

Background

Australia's changing demographics raise issues for social and financial sustainability. These will affect women more strongly than men, for several reasons. It is mainly women who care for children and for frail and disabled family members, even though most women - even young mothers - are now also in the paid workforce. And while many women have moved into higher education and professional careers, they still predominate in part-time and casual positions, and most have some time out of the workforce to undertake family care.

Women still earn less money than men and are less likely to have accrued adequate superannuation. At the same time, it is women who make up the majority of older people, and the majority of the paid and volunteer workers who support the aged and disabled. Thus, intergenerational changes are likely to impact most strongly on women.

The Australian Longitudinal Study on Women's Health (ALSWH) provides an opportunity to look at links between women's health and changes in Australian society, examining three separate age groups.

Did you know?

- 91% of the younger women surveyed want to be mothers by the time they are 35. But only 4% plan to be stay-at-home mothers; the rest want to work as well.
- Most mid-age women lead busy lives combining paid work, family responsibilities and other valuable roles. But those with multiple work and family roles are in the best physical and emotional health.
- Older women who never married or had children are better educated, better off financially, and more likely to be active community volunteers than are others of the same age.

How are women's lives changing?

Some basic things haven't changed over three generations. More than 90% of women still get married and still have children (among younger women who haven't made these changes yet, the vast majority say they want to). But other things have changed radically. In many ways, we cannot compare women from different generations, because their experiences and opportunities are so different. 75% of the younger women have post-secondary educational qualifications, compared with 36% of the mid-age women and 16% of the older women. Younger women today tell us they expect to be able to combine paid work and motherhood, and most would also like professional careers.

However, the surveys show marked differences between young urban and young rural women on these issues. Young rural women marry earlier, have larger families, and are less interested in pursuing higher education. They have – and want - lives more like those of their mothers and grandmothers. It is women who live in the cities, or have moved there to work or study, who are delaying childbearing and focusing on careers. These lifestyle differences have implications for health and welfare services in different parts of Australia, now as well as for the future.

“

I am 38, and (daughter) is one... my Mum is 40 years older than I am... my mother is 79. And (husband's) parents are in their eighties, so even if they lived next door they couldn't look after the children. And my mother would probably look after them a little bit more but she lives in Sydney and doesn't come up very often. So ...I tend to go down to her. And that's a bit of a role reversal.

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- Focus group participant, NSW Central Coast

Younger Women

Young adulthood is a time of great change in lifestyle. Figure 1 shows a steady and continuing movement into de facto relationships and marriages. Many younger women had moved into the workforce by Survey 2 (see Figure 2), and workforce participation is now stabilising or even decreasing. Figure 3 shows the slow but steady increase in motherhood.

These three figures also show the younger women's plans for their lives – at each survey, younger women were asked about their aspirations for relationships, work and motherhood at the age of 35. Nearly all want to be married, working mothers. The gap between younger women's lives and their aspirations suggests that they may experience some difficulties in balancing their lives in the future.

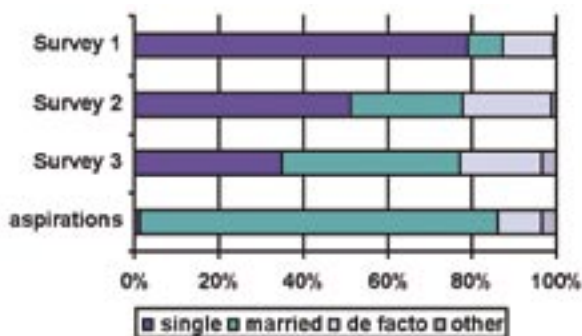


Figure 1. Younger women: Relationship Status

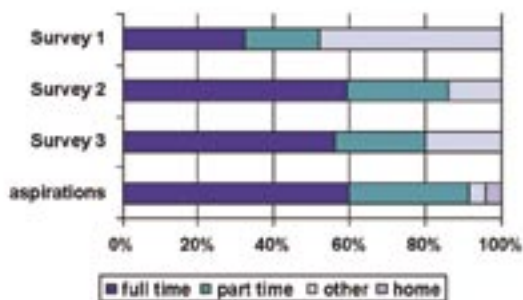


Figure 2. Younger Women: Employment Status

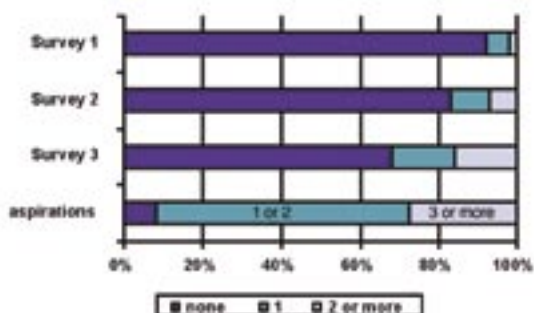


Figure 3. Younger Women: Number of Children

As women are becoming mothers at a later age, responsibility for the care of elderly parents is starting to fall on younger women who still have children or teenagers of their own. The increasing mobility of the population, with children moving away from the area where they grew up, and older people moving to more populated areas, makes caring for ageing parents even more difficult.

Other Highlights

- Younger women who combine work and motherhood see this as challenging but essential for their personal and financial well-being, and identify a range of strategies for managing their lives.
- Single mothers express great concern about their financial futures and their ability to provide for their children and for themselves in old age.
- Childless mid-age women generally describe themselves as satisfied with how their lives have turned out, even if this was not an active choice.
- Although most women are delaying motherhood, some have children in their teens and early twenties. These younger mothers usually cope well, with good mental health and low levels of stress, but they have poor education and unhealthy lifestyles with high rates of smoking, obesity and sedentariness. This suggests that these women may experience health problems as they get older.

The Australian Longitudinal Study on Women's Health is a landmark study funded by the Australian Government Department of Health and Ageing and conducted by a team of researchers at the Universities of Newcastle and Queensland.

The study:

- is designed to monitor and document the health and wellbeing of Australian women in urban, rural and remote areas
- aims to provide policy relevant information to contribute to health and welfare planning
- began in 1996 with a representative sample of 40,000 Australian women in three age groups
- includes younger women born 1973-78, middle-aged women born 1946-51, and older women born 1921-26
- has the capacity to link Medicare data on service usage with survey information
- collects data on physical and emotional health, health service use, life course events, demographics, and social and behavioural factors
- is planned to run for twenty years or more.

Mid-age Women

Many women in mid-life are sandwiched between the needs of their children and those of their parents. As their parents age, women are often called on to provide care for them. The percentage of ALSWH mid-age women who were providing care for someone who was elderly or ill has grown as they have moved through their 40s and 50s, from 19% to 24%. Women who need to provide care in this way are more likely to give up paid work than other women, and are also more stressed and tired.

At the same time, many women in their forties and fifties still have children who are financially dependent on them, particularly if those children have moved away for further education.

In other cases, mid-age women provide care for grandchildren. This happens earlier for women in rural areas, who become mothers and grandmothers at a younger age than women in the cities.

“

As a grandmother raising my 6 year old grandson (my husband and I have custody) I feel I do not fit the general stereotype. My days are filled with school, canteen duty, after school sport and the day to day work of raising a child. Add this to helping out with my 87 year old mother and 74 year old mother-in-law....

”

- Mid-age participant, pilot Survey 4

Mid-age women are experiencing high rates of relationship breakdown. By Survey 3, only 78% were living in married or de facto relationships, with 9% divorced before the study began and another 9% divorcing in the five years between Surveys 1 and 3. At the same time, fewer than 1% have remarried. Family composition is changing radically, particularly as children leave home, and as a consequence many women are increasing their participation in the paid work force (see Figure 4). The changes in these women's lives have implications for their financial circumstances and their family responsibilities when they retire.

Many women in this generation feel that retirement is not a concept which applies to them. Others have not yet thought about retirement at all, and around 30% do not have a clear idea about when they are likely to retire. Their own health, and the health of family members, is more likely than financial factors to be an influence in mid-age women's decision to retire (see Figure 5).

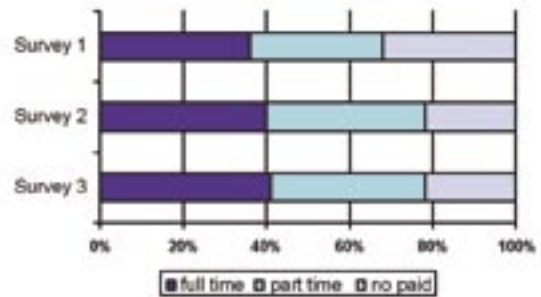


Figure 4. Mid-age women: Employment Status

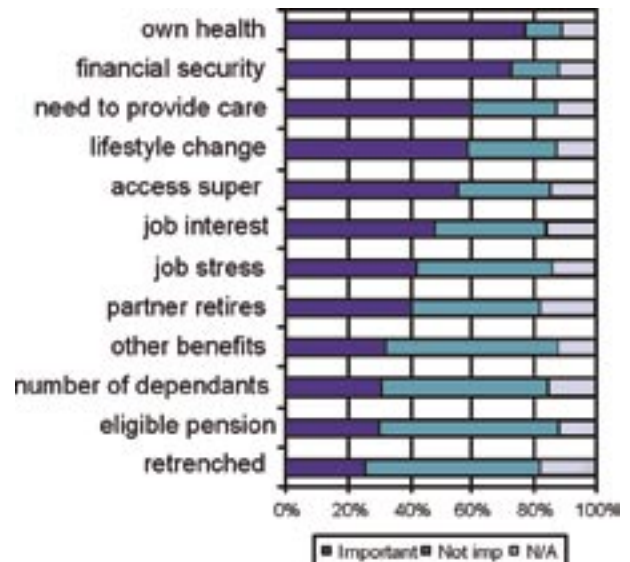


Figure 5. Importance of various reasons for retirement - Mid-age pilot sample, 2004

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I often find the stress and lack of sleep [from family caregiving] interferes with my diabetes and ... affects the level of my work as a nurse...

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- Mid-age woman



Older Women

The major change among older women is a high and increasing rate of widowhood (see Figure 6). Women have longer life expectancies and tend to be slightly younger than their husbands, and as a consequence 80% of all widowed Australians are women. Widowhood affects women's health and well-being markedly, but most widows cope well with this difficult transition. Within a year most consider that they are putting their lives back together as well as could be expected. But longitudinal analysis has shown that the negative financial effects of widowhood persist over time. Older widows who are not used to managing their lives alone may need formal services to help them make the transition. Ensuring that older widows receive adequate support is a challenge both for now and for future generations of women.

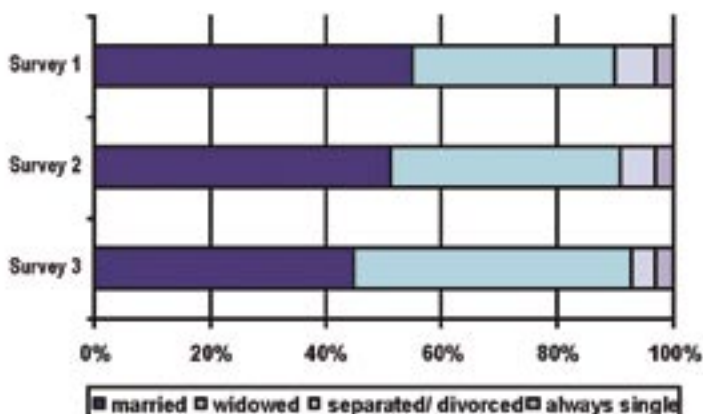


Figure 6. Older women: Relationship Status

Policy Issues

- Younger women, particularly in the cities, want to combine motherhood with paid work. The challenge is to create situations to allow them to manage this.
- The high rate of relationship breakdown among mid-age women suggests that around a quarter will reach retirement age without partners. This provides strong support for the 2002 decision to include superannuation assets in property for divorce settlement.
- Widowhood often leaves older women financially worse off at a time when they are dealing with major emotional and practical issues. Strategies to help these women avoid ill health and dependency may be particularly valuable at this time.



Find out more

Background information on the entire project can be found in the companion report in this series:
Australian Longitudinal Study on Women's Health: The First Decade.

For surveys, details of scientific publications, and other information see the project website:

<http://www.newcastle.edu.au/centre/wha>

or by calling the research team at:

the University of Queensland

07 3346 4691

email inquiries: sph-wha@sph.uq.edu.au

or

the University of Newcastle

02 4923 6873

email inquiries: whasec@newcastle.edu.au

