

From Private Responsibility to Public Policy: Women and the Cost of Caregiving to Elderly Kin

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ABSTRACT

The purpose of this article is to examine the relationship between women's caregiving to elderly kin and their paid employment, and the unresponsiveness of policy to the costs incurred by women who provide this care. Care of elderly kin has replicated the ideological and material basis in which all women's work is rationalized. As such, there is a pressing need to address simultaneously the domestic division of labour, women's labour force participation, corporate responsibility, and public policy. However, as long as women continue to have the major responsibility for the care of elderly kin, there seems to be little impetus for radical rethinking of the issue of caregiving.

RÉSUMÉ

Le but du présent article est d'examiner la relation entre les soins dispensés par des femmes envers des parents âgés et les emplois rémunérés de celles-ci. On traitera également du fait que les politiques actuelles ne répondent pas au problème des coûts engagés par ces femmes. Les soins prodigués à des parents reproduisent la base idéologique et matérielle sur laquelle tout le travail des femmes est justifié. En conséquence, il existe un besoin urgent de se pencher simultanément sur la division du travail, la participation des femmes au marché du travail, les responsabilités des entreprises et les politiques publiques. Cependant, tant que les femmes continuent à avoir en grande partie la responsabilité de leurs parents âgés, il semble y avoir peu d'appui pour reconsidérer de façon radicale la question de la fourniture de soins.

Introduction

CAREGIVING TO ELDERLY PEOPLE IS ONE of the most important public policy issues with which society is faced and yet no national data exist in Canada about the circumstances of family members providing care to elderly kin or the costs associated with the provision of such care. Furthermore, family caregiving has acknowledged ideological and material foundations which are reinforcing and complementary. Often termed a labour of love (Finch & Groves, 1983), the costs of family caregiving find their bases in both these foundations (Joshi, 1987; Rimmer, 1983). Ideologically, caregiving can be seen as a personal act of love, comprising the private — necessarily cost free —

provision of goods and services from one individual to another, motivated by the presence of affection that one person has for another. From the material perspective, however, caregiving can be seen as the provision of unpaid labour involving calculable opportunity costs in terms of earnings, employment and expenditure.

The purpose of this article is to examine the relationship between women's caregiving to elderly kin and their paid employment, and the unresponsiveness of public policy to the costs incurred by women who provide this care. We argue that long-term care policies and employment practices need

to be developed so that they do not directly or indirectly discriminate against women providing care for elderly kin. Attempts to define and operationalize both the public and private costs of caregiving constitute a first step in insuring that public policies are formulated to take into account the costs of caregiving for elderly kin that are borne by women. This article demonstrates that caregiving to elderly kin affects women's social and economic relationships within the home as well as within the labour market, and raises important questions about gender equality for women.

Family caregiving is accepted as a euphemism for caregiving by women (Abel, 1990; Qureshi & Walker, 1986; Walker, 1982; Brody, 1981). As a theme of women and caregiving for elderly kin, recognition and calculation of the economic costs associated with such caregiving, however, have been overlooked (Parker, 1990). Similarly, the labour market consequences of caregiving for the elderly have been neglected because research which addresses the interaction between women's domestic responsibilities and their participation in the labour force has tended to focus upon the earlier, formative stages of the life cycle. The underlying rationale of this article is that such neglect within the literature on gerontological caregiving, and on women and employment requires redress. The costs of caregiving, therefore, need to be understood in the context of three phenomena which are demographic, sociological, and economic: the aging of the population, family caregiving for elderly kin, and changes in labour market participation patterns.

The Aging Population

The aging of the Canadian population is a well-known phenomena and requires little elaboration except that it describes the demand for women's caregiving for elderly kin. In particular, the percentage of the elderly most in need of care, the old-old (Novak, 1985), are also the fastest growing segment of that population (Priest, 1990; Health and Welfare Canada, 1989). By 2001, persons over the age of 80 will comprise 24 percent of the elderly population (Health and Welfare Canada,

1989), and the ratio of female to male will increase from the current level of 134 per 100 to 218 per 100 (Novak, 1988).

The status of being elderly and female is associated with poverty. Although the proportion of elderly unattached women living below the poverty line fell from 77 percent in 1977 to 44 percent in 1987 (National Council of Welfare Report, 1990), this figure is still a matter of grave concern. The recent *Report of Demographic Review* gives the salutary warning that:

The high risk of poverty that is associated with being elderly, female, and living alone is a major problem today and a major problem for the future. (Health and Welfare Canada, 1989: 23)

A well-argued theory that has characterized gerontological debate is that dependency in old age is socially created (Walker, 1982). That is to say, the lack of resources during old age is a product of the lack of availability of such resources during previous years. Regardless of age, women frequently live on the edge of poverty; their personal poverty is merely obscured from public view by measurement of household income (Gee & Kimball, 1987). In actual fact, women are tainted with economic dependency throughout their lives as a result of the domestic division of labour which accords a discounted value to women's paid work and no value to women's domestic labour. A major component of this domestic labour is family caregiving.

Women and Caregiving to Elderly Kin

The paradox facing social policy with regard to care of elderly people is that, although they are the major consumers of public social services, the vast bulk they receive does not come from the public sector but from their own families. Within the family it is female kin who are far and away the main providers of care. (Qureshi & Walker, 1986: 109)

In Canada, 85 to 90 percent of the care of the elderly is provided within the context of the family (Chappell et al., 1986). Within this context, female

family members are the main source of caregiving support for those elderly people who require assistance (Aronson, 1991; MacBride-King, 1990; Stone, 1988). This is similar to American studies which indicate that 75 percent of care to the elderly within the family is given by women (Cantor, 1983). Twenty-six percent of this care is provided by spouses, 40 percent by daughters and daughters-in-law, and the remaining third by other relatives and non-related persons (Stone, Cafferata & Sangl, 1987). The identity of caregivers of the elderly is the subject of a now considerable library of research (Matthews et al., 1989; Brody et al., 1987; Gee & Kimball, 1987; Chappell, 1982; Brody, 1981). All of these studies serve to reinforce the conclusion that caregiving is women's work. The importance of caregiving for elderly kin by women is exacerbated by the fact that the vast majority of the elderly in Canada live outside a nursing home, and those who need assistance are cared for by family members (Priest, 1990; Forbes et al., 1987; Statistics Canada, 1986). When this finding is juxtaposed to demographic projections depicting the aging population, women's caregiving for elderly kin becomes a major social concern.

Decreased fertility and mortality rates, which result in an aging population, mean that family caregiving will be focused on the later stages of the family life cycle and will disproportionately affect women in mid-life, because it is their parents and other elderly kin who will comprise the cohort with the greatest caregiving needs. For such women, caregiving for elderly kin needs to be placed in its proper economic context. Aged women's poverty describes a tautology: women are poor because of the family caregiving they undertake; they are further impoverished by caregiving for elderly kin at late stages of the family formation cycle.

Explanations of "why women care" (Ungerson, 1983) can be divided into two schools of thought: the psychological and the structural. The psychological school purports that women find their identity through attributes of nurturing, compassion, empathy, and intuition, all of which are required in the caregiving role (Baker Miller, 1986; Chodorow, 1978). Finch and Groves (1983: 5) conclude that

this school describes caring as "an activity which is culturally defined as natural for women." Accordingly, women's nurturing skills render them obvious candidates for the arduous and often unrewarded duties of caregiving for all family members, whether they are the children, a husband or an elderly kin (Sommers & Shields, 1987; Finch & Groves, 1983). Society expects women to care for elderly family members in the same way it has traditionally expected women to care for children. Women are thereby susceptible to what is known as the "compassion trap" (Sommers & Shields, 1987: 18). In no case do these arguments suggest that women are trying to abdicate their caring roles. However there is growing evidence that "the price women pay in order that their loved ones do not suffer is very high" (Neysmith, 1991: 274).

While not in any way detracting from the emotional rewards of caregiving and the positive identity which the nurturing role may provide, little attention has been paid to the structural components of caregiving. The increasing heterogeneity of the family form (Boyd, 1988) and the radical changes in women's labour market participation rates (see below) require a refocusing of our attention on a structural explanation of women's obligation to provide care for elderly kin. The expectation that women are the caregivers not only to husbands and children but also to elderly kin must be understood in the context of the gender division of labour.

Gender Division of Caregiving in the Home

Patterns of family caregiving to elderly kin reflect a pronounced gender division of labour regarding the kinds of help and the amount of time given to caregiving tasks. For instance, women assume responsibility for cooking, laundry and other household chores while men assist with money, financial matters and heavy chores (Stoller, 1990). Montgomery and Kaymo (1987) also find that men help when the aged person's needs are intermittent. Moreover, men are not likely to be care managers; women are more involved in direct care and care management (Finley, 1989). Wright (1983) shows that, in terms of housework, sons are more likely

than daughters to have the assistance of homemakers and, when men are involved in caregiving, they often relegate responsibility to their spouses (Horowitz, 1985).

Further study points out that parents living with daughters require more personal care and that, when parents become more dependent, sons are more likely than daughters to place the parent in a residential home (Wright, 1983). Research thus affirms that sons provide much less time to caregiving than daughters even when sons are the primary caregivers. Regardless of the time available, the attitudes of obligation or the external resources available, women provide more care for their elderly mothers than do men (Finley, 1989).

Further studies indicate that men experience less strain in the caregiving role than do women. Brody et al. (1989) report that brothers provide not only the least help in caring for an aged parent but also feel less strain in the caregiving role and are least negatively affected by caregiving and less disturbed by sibling interaction. Daughters and wives are also more likely than sons and husbands to restrict their activities when they are in the caregiving role (Miller & Montgomery, 1990). This restriction is reflected in the differences of labour market participation. A study by Wright (1983) of single men and women carers found major gender differences in employment, whereby all but one man was employed while only one of the women was employed. Such data suggest the economic vulnerability women may experience as a result of the gender division of labour.

In conclusion, research comparing men and women caregivers to the elderly uncovers major differences according to tasks, time involved, sense of obligation to elderly kin, stress experienced, and employment patterns.

In terms of constraining factors which impinge upon the capacity of women to continue in their ascribed role of traditional caregivers for elderly kin, reduction in family size (Health and Welfare Canada, 1989; Stone & Fletcher, 1987) and changing marital patterns (Adams & Nagnur, 1990; Wicks, 1982) are important points of reference.

However, changes in patterns of women's paid employment are what is generally recognized as being of critical importance (Parliament, 1990; Lonsdale, 1987; Cowan, 1983). Consequently, women's responsibility for caregiving for elderly kin must be understood in terms of their increasing participation in the labour force.

Women's Employment

The nature of the Canadian labour market has changed considerably in recent decades. In 1961, only 27.3 percent of the Canadian labour force was female, while in 1986, 42.7 percent was female (Statistics Canada, 1986, 1961). Over half of all married Canadian women (55.9 percent) were in the labour force in 1986. Of those women aged 35-44, 72 percent were in the labour force; 63 percent of women aged 45-54; and 36 percent of women aged 55-64 (Connelly & MacDonald, 1990).

Between 1971 and 1981, women were responsible for 57 percent of the growth of the labour force. In the 1980s, more than half of mothers of preschool children and two-thirds of mothers of school aged children were employed (Abella, 1984; Fox & Hesse-Biber, 1984).

Changes in women's labour force participation rates are best understood in terms of the growth of certain sectors of the labour force, especially the service sectors and the growth of part-time employment. Almost one third of all female workers are employed in clerical jobs and almost one fifth are employed in service jobs (Statistics Canada, 1985; Statistics Canada, 1981 census). One of the major factors accounting for the differential wages between men and women is in terms of this occupational segregation of the labour market. Women are concentrated in low-paying jobs (Wilson, 1986; Armstrong & Armstrong, 1984; Phillips & Phillips, 1983). The growth of part-time work acts to compound the problem of occupational segregation. Part-time work has grown steadily and continues to grow in the 1980s. The percentage increase in persons employed part time in Canada from 1980 to 1988 is 31.6 percent. (A comparable figure for the United States for the same period is 18 percent [Gower, Statistics Canada tabulations as reported in

Tremblay, 1990].) In 1990, 32.6 percent of all employed women were working mostly part time (Connelly & MacDonald, 1990). This prevalence of part-time work among women's employment creates a major contradiction. As Tremblay has noted, while part-time work is a form of access to the labour market, it is also hidden unemployment or underemployment for involuntary part-timers. Since women represent three-quarters of all part-timers, women's integration into the labour market is highly dependent upon part-time work (Tremblay, 1990).

It has been suggested that the growth of part-time work is well suited to the needs of many women who do not want to work full time. Indeed, 39 percent of part-time female workers claim not to want full-time work (as compared to 18.9 percent of male part-time workers). However, there is a considerable proportion of women for whom part-time employment is constrained by external factors: 13.2 percent of women cited personal and family responsibilities for the reason for working part time (as compared to no men giving this reason); a further 22.7 percent of women could only find part-time work (compared to 22 percent of men [Statistics Canada, 1989, as compiled by Tremblay, 1990]). Most women's experiences in the market place reflect circumstances that critically narrow their range of choice. In actual fact, part-time work can be regarded as the manifestation of the efforts of the market place to maximize profits (Wilson, 1986; Yeandle, 1984; Phillips & Phillips, 1983; Connelly, 1978), and women's efforts "to minimize inconvenience to their families through their experience of taking responsibility for childcare and household work" (Yeandle, 1984). Shaw compares the "disorganized, episodic and fragmented" nature of most women's lives (which she explains in terms of the need to combine domestic responsibilities and paid work) with the relatively "predictable, cumulative lives of men" (Shaw, 1983: 101). As Smith has argued:

Characteristically for women ... the organization of their daily experience, their work routines, and indeed their lives are determined and ordered externally to them. The course of most

women's lives is "singularly exposed to contingencies." (Smith, 1977: 19)

Whether part-time work is a matter of choice or of necessity, the fact remains that many women work in part-time jobs — jobs which tend to be very poorly paid and with few if any economic benefits. Part-time workers are often not regarded by employers as seriously committed to the labour force. In "almost every respect, part-time workers are judged by their employers to be second-rate employees, whose main concerns and loyalties lie elsewhere (at home)" (Yeandle, 1984: 130).

One of the primary reasons that women have joined the paid labour market is that they need the income (Moore, 1990). This is despite the fact that they continue to be primarily responsible for work within the home (whether it be housework, care of other family members, or tension management) (Wilson, 1986). In the period from 1971 to 1981, the income of Canadian wives "was the significant factor in preventing family income from declining in real dollars" (Pryor, 1984: 102). In 1986, only 4 percent of dual income families fell below the Statistics Canada low income levels, as compared to 13 percent of families where only the husband had a paid job. In other words, it is the earnings of wives which may keep families out of poverty (Moore, 1990).

While these direct economic requirements have induced women to join the labour force, there are also long-term economic consequences that are more difficult to measure. One aspect of women's poverty is inadequate pensions in old age which result from low wages, part-time employment, and family responsibilities. For example, the average amount women aged 65 and over received from occupational pension plans in 1987 was 31 percent of the average men received. This differential is also seen in the Canada and Quebec Pension Plan benefits in which women receive only 40 percent of the benefits that men receive. The National Council of Welfare (1990) suggests that these gaps are not in fact closing as more women join the labour force. Therefore, current pension plans provide limited economic security for women in old age,

even for those women who have participated in the paid labour force.

Gender Inequality in the Labour Market and its Relationship to the Domestic Sphere

There are numerous explanations to account for gender inequality in the labour force. The differential socialization of males and females affects the education and skills that men and women bring to the market place. Employer discrimination is another important consideration. While all these factors may have an interactive effect, occupational segregation remains a major factor in income differentials between men and women (Wilson, 1986; Phillips & Phillips, 1983). In addition, an overwhelming concern in most explanations is with regard to the continued responsibility women assume for work in the home. Women continue to be caretakers of the home and caregivers for other family members. If anything, the burden on women's lives and the exclusivity of family responsibility as women's responsibility has not decreased appreciably (Cowan, 1983; Meissner et al., 1975). This reinforces the socialization of women, the "choices" that women make with respect to labour force participation, as well as serves to legitimate employer discrimination.

The difficulties that women face in assuming their dual responsibilities to the domestic sphere and the labour market, of course, includes responsibilities for care of elderly kin. The majority of employment studies, however, have focused on the relationship between women's employment and the early and middle stages of family formation (particularly the concerns of childcare). There is a lacunae in understanding the employment effects on women at mid-life who are caregiving to elderly family members. In a study by Aronson of middle-aged women's experience as caregivers, women experienced contradictions between their wishes for self-enhancement (through work) and the social expectations of female responsiveness to the needs of others. For women caregivers, tension was experienced between the desire to be self-determining on the one hand and wanting to be dutiful and caring on the other (Aronson, 1991, 1990).

In the same way that employment does not substantially alter women's responsibilities for childcare, neither does it substantially affect women's responsibility for care for elderly kin. The demands of paid employment are simply added to the responsibilities of caregiving whether for children or elderly kin. For example, Brody and Schoonover (1986) illustrate that employed daughters provide as much emotional support and do as much housework/laundry, transportation/shopping, and money management for their elderly mothers as do non-employed daughters. The difference uncovered here is that employed daughters provide somewhat less personal care and meal preparation, normally seeking help from other sources for these tasks. If employed daughters do provide somewhat more limited services to elderly parents, this is a consequence of the time restrictions which result from being employed. In another study which compares pairs of employed and non-employed sisters, Matthews et al. (1989) notes that employed sisters are still expected to contribute to the best of their ability to help parents, assuming tasks that could be done in the evenings or on weekends. Required services, such as doctor's appointments, are the main difficulty for employed sisters. Part-time employees, however, spent as much time and had as frequent contact with their parents as full-time homemakers did. In addition, many employed daughters rearranged work or took time off, and one quarter of full-time homemakers included caring for parents as a reason for their decision to stay at home (Stueve & O'Donnell, 1989).

It is informative to analyze the material and ideological bases of the sexual division of labour whereby all caregiving of family members, including care of elderly kin, as well as childcare, is seen as women's responsibility. Ungerson (1983) suggests that women's decision-making regarding paid labour and unpaid labour in the home is based on their perceptions of the opportunity costs of working at home or in the labour market. These perceptions are determined by ideological and material conditions. To the extent that an ideology of "women's place within the home" limits women's employment and promotional opportunities, and acts to depress women's wages, that ideology has a

material impact on the "cost" for women to devote time to caregiving; these costs would be greater for men (Ungerson, 1983). This ideology is reflected in differing sex-role expectations by elderly kin toward their sons and toward their daughters (Wright, 1983).

The ideology which prescribes care of family members largely to women affects women's lives, regardless of whether they work exclusively in the home or whether they remain in the labour market or leave full-time employment for part-time employment. Even if women still remain in the paid labour market, their connection to paid employment is seen as less significant than for men. Despite overwhelming evidence to the contrary, the ideology remains that women's attachment to the labour market is not as serious or as committed as that of men's. This suggests that women are, therefore, more able to assume the tasks in the home, including care of other family members, because their employment is less important (and often believed less stressful) than men's (Lowe, 1989). As long as women's work in the paid labour market is regarded as secondary to their primary task of unpaid work in the home, and that this perception is reinforced by low pay, low employment status and low economic security, women have no position from which to negotiate the sexual division of caring within the home (Walker, 1983). This has the potential of serious negative consequences for women. While not all caregivers are poor, Graham notes, "Poverty and caring are, for many women, two sides of the same coin. Caring is what they do; poverty describes the economic circumstances in which they do it" (Graham, 1987: 223).

The Costs of Caregiving

Analysis of the costs of caregiving is a very recent addition to the caregiving research agenda (Joshi, 1987; Finch & Groves, 1983; Rimmer, 1983) both in Canada and worldwide. It is generally recognized, however, that:

the costs to informal carers of caring for elderly kin can include economic, physical, emotional, and opportunity costs: loss and restriction of employment; reduced income; increased expenditures; restricted family and

social life and physical and emotional strain. (Parker, 1990: 57)

The potential costs of caregiving are thus wide ranging and can be experienced differently according to the social, economic, employment and familial circumstances of the caregiver (Scharlach & Boyd, 1989; Cantor, 1983). The definition of the costs of caregiving for elderly kin, therefore, needs to encapsulate analysis of the following dimensions: employment and earnings, expenditures, as well as the physical and emotional impact of caregiving (Joshi, 1987).

Caregiving for an elderly relative may well incur expenses in the form of extra heating, medical supplies, special food and diets, transportation, housing and house adaptations, and aids to mobility and daily living. In terms of employment and earnings, however, the costs of caregiving can include: foregone earnings, early retirement, loss of benefits and promotions, reduced or altered work hours, changes in type of employment and difficulty of labour market re-entry (O'Brien, Medjuck & Keefe, 1991; Trieman, 1985; Rimmer, 1983).

A survey of 7,000 Canadians working in various sectors of the paid labour force overwhelmingly confirms the costs encountered for those caring for elderly kin in terms of career limitations, particularly for women (MacBride-King, 1990). Twice as many women (46 percent) as men (22.2 percent) reported they felt that caregiving affected their career advancement. Family considerations had prompted 20 percent of the women to refuse promotions compared to 15 percent of the men. In addition, respondents were unable to relocate, put in extra time outside of regular work hours or participate in job-related training courses. Some women mentioned the inability to attend social functions important to their jobs.

A study conducted in the United Kingdom by the Equal Opportunities Commission (1980) found that 25 percent of carers of elderly people have given up employment or altered their hours of work as a direct result of caring for elderly or disabled dependents. As previously noted, more recent research in the United States shows that caring for

elderly kin does have serious impact on employees' work patterns (The National Report on Work and Family, 1989). While the difference between full or part-time employment does not significantly change patterns of women's caregiving (Brody & Schoonover, 1986), employment itself does influence women's perceptions of the costs of caregiving for them. For instance, Archbold (1983) distinguished between care managers and care providers as characterizing the respective daughter groups of those in employment and those not in employment. For care providers, the costs of caregiving were: decreased freedom, lack of privacy, and daily irritation. For care managers (or women in employment), the costs of caregiving were: career interruptions, financial problems, time limitations, and guilt.

Further research by Brody (1987) suggests that there are four groups of women caregivers which accords with different employment types: traditional non-employed caregivers, women who have left employment in order to assume a caregiving role, women in employment who have either adjusted their hours of work or who are considering terminating their employment in order to assume a caregiving role, and a group of women who "persevere" in order to fulfil a caregiving role in conjunction with an existing paid job. However, as Gee and Kimball (1988) note, in order to fully investigate the employment effects of women's caregiving for elderly kin, longitudinal studies are required. In particular, such studies would be able to clarify the life cycle effects of women's caregiving and women's employment.

Obviously the employment effects mentioned above (termination of employment, reduction of hours, inability to pursue career promotion opportunities) all have an impact on women's earnings. Again, based on United Kingdom data, Joshi (1987) found that women giving up work in order to care for disabled relatives during the later stages of the life cycle would forego about \$17,000 Canadian per annum if childless, and about \$14,000 Canadian if they had ever had children. Also in the United Kingdom, a 1982 pilot study found that wives not in employment but who would have liked to work, were it not for their caregiving duties, incurred a

\$174 Canadian per week opportunity cost. For wives who were in less than full employment, the opportunity cost was \$74 Canadian per week (Nissel & Bonnerjea, 1982). These figures ignore, of course, occupational benefits such as employer-related pension schemes and also contribution histories to government-related pension schemes.

The Corporate Response to Women with Caregiving Responsibilities

Despite the likely financial loss to women who care for elderly kin, the private and public sectors provide a paucity of support to enable them to maintain paid work. Employers have yet to recognize this issue of importance or concern despite the increasing labour force participation of women (Cooley, 1990; Ritter, 1990; Nollen, 1989; Werther, 1989; Azamoff & Scharlach, 1988; Canadian Medical Association, 1987; Freidman, 1986). Generally subsumed under the title of "family responsibilities" (Paris, 1989), the home life of employees is seen by employers as an important factor in determining productivity (National Report on Work and Family, May 12 and March 31, 1989; Akyeampong, 1988) and morale (National Report on Work and Family, March 31, 1989; Beimadhu, 1987). For instance, one quarter of employee absenteeism and stress results from work and family conflicts (Paris, 1989). MacBride-King (1990) reports that family reasons were responsible for 12 percent of employees surveyed leaving past employment, while another 14 percent were considering leaving their present employment for the same reasons. Again, women were most affected in that 19.7 percent, compared to 5.6 percent of men, had left a job due to conflict between family demands and work. Seven percent of employees had reduced their work hours to accommodate caregiving responsibilities; 96.4 percent of this group were women. The same study showed that 59.2 percent of employees had missed at least one day's work in the past six months and 39.1 percent of these absences were for family reasons. The rate was higher for women and, in particular, women who had dual caregiving responsibilities, that is, for children and for elderly kin. In addition, a recent study in the United States showed that 38 percent of persons caring for older persons lost hours at work; 9 percent took a leave of absence,

and 15 percent opted for early retirement, while 12 percent left their jobs entirely (National Report on Work and Family, March 31, 1989). One company in the U.S. reported that eldercare was of greater concern to employees than alcoholism, drugs or divorce (Perham, 1987).

Although statistics show that 21,000 Canadian women would have been in the job market in 1987 had it not been for childcare costs and responsibilities (Akyeampong, 1988), at present there are no national statistics in Canada of the number of non-employed women caring for elderly relatives who would otherwise seek employment. Likewise, there are no statistics which enumerate and investigate the circumstances of employed women who also have caregiving responsibilities for elderly kin.

The Canadian corporate response to employees with caregiving responsibilities to elderly kin is both limited and uneven, especially when compared to developments in the United States (Scharlach et al., 1991; Peters et al., 1990; Azarnoff & Scharlach, 1988; Cooley, 1990; Friedman, 1986; Magnus, 1988; Nollen, 1989; Ritter, 1990; Werther, 1989). The Conference Board of Canada Survey (Paris, 1989) reviewed employer benefits, practices and policies that help workers balance employment and family commitments. The study concludes that: "The majority of respondents indicated that employees have the primary responsibility for finding solutions to work and family conflicts" (Paris, 1989: ix). This same study reports that employers have not surveyed their workforce in terms of their family responsibilities, and have no intention of doing so. Also, the majority of employers do not offer employee benefits for either child or elder care. In actual fact, only 6 percent offer information and referral services for employees caring for elderly kin, 2 percent offer assistance for caring in the home, and another 2 percent provide assistance for caregiving in institutional settings.

More positively, almost 50 percent of employers surveyed offer flex work time for clerical positions, most of which, of course, are occupied by women. However, the limitation of flexible work hours to clerical positions most likely restricts women's occupational mobility to managerial posi-

tions which do not offer this flexibility. This may serve to entrench even further women in low-paying, low-skill jobs.

The main reasons given by employers, who responded to this study, for not offering benefits for the care of children or elderly or disabled relatives are because: (1) these types of benefits have never been considered; (2) employees have not expressed a need for them and (3) it is not their companies' responsibility to provide these supports. Employers do not see women's caring responsibilities as a public issue, but as a private problem to be resolved by the female employee as best she can (Neysmith, 1991). Legislation around leave for family responsibility has been opposed by both large and small businesses in Canada (Labour Canada, 1988).

The Public Policy Response to an Aging Population

While the Canadian corporate response to women's caregiving responsibilities for elderly kin is limited, there is a plethora of government policies which address the caregiving needs of elderly people. The majority of these public policies are located in the arena of long-term care and, while all groups in society are potential recipients of long-term care services, elderly people are the major client group (Novak, 1985). There is no universally accepted definition of long-term care in Canada, but it usually describes a mixture of policies which provide health or personal care and social services delivered over a long period of time to individuals who have some form of functional impairment (National Advisory Council on Aging, 1988; Brody, 1987; Kane, 1987; Health and Welfare Canada, 1984). Functional impairment is thus the *sin qua non* of long term care services, although not the sole determinant of receipt. Receipt of long-term care services reflects the financial circumstances and the availability of an informal support network for the individual concerned.

Long-term care policy finds its roots in the institutional delivery of services (Supply and Services Canada, 1988; Kane & Kane, 1985; Townsend, 1962). More recently, long-term care

has involved community-based services, most particularly in the form of home care programs. Fundamentally, community care describes policies directed toward people with functional impairments who reside in the community. However, whether the definition of community care includes the actual provision per se of services by formal agencies, or whether it simply denotes the *location* of care received by elderly people (i.e., in the community itself), is a matter of major controversy (Parker, 1990; Henwood & Wicks, 1984). Because research continues to confirm that women family caregivers provide the majority of support to their elderly kin, there is the argument that community care public policy regards women caregivers as a resource which may be used (for free) in the success of community care programs.

The philosophy of community care practices is the subject of intense debate (Henwood & Wicks, 1984). In particular, it raises the question as to whether community care practices refer to care *for* the community or *by* the community. This question is particularly relevant to family caregivers of elderly people. According to the first definition (for the community), services are provided to elderly persons living at home. According to the alternate definition (by the community), community care refers to the unpaid labour of women. Unfortunately, it seems that most Canadian public policy continues to see caring for others as a private responsibility (Neysmith, 1991). Thus, although policy makers increasingly focus on "community" care for the elderly, they rarely acknowledge that this is dependent on women providing such care (Baines, Evans & Neysmith, 1991). Accordingly, community care public policy acts to reinforce the domestic division of labour; it creates a moral imperative for women to insure the provision of adequate supports to elderly relatives living at home.

Conclusions

This paper has attempted to address the relationship between care for elderly kin and the gender division of labour. Care of elderly kin has replicated the ideological and material bases in which all women's work is rationalized. In the same way as women's work within the home in terms of house-

work and childcare has been deemed a "labour of love," care for elderly kin is defined as a logical extension of women's nurturing roles.

Although it has been recognized for some time that women within the family are, for the most part, the primary caregivers to elderly kin, it is only recently that attention has been given to the family organization of caregiving as a social construction, which identifies this role as one which is "natural for women" (Finch & Groves, 1983: 3) and, indeed, to women's lifetime of caregiving to children, spouses and the elderly, with little or no financial remuneration, which often results in dire economic consequences for women in later life. This is not to suggest that family care for elderly kin is not an important emotional bond within the family (in the same way as family care for dependent children has strong emotional overtones), but rather to argue that, except for the ideology that ascribes women's domestic roles, there is no reason to suggest that this task should be exclusively women's work, nor is there anything unique about the nature of women that necessarily makes them better suited for this task.

Knowledge of the work histories and related needs of women who care for elderly kin is almost nonexistent, resulting in a paucity of research and policy addressing the economic effects that caring for elderly family members has on women. While labour market practices are slowly beginning to show some responsiveness to the needs of women with young children, they have yet to acknowledge seriously and deal with the phenomenon of a rapidly growing dependent elderly population, many of whom turn to families (i.e., women) for assistance. Employers have shown little concern with this issue, although the demographic changes in our population clearly attest to the fact that this is a concern that will become as critical as childcare. In fact, 60 percent of women in the labour market who reported they care for the elderly also reported that they care for children who live at home (MacBride-King, 1990). MacBride-King notes that, as the childbearing age increases, so will the number of women who have the dual responsibility for caring for children and elderly kin while participating in the labour force. At present, employers seem

unable to recognize the cost advantage to them of reconsidering "family responsibility" policy and, in a climate where women's exploitation in part-time jobs or in jobs with low wages are tolerated, there is little incentive for them to consider such policies. Even government initiatives taken to encourage and expand employment opportunities for women are lacking in any kind of comprehensive approach to the problems women encounter in trying to balance caregiving responsibilities to the elderly and labour market participation (*Integration of Work and Family Responsibilities*, 1989).

With population projections indicating that by the year 2021, there will be more people in Canada over the age of 65 than children under the age of 14, it becomes clear that it is women at midlife, caring for an aged relative, who require much greater attention. Further study of this omission is particularly crucial with changes in labour market patterns, whereby women at other than younger stages of the life cycle are increasingly finding it necessary to seek and maintain employment due to widowhood, divorce, or to supplement family incomes. In addition, because a high risk of poverty confronts many older women, there is an even greater urgency to the discussion of issues related to the effects of caregiving to elderly kin on women's labour market participation.

The complexity of the overall context of caregiving situations does not allow for easy, nor simplistic solutions. Within the family, the expectations that the caregiving role places on both caregiver and care receiver is a source of conflict for both. However, research bears out that, despite the emotional and often economic costs of caregiving, families and, in particular, women want to assist their elderly kin now and in the future (Doty, 1986; Brody, 1981). To present, most of the research focusing on the giver of care has emphasized the emotional stress due to caregiving and the effects of programs to help alleviate this stress. As Abel (1990) points out, this emphasis has resulted in diffusing and obscuring the more substantive issues. The assumptions about women as primary caregivers within the family and the present gender division of labour, both in the private and public sphere, along with the relationship between the two,

are obviously at this time the issues requiring recognition, analysis and redress. Concurrent with this undertaking is the critical importance of the calculation and acknowledgment of the economic costs for women who care for elderly kin.

Women's caregiving to the elderly is problematic in terms of not only government long-term care policy, but also lack of industry policy. With respect to the former, as Kane (1987) points out, community long-term care has to insure quality care to elderly persons which fosters independence, while at the same time not placing undue burden on family members, especially women. Such care for the elderly requires alterations in present policy and practice, by a provision of a greater extension and variety of services to those elderly persons living in the community, which also reflect the needs of family members. For instance, availability of a family member ought not to be a factor in determining the type and length of homecare made available to an elderly person. If the public policy of community care continues to be translated into care *by* the community, rather than care *for* the community, then women's economic vulnerability becomes reinforced by the state as women are entrenched in their caregiving role.

In the Canadian context, there is a paucity of employer policy recognizing women's responsibility for elderly kin. It is especially incumbent upon government and industry to respond in tandem to women in the work place who are caregivers to the elderly. A few of the possible ways of addressing the needs of women caregivers include: measures to ensure job mobility, more flexibility of work time, day and home care services for aged relatives provided with the assistance of employer and subsidized by government, and paid leave time for family reasons which include caring for elderly kin. The research agenda of every employer would do well to include women employees to discern the difficulties incurred by their dual roles as labour market participants and family caregivers to elderly kin. In addition, government and industry can look to women and themselves to suggest adequate solutions to their dilemmas. Such measures will, in the long run, be advantageous to industry, which benefits from the talents of women who are pursu-

ing or wish to pursue a career, and will further guarantee women of adequate incomes in old age.

This discussion suggests that there is a pressing need to address simultaneously the domestic division of labour, women's labour force participation, corporate responsibility, and public policy in order to understand adequately women's caregiving. As Neysmith (1991: 273) argues, "The conceptual separation of family life, labour market activity, and state responsibility has resulted in a segmented, fractured discussion of caring."

For significant improvement to occur in the lives of women who are caregivers of elderly kin, major changes in both public and employer policy is imperative. Policy has to be based on the knowledge that the gender division of labour existing in the home and in the workplace account for missed opportunities to women caring for elderly kin. As long as women continue to have the major responsibility for care for elderly kin, there seems to be little impetus for radical rethinking of the whole issue of caregiving. Unfortunately, without such fundamental changes, demographic aging will continue to have a major discriminatory impact upon women who care for elderly kin.

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