

Gendering Pensions: Making Women Visible

Abstract

This paper argues that the UK Pension System is gender blind and is structured around a heteropatriarchal experience. It does so by analyzing two key pieces of UK pension policy; the New Flat Rate State Pension, and Auto-Enrolment. Since the 1980s the value of the British State Pension has fallen, and is now worth half of that which it was in 1979 (Ginn and MacIntyre, 2013). This presents a particular disadvantage for women who not only tend to be lower paid, but because of a gendered occupational life course, they also tend to work part-time hours, and thus also fail to work the number of qualifying years for the full state pension. Traditionally, this results in a pension penalty for women. It is argued that the New Flat Rate State Pension and Auto-Enrolment will counteract this disadvantage, and political discourses used by policy makers claim that they will also create a fairer society.

The argument presented here seeks to demonstrate that this claim is problematic by exposing how i) gender blindness prevents gender equality in pension provision delivery, and also ii) how the formulation of these policies are actually reinforced by a heteropatriarchal welfare system, which fundamentally undermines the contribution made by women to the economy.

Introduction

A keystone of this special issue of *Gender, Work and Organization* is a call for scholars to move beyond an approach that views ‘ageing as a post-hoc theoretical or empirical consideration when researching gender, masculinity or sexuality, and to rather explore how ageing and gender *inter alia* is experienced, disrupted, challenged’ (Riach et al: 2013: 216). This paper responds to that call by examining the impact of a gender blind state pension

system in the UK. It argues that such an examination is important because the dominant discourse used to describe state pension policies, both by UK politicians and in the media more broadly, claim that the pension system treats women fairly, and equally, to men. Nevertheless, it will be demonstrated that this claim is problematic. As we shall see, not only do women work within a gendered labour market which affects their ability to prepare for retirement, but also that gender blindness prevents gender equality in pension provision delivery. More specifically it argues that the formulation of policies that would tackle the disadvantage produced by gendered occupational life courses is reinforced by a heteropatriarchal welfare system. Thus, what is required in order to address pension inequality is a dedication to tackling institutionalised gender disadvantage. This can only be done by questioning the naturalised assumptions that underpin UK pension policy, and by undertaking long-term planning to counteract inequality. Such an approach differs substantially to the policies implemented by successive governments over the last 30 years.

Exploring Gender Blindness and Heteropatriarchy

In 1993, Ginn and Arber outlined the pension penalties that occurred as a result of gendered occupational welfare. This work provided a seminal account of how gendered occupational divisions impact on women's pensions later in life. Since then there have been excellent analyses and critiques of discrimination and policy (Ainsworth et al 2010; Colley, 2003, 2013; Duncan and Loretto 2004; Woodward and Winter, 2006), much of which has been published in *Gender Work and Organization* and by advocacy groups (such as the Fawcett Society 2007; 2012; 2013; Working Families, 2010). We have also seen the proliferation of impressive work addressing gender blindness in organization studies (Benokraitis and Feagin, 1995; Husu, 2001; Kantola, 2006, 2008; Lindvert, 2002; Saari, 2013;) that keep women in

disadvantaged positions, and also critiques of how various pension policy reforms have impacted on women disproportionately (Fredericks, 2007; Green, 2005; Leitner, 2001; Loretto and Vickerstaff, 2013; Marier, 2007; Peinado, 2014; Sefton *et al*, 2011; Vara, 2013). Furthermore, important empirical and theoretical contributions have been produced regarding the impact upon women of these gendered policies and organizational gender blindness as well as the implications for women's earning capacity and pension entitlements (Blake et al, 2007; Dex 1999; Foster, 2010; Ginn 2003, 2004, 2006, 2008, 2012; Ginn and MacIntye, 2013; Ginn and Aber, 1993, 1996, 2002; Glover and Arber, 1995; Mayer and Bridgen, 2008; Thane, 2002, 2006, 2010; Walby, 2009). But despite the obvious connections between gender discrimination in the labour market and pension inequality later in life, the subject has received relatively little theoretical attention in the discipline of management and organization studies.

This paper builds on the above by connecting the discrimination that persists throughout women's occupational life course to gender-based pension provision inequality. It does so by specifically analysing two components of recent government pension policy: i) the New Flat Rate State Pension (as enacted by the Pension Act 2014) and ii) Auto-Enrolment pensions (as enacted by the Pension Act 2008). In doing so it reveals that the same theories of gender blindness applied to workplace disadvantage and discussed by Dickens (1994; 1998; 1999) Benokraitis and Feagin (1995) Husu (2001) and Kantola (2008) continue to have an impact in retirement. Likewise, it will be seen that new government policy regarding the state pension will continue this disadvantage because it is similarly gender blind. This is not just reflected in the fact that women often receive reduced pension entitlement in relation to men. It is also perpetuated by the illusion that gender equality has already been achieved in the labour market, allowing for the same conclusion to be drawn about those in retirement. Thus the disadvantages faced by women during their working lives are made invisible. This,

then, continues into retirement leading to gender blindness in diagnoses of the causes of the pension crisis and, logically, gender blindness in the proposed solutions to that crisis.

As will be demonstrated, a key problem with current and proposed pension legislation is that it seeks gender neutrality and thus women and men are treated the same irrespective of their gender. This leads to gender blindness within the system. Gender blindness occurs when the differences between men and women are not acknowledged to exist, and thus a male norm predominates (Elson, 1991, 1993; Kantola, 2005, 2008; Smithson and Stokoe, 2005; Lewis, 2006; Saari, 2013). When combined with the dominance of heteropatriarchal experience in shaping welfare and workplace structures, the impact of gender blindness is exacerbated. Indeed, it is argued that most government economic policy is formulated and implemented in ways that appear to be gender neutral, but on closer examination turn out to be marked by this male bias (Elson 1991, 1993; Woodall, 1996; Bambra, 2004; Jones and Holmes, 2011). A central reason for this bias is the way in which the economy is defined in terms of activities undertaken to earn money (Elson, 1991). This dominant definition fails to fully value the vast amounts of unpaid work – normally obligations and responsibilities to look after others (often 'women's work') – as it is defined as 'non-economic' (Waring, 1988; Elson, 1990; 1991; Beneria, 1992; Tancred, 1995; Dickens, 1998, 1999). The result is that unpaid work is not valued as highly as paid work, and thus the differing contributions of men and women are valued differently. As UK State Pension provision continues to be linked with interaction with the formal, paid economy, the result is that it is gender blindness, and the perpetuation of gender inequality, even if the intention is to eradicate it.

The paper reveals this gender blindness through a reassessment of the New Flat Rate State Pension and Auto-Enrolment. In addition, it will be demonstrated that the current approach taken in government policy (based on the belief that the route to equality is through

‘sameness’, Kantola, 2008), is similarly unlikely to be effective at providing change, as this likewise ignores that the system itself is shaped around heteropatriarchal experience. Thus, we can see that the problem of the definition of economy is inextricably linked to the dominance of heteropatriarchy. Heteropatriarchy is an underutilised concept, and refers to the dominance of heterosexual male power. Traditionally it has been used to examine structures of subordination and analyse the heteropatriarchal ‘categories and hierarchies that privilege masculine heterosexual men’ (Valdes, 1996: 169-170), and subsequently subordinate other sex/gender types (Riggs, 2005). Recent research already highlighted how heteropatriarchy is pervasive in legal structures because it is cast as natural, normal and moral, and thus can be naturalised and institutionalised in legal structures (Valdes, 1996; Riggs, 2005; Smith, 2006; Robinson, 2013). This article extends debates through exploring pension policy as a heteropatriarchal phenomenon.

In this article, heteropatriarchal is used to refer to the dominance of a heterosexual male occupational life course in shaping and influencing pension policy, as this life course produces an idealised worker. This can be seen in the very way that UK pension policy is underpinned by the expectation that those who qualify will have worked fulltime hours, and have a full set of National Insurance (NI) contributions; Such criteria demands full interaction with the formal economy, and thus suggests somebody else is able to tend to the domestic sphere on that workers behalf (Ginn and MacIntyre, 2013).

Heteropatriarchy is not a widely used concept within the pages of this journal. However, heteropatriarchy offers a useful lens through which to analyse the gendered assumptions that underlie the two pieces of pension provision under examination here. It is particularly useful because it allows us to examine the dominance of an idealised heteronormative male occupational life course that underlies the structure of current pension policy. This is not to

say that female workers cannot conform to this idealised norm, but that it is more difficult for women to do this in significant numbers (Ginn and MacIntyre, 2013).

Given the above, it is important to explore how gender blindness is reproduced, enacted and subsequently silenced in pension discourses. In brief, then, the following is argued: i) That the dominant discourses that are used to frame solutions to the pension crisis fail to recognise the extent of the gendered dimension to the crisis they seek to address; ii) that the failure to recognise the full extent of this gender dimension not only reveals that the system itself is gender blind but also gives the misleading impression that the New Flat Rate State Pension and Auto-Enrolment fundamentally solve the problem; and that therefore iii) these very issues are perpetuated by the ‘solutions’ enacted whilst simultaneously making the fundamental and unresolved problem invisible.

In order to demonstrate the above, below we shall examine the dominant discourses used in government statements (both written and spoken), and reflect upon the gender blindness of those policies subsequently enacted. It will be argued that whilst government policy has the stated aim of addressing inequality (for example, via the harmonisation of male and female pension ages and a reduction in the number of contributory years) there remains significant gendered disadvantage for women. As such, current policy, alongside the discourses used to express it, offers only superficial equality.

In problematizing current government approaches, we move beyond the dominant discourse used in policy and by politicians; discourse which misleadingly suggests that we are now on track to solve the crisis in female pension provision. In order to critique such a position, we first outline a range of the discourses used to discuss the new flat rate State Pension and the Automatic-Enrolment workplace pension. We then dig beneath this and demonstrate that the

promises made are not so easy to deliver because of gendered life course experiences. These promises do not themselves address or solve problems of gendered life course experience, resulting in an increased risk of poverty in old age for women and the likelihood of reduced pension entitlements in comparison to men. The paper then critiques the current approach to policy that has dominated women's pensions, arguing that only a more fundamental restructuring that moves beyond the heteropatriarchal assumptions within the current system will be effective in challenging gender inequality in later life.

UK Pension Policy: The Role of Dominant Discourses

This section outlines key aspects of both the New Flat Rate State Pension and Auto-Enrolment pensions. It will also provide a brief outline of the dominant discourses used when discussing these policies, as it is suggested that combined these two policies represent an improvement on previous state-led arrangements, and have been portrayed by the coalition government as marking specific progress for gender equality (Webb, 2013a). This is a useful exercise as not only does it reveal how the debate is framed but also it reveals what is missing from the current and dominant narrative. Furthermore, analysing the discourses used is important because various myths are often utilised in support of pension reform (Barr 2001; Grady 2010, 2013;). Myths and discourses can have a powerful impact in construing or representing events in certain ways (Fairclough 1989; 1992; 2000; 2003; Fleetwood, 2005), and reach a level of plausibilisation (Jessop 2010) where they are accepted as accurate, even if they do not accurately represent events. Discourses and myths 'have an element of truth' and this element is 'enough to give semblance of plausibility, but on closer inspection, is sufficiently tenuous' (Barr, 2011: 96).

Previous research has suggested that neoliberal discourses and myths have been used as an argument for privatization of pension provision, inasmuch as they speak to the perceived need to clear public debt and reduce public spending (Barr, 2001; Grady, 2010). Therefore, examining the impact of myths and discourses is centrally important, as they help identify how different contributors to the pension debate select and emphasise certain discourses whilst de-selecting, de-emphasising or excluding others, making certain particular world views and, by extension, policies far more likely to occur. In order to examine the discourse, a brief outline of the UK Pension system and how the particular pension policies will impact on this system is provided.

Traditionally the UK had a three tiered pension system: Tier 1, basic state provision provided via taxation; Tier 2, additional (opt-in) earnings-related state provision; and Tier 3, private provision (occupational or personal pension). Thus Tiers 1 and 2 were state funded, and Tier 3 privately funded. In May 2014, Parliament passed the Pensions Act (2014), which introduced a new flat-rate State Pension for people reaching State Pension Age on or after 6 April 2016. In addition to this change, the Pension Act (2008) heralded the introduction and implementation of Auto-Enrolment pensions (a private and public partnership workplace pension) in October 2012.ⁱ The Pensions Act (2014) also included provisions for an increase in the age at which people would be eligible for the State Pension, though there is insufficient space to discuss these proposals at any length here.

Since the introduction of Auto-Enrolment pensions, government has made it policy that those who reach state pension age on or after 6 April 2016 will no longer be eligible for additional state pension (Gov.uk, 2014), and thus it is being phased out. Instead, the Basic State Pension (Tier 1) will provide all state only provision. Thus, after 2016 the three Tier pension system that will be arranged accordingly: New Tier 1) state public pension provided via taxation; New Tier 2) public/private partnership of individualised savings; New Tier 3)

Individualised private occupational provision. This represents a significant shift and restructuring of the provision of pensions in the UK, and a move towards a more marketised and individualised savings regime.

Auto-Enrolment pensions are available to all workers aged between 22 and the State Pension Age so long as they earn the required salary threshold, currently £10,000. Employees are automatically enrolled into a pension scheme chosen by their employer but have the right to opt out. The required level of contribution is 8 per cent (employees contribute 4 per cent, employers contribute 3 per cent, and the government contributes 1 per cent). Like most workplace pensions some of it can be taken as a tax-free lump sum upon retirement. Twenty five per cent of the pension will be tax free, but Income Tax must be paid on the rest (Gov.uk, 2014a).

The New Flat Rate State Pension is intended to simplify the existing complex system, which has high levels of means-testing, and produces inequality such as women tending to have lower State Pensions than men (Gov.uk, 2014a; Thane, 2006). It is also expected that a simpler and fairer system will make it easier for individuals to plan their retirement savings. The features that differentiate it from the old State Pension are that it will be worth more than the current basic State Pension and will be given to people with at least 35 years National Insurance contributions or credits. People will need at least 10 years of contributions to qualify for any new State Pension, and those with between 10 and 34 years of contributions will receive a proportion of the pension. National Insurance contributionsⁱⁱ credits will be awarded to people who apply for them, and who reach the eligibility criteria. In addition, it will be an individual entitlement, so unlike with the current State Pension, in general there will be no special rules for people who are married, bereaved or divorced (Gov.uk, 2014a).

With regards to the New Flat Rate State Pension and Auto-Enrolment the Minister of State for Pensions, Steve Webb, recently stated that the New Flat Rate State Pension is ‘simpler to understand’, and also will treat women as:

‘adults in their own right when it comes to the pension system, rather than getting a reduced pension based on their husband's contributions... In the future, all years spent contributing to society, whether through paid work or caring responsibilities, will be of equal value... The new state pension will be a much fairer system and is designed to help groups which have traditionally been disadvantaged – including women and the low-paid – to build a strong financial foundation for their retirement.

We are also helping more women to save for later life. Workers are now being automatically enrolled into workplace pensions – and millions of women will be saving for the first time as a result.

The new state pension will be a clear improvement on the current system, removing layers of complexities. It's part of our work to abolish outdated inequalities and create a fairer society’. (Webb, 2014a).

Space precludes incorporating more examples of government narrative regarding the new policies, but broadly speaking the dominant message in the above excerpt – that the New Flat Rate State Pension and Auto-Enrolment represent a positive advance for women – is echoed elsewhere (Webb, 2013; Webb, 2014b, Webb 2014c; Cumbo, 2014; DWP, 2014b; Thurley, 2014; Webb, 2014c).

Deconstructing the crisis: Exposing Gender Blindness in Pension Policies

The following sections will question the discourses that underpin the aforementioned reforms. It will do so on a number of levels. Specifically it will demonstrate that the claims made regarding the ability of the New Flat Rate State Pension and Auto-Enrolment to stop gender inequality in retirement, represent fragile promises as they do not address the causes of gender disadvantage in the labour market, nor do they challenge the deeply embedded assumptions of heteropatriarchy.

Gender Blindness and the new flat Rate State Pension

As suggested throughout government narratives on pension reform, under the new State Pension women will now be judged as ‘adults in their own right’ and not associated with their husbands. Clearly removing the link between pension entitlement and marital status is an improvement on the current system. However, this does not challenge the heteropatriarchal assumptions upon which the New Flat Rate State Pension is based. For example, the current State Pension system relies on NI contributory years as a mechanism for calculating pension eligibility and entitlement value. This will go unchanged under the new flat rate system. Women will still have to earn a set number of contributory NI years to qualify (10 years), and will need to meet or exceed a certain threshold to qualify for the full amount (35 years). However, connecting pension entitlement to NI contributions – even if these contributions can be awarded to those unable to work – demonstrates a preference for a heteropatriarchal experience of work, as it privileges an idealised worker who is able to perform an expected, masculinised occupational life course. A fundamental problem for women, therefore, is not that the current State Pension fails to treat them as adults, but that (for many) women they are often required to conform to a system that privileges and prioritises a life course that is difficult for them to reproduce. The new system does little to challenge this; it simply improves upon previous pension legislation by reducing the amount of contributory years needed to qualify for the state pension, and increasing the value of that pension.

Under the new Flat Rate State Pension women will still be required to apply for NI contributions for years outside of the labour market and paid economy. This will involve their status as mother or carer being assessed, and the extent to which it meets the criteria set out by the Pension Act 2014 will be considered before any allowance is made. For those

applying for NI contributions due to caring commitments, there are four different categories; i) parents and foster carers; ii) carers; iii) family member caring for a child; iv) maternity, paternity and adoption leave. Within these categories there are also sub categories that determine eligibility. Category i) has 6 sub categories, ii) has 3 sub categories, iii) has only 1, and iv) has 2 sub categories. True enough, this represents advancement on the previous system. For example, a reduction in the number of contributory years required to qualify for the state pension, in conjunction with greater recognition for time spent out of the workplace whilst caring will address some long standing inequalities in the system. However it is fair to say that problems experienced under the current system will persist for many women.

Therefore the problem for women is not that they are not treated as adults, but that the system is dominated by heteropatriarchal assumptions based on an idealised worker who contributes to the formal economy for a minimum of 35 years. This means that the system is structured around a male experience. To arrive at a genuine solution would be to acknowledge the gender bias in the current and new system and seek a solution that would incorporate a female experience into the very fabric of the system, rather than building it around a heteropatriarchal experience. Because a fundamental solution is not sought, disadvantage continues to be sustained through a variety of interconnected mechanisms, of which Auto-Enrolment forms another central part.

Gender Blindness and Auto-Enrolment

In addition to claiming that Auto-Enrolment would ‘help more women to save for later life’ (Webb 2014a), in a recent report from the Department of Work and Pensions (DWP) it has also been suggested that:

Automatic enrolment is proving significantly more successful than previously predicted. With opt outs remaining low we now expect 9 million people will be newly saving or saving more as a result of our reforms.

Our reforms to pensions are working and have already proved a success. Now this is an extra million savers who will be helping to secure a better future for themselves and their families. (DWP 2014a)

Due to low opt-out figures, Auto-Enrolment pensions have been heralded by the government as a success with 4 million workers enrolled since their establishment (Ugwumadu, 2014). Membership of occupational pension schemes has traditionally been higher for men. It is expected that the introduction of Auto-Enrolment, open to all who earn over the threshold, will help address this imbalance, and bring women into workplace pension provision. As such Auto-Enrolment pensions have been welcomed by the TUC (Trades Union Congress), but concerns have also been raised about the suitability of Auto-Enrolment for providing an adequate pension (Osborne, 2012; PPI, 2013; PWC, 2012; Uren, 2013; Roberts, 2014a; 2014b; TUC, 2014).

An initial problem is that many of the poorest workers do not earn enough to qualify for Enrolment. Given that women are more likely to be low paid (Saari 2013; Warren, 2003), we see a higher proportion of women being excluded (Meyer, 2014). However, even for those enrolled there are concerns that the value of the pension will not deliver sustainable retirement incomes (PWC, 2012; Uren 2013). The main cause of concern with Auto-Enrolment is that a contribution rate of 8 per cent is just too low. Indeed, the DWP acknowledge that someone earning £28,900 would need to put away £3,250 a year (11.2% of salary), to even have a chance of a comfortable retirement (Morley, 2014: 3). As Auto-Enrolment only requires 8 per cent contributions, this leaves a 3.2 per cent gap for this salary group. Given that the Auto-Enrolment threshold is £10,000 we can see this will be a particular problem for women and other low earners, as not only will their pension be significantly smaller due to their low income but also it is less likely that they will have any

spare income to save additional amounts over the 8 per cent minimum contribution (Morley, 2014). If the value of the pension is allowed to fall, then this is most likely to impact on women and low earners who are unable to save as much privately, or may be denied access to Auto-Enrolment (Saunders, 2013; WRC, 2013; Meyer, 2014).

In addition, increased contributions from employees will not be matched with increased contributions from either employer or State, which leaves little incentive for very low earners to redirect salary to their pension pot. Thus, the Auto-Enrolment scheme is praised as a triumph because it offers access to workplace pension saving for many more people. However, as 8 per cent contributions are unlikely to provide a sufficient retirement income for savers, Auto-Enrolment provides the illusion of adequate pension provision, rather than the delivery of it.

The dominant account of Auto-Enrolment also suggests that a level playing field has been created because the ability to independently save has been extended to women. This is only part of the narrative for women. At the same time, the increasing costs of childcare will prolong female breaks from the labour market as more new mothers decide to stay at home or work part-time (Cory and Alakeson, 2014). This will additionally dilute the value paid into Auto-Enrolment pensions by women, further calling into question its suitability.

It is also the case that much like the new Flat Rate State Pension, a key feature of Auto-Enrolment is that the final value of the pension will be based on contributory years, and as already demonstrated, pension systems with a tight link between benefits and contributions tend to have disadvantages for women since they rely on heteropatriarchal assumptions and are therefore gender blind (Peinado, 2014: 166). In addition significant research (Blake et al, 2007; Dex 1999; Foster, 2010; Ginn 2003, 2004, 2006, 2008, 2012; Ginn and MacIntye, 2013; Ginn and Aber, 1993, 1996, 2002; Glover and Arber, 1995; Mayer and Bridgen, 2008;

Thane, 2006, 2010; Walby, 2009) has demonstrated how disadvantage is sustained throughout women's lives by gendered labour market participation and gender blind institutional mechanisms and practices. The following section will explore this with specific reference to current UK pension policy.

Discussion: Challenging Heteropatriarchy in Current UK Pension Policy

As already noted above, it is not the failure of government policy to treat women as 'adults' that creates disadvantage for women, it is the gender blindness that is woven into the framework of the pension system that creates and sustains disadvantage for women. The New Flat Rate State Pension and Auto-Enrolment deliver only the appearance of equality because they do not challenge the established dominance of the heteropatriarchy in influencing the structure and design of UK pension provision. Hence we have a system that privileges employment in the labour market, and paid contribution to the formal economy, thus preserving the preference for a male occupational life course.

Analysing the role of heteropatriarchy in shaping institutions and policy provides a useful framework for examining the impact gender blindness has on gendered ageing more broadly. We know from previous research that women are more likely than men to face ageist attitudes in the workplace (Duncan and Loretto, 2014), but there is little research on how heteropatriarchy connects to this. Effective legislation needs to take into account the varied and complex nature of gendered age discrimination, however given the dominance of the heteropatriarchal experience combined with a preference for neoliberal ideology in informing economic policy, such a re-examination is unlikely.

Thus, whilst this paper specifically analyses pension provision it is clear that the issues discussed herein have wide reaching implications for the study of gendered ageing. Indeed, a fundamental rethinking of the dominance of heteropatriarchal values in shaping all policy is required if we want to attain gender equality.

As such, gendered disadvantage persists, not because politicians do not want to address gender inequality, clearly they do. We have long been aware of the problem gender has presented for pension provision, and have witnessed various reforms (State Earnings Related Pension Scheme in 1975 being a notable example) since the inception of State Pensions to address this. Indeed, the problem of gender is debated in the *Beveridge Report* (Beveridge, 1942)ⁱⁱⁱ. However, a fundamental problem persists; No matter how far reaching these policy reforms are, they still rely on an idealised male worker (Corsi and D'Ippoliti, 2000). When workers are not able to conform to this idealised worker, government has taken steps to recompense for gaps from the labour market, so long as the gaps are a result of recognised and 'legitimate' exemptions in accordance with the legislation. However, what is not addressed is the fact that the system is built around the heteropatriarchal experience, and that this makes the system gender blind.

Thus it is not simply that women are disadvantaged in the labour market, and thus retirement, but that the pension system institutionalises this disadvantage by not fully recognising experiences and contributions that are not heteropatriarchal. True, the new policies have developed legislative mechanisms to account for these 'other' experiences and contributions, but the system is not structured around these experiences or recognised as equal to the heteropatriarchal norm. Thus the disadvantage produced by the system goes fundamentally unaddressed, even though the system seeks to ameliorate that disadvantage.

Lowering the number of NI contributory years needed to qualify for the State Pension is a technical fix for the problem, rather than a fundamental solution. A fundamental solution would require a rethink about not only how we define the economy, but also how we value contributions to the economy and society. Currently contributions beyond the formal economy that lay outside the normal heteropatriarchal experience, are not valued so highly in government policies. The link to NI contributions demonstrates that contribution to the formal economy is preferred, and this presents a major barrier to women unable to fulfil the heteropatriarchal experience.

The dominant discourse in pension narratives frames the barriers faced by women as very different to those outlined in previous debates. It maintains that women were previously disadvantaged because former pension legislation was inadequate for capturing, recording, and delivering missing NI contributions for women, or simply demanded too much in terms of contributory years. However, as has been argued here, the cause of women's disadvantage is due to the system being based upon and structured around the heteropatriarchal experience, and thus being gender blind. This is not to say that policy cannot have a positive impact for women. Research has demonstrated that a social insurance system with an adequate minimum benefit does the best job at avoiding poverty amongst elderly women (Smeeding and Sanstrom, 2005). Indeed, what has been argued in this paper is that to help alleviate poverty, social insurance must be built on a recognition of different life course trajectories.

A key problem is that the new State Pension and Auto-Enrolment do not do this, and instead privilege interaction with the formal economy (Elson, 1991, 1993). As outlined above, the new flat rate pension perpetuates this rather than acknowledging the plurality of roles in society, and it is yet to be seen if Auto-Enrolment can help those it is claimed it will. In short, so long as the heteropatriarchal experience is dominant in shaping pension policy, disadvantages for those unable to fulfil that experience will continue

We have seen in this paper the establishment of a number of arguments, principal amongst which is that female disadvantage in the UK pension system is due to the gender blindness of the system. This disadvantage is exacerbated by women in the labour market and the workplace, because they are similarly gender blind. As such, it is argued that the heteropatriarchal experience dominates and that its values shape what is considered a contribution to the economy. The result is that we only see piecemeal reform, which ameliorates disadvantage, rather than a fundamental challenge to it. This leaves the system weakened, but still essentially intact. Moreover it is not expected that this situation will improve any time soon for women because the coalition parties and New Labour favour a broadly neoliberal approach to managing the economy, and to inform the development of pension policy (Blackburn, 2002, 2004, 2011; Grady, 2010, 2013; Macnicol 1998; Morgan, 2005; Myles, 1984).

The dominance of neoliberal thinking in economic policy is key in explaining the push towards privatization of state pension provision (as evident in the creation of Auto-Enrolment, a public/private partnership which replaces state only provision). Specifically, it helps us understand why the fundamental rethinking of the pension system in the UK is unlikely, as it directly undermines the neoliberal preference for increased privatization and risk transferral (Grady, 2010; Hacker and Pierson 2010; Harvey 2005; Morgan, 2005). Thus the fundamental reform required is considered beyond the realms of what is possible within the current economic environment where neoliberal economic thinking is suspicious of state involvement (Harvey 2005, 2010, 2014).

Conclusion

Amongst others, Ginn and Arber (1993) have demonstrated that a gendered occupational life course tends to disadvantage women in retirement as they suffer a pension penalty. This paper has demonstrated that a gender blind pension system, underpinned by heteropatriarchal assumptions guarantees this disadvantage continues, despite the enactment of legislation design to promote the contrary. Specifically, this paper has demonstrated that neither the New Flat Rate State Pension, nor Auto-Enrolment will fulfil the government's stated aims of 'abolish[ing] out-dated inequalities and create a fairer society' (Webb, 2014a). The reforms represent a small step towards ameliorating the impact of inequality, but they will not result in equality and fairness. As has been demonstrated, this is not because the governments' aims are disingenuous but because there is a failure to recognise that the current (and new) system is one of heteropatriarchal assumptions. Therefore there is a presupposition that equality will be delivered while the pension system is itself inherently gendered, and the implementation of apparently gender neutral policies, will only perpetuate gender disadvantage. Thus by examining gender blindness, we have made women *visible* by demonstrating that the disadvantage they face is fundamental and will go unresolved so long as pension policy is shaped around an idealised male worker.

To overcome heteropatriarchal dominance in shaping pension policy fundamental changes at the level of policy, society, and organizations must occur. Labour outside of the formal economy (the way it is currently defined) needs to be included in the pension system. Similarly a genuine interaction with causes of disadvantage might prompt employers and the state to address the daily inequalities that disadvantage women, and provoke a fundamental questioning of the centrality given to the heteropatriarchal experience. However, this seems unlikely given the current economic context as neoliberal economic doctrine, which currently influences UK government, prefers privatization and individualization of pensions and this, as has been demonstrated, disproportionately affects women.

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ⁱ This was legislated following recommendations from the 2005 Pension Commission (Chaired by Lord Turner), and began in large organisations only in October 2012, but access to Auto-enrolment is set to be in place from all employers by February 2018.

ⁱⁱ In the UK, National Insurance Contributions are paid by both employees and employer, and this goes towards the cost of certain state benefits.

ⁱⁱⁱ The Beveridge Report (official title *The Social Insurance and Allied Services*, was a report from a committee Chaired by Sir William Beveridge. The document went on to play a key role in shaping many of the founding aspects of the welfare state in the UK. It was published in 1942.