

# SEDAP

A PROGRAM FOR RESEARCH ON

## **SOCIAL AND ECONOMIC DIMENSIONS OF AN AGING POPULATION**

### **The Invisible Retirement of Women**

**Lynn McDonald**

**SEDAP Research Paper No. 69**

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**The Invisible Retirement of Women**  
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**Abstract**

In tracing the history of retirement in Canada it is evident that retirement is a social institution that reflects the social forces that defined the 20<sup>th</sup> century – the rise of industrialism, the devastation of the Great Depression and World War II, the growth of welfare, economic globalization, the spread of mass unemployment and the fiscal crisis of the welfare state. It is also the history of men's retirement, not women's retirement. With the increase in the labour force participation rates of women, it is only recently that retirement has become a meaningful concept to apply to *some* women. Indeed, the concept of retirement has no particular meaning outside of paid labour and pension policy. It also has little meaning in the context of serial employment over a lifetime.

By employing a gendered relations approach to the history of retirement in Canada it rapidly becomes evident that retirement is not a concept one would readily apply to women over the course of its early development. Preceded by “stepping down”, retirement in most historical accounts means leaving the *paid* labour force with a *pension*, the latter factor making labor force withdrawal economically feasible. In reviewing women's behaviour patterns in relation to men's from pre-industrial times to the 1960s, the most that can be said is that women were invisible in the development of retirement because its evolution into a social institution occurred within the context of the labor market where women were least likely to be found. Women's retirement was tied to the breadwinner model of the family, a model embedded in the Annuities Act of 1908 and operationalized in the administration of the Old Age Pension Act of 1927. In tracing the history of retirement it seems clear that retirement was a social institution developed mainly for men. Women were, at most, ancillary to the process.

An analysis of the history of women's retirement is important for many reasons. The history of women and retirement indicates that a model of women's retirement must be driven by theory that, at minimum, takes into account gender relations and the concomitant gender system as it changes over time. Such a model might help to explain why women have spent the last twenty years playing “pension catch-up” to men, or might explain how the progressive erosion of the breadwinner model is likely to affect women's retirement in the future (Beck, 1992; Giddens, 1992; Beck and Beck-Gernsheim, 1995).

## The Invisible Retirement of Women

*“And my first marriage was in '37 and they wouldn't allow you to work after you were married so I lost my job....”*

### Introduction

Simone de Beauvoir's observation in 1949 that women “...have no past, no history...”, still rings true today when applied to women's retirement. Retirement and its history has been largely a male preserve until very recent times even though the number of women in the paid labour force has increased steadily throughout the twentieth century. In Canada in 1921, 20.5 percent of women worked (Urquhart and Buckley, 1965:63), while in 1999, 55 percent of women were in the paid labour force (Statistics Canada, 2000:99). In fact, in most developed countries in the world, the average labour force participation rate of women reached 55 percent by the early 1990s (The World's Women, 1995). The limited, if almost non-existent history of women's retirement is a direct reflection of the situation that, for much of the twentieth century, women were “invisible” workers and hence, “invisible” retirees (Hesse-Biber and Carter, 2000:17).

Women's work has been invisible in most historical contexts because traditional economic measures have usually been restricted to *paid* employment (Hesse-Biber and Carter, 2000; Waring, 1999; Nyberg, 1994; Bose, 1987; Beneria, 1981). Work done outside of the market economy typically was not recorded as work, although there are a few exceptions.<sup>1</sup> Marilyn Waring, using data files from numerous countries in support of this observation, included Canada in her examples. She shows, as late as 1986, how the Canada Census contributed to the disappearance of women from the economically productive population. Question 25(a) of the 1986 Canada Census asks “Last week, how many hours did you work (not including housework, maintenance, or repairs for your own home)?” (Waring, 1999:100). It wasn't until 1996 that the Canadian Census included, for the first time, questions about unpaid housework (Arneil, 1999).

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<sup>1</sup> Using Britain as a case study, Hakim (1996) argues that women's market work is not undercounted due to relative under-reporting and that women's domestic work is not undervalued because it is measured. In Britain full-time unpaid domestic work was listed as an occupation in the census classification up until 1871 probably leading to this observation.

Omitting the domestic labour of women in census counts is a longstanding practice in Canada. Since the inception of the Canadian Census in 1871, a “gainful occupation” was the conceptual definition used to collect occupational data until 1951 when it was replaced by the labour force concept. A gainful occupation was defined as:

“...one by which the person who pursues it earns money or in which he assists in the production of marketable goods...” “children, 14 years and over, assisting parents in the work of the farm or in some family business in a ‘No Pay’ capacity were considered as gainfully occupied, but daughters assisting with household duties in their own homes without wages were not included....” .” (Urquhart and Buckley, 1965:55).

Not surprisingly, “Housewives ... were excluded by this definition.” (Urquhart and Buckley, 1965:55).

In addition, much of women’s paid work has gone unrecognized because remunerative part-time work, like taking in borders or sewing, selling eggs or produce, or doing housework or childcare for others, was considered to be a natural extension of women’s service to their families (Prentice, Bourne, Cuthbert Brandt, Light, Mitchinson and Black, 1996; Bose, 1987).

The rationale behind the data collection practices of most countries stems from the beliefs underpinning the public/private divide, the distinction drawn between the family on the one hand, and markets and states on the other (O’Connor, Orloff and Shaver, 1999; Boyd, 1997; Sainsbury 1996). The most common view posited by researchers is that during the transition from an agricultural economy to a capitalist industrial economy, economic and technological transformations wrought major social structural changes in society that contributed to the workplace/family divide. Industrialization separated the home and the workplace by moving industry out of the home and into the factory; this process brought about an increased differentiation in the division of labour by gender to the extent that women’s work encompassed the private sphere of reproduction and child rearing and men’s work involved the public sphere of economic life (Mies, 1998; Eichler, 1997; Boris, 1996; Valenze, 1995; Armstrong and Armstrong, 1978; Connelly, 1978).<sup>2</sup>

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<sup>2</sup> Marjorie Griffin Cohen disagrees with this analysis based on her study of women and dairy production in Ontario and Quebec in the second half of the 19<sup>th</sup> and the early part of the 20<sup>th</sup> century. She argues that the division of labour between males and females was well-defined in the pre-industrial stage in Ontario. The characteristics of a staples and export market economy were such that the volatile nature of exports markets, the general scarcity of labour, and the underdeveloped nature of the domestic market made the activity of women in the household sector critical to staple development and critical to capital accumulation (Cohen, 1988). Her view has been challenged by historian Jane Errington who has argued that often there was little distinction between production for the household and production for the market during this time (Errington, 1995:83-84).

If paid work was the main measure of economic activity then it takes no stretch of the imagination to conclude why the retirement of women has been invisible up until recent times. The one constant in the evolution of retirement is that retirement has little meaning outside of the paid labour force, no matter how the concept is defined. When retirement research was on the ascendancy in the 1960s, retirement was defined in the *Handbook of Social Gerontology* by Donahue and her colleagues as, "... the creation of an economically non-productive role in modern societies which are capable of supporting large numbers of persons whose labor is not essential to the economic order." (Donahue et al., 1960:331). Or as a process, "...retirement is the prescribed transition from the position of an economically active person to the position of an economically non-active person in accordance with the norms through which society defines this change." (Donahue et al., 1960:331). Today, according to the *Encyclopedia of Financial Gerontology*, economic historians, "...generally assume that the individuals who have left the labor force in early old age are retired." (Whaples, 1998:432). In the most recent edition of the *Handbook of Aging and the Social Sciences*, Quadagno and Hardy (1996) state:

"Retirement has always been difficult to define for marginal workers. Workers who retain jobs for only short periods of time and whose work histories are peppered with numerous exits from and entries into the labour force fit neither role of "worker" nor "retiree" very cleanly. In contrast, workers with stable careers who worked in the same job or for the same employer for 30 or more years and then left the labour force never to return exemplify the modern reorganization of the life course into three periods – education (or labour force preparation), economic activity, and retirement..." (Quadagno and Hardy, 1996:326).

From the late 1960s to the mid 1970s there was a small flurry of activity that attempted to address the retirement of the housewife, but with little success. Researchers were faced with fitting a round peg into a square hole. A concept derived from labour force participation did not capture activity outside of the paid labour force. There were some awkward ideas that emerged that were subsequently ignored over time, mainly because the researchers were rescued from this task by the increasing labour force participation of women.<sup>3</sup> It comes as no surprise then, that

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<sup>3</sup> In the early retirement literature researchers, more often than not, considered homemakers "retired" if their spouse was retired (Szinovacz, 1982). A hand full of studies considered women to be either homemakers or women who had previously worked and then retired with no in-between-categories such as serial work or part-time work. As a result, there were a few studies comparing homemakers and retired women on such variables as well-being and morale (c.f. Kerckhoff, A., 1964; Jaslow, 1976; Fox, 1977). However, comparing retired women (women who had worked) to homemakers is the same as comparing two groups of homemakers, only one group moved into the public sphere. All in all, women were usually slipped into the retirement research as subjects affected by their husbands'

research on retirement and older workers was really about men and their labour force participation rates (Barfield and Morgan, 1968; Schwab, 1976; Hayward, Hardy and Grady, 1989; Burkhauser and Quinn, 1990; Quinn and Burkhauser, 1990; Moen, 1996). In fact, in Canada the only longitudinal study of retirement was the Ontario Longitudinal Study of Aging (LSA) which was carried out from 1959 to 1978, solely on the retirement of men (McDonald and Wanner, 1990).

In this paper a cursory history of women and retirement is presented because the conditions of women's retirement today are better understood in the light of past historical developments, many of which still exert an influence on the current thinking about women's retirement. The history is necessarily cursory because there is a dearth of historical information about women and retirement in Canada and it is usually associated with an explanation of another topic such as the aging of the population (Snell, 1992, 1996; Struthers, 1992; Morton, 1996; Bryden, Myles, 1981, 1974). The historical overview examines the interplay of market, household and state institutions that shaped women's work and retirement (O'Rand and Henretta, 1999). Specifically, the interaction over time of the market wage system, the division of household work and government policies that treated family members differently, are all part of the history of women's retirement.

The analytical strategy used to trace these developments is the broad framework of gender relations which refers to the relationships between men and women and the totality of these relationships as manifested in societal institutions such as the family, law, welfare states, and employment regimes (Benoit, 2000; Crompton, 1999; Parr and Rosenberg, 1996). Within this framework terms like the public private/divide, the breadwinner model and patriarchy are drawn upon to assist with the analyses -- concepts, that are fluid over time according to particular historical moments and contexts and in relation to certain issues and people (Boyd, 1997; Prentice et al., 1996; Sainsbury, 1996; Parr, 1990 ).<sup>4</sup> A gender system also does not necessarily

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retirement (c.f. Hall, 1953; Tuckman and Lorge, 1953, Townsend, 1957; Streib, 1958; Keating and Cole, 1980; Fengler, 1975).

<sup>4</sup> Ultimately, all markers are artificial and more so when it comes to the individual lives of women. It is recognized that the interpretation of "separate spheres" for men and women is historically difficult terrain given the scarcity of relevant historical materials (Prentice et. al., 1996; Errington, 1995) and that the private/public divide has limited utility because sometimes it can be insensitive to race, class, ethnicity, sexual orientation and disability (Arneil, 1999; Koshan, 1997). The breadwinner model has been critiqued on a number of fronts – it is merely descriptive with no theoretical utility (Duncan, 1995); it does not distinguish between mothers and wives in their eligibility for welfare benefits (Sainsbury, 1996); it does not apply in a number of "Mediterranean" countries such as Italy (Trifeltti, 1995:3) and it requires further refinement to include the underlying concepts of autonomy, care and dependency

represent a coherent reality; power differences between the sexes as well as cooperation in economic and social reproduction may co-exist simultaneously (Crompton, 1999).

The few histories of aging that touch on retirement suggest that women's retirement was originally anchored in the patriarchal family wherein women's welfare in old age was dependent on the male breadwinner or his sons (Snell, 1996; Haber and Gratton, 1994). Today, women's welfare in old age is still anchored in the family but on new moorings -- a family that is committed to the equal treatment of individuals, no matter what their gender. In this model, where family members are treated as equals, women are responsible for their own economic well-being in retirement, even though their work history is riddled with inequality (O'Rand and Henretta, 1999; Eichler, 1997; Sainsbury, 1996).

## **The Evolving History of Retirement**

Retirement, a social invention that took root in modern industrialized societies near the beginning of the 20<sup>th</sup> century, became a well-established social institution in western societies at the conclusion of the 1970s (Phillipson, 1999; Snell, 1996; Haber and Gratton, 1994; Atchley, 1982; Graebner, 1980; Achenbaum 1978; Haber, 1978; Fischer, 1978). The standard description of the emergence of retirement as a normal life event can be traced to what Haber and Gratton call the "...impoverishment model evident in the history of welfare..." (Haber and Gratton, 1994:88), a close cousin to the modernization theory of aging (Cowgill and Holmes 1972).<sup>5</sup> In this model, with the advent of industrialization and urbanization in the late 19<sup>th</sup> century and early 20<sup>th</sup> century, the old underwent a dramatic and revolutionary displacement in the home and in the workplace. Industrialization pushed older persons to the sidelines of the paid labour force and deprived them of lucrative work because they were "worn out", causing them undue hardship due to poverty (McDonald and Wanner, 1990). In the modern era, the skills of the old were considered to be obsolescent; they were relegated to a low socioeconomic status and were subject to ageism. The accompanying demographic changes ushered in the small nuclear

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(Miller, 1999). Patriarchy is certainly not a universal explanatory tool (Crompton, 1999). However, in the case of women's retirement it is difficult to address the issue without referring to a number of these concepts because women's work has been subjected to the control of men and has straddled both the public and private worlds (Bose, 1987). Bose (1987) has pointed out the obvious, that the majority of women do not have the luxury of choosing between paid work and domestic labour, and they must do both to survive.

<sup>5</sup> Others have offered a variety of analyses on the birth of the Canadian public and private pensions systems that address the development of retirement in passing but none of the accounts pay any heed to the issue of gender (see Laycock, 1952; Melichercik, 1968; Bryden, 1974; Myles, 1984; Morton and Wright, 1987).

family and undermined older persons' once powerful position in the family and served to detach them from family resources. Out of work and set adrift from extended family, it became difficult to ignore the plight of the elderly. Proponents of this perspective argued that the poverty of the elderly was the impetus for the establishment of social security, a benevolent response on the part of most policy makers in western societies (Haber and Gratton. 1994:15). In bold strokes, the catalyst causing mass retirement of the old was industrialization, the same process that assigned women to the home.

With the growth of historical gerontology, a small group of scholars challenged this theory of transformation. In the reassessment of the impact of industrialization on the experience of aging, historians pursued a number of avenues examining the actual labour force patterns, residential and family configurations and income of the old and of their families. Some of these researchers concluded that the old did not undergo a revolutionary displacement in the workplace or the home (Haber and Gratton, 1994; Gratton, 1993; Ransom and Sutch, 1986; Graebner, 1980) and that, in turn, threw into question the simplistic explanation of social welfare as a charitable response to the poverty of the elderly.

One of the outcomes of this research is a revised historical model of retirement offered by Gratton (1993) and Haber and Gratton (1994). In their model, based on an analysis of American historical wealth indices, American census data, labour and pension statistics and household size, they show that the aged have always been more wealthy than the young and that their economic viability improved from 1890 to 1930 when industrialization was at its height. During this time, the economic well-being of older persons was contingent on family economic strategies as opposed to individual strategies to create the family "fund" to which all family members, including children, contributed their wages and from which, all family expenditures were drawn. Older persons did suffer some job insecurity during industrialization because of a job market sometimes hostile to older workers while no one ever could be certain of the long-term value of their assets or of their longevity. Income from the wages of grown children helped to preserve or increase family savings to protect the family against unemployment, sickness or death of the head of the household.

Co-residency and family-based economic strategies created life-cycle security but at the cost of intergenerational friction for both working class and middle class families. Conflict over lines of family authority and the pressure on adult children to contribute their wages to the family

economy and their subsequent loss of educational opportunities weighed against the need of the family to support their older members. A logical response to these problems, made possible only by the growing average industrial wage, was the sentiment that separate dwellings supported by an independent income would relieve the internal pressures resulting from the family fund. However, this view had barely taken hold in the 1920s before the economic devastation of the Great Depression forced families, once again, to rely on family economic strategies and co-residency to survive. Haber and Gratton (1994) argue that the introduction of Social Security for the old in America was embraced by all age groups because it offered a more secure alternative to the family fund and allowed the old to retire and the young to establish independent, separate households (Gratton, 1993:46-66). In this version, Social Security in the United States led to mass retirement.

Whether either of these perspectives applies in Canada has not been the subject of systematic investigation, although James Snell (1992; 1993; 1996) in his history of aging in Canada appears to partially support Gratton's thesis. He makes the case that the effects of industrialism were gradual and that the average older person was not necessarily reduced to straitened circumstances (Snell, 1996:28). Be that as it may, there were still poor older workers forced into retirement who endured poverty and it was this minority that compelled the social activists to fight for old age security. He goes on to argue that the ungenerous administration of the 1927 pension act and the activism of the elderly, fanned by the belief that they were entitled to a pension, helped contribute to the establishment of Old Age Security in Canada in 1951. With a steady source of income, retirement became a reasonable alternative for many older workers. Snell's (1996) work comes closest to providing an understanding of retirement in Canada and probably goes the furthest in at least acknowledging that the experiences of women were different from those of men's. As he notes, in the early 1900's:

"Elderly women's access to financial resources in various forms was considerably more limited than men's: they had fewer opportunities for paid employment, lower levels of remuneration when employed, limited control over resources as long as their husband's were alive, infrequent widows' benefits where their husbands had private pensions." (Snell, 1996:221).

However, in all of the available narratives, scholars refer to sweeping changes that treat old people as if they were all alike, a cardinal sin in the eyes of most gerontologists. Although women's experiences were undeniably shaped by the same social, political and economic forces as men's, there is no doubt that their experiences were mediated by gender. It is not enough to

analyze the family fund and its role of providing a shield against destitution for older people without analyzing the gendered nature of the family fund and uncovering who actually benefited from the fund. Or, if we accept the industrialization hypothesis, we know that industrialization helped to shrink women's domain to the private sphere of family, so, by definition, their unpaid labour history and, therefore, their retirement would take a different turn.

## **Landmarks in Canadian Retirement**

### **Stepping Down in Pre-Industrial Canada**

Retirement prior to industrialization did not resemble the retirement we know today. Visions of lying on a white sandy beach listening to gently swaying palm trees with drink in hand -- a culturally conditioned lifestyle made possible by a social security system, a private pension system and a financial planning industry -- was unfathomable. Retirement meant that a man or woman ceased work in the jobs that occupied them over a lifetime, a transition that was usually gradual and according to the desires, capacities and timetables of the older persons and their families (McDonald and Wanner, 1990). According to historian Andrejs Pakans (1989), in the period before the inception of formal retirement, people "stepped down" from their work, but these actions referred to an informal process, "...that did not necessarily mean a complete separation from the world of work. They signaled, at most, the beginning of a process of withdrawal that ended only with complete infirmity or death." (Pakans, 1989:176). Stepping down was a long process characterized by a broad variety of patterns. At the same time withdrawal from work could also be abrupt and swift with people "dropping in their tracks" as a result of illness or accident, but even then, people still tried to engage in productive work. A Saskatchewan farmer in Moose Jaw who lost all four limbs to frost in the winter of 1887-88 still directed hired help to put in several crops for him (Rodwell, 1965).

### **Canada's First Nations**

At the time of arrival of Europeans in Canada the idea of retirement was unknown to Aboriginal people. Although life expectancy at birth was no more than 20 to 25 years for males and several years less for women, the issue of biological aging still had to be faced. Although the evidence is tentative, it is likely that among Canada's 500,000 to 2 million people there was great

diversity in attitudes toward old age and the treatment of older persons that varied according to context and time.

Some older indigenous people did get to “step down” by making a lesser contribution to the survival of the community in a few hunter-gather societies. The Salish of the west coast were considered old when they could no longer perform the full range of adult jobs appropriate to their sex, such as hunting for the men, and berry picking for the women. The major part of their jobs would be shifted to younger relatives and they adopted the less physically demanding tasks reserved for older people such as raising grandchildren (Amoss, 1981:230). Being old, was perhaps, not a positive state since Twana youth were taught never to directly call anyone old (Elmdorf, 1960:431).

Amongst the Inuit, men were considered old when they could no longer hunt year round. They would adjust by hunting at easier times of the year in the spring and summer so they could still make a contribution to the economy of the community. Women could carry on their primary functions by adopting children and maintaining their involvement in the many tasks connected with hunting (Prentice et al., 1996; Guemple, 1980). When either Inuit men or women were so infirm that they became a burden on the society, they were often abandoned on the trail to die (Freuchen, 1961; Guemple, 1980).

Prior to the acquisition of the horse, Blackfoot women who became too feeble to perform their chores of feeding and clothing the family, rearing the children and being the carriers – hauling the camp equipment, pitching the tents and breaking camp when travelling – were abandoned to face death alone (Ewers, 1967:17). Men who were too frail to hunt and move from camp to camp experienced the same fate, so few Blackfoot had the luxury of stepping down (Ewers, 1967:106). An old proverb passed on to male children amongst the Blackfoot was, “It is better to die in battle than of old age or sickness” (Ewers, 1967:103). With the acquisition of the horse, the old and infirm could be transported by travois, allowing the old Blackfoot to be cared for by the community rather than left behind to die. Nonetheless, they were still dependent on the good will of the robust members of the community to provide them with food and housing, which was usually the less choice pieces of meat and the drafty side of the lodge (Grinnell, 1921: 189).

Chipewyan society was built on the value of competence in adult economic and social activities so that a Chipewyan who could no longer function as a competent member of society

was viewed as old -- a negative condition that many tried to avoid. Being old was considered an affront in view of this Chipewyan abhorrence of incompetence and in times of scarcity could lead to the abandonment of the elderly (Sharp, 1981). For Chipewyan women this may have been sooner rather than latter. Chipewyan chief Matonabbe reportedly declared to Samuel Hearne that "Women ... were made for labour; one of them can carry or haul as much as two men can do." (Van Kirk, 1980:18).

Most historians and anthropologists agree that all North American Native communities organized their work along gender lines, which varied according to region and group. Many of the communities were considered to be relatively gender egalitarian such as the hunting and gathering communities of the Innu and Mi'kmaq and agricultural economies like the Huron and the Iroquois (Benoit, 2000; Prentice et al., 1996; Pederson, 1996). The women on the west coast such as the Haida lived a more complicated life, a life that was egalitarian on some levels and not others. Older Haida women had the power and autonomy to be chiefs and traders because of their control of domestic food production and distribution, but if they were widowed they were expected to take a new husband selected by their husband's relatives and to accept the authority of the new husband (Prentice et al., 1996). Generally, the basic social unit was the larger kinship group, rather than the nuclear family, and there was no real distinction between the "domestic sphere" and the "public sphere" to the extent that women took part in decision-making and in religious ceremonies in these indigenous societies (Benoit, 2000; Prentice et al., 1996). Also, there was no concept of individual economic rights, but rather a more communal approach to the use of resources and the sharing of power between men and women (Prentice et al., 1996).

The sketchy information about the indigenous peoples of Canada in the pre-contact and early contact societies suggests that withdrawal from productive work due to biological aging was a fact of life. Withdrawal was gradual and, at times, resulted in a grim outcome for both men and women (Schweitzer, 1983). The management of biological aging seems to have been similar for both sexes since women shared the same fortune as men although their work tasks were usually different. Stepping down or abandonment was a matter of necessity for the continuation of the group and underscores how essential women's work was to the survival of the indigenous societies (Prentice et al., 1996:29).

During the course of the contact period with European explorers and fur traders, Aboriginal peoples way of life changed in many ways (Dickason, 1992). Initially, in the fur-

trade society of Western Canada, both the Hudson Bay Company and the North West Company treated the Aboriginal men and women cordially in order to further the fur trade business. For example, the officers of the Hudson Bay Company were urged to treat the indigenous peoples “civilly” and to “Trade upon an Equal Foundation.” (Van Kirk, 1980:14). Over time, it seems that many of the fur trading posts came to be seen as social welfare stations for the sick and the old such that stepping down became, for some Aboriginal people, a move into a post where they were cared for in their old age. A former company servant testified at the Parliamentary Enquiry into the Company’s Affairs in 1749 that, “...the Indians near the factories Consider their Factories as their Home, The Company Relieves their distresses, keep their Families for several Months together.” (Jones, 1749 in Van Kirk: 17). Dr. John Rae, in his testimony before the Parliamentary Select Committee on the Hudson’s Bay Company in 1857, tells of “old families” who were “unfit to hunt” who were received at a number of forts and cared for until the end of their days (McDonald and Wanner, 1990; Rae, 1857 in Thomas, 1975: 27).

During the time of the fur trade, many Aboriginal women’s destinies were tied to the stepping down of the fur traders themselves. Fundamental to the growth of the fur trade was the widespread intermarriage between traders and Aboriginal women in a version of marriage adapted to the conditions of Canada – marriage *à la façon du pays*, “after the custom of the country” or “country marriages” (Benoit, 2000; Prentice et al., 1996; Van Kirk, 1980). The marriage did not involve the church but was solemnized by a mixture of Aboriginal and European practices. While the marriage cemented the fur trader’s alliances with the various bands, the skills of the women – the interpretation and teaching of language, guiding inland travel, small animal trapping and fishing and the production of moccasins, snowshoes and pemmican, made it possible for the Hudson Bay Company to compete with its rivals. As Alexander Mackenzie complained to a cousin in 1786, “I have no single one in my fort that can make Rackets (racquettes). I do not know what to do without these articles see what it is to have no wives. Try and get rackets – there is no stirring without them. “(Mackenzie, 1786 in Van Kirk, 1980:55). All told, the Aboriginal women were invaluable to the development of the fur trade, so much so that historian Sylvia Van Kirk calls them “Your Honours Servants” (Van Kirk, 1980: 73). By this she meant Aboriginal women were practically company employees but employees who were a source of cheap labour inasmuch as they never received any wages. The marriage of fur traders and Aboriginal women was unmistakably a public affair because the

women made vital economic contributions to the fur trade business of the Hudson Bay and the North West Companies before and after their amalgamation in 1821 (Van Kirk, 1980; Gould, 1975).

Although their work was acknowledged by the Company in public, their security in old age was more of a private affair and depended on the retirement plans of the fur traders to whom they were married and, if this failed, the welfare of the Company. There was a form of “stepping down” among fur traders who typically wanted to pursue a more genteel way of living because, as Sir Alexander Mackenzie recorded, the fur trade was “nasty, brutish and rough,” (Thomas, 1979: 14). The Hudson Bay Company did make some provision for “...the servants in case of sickness and old age ” and allowed a pension in “any case that was deserving.” (Simpson, 1975:33-34). A number of fur traders “retired” to Eastern Canada or Britain where they took up other occupations while a number retired with their Aboriginal wives to the depot at Fort William (Thunder Bay) or the Red River (Winnipeg) where they pursued less demanding jobs. One of the reasons these outposts were preferred was because their Aboriginal wives were not as likely to meet with “impertinent insult and unmerited obloquy ” in “civilized society” (Van Kirk, 1980:49).

The company also offered a primitive annuity plan that paid four percent on any funds the servant left in the keeping of the company. Oftentimes fur traders left this annuity to their wives in their wills as did Orkneyman William Flett who directed that all his monies be placed in trust for the “sole use and benefit” of his “reputed wife Saskatchewan” and their four children (William Flett quoted in Van Kirk, 1980:45). Many fur traders made these arrangements because the Hudson Bay Company was clear that the onus was on the individual employee to provide for family. In fact, after 1821 the Company instituted a marriage contract which emphasized the husband’s economic responsibilities in “marriages of the country”.<sup>6</sup>

Sometimes traders simply abandoned their Aboriginal wives and children at the posts and married white women in Eastern Canada or Europe. The posts then supported the women into their old age such as the Cree wife of William McGillvray (Van Kirk:1980:50). Also, a practice called “turning-off” was developed by the Nor’Westers wherein a fur trader who was leaving the

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<sup>6</sup> The Hudson’s Bay Company also proposed in 1822 to raise salaries so that each man would take responsibility for clothing his own family and tried to impose a proportional tax to cover this cost previously borne by the Company. In some ways this was the forerunner of the breadwinner model of family in Canada in which the husband is the sole earner and is responsible for the economic security of this family.

West arranged to have his spouse and, sometimes children, permanently placed in the care of another trader. As one trader elaborated, “ When a trader wishes to separate from his Indian wife he generally allows her an annuity, or gets her comfortably married to one of the *voyageurs*, who, for a handsome sum, is happy to become the husband of *la Dame d’un Bourgeois*.” (Quoted in Van Kirk, 1980:50).

In brief, modern conceptualizations of retirement did not exist in pre-industrial Aboriginal society. Biological aging provided the impetus for the gradual withdrawal from work for both men and women. In these communal subsistence societies, both were supported in their gradual withdrawal from labour until they became a burden to the group and both were equally likely to be abandoned when this condition was reached. When there was less pressure on the aged to contribute to the group, due to better food supplies and technological advances in travel, both men and women were usually maintained by the band or group even though they were not productive. With the establishment of the fur trade, a corporate welfare system administered from the Company posts provided backup assistance to Aboriginal men and women experiencing hard times, a service designed to maintain strong ties with Aboriginal people and thereby to advance commerce. However, the old-age trajectory of Aboriginal women who married fur traders and subsequently worked in the fur-trade business was very different. They were caught between their own Aboriginal worlds and the patriarchal practices of European men, that sometimes left them in difficult straits in old age. Indeed, their dependence on men, despite their economic contribution, foretold the conditions of most older women in agrarian Canada whose economic dependence on the family in retirement was the norm.

### **Agrarian Canada**

In a resource-exporting and agricultural economy, which predominated until the latter half of the 19<sup>th</sup> century, “stepping down” was probably the norm, at least for men. There were a number of reasons why a complete retirement would be rare. Firstly, the staples economy in Canada was subject to the vagaries of supply and demand, further complicated by the immense size of Canada and its great distance from European markets (Cohen, 1988). Without a constant income from either wages or direct production, retirement was probably not feasible. Secondly, in the staples economy of Canada, the family was the centre of production and the heart of employment for the majority of the population (Phillips and Phillips, 2000; Cohen, 1988). Many

of these farm families carried heavy debts resulting from government costs charged against homesteads at start-up or from the purchase of additional land, seeds and equipment. Finding themselves in straitened circumstances, most families were unable to accumulate an economic surplus that would have made retirement possible (Cross, 1974:40-41). What is more, wresting a living from an inhospitable environment with too few hands to help meant that every worker was needed, including the young and the old. Finally, even when farming was well established as an important source of income, there were still economic hurdles to overcome. The habitant and his sons were in “sore straits” (Ouellet, 1974:4) because of poor farming techniques that made it necessary to import wheat from Upper Canada and, as the fur trade dwindled, they had fewer places to turn to for work. Although the wealthiest agricultural area, Upper Canada, had its share of problems with a series of economic crises that saw a plunge in property values in the 1850s (Gagan, 1981). The effect on retiring is seen in an analysis by Gagan (1981), who, using data from Peel County, shows that during the troubled 1850s older farmers held on to their properties for longer time periods before deeding them over to their sons.

Ownership of the family farm facilitated the stepping down process for men (Haber and Gratton, 1994; Gagan, 1981; Synge, 1980; Fischer, 1978).<sup>7</sup> The family farm was the primary productive unit in which adult children worked for many years without pay. The children acquired a vested interest in the family communal property which was expected to grow in value as a result of their labor and which they would inherit in time (Snell, 1996:101). When daughters or sons married they drew on the communal property to establish their own households or sometimes took over the main property. Every member of the family had a claim to family land, generation after generation, although some had larger claims than others, customarily sons over daughters.<sup>8</sup> Ownership of the farm gave the farmer the power and the opportunity to control the whole process of succession and the related process of stepping down. According to Snell (1992), maintenance agreements, which had roots in Mediaeval Europe, were used at the time of succession which detailed the care the older farmer was to receive in his old age once he handed over the farm to his children. The maintenance agreements insured that both parties to the bargain met their commitments.

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<sup>7</sup> In Atlantic Canada, the fishing boat could serve the same purpose (Snell, 1992).

<sup>8</sup> In Cohen's (1988) study of land transfers she shows how the labour of sons was more likely to result in a larger share of the fathers assets than the labour of daughters. For example in 1803, one farmer in Cornwall Ontario left his sons equal shares of the 400 acre estate and one shilling each for his daughters “if demanded” (Cohen, 1988: 56).

In Upper and Lower Canada the ownership of the farm was solely in the hands of the male head of household in both law and in practice (Benoit, 2000; Prentice et al., 1996; Cohen, 1988). Although the family was the economic unit and everyone contributed their labour, the family was not egalitarian but operated according to a patriarchal system where men were the family patriarchs and women and children were subservient. As the English jurist Sir William Blackstone stated, "...the husband and wife are one and that one is the husband." (Margaret McClelland, Royal Commission, 1971 – page 185).<sup>9</sup> With ownership, men could continue to work to older ages by gradually slowing the pace and hours of their work and by delegating the more onerous tasks to sons and sons-in-law who were waiting to inherit the farm. Women may also have shifted some of their responsibilities to daughters and daughters-in-law but this is not always clear in historical accounts (Haber and Gratton, 1993). Ultimately, the ownership of the farm was shifted to adult children who were expected to care for their father and, through their father's provisions, their mother in her old age (Snell, 1996; Haber and Gratton, 1994; Gagan, 1981; Synge, 1980; Fischer, 1978). Men primarily were party to the maintenance agreements although women sometimes employed them, usually if they had been left the rare chance to dissolve their husband's estate upon his death (Cohen, 1988; Snell, 1992).

Women did not experience the same control that men did in the "stepping down" process since their fates were legally tied to the death of their husband and the terms of his will. In New France, if a woman chose to give up her farm or household at her husband's death, she gave up her fifty percent share of the proceeds from the "community of property" bestowed on her by virtue of her dower rights. She could make an exchange with a son or daughter in return for her subsistence and specific provisions were duly noted in the pension alimentaire (Prentice et al., 1996). In June 1780, the widow Marie-Joseph Bazinet transferred all her property to her son under an agreement of *cessation et abandon*. The son agreed to provide his mother with a pension for life and annually provide the following detailed list of services:

"... twelve minots of flour produced in his granary, twelve pots of brandy, six pots of wine, a quarter of beef, a fat pig every autumn, ten cords of wood, a skirt of droquet or homespun every two years, a carriage on her request in winter and summer driven by Ledt [her son]. One hundred silver francs each quarter of which the first payment will fall due three months from the date of the contract in addition Ledt promises to the Cessionnaire [Marie-Joseph]. The Cessionnaire will be cared for by Ledt.

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<sup>9</sup> Until 1859 women in English Canada had no right to property in their own name. Up until 1855 women in Ontario had no legal right to the guardianship of their children whether their husband was alive or dead (Cohen, 1988:51).

Granting his mother health, when she is sick he will obtain at his expense spiritual and surgical services and other necessary expenses during the illness, after her death he will bury her body in the cemetery of the parish where she died...Should the son not get on well [with his mother] and want to live elsewhere, he will give her sixteen minots of flour, half a beef and two hundred silver francs without prejudice to the fat pig, wine, brandy... (Quoted in Light and Prentice, 1980:167).

It is interesting to note that the son was expected to double several of his contributions (e.g. beef and silver francs) to his mother if poor relations between them necessitated he move from his mother's property – an indication that intergenerational tension may have been a problem for some families (Verdon, 1980).

In English Canada, a woman might be granted control of the farm at her husband's death, but that was highly unlikely. It was also unlikely that her dower rights were honoured even though they entitled her to only one-third of her husband's life estate (Cohen, 1988:53). In a study of the wills of males in the Stormont, Dundas and Glengarry counties in Ontario from 1800 until 1898, it was found that only 6 percent of the women from 1800 to 1811, and 8 percent of women from 1850 to 1858, inherited their husband's property outright. Approximately 32 percent of the wills at the beginning of the century and 35 percent at mid-century gave a smaller portion of the property to wives, the most common form of inheritance. Whether this was adequate insurance against old age depended upon the value of the property, her husband's directives, and how they were implemented. Often times, women were only granted use of the property until their death -- 30 percent of the women in the earlier period and 16 percent at mid-century. In one case, two sons were to share their father's property except for the use of the lower front room of the family home, which the widow could use as long as she remained a widow. As this case also illustrates, husbands managed to control their wives' behaviour from their graves by depriving their wives of the right to inheritance if they remarried. Between 1800-11 and 1850-58, respectively, 30 and 35 percent of wives were to disinherit upon remarriage. A demonstration of "control from the grave" is found in the writings of Lucy Maud Montgomery who wrote about her grandmother in 1905:

"Uncle John and Prescott have been using grandmother shamefully all summer. In short, they have been trying to turn her out ...Grandfather's absurd will put her completely in their power --- the power of selfish, domineering men eaten up by greed." (Quoted in Prentice et al. 1996:124)

Whether women really “stepped down” at all at their husband’s death is open to question (Morton, 1996). No matter what household took them in it was likely that the widow was expected to use her expert repertoire of domestic skills to support the household economy. The prominent Canadian gentlewoman and pioneer, Susannah Moodie, claimed that many women experienced a substantial drop in their status and became little more than domestics in a wealthy son’s or daughter’s home:

“...the mother if left in poor circumstances, almost invariably holds a subordinate position in her wealthy son’s or daughter’s family. She superintends the servants and nurses the younger children; and her time is occupied by a number of minute domestic labours that allow her very little rest in her old age. I have seen the grandmother in a wealthy family ironing fine linen or boiling over the cook-stove, while her daughter held her place in the drawing room.” (Moodie, 1855:291-292).

Even though the family economy was the norm for most, some older persons did not own property. If the male worker was a non-property owner in the employ of others, as in the fur trade, timber firms or iron-making industries, the tendency was to continue work until physically impossible. At the time, the relations of labour were characterized as paternalistic, a more personal type of relationship between employer and employee which preceded the more impersonal relationships of industrial capitalism (Pentland, 1981:26). Because there was a shortage of labour in Canada, especially through the 1850s and because workers wanted continuous employment instead of contingent, part-time work, a symbiotic relationship developed based on incentives designed to insure a reliable work supply for the employer and to provide a continuous income for the employee. Concern for the older worker by the employer was integral to this personal approach “...demonstrating his paternal interest in the welfare of his charges, especially in their lifetime employment and care in old age.” (Pentland, 1981:25). According to historical accounts of the 19<sup>th</sup> century workplace, older workers were assigned to jobs that suited their abilities so they could work as long as possible (Snell, 1996).

If women worked in waged labour, they were most likely to be employed in “natural” female jobs as domestic servants, midwives, washerwomen, laundresses, and teachers (Cohen, 1988: 166). In fact, the majority of women were employed as domestic servants according to the 1851 Census – 12,274 compared to 331 seamstresses and 302 teachers (Cohen, 1971:166). While men may have worked until incapacitated, what women did is unclear. Women, whether married, single or widowed, were in one way or another, under the thumb of a father, brother, husband or uncle and what they did was very much tied to the defining male relationship (Acton, Goldsmith

and Sheppard, 1974). A married woman required her husband's consent if she wanted to work or engage in business on her own, so waged work was a very rare state of affairs. If women were single or widowed they might have continued to work until no longer able since single women over age twenty-one and widows ostensibly were given the same property rights as males. For example, there are reports of widowed and single women running businesses like taverns and inns or taking in boarders in their old age, but these women were few in number. Some spinsters cared for bachelor brothers and, in the case of widows, unmarried sons (Snell, 1996). As late as 1921, when the published census first reported marital status, only 20 percent of widows worked for pay (Canada Census, 1931:37). Most women were dependent on the family economy for economic security in old age (Prentice et al., 1996).

The fate of military wives was tied to the position of their husbands in the military and was dependent upon remaining a widow of decent moral character. Canada's military pension regulations go back to the North West Campaign of 1885 and were based on the British model where soldiers were to have compensation according to their station in life: men in the ranks received a pittance and officers did quite well. The widow of a captain killed at Batoche in 1885 received \$514 per year with \$103 for each child, while a gunner's widow and infant child received \$83 per year because he died in bed. In 1885 widows and the mothers of soldiers were pensioned only if they were poor and needed the money, if they remained widows and if they proved worthy of a pension (Morton, 1987:200). One soldier's widow and child received nothing because the Toronto Chief of Police found the wife to be, "...a loose, profligate woman." (Morton, 1987:200).

Secreted in the patriarchal family, the majority of older women exchanged their dependency on their husbands for dependency on their adult children or the military. They lost innumerable physical comforts they themselves had produced by their own unpaid labour and they often lost their status, becoming the household drudge in a son's or daughter's home. As one woman said in describing her widowhood, she was never allowed, "...to think... or act but...as guided or directed." (Dunlop, 1889). Whether or not older women "stepped down" after their husband's death is obscure. Furthermore, the precise nature of the maintenance agreements raise the uncomfortable question about why they were required in the first place. Was it a way to make the aging process of men more predictable so that sons could reasonably anticipate when they would inherit the family farm (Snell, 1992)? Were the agreements protection against

unscrupulous family members or were they simply a reflection of the far-reaching control of men (Prentice et al., 1996)?

At best, the retirement of women had a shadowy presence during this time. Women lacked the power and benefits derived from the ownership of property that made their stepping down subject to the needs and wishes of others. If women had the opportunity to withdraw from work at all, they likely stepped down at their husband's bidding and according to his timetable. The single most important feature of the whole process was the husband's death, which cast the woman into circumstances circumscribed by her husband's last will and testament that, typically, passed her social and economic security over to a male adult child. Unquestionably, the dominance over women varied from household to household but, ultimately, how a woman withdrew from work was in the hands of her male providers, a situation that became even more entrenched in industrial Canada.

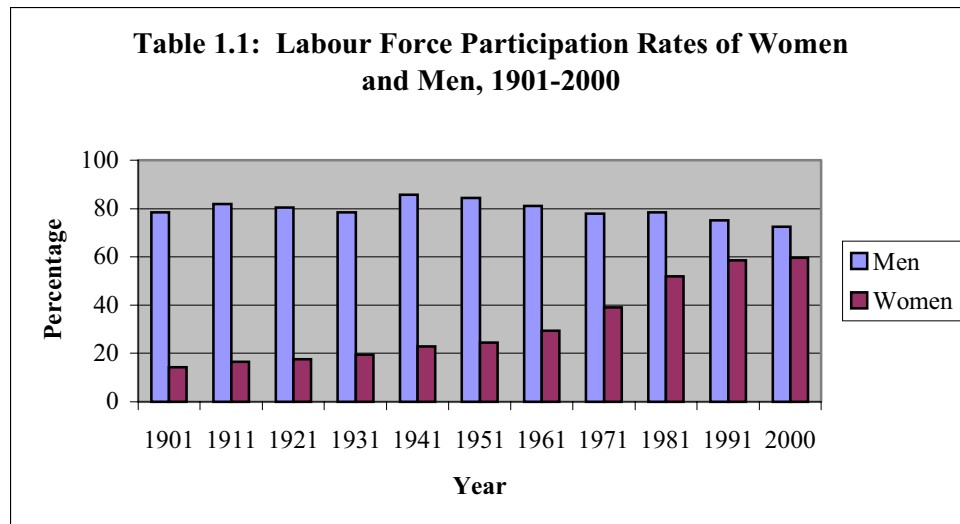
## **Industrial Canada**

The transformation of Canada from an agrarian rural economy to an urban industrial society beginning at mid century laid the groundwork for Canadian society and retirement as we know it today. Transformed into a nation in 1867, the next decades in Canada witnessed the completion of a transcontinental railway, the expansion of the west, large-scale immigration and the rapid development of industry which was protected by tariffs (Prentice et al., 1996; McDonald and Wanner, 1990). In this late Victorian Canada, the doctrine of individual and family responsibility was carried over from agrarian times and was fervently buffered by the conviction that the needy could find charity if necessary (Morton and McCallum, 1988). The urbanization and industrialization had two different outcomes for the retirement of men and women. Work and retirement became firmly linked within the public sphere for men while women's retirement was buried in the private recesses of the family. The gender division of labour that evolved with the industrialization of Canada was replicated in the retirement practices of the time.

## **The Place of Women in the Private Sphere**

Although industrialization and urbanization occurred unevenly, depending upon region, class, race, ethnicity and gender, the theme was the same, the decline of the household unit as the

center of industrial and economic activity, a shift that facilitated the separation of the home from the workplace. Many of the products women made at home gradually were made in



Source: Based on Prentice et al., 1996; Statistics Canada, 2000.

factories, although in the beginning women still performed the work at home on contract to manufacturers.<sup>10</sup> Home production during mercantile capitalism eventually gave way to the factory system which first appeared in southern Ontario and along the St. Lawrence River (Phillips and Phillips, 2000). Although the majority of women still worked in domestic services, by 1901 women represented 25 percent of the labour force engaged in mechanical and manufacturing jobs, a percentage that barely changed in the expanding workforce of 1921 (See Table 1.1).

When industry moved out of the household women's ability to make a crucial contribution to the family economy was lessened. In industry, the physical location of production separated male and female labour and increased occupational and industrial segregation by gender. With the wage earner gone for long periods of time women became almost entirely responsible for childcare and housework while men became the main breadwinners. To combine domestic work and wage labour was very difficult because there were few substitutes for women's domestic labour and waged labour involved excessively long hours and arduous

<sup>10</sup> Factories co-existed with the "putting out" of work such as sewing into workers' homes. In urban areas the putting out system was also referred to as sweated industry or sweated labour because workers worked in unpleasant conditions in their own overcrowded homes or "sweatshops" owned by operators (Benoit, 2000).

conditions (Benoit, 2000; Phillips and Phillips, 2000; Prentice et al., 1996; Cohen, 1988). Eventually, women retreated into the household sphere: first, married middle-class women followed by married working class women, once the “family wage” was secured for various working-class men by the unions (Krahn and Lowe, 1993)<sup>11</sup>. Married women living on the economic margins had few choices but to remain in the labour force.

Underlying the economic system of capitalism was a powerful set of social and religious values that treated women differently from men. The “doctrine of separate spheres,” which originated in the English upper-middle class, held that a women’s place was in the home and a man’s natural place was in the workplace (Reskin and Padavic, 1994:21). Protestant evangelicalism in Canada strongly reinforced a similar view. According to Reverend Wallace in 1881, the wife’s “proper department” was “household duties” wherein the home was “her throne of influence and power” and her husband, “the divinely appointed head of the home” would obtain a “manly character” by making them “independent in the market place” so that they would not become “dependent on the cold charities of the world.” (Quoted in, 2000:20). The goal of the evangelicals was to protect the sanctity of the home and the stability of the family because this was their major source for new converts – the mother as the chief guardian of morality and, of course, her children, under her watchful eye. As one evangelical minister stated, “The soul which a mother taught to believe continues to believe.” (Quoted in Christie, 2000: 23).

In the face of these ideologies, Canadian society tolerated women working in factories because single, white, women workers neatly side-stepped the issue of the unacceptability of married women in the labour force (Hesse-Biber and Carter, 2000). Hence, the majority of working women were under the age of 25, single, working in a very narrow band of occupations, and were very poorly paid (Benoit, 2000; Phillips and Phillips, 2000 Bradbury, 1984). The average earnings of women in Central and Eastern Canada were about 50 to 60 percent of male earnings and barely reached subsistence levels (Prentice et al., 1996). By 1910 the average weekly wage of women employed in manufacturing was \$5.44, well below subsistence levels for a single person, and 57 percent of the average male wage of \$9.58. (Phillips and Phillips, 2000:20). In addition, women were treated as a reserve labour pool that worked according to a part-time and seasonal schedule.

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<sup>11</sup> In 1898 the Trades and Labour Congress, reputedly the largest group found in organized labour in Canada, called for the “...abolition of... female labour in all branches of industrial life...” (in Prentice et al., 1996:142).

The basic assumption, of course, was that women could always depend upon economic support from a male relative, the chief breadwinner. The Indian Act of 1869 excluded Aboriginal women from Indian status if they married non-status men, indicating that a women's place was with her husband and that her well-being was his responsibility (Prentice et al., 1996). As Benoit (2000) observes, women's wages were secondary and were not meant to support a family. Women would work and then withdraw to the home at marriage to fulfill their most vital function of reproducing the labour force. Even when they did work, single women were persistently under scrutiny to insure that their morality was in no way compromised in anticipation of their reproductive role (Phillips and Phillips, 2000).

Essentially, the celebration of the domestic sphere that accompanied industrialization made retirement irrelevant to women. Women within homes would have continued their domestic labour as long as they were able (Morton, 1996:41). Their common fears would have been the uncertain circumstances they faced because of their dependency on the male breadwinner. The chances that women might be predeceased by their husbands (a very good chance given age differences at marriage), that inheritances might not be bequeathed to them, or that paid employment in later life might be necessary, were very real concerns. If they did have to return to work in order to survive, they bore the burden of single women's low wages that made retirement highly improbable. If they turned to family for help, they had many of the same problems noted above. If they had no where to turn, they ended up in jail or the poorhouse, the forerunners of old age homes where the conditions were reportedly dismal (Snell, 1996; Strong-Boag, 1993). As Struthers observes in his study of old age pensions in Ontario, "Widowhood, desertion, or simply failure to marry were all fast tracks to pauperism for elderly females as the predominance of women in urban refuges indicates." (Struthers, 1992:239).

Moreover, not all women were comfortably sheltered within the confines of the family. As Prentice et al. underscore, "The idealization of home and family made a mockery of some women's lives." (Prentice et al., 1996:168). Sir Herbert Brown Ames, one of Canada's foremost urban reformers, found in his 1896 study of poverty in Montreal that 39 percent of the families he classified as poor were dependent on a woman as the main breadwinner (Ames, 1897). Many poor women, immigrant women from Europe, migrants from rural families that could no longer provide support, and deserted women, worked their entire lives in a labour market where women could not meet their own subsistence needs, let alone those of their families. A substantial

number of women were affected. In Winnipeg in 1916 more than 20 percent of women between the ages of 35 and 64 were single, widowed or divorced (Prentice et al., 1996:168).

### **The Place of Men in the Public Sphere**

The control men exercised over the “stepping down” process within the family economy slowly gave way to control by industrialists and their managers as male workers became the only *legitimate* wage earners in the new capitalist economy (Christie, 2000). Labour policies dealing with women were about protection, as illustrated in the Factory Acts passed in the late 19<sup>th</sup> and the early 20<sup>th</sup> centuries which limited women’s hours of work and barred them from jobs in factories and mines that would jeopardize their reproductive health. The minimum wage legislation, which applied only to women, made them less competitive in the labour market because men could undercut them by working for less per hour and for working longer hours.<sup>12</sup> These ostensibly well-intentioned laws gave men the better jobs at higher wages and served to confine women within the light, lower paying, industries like clothing and textiles. The trade union movement furthered the interests of men at women’s expense by shunning women. The Trades and Labour Congress, reputedly the largest group in organized labour, called for the “...abolition of... female labour in all branches of industrial life...” (Quoted in Prentice et al., 1996:142). Even though women who made up about 24 percent of the labour force in 1951 (Table 1), they were not considered to be serious workers. A common comment in a study of retired Canadian widows reflects this view, “I was born in the days when men didn’t want women to work...so women didn’t work in those days, I mean, there wasn’t jobs for them anyways...”(McDonald, Donahue and Moore, 1997:38). The factors that coalesced to produce retirement centred on the long-term involvement of the male in the waged labour force.

### **The Early Industrial Era and the Annuities Act of 1908**

From the beginning, retirement had a distinctly male cast with its roots in military experience. In the initial stages of pension experimentation, retirement was linked to techniques introduced to control the behaviour of male workers. These controls were found in the military. The pension paid to soldiers in the British garrison in Canada, well known to 19<sup>th</sup> century

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<sup>12</sup> See for example the Workman’s Compensation Act of 1886; the Ontario Factory (1884); Shops, (1888) and Mines (1890), Acts that were intended to improve the working conditions of all factory employees.

Canadians, served to attach them to Canada while the younger soldiers deserted to the United States. Historians Morton and McCallum note that, “Such men would endure the privations and discipline of military life in return for a secure old age.” (Morton and McCallum, 1988:6).

The Grand Trunk Railway, established one of the first industrial pension plans in Canada in 1874.<sup>13</sup> Pre-occupied with the job of imposing discipline and stability on armies of employees in a far-flung enterprise like a railway, the managers turned to military solutions such as uniforms, hierarchies, strict regulations and pensions to reinforce the worker’s commitment to the company (Morton and McCallum, 1988).<sup>14</sup> Pensions at this time were a gift designed to insure that aging male workers did not jeopardize their relations with the employer (e.g. going on strike), in return for a secure old age.<sup>15</sup> Contributory pensions also insured that the norm of thrift was preserved because pensions were recompense for saving. A Royal Commission struck in 1919 to deal with the worst strikes in Canadian history, was told by BESCO, a Cape Breton corporation, that a pension was a management tool to encourage the loyalty of employees, to cut labour turnover and make it easier to rid the company of old workers (Morton and McCallum, 1988:11). An Imperial Oil employee was more blunt, stating that corporate welfare, “...is not philanthropy and it is not benevolence: it is a cold blooded business proposition.” (Morton and McCallum, 1988:11). Corporate welfare was sometimes extended to women, as at the Penman’s knitting factory where a discretionary and revocable pension for long term service was offered to deserving women and men (Parr, 1990:48).

In the 1880s, Bismarck, also relying on a military metaphor, called for state pensions for working class men in a rapidly industrializing Germany:

The State must take the matter into its own hands, not as alms giving but as the right that men have to be taken care of when, from no fault of their own, they have become unfit for work. Why should regular soldiers and officers have old age pensions, and not the soldier of labour?” (Quoted in Donahue, Orbach and Pollack, 1960:351).

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<sup>13</sup> The Superannuation Act of 1870 provided an early occupational plan for federal government employees. The purpose of the plan was to. “...get rid of persons who had arrived at a time of life when they could no longer perform their work efficiently.” (Morton and McCallum, 1988:6).

<sup>14</sup> In the Grand Trunk plan, indoor staff and clericals contributed two and a half percent of their salaries and the company matched the contribution with benefits to be paid out at age sixty-five, benefits which could be revoked at any time for misconduct. In 1910 in the course of a bitter strike, the Grand Trunk railway wiped out the pension rights of the workers who had struck the company, only to return them in 1923 when the Grand Trunk became part of the government-owned Canadian National Railways.

<sup>15</sup> In 1914 the percentage of women working in railway shops was small, about 3 percent of the clerical force, so few probably received a pension (Phillips and Phillips, 2000).

The Canadian concern for the “soldier of labour” was a high priority for urban reformers who were aghast at the working conditions associated with the industrial revolution. In a study of a Montreal working district, Sir Herbert Brown Ames found that, in 9 percent of the 323 families he studied, “...old age had unfitted and with a like number sickness had prevented the workers from earning the requisite support” (Ames, 1897:75). While re-defining older workers as the “deserving poor”, most politicians were indifferent to their plight. When the report of the *Royal Commission on the Relations of Labour and Capital* in Canada was released in 1889 the bleak conditions of men, women and children in the mills and factories did not soften the hearts of politicians. The majority report urged Parliament to create a government annuity system “under which working people and others might make provision for old age by periodical or occasional payments of small sums” to “remove from many the fear of dependence upon relatives or charity in their declining years,” but was ignored (Labour Commission, 1889:13). It wasn’t until 1908 that the government acted on the recommendation of the Labour Commission and passed the Government Annuities Act of 1908.<sup>16</sup>

Besides the fact that the annuities plan was not very successful in reaching the people who needed it the most, the Act was discriminatory. Given the lower wages of women and the intermittent nature of their work, the plan favoured men right from the outset. Worse still, both sexes might pay the same amount into their account but the annual returns were lower for women. On the maximum total annuity of \$1000, a man aged 70 received \$135.50 per year while a woman would receive only \$121.20 (Strong-Boag, 1993:188). Ignoring the gender bias, most Canadians could not afford to set aside extra money from their paltry wages anyway and, as a result, only 7,713 annuities were issued between 1908 and 1927 when the Old Age Pensions Act of 1927 was launched (Strong-Boag, 1993). Only four percent of the sales were to working class labourers, the people who should have benefited the most (Bryden, 1974: 52).

In the early phases of industrialization women, of course, did not fit the military metaphor; they were not soldiers at war nor were they soldiers in the labour force, if they worked at all. Their poverty was viewed as secondary because of the family wage orthodoxy even though this belief was betrayed by reality. The annuities fund implicitly recognized this principle of female dependency and established the trend for the development of Canadian public policy that

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<sup>16</sup> Similar annuity plans were operating in Germany in 1889, Denmark in 1891, New Zealand in 1898, Australia in 1901 and Britain in 1908.

supported this notion right up to the establishment of the Old Age Security and Old Age Assistance Acts of 1951.

At the beginning of the 20<sup>th</sup> century, then, older workers' retirement remained unlikely although the idea gained some ground through the introduction of "corporate welfare". Only the wealthiest, the sickest and those few privileged workers with pensions, who were usually men, could retire.

### **Advanced Industrialization**

Advanced industrialization undeniably had negative outcomes for certain male and female workers (Snell, 1996; Haber and Gratton, 1993; Atcheley, 1982). With massive demographic and technological changes, the structure of industry was transformed dramatically. Units of production became larger, labour became a commodity bought and sold in the marketplace and the organization of firms became more bureaucratic with specialized divisions of labour, hierarchical chains of command and centralized authority (McDonald and Wanner, 1990). These changes made it much more problematic for firms to accommodate the needs of older workers. "Scientific management" introduced by management consultant, Fredrick Taylor (1947) divided the production process into small, easily learned and repetitive operations that emphasized physical efficiency and speed. By focusing on physical ability at the expense of skills and knowledge, Taylorism touched the Achilles' heel of older workers and undermined their authority based on experience, knowledge and skill. During this time the wear-and-tear theory of aging gained ascendancy, reinforcing the principles of scientific management (Achenbaum, 1978), and prominent professionals like Dr. William Osler urged that men over 60 should retire. He pointed out the 'incalculable benefit ...in commercial, political, and professional life, if as a matter of course, men stopped work at this age .' (The Globe, 1905:1). Workers in industries where rapid technological change occurred lost control over the pace of their work as they found themselves having to meet new productivity levels. Women workers were particularly vulnerable to the negative effects of technological change because they were more often paid piece rates (Prentice et al., 1996).

Management practices from the United States filtered into Canada and were quickly adopted in the 1920s. Ford's innovation of rewarding seniority through annual bonuses and his introduction of the wage ladder became particularly attractive during the strikes in 1919. After

having deskilled the worker, the traditional discipline attached to the crafts disappeared, causing the continuous turnover of uncommitted workers. By creating a complex set of graduations among indistinguishable jobs within the factory, Ford provided semiskilled workers with an artificial hierarchy to climb, one that was tied to seniority rather than skill. With the creation of the internal labour market the seniority schemes necessitated a cut-off point. Older workers became inefficient because they received considerably more money than younger workers for doing the same work and, as a result, an important reason for mandatory retirement was invented (Haber and Gratton, 1993:109). Haber and Gratton argue that these innovations worked for and against older workers, on the one hand protecting the long term employment of some and, on the other, preventing older workers, like women, from breaking into “internal markets” and causing unemployment.<sup>17</sup>

Several of these changes influenced women differently. The First World War gave rise to the clerical trades where the percentage of women workers doubled between 1911 and 1921. The clerical enclave, seen as step above factory work, itself a step above domestic work, was still shaped by the doctrine of the separate spheres. The underlying philosophy was that women were particularly suited to perform monotonous, routine work - unlike male clerks who had higher career aspirations (Lowe, 1986). Women were at the bottom of the bureaucratic hierarchy with the lowest wages and the least prestige, in a small group of female occupations, and with few career ladders to climb. Work was an interlude before marriage and mandatory retirement was beside the point for most women. Ford’s great innovation in 1914 of the “the five dollar day”, a family wage predicated on the breadwinner model, would have reinforced this development. He offered a bonus to married men who “should live with and take good care of their families” (Quoted in O’Rand and Henretta, 1999:80).

The war also established the grounds for defining women’s access to government benefits. Women were treated as dependents of their husbands so that separation allowances and assigned pay from their soldier husbands were seen as momentary replacements for the male breadwinner’s lost wages. In the inter-war years a number of provinces enacted mothers’ allowance legislation for widowed mothers. The allowance introduced the principle that a

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<sup>17</sup> Haber and Gratton argue that the internal markets and seniority systems truncated by mandatory retirement were not instances of conscious ageism, but, rather management solutions to labour problems (Haber and Gratton, 1993:106-107).

women's right to state assistance was based on the service of motherhood with the allowance calculated to replace the breadwinner's financial support (Christie, 2000).<sup>18</sup>

### **The Old Age Pension Act of 1927**

The negative effects of industrialism for some workers -- unemployment, obsolescence, or age discrimination -- were slow to appear. Amidst national debates about the viability of older workers, their level of employment declined fairly gradually. In a study of urban males in Ontario in 1901, Montigny, (1994) found that the reported average incomes of the men in Kingston, St Catherines and Brockville were not affected negatively by industrialization. In Susan Morton's study of older people in Halifax, 55 percent of males aged 60 and over had some type of income from wage earnings in 1921 (Morton, 1996). Women's incomes were not considered in any of these analyses. Census data for 1921 indicate that for men over 65, the labour force participation rate dropped only a small proportion from 59.6 in 1921 to 56.5 in 1931, while for women, the drop was from 6.6 to 6.2 percent for the same years (Leacy, 1983).

Because of the all too effective lobbying of social reformers, the majority of elderly persons came to be associated with poverty as a result of being forced out of the labour force (Snell, 1996). Comments at the time, such as that of the Trades and Labour Council of Nova Scotia, bemoaned that workers were assigned "to the 'scrap pile' at the first sign of age," (Quoted in Snell, 1996:28). Many organized groups, like the Social Service Congress and the Trades and Labour Congress of Canada, demanded old age pensions for the poor. The witnesses to the various parliamentary committees set up in 1911-12, 1912-12 and 1924 to investigate the feasibility of an old age pension system provided similar evidence as to the ravages of industrialism and the inability of poor families to provide for their aged members (House of Commons Debates, 1921.3860). Canada's first Pension Act, however, was enacted in 1919 for soldiers returning from WW I (Morton 1987), a supposedly Draconian piece of legislation with stringent eligibility criteria (Finlayson, 1988:9). Earlier, in 1911, Newfoundland, still a British Colony, introduced the first state-run old age pension program which, consistent with their place in the private sphere, did not include women at all (Snell, 1993b).

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<sup>18</sup> Between 1916 and 1920 Saskatchewan, Manitoba, British Columbia and Ontario enacted mothers' allowance legislation. Nova Scotia introduced them in 1930 and Quebec in 1937. The legislation represented a change from philanthropy for the family to state support for the family (Prentice et al., 1996).

Finally, in 1927 the Old Age Pensions Act (OAP) was reluctantly passed at the urging of J.S. Woodsworth and A.A. Heaps, two Labour members of the House of Commons. The Act was to supplement, not replace the income of workers and was set at subsistence levels to encourage thrift (McDonald and Wanner, 1990). The Act took nine years to implement because of its 50-50 federal-provincial sharing of the costs (later changed to a 75 percent federal contribution). It was also the first “gender inclusive” program, since payments were to be awarded to both men and women at the same age (Struthers, 1992:237).

To be eligible, a person had to be 70 years of age, a British subject, and had to have lived in Canada for 20 years with the last five years in the province awarding the benefit. The legislation gave the state the right to reclaim recovery of the total OAP payment plus 5 percent annual interest from the pensioner’s estate. The pension, which was administered at the provincial level by Pension Boards, was worth a maximum of \$240 a year, or \$20 per month, and was subject to a means test. A worker could earn up to \$350 dollars a year including the pension amount – well below an acceptable standard of living. Natives as defined under the Indian Act were not eligible, nor were immigrants who could not meet the residency requirement.

The pension did not encourage the retirement of men or the few working women, given that it was a piece of “social assistance” legislation conceived as a classic form of poor relief for those already forced out of the labour force. The overly stringent administration of the Act and the miserly amounts awarded could never provide income security in old age. One of the underlying principles of the OAP that had been hotly debated in Parliament was that the responsibility of the family to care for the old not to be in any way undermined. The importance of this ideal was entrenched in the provincial filial responsibility laws enacted in the 1920s and 1930s (already in place as early as 1866 in Quebec civil code) that held children responsible for destitute older parents. The threat of these laws was used as part of the means test to coerce adult children to support their parents, whether male or female, instead of giving them the OAP. According to Snell (1996), who studied federal/ provincial archives from OAP pension boards across Canada, the elderly repeatedly were denied a pension or had their payment reduced by local pension boards because the pension board assessment indicated that the family was capable

of providing more support than was offered at the time of the pension assessment (Snell, 1996:91).<sup>19</sup>

In 1937 the average monthly payment for all of Canada was \$17. In 1941 the average pensions payable in the different provinces ranged from a low of \$11.25 in Prince Edward Island to a high of \$18.97 in British Columbia (Marsh, 1975:162). In its last year of operation, in 1951, less than half of the qualifying population received benefits and, at \$40 per month, the yearly income was well below the average worker's wage of \$2,460 (Myles and Teichroew, 1991). In addition, the pension was really only a loan and created a debt to be collected by the State at the death of the pensioner, a tactic that violated the strongly held values that property was a family-based asset, not an individual asset.

Even though historian Struthers (1992) heralds the OAP Act as the first "gender inclusive" social program in Canada, women were not included in the program on an equal basis when compared to men (Struthers, 1992:237). Snell (1993a) provides a number of examples of how the State, through its administration of the Act, was careful to maintain the gendered nature of marriage. In one example, an elderly, married man in Vancouver received a full pension but, when his wife applied, she was denied on the grounds that her two married sons could support her. Although the two sons were not requested to support their father they were expected to support their mother! The breadwinner role of the older man was confirmed while the woman was expected to remain dependent on the male members of her family (Snell, 1996:95). In another example, in Manitoba in the 1930s it clearly was an affront to the husband as breadwinner if the wife was paid a larger benefit than the husband. The policy basically was, "...Manitoba grants that the wife is eligible, for a higher pension, on account of reduced assets, but cannot see any other alternative, but to keep the wife's pension at the same rate as the husbands." (Quoted in Snell, 1993a:514). If a Canadian born woman married an immigrant who did not meet citizenship requirements she lost her Canadian citizenship and was not eligible for the OAP (Snell, 1993a). The OAP was gender neutral on paper, but in its administration, women did not receive the same treatment as men. The gender bias of the economic system was purposely and carefully replicated in the pension program (Snell, 1993a).

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<sup>19</sup> Many times contributions that adult children *could be* expected to make to their parents – fictive income—was considered income in the pension assessment (Snell, 1996).

## **The Depression Era and World War II**

The haphazard administration of the pension, the small amounts of the benefits and the threat to cherished family values were exacerbated by the Great Depression, which reached its nadir in 1932. With a quarter of the workforce unemployed and at least 15 percent of the nation on relief, many older workers found themselves in difficult circumstances. They faced growing mandatory retirement provisions in firms, a lack of jobs and no private pension coverage. Several trade unions and a few members of Parliament lobbied for a reduction in the age of eligibility for those forced to retire before age 70 and, in some cases, to encourage the earlier retirement of older men in the hope of creating jobs for the unemployed. However, with the catastrophic effects of the Great Depression writ large, the government chose to implement two programs, the Unemployment Insurance Act and the Family Allowance Act, and little else, believing that public funds should go into the war effort (Guest, 1985).

While other countries were introducing social security programs for older persons, (the Social Security Act in the United States was passed in 1935 and the New Zealand Act in 1938), Canadian pension policy went in another direction.<sup>20</sup> Signaling a tougher attitude, the administration of the OAP Act was passed to the Department of Finance in the spring of 1935. The regulations of the OAP were made more stringent to bring fiscal responsibility to an increasingly costly program as more and more older persons became beneficiaries. Nationally there were only 42,553 pensioners in 1930 compared to 186,035 by 1940 (Snell, 1996:204). Although other programs took priority, a study by the National Commission on Employment in 1937 found that fewer than eight percent of Canadian businesses had a pension plan, and a survey by Queen's University in 1938 estimated that 70 percent of Canadians had no old age income protection whatsoever (Morton and McCallum, 1988).

During the Depression era another significant development took place that subtly changed the nature of the breadwinner model of the family (Christies, 2000; Roach Pierson, 1990). Not only was women's paid labor actively discouraged but the value of women's unpaid labor was also dismissed. According to Christie (2000), faced with mass unemployment, men's work became the most powerful metaphor of the 1930s. Married women were aggressively forced out of the labour force to make way for men who had to support families -- despite the

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<sup>20</sup> In 1937 the Act was amended to include the visually impaired and benefits were raised in 1943, 1944, 1947 and 1949. By 1949 the benefit reached \$40 per month (Melichercik, 1968).

reality that in 13 to 14 percent of Canadian families women were the main breadwinners (Whitton, 1938).<sup>21</sup> According to Census data in 1941, 30 percent of older women reported that they no longer had an occupation compared to a mere one percent of men.

In previous decades family stability rested on moral and spiritual values imparted by the mother, part of her recognized unpaid labor, but in the 1930s, the security of the family, if not the nation, lay in the economic productivity of the father. The family wage became an individual wage identified with the male wage earner and the rights of the male breadwinner became the main basis of citizenship. All federal government welfare initiatives were aimed at the male breadwinner so that he could maintain the economic viability of his family and, presumably, that of the nation.

The architect of Canada's social security system, economist Leonard Marsh, baldly stated that:

“...a large number of females than males ‘live at home’ without a recognized employment function, paid or unpaid. ...it is clear that employment in the usual sense of the word – and by the same token, unemployment – is *primarily* at least, a masculine problem.” (Marsh, 1935:55).

As an example of this thinking, the editor of the *Globe and Mail* proposed that when men could not support their families due to unemployment, they were “cut off from their rights as citizens” and the, “...rapid disintegration of their manhood...,” was a threat to the “...moral fabric of the nation...” (Quoted in Christie, 2000:212). No longer was the family economy conceived of as including all of its members – only the income of the male was significant. Consistent with these popular sentiments, both Struthers (1987) and Christie (2000), argue that the 1930s decade saw a changeover in the experts who made Canadian social policy. The construction of social policy which was previously in the hands of social activists like social workers and urban activists was taken over by technocrats such as economists and government bureaucrats. These new policy analysts defined the family entirely in economic terms and, therefore, as a male preserve where women's unpaid labour no longer counted (Christie, 2000:198). This theme is still present in pension discussions today (McDonald, 2000).

The Unemployment Insurance Act of 1940, arguably the ideological template for Canadian social security, reflected the transformation of the maternal-centred, needs-based welfare system into a rights-based conception of citizenship that catered to the male waged

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<sup>21</sup> The standard practice across Canada during the Depression was to fire married women, especially those in salaried positions (Christie, 2000:208).

labourer. This Act established that benefits would be paid as a right, created by contributions previously made as an employee in the labour market. The notion of the breadwinner's wage was reaffirmed with the inclusion of the dependent wives' supplement in the Act. Interestingly enough, ninety percent of women's jobs were not covered at the inception of the Act (Christie, 2000; Phillips and Phillips, 2000; Roach Pierson, 1990; Guest, 1997). So while national thinking moved away from the idea of social assistance for the destitute towards an ideal of social insurance based on citizenship, there was only one category of citizens that seriously mattered by the 1940s – men.

Women, including mothers, were recruited into the labour force during World War II as the labour shortage intensified – but, at the close of the war, they were steered back into the family. In 1941, only slightly more than 10 percent of all employed women were married; during the war, the estimated proportion was “...25 to 35 percent.” which dipped slightly in 1951 (Prentice et al., 1996:351).

Retirement, however, did gain some momentum during the war as a consequence of the growth of private pension plans that were wielded as management tools (as in earlier times) to offset wage freezes and to attract labour (Myles, 1984). In 1937, 243 companies provided their employees with group annuities purchased from insurance companies compared to 753 companies in 1947 (Financial Post, 1949:15). As a result, mandatory retirement became more common. The venerable *Financial Post* observed, “...the order of the day in business and industry is fast becoming 100 percent compulsory retirement at age 65....” (Financial Post, 1949:15). Very few of these plans offered survivor benefits for the widows of working class pensioners although the insurance companies vigorously advertised insurance for middle class women in women's magazines such as *Chatelaine* (Strong-Boag, 1993).<sup>22</sup> Unions also contributed to the development of retirement by insisting that pensions should be an integral part of any compensation package (Morton and McCallum, 1988:20). Although the Depression dampened older men's labour force participation, the rates of men 65 and over dropped too precipitously to be accounted for by this event alone. The rates dropped from 56.5 percent in 1931 to 37.9 percent in 1951. Not surprisingly, the rates for women changed very little since

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<sup>22</sup> The insurance companies were not above using fear tactics in their advertisements in women's magazines. As Strong-Boag indicates in her analysis of the lives of girls and women from 1919 to 1939, women were portrayed as clashing with adult children, losers if they had no children, headed for the poor house if they hadn't planned ahead

their relationship to the labour force was tenuous at best. For example, labour force participation rates dropped from 13 to 14 percent between 1931 and 1941 for women aged 55 to 64 (Prentice et al., 1996).

### **The Old Age Security Act and the Old Age Assistance Act, 1951**

A universal pension was not introduced into Canada until the economic expansion following World War II. Not surprisingly, there were a myriad of complex forces that influenced the formulation of the new pension act of 1951. Different scholars have focused on various explanations depending on their theoretical preferences. Some scholars have focused on the comparative activities of nation states at the macro level, while others have concentrated on the individual agency of the older worker at the micro level, which makes it a challenge to piece together an overview of the process (Snell, 1996; Morton and Wright, 1988; Myles, 1984; Laycock, 1952; Melichercik, 1968; Bryden, 1974). One thing is certain, however: gender was not a major concern in the formulation of the Act. The Marsh Report (1943) probably best represents the current thinking about women and their retirement. Marsh pondered the pros and cons of the provision of old age security for women and speculated about the possibility of making benefits available to women at lower ages because of the commonly held fiction that women aged more quickly than men (Morton, 1996). He also proposed lower benefits for women who worked after marriage because women had a more important source of income from their husbands. He aptly referred to women's retirement as retirement to marriage and wondered if a marriage bonus or grant should be offered to women to hasten this process, a feature also recommended in the 1942 Beveridge Report in Britain (Marsh, 1943:209-214).

The common threads that run through most explanations of universal retirement include: the wish of Canadians to avoid the economic disasters of the Depression in its period of reconstruction following WWII; the rise of Keynesian economics that provided a blueprint to reach this goal via government responsibility for economic growth and social security; the sentiments of the Canadian people who had come to feel entitled to a pension; and the human agency of labour, social activists and senior citizen groups who fought for pension changes

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or bound to lose their jobs to younger rivals with no hope for a decent income in retirement because presumably they hadn't bought insurance (Strong-Boag, 1993:186).

stemming from the flaws of the 1927 pension plan.<sup>23</sup> Throughout the discussion there were, of course, the political fears of the government of the day and the nagging concern that a pension might create disincentives to work and save. Although a number of Canadian government commissions and committees had been considering a renewed pension system for some time (e.g. the Rowell-Sirois Report, 1940; the Advisory Committee on Reconstruction, 1941 which requisitioned the Marsh Report, 1943; the Dominion Government report at the Dominion-Provincial Conference in 1945) it was the *Joint Committee of the Senate and House of Commons on Old Age Security* that issued the report that became the foundation of the new legislation for old age pensions. In a short three and a half months, the Committee held extensive hearings (38 public and 14 private hearings) and generated significant national debate. The issues revolved around the despised means test of the 1927 pension program which was criticized on the grounds that it discouraged thrift and encouraged cheating; that it was humiliating to beneficiaries and that it was too expensive to administer from the perspective of business. The intrusiveness of the government into family affairs and the claim on a deceased pensioner's estate was an affront to Canadian sensibilities. (Melichercik, 1968). The issue of age caused some anxiety because the Committee wanted to do justice to the needs of old people but did not want to encourage the idle unemployment of older workers.

Most importantly, the Committee debated the issue of universalism favoured by groups such as the Canadian Congress of Labour, the Canadian Welfare Council (Melichercik, 1968), and the Canadian Life Insurance Officers (Bryden, 1974) versus a contributory plan endorsed by the Canadian Government (House of Commons Journals, 1944-1945), the widely supported Marsh Report, (Marsh, 1943), the Canadian Association of Social Workers (Bryden, 1974) and the Canadian public (Canadian Institute of Public Opinion, 1951). The pay-as-you-go universal flat-rate of pensions had originated amongst government economists in the mid 1940s as a means

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<sup>23</sup> The agency of older persons as individuals and as members of social action groups has been downplayed in the history of pensions and retirement (Myles, 1979). Snell (1996) provides some interesting evidence as to how the Canadian family adjusted the way they used the OAP to be part of family property that led to changes in the administration of the Act. The 11,000 older persons who filled out a mailed questionnaire for the New Brunswick Royal Commission on Old Age Pensions constituted two-thirds of the older population of that province and was not organized by any group to respond to the questionnaire – a spectacular display of individual agency by any standards (Snell, 1996:130-131). Snell (1996) specifically uncovered how women participated in organized action groups such as the Old Age Pensioners Organizations and how gender served to limit their influence when it came to positions of power (Snell, 1996:178).

to keep the economy buoyant by increasing purchasing power, the same reasoning behind the universal Family Allowance Act of 1944 (Melichercik, 1968).

The universalism versus contributory dilemma was resolved pragmatically. Attaching benefits to contributions was too cumbersome and expensive and would delay the removal of the unpopular means test. This decision for universality was a lucky coincidence for women because it meant a married woman would receive a benefit equal to that of her retired husband, or that a single female would receive a pension equal to that of her male colleagues. If the decision had gone the other way, women would have been subject to the same regulations as in the Unemployment Insurance Act.

In its final version in 1951, the Old Age Security Act was financed and administered by the federal government, paid a flat rate of \$40 per month to all Canadians at the age of 70, and required no means test. The Old Age Assistance Act, shared equally with the provinces, provided a pension up to \$40 per month for those aged 65 to 69 if they passed a means test. This legislation provided the first tier of Canada's nascent income security system for older people and pointed the way to a stable retirement, although the benefit was only about 17 percent of an average industrial wage. Older men's labour force participation rates continued to plummet, dropping from 37.9 percent in 1951 to 26.2 percent in 1966.

Although the benefits were the same as under the Old Age Pension Act, a modicum of economic certainty in old age was assured, families were released from the more onerous economic obligations to their elders, the means test disappeared and state interference with property came to an end. Women, for the first time, had their own regular source of income independent of their male relatives and were treated like citizens with a right to support from the state – not exactly the case under the Old Age Security Act of 1927. What is more, the OAS pension was not linked to paid labour. The demeaning aspects of male control in old age seemingly came to an end. It is not likely, however, that women started to retire in droves since they constituted less than a quarter of the labour force in 1951, but the option was now at least available to them. It is little wonder that the pension was enormously popular -- in 1951, 81 percent of Canadians approved of the adopted universal pension program (Canadian Institute of Public Opinion Polls, 1951).

However, the underlying ethos of the day was reflected in the Old Age Security and Old Age Assistance Acts and sowed the seeds for women's economic inequality in retirement that

has persisted into the 21<sup>st</sup> century. In introducing the Old Age Security Bill, the Minister of National Health and Welfare (Paul Martin Sr.) was careful to make the point:

I am sure that as this new program comes to be integrated into the existing pattern of retirement provisions provided by individuals, by employers and in other ways, it will be recognized for what it is intended to be – not as a total retirement security scheme in itself, replacing and supplanting all others, but as the core, the keystone of a national savings and retirement plan, around which each individual in the country will be encouraged to build his own retirement security program in a manner and to an extent peculiarly suited to his own needs.” Paul Martin Sr. quoted in Clark, (1960:239-240).

The pension was to be augmented by pensions from work and from personal savings, two forms of income not available to the majority of Canadian women who were retired. While many retired men added their private pensions and their savings from their paid labour to the flat-rate pension, women were solely dependent on the meager flat-rate pension. Basically, a stratified welfare state was established wherein benefits from the Old Age Security Act were organized around the principles of social insurance with benefits linked to citizenship, and the Old Age Assistance Act, organized around principles that directed benefits to the poor and economically dependent (Epsing-Anderson, 1989; Orloff, 1993). Class-based theorists have proposed that this fault line breaks along class lines but it also divides men from women (Myles, 1984).<sup>24</sup> The ratios of female to males receiving Old Age Assistance is most telling. For 1952-53 the ratio was 120.6 women to 100 males and for 1957-58 a 128.8 females to 100 males (Clark, 1960:265). The average payments made were lower than the universal pension of \$40 at \$37.47 in 1952 and when the rates increased in 1958 to \$55, the payment was \$52.20 (Clark, 1960:276). Although there was no evidence collected as to what would be an appropriate subsistence income (to be determined by the provinces) it was hypothesized that women should receive less than men – a single elderly man required \$92.97 a month and an elderly women \$90.74 (Ontario Welfare Council, 1958: EN-8). The implementation of the Canada/Quebec Pension Plan and the Guaranteed Income Supplement made the fault line still even clearer.

### **Citizens in Theory Only**

Retirement, at least for men, was permanently secured with the restructuring of the Old Age Security Act through the 1960s and into the 1970s and by the introduction of the Canada/Quebec Pension Plan (C/QPP) in 1965. Within 5 years of the introduction of the 1951

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<sup>24</sup> Class based theorists, especially power resource theorists, argue that the distinction between social insurance and social assistance hinges on class position and interests (Orloff, 1993; Meyer, 1996).

Act, inflation had seriously eroded the value of Canadian pensions to the extent that the universal flat-benefits (inadequate to start with) made retirement from the labour force almost impossible without a large drop in income. The post war prosperity that the middle class experienced made the problem all the more glaring to the working class. Pressure to increase the rate mounted and the flat rate was adjusted upward several times. In 1963 it was raised to \$75 per month and was subject to upward adjustment after 1967 in accordance with a specially constructed pension index in 1972, which was tied to the consumer price index. The qualifying age of 70 was reduced by one year every year until it became 65 in 1970. Through extremely “tortuous political, economic, administrative and financial” maneuverings, a second tier of contributory pensions was added in 1965 in the form of the Canada/Quebec Pension Plan (McGilly1998:111). The C/QPP was a national and compulsory contributory pension scheme with benefits linked to past contributions.<sup>25</sup> The C/QPP, which replaced up to 25 percent of the average industrial wage, provided an additional old age pension along with survivor, death and disability benefits.

In order to aid those already retired, the Guaranteed Income Supplement (GIS), an income-tested program, was introduced in conjunction with the C/QPP as an amendment to the Old Age Security Act in 1966. The GIS was originally introduced as an interim measure until the C/QPP matured in 1976 but is still with us today. It has become the preferred program of government support for the elderly providing a “guaranteed income” in the sense that every Canadian resident at age 65 should have an income at least equal to OAS plus the maximum GIS (McGilly, 1996). For married couples, the GIS was calculated on their combined income and was less than double a single person’s GIS because of the view that two could live more cheaply than one person. In 1975, an income-tested Spouse’s Allowance (SPA), a controversial program that favoured heterosexual marriages, became payable to 60-to-64 year-old spouses of GIS recipients.

While there have been many changes to the Acts over the last three decades, many of which have been far-reaching (e.g. the discontinuance of the universal aspect of the OAS pension in 1989), the reforms to the OAS pension and the introduction of the C/QPP and GIS were the consolidating factors that made retirement financially possible for many Canadians. That the changes had an effect is seen in an accelerated drop in labour force participation rate of men

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<sup>25</sup> The Canada and Quebec Pension Plans are similar except that the Quebec Plan is managed by the Quebec Government. The plans are integrated so that a Canadian can collect benefits that have been accumulated under both

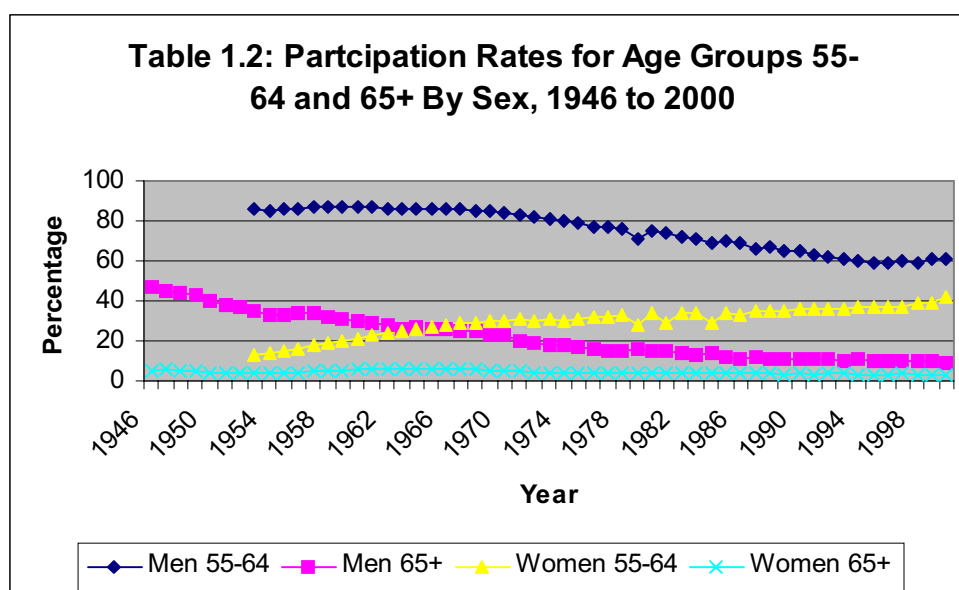
during the five-year period following the introduction of the C/QPP. The rates dropped 13.1 percentage points between 1968 and 1972 compared to 3.2 percentage points in the previous five years (Tracy, 1982:185). The effect on women aged 55 to 64 was more modest since their labor force participation rates remained constant during the same period (McDonald and Wanner, 1990).

With the introduction of the second pension tier, the government rather than family was now responsible for insuring income in retirement – a rather significant change for women. As well, poverty and retirement were no longer always synonymous, nor were retirement and physical or mental incapacity inextricably bound, especially since the age of retirement was to be lowered (McDonald and Wanner, 1990). The timetables for retirement were institutionalized both in public policy and in the employment sector. As noted by class-based theorists, the public pension benefits became a “deferred wage” to which all Canadians were entitled because of contributions based on their participation in the labour force (Orloff, 1993; Quadagno, 1990; Epsing-Anderson, 1989,1990; Myles, 1988). Enhancements to the third tier of the pension system that included personal savings and assets, private pensions and the Registered Retirement Savings Plan of 1957, a form of deferred taxes, reinforced the strength of the first two pension tiers. With these last steps, retirement became a legal right and a normatively governed social act for all Canadians.

With the final elements of the system in place, retirement was more likely to apply to male workers than female workers. In 1966 the labor force participation rate for men aged 55 to 64 was 86 percent compared to 28.4 percent for women of the same age (McDonald and Wanner, 1990). According to the first national study of retirement in Canada -- also the first to include women who had worked between the ages of 45 and 60 -- 40 percent of the women versus 10 percent of the men *were retired at age 59* and similarly, 75 percent of the women versus 30 percent of the men were retired at age sixty-three. Over 50 percent of women still in the labor force reported that they would prefer to retire at age 60 or earlier (Ciffin and Martin, 1977:34). For men, 60 percent were retired at age 65 and fully 90 percent of those aged seventy years (Ciffin, Martin and Talbot, 1976:5). According to the authors, age 65 had come to take on some significance for men because the retirement of men tended to cluster around this age and because 57 percent of men in the study not yet retired, expected to retire at this age. The authors

hypothesize that the preference can be attributed to the pension system where age 65 was the age at which retirement benefits from private pensions, Old Age Security and the Canada/Quebec Pension Plans commenced and the age at which mandatory retirement occurred, basically, the institutionalization of retirement age timetables (O’Rand and Henretta, 1999).

The women who retired appeared to be retiring very early, possibly because they were younger than their husbands and were following them into retirement or, perhaps, because their inconsistent relationship to the labour force made wage-related benefits superfluous.<sup>26</sup> At the time the second tier was added to the income retirement system, women were only beginning their dramatic entry into the labour force so that retirement, defined as withdrawal from the labor force, was probably too remote from their lives. Whatever the reasons, their retirement was not a direct function of the newly instituted pension system because they were too young to qualify for any type of benefit except survivor benefits. In the earlier years of the century the increase in women’s labor force participation rates was slow and steady but from the 1960s to the 1980s women flooded into the labour market, more than doubling their participation rate from 24.1 percent in 1951 to 52.3 percent in 1981 as evidenced in Table 1.2 (Phillips and Phillips, 2000:39).



<sup>26</sup> In the 1975 Canadian retirement study 39.3 percent of the women stated they retired for “other” reasons, 37.5 percent for health reasons, 11 percent because of mandatory retirement provisions, 4 percent were laid off and 8 percent didn’t answer. The “other” category contained primarily family reasons such as retirement of spouse (Ciffin, and Martin, 1977:9).

Although the C/QPP has been acclaimed as the most “woman friendly” public pension available today (Townson, 2000), at the time of its inception it was really intended for male workers. The Plan was not overtly biased against women workers but certain provisions that applied equally to women and men were disadvantageous for women. Two obvious examples were that all benefits were linked to the level of contributors’ incomes and, secondly, a retirement pension varied according to the length of time a person spent in the labour force. On both counts women could not participate equally. In 1976, of all those contributing to the C/QPP, 70 percent of men had incomes that equaled or surpassed the maximum pensionable amount compared to 39 percent of women (Dulude, 1981:11). The 15 percent drop-out period designed to make-up for the low or no earnings period in a typical man’s lifetime such as periods for education, sickness or unemployment, were inadequate to cover the time married women dropped out of the labour force to have and take care of young children – over 80 percent of women at the time (Menzies, 1974).<sup>27</sup> Although the C/QPP was allegedly gender-neutral at its inauguration, *the capacity of the program to operate without a gender bias depended upon the degree of equality in the labour market at the time*, a state of affairs that did not exist in 1966 (Phillips and Phillips, 2001; Dulude, 1981). It therefore comes as no surprise that more women than men had to depend on the “transitional” GIS at the inception of the program. In 1971 the OAS/GIS constituted 51 percent of women’s income compared to 20 percent for men with women’s average income reaching \$8,900 compared to \$22,000 for men (Marshall, 2000:11).

## **Conclusion: A Male Model of Retirement**

It would be at this juncture that most conventional renditions of the history of retirement would come to a close as noted above – either industrialization led to retirement via poverty or social security led to mass retirement or, as in Canada, both factors seemed to have had an effect. The rest of the retirement story is about the “great pension debate” of the 1980s with its short-lived focus on the poverty of women<sup>28</sup>, the trend towards early retirement for both men and

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<sup>27</sup> In the calculation of the C/QPP, a worker’s average lifetime earnings, which includes the time the worker *could have been* in the labour force from 18 to 65, is used to calculate the amount of the pension. Allowing the 15 percent drop-out period was to help cover those periods of low or no earnings over the lifetime from 18 to sixty-five.

<sup>28</sup> For example, at the National Pension Conference in April 1981 one of the main issues was women and poverty. The great pension debate saw the publication of a number of reports by a large number of significant government bodies: The Task Force on Retirement Income Policy report (Department of Finance, 1979); a report from the Economic Council of Canada (Economic Council of Canada, 1983); Special Committee on Retirement Age Policies,

women in the late 1980s, and the world-wide retrenchment of the welfare state at the conclusion of the millennium that led to major changes in the public pension system (McDonald, 1997; 2000).

By employing a gendered relations approach to the history of retirement it rapidly becomes evident that retirement is not a concept one would readily apply to women over the course of its early development. Preceded by “stepping down”, retirement in most historical accounts means leaving the *paid* labour force with a *pension*, the latter factor making labor force withdrawal economically feasible. In reviewing women’s behaviour patterns in relation to men’s through to the 1960s, the most that can be said is that women were invisible in the development of retirement because its evolution into a social institution occurred within the context of the labor market where women were least likely to be found.<sup>29</sup> Women’s retirement was tied to the breadwinner model of the family, a model embedded in the Annuities Act of 1908 and operationalized in the administration of the Old Age Pension Act of 1927. In tracing the history of retirement it seems clear that retirement was a social institution developed mainly for men. Women were, at most, ancillary to the process.

Trying to shoe-horn women into a male retirement model based on paid labour force participation, then, doesn’t match what happened to women during this period, nor does it account for women’s unpaid work. Single women who worked in the paid labour force “retired” into unpaid labour in marriage and married women “retired” from the unpaid labour of marriage into widowhood and/or back into the paid labour force, while some women worked all their lives in the periphery of the economy for women’s wages as unacknowledged breadwinners. Women informally moved in and out of a variety of statuses according to different time schedules, crossing public/private boundaries on an intermittent basis and for reasons usually related to their families. Initially, the gender division of labor that placed women as dependents within the confines of the private family was replicated in the retirement practices of the day and in the Annuities and Old Age Security Acts that facilitated the emergence of retirement (Skocpol, 1992; Orloff, 1993).

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report (Canada, 1979); the famous “green paper” by the federal government (Department of Finance, 1982); a report from the Royal Commission on the Status of Pensions in Ontario; (Ontario, 1980); Report of the Parliamentary Task Force (Canada, 1983;)

<sup>29</sup> In the original design of the C/QPP smaller benefits were built into the plan for the surviving spouses and children of a *female* contributor on the assumption that the women wouldn’t have much of an income anyway (Dulude, 1981:10). This was changed in 1974 to treat both men and women equally.

When retirement took permanent root with the introduction of social insurance provided by the Old Age Security pension and the C/QPP, women were confronted with an anomaly in the public pension system that made their retirement experience somewhat distinctive. The insurance component of the system presumed equal citizenship for women with the accompanying assumption that women could look after themselves in retirement -- despite their enduring socioeconomic inequality in the labor force. Having to turn to the GIS for social assistance, many women found their retirement income at the bottom of the income ladder. This untenable position of being equal but not equal because of a different relationship to the labor force is the bedrock upon which women's retirement is built and is the source of the many income disparities women experience today. There is, however, no historical roadmap of women's retirement that takes account of any of these processes or their consequences.

It seems likely that the baby boom women born between 1947 and 1966, whose labor force participation will span most of their adult life for the first time in history, will be the earliest cohort of women to retire on mass and their history is quite likely in the making. For this reason, at the point where the retirement history of men traditionally ends, the retirement history of women *as labor force participants* will begin. Earlier history about women's role in the advancement of retirement as an institution has been secondary: that of an economically dependent wife supported by a breadwinner who draws a family wage.

An analysis of the history of women's retirement is important for many reasons. The foregoing glimpses of women's historical circumstances within the evolution of retirement indicates that a model of women's retirement must be driven by theory that, at minimum, takes into account gender relations and the concomitant gender system as it changes over time. Such a model might help to explain why women have spent the last twenty years playing "pension catch-up" to men, or might explain how the progressive erosion of the breadwinner model is likely to affect women's retirement in the future (Beck, 1992; Giddens, 1992; Beck and Beck-Gernsheim, 1995).

It would be helpful to have some basic understandings of the contours of women's retirement so that research could accurately identify the dimensions that capture the complexity of women's retirement behaviour (Hatch, 2000). For example, domestic and market labor co-occur for women, but are rarely taken into account in models that attempt to measure retirement outcomes. Finally, in terms of policy formation and practice, a clearer understanding of the

important sources of variation in women's and men's retirement would promote the formulation of policies that actually mirror women's lives along with men's lives, if not their intersection. Policies simultaneously based on the worn out breadwinner model, the cornerstone of 19<sup>th</sup> century industrial society, and the gender neutrality model of an earnings-related national pension system of the 20<sup>th</sup> century, ignore the gendered division of labor which is at the heart of women's economic inequality in retirement.

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