ACTIVE AGEING AND GENDER EQUALITY

Marcella Corsi and Manuela Samek Lodovici

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This paper discusses gender inequalities in old age and analyses measures implemented in the main policy areas of active ageing (employment; training and life-long learning; volunteer/community work; age-friendly environment and supportive services), in order to identify effective strategies in a gender equality perspective.

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Marcella Corsi\textsuperscript{1} and Manuela Samek Lodovici\textsuperscript{2}

Abstract

Ageing is a distinctly gendered phenomenon, women being increasingly represented in the older cohorts of the European population, due to their longer life expectancy than men. Furthermore, gender differences and inequalities are a fundamental feature of social exclusion and poverty in old age. The twofold discrimination against older women workers based on gender and age stereotypes, combined with their greater vulnerability in the labour market caused by women-specific work trajectories (i.e. career breaks, part-time employment and the gender pay gap) compound with institutional arrangements in producing higher risks of poverty in old age for women than for men. While inadequate or obsolete skills remain the main barriers for older workers to remain in or re-enter the labour market, for women also unpaid work responsibilities (in particular care burdens) constitute severe constraints. Indeed crucial gender issues in old age relate to the role of older women as both major providers and users of care services.

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Introduction

Ongoing demographic changes due to low fertility rates, continuous increase in life expectancy and the approaching retirement age of the baby-boom cohorts are expected to affect the European population size and age-structure dramatically. By 2060 almost one in three citizens in the EU will be aged over 65, up from the current level of around one in six. At the same time there will be a marked change in the size and age structure of the working-age population, with the peak of the age distribution moving to ever higher ages.

Population ageing is posing a big challenge for the welfare of European men and women. At the social level, the projected reduction of the workforce may raise issues of macroeconomic performance, while the increase in the number of elderly people may place stress on public budgets due to increased expenditure for pensions, health and long-term care, heightening the risks of exclusion from the labour market, family and community life, and intergenerational

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However, ageing brings also potential opportunities. The elderly may significantly contribute to tackling the challenges of population ageing by remaining active and autonomous after retirement and delaying exit from the labour market.

The viability of the European social model depends crucially on more elderly men and women remaining in employment, and active ageing emerges as a key factor in the process of optimising opportunities for health, participation and security and as a way to enhance the quality of life as people age\(^3\). The historical increases in educational levels and substantial improvements in health conditions contribute to make elderly people a great potential for social and economic development.

Ageing is a distinctly gendered phenomenon, women being increasingly represented in the older cohorts of the European population, due to their longer life expectancy than men. Furthermore, gender differences and inequalities are a fundamental feature of social exclusion and poverty in old age. The twofold discrimination against older women workers based on gender and age stereotypes, combined with their greater vulnerability in the labour market caused by women-specific work trajectories (i.e. career breaks, part-time employment and the gender pay gap) compound with institutional arrangements in producing higher risks of poverty in old age for women than for men. While inadequate or obsolete skills remain the main barriers for older workers to remain in or re-enter the labour market, for women also unpaid work responsibilities (in particular care burdens) constitute severe constraints. Indeed crucial gender issues in old age relate to the role of older women as both major providers and users of care services.

Based on the EGGSI Comparative Reports\(^4\), this paper provides a discussion of gender inequalities in old age and of measures implemented in the main policy areas of active ageing (employment; training and life-long learning; volunteer/community work; age-friendly environment and supportive services), in order to identify effective strategies in a gender equality perspective.


1. Gender inequalities in old age and policy needs

1.1 Gender differences in labour market conditions

Most European countries still have a large unused potential in terms of the older segment of the labour force, and especially the labour force of older women. In 2009, about 55% of men and 38% of women between 55 and 64 years old were employed, even if in the last decade employment rates have increased more for women than for men, both at the EU-27 level and in most European countries.

As shown in figure 1, European countries differ to a large extent in the degree to which they are able to include older workers in employment, and only three countries (Estonia, Latvia and Finland) exhibit an employment rate of older workers slightly higher for women than for men.

Participation in the labour market depends critically on individual financial circumstances and the alternatives available. A key decision often facing older workers is whether or not they can afford to retire, taking into account the various different characteristics of the old-age pension system, such as the age of entitlement to benefits and the benefit level, as well as the expected gain from continuing to work (also in relation to increasing pension benefits) and whether it pays to stay in work.

Work-or-retire calculations are a particular preoccupation for women as they may not have worked in the paid labour market continuously, thus diminishing their retirement income. Financial incentives in pensions systems and other welfare benefits can therefore have an important influence on older workers’ retirement decisions.

Thus the wide variability in employment rates of older workers across countries may be due to disincentives to working longer embedded in public policies rather than different attitudes towards retirement age. Strong financial disincentives to remain in the labour market after 55 often arise from the design of pension systems and from other benefit programmes (particularly those concerning unemployment and disability), which can be used as pathways to early retirement. This suggests that better designed policies can help increase the employment of older workers, especially in those countries which have low employment rates for those aged 55–64.

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The replacement rate of pension income, and, where relevant, other social transfer programmes (such as early retirement schemes and unemployment and disability benefits)\(^6\) shows that in 2009 there were considerable differences in aggregate replacement rates across European countries, both for women and for men (figure 2).\(^7\)

More importantly, there appears to be a reasonably strong negative correlation with employment rates for men aged [55-64], indicating that higher benefits may reduce the incentive to stay at work for older men. However, no such correlation appears to be in place for women in the same age cohort. Thus, the reasons for women’s lower employment may lie

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\(^6\) Replacement rates show the level of pensions as a percentage of previous individual earnings at the moment of take-up of pensions. Public pension schemes and (where appropriate) private pension arrangements are included, as well as the impact of taxes, social contributions and non-pension benefits that are generally available to pensioners. Aggregate replacement rates, which may be seen as a national average effective replacement rate, are computed as the ratio of income from pensions of persons aged between 65 and 74 years and income from work of persons aged between 50 and 59 years.

\(^7\) The OECD has calculated theoretical expected replacement rates in old-age pensions systems (over a five-year horizon and at ages 60 and 65) across a range of cases of people with different characteristics (DUVAL, 2003). According to these figures expected replacement rates at ages 60 and 65 vary considerably across Member States.
rather in other factors discussed in the literature, such as social and cultural variables, labour market discrimination or the burden of care work.

**Figure 2 – Employment rates of people in late working age [55-64] vs. aggregate replacement rates, 2009**

Source: Eurostat - LFS main indicators and European Commission, Employment and social policy indicators, Overarching Indicators. The employment rate is calculated by dividing the number of persons aged 55-64 in employment by the total population of the same age group. The Aggregate Replacement Ratio is the ratio of income from pensions of persons aged 65 - 74 years and income from work of persons aged 50 - 59.

The extent of inactivity

The mobilisation of the potential labour supply of inactive people plays a major role in getting more people into the labour force. Older workers have a key part to play in this since economically inactive people in the age group 55–64 account for close to one third of all inactive people of working age in the EU-27.

Despite the positive developments in older worker employment in recent years, the participation rates among older people in the EU remain low, with over half the 55–64-year-olds currently inactive. Furthermore, despite the greater rise in participation of older women than of older men, substantial gaps remain in the gender-specific activity rates across most Member States, with rates generally much lower for older women than for older men (figure 3). Indeed, in almost half the Member States, less than one in three women aged 55–64 participates in the labour market.

**Figure 3 – Activity rates of persons in late working age [55-64], 2009**
The activity rate of older workers is calculated by dividing the labour force aged 55 to 64 by the population of the same age group. The labour force is the total number of people employed and unemployed. EU includes 27 countries.

This highlights the fact that, for many countries, further efforts to reduce the gender gap in activity will necessarily be a key element of any strategy to increase the labour supply of older people.

By comparing activity rates for the age group 55–64 with those for the age group 25–54 across countries, it is possible to see whether cross-country differences in rates of older men and women are correlated to differences between countries in overall participation rates (figure 4).

For men there is only a weak correlation between activity rates for the prime working-age and the older age group, suggesting that cross-country variations in the participation of older men is mainly the result of differences in the characteristics of the labour market for older workers.

However, for women, higher activity rates at younger ages is strongly associated with higher participation at older ages, as evidenced by the reasonably strong (and statistically significant) positive correlation between the rates for the two age groups.

**Figure 4– Activity rates of people in late working age [55-64] vs. those in prime working age [25-**
This therefore suggests that differences across Member States in activity rates for older women reflect, to a significant degree, the differences in participation of women in general. Indeed, developments in activity rates for older women reflect both the effect of rising activity rates for subsequent generations of women and changes in their behaviour at advanced ages. Thus, apart from addressing the various factors affecting older workers’ participation, strategies to respond to the low activity rates among older women also need to address the reasons for low participation of women in the younger age groups.

Flexible working time arrangements

The recent rise in employment of the 55–64 age group as a whole has not been associated with increased fixed-term or with part-time employment, but rather with the more traditional or standard types of employment. As shown in figure 5, Member States differ considerably especially in the diffusion of part-time employment among older workers, ranging from 81% for women in the Netherlands to zero for men in Estonia.

Part-time employment is more widespread in countries where the older workers’ employment rates are higher, especially in the case of women. Accordingly, the diffusion of part-time employment seems to be more closely associated with the employment of older women than with that of men. However, this result is greatly affected by the extreme case of the Netherlands, where the older women’s employment rate as of 2009 was higher than the EU-

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27 average (at 44.7% as compared to 37.8%) and part-time employment accounted for 81.4% of the older women workers. Belgium, Germany and the United Kingdom are the only other European countries where over half the elderly women workers are in part-time employment. Furthermore, contrary to the overall trend, among older workers over the period 2000-2009 part time work exhibits a moderate increase for men and a certain decrease for women, both at the EU-27 level and specifically in Germany, Ireland, Iceland, Lithuania, Hungary, the Netherlands and the United Kingdom (figure 6).

Figure 5 – Percentage of employees with part-time and fixed term contracts among older workers, 2009

Source: Eurostat - LFS main indicators;
Part-time employment rates represent persons aged 55 to 64 employed on a part-time basis as a percentage of the number of employed persons of the same age. Fixed-term employment rates represent persons aged respectively 50 to 64 employed on temporary contracts as a percentage of the population of the same age. Employees on temporary contracts are those declaring a fixed term contract or a job which will terminate if certain objective criteria are met, such as completion of an assignment or return of the employee who was temporarily replaced.

Part-time employment and self-employment seem to be important elements in raising the employment levels of people aged 65 and over, although temporary employment does not seem to play a major role. The low incidence of fixed-term employment in the expansion of older workers’ employment suggests that the recent improvement for older workers has not been associated with increasingly precarious employment.

Figure 6 – Evolution of part-time and temporary employment among older workers,
Source: Eurostat - LFS main indicators. Part-time employment rates represent persons employed on a part-time basis as a percentage of the same age population. Fixed-term employment rates represent persons aged respectively 50 to 64 employed on a temporary contract as a percentage of the population of the same age.

1.2. Access to education and lifelong learning

As the existing literature shows, educational attainment is a particularly important factor in the employment of older workers. At all ages, employment rates are significantly higher the more educated the workforce, especially for women. This is even more true for women in late working age, whose employment rates are more closely correlated with educational attainments than in the case of men of the same age cohort, as shown in figure 7.

Currently women of late working age exhibit lower average educational attainment than men, with the only exception of Estonia, Finland, Ireland and Latvia. However a rebalancing trend in the educational gender gap is occurring, mostly as a consequence of the younger women’s educational choices.\(^9\)\(^10\) Public policy can also play a leading role in rebalancing older men’s


\(^10\) AUER and FORTUNY (2000) point out that, while the ‘educational upgrading’ in younger generations should provide the basis for younger cohorts to eventually enter the older age group relatively well-equipped, longer duration of schooling cannot be a substitute for lifelong learning: ‘without lifelong learning, the incoming
and women’s skills by encouraging and developing an environment favourable to lifelong learning.

**Figure 7– Educational attainments and employment rates of people of late working age, 2009**

Source: Eurostat - LFS main indicators and Eurostat - Education and Training; Educational attainment is measured as the share of population in the age cohort [55-64] having successfully completed upper secondary or tertiary education. The educational classification used is the International Standard Classification of Education (ISCED 1997) coded according to the seven ISCED-97 categories. Less than upper secondary education is ISCED 0-1-2; Upper secondary education is ISCED 3-4 and Tertiary is ISCED 5.

Continuing to update skills during working life to respond to the changing needs of the labour market is critical if older workers are to remain at work longer. Continuing to update skills during working life to respond to the changing needs of the labour market is critical if older workers are to remain at work longer. Adult learning and training can play a key role in overcoming the lack of formal education or in the acquisition of basic skills, and are important to re-engage the low-skilled in learning and help them to become better adapted to the changing labour market.

As can be seen in figure 8, in 2007 men still showed more frequent participation in learning activities in old age than women; only in the small group (below 1%) of older workers attending courses of formal education are women a majority.

This trend to some extent contrasts with the general finding that in the working-age population women participate in education and training more than men. The 2000-2009 trend...
exhibits a growth in participation in learning activities equal or higher for older men than for older women in the majority of European countries.

**Figure 8 – Participation in learning activities among old-aged workers, 2007**

![Graph showing participation in learning activities among old-aged workers, 2007](image)

Source: Eurostat - LFS main indicators and Eurostat - Education and Training.

Indeed, the move towards lifelong learning is a gradual process, but in the meantime there is still the need to sustain labour market inclusion for the present older workers (especially women). Thus both stock (the current problems of the older workers) and flow (launching a policy of lifelong learning for the younger cohorts) policies are to be pursued at the same time.  

A means of compensating for low educational attainment among today’s older age groups is through adult key skills programmes, in addition to addressing some of the barriers that seem to prevent many people from engaging in job-related learning later in life.

In a longer-term perspective, what is needed is a lifelong learning strategy for working-age people, addressing their needs throughout their entire working life.

**1.3. Gender differences in the risks of social exclusion**

At the individual level, population ageing in Europe may prove no less of a challenge than the

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task to be faced at the social level (e.g. in terms of fiscal and social policy), in terms of higher risk of social exclusion. Also from this perspective gender appears a crucial variable. As shown in figure 9, old-aged women exhibit higher at-risk-of-poverty rates than old-aged men. The gender gap is considerably higher in the [65+] age cohorts than it is in the [55-64] cohort.

**Figure 9 - At-risk-of-poverty rate of men and women (<65, 65+, 75+) in EU 27 (2005, 2009)**

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Data source: own elaboration based on Eurostat data on Living condition and social protection (EU-SILC)

For women, risks of poverty are more correlated to employment than for men, as shown in figure 10. Thus, including more elderly women into the labour market proves critical not only for sustainability of the European Welfare State systems, but also to grant a decent standard of living to women throughout their lifecycle. However, the greater exposure of women to poverty in old age, especially after retirement, also confirms the criticality of pension systems in preserving the social inclusion of older women vis-à-vis a trend in which for many Europeans growing older means getting poorer.14

**Figure 10 – Employment rates and at-risk-of-poverty rates of older persons, 2008**

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The at-risk-of-poverty rate is computed as the share of persons aged [55-64] with an equivalised disposable income below 60% of the national equivalised median income (after social transfers). The employment rate of older workers is calculated by dividing the number of persons aged 55 to 64 in employment by the total population of the same age group.

As shown in figures 11a and 11b, for persons aged [55-64] the correlation between the adequacy of the pension system and at-risk-of-poverty rates is negative and significantly stronger for women than for men. For persons aged [65+] the correlation appears slightly higher for men, although women exhibit a higher at-risk-of-poverty rate at the EU-27 level and in most Member States.

A crucial determinant of the lower incidence of poverty among men is their ability to accumulate assets and pension entitlements during their working age.

Monetary poverty is clearly only one aspect of social exclusion. Within the old-age population other dimensions of social inclusion such as living in good health, the availability of decent housing, or living in an environment organised in such a way as to allow for active participation in social life are all extremely relevant for everyday life.

While home ownership represents a measure of asset accumulation, inadequate housing arrangements are a form of deprivation per se. In this respect, it is notable that in the population over 65 years old, in all Member States, women experience higher rates of overcrowding in the accommodation they occupy (as shown in figure 12) and a higher housing cost burden as a percentage of their income.
Source: EU-SILC - Living conditions and welfare (2008) and European Commission, Employment and social policy indicators, Overarching Indicators;

The at-risk-of-poverty rate for a certain age group is computed as the share of persons of a certain age group with an equivalised disposable income below the risk-of-poverty threshold, which is set at 60% of the national median equivalised disposable income (after social transfers). The Aggregate Replacement Ratio is the ratio of income from pensions of persons aged between 65 and 74 years and income from work of persons aged between 50 and 59 years.

Some of the manifold aspects of social exclusion may be summarised in the perception of limitations in daily activities. When asked their own perception of such limitations, a gender gap emerges between the elderly and increases with age. As is shown in table 1, European countries exhibit mixed evidence. In 14 countries women declare more often than men that they perceive limitations in their everyday activities. A similar balance is found among young retirees (persons aged between 65 and 74 years old), among whom women declare limitations.
in daily activities more frequently than men in 15 countries. This mixed evidence eventually becomes clear-cut in the case of the elder retirees aged [75-84], among whom in only four countries do the men declare a perception of limitations in their daily activities more frequently than the women (specifically in Estonia, Ireland, Latvia and Norway).

Figure 12– Overcrowding among older persons, 2008

Table 1 – Self-reported perceived limitations in daily activities (%), 2008

<table>
<thead>
<tr>
<th>Men</th>
<th>Women</th>
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Source: EU-SILC Living conditions and welfare (2008)
This indicator is defined as the percentage of the population living in an overcrowded household. A person is considered as living in an overcrowded household if the household does not have at its disposal a minimum of rooms equal to: - one room for the household; - one room per couple in the household; - one room for each single person aged 18 and over; - one room per pair of single people of the same sex between 12 and 17 years of age; - one room for each single person between 12 and 17 years of age and not included in the previous category; - one room per pair of children under 12 years of age. The EU includes 27 countries.

Self-perception of limitations in daily activities covers the various domains of daily life in which the elderly may face limitations. However, this indicator may suffer from a certain idiosyncrasy in the different persons’ assessment of what constitutes a “limitation”, or even in their propensity to remember and report them.
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<td>UK</td>
<td>12.6</td>
<td>15.4</td>
<td>18.9</td>
<td>10.6</td>
<td>14.8</td>
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<tr>
<td>Iceland</td>
<td>12.0</td>
<td>13.5</td>
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<tr>
<td>Norway</td>
<td>6.8</td>
<td>5.9</td>
<td>14.0</td>
<td>10.3</td>
<td>8.8</td>
<td>13.5</td>
</tr>
</tbody>
</table>

Source: EU-SILC - Health status;
The data refer to the percentage of the population perceiving limitations in activities because of health problems, for at least the last 6 months. Answers are totally subjective on a limited set of qualitative definitions: “Very easy”, “Easy”, “Difficult”, and “Very Difficult”.

A more objective measure is the limitations in access to health care, which is a form of deprivation for those in bad health and in many instances prevents active participation in society. Among the elderly, women constitute the majority of those with unmet medical needs, and the gender gap increases with age. The most frequent reason for being unable to access adequate healthcare is its cost. Only in four countries are the men aged [55-64] more disadvantaged in this respect than the women, and only in three do the men aged [65-74] experience cost-related limitations more frequently than the women. The emergence of a gender gap when dealing with the issue of expensiveness may partly depend on women’s
lower average income and greater poverty.

Access to healthcare is also limited by long distance and poor transport infrastructure and facilities. Accessible and appropriate public transport is important in ensuring access to basic services in a gender perspective because in some countries or regions there are fewer women drivers than men due to economic and/or cultural reasons. In both the age brackets considered [55-64 and 65-74] women declare unmet needs for medical examinations due to the distance of healthcare providers more frequently than men in 20 out of the 27 Member States.

Finally, it is noteworthy that also the indicator of self-perceived health status exhibits a gender gap that increases with age. Self-perception of health, given the high subjectivity of the answers as well as the often poor knowledge of human physiology and of own actual health status, is frequently considered by social scientists an indicator of happiness, optimism or life satisfaction, rather than an actual indicator of the population’s medical conditions. It proves thus an important source of information on the overall welfare of the elderly as they themselves perceive it. This indicator shows that the numbers of countries in which men declare a very bad health status more frequently than women steadily decreases, as age increases.

2. Assessing active ageing policies in a gender perspective

2.1. Pension and labour market policies

In the face of population ageing, increases in participation and employment rates for older workers are essential to help sustain economic growth, reinforce social cohesion and the adequacy of pensions, and to manage the rising financial burden on social protection systems. As women represent the largest share of the elderly, increasing women’s employment in old age is necessary to preserve economic prosperity and sustainability for the European social model, as well as to contribute to women’s active ageing and their greater social inclusion.

The higher risk women face of social exclusion in old age is a consequence of their entire life course, as the lack of adequate policies for work-life balance leads to gendered spells of inactivity during working life. Women’s employability in old age may thus be very low and

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re-entry in the labour market particularly problematic\textsuperscript{16}.

A vast array of employment policies has been adopted in European countries to foster older workers' participation and employment: from wage subsidies to the implementation of anti age-discrimination legislation, to policies and initiatives facilitating the labour market re-entry of older workers and women aged 45 and over. Fundamental to support older worker retention in employment is the regulation of working time arrangements, including part-time work, further training of part-time workers and of workers aged 50 and over, firing and retention policies and policies supporting health and safety at work.

Pensions are also fundamental in this respect. Currently the main reasons why workers aged 55-64 leave their jobs are retirement (46\% of cases) and early retirement (19.2\%), while dismissal or redundancy (9.5\%) and own illness or disability (11.5\%) come next. Retirement and early retirement may be induced or even financially supported by employers, if they do not see the advantages of retaining a diverse workforce; they may imply age discrimination or more generally low demand for older workers, or may signal scant incentives (or even disincentives) for workers to remain at work.\textsuperscript{17}

Of these possible reasons behind retirement and early retirement, discrimination should apparently be the less relevant, as workplace discrimination based on age is prohibited in EU-legislation. Application of such legislation is however variable and in general has yet to bring about a situation of real parity. As the European Foundation for the Improvement of Living and Working Conditions (2006)\textsuperscript{18} highlights, even the very definition of “old aged” varies markedly between genders, industrial sectors and occupational groups. Women in particular are often the object of discrimination: they still face difficulties in rising in their careers also in old age, earn less than their male counterparts, and encounter difficulties when seeking re-employment.\textsuperscript{19}

The other two reasons for early retirement, namely low demand for older workers and low supply, are no less relevant. Allowing older workers real choice when to retire, including the


possibility to postpone retirement, implies providing them with the opportunity to continue accumulating pension rights while earning labour income, as well as the opportunity to be more actively involved with mainstream society. The issue is especially relevant for women, because on average they receive smaller pensions and suffer from a higher risk of poverty in old age as a consequence of their frequently irregular and interrupted career patterns. However, women often lack a real option to postpone retirement due to the difficulty of conciliating work and caring responsibilities specifically in their 50s, when they are often taking care of their parents as well as their grandchildren, and the double burden makes it more complicated to continue working with the same intensity as before.

Thus, a twofold strategy appears appropriate: on the one hand policies to limit the use of early retirement and, on the other hand, “active” measures to favour employment maintenance and reintegration for senior workers, also addressing care burdens on elderly women. Among the active measures particular relevance is attributed to “senior planning”, i.e. encouraging firms to take senior workers into consideration and adapt age management in workplaces.

Pension reforms

The approach to active ageing has so far mainly focussed on pensions and social security reforms. Pension reforms are indeed fundamental to retain elderly workers at work, however they should be accompanied by measures to support the employment of elder workers.

In recent years the general trend in pension reforms has been to: create incentives to work longer; tighten the link between contributions paid and benefits received by the individual; take life expectancy more explicitly into account; and promote the provision of supplementary individual or occupational pensions.\(^\text{20}\)

To avoid increased gender differences in income in old age, this trend should be accompanied by measures to enable and encourage women, and mothers in particular, to participate continuously in the labour market and build careers in the same way as men do. On the one hand, this would contribute to the adequacy of women’s social security entitlement in old age, in the face of currently lower average pension benefits being paid to women than to men and

higher at-risk-of-poverty rates for women pensioners. On the other hand, such measures improve the long-run sustainability of pay-as-you-go pension systems.

In nearly all European countries recent reforms have been aimed at extending working lives and reducing access to early retirement.

A widespread trend is to extend the age of compulsory retirement especially for women, by gradually raising the female retirement age towards that of men. Such a measure places a higher proportion of the social policy adjustment burden resulting from population ageing on women, and thus in some countries it has been criticised by women’s movements and in feminist research.\textsuperscript{21} However, in more recent research it is argued that equalising men’s and women’s retirement age is in fact a positive measure because it conveys a cultural message of gender equality and reduces the financial incentives for families to have women do all the unpaid work at home.\textsuperscript{22}

A second category of policies aimed at extending working lives makes use of financial incentives created within pension schemes. A general trend in this respect is the introduction of partial or full actuarial adjustments of the amount of pension benefits on the basis of the individual’s residual life expectancy. In this way retiring earlier is discouraged by benefit reductions. In the case of perfect actuarial fairness, monthly payments are adjusted exactly to the amount necessary to make the total sum of pension annuity received during the pensioner’s residual life course independent of the age at retirement. Such an arrangement couples the benefits of guaranteeing pension system sustainability with the advantage of allowing ample flexibility for workers in terms of retirement age. However, insofar as women’s life expectancy in old age is higher than men’s, pension systems taking in the principle of actuarial fairness are confronted with the issue of whether to adopt gender-specific life expectancy parameters. With gender-specific actuarial corrections, for any retirement age the women’s monthly pensions would be lower than the men’s because they would presumably be receiving them for a longer time. However, gender is but one of the many factors that systematically affect life expectancy and it would be perceived as unfair to make it a decisive consideration; for this reason most countries do not adopt gender specific life expectancy parameters.


A third stream of reforms aimed at extending men’s and women’s working lives is the gradual abolition of most options for early retirement. In many countries this apparently gender neutral measure in fact addresses a relevant gender unbalance, for men are frequently over-represented among early pensioners as a consequence of two widespread characteristics of early retirement schemes. First, early retirement is frequently related to long records of past contributions and thus disproportionally rewards men who benefit from uninterrupted work histories. Second, early retirement frequently depends on sector-specific collective labour agreements, or sector-specific favourable regulations, usually favouring male-dominated occupations. Besides country-specific institutions and regulations affecting the diffusion and gender impact of early retirement schemes, there are gender differences in attitudes to employment and reasons for early exit: financial considerations seem to be predominant in men’s choices, whereas for women social aspects of having a job and care burdens may also be important. Research carried out in the UK, for example, shows that while old-aged women do not express a markedly lower propensity to work than men, perceived age-related barriers to employment, such as ageism, are likely to affect women’s behaviour.23

Finally, in some countries a peculiar channel for early exit from the labour force used to be through access to disability, sickness and incapacity benefit schemes.24 Consistently with an overall strategy of active social inclusion, such schemes are increasingly being reviewed to increase the incentive for workers to remain at work.

A number of recent reforms have also strengthened the link between pension benefits and past contributions to the system. Besides the introduction of actuarial corrections, discussed above, this process has mainly implemented the introduction of longer contribution periods required to qualify for a full pension, and by devising formulas for the calculation of benefits that refer to lifetime earnings in the place of the average salary of the last few years. The compound effect of these measures is that pension benefits will increasingly depend upon workers’ entire career, with an ambiguous gender effect. On the one hand, since men’s salaries typically exhibit higher dynamism in the late career and the gender gap is higher at old age, such reforms reduce men’s pension entitlements more than women’s. On the other hand, since women exhibit more irregular and interrupted career patterns, they may suffer

sharper reductions in benefits determined with reference to lifelong earnings. The final gain or loss implied by these policies thus crucially depends upon the details of pension system regulations and benefit formulas.25

A crucial challenge for the capacity of European pension systems to contribute to the active inclusion of elderly women is the fact that women often fail to accumulate sufficient pension entitlements to secure a decent standard of living in old age. The higher risk of poverty faced by women in old age depends primarily on their lower accumulation of pension rights during working life relative to men, which is mainly a consequence of the gender pay gap and of women’s more frequently interrupted careers.

The accumulation of pension entitlements for women is lower than for men especially within individual and occupational pension plans, because these are more directly linked to employment and wealth accumulation and in the vast majority of cases private schemes fail to take into account periods of income reduction (and thus lower contributions, or none at all) due to unpaid work burdens.26

There are no universal solutions to the problem, because in each country it is necessary to find a balance between adequacy of benefits and social sustainability of the system, also in a gender perspective. On the one hand, women who take one or more career breaks due to care responsibilities should be able to enjoy a certain level of social security in old age. On the other hand, a gender-assessed pension system would need to compensate for women’s disadvantages in the labour market without providing incentives towards maintenance of the current gender roles and unfair division of unpaid labour between the sexes.

A partial solution of low pension income may rest on allowing the accumulation of pension and labour income. This policy creates more favourable conditions for growth in employment of persons of retirement age and, coupled with a larger diffusion of part-time and flexible work arrangements, may help sustain the income of the younger women pensioners.

In some countries, another solution adopted to tackle the issue of women’s lower pension benefits is the introduction of specific forms of flexible retirement options or pension credits for women with children. However, from a gender perspective it is to be noted that while allowing parents to retire earlier induces older workers to withdraw from the labour force,

pension credits constitute recognition of unpaid work without implying disincentives to work. The main limitation of this measure is that most countries in which it is enacted only recognise pension credits for periods of childcare and not care in general (for example, not for eldercare).

**Policies supporting the creation of jobs for older workers and their employability**

Besides pension reforms, a number of Active Labour Market Policies (ALMP) have been adopted to encourage older workers to enter or remain longer in the labour market by adopting more flexible forms of employment for older persons and encouraging the employment of older people through financial incentives to employers and employees. Thus, while lifelong learning and continuing education are fundamental to allow older workers to update their skills and prevent the obsolescence of their human capital, in order to support the employment for older women it is crucial that employment and care services be easily accessible, of high quality and affordable for older people. The need to accompany employment policies with care services is due to the fact that the increase in older women employment may result in a reduction in the provision of informal care at home, jeopardising welfare for older men and women as recipients of care. A comprehensive active social inclusion strategy is thus necessary, including flexible employment arrangements, financial incentives for the employment of older workers and supporting services, like placement, retraining and care services.

With regard to increased *flexible employment arrangements* for older workers, in several countries modified working time arrangements have turned out to be one of the most important aspects to ensure that older workers stay longer in employment. In particular, it is largely recognised that part-time work can be a means for enhancing work–life balance and the employment rate of older workers, both men and women.\(^27\) From a life-course perspective, it is particularly important that workers benefit from a reversibility of working time arrangements, or in other words that they may decide to make more than one transition from full-time to part-time or vice versa.\(^28\) According to several researches on representative samples of the European population, a certain number of part-time workers are underemployed, i.e. they would like to work longer hours than they do. By contrast many

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women workers would like to be able to switch to part-time employment in order to conciliate their work and family life better.

Part of the obstacles to a greater flexibility of employment arrangements reside in labour demand, because firms may incur greater costs (for example the cost of hiring a second worker if partial replacement is necessary) or adopt human resources practices which discriminate part-time workers in relation to training and promotion prospects.\(^\text{29}\). For this reason, in most European countries there are financial incentives for such arrangements. Disincentives to the use of part time work may also be embedded in the institutional framework, for example with regard to the regulation of the rights of part time and flexible workers relative to full-time workers.

Finally, an obstacle to the diffusion of flexible work arrangements may rest with pension system regulation. To contrast these disincentives, some countries have started to review pension provisions for workers with atypical careers and for the self-employed, with a view to easing access to statutory and supplementary pension schemes. For example, some countries allow people to acquire pension credits for periods of short-term contracts, part-time and voluntary work as well as for some breaks in the work career such as for child and old-age care, education and unemployment.

In several countries financial incentives are offered to companies employing older workers to reduce the perceived gap between elderly workers’ cost and their productivity. Gender is rarely a qualifying requirement for participation in these programmes, though in some cases incentives are higher if the employer hires elderly women. The higher unemployment and inactivity rates for elderly women suggest that higher incentives for the hiring of women are a sensible strategy.

In many countries social contribution reductions or exemptions are granted to workers who continue working after qualifying for an old-age pension, or to employers who hire old-aged workers. When social contributions are proportional to wages these measures effectively provide larger financial support to male workers (or to firms hiring old-aged men). Moreover, if these measures aim at inducing a postponement of retirement in those systems in which eligibility depends on a certain number of years of contribution, they disproportionately affect men, who are more able to accumulate long contributory histories at a relatively younger age.

than women.

**Age management in workplaces and labour markets**

Age management is defined as those measures that combat age barriers and/or promote age diversity\(^{30}\). These measures may entail specific initiatives aimed at particular dimensions of age management and/or they may include more general employment or human resources policies that help to create an environment in which employees are able to achieve their potential without being disadvantaged by their age. The key actors in age management are the social partners and government at different levels, but also the NGO sector. Most policies and experiences of age management are however gender-blind, even if an explicit gender perspective and gender-specific age management strategies would prove relevant in the face of the multiple discrimination faced by elderly women.\(^{31}\)

### 2.2. Training and lifelong learning

Education and lifelong training policies play a crucial role in addressing the challenges of population ageing, not only in terms of achieving the required qualifications and flexibility in the workforce and in laying the foundations for life-long learning, but also by raising the population’s state of health and financial situation, as education and acquired knowledge have been shown to be positively related to the health in old age, as well as to the ability to manage their financial assets properly.

This assumes the adoption of a life course approach to work and employability and the creation of equal access to knowledge and skill development opportunities over the life course for all. Inadequate or obsolete skills are indeed he main barriers to remaining in or re-entering the labour market for older workers. A lifelong learning system combined with a suitable training provision to older workers’ needs in their workplace is an important way forward.

A gender approach to adult training and lifelong learning is necessary because research has shown that while women constitute the majority of workers and jobseekers enrolled in adult

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education programmes, numerous gendered disadvantages still exist for women learners.32 Women’s capacity to participate in lifelong learning is substantially affected by unpaid domestic and care work burdens. As shown before in many countries elderly men participate in lifelong learning more often than women.33

A gender mainstreaming approach to training and lifelong learning for women and men of late working and early retirement age is however lacking. Policy measures are seldom explicitly targeted to elderly workers, and consideration of gender aspects is still weak. There are few learning opportunities for women in general, and for mature women in particular, making adaptation to labour demand extremely difficult. A gender approach would prove fundamental within policies for continuing education and lifelong learning, because elderly women face more serious barriers to employment than men. On the one hand, research shows that women may struggle to continue or may even quit formal education due to unpaid work burdens. On the other hand, due to these gender-specific responsibilities, women exhibit more irregular and fragmented careers and thus, more than men, women returners to the labour market may capitalise on training and lifelong learning opportunities in the transition from unpaid to paid work.34 When they succeed in re-entering the labour market, it is often at the cost of discrimination, segregation and poor job quality, in terms of wages and job security.35 Training and the development of new skills may thus help elderly women to participate fully in the labour market on more equal terms with men and younger workers. A further issue on which research is needed is the question raised by feminist scholars and pedagogues, regarding the extent to which gender segregation in education and training and the very content of learning act to reinforce gender roles and stereotypes.36


Almost all European countries have designed age-related policy frameworks to set guidelines, priorities and general targets for the regulation and promotion of further training internal or external to the labour market. Furthermore, policies on leave schemes have been put in place in many countries with the aim to foster training participation through the introduction of workers’ legal rights to leave for training and/or through the provision of cost compensations to employers and/or subsidies to employees, as well as guarantees to retain the job at invariable conditions. Leave schemes for training purposes are not usually aimed specifically at older workers, but may potentially turn out to be particularly relevant in the gender perspective, as women encounter significantly greater time constraints than men due to care responsibilities, and consequently being allowed to participate in learning activities during working time allows for better time management on their part. Nevertheless, requirements based on minimum time spent continuously at work and firm size may favour male workers, which usually present employment trajectories with more solidly established records.

A comprehensive approach to the learning process should also take account of both paid and unpaid employment, organized forms of education and informal training, as well as unpaid housework, and community volunteer work in order to alleviate gender biases in the labour market and to encourage a greater use of acquired skills in paid work.

Women continue to carry most of the burden of household tasks, tend to manage different kinds of labour, and also tend often to exhibit irregular and repeatedly interrupted careers. They thus more frequently carry tacit knowledge not acquired in the workplace. Greater consideration for the recognition and formalization of activities and skills acquired at home may contribute to the full exploitation of lifelong learning potential, especially with regard to mature women.

Several countries have implemented different evaluation methods in the formalisation of existent learning and non-formal acquired competencies, skills and qualification especially through the introduction of National Qualification Frameworks according to European standards, with the aim to improve job mobility and labour market re-entry for senior workers.

Financial support and incentives to increase participation and overcome barriers to training and lifelong learning programmes have also been commonly adopted in the form of tax

concession or various mechanisms for refund of training costs to employers or employees. Indeed, they may be the most frequently adopted policy instrument to foster older workers’ participation in lifelong learning activities.

2.3. **Age-friendly environment and volunteer/community work**

An inclusive environment for older people offers opportunities for an active life and intergenerational contacts and represents a crucial precondition for an independent participation to social activities. The issue is a very much gendered one, because increasingly more women are over-represented among elderly persons living alone, as a consequence of rising divorce rates and women’s longer life expectancy. Widows and lone elderly women in general are at higher risk of poverty than lone elderly men and women in couples\(^\text{39}\) and frequently risk of incurring into isolation and social exclusion. Thus, especially after retirement elderly women’s active participation in voluntary activities may help reducing their risk of isolation as well as contributing to the development of solidarity.

Recent research shows that society and gender roles in old age are gradually changing, not always bringing net gains for women. Thus, men are increasingly involved in affective family relations, as grand-parenting.\(^\text{40}\) Conversely, increasingly often women are over-represented among lonely elderly persons.\(^\text{41}\)

Various national initiatives are raising awareness through research and mobilisation of different stakeholders while policy-makers are promoting older people civil engagement and inter-generational projects by funding initiatives and schemes. Local governments in particular play a fundamental role in the adoption of comprehensive measures for the creation of age-friendly communities and in offering opportunities for volunteer and community work. **Community centres**, which can take on different forms and carry on different activities (e.g., information point, cultural and leisure centre, etc.) are an important measure that is likely to increase the availability of services for elderly people as well as the awareness and cohesion between generations.

Creating an inclusive environment for older people means tackling ageism, exploring the


issues of prejudice, stereotyping and discrimination as they affect older people. Throughout Europe there is an overwhelming perception that older people are treated less favourably because of their age. There are a significant number of national initiatives aimed at raising awareness through research and mobilisation of different stakeholders. Although they are frequently framed within a gender-blind discourse, they are indirectly relevant both for the importance of eradicating ageism and because women are preponderant among the elderly and increasingly so among the oldest.

Besides the attempts to modify the cultural milieu, community centres represent an important concrete measure to establish a friendly environment for elderly men and women. Since women outnumber already men among the population aged 70s, they are the majority of visitors and service users of community centres. Community centres are also fundamental as information points for older people, their families and friends, providing relevant and reliable information on a wide array of services. Furthermore, in many cases community centres may help women to organise the provision of care work better.

Several researches suggest there may be productive ageing through *domestic and volunteer work after retirement*. Domestic work and family solidarity (essentially provided by women) are recognised as productive economic activities. Volunteer work is also productive and its economic returns may be quantified and assessed. Volunteer work may also generate positive spill-over, at the individual level (social activities and commitment improves living conditions and health of ageing volunteer workers) and at the collective level (social activities and commitment of ageing workers favours the emergence of value and behaviours for a confident and efficient society). As for domestic work, volunteer work is much gendered at all ages. In general, women, being more involved in domestic work, join associations less than men (40% versus 49%) or invest in volunteer activities: 45% of

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42 Following Butler (1969) we adopt a definition of ageism as “the systematic stereotyping of and discrimination against people simply because of their age”. Research shows that there are nine main characteristics or stereotypes associated with older people: illness, impotence, ugliness, mental decline, mental illness, uselessness, isolation, poverty and depression. See PALMORE, E. B. (1999), *Ageism. Positive and Negative*, Springer Publishing Company, Berlin.


volunteers are women, 22% of women have a volunteer activity versus 30% of men. While men are more often involved in professional, civic, leisure, sport, housing or local development associations, women rather invest in relatives culture, education, health, old-age or religious and social welfare associations. However, the gender gap is progressively reducing since women increasingly participate in volunteer work and have access to responsibilities in associations.

Policy makers now pay more attention to volunteer activities by partially funding initiatives and schemes to extend civil engagement by older people and to support inter-generational projects. In some EU countries (for example France and Germany) this policy is still a subject of public debate because it is sometimes seen as considering the elderly as instruments rather than ends, paving the way to cuts in social welfare funding and the shedding of regular jobs. On the contrary, the Nordic countries have a high level of voluntary and community work, which includes the voluntary work done for the elderly. Voluntary and non-profit organisational work is emphasised as being an important part of the problem-solving needed to deal with contemporary and future challenges within the care for the elderly, but also as a means for supporting active ageing.

Many countries are now increasingly concerned with how to sustain and develop civil society activities in the volunteering sector. However, gender seems to play only a very subordinate role in these politically-promoted projects, even though the gender-differentiated distribution of civil engagement has been known for many years in policy discussions. Thus, it is evident that a person’s education and previous professional career together with gender stereotypes continue to operate in the honorary and voluntary spheres of society. For example, very often the distribution of older men in volunteering entities is concentrated in the prestigious areas and activities of “honorary political offices” (such as positions on governing boards), while older women continue to concentrate on the more invisible activities in the areas of “social engagement”.

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2.4. Supportive Services

The adoption of comprehensive measures for ensuring the accessibility, availability and quality of public transportation, housing, healthcare and LTC services are crucial for facilitating an independent, safe and active life in old age. In promoting policies in these fields it is necessary to take account not only of the prevalence of women in higher-age categories, but also of the different threats faced by men and women in particular areas of life as well as of their different needs and specificities.

Healthcare services

Measures to improve healthcare services are very important for the integration and participation of older people. In order to ensure effective provision of healthcare, it seems essential that primary healthcare be reinforced and that an integrated model of care and services be created at the local level. Health services should contribute to the integration of older people into society and their local environment and help them to mobilise their potential for independence and self-sufficiency.

The challenges we face in the context of an ageing population tend to be more qualitative than quantitative, i.e. they entail a change in approach and priorities rather than simply expanding capacity.

One of the most serious challenges in the area of long-term care involves the integration of health and social services. The sheer numbers of different providers and sources of financing hinder attempts to ensure continuity and comprehensiveness of care. The division of powers among different systems and providers and separate sources of financing increases the risk of fragmentation and inadequate coordination of services, lack of transparency in the system for clients and providers, inflexible services and unclear responsibility for the objectives and outcomes of care.

As for gender differences, from the scattered research and data available, it appears that older women are more affected than men by chronic diseases and psychological disorders (especially those which increase with age, such as sleeping disorders and anxiety problems).

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but they usually receive less treatment than older men, even if they rely more often on institutional care than men do.51

Even if universal or nearly universal rights to care are basic principles in all European countries and most of the European population is covered by public health insurance, these basic principles do not always translate into equal access to and use of health care. Residency, socio-economic and geographical factors can affect the accessibility to health care for specific groups. In all of these factors there are specific gender issues to consider.

Financial barriers are particularly relevant for low income groups and for women. Income inequalities are especially related to the lack of insurance coverage, the cost of certain (specialised) types of care (such as dental, ophthalmic and ear care) which are often not covered by public insurance systems, and the incidence of private insurance systems. The increasing role of private health insurance and out-of-pocket payments may increase gender inequalities, since men are more likely to be covered by private insurance than women, although women are higher consumers of health care services and medicines. Women usually have a lower income and do not benefit from the same kind of firm-based private insurance coverage as men do. In addition, private insurance schemes are less attractive to women since they usually consider age and gender-specific risks in defining contributions. Women from ethnic minorities and poor households may be especially penalised by the privatisation of health services and the increase in out-of-pocket spending on health care. There are no sex-differentiated comparative data on insurance coverage by type of insurance in European countries, however it is likely that financial barriers are particularly relevant for women living in those countries where the incidence of cost-sharing is higher and the extension of public insurance coverage is lower.

Cultural barriers are also particularly relevant for women, especially for immigrant women and women of ethnic origin. Cultural barriers can be expressed in terms of prejudices and lack of knowledge among healthcare professionals concerning gender specificities in needs and types of care to be provided. Language barriers, as well as traditions and cultural practises also play a role, as certain groups of immigrant women and women of ethnic origin have more difficult access to health facilities and information on sexual health. On the other hand, men also have to face stereotypes in accessing health care and prevention programmes.

51 Another issue that has recently been reported in the media and discussed is violence toward and abuse of the elderly.
Geographical variations in coverage and provision are another relevant barrier to access health care. The supply of health care services is typically greater in bigger cities and more densely populated areas, whilst there is a lack of General Practitioners or family doctors and of certain basic specialist services in small, rural and remote areas. Hospitals are also often unevenly distributed across the countries, with the explanation in some cases coming from geographical features (due to the presence of islands or mountains). The distance from hospitals and health care centres and the lack of accessible transportation and facilities particularly affect women (especially women living in rural or mountainous areas, the disabled and the elderly), as they are less autonomous concerning mobility than men (they drive cars less frequently then men), and live more years in old age and ill-health.

As for the existing service provisions of long-term care (LTC), two key issues have to be considered in a gender perspective: women represent the majority of caregivers, both formal and informal; and women are also the main beneficiaries of LTC (both of service in kind and benefits in cash) in the majority of the European States, due to their longer life expectancy and their reliance on formal care, given that they often have no care alternatives in their household, because they are more likely to live alone than men.

In many European countries, there is increasing awareness of the need to acknowledge gender differences in health care. This is the case among governmental institutions, universities, and especially NGOs which have traditionally been very active in providing specialised services to women and other disadvantaged groups. Gender-sensitive strategies have been implemented within health care and medical research, and resource centres and research institutes with special knowledge of women and health have been created. It must nevertheless be noted that the gender mainstreaming approach to health care is generally still under-developed and, aside from reproductive care, little taken into account when offering service provisions.

In the last fifteen years, the European countries have brought in reforms aimed at removing inequalities in access to LTC and improving the quality of care. These reforms present different features across countries as the solutions provided result from the traditional LTC framework in a given country. While Northern European countries have rationed service provision, the continental countries have proceeded to increase the number of people

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receiving LTC considerably, and the Mediterranean countries have basically not changed their delivery system.

Given the relevance of informal care and the predominance of women as carers, measures supporting informal carers have a positive gender impact. Support for informal caregivers may include information and training, tax benefits and payments, regulation of businesses or initiatives by private organizations aimed at making it easier for family members to combine work and care-giving.\(^{53}\)

*Transport services*

Accessibility and appropriate public transport, its quality and safety are important in ensuring access to basic services and in involving the elderly in cultural and social activities, as well as in cultivating social contacts.\(^{54}\)

Research has consistently shown that men and women make different use of transport facilities and that in most countries transport policy is systematically biased towards meeting men’s transport needs, while women, and especially elderly women, are particularly vulnerable to poor transport infrastructure\(^{55}\). Due to the pervasiveness of gender roles, men exhibit more predictable transport use patterns. Most working-age men travel in the morning from rural areas and urban suburbs to productive facilities and city centres, and then travel the opposite way in the late afternoon. By contrast, the women’s role both within and outside the household implies that they use transport facilities more frequently, though usually for shorter travels, and they more frequently than men travel off peak hours and in peripheral areas.\(^{56}\)

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\(^{54}\) See for example FIEDLER, M. (2007), *Older People and Public Transport*, Rupprecht Consult, Cologne, available online at the URL: [www.rupprecht-consult.eu](http://www.rupprecht-consult.eu)


\(^{56}\) See for example HAMILTON, K., RYLEY HOYLE, S., JENKINS, L. (2005), *Public Transport Gender Audit*, Research Report, University of East London, available online at the URL: [http://www.uel.ac.uk/womenandtransport/audit.htm](http://www.uel.ac.uk/womenandtransport/audit.htm)
Furthermore, in some countries or regions, women are less likely than men to own a car and
drive less than their male counterparts either for economic or for cultural reasons. Thus,
women are more dependent on public transport services despite the fact that these may prove
more expensive for women (for example when tariff zone policies favour traffic into peak
areas or disregard peripheral areas). Moreover non-economic factors may affect women’s use
of public transport facilities, e.g. fear of violence and abuse, or for certain religious
minorities’ cultural restrictions on promiscuity between men and women.\textsuperscript{57} Thus, it is
important not only that public transport be accessible, but also safe and that social support be
available to the users and to women and the elderly in particular.

In the European countries, promotion of transport use by the elderly translates into two main
policy approaches: subsidisation of the urban and rural public transports fees, allowing for
fare reductions or free access to an assorted range of age categories; and the development of
adapted or dedicated transport services to enable access to basic services, especially health
services (hospitals and clinics, long-term care institutions, and more generally health care
providers), even if public transport coverage for the elderly living in rural and/or
economically depressed areas risks being limited or threatened by current fiscal austerity
measures.

Most public policies are however gender-blind, and an integrated approach to active ageing
and a gender perspective in the transport domain is not yet a major concern in documented
policy initiatives. Even if these policies indirectly benefit elderly women because they are
more represented among the elderly and the poor, a more systematic approach may prove
more effective in better meeting men’s and women’s aspirations for an active old age, in
which access to transport services is crucial.

\textit{Housing policies}

Safe housing and an environment that facilitates mobility and social relations are necessary to
maintain the independence and social participation of older people. Housing arrangements
suitable to the individual’s state of health enable them to live in a natural environment, even
in the case of people with medical and other limitations. Accessible housing increases safety
and makes caring easier for both informal and professional carers.

A gradual shift from the provision of care in traditional nursing homes towards the promotion

\textsuperscript{57} SEC(2010) 1002 Final.
of independent living of the elderly in their own homes seems to prevail at the European level. This is partly accomplished through the provision of various home care and in-house services, for example through subsidies to foster adaptation, accessibility and functionality of dwellings to elderly-specific needs.

Research on the gender dimension of housing in old age is still relatively underdeveloped. Private rental has traditionally been pointed out as a vulnerable arrangement for elderly women, due to their high risks of poverty and/or loneliness. By contrast, home ownership is traditionally regarded as the most suitable housing arrangement for the elderly. However, in a gender perspective all housing forms may imply some risks of social exclusion and an integrated approach is thus necessary. Therefore, while for elderly couples home ownership may in general prove the most convenient housing arrangement, for elderly women living alone it may prove sub-optimal, as their income in old age may be too low to sustain all dwelling-related expenditures. For this reason housing subsidies for the elderly may be considered as a policy bearing indirect positive gender effects. Furthermore, several European countries are experimenting a wide range of innovative housing options or encouraging new forms of communal living and intergenerational cohabitation as means to combat isolation and social exclusion.

3. Conclusions

Despite increased attention to the consequences of demographic change and the issue of active ageing, European countries still lack a coherent and integrated policy strategy for the employment and social inclusion of women and men of late working and early retirement age, as well as a clear understanding of the gendered implications of active ageing strategies.

The relevance of gender in many aspects of the ageing society, such as differences in access to education and health, care responsibilities and participation in the labour market, the impacts of demographic changes on gender equality are not embodied in the current active ageing strategies. Most policies and programmes are gender blind, do not explicitly target

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59 CZISCHKE, D. and PITTINI, A. (2008), Ageing and Housing in the Europena Union, European Social Housing, Research Briefing, Year 1 Special Issue, Brussels.

60 http://www.ymparisto.fi/download.asp?contentid=80705&lan=fi
elderly women but rather aim at the social inclusion of more generic “vulnerable groups”. Nevertheless, demographic characteristics of the older population, frequently translate in a greater participation of women in such programmes.

Overall, the evidence reviewed shows that in European countries there is little attention to the gender implications of active ageing strategies:

• The approach to active ageing has so far mainly focussed on pensions and social security reforms. Measures taken are largely based on the dominant male trajectory of work and retirement. Career breaks, part-time work and low pay are penalised by pension reforms. Moreover the longer life expectancy of women compared to men means that more older women are and will be at risk of poverty.

• Austerity measures resulting from the ongoing economic crisis are likely to have particularly detrimental effects on older women’s access to basic services and on women care providers.

To enhance labour market participation, social inclusion and active citizenship for the elderly, policy responses need to ensure the integration of a gender perspective in all active ageing strategies at all levels of governance as a major response to multiple discrimination and inequalities accumulated during the whole lifetime mostly affecting European ageing women.

Emerging evidence across the policy areas reviewed also suggest the adoption of a life-course approach to gender and ageing in order to enhance labour market participation, social inclusion and active citizenship during the entire life course. The unequal gender distribution of formal and informal care duties, that also in old age worsens gender-based disadvantages accumulated during the whole lifetime, may be alleviated by the introduction of support arrangements such as part-time contracts or job-sharing, and new forms of paid leave. Suitable mechanisms should be developed in order to ensure the accumulation of adequate pension rights to women, often facing substantial risks of poverty due to loose labour market attachment and the gender pay gap. The adoption of proper instruments for an assessment of the different impacts of pension reforms on women and men in Europe deserves to be examined in depth, to effectively account for gender differences in career trajectories and potential discrimination when dealing with pension systems.

In order to ensure that quality and appropriate social and health services respond to older women and men’s specific needs, care services should be developed and ensured for the
longest possible period of time. It is important in this respect to consider that home-based long-term care services especially affect women, given their “double role” as service providers and majority of users. Support measures for informal carers need to be developed in the form of recognition of their status, also providing benefits and social security rights, in order to facilitate the engagement of women in paid activities. Public and private institutions for elderly care should evolve in an age-friendly environment by enabling the development of a participatory approach in decision-making for the design and management of care services, and promoting continuous training and incentives to employed carers.

Intergenerational solidarity should inform active ageing policies across all policy areas. The transfer of knowledge, skills and professional experience across generations should be supported through appropriate age management strategies in the workplace or through senior workers associations’ advice to job seekers, while social measures and the option of remunerated activities are also needed for older women as providers of intra-household care services.

In times of economic and financial crisis, the effectiveness and sustainability of active ageing policies and programmes is threatened by the current and prospective reduction of public resources. Evidence emerging from the present Europe-wide comparative analysis suggests that proper management of the population ageing process and the required societal change may contribute to sounder economic and social policy.

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