THE ECONOMIC DEPENDENCE
OF WOMEN

by

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Abstract

This thesis is about women's experience of economic dependence on a husband or on a state payment. It explores the attitudes and feelings that a small group of Adelaide women have toward their own economic dependence. Does their economic dependence cause them to feel dependent in extended ways?

This exploration highlights both social and economic advantages and disadvantages as a result of economic (in)dependence, and it uncovers some complexities and contradictions inherent in the concept 'dependence', suggesting a need to rethink this concept.
Declaration

This work contains no material which has been accepted for the award of any other degree or diploma at any other university or tertiary institution and, to the best of my knowledge and belief, contains no material previously published or written by another person except where due reference is made in the text.

I give consent to this copy of my thesis, when deposited in the University Library, being available for loan and photocopying.
The women who so readily agreed to spend some of their time with me made this project possible. I thank them for that, and for having shared personal aspects of their lives with me.

The staff of the Women’s Studies Department of the University of Adelaide, whose guidance I have valued over the past few years, started me on a journey I was originally unaware I was on. I thank them sincerely for having sent me on that endless journey, with all its ups and downs, and for helping me along the way.

Special thanks go to Suzanna Schech. She had the difficult task of guiding my wanderings with a thoroughness and honesty I respect.
Since Australia’s colonial days the concept of dependence has had strong associations with women, and the concept of independence has had strong associations with men. While these concepts continue to exert strong political and social pressure on the lives of women and men, their thrust has seen dramatic change.

Although feminists have attempted to redress women's dependence on men, psychologist Jean Baker Miller criticizes feminists who claim that all forms of dependency on others are a threat to autonomy. While acknowledging that definitions of 'dependence' vary, and that women are not a unitary category with unitary interests, I nevertheless argue that women, like men, should be capable of economic independence. They should be given the choice to contribute to their own as well as to their family's finances, thereby contributing not only to their own well being, but also to a broader definition of GDP that would include the traditional unpaid work of women.

The past decade in Australian government has seen a determined emphasis on economic independence. The abolition
of the Widow's Pension, the withdrawal of the Sole Parent Pension upon the youngest child reaching the age of 16, and the drive for compulsory universal superannuation savings, to reduce the number of old age pensions, are perhaps the most notable.

Given these recent emphases on women's economic independence, this raises the question whether women who are not in the labour force - voluntarily or involuntarily - perceive themselves as 'dependent'. In other words, do women receiving all or the bulk of their income from the man they live with, or from the state, consider themselves 'dependent'? To answer this question it is necessary to examine the meanings of 'dependence' and 'independence'. This task highlights the difficulties and contradictions inherent in these concepts, and introduces the more recent concept of 'interdependence' which is gaining attention especially among feminists.

Women's workforce participation in Australia has steadily increased over the last two decades, and the trend is not confined to single women. Women usually continue working after marriage, and mothers are returning to work not only in greater numbers but also sooner after the birth of their children. Government legislation has promoted and encouraged women's economic independence. Until 1969, women could expect to be paid three quarters of the male wage for doing
the same work. The Public Service, for example, abolished the marriage bar in 1966, and equal pay was introduced in stages between 1969 and 1974. An Australian survey several years ago showed that 45% of employers support the provision of childcare, and 75% of employers offer permanent part time work.

This pattern in women's employment, precipitated, among other factors, by the post World War II labour boom and the demands for childcare and equal access to paid work by second wave feminists, may be due to numerous factors. Women are no longer content being confined to the home; they are better educated; they are bearing and raising fewer children; a two-income-household is often considered a financial necessity; marriage breakdown and different household formations, particularly female-headed ones, have dramatically increased. While some of these trends have encouraged women's workforce participation, these trends should not be seen as being only one directional, for women's changing lifestyles in themselves have also influenced some of these changes.

At the same time, high unemployment has persisted, and this, ironically, has been accompanied by an increase in the length of the full time working week. Unofficial unemployment levels are higher than the statistics reveal, and female unemployment figures are especially unreliable. Further, women are less likely to find adequately paid or satisfying
work. And not least, women are still the primary workers and carers in the home.

I intend to explore the main structures, both material and ideological, that create or maintain women's economic dependence. The following chapter introduces the concept of 'dependence', and presents an overview of the dominant themes in the literature on how the state, the family, income, work, the sexual division of labour, and unemployment relate to women's economic dependence.

Chapter three reveals the fluidness of definitions of (in)dependence and then gives an overview of the meaning of 'work' within Western capitalist society. It goes on to present a Marxist feminist understanding of women, work and housework to help explain women's subordination and dependence on men, and looks at the role of the state in maintaining the ideology of women's economic dependence.

Chapter four outlines the research method used in this study. It introduces the participants and also the interview questions, and presents the strengths and limitations of the research methodology.

Chapter five describes the interview findings and attempts to arrive at an analytical understanding of them. The final chapter draws together the complexities and contradictions
uncovered in the research, and locates the participants within this realm of complexity and contradiction.
This section draws together the literature that relates to the themes raised in the interviews and discussed in chapter five. These include the ideology of (in)dependence and the ideology of the housewife/mother, paid and unpaid work, including the status of the breadwinner husband, the sexual division of labour, and definitions of 'skill'.

THE IDEOLOGY OF DEPENDENCE AND INDEPENDENCE

The rule of 'the market' in market economics has come to be the premise for much of our human interchange. It springs from the belief in the autonomy of individuals and from the belief that all have equal opportunities for success in the economic, political and social sense, and that 'the market' can adequately respond to material need. The dominance of this New Right thinking in government and business leads to a self-righteous non-caring attitude toward those who are 'dependent' because dependency is seen as self-inflicted, and avoidable.
Economic critics of 'the free market' approach argue that although 'the market' may produce self-reliance and self-esteem for those in secure employment, it also generates insecurity, competitiveness and dependence and subjection. They believe economics needs to be dragged back to a concern with moral and humanitarian issues. Within this debate, feminists focus on women's specific 'dependence'. Some have pointed to the division created between women and men by the dualism 'dependence'/'independence', to women's place within the family and capitalism as the cause of their economic dependency, and the implications of this for the rights of women's full citizenship.

Nancy Fraser points to the divisions in the U.S. welfare system between 'earned' work-oriented social insurance, and 'unearned' social security assistance which is given predominantly to women, describing the welfare cuts in the U.S. as well as in "every late capitalist welfare state" as "wars about, even against, women." In tracing the historical shifts in meanings of 'dependency' in Western society from pre-industrial times to the present, she exposes the underlying social assumptions that define these. In Australia, the distinction between 'earned' and 'unearned' welfare is also evident, the former favouring largely the better off in society.
The doctrine of 'self reliance' is shown to be a burden on families, particularly on women within families. Increasingly, however, feminists are claiming that the sharp dependent/independent divide is not only artificial but also blurred. The effect of others gaining independence often means the taking of independence from women who do much of the work to make independence for others possible. The concept of interdependence presents a shift away from this dichotomous thinking, arguing that true independence is a myth because we are all partially or totally dependent on others.

THE STATE AND WELFARE

Australian politics is highly ideological, and ideology is a constraining force of the first importance in the everyday functioning of the social order.

Women's dependence on welfare is a consequence of their culturally constructed place as housewives and mothers within the family. Their relation to the state is not only different to men's, but their reliance on state welfare is greater and therefore often crucial, which means that women are particularly vulnerable to policy changes in welfare.
Australia has been identified as a "residual" welfare state which reacts to market or family 'failures', limiting assistance to marginal or 'deserving' social groups. This contrasts with the "institutional" welfare state of the Nordic countries which is pro-active and committed to the welfare needs of all stratas of the population. Over the last 20 years all welfare states have taken a battering as a result of the profits slump.

There are three schools of thought as to the future direction of the welfare state. The first, inspired by neo-liberalism, is to go down the economic rationalist path, ultimately aiming for the total destruction of the welfare state. The second is to adopt the concept of "social citizenship" in which all citizens are paid a basic income (BI), free of eligibility tests. The third, predominant among critics of economic rationalism, favours a middle path called "liberal socialism" in which social justice concerns are combined with economic policy. Full citizenship and material influences such as participation in the labour force and the ownership of property are believed to go hand in hand.

Conservative voices have dominated the debate on welfare and the economy in Australia for almost two decades. Government welfare spending is said to be too high, destroying incentive and even the desire to work, and it is a huge drain on limited capital resources at a time when the economy can ill
afford such luxury. Some critics of capital accumulation in
the corporate and government sectors, however, point to the
twin "illusion of monetary scarcity" and of public sector
overspending.\textsuperscript{13} Baldock sees the volunteer work of women and
state capitalism going hand in hand.\textsuperscript{14} The recent government
push for compulsory superannuation saving has been criticized
as diminishing sorely needed disposable income and for being
a means by which government can shirk its financial
responsibility for future pension payments.\textsuperscript{15}

THE FAMILY

\textit{Ideology of the housewife/mother}

Housewives and mothers are frequently economically dependent
on a husband or on the state. Nowadays, since the erosion of
the family wage, women may also be partially dependent on a
husband's income and on income from the state, because state
family payments are paid to help make up the difference
between reduced levels of income and the actual cost of
living. Furthermore, economic dependence is commonly equated
with dependence in general. More women than men are
therefore typically 'dependent'. Housework and mothering are
undeniably time and energy consuming, but for many women,
these alone do not provide sufficient or sustained stimulus,
contentment, or a sense of achievement. In the 1960s Betty
Friedan called the dissatisfaction of housewives and mothers "the problem that has no name", highlighting the contradiction between the ideology of wifehood and motherhood and the reality for these women.15

Various strands of feminist theory have deconstructed the idea of 'the family' as a natural unit and shown 'the family' to be a socially constructed unit. There have been demands and active campaigns for improving women's access to paid work to enable financial independence, and calls on the state to recognize alternative household formations. The debate about giving women equal opportunities to that of men has undergone further developments. Initially, liberal feminists called for women's access to paid work and equal opportunity within it. As it became obvious to some feminists that this produced a 'double burden' for women, the sharing of unpaid work with men was seen as the way toward greater sexual equality. More recently some feminists are emphasizing making men first assume their share of responsibility for unpaid work before concentrating on improving women's access to paid work.17

'Family' and 'community' are two concepts that can be understood in opposing ways. The dominant discourses in government, business and the church promote 'the family' and 'the community' as almost hallowed institutions. It is in the family and community that most, if not all, of the
provision for financial, emotional, psychological and physical care of dependents is carried out and further encouraged. Critics of this position do not disagree that the family and the community play a crucial role in the welfare of individuals. Precisely because they value these institutions and the rights of all individuals within them, they recognize the need to provide them with more assistance. They tend to be critical of government using the family as a convenient 'dumping ground' for economically burdensome groups of individuals such as the unemployed, the elderly or the sick, and as an alternative to the state assuming social and financial responsibility, and thereby placing the family under increased physical, emotional and financial stress.18

More specifically, 'family care' is seen to disguise its gender specific nature: women's disproportionate burden of unpaid work.

The conservative ideology of the family remains a central pillar of Australian society.19 Politicians, among others, have been accused by feminists of hypocrisy in their glorification of the nuclear family model - not only because this family formation is still seen as the conservatives' ideal (despite a less enthusiastic acceptance of other household formations in recent times), but because they fail to uphold that model in anything other than empty rhetoric.20

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The past fifteen or so years have also heard isolated male socialist voices recognizing the family as an instrument of women's subjugation, as a site of power imbalance — even where this is not consistently applied. Charles Birch bluntly states that women are "a means to the ends of the husband and family." The dominant discourse of 'the family' has, therefore, faced challenges by a plurality of discourses that could at least potentially undermine men's dominance within the family.

**Income**

While more women are now in paid work, the erosion of the family wage during the last two decades has not substantially altered the sexual division of labour, which suggests there is a more complex mechanism keeping this division intact.

One way the sexual division of labour has been maintained is in the shift from a high wage/low participation rate to a low wage/high participation rate in work. While increasing numbers of women have joined the labour force, their participation has been economically secondary to men's. This is significant because of the close association between income level and derived power, and income level and social esteem. Feminists have shown that taking 'the household' as an economic unit ignores individuals within it. Rathbone complained that

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the idea of treating each family as though every man, woman and child in it had a separate stomach to be filled, back to be clothed, individuality to be developed and respected, is either ignored altogether or brushed aside.26

Payment for housework was thought to be one way of eliminating women’s poverty within the family, but this has largely been rejected on the grounds that it reinforces women’s role as housewives. It has also been argued that all married women, or at least mothers, qualify for this payment, because whether they have all day to do them [domestic duties] or whether they have to do them after a day’s paid work or at the weekend 27 did not change the fact that these services were rendered free. This payment was seen to eliminate women’s reliance on a handout from a paternalistic husband or state, but there was disagreement as to who would fund this payment.

There are advocates of a ‘social wage’, or a BI, payable to all adults, regardless of work status, to remedy poverty resulting primarily from unemployment. This would necessitate the separation of welfare from the economy. However, it would fail to redress the imbalance in responsibility for unpaid work which many feminists now see as a major challenge. And, again, there is no agreement as to who should fund a social wage.
WORK AND THE SEXUAL DIVISION OF PAID LABOUR

Giving women access to paid work has been seen by feminists and others as a way to eliminate women's economic dependence and gender inequalities. Unlike the payment for housework, women's role in the public world of work would also see their social and political integration.

There is no strict consensus about the nature of paid work, however, but broadly speaking, there are those who see paid work as desirable and those who see it as undesirable. The former think of unemployment as a human evil; the latter think of employment as a human evil, a "violence - to the spirit as well as to the body." The reality of work is seen to defy the myth of easy consumerism and 'the good life', and driving women, especially mothers who are finding difficulty making ends meet on only their husband's income, out into an alienating patriarchal workforce.

Others stress that paid and unpaid work are not discrete categories, and even the distinction between 'work' and 'hobby' are not inherent in the actual activity. Since the 1980s feminists, pro-feminists and moderate economists have attacked the assumptions of economic rationalism. They have urged for a radical restructuring of work to halt the social decay resulting from a two-tier society of those with and
those without work, and called for society to share both the pleasures and burdens of paid and unpaid work. Socialist feminists have stressed that for married women unemployment does not equate with leisure or idleness.

Economics has been described as a false god, giving men the illusion of unlimited power, and ignoring the fact that the majority of men, themselves reliant on a wage or salary and on women’s labour in the home, are not actually ‘independent’.

The conservative economic understanding of work keenly supported by employers and government sees the needs of business as primary, and promotes a ‘dual’, or ‘core’/’periphery’, workforce. The discourse of the Business Council of Australia (BCA) promotes the employment of married women, and presents the part time nature and low wages of much of their employment as ‘flexibility’ and as imperative in Australia’s economic recovery. While it is true that women are overwhelmingly represented in the ‘peripheral’ workforce, Martina Nightingale points to their ‘peripheral’ labour as being very much central in the economic advantage it provides individual employers and to the process of capital accumulation.

There are specific mechanisms that function to keep women subordinate in paid work and thereby economically dependent.
on husbands and on the state. Since women have gained more ready access to paid work, their subordination to men in the public domain as a result of the horizontal and vertical sexual division of labour has received greater criticism. It is argued that sexuality of organization is based on process, not outcome.\(^{35}\) This is readily demonstrated in the role of the secretary who is "expected to be caring, tactful, sensitive to his moods" and "to make his [boss's] life easy and comfortable" [italics in original].\(^{36}\)

One view suggests that, theoretically at least, the restructuring of the economy and of education and training offer the potential for positive change for women as far as their subordination in work is concerned.\(^{37}\) But it is also argued that men's greater and more secure earning in fact reinforces the sexual division of labour in the home and consequently women's subordinate position in the labour market,\(^{38}\) which, in turn, helps shape women's attitude to that market.

Feminists in particular have challenged definitions of skill that contribute to women's subordination in paid work. 'Skill' is said to be a narrow male concept that works against women by excluding or devaluing women's abilities\(^{39}\) and by largely failing to recognize women's existing informal skills.\(^{40}\) Champions of flexibility argue that the future of Australia's export competitiveness hinges on 'flexibility'
and 'productivity', 'efficiency' and 'award restructuring', with 'enterprise bargaining' (where the nature of much of women's work is especially vulnerable) thrown in as an alternative to centralized wage bargaining. As pointed out above, workplace flexibility can be defined variously according to different needs, and it is frequently used more as an advantage to the employer than the employee, and as a means for capital accumulation. Only the employee is expected to be endlessly 'flexible', while there is little if any such demand on the employer.

Paid work for women has been welcomed by feminists with reserve, for it contains the paradox of offering partial financial independence from a husband or the state while confirming "the menial and subordinate character of much of their paid work." This trend in women's employment has been criticized by feminists as well as some men because of its masculine bias and its skewed advantage to employers. Part time employment has been identified as a trap for women, enabling gender stratification of work in the home to remain unchanged. While full employment and the right to a satisfying job for all those who want work is considered a right by many critical of the exclusiveness of economic rationalism, it is recognized that full employment does not automatically translate into sexual equality. Most critics of the present trends in paid work call for a far broader
definition of work, which also raises the question: is this possible under capitalism?\textsuperscript{48}

A broader definition of work recognizes the full time nature of women's work, whether that work be confined to the home, in part or full time paid employment. It would recognize the discriminatory nature of current definitions that serve specific limited interests. It would dispel the myth that domestic work is non-work, that it is easy and takes little time,\textsuperscript{49} and that it is irrelevant both to the labour force and to the functioning of the economic system as a whole.

UNEMPLOYMENT

Conservative elements in government and business express a verbal concern about unemployment, calling on 'the community' to work together and 'tighten its belt' while companies and corporations make record profits. It is claimed that production output needs to increase and that the cost of production needs to further decrease before unemployment can fall (no longer disappear).\textsuperscript{50} There are socialists, liberals, democrats and conservatives who, for different reasons, do not think unemployment is necessarily bad. Unemployment may be seen to play an important part in maintaining relations of fear between the employed and unemployed, making for easier control of the working class as a whole.\textsuperscript{51} Some socialists see
unemployment as an opportunity to escape the monotony and degradation that characterizes much of employment.

The Social Security system treats unemployment as a failure of the individual who consequently becomes a burden on society. It makes active job searching a prerequisite for receiving unemployment benefits and it provides training courses to equip the unemployed with the necessary job skills to make them employable. A recent newspaper article, reporting on an Archbishop's Appeal Group working to raise funds for a welfare agency, reinforces the widely held belief in the failure of the individual, quoting one member of the Group as saying the Group's focus was on

helping people regain control of their lives - so that . . .
such people cease to be a burden on society as a whole [my italics].

Critics of this approach accept neither the contradiction of overproduction and great unmet needs, nor a 'natural rate of unemployment', nor the growing gulf between the well off and the poor at a time of economic recovery. They claim that unemployment is a problem of the organization of social relations, not a problem of the individual. Technology has failed to produce the 'leisure society'. Increasingly, those with work are working longer hours, while those without work are experiencing longer periods of unemployment or life-long unemployment. Most of us are conditioned to experience
leisure hours as a complement to work hours, not as their substitute. The employed may have the financial means and social contacts for leisure, but insufficient time for it. The unemployed may have the time but not the income or extended social network paid work fosters and which encourage leisure. Gorz's vision of the 'leisure society' has not materialized, and given the trends in society of ever greater social and economic division, it is difficult to imagine that it will. Instead, the unemployed experience increased mental and physical ill health as a consequence of unemployment.54

Criticism of technological unemployment usually identifies the motives for introducing new technology, not the technology itself, as the problem. ACOSS, for example, advocates a more caring capitalism,55 whereas economists opposed to economic rationalism question the emphasis on limitless material production, arguing "for a judicious mix between economic efficiency, social justice and environmental quality."56

Socialist feminists in broad terms accept the above but are also concerned about women's continued secondary place in alternative models. Encouraging women to aspire to economic independence, to seek careers in male-dominated or mixed-sex occupations, continues to assume that women's difficulties lie with them as individuals instead of seeing the male norm as problematic in many women's lives. 'Love' and 'work' are
often indistinguishable for women, and women's 'spare' time is usually conveniently lumped in with household activity time, so that what is to others leisure is often work for women. Language is seen to distort and manipulate much of women's work. The concern is that women's work in the home and in the labour market reinforces their economic dependence on men or on the state. Consequently, the emphasis is on sharing paid and unpaid work, and this could lead the way to redefining what is 'work' and what is 'non-work'.
INTRODUCTION

Economics... it's a peculiar science if it leaves out half of existence, more than half. ...¹

Women's role as housewives or mothers is a critical determinant of the nature of their paid work. For men, home activities have little effect on their public sphere activities. This means that the social construction of gender roles, particularly men's rigid role in the home, remains a great impediment to women achieving economic independence.

Women's consequent greater economic dependence on men and welfare has assumed strong negative connotations among feminists and non feminists alike who argue that it keeps women in a state of subordination. The findings in this study indicate that in order to overcome such negative associations, women who rely on their husband or on the state for their main financial support prefer to redefine their status as one of 'interdependent' instead of as 'dependent'.

²³
The following is an overview of the interrelation between women's work, the capitalist economy and the ideologies of independence and dependence within contemporary industrialized Western society, and, in particular, Australia, in order to understand women's (in)dependence. In the first section I shall look at work within the capitalist economy and locate women's place within it. In the second section I shall look at women's place within the ideology of dependency.

WORK WITHIN THE CAPITALIST ECONOMY

'Capitalism' is an economic system in which the means of production are privately owned. Meanings of 'economic', 'work', and 'capitalism' are inextricably linked in industrialized society, and women have a particular place within these meanings. An insight into work, hierarchy and economics in the household are key elements in understanding male domination in Western societies of today. In the broadest sense, economics is part of our daily interaction - the work we do in or outside the home, whether we marry or not, have children or not - because each of these daily activities affects the economy in some way. How that domestic economy is operated impacts on the distribution of power in our society. The narrow definition of economics in capitalist society, however, with its emphasis on
'production', places different values on women's and men's work, allowing women's work in the home to not be valued as work or as producing anything. Because women are 'producing' nothing, they deserve little financial remuneration . . . with so much less money . . . women have less power, and [are] often . . . economically dependent on men and their economic systems. In understanding the meaning of 'work' it is important to bear in mind three factors. Firstly, the nature and definition of work changes over time and in various contexts (it is historically specific). Since the Industrial Revolution work in industrialized societies has increasingly come to mean wage labour. The separation of work and home has encouraged society to see men's activities in the public sphere as work and women's activities in the private sphere as non-work. Men go out to work to 'produce' material goods, and women stay at home to mind house and children and to 'consume' what men have produced. Secondly, market prices can affect definitions of 'work', and, conversely, definitions of work may affect market prices. Work performed in the home does not reap the same rewards as when that same work is performed in the public sphere at the market price. Thirdly, there is the moral component. Given the current commonly accepted definition of work and the context in which it is performed within capitalist relations, it is not surprising that many - women and men - view satisfying paid work "as the passport to full participation in our society."
Work is about more than 'just' earning money: it is, arguably, one of the arenas for the social integration and development of adults. However, Australian society is now faced with the intolerable contradiction of the work ethic that espouses the virtues of paid work and the reality of high unemployment. An inclusive definition of work does not omit the emotional work done by women in the home that requires effort, skill and time. An inclusive definition would alter the perception that the unemployed are 'not working', and, perhaps, if all persons of working age were recognized and equally remunerated as 'workers', this might make the possibility of sharing the work in the private and public spheres by women and men more attractive.

MARXIST FEMINISM

This section is restricted to Marxist feminism because it has been highly influential among feminists, and in particular in the debate on women's work in the home and in paid work. Marxist feminists describe the material basis of women's subjugation and the relationship between the modes of production and the status of women, and they apply theories of women and class to the role of the family.

The synthesis of Marxism and feminism has been seen as an "unhappy marriage", but feminists such as Nancy Hartsock
argue that such a synthesis can emancipate women. By the 1980s, however, the Marxist feminist position was losing influential ground as a result of its inadequacies in accounting for women's oppression by men.

Socialist and Marxist feminists have identified the nuclear family as a major site of women's oppression, and shown that the main beneficiary and focus of women's labour is seen to be the family, in which women's identity as mother is constructed. It has been argued that 'work' and 'family' are not really separate spheres but artificial divides which reinforce patriarchal concepts of men's greater social, economic and political worth. This century has also seen a shift from private to greater public forms of control of women which has "seriously weakened men's authority as husbands and fathers."

In the 1970s the 'domestic labour debate' argued that women worked long hours and received no pay in maintaining and reproducing the present and future labour force. It was debated as to whether housework was production or consumption. Delphy, a critic of Marxist feminism, argued that the distinction between 'production' and 'reproduction' was arbitrary, and that all forms of work are 'production'. In our technologically advanced society housework still involves time and energy, and while "the work processes of housework may have changed substantially . . . the work
itself has not gone away." \(^{10}\) In the main, Marxist feminists see housework as work and, because it is mainly women who do it, they see it as an important form of economic exploitation of women.

Marxist feminists see housewives as a 'reserve army of labour', ready to enter paid work when capital needs their temporary and relatively cheap labour, and then ready to retreat to the home once it no longer requires their labour. Housework maintains men as well as capitalism, and it is a key example of the sexual division of labour and women's oppression. But housework is not what "women have always done due to some natural predisposition, but is the product of a particular history." The housewife "did not emerge spontaneously in response to dictates of the economic system. She was created by church, through legislation, and the 'family wage'.\(^{11}\)

The allocation of women to housework is a social convention developed during the last century due to specific material and cultural conditions. Yet the idea that women are 'naturally' housewives and mothers is still soundly entrenched in our society today. Women themselves assert readily that the welfare of their children is more important than their job, whereas men's daily absence from the home, as well as "their overtime and tiredness and irritability
they bring from work . . . is rarely seen as a reason to alter their work or give it up for the sake of the family. 11

Because there is clearly nothing immutable about gender roles, there should be no reason to think that these can not change to suit changing material conditions for the benefit of both women, men and children.

O’Brien claimed that within the production/reproduction debate a profound ideological superstructure exists over and above the material base of reproduction. 13 Radical feminists argue that none of the Marxist feminist positions satisfactorily deals with 'the woman question':

The feminist question is directed at the causes of sexual inequality between women and men, of male dominance over women. Most marxist analyses of women’s position take as their question the relationship of women to the economic system, rather than that of women to men, apparently assuming the latter will be explained in their discussion of the former. 14

The "ideological superstructure" can also create a privileged place for women. A number of women living with a male partner in this study were thankful not to have to find employment at a time when paid work was scarce and from having to endure the changes and uncertainties in the workplace. They saw their place in the home in terms of privilege. Sexual inequality may thus be advantageous to some women, particularly if they prefer to be with their
children, or they find working in their own homes less stressful than working for an employer.

Sheila Rowbotham shows how the separation of work (production) from leisure (consumption) is a separation which only exists for men. Seeing the home as a refuge from the world of work actually disguises the sexual division of labour, women's work in the home, and the fact that this work reproduces capital and patriarchal society.  

THE IDEOLOGY OF DEPENDENCY

The state and the family wage

The family is a material base maintained by the ideologies of biology and socially constructed gender. The family wage was based on ideological assumptions about women's and men's roles in the labour market and in the home: women were 'natural' nurturers and men were 'naturally' better suited to the hard competitiveness in the world of work.

According to Heidi Hartmann, the family wage was the cornerstone of the sexual division of labour and confirmed women's priority in domestic responsibility. Feminists have shown that in reality few families resembled the myth of the family wage because real families frequently did not resemble
the model of the 'average family' consisting of two parents with two children. The family wage was paid only to men, regardless whether single or married, childless or not, thereby encouraging women's dependence on men. It provided single men with a comparatively good income, justified by one contemporary as follows:

'the single man who sets the standard of enjoyment in this country is rendering a valuable service to the state.'

By contrast, the female wage, set at 50%-54% of the male wage until World War II, made life miserable for many women, especially for those with dependents. While the family wage enabled some married women to stay home to look after children and prepare meals for the husband to come home to, larger families could not make ends meet, and mothers were forced to earn extra by taking in washing or boarders, and so forth.

A Marxist account of the family wage by Humphries argues that women's absence from the labour market is a victory by the proletariat over capitalism. As full time homemakers, women are better able to improve their family's standard of living. They are personally able to care for young, sick and old dependents, and control the supply of labour to the labour market for better wage bargaining. The loss of the family wage consequently means that "unpaid labour in the home adds significantly to the value extracted from the paid
labourer. . . ." However, this fails to recognize women's disadvantage in the gender division of work, and the fact that for many women the family wage was too little to adequately support a larger family.

Hartmann suggests that the shift away from the family wage to wage differentials between women and men acts as a mechanism encouraging women's continued dependence on men, although she sees women's employment producing more benefits for capital than for men. On the one hand, husbands do not have to bring home the same share of the income, but on the other, their working wives may not be providing quite the same standard of servicing either.23

Despite the replacement of the family wage with Equal Pay (1969 - 1974) and Equal Opportunity (1972 - 1983), and the introduction of anti-discrimination laws, men still get the bulk of the better paid and secure jobs.24 A major obstacle for women within the equal wage for equal work concept is their overwhelming segregation in 'female' jobs which are largely undervalued and underpaid. A guaranteed minimum income (GMI) paid to everyone and free of eligibility tests has been suggested as one answer to poverty and unemployment.25 Whether a GMI would be able to address the problems of social isolation and the sexual division of labour is another matter, but what is certain is that women
have the most at stake when it comes to alternatives to the existing welfare bureaucracy.

Women's dependency

'Dependency' has no fixed meaning. Its definition is tied to political and ideological beliefs of the ruling minority who exert a political influence far beyond their proportion of the total population.

Industrial forms of dependency decreed there was the 'natural' and 'proper' dependency of mothers and housewives. In the latter part of the 19th century there was a shift in definition from 'husband and wife' to 'breadwinner and dependent' in the censuses of the Australian colonies. Although there is no evidence to suggest that women no longer saw themselves as legitimate workers, this new classification helped pave the way for a greater emphasis on women's role in the home.

Marxist feminists understand women's dependency in economic terms, that is, in their pattern of employment as determined by capitalist relations. Women's lower pay and lesser labour force participation are determined by capital/labour relations. Women are seen to be subordinate and marginal to capitalism. This view conflicts with the view by Nightingale who interprets women's 'marginal' role in labour as central
to capitalism (see p.17), and with von Werlhof, who claims that the exploitation of 'the housewife' is central in serving capital accumulation. Women's unpaid labour in the home and their subordinate place in paid work advantages capitalism by supporting "the whole structure of wages and profits in the labour market. . . ." It provides uncosted goods and services for family use and consumption which supplements the value of wages, while women's care of children and of aged and sick relatives provides an informal and private welfare system which allows the cost of state provision of welfare services to be minimised.

The concept of patriarchy is used to explain women's subordination to men. Marxist feminists argue that the capitalist mode of production is structured by a patriarchal sexual division of labour, and that capitalist class relations and the sexual division of labour are mutually reinforcing. According to Zillah Eisenstein a conflict between patriarchy and capitalism occurs when patriarchy is weakened through structural changes in the market place and changes in wage structures.

In the postindustrial phase of capitalism, especially in the U.S., U.K. and Australia, dependence has overwhelmingly negative meanings which are largely associated with the most vulnerable of those working class women who are single mothers relying on state payments and those unable to find
paid work. The dependence of children, the sick and the old is recognized as legitimate.

Women's previous socially acceptable form of dependency has been replaced over the last decade or two with a liberal egalitarianism which states that we live in a free society of equals. Legal and political dependency has been largely abolished, and we are all free individuals with equal chances in a competitive world. Unfortunately, this view ignores women's greater socially created economic dependence and means that equal pay, for example, can never in fact be 'equal' because women have less time to earn an equal wage due to their home responsibilities. And this does not even touch on the problems of sex segregation at work and the gender variation in recognizing workers' skills. It not only ignores the dependency we all experience at various times in our lives, it also ignores the blurred boundary between dependence and independence.

All of us are dependent during ... important periods of our lives ... Childhood, schooling, illness, old age, pregnancy, childbirth ... childrearing ... No one finds this strange or reprehensible.31

Negative dependence, most closely associated with single mothers, but also with the unemployed, is seen as evidence of an individual's avoidable weakness. Public dependence is seen as a particularly virulent form of social disease by New Right thinkers. Single mothers rely most heavily on public
welfare, and are seen to be eating into the public purse, sustaining the belief that those who 'choose' to have children out of wedlock and 'refuse' to work are getting a 'free ride' at an unfair cost to the rest of the community. Welfare recipients are among the easiest targets in reducing public spending because of their poor image and the lack of sympathy propagated by the popular media. Unemployed men may receive greater sympathy than unemployed women because their unemployment is likely to be viewed as a denial of their 'manhood', or their 'natural' breadwinner status. Of course, all this ignores the fact that women may still be respectably dependent on their husbands. Governments, Social Security, and the business sector are concerned about reducing state dependence, not about reducing the private economic dependence of women, or men, for that matter.

The construction of women as domestic and their consequent central place in unpaid care work and in the home creates financial and psychological insecurity which is compounded by attacks on such 'dependency' from conservative elements. The compound problem women face as carers within the present pervasive culture of liberal egalitarianism is more realistically - and compassionately - portrayed by Kittay than by media reports or political pressures:

dependency is inherent to the human condition . . . the constitution of dependency relations is such that the parties are of necessity unequal . . . it is the responsibility of the public order to ensure that a dependent has a caretaker, that the dependency relation is respected, and
that the caretaker is adequately provided for. . . .37

Women's work in the home is often explained as being 'rational' or of their 'choice'. But is it? Wives, whether working or full time housewives, are responsible for the bulk of the domestic chores, whether their husbands are employed or not.33 Studies conducted in the U.K. show that male unemployment has not changed the unequal burden women carry in the home,34 and an Australian report shows that women enjoy "bountiful leisure" only upon retirement "if they are not living with a man."35 This often makes it difficult to distinguish whether it is men's unwillingness and incompetence in housework, or women's free choice that contributes to women's opting to remain at home either part or full time.

It is clear that time constraints men face because of their engagement in paid work is not the main factor influencing the unequal division of domestic labour. A more equal sharing of unpaid work might be expected as a result of men's unemployment or reduced work hours, and families in which wives and husbands spend equal time in paid work would be expected to see an equal division of household tasks. The reality is that husbands continue to depend on the unpaid work of their wives, and, while this continues within the existing social/political structures, it is difficult to
imagine women's greater economic dependence significantly reduced.

Income and resources are not equally shared within households, but there is a close relation between personal income and power, or influence, in the home.\textsuperscript{36} If the household is seen not as a unit of shared interests but as a \textit{bargaining} unit, then the question of power and dependency assumes importance. As far as women's economic dependence is concerned, it stems not from their \textit{needing} care but from their \textit{giving} care.

The concept of patriarchy, with its various definitions,\textsuperscript{37} has been one way of understanding men's dominance over women. However, this has tended to see men acting in a coherent or conspiratorial manner, which ignores variance or even conflict within the categories 'patriarchy' and 'state'. Pateman instead suggests that the "'fraternal' nature of social contract discourse which legitimates the modern state" is a better explanation of men's dominance over women, especially in Australia, "given the emphasis on corporatism and tripartite agreements between government, employers and unions."\textsuperscript{38} This approach does not simplistically reduce gender problems to one of men versus women, but recognizes the fact that men are the \textit{directors of the stage}, so to speak, while women are the (male) directed actors. 'Fraternal' discourse allows one to see the maintenance of
living standards throughout this century (job protection through tariffs, the arbitration system, and the family wage) as "a long history of a fraternal contract in welfare creating women's 'dependence'." 39

Neither women nor men have unitary interests. This opens up the possibility of seeing differences among women and among men. Men's interests as 'husbands' do not always coincide with their interests as 'fathers' or 'mates'. 40 Barriers for women wishing to achieve economic independence begin with their socially constructed role and continue far beyond with the unequal sexual segmentation of the labour market. Women are being drawn into the labour market for a variety of reasons, and this offers them at least the potential for economic independence. However, the needs of capital and the sexual division of labour in the home and in work remain impediments to their gaining full economic independence. Although not all women without paid work have the desire to be employed, or see themselves as dependent, the widening difference in wealth and status between 'core' and 'peripheral' workers, and between women, may come to see alliances with groups of men increasingly advantageous and even necessary. The increasing economic dependency of men as a result of unemployment, underemployment and falling levels of income may well influence current prejudices about dependence with its various meanings.
From a Marxist feminist perspective, the entry of women into the labour market should not be hailed as an unquestioned victory. Relying on a male breadwinner, functioning as one in the 'reserve army of labour' in a capitalist patriarchy, or working within a gender segmented labour market does not eliminate women's greater economic dependence. Whether women are full time homemakers or paid workers, they remain exploited and dependent in the private and public domains. The shortcoming of Marxist feminists is that, by concentrating primarily on capital/labour relations, they do not satisfactorily explain persistent gender divisions in labour (which predate capitalism) because it tends to overlook a theory of gender as an independent source of inequality. By concentrating on 'working class women', they have largely ignored the oppression of middle class women.
BACKGROUND

This section outlines and clarifies the research approach on which the final chapters are based.

The aim of this study was to investigate whether women who relied on income from their male partner or the state felt dependent. Paid work provides not only monetary, but also social and psychological rewards. This denies neither working mothers' 'double burden' nor anecdotal evidence about increased demands and stress in the workplace. Having myself experienced full and partial economic dependence during periods of full time mothering, part time work, full and part time studies, and involuntary unemployment, I wanted to explore women's perception of their economic in/dependence.

THE PARTICIPANTS

I sought 12 women with three prerequisites: they were receiving all or part of their main income from a male partner or the state; they had a full or part time employment
history which gave them full financial independence; and they were currently of official working age. The sample was sought from among acquaintances and by door-knocking in my local area.

All participants either were, or had been, married, and only six were still living with their husbands, but as one woman decided not to remain in the study, this number fell to five. Women living with a male partner comprised Group A, and the others were Group B. Participation was entirely voluntary, and anonymity and confidentiality were guaranteed due to the personal and sensitive nature of the interview (see Appendix).

PROFILE OF PARTICIPANTS

Of the eleven interviewees five were married and living with their husbands, although one husband was temporarily interstate on a work contract. Six women were not living with a man, but each either had been, or still was, married, and all but one were mothers. For the sake of convenience, the five women living with a man comprise 'Group A', and the six women not living with a man, 'Group B'. The names of the women in each group in order of age are:
The participants were ethnically uniform, ten being of Anglo-Australian, and one of English background, as these were most readily accessible to me. Three had tertiary degrees, six had technical or service qualifications or experience, and two had acquired work-based job experience. Using the class structure adopted by Baxter, participants belonged to the lower middle to low class range.¹

Age

The women's ages ranged from 35 to 55 years, which came to an average of 43 years.² The average age of women in Group A was 40, and that of Group B, 46. The older the woman, the more likely was her chance of not living with her husband.

Children

Apart from 51-year-old Rhonda, the remaining 10 women had between one and four children (the average was 2.3). The children's ages ranged from six to 25. Janet had her unemployed 23-year-old son living with her, and Moll had both
her unemployed adult (18 and 20 years) children living with her.

Marital status and sources of income

The interviewees represent a diversity of income sources and family structures:

- breadwinner father/at-home mother;
- breadwinner father/at-home mother with small income;
- sole mother on Sole Parent Pension/maintenance from father;
- sole mother on Job Search;
- sole mother on Sole Parent Pension/Austudy;
- mother with part-time job and part Job Search payment (potential breadwinner)/at-home father on Parenting Allowance;
- mother on Newstart; and
- single woman on Job Search.

My assumption that finding an equal number of women receiving financial support from the state and from a male partner would pose no difficulty was challenged, for in my search there were more women depending on the state than on their male partners. A rigid definition of 'economic dependence' was deliberately avoided to allow for women who had small contributing incomes to be included in the study. This was relevant since non-working wives and mothers of working age
are reportedly well on the way to becoming a relic of a disappearing era.

There was no difficulty finding the required number of women receiving their sole/main income from the state. However, finding an equal number of women relying on a male partner for financial support proved to be more time consuming. Women of retirement age who had been entirely dependent on their husbands were more readily found than dependent women of working age. This appeared to confirm the increasing trend of married women in part time employment. The remaining women who received their income from a man had small contributing incomes of about $10 to $50 per week, and one woman received her income not from her husband but from the state and her part time work. The absence of women who had never been married restricted the diversity of the sample to women who either had been, or were, married.

It is important to bear in mind that people, consciously or otherwise, present specific images of themselves. Feminists have for some time debated issues of representation around continually shifting gender identities and have challenged particularly patriarchal forms of representation. Some feminists have looked at ideological representations of femininity in its relation to capitalist production and consumption, while others have drawn on insights gained from semiotics and Lacanian psychoanalysis. It is claimed that
everyday speech reveals "only half the story", because "conscious behaviour, thought and expressions . . . are compromises formed between unconscious desires and social necessities." Psychoanalysis suggests that "there is no such thing as a coherent subject who either originates or supports one ideology", complicating the analysis of women's representation as mothers and housewives.

In an interview situation there may be more pressure on a person to construct and portray a particular image of the self. There may exist a desire, conscious or unconscious, to 'prove' oneself a 'good' mother or wife. On the other hand, an interviewee may wish to support what she perceives to be the interviewer's political stand on subjects brought up during the interview. This process is not confined to the interviewee; the interviewer will be subject to similar (un)conscious influences. People do not always make logically consistent statements, and it was apparent at times that there was a strong desire to respond to a question in terms of the dominant male ideology which further discussion, related to personal experience, then contradicted. Wilson argues that such contradictions are unavoidable because if the dominant ideology is also the respectable or accepted ideology we would expect women to assert their respectability and the soundness of their marriages by answering questions in those terms, even though their own experience might be different.
I would argue it is necessary to accept these contradictions. In the first place, the interviewer can be aware of these processes and take the opportunity to point to any contradiction she observes. This may lead to an investigation of the conditions that generate these contradictions rather than seeing the interviewees as being dishonest or having a false consciousness. Secondly, neither personal identity nor representation are static but in constant process of (re)creation. Thirdly, one's representation at any given time is important to the subject, and, therefore, not to be trivialized or dismissed by the biases of the researcher.

THE RESEARCH QUESTIONS

Women spoke about their life history as it related to their current economic situation, and about their thoughts concerning their past and current economic situation, including their hopes or dreams of the present or for the future. This allowed them to reveal and qualify their perceptions of themselves as in/dependent.

Women in both groups had the opportunity to discuss their personal spending. I was interested in finding out whether they saw their source of income as imposing any sense of personal restriction. Overall, however, answers were general
or scanty. In Group A, personal spending money seemed largely to be part of the housekeeping money. Women defined their husbands' incomes in terms of collective consumption, claiming their husbands did not restrict their (wives') personal spending and that they were not without money of their own. By contrast, women in Group B tended to talk about not having money to spend on themselves, and in one case, "realistic expectations", or "living within one's means", was the justification for lack of personal spending. The lack of specific answers made the information on personal spending too vague for detailed analysis, although one's perception of personal spending ability is important in as much as it relates to one's sense of autonomy - or lack of it.

METHOD

Qualitative research was the most fruitful way for discovering the diversity of women's experiences and opinions, and, given the time restraints on the participants and on me, semistructured one-hour interviews best accommodated both aim and limitation, while allowing optimum outcome. Much statistical data in the government literature and in the popular media points to women's increasing economic independence, but much of this research is limited in understanding women's experiences of in/dependence because
it "insists that 'physical' and 'social' worlds are in all essentials the same." As a feminist researcher I was not "concerned with replicating existing social science through the inclusion of women" but with discovering subtleties and variations which the statistical data does not reveal, to valorise women's experiences, and to make them central. Women's daily lived experiences, not their place within statistical data, are the reality of their lives because "'everyday life' is after all what [they] spend [their] lives doing." While statistics may reveal a general outline of women's lives, they tend to fail to take account of vast individual variations that may not exactly fit the limited categories created by the researcher.

Feminists acknowledge the importance of 'the personal'. It differs from masculine research in its avoidance of ranking other people's realities in hierarchical order of importance, and attempts to minimize the traditional power relation between the researcher and researched. Self-disclosure by the interviewer helps reduce this power relation and helps put the interviewee at ease, and I found it valuable in establishing an 'honest' relationship with each interviewee. The semistructured interview gave women scope to reflect on issues they saw as particularly relevant in their lives. It also "produce[d] non-standardized information" instead of uniformity, and allowed me "to make full use of differences" among women. Women were asked to describe their lives...
instead of being asked into which predefined category they belonged. I strove to avoid unconsciously imposing my biases of what constitutes (in)dependence and thus allow the women to be descriptive rather than narrowly definitive. This was a demanding task because of my ready tendency to dualistic thinking. A willingness to accept the differences in women's personal lives reinforces the idea that women's daily lives are "a worthwhile field of investigation"\(^{13}\) and enables sensitive questions to be put within the flow of the conversation.

An important aspect of this method is that individuals will interpret and answer questions differently according to their circumstances. Another is that "the degree of rapport" between the interviewee and interviewer and the length of the interview affect the type of information that will be divulged.\(^{14}\)

One hour interviews were scheduled, but in most cases this time was extended as participants took time to reflect, discussing or analysing experiences and perceptions in detail. Several women took less time. While I preferred not to begin the interview immediately upon arrival, several women clearly wanted to get the process up and away so as to be free to get on with their full lives. All participants agreed to be tape recorded, and transcripts were made and
recordings erased. Each woman (and her husband, where relevant) was given a pseudonym.

While transcribing is a laborious task, it is preferable to note-taking because one is free to engage more attentively with the speaker and listen more thoughtfully. This enables recording minute and subtle details that would otherwise be omitted. Transcribing is also a valuable process for familiarization and understanding of the text, as well as a good learning device for a critical evaluation of one's interview skills. The latter improved noticeably with practice.

Feminist interviewing is not without drawbacks. Social interaction is influenced by a multitude of factors outside the control of the interviewee or interviewer. Two different interviewers interviewing the same person may produce dissimilar or possibly even conflicting data, not to mention the unintentional influence of one's daily moods and situations, despite all conscious attempts, on the interview process. Interviewing is also a lengthy process, the bulk of the work consisting of tedious transcription, and this restricts the size of the sample if the whole task is left to one person.

Despite any drawbacks, I found interviewing to be a satisfying research method for this study. It allowed a
close relationship with the interviewee, it gave scope for full elaboration and personal exploration of each woman's experiences and thoughts, and, being able to replay the interview tapes was an added bonus when 'sifting' through each interview for a fuller understanding. The next chapter allows the women's voices to be heard.
INTERVIEW FINDINGS AND ANALYSIS

PRELIMINARY

In discussing my findings below, I am aware of the inadequacy of the words 'partner', 'husband', and 'man'. Despite my reservations about the term 'partner' because of its implicit assumption of equality between woman and man, I shall refer to the man living in the same home as the woman with whom he is in a sexual relationship as 'her partner' for the sake of fluency. 'Husband' is insufficiently definitive because not all women who were separated, divorced or widowed and living without husbands were husbandless or without a male sexual partner. 'Man', likewise, is inadequate in that two of the women without a male sexual partner each had an adult-aged son living with them.

No correlation appeared to exist between family structure/source of income and women's stated feelings of (in)dependence. All women professed being independent in non-economic terms despite their economic dependence on an adequate or inadequate income from their husband or from the state.
Women in Group A gave the impression of being in stable, content relationships. Janice was living in a reversed traditional wife/husband role. Her husband chose to be a house-husband receiving Parenting Allowance. This had enabled her to complete full time university studies in the last few years. At time of interview she had just found part time work as women's support group worker and was involved with voluntary work. Another's husband was working interstate, although this was a recent and temporary arrangement.

Women in Group B had lived in marital unions in the recent to distant past of four to 30 years. Some claimed they had found freedom and independence as a result of not living with a partner. They claimed to be more self-reliant and confident, and that they were their "own boss". They were not constantly on call to a man's emotional or physical needs. This confidence had developed through necessity and with time. Sam, however, expressed regret that she was not getting the moral and material support she thought a good husband provided, adding that her husband had never provided either. Colleen was enjoying her independence, although there was uncertainty as to whether or not her marriage might be salvaged after a six-year separation. Renate's different attitude to stereotypical wife/husband relations have cemented since the death of her husband which, she believes,
would make living with another man as good as impossible because she has

higher standards of what I require of a partner and they'd probably exceed any that anybody could fulfil.

She

would no longer wash people's sox if they're not going to contribute to the household [chores] . . . like, of the running of the household . . . I would, now, demand that . . . if they couldn't do that . . . bye bye . . . 'Cause I'd just get resentful.

Moll did not discuss her feelings about not living with a partner. Janet was finding it financially and psychologically difficult coping on Newstart, the government programme designed to assist the 'long-term unemployed' (currently defined as 12 months and over) find work. She had never entertained the thought of another man after her husband had left sixteen years earlier. Except for Rhonda who had earned her own income for almost her entire adult life until four years ago, these women claimed to be financially worse off without a husband. They were having to make do with the Sole Parent Pension, Job Search (government payment for the 'short-term unemployed') or Newstart payments.

All the mothers expressed a keen and active responsibility for the care of their children. Colleen stated that "for me, my children come first", and Lynn declared, "I don't agree on [with] someone else looking after my children." Lynn's husband, Collin, reportedly thought likewise: ". . .
when we decided to have children . . . Collin said . . . you stay home." Renate expressed her strong emotional commitment for her only child when he was a baby:

I was enamoured with my baby so much . . . I didn't want anybody [to take care of her baby] . . . it's my baby . . .

The mothers were not only devoted to their babies. All spoke of their concern for their older child/children and the efforts on their behalves. They had decided to stay home to care for their children as best they could until the child(ren) reached school age at least. Most also felt they could not do justice to their children if they were not home all or most of the time after their children had reached school age. While Janice and her husband had reversed parenting roles, Janice could do so only with the full confidence that her husband provided reliable and loving care for the children in her absence. Colleen saw motherhood as a "career" she "had chosen", and "didn't think that working would fit into that." And Moll, mother of the 18 and 19–year-olds, "didn't have enough time to . . . manage the family" when she was in full time employment the previous year.

Penny's 20 and 22–year-old daughters from a previous marriage had only in the last months left home to take up interstate employment. Life did not seem to have become less demanding in terms of the time and work she put into caring for her
younger children and managing the household. Penny spoke of the "sacrifice" of sending her younger two children from her present marriage to a denominational primary school, and of her feeling "exhausted by the end of the [school] term." And she typified all the mothers' unwavering commitment to their children when she spoke of "the best . . . we can give, to the children."

The above points to the different relation mothers have of necessity to the labour market compared to that of men because they continue to take primary responsibility for childcare and domestic work despite their increased presence in the workplace. Not surprisingly, labour force participation for female workers in any one year averages only about 62 percent compared to 83 percent for male workers because of their higher rates of absence.¹

Occupation

The women's occupational range includes the main jobs held in the past, what they would be qualified or experienced to do now if they wanted or could find work, and current jobs held. Some had had several occupations. For 11 participants the skills are many:²

- cashier
- clerk (including computer data entry)
- cook
- dressmaker
- electron microscopist
Renate was hopeful of finding work in urban planning once she has completed her studies. Despite the relative diversity within this 'female work' range and women's increasing presence in paid work, especially in 'female jobs', most of the participants claimed their prospects of finding work were remote. Either they have demanding childcare responsibilities, are unable to find suitable work with suitable hours, or they are unable to find work of any kind.

Several women spoke of their role as wife and mother as their work. They saw themselves as 'earning their keep' and enabling their husband to go out and earn an income that they felt they had an equal right to. In other words, those women who claimed they wanted to be full time housewives and mothers depended on their husband's adequate income to do so. While government payments for the unemployed and single parents are available, these are not seen to be comparable alternatives, as indicated by the women in Group B who felt these payments to be inadequate and stigmatized.
Because mothers commonly have neither an uninterrupted work history nor a developed career path, they rarely reap the same benefits that men are more likely to in terms of income or job status. Rhonda, who had no children, was the only one to have experienced progressively challenging and rewarding work before the implementation of workplace restructuring, although, as she pointed out, she by no means enjoyed the same rights of passage open to male workers because "men are in control", as Eva Cox puts it. Workplace restructuring forced Rhonda to give up her more interesting work and to go back to switchboard operating, her first job at age 16. The challenging work was reclassified as needing medical/nursing qualifications; she had neither. The skills, experience and responsibility that are rewarded in jobs typically held by men were in Rhonda's case overlooked.

Years out of the workforce

Stated factors affecting women's time out of paid work include major/sole responsibility for childcare and housework; no desire to return to paid work due to demanding home commitments or satisfaction with mothering and home duties; high levels of unemployment and restricted re-entry into the labour force after prolonged absence or retrenchment; workplace restructuring and stress (which worked as disincentives to returning to work); and age.
Apart from Rhonda who had no children, and Sam who worked almost to the day her first child was born and only left employment two years ago, the remaining women originally left the workforce with the intention of looking after their children on a full time basis at least until their children reached school age. These women expressed a willingness to be at home as mothers after the birth of their children, although most had only vague thoughts about returning to paid work at a future time.

Sam's story is different in that she supported her three children and her husband her whole married life, just about. . . . it was soon after we were married that Ken lost his job. . . . Then he started his own travel agency and of course, starting up a new business . . . it wasn't bringing in too much money. . . .

Women with children are typically out of the workforce longer than childless women. Rhonda had been out of the workforce for four years for stress related reasons, while the mothers with children had been out of the workforce for an average of 12 years due to childbirth and child rearing. This 12-year absence includes not only voluntary, but involuntary absence due to the inability to re-enter the workforce at a time of rapid technological change and high unemployment.

While pregnancy and the birth of children led to all but one mother leaving the workforce, other factors also contributed
to women remaining out of the workforce. Three mothers with male partners said they had no desire to work. Lynn, however, had had a part time cleaning job for five years, the proceeds from which were used for family holidays, and Hilda did silk painting and had just accepted a one hour per week teaching job.

Four of the 11 women had done a wide variety of work in the years between leaving school and motherhood. Rhonda briefly mention an unemployment period she had in a country town sometime in the early 1960s, but her move to Adelaide ended that. Otherwise, during the post-war labour shortage and into the first half of the 1980s, the women could find unskilled, semi-skilled and skilled work wherever (in England and Australia) and whenever they wanted. There was also on-the-job training, Janet noted.

Three had travelled widely in the 1970s, working primarily to make this financially possible. Renate even "took two jobs at a time . . . if I was going away or . . . I wanted to buy a motorbike or whatever", adding, "that was in the time when you could sort of pick up jobs. . . ."

At the time of interviewing, Janet had been retrenched for two years. Rhonda, Sam and Moll had resigned due to intolerable work pressures. Rhonda was fortunate to be in the right place at the right time to take advantage of
accepting a redundancy 'package', but it was insufficient to do anything substantial with, such as purchasing a house, for example. It now helps make up the shortfall between her Job Search payment and her (modest) cost of living.

Moll said "it's pretty horrendous" that she and her two children, all in the one household, did not have one job between them. She was acutely aware of the sense of shame society projected onto her for being unemployed and a sole parent. She criticized regular media representations of "dole bludgers" as a major form of unwarranted discrimination. Sam, like Moll, was also very conscious of the "stigma" associated with her sole parent status, although she defended community attitudes that create that stigma, drawing a distinction between 'deserving' and 'undeserving' sole parent payments.

Doing courses through Skillshare, Job Clubs or TAFE statistically improve one's chances of getting into paid work again, but not significantly. Moll said her Job Club experience was a waste of time, and Rhonda was currently enjoying her computer course. Only Colleen of the four women who had done, or were continuing with, such courses, succeeded in finding work. To what extent having done a course directly contributed to Colleen's success is difficult to determine due to other contributing circumstances that led to her finding work six years after completing the course.
Renate, just six months into a tertiary degree, felt optimistic that the completion of her studies would secure her work in her area of learning.

Educational status and on-the-job achievement and competence had not automatically enabled the 11 women to find employment commensurate with their levels of ability as would have been more likely for the period after W.W. II until the early 1970s or 1980s when unemployment again began to rise gradually. In fact, work/educational status did not ensure employment of any kind for four of the eight women seeking part or full time work. Living with an income-earning husband seems to provide a better chance, even if no guarantee, of reduced financial vulnerability for the women in this study - provided they remain with their husbands.

Janice is an exception. To the mutual satisfaction of both herself and her partner, she currently earns the main share of the family income through part time contract work and Job Search, although this has not been an automatic right or progress which the attainment of a graduate tertiary degree may falsely encourage one to hope for. She "hopes" her present contract job will help her find more work in the future.

Ten of the 11 women, uncertain of job security and adequate income level, did not take receiving a comfortable and stable
income of their own, from their husbands, or from the state for granted. No woman receiving an income from her partner said she felt uncomfortable or dissatisfied about the source of that income. They claimed to be thankful for that income and justified their reliance on it by stating their work as wife and mother was demanding and necessary work, or that if society had insufficient workplaces, then society had an obligation to support them.

Moll's resignation, like Rhonda's and Sam's, did not mean she did not want work. She has been applying for positions but "usually [we] don't get any reply at all. ..." She and her children continued sending job applications even though living on Job Search made the expense of photocopying and postage significant.

Janet and Rhonda mentioned age being an additional barrier to finding work. Rhonda spoke of two strategies older job seekers employ: writing one's age on the resume or omitting it. Nearing forty or more is 'too old'. Employers reject you either when they read the year of birth on your resume or when they see you in an interview (on the rare occasion one is lucky enough to get that far after consciously having omitted one's age on the resume). Janet said, "I'm over 50, so, experience means nothing really." Yet Rhonda claimed that her own improved maturity, capability, education, confidence and also better health compared to when she was in
her youth could, in fact, be of benefit to a prospective employer. Moll, at 46, was also worried about her age being unacceptable to employers, and the likelihood that not finding employment would see her poverty continue into old age.

Janet found her age a drawback in that she did not feel up to absorbing the new knowledge in the mandatory courses of the Newstart requirement, and noticed that younger learners did not seem to find this problematic. She would be happy receiving an old age pension and being engaged in voluntary work of her choosing. Apart from the inadequate unemployment payment, she did not find it easy being on the Newstart programme and being "case-managed at the CES." She felt "controlled" and sometimes threatened and dependent on the dictates of the CES for her fortnightly payment.

Not being in paid work was always the result of a variety of connected reasons. For example, work stress, resignation from work, and high unemployment rates were connected. Initially, however, for the mothers it was the birth of a first child. Then high levels of unemployment discouraged or prevented some from getting full time or part time paid work. Colleen, sole parent for six years with two daughters aged 10 and 12:

[T]here have been various jobs over the years where I've kicked myself and thought, I've missed my chance. But they were all full time and I knew my limitations and I
couldn't possibly do full time . . . I was getting to the stage where I was feeling a little bit despondent and wondering if I'd ever get anything that would suit my needs.

Resignation, absence from the workforce during children's pre-school years, further training or studies, and no desire to return to paid employment were other connected reasons for being out of the work force. Prolonged absence from work after the birth of a child, a technologically changing workplace and greater competition for jobs may either lead to upgrading one's marketability in the labour market through job training or tertiary studies, or serve as disincentive to re-entering the labour market. Yet as Moll and Janet observed, by the time they are better qualified to re-enter the labour market, chronic job shortages and ageism present further hurdles.

Home responsibilities made staying home necessary and also attractive to some. Hilda, in particular, preferred the independence that being her own boss at home gave, saying she disliked being under the direction of others at work. Other women admitted to a certain level of stress at home in managing their family and home. This stress would only increase if these women had also to worry about getting themselves out of the house and to work. Any one of these reasons can greatly reduce, or completely eliminate, opportunities for those seeking to re-enter paid work. This seemed especially true where jobs are in greater, or constant
process of, technological or other change and part of so-called 'restructuring' - even if change actually means little more than a change in terminology (as in primary or secondary teaching, for instance).

**Women's past and present experience as workers**

The following summarizes the women's current (un)employment experiences:

- no woman was in full time work; four would accept full or part time work if they could get it;
- inability to find any sort of work, part or full time;
- work dissatisfaction: work was not/felt not to be commensurate with level of education, training, ability, hopes;
- three of the five women working part time had work in their professions;
- women with childcare responsibilities were willing to accept unskilled work to supplement their husband's income;
- eight of the women were involved in improving their qualifications/skills through tertiary study, Job Skill courses and work experience in the hope of finding work;
- work qualifications/skills gained prior leaving the workforce were inadequate in a rapidly changing work environment, so that finding work in one's area of training was remote;
- women wanted a job primarily for the income it provided; secondary factors included self esteem and more social intercourse.

Of the five women living with a male partner four were engaged in part time work ranging from an average of three or four hours to one or two days per week. For three women
significant changes were taking place. Janice had just acquired a six month part time contract position at the time of the interview. She fully relies on her husband to care for their children and the domestic work for which he receives the Parenting Allowance. Hilda had been asked to teach one eurythmy class for one term. Diane was thinking about volunteer work at a local cafe with the aim of getting paid part time work. All three welcomed a chance to earn more income which would give them either greater personal economic independence or increased family income.

Colleen had just accepted a permanent two days a week secretarial position. Because her experience was unique among this group of 11 women it is worth relating. Her employer was very keen to have her after she helped out for two weeks. They did what they could to accommodate her home responsibilities. She could choose her days, hours, and work tasks, and she would be given a one-week learning period in which she was to get to know the routine at her own pace. This was a fine example of the benefit of workplace, as opposed to worker, flexibility. It demonstrated the potential of a mutually beneficial relationship. Although Colleen had not yet started work, she was enormously encouraged and excited about working under such accommodating circumstances, expressing a strong desire to do her very best in return. It highlighted the shared advantage of promoting
an interdependent relation, as opposed to the one-sided advantage that flows from a dichotomous relation.

Of the six women not living with a male partner, Colleen had just found part time work, Renate was doing full time study, Sam felt completely exhausted with familial responsibilities that allowed no room for considerations about paid work at this stage, and Rhonda, Moll and Janet were looking for paid work.

Rhonda wanted work that ideally paid at least $400 per week. She was doing interesting volunteer work she enjoyed very much. However, failing getting a job, she wanted to see people without employment have a reasonable measure of independence by receiving "a living wage to do voluntary work". She did not have the same restrictions facing mothers with children at home, and she placed greater emphasis on being out among people in the community.

[A] job that gave me money and satisfaction, well, be wonderful. But I've hardly had that in my whole lifetime, so, I don't really expect it.

Moll observed that the unemployed privilege the employed. The employed enjoy the financial and social privileges of paid work to the exclusion of the unemployed, or those locked out of the dual system that Helen Hughes frequently talks about as a mutually exclusive system of "insiders and outsiders". Women's economic dependency resulting from their
provision of welfare in the family means they are more likely than men to become recipients of welfare. While "there's that huge ideology behind" the victim blaming that single parents and the unemployed are exposed to, says Moll, they are also accused of being "too fussy" to find work.

[I]f the people . . . that are actually in full time jobs . . . were actually asked to drop their time down, to allow someone else to have a job, there'd be an incredible fuss. So . . . people that are unemployed . . . provide a situation where other people can have full time work and have a lot more money. But, you know, that sort of thing is never brought out.

Like Rhonda, Moll too had no romantic ideas about paid work. She had worked in a typing pool and been a private secretary. While the former was "incredibly boring, because you'd just sit there typing all day", it was bearable because "of the other girls" with whom she was "really good friends". Friendships formed and mutually supportive work relations made that job "the best working experience" she had had. She enjoyed her seclusion "in a room in our own kind of world".

In the days of the mini skirt, she recalls, a circular about dress code and how to "move around the office" was given to female staff. The women were
to bend from [the] knee instead of bend over in order . . . to not titillate the men, and cause difficulties for them, you know.

As a private secretary she was oppressed by a different sort of sexual discrimination to her earlier years in the female typing pool.

All the lowly positions were taken up by women, bar one, which
was taken up by a 17-year-old guy. You could see already he was marked for moving very quickly through the ranks - 'cause he was male . . . I felt so resentful . . . The fact that I had probably more education than anybody in the place, yet I knew that there would be nowhere that I would ever be elevated to.

In Moll's view, 99 percent of her problems at work had to do with "being a woman". This is supported by feminists who insist that sexual harassment can function to keep women out of traditional male jobs and to reinforce their secondary status in paid work. The other one percent had to do with the boss's dependence on the secretary to build him up in some sort of sexual or maternal way.

Ironically, despite the apparently common experience of such dependency in the workplace, "women are perceived as using sex to their advantage." While the secretary's relation to her boss has become less formal, informality itself often "may serve to disguise the operations of power" that Moll found so oppressive and humiliating. In Moll's experience, the boss is still just as dependent as ever on his secretary for boosting his ego.

She resigned after 12 months not because of the lack of promotion opportunity or her humiliating relation with the boss, but because she was unable to tolerate dishonest financial practices that became apparent, and consequently had her income reduced by $1000 a month. Having made an independent decision about her place at work, she sacrificed her economic independence.
She no longer has to suffer the oppressive dependency in the workplace, and has more time for her family and her studies, but she lacks the necessary economic independence to make some even very basic choices such as whether or not she can afford the petrol to drive to the library. In other words, the loss of one form of dependence is replaced by another, pointing to a dynamic interplay between dependence and independence.

Women as financial managers

The women in this study were asked to discuss their budgeting in the hope of finding out how much decision making power and personal freedom they perceived themselves as having. Women in Group A said they had autonomy in spending and that their financial management was satisfactory to both themselves and their husbands. No woman claimed her husband's income to be inadequate in meeting expenses, although three women claimed being thrifty and good financial managers. Lynn said her family was "living high", the others described themselves as living "comfortably", "quite well", "very well", and another found it "more difficult" in the last year. Only Hilda said her husband thought she spent a lot - which she did, given she paid all bills during his interstate absence.
Housekeeping money was loosely understood to cover regular weekly/monthly/yearly payment for food, electricity, council rates, most clothing, and so forth. Personal spending money covered such things as going to a play or movie, or special items of clothing. I did not define housekeeping and personal spending money, with the hope of learning whether, and how, each woman defined her spending. Three women made a distinction between housekeeping and personal money, but the distinctions were general.

Husbands' incomes were spent in two ways. Two women had sole responsibility for the income, and three women shared that responsibility with their husbands. Penny paid the regular bills, in Hilda's case her husband usually did this when he was not away, and Janice shared this more or less equally with her husband. There was leeway for private spending, with Penny feeling free to buy herself a new dress, for example. This contradicts the findings of one study which showed that "few women regarded the housekeeping as theirs by right" and that "they needed to justify their spending of housekeeping money." However Hilda, who enjoyed spending her small income on personal "wishes" and "delights", said having an income of her own meant she did not need to feel accountable to her husband for personal spending.

This is interesting in the light of Pateman's "sexual contract" theory. She claims that the marriage contract
women enter into with men appears to be one of free social choice, whereas in fact it is one that "generates a political right in the form of relations of domination and subordination". Husbands are given the rights to their wives' work and sexual access to their bodies, although these rights have diminished since the 19th century in the transition from private to public patriarchal control.

Husbands may no longer control their wives by keeping them 'barefoot, pregnant and in the kitchen' as they did in the past. But they continue to exercise their control over their wives in changed ways that have become more difficult to distinguish from gestures of 'love'. By "installing (isolating)" her in a nice house, in a nice suburb or rural setting and by "being prepared to 'talk through' (convince her of the rectitude of your view of) crises," and by showing concern, husbands "deflect dissatisfaction." This masks the unequal power relations of the wife and husband, and the difficulty wives have in identifying and realizing their own wishes.

This, then, suggests a preference for an independent income that may entail financial, psychological or both forms of freedom in preference to relying on a husband's income as far as personal spending is concerned. Perhaps personal spending, that one has not to feel accountable for in the same way as with other spending, allows an escape from the
daily financial or even psychological restraints people face in society. Or perhaps it suggests a valued form of financial/psychological independence that women often do not experience as wives and mothers.

Women in Group B had sole responsibility for all finances, but there were different ways of coping on a very limited or inadequate income. Three women paid their bills according to date due; two employed a forward planning strategy, trying to have money available for bigger bills as they came due (although one woman was thinking about negotiating with her local council to pay the council rates in installments); and one paid her bills according to the tone of the account letter. If payment for a bill was demanded rather than politely reminded as being (over)due, that bill was given low priority for payment.

A recent Australian study shows that for women there is a link between material well-being, happiness and health. Two factors contributing to their feeling least happy are having "trouble paying the bills" and "not having enough income to get by on or only just having enough to get by on." For men, by contrast, there is no "association between stress in paying the bills and happiness."11

Colleen's experience contradicts this finding in that managing on a very limited budget presents a personally
stimulating challenge that she thrives on. She stressed the necessity of "turning every dollar over" in an impressive disciplined manner before spending it, and so was able to describe her pension as "adequate". The other five women did not meet this budgeting success and experienced a gap between their government payment and their cost of living. Rhonda and Janet were using their 'package' as a regular backup. Renate had received money after her husband's death which now, nine years later, had been depleted and she was experiencing "chronic debt". Moll did not mention any savings but stated her pension was insufficient to meet costs. Sam had a modest investment in a term deposit which she did not wish to draw from because of concern about her future financial uncertainty. Unlike the women in Group A, these women saw their financial situation only as "adequate", "getting by", "difficult", "bad" and "hopeless". Colleen and Sam expressed concern over the fact that their pension would cease upon their youngest child reaching 16 years of age.

There were two important factors for women living solo in coping on a government benefit. The first was owning one's house. Four women owned their house and thought they were "lucky" or "fortunate" in this, although maintenance and repair costs proved to be added responsibility and cost. Moll could not afford repairs to a leaking roof. These women thought others in their financial situation without a house of their own to be living under greater financial stress.
Also, the newer the house, the lower were the maintenance costs. Only Renate was competent with house repairs, having built most of her house with her own hands.

The second factor was owning a car. Rhonda had found owning a car too expensive when still working. Christine said a "newish" car was not the financial drain an older car was. Janice did not have a new car, but a mechanically able husband. Renate had just had major car trouble. Public transport serves her township only once or twice a day, and in nearby locations it is also infrequent, so attending lectures daily without a car is unthinkable. University holidays had just begun, and she was wondering what she would do in the coming few weeks before lectures resumed. Moll's car was "falling apart". Having a man with practical skills or one with a sufficiently high income to cover vehicle repairs certainly improves one's financial wellbeing and one's sense of independence.

Children's ages were seen to be relevant in coping adequately on the pension. Colleen thought that when her children reached their teens the food and clothing bill would probably increase, making life more difficult financially.

These findings suggest that single mothers relying on a state payment experience greater financial stress than women in a couple relation. Being a single parent as well as unemployed
is more stressful because of the stigma attached to being a single parent and an unemployed person. As a consequence of coping with two sets of stigmas and with the accompanying financial problems, unemployed single mothers may feel more stress-related unhappiness than those women with an income earning husband or a husband with practical skills that reduce the cost of living. The stigma of their public dependency (see p.34-5) was a source of real concern, although no woman said she was unjustifiably paid a benefit.

This suggests a link between social/financial stress, unhappiness and dependence. The women did not define themselves as dependent types, but they did concede they depended on their government payments and that this payment, because of its inadequacy, dictated and limited their daily choices from deciding which groceries they could afford to whether the council rates or the vehicle repairs could be paid for. Moll found this preoccupation with making ends meet a drain on time and energy, and at times "paralyzing".
Leisure

Travel, holidays and leisure activities symbolize freedom and independence that inadequate finances curtail and prevent. I did not bring up the topic of leisure, but all five women in Group A did, which suggested its importance in their lives. Diane, Lynn and Paula discussed recent holidays they had had without their husbands. Janice talked about her extensive travels before she had children, and her pleasure in going out with friends when unaccompanied by her partner. Hilda mentioned visiting her family interstate. Unlike the women without partners, all could afford to go on holidays or engage in leisure activities, despite being financially dependent on their partners.

Only three women in Group B brought up the topic of travel, holidays or leisure. Moll said she hadn't had a holiday in 20 years and that she was "probably going to have a fairly Spartan retirement". Renate spoke of various travel experiences here and abroad before the birth of her son. Colleen had visited sisters in the United States and New Zealand in the last year thanks to the generosity of her parents.

Regular holidays or leisure activities added a dimension of variety to the yearly routine for women in Group A that was lacking for women without partners and with smaller incomes.
Although Colleen had been abroad twice in the last year, this was an exception in her life. Rhonda and Janet, however, talked about volunteer work in terms of enjoyment, seeing the lack of compulsion and a sense of independence as important elements of enjoyment.

Most of the women in Group B were caught in a vicious circle. Under greater financial, and possibly psychological, stress, these women were denied a diversion in their restricted lives that a holiday or a chance to indulge oneself in some other way could provide. It was not only the regular yearly holidays or leisure activities that were denied them. An extra weight they carried was the awareness that they would perhaps never be able to enjoy those things that many around them with better incomes took for granted. The amount, rather than the source of income, restricted these women's independence, or ability to choose.

Retirement security

No woman was contributing to a superannuation scheme that provided financial security in retirement. Little or nothing was known about superannuation contributions being made by husbands, or the amount due upon retirement. There was a considerable lack of confidence in superannuation security, as well as the continuation of the old age pension, and most saw neither super nor the pension as providing a guaranteed
or sufficient retirement income. Plans for financial security in retirement received low priority. Overall, it seemed that there was more than enough in managing the present without worries about the future, although the older the women, the more significance retirement security assumed.

Of Group A, Lynn, Penny, and Hilda were expecting to live on their husbands' superannuation, although Hilda expressed scepticism about superannuation and the old age pension.

Some people say there may not be a pension. . . . But then your superannuation isn't a 100 percent safe either, you know.

Penny "presumed" her husband had been paying superannuation all his working life and was reasonably confident that his investment returns would adequately provide for retirement. Diane thought her husband wouldn't be paid much super, and Janice had no financial security for retirement. She seemed to be resisting what she saw as a socially constructed form of dependency on "mainstream" social values, yet a form of dependency that is promoted by government as providing independence.

All women in Group B expected to receive the old age pension, although Colleen said she was interested in investigating superannuation schemes at a future date once she had settled into her new job. Moll had not been able to afford voluntary superannuation.

Even if I started working tomorrow, I wouldn't think that I would have any spare money to put into super for at least five years.
Economic independence in retirement is not a reality for any woman in this study. All expect to be relying on their partner's superannuation or pension, or on their own old age pension. Neither women in Group A nor in Group B had their own retirement income. All women in this study were in financially vulnerable or precarious situations.

ABS figures support this. About 50% more male than female employees pay the higher personal superannuation contribution rates of 10 percent and more. Women's lower average weekly earnings than men's makes real contribution levels significantly lower.12 These figures are also moderated by the fact that this ignores the approximate 50 percent of the female labour force that is not in part or full time employment.13 Economic dependence on a husband or on a state pension upon retirement is the reality for all the women in this study. Given the government emphasis on having people of working age and retirees become economically independent, the danger exists that the old age pension, like the Sole Parent Pension now, may likewise come to be seen by those with a secure income of their own as an 'unnecessary' or 'undeserved' payment that eats into the public purse. Those people who will have no option but to rely on the old age pension - mainly women - may have to bear this new stigma in their old age, as well as the inadequacy of the amount paid.
Dependence or independence?

All three women receiving the Sole Parent Pension expressed their gratefulness and their dependence on it, even though two stated the amount was too little. There was the perception that they were "lucky" receiving the pension because this country, although experiencing serious financial debt, still supports them, and that such government support supposedly did not exist elsewhere. Receiving the pension perhaps legitimized their role as sole parents, while at the same time confirmed their secondary status as public dependents.

No woman described herself as 'dependent' *per se*, and some described themselves as 'independent'. When the word 'dependent' was used it was qualified. For example, a woman might say she was receiving all/part of her income from her husband or the state *because* she was working as wife or mother and that this work was important for the wellbeing of her family and the community as a whole; or *because* she had chosen the option to study and improve her prospects for employment; or *because* she was unemployed in a society that had an imbalance between the number of paid jobs and the number of workers. There is resistance, especially among women with partners, to the idea that paid work equates with independence. Researchers have pointed to the mistake in taking women's higher levels of labour force participation as
an indication of their progress toward equality with men, pointing, among other things, to the lack of recognition of women's skills, their congregation in lower status jobs, and lower pay. The two issues this raises are whether employment equates with independence, and how gender differences affect the attainment of independence.

Some women felt frustrated, hopeless or angry about not being able to find paid work, but none said they felt dependent in themselves. In other words, although some admitted to being financially dependent on payments from a source other than themselves, they did not feel they owed anybody anything for that payment. They saw their work in the home or in the community, or their studies, as entitlement to an income. While the women receiving the Sole Parent Pension admitted to a sense of shame, it was not because they saw themselves as failures. They were aware of negative community attitudes that abound and are brought out in stark relief by the popular media. They seemed to be experiencing a conflict between these dominant negative community attitudes that they were sensitive to and their own sense of independence. They were very busy and involved in the daily routine of living, and perhaps this did not allow for idle time to brood much over this conflict.

Connected was the idea for three women in Group B that the nuclear family, ideally, was preferable to being a single
parent, but none felt responsible for their marriage failures. Colleen's and Janet's husbands had left them for other women, while Sam and Rhonda had each left husbands who had failed to provide basic financial and emotional support. Moll did not explain the separation from her husband.

CONCLUSION

My aim was to find out whether or not women who received their income from a man or from the state felt dependent. While admitting they "relied" or "depended" on their husband or on the state for their income, they said they did not feel beholden to either. All in Group A claimed to be contributing significantly to making an income possible and had, therefore, a justified right to it. In the one case where the parenting roles were reversed, there was also a sense of having a fair right to the income from the state.

There is still considerable social pressure to conform to the ideology of the mother-at-home-father-at-work model of family life in which women and men are held together by seemingly complementary roles. This model does not include the needs of the mother for adult companionship or emotional support. When men become fathers they do not relinquish their need for companionship with other adults, and are under pressure to be good 'breadwinners'. Group A women gave the impression of
having adopted their role in this model of the family successfully, although Janice demonstrated her and her husband's satisfaction with the reversal of their role models.

All women in the study have experienced or observed major changes in their lives and in society, from unquestioned job security for themselves, their husbands and children, to difficulty in finding a job, lack of job security, and high unemployment levels; have grown up with the certainty of the old age pension only to feel uncertain about its continuation even in their own lifetime, and the replacement of the pension with the limited security of superannuation.

The dependent/independent dichotomy may be of limited use because "the dominant understanding of the concepts of autonomy and independence are not applicable to the lives of many women" and even to the lives of men.15 Within Marxist and liberal feminist traditions women who do not hold a place in the public sphere of work have tended to be seen as dependent. Women's place in paid work has also been recognized as subordinate, with the structures responsible, identified. Radical feminists argue that none of the Marxist feminist traditions adequately deal with 'the woman question' on its own terms, because they incorporate their feminist analyses within Marxism (see p.25). Radical feminists have tended to focus more on men's power over women via sexuality
and violence in paid work, in particular on sexual harassment.

Autonomy and independence are thought to be a problem for women because these are seen as "desirable" and because many "women don't have them". Yet the women in this study refuse to see their dependence as a problem, despite some discontent or resentfulness about their gender roles.

Independence suggests financial and emotional self-sufficiency, and this is a short step from lonely isolation. Every woman in this study valued her relationship with her partner, children or parents and friends, but not always in conventional socially prescribed ways. There appears the contradiction, then, of women seeking independence and autonomy - or freedom - while at the same time rejecting a "lonely self-sufficiency" that Sam identified. This apparent contradiction recedes once one accepts the idea that personal identity in fact relies on relationship with other persons. It is not argued that women's dependence on men be encouraged, or that their precarious financial dependency should not be improved, but rather that the dominant understanding of 'dependent' and 'independent' is misleading. It is interesting to note that what is to one person dependence is to another independence. The paradox, then, is that "[o]nly by being able to become dependent on others can most people . . . conduct their lives freely and happily."
Government policy and business and community attitudes in general are predominantly guided by a narrow dichotomous understanding of the dependence/independence debate. Even within such a limited paradigm, dependency does not have a clearly defined meaning. An economic dependent married mother is not seen as problematic in government or business sectors. She is not seen as posing the same economic and social burden on the community that the single mother does. Negative dependence is equated primarily with public economic dependence, and from this, other forms of (usually undefined) forms of dependence supposedly follow.

Dependence is about more than just economic dependence. It is also about whom one is economically dependent on, whether one is privately or publicly dependent. Private economic dependence, likewise, is not straightforward. There are husbands, research indicates,¹ who see their wives' economic dependence positively, as an affirmation of their breadwinner status, while other husbands think the converse.

It is true that the majority of women remain economically dependent, in varying degrees, on a husband or on the state.
Most women cannot achieve economic independence while their unpaid work remains an automatic and largely unshared expectation and while the differentials in paid work between the sexes remain unaltered. For married women and mothers seeking a fulfilling career in paid work, this work usually highlights and creates lifelong stress and inequalities between spouses. Women in this study, on the other hand, did not express a wish for full time or lifelong careers. They tended to see paid work, whether it was low in status and rewards, or otherwise, primarily as a means of earning more income to support aspects of their lifestyle rather than as a source of personal satisfaction. Unlike Marxist and liberal feminist traditions might superficially perhaps suggest, the participants felt ambivalent about their paid work, and they recognized the stress and reward inherent in both paid and unpaid work. No woman unequivocally saw only paid or only unpaid work as providing personal fulfilment or independence, and none equated their economic dependence with other forms of dependence. They recognized themselves, their partners and members of the wider community as interdependent within a hierarchically structured society.
NOTES

Chapter 1 Introduction


2 According to ABS figures women's total labour force participation rate (full and part time) has risen from being close to 41% of the total female labour force (defined as 15 years up to retirement age) in the 1974/1975 financial year to 50% in July 1995. During the same period married women's participation rate in work (full and part time) has increased by 70.5%. (Note that the Bureau defines part time as more than one and less than 35 hours of work per week, and full time as 35 hours or more.) ABS Australian Monthly Labour Force Survey - Employed Full-Time/Part-Time. (Cat. 6203.0). Canberra: ABS, 1995; and ABS Australian Economic Indicators Canberra: ABS, February 1995.

3 The Hawke Federal Government helped create over 1.5 million new full time and part time jobs in the 1983-1990 period, and 57% of these went to married women. See SAUNDERS, Peter, "Just the job?" Australian Left Review, no.125 (February 1991): 8-12, 10.


6 Large families receive proportionately lower government child support payment than families which are small to average according to ABS scales. See DUNKLEY, Graham, "The public sector - crisis of over- or under-spending?" Regional Journal of Social Issues (Summer 1989): 1-18, 7.


Chapter 2 Review of the Literature


8 COX, Eva, ibid.; and KITTAY, Eva FEDER, ibid.


11 PURDY, David, op. cit, 32.

12 ibid., 37.

13 See MILNE, Frances, "Overcoming the illusion of monetary scarcity". In Beyond the Market: Alternatives to Economic Rationalism, edited by Rees, Rodley and Stillwell, Australia, Pluto Press, 1993, 203-21; also DUNKLEY, Graham, op. cit.


15 See MILNE, Frances, op. cit., 207; or DORNEY, Dennis, "Debt...the forbidden word", ERA Economic Reformer, (March 1995).


18 Eva Cox believes the government is politically opportunistic, seeking to save on social welfare spending by promoting the importance of 'the family'. See COX, Eva, "Rediscovering the family - a popular political pastime", Australian Social Welfare Impact 17, no.1 (March 1987): 9-10; or O'DONNELL, Carol, and Philippa HALL, op. cit., 28. More recently, Cox writes of the need for mutual support and responsibility of the state and individuals, and that social service provision should be more than a mere 'safety net' for those in need: it should be "the string which holds the design of beads together." See COX, Eva, op. cit. (1993), esp. 274. See also FINCH, Janet, and Dulcie GROVES, "Community care and the family: a case for equal


25 Edwards has shown that poverty can exist within households, and male-female relations within households can be as unjust as any more public relationship. EDWARDS, Meredith, "The distribution of income within households". In Unfinished Business: Social Justice for Women in Australia, edited by Broom. Sydney: George Allen & Unwin, 1984, 120-36.


27 OWEN, Mary, op. cit., 32.

28 ELIOT, Margaret, and Tony HARRIS, "'A Monday through Friday sort of dying..." Social Alternatives 1, no.8 (November 1980): 8-11, 8.


30 HALL, Winsome, et al., op. cit., 123.

31 WATSON, Sophie, "Work and leisure in tomorrow's cities". In Beyond the Market: Alternatives to Economic Rationalism,


42 POLLERT, Anna, "Dismantling flexibility", Capital and Class 34 (Spring 1988): 42-75. Collective bargaining has been shown to accentuate the wage gap between women and men; and NIGHTINGALE, Martina, op. cit., 7.


HOWARD, John, op. cit.


57 For example, see WILLIAMS, Claire, with Bill THORPE, op. cit., 245; WARING, Marilyn, op. cit.; LAKE, Marilyn, "A question of time", in Moving Left: The Future of Socialism in Australia, edited by Mcknight, Sydney: Pluto Press, 1986, 135-48; or BENERIA, Sen, op. cit.

Chapter 3 Understanding the Roles of Women


4 FUCHS, V.R., op. cit., 411.


6 Ideology has been exposed as an effective tool for the social manipulation of women. See ALLEN, Margaret, "Woman's separate sphere". Unpublished essay, ts.: Women in History Reader Part 1, University of Adelaide, 1-22, 1.


12 SHARPE, Sue, op. cit., 224.

13 COWAN, Ruth SCHWARTZ, op. cit., 34.


15 ROWBOTHAM, Sheila, op. cit.

16 This is true of both the Australian and the English experience. See OWEN, Mary, "What choice for women?" Social


20 In calculating the needs of a 'hypothetical' labourer's family, Justice Higgins forgot to include the costs of "lighting, clothing, furniture, rates, insurance, etc." See OWEN, Mary, op. cit., 34.


24 For example, the Australian Public Service (APS) boasts significant landmarks that have removed barriers against women's employment opportunities. See RADFORD, Gail, op. cit., 59. Yet within the context of Equal Opportunity (EO) men's indirect networks have replaced direct networks, ensuring men continue to dominate in secure, well paid jobs. See FRANZWAY, Suzanne, Dianne COURT, and R.W. CONNELL. Staking a Claim: Feminism, Bureaucracy and the State. Sydney: Allen and Unwin, 1989, 48-9.

25 GRIFFITHS, David, "The right to work and full employment", Social Alternatives 1, no. 4 (April 1979): 69-73, 71. It has also been argued that the payment of a GMI would create similar uncertainties and dependencies that recipients
of Social Security payments, especially Job Search and the Sole Parent Pension, currently experience: when the economy suffers, the first to feel the 'necessary' cutbacks are the groups that get the least sympathy from the public via the media - not the pensioners, but the 'dole bludgers' and single mothers 'living off public money'. Instead, the best solution is said to be the creation of full employment, enabling all those wanting work to have work. See PIXLEY, Jocelyn, Citizenship and Employment: Investigating Post-Industrial Options, Cambridge, U.K.: Cambridge UP, 1993.


27 WERLHOF, Claudia von, op. cit., esp. 173.


32 KITTAY, Eva FEDER, op. cit., 18.


35 BITTMAN, Michael, op. cit., 55.


38 PATEMAN, Carole, quoted in PRINGLE, Rosemary, and Sophie WATSON, op. cit. (1990), 231.
Chapter 4 How This Study Was Conducted

1 In adopting Wright's model of 'exploitation of assets' – physical, organizational and skill assets (WRIGHT, E.O., Classes, London, Verso, 1985) – Baxter takes into account the new middle classes "who fit into neither the bourgeoisie nor the working classes, as originally defined by Marx." See BAXTER, Janeen, op. cit., 145-46.

2 Two participants did not indicate their actual age but their age range. I therefore nominated the middle of their age range in my calculations.

3 Total part time employment among married women has risen almost 65%, and, more specifically, the number of married women working between one and 15 hours per week has increased about 117% in the last 20 years (August 1975 to June 1995) nationally. Note, however, that this disregards the increase in the population of married women over that same period. ABS. Labour Force Estimates. Canberra: ABS, 1975 and 1995.


6 ibid., 180.


8 This is in contrast to the "idea that social interaction typically involves a certain amount of deception", and to the role that skepticism plays in scientific research. REINHARZ, Shulamit. Feminist Methods in Social Research. N.Y.: Oxford UP, 1992, 28.
Chapter 5  Data Findings and Analysis

1  Women's lower average labour force participation may be due to a variety of reasons such as sickness, staying home to care for sick children, etc. See ECCLES, Sandra, "Women in the Australian labour force". In Unfinished Business: Social Justice for Women in Australia, edited by Broom, Sydney: George Allen & Unwin, 1984, 80-93, 82.

2  Nevertheless, many of these skills are underrated or taken for granted because women possess them. As example, Ferree points to studies in different countries that show women's jobs on the assembly line in factories to be "very skilled even though [they are] officially labeled unskilled and paid accordingly." By contrast, men's skills in these factories take less time to acquire and their work conditions are "significantly better". FERREE, Myra MARX, "She works hard for a living: gender and class on the job". In Analyzing Gender: A Handbook of Social Science Research, edited by Hess and Ferree. Newbury Park: SAGE Publications, 1987, 322-47, 331.


6 ibid., 94.

7 ibid., 9.

8 EDWARDS, Meredith, op. cit., 130.


10 DELPHY, Christine, and Diana LEONARD, op. cit., 141.


12 In 1993 women's average weekly earning was $441 compared to men's weekly average of $617. These national figures are calculated from the ABS Supplementary Surveys — Superannuation November 1993.

13 See Note 2, Chapter 1.

14 FERREE, Myra MARX, op. cit., 325.

15 GRIFFITHS, Morwenna, op. cit., 354.

16 ibid., 351-2.

17 ibid., 352.

18 ibid., 359.

Chapter 6 Conclusion

1 See HUNT, John W., op. cit.
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SAUNDERS, Peter, "Just the job?" Australian Left Review, no.125 (February 1991): 8-12.


APPENDIX

STUDY OF WOMEN’S ATTITUDES TO RECEIVING ECONOMIC SUPPORT

Research undertaken by Sylvia Wernicke as part of her Masters of Women’s Studies Degree within the Women’s Studies Department at the University of Adelaide

I (print your name) ......................................have been provided with a description of the aims and purposes of this research. I give my permission for this interview with Sylvia Wernicke of the University of Adelaide.

I understand that my name will never be connected with any information that I provide, and that Sylvia Wernicke will create a pseudonym to identify me. Neither will the identity of any person or institution I name be revealed in connection with this interview (unless the information I give about the person or institution is already publicly known).

YES/NO   I DO/DO NOT wish to have the interview tape recorded

I am aware that my participation is completely voluntary and that:
   I am free to withdraw from the research at any time, and that I do not have to give reasons for justification for doing so.
   I can withdraw the information that I provide any time during the information gathering stage of the study.
   I am under no obligation to divulge information or to discuss issues if I do not wish to do so.

I understand that the researcher will provide me with information about the results of the research if I so desire.

Please indicate below whether you wish to check the transcript before it is used, and whether you would like information about the findings of the study.

YES/NO   I DO/DO NOT wish to check the transcript
YES/NO   I DO/DO NOT wish to receive information about the results of the study.

If you answered YES to either of the above, please provide a postal address

........................................................................................................Street

........................................................................Suburb/Town..............Postcode

........................................................................................................Phone number(s)

Signed (Participant)...........................................

Signed (Interviewer)...........................................Date.................