

2 Socio-economic inequalities in later life

The role of gender

Athina Vlachantoni

Introduction

In her *Tanner Lecture on Human Values*, Fraser noted that ‘gender contains both an economic face that brings it within the ambit of redistribution and a cultural face that brings it simultaneously within the ambit of recognition’ (Fraser, 1996, 17). Gender’s place in the ‘politics of recognition’ and the ‘politics of redistribution’ is nowhere better illustrated than when exploring gender inequalities across the life course and in later life in terms of socio-economic resources and the risk of experiencing poverty (Falkingham, Evandrou and Vlachantoni, 2010). Such risk is the culmination of gender differences manifested at various stages of the life course, including women’s greater likelihood to provide informal care (Jenson, 1997; Dahlberg, Demack and Bambra, 2007; Lewis, Campbell and Huerta, 2008; Evandrou et al., 2016), women’s increased risk of having interrupted employment records in order to provide such care (Ginn, Street and Arber, 2001; Evandrou and Glaser, 2003; Carmichael, Charles and Hulme, 2010; Lee and Tang, 2015; Proulx and Le Bourdais, 2014; Gomez-Leon et al., 2017) and women’s higher likelihood of retiring with non-existent or inadequate pension arrangements in place (Ginn and Arber, 1998). The impact of such accumulation of risk over the life course can be further exacerbated as a result of pension systems which do little to recognise diversity in individuals’ working lives (Street and Ginn, 2001; Vlachantoni, 2012).

Drawing on Fraser’s analysis of individuals’ differential resources in society, and the resultant effect on individuals’ socio-economic status, this chapter uses empirical evidence from the UK and beyond, in order to explore, firstly, the interaction of paid work and unpaid care on the one hand; and secondly, gender differentials in the way pension systems operate. The chapter critically discusses Fraser’s suggestion that resources, recognition and redistribution are all required in order to achieve social justice, and explores the ways in which the interaction of men’s and women’s life courses and the design of pension systems result in gender differentials in terms of income in later life, which are discussed in Section IV. The final section returns to the principles of resources, recognition and redistribution as fundamental cornerstones of a pension system designed for modern societies which values diversity in individuals’ life courses and offers an adequate valorisation of informal care provision.

Gender differentials and the interaction of paid work and unpaid care provision

The literature evidencing gender differentials in employment patterns across the developed world is abundant. In spite of the increase in women's formal labour market participation since the 1970s, gender gaps both in the volume of work and the nature of work (i.e. occupational sector) have remained (Ginn, Street and Arber, 2001). Although some research shows that during the recent financial crisis, the gender gap in employment narrowed (Jaba et al., 2015), women are still less likely than men to enter the labour market. Men are almost universally more likely than women to be working full-time, as well as continuously during their working life, whereas women are more likely to interrupt their careers in order to provide informal care (World Bank, 2012). Where such interruptions in women's working lives do not occur, for example among younger cohorts of women juggling the roles of paid work and unpaid care provision is increasingly becoming a norm (Berecki-Gisolf et al., 2008). Such juggling is highly dependent on the generosity and structure of welfare systems, and the extent to which parental and other types of leave are embedded both in national legislation and cultural practices (Lewis, Campbell and Huerta, 2008; Ray, Gornick and Schmitt, 2010). In addition, a gender wage gap averaging around 15% remains in most developed countries, although such gap has been shown to narrow over time (ILO, 2017). The gender wage gap is the result of the interaction of a number of complex factors, such as women's greater likelihood of working part-time, and their greater likelihood of working in occupations which pay less well (e.g. shop salespersons and demonstrators, domestic cleaners, personal carers, administrative professionals) (European Communities, 2009).

Gender differentials in terms of unpaid care provision are also well documented in the academic literature. Throughout their life course, women in heterosexual partnerships are more likely than men to provide informal care within or outside the household; and when providing such care, they are more likely to be providing intense care (i.e. more than 20 hours per week), and to be caring for more than one individual (Vlachantoni, 2010). Research among heterosexual couples has shown that such gender differences reverse in later life (i.e. above the age of 70 or so), when men are more likely to care for their female spouses (Del Bono, Sala and Hancock, 2009; Robards et al., 2015). Academic literature has also emphasised the impact of informal care provision on paid work over the life course, and by extension on women's pension incomes in later life, as well as other types of resources (e.g. health, emotional). For example, Young, Grundy and Jitlal (2006) have highlighted the complexity in analysing patterns of informal care provision and their impact on health and socio-economic resources over a period of time, while Evandrou and Glaser have shown that female carers are less likely to be entitled to the Basic State Pension than male carers (Evandrou and Glaser, 2003). More recently, Gomez-Leon et al. (2017) showed that the provision of informal care in mid-life towards

one's parents or parents-in-law can have more adverse consequences for women's employment patterns compared to men's. Specifically, mid-life women were found to be more likely than mid-life men to increase the intensity of care provided towards their parents/ parents-in-law, and to exit employment altogether as a result (rather than reduce their hours of work). Such a finding could be pointing to the fact that mid-life women may have already changed their working patterns long before reaching that stage of their life course.

Such empirical evidence challenges the perception that paid and unpaid work is recognised or valued equally in modern societies. Moreover, the gender division of labour (both paid and unpaid) implies that, on average, women are more likely to be un-recognised or under-valued than men in terms of their contribution to society. Such evidence seems to leave no doubt that gender is, as Fraser puts it, a 'bivalent mode of collectivity', which 'contains both an economic face that brings within it the ambit of redistribution and a cultural face that brings it simultaneously within the ambit of recognition' (Fraser, 1996, 17). Following this line of thought, women represent a bivalent collectivity, or a group of persons who are experiencing injustice both in terms of recognition and in terms of redistribution. In turn, such experiences are likely to result in women's disadvantage in terms of acquiring financial resources across the life course. An important caveat of such an approach is that every group of individuals in society which is characterised by a specific feature (in this case gender) also includes diversity in terms of a range of other features (e.g. living arrangements and partnerships status, participation in the labour market, provision of unpaid care, pension arrangements in place). As such, women's likelihood to have atypical labour market patterns, and to provide informal care provision at most stages of their life course, can also be measured on a continuum. That is, not all women engage in part-time work to start with; and among those who do, not all women work part-time as a result of informal care obligations, just as not all men work full-time and are free of caring obligations.

At the same time, the interaction of individuals' characteristics can result in an intersectionality of disadvantage, for example where one's gender and ethnic origin intersect to accentuate an existing gap in resources. For instance, taking ethnic diversity into account, among women of working age, it is the Polish (79%) followed by the White British (74%) groups that are the most likely to be in paid work, while Pakistani and Bangladeshi women are significantly less likely to be in paid work (both 30%) (Vlachantoni et al., 2015). Indeed, Pakistani and Bangladeshi women have been shown to be consistently disadvantaged compared to women (and men) in other minority ethnic groups, and the most adverse impact of the interaction of individual characteristics is evident in later life, in terms of one's eligibility for different types of pensions. Vlachantoni et al. (2017) showed that Pakistani and Bangladeshi women aged 60 and over are the least likely across all (female and male) ethnic groups to be in receipt of a state or occupational pension; and the most likely to be in receipt of the (means-tested) Pension Credit. In terms of sexual orientation, the scarce evidence base shows that LGBT persons are either as likely or slightly more

likely to be in paid work than heterosexual persons (Powdthavee and Wooden, 2014), however any initial differences disappear once education is controlled for (Li, Devine and Heath, 2008). Similarly, not all men or women have childcare, grandchild care or other family care obligations during their life course, and even those who do are a diverse group in terms of how such care obligations affect their employment patterns. The Office for National Statistics showed recently that mothers with a child between three and four years old have the lowest employment rate of all adults with or without children and are the most likely group to work part-time; but at the same time, mothers aged under 50 are less likely to be in employment than women under 50 without dependent children whereas the opposite is true for men (ONS, 2017). Acknowledging such diversity within the women's population is important when exploring the nature and extent of inequalities arising from gender differentials in paid and unpaid work patterns.

However, men's and women's life courses are one side of the story, and in the case of socio-economic resources in later life, the other side of the story is the design of pension systems, and the extent to which they can ameliorate or accentuate gender differences in socio-economic terms.

The impact of gender in pension systems

Long after Lord Beveridge in the UK imagined a society of 'full employment' and Chancellor Bismarck in Germany structured welfare around one's formal occupation, modern pension systems continue to be designed with men's typical employment patterns in mind (Bonoli, 1997). That is, the calculation of one's pension in later life is largely based on continuous patterns of work, during which one's salary and position within the occupational social structure both increase over time (Myles, 1984). As a result, gender differences in the division of paid work and unpaid care provision, far from being ameliorated over time, are rather accumulated over the life course with a resulting disadvantage for women (see for example the analysis by Ginn, 2001; Sefton et al., 2011). The ability of modern pension systems to recognise and value diversity in terms of employment patterns has not improved over time, although differences between welfare states and so-called pension regimes exist (see for example Luckhaus, 1997; Moehring, 2017). Indeed, much of the literature in this area has argued that the use of typical male working patterns as a way of calculating pensions over the life course continues to be problematic from a gender perspective (Luckhaus and Ward, 1997; Sefton, Evandrou and Falkingham, 2010). Such a problem can be conceptualised both in terms of the symbolic recognition of an 'accumulated disadvantage' for women across the life course (Rake, 1999) and in terms of the distribution of resources which is reflected in the way the pension calculation formulae can affect gender differences.

Pension systems can increase or decrease the 'gender penalty' on pensions through the balance of redistributive elements within the pension entitlement structure (Leitner, 2001; Moehring, 2017). Indeed, the concept of redistribution

is fundamental in the study of pension outcomes, and research comparing different pension systems has shown the important effect of redistribution in real terms. For instance, the closer the link between earnings and the final pension income, the higher the penalty for women with atypical working lives, which tend to be shorter, with more gaps compared to men, and often in less well-paid occupations (Falkingham, Evandrou and Vlachantoni, 2010). Research by Sefton et al. (2011) compared women's employment histories in the UK, US and West Germany, and found that the number of years in employment and the type of employment (full or part-time) had a greater effect on older women's income in Germany and the US compared to the UK, where only full-time employment during one's life made a significant difference in the amount of income received from public pensions in later life. A similar penalty has been evidenced in terms of private pension arrangements, including occupational pensions. In their seminal research, Bardasi and Jenkins (2004) noted that contributing to occupational pensions could make the difference between experiencing a poverty risk in later life or not.

A smaller body of research has investigated the effect of taking periods of informal care provision into account in the calculation of the state pension. Such research is important in highlighting the recognition of informal care as a valuable activity affecting an increasing proportion of individuals in society. For example, Moehring (2017) analysed life history data from the Survey of Health, Ageing and Retirement in Europe (SHARELIFE) for women aged between 60 and 75 in 13 European countries, and found that the lower income among mothers is mainly a result of fewer years of paid work and lower-paid jobs during their working life, while care credits do not fully compensate women for such disadvantage. Such empirical findings show that the symbolic or cultural recognition of unpaid care provision over the life course as part of the pension calculation is as important as the adequate valorisation of caring activities, in order to achieve income compensation for older women.

Gender inequalities in income in later life

The way pension systems interact with individuals' life courses can have a direct impact on gender inequalities in income in later life. Empirical data has continued to confirm women's higher risk of experiencing poverty compared to men, and such data emanates both from the academic and the policy realm. For example, Barcena-Martin and Moro-Egido (2013) analysed European data and showed that structural elements in women's environments, such as the welfare state, were more important than individuals' characteristics in perpetuating gender differences in socio-economic status, and eventually feeding gender inequalities in this respect. The latest data from Eurostat (2016) shows that across EU-28, about 16.5% of men and 17.8% of women are at risk of poverty, whereas for the population aged 65 and over, women are 6.9% more likely than their male counterparts to face the risk of poverty in later life. The European Institute for Gender Equality (2016) emphasised that routes into and out of

poverty differ for men and women, and that women are more likely than men to face poverty throughout their life course. Although women's higher poverty risk is widely acknowledged, nevertheless the ways in which the public and private spheres interact in each country in order to mitigate such risk have been debated to a lesser extent. Southern European countries, where redistributive elements in the welfare state are the least developed, maintain a strong tradition of family support which can mitigate to some extent the poverty experienced by individuals (Boehnke, 2008). In addition, individuals in Southern Europe may be better able to access housing wealth than in other parts of Europe, as the prevalence of home ownership as a means of intergenerational support is higher in Southern Europe. Indeed, research by Faye, Nolan and Maitre (2004) has shown significant differences between Northern and Southern Europe in this respect, with housing wealth often providing an important 'buffer' against poverty, especially in later life.

Gender inequalities in income in later life, and the associated gendered gap in the risk of being in poverty, are manifestations both of a lack of redistribution of resources between the two genders and a lack of recognition of women's position in modern society. In the first instance, the lack of redistribution of different types of resources, such as finances and time, is evident throughout the life course, particularly during individuals' working age. If the division of paid and unpaid labour was not permeated by gender differences for typical couples in developed societies, then the distribution of resources would be more equitable between men and women. The ability of societies to redistribute resources, primarily through formal mechanisms such as the welfare state, but also informally through embedded cultures of promoting and sustaining gender equality, is then the focus of attempts to rebalance inequalities and achieve greater social justice. However, as evidenced earlier and argued in academic literature, the efforts of welfare states to introduce redistributive elements in their *modus operandi* also sit on a continuum, and some countries are 'more effective' than others in this respect.

The second type of manifestation, that of a lack of recognition of women's position in society, is closely linked to the lack of redistribution. Indeed, as Freeman notes, 'the need for this sort of two-pronged approach becomes more pressing . . . as soon as one ceases to consider [redistribution and recognition] together as mutually intersecting' (Fraser, 1996, 22). Even when pension systems introduce the valorisation of unpaid care provision into the formula for calculating the final pension, research shows that such efforts do not go far enough in terms of compensating women for time spent outside the labour market (see for example Buckner and Yeandle, 2011; Mentzakis, Ryan and McNamee, 2011). Such reduced compensation reflects both a perpetuated culture in modern societies of under-valuing care provision and the continued inability of pension systems to recognise women's typical contribution to society in a way which does not penalise them for being outside the labour market. The additional layer of complexity introduced when focusing on economically developing contexts, where the prevalence of unregulated or so-called grey labour

among women and men is high (World Bank, 2012), is equally important but beyond the scope of this chapter.

Towards pension systems which recognise diversity

Gender inequalities in socio-economic resources in later life are the result of the accumulation of inequalities throughout the life course, and the combined effect of diversity in women's paid/unpaid labour patterns and the way such diversity is treated in their country context. Although the reduction of the poverty risk is an explicit goal for both national governments and supra-national institutions, nevertheless the evidence points to a continued gender gap in this respect which has tended to disadvantage women. To some extent, such gap is expected to narrow, both as a result of conscious efforts by welfare states to introduce more redistributive elements in the way they calculate the final pension income, and as a result of younger cohorts of women combining paid work with childcare, or postponing fertility to later years. Still, the challenge of designing modern pension systems which recognise diversity and deliver social justice on some level, is still present.

Fraser maintains that 'justice today requires both redistribution and recognition, as neither alone is sufficient. As soon as one embraces this thesis, however, the question of how to combine them becomes paramount' (Fraser, 1996, 5). Modern pension systems are faced with the combined challenge of delivering redistribution, fair access to resources and recognition through innovative ways of ensuring that women's greater tendency to provide informal care for the majority of their life course is not penalised vis-a-vis their male counterparts. To that end, a broader conceptual understanding of redistribution of (financial and other) resources and the recognition of individuals' multi-layered contribution to society, is needed in order to design responsive pension systems for the future. Fraser asks herself a question and responds: 'Can existing theories of recognition adequately subsume problems of distribution? Here, too, I contend the answer is no' (Fraser, 1996, 28). Such rejection of existing theoretical tools at our disposal requires careful consideration, and poses an even greater challenge for welfare state scholars and policymakers alike.

In the context of gender inequalities in income across the life course and especially in later life, Ingrid Robeyns' suggestion that the capability approach developed by Amartya Sen (1982) could be an even more appropriate framework for incorporating redistribution and recognition for men and women seems plausible. More specifically, Robeyns makes the point that the capability approach, which is focused on enabling individuals to function at different levels, is useful in critically examining the constraints faced by women (and men) in their choices at the start. She argues that 'in the capability approach, preference formation, socialisation, subtle forms of discrimination and the impact of social and moral norms are not taken for granted or assumed away, but analysed upfront' (Robeyns, 2003, 15). Such approach ensures that 'power relations within collectivities such as the household need to be taken into account' (*ibid.*, 16).

In the words of Martha Nussbaum, such an approach is also concerned with ‘entrenched social injustice and inequality’ (Nussbaum, 2011, 19).

The critical examination of what individuals can and cannot do at different stages of their life course, is a powerful way of understanding inequalities between men and women which eventually lead to a gender gap in terms of income and the risk of experiencing poverty. The capability approach is of paramount importance in allowing us to dissect constraints faced by women, especially during that part of their life course when juggling paid work and the provision of informal care seems inevitable. However, the concepts of access to resources, redistribution and recognition are still essential ingredients not only in the design of modern pension systems but also in the continuous monitoring of pension outcomes. Fraser’s contribution to our understanding of the tension between an ideal society where social justice prevails, and the real world where institutional structures and embedded norms are much harder to shift, remains distinctly relevant to the study of gender inequalities in socio-economic resources, both across the life course and in later life.

From a policy perspective, efforts to ensure that men and women are afforded an equal and fair access to mechanisms for the accumulation of financial resources across the life course, require at least three elements. Firstly, the provision of informal care throughout the life course should continue to be recognised for the purpose of pension contributions, offering both substantive and symbolic compensation to women (and men) of working age who reduce their working hours, or stop work altogether, in order to provide care. A second requirement, which is more difficult to incorporate in exercises of ‘crediting’ periods of informal care provision to the pension calculation, is the symbolic recognition of career *progression* during the period when the informal carer has been out of the formal labour market, which in turn informs the final pension entitlement. This different kind of recognition would further narrow the disadvantage faced typically by women returning to work following a period of childrearing. The final tool at the disposal of policymakers is the continued support of informal carers, male and female, in recognition of the importance of the activity they are undertaking. In the UK, such support builds on the Carers’ Strategy introduced in 2008 and revisited in 2010, and focuses on the carers’ well-being, opportunities to combine informal care provision with paid employment where appropriate, and a personalised focus on carers’ circumstances and needs. The combination of such policy tools can further enhance the concept of informal care provision in modern societies, and offer both men and women greater recognition in their roles within and outside the household.

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