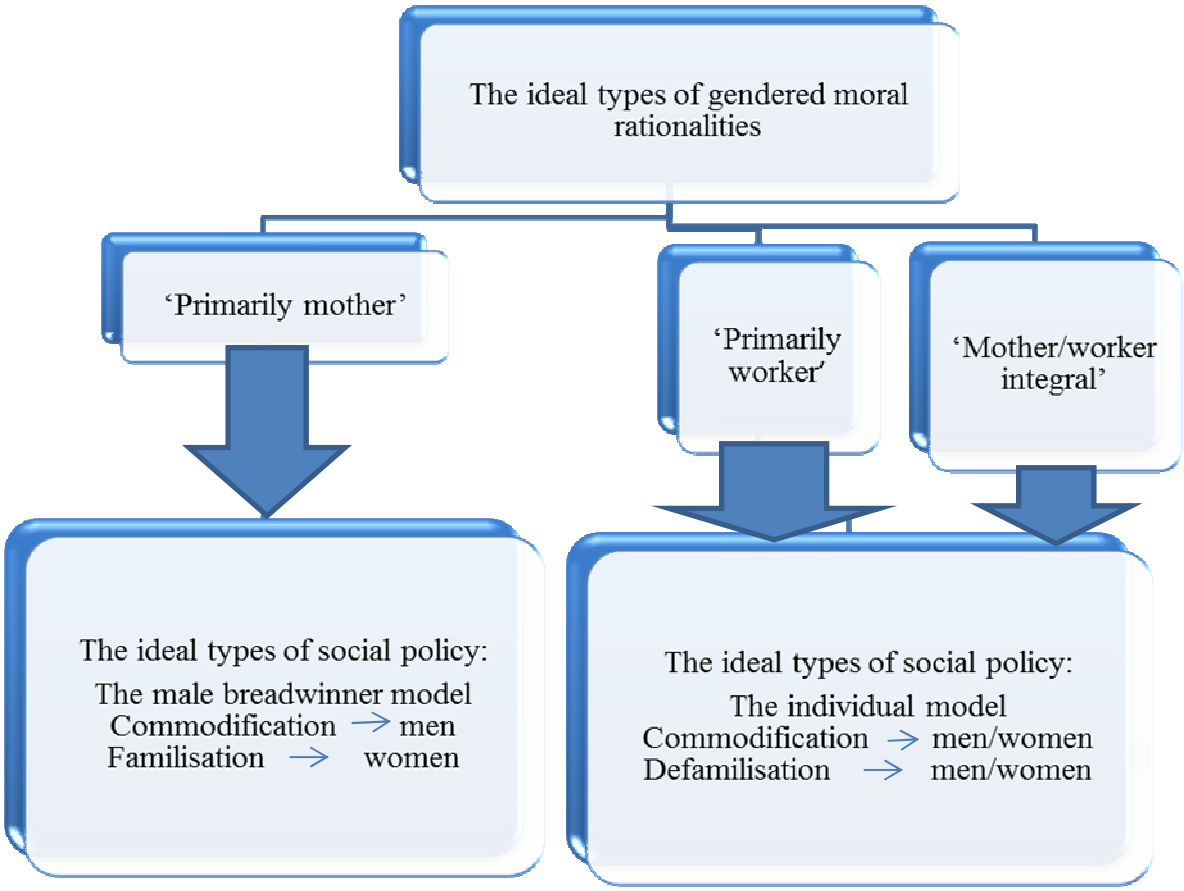
Sainsbury's ideal types and both (de)commodification and (de)familisation can have limiting or enabling effects on working mothers' choices to combine paid work with looking after children. Applying Sainsbury's ideal types in this study has a significant value. It enables this research to reflect on the concept of gender relations and apply both the concepts of (de)commodification and (de)familisation to Sainsbury's male breadwinner and the individual models. Mainly, it shows that two ideal types can have different effects on working mothers' pension related behaviour. According to the male breadwinner model women become familised, but not commodified, and then decommodified. This is because decommodification requires previous commodification, which becomes problematic for women, who do not spend the same amount of time in paid work as men, mainly due to their unpaid responsibilities for looking after children.

In the individual model, both men and women can do paid work and perform unpaid childcare responsibilities, thus becoming commodified and, if necessary, decommodified. Sharing roles with a partner/husband indicates a different type of gender relations in comparison to the male breadwinner model. Using defamilising childcare arrangements between the family and the market, allows working mothers and their partners/husbands to be both engaged in paid work and looking after children. Consequently, under the individual model both partners are able to participate in the labour market and so have the opportunity to contribute to their pensions. Therefore, the indications are that using Sainsbury's ideal types in this study could shed new insights on the lived experiences of both younger and older mothers and their pension contribution behaviour.

This chapter concludes that working mothers' decisions how to combine paid work with looking after children can be driven by the concept of gendered moral rationalities. Working

mothers decide on their working hours and arrange childcare for their children based on their moral rationality.

**Diagram 3.2 Impact of gendered moral rationalities and ideal types of social policy on working mothers' abilities to combine paid work with looking after children**




Source: Researcher's own diagram

Gendered moral rationalities can be aligned with Sainsbury's ideal types. Mothers with a 'primarily mother' rationality fit the male breadwinner model, as a result of not doing paid work and instead dealing with the childcare by themselves. Mothers with a 'primarily worker' or a 'mother/worker integral' rationality fit the individual model, where mothers both

work and have different types of childcare arrangements. This shows that, on the one hand, using Sainsbury's two ideal types will assist in understanding working mothers' decisions related to their paid work and looking after children. In the analysis, the ideal types are used to explore the lived experiences of both younger and older mothers and to understand their pension contribution behaviour. The concepts of (de)commodification and (de)familisation are also applied to Sainsbury's ideal types to explore working mothers' decisions about paid work and looking after children.

On the other hand, depending on which type of gendered moral rationalities working mothers hold, it is their personal decision on how they believe it is morally best to combine their paid work with looking after children, which in turn also can shape their pension contribution behaviour. The concept of gendered moral rationalities in this study provides a means to analyse gendered moral rationalities of a younger and older mothers and their pension contribution behaviour.

The originality of this theoretical and conceptual framework derives from combining the concepts (de)commodification and (de)familisation, and Duncan and Edwards' (1999) types of gendered moral rationalities, aligned with Sainsbury's (1996) ideal types. In the three empirical chapters, this framework is used to explore how different factors interact and affect participants' contributions to pension's schemes. The next chapter discusses the methodology of this research.

# Chapter 4: Research Methodology

## 4.1 Introduction

The purpose of this chapter is to discuss the research design and methods adopted in this study. The chapter consists of eight sections: the second section describes the research design and research methods. The third section covers the sampling process. The fourth and fifth sections provide information about the interviews and ethical considerations, respectively. The sixth section elucidates on the approach to data analysis. The seventh section reflects on the overall approach and methodology.

### 4.1.1 Research aims and research questions

The aim of this study is to explore working mothers' decisions on combining paid work with looking after children, and the implications these have for their pensions. The argument is that pension provisions are strongly related to individuals' work record over the course of their lives, and thus decisions that affect the amount and type of paid work that individuals do, in turn affect their pension provision. The aim of this study is addressed through answering four research questions and providing pension policy recommendations:

1. What factors influence working mothers' decisions in their search for combining paid work with looking after children?

2. What effect do working mothers' decisions on combining paid work with looking after children have on their contributions towards pensions?

3. What effect do pension policies have on working mothers' pension arrangements?

4. How useful are gendered moral rationalities, ideal types of social policy and the concepts of (de)commodification and (de)familisation in explaining working mothers' decisions on combining paid work with looking after children, and the implications for their pensions?

## 4.2 Research design

This research study has entailed qualitative interviews with two cohorts of women. The interviews allowed for an in-depth understanding of their decisions on paid work, childcare and financial planning. The first cohort comprised working mothers aged between 30-40 years. Here the aim was to explore their understanding of retirement and their current financial planning for retirement. They are referred to as the 'younger participants' in this

study. The second cohort was mothers who, when the fieldwork was conducted, were in receipt of state and/or non-state pensions, and were aged between 60-70 years. The aim was to explore how they are experiencing their retirement and how they had planned financially for their retirement; and they are referred to as the 'older participants' in this study.

Memory recall maybe an issue for older participants. The issue was addressed by taking information given by older participants as it is, because this is a relatively small-scale study. Older participants' responses were checked for consistency and plausibility throughout interviews. In addition, all interviews were conducted in a friendly atmosphere with a relatively relaxed discussion, so there was no need for participants to deliberately distort information.

### 4.2.1 Research methods

This research was qualitative (Braun and Clarke, 2013). Qualitative research is a form of social inquiry that places emphasis on understanding, interpretation and explanations drawing upon small number of participants (Merriam and Tisdell, 2016:6; Hammersley, 2013:12-13). This research study adopted an interpretive approach, focusing on how people interpret their experiences, how they construct their 'worlds', and what meanings they assign to their experiences, and so aims to understand how people make sense of their lives and experiences (Merriam and Tisdell, 2016:24). Interpretive qualitative researchers need to have an exploratory orientation in order to understand and open up distinctive perspectives of the people involved in particular contexts (Hammersley, 2013:29). In this research study, the interpretive approach aimed to explore and compare how younger and older participants' experiences and decisions on how to combine paid work with looking after children, their financial planning arrangements, and their levels of financial literacy influenced their pensions arrangements.

Qualitative interviews are a dialogue that reveals knowledge, views and interpretations on a particular theme (Mason, 2002:63). The aim of conducting interviews is to obtain information on a specific topic from specified participants, rather than the broad understanding that questionnaires might provide (Mason, 2002:65). Data is collected through conversations that elicit knowledge and provide new insights on certain research topics (Hughes, 2002:210), thus using interviewing helps exploration of the research questions in depth (Mason,

2002:66). Semi-structured interviews were used in form of conversations with women on the topic of pension with the careful raising of the topic and listening to interviewees' responses (Kvale, 1996:6). Semi-structured interviews allow addressing a range of research questions reflected in its variation of open-ended questions and prompt to engage participants fully into the researched topic during interview (Galletta, 2013:45).

## 4.3 Sampling

This study employed non-probability or purposive sampling, that is, sample units are selected because they have certain characteristics (Ritchie *et al.,* 2003:78). Interviews with the two cohorts of mothers were conducted between November 2013 and April 2014. The first sample consisted of younger participants of the 1970-1980 birth cohort, who are expected to retire by 2050 (with an expected rise of the state pension age to 68 years for both women and men between 2044 and 2046) (PPI, 2016; Thurley *et al.,* 2015). They are working mothers aged 30-40 years old, who are married, have a child/children and live in Nottingham city. The second sample represented older participants of an earlier birth cohort. They are mothers aged of 60 and 70 years, who are or were married with previously dependent child/children, are or were employed and live in Nottingham city. The researcher planned to conduct 25 interviews for each cohort.

The sampling criteria for this study were as follows:

- Age: an equal number of mothers aged 30-40 years and mothers aged 60-70 years. Younger participants who are aged 30 and 40 were selected because the pension policy shift was to be implemented by the time they are expected to retire. The older participants who are aged between 60 and 70 are in receipt of pensions with a different combination of state and non-state pensions.
- Occupation: for younger participants being in paid work when the fieldwork was conducted; for older participants having been employed when they were aged between 30 and 40 years. Being in paid work for both cohorts is important because pensions are based on the contributions made over their working lives.
- Marital status: being married/cohabiting for younger participants at the time of the fieldwork and having been married/cohabiting when they were aged between 30 and 40 years for older participants. This study is focused on mother's perspectives being part of a couple and how mothers perceive their decisions on combining paid work

with looking after children and their financial planning, because their pensions will be based on their own pension contributions. To explore the perceptions of mothers, there is no need to interview their husbands, because this research's objectives do not cover the husbands' perception of such decisions.

- Having children: having children in order to explore how both cohorts' decisions on combining paid work with looking after children influenced their contributions towards pensions.
- UK location: first, living in Nottingham city for participants was selected to ensure a shared labour market so any within and between cohort differences were not due to labour market difference. Second, Nottingham city was chosen as the main location of data collection, because the sample characteristics of potential participants would be similar to those of England (see Table 4.1).

## Tables 4.1 Census 2011 data showing that Nottingham city could be representative across of England

| **Household composition** | **Nottingham** | **England** |
|---|---|---|
| Married or same-sex civil partnership couples with dependent children | 10.5% | 15.3% |
| Married or same-sex civil partnership couples with non-dependent children | 3.8% | 5.6% |
| Married or same-sex civil partnership couples with no children | 8.1% | 12.3% |
| Cohabiting couples with dependent children | 4.3% | 4.0% |

Source: ONS, 2011c:6

| **Economic activity** | **Nottingham** | **England** |
|---|---|---|
| Part-time women | 17.3% | 21.2% |
| Part-time men | 6.7% | 6.1% |
| Full-time women | 25.4% | 30.6% |
| Full-time men | 36.7% | 46.8% |

Source: ONS, 2011c:10

| Workplace median gross weekly earnings by gender | Nottingham | England |
|---|---|---|
| Median earnings by place of work for women | £330 | £314 |
| Median earnings by place of work for men | £430 | £500 |

Source: Annual Survey of Hours and Earnings (ASHE), 2011 in ONS, 2017b

| Economically inactive | Nottingham | England |
|---|---|---|
| Percentage of retired women | 10.4% | 15.6% |
| Percentage of retired men | 7.8% | 11.8% |
| Percentage of women looking after home or family | 8.3% | 7.9% |
| Percentage of men looking after home or family | 1.2% | 0.8% |

Source: ONS, 2011c:11

At the end of the fieldwork, instead of the initially planned 25 interviews in each sample of participants, 20 interviews were completed in total: ten interviews with younger participants and ten interviews with older participants. This was due to difficulties with gaining access to potential participants for this study (see section 4.3.1). Merriam (2009:80) argues that there is no simple answer for what should be the sample size in qualitative research, it rather depends on the research questions being asked, the data to be collected, the analysis in progress and research resources. Dworkin (2012:1319) notes that the sample size in qualitative research studies is often smaller than in quantitative research studies, due to qualitative research seeking to understand data based on 'how' and 'why' questions, rather than trying to make generalisations to the larger population, as in quantitative research. The sample for this study did not represent the general population or the experience of all working mothers in the UK. Rather it aimed to explore the experience of mothers' combining paid work with looking after children for younger and older British mothers within a city in England. Acknowledging that the sample size of this study was small, it nevertheless provided the opportunity to answer the research questions of this study.

All 20 interviewed participants fitted the sampling criteria and the sample varied within and between younger and older cohorts by the participants' type of University degrees and professions (see Appendix 1). Even though initially education was not set as criterion for the purposive sampling, almost all participants in both cohorts had a degree and had been to university. For both cohorts, most of them had degrees in social sciences, education, arts,

health sciences; but a few had degrees in business studies and accounting. All the participants' preferences for occupations mostly drove the type of subjects that they chose and in return this might have affected their earnings and had implications for their pensions. None of the younger and older participants had degrees in economics, engineering, medicine that might have brought them different (possibly higher) financial returns. According to BIS statistics (2016:31), annual median salaries across the working-age population varies by degree subject. For example, on average, graduates of science, technology, engineering and mathematics earned £35,000 per annum, graduates of law, economics and management earned £32,000 per annum and graduates of other social sciences, art and humanities earned £28,000 per annum.

Therefore, the sample of this study was smaller and less diverse than aimed for. The younger participants were all working for the same organisation, with access to occupational pension schemes. Having educational degrees reflected on the fact that the younger participants are relatively well-educated and with a good employment. Taylor-Gooby (2005) argues that pension planning and trust in state and non-state pension provision varies by individuals' class and educational qualifications. People from a working-class background and with lower qualifications trust in state pension provision, because they have fewer opportunities to make contributions to non-state pensions, due to their lack of financial assets. Those from a middle-class background and with higher qualifications, trust both state and non-state pensions and for them the issue is more how to plan and manage their financial investments contributed into non-state pensions.

Ginn and MacIntyre (2013) argue that the diversity among women in educational qualifications, occupational class and type of employer impacts on their employment opportunities, earning and pensions. Thus, the homogeneity and relatively privileged pension position of the younger participants is indicated by other studies, which found that highly-qualified women in professional and managerial jobs with higher earnings are more likely to be contributing to their occupational pensions (Gardiner *et al.,* 2016; Ginn and MacIntyre, 2013; Ginn and Arber, 2000), compared to women who are less-qualified in intermediate and manual occupations and have low earnings, and thus, who have fewer opportunities to contribute to occupational pensions (Foster, 2012; Sefton *et al.,* 2011b; Clark and Strauss, 2008). The homogeneity of this research sample is beneficial, as it means getting the views of the group of mothers who might be expected to be reasonably well-informed about pensions

and pension policy. And accordingly, they could have taken the shift in pension policy towards more self-reliance into account in their pension planning. Although, the sample of this research is atypical, but that is a strengthen of this research study.

### 4.3.1 Recruiting and access to participants

Places where the participants could be recruited for this study were identified. Nurseries and schools are the places where younger participants were expected to be found. Promotional materials, such as posters and leaflets were left in nursery centres, local primary and secondary schools around Nottingham city. To recruit older participants, posters were sent via email to organisations that provide activities for people aged over 50 in Nottingham city. The email addresses of these organisations were taken from the website of "Notts50Plus", an umbrella organisation that provides information and services for people aged over 50 in Nottingham city; e.g. Nottingham Friendship Centre, Self Help Nottingham. In addition, visits to a group for people over 50, "Beeston Mind Alert", and one Book Club in Nottingham city were made for placing posters to recruit older participants.

Along with the distribution of posters, the study was promoted by publishing and placing posters in newspapers, journals and public places for recruitment of both cohorts:

- Publishing two advertisements in the *Beeston Express*, which is a local newspaper in the East Midlands that covers the area around Beeston, Chilwell, and the nearby University of Nottingham Campus (first issue in November 2013, second issue in January 2014).
- Publishing an advertisement about the study in the *Nottingham Post* newspaper in December 2013 and a poster about the study in the family journal *Family Grapevine* in March 2014.
- Putting posters in public places, such as libraries, churches, charity shops, post offices, small shops and on notice-boards of supermarkets such as Tesco and Sainsbury.

Potential participants were also contacted through other electronic routes:

- Emailing the poster to some University of Nottingham staff who saw the poster and had asked for further details of the study.
- Emailing the poster to children play forums, craft stores, family centres, baby groups and activities and centres.
- Some already interviewed younger and older participants offered to spread by word of mouth details of the study to their friends and colleagues, some offered posting through their social media networks, such as Facebook and Twitter, some offered displaying a poster in Departmental Common Rooms, others suggested putting it in the University's Schools' newsletters. A researcher asking already interviewed participants to give contact details of other potential participants who fit the sampling criteria of the study is a well-established approach in purposive sampling, and is known as snowball sampling (Merriam, 2009:79; Noy, 2008:330).

Copies and scanned versions of all the promotional materials used in this study are provided in Appendix 2.

There were certain issues that arose in trying to get access to potential participants. There are some challenges in meeting gatekeepers, individuals in organisations who have the power to approve or not approve access to people who are being researched (Merriam, 2009:122). An example of which is during visits to schools and nurseries to leave promotional materials, the researcher had concerns about whether posters would be seen by the potential participants, as it is unknown whether the posters were subsequently displayed by gatekeepers. Sending posters via email to organisations who provide services for people aged over 50 in Nottingham city and displaying them in public places was not very effective in attracting potential participants. This method yielded one older participant from the Association of Asian Ladies. She subsequently tried to help to recruit other potential older participants.

Subsequently more posters were distributed in public places in Nottingham city, overall posters were left in 70 places around Nottingham city. However, the response was poor, so it was decided to send the poster via email with an explanation letter to women who work in professional services departments at the University of Nottingham. The electronic addresses of the university staff were taken from the University of Nottingham web-site with particular attention being paid to women, displaying marital status (use of Mrs) in their contact details.

This resulted in receiving daily emails from younger participants, directly quoting that 'they are very willing to participate and happy to help with the research'. This had a further snowball effect, because some of the younger participants helped and encouraged their mothers, friends and/or neighbours, which provided access to older participants. After interviews were conducted with some of the older participants, some of them also encouraged other potential older participants to participate in the research.

Even though advertisements were published in mass-media outlets, such as newspapers and journals, and social networks, no participants were recruited through this route. It is possible that potential younger and older participants did not see the advertisements about the study. The most effective way of recruiting both samples was through interviewing younger and older participants, who recommended it to other potential participants. Noy (2008:339) argues that sometimes the researcher can be discussed by potential interviewees and with those who have had experience of being interviewed, as part of the process of snowball sampling. In this research, those participants who came to interview through snowballing sampling, noted that previously interviewed participants shared positive experiences of being interviewed for this study. Ritchie *et al.* (2003:94) note the implications of snowball sampling because potential participants are being generated on the recommendation of previously interviewed participants, as it could lead to a lack of diversity in the sample. However, this study was focused on interviewing working mothers, who were willing to talk about their experiences of combining paid work with looking after children, so this study was not looking for statistical representation, but for theoretical relevance to the research questions.

Even though the researcher sent out promotional materials, so as to access more participants, it did not bring any positive results. At the end of the fieldwork, all of the younger participants worked at the University of Nottingham in different job positions. There were no younger participants who worked outside the University, even though the researcher had been proactive. The paid work histories of the older participants are more varied.

## 4.4 Interviews

The interview topic guides drew upon existing literature, notably research on financial planning for retirement by Kotecha *et al.* (2011), Sykes *et al.* (2005) and a qualitative study

on women and pensions conducted by Evason and Spence (2003). Interview schedules for both younger and older participants were divided into several sections:

- mothers' understanding of retirement, relating to their knowledge about pension provision;
- current financial decisions that married mothers make within their families relating to how couples spend money; how financial decisions are made with respect to who is the main earner in a family;
- how mothers are contributing towards their pensions, availability of types of pensions, the differences between contributing to state and non-state pension schemes, the amount that mothers are able to contribute regularly into their occupational pensions and mothers' views on the importance of women's contributions to pensions;
- mothers' understanding of the policy shift from state to non-state pension provision, and any link to their experiences in making contributions to state and non-state pensions, if mothers think this shift will affect them, and whether knowing about this shift they are planning to make any adjustments in respect to their pension contributions.

These topics were administered to older participants too, but the topics were asked in the past tense. Further to this, their interview topics covered their overall experience of the retirement.

After conducting an interview with an older participant the topic guide evolved organically as the research progressed and further interview questions were added. These topics were addressed in the remaining interviews with younger and older participants. For example:

- additional personal information of participants relating to their place of living, the duration of their marriage and the age when they had their first child, their educational background and paid work history.
- women's experience of being mothers, their attitude towards who should be taking care of the home, whether their husbands help them with the home and/or looking after children, how mothers regard their paid work affecting their family, how their husbands feel about their job and whether they have ever had to choose between paid work and family.

- at the end of the interview mothers were asked to describe retirement with three adjectives. Also participants were asked if they wished to be provided with a summary of the research, upon completion of this study. Copies of the topic guides are provided in Appendix 3.

During the interviews, younger and older participants pointed out that having the topic guide made the interview process clear and made them feel confident. An advantage of using semi-structured interviews in this research is that it enabled the researcher to obtain information from participants on specific topics, and, at the same time, it provided an opportunity for participants to share and expand upon their views, which enabled new material to be revealed (Mason, 2002; Kvale, 1996).

### 4.4.1 Pilot interviews

Two pilot interviews were conducted; one for each cohort. This enabled the researcher to pay attention to the flow of the interview and coherence of the interview. No changes were made to the topic guide after the pilot. Both participants gave a positive feedback on their interviews.

### 4.4.2 Before conducting interviews

After potential participants contacted the researcher about their willingness to participate in the research, screening questions were administered, to make sure the sampling criteria were fully met. After this information was clarified, the availability of participant, date/time, venue and duration of the interview were agreed. Prior to the interview, the researcher and the participants had several email communications, and in some cases a telephone conversation. This was important in making sure that both sides knew what was expected from the face-to-face interview. Several interviewees mentioned that they found the email communication a very valuable experience, because during the actual interview they did not feel that the researcher was a complete stranger and it helped to build rapport between the researcher and participants.

### 4.4.3 Interview process

All participants were given a copy of the information sheet with full details of the research study. The participants were asked to provide personal information regarding marital status,

number of children, main forms/types/sectors of employment and scale of their earnings in order to confirm the information that they gave previously via the screening questions. Before the start of the interview, each participant and the researcher signed a consent form to participate in this study (see Appendix 4). Before every interview commenced each participant was asked for consent to be audio recorded and notes were also taken during interviews.

The interview process in this study followed Galletta's (2013) argument about first, the importance of the role of the researcher in a semi-structured interview, who could prompt the participant and rephrase the question according to the interview situation. Second, interviews aimed to obtain clarification and understanding of a participant's responses to ensure accuracy in data interpretation. Clarification from participants and the request to provide more information about a topic were usually asked with a question 'Can/Could you tell me more?' (Galletta, 2013). All the interviews were conducted in a friendly atmosphere. Throughout all of the interviews, the researcher did not provide any advice on pensions and financial planning to participants.

The researcher's native languages are Kazakh and Russian and whilst there might have been an issue with conducting the interviews in English, in practice there was not. The interviews were conversations and any lack of clarity was discussed with the participants during the interviews. Reviewing taped audio-scripts of the interviews was also helpful in checking what was said.

At the end of each interview, a research diary was used to record information about the interview, personal impressions, relevant information relating to the participant and overall feedback of the interview. Keeping a research diary was a convenient way of not forgetting some details that were associated with meeting a participant for the first time, their behaviour during the interview and some thoughts about a particular participant.

All the interviews were concluded by the researcher asking for feedback on the interview and any questions arising as well as the final questions regarding the reasons for participants agreeing to participate in this research (see section 4.7). Given the difficulties encountered in getting access to potential participants for this research, the researcher wanted to thank all

participants for their willingness to participate in this research, so a box of chocolates was presented to each participant at the end of the interview.

### 4.4.4 Venues for conducting interviews

The choice and convenience of the venue for conducting interviews was primarily decided by the participants. Out of the 20 interviews, eight interviews were conducted in one of the seminar rooms of the Social Sciences and Arts Graduate Centre and five interviews were conducted in various post-graduate rooms at libraries at the University of Nottingham, six in their own houses and one in a coffee shop. On the day of an arranged interview, the researcher ensured an earlier arrival to the venue, so all interviews started on time and none of the arranged interviews were postponed or cancelled.

Ensuring the safety of the researcher for interviews conducted at participants' homes was addressed through sending a schedule of interviews including date/time and place of interview to both supervisors and notifying one supervisor by mobile telephone when she was about to enter the house and immediately after completing the interview.

### 4.4.5 Recording of interviews

Interviews were expected to take 50 minutes to an hour, but some interviews lasted longer (one two hours 10 minutes), and were recorded for future transcription. One interview was conducted when the young child of the participant was present; but this did not present any problems in recording the interview. The researcher made sure that the device for recording was fully charged and in full working condition on the arranged date of the interview.

### 4.4.6 Financial calculations of participant's data

At the beginning of the study, the intention was to use online pension calculators to estimate the possible pension income for younger participants on retirement (see Government, 2016c; Money Advice Service, 2016a; 2016b). However, obtaining detailed financial information, such as the amount of contributions for pensions and the years of NICs, from the participants was difficult because most participants were reluctant to reveal the level of detail required by calculators, or said that they did not remember the figures. Out of the 20 interviews, only some participants shared very detailed financial information, but even this was not sufficient for the online pension calculators. As with the Standard Life (2013:15) study, when

individuals were asked to consider money and the future, the participants could have felt anxious and this could have prevented individuals from providing the level of financial detail required. Accordingly, it was decided not to use online calculators to estimate the future pensions of the younger cohort.

## 4.5 Ethics

This research study followed the ethics protocol of, and was scrutinised by, the Research Ethics Committee of the School of Sociology and Social Policy, University of Nottingham (see Appendix 4). All interview participants were asked to give written consent to participate in the interviews and to agree that their responses were to be used for this study. At the end of the interview, each participant was given one of the copies of the signed consent forms with the researcher retaining the remaining form (see Appendix 4). All the participants were informed that participation in the interviews was voluntary and that at any stage of the research, they had the right to withdraw from the study (Kvale, 1996:114).

Participants were guaranteed confidentiality. There were no foreseeable risks to the participants involved in this research study. All of the digital recordings, transcripts, and contact details of the participants were kept on the researcher's computer, which was password protected. All paper versions of the signed consent forms, printed interviews transcripts and note-taking materials were kept in a locked desk. Anonymity was ensured by allocating codes to the participants after each interview. No participants' names and contact details have been disclosed to anyone. All research data will be stored by the researcher in the secured form for a minimum of seven years after the completion of the research in line with the University of Nottingham's guidelines.

During the process of recruiting participants for interview and during the fieldwork, the researcher aimed to ensure that participants were familiar with the nature and aims of the research. The fieldwork was conducted with participants in an appropriate ethical, polite and friendly manner. During analysis and the writing-up of the thesis, the researcher was committed to presenting and interpreting findings obtained from the fieldwork as accurately as possible.

## 4.6 Transcription and data analysis

Before starting data analysis, a theoretical and conceptual framework was developed to inform the data analysis (see Chapter 3). All of the interviews were transcribed by the researcher. Data analysis commenced by reading the printed interview transcripts, in order to become familiar with the data and highlight with a pen elements of the data that were potentially relevant to the study (see Merriam and Tisdell, 2016:204). Then, after reading interview transcripts, the researcher decided to use Computer Assisted Qualitative Data Analysis (Nvivo) software, provided by the University of Nottingham. Nvivo analysis software was used for coding the data (Merriam and Tisdell, 2016). The codes were linked to the concepts from the theoretical and conceptual framework.

After becoming familiar with the electronic and printed versions of the completed list of codes, an overall list of themes and sub-themes in the data was produced. Thematic analysis of the data was used to make sense of the data (codes) in a systematic way (Javadi and Zarea, 2016:39). Both general themes and sub-themes that were relevant to both cohorts were identified. For example, general theme: experiences of doing paid work, with sub-themes: practices of combining paid work with looking after children; type of jobs; reasons for undertaking paid work and implications for their pensions. During the data analysis, each transcript was read and re-read, in order to explore the meaning of the themes in the data. Three general themes were identified in the data, which are discussed in each of the empirical chapters:

- Younger and older participants' experiences of paid work and their decisions on how to combine doing paid work with looking after children and the effects of this on their opportunities to contribute towards their pensions.
- Younger and older participants' experiences of looking after children and how this enabled them to contribute towards their pensions.
- Younger and older participants' financial planning arrangements and exploration of levels of their financial literacy and their influence on participants' pension arrangements.

Quotes from the interviews are used in the reporting of the study findings. The quotes were selected on the basis of fit with the general themes and sub-themes and to highlight within and between cohort comparisons.

## 4.7 Reflections on the interviews

For the researcher, the interviewing experience was positive, because it afforded the opportunity to listen to participants' stories. In all 20 interviews, the researcher received only positive feedback from participants. Most of them described the interview as friendly, and they found it an interesting and enjoyable experience. Some younger participants particularly emphasised the importance of the topic, for instance:

> "I think the subject area that you are studying is really very interesting and the way that you've conducted the interview is really professional and got me thinking a lot about how we work as a family and is giving me food for thought, so that's very good." (P-2, 32 years, f/t student adviser, one child 2 years)

One older participant appreciated the opportunity for her opinion to be heard:

> "I just think you've been very patient, I talked a lot about myself. I can't remember doing that, before. All been very nice and it was nice to meet you." (P-12, 65 years, f/t school teacher, married, two children)

Participants provided different reasons for agreeing to participate in this research study. The main reason was that they said the research was important. Some participants said that they agreed to be interviewed, because they fitted the sampling criteria, other participants said that they knew that recruiting participants might not be easy, so they wanted to participate in the research. Other participants mentioned that by having degrees, they had experience of doing interviews themselves and wanted to help with being interviewed for the study.

One older participant expressed her willingness to read about the study and referred to the role of women and men in the society:

> "I look forward to reading all about it, because it is something that interests me and I say because I am one of the baby-boomers, I keep thinking all those years ago. It's still white, British middle-class males who are running the shop and I think its people like you who have got to forge ahead for the generation of women and sort of carry the torch, like an Olympic torch. The women are always the carers and the man always makes the wars and the women have to pick up, wherever they are whether it's Afghanistan, Syria, Africa, it's always the women who have to pick up the pieces and

> just carry on. The men are off shooting everybody and we are still here picking up all the pieces. You will and you've got to change the world." (P-19, 67 years, p/t school secretary, divorced, three children)

## 4.8 Conclusion

This chapter discusses the research design and method that was adopted in this study. To answer the research questions and to examine how the 'pension shift' might affect working mothers, two groups of women were interviewed. Those older participants, who are in receipt of state and/or non-state pensions looked back and assessed how their financial planning affected their current financial position. Financial planning by the younger participants, who will retire in about 30 years' time, is taking place under the new policy, where pension provision has shifted to a higher level of individual responsibility.

Recruiting participants was more difficult than initially anticipated, and a variety of methods were deployed. There are two lessons for other researchers. First, obtaining purposive samples for studies on pensions may be problematic and will require careful planning and flexibility. Second, snowball sampling can be an effective way of recruiting participants for a qualitative cohort study.

The next chapter explores younger and older participants' experiences of doing paid work with looking after children and the implications for their opportunities to contribute to their pensions.

# Chapter 5: Experiences of paid work

## 5.1 Introduction

The aim of this chapter is to explore younger and older participants' experiences of paid work and to explore the reasons for doing paid work, and to compare how younger and older participants' decisions on how to combine paid work with looking after their children have affected their opportunities to contribute towards their pensions.

The chapter consists of seven sections: the second and third sections explore current and past experiences of undertaking paid work by younger and older participants, and consider their reasons for undertaking paid work. The fourth section discusses both younger and older participants' paid work and pension arrangements. The fifth and sixth sections explore the economic status of the older participants and younger participants' attitudes towards retirement.

The analysis of the participants' contribution pension behaviour is framed by Sainsbury's (1996) ideal types and both the concepts of (de)commodification and (de)familisation in their choices to combine paid work with looking after children (see Chapter Three). Additionally, both younger and older participants' pension contribution behaviour can be explained by how they decide to combine paid work with looking after children based on Duncan and Edwards' (1999) types of gendered moral rationalities. Each type of gendered moral rationalities can be aligned with Sainsbury's (1996) ideal types (see section 3.7).

## 5.2 Undertaking paid work

With regard to career experiences, there was a high variation between the older participants when they were aged between 30 and 40; they had different types of employers, occupations and hours of work. Some older participants were in administrative positions, other older participants in professional and academic/research positions, and working either in public or private sectors. The duration of working hours varied amongst the older participants, from doing part-time to full-time jobs. The type of paid work was changing for older participants, because they all had worked at different levels of pay with previous employers during their working life. There was less variation in the career patterns of the younger participants due to the extent that (during the fieldwork) they all worked for the same employer. However, there

were differences in occupations and hours worked. Some were in administrative jobs, others in professional and academic/research positions. The duration of working hours for the younger participants differed, with some working part-time and others full-time. Similar to the older participants, since starting their working lives some younger participants had worked with different employers, while other younger participants' first job was with their current employer.

The older participants were born in the post-war period: the youngest participant from this cohort was born in 1953 and the oldest in 1945. The older participants had lived during a time when societal expectations of motherhood were associated with nuclear families exemplifying breadwinner husbands and homemaker wives (Davis, 2012:201). According to Pascall (2012:54), William Beveridge's report on reforming the welfare state was influential for married women, as it envisaged their limited participation in paid work, their principal role was at home and husbands were expected to be the economic providers for families. Beveridge prescribed women's roles in his report as follows:

> "Housewives as mothers have vital work to do in ensuring the adequate continuance of the British race and of British ideals in the world" (Beveridge, 1942:53).

The idea of the dependent wife was well-established in society with the assumption that women with children would typically not do paid work, unless they did not have a husband as breadwinner. Women were condemned by themselves and by wider society for adversely affecting the well-being of their families if they undertook paid work (Davis, 2012; Pascall, 2012).

When some older participants talked about their experiences of paid work when aged between 30 and 40, the dimensions of familial ideology and of the employment and wage policies of the male breadwinner model combined with a 'primarily mother' rationality were seen in their narratives:

> "I graduated in 1971 and I was looking for jobs then, having seen advertisement in a paper, I rang up and conversation pretty much was: -Is that young lady's voice I hear? -Yes. -I am sorry it's not our policy to employ women. So, if you think about that very patriarchal society that I was starting my working career. It depended seems to me very much on the relationship with your husband and sort of within the expectation sort of the society. I was there to be sort of functional really in keeping the house going, doing the family bit. You know sort of undermines the men's

> authority and also their sense of prestige and be shameful that their wives are working." (P-15, 63 years, p/t research assistant, divorced, one child)
>
> "In those days, you tended to stay at home more with your children, the pressures weren't on you. It was up to the husband to provide." (P-16, 69 years, f/t accounts manager, widowed, two children)

These quotes indicate the values and social expectations that supported a husband's identity as an economic provider and a wife's homemaking and caring roles. Such values, compatible with the male breadwinner model, adversely impacted on their opportunities to be employed. The difference between the narratives was that older participant P15 criticised societal expectations of the male breadwinner which had an adverse impact on her paid work experience. In contrast the older participant P16 justified expectations of the male breadwinner due to pressures, which had to be dealt by her husband's paid work and herself, as a wife staying at home.

When older participants were aged between 30 and 40, the average age of mothers having children was 26.6 years in 1971 and 27.2 years in 1983, compared with 30.3 in 2015 (ONS, 2016d). Thus, possibly the older participants could have gone back to paid work three or five years earlier than the younger participants, and which would had an impact on older participants' pension contributions. In addition, these statistics might indicate that when aged between 30 and 40, the older participant's children may have been older with different implications for their pension arrangements. The ages of the children, when younger and older participants went back to paid work and implications for their pensions are discussed further in this section.

Other older participants said that they knew what society expected them to do as wives and mothers, but for them the expectations captured by the male breadwinner model did not sit well with their own expectations and wish to do paid work. The narratives of these older participants about their experiences of paid work, when aged between 30 and 40, reflect the dimensions of the familial ideology and employment and wage policies of the individual model with a 'mother/worker integral' rationality:

> "I think things were different in my day, I think people expected you to have children, you know automatic part of life cycle. I deliberately put off having my family for as long as I could. I mean it doesn't sound a lot now, but, when I had my first son I was

> 31 and 34, when I had my second son. Now, that was very old to start a family in those days and that was because I was reluctant to give up my job." (P-12, 65 years, f/t school teacher, married, two children)
>
> "I suppose it was different then, wasn't it? That the women did tend to stay more at home, so I think my mum was at home until I was about 13 and then she went to work but she stayed at home all that time, when, my generation went to work really." (P-13, 62 years, f/t computer programmer, married, two children)

The older participants lived through a period when the number of women in the labour market increased from 53 per cent in 1971 to 69 per cent in 2016 (ONS, 2016c; 2013b). Increases in their participation in paid work might be understood by the labour market opportunities and policies which were available to them when they were aged between 30 and 40 years. Since the 1960s, there had been changes in the labour market opportunities for men and women through the decline of the manufacturing sector, which decreased men's opportunities to work full-time. At the same time, there was a growth in service sector and public sector employment that provided women with new job opportunities, albeit mainly part-time work (ONS, 2016c:20; Bukodi *et al.,* 2012:49).

According to Fagan and Norman (2012:545) the increase in British mothers' participation in paid work is connected with economic growth in 1970s and 1980s which increased the demand for the women's labour, and coincided with the changes in social expectations around promoting equal opportunities. The introduction of the Equal Pay Act 1970 and Sex Discrimination Act 1975 made it illegal to discriminate against women in paid work (Chappell and Waylen, 2013:610; ONS, 2013b; Walby *et al.,* 2012:458). The need to give up paid work after childbirth was reduced by the extension of rights to maternity pay and rights to request flexible working (Annesley and Gains, 2013:133; Rubery and Rafferty, 2013:423). Pascall (2012:10) argues that labour policies of the 1970s were a landmark in bringing women equal rights to doing paid work, which overturned a time when it was legal to restrict women's employment because they were women or were married.

The younger participants were from a birth cohort of the 1970s and 1980s, when equality legislation was already in place to promote women's employment. When younger participants started their working career, it was a period associated with a positive attitude towards women's employment under then Labour Government. From 1997 to 2010, the Labour Government introduced labour policies which assumed that women would combine paid work and care, such as Sure Start Children's Centres, Child and Childcare Tax Credits,

opportunities for flexible working, increased parental leave and improved rights for part-time workers (Pascall, 2012:10). The legislation represented a shift from the assumptions of the male breadwinner model, that women would leave paid work on marriage or motherhood and to be economically supported by their husbands (see section 2.4.2).

Both younger and older participants began to expect to participate in paid work and to make their own arrangements to combine paid work with looking after children. Mothers joined the labour market, but labour policies did not take into account mothers' own preferred care choices (Duncan *et al.,* 2003) that intersected with their decisions about doing paid work (Ingold and Etherington, 2013:634; Pascall, 2012:13, see section 3.3).

When the younger and older participants became mothers, they took different decisions regarding paid work. When older participants had young children, they took time out from paid work and stayed at home to take care of their children possibly as a reflection of a familial ideology of a strict division of labour representing the elements of the male breadwinner model and a 'primarily mother' rationality:

> "I wasn't actually working, when I had children, because in those days you didn't work." (P-16, 69 years, f/t accounts manager, widowed, two children)

> "I suppose it was a conscious choice that I would not work while the children are young and that was that." (P-17, 61 years, p/t social worker, married, two children)

Here, older participant P16 alludes to the ideals of the male breadwinner model to justify why she stayed at home with her children. In contrast older participant P17 said she chose not to look for a career; when her children were younger which was driven by her conscious choice. Similarly, other older participants said that once their children were older, they returned to paid work and started to develop their career; indicating a shift towards the individual model and a 'mother/worker integral' rationality. Thus, the age of the children shaped the older participants' decisions around paid work, once the children were older, participants modified their working arrangements, rather than not working at all. The ages of the children when older participants returned to do paid work varied. One older participant believed that she had an opportunity to return to do paid work when her child was young, because she and her husband worked part-time, which had implications on the level of her pension:

> "Well, because we both worked part-time, so my husband was very hands on, so I went back to work when my son was six months. But, because I was only working

> part-time, my pension isn't very high." (P-13, 62 years, f/t computer programmer, married, two children)

Other older participants stayed at home longer and returned to their careers later, when their children were school-aged:

> "I made a choice not to look for a career, not to look for full-time job in order to be at home for my daughter when she was little. So, I think I started to look for a job when she was in sixth form when she was sort of 16 and 17." (P-15, 63 years, p/t research assistant, divorced, one child)

> "When I went full-time, so both children were at senior school, so they were more or less you know sorting themselves out, coming home from school or going to a friend and I would collect them from there." (P-18, 62 years, p/t typist, widowed, two children)

This mirrors other researchers who found that a mother's career progression is linked to the age of the child, where having younger children leads to a relative career disadvantage for mothers (Gaunt and Scott, 2015:19; Hokema and Scherger, 2016:104). On the one hand, the reason why some older participants returned to paid work can be understood by the gendered moral rationalities that they held, but other older participants returned to paid work for various financial and non-financial reasons, even though they wanted to stay at home. Indeed, such decisions might be made from a position of little or no choice. Some of the older participants' marital status changed during their life-course, thus leaving them as sole parents and this also shaped their decisions around paid work (see section 5.3).

Unlike the older participants, when the younger participants had children, they took maternity leave and then returned to paid work; a circumstance that more closely aligns with the individual model and a 'mother/worker integral' rationality. The opportunity to combine paid work with looking after children by younger participants might be due to the change in the structure of the UK economy, such as decline of manufacturing and growth of service sector and the shift in societal expectations away from the male breadwinner model. According to the British Social Attitudes (BSA) survey, around 48 per cent of people were in favour of traditional gender roles of the men's breadwinner and women's caring roles in 1987, while in 2012, only 13 per cent of people supported this view. Thus, attitudes towards gender roles have changed in the past 30 years, towards supporting women's employment rather than them staying at home (Scott and Clery, 2013:119).

Some of the younger participants said that after returning from maternity leave they worked part-time, in order to fulfil their responsibilities for looking after their children, but working part-time did reduce their earnings:

> "I used to work full-time at the university, but after I had my daughter I've worked part-time, so I do 18 hours a week now, so I only get half of what full-time person will get." (P-3, 38 years, p/t librarian, two children 9 and 12 years)

> "I left a full-time job, because it was just a lot of travelling and I got married and I knew I wanted to start a family and I didn't want to be spending that much time away from them. So, since returning from maternity leave I am working just three days a week and so I am earning less than I was." (P-7, 32 years, p/t alumni relations manager, one child 15 months)

Thus, for some women being a 'good mother' embodies putting children's needs above their careers based on their own moral understanding (Cahusac and Kanji, 2014:65; Hartas, 2014:180; Hennig *et al.,* 2012:525), especially when their children are young (Scott and Clery, 2013:134; Braun *et al.,* 2011:30). The variation within younger participants was when they returned to paid work, after taking maternity leave. Some of the younger participants returned when their child was relatively young such as aged from six to 11 months.

The younger participants had the opportunity for their husbands to take some time off work to take care of their children due to policies that promote fathers' involvement in looking after children, a situation that was not available to the older participants. At present, working mothers can take up to 52 weeks leave, of which 26 weeks has an entitlement to statutory maternity pay (Government, 2016d). Paternity leave includes only one or two weeks paid leave, and up to 26 weeks of paid additional leave, providing that the mother returns to paid work (Government, 2016d; 2016e; Scott and Clery, 2013). There is a significant financial disincentive for the father to take paid leave for families due to the gender pay gap of average women's hourly wage being less than that of men. In families, it is usually advantageous for women to take maternity leave as the pay penalty is not as great as it would be if men took leave for looking after children (Scott and Clery, 2013:131-132).

The Government introduced shared parental leave on 5 April 2015 to provide both parents with the opportunity to share responsibilities for looking after children (ACAS, 2015:3). However, Scott and Clery (2013:131-132) argue that shared parental leave does little to shift maternity and paternity take-up. A younger participant said that she and her husband shared

paternity leave and she had the opportunity to return to paid work when her child was young:

> "I think careers are very important for whoever can at that stage of their career take more responsibility to look after the child. Still, in our case, my husband took half of the paternity and I took half of the maternity and I think that worked very well, because neither of us were at that stage we could give a year. I was on a temporary contract I couldn't give a year to the maternity break and then have a career at the end of it. Now, how it works in reality it's just I think some people take a bit more than others, more often it's a woman but I have seen the relationships where the men do more than the women so it just depends on personalities at that point." (P-10, 36 years, f/t research fellow, one child 1.5 years)

The shared paternity leave policy applied to younger participant P10 and the sharing of responsibilities for children care and doing paid work resembles the individual model and a 'mother/worker integral' rationality.

None of the older participants mentioned their husbands taking paternity leave. One possible factor is post-war societal expectations that emphasised the importance of the mother's care for the well-being of the children; which obstructed a father's involvement in care (Pascall, 2012:92). A second possible factor is a change in some of the older participants' marital status during their working lives, which resulted in single parenthood and left them with the sole or primary responsibility for looking after their children. Thus, the older participants lived during a time when societal expectations were for them to stay at home to care for the children (which was consistent with the male breadwinner model and a 'primarily mother' rationality), but they returned to paid work once their children were older (which represents a shift to the individual model and a 'mother/worker integral' rationality).

Both younger and older participants took decisions around employment in terms of responsibilities to their children, which they linked to notions of being a mother. Some of the older participants mentioned the expectations of men's identity of being the economic provider, which represented the male breadwinner model and a 'primarily mother' rationality. Features that might have affected older participants' opportunities to be employed at a certain age in their working lives and so contribute to their pensions. Here, commodification is for men and decommodification for women. Inherently, the concept of decommodification assumes that individuals were formerly commodified (Meulders and O'Dorchai, 2004:22; O'Connor, 2004:191). Therefore, decommodification is constructed with men in mind, who spend most of their time in the labour market (Galvez-Munoz *et al.,* 2011:129; Daly,

1994:108) and does not address women's caring roles in their families (Christensen, 2002:11). To this effect, decommodification is only possible after commodification and the lack of the latter leads to problems for the former. Additionally, the wife's caring activities, indicates gender relations displaying a strict division of labour, where familisation is the default in the male breadwinner model (see sections 3.5 and 3.6).

During the course of their working life, all of the older participants were in paid work for most of their lives, apart from career breaks when their children were younger. While none of the younger participants gave up paid work after having children and none of them stayed at home to look after their children, when the children were pre-school aged. This behaviour fits the individual model and a 'mother/worker integral' rationality, which allowed them to contribute to their pensions. Under the individual model, both men and women can be commodified, and then decommodified. Sharing roles with the father indicates a different type of gender relations in contrast to the male breadwinner model. Defamilising policies enable both mothers and fathers to do both paid work and perform caring roles (see section 3.6). When families' expectations are that women look after children and the family, this means women work less and thus contribute less to their pension. This gendered nature of pension planning undermines the individual model (Loretto and Vickerstaff, 2012).

None of the cohorts fit a 'primarily worker' rationality, because both cohorts chose jobs around children. Although the older participants did not have strong intentions to develop their individual careers, younger participants did not see doing paid work separately from being a mother, and both cohorts modified their working hours due to having children. Some younger participants were planning to develop their career in the future, once their children were older, which could bring a shift to a different moral rationality. The variation within younger participants was the age of the children at which they wanted to develop their career. One younger participant said that she could start working more hours, when her child is older:

> "I will intend to increase my working hours by February next year, which is by then my son is nine months. Then he knows what he is doing better than he does now." (P-4, 36 years, f/t lecturer, one child 6.5 months)

Other younger participants were planning to develop their career, when their children reach primary and/or secondary school age:

> "I think when children are of an age when they can home from school by themselves and don't need me, maybe when they are sort of 12 and 13 and they could have a couple of hours at home without me. Because, certainly before I had children, I was more than happy to work full-time and earn more money." (P-6, 40 years, p/t research manager, two children 6 and 7 years)

> "I would like to think that once my children are at school I wouldn't continue working part-time so then I would probably go back to more of a full-time. So I think at that point I would have more disposable income and I would probably then think to save more." (P-7, 32 years, p/t alumni relations manager, one child 15 months)

The similarity between younger and older participants was that some younger participants were planning to develop their career when their children were school-aged and when the older participants' children went to school, they reported that they had an opportunity to change their working arrangements and to increase their working hours. Mothers interpret when they should (re-)enter the labour market differently within and between cohort, for some younger and older participants the child was already old enough when aged six months, whereas for other younger and older participants' the child was considered to be old enough when he/she was primary and/or secondary school-aged. In turn this might shaped younger and older participants' decisions around paid work and had an impact on their opportunities to contribute to their state and occupational pensions.

Having flexible paid work was important for both younger and older participants to perform their childcare responsibilities, so both cohorts used part-time work to combine paid work with looking after children. However, spending less time in paid work by mothers affects their opportunities for career progression, because doing part-time paid work is associated with lower career opportunities and earnings, which can result in receiving lower pensions during retirement (Lyonette, 2015; Warren and Lyonette, 2015; Finch, 2014). The quotes below highlighted how some of the older participants wanted a specific job with working hours that would enable them to manage their responsibilities for looking after children. For example, both older participants P18 and P20 said that they wanted to be home when their children got home from school, which meant that it would only be possible with certain jobs that would match school hours:

> "It was a part-time job and it was literally up the road, so I could be there when the children came home." (P-18, 62 years, p/t typist, widowed, two children)

> "I wanted a job between 9.30 until 3, so then I could be with my children, come home and be with my family." (P-20, 67 years, p/t receptionist, widowed, two children)

Another two older participants worked intentionally in a school on administrative and teaching positions, because it allowed them to combine paid work with looking after children:

> "All the jobs that I took were sort of in school hours, as a school secretary I was always home when they came home." (P-19, 67 years, p/t school secretary, divorced, three children)

> "When you've got a family when children are younger being a teacher is an ideal job, because you don't have to worry about childcare, as in nowadays." (P-12, 65 years, f/t school teacher, married, two children)

Younger participants appreciated the flexibility that their part-time jobs gave them to manage paid work with looking after their children:

> "I've moved jobs now, I can get away earlier and children can do clubs or do different things after school which I wouldn't be able to do if I had a different type of job." (P-5, 37 years, p/t employability officer, two children 4 and 7 years)

> "I suppose I am lucky with my job, if my daughter is sick then generally I can have off the work flexibly." (P-9, 39 years, p/t research assistant, one child 6 years)

This echoes other scholars who found that part-time paid work is popular among many mothers in order to combine paid work with looking after children (McIvor, 2013:23; McIntosh *et al.,* 2012:348; Dex and Bukodi, 2010:3). In another motherhood study, women felt that working part-time meant doing the right thing for their children, because by working full-time they missed important stages in the development of their children (Wattis *et al.,* 2013:11).

Participants had different experiences of combining paid work with looking after children, and thus their opportunities to be (de)commodified and (de)familised under the male breadwinner and the individual models. Older participants were familised, but not commodified or decommodified. Increases in female labour market participation rates, and changes in attitudes towards discrimination through equality policies allowed a degree of fit to the individual model, under which younger and older participants' roles changed and become more independent of their marital status. Both younger and older participants had opportunities to participate in paid work and contribute towards their pensions. Both younger and older participants became commodified and if necessary, decommodified and defamilised by using defamilising childcare policies to combine paid work with looking after children (see section 3.6).

Both cohorts made personal decisions, driven by their gendered moral rationality on how to combine paid work with looking after children, which in turn shaped their pension contribution behaviour. Younger participants returned to paid work after maternity leave and wanted to develop their career depending on the age of their children, and this can be understood by the gendered moral rationality that they hold. Some of the younger participants said that they would have preferred to stay at home, if their husbands had earned enough. Even though their preference was a 'primarily mother' rationality, in practice, they had to undertake paid work for financial reasons. It was a matter of having choice or not by younger and older participants in combining paid work with looking after children (see section 5.3).

## 5.3 Reasons for undertaking paid work

The concept of 'gendered moral rationalities' helps to explain mothers' rationalities about participation in the paid work (Duncan and Edwards, 2003:19). In neither cohort did doing paid work combined with mothering create tension. In the younger cohort all participants were married and responded on behalf of their family, while for some of the older participants' their marital statuses had changed over their working lives, so they had the sole responsibility of carrying out paid work and looking after children.

In both cohorts, some of the participants had opportunities to choose whether they wanted to work, others did not have a choice, but felt they had to work. One of the older participants said it was her personal choice to undertake paid work, because she enjoyed doing paid work, which represents a 'mother/worker integral' rationality:

> "I suppose I enjoyed working and I thought I might get bored if I was at home all the time with a child." (P-14, 69 years, f/t school teacher, divorced, one child)

For older participant P14 doing paid work and combining it with looking after children worked well for her because she envisaged that staying at home full-time would have been a negative experience.

For other older participants undertaking paid work was not a matter of choice, they had to work for financial reasons. One older participant, whose marital status changed during her working life, became the sole economic provider and described that she had to work due to family circumstances:

> "I did have to work because of necessity." (P-15, 63 years, p/t research assistant, divorced, one child)

Another younger participant explained that she would not stay at home because she enjoyed doing paid work, but she also had to work due to being the main breadwinner in her family:

> "I love work. So in terms of spirit it's not possible that will make me mad. I will be depressed I am sure. In terms of financially definitely not possible to give up paid work because my husband is retired as I said." (P-4, 36 years, f/t lecturer, one child 6.5 months)

Older participant P15 and younger participant P4 demonstrate that the practice of what mothers do is not necessarily the same as their gendered moral rationality of what is thought to be the right thing to do. Even though both participants represented the individual model and held a 'mother/worker integral' rationality, their practices showed that they had to undertake paid work due to circumstances, such as the absence of the male breadwinner. There was a lack of choice, rather than simply a positive personal decision to carry out paid work.

When married, some of the younger and older participants' experiences of paid work indicate the demise of the male breadwinner model. Financial circumstances made it impossible for their husbands to be the sole earner and there had to be a shift to arrangements closer to that represented by the individual model and a 'mother/worker integral' rationality:

> "We wouldn't be able to afford the lifestyle that we've got, if I didn't work." (P-8, 40 years, f/t professional developer, two children 5 and 7 years)

> "No, I couldn't stay at home because my husband is always encouraging me to do more hours to earn more money." (P-6, 40 years, p/t research manager, two children 6 and 7 years)

Older participants noted that they had to do paid work due to financial reasons:

> "My husband was quite happy about my work; I needed to go to work because we needed some more money." (P-16, 69 years, f/t accounts manager, widowed, two children)

> "No, I couldn't not work because at one time, we didn't have a car, we didn't have a phone." (P-19, 67 years, p/t school secretary, divorced, three children)

The quotes of younger and older participants above illustrate that they had to work for financial reasons. However, for other participants their gendered moral rationalities on how to combine paid work with looking after children did not fit with their own experiences. In both groups, some participants described that they enjoyed doing paid work, but would have stayed at home, if financial circumstances in their families allowed them not to do paid work:

> "I like kind of having a work and a family balance, but if my husband had loads and loads of money and I knew that he could just keep us and be very comfortable, but that's not realistic. So, we both need to work." (P-7, 32 years, p/t alumni relations manager, one child 15 months)

> "I chose a family and I am not ambitious I just wanted to do something I enjoy. I didn't want to climb up any ladders or, you know become management or director, but if my husband earned enough money for me not to work, I probably wouldn't have worked." (P-13, 62 years, f/t computer programmer, married, two children)

Younger participant P7 and older participant P13 statements represented the familial ideology and employment and wage policies of the individual model and a 'mother/worker integral' rationality, but they would have changed their practical arrangements if circumstances had allowed them and thus shifted towards the male breadwinner and a 'primarily mother' rationality. This an example of these younger and older participants' practice on combining paid work with looking after children and the gendered moral rationality divide. They had to undertake paid work due to financial circumstances, which left little choice for them to decide drawing on their own moral rationality on how to combine paid work with looking after children. Responding to the financial circumstances of the families in both cohorts alters the mothers' role to respond to such financial needs by doing paid work, rather than staying at home and being economically dependent on their husbands, even if driven by the moral rationality that they would have preferred to stay at home. Gendered moral rationalities can change depending on circumstances in families and shape orientations towards paid work and opportunities to contribute to state and occupational pensions. Younger and older participants' statements are echoed by Lyonette *et al.* (2011:41) who found that many wives do paid work, as primary or secondary earners to complement their husbands' earnings, in order to sustain a sufficient standard of living for their families.

There was variation within the younger cohort. One younger participant said her responsibility as a mother included providing a positive role model for her child through doing paid work:

> "I don't think I'll ever make the choice to be a full-time mother. I think that terrifies me. I think that you should lead by example, so the best you can provide for children is also providing them role models for the future." (P-10, 36 years, f/t research fellow, one child 1.5 years)

These findings fit Duncan and Edwards (2003:19) analysis, who argue that mothers with a 'mother/worker integral' rationality see taking paid work as a way of setting an example for their children. Younger participant P10 statement indicates a shift of motherhood practice, from mothers taking career breaks to look after their children in the past to current mothers remaining in paid work after having children and recognising themselves as working mothers (Wheatley and Wu, 2014:446; Miller, 2012:50).

Younger and older participants had to undertake paid work for financial and non-financial reasons. The similarity between younger and older participants was that none of them fit a 'primarily worker' rationality because they did not see doing paid work separately from being mothers. Some younger and some older participants' choices around paid work were made in relation to their children's needs and represented a 'mother/worker integral' rationality. Some younger participants expressed:

> "I wouldn't choose career promotion, because what goes hand-in-hand with a bigger salary is usually lots of stress and then your head isn't where your children are when you get home. Whereas I moved to this job and I enjoy it and I can also switch off at the end of the day so when I pick the kids up they've got me." (P-5, 37 years, p/t employability officer, two children 4 and 7 years)

> "If my boss came to me and said career promotion, I would say: No, I don't want it, family is more important." (P-8, 40 years, f/t professional developer, two children 5 and 7 years)

Similarly, within the older cohort, some participants sustained the view that family and looking after children was a priority over paid work:

> "I was always quite firm with my employers to say my family comes first. If anybody is poorly I am going to have day off, if I have to lose my wages for that day that's take it or leave it sort of thing." (P-18, 62 years, p/t typist, widowed, two children)

> "I was not a career woman from the start, so I just wanted a part-time job to keep myself busy, because my husband and family come first." (P-20, 67 years, p/t receptionist, widowed, two children)

These participants' experiences of paid work show that the choices around paid work are based on moral understandings in relation to family and children's needs, where paid work becomes secondary importance to the family (Gatrell *et al.*, 2014:485; Wheatley and Wu, 2014:446; Miller, 2012:46; Duncan *et al.,* 2003:310-311). In turn, both younger and older participants' decisions about choosing family over paid work might affect their financial opportunities to contribute to their pensions due to their more limited participation in paid work compared to their husbands and women without children.

## 5.4 Undertaking paid work and pension arrangements

Between the ages of 30 and 40, all participants of both cohorts were in paid work and were paying National Insurance Contributions (NICs) and paying into non-state pensions. For both cohorts, working hours varied (some participants worked part-time and others full-time) and receive different levels of remuneration, which affected the size of their contributions to state and occupational pensions.

State pensions have two contributory categories of entitlement: Category A state pension is based on an individual's own NICs record, whereas Category B state pension is based on a spouse's or civil partners' contributions (Bozio *et al.,* 2010, see section 2.2.1). Since the contributory state pension was introduced in 1948, married women could opt out and rely on the husband's current and former insurance contributions based on assumptions that they would not be in paid work and be dependent on the husbands as breadwinners. That meant that married women were able to pay reduced NICs and claim a state pension based on their husband's contributions, which is 60 per cent pension as a married woman or 100 per cent of widow's pension (Thurley *et al.,* 2015; Thurley, 2014b). Prior to 1990, married couples were treated as a single unit for personal income taxation in the UK (Pope and Roantree, 2014:46). Those older participants who stayed at home to look after children when they were young align with four dimensions of the male breadwinner model: entitlement to state pensions was differentiated among spouses, basis of entitlement to state pensions was the breadwinner (husband); the unit of benefit was household or family, and taxation was joint with deductions for dependants, which reflected by Category B state pension. Some older participants paid the 'Married Woman's Option', which brought them lower NICs but also a lower state pension entitlement:

> "I did pay for a long time the National Insurance stamp at the married women's allowance which you could to do when I was younger which meant your pension was based on your husband's earning. One of the reasons I divorced was he was a bit feckless and he had got five percent less than the full entitlement. So my pension is five percent less than the full state pension." (P-14, 69 years, f/t school teacher, divorced, one child)

> "I was disadvantaged because I paid the married women's stamp and this reduced my eligible number of years." (P-15, 63 years, p/t research assistant, divorced, one child)

The pension arrangements of these older participants represented the male breadwinner model as expressed in the pension policy development in the UK. Similarly, in another qualitative study, British women aged over 60 followed the male breadwinner model by staying economically inactive at least while their children were young and did not contribute to pensions (Hokema and Scherger, 2016).

During their working life, none of the older participants stayed at home once their children were older and none of the younger participants gave up paid work after having children or stayed at home to look after their children when they were pre-school aged. Members of both cohorts did not fit exactly the male breadwinner model, where wives are carers and husbands are earners. Rather it changed to the individual model giving way to a 'mother/worker' rationality for older participants. This was common for younger participants, who were in paid work and contributed to the state pensions by their own NICs and top-upped their occupational pensions. Hence, pension arrangements for both groups of participants fitted three dimensions of the individual model: entitlement to state pensions was uniform, the unit of benefit assessment was individual and taxation was separate with equal tax relief.

Reforms in 1975 abolished the 'Married Woman's Option' and provided women with opportunities to build their own pensions through the recognition of marriage, paid work and caring responsibilities. In 1978, Home Responsibility Protection was introduced to count the years that women performed care in their families and reduced the number of qualifying years needed for the Basic State Pension (BSP) (Thurley *et al.,* 2015). With the introduction of independent taxation in April 1990, spouses were treated as separate individuals, and for the first time, married women had their own responsibility for their tax affairs (Hodson, 2012:6). This changing policy environment is illustrated by the following quote of one older participant:

> "I made sure that I was going to get I can't remember what it's called now, when if you had a child you were credited with National Insurance Contributions to make up for these years gaps." (P-15, 63 years, p/t research assistant, divorced, one child)

The variation within the older cohort was that some of them were aware that the years when they were not in paid work could adversely affect their state pensions, so they took actions and paid back for those missing years:

> "I knew that I could be affected by years you haven't worked, so I did pay into the years that I didn't qualify so I get the full state pension." (P-12, 65 years, f/t school teacher, married, two children)

> "I bought back those years which at that time I couldn't contribute to which did bump up my pension a little bit, but my state pension was higher than I was expecting because I hadn't realised how much of a second state pension I would get. I thought when I was in an occupational pension I was opted out of the second state pension, but actually for a lot of those years I was opted in to the second state pension, so that was a bit higher than I was expecting, which is rather nice." (P-13, 62 years, f/t computer programmer, married, two children)

One older participant said that she knew that she did not have enough years of working contributions but did not see the need to take any actions as her husband left her well provided for:

> "I am not getting the full state pension, because I have not worked 30 years, but with the grace of God, my husband has secured me and I have enough funding, so I cannot be bothered about pension." (P-20, 67 years, p/t receptionist, widowed, two children)

Whilst older participants P12 and P13 were both aware that missing NICs qualifying years could affect their state pensions, participant P13 was not aware that she paid into State Second Pension (S2P). This can be understood by the pension reforms. The introduction in 2002 of the S2P as a successor to State Earnings Related Pensions Scheme (SERPS) meant that some caring responsibilities not only gave eligibility to BSP but also to S2P (Thurley, 2014a). Individuals who were members of occupational pensions were allowed to opt out of the SERPS (Bozio *et al.,* 2010), but older participant P13 did not take any action and so gained some entitlement to S2P.

One dimension of the individual model: entitlement to state pensions based on citizenship or residence was not applicable to the UK insurance scheme, as this is a contributory social

insurance scheme (Beland *et al.,* 2014, see section 2.2.1). All of the older participants were entitled to Category A state pension by having paid their own NICs, and some older participants were getting both Category A and Category B state pensions (depending on their marital status). All the younger participants were paying NICs for a Category A state pension. Amongst the older participants there was a difference in their State Pension Age (SPA) when they started to receive their state pensions. The earliest participants started to receive state pensions was at 60-61 years old and the latest was when participants turned 62. One older participant started to receive her widow's state pension when she was 48. The SPA has, and is expected to increase for younger participants (see section 2.6), who may spend more time in paid work and will start their state pensions later in life than the older cohort.

From April 2016, the Government introduced a single-tier state pension, which combines BSP and S2P and requires 35 qualifying years to be eligible for a full state pension. Individuals with fewer qualifying years obtain a proportionate amount given that they met minimum requirements. In contrast to older participants, younger participants will not receive pensions based on their husband's current or former pension contributions because the new state pension is based on individual entitlements without the facility to inherit or derive rights to the state pension from a spouse or civil partner (Thurley *et al.,* 2015, see section 2.6).

Entitlement to occupational pensions by younger and older participants varied. Pension entitlement to occupational pensions of some older participants fitted both the male breadwinner and the individual models. Some older participants were getting widow's pensions from their husband's occupational pensions:

> "When my husband worked he used to pay into a pension and when he died I got his pension or the widow's part of it." (P-16, 69 years, f/t accounts manager, widowed, two children)

> "I get half of my husband's pension." (P-20, 67 years, p/t receptionist, widowed, two children)

These older participants P16 and P20 fitted three dimensions of the male breadwinner model: entitlement to occupational pensions was differentiated among spouses, the basis of entitlement to pensions was the breadwinner (husband) and the unit of benefit was the household or family. In the UK, widows are usually entitled to around half of any occupational pension entitlements of their deceased spouses (Sefton *et al.,* 2011a).

All older participants were entitled to occupational pensions and all younger participants were contributing to their occupational pensions through the pension schemes offered by their current and former employers. Pension arrangements of younger and older participants fitted three dimensions of the individual model: entitlement to occupational pensions was uniform, the unit of benefit was the individual, and taxation was separate with equal tax relief. Within the younger participants, the number of years contributing to occupational pensions varied from less than one year to 16 years. Some of the younger participants had only ever worked with their current employer and were contributing to one of its occupational pension schemes. Other younger participants had worked with several different employers during their working life and had a combination of occupational pensions.

All the older participants were receiving state pensions, some were receiving a combination of state and occupational pensions and others did not receive occupational pensions because they were continuing to do paid work (see section 5.5). The amount of state pensions varied from £480 up to £650 per month, whereas occupational pensions were ranged from £70 up to over £1000 per month. Those who took early retirement started to receive occupational pensions when they were aged 50-55 years; others started to receive occupational pensions when they were aged 60-66. One older participant started to receive her husbands' occupational pensions at the age of 62. These findings echoed Fasang *et al.* (2013:968) that marital status can give additional financial support in retirement, which unmarried people may possibly lack.

In both cohorts, some participants noted the importance of paying into occupational pensions:

> "I chose to opt in. I thought it would be, you know, that this was my good opportunity to begin." (P-2, 32 years, f/t student adviser, one child 2 years)

> "I thought why not, I have been doing it, you get used to it, it's painful at first and then you get used to it going out, so if I had a gap that's going to impact when I do retire so I just thought I'll just do it straight away and won't get used to the money being there." (P-5, 37 years, p/t employability officer, two children 4 and 7 years)

One older participant said that she felt herself 'lucky' that she contributed to her occupational pension:

> "Well, unfortunately I married someone who drank too much and had irregular income. So we were always broke basically, but I always had that security of knowing

> my pension was taking care of because it came out of my salary before I got it. And I didn't realise until I wanted to retire how lucky I was, because six per cent out of my salary at the time when I was broke was hard but I've had a good life since I was 50." (P-14, 69 years, f/t school teacher, divorced, one child)

Younger participants P2 and P5 and older participant P14 said that they decided to contribute to their occupational pensions as a way of planning their retirement by contributing to pensions. Older participant's P14 experience acknowledged the importance of her contribution to her occupational pension, which brought her a positive experience of retirement and equally, these findings echoed Price (2006) who argues that gendered financial planning in families negatively affects women's pension planning, given the risks associated with the experience of widowhood or divorce.

The Labour Government introduced policies to promote individuals to provide privately a reasonable level of earnings replacement for them. The Pensions Act 2008 introduced the 'Automatic Enrolment' of most employees into a workplace Defined Contribution pension. Such policies are in line with the shift in the source of private insurance (Bozio *et al.,* 2010, see section 2.3). Automatic enrolment to a workplace pension was mentioned as another important aspect in starting to contribute to occupational pensions by younger participants:

> "I changed my mind, when the university automatically enrolled me in the pension scheme and I decided not to opt out and it was ridiculous and there is no way I can afford to do anything but actually, I think given when I started to look at what I actually spend, I knew I would be able to adapt to afford it." (P-1, 35 years, f/t admissions manager, one child 4 years)

> "I think I am fortunate again because I've always worked for the public sector they just do it for you and you have to make the effort not to pay. So I think that's made a difference. So I think, if I started my first job I had to actually go and find a pension and join one then I probably wouldn't have done. But because it just automatically comes out of your salary unless you write to them and tell them not to take it." (P-6, 40 years, p/t research manager, two children 6 and 7 years)

Some older participants raised the point of importance of automatic enrolment through the occupational pension schemes for the general public and young people:

> "I think probably it is better to have automatic enrolment, because people don't want to think about pensions and they find it so complicated." (P-13, 62 years, f/t computer programmer, married, two children)

> "Young people in their early twenties, I don't think that they think they've got a spare money, so I think this automatic enrolment is really, really important, because it's been taken off you before you get it." (P-18, 62 years, p/t typist, widowed, two children)

Some of the older participants had paid into personal pensions, but others did not, because they considered contributing to occupational pensions was sufficient and they were financially unable to pay additional money. None of the younger participants paid into personal pensions for a similar reason to the older participants who did not pay into personal pensions.

Pensions were not the main source of income for all older participants during retirement. Those older participants who were married had savings and assets apart from their pensions, such as joint bank savings with their husbands and those older participants who were single had bank savings as well as their pensions. Some older participants said that they earned interest from their individual or joint savings.

Expected sources of income during retirement among younger participants varied. Some younger participants said that they were expecting to rely on both their own and their husbands' pensions when they retire. Others mentioned buying another property and obtaining a rental income. Some younger participants were expecting to receive an inheritance from family members, such as property, but none of them expected to rely on an inherited property as a sole source of retirement income, they mainly referred to property as an additional source of income during their retirement. Younger participants expected to rely on various sources of income during retirement, but more linked to family savings rather than individual savings. Reliance on family savings will only be possible if the marital status of the younger participants does not change until and/or during their retirement and assumes the property market will bring them good investment returns. If not, then this might alter their sources of income and/or the amount of income to fall back on during retirement.

## 5.5 Economic status of older participants' and attitudes to retirement by younger participants

Older participants' economic status during their retirement varied; some were not doing paid work and were receiving state and occupational pensions, others were doing paid work and were receiving state pensions, but not occupational pensions. This echoed Loretto and

Vickerstaff (2012:71) who found that retirement is a process rather than an event, because for some individuals being retired means carrying on doing paid work, for others being retired means not doing paid work.

Early retirement can be offered by employers to employees and requested by employees (Morrell and Tennant, 2010:30). The reasons for early retirement by older participants can be divided into family and work factors. For example, one older participant wanted to retire at the same time as her husband:

> "My husband had taken early retirement and I felt that as he was retired and he was at home so, I might as well take early retirement and also sort of, you know, be at home and sort of spend time together." (P-11, 65 years, f/t team leader, married, one child)

This option was also found in Duberley *et al.* (2014:83) study that retirement decisions of couples are influenced by the husband's retiring date. Other older participants took early retirement in the form of redundancy due to difficult relationships with employers and work-related stress:

> "I had an unpleasant experience with a head that I was working for; he was a bully and I was popular with children and parents and so basically he just drove me into depression." (P-12, 65 years, f/t school teacher, married, two children)

> "Teaching food is a very physical activity and also children are not sitting down, you've got to be with ten at once and that sort of thing. So, it was very stressful and challenging." (P-14, 69 years, f/t school teacher, divorced, one child)

These findings were similar to the empirical studies by Morrell and Tennant (2010:44) whose participants mentioned employment-related factors, and Birkett (2013:19) whose participants mentioned illness and health issues to be reasons for early retirement.

Individuals can defer taking their state pension once they reach the SPA with the option of taking a lump-sum payment at the time of claiming the state pension or increasing the amount of state pension by postponing payment (FirstStop Advice, 2015:3). Older participants who deferred receiving their state pension were in paid work. The reasons for deferral were enjoyment of being in paid work and considering it as part of their social lives. These findings were echoed by Hokema and Scherger (2016:99) and Loretto and Vickerstaff (2012:81) that job satisfaction plays an important role for women in carrying on doing paid

work after reaching SPA. In other studies, Parry and Harris (2011:4) argue that economic pressures lead older individuals to carry on being in paid work after SPA.

One older participant said that she enjoyed doing paid work for its social aspects and wanted to work as a personal choice, but she faced difficulties in carrying on working after reaching SPA. This was due to the negative attitude of employers towards hiring individuals who reached SPA:

> "I was working part-time at 68 and enjoyed the job. I'd still be working there now, but because it went into liquidation and they closed the place down so we were all made redundant. I have to admit I applied for one and two of the jobs and then I felt my age was going against me. I was being discriminated against of my age." (P-16, 69 years, f/t accounts manager, widowed, two children)

Participants' experiences of retirement varied. One older participant mentioned the unattractive aspects of being retired:

> "I am getting a pension. I don't feel retired, because I don't know what it means. If you look at the imagery around retirement there seems to be too many images and it's all to do with ageing process as well, because retirement used to be an ageing virtually synonymous. You are too old for being any use, get you out of the workplace, get you out of the way, and get the young people then." (P-15, 63 years, p/t research assistant, divorced, one child)

These findings were similar to those of Duberley *et al.* (2014:85) and Birkett (2013:4) who found that individuals do not want to admit to being retired in order to avoid the process of ageing. Other older participants had an active retirement and were involved in various social and volunteering activities, and/or were looking after their grandchildren. Thus, some individuals consider retirement as continuity of doing various paid and unpaid working roles (Duberley *et al.,* 2014:82).

Younger participants' unprompted responses revealed more positive attitudes than negative ones towards their retirement. Indeed, ageing and not working after reaching SPA were the only negative associations mentioned. None of the participants mentioned topics such as death or a lower standard of living. Some younger participants were looking forward to retirement as finishing formal and paid work:

> "Retirement means you know, obviously not coming to work every day. I think it doesn't have to mean not working at all. I could retire and do bits, you know, voluntary work or working little bits, you know over a part-time job. But retiring from full-time you know or a structured contracted job." (P-5, 37 years, p/t employability officer, two children 4 and 7 years)

> "Hopefully, that it's going to be the end of me working full-time in paid employment." (P-8, 40 years, f/t professional developer, two children 5 and 7 years)

These findings are similar to studies by Loretto and Vickerstaff (2012:77) and Davies and Cartwright (2011:249) who found that retirement for individuals means not doing paid work anymore. One younger participant expressed an awareness that she might engage in paid work beyond the SPA:

> "I think a lot of people that are older, people like my mum or my mother-in-law are still working, doing some work be that informal or not. Even my mum is over 70, she is still working, doing not as much." (P-9, 39 years, p/t research assistant, one child 6 years)

Davies and Cartwright (2011:262) argue that those people who consider retirement negatively may continue to work in order to delay the perceived undesirable aspects of retirement which can be an excessive amount of free time or a sense of low purpose. Younger participants tended to think that having free time was a positive rather than a negative aspect of retirement. Some younger participants claimed that retirement for them meant having free time that allows them to do various things individually and within their families based on their own preferences:

> "To be retired means to have lots of free time to do all of the things that you've wanted to do for years and not have the time to do." (P-6, 40 years, p/t research manager, two children 6 and 7 years)

This view supports Davies and Cartwright (2011:261) who argue that retirement can be considered as a time for 'new beginnings' where people can undertake activities which they did not have time for during their working lives. Other younger participants positively associated retirement with providing them with different types of leisure activities:

> "It is positive in a sense that, there are so many places I want to visit and I think having a fixed way of organising your life around work can be limiting." (P-10, 36 years, f/t research fellow, one child 1.5 years)

> "I am expecting to buy a car and go around the world or you know doing lots of things, hopefully. I think definitely things to go off with my husband and travelling." (P-5, 37 years, p/t employability officer, two children 4 and 7 years)

The younger participants' attitudes towards retirement might be explained by Goodwin and O'Connor (2014:582) who argue that without a clear picture of what the reality of retirement will be, it is a fantasy that shapes the attitudes of individuals.

Some associations of younger participants were neither positive nor negative, but rather mixed associations and linked to their family and attitudes towards paid work. For example, envisaging their own retirement to be different from their parents:

> "My expectations are that my retirement probably won't be as comfortable as my parents. So, my parents both retired at 60 and they are very comfortable and I think they are the generation we called them the baby-boomers so they've got a very comfortable life they've paid off their mortgage. Yeah, their money is there just to enjoy. So, for me, I think it's going to be very different. I don't think I will be retiring at 60 it will be a lot later." (P-7, 32 years, p/t alumni relations manager, one child 15 months)

The findings showed that some older participants were still involved in doing paid work after reaching SPA, while some younger participants associated their retirement period with finishing doing paid work. Some younger participants said that they wanted to continue working after reaching SPA; other younger participants expressed their awareness that they might work beyond SPA. Younger participants had positive expectations towards their retirement. When older participants asked to describe their retirement with three adjectives, some expressed positive feelings, such as feeling relaxed, having fun and feeling comfortable; others mentioned feelings of fulfilment due to performing childcare of their grandchildren and the feeling of freedom to do social activities during retirement.

## 5.6 Thinking about retirement

Older participants said that changes in paid work affected when they thought about, and planned for retirement. Some older participants started to plan for retirement from the age of late 50s, when their employment patterns began to change:

> "When I seriously started thinking about it, I suppose in my sort of late 50s. And in fact when I took voluntary redundancy I remember thinking it's possible I might not get another job, but I did managed to get a job." (P-13, 62 years, f/t computer programmer, married, two children)

> "I think, probably late 50s, but that in a way was tangled up with the fact that things at work were changing." (P-17, 61 years, p/t social worker, married, two children)

Some older participants said that they started to plan for retirement earlier, ever since starting to contribute to a pension through their paid work. Other older participants expressed that they did not find it relevant to plan for retirement while doing paid work that they enjoyed. This supported the view of Vickerstaff *et al.* (2012:18) who argue that because planning for retirement needs current contributions for future potential benefits it is more likely to reinforce an individual's tendency to focus on the current moment.

Younger participants said that they did not plan for retirement due to the future being uncertain and having family needs as a current priority:

> "For me retirement is something that is always there and you think about it at the back of your mind, but not in real terms necessarily, because it's 35 plus years away." (P-1, 35 years, f/t admissions manager, one child 4 years)

> "Just at the moment really it seems too far away. Concentrating now on the children and it is more about priority." (P-3, 38 years, p/t librarian, two children 9 and 12 years)

Beck (2014:81) and Williams and Balaz (2012:168) argue that the cause of uncertainty is unpredictability of the future, because the probabilities of particular outcomes remain unclear. For other younger participants their current priority was doing paid work and raising children; indicating elements of a gendered moral rationality (Duncan and Edwards, 2003:19). In contrast, none of the older participants mentioned that mothering and looking after children constrained their abilities to think about retirement. It was rather their own lack of personal interest to think about pensions earlier in life.

Younger participants' thinking about retirement was also linked to the availability of their financial resources (see section 7.2). Foster (2012:780) explains individuals' behaviour at a certain age in their life, where a young person may prefer immediate purchases rather than to contribute to pensions that she may not see for a further 40 years or more. Pensions are interrelated with different financial commitments for individuals and their financial position may not allow them to think about their 'future' (Foster, 2012:782).

## 5.7 Conclusion

Using Sainsbury's (1996) ten dimensions of ideal types and Duncan and Edwards' (1999) gendered moral rationalities, enabled this study to explore mothers' decisions on combining paid work with looking after children. The older participants lived through a time when societal expectations were driven by assumptions found in the male breadwinner model which limited some of the older participants' options to be in paid work. Thus older participants were familised, but not commodified, nor decommodified. Reforms since the 1970s towards gender equality and changes in British pension legislation had a positive effect on women's entitlement to pensions and represented a degree of fit with the individual model, under which the younger participants started their working career and the older participants' roles changed to being treated as mothers, carers and earners. Hence, both younger and older participants had opportunities to participate in paid work and contribute towards their pensions. Both younger and older participants become commodified and if necessary, decommodified and defamilised by not being dependent on their families and using defamilising childcare policies to combine paid work with looking after children. These findings attest that pension arrangements of older participants reflect that there was a transition from the male breadwinner model to the individual model, while the pension arrangements of younger participants are represented by the individual model.

Even though younger and older participants are of different generations, the similarity between younger and older participants was driven by motherhood narratives that their choices around paid work were made in relation to their family and children where paid work played a secondary role in their lives. In turn, both younger and older participants' decisions about choosing family over paid work might affect their financial abilities in contributing to their pensions due to their more limited participation in paid work.

Analysis showed that the younger and older participants' experiences of combining paid work with looking after children illustrated that gendered moral rationalities and ideal types are not fixed, because older participants did not stay at home as their children grew older during their working life and younger participants intended to increase their working hours when their children become older. Some younger and older participants expressed that they would have stayed at home, if their husbands had earned enough, which showed that even though their preference was a 'primarily mother' rationality, in practice, they had to

undertake paid work for financial reasons. It was a matter of having choice or not which indicated the individualised nature of paid work and experiences of looking after children for the younger and older participants. Thus the gendered moral rationality divides under two different models of the male breadwinner and the individual and indicates that mothers can hold different gendered moral rationalities and shift between the ideal types shaped by whether they have a choice or not to decide how to combine paid work with looking after children.

# Chapter 6: Participants' experiences of looking after children

## 6.1 Introduction

The purpose of this chapter is to explore younger and older participants' experiences of looking after children and to contrast how younger and older participants' decisions on how to combine paid work with looking after children enabled them to contribute towards their pensions.

The chapter consists of five sections: the second and third sections explore current and past experiences of motherhood by younger and older participants and the availability of childcare provision. The fourth section explores how sharing family and childcare responsibilities with husbands of both younger and older participants' enabled mothers to undertake paid work.

The analysis of the chapter is informed by Sainsbury's (1996) ideal types and the concepts of (de)familisation. Additionally, both younger and older participants' own understandings about paid work and looking after children are explored by Duncan and Edwards' (1999) gendered moral rationalities.

The main finding of this chapter is that none of the younger participants stayed at home to look after their children and none of the older participants stayed at home once their children were older. For both cohorts motherhood was approached by combining paid work with looking after children, which enabled them to contribute to their state and non-state pensions.

## 6.2 Experience of motherhood

Both cohorts cited positive experiences of motherhood, but had different practices on how they combined it with paid work. Older participants had up to three children, with ages ranging from 26 to 44 years old (during the fieldwork). At the time they became mothers, society expected mothers to stay at home to perform housekeeping and childcare roles, and husbands to participate in paid work (Pascall, 2012). These expectations were consistent with the male breadwinner model with a 'primarily mother' rationality. Older participants did return to paid work, once their children were older, which represents a shift to the individual model and a 'mother/worker integral' rationality. One of the older participants stressed the importance of a mother's role in caring for children, as when her children were young:

> "I would not have missed that time at all with my children, because I think up until they're five particularly, they need the mother's care. I think there are too many pressures on mothers to go back to work, they should be encouraged to stay at home with their children, not to go back to work until they are a bit older." (P-16, 69 years, f/t accounts manager, widowed, two children)

Another older participant stayed at home until her child was school-aged, a situation that was influenced by her own mother not staying at home to look after her:

> "I wanted to be at home when my daughter comes home from school. My mum wasn't for me, my mum worked full-time when I was five and I wanted my daughter to come home when there was somebody in the house. So, I think I started to look for a job when she was in sixth form when she was sort of 16 and 17." (P-15, 63 years, p/t research assistant, divorced, one child)

This does not mean that the mother of older participant P15 had a 'primarily worker' moral rationality, she might have had little choice but to work full-time. Individualised experiences of combining paid work with looking after children are driven not only by gendered moral rationalities but also by other factors, such as practical circumstances that may dictate a need to do paid work.

Another older participant thought performing the motherhood role would be better done by herself than by her husband:

> "The decision was I would stay at home, I think I am better with young children than him anyway." (P-17, 61 years, p/t social worker, married, two children)

Such a view is echoed by Duncan *et al.* (2003:321) who argue that many mothers consider that childcare is 'natural' for them and not suited for men (Rosa *et al.,* 2016:417; Braun *et al.,* 2011:31). These opinions were shared by older participants P16, P15 and P17 when their children were young.

The younger participants had up to two children aged from 6.5 months to 12 years old (during the fieldwork). When the younger participants became mothers, they had an opportunity driven by the equality legislations and shifts in gender role attitudes since the 1970s to combine paid work with looking after their children (see section 5.2). This more closely represented a familial ideology of shared roles of the individual model and a 'mother/worker integral' rationality. One of the younger participants said that her perception of combining paid work with looking after children was different from her own expectations

about motherhood as her childhood and her own mother's experience was of staying at home looking after her:

> "Motherhood is very different to anything I could ever imagine it to be and I think when I was a little girl, it was a mummy that would be at home all day and looking after the children like my mum did with me. So, I never envisaged that I would be a mum who works full-time as well, but I have to say this is the best thing I ever done." (P-8, 40 years, f/t professional developer, two children 5 and 7 years)

Unlike the older participant P15 above referring to her mother working full-time, younger participant P8 mentions her mother staying at home, and this more closely aligns with the male breadwinner model and a 'primarily mother' rationality.

Similarly, other younger participants stressed the importance of 'work-life balance' when describing their experiences of motherhood:

> "I like the fact that I do work as well as being a mum. I like the combination and I like the pattern that we have." (P-2, 32 years, f/t student adviser, one child 2 years)

> "I like kind of having a work and a family balance. So, I didn't think I would have wanted to come back after maternity leave but I've actually enjoyed having my work and having my family." (P-7, 32 years, p/t alumni relations manager, one child 15 months)

As noted by Gregory *et al.* (2013:529) and Wattis *et al.* (2013:6-7), the concept of 'work-life balance' refers to the lived experiences of mothers in combining paid work with looking after children, where mothers might employ different coping strategies to fulfil their roles as mothers and employees. For example, mothers in other studies decide to withdraw from the labour market (Kanji and Cahusac, 2015:1431) in order to achieve 'work-life balance', but this was not a common practice of younger participants in this study. In addition, Warren (2014:24) emphasises the potential influence of the economic crisis on 'work-life balance' experiences of men and women workers. Warren (2015:692) also argues that the 'work-life balance' debate is structured around the experiences of the middle classes, and the working life of the working class should also be incorporated.

Among both cohorts, some of the younger and older participants had pointed out that motherhood affect(ed) their opportunities to contribute to their pensions:

> "I think being a mother you have to rethink your values and say child needs comes first. So, there is this dependency and you are much more sort of conscious of where you are spending. I mean certainly those days, I would much rather spend on my daughter, than on myself." (P-11, 65 years, f/t team leader, married, one child)

> "Motherhood definitely affects my ability to save for pensions, because I choose to work less and spend more time with the children." (P-6, 40 years, p/t research manager, two children 6 and 7 years)

Section 7.2.1 further discusses how having children by both cohorts affected their financial circumstances and the implications for their pensions.

## 6.3 Availability of childcare

Formal childcare arrangements entail using paid providers, such as nurseries, playgroups, childminders, school clubs and others; whereas informal childcare is usually unpaid and involves extended family members, friends and neighbours (Chau *et al.,* 2016; Paull, 2014). Both the younger and older participants used different sources of childcare; some used both informal and formal childcare, others used only informal or formal childcare arrangements, depending on the availability of childcare provision. Duncan *et al.* (2004:258) find that mothers' gendered moral rationalities about suitability of different types of childcare for their children are based on three dimensions. These are the understandings of the mother's own needs, children's needs and a balance between both in choosing childcare, and these dimensions were seen in both cohorts' experiences of childcare (see section 3.3).

### 6.3.1 Practical factors

According to Duncan *et al.* (2004:258) mothers consider childcare in terms of their own needs based on practical, emotional or group factors (see section 3.3). In terms of their own needs, both younger and older participants mentioned only practical factors, such as access and costs of childcare arrangements. One of the older participants said that she had to stay at home and care for a child due to lack of childcare provision in the past:

> "My daughter never went to nursery. The nurseries weren't available, you hadn't got the childcare then they sort of came in a bit later." (P-16, 69 years, f/t accounts manager, widowed, two children)

When describing experiences of motherhood, older participant P16 said it was her decision to stay at home, because of the importance of maternal care when children were young

reflecting both an element of the male breadwinner model and gendered moral rationalities (see section 6.2). Her statement about the lack of childcare provision indicated that her choice of childcare was also shaped by childcare policies that promoted the male breadwinner model. She had been faced with a lack of childcare provision during the 1960s and 1970s (Lewis, 2013:367; Pascall, 2012:83). Mothers' being considered to be playing an important role for children's well-being was partly driven by Bowlby's work (1951) on the harmful mental health effect of depriving young children of their mothers (cited in Pascall, 2012:83). Nursery places were considered to be for children at risk of whose mothers who could not provide childcare, but not for mothers who chose, or needed, to do paid work (Lewis, 2013; Pascall, 1986). The Conservative Governments in the 1980s and 1990s considered childcare provision as the responsibility of the family, and not the state (Lewis, 2013).

The availability of childcare provision for younger participants might be explained by the development of childcare policies over time. Childcare provision increased markedly in the 1990s and into the 2000s promoted by the National Childcare Strategy of 1998 (Verhoef *et al.,* 2016; Bukodi *et al.,* 2012). The policy intention was to support the participation of women in paid work through the introduction of defamilising policies (Fagan and Norman, 2012:545, see sections 2.4.2 and 3.6). Unlike the above statement from older participant P16, none of the younger participants mentioned a lack of formal state and non-state childcare provision. The younger participants did mention the high costs of formal childcare. One of the younger participants said that they did not have family members to provide childcare, so they had to send their child to an expensive nursery:

> "Nurseries are expensive, but my parents live 200 miles away and my husband's parents live 100 miles in another direction. So, nursery is the only option." (P-1, 35 years, f/t admissions manager, one child 4 years)

The experience of younger participant P1 is echoed by Chau *et al.* (2016:14) who argue that mothers' opportunities to combine paid work with looking after children are shaped by the availability of affordable childcare. Childcare in the UK remains the most expensive in Europe and the burden of childcare costs still falls largely upon the parents (Verhoef *et al.,* 2016; Schober and Scott, 2012). These high costs are notwithstanding that the government provide some financial support to parents on low incomes through Working Tax Credit (and now Universal Credit) which can cover up to 70% of childcare costs (Verhoef *et al.,* 2016:266; CPAG, 2014:5). None of the younger and older participants claimed to be

receiving the WTC or other in-work benefits. These benefits are all means-tested, based on the income of the family, and possibly did not apply to both cohorts due to the level of their household incomes.

Other younger participants noted that they had an opportunity to avoid the high costs of formal childcare through the availability of informal childcare provision. For one younger participant:

> "I am very blessed actually, because my mother-in-law is really supportive with childcare, so I mean financially the value that my mother-in-law gives us is huge. So in terms of childcare that doesn't really cost us very much." (P-9, 39 years, p/t research assistant, one child 6 years)

Another younger participant noted receiving childcare vouchers and entitlement to free nursery provision once her child is three years old:

> "A child's nursery costs are expensive. I think in UK childcare is very expensive, although there are employment related voucher schemes and we subscribed to that. That's one major aspect it comes out of our salary before tax towards the vouchers which then pay for the childcare, so in some ways we don't miss that money, because we never see that money. But when a child finishes with his nursery, when he qualifies for the free places when he is 3 years old, we will get more through our salary." (P-2, 32 years, f/t student adviser, one child 2 years)

Receiving childcare vouchers and an awareness of an entitlement to free nursery by younger participant P2 might be explained by the government's introduction of defamilising policies to promote opportunities for mothers to combine paid work and look after children (see section 2.4.2). Shortfalls in childcare provision still remain because free nursery provision for children aged three and four is offered less than 20 hours per week and only during the school-term, which leads parents (mothers) to seek other informal arrangements or choose part-time jobs. While, access to informal care might not always be available for parents (Verhoef *et al.,* 2016; Ciccia and Bleijenbergh, 2014), as noted by younger participant P1.

In both cohorts, some participants mentioned that they did not need to arrange any childcare because part-time paid work enabled them to share childcare with their husbands who did not work or worked reduced hours. These findings are similar to Norman *et al.* (2014) who found that fathers who work part-time or are not in paid work are more likely to share childcare in comparison with fathers in full-time paid work. Sharing childcare among couples indicates a

certain shift in gender relations in families because both mothers and fathers are trying to negotiate how to combine paid work and look after children (Norman *et al.,* 2014; Miller, 2012).

### 6.3.2 Emotional and development factors

In terms of children's needs, both younger and older participants mentioned emotional and development factors in choosing childcare. Some older participants' decision to take care of their young children on their own was based on emotional factors. Borg and Stocks (2013:5) and Bashir *et al.* (2011:72) found that parents want to look after their children themselves or choose informal childcare over formal childcare because they valued having a trusted source for childcare. Some younger participants were using informal childcare from the people they knew personally:

> "My parents live very close so they pick the children up from school every day for me, so it's not as though they are going off to child-minders or back to after school clubs, they are rather with family all the time." (P-8, 40 years, f/t professional developer, two children 5 and 7 years)

In terms of development factors, some older participants mentioned the positive effect of formal childcare, such as nurseries on a child's social development. In contrast some younger participants noted positive educational inputs from informal childcare performed in their home environment:

> "My daughter is glad that she went to nursery young, she is very social." (P-14, 69 years, f/t school teacher, divorced, one child)

> "I think we like the fact that children don't have to go to after school club or child-minders, so they are doing things at home. You know they got input from me and help with the homework from me rather than others." (P-6, 40 years, p/t research manager, two children 6 and 7 years)

Pfau-Effinger (2012:539) and Schober and Scott (2012:517) argue that parents favour informal childcare to formal childcare especially for younger aged children. If informal carers are registered childminders then from September 2014, they have to follow the standards of the Early Years Foundation Stage (EYFS). Here standards are specified to enable children to learn and to develop and to ensure they are kept healthy and safe from birth to five years old (Government, 2016f; DfE, 2014). While, Huskinson *et al.* (2016:26) in their study on parents' use and views of childcare found that parents were choosing formal childcare for a number of

reasons, i.e. childcare providers' reputation and convenience for both pre-school and school-aged children. In addition, importance of the quality of the care and activities that promote children to socialise with other children were reported by parents of pre-school children. However, none of the younger participants mentioned any emotional and developmental effects of formal childcare on their children; rather they noted the practical aspects of access and costs of childcare arrangements.

The difference between the cohorts was that some older participants stayed at home to look after their younger children. Some older participants' decisions to stay at home were shaped by their gendered moral rationalities to take care of their children. Other older participants faced a lack of defamilising childcare provision due to the then societal expectations of the mother's caring role under the male breadwinner model.

None of the older participants stayed at home once their children were older and none of the younger participants gave up paid work after having children or stayed at home to look after their children when they were pre-school aged. Members of both cohorts did not fit the male breadwinner model; rather it changed to the individual model and a 'mother/worker' rationality, when they were in paid work and looking after children. In both cohorts, sharing roles for doing paid work and looking after children promoted for the mothers a degree of independence from their families. Entitlement to defamilising childcare policies for both cohorts allowed them to combine paid work with looking after children and so in turn enabled them to make contributions to their pensions (see section 3.6). Hence, defamilisation is important for women as a means to their commodification through entering the labour market (Esping-Andersen, 1999:51); defamilising policies weaken the male breadwinner model, while familialistic policies strengthen primarily women's responsibilities for looking after children (Leitner, 2003:366).

Both younger and older participants mentioned using different sources of formal and informal childcare in the public and private sectors. Use of the latter does not fit the care dimension of the individual model where caring tasks require significant state involvement. In addition, the requirement that caring work is paid did not apply to younger or older participants. The individualised nature of the younger and older participants' experiences of childcare indicates that childcare policies have changes over time and do not necessarily fit the individual model.

Additionally, Duncan *et al.* (2004:260) show that mothers' balance of their own and children's needs is connected to gendered moral rationalities in combining paid work with looking after children. Those mothers who hold a 'primarily worker' and a 'mother/worker integral' rationalities see that their own and their children's needs are mutually linked. In contrast, those mothers who hold a 'primarily mother' position consider that children's needs are more important than their own needs. Both cohorts showed that as mothers they combined both their own and children's needs in their decisions about doing paid work and hold a 'mother/worker integral' rationality. A situation that is compatible with the individual model when mothers used formal and/or informal childcare arrangements alongside doing paid work, which did enable them to contribute to their pensions.

## 6.4 Sharing family responsibilities

Sharing family and caring responsibilities plays an important role in promoting mothers' opportunities to do paid work (Lyonette and Crompton, 2015:24; Wright, 2014:992; Schober, 2013:74). Some older participants said that they did not share family and responsibilities for looking after children with their husbands because of the practical reasons and values that promoted men's identity as economic providers:

> "Well, ideally you should be sharing, but in my family it wasn't, cause my husband worked very long hours and he also has a lot of travelling to do, so he left earlier in the morning and got back late at night and very often he got back and then go straight out to work. So, because of that, it largely fell on me." (P-12, 65 years, f/t school teacher, married, two children)

> "Traditional values of the time. The fact that I could do everything better." (P-14, 69 years, f/t school teacher, divorced, one child)

Other older participants, who stayed at home to care for their children, said that their husbands did not need and/or could not help with family responsibilities, because of their husbands' employment patterns. This supports the view of other mothers who see that paid work exempts husbands from helping them at home (Roberts, 2012:684; Braun *et al.,* 2011:31), while a long-hours working time culture by fathers limits their involvement in caring (Schober, 2013:75). These findings attest that fatherhood links to providing financially for their families without necessarily sharing responsibility for looking after children (Braun *et al.,* 2011:27). This is the central plank of the male breadwinner model (Neale and Davies, 2016:86). This indicates a gendered division of family and caring responsibilities, where despite participation in paid work, women are more likely to undertake daily tasks in their

families than men which limits women's employment opportunities compared to men (Lyonette and Crompton, 2015:23).

A recent BSA survey shows that men's contributions to household tasks is still low and women report that they are doing more than their 'fair share' of household and caring tasks (Scott and Clery, 2013:134). Some of the older participants and all the younger participants said that their husbands helped them with family and childcare responsibilities, but who assumed more responsibility varied:

> "Well, we both do cooking and he does household things, he does the hoovering and when I sort of do the dusting. So, we swap the roles all the time. I suppose also he was pretty good with children, changing nappies and taking them out to the park." (P-13, 62 years, f/t computer programmer, married, two children)

> "I think it's a joint responsibility to take care of home and children. We decided jointly that we wanted to have a family and in deciding that I needed to know from my husband that he is going to be involved. So, on a daily basis we kind of just have our shared jobs in the house, so I am quite clear and he is quite clear on what it is that our jobs are." (P-7, 32 years, p/t alumni relations manager, one child 15 months)

Throughout their narratives members of both cohorts mentioned: 'it is me on duty', 'fair share', 'take a role', which indicated that being a mother and being married was associated with certain values such as fairness, certain duty and that these are related to roles of both gender in their families. These findings mirror those of Oun (2013:402) who found that even though wives in families perform more household labour in comparison with their husbands, they are more likely to consider their division of household work as fair, if it meets their expectations about gender roles in their families.

Those younger participants who worked part-time mentioned that sharing family and responsibilities for looking after children was agreed on the basis that they were working less in comparison with their husbands:

> "I've always been best placed to take the leading role, because I work locally in Nottingham and I've had a chance to go part-time and my husband didn't and I earn less. So, therefore it makes absolute sense for me to take the leading role on a day-to-day although he is very involved." (P-5, 37 years, p/t employability officer, two children 4 and 7 years)

> "I think it's a joint decision between us that I would do fewer hours at work and spend more time doing the childcare in a family. Although of course there is shared

> responsibility and he does do his fair share." (P-6, 40 years, p/t research manager, two children 6 and 7 years)

These findings attest that mothers' decisions to work part-time are shaped by their commitment to looking after their children (Wattis *et al.,* 2013:7; McIntosh *et al.,* 2012:348, see section 5.2).

The responses of younger and older participants who were married differed from older participants who were divorced. Married younger and older participants and widowed older participants said that they shared family and responsibilities for looking after children with their husbands. However, all the divorced older participants said that their husbands did not share such responsibilities, when they were still married. The differences in these responses can be understood by Paechter (2013:473) who argues that married couples usually adhere to a 'marital myth' when they see marriage as involving fairness. To uphold this myth, unequal actions are considered as fair, so as not to challenge the marital relationship. When marriage ceases, the former spouses do not see the need to adhere to a 'marital myth' about fair relationships. Oun (2013:417) argues that the practice of sharing family and caring responsibilities with husbands sustains the perception of fairness about the division of labour among couples. Mothers whose husbands help them with looking after children are more satisfied with their marital relationships and have a lower risk of marriage breakdown than mothers whose husbands do not help with childcare (Schober, 2012:292; Sigle-Rushton, 2010:22).

The difference between the younger and older participants was that, those husbands of older participants who did not help with the family and looking after children, shaped the older participants' opportunities to be in paid work and contribute to their pensions. In contrast, for all the younger participants and some of the older participants who received help from their husbands, this sharing facilitated opportunity for mothers to be in paid work and contribute to their pensions. This indicates that working mothers' gendered moral rationalities can be influenced by their husbands' thoughts on sharing family and childcare responsibilities.

## 6.5 Conclusion

Motherhood experienced by younger participants is different from the past experience for older participants. Societal expectations driven by assumptions of the male breadwinner

model not only constrained some of the older participants' opportunities to be in paid work, but also was driven by the then childcare policies. In particular, older participants were expected to take care of their children due to then perceived importance of maternal care for the well-being of the children. The lack of childcare provision, constrained some older participants' opportunities to do paid work. Hence, even though some of the older participants would have wanted to do paid work, the lack of defamilising policies for childcare provision left them with limited choices in being able to combine paid work with looking after children, or to be driven by their moral rationality.

The younger participants said that motherhood for them meant combining paid work with looking after children, thus their opportunities were possibly promoted via reforms since 1970s towards gender equality and the development of childcare policies over time. None of the older participants stayed at home once their children were older, so at some point in time both cohorts fit the individual model and a 'mother/worker' moral rationality. Sharing roles for doing paid work with looking after children with their husbands promoted both cohorts' opportunities to do paid work and contribute to the pensions due to the shifts in gender role attitudes over time.

# Chapter 7: Participants' financial planning arrangements and financial literacy

## 7.1 Introduction

The objective of this chapter is to examine how younger and older participants' financial planning arrangements and levels of their financial literacy influenced their pensions' arrangements.

The chapter consists of four sections: the second section analyses financial planning of both cohorts and explores the effect of having children on their financial circumstances. This analysis is informed by Sainsbury's (1996) ideal types. The third section discusses both younger and older participants' awareness of the shift from state to non-state pension provision and their levels of financial literacy.

The main finding of the chapter is that both younger and older participants' financial planning incorporated elements of the male breadwinner model and the individual model. Both the younger and older participants, when married undertook paid work and contributed to their family independently from their husbands, that is why all financial resources of the family were shared, and decisions of both cohorts' regarding finance were joint with their husbands. In terms of financial literacy, the finding is that among both cohorts their knowledge of pensions and pension policy was low.

## 7.2 Financial planning in families

All participants irrespective of cohort and whether they had separate and/or joint bank accounts when married described financial planning arrangements that were based on sharing all family income:

> "We have both separate and joint accounts and it's always been joint money. And you know it always shocks us when we have friends and she says it's his turn to pay and its just shocks us you know because we never been like that." (P-12, 65 years, f/t school teacher, married, two children)

> "We opened a joint account when we got married, so now both of our salaries are going to own accounts and then we both pay some into the joint account and all of the household budgeting goes from that." (P-6, 40 years, p/t research manager, two children 6 and 7 years)

The responses of the younger and older participants who were married incorporated the plural form *we*, referring to their husbands, illustrating the importance of shared financial planning with their husbands. This supports the view of Bennett and Sung (2013:703) and Sonnenberg (2008:537) who argue that married couples want to represent financial relationships in the family as equal because undermining them does not represent marital togetherness. Older participants' P12 experience is echoed by Burgoyne *et al.* (2007:224) when married couples consider sharing their financial resources this is an indication of openness in their relationship and displays mutual trust.

Some of the older participants whose marital status changed became planners of their own financial resources. One older participant claimed that having a joint bank account had a negative effect on her financial planning:

> "We had a joint bank account, which I would never do again and I did split it even before I got divorced, I thought No that's it. I am having my own bank account. A trouble you see we both had access to it and I mean at one side it's wonderful and I could see how my ex-husband operates, but he used credit card as money, he thought that's his money, he didn't think about consequences if he wanted something he had it and got into a debt." (P-14, 69 years, f/t school teacher, divorced, one child)

When married, some of the younger and older participants made 'major' financial purchases, such as buying 'white goods' and holidays, usually following discussions with their husbands. Yet none of the younger and older participants said that pension contributions were 'big things', even though it was a significant financial investments. Members of both cohorts explained that the reason for shared decision making was linked to values such as honesty, respect and financial affordability.

Pension planning for women is shaped by joint financial decisions with their husbands/partners (Loretto and Vickerstaff, 2012). For example, for members of both cohorts, the rationale behind having shared financial planning might be having to make joint purchases. Evertsson and Nyman (2014) argue that usually couples' finances become intertwined on the basis of expenses that are treated as joint. As an example of a major joint expense, all the younger participants had a mortgage loan on their properties which they were repaying from shared income with their husbands. All the younger participants said that repaying the mortgage loan was a financial burden for their families; which they wanted to address as soon as possible. They did not want to prioritise paying more into pension schemes

right now and repay their mortgages for over a longer term as a consequence because they would have repaid more interest, which they wanted to avoid:

> "I think to be honest what we are likely to do is once we have paid off our mortgage, we are likely to be in a situation where we are more likely to be able to save much larger. A level of savings, the amount that we save every month can go up, quite you know significantly." (P-1, 35 years, f/t admissions manager, one child 4 years)

> "I think the best thing that we can do as a family, and I can only speak for my own family, is probably to overpay on the mortgage so that we reach the end of the mortgage more quickly and we reduce the interest, because savings plans aren't healthy in UK at the moment, so if we have financial means… I don't think I'd pay extra into my pension…" (P-2, 32 years, f/t student adviser, one child 2 years)

All the younger participants aimed to finish repaying their mortgage loans, in some instances by making overpayments. For some younger participants the intention was to make additional contributions to their occupational pensions after repaying the mortgage loan, supporting the view that paying off the mortgage loan enables people to have disposable income for their own use (Montgomerie and Budenbender, 2015:390).

All the older participants had finished repaying their mortgage loans, which one older participant said played an important role in her satisfaction with managing finances within the family:

> "We've always believed, and suppose that's my generation, that if you couldn't afford something you didn't have it. So we've never owed for anything, apart from the mortgage and now we've paid that off and I think that's a good way to be because I don't think I could sleep at night if I thought I owed any money anywhere." (P-12, 65 years, f/t school teacher, married, two children)

In contrast, other older participants, who said that they were not satisfied with managing finances in their families, mentioned values that promoted men's primary earners role:

> "I am one of the baby-boomers and I keep thinking all those years ago. I couldn't even have a bank account without his permission." (P-19, 67 years, p/t school secretary, divorced, three children)

> "They didn't take my income into account for mortgage so you are excluded from a lot of these decisions. He was the one in control of the finances, but we did share decision making; we would make lots of decisions about the cottage that we had." (P-15, 63 years, p/t research assistant, divorced, one child)

Older participant's P19 and P15 financial decision making was shaped by the expectations of men being the economic providers (reflecting the male breadwinner model), which in turn might have affected the older participants' decisions around financial resources and contributing to their state and occupational pensions.

In both cohorts, current marital status defined whether a woman would be financially dependent on, or interdependent from, their husbands during retirement. Some younger participants expected not to be dependent on their husbands due to their involvement in paid work and getting an income:

> "Because I am putting away my own pension and I don't live within his salary means." (P-5, 37 years, p/t employability officer, two children 4 and 7 years)

> "No, I wouldn't be dependent on him I doubt it, because even if I cut my hours I think I've accrued enough. I think I can't imagine being dependent on my husband in the way that women were a few generations ago." (P-2, 32 years, f/t student adviser, one child 2 years)

The quote of younger participant P2 is of particular interest, because it highlighted how she referred to the past experiences of women and expressed her own expectations on not assuming to be dependent on her husband, due to participating in paid work.

Other younger and older participants who were married said that they contributed equally to their families through combining paid work with looking after children and expected to be interdependent with their husbands:

> "We made it together. I don't think I am dependent at all. I think what we have is what we have done together. So I've worked, so it isn't as if he has provided me with everything. I've worked just as hard. I may not have earned as much as he did because, obviously I didn't. But, I managed the house, when he was working till 12 o'clock at night, I was looking after the child, I was cooking, I was cleaning, I was washing, so I've contributed equally, so therefore he would never turn round to me and say you know, what we have is because I've done it and I would never turn around and say to him, that what we have here today, because I've done it." (P-11, 65 years, f/t team leader, married, one child)

> "I don't mind being financially dependent on him. To be honest I think my contribution to the family is at least equivalent the financial contribution he makes." (P-6, 40 years, p/t research manager, two children 6 and 7 years)

The quotes of older participant P11 and younger participant P6 illustrated the importance of the nature of contributions necessary to run their families, where participants saw non-financial contributions of looking after children as of equal value as a financial contributions through involvement in paid work.

Other younger and older participants when married said that they expected to be interdependent with their husbands because of equally sharing financial resources; echoing Kan and Laurie (2014:356) and Himmelweit *et al.* (2013:635) who indicated the importance of women's participation in paid work in order to contribute to family income. Both cohorts' narratives indicate a shift in gender relations with women willing to acknowledge financial contributions to the family through their involvement in paid work (Lyonette and Crompton, 2015:37). Women's expectations on being financially dependent on their husbands/partners ignore the risks of divorce and partnership break-down, which might have different pension implications for women (Bisdee *et al.,* 2013:173; Price, 2009:279).

The past/current patterns of behaviour with financial planning by both cohorts represented both the male breadwinner and the individual models. During the working life-course captured by this study, members of both cohorts had spells in paid work and contributed to family resources, which fits the individual model. Married younger participants and married older participants expected that all financial resources would be considered as one shared pot of money with their husbands. Thus, under the individual model, both cohorts were independently contributing to their state and occupational pensions. In contrast, some of the older participants mentioned men's role as economic providers, which reflected the male breadwinner model, which in turn affected older participants' decisions around financial resources and their contributions to their state and occupational pensions.

### 7.2.1 Effect of having child(ren) on financial circumstances

In both cohorts, some participants mentioned getting Child Benefit:

> "We used to get Child Benefit years ago and if I remember something like £4 a week, when the child was a baby." (P-18, 62 years, p/t typist, widowed, two children)

> "For the Child Benefit that we receive we don't use that which goes straight into account that we've set up for a child." (P-7, 32 years, p/t alumni relations manager, one child 15 months)

Receiving Child Benefit by both cohorts is explained by government provision of this defamilising policy. Governments have historically provided cash benefits to families, such as Family Allowances and Child Tax allowances, which were replaced by Child Benefit in 1977 (Castle, 2013; TUC, 2013a; Bennett and Dornan, 2006). Child Benefit is a payment for children, usually paid every four weeks. It was previously not means-tested, and individuals do not have to have paid sufficient NICs to receive it. It is normally paid to the individual who is primarily responsible for the child until the child reaches 16 (or 20 if they are in full-time, non-advanced education). When Child Benefit was a universal benefit, it did not create as many disincentives to work or savings as means-tested benefits (TUC, 2013a; Bennett and Dornan, 2006).

A difference between older participant P18 and younger participant P7 was related to the amount of Child Benefit they were paid for their children. Older participant P18 said that they had received £4 a week, while the current rate of Child Benefit is £20 for the eldest or only child and £13 for any additional children (Government, 2016g). Since 2013 the younger participants have also faced policy changes in Child Benefit. For the first time since family allowances were introduced in 1946, some families in the UK now bear the entire financial cost of bringing up their children, with no direct help from the state (Hirsch *et al.,* 2012). Any family with someone earning over £50,000 a year is not entitled to receive child benefit or other payments assisting with the children's costs (TUC, 2013a). This reflects a substantial change in policy leaving some parents with less state support with the costs of bringing up children, and it might affect the amount parents contribute to their occupational pensions.

Another younger participant P8, said they received a £250 payment from the state when their children were born. The payment went into a trust fund for their children:

> "When children were born we got this Government £250, so we put that into a trust fund and then we put a certain amount in every month ourselves. I think it will be nice that when they get to 18, if they want to go to university they know they've got some money to use or you know if they want to put it down as a deposit on a house, or something like that. They've got a good start." (P-8, 40 years, f/t professional developer, two children 5 and 7 years)

That younger participant P8 received a £250 Child Trust Fund (CTF) voucher indicates a relatively high level of family income as children born in low-income families received £500. The fund can be topped-up by other people, including the child's family and friends up to the

maximum of £1,200 per year. The fund can be accessed when the child turns 18 years old (Edmonds, 2014:7). In 2011 the CTF was replaced by the Junior Individual Savings Account, which does not receive any Government contributions, but allows families to have free-tax savings for children up to £4,080 per year (Government, 2016h; Edmonds, 2014).

Notwithstanding that the state gives financial support for families with dependent children, both cohorts provided examples how having child(ren) affected their families' financial position. Some younger participants whose child(ren) were nursery-age raised concerns about costs associated with childcare, such as nurseries' fees (see section 6.3.1). Other younger participants whose children were of school age mentioned that even though sending their children to school did not incur any fees, there were costs associated with schools' activities:

> "They're always coming home with a letter to go on a trip to France or something and you want them to be able to have those opportunities to do things. Now my daughter is getting older, like I say she is 12, I am thinking I want her to be able to go to university like I did and that's a huge expense now." (P-3, 38 years, p/t librarian, two children 9 and 12 years)

> "For three days she goes to breakfast club and for two days after to another club so we do pay that either side which would be 15 pounds a day. But it's all the other things that you do around school, so it's a swimming lesson, it's brownies that she goes to, the school trips, you know all of these things. It's all the little bits that matter." (P-5, 37 years, p/t employability officer, two children 4 and 7 years)

Similarly, some older participants provided examples:

> "We spent a lot of money, like they both belonged to a swimming club, they both went to other activities as well, which costs us money." (P-16, 69 years, f/t accounts manager, widowed, two children)

> "When my eldest son went to university the fees were coming, so we sort of financially supported him." (P-17, 61 years, p/t social worker, married, two children)

None of the older cohort said that the costs of having children adversely affected their families' financial position and reduced their opportunities to contribute to their state and occupational pensions. For some older participants their sense of responsibility towards their children had not stopped. Even though their children were now older, they were still financially supporting them in adulthood. The extent of financial support, in terms of form and frequency differed. For example, some older participants had adult children living in the family home; some were providing cash payments to their children; and other older participants gave money for specific needs, such as a flat, car or for grandchildren. This

echoes the findings of West *et al.* (2015:28) that children can still remain financially dependent on their parents during their adulthood.

Some parents may not be financially able to provide economic support for their children due to tight financial resources (West *et al.,* 2015:31). None of the older participants mentioned financial difficulties in helping their children. On the contrary, one older participant emphasised that family financial resources allowed her to help with her children:

> "Whatever I earn, my husbands' pension and my little state pension that's more than enough. I haven't touched his savings and whatever is there, I just give to my children and well, it's there anyway, so why not give it, when I can." (P-20, 67 years, p/t receptionist, widowed, two children)

In contrast, when some of the younger cohort were asked whether the costs of having child(ren) shaped the amount of money they contributed to their occupational pensions said that they wanted to save money for future expenses of children, and this reduced the current income available to contribute to their occupational pensions:

> "Probably not saving enough, but then there is another bit of me it's like I probably need to be saving for my daughter's education." (P-9, 39 years, p/t research assistant, one child 6 years)

> "We do try to save for things like universities or whatever for the children, you know its good try to put some of money aside when we can for that." (P-3, 38 years, p/t librarian, two children 9 and 12 years)

Another younger participant noted that once financial spending on the children is reduced, then she can increase her contributions towards occupational pensions:

> "No, I think because we've got a small child and we want another child, we can't really make big pension contributions at this stage of our life with a nursery fees and everything. But as soon as the big expenses are out then we can think of just increasing contribution so that's the best thing we can do, increase the monthly contributions." (P-10, 36 years, f/t research fellow, one child 1.5 years)

Both cohorts' practices showed that when it comes to parenting, people take decisions reflecting their own moral views of being parents and fulfilling the needs of their children (Edwards *et al.,* 2002:3). Practices that echo the findings of Duncan *et al.* (2003) that parenting outweighs economic rationales (see section 3.3). Responding to the current needs of raising children as an immediate priority by parents reduces their disposable income, and

this in turn affects their opportunities to contribute to their future pensions (Ginn and MacIntyre, 2013; Foster, 2015a).

When discussing financial spending on children, some younger and older participants talked only about themselves; other younger and older participants mentioned both themselves and their husbands, which reflected the marital status of both cohorts and represented both the male breadwinner and the individual models. All the younger and older participants were married between the ages of 30 and 40, which is why the financial costs they associated with their children were based on sharing the financial resources with their husbands. This aligns with one dimension of the male breadwinner model: the unit of contributions was household. Over their working lives both younger and older participants have been in paid work and contributing to family resources. In addition, some of the older participant's marital statuses have changed, and their contributions to their families have become individualised. In both these instances the unit of contribution was the individual, in line with the individual model. All participants, irrespective of cohort when married, were contributing individually to their occupational pensions, but financial planning and associated spending on their families was done jointly. The implication for pensions was that both younger and older participants could not increase the amount paid into their occupational pensions, because joint financial decisions prioritised the needs of the children over the mothers' future income from pensions. This might be a risky strategy for pensions planning, in case women experience widowhood or divorce (see section 7.2).

## 7.3 Awareness of policy change: the shift from state to non-state pension provision

Some of the older participants, but none of the younger participants had heard about the shift in pension funding policy (see section 2.5). Those older participants who said that they vaguely heard about the 'pension shift' could not provide any details about it. Once informed, members of both cohorts were unsurprised at this policy shift. One of the older participants raised concerns about non-state pension funding and the importance of the state pension to women:

> "It inevitably disadvantages women. The language that is used in private pension arrangements is confusing and all the rest of it is there deliberately I think to confuse. I mean it's better in the state pension. I think the state pension should provide a

> liveable income for everybody. If you want something a bit more than that, then there should be some level below and it's not subsistence level it should be higher than that." (P-15, 63 years, p/t research assistant, divorced, one child)

Other older participants emphasised the impact of paid work and looking after children on their pensions:

> "I know it is difficult. It's very different for women in a workplace: women are obviously discriminated against because they are still the main carers, not just for the children but for ageing parents as well and because of that they had years out. (P-12, 65 years, f/t school teacher, married, two children)

> "I think it will be difficult because a lot of women go part-time after they had children, so they have a reduced pension anyway by the end. So, I think that will be really awkward, really difficult, actually. They must rely on their state pension, I should imagine." (P-13, 62 years, f/t computer programmer, married, two children)

Some younger participants raised concerns about the availability of the state pension in the future and increases in the State Pension Age:

> "To be honest, in the back of my mind I think there is a chance that we will never get the state pension." (P-10, 36 years, f/t research fellow, one child 1.5 years)

> "No, it doesn't surprise me. I feel like, it's quite hard for our generation at the moment because we are working to support an ageing population who were part of the baby-boomers. The generation that never had it so good and they had it good. But we won't have the same and indeed we will wait longer for it, so it makes me sad." (P-2, 32 years, f/t student adviser, one child 2 years)

One younger participant felt sorry for other people:

> "I am aware that the state provision is getting less. But, maybe surprised that the complete swap round and I mean I feel not too bad for myself. I am paying into a private pension but I feel sorry for people the same age as me who maybe aren't working like I am and the implications for them." (P-3, 38 years, p/t librarian, two children 9 and 12 years)

Although this participant mentioned a 'private pension', this was a reference to her occupational pension.

On the whole, older participants suggested that younger women should be made aware of the 'pension shift' in order to raise their awareness of the need to contribute to non-state pension schemes. Some older participants mentioned that younger women should be encouraged to start contributing to their occupational pensions as early as possible, other older participants

referred to the importance of having financial workshops about occupational pensions especially with the younger women. But, once informed, the younger participants said it was difficult to contribute more to their occupational pensions while having other higher priorities in their lives, such as spending commitments on children and repaying mortgage loans (see sections 7.2 and 7.2.1).

### 7.3.1 Financial literacy: Knowledge about pensions

Knowledge plays an important role in understanding pensions and planning for retirement (Foster, 2012:776; Vickerstaff *et al.,* 2012:776). Members of both younger and older cohorts knew little about the pension system in general, but the reasons for their lack of knowledge varied between cohorts and within each cohort. Some of the older participants knew little about the previous and current pension system; rather they preferred to provide details about their pension arrangements based on their participation in paid work. This might be explained by the current age of older participants; they were in receipt of one or more pensions and did not necessarily see the importance of knowing about the current pension system.

One of the older participants had a lack of knowledge about pensions and she sought help from her husband:

> "I am not very good with numbers, my husband worked it all out and we knew roughly how much I was going to get and obviously we knew how much he was getting." (P-11, 65 years, f/t team leader, married, one child)

Another of the older participants' lack of knowledge was linked to not being interested in pensions as a subject:

> "I find pensions are the dullest subject on the planet." (P-15, 63 years, p/t research assistant, divorced, one child)

These findings echoed other studies where individuals find it easier to rely on family members as a trusted source of information and advice (Vickerstaff *et al.,* 2012:31) and are ambivalent talking about pensions (Foster, 2012:776).

Younger participants said that they knew little about their own pension arrangements. Some of the younger participants could not provide specific details about their pension scheme(s), apart from saying the name of their pension scheme and/or the name of their employer. Other

younger participants mentioned their awareness of paying NICs and knew that the amount contributed towards their state pensions depended on their salary range, but found it difficult to provide specific details about how their pension worked. Even though all younger participants tried to specify the amount of their monthly payment into an occupational pension, the repeated comment was that it went out of their salary automatically and not much attention was paid to it; thus younger participants were unaware of their exact contributions. This point is discussed further below.

There are various types of NI classes that depend on employment status, earnings level and gaps in the NICs record of individuals (Government, 2015). NICs provide the entitlement for the basic state pension, additional state pension, other type of state benefits and the new state pension (Government, 2015). Some of the younger participants acknowledged that they knew little about the pension system and had limited information about state pensions, including its funding:

> "Only that it is a small amount of money and you can draw once you've worked. I don't know how it's calculated, but once you get to a certain age and you've worked then you can claim." (P-1, 35 years, f/t admissions manager, one child 4 years)

> "Not quite, there is a state pension and work pension." (P-4, 36 years, f/t lecturer, one child 6.5 months)

Another younger participant had vague and incorrect knowledge about NICs:

> "National Insurance Contributions, as I understand it, are towards your pension provision, whether you contributed enough over your working career would determine your eligibility for the pension. But national insurance I think is also for other things, like the council keeping the bins empty and this kind of thing. I think that should be council tax, but it is part of a similar pot." (P-5, 37 years, p/t employability officer, two children 4 and 7 years)

NICs are paid into the NI Fund, which is considered to be separate from all other revenue raised by taxation and which is used for payment of contributory benefits (Seely, 2015:5). Younger participant P5 did not see the difference between paying NICs and paying (local) Council Taxes (for local authority services).

Another younger participant stated that NICs were used for health care purposes:

> "I thought National Insurance was to do with something like sick pay." (P-7, 32 years, p/t alumni relations manager, one child 15 months)

A small percentage of the income from NICs is paid to the National Health Service (Seely, 2015:5), but it does not fund 'sick pay'. These findings were similar to other research revealing that individuals have low levels of knowledge about pensions (Foster, 2015a:6) and low levels of knowledge about the tax and NICs systems and how they relate to pension provision (Stafford, 1998:19-20).

Some younger participants had a lack of knowledge about pensions because of changes in pension policy and uncertainty about the future:

> "It's changing all the time you know, there is a bit of me, in terms of the changes that are going on now, I don't know by the time I come to retire, if there even will be such a thing as a state pension. Part of me is prepared mentally for that, but is not financially prepared for that." (P-9, 39 years, p/t research assistant, one child 6 years)

> "Not that much, to be honest with you, No. I mean, I know that as you earn you pay into the state scheme and hopefully you might get something out of that, but who knows what happens in the future." (P-3, 38 years, p/t librarian, two children 9 and 12 years)

Younger participants P9 and P3 experiences are explained by Esposito (2011:15) and Gross (2012:428) that individuals do not know what happen in future, because future is uncertain and MacLeod *et al.* (2012:106) observe that regular changes in pension policy may decrease individuals' level of knowledge about pensions.

Other younger participants found it difficult to understand the pension system because of the legal language used:

> "Personally when it comes to pensions, what I don't understand is how you put in an X amount of money, but then you are not guaranteed to get that amount of money back. I don't get that. I don't understand how that's possible. And when I have tried to read about pension information, it's very legal, it's surrounded like in legalese, and I just don't really get it." (P-1, 35 years, f/t admissions manager, one child 4 years)

Clark and Strauss (2008) and Strauss (2008) noted a lack of financial knowledge can affect financial decisions making so that the needs and expectations of individuals may not be met in retirement. This lack of knowledge is pertinent to women's ability to make informed decisions regarding their pension contributions (Foster, 2012).

Clery *et al.* (2010:4) argue that knowledge about SPA and likely duration of retirement varies considerably among individuals. Some younger participants' lack of knowledge about pensions included low levels of knowledge about their SPA:

> "I don't know maybe 60 would be nice or 55 would be really nice." (P-8, 40 years, f/t professional developer, two children 5 and 7 years)

Other younger participants were aware of increases in the SPA:

> "So I think the current age is 65 but I think looking at the increase for the last 40 and 50 years, I think we will be lucky if we get to retire before 75." (P-10, 36 years, f/t research fellow, one child 1.5 years)

> "I am aware that at the moment the state pension is coming in at 67/68, so I imagine by the time I am there, it won't be going in then. So, I suppose probably sort of 70-ish in my mind." (P-9, 39 years, p/t research assistant, one child 6 years)

Younger participants' responses were accompanied with words such as: 'hope', 'I am not sure', 'probably', 'suppose' indicating a lack of concrete knowledge about their own SPA. These findings correspond with MacLeod *et al.* (2012:106) who suggest that individuals who could not provide knowledge about SPA were usually those who had a lack of knowledge about state pension policies in general. Having a lack of information about their SPA limited younger participants' scope for financial planning because they were unsure when they would be entitled to their state pension which left them uninformed about their retirement prospects.

When asked how much they should have been saving at the moment in order to receive the amount of pension they wanted, some younger participants were unsure:

> "I don't know because I've never been shown any kind of equations that say if you are putting x amount a month from this age by the time you retire you will receive y amount. I've never seen that equations." (P-1, 35 years, f/t admissions manager, one child 4 years)

> "I find it's not very tangible because I don't know what the cost of living will be in 2050, So, I haven't thought what would be the ideal monthly income because I can't translate that to what would be relevant to that time when I retire." (P-2, 32 years, f/t student adviser, one child 2 years)

For other younger and older participants, the ideal amount of pension varied from no specific figure to a specific amount, which ranged from £1000 up to £2000 per month. This sum was associated with covering basic costs, feeling comfortable and providing them with more

choice. The views of younger and older participants indicated that they had a lack of awareness of the amount of savings necessary to receive their 'ideal' pension in the future.

No members of the older and younger participants said that paid work or family responsibilities affected their knowledge about pensions. For older participants, a lack of personal awareness about the pension system in general affected their decisions around pensions because pensions were not regarded as priority for them now or when they were younger. Younger participants faced difficulties in understanding and imagining retirement, considering it to be too far away in terms of time, this provided a justification for their lack of knowledge about pensions and their own lack of personal interest in knowing about the pension system.

### 7.3.2 Information and advice about pensions

Obtaining information and advice about pensions are known to be factors that affect individuals' pension decisions (Gough and Adami, 2015:92). The sources of information and advice about pensions used by members of both cohorts varied between cohorts and within each cohort.

Some participants among both cohorts obtained information and advice about their occupational pensions via their employer(s). All the younger participants worked for a large employer, who has a Human Resources Department and resources to organise pension seminars and send updates to them as employees. The younger participants said that they were getting updates from employers in the form of annual statements of their earnings and the amount of their contributions to their occupational pensions. Getting information from their employer was necessary for the younger participants to stay informed about current and future prospects of their occupational pension scheme. The younger participants said that they did not have a lot of experience of contacting their employer for information; indeed they saw it the responsibility of their employer to inform them about their occupational pensions. To some extent, this lack of personal motivation to access an employer for such information was connected to not thinking about retirement because it was seen as an event too far away (see section 5.6). In contrast, some of the older participants said they were active in contacting their employers to obtain information and advice about occupational pensions, as they knew this would be available.

Other younger participants exchanged information and advice about pensions through discussions with colleagues at work:

> "Sometimes like I say one of my colleagues is hoping to retire in the next sort of five years or so and so she talks about it quite a lot and the things that she is doing." (P-3, 38 years, p/t librarian, two children 9 and 12 years)

> "I mean I do occasionally because when the occupational pension scheme when they send letters and things it comes to work and you know everyone in an open plan office we all receive the same letter. So when that comes we might say: Oh, look how long it's going to be until I retire." (P-6, 40 years, p/t research manager, two children 6 and 7 years)

Some of the younger and older participants received information and advice about state and occupational pensions from their family members:

> "My husband, he is quite up to speed with a pension set up. He helps me, if I have any queries regarding my occupational pension." (P-11, 65 years, f/t team leader, married, one child)

> "I get the information about state pension from my parents." (P-2, 32 years, f/t student adviser, one child 2 years)

Earlier, older participant P11 said that her husband helped her to understand pensions; here she sought information and advice about state and occupational pensions from her husband which indicated the role that husbands might play in providing knowledge, information and advice about pensions for their wives.

For another older participant, advice from a family member was important to encourage her to contribute to her pension:

> "My father was very frugal with money so he always said to save." (P-15, 63 years, p/t research assistant, divorced, one child)

In contrast, some women in other studies hand over their pension decisions to their fathers or male partners, who were considered to be better informed about pensions than themselves (Foster *et al.*, 2016).

Some of the younger and older participants who visited government websites and contacted government pension services to obtain information and forecasts about their state pension, raised concerns about the level of information and advice being too general:

> "Government's advisory service are alright, if you ask general questions, but they are not very giving on advice for personal circumstances. And quite often the machine is down when you ring them or the websites are not working. So, I think you really have to be quite assertive to get the information that you want." (P-18, 62 years, p/t typist, widowed, two children)

> "I try to look at kind of reliable sources rather than read a Daily Mail article on pensions. So, I try to find reliable sources but I think they keep it too general to make decisions, to help you make a decision for your specific case." (P-10, 36 years, f/t research fellow, one child 1.5 years)

Women in other studies reported that they struggled to get specific information relevant to them from a variety of information sources, ranging from their employer, financial advisers to internet sources, including Government websites (Foster, 2012:776).

Some of the older participants had positive experiences of contacting financial advisers about their finances, including pensions:

> "We had an independent financial adviser, so that we actually organised our finances more sensibly." (P-17, 61 years, p/t social worker, married, two children)

> "We always had financial advisers, so, I was quite well-informed about all that sort of thing and they were helpful." (P-18, 62 years, p/t typist, widowed, two children)

These findings are similar to those of Hean *et al.* (2013:26) who found that financial advisers can act as an important source of information and advice for people. In contrast, none of the younger participants contacted financial advisers; some younger participants explained that they already had advice from their employers and other younger participants were unwilling to pay the fees for professional advice.

The findings showed that for some younger and older participants turning to family members for information and advice about pensions was seen as equivalent to the employer provided information. Both sources did not charge for information or advice and were given by people they knew personally, but obtaining information and advice about pensions from family members might have left some members of both cohorts uninformed or even misinformed.

## 7.4 Conclusion

Older participants lived through a time when society expected men to be in paid work, which was the central idea of the male breadwinner model and which in turn might affect some of the older participants' decisions around financial resources and contributions to their state and occupational pensions. During their working lives, member of both cohorts were in paid work and contributed to their family resources independently from their husbands. This change in employment status represents a shift to the individual model under which both cohorts were contributing to their state and occupational pensions. However, irrespective of cohort, married participants considered that all the financial resources of the family were shared and this led to decisions about finance to be done jointly with their husbands.

Whilst married, some of the younger and older participants' responses showed the importance of two contributions to their families: doing paid work and looking after children. Both the younger and older participants' involvement in paid work was very important in promoting their economic contributions to their families; whereas even though these participants' husbands might have earned more than them, looking after children was a contribution of equal importance in running their families.

Sainsbury's ideal types cannot explain both participants' levels of awareness of policy change and financial literacy about pensions. Arguably, if both participants knew more about pensions then this might have altered their pension related decisions, but it appears that awareness of policy change and levels of financial literacy are missing elements from Sainsbury's models, as it was not the aim of Sainsbury's ideal types.

# Chapter 8: Conclusion

## 8.1 Introduction

The aim of this concluding chapter is to draw conclusions and answer the research questions regarding younger and older participants' experiences of combining paid work with looking after children and their implications for making contributions towards their pensions.

As discussed in Chapter 1 and Chapter 4, the research questions for this study are:

1. What factors influence working mothers' decisions in their search for combining paid work with looking after children?

2. What effect do working mothers' decisions on combining paid work with looking after children have on their contributions towards pensions?

3. What effect do pension policies have on working mothers' pension arrangements?

4. How useful are gendered moral rationalities, ideal types of social policy and the concepts of (de)commodification and (de)familisation in explaining working mothers' decisions on combining paid work with looking after children, and the implications for their pensions?

In addition, the implications of the study's findings for policy are explored.

The chapter consists of six sections: the first four refer to each of the research questions. The second section explores the main factors in working mother's decisions in their search for combining paid work with looking after children. The third section explores the implications of working mother's decisions on combining paid work and looking after children for their contributions towards pensions. The fourth section highlights the attitudes towards retirement by working mothers. The fifth section provides a discussion on application of the theoretical and conceptual framework. The sixth section presents potential policy recommendations based on the findings of the thesis and the final section provides some overall concluding remarks.

## 8.2 What factors influence working mothers' decisions in their search for combining paid work with looking after children?

This research sought to explain two cohorts' decisions to combine paid work with looking after children by applying Sainsbury's two ideal types and Duncan and Edwards' concept of gendered moral rationalities. Older participants are of a generation when societal expectations

were driven by the male breadwinner model. Some of the older participants' opportunities to be in paid work were restricted due to society's expectations of women as wives, carers and dependants of their husbands. Thus, some older participants, when married were familised, but not commodified, and hence subsequently unable to be decommodified (see sections 3.4-3.6).

Equal opportunity reforms beginning in the 1970s facilitated women's opportunities to engage in paid work. The individual model became more prominent when younger participants began their working careers and the older participants' roles were modified by treating them as mothers, carers and earners, and being independent of their spouses (Pascall, 2012). Hence, both younger and older participants had opportunities to combine paid work with looking after their children. They became commodified and if necessary, decommodified and defamilised, by not being dependent on their families and by using defamilising childcare policies to combine paid work with looking after children (see section 5.2).

Decisions around paid work varied between cohorts and changed over time for the older cohort. When older participants had young children, some of them did not do paid work and stayed at home to take care of their children. This is a reflection of a familial ideology of a strict division of labour, with a priority for men to be the male breadwinner and women to be primarily a mother. What some older participants said to explain their choice to stay at home with the children is in line with the male breadwinner model, as they decided not to look for a career when their children were younger.

Other older participants were confronted with a lack of defamilising childcare provision, and they had to stay at home to look after their young children. Societal expectations not only constrained some of the older participants' opportunities to do paid work, but childcare policies too reflected these societal expectations. Over time older participants' decisions around paid work changed because once their children became older, they returned to paid work, indicating a shift towards the individual model and a 'mother/worker integral' rationality. Thus, the age of their children shaped older participants' opportunities to do paid work. This finding echoes Hokema and Scherger (2016:104) who found that mothers' career advancement is linked to the age of the child, where having younger children leads to a relative career disadvantage for mothers. This situation for older participants was new

because, according to a BSA survey, in 1987 around 48 per cent of people were in favour of traditional gender roles, while in 2012 only 13 per cent of people supported this view. Thus, the attitudes towards gender roles have changed in the past 30 years, towards supporting women's employment rather than them staying at home (Scott and Clery, 2013:119).

This research shows that some older participants returned to paid work in line with their gendered moral rationalities. Some older participants returned to paid work because they enjoyed doing paid work. Other older participants returned to paid work for financial reasons, even though they wanted to stay at home; such decisions around paid work were often made from a position of little or no choice. Indeed, some of the older participants' marital status changed during their working lives and they then had the sole responsibility for doing paid work (see section 5.3).

When the younger participants had children, they took maternity leave and afterwards returned to paid work. The opportunity to combine paid work with looking after children by the younger participants can be explained by the shift in societal expectations away from the male breadwinner model and development of childcare policies since the 1970s and 1980s (see section 5.2). Within the younger cohort, one participant mentioned that she and her husband shared paternity leave which enabled her to return to paid work when their child was young. The provision of maternity leave, shared with their husbands or not, gives new mothers the opportunity to combine looking after their children at home and returning to the labour market. Thus, the younger participants' experiences of combining paid work with looking after children represented a move away from the 'ideals' of the male breadwinner model, and is compatible with the individual model and a 'mother/worker integral' rationality.

Page (2013:552) and Miller (2012:39) in their qualitative research find that working mothers experienced feelings of guilt when they manage to combine paid work with looking after children. In neither cohort in the current research did participants express any sense of guilt for doing paid work combined with looking after children. Even though younger and older participants are of different generations, they shared motherhood narratives on their choices around paid work and having children where paid work had a secondary role in their lives. Both the younger and older participants took decisions around paid work in terms of responsibilities to their children which they linked to notions of being mothers, corroborating

the concept of 'gendered moral rationalities' (Duncan and Edwards, 1999). Members of both cohorts used part-time work to combine paid work with looking after children (see section 5.2).

Decisions to do paid work made by members of both cohorts were not simple and straightforward but a combination of two factors. They were shaped by moral rationality for some participants and by practical circumstances for other participants. Although, overall in both cohorts, all participants' decisions to do paid work fit well with a 'mother/worker integral' rationality and their practice on how to combine paid work with looking after children.

For other participants, in both cohorts, their practices were not necessarily the same as their gendered moral rationality. In both cohorts, participants undertook paid work for financial reasons which left little space for them to base their decisions on how to combine paid work with looking after children using their own moral rationality. Thus, financial circumstances modify mothers' decisions on doing paid work rather than staying at home and be economically dependent on their husbands; even though, based on their moral rationality, they would have preferred to stay at home. Their gendered moral rationality was in tension with their lived experiences and this can shape mothers' orientations towards paid work and thus affect their opportunities to contribute towards state and occupational pensions.

The findings show that a key assumption of the male breadwinner model, that husbands do paid work and wives stay at home, was modified. Financial circumstances made it impossible for some younger and older participants' husbands to be the sole earner in their families. This suggests the demise of the male breadwinner model and a shift to the individual model with a 'mother/worker integral' rationality. This confirms other scholars who argue that many wives undertake paid work as primary or secondary earners to complement their husbands' earnings in order to sustain what they deem to be a sufficient standard of living (Lyonette *et al.*, 2011:41).

Participants' childcare experiences indicated that they used mixes of formal and informal childcare (see section 6.3). Both younger and older participants' consideration of childcare in terms of their own needs was based on practical factors, such as availability and affordability of childcare. This experience was not entirely dependent on the gendered moral rationality

that both cohorts held, it was rather the availability of childcare policies and practical arrangements that shaped both cohorts' opportunities to do paid work. When considering childcare in terms of their children's needs, members of both cohorts noted emotional and development factors, which were shaped by their gendered moral rationality.

Some of the younger participants had opportunities to limit the high costs of formal childcare through the availability of defamilising policies (such as government support with childcare vouchers), and informal carers (see section 6.3). The Government provided financial assistance to parents on low incomes through Working Tax Credit (WTC), which can cover up to 70% of childcare costs (Verhoef *et al.,* 2016:266; Gregory *et al.,* 2013:534). However, none of the participants mentioned receiving WTC and other in-work benefits, because their household incomes were likely too high. The availability of childcare policies aimed at assisting mothers with costs of childcare is one of the changes in society that helps to reinforce the individual model. Nonetheless, some of the younger participants still mentioned the high costs of childcare, indicating that the affordability of childcare is a problem for combining paid work with looking after children.

How responsibilities for family and looking after children were shared varied between both cohorts. Those younger and older participants who were married differed from older participants who were divorced. Married participants in both cohorts and widowed older participants mentioned that they shared the responsibility for looking after the family and children with their husbands. The divorced older participants mentioned that their husbands did not share such responsibilities before their divorce (see section 6.4). Women in other studies articulated a belief that men should do more domestic labour, but the 'myth of male incompetence' was sometimes employed by women to excuse men from sharing housework (Lyonette and Crompton, 2015:37).

There were differences in younger and older participants' experiences of combining paid work with looking after children. Even in times when the male breadwinner model occupied a stronger place in society, there were working mothers, and throughout the older participants' working lives there were periods where their experiences display more signs of the male breadwinner model but at other times more closely resemble the individual model. It seems that the change from the male breadwinner model to the individual model has opened up a space where gendered moral rationalities can be more easily expressed in choices of

married younger and older participants. However, decisions about paid work and looking after children can also be constrained by childcare policies and practical circumstances.

Irrespective of cohort, the financial planning arrangements of married participants were all based on sharing incomes with their husbands. The reasons for shared decision making and joint discussions with their husbands were linked to values such as honesty, respect and financial affordability. Burgoyne *et al.* (2007:224) also found that when married couples consider sharing their financial resources it is an indication of openness in their relationship and displays mutual trust. Lauer and Yodanis (2011:681) showed that married couples pool money as an efficient means of managing financial resources in the family.

Whether participants were financially dependent on, or independent from, their husbands during (their current or future) retirement was defined by their current marital status. Whilst married, it was important to take into account two types of contribution: doing paid work and looking after children. Both younger and older participants' involvement in paid work enabled them to make economic contributions to their families. Even though these participants' husbands might have earned more than them, contributions towards looking after children were of equal importance in running their families.

## 8.3 Effect of working mothers' decisions in combining paid work with looking after children on their pension contributions

The starting point in combining paid work with looking after children was different for younger and older participants. Some of the older participants stayed at home to look after their younger children and they were not able to pay National Insurance Contributions (NICs) towards their state pension. At that time, this was not a problem for them as they expected to benefit from their husbands' contributions; a situation in keeping with the male breadwinner model and a 'primarily mother' rationality. While they were staying at home to look after children, they received NI credits, which counted towards their state pension (Thurley, 2016; Bozio *et al.,* 2010). For the younger participants, there was no question of staying at home to look after their children after maternity leave; they expected to combine paid work with looking after children. This change, driven by the developments in the UK labour market and national economy, and in societal expectations was not a simple difference between the two cohorts, as it occurred within the older cohort too. In addition, some of the participants'

experiences revealed that responding to financial circumstances in their families was one the reasons for them doing paid work. In turn, doing paid work enabled members of both cohorts to contribute towards their state and non-state pensions. Thus, the pension arrangements of older participants reflect that there was a shift from the male breadwinner model to the individual model, while the pension arrangements of younger participants more closely represent the individual model.

A similarity between younger and older participants was that none of them fit a 'primarily worker' rationality because they did not see doing paid work as separate from being mothers. Rather, their choices around paid work were made in relation to their children's needs. Both cohorts' decisions at some point in their working lives about prioritising looking after children over paid work adversely affected their financial capability to contribute towards their pensions due to their reduced participation in paid work. Other studies have found that spending less time in paid work is associated with lower career opportunities and earnings, which can result in receiving lower pensions during retirement (Lyonette, 2015; Warren and Lyonette, 2015).

The age of children shaped participants' decisions around paid work. The older participants returned to paid work when their children were older in comparison to the younger participants. Similarly, the younger participants intended to increase their working hours once their children were older. Both cohorts were choosing to look after children over paid work at specific times in their lives because they knew that circumstances would change when their children got older, thus the decisions were fluid.

The sharing of responsibilities for family and looking after children across cohorts implies that the husbands of participants might also have gendered moral rationalities. It indicates that wives' moral rationalities are also influenced by their husbands' views on sharing responsibilities for family and looking after children. In particular, those husbands of older participants who did not engage with looking after the family and their children showed elements of the male breadwinner model and a 'primarily mother' rationality. This in turn shaped older participants' opportunities to be in paid work and contribute to their pensions. In contrast, all of the younger participants and some of the older participants whose husbands shared responsibilities for family and looking after children represented a different type of gender relations that more closely aligns with the individual model and a 'mother/worker

integral' rationality. This sharing facilitated opportunities for the younger and older participants to be in paid work and thus contribute towards their pensions.

The overall impact on pensions is that in both cohorts, sharing responsibilities for doing paid work and looking after children promoted mothers' independence from their families. Entitlement to defamilising childcare policies for both cohorts allowed them to combine paid work with looking after children and so in turn allowed the mothers to make contributions towards their pensions (see section 3.6). Both cohorts' practices support Schober (2013:76), who argues that the historical development of men's and women's attitudes towards the division of labour in families shapes women's participation in paid work. The gap between time spent in paid work and not doing paid work, when looking after children, may have longer term consequences for mothers in terms of their opportunities to contribute to pensions.

Both cohorts mentioned different examples of financial expenditure that were linked to bringing-up their child(ren). None of the older participants said that the costs of having children adversely affected their families' financial position and reduced their opportunities to contribute towards their state and occupational pensions. Although they did not see that having children affected their pensions, it did have an adverse impact because having children reduced their opportunities to build-up their occupational pensions. Indeed, some older participants were still providing financial assistance to their adult child(ren). In contrast, some younger participants prioritised current, and envisaged future, expenditure on their child(ren) over contributing towards their occupational pensions. The younger participants' practices reflected that when it comes to parenting, people take decisions based on their own moral views of being parents and meeting the needs of their children (Edwards *et al.,* 2002:3). Echoing the findings of Duncan *et al.* (2003), parenting outweighs economic rationales (see section 3.3). As a consequence, there was sometimes a tension between younger participants' gendered moral rationalities and their practical considerations in their lives.

Whilst married, the financial costs younger and older participants associated with their children were based on sharing financial resources with their husbands; which aligns with the household being the unit of contribution in the male breadwinner model. During their working lives, both cohorts have been in paid work and contributed to family resources. In

addition, some older participants' marital status changed and their contributions to their families became individualised. In both these instances, the unit of contribution was the individual, which aligns with the individual model. All participants, irrespective of cohort, when married were contributing individually towards their occupational pensions, though financial planning was done jointly. The implication for pensions was that both younger and older participants could not increase the amount paid into their occupational pensions because joint financial decisions prioritised the needs of children over mothers' future income from pensions (see section 7.2.1).

## 8.4 Attitudes towards retirement

The discussion of younger and older participants' attitudes towards retirement provides a context for looking at their understanding of the pension policy change. The younger participants had favourable attitudes towards their future retirement because they associated it with a period of having free time in their lives. The older participants also expressed positive feelings about their current status in their everyday practice (see section 5.5). The economic status of the older participants varied during their retirement. Some were not doing paid work and were receiving state and occupational pensions, others were doing paid work and were receiving state pensions, but not occupational pensions (see section 5.5). This echoed other studies showing the diversity of women's experiences of retirement, including undertaking paid work and/or performing unpaid work (Duberley and Carmichael, 2016:14; Duberley *et al.,* 2014:86).

The time at which younger and older participants started to think about retirement varied. For some younger participants thinking about retirement was to be in the future, because their current priority was doing paid work and raising their children. In comparison, none of the older participants mentioned that the responsibilities of motherhood constrained their abilities to think about retirement. For other younger participants, time acted as justification for not thinking about retirement. Similarly, for some older participants there had been a lack of personal interest in thinking about pensions earlier in their lives.

Some of the older participants, but none of the younger participants, had heard about the policy shift in funding of pensions (see section 7.3). Members of both cohorts had little knowledge about the pension system, but neither younger nor older participants mentioned that doing paid work or looking after children affected their knowledge about pensions. Some

of the participants were not interested in knowing about the pension system. The younger participants had difficulties in understanding and imagining retirement, considering it to be too far away and this provided a justification for their lack of knowledge about pensions. This lack of knowledge is pertinent to women's ability to make informed decisions regarding their pension contributions (Foster, 2012). Some participants who turned to family members for information and advice about pensions saw this as equivalent to information provided by an employer. Both sources did not charge for information or advice, and the advice was given by people they knew personally. However, getting information and advice about pensions from family members might have left some members of both cohorts not fully informed of their options.

## 8.5 Application of theoretical and conceptual framework

The novelty of this theoretical and conceptual framework derives from combining the concepts of (de)commodification and (de)familisation, and the types of gendered moral rationalities and aligning them with the ideal types, and extending the analysis to include the implications for pensions. Throughout the research, the theoretical and conceptual framework enables the exploration of how different factors interacted and affected participants' contributions to their state and occupational pensions. However, there are some shortcomings in the theoretical and conceptual framework. Different practices in combining paid work with looking after children by younger and older mothers show that people's situations change over time. They move between ideal types and their gendered moral rationality can be in tension with their lived experiences. Both the ideal types and gendered moral rationality are conceptualisations, but 'real lives' are dynamic. Therefore, people's lives may only accord with the ideal types and gendered moral rationalities at a single point in time, a more dynamic understanding of pension related behaviour is required.

There are two separate ideal types, but they worked best when combined. On their own the ideal types do not adequately account for working mothers' practices. The gendered moral rationalities address a shortcoming in the ideal types – they provide an understanding of what might motivate mothers' decisions. However, the ideal types do not explain any changes in gendered moral rationalities; ideal types and gendered moral rationalities are not always in alignment.

This research does not unpick the direction of influence on, or of, gendered moral rationalities. That is, whether gendered moral rationalities are one of the drivers of what working mothers do, or if they use it as *post hoc* justification for decisions already taken, or if its bi-directional. In both cohorts, some participants had to work due to financial circumstances, even if driven by a moral rationality they would have preferred to stay at home. Gendered moral rationalities can change depending on circumstances in families and shape orientations towards paid work and so opportunities to contribute to state and occupational pensions.

## 8.6 Pension policy recommendations

There are policies that could assist women in accumulating similar pensions to their male counterparts. First, Ginn and MacIntyre (2013:100) argue that, the introduction of the 'triple lock' indexation of the BSP moderates its previous decline in value relative to average earnings and leads to an improvement in state pensions both for men and women (see section 2.6). However, at the time of writing the future of the 'triple lock' is uncertain. If it is to be reformed, it is important that a comprehensive gender impact assessment is conducted, so that women are not disadvantaged.

Second, state pension schemes recognise contributions to the economy and society made by women, who perform caring responsibilities through provision of Carer Credits, e.g. HRP/NI credits to build up qualifying years for state pensions (Thurley, 2016:3; Grady, 2015:449; Strauss, 2014:531; Sefton *et al.,* 2011a:34). However, given the younger participant's lack of awareness about the availability and their eligibility to Carer Credits for their NICs, there is a need for policy that would promote greater awareness of Carer Credits among women. Increased awareness could have positive implications for women's NICs and hence enable them to build their contributions for the state pension.

Third, provision of policies that promote women's employment during their life-course can improve women's pensions. For example, improvements in paternity leave, provision of affordable childcare and for the elderly can promote women's employment and thus assist with their contributions to state and non-state pensions (Foster, 2015b:4; Ginn and MacIntyre, 2013:99; MacLeavy, 2011:364). In addition, Foster *et al.* (2016:7) suggest that when one partner decides to leave employment in order to perform care, the other partner should be

encouraged to contribute to their non-working partner's pension. Thus, childcare should be considered as a shared cost within the family and promote women's opportunities to contribute to their pensions.

Fourth, given that this research study shows that younger participants are aware that they are expected by government to spend more time in paid work and start receiving their state pensions later in life, appropriate policies are needed to facilitate this. For example, policies need to take into account that older workers can be limited in extending their working lives due to health issues and caring commitments, so policies need to promote suitable jobs and to combat gendered age discrimination (specifically among women) (Foster, 2015b; Ginn and MacIntyre, 2013; Foster and Walker, 2013; Loretto and Vickerstaff, 2012).

Fifth, this research study reveals that wives have joint financial planning with their husband's and rely on their husbands' pensions, while husbands expect their wives to perform responsibilities for looking after children. The removal of inherited or derived rights to the (new) state pension will disadvantage women who perform the bulk of caring responsibilities, because for some women it could be too late to modify their financial planning (Foster *et al.,* 2016:10). Thus, removing inherited/derived benefits should have been introduced more gradually, but as it has already been introduced, there is now a need for a policy that would ameliorate the effects on those women most adversely affected by it.

The final policy recommendation links with raising the level of financial understanding of women, given younger participants' lack of financial literacy and raised concerns about the pension information that they had. Foster *et al.* (2016) argue that information and advice about pensions should be provided face-to-face and in a clear and simple language, which is related to individuals' current lives. The industry and employers should provide information to employees who are leaving on maternity, parental or paternity leaves on the risks that are linked with lower pension contributions during this period. This kind of information will help couples decide on how they might share the impact of reduced pension contributions, because it is usually women who are more likely to reduce their working hours and which negatively impacts on their pensions (Foster *et al.,* 2016). In addition, this research study shows that younger participants seek information and advice about their state and non-state pensions from their family members. Therefore there is a need for policies that aim information and advice about pensions at the household, especially parents and grandparents, in order to

ensure that family members provide appropriate pension information (Foster *et al.,* 2016:23; Loretto and Vickerstaff, 2012:81).

## 8.7 Conclusion

This thesis has shown the variety of factors that interact to influence working mothers' decisions on how to combine paid work with looking after children, and their contributions to their pension. The participants did not reflect the demographic and socio-economic characteristics of the general population, or the experience of all working mothers in the UK. The younger participants all worked for an employer who provided regular information and opportunities to obtain more information about their occupational pensions. Therefore this group is in a good position to know about state and occupational pensions. In practice, their awareness of pensions and pension policy was low. The younger participants were also relatively well-educated and in secure employment. Their approach to pension provision is to wait until their mortgage loan is repaid and their children's education is paid for, which carries the risk of leaving it too late to be able to secure comfortable pension provision. However, with the kind of employment they are in, it is not unreasonable to expect that their earnings will increase over the course of their employment. And as they plan to increase their working hours or pursue a more focussed career path as their children grow up, their strategy may work out well.

Taken together these factors meant that the younger participants are better placed to both get information about and contribute to pensions than mothers who are less well-educated and in less secure employment. Over the longer term, as the value of the state pension diminishes and people need to rely on non-state pensions more, the differences between mothers in different types of employment may become greater. Further research into these issues could include to what extent women understand the changes brought about by the introduction of NSP in April 2016, and the consequences of the introduction of the Automatic Enrolment on women; and include different groups of mothers - varied by class, race/ethnicity or neighbourhood.

This thesis has shown that mothers' decisions about combining paid work with looking after children is partly informed by their moral rationalities. Expectations in society about gender roles change over time, but although the male breadwinner role is no longer prominent, in

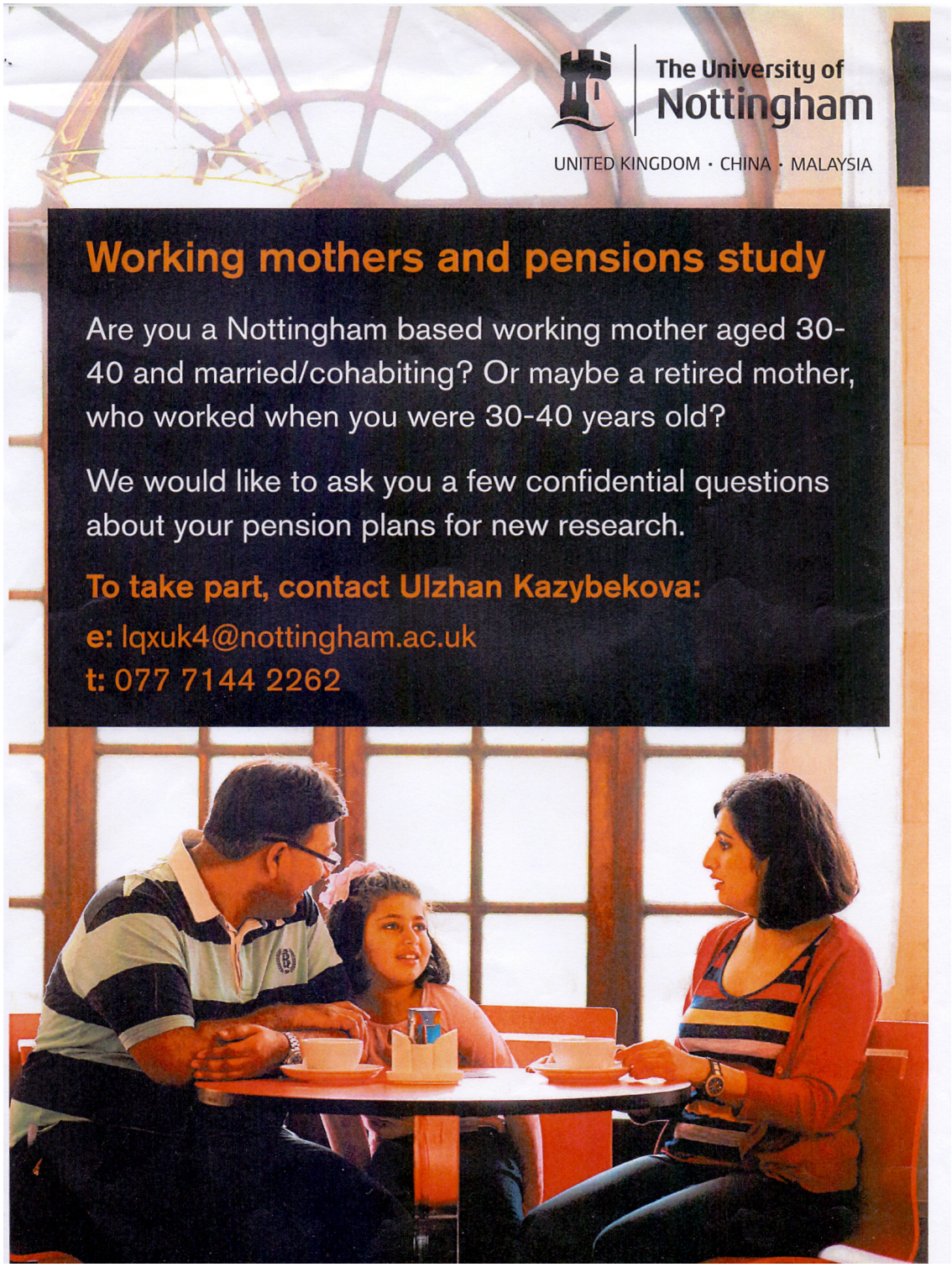
practice mothers still take on a large share of childcare responsibilities and are not financially independent of the fathers. Further research could focus on how changes in society interact with changes in moral rationalities. The increase in SPA for women, current and imminent, is likely to affect expectations about women's participation in the labour market, which may in turn affect or be affected by moral rationalities.

**Appendix 1. Participants' characteristics (educational degrees and job positions)**

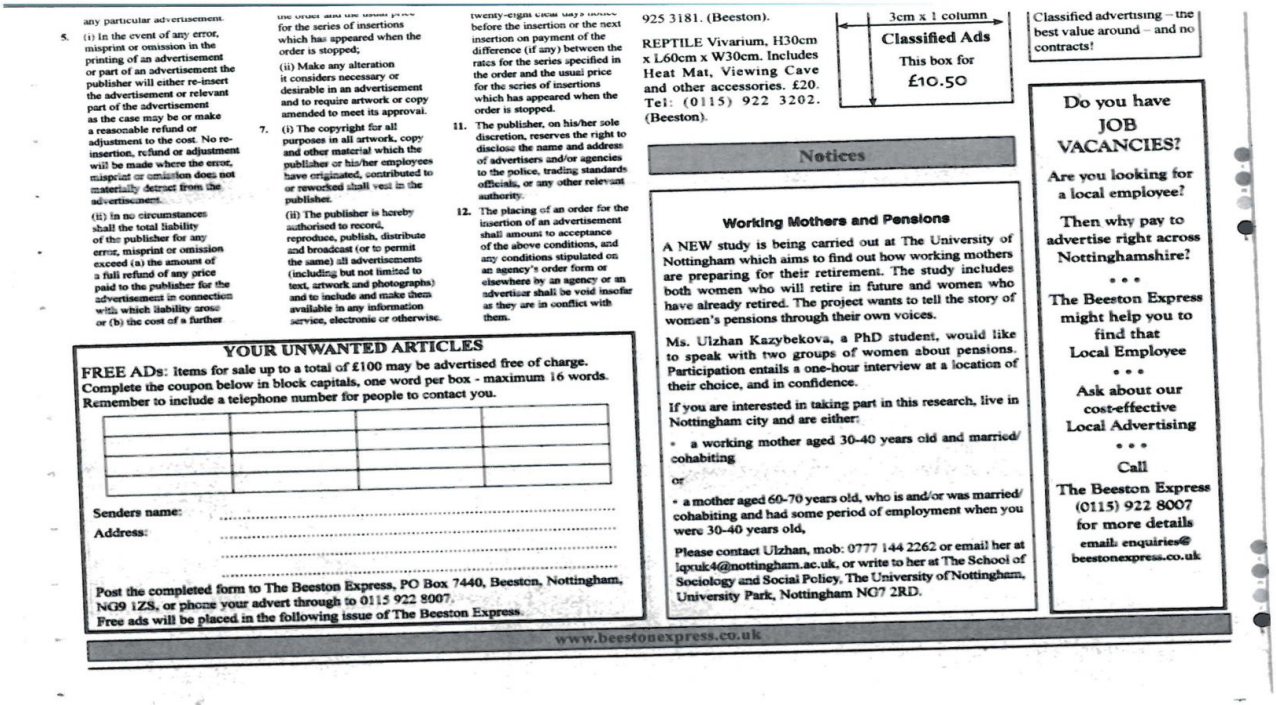
| # | Code | Age | Degree | Employment status (Full-time) | Employment status (Part-time) | Job position at the age of 30-40 |
|---|---|---|---|---|---|---|
| 1. | P-1 | 35 years | Theatre studies | + | | Admissions postgraduate manager |
| 2. | P-2 | 32 years | Primary school teacher/training provider | + | | International student adviser |
| 3. | P-3 | 38 years | Library studies | | + | Librarian |
| 4. | P-4 | 36 years | International Relations | + | | Lecturer |
| 5. | P-5 | 37 years | Business studies and human resource management | | + | Employability Education Projects Officer |
| 6. | P-6 | 40 years | Biomedical sciences | | + | Researcher Training and Development Manager |
| 7. | P-7 | 32 years | Russian studies | | + | Alumni relations manager |
| 8. | P-8 | 40 years | Secretarial course | + | | Professional developer |
| 9. | P-9 | 39 years | Psychology and Occupational Therapy | | + | Research Assistant |
| 10. | P-10 | 36 years | Psychology and Law in Human Rights | + | | Research Fellow, Study Coordinator |
| 11. | P-11 | 65 years | Geography | + | | Team leader in Education department |
| 12. | P-12 | 65 years | Education | + | | Primary school teacher |
| 13. | P-13 | 62 years | Math and Computer Science/Education | + | | Computer programmer |
| 14. | P-14 | 69 years | Education | + | | School teacher |
| 15. | P-15 | 63 years | Sociology and Public Health | | + | Research assistant |
| 16. | P-16 | 69 years | Accounting | + | | Accounts manager |
| 17. | P-17 | 61 years | Social Administration | | + | Social worker |
| 18. | P-18 | 62 years | Commercial course | | + | Typist |
| 19. | P-19 | 67 years | Short-handed typing | | + | School secretary |
| 20. | P-20 | 67 years | Politics | | + | Receptionist |

**Appendix 2. Promotional materials for the research study**

- Promotional poster of the study distributed around Nottingham city between November 2013 and April 2014.



- Advertisement in the Beeston Express Newspaper, first issue in November 2013



any particular advertisement.

5. (i) In the event of any error, misprint or omission in the printing of an advertisement or part of an advertisement the publisher will either re-insert the advertisement or relevant part of the advertisement as the case may be or make a reasonable refund or adjustment to the cost. No re-insertion, refund or adjustment will be made where the error, misprint or omission does not materially detract from the advertisement.

(ii) In no circumstances shall the total liability of the publisher for any error, misprint or omission exceed (a) the amount of a full refund of any price paid to the publisher for the advertisement in connection with which liability arose or (b) the cost of a further

for the series of insertions which has appeared when the order is stopped;

(ii) Make any alteration it considers necessary or desirable in an advertisement and to require artwork or copy amended to meet its approval.

7. (i) The copyright for all purposes in all artwork, copy and other material which the publisher or his/her employees have originated, contributed to or reworked shall vest in the publisher.

(ii) The publisher is hereby authorised to record, reproduce, publish, distribute and broadcast (or to permit the same) all advertisements (including but not limited to text, artwork and photographs) and to include and make them available in any information service, electronic or otherwise.

twenty-eight clear days notice before the insertion or the next insertion on payment of the difference (if any) between the rates for the series specified in the order and the usual price for the series of insertions which has appeared when the order is stopped.

11. The publisher, on his/her sole discretion, reserves the right to disclose the name and address of advertisers and/or agencies to the police, trading standards officials, or any other relevant authority.

12. The placing of an order for the insertion of an advertisement shall amount to acceptance of the above conditions, and any conditions stipulated on an agency's order form or elsewhere by an agency or an advertiser shall be void insofar as they are in conflict with them.

## YOUR UNWANTED ARTICLES

**FREE ADs: Items for sale up to a total of £100 may be advertised free of charge. Complete the coupon below in block capitals, one word per box - maximum 16 words. Remember to include a telephone number for people to contact you.**

| | | | |
|---|---|---|---|
| | | | |
| | | | |
| | | | |

Senders name: .....

Address: .....

.....

.....

**Post the completed form to The Beeston Express, PO Box 7440, Beeston, Nottingham, NG9 1ZS, or phone your advert through to 0115 922 8007. Free ads will be placed in the following issue of The Beeston Express.**

925 3181. (Beeston).

REPTILE Vivarium, H30cm x L60cm x W30cm. Includes Heat Mat, Viewing Cave and other accessories. £20. Tel: (0115) 922 3202. (Beeston).

3cm x 1 column

**Classified Ads**

This box for £10.50

## Notices

### Working Mothers and Pensions

A NEW study is being carried out at The University of Nottingham which aims to find out how working mothers are preparing for their retirement. The study includes both women who will retire in future and women who have already retired. The project wants to tell the story of women's pensions through their own voices.

Ms. Ulzhan Kazybekova, a PhD student, would like to speak with two groups of women about pensions. Participation entails a one-hour interview at a location of their choice, and in confidence.

If you are interested in taking part in this research, live in Nottingham city and are either:

- a working mother aged 30-40 years old and married/ cohabiting

or

- a mother aged 60-70 years old, who is and/or was married/ cohabiting and had some period of employment when you were 30-40 years old,

Please contact Ulzhan, mob: 0777 144 2262 or email her at lqxuk4@nottingham.ac.uk, or write to her at The School of Sociology and Social Policy, The University of Nottingham, University Park, Nottingham NG7 2RD.

Classified advertising – the best value around – and no contracts!

**Do you have JOB VACANCIES?**

Are you looking for a local employee?

Then why pay to advertise right across Nottinghamshire?

• • •

The Beeston Express might help you to find that Local Employee

• • •

Ask about our cost-effective Local Advertising

• • •

Call

The Beeston Express (0115) 922 8007 for more details

email: enquiries@beestonexpress.co.uk

www.beestonexpress.co.uk

- Advertisement in the Beeston Express Newspaper, second issue in January 2014



bricks 4 kidz

we learn, we build, we play with LEGO® Bricks

Making learning FUN with LEGO Bricks!

6TH BEESTON SCOUT GROUP HEADQUATERS

SUPER HEROES CAMP - 5yrs-11yrs

Please pack a snack and drink

Join Bricks 4 Kidz for 3 days building cool, super hero inspired models with LEGO® bricks. Construct your favourite super heroes along with custom contraptions to set the scene for "save the planet" action! Discover which super powers each hero possesses and protect your brick world against all the evil arch enemies.

1. Build Super Heroes
2. Build Super Hero-themed contraptions
3. Play games with LEGO® bricks inspired by your favourite super hero powers

You can book each class individually or if you intend on booking for all 3 days contact us and receive a 10% discount. Get in touch today!

Monday 17th February — The Hulk & Captain America – 9:30am till 12:30pm
Tuesday 18th February — Iron Man & Spiderman – 9:30am till 12:30pm
Wednesday 19th February — Superman & Wonder Woman – 9:30am till 12:30pm

Copyright Bricks 4 Kidz© 2014. This camp is not affiliated with Marvel Comics.

Rates and Registration:

Monday 17th February £10.00
Tuesday 18th February £10.00
Wednesday 19th February £10.00

Register online:
www.bricks-4kidz.co.uk/nottingham

For a full description of each camp and to register online, please visit our website at
bricks4kidz.co.uk/nottingham
or email
nottingham@bricks-4kidz.com
07715801443

CLASSIFIED ADVERTISING RATES

From £10.50 (min)
for space 3cm deep x one column wide
Additional column cm: £3.50 per sccm

To advertise call:
(0115) 922 8007

A rated efficiency

COMBI BOILERS FULLY FITTED FROM £1,499

- 24/7 call out, 365 days a year
- Next day installation available
- 12 year parts & labour guarantee
- Over 100 installers
- Grants and finance available
- Local Authority Approved

0115 920 2115

www.tsheating.co.uk

T&S HEATING LTD

24/7 CALL OUT

website: http://www.abelcollins.org.uk
(Registered Charity 214833)

Notices

Working Mothers and Pensions

A NEW study is being carried out at The University of Nottingham which aims to find out how working mothers are preparing for their retirement. The study includes both women who will retire in future and women who have already retired. The project wants to tell the story of women's pensions through their own voices.

Ms. Ulzhan Kazybekova, a PhD student, would like to speak with two groups of women about pensions. Participation entails a one-hour interview at a location of their choice, and in confidence.

If you are interested in taking part in this research, live in Nottingham city and are either:

- a working mother aged 30-40 years old and married/ cohabiting

or

- a mother aged 60-70 years old, who is and/or was married/cohabiting and had some period of employment when you were 30-40 years old,

Please contact Ulzhan, mob: 0777 144 2262 or email her at lqxuk4@nottingham.ac.uk, or write to her at The School of Sociology and Social Policy, The University of Nottingham, University Park, Nottingham NG7 2RD.

www.beestonexpress.co.uk

- Advertisement in Nottingham Post Newspaper in December 2013

**Retirement research on working mums**

By - | Posted: December 07, 2013

**Comments (0)**

A STUDY at the University of Nottingham is aiming to find out how working mothers are preparing for their retirement.

Ulzhan Kazybekova, a PhD student would like to speak with two groups of women about pensions. Participation would entail a one-hour interview at a location of their choice, and in confidence.

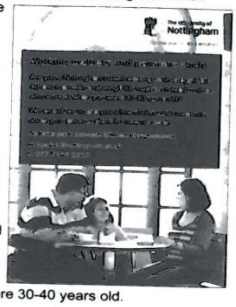
If you are interested in taking part in this research, live in Nottingham city and are either a working mother aged 30-40 and married/cohabiting or a mother aged 60-70, who was or is married or co-habiting and had some period of employment when you were 30-40 years old, you are eligible.

To get involved, contact Ulzhan on 0777 144 2262 or e-mail her at lqxuk4@nottingham.ac.uk or write to her at The School of Sociology and Social Policy, University of Nottingham, University Park, Nottingham NG7 2RD.

- Poster in the family journal "Family grapevine" in March 2014

## Working Mothers and Pensions

**A new study is** being carried out at The University of Nottingham which aims to find out how working mothers are preparing for their retirement. The study includes both women who will retire in future and women who have already retired. The project wants to tell the story of women's pensions through their own voices.



Ms. Ulzhan Kazybekova, a PhD student would like to speak with two groups of women about pensions. Participation entails one hour interview at a location of their choice, and in confidence. If you are interested in taking part in this research, live in Nottingham city and are either

1. a working mother aged 30-40 years old and married/cohabiting or
2. a mother aged 60-70 years old, who is and/or was married/cohabiting and had some period of employment when you were 30-40 years old.

**Please contact Ulzhan on:**
**0777 144 2262 or email her at lqxuk4@nottingham.ac.uk, or write to her at The School of Sociology and Social Policy, The University of Nottingham, University Park, Nottingham NG7 2RD**

## Please Sponsor my Volunteering in Asia



My name is Reyhana England. I live in Chilwell and I am currently studying Third World Development at the University of Derby with the aim of pursuing a career in the fight against poverty.

I have always been very involved with the community and I also work with my mum at the MagiKats Maths & English tuition centres in Beeston and West Bridgford. This has given me teaching and people skills and allowed me to build relationships with many families across Nottingham. From this, I know that I am part of a great community!

My plan is to work voluntarily in Asia for two months, supporting projects that have been set up to make a difference where it really counts. To make this possible, I have begun fundraising through a web page (see below) where people can sponsor me and learn about my project.

In Nepal I will be working in one of the many massively understaffed orphanages, teaching and taking care of the young children there. I will then move on to a community centre in China, where I will be working with children with special needs, and the final part of my voluntary work will be in Vietnam. Here, I will teach English for up to six hours a day in schools, community centres and hospitals.

To make this happen, I need as much help as I can get from friends, family and my community. Please take a moment to contribute towards my fundraising, and make all this possible! To sponsor me, see:

**www.gofundme.com/Volunteering-in-Asia**

Thank you.
Reyhana



## Rushcliffe Play Forum

**Celebrating 30 years of recycled creativity!**



For 30 years Rushcliffe Play Fort has been providing the communi in Rushcliffe with recycled materi they have diverted from landfill. V have worked in partnership with l businesses to provide a wide ran of recycled materials including fa paper, card, tub, cones tubes, bo containers piping, ribbon, neopre bottles and promotional materials - just to name a few of the items tha available in our Scrapstore.

We would like to share our birthday celebrations by inviting you to acc our services for as little as £30 until the end of May. Membership is op all community groups, out of school clubs, schools, nurseries, pre-sch childminders and carers.

Family membership is available from £15 for 4 baskets of scrap materi Families with disabled children have free membership thanks to the Br in Partnership funding.

We will to be organising some great playdays this year to continue our Birthday celebrations and we hope you will all join in.

Please check out our website and Facebook page to keep up to date w what we are doing and what is happening at the Play Forum.

**Tel: 0115 9374589 Email: rushcliffe.playforum@btopenworld.c**
**www.facebook.com/Rushcliffe-Play-Forum**
**www.rushcliffeplayforum.org.uk**

## Coming Soon! Super Kids World



We believe that every child is SPECIAL and every child is a 'SUPER KID'! Our aim is to fill children with CONFIDENCE & POSITIVITY to enable them to be the BEST that they can BE!

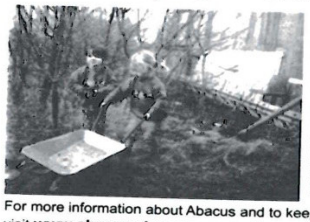
We provide a helping hand to parents & educators to help support and implement essential life skills in your children. Giving them the BEST chance at the BEST future possible!

Every 'Super Kid' CAN make a positive difference in their family home, classroom & community. These 'Super Kids' will be starting a ripple effect and begin making the world a better place to live. After all, this generation are our future leaders! So le work together to help make a brighter future for all of us!

**www.superkidsworld.co.uk**
**Call Jackie on 07982 246072 E: jackie.l.wilson@ntlworld.c**

## A Wildlife Garden for Abacus Pre-Schoo

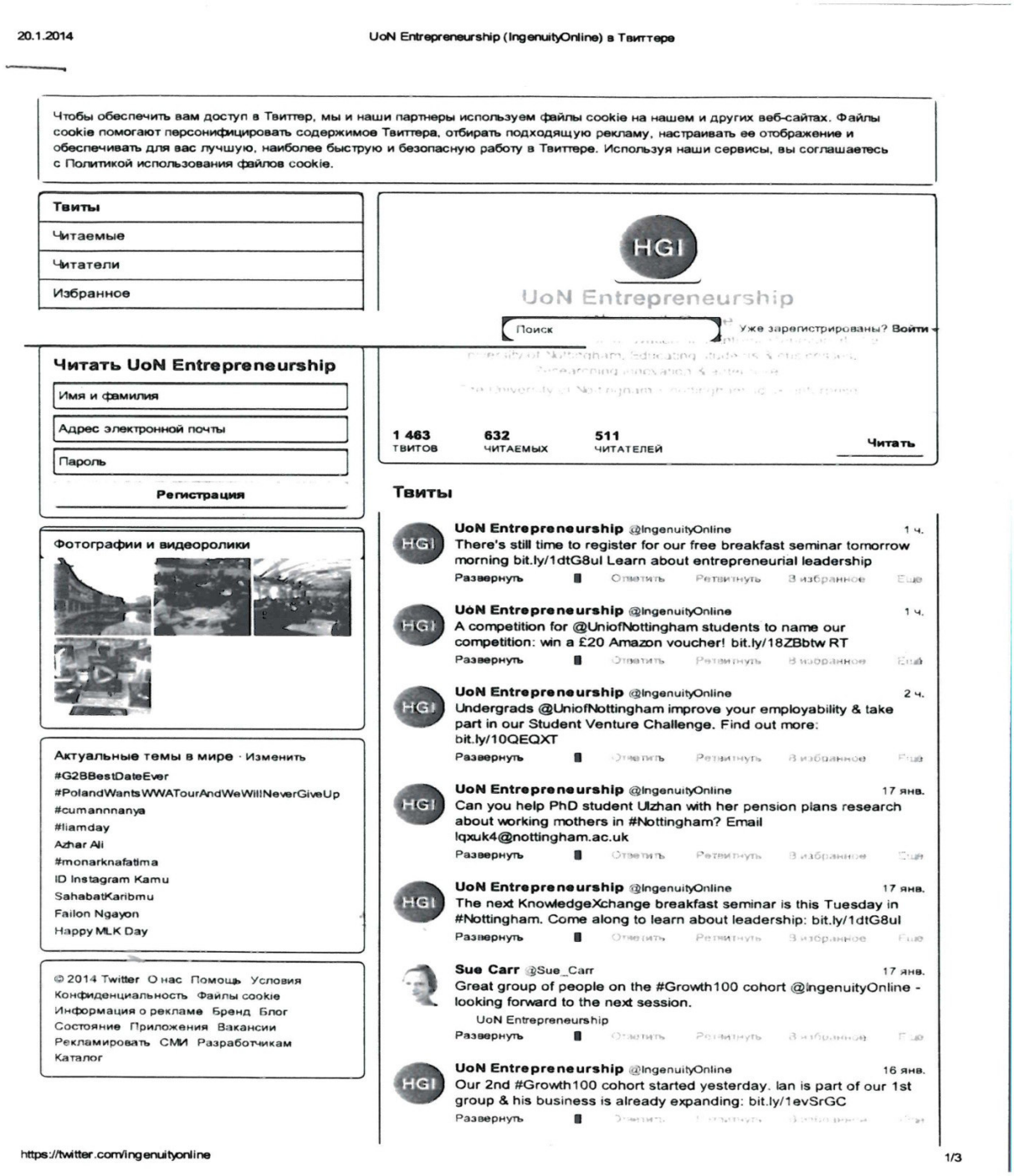
Abacus Pre-school is located at the Sports Club on Regatta Way, betwe Lady Bay and Gamston and offers flexible, affordable childcare at just £ per hour. They have a large indoor space and a secure outdoor play are with views across the sports ground and countryside.



They are currently in the process of expanding the outdoor provision with a wildlife garden. Work is d to start later this term and staff hope the project will completed by the summe Plans for the garden inclu sensory plants and herbs, a water feature, mini-beas habitats and a hedgehog house.

For more information about Abacus and to keep up to date on the projec visit **www.abacusplaygroup.co.uk**

- A Post in Twitter in January 2014.



20.1.2014 UoN Entrepreneurship (IngenuityOnline) в Твиттере

Чтобы обеспечить вам доступ в Твиттер, мы и наши партнеры используем файлы cookie на нашем и других веб-сайтах. Файлы cookie помогают персонифицировать содержимое Твиттера, отбирать подходящую рекламу, настраивать ее отображение и обеспечивать для вас лучшую, наиболее быструю и безопасную работу в Твиттере. Используя наши сервисы, вы соглашаетесь с Политикой использования файлов cookie.

Твиты
Читаемые
Читатели
Избранное

HGI
UoN Entrepreneurship

Поиск
Уже зарегистрированы? Войти

Читать UoN Entrepreneurship
Имя и фамилия
Адрес электронной почты
Пароль
Регистрация

1 463 ТВИТОВ 632 ЧИТАЕМЫХ 511 ЧИТАТЕЛЕЙ Читать

Твиты

UoN Entrepreneurship @IngenuityOnline 1 ч.
There's still time to register for our free breakfast seminar tomorrow morning bit.ly/1dtG8ul Learn about entrepreneurial leadership
Развернуть Ответить Ретвитнуть В избранное Еще

UoN Entrepreneurship @IngenuityOnline 1 ч.
A competition for @UniofNottingham students to name our competition: win a £20 Amazon voucher! bit.ly/18ZBbtw RT
Развернуть Ответить Ретвитнуть В избранное Еще

UoN Entrepreneurship @IngenuityOnline 2 ч.
Undergrads @UniofNottingham improve your employability & take part in our Student Venture Challenge. Find out more: bit.ly/10QEQXT
Развернуть Ответить Ретвитнуть В избранное Еще

UoN Entrepreneurship @IngenuityOnline 17 янв.
Can you help PhD student Ulzhan with her pension plans research about working mothers in #Nottingham? Email lqxuk4@nottingham.ac.uk
Развернуть Ответить Ретвитнуть В избранное Еще

UoN Entrepreneurship @IngenuityOnline 17 янв.
The next KnowledgeXchange breakfast seminar is this Tuesday in #Nottingham. Come along to learn about leadership: bit.ly/1dtG8ul
Развернуть Ответить Ретвитнуть В избранное Еще

Sue Carr @Sue_Carr 17 янв.
Great group of people on the #Growth100 cohort @IngenuityOnline - looking forward to the next session.
UoN Entrepreneurship
Развернуть Ответить Ретвитнуть В избранное Еще

UoN Entrepreneurship @IngenuityOnline 16 янв.
Our 2nd #Growth100 cohort started yesterday. Ian is part of our 1st group & his business is already expanding: bit.ly/1evSrGC
Развернуть Ответить Ретвитнуть В избранное Еще

Фотографии и видеоролики

Актуальные темы в мире · Изменить
#G28BestDateEver
#PolandWantsWWATourAndWeWillNeverGiveUp
#cumannnanya
#liamday
Azhar Ali
#monarknafatima
ID Instagram Kamu
SahabatKaribmu
Failon Ngayon
Happy MLK Day

© 2014 Twitter О нас Помощь Условия Конфиденциальность Файлы cookie Информация о рекламе Бренд Блог Состояние Приложения Вакансии Рекламировать СМИ Разработчикам Каталог

https://twitter.com/ingenuityonline 1/3

- A Post in the University's Schools newsletter in February 2014



**Working Mothers Pensions Study**

Are you a working mother aged between 30 and 40 and interested in taking part in an interview about women's pensions in the UK? Please see attached poster for further information and contact details.

**Engage Competition 2014**

Are you involved in public engagement with research? Have you been involved in a great project that you want to share? Why not enter the Engage Competition. The NCCPE are running this national competition to find and celebrate high quality public engagement with research projects. Further details available on the Public Engagement website.

**UNICAS Interdisciplinary Sandpit Event and Pump Prime Funding Opportunity, Wednesday 26 February 2014, 1.00pm- 4.30pm**

You are invited to an interdisciplinary sandpit event hosted by UNICAS. Up to £15,000 pump prime funding is available for a research project identified at the sandpit event, which offers new and innovative bridges between different disciplines (Medicine, Science and Engineering) founded on the utilisation of research equipment, instrumentation and facilities.

Click here to expand...

A research sandpit is a facilitated event where participants from different discipline areas share ideas and identify novel joint research projects.

*Event programme:*

- Networking lunch
- Introduction and presentations from previous UNICAS fund holders
- All participants are expected to present a one minute, one A4 introduction on their research
- Further networking session to explore different collaborative ideas

*Who is this sandpit event aimed at?*

Research staff in the University, who are interested in:

- Developing new and innovative bridges primarily between Medicine, Science and Engineering founded on the utilisation of research equipment, instrumentation and facilities.
- Exploring the 'sandpit' process for generating a research proposal idea
- Expanding their own academic networks

Attendees of the sandpit event will be eligible to bid for pump-prime funding for any research project generated during the sandpit discussions. A total of £15,000 has been allocated for support of any identified project. Funding can be applied for through the competitive peer review application process and must be used for research activities in accordance with the funding guidelines issued to sandpit participants.

If you would like to attend please email naaman.ostah@nottingham.ac.uk by 21 February 2014. Please note registration is essential for session planning and catering purposes. Exact room location will be provided on registration. This is the third of three sandpit events scheduled for academic year 2013/14.

**Competition launch: Showcase Your Research in Parliament**

The All Party Parliamentary Group (APPG) on Medical Research has today launched a competition to find case studies that show the benefits of investing in medical research - health, social and economic. Winners will have the opportunity to present their case studies in Parliament at the APPG on Medical Research Summer Reception on Tuesday 3 June and be featured in a booklet that will be launched at the event.

The Group wants to bring research to life and show Parliamentarians and policy makers why public, private and charity research funders need their continued support as we head into the 2015 election and the next spending round.

The APPG is looking for examples that show how charities are improving care for patients and contributing to the government's growth agenda and Strategy for UK Life Sciences. They also want to show where government initiatives have made research possible and yielded benefits, or could do more.

The deadline for competition entries is Friday 14 March. Entries will be judged by a panel of experts from across the medical research community. Further details about the competition, an entry form and FAQ are attached and also available on the

**Appendix 3. Draft topic guide**

Before the start of the interviews, the researcher will draw attention to the following:

- all potential participants will be introduced with the aim of this research study, that seeks to explore mother's understanding of retirement and the extent of their financial preparation for retirement;
- an explanation will be given for the reason of why this mother is selected as participant, namely, sample of 30-40 years old is selected to explore their financial planning for retirement and mothers of earlier birth cohorts are needed for comparative purposes of the study;
- both sample cohorts, prior to the interview will not be told about the shift of pension provision with the aim of the study to assess the awareness of both sample cohorts about this policy shift;
- a consent to record the interview and having a note-taking will be gained from participants;
- interviewees will be explained that participation in this research is voluntary and that the researcher is interested in hearing the opinions and narratives of mothers;
- anonymity for interviewees will be addressed through giving the codes in the study;
- all participants will be reminded that the duration of interview is expected to be carry out within one hour;
- all participants will be given a thankful word for being agreed to participate in this research study.

- **Questions for semi-structured interviews with working-mothers aged 30-40 years old**

**1. Personal information of participants** this section will be the introductory part of the interviews aiming to find out about the participants characteristics.

Could you please tell me, how old are you?

Could you please tell me about your current marital status?

-married -cohabiting (living with a partner)

How long had you been married for?

How many child/children do you have? What are the age(s) of your children?

How old were you when you had your first child?

Where do you live?

Could you please tell me about your education?

What are the main forms of your employment at the current moment? What is duration of your employment (hours)?

-public or private sectors -part-time, full-time employment -self-employed

How long have you been working in this employment? Did you change your type of employment recently? If yes, then why?

Could you please tell me about your employment history in a chronological order?

Could you please, tell me, how would you classify your amount of earnings from your employment?

-high earnings -medium earnings -low earnings

**2. Understanding of retirement by mothers-**the purpose of this section is to find out about participants' knowledge about retirement, which would provide invaluable insights with regards to their understanding of the retirement.

How do you understand the term 'retirement'? What associations does it bring to you?

Do you think about retirement at the current time? If yes, why? If not, why not?

Can you tell me do you know when you are going to be retired?

What do you know about the UK pension system? Are you familiar with that?

What do you know about your pension arrangements?

What level of state and private pension do you expect to receive in retirement?

Where do you get information and advice about pension opportunities available for you? Who do you refer to and why?

Who do you think should take the leading role in pension provision?

-state (public sector) – employers(public/private sector) –insurance companies (private sector. Please, explain your answers.

**3. Current general financial decisions that married/partnered mothers make within their families-** this section will explore the insights of how participants are making their financial planning within the families relating to how couples spend money.

How do you make financial decisions for living arrangements? Do you decide individually or with your husband/partner?

Could you please tell me how do you spend money in your family? Could you provide examples for what you have to make such financial decisions? What factors influence on you particularly during making financial decisions within your families?

How do you think is there any difference of who is the main earner in your family? If yes, how it affects to your financial decisions? If not, why not?

Are you satisfied with your current financial decisions that you are making in your families? If yes, why? If not, why not?

How do children affect your financial situation and spending in your families?

Could you please tell me about your motherhood?

Who do you think should be taking care of home and children? Does your husband help you at home/with children?

How do you think does your work affects to your family?

How does your husband feel about your job?

Did you ever have to choose between career and family in your life?

**4. Current mothers pension contributions for their retirement-**this section aims to investigate the availability of types of pensions for mothers, the differences between contributing to state and non-state pension schemes, the amount that mothers are able to contribute regularly into their occupational pensions and mother's views on the extent of importance of women's contributions to pensions;

Could you please tell me, are you saving at the moment? If yes, can you name the sources of your savings on which you would be relied on during your retirement?

How are you making pension savings at the moment? Please, explain your answers.

-personal savings -household savings

What is your attitude towards financial planning for retirement?

-is it important or not, why?

Do you think are you saving enough for your retirement? If yes, why? If not, why not?

Do you discuss your pension arrangement with others? If yes, then is it professional advices/informal advices?

What do you know about state pension provision? Do you know how much will you get from your state pensions?

What is your estimate of current value of pensions for a couple?

Do you know how state pension is funded?

Do you know what the aim of National Insurance contributions is? If yes, then what is the amount of your National Insurance contributions for the entitlement to state pensions?

Do you have any private pension's plans? If yes, then please, provide more details about it?

-when did you start to save into it? -why did you saving into it? -do you know, how much pensions you will get, when you will retire? –do you have employer contributions for your pensions?

Do you have any occupational pension's schemes? If yes, then please, provide more details about it? -when did you start to save into it? -why did you saving into it? -do you know, how much pensions you will get, when you will retire?

Can you think of any reasons, if you do not have any private pensions, occupational pensions?

How much are you able to pay regularly for your pensions plans?

Do you have any other savings for your retirement?

How often do you make review on your financial planning for your retirement, in terms of checking your pension savings?

What is your attitude towards risks that are associated with pension's savings? Which of the following describes your attitude: -to have safe savings that do not bring growth in value, avoiding risks? –to seek growth in value of your savings, by taking risks?

Which factors affect on average on you to be willing to take risks for pensions savings?

Do you consider the financial planning for retirement as being important financial decisions that will affect you in the retirement? If yes, why? If not, why not?

How would you describe does motherhood affects to your ability to save for your pensions? Could you provide examples.

Is there any possibility that you will be financially dependent on your husband/partner in your retirement? If yes, what do you think about it? If not, why not?
Do you ever think about what will happen to your pensions, in case of divorce?

**5. Understanding of mothers of the shift from state to non-state pension provision-**this section will address the issue of mother's understanding of the shift of pension provision aiming to find out the extent of women's awareness and readiness to this shift in future.
How do you feel about making financial preparations for your retirement? Are you satisfied with your current savings into your pensions? If yes, why? If not, why not?
What do you expect to receive from state and non-state pensions during your retirement?
Do you know anything about the shift from state to non-state pension provision introduced by Labour in 1998? If yes, what do you think about it?
How do you feel about the shift that will affect you in your retirement?
Knowing about this shift would you do something different in terms of your financial planning?
-will you make adjustments to your savings? – will you save more? -it is not changing your savings approach?
Do you ever think about how much you should be saving at the moment in order to receive the amount of pension that you want?
How do you think at what age it is important to start to think about making financial planning for retirement?

At the end of the interview:
Could you please describe your retirement with three adjectives?
If you would like I could send you a summary of my research, upon completion of my study?
Would you mind to give me some feedback on the interview and what do you think about research itself?
Why did you participate in my research/interview?
Do you have any questions to me?

Thankful words.

- **Questions for semi-structured interviews with mothers aged of 60-70 years old**

**1. Personal information of participants-** this section will be the introductory part of the interviews aiming to find out about the participants characteristics.

Could you please tell me, how old are you?

Could you please tell me about your marital status, during the period when you were between 30-40 years old?

-married -cohabiting (living with a partner)

How long had you been married for?

How many child/children do you have? What are the age(s) of your children?

How old were you when you had your first child?

Where do you live?

Could you please tell me about your education?

What was your employment, during the period when you were between 30-40 years old? What is duration of your employment (hours)?

-public or private sectors -part-time, full-time employment -self-employed

How long have you worked in that employment? Can you name the period of, when you were moving in/out from employment, at that time?

Could you please tell me about your employment history in a chronological order?

If you do not work now, what are your current activities during retirement? Provide examples.

Could you please, tell me, how would you classify your amount of earnings from your past employment?
-high earnings -medium earnings -low earnings

How did the range of income changed during your life?

**2. Understanding of retirement by mothers**-the purpose of this section is to find out about participants knowledge and experience about retirement, which would provide invaluable insights with regards to their understanding of the retirement.

When did you start to think about your retirement? How will you describe your retirement period, now? And, whether it met your expectations about retirement that you have in the past?

When did you retire? What were the reasons for your retirement? –Reaching state pension age –other reasons

Were you familiar with the UK pension system before reaching retirement?

Did you know about your pension arrangements?

What level of state and private pension did you expect to receive in retirement?

Why you thought you will receive this income in retirement?

Which type of information and advice about pension opportunities were available for you? Who did you refer to and why? What information you find was helpful for your planning for retirement?

Who do you think should take the leading role in pension provision?

-state (public sector) – employers(public/private sector) –insurance companies (private sector. Please, explain your answers.

**3. General financial decisions that married/partnered mothers made in their families-** this section will explore the insights of how participants were making their financial planning within the families.

How did you make financial decisions for living arrangements? Did you decide individually or with your husband/partner?

Could you please tell me how did you spend money in your family? Could you provide examples for what you had to make such financial decisions? What factors influenced on you particularly during making financial decisions within your families?

How do you think is there any difference of who is the main earner in your family? If yes, how it affects to financial decisions? If not, why not?

Are you satisfied with the current financial decisions that you are made in your families? If yes, why? If not, why not?

How children affected to your financial situation and spending in your families?

Could you please tell me about your motherhood?

Who do you think should be taking care of home and children? Did your husband help you at home/with children?

How do you think did your work affect to your family?

How did your husband feel about your job?

Did you ever have to choose between career and family in your life?

**4. Current mothers financial savings in retirement** this section intends to investigate the current pension savings of the participants and evaluate which factors affected to mother's income in retirement.

Could you please tell me, what pension savings do you have at the moment?

-personal savings -household savings

Can you name the sources of your savings on which you rely on during your retirement?

What type of pensions do you have? Why do you have them?

What is your attitude towards financial planning for retirement?

-is it important or not, why?

Do you think have you saved enough for your retirement? If yes, why? If not, why not?

Did you discuss your pension arrangements with others? If yes, then was it professional advices/informal advices?

What did you know about state pension provision? Did you know how much will you get from your state pensions?

What is your estimate of current value of pensions for a couple?

Do you know how state pension was funded?

Did you know what aim of National Insurance contributions was?

If yes, then what was your amount of your National Insurance contributions for the entitlement to state pensions?

Did you have any private pension's plans? If yes, then please, provide more details about it?

-when did you start to save into it? -why did you save into it? -did you know, how much pensions you will get, when you will retire? –did you have employer contributions for your pensions?

Do you have any occupational pension's schemes? If yes, then please, provide more details about it? -when did you start to save into it? -why did you saving into it? -do you know, how much pensions you will get, when you will retire?

Can you think of any reasons, if you do not have any private pensions, occupational pensions?

How much were you able to pay regularly for your pensions plans?

Did you have any other savings for your retirement?

Are you still paying into your pensions?

How often did you make review on your financial planning for your retirement, in terms of checking your pension savings?

What is your attitude towards risks that are associated with pension's savings? Which of the following describes your attitude: -to have safe savings that do not bring growth in value, avoiding risks? –to seek growth in value of your savings, by taking risks?
Which factors affect on average on you to be willing to take risks for pensions savings?
Did you consider the financial planning for retirement as being important financial decisions that will affect you in the retirement? If yes, why? If not, why not?
How would you describe does motherhood affects to your ability to save for your pensions? Could you provide examples.
Are you financially dependent on your husband/partner in your retirement? If yes, how do you feel about it? If not, why not?
Did you ever think about what will happen to your pensions, in case of divorce?

**5. Experience of mother's retirement-**this section is interested in the overall experience of mother's retirement period for comparative purposes with younger cohort.
How would you define your current lifestyle? How do you feel about having it?
How do you feel about made financial preparations for your retirement?
Are you satisfied with your current savings into your pensions? If yes, why? If not, why not?
Did you receive what you have been expecting from state and private pensions during your retirement?
If yes, why? If not, why not?
Would you saved differently, if you could think about the start of your financial planning for retirement? If yes, why? If not, why not?
-will you make adjustments to your savings? – will you save more?

**6. Understanding of mothers of the shift from state to non-state pension provision -**this section will address the issue of mother's understanding of the shift of pension provision aiming to investigate their personal opinions.
Do you know anything about the shift from state to non-state pension provision introduced by Labour in 1998? If yes, what do you think about the shift that is going to affect other women in retirement?
Do you ever think about how much you should have been saving, in order to receive the amount of pension that you want?
How do you think at what age it is important to start to think about making financial planning for retirement?

At the end of the interview:

Could you please describe your retirement with three adjectives?

If you would like I could send you a summary of my research, upon completion of my study?

Would you mind to give me some feedback on the interview and what do you think about research itself?

Why did you participate in my research/interview?

Do you have any questions to me?

Thankful words.

**Appendix 4. Ethics checklist**

**School of Sociology & Social Policy**
**Research ethics checklist for staff and students**

The University of Nottingham's Guidance on Ethical Review states: "Ethical review (and approval) is required for all projects where the research involves participation of human subjects, their data and/or their tissue (even where the applicant indicates that there is only minimal risk)."

This form must be therefore be completed for all research projects, research assignments or dissertations/theses which are conducted within the School and involve human participants or data that are sensitive or protected**. You must not begin data collection or approach potential research participants until you have completed this form, received ethical clearance including the required counter signature, and submitted this form for retention with the appropriate staff.**

If the study is based only on a review of documentary sources already in the public domain and involves NO fieldwork of any sort, then this form does not need to be completed.

Completing the form includes providing a brief summary of the research in Section 2 and ticking some boxes in Section 4. Ticking a shaded box in Section 4 indicates that the study is above minimal risk and requires further action by the researcher. Two things need to be stressed:

- Ticking one or more shaded boxes does not mean that you cannot conduct your research as currently anticipated; however, it does mean that further questions will need to be asked and addressed, further discussions will need to take place, and alternatives may need to be considered or additional actions undertaken.
- Avoiding the shaded boxes does not mean that ethical considerations can subsequently be 'forgotten'; on the contrary, research ethics need to be informed - for everyone and in every project – an ongoing process of reflection and debate.

The following checklist is a starting point for an ongoing process of reflection about the ethical issues concerning your study.

For further information on ethical issues, please consult the School's Ethics webpage: http://www.nottingham.ac.uk/sociology/research/research-ethics.aspx

---

SECTION 1: THE RESEARCHER(S)

**To be completed in all cases**

Title of project: Understanding of working mothers of the shift from state to private pension provision

Name of principal researcher: Ulzhan Kazybekova

Status:
- □ Undergraduate student
- □ Postgraduate taught student
- x Postgraduate research student

□ Staff

Email address: lqxuk4@nottingham.ac.uk

Names of other project members:

N/A

**To be completed by students only:**

| **NAME IN CAPITALS** |
| --- |
| **ULZHAN KAZYBEKOVA** |

Student ID number: 4147406

Degree programme: PHD full-time

Module name/number: N/A

Supervisor/module leader or tutor: Professor Bruce Stafford and Doctor Pauline Jas

## SECTION 2: RESEARCH WITHIN OR INVOLVING THE NHS OR SOCIAL CARE

**Does this research involve the recruitment of patients, staff, records or other data through the NHS or involve NHS sites or other property?**

□ Yes

**x** No

If you have answered **YES** to the above question, ethical approval **MUST** be sought from the relevant NHS research ethics committee. Evidence of approval from such a committee **MUST** be lodged with the School office prior to the commencement of data collection.

**Does this research involve the recruitment of users, staff, records or other data through social service authorities (children and adult services) or involve social service sites or other property?**

□ Yes

**x** No

If you have answered **YES** to the above question, then you must check whether or not the relevant social service authority has its own ethical scrutiny procedures. If appropriate, evidence of approval from such an authority **MUST** be lodged with the School office prior to the commencement of data collection.

Even where external ethical approval has been obtained from an NHS committee or social service authority, completion of this form is mandatory.

## SECTION 3: THE RESEARCH

Please provide brief details (50-150 words) about your proposed research, as indicated in each section

| **1. Research question(s) or aim(s)** |
| --- |
| The focus of this study is to consider how working mothers understand the proposal of the |

shift from state to private pension provision introduced by the Labour Party in 1998. The aim is to look at the intended users of this pension policy, thus the emphasis is on those working mothers who are going to retire by 2050 and who will be the first ones to be affected by this policy in comparison to those who have already retired.

The objectives of the research:
-to identify the understanding of married or cohabiting working mothers of the 1970-1980 birth cohort of their current financial situations that will affect their pension provision;
- to review the extent of financial preparation for retirement by working mothers of the 1970-1980 birth cohort;
-to explore the experience of retirement by already retired mothers, aged between 60 and 70 years;
-to explore whether women of the 1970-1980 birth cohort and women aged between 60 and 70 years have saved enough for their pension via financial models, i.e. applying pension calculators;
-to investigate the difference in pension prospects between younger women who are going to retire and older women who are already retired;
-to explore the shift from state to private pension provision for women via feminist analysis of the welfare state;
-to explore the views of both sample cohort of women of shift from state to private pension provision that will affect them.
This research project will compare two groups of mothers, those who will retire in future and those who have already retired.

**2. Method(s) of data collection**

Conducting interviews allows for the in-depth understanding of the financial planning for retirement by women. Two sample cohorts will be selected:

First sample cohort consists mothers of the 1970-1980 birth cohort, who will retire in future. They are working mothers aged 30-40 years old, who are married/cohabiting, have child/children and who live in Nottingham city. Number of interviews is 25.

Second sample cohort are mothers of an earlier birth cohort, who are retired. They are women aged of 60 and 70 years old, who are or were married/cohabiting with child/children,

are or were employed and who live in Nottingham city. Number of interviews is 25.

**3. Proposed site(s) of data collection**

As the main method of data gathering is qualitative interviews, the researcher will conduct prearranged interviews at participants' home and/or workplace.

**4. How will access to participants be gained?**

Giving the importance of labour market position for pensions, the sampling of this study will be stratified by labour market position and range of income. Recruitment of participants through various routes will enable the researcher to approach women with diverse economic position with a focus on those that are relevant to the sample characteristics of this research study, which were mentioned in the methods section.

All potential participants will be contacted by the researcher prior to the interview for the purpose of explaining the aims of the research study and to assess if participants correspond to the sample characteristics. The researcher will provide the participants with a participant information sheet about the aims of this research project, prior to the interviews.

The sample of working mothers aged 30-40 years old, who are married/cohabiting, have child/children and who live in Nottingham city will be recruited through the following ways:

-By contacting nursery centres in Nottingham city.

-By contacting local primary schools in Nottingham city.

-By placing an advertisement in the Beeston Express Newspaper, which is a local newspaper in the East Midlands, that covers area around Beeston, Chilwell, and the nearby University of Nottingham Campus.

-By placing an advertisement in the Family Grapevine journal and local drop off points including libraries and waiting areas.

-By placing an advertisement in the Nottingham Post newspaper.

-By putting posters in public places and on notice-boards of the supermarkets in Nottingham city.

-Already agreed with Marketing Department of the University of Nottingham to provide a press-release on recruiting participants.

The sample mothers aged between 60 and 70 years old, who are and/or were married/cohabiting, had a period of employment when aged 30-40 years, have (had) child/children and who live in Nottingham city will be recruited through the following ways:

-Through website of "Notts50Plus" to contact list of organisations that provide information, services and activities for people aged over 50s in Nottingham city. For example, Nottingham Friendship Centre, that provides group activities for people over 50s.

-By placing an advertisement in the Beeston Express Newspaper, which is a local newspaper in the East Midlands, that covers area around Beeston, Chilwell, and the nearby University of Nottingham Campus.

- By placing an advertisement in the Family Grapevine journal and local drop off points including libraries and waiting areas.

-By placing an advertisement in the Nottingham Post newspaper.

-By putting posters in public places and on notice-boards of the supermarkets in Nottingham city.

-Already agreed with Marketing Department of the University of Nottingham to provide a press-release on recruiting participants.

NB There will be one advertisement in the journal/newspapers that will recruit both groups of women participants.

SECTION 4: ETHICAL CONSIDERATIONS

Please answer each question by ticking the appropriate box. All questions in section 4 **must** be answered.

**4.1 General issues**

| | **Yes** | **No** |
|---|---|---|
| Will this research involve any participants who are known to be vulnerable due to: | | |
| Being aged under 18? | | No |
| Residing in institutional care (permanently or temporarily)? | | No |
| Having a learning disability? | | No |
| Having a mental health condition? | | No |
| Having physical or sensory impairments? | | No |
| Previous life experiences (e.g. victims of abuse)? | | No |
| Other (please specify)… | | No |
| Will this research expose participants to any significant risk of physical or | | x |

| | | |
|---|---|---|
| emotional harm? | | |
| Will this research involve any physically invasive procedures or the collection of bodily samples? | | x |
| Will this research expose the researcher to any significant risk of physical or emotional harm? | | x |
| Will this research involve deception of any kind? | | x |
| Will this research involve access to personal information about identifiable individuals without their knowledge or consent? | | x |
| I will inform immediately the School's Ethics Officer if I change the method(s) of data collection, the proposed sites of data collection, the means by which participants are accessed, or make any other significant changes to my research inquiry | x | |

**4.2 Before starting data collection**

| | **Yes** | **No** |
|---|---|---|
| I have read the *Research Code of Conduct* guidelines of the University of Nottingham, particularly section 4 on Data, and agree to abide by them:<br>http://www.nottingham.ac.uk/ris/local/research-strategy-and-policy/Code_of_Conduct(Version_3_January_2010).pdf | x | |
| For those intending to work with children and/or vulnerable adults: I have read the University's *Guidance on arrangements for Protection of Children and Vulnerable Adults*<br>http://www.nottingham.ac.uk/wideningparticipation/downloads/Guidance%20on%20the%20Protection%20of%20Children%20and%20Vunerable%20Adults.pdf | x | |
| My full identity will be revealed to all research participants | x | |
| All participants will be given accurate information about the nature of the research and the purposes to which the data will be put | | x |
| All participants will freely consent to take part, and this will be confirmed by use of a consent form. (An example of a consent form is available for you to amend and use.) | x | |
| One signed copy of the consent form will be held by the researcher and another will be retained by the participant | x | |
| It will be made clear that declining to participate will have no negative consequences for the individual | x | |
| It will be made clear that participation is unlikely to be of direct personal benefit to the individual | x | |
| Participants will be asked for permission for quotations (from data) to be used in research outputs where this is intended | x | |
| Incentives (other than basic expenses) are offered to potential participants as an inducement to participate in the research. (Here any incentives include cash | | x |

| | | |
|---|---|---|
| payments and non-cash items such as vouchers and book tokens.) | | |
| For research conducted within, or concerning, organisations (e.g. universities, schools, hospitals, care homes, etc) I will gain authorisation in advance from an appropriate committee or individual. (This is in addition to any research ethics procedures required by those organisations, particularly health and social care agencies – see Section 2.) | x | |

**4.3 During the process of data collection**

| | **Yes** | **No** |
|---|---|---|
| I will provide participants with my University contact details, and those of my supervisor, so that they may make get in touch about any aspect of the research if they wish to do so | x | |
| Participants will be guaranteed anonymity only insofar as they do not disclose any illegal activities | x | |
| Anonymity will not be guaranteed where there is disclosure or evidence of significant harm, abuse, neglect or danger to participants or to others | x | |
| All participants will be free to withdraw from the study at any time, including withdrawing data following its collection | x | |
| Data collection will take place only in public and/or professional spaces (e.g. in a work setting). If fieldwork takes place in the participant's home please outline in Section 6 what steps will be taken to ensure your safety. You may wish to consult the SRA researcher safety guidelines: http://www.the-sra.org.uk/guidelines.htm#safe | | x |
| Research participants will be informed when observations and/or recording is taking place | x | |
| Participants will be treated with dignity and respect at all times | x | |

**4.4 After collection of data**

| | **Yes** | **No** |
|---|---|---|
| Where anonymity has been agreed with the participant, data will be anonymised as soon as possible after collection | x | |
| All data collected will be stored in accordance with the requirements of the Data Protection Act 1998 | x | |
| Data will only be used for the purposes outlined within the participant information sheet and consent form | x | |
| Details which could identify individual participants will not be disclosed to anyone other than the researcher, their supervisor and (if necessary) internal and/or external examiners without their explicit consent | x | |
| I will inform my supervisor and/or the School's research ethics officer and (if necessary) statutory services of any incidents of actual or suspected harm of children or vulnerable adults which are disclosed to me during the course of | x | |

| | | |
|---|---|---|
| data collection | | |

**4.5 After completion of research**

| | Yes | No |
|---|---|---|
| Participants will be given the opportunity to know about the overall research findings | x | |
| Data must be submitted to the School office and will be retained (in a secure location) for 7 years from the date of any publication based upon them, after which time it will be destroyed. | x | |
| All hard copies of data collection tools and data which enable the identification of individual participants will be destroyed | x | |

SECTION 5: ETHICAL APPROVAL

**Declaration of ethical research**

1. ***If you did not tick any of the shaded boxes*** *in section 4 of this form*, please sign and date below **and** get the checklist countersigned (see below).

   Keep one copy of this form for your personal records.

   **Students who undertake research involving primary data collection** on non-dissertation modules must submit the authorised checklist along with their assessed work to Alison Haigh in B20.

   **Undergraduate dissertation students who intend to conduct fieldwork** should include **two hard copies** of the checklist with their dissertation plans submitted to dissertation tutors in the autumn. Then assuming the checklist is signed and authorised by their dissertation supervisor, **students should confirm this authorisation in a section discussing ethics in the text of the dissertation**. Failure to do so may incur penalties when the dissertation is marked. Some undergraduate module convenors will also distribute a short 'ethical declaration' that you will have to sign.

   **Principal investigators and other researchers**, including postgraduate research students and postgraduate taught students, should also keep a copy on file and hand another copy to Alison Haigh in B20.

   **By signing this form you are agreeing to work within the protocol which you have outlined and to abide by the University of Nottingham's Code of Research Ethics.** If you make changes to your protocol which in turn would change your answers to any of the above questions then you **must** complete a new form and submit a copy to Alison Haigh or for undergraduates to your tutor/supervisor.

Signed Ulzhan Kazybekova Date 15/10/2013

2. ***If you ticked any of the shaded boxes in section 4 of this form, then you must complete SECTION 6 (overleaf). You must then discuss all ethical issues arising, record the outcome, including the supervisor's or REO's response, and have this form***

***countersigned (see below)***

---

3. **All forms should be countersigned by the REO.**

**Authorisation**

This section **must** be completed in **all** cases – by type of investigator the form must be countersigned by the following personnel:

Undergraduate student → module convenor or tutor/project supervisor

Postgraduate taught student → dissertation supervisor

**Postgraduate research student → supervisor/upgrade panel**

Staff → School Research Ethics Officer (REO)

All forms should be countersigned by the REO

Having reviewed the ethical issues arising from the proposed research:

X I am happy for the research to go ahead as planned.

□ I have requested that changes be made to the research protocol. The principal researcher must complete and submit a revised form which integrates these changes

□ This project must be referred on for more detailed ethical scrutiny. Please forward a hard copy to the School's REO

□ This project is to be referred to Research Development Group for consideration (this option is for School REO only)

Signed ……Pauline Jas…… Date…….15.10.13

Role ……Supervisor…….

School REO…… Date…….

Note: **any** research protocols lodged with the School office may be subject to review by the School's Research Ethics Officer

SECTION 6: FURTHER INFORMATION & JUSTIFICATION OF METHODOLOGY

One box should be completed for **each** shaded box ticked in section 4 of this form.

Ethical issue: Both group of mothers, prior to the interview will not be told about the proposed shift of pension provision with the aim of this study to assess their awareness of this pension shift.

Rationale for chosen methodology and/or how ethical issue is to be addressed:

Participants will be informed that the aim of this research is to explore working younger women's understanding of retirement and the extent of their financial preparation for retirement and older women's experiences of being retired. Towards the end of the interview, women will be asked questions relating to their knowledge and attitude of the shift from state to private pension, which will enable to assess the extent of their awareness of this shift.

The full project title is not revealed for the purpose of assessing the women's awareness about this shift in pension provision as this might bias their responses and undermine key research questions.

Debriefing means that the researcher will explain after the interview that the she was interested in the pension shift, but that she could not tell them in advance that what this was

about. It is one of the way how to deal with withholding information before people give their consents to participate in the study.

The responses of participants will add to the substantiality of this topic in their own right, thus producing the knowledge relevant to the matter under consideration.

Supervisor/REO's response (including whether ethical issue has been satisfactorily addressed):

Ethical issue: Interviews will be conducted at participant's home and/or workplace, the issue of safety of both parties is important to be addressed here.

Rationale for chosen methodology and/or how ethical issue is to be addressed:

The researcher is committed to conduct interviews on a professional level and does not intended to impose any harm on participants.

The researcher's safety will be addressed, by informing her supervisors about the details of data collection, including the date, time and contact details of the interviewees and her mobile phone number. In case of emergency, the researcher is always carrying her mobile phone.

All interviews will be conducted during the morning/afternoon time, thus no interviews will be conducted during night time.

Supervisor/REO's response (including whether ethical issue has been satisfactorily addressed):

Student will be asked to confirm that the interviews were conducted safely by making a mobile phone call to one supervisor at the end of each fieldwork session.

**School of Sociology and Social Policy**
**University of Nottingham**

**Participant Consent Form**

***Project title:*** **Understanding of pension provision by working mothers**

In signing this consent form I confirm that:

| | | |
|---|---|---|
| I have read the Participant Information Sheet and the nature and purpose of the research project has been explained to me. | Yes ☐ | No ☐ |
| I have had the opportunity to ask questions. | Yes ☐ | No ☐ |
| I understand the purpose of the research project and my involvement in it. | Yes ☐ | No ☐ |
| I understand that my participation is voluntary and I may withdraw from the research project at any stage, without having to give any reason and withdrawing will not penalise or disadvantaged me in any way. | Yes ☐ | No ☐ |
| I understand that while information gained during the study may be published, any information I provide is confidential (with one exception – see below), and that no information that could lead to the identification of any individual will be disclosed in any reports on the project, or to any other party. No identifiable personal data will be published. | Yes ☐ | No ☐ |
| I understand that the researcher may be required to report to the authorities any significant harm to a child/young person (up to the age of 18 years) that he/she becomes aware of during the research. I agree that such harm may violate the principle of confidentiality. | Yes ☐ | No ☐ |
| I agree that extracts from the interview may be anonymously quoted in any report or publication arising from the research. | Yes ☐ | No ☐ |
| I understand that the interview will be recorded using digital audiotape/electronic voice recorder. | Yes ☐ | No ☐ |
| I understand that data will be securely stored. | Yes ☐ | No ☐ |
| I understand that the information provided can be used in other research projects which have ethics approval, but that my name and contact information will be removed before it is made available to other researchers. | Yes ☐ | No ☐ |
| I understand that I may contact the researcher or supervisors if I require further information about the research, and that I may contact the Research Ethics Officer of the School of Sociology and Social Policy, University of Nottingham, if I wish to make a complaint relating to my involvement in the research. | Yes ☐ | No ☐ |
| I agree to take part in the above research project. | Yes ☐ | No ☐ |

| | | |
|---|---|---|
| Participant's name (BLOCK CAPITAL) | Participant's signature | Date |
| ULZHAN KAZYBEKOVA | | |
| Researcher's name (BLOCK CAPITAL) | Researcher's signature | Date |

*School of Sociology and Social Policy, University of Nottingham*

**Information for Participants**

Understanding of pension provision by working mothers

The study is being carrying out by Ulzhan Kazybekova as part of a PhD in the School of Sociology and Social Policy at the University of Nottingham.

This study is first to explore how working mothers of the 1970-1980 birth cohort are considering their retirement, how they are planning financially for their retirement and what factors are affecting their pension savings.

With a comparative purposes of looking how mothers of an earlier birth cohort, women aged between 60 and 70 years are experiencing their retirement, how they have planned financially for their retirement and what factors affect their pensions. The study seeks to investigate how women of current age of 60 and 70 years were making financial planning for their retirement, when they were 30-40 years old, being married or cohabiting and employed at that time.

The purpose is that the second sample cohort of women should have the same sample characteristics of those women of the earlier birth cohort, such as being married/cohabited, having a child/children, being employed. That would facilitate understanding of the earlier cohort of women who are already retired for comparative purposes with women who are going to retire within 30 years time in respect to financial planning for retirement of both cohorts.

Women who will be selected as the sample of this research will be interviewed. The aim is to enable women to talk about their understanding of the retirement and experiences of the financial planning for their retirement in their own words.

It may be beneficial for women to talk about their understanding of the retirement and experiences of the financial planning for the retirement. Because the knowledge that would be shared by the participants involved in this study may help women themselves to have an opportunity to consider the extent of their understanding and consideration of the financial planning to their retirement in comparison with other research participants. Thus, younger cohort of women will have an opportunity to see whether they are saving enough and older cohort of women will have an opportunity to consider whether they have saved enough for their retirement. If the results of the research are useful for the research participants, then the research may help other women to consider how they define the retirement, thus contribute to the knowledge about pensions and well-being of the society.

There are no foreseeable risks to the participants, involved in this research study. All digital data from the interviews, which are interviews records, transcripts, and contact details of the participants, will be kept on the researcher's computer, which is protected by password and is accessible only to the researcher. The participation in interviews is voluntary and at any stage of the research, the participants have a right to withdraw from the study. The participant's anonymity will be given by providing codes after actual interview with each participant. No participant's names and contact details will be highlighted in the research.

There are no costs for participants to take part in this research study. The only inducement to take part in this research study is helping to further the knowledge in the ways of how working mothers financially plan for their retirement, which is about pensions area, which may benefit other working mothers.

Participation in this research project is entirely voluntary and if you do not want to participate you are free to withdraw from the project at any stage, including after the interview has already been done, without giving any reasons. If you want to participate in this research, then you should complete and sign the participant consent form and return to the researcher.

The collected information by this research study will be kept on the researcher's computer, which is protected by password and is accessible only to the researcher. All paper versions of the consent forms, interviews transcripts and note-taking materials will be kept in the locked desk of the researcher.

The potential research outputs are at the end of the fieldwork and/or thesis submission, by willingness of the participants to provide them with research findings, as a summary by the researcher.

Gaining access for conducting interviews is one of the important parts of this research study. The sampling criteria of this study are as follows:

- Age: equal number of mothers aged of 30-40 years and mothers aged of 60-70 years;
- Occupation: being in employment for women aged 30-40 years old at the moment and being in employment for women of 60-70 years, while at the period of being at 30-40 years old;
- Marital status: being married/cohabiting for women aged 30-40 years old at the moment and being married/cohabiting for women aged 60-70 years, while at the period of being at 30-40 years old;
- Having a child/children: being mothers for both sample cohorts;
- UK location: living in Nottingham city for both sample cohorts of mothers.

**Contact details**

Researcher: Ulzhan Kazybekova, PhD Candidate, The School of Sociology and Social Policy, The University of Nottingham, University Park, Nottingham, NG7 2RD
tel: 0777 14 42262, email: lqxuk4@nottingham.ac.uk or write to address below

Main supervisors: Professor Bruce Stafford, tel: 0115 84 67439, email: bruce.stafford@nottingham.ac.uk and Doctor Pauline Jas, tel: 0115 95 15425, email: pauline.jas@nottingham.ac.uk

The School of Sociology and Social Policy, The University of Nottingham: tel: 0115 95 15354. website: http://nottingham.ac.uk/sociology/index.aspx or write to address below

**Complaint procedure**

If you wish to complain about the way in which the research is being conducted or have any concerns about the research then in the first instance please contact Professor Bruce Stafford and Doctor Pauline Jas. If this does not resolve the matter to your satisfaction then please contact the School's Research Ethics Officer, Associate Professor Simon Roberts (tel. 0115 846 7767, email Simon.Roberts@nottingham.ac.uk

**Bibliography**


Abrahamson, P. (2010). European Welfare States Beyond Neoliberalism: Toward the Social Investment State. *Development and Society.* 39(1), 61-95.

Advisory, Conciliation and Arbitration Service (ACAS). (2014). *Paternity leave and pay.* Retrieved May 4, 2014 from http://www.acas.org.uk/index.aspx?articleid=1637

Advisory, Conciliation and Arbitration Service (ACAS). (2015). *Shared Parental Leave: a good practice guide for employers and employees.* Retrieved October 18, 2016 from http://www.acas.org.uk/media/pdf/h/d/Shared-Parental-Leave-a-good-practice-guide-for-employers-and-employees.pdf

Andersen, T.M. (2009). *Taxes and employment-is there a Scandinavia puzzle?* Economic Papers 359. Retrieved July 29, 2016 from http://ec.europa.eu/economy_finance/publications/publication13935_en.pdf

Annesley, C., and Gamble, A. (2004). Economic and Welfare Policy. In Ludlam, S., and Smith, M. J. (Eds). *Governing as New Labour. Policy and Politics under Blair.* (144-160). Hampshire: Palgrave Macmillan.

Annesley, C., and Gains, F. (2007). Feminising politics and policy: the impact of New Labour? In Annesley, C., Gains, F., and Rummery, K. (Eds). *Women and New Labour: Engendering politics and policy?* (3-27). Bristol: The Policy Press.

Annesley, C., and Gains, F. (2013). Investigating the Economic Determinants of the UK Gender Equality Policy Agenda. *The British Journal of Politics and International Relations.* 15, 125-146.

Arestis, P., and Sawyer, M. (2001). The Economic Analysis Underpinning the Third Way. *New Political Economy.* 6(2), 255-278.

Atkins, J. (2011). *Justifying New Labour Policy.* England: Palgrave Macmillan.

Augustin-Dittmann, S. (2010). The Development of All-Day Schooling in Germany: How was it possible in this Conservative Welfare State? *German Policy Studies.* 6(3). 49-81.

Bambra, C. (2007). Defamilisation and welfare state regimes: a cluster analysis. *International Journal of Social Welfare.* 16, 326-338.

Bardasi, E., and Jenkins, S. P. (2010). The Gender Gap in Private Pensions. *Bulletin of Economic Research.* 62(4), 343-363.

Barrientos, A., and Powell, M. (2004). The route map of the Third Way. In Hale, S., Leggett, W., and Martell, L. (Eds). *The Third Way and beyond. Criticisms, futures and alternatives*. (9-27). Manchester: Manchester University Press.

Bashir, N., Crisp, R., Gore, T., Reeve, K., and Robinson, D. (2011). *Families and work: Revisiting barriers to employment.* Research Report No 729. Department for Work and Pensions. Retrieved December 1, 2015 from

https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/214503/rrep729.pdf

Beck, U. (2014). *Pioneer in Cosmopolitan Sociology and Risk Society*. London: Springer.

Beland, D., Blomqvist, P., Andersen, J. G., Palme, J., and Waddan, A. (2014). The Universal Decline of Universality? Social Policy Change in Canada, Denmark, Sweden and the UK. *Social Policy and Administration.* 48(7), 739-756.

Bennett, F., and Dornan, P. (2006). *Child benefit: fit for the future: 60 years of support for children.* Child Poverty Action Group Policy Briefing. Retrieved March 4, 2016 from http://cpag.org.uk/sites/default/files/CPAG-Child-Benefit-Fit-Future-0806.pdf

Bennett, F., and Sung, S. (2013). Dimensions of Financial Autonomy in Low-/Moderate-Income Couples from a Gender Perspective and Implications for Welfare Reform. *Journal of Social Policy.* 42(4), 701-719.

Berkowitz, D., Manohar, N.N., and Tinkler, J.E. (2010). Walk Like a Man, Talk Like a Woman: Teaching the Social Construction of Gender. *Teaching Sociology.* 38(2), 132-143.

Berry, C. (2016). *Austerity Politics and UK Economic Policy.* London: The Palgrave Mamillan.

Beveridge, W. (1942). *Social insurance and allied services.* London: HMSO CMND 6404.

Bhattachary, D., and Slade, Z. (2012). *Investigating the triggers into claiming Pension Credit.* (Research Report No 785). Department for Work and Pensions. Retrieved April 27, 2017 from https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/214571/rrep785.pdf

Birkett, H. (2013). *The embedded nature of the retirement experience: a life course study.* Discussion Paper. Retrieved November 22, 2015 from http://epapers.bham.ac.uk/1803/1/DP_2013_-_11.pdf

Bisdee, D., Daly, T., and Price, D. (2013). Behind Closed Doors: Older Couples and the Gendered Management of Household Money. *Social Policy and Society.* 12(1), 163-174.

Blair, T. (1998). *The Third Way: New Politics for the New Century.* London: Fabian Society.

Blake, D. (2003). *Pension Schemes and Pension Funds in the United Kingdom.* United States: Oxford University Press.

Blofield, M., and Franzoni, M. (2015). Maternalism, Co-responsibility, and Social Equity: A Typology of Work-Family Policies. *Social Politics.* 22(1), 38-59.

Borg, I., and Stocks, A. (2013). *A survey of childcare and work decisions among families with children.* Working Paper No 114. Department for Work and Pensions. Retrieved December 1, 2015 from

https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/221221/WP114.pdf

Bozio, A., Crawford, R., and Tetlow, G. (2010). *The history of state pensions in the UK: 1948 to 2010.* IFS Briefing Note BN105. Retrieved January 22, 2016 from http://www.ifs.org.uk/bns/bn105.pdf

Braun, A., Vincent, C., and Ball, S. J. (2011). Working-class fathers and childcare: the economic and family contexts of fathering in the UK. *Community, Work and Family.* 14(1), 19-37.

Braune, V., and Clarke, V. (2013). *Successful qualitative research: A practical guide for beginners.* London: Sage.

Browne, K. (2011). *An Introduction to Sociology.* UK: Polity Press.

Buckler, S., and Dolowitz, D.P. (2000). Theorizing the Third Way: New Labour and Social Justice. *Journal of Political Ideologies.* 5, 301-320.

Buckler, S. (2007). Theory, Ideology, Rhetoric: Ideas in Politics and the Case of Community in Recent Political Discourse. *British Journal of Politics and International Relations.* 9, 36-54.

Bukodi, E., Dex, S., and Joshi, H. (2012). Changing career trajectories of women and men across time. In Scott, J., Dex, S., and Plagnol, A, C. (Eds). *Gendered Lives: Gender Inequalities in Production and Reproduction.* (48-74). UK: Edward Elgar Publishing Limited.

Burgoyne, C. B., Reibstein, J., Edmunds, A., and Dolman, V. (2007). Money management systems in early marriage: Factors influencing change and stability. *Journal of Economic Psychology.* 28, 214-228.

Cahusac, E., and Kanji, S. (2014). Giving Up: How Gendered Organizational Cultures Push Mothers Out. *Gender, Work and Organization.* 21(1), 57-70.

Castle, A. (2013). Child Tax and Welfare Benefits and Their Possible Effect on Population Growth. *Population Matters.* 1-8. Retrieved March 4, 2016 from http://www.populationmatters.org/documents/child_tax.pdf

Chappell, L., and Waylen, G. (2013). Gender and the hidden life of institutions. *Public Administration.* 91(3), 599-615.

Chau, R. C. M., Foster, L., and Yu, S. W. K. (2016). Defamilisation and familisation measures: Can they reduce the adverse effects of pro-market pension reforms on women in Hong Kong and the UK? *Critical Social Policy.* 1-20.

Child Poverty Action Group (CPAG). (2014). *Tax credits-moving on to universal credit.* Retrieved January 7, 2017 from http://www.cpag.org.uk/sites/default/files/uploads/CPAG-factsheet-tax-credits-moving-on-to-uc-Feb14.pdf

Cho, E. Y-N. (2014). Defamilization typology re-examined: Re-measuring the economic independence of women in welfare states. *Journal of European Social Policy.* 24(5), 442-454.

Christensen, E. (2002). *Feminist Arguments in Favour of Welfare and Basic Income in Denmark*. Paper presented at 9th International Congress, Geneva. Retrieved October 2, 2014 from http://www.ilo.org/public/english/protection/ses/download/docs/chris.pdf

Christopher, K. (2001a). *"Caregiving, Welfare States and Mothers' Poverty"*. Luxembourg Income Study Working Paper No. 287. Retrieved August 21, 2015 from http://www.lisdatacenter.org/wps/liswps/287.pdf

Christopher, K. (2001b). *"Welfare State Regimes and Mothers' Poverty"*. Luxembourg Income Study Working Paper No. 286. Retrieved August 21, 2015 from http://www.lisdatacenter.org/wps/liswps/286.pdf

Ciccia, R., and Bleijenbergh, I. (2014). After the Male Breadwinner Model? Childcare Services and the Division of Labor in European Countries. *Social Politics.* 21(1), 50-79.

Clark, G., and Strauss, K. (2008). Individual pension-related risk propensities: the effect of socio-demographic characteristics and spousal entitlement on risk attitudes. *Ageing and Society.* 28, 847-874.

Clery, E., Humphrey, A., and Bourne, T. (2010). *Attitudes to pensions: The 2009 survey.* Research Report No 701. Department for Work and Pensions. Retrieved February 18, 2015 from https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/214476/rrep701.pdf

Coates, D., and Oettinger, S. (2007). Two steps forward, one step back: the gender dimensions of Treasury policy under New Labour. In Annesley, C., Gains, F., and Rummery, K. (Eds). *Women and New Labour: Engendering politics and policy?* (117-133). Bristol: The Policy Press.

Connell, R.W. (1987). *Gender and Power: Society, the Person and Sexual Politics.* Cambridge: Polity.

Connell, R.W. (2009). *Gender in World Perspective.* Cambridge: Polity Press.

Cooper, D. (1999). *The state of welfare. A new contract for welfare: partnership in pensions.* Oxford: Institute of Economic Affairs. Retrieved May 1, 2014 from http://www.iea.org.uk/sites/default/files/publications/files/upldeconomicAffairs44pdfSummary.pdf

Cote, S. M., Doyle, O., Petitclerc, A., and Timmins, L. (2013). Child Care in Infancy and Cognitive Performance Until Middle Childhood in the Millennium Cohort Study. *Child Development.* 84(4), 1191-1208.

Crawford, R., Keynes, S., and Tetlow, G. (2013). *A Single-Tier Pension: What Does It Really Mean?* Joseph Rowntree Foundation. Retrieved August 25, 2016 from http://www.ifs.org.uk/comms/r82.pdf

Crawford, R., Keynes, S., and Tetlow, G. (2014). *A Single-Tier Pension: What Does It Mean For Individuals?* Joseph Rowntree Foundation. Retrieved August 25, 2016 from https://www.jrf.org.uk/report/single-tier-pension-what-does-it-mean-individuals

Crompton, R., Lewis, S., and Lyonette, C. (2007). Introduction: The Unravelling of the 'Male Breadwinner' Model-and Some of its Consequences. In Crompton, R., Lewis, S., and Lyonette, C. (Eds). *Women, Men, Work and Family in Europe.* (1-17). New York: Palgrave Macmillan.

Daly, M. (1994). Comparing Welfare States: Towards a Gender Friendly Approach. In Sainsbury, D. (Ed). *Gendering Welfare States.* (101-118). London: SAGE Publications Ltd.

Daly, M. (2000). *The Gender Division of Welfare: The Impact of the British and German Welfare States.* Cambridge: Cambridge University Press.

Daly, M., and Lewis, J. (2000). The concept of social care and the analysis of contemporary welfare states. *British Journal of Sociology.* 51(2), 281-298.

Daly, M., and Rake, K. (2003). *Gender and the Welfare State.* Cambridge: Polity Press.

Daly, M., and Scheiwe, K. (2010). Individualisation and Personal Obligations-Social Policy, Family Policy, and Law Reform in Germany and the UK. *International Journal of Law, Policy and Family.* 24(2), 177-197.

Daly, M. (2011). What Adult Worker Model? A Critical Look at Recent Social Policy Reform in Europe from a Gender and Family Perspective. *Social Politics.* 18(1), 1-23.

Danforth, B. T. (2010). *The Emergence of Three Worlds of Welfare.* Prepared for the Joint NordWel and REASSESS International Summer School 2010, Odense, Denmark. Retrieved October 27, 2015 from http://static.sdu.dk/mediafiles/2/A/3/%7B2A3DDE4A-D086-4E8F-A686-CD2C50054219%7Dpaper%20ben.pdf

Davis, E. P., and Lastra, R.M. (2016). *Pension Provision, Care and Dignity in Old Age: Legal and Economic Issues.* Working Paper No. 16-06. Economics and Finance Working Paper Series. Retrieved May 1, 2017 from https://www.brunel.ac.uk/__data/assets/pdf_file/0011/466670/1606.pdf

Davis, A. (2012). *Gender in History: Modern Motherhood: Women and Family in England, 1945-2000.* Manchester: Manchester University Press.

Davies, E. M., and Cartwright, S. (2011). Psychological and psychosocial predictors of attitudes to working past normal retirement age. *Employee Relations,* 33 (3). 249-268.

Department for Business, Innovation and Skills (BIS). (2016). *Graduate Labour Market Statistics: 2015.* Retrieved October 15, 2016 from

https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/518654/bis-16-232-graduate-labour-market-statistics-2015.pdf

Department for Education (DfE). (2014). *Statutory framework for the early years foundation stage. Setting the standards for learning, development and care for children from birth to five.* Retrieved October 25, 2016 from https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/335504/EYFS_framework_from_1_September_2014__with_clarification_note.pdf

Department of Social Security (DSS). (1998a). N*ew Ambitions for Our Country: A new contract for welfare.* Cm 3805, London: The Stationery Office.

Department of Social Security (DSS). (1998b). *A new contract for welfare: Partnership in Pensions.* Cm 4179, London: The Stationery Office.

Department for Work and Pensions (DWP). (2012). *Income Related Benefits: Estimates of Take-up in 2009-2010.* Retrieved April 27, 2017 from https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/222915/tkup_full_report_0910.pdf

Department for Work and Pensions (DWP). (2013). *The single-tier pension: a simple foundation for saving.* Retrieved August 31, 2016 from http://webarchive.nationalarchives.gov.uk/20130402152647/http:/www.dwp.gov.uk/docs/single-tier-pension.pdf

Department for Work and Pensions (DWP). (2016). *Impact of New State Pension (NSP) on an Individual's Pension Entitlement- Longer Term Effects on NSP.* Retrieved September 27, 2016 from https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/491845/impact-of-new-state-pension-longer-term-reserach.pdf

Dex, S., and Bukodi, E. (2010). *The effects of part-time work on women's occupational mobility in Britain: Evidence from the 1958 Birth Cohort Study.* GeNet Working Paper No 37. Retrieved July 29, 2015 from http://www.genet.ac.uk/workpapers/GeNet2010p37.pdf

Disney, R. (2016). Pension Reform in the United Kingdom: An Economic Perspective. *National Institute Economic Review.* 237, R6-R12.

Doric, G. (2008). Making Welfare Regime Analysis Sensitive to Gender Relations. Sociological Review [*Социолошки преглеђ]*. XLII (1), 3–26. Retrieved November 12, 2016 from http://www.socioloskipregled.org.rs/Tekstovi/1(2008)/Djoric.pdf

Duberley, J., Carmichael, F., and Szmigin, I. (2014). Exploring Women's Retirement: Conitnuity, Context and Career Transition. *Gender, Work and Organization.* 21(1), 71-90.

Duberley, J., and Carmichael, F. (2016). Career Pathways into Retirement in the UK: Linking Older Women's Pasts to the Present. *Gender, Work and Organization.* 1-18.

Duncan, S., and Edwards, R. (1999). *Lone Mothers. Paid Work and Gendered Moral Rationalities.* Basingstoke: Macmillan.

Duncan, S., and Edwards, R. (2003). State Welfare Regimes, Mothers' Agencies and Gendered Moral Rationalities. In Kollind, K., Peterson, A. (Eds). *Thoughts on family, gender, generation and class: A Festschrift to Ulla Bjornberg.* Goteborgs Universitet.

Duncan, S., Edwards, R., Reynolds, T., and Alldred, P. (2003). Motherhood, paid work and partnering: values and theories. *Work, Employment and Society.* 17(2), 309-330.

Duncan, S., Edwards, R., Reynolds, T., and Alldred, P. (2004). Mothers and Child Care: Policies, Values and Theories. *Children and Society.* 18, 254-265.

Duncan, S., and Irwin, S. (2004). The social patterning of values and rationalities: mothers' choices in combining caring and employment. *Social Policy and Society.* 3(4), 391-399.

Dworkin, S. L. (2012). Sample Size Policy for Qualitative Studies Using In-Depth Interviews. *Archives of Sexual Behavior.* 41(6), 1319-1320.

Edmonds, T. (2014). *Child Trust Funds and Junior Isa transferability.* Briefing Paper No 06468. House of Commons. Retrieved May 23, 2016 from http://researchbriefings.files.parliament.uk/documents/SN06468/SN06468.pdf

Edwards, R., Duncan, S., Reynolds, T., and Alldred, P. (2002). *A Mother's Instinct? Paid Work, Partnering and Childcare.* Working Paper 26. Centre for Research on Family, Kinship and Childhood. Retrieved September 29, 2015 from http://www.sociology.leeds.ac.uk/assets/files/FLaGWorkingPapers/WP26_EdwardsDuncanReynoldsAllred.pdf

Eichhorst, W., and Konle-Seidl, R. (2008). *Contingent Convergence: A Comparative Analysis of Activation Policies.* Institute for the Study of Labor. Discussion Paper No 3905. Retrieved July 29, 2016 from http://ftp.iza.org/dp3905.pdf

Esping-Andersen, G. (1990). *The Three Welfare Regimes.* Princeton: Princeton University Press.

Esping-Andersen, G. (1999). *Social Foundations of Postindustrial Economies.* Oxford: Oxford University Press.

Esposito, E. (2011). Using the future in the present: risk and surprise in financial markets. *Economic Sociology: The European Economic Newsletter.* 12(3), 13-18.

European Commission. (EC). *The current situation of gender equality in Germany-Country Profile.* Retrieved January 18, 2017 from http://ec.europa.eu/justice/gender-equality/files/epo_campaign/country-profile_germany_en.pdf

Evandrou, M., and Falkingham, J. (2005). A secure retirement for all? Older people and New Labour. In Hills, J., and Stewart, K. (Eds). *A more equal society? New Labour, poverty, inequality and exclusion.* (167-187). Bristol: The Policy Press.

Evason, E., and Spence, L. (2003). Women and Pensions: Time for a Rethink. *Social Policy and Administration.* 37(3), 253-270.

Evertsson, L., and Nyman, C. (2014). Perceptions and Practices in Independent Management: Blurring the Boundaries Between "Mine", "Yours" and "Ours". *Journal of Family and Economic Issues.* 35(1), 65-80.

Evertsson, M., England, P., Mooi-Reci, I., Hermsen, J., De Bruijn, J., and Cotter, D. (2009). Is Gender Inequality Greater at Lower or Higher Educational Levels? Common Patterns in the Netherlands, Sweden, and the United States. *Social Politics.* 210-241.

Fagan, C., and Norman, H. (2012). Trends and social divisions in maternal employment patterns following maternity leave in the UK. *International Journal of Sociology and Social Policy.* 32(9/10), 544-560.

Fawcett Society. (2016). *Women and the State Pension Age.* Debate Briefing. Retrieved September 25, 2016 from http://www.fawcettsociety.org.uk/wp-content/uploads/2015/11/Women-and-the-State-Pension-Age-Debate-Briefing-7-Jan-2016.pdf

Falkingham, J., and Rake., K. (1999). 'Partnership in Pensions': Delivering a secure retirement for women? In Agulnik, P., Barr, N., Falkingham, J., and Rake, K. *Partnership in Pensions? Responses to the Pensions Green Paper.* (46-56). CASE paper 24. London: Centre for Analysis of Social Exclusion. Retrieved April 3, 2013 from http://eprints.lse.ac.uk/2230/

Fasang, A. E., Aisenbery, S., and Schomann, K. (2013). Women's Retirement Income in Germany and Britain. *European Sociological Review.* 29(5), 968-980.

Ferragina, E., and Seeleib-Kaiser, M. (2011). Welfare regime debate: past, present, futures? *Policy and Politics.* 39(4), 583-611.

Finch, N. (2014). Why are women more likely than men to extend paid work? The impact of work-family life history. *European Journal of Ageing.* 11(1), 31-39.

FirstStop Advice. (2015). *Benefits for people of retirement age.* Factsheet 12. Retrieved March 10, 2015 from http://www.firststopcareadvice.org.uk/downloads/kbase/3261.pdf

Fleckenstein, T., and Seeleib-Kaiser, M. (2009). *The Political Economy of Family Policies: Analysing Family Policy expansions in Britain and Germany.* Paper presented at the Annual meeting of RC19. Retrieved October 20, 2014 from http://cccg.umontreal.ca/RC19/PDF/Fleckenstein-T_Rc192009.pdf

Foster, L. (2003). *Gender, Pensions and The Life Course.* Paper given at the Sheffield University Annual Postgraduate Conference 2003 and the Annual British Sociological Conference 2004. Retrieved April 16, 2017 from http://www.shef.ac.uk/polopoly_fs/1.71411!/file/8foster.pdf

Foster, L. (2010). Towards a new political economy of pensions? The implications for women. *Critical Social Policy*. 30 (27), 27-47

Foster, L. (2012). I might not live that long!' A study of young women's pension planning in the United Kingdom. *Social Policy and Administration.* 46(7), 769-787.

Foster, L. (2014a). Women's pensions in the European Union and the current economic crisis. *Policy and Politics.* 42(4), 565-580.

Foster, L. (2014b). Towards a fairer pension system for women? Assessing the impact of recent pension changes on women. In Farnsworth, K., Irving, Z., and Fenger, M. (Eds). *Social Policy Review 26: Analysis and Debate in Social Policy 2014.* (29-47). Bristol: Policy Press.

Foster, L. (2015a). Young People and Attitudes towards Pension Planning. *Social Policy and Society.* 1-16.

Foster, L. (2015b). Eradicating inequalities in pension provision in the UK and beyond: The case of women. *Report for the United Nations on the 2030 sustainable Development Goals.* Retrieved March 10, 2017 from http://www.un.org/esa/socdev/egms/docs/2015/sd-agenda2030/LiamFosterPaper.pdf

Foster, L., Heneghan, M., Olchawski, J., and Trenow, P. (2016). *Closing the Pension Gap: Understanding Women's Attitudes to Pension Saving.* Fawcett Society. Retrieved June 17, 2016 from http://www.fawcettsociety.org.uk/wp-content/uploads/2016/01/Pensions-full-V2.pdf

Foster, L., and Walker, A. (2013). Gender and active ageing in Europe. *European Journal of Ageing.* 10(1), 3-10.

Freeden, M. (1999). The Ideology of New Labour. *Political Quarterly.* 70, 42-51.

Frericks, P., Maier, R., and De Graff, W. (2007). European Pension Reforms: Individualization, Privatization and Gender Pension Gaps. *Social Politics.* 14(2), 212-237.

Galletta, A. (2013). *Mastering the Semi-Structured Interview and Beyond.* New York: New York University Press.

Galvez-Munoz, L., Rodriguez-Modrono, P., and Dominguez-Serrano, M. (2008). *A Comparative Analysis on "Total Work" By Gender in EU Countries and By Group of Welfare State Systems.* Paper presented at the 4th Symposium Gender and Well-being, Cost Action A-34, Madrid, 25th-28th June. Retrieved November 12, 2016 from ttp://www.ub.edu/tig/GWBNet/MadridPapers/Galvez%20et%20al.pdf

Galvez-Munoz, L., Rodriguez-Modrono, P., and Dominguez-Serrano, M. (2011). Work and Time Use By Gender: A New Clustering of European Welfare Systems. *Feminist Economics.* 17(4), 125-157.

Gardiner, J., Robinson, A. M., and Fakhfakh, F. (2016). Exploring the private pension gender gap and occupation in later working life. *Work, Employment and Society*. 30(4), 687-707.

Gatrell, C. J., Burnett, S. B., Cooper, C. K., and Sparrow, P. (2014). Parents, Perceptions and Belonging: Exploring Flexible working among UK Fathers and Mothers. *British Journal of Management.* 25, 473-487.

Gaunt, R., and Scott, J. (2015). Gender differences in identities and their socio-structural correlates: how gendered lives shapes parental and work identities. *Journal of Family Issues.* 1-36.

Giddens, A. (1999). *The Third Way: the Renewal of Social Democracy.* Cambridge: Polity Press.

Ginn, J., and Arber, S. (1999). Changing patterns of pension inequality: the shift from state to private sources. *Ageing and Society.* 19, 319-342.

Ginn, J., and Arber, S. (2000). Personal Pension Take-up in the 1990s in Relation to Position in the Labour Market. *Journal of Social Policy.* 29(2), 205-228.

Ginn, J., and Arber, S. (2001). A colder pension climate for British women. In Ginn, J., Street, D., and Arber, S. (Eds). *Women, Work and Pensions. International Issues and Prospects.* (44-67). Buckingham: Open University Press.

Ginn, J., Daly, M., and Street, D. (2001). Engendering pensions: a comparative framework. In Ginn, J., Street, D., and Arber, S. (Eds). *Women, Work and Pensions. International Issues and Prospects.* (1-11). Buckingham: Open University Press.

Ginn, J. (2001). Third way or third class? Conservative pension policies rebranded under Labour. *Critical Social Policy.* 21(4), 539-543.

Ginn, J. (2003a). Parenthood, Partnership Status and Pensions: Cohort Differences among Women. *Sociology.* 37, 493-510.

Ginn, J. (2004). European Pension Privatisation: Taking Into Account of Gender. *Social Policy and Society.* 3(2), 123-134.

Ginn, J. (2013). Austerity and Inequality. Exploring the Impacts of Cuts in the UK by Gender and Age. *Research on Ageing and Social Policy*. 1(1), 28-53.

Ginn, J., and MacIntyre, K. (2013). UK Pension Reforms: Is Gender Still an Issue? *Social Policy and Society.* 12(1), 91-103.

Goodwin, J., and O'Connor, H. (2014). Notions of fantasy and reality in the adjustment to retirement. *Aging and Society.* 34(4), 569-589.

Gornick, J., and Meyers, M. (2003). *Families that work.* New York: Russell Sage Foundation.

Gough, O., and Adami, R. (2015). What drives the purchase decision in pensions and long-term investment products in the UK? In Harrison, T., and Estelami, H. (Eds). *The Routledge Companion to Financial Services Marketing.* (91-101). Oxon: Routledge.

Government (GOV.UK). (2015). *National Insurance.* Retrieved October 24, 2015 from https://www.gov.uk/national-insurance/what-national-insurance-is-for

Government (GOV.UK). (2016a). *Help paying for childcare.* Retrieved May 26, 2016 from https://www.gov.uk/help-with-childcare-costs/free-childcare-and-education-for-2-to-4-year-olds

Government (GOV.UK). (2016b). *Help paying for childcare.* Retrieved May 26, 2016 from https://www.gov.uk/help-with-childcare-costs/childcare-vouchers

Government (GOV.UK). (2016c). *Check your State Pension.* Retrieved August 14, 2016 from https://www.gov.uk/check-state-pension

Government (GOV.UK). (2016d). *Maternity pay and leave.* Retrieved October 18, 2016 from https://www.gov.uk/maternity-pay-leave/leave

Government (GOV.UK). (2016e). *Paternity pay and leave.* Retrieved October 18, 2016 from https://www.gov.uk/paternity-pay-leave/leave

Government (GOV.UK). (2016f). *Early years foundation stage.* Retrieved October 25, 2016 from https://www.gov.uk/early-years-foundation-stage

Government (GOV.UK). (2016g). *Claim Child Benefit.* Retrieved May 26, 2016 from https://www.gov.uk/child-benefit/what-youll-get

Government (GOV.UK). (2016h). *Child Trust Fund.* Retrieved May 26, 2016 from https://www.gov.uk/child-trust-funds

Grady, J. (2015). Gendering Pensions: Making Women Visible. *Gender, Work and Organization.* 22(5), 445-458.

Gregory, A., Milner, S., and Windebank, J. (2013). Work-life balance in times of economic crisis and austerity. *International Journal of Sociology and Social Policy.* 33(9/10), 528-541.

Gross, M. (2012). 'Objective Culture' and the Development of Nonknowledge: Georg Simmel and the Reverse Side of Knowing. *Cultural Sociology.* 6(4), 422-437.

Hamilton, M. (2014). The 'new social contract' and the individualisation of risk in policy. *Journal of Risk Research.* 17(4), 453-467.

Hammersley, M. (2013). *What is Qualitative Research?* London: Bloomsbury.

Hartas, D. (2014). *Parenting, Family Policy and Children's Well-Being in an Unequal Society: A New Culture War for Parents.* England: Palgrave Macmillan.

Hay, C. (1999). *The Political Economy of New Labour: Labouring under False Pretences*? Manchester: Manchester University Press.

Hean, S., Worswich, L., Fenge, L., Wilkinson, C., and Fearnley, S. (2013). Keeping informed during times of economic downturn: the trusted amateur as a preferred source of financial information. *Public Money and Management.* 33(1), 23-30.

Hennig, M., Stuth, S., Ebach, M., and Hagglund, A. E. (2012). How do employed women perceive the reconciliation of work and family life? *International Journal of Sociology and Social Policy*. 32(9/10), 513-529.

Hills, J. (1998). *Thatcherism, New Labour and the Welfare State.* CASE paper 13. London: London School of Economics. Retrieved April 22, 2013 from http://eprints.lse.ac.uk/5553/1/Thatcherism_New_Labour_and_the_Welfare_State.pdf

Himmelweit, S., and Sigala, M. (2004). Choice and the relationship between identities and behaviour for mothers with pre-school children: some implications for policy from a UK study. *Journal of Social Policy*. 33(3), 455-478.

Himmelweit, S., Santos, C., Sevilla, A., and Sofer, C. (2013). Sharing of Resources Within the Family and the Economics of Household Decision Making. *Journal of Marriage and Family*. 75, 625-639.

Hirsch, D., Sutton, L., and Beckhelling, J. (2012). *The cost of a child in the twenty-first century.* Child Poverty Action Group. Retrieved March 4, 2016 from http://www.cpag.org.uk/sites/default/files/CPAG%20Cost%20of%20a%20Child%202012.pdf

Hodson, D. (2012). *A guide to the taxation of husbands and wives on marriage, and on separation and divorce 2012/2013.* Retrieved September 20, 2014 from http://www.iflg.uk.com/userFiles/taxationguide2012.pdf

Hokema, A., and Scherger, S. (2016). Working Pensioners in Germany and the UK: Quantitative and Qualitative Evidence on Gender, Marital Status, and the Reasons for Working. *Population Ageing*. 9, 91-111.

Holdstock. D., Walker, K., and Daw, R. (1997). Book reviews. *The International Journal of Human Rights*. 1(1), 163-168.

Hook, J.L. (2015). Incorporating 'class' into work-family arrangements: Insights from and for Three Worlds. *Journal of European Social Policy*. 25(1), 14-31.

Hughes, M. (2002). Interviewing. In Greenfield, T. (Eds). *Research methods for Postgraduates*. (2nd ed). (209-218). London: Arnold.

Huskinson, T., Hobden, S., Oliver, D., Keyes, J., Littlewood, M., Pye, J., and Tipping, S. (2016). *Childcare and early years survey of parents 2014 to 2015.* Department for Education. Retrieved January 7, 2017 from https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/516924/SFR09-2016_Childcare_and_Early_Years_Parents_Survey_2014-15_report.pdf.pdf

Ingold, J., and Etherington, D. (2013). Work, welfare and gender inequalities: an analysis of activation strategies for partnered women in the UK, Australia and Denmark. *Work, Employment and Society*. 27(4), 621-638.

Javadi, M., and Zarea, K. (2016). Understanding Thematic Analysis and its Pitfall. *Journal of Client Care. An International Nursing Journal.* 1(1), 34-40.

Jenkins, A., and Poulston, J. (2014). Managers' perceptions of older workers in British hotels. *Equality, Diversity and Inclusion: An International Journal.* 33(1), 54-72.

Johnson, J. L., and Repta, R. (2012). Sex and Gender: Beyond the Binaries. In Oliffe, J.L., and Greaves, L. (Eds). *Designing and Conducting Gender, Sex, and Health Research.* (17-37). USA: SAGE Publications Inc.

Jones, T. (1996). *Remaking the Labour Party: From Gaitskell to Blair.* London: Routledge.

Josiah, J., Gough, O., Haslam, J., and Shah, N. (2014). Corporate reporting implication in migrating from defined contribution pension schemes: A focus on the UK. *Accounting Forum.* 38, 18-37.

Kammer, A., Niehues, J., and Peichl, A. (2012). Welfare regimes and welfare state outcomes in Europe. *Journal of European Social Policy.* 22(5), 455-471.

Kan, M-Y., and Gershuny, J. (2010). Gender segregation and bargaining in domestic labour: evidence from longitudinal time-use data. In Scott, J., Crompton, R., and Lyonette, C. (Eds). *Gender Inequalities in the 21st Century. New Barriers and Continuing Constraints.* (153-173). Cheltenham: Edward Elgar Publishing Limited.

Kan, M. Y., and Laurie, H. (2014). Changing patterns in the allocation of savings, investments and debts within couple relationships. *The Sociological Review.* 62, 335-358.

Kanji, S., and Cahusac, E. (2015). Who am I? Mothers' shifting identities, loss and sensemaking after workplace exit. *Human Relations.* 68(9), 1415-1436.

Keck, W., and Saraceno, C. (2013). The Impact of Different Social-Policy Frameworks on Social Inequalities among Women in the European Union: The Labour-Market Participation of Mothers. *Social Politics.* 20(3), 297-328.

Kershaw, P. (2010). *The Just Commodification of Women, Equal Care Obligations for Men, and Autonomous Households: Gendering the Comparative Analysis of Welfare States in 20 OECD Countries.* Retrieved November 12, 2016 from https://www.cpsa-acsp.ca/papers-2010/Kershaw.pdf

King, D., and Wickham-Jones, M. (1999). Bridging the Atlantic: The Democratic (Party) Origins of Welfare to Work. In Powell, M. (Ed). *New Labour, New Welfare State? The Third Way in British Social Policy.* Bristol: Policy Press.

Knijn, T., and Ostner, I. (2002). Commodification and de-commodification. In Hobson, B., Lewis., and Siim, B. (Eds). *Contested Concepts in Gender and Social Politics.* (141-170). UK: Edward Elgar Publishing Limited.

Korpi, W., Ferrarini, T., and Englund, S. (2013). Women's Opportunities under Different Family Policy Constellations: Gender, Class, and Inequality Tradeoffs in Western Countries Re-examined. *Social Politics.* 20(1), 1-40.

Kotecha, M., Maplethorpe, N., Arthur, S., Stoll, N., Green, R., Wood, N., and Hussey, D. (2011). *Perceptions of income requirements in retirement* (Research Report No 773).

Department for Work and Pensions (DWP). Retrieved October 11, 2012 from https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/214555/rrep773.pdf

Kroger, T. (2009). *Dedomestication and childcare policy: A comparison of care service provisions of fifteen welfare states.* ISA RC19 Conference. Social Policies: Local Experiments, Travelling Ideas. Universite de Montreal, 20-22 August. Retrieved August 23, 2015 from http://www.cccg.umontreal.ca/rc19/PDF/Kroger-T_Rc192009.pdf

Kvale, S. (1996). *Interviews. An Introduction to Qualitative Research Interviewing.* London: SAGE Publications.

Lauer, S. R., and Yodanis, C. (2011). Individualized Marriage and the Integration. *Journal of Marriage and Family.* 73, 669-683.

Le Grand, J. (1998). The Third Way Begins with CORA. *New Statesman.* 6 March, 11(494), 26-27.

Leibfreid, S. (1992). 'Towards a European welfare state?'. In Zsuza, F., Kolberg, J.E. (Eds). *Social policy in changing Europe.* (245-279). Frankfurt: Campus.

Leira, A. (2002). *Working Parents and the Welfare State: Family change and policy reform in Scandinavia.* Cambridge: Cambridge University Press.

Leitner, S. (2003). Varieties of familialism: The caring function of the family in comparative perspective. *European Societies.* 5(4), 353-375.

Lewis, J. (1992). Gender and the Development of Welfare Regimes. *Journal of European Social Policy.* 2(3), 159-173.

Lewis, J. (2001). The decline of the male breadwinner model: Implications for work and care. *Social Politics: International Studies in Gender, State and Society.* 8(2), 152-169.

Lewis, J., Campbell, M., and Huerta, C. (2008). Patterns of paid and unpaid work in Western Europe: gender, commodification, preferences and the implications for policy. *Journal of European Social Policy.* 18(1), 21-37.

Lewis, J. (2013). Continuity and Change in English Childcare Policy 1960-2000. *Social Politics.* 20(3), 358-386.

Lindley, J., and Machin, S. (2013). Wage inequality in the Labour years. *Oxford Review of Economic Policy.* 29(1), 165-177.

Lister, R. (1994). She has other duties-Women, citizenship and social security. In Baldwin, S., Falkingham, J. (Eds). *Social Security and Social Change. New Challenges to the Beveridge Model.* (31-45). Exeter: Harvester Wheatsheaf.

Lister, R. (1999). *Work for Those Who Can, Security for Those Who Cannot: a Third Way in Social Security Reform?.* Paper presented at Social Policy Association Annual Conference. 20-22 July. Roehampton.

Lister, R. (2001). New Labour: a study in ambiguity from a position of ambivalence. *Critical Social Policy*. 21, 425-447.

Loretto, W., and Vickerstaff, S. (2012). The domestic and gendered context for retirement. *Human Relations*. 66(1), 65-86.

Lyonette, C., Kaufman, G., and Crompton, R. (2011). We both need to work: maternal employment, childcare and health care in Britain and the USA. *Work, Employment and Society*. 25(1), 34-50.

Lyonette, C. (2015). Part-time work, work-life balance and gender equality. *Journal of Social Welfare and Family Law*. 37(3), 321-333.

Lyonette, C., and Crompton, R. (2015). Sharing the load? Partners' relative earnings and the division of domestic labour. *Work, Employment and Society*. 29(1), 23-40.

MacLeavy, J. (2011). A 'new politics' of austerity, workfare and gender? The UK coalition government's welfare reform proposals. *Cambridge Journal of Regions, Economy and Society*. 4, 355-367.

MacLeod, P., Fitzpatrick, A., Hamlyn, B., Jones, A., Kinver, A., and Page, L. (2012). *Attitudes to Pensions: The 2012 survey*. Research Report 813. Department for Work and Pensions. Retrieved February 18, 2015 from https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/193372/rrep813.pdf

Martinek, H. (2013). *Poverty and financial dependence among mothers in Germany and Sweden. The defamilialising potential of two disparate welfare regimes.* Paper to be presented at the RC 19 conference in Budapest, 22nd -24th August. Retrieved November 1, 2016 from http://www.asszisztencia.hu/casm2/upload/111/A-0117.pdf

Mason, J. (2002). *Qualitative Researching*. (2nd ed). London: SAGE Publications Ltd.

McDowell, L., Ray, K., Perrons, D., Fagan, C., and Ward, K. (2005). Women's paid work and moral economies of care. *Social and Cultural Geography*. 6(2), 219-235.

McIntosh, B., McQuaid, R., Munro, A., and Dabir-Alai, P. (2012). Motherhood and its impact on career progression. *Gender in Management: An International Journal*. 27(5), 346-364.

McIvor, A. (2013). *Working Lives. Work in Britain since 1945*. UK: Palgrave Macmillan.

McKay, S., and Rowlingson, K. (2016). Social security under the Coalition and Conservatives: shredding the system for people of working age; privileged pensioners. In Bochel, H., and Powell, M. *The Coalition Government and Social Policy. Restructuring the welfare state*. (179-200). Bristol: Policy Press.

McLaughlin, E., and Glendinning, C. (1994). Paying for care in Europe: is there a feminist approach? In Hantrais, L., Mangen, S. (Eds). *Family policy and the welfare of women*. Cross-national Research Papers. United Kingdom: University of Loughborough.

McRae, S. (2003). Constraints and choices in mothers' employment careers: a consideration of Hakim's Preference Theory. *British Journal of Sociology.* 54(3), 317-338.

Merriam, S. B. (2009). *Qualitative Research Practice: A Guide to Design and Implementation.* San Francisco: Jossey-Bass.

Merriam, S. B., and Tisdell, E. J. (2016). *Qualitative Research: A Guide to Design and Implementation.* (4th ed). San Francisco: Jossey-Bass.

Meulders, D., and O'Dorchai, S. (2004). The role of welfare state typologies in analysing motherhood. *Transfer: European Review of Labour and Research*. 10(1), 16-33.

Millar, J. (1999). Obligations and Autonomy in Social Welfare. In Crompton, R. (Ed). *Restructuring Gender Relations and Employment. The Decline of the Male Breadwinner.* (26-40). Oxford: Oxford University Press.

Miller, T. (2012). Balancing caring and paid work in the UK: narrating 'choices' as first-time parents. *International Review of Sociology.* 22(1), 39-52.

Mitchell, D. (1997). *Reshaping Australian Social Policy: alternatives to the breadwinner welfare state.* Public Policy Program Discussion Papers. Retrieved August 21, 2015 from https://digitalcollections.anu.edu.au/bitstream/1885/41754/3/MitchellDP55_PPP.pdf

Money Advice Service. (2016a). *Pension calculator.* Retrieved August 14, 2016 from https://www.moneyadviceservice.org.uk/en/tools/pension-calculator

Money Advice Service. (2016b). *Workplace pension contribution calculator.* Retrieved August 14, 2016 from https://www.moneyadviceservice.org.uk/en/tools/workplace-pension-contribution-calculator

Montgomerie, J., and Budenbender, M. (2015). Round the Houses: Homeownership and Failures of Asset-Based Welfare in the United Kingdom. *New Political Economy.* 20(3), 386-405.

Morgan, K. (2008). The Political Path to a Dual Earner/Dual Carer Society: Pitfalls and Possibilities. *Politics and Society.* 36(3), 403-420.

Morrell, G., and Tennant, R. (2010). *Pathways to retirement: The influence of employer policy and practice on retirement decisions.* Research Report No 673. Department for Work and Pensions. Retrieved March 17, 2015 from https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/214444/rrep673.pdff

Neale, B., and Davies, L. (2016). Becoming a Young Breadwinner? The Education, Employment and Training Trajectories of Young Fathers. *Social Policy and Society.* 15(1), 85-98.

Norman, H., Elliot, M., and Fagan, C. (2014). Which fathers are the most involved in taking care of their toddlers in the UK? An investigation of the predictors of paternal involvement. *Community, Work and Family.* 17(2), 163-180.

Noy, C. (2008). Sampling Knowledge: The Hermeneutics of Snowball Sampling in Qualitative Research. *International Journal of Social Research Methodology*. 11(4), 327-344.

O'Connor, J.S. (1993). Gender, class and citizenship in the comparative analysis of welfare state regimes: Theoretical and methodological issues. *British Journal of Sociology*. 44(3), 501-518.

O'Connor, J.S., Orloff, A.S., and Shaver. S. (1999). *States, Markets, Families. Gender, Liberalism and Social Policy in Australia, Great Britain and the United States.* Cambridge: Cambridge University Press.

O'Connor, J.S. (2004). Gender, citizenship and welfare state regimes. In Kennett, P. (Ed). *A Handbook of Comparative Social Policy*. (180-200). UK: Edward Elgar Publishing Limited.

O'Connor, J.S. (2013). Gender, citizenship and welfare state regimes in the early twenty-first century: 'incomplete revolution' and/or gender equality 'lost in translation. In Kennett, P. (Ed). *A Handbook of Comparative Social Policy*. (137-162). UK: Edward Elgar Publishing Limited.

Office for National Statistics (ONS). (2005). *Chapter 1: Pensions legislation: an overview.* Pension Trends: 2005 edition. Retrieved May 4, 2017 from http://www.ons.gov.uk/ons/rel/pensions/pension-trends/chapter-1--pensions-legislation--archived/chapter-1--pensions-legislation---archived-.pdf?format=print

Office for National Statistics (ONS). (2011a). *Patterns of pay: results of the Annual Survey of Hours and Earnings 1997 to 2010.* Retrieved June 4, 2013 from http://www.ons.gov.uk/ons/rel/ashe/patterns-of-pay/1997---2010-ashe-results/index.html

Office for National Statistics (ONS). (2011b). *Pension Trends-Chapter 5: State pensions.* Retrieved November 11, 2016 from http://www.ons.gov.uk/ons/rel/pensions/pension-trends/chapter-5--state-pensions--2011-edition-/bkd-pt2011ch5.pdf

Office for National Statistics (ONS). (2011c). *Census 2011: Key and Quick Statistics.* Retrieved January 1, 2017 from https://nottinghaminsight.org.uk/insight/key-datasets/census-2011.aspx

Office for National Statistics (ONS). (2012a). *General Lifestyle Survey Overview. A report on the 2010 General Lifestyle Survey.* Retrieved January 17, 2017 from http://www.ons.gov.uk/ons/rel/ghs/general-lifestyle-survey/2010/general-lifestyle-survey-overview-report-2010.pdf

Office for National Statistics (ONS) (2013a). *Full report-Women in the Labour Market.* Retrieved November 5, 2016 from http://webarchive.nationalarchives.gov.uk/20160105160709/http://www.ons.gov.uk/ons/dcp171776_328352.pdf

Office for National Statistics (ONS) (2013b). *Women in the Labour Market:2013.* Retrieved April 19, 2016 from http://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/articles/womeninthelabourmarket/2013-09-25

Office for National Statistics (ONS). (2014). *Pension Trends-Chapter 7: Private Pension Scheme Membership, 2014 Edition.* Retrieved July 14, 2016 from http://webarchive.nationalarchives.gov.uk/20160105160709/http://www.ons.gov.uk/ons/dcp171766_382136.pdf

Office for National Statistics (ONS). (2016a). *Annual Survey of Hours and Earnings: 2016 provisional results.* Retrieved December 19, 2016 from https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/earningsandworkinghours/bulletins/annualsurveyofhoursandearnings/2016provisionalresults#average-earnings

Office for National Statistics (ONS). (2016b). *Occupational Pension Schemes Survey, UK: 2015.* Retrieved January 16, 2017 from https://www.ons.gov.uk/peoplepopulationandcommunity/personalandhouseholdfinances/pensionssavingsandinvestments/bulletins/occupationalpensionschemessurvey/2015/pdf

Office for National Statistics (ONS). (2016c). *UK Labour Market: March 2016.* Retrieved April 19, 2016 from http://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/bulletins/uklabourmarket/march2016

Office for National Statistics (ONS). (2016d). *Births by parents' characteristics in England and Wales: 2015.* Retrieved May 15, 2017 from https://www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/livebirths/bulletins/birthsbyparentscharacteristicsinenglandandwales/2015

Office for National Statistics (ONS). (2017a). *Benefit Payments: Pension Credit.* Retrieved April 28, 2017 from https://www.nomisweb.co.uk/query/construct/summary.asp?mode=construct&version=0&dataset=114

Office for National Statistics (ONS). (2017b). *Annual Survey of Hours and Earning 2011.* Retrieved January 3, 2017 from https://www.nomisweb.co.uk/articles/611.aspx

Orloff, A. S. (1993). Gender and the social rights of citizenship: The comparative analysis of gender relations and welfare states. *American Sociological Review.* 58(3), 303-328.

Oun, I. (2013). Is it Fair to Share? Perceptions of Fairness in the Division of Housework Among Couples in 22 Countries. *Social Justice Research.* 26(4), 400-421.

Paechter, C. (2013). Concepts of Fairness in Marriage and Divorce. *Journal of Divorce and Remarriage.* 54(6), 458-475.

Page, P. (2013). Will the 'good' working mother please stand up? Professional and maternal concerns about education, care and love. *Gender and Education.* 25(5), 548-563.

Parry, E., and Harris, L. (2011). *The Employment Relations Challenges of an Ageing Workforce.* Discussion Paper Series. Retrieved March 9 2015 from http://www.acas.org.uk/media/pdf/e/p/The_Employment_Relations_Challenges_of_an_Ageing_Workforce.pdf

Pascall, G. (1986). *Social policy: A feminist analysis.* London: Tavistock Publications.

Pascall. G., and Lewis, J. (2004). Emerging Gender Regimes and Policies for Gender Equality in a Wider Europe. *Journal of Social Policy.* 33(3), 373-394.

Pascall, G. (2012). *Gender Equality in the Welfare State?* Bristol: The Policy Press.

Paull, G. (2014). Can Government Intervention in Childcare be Justified? *Economic Affairs.* 34(1), 14-34.

Peck, J., and Theodore, N. (2001). Exporting Workfare/Importing Welfare-to-Work: Exploring the Politics of Third Way Policy Transfer. *Political Geography,* 20(4), 427-460.

Pensions Commission (PC). (2004). *Pensions: Challenges and Choices.* The First Report of the Pensions Commission. Retrieved April 16, 2017 from https://www.webarchive.org.uk/wayback/archive/20070802120000/http://www.pensionscommission.org.uk/publications/2004/annrep/fullreport.pdf

Pensions Commission (PC). (2005). *A New Pension Settlement for the Twenty-First Century.* The Second Report of the Pensions Commission. Retrieved April 23, 2017 from http://webarchive.nationalarchives.gov.uk/+/http:/www.dwp.gov.uk/publications/dwp/2005/pensionscommreport/main-report.pdf

Pensions Policy Institute (PPI). (June 2014). *The Pensions Primer: A guide to the UK pensions system. Introduction.* Retrieved September 5, 2016 from http://www.pensionspolicyinstitute.org.uk/uploaded/documents/Primer/2014/20140718%20PPI%20Introduction%20-%20UK%20pensions%20system%20Guide%20June%202014.pdf

Pensions Policy Institute (PPI). (June 2016). *The Pensions Primer: A guide to the UK pensions system.* Retrieved July 11, 2016 from http://www.pensionspolicyinstitute.org.uk/pension-facts/pensions-primer-a-guide-to-the-uk-pensions-system

Pfau-Effinger, B. (2012). Women's employment in the institutional and cultural context. *International Journal of Sociology and Social Policy.* 32(9/10), 530-543.

Pike, R. (2011). Patterns of pay: results of the Annual Survey of Hours and Earnings 1997 to 2010. *Economic and Labour Market Review.* Office for National Statistics. Retrieved January 18, 2017 from http://www.ons.gov.uk/ons/rel/ashe/patterns-of-pay/1997---2010-ashe-results/patterns-of-pay-article-2010.pdf?format=hi-vis

Plomien, A. (2004). *From Socialism to Capitalism: Women and their Changed Relationship with the labour Market in Poland.* Working Paper No. 68. Retrieved August 23, 2015 from http://oldsite.soziologie-blossfeld.de/globalife/downloads/wp_zipped/wp068.pdf

Pope, T., and Roantree, B. (2014). *A survey of the UK tax system.* IFS Briefing Note BN09. Retrieved February 8, 2016 from http://www.ifs.org.uk/bns/bn09.pdf

Powell, M. (2000). New Labour and the third way in the British welfare state: a new and distinctive approach? *Critical Social Policy.* 20, 39-60.

Powell. M., and Barrientos, A. (2004). Welfare regimes and the welfare mix. *European Journal of Political Research.* 43(1), 83-105.

Price, D. (2006). Gender and Generational Continuity: Breadwinners, Caregivers and Pension Provision in the UK. *International Journal of Ageing and Later Life.* 1(2), 31-66.

Price, D. (2009). Pension Accumulation and Gendered Household Structures: What are the Implications of Changes in Family Formation for Future Financial Inequality? In Miles, J., and Probert, R. (Eds). *Sharing Lives, Dividing Assets. An Inter-Disciplinary Study.* (257-284). North America: Hart Publishing.

Ralph, H. (2011). Fair Share, Fair Care: How childcare policies and provisions in Britain and Sweden affect gender relations. *POLIS Journal.* 5, 1-44.

Ray, R., Gornick, J.C., and Schmitt, J. (2010). Who cares? Assessing generosity and gender equality in parental leave policy designs in 21 countries. *Journal of European Social Policy.* 20(3), 196-216.

Ring, P. (2002). The implications of the 'New Insurance Contract' for UK pension provision: rights, responsibilities and risks. *Critical Social Policy.* 22(4), 551-571.

Ring, P. (2010). Governance and governmentality: a discussion in the context of UK private pension provision. *Economy and Society.* 39(4), 534-550.

Ritchie, J., Lewis, J., and Elam, G. (2003). Designing and Selecting Samples. In Ritchie, J. and Lewis, J. (Eds). *Qualitative Research Practice: A Guide for Social Science Students and Researchers.* (77-108). London: Sage.

Roberts, S. (2012). Boys Will be Boys… Won't They? Change and Continuities in Contemporary Young Working-Class Masculinities. *Sociology.* 47(4), 671-686.

Rosa, R., Lorga, C., and Lyonette, C. (2016). Marriage and gender inequality: work-family arrangements of Portuguese and British highly qualified women. *Community, Work and Family.* 19(4), 414-437.

Rubery, J., and Rafferty, A. (2013). Women and recession revisited. *Work, Employment and Society.* 27(3), 414-432.

Rummery, K., Gains, F., and Annesley, C. (2007). New Labour: towards an engendered politics and policy? In Annesley, C., Gains, F., and Rummery, K. (Eds). *Women and New Labour: Engendering politics and policy?* (231-249). Bristol: The Policy Press.

Rutter, J., and Evans, B. (2012). *Improving Our Understanding of Informal Childcare in the UK.* Daycare Trust. Retrieved August 1, 2016 from http://www.familyandchildcaretrust.org/sites/default/files/files/Interim%20report%20informal%20childcare%20final%20version.pdf

Sainsbury, D. (1994). (Ed). *Gendering Welfare States.* London: Sage.

Sainsbury, D. (1996). *Gender, Equality and Welfare States.* Cambridge: Cambridge University Press.

Sainsbury, D. (2001). Gendering dimensions of welfare states. In Fink J., Lewis, G., and Clarke, J. (Eds). *Rethinking European Welfare: Transformations of Europe and Social Policy.* (115-131). London: SAGE Publications Ltd.

Safuta, A. (2011). The Polish and the EU Gender Regimes-Swimming in Opposite Directions? *Gender.* Special Issue. 71-87.

Saraceno, C. (1997). Family change, family policies and the restructuring of welfare. In OECD (Ed). *Family, Market and Community. Equity and Efficiency in Social Policy*. (81-95). Social Policy Studies No. 21. Paris. Retrieved November 13, 2016 from https://www.researchgate.net/publication/237130218_Family_change_family_policies_and_the_restructuring_of_welfare

Saraceno, C. (2011). Childcare needs and childcare policies: A multidimensional issue. *Current Sociology.* 59(1), 78-96.

Schober, P. (2012). Paternal Child Care and Relationship Quality: A Longitudinal Analysis of Reciprocal Associations. *Journal of Marriage and Family.* 74(2), 281-296.

Schober, P, and Scott, J. (2012). Maternal employment and gender role attitudes: dissonance among British men and women in the transition to parenthood. *Work, Employment and Society.* 26(3), 514-530.

Schober, P. (2013). The Parenthood Effect on Gender Inequality: Explaining the Change in Paid and Domestic Work When British Couples Become Parents. *European Sociological Review.* 29(1), 74-85.

Scott, J., Crompton, R., and Lyonette, C. (2010). (Eds). *Gender Inequalities in the 21st Century. New Barriers and Continuing Constraints.* Cheltenham: Edward Elgar Publishing Limited.

Scott, J., and Clery, E. (2013). Gender roles: An Incomplete Revolution? In Park, A., Bryson, C., Clery, E., Curtice, J., and Phillips, M. (Eds). *British Social Attitudes: the 30th Report.* (115-138). London: NatCen Social Research. Retrieved January 4, 2016 from http://www.bsa.natcen.ac.uk/media/38723/bsa30_full_report_final.pdf

Seeley, A. (2015). *National Insurance contributions: an introduction.* Briefing Paper No 04517. House of Commons. Retrieved June 26, 2016 from http://www.parliament.uk/briefing-papers/sn04517.pdf

Sefton, T., Evandrou, M., Falkingham, J., and Vlachantoni, A. (2011a). The relationship between women's work histories and incomes in later life in the UK, US and West Germany. *Journal of European Social Policy.* 21(1), 20-36.

Sefton, T., Evandrou, M., and Falkingham, J. (2011b). Family Ties: Women's Work and Family Histories and their Association with Incomes in Later Life in the UK. *Journal of Social Policy.* 40(1), 41-69.

Sigle-Rushton, W. (2010). Men's Unpaid work and Divorce: Reassessing Specialization and Trade in British Families. *Feminist Economics.* 16(2), 1-26.

Sonnenberg, S. J. (2008). Household financial organisation and discursive practice: Managing money and identity. *The Journal of Socio-Economics.* 37, 533-551.

Spicker, P. (2011). *How social security works. An introduction to benefits in Britain.* Bristol: The Policy Press.

Standard Life. (2013). *The family financial tree. Exploring the dynamics of money and our loved ones.* Retrieved October 14, 2016 from http://www.standardlife.com/dotcom/library/the-family-financial-tree.pdf

Stafford, B. (1998). *National Insurance and the Contributory Principle.* A study carried out on the behalf of Department of Social Security. Retrieved April 1, 2015 from https://www.academia.edu/1098884/National_Insurance_and_the_contributory_principle

Stationery Office. (1986). *Social Security Act 1986.* Retrieved April 16, 2017 from http://www.legislation.gov.uk/ukpga/1986/50/pdfs/ukpga_19860050_en.pdf

Stepney, P., Lynch, R., and Jordan, B. (1999). 'Poverty, Exclusion and New Labour'. *Critical Social Policy.* 19(1), 109-127.

Strauss, K. (2008). Re-engaging with rationality in economic geography: behavioural approaches and the importance of context in decision-making. *Journal of Economic Geography.* 8, 137-156.

Strauss, K. (2014). Accessing pension resources: the right to equality inside and out of the labour market. *International Journal of Law in Context.* 10(4), 522-537.

Sumer, S. (2009). *European Gender Regimes and Policies: Comparative Perspectives.* Surrey: Ashgate Publishing Limited.

Sykes, W., Hedges, A., Finch A., Ward, K., and Kelly, J. (2005). *Financial plans for retirement: women's perspectives* (Research Report No 247). Department for Work and Pensions. Retrieved October 11, 2012 from http://webarchive.nationalarchives.gov.uk/20130107093842/http://research.dwp.gov.uk/asd/asd5/rports2005-2006/rrep247.pdf

Tan, J., Buchanan, A., Flouri, E., Attar-Schwartz, S., and Griggs, J. (2010). Filling the Parenting Gap? Grandparent Involvement With U.K. Adolescents. *Journal of Family Issues.* 31(7), 992-1015.

Taylor-Gooby, P. (2005). Uncertainty, Trust and Pensions: The Case of the Current UK Reforms. *Social Policy and Administration.* 39(3), 217-232

Thurley, D. (2011). *Pension Credit.* Standard Note No 01439. House of Commons. Retrieved May 24, 2017 from http://researchbriefings.files.parliament.uk/documents/SN01439/SN01439.pdf

Thurley, D. (2013). *State pension reform-2012.* Standard Note No 05787. House of Commons. Retrieved October 10, 2016 from http://researchbriefings.parliament.uk/ResearchBriefing/Summary/SN05787

Thurley, D. (2014a). *Basic State Pension-contribution conditions.* Standard Note No 3111. House of Commons. Retrieved March 2, 2016 from http://researchbriefings.parliament.uk/ResearchBriefing/Summary/SN03111

Thurley, D. (2014b). *Married women and state pensions.* Standard Note No 1910. House of Commons. Retrieved November 22, 2015 from http://researchbriefings.parliament.uk/ResearchBriefing/Summary/SN01910#fullreport

Thurley, D., Keen, R., and McGuinness, F. (2015). *Women and pensions.* Briefing Paper No CBP07286. House of Commons. Retrieved November 22, 2015 from http://researchbriefings.parliament.uk/ResearchBriefing/Summary/CBP-7286#fullreport

Thurley, D. (2016). *The new State Pension-background.* Briefing Paper No SN-06525. House of Commons. Retrieved August 31, 2016 from http://researchbriefings.parliament.uk/ResearchBriefing/Summary/SN06525#fullreport

Trades Union Congress (TUC). (2013a). *Child Benefit.* Retrieved March 4, 2016 from https://www.tuc.org.uk/sites/default/files/tucfiles/child-benefit-reportv2.pdf

Trades Union Congress (TUC). (2013b). *Pensions Bill 2013.* Briefing for Commons Second Reading. Retrieved January 22, 2017 from https://www.unison.org.uk/content/uploads/2013/06/Briefings-and-CircularsTUC-Pensions-Bill-HoC-second-reading-14-63.pdf

Verhoef, M., Tammelin, M., May, V., Ronka, A., and Roeters, A. (2016). Childcare and parental work schedules: a comparison of childcare arrangements among Finnish, British and Dutch dual-earner families. *Community, Work and Family.* 19(3), 261-280.

Vickerstaff, S., Macvarish, J., Taylor-Gooby, P., Loretto, W., and Harrison, T. (2012). *Trust and confidence in pensions: A literature review.* Working Paper No 108. Department for Work and Pensions. Retrieved December 6, 2015 from https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/214405/WP108.pdf

Vincent-Jones, P. (2009). *The Social Contract Revisited. Individual Responsibility and Welfare Contractualism. A Relational Evaluation.* Oxford: The Foundation for Law, Justice and Society. Retrieved May 1, 2014 from http://www.fljs.org/sites/www.fljs.org/files/publications/Vincent-Jones.pdf

Waine, B. (2009). New Labour and Pensions Reform: Security in Retirement? *Social Policy and Administration.* 43(7), 754-771.

Walby, S., Armstrong, J., and Strid, S. (2012). Intersectionality and the Quality of the Gender Equality Architecture. *Social Politics.* 19(4), 446-481.

Warren, T., Rowlingson, K., and Whyley, C. (2001). Female finances: Gender Wage Gaps and Gender Assets Gaps. *Work, Employment and Society.* 15(3), 465-488.

Warren, T. (2003). A Privileged Pole? Diversity in Women's Pay, Pensions and Wealth in Britain. *Gender, Work and Organization.* 10(5), 605-628.

Warren, T. (2014). Economic crisis, work-life balance and class. In Farnsworth, K., Irving, Z., and Fenger, M. (Eds). *Social Policy Review 26: Analysis and debate in social policy*. (11-28). Bristol: Policy Press.

Warren, T. (2015). Work-life balance/imbalance: the dominance of the middle class and the neglect of the working class. *The British Journal of Sociology.* 66(4), 691-717.

Warren, T., and Lyonette, C. (2015). The quality of part-time work. In Felstead, A., Gallie, D., and Green, F. (Eds). *Unequal Britain at Work.* (62-83). Oxford: Oxford University Press.

Wattis, L., and James, L. (2013). Exploring order and disorder: Women's experiences balancing work and care. *European Journal of Women's Studies.* 20(3), 264-278.

Wattis, L., Standing, K., and Yerkes, M. A. (2013). Mothers and work-life balance: exploring the contradictions and complexities involved in work-family negotiation. *Community, Work and Family.* 16(1), 1-19.

Webb, S. (2016). *Oral evidence: Intergenerational fairness HC 705-i.* Work and Pensions Committee. Retrieved October 31, 2016 from http://data.parliament.uk/writtenevidence/committeeevidence.svc/evidencedocument/work-and-pensions-committee/intergenerational-fairness/oral/30073.html

Wellard, S. (2011). *Doing it all? Grandparents, childcare and employment: An analysis of British Social Attitudes survey Data from 1998 and 2009.* Retrieved October 25, 2015 from http://www.grandparentsplus.org.uk/wp-content/uploads/2011/03/Doing-it-all__Online.pdf

West, A., Roberts, J., Lewis, J., and Noden, P. (2015). Paying for Higher Education in England: Funding Policy and Families. *British Journal of Educational Studies.* 63(1), 23-45.

West, C., and Zimmerman, D. (1987). Doing gender. *Gender and Society.* 1(1), 125-151.

Westbrook, L., and Schilt, K. (2014). Doing gender, Determining Gender: Transgender People, Gender Panics, and the Maintenance of the Sex/Gender/Sexuality System. *Gender and Society.* 28(1), 32-57.

Wheatley, D., and Wu, Z. (2014). Dual careers, time-use and satisfaction levels: evidence from the British Household Panel Survey. *Industrial Relations Journal.* 45(5), 443-464.

White, S. (1998). Interpreting the 'Third Way': not one road, but many. *Renewal.* 6, 17-30. Retrieved May 31, 2013 from http://www.renewal.org.uk/articles/interpreting-the-third-way/

Williams, A, N., and Balaz, V. (2012). Migration, Risk, and Uncertainty: Theoretical Perspectives. *Population, Space and Place.* 18(2), 167-180.

Woods, D. R. (2006). *Focusing on Care: Family Policy and Problems of Analysis.* Working Paper Nr. 30. Retrieved October 14, 2014 from https://bibliographie.uni-tuebingen.de/xmlui/bitstream/handle/10900/47497/pdf/WIP_30.pdf?sequence=1&isAllowed=y

Wright, T. (2014). Gender, sexuality and male-dominated work: the intersection of long-hours working and domestic life. *Work, Employment and Society.* 28(6), 985-1002.

Yeandle, S. (1999). Women, Men, and Non-Standard Employment: Breadwinning and Caregiving in Germany, Italy, and the UK. In Crompton, R. (Ed). *Restructuring Gender Relations and Employment. The Decline of the Male Breadwinner.* (80-104). Oxford: Oxford University Press.