



Work-life balance and older women – how not to overlook them?



Presentation for the CEPS-AGE common lunch debate

AGE Platform Europe – Philippe Seidel

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About AGE and its mission

Voicing the needs and concerns of older people in Europe

AGE Platform Europe is a European network of **about 150 organisations** of and for people aged 50+ which aims to voice and promote the interests of 40 million senior citizens in the European Union and to raise awareness on the issues that concern them most.



We aim at:

- Bringing **older people's point of view** in the **European policies' debates**
- Raising awareness on the **users' needs** and wishes to add value to the **European research, to industrial production, to the service provision and policy-making.**
- Creating **synergies** and pooling with other NGOs and stakeholders



Gender (In)equalities

- **In pensions: Gender Pension Gap of 37%**
- **In employment, especially in later careers**
- Work-life balance for carers
- **Adequate care infrastructure**
- **In access to services (financial services)**
- **Violence and abuse / Elder abuse**



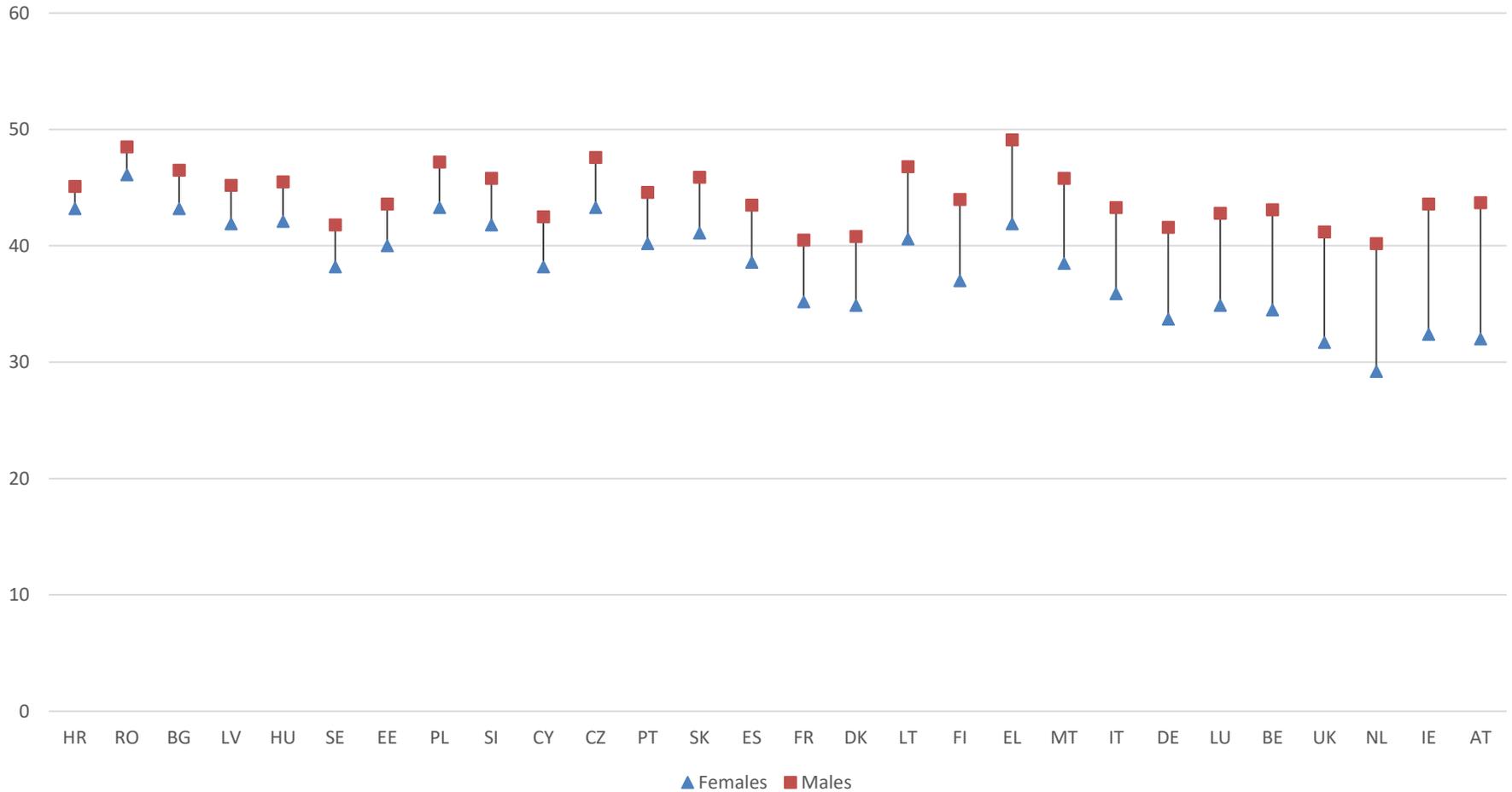


'Work'

Paid and unpaid

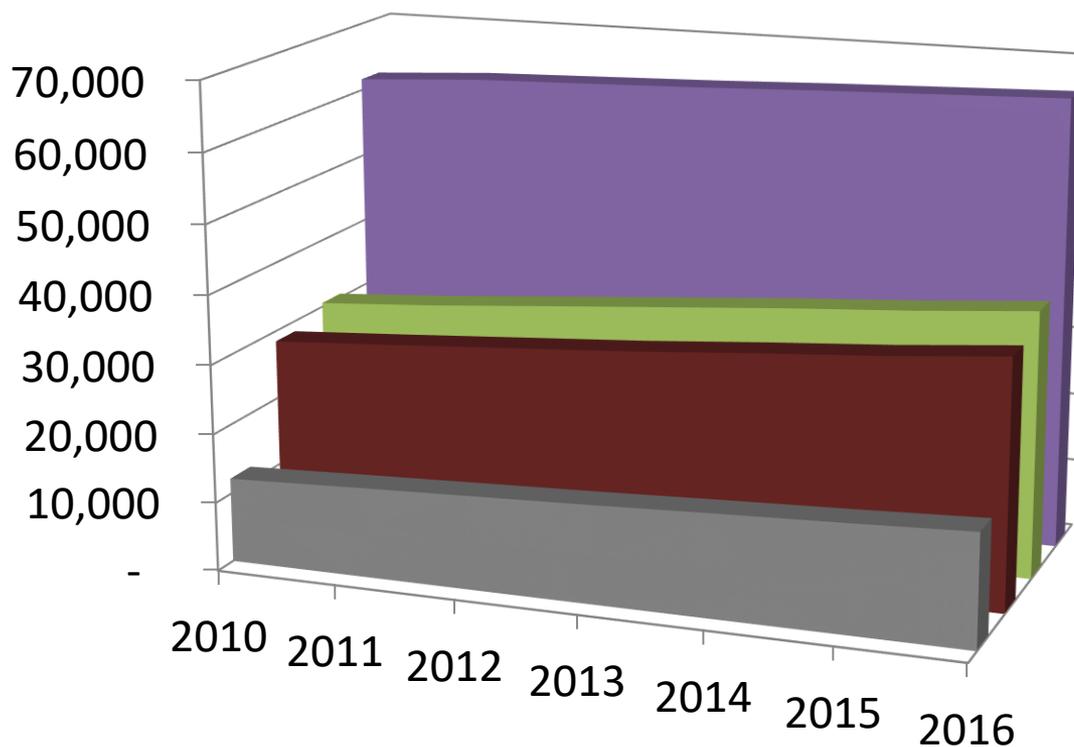


Total working time – men and women



Employment rates of older workers in perspective

Population 55-64 years-old in the EU (in 10,000 people)



2016 employment rates

15-64 y.o.: 72.9%

55-64 y.o.: 59.1%

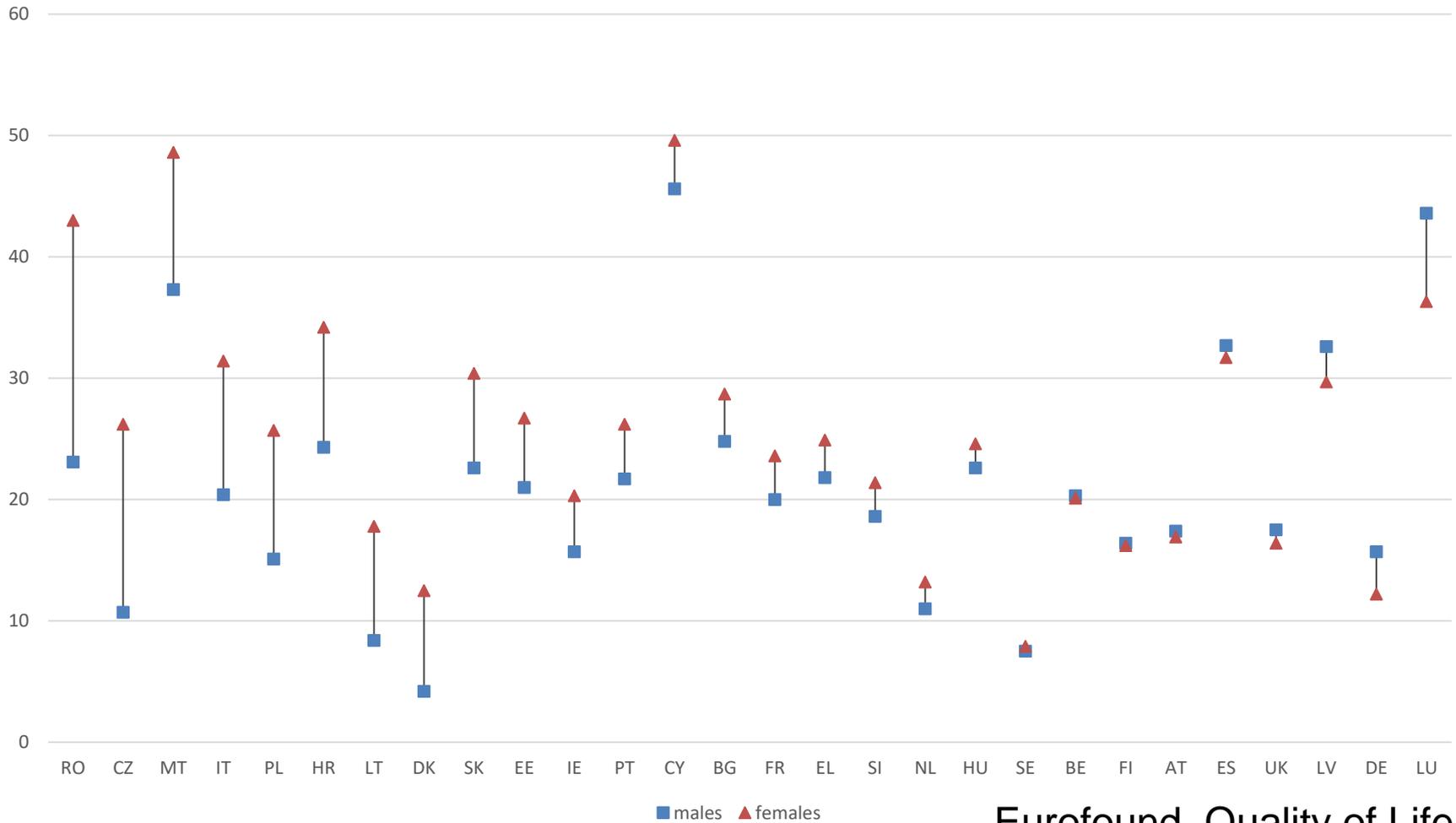
55-64 y.o.: 52 %

Gender gap 55-64 y.-o.:
14 pps.

Gender gap 15-64 y.o.:
11.2pps.

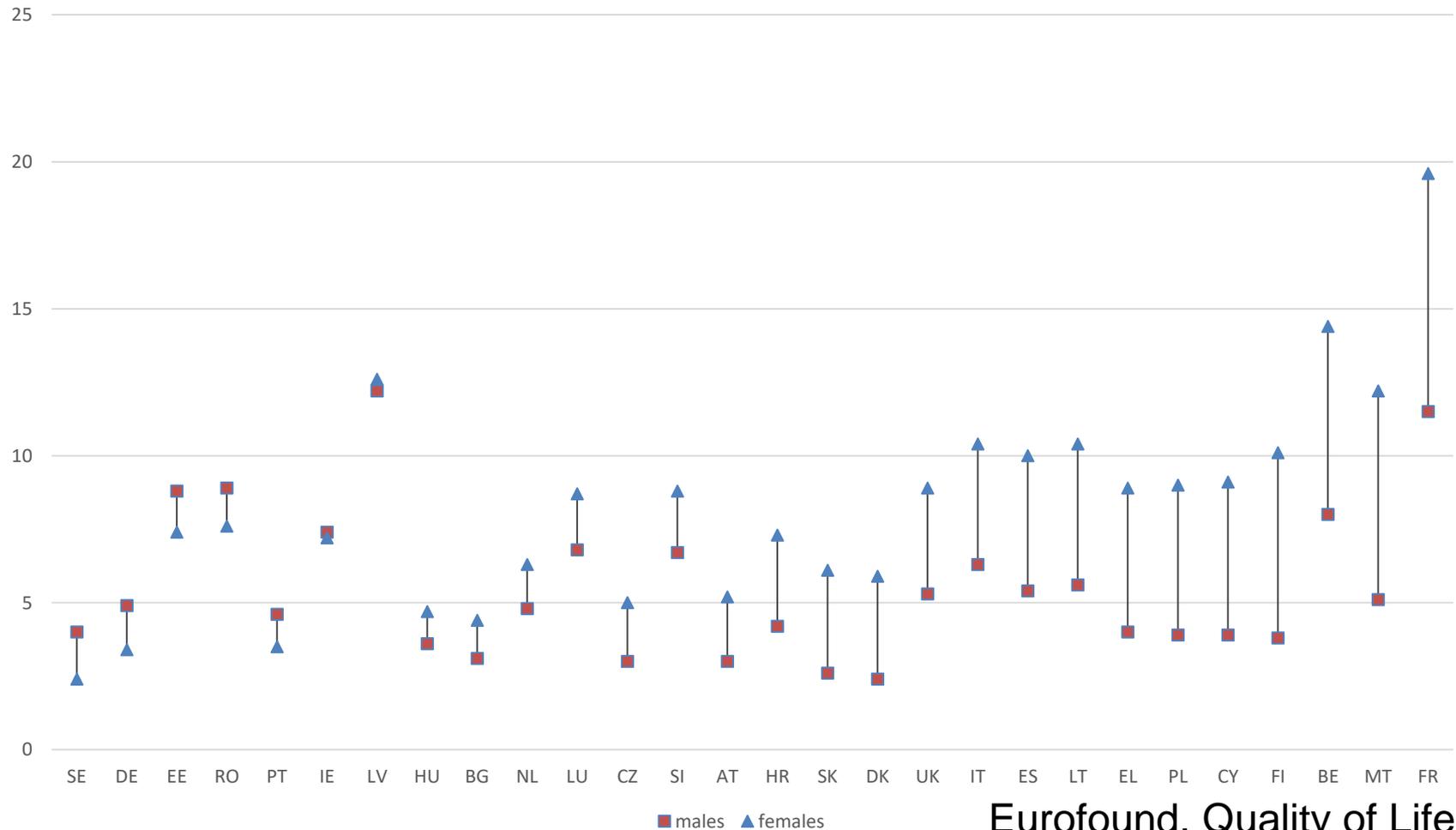
- Employed women
- Employed
- Active
- Total

Hours spent caring for grandchildren



Eurofound, Quality of Life Survey 2016

Hours spent caring for family members +75



Eurofound, Quality of Life Survey 2016

Informal care in calculating the costs of ageing

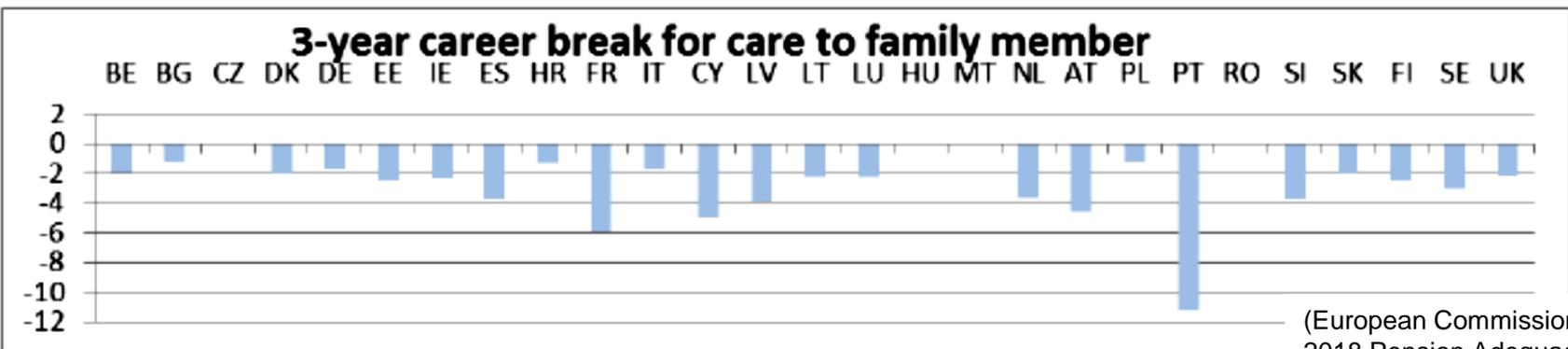
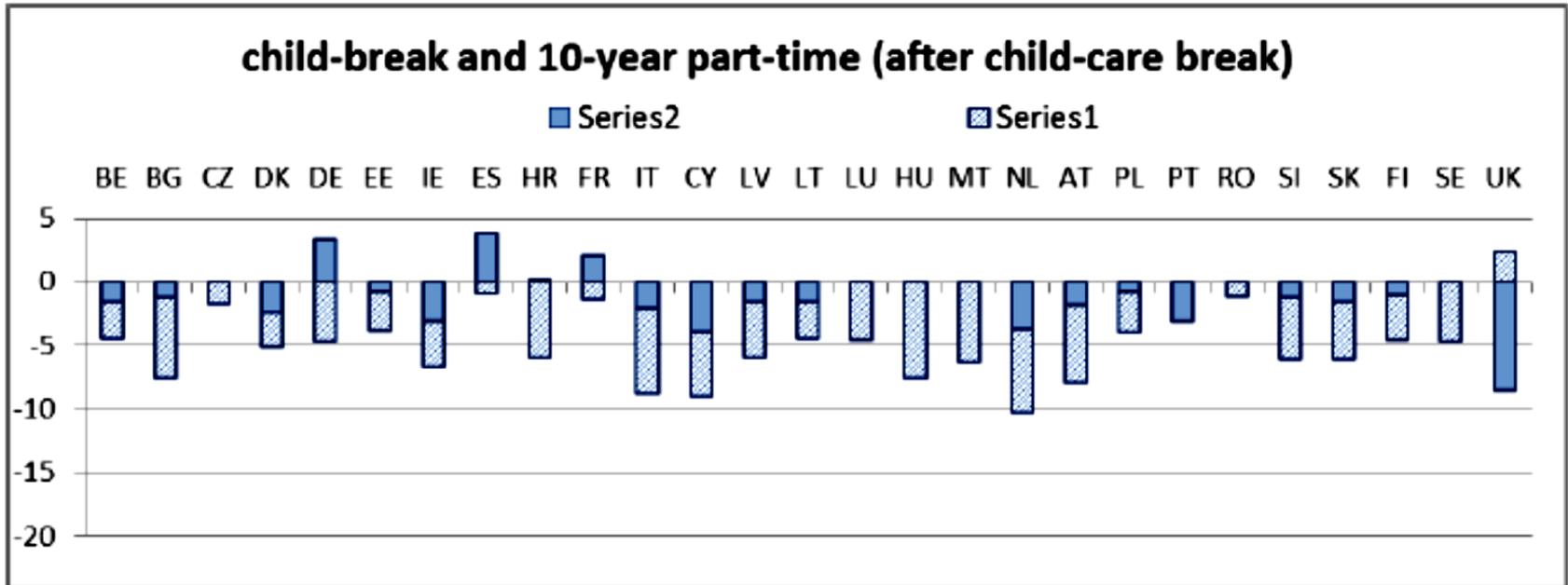
‘Indeed, a large proportion of LTC in the EU is **actually provided by informal carers such as family members and friends** – mainly spouses and children. **Informal care is in principle not paid** and there is no formalised contract, even though an informal care giver may receive income transfers and, possibly, some payments from the person receiving care. Although it substitutes publicly funded LTC, it should be noted **that there are "opportunity costs" derived from informal care: the impact on labour market and productivity, as well as on carers' health status itself.**’ – European Commission, The 2018 Ageing Report



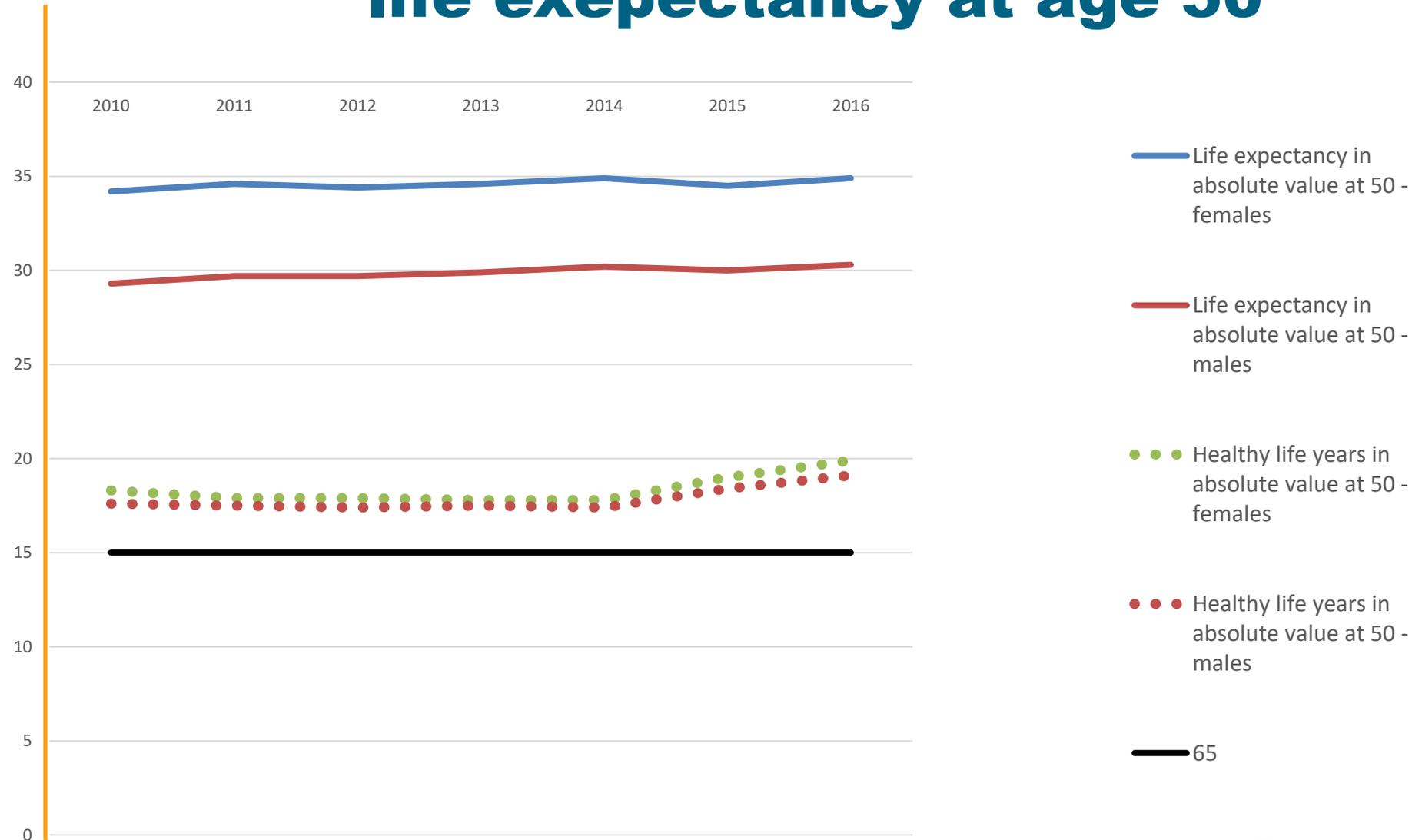
Unequal outcomes



Impact of childcare and informal care on pension adequacy

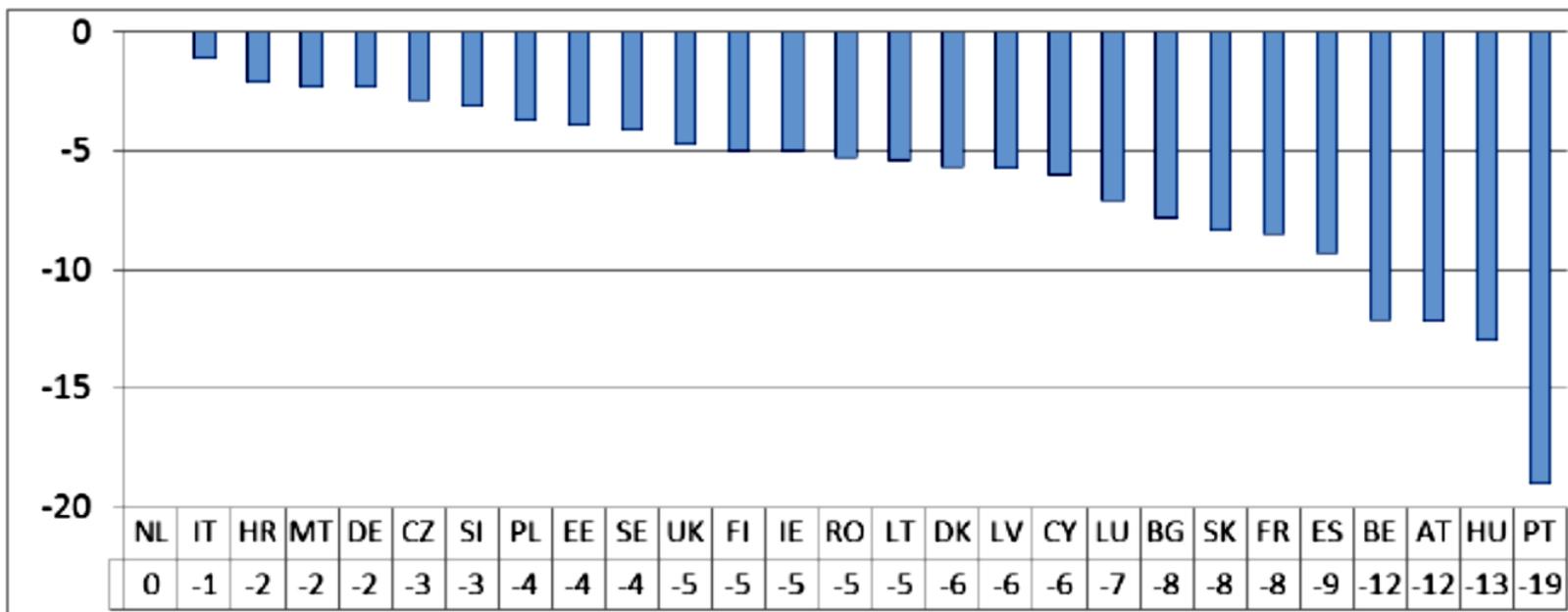


Life expectancy and healthy life expectancy at age 50



Impact of longevity risk on pension adequacy

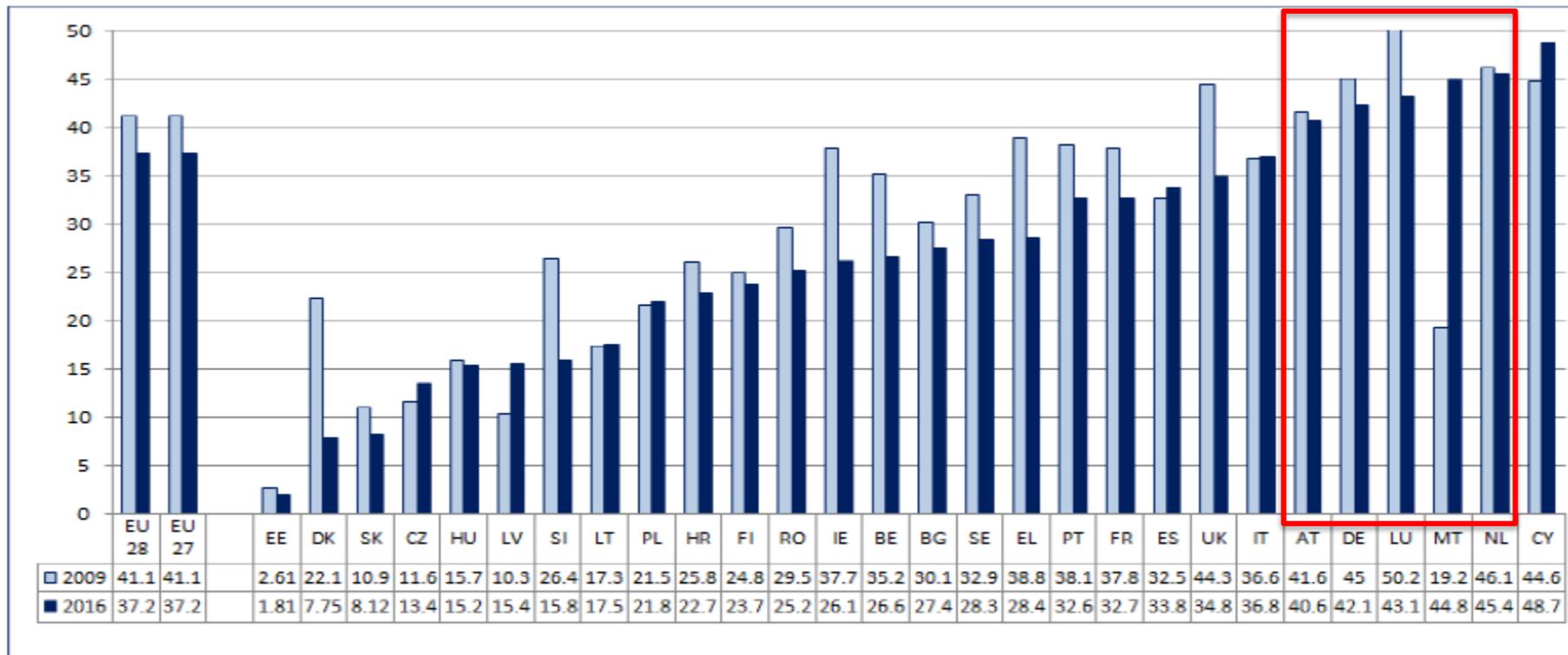
Figure 71: Net TRR, base-case man, 10 years after (2066), p.p. difference from base case



Source: OECD and Member States' projections. Notes: countries are ordered by TRR 10 years after retirement. EL no data.

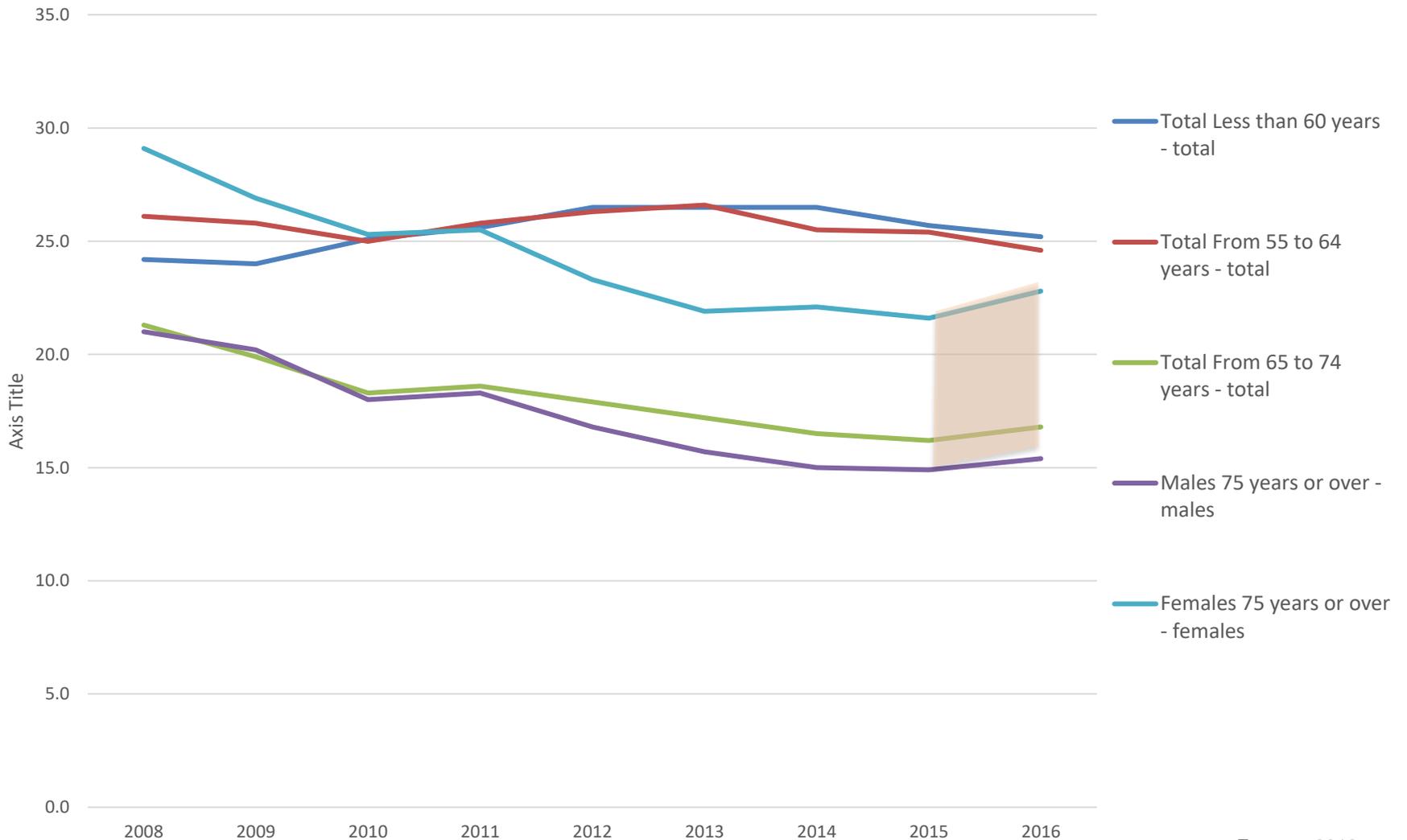
Gender gap in pensions

Figure 37: Gender gap in pensions, pensioners aged 65-79, 2009 and 2016, %



Source: Eurostat, EU-SILC. Notes: 2010 data for HR; data sorted by data for 2016.

People at risk of poverty and social exclusion



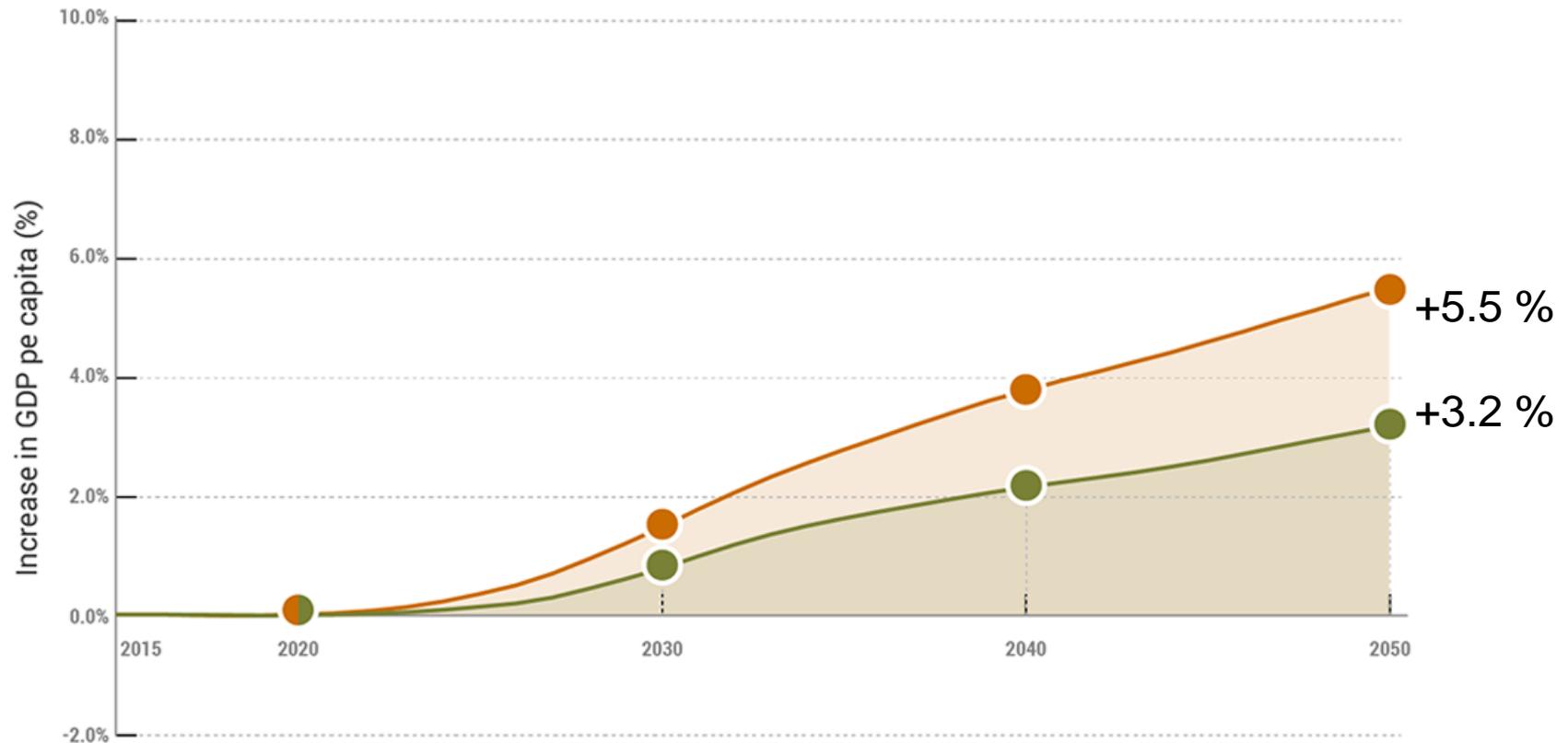


Policy pointers



Economic benefits of gender equality

Activity GDP graph chart



Work-life balance

- **Commission proposal to introduce family leaves**
- Paternity leave
- Non-transferrable parental leave
- Carers' leave – 5 days
- Flexible working arrangements

Work-life balance: carer's leave

Option 1: 12 weeks throughout the career, unpaid

Option 2: 4 weeks per career, paid at sick pay level

Option 3: 5 days per year paid at sick-pay level

Table 12: Estimated macro-economic impact of carers' leave options

	Option 1	Option 2	Option 3
Impact on GDP, NPV 2015-2055 (change compared to baseline)	- € 0.3 billion (-0.0001%)	+ € 56.6 billion (+0.01%)	+ € 45.6 billion (+0.01%)
Impact on labour force in 2030/2050 (change compared to baseline)	2 000/1 000 (+0.00%/0.00%)	39 000/49 000 (+0.02%/0.02%)	21 000/30 000 (+0.01%/0.01%)
Impact on employment in 2030/2050 (change compared to baseline)	6 000/6 000 (+0.00%/0.00%)	45 000/76 000 (+0.02%/0.03%)	34 000/52 000 (+0.01%/0.02%)
Impact on real incomes in 2030/2050 (change compared to baseline)	+ € 0.1 billion /+ € 0.1 billion (0.00%)	+ € 1.8 billion /+ € 7.9 billion (+0.01%/0.03%)	+ € 1.7 billion /+ € 5.9 billion (+0.01%/0.03%)

European Commission, Impact assessment accompanying the document 'proposal for a directive ... on work-life balance for parents and carers', COM(2017)253 final, 26/04/2017

Care infrastructure

‘**The minimum infrastructure gap** in social infrastructure investment is estimated at **EUR 100-150 bn p.a.** and represents a total gap of over EUR 1.5 tn in 2018- 2030.’

‘**[Population ageing] creates the need to make affordable integrated chronic health and social care accessible.** EU citizens aged 65+ may expect to be able to manage their daily living activities independently for less than half of their remaining years. Addressing this issue **calls for different ways of organising our communities and cities as well as our health, social and long-term care services and housing.**’

‘This can only be done through **a real boost in public and private investments**, working hand in hand to provide the most appropriate, efficient social infrastructure and services for people.’



-- Fransen, del Bufalo, Reviglio, Boosting Investment in Social Infrastructure in Europe – Report of the High-Level Task Force on Investing in Social Infrastructure in Europe, *European Economy Discussion Paper 074*, January 2018

Long-term care and dignity:

EUSTACEA

Sensitise on the specific needs and demands of older people in need for long-term care; prevent and combat elder abuse

WeDO and WeDO2:

develop a sustainable European partnership bringing together organisations which commit to work together for promoting the well-being and dignity of vulnerable older people, and to prevent cases of abuse against them by promoting quality in long-term care

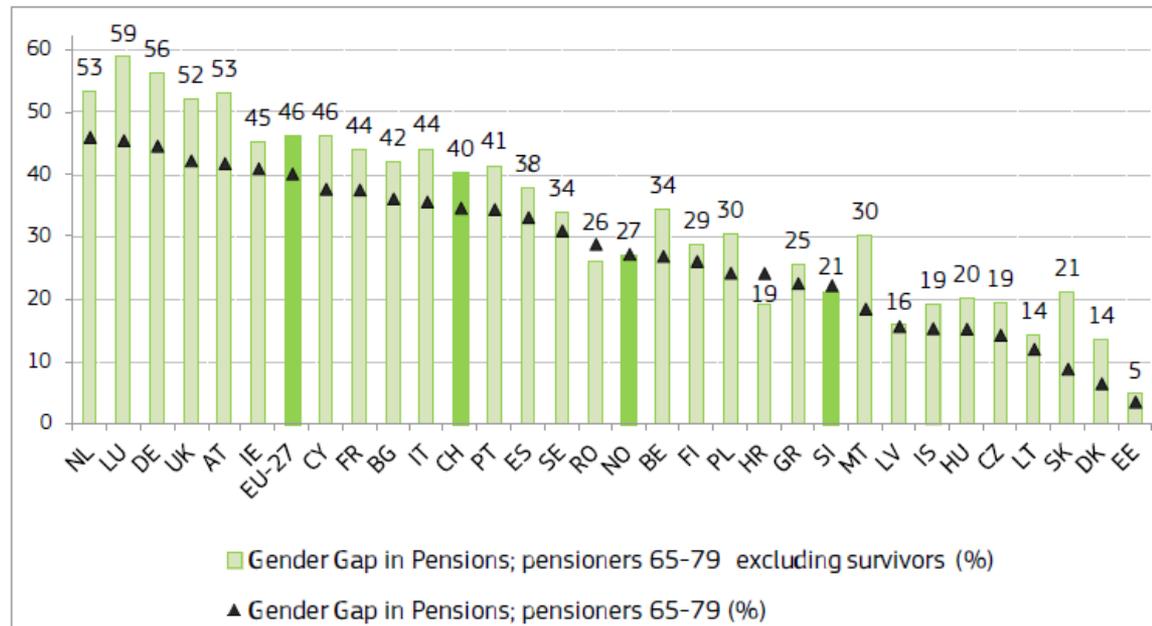


Pension credits / survivor's benefits

Pension Adequacy Report 2018: 'Pension credits are a key policy lever that limits the impact on pension adequacy of such career breaks'.

European Pillar of Social Rights Principle 15 (old-age income): pension credits included in the first draft, not in the final version

Figure 8: Gender Gap in Pensions; pensioners aged 65-79, excluding survivors, 2012



Source: EU-SILC 2012, own calculations. In BE and IE figures are based on 2011 data.

European Commission,
Men, Women and Pensions, 2015

Making older women visible

- Pension Adequacy Reports – next in 2021
- 2015 Latvian Council Conclusions: ‘21. Eliminate potential gender bias in pension systems, in particular by performing ex-ante gender impact assessment of pension policies prior to implementing reforms. ‘

- European Pillar of Social Rights

European
Pillar of
Social Rights 

- Sustainable Development Goals

5 GENDER
EQUALITY



1 NO
POVERTY



10 REDUCED
INEQUALITIES





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