

Wanted: Gender proof systems of Social Security and Protection !

1 Introduction: The face of poverty is female.

This is the case all over the world. Women have the highest risk of living or ending up in poverty. That is just as true in prosperous Europe.

All Western European Member States, such as Belgium, boast sound general Social Security systems that should provide a solid safety net and prevent poverty.

Nevertheless, people often slip through that net. Our women's organisation KAV ("Catholic Workers' Women") has found that these people are more often women than men.

Or in other words: our existing SS systems obviously fail to protect women in general and certain groups of women in particular.

- A first substantial group are single mothers.

Single parent families have a high risk of living on the edge of financial security or ending up in poverty.

The majority of these single parent families are run by women.

- A second group are the short-skilled women.

- The next group are women in very precarious working situations, more specifically temporary and atypical work, extremely diverse and flexible jobs.

Women are more often employed in the so-called "weak" economic sectors.

Their wages are low, and consequently so are the benefits and pensions which they are entitled to. They are often the first to be hit by unemployment in times of economic recession or crisis.

- And finally I would like to mention the substantial group of single elderly women, who have to get by on an extremely low pension.

What is wrong with our SS? Where does the system fail? Why is it that more women than men slip through the social safety net ?

Women in the labour market

Large numbers of women are active in the labour market and their presence is growing throughout Europe. That is a good thing, not in the least for our SS. The more people are at work, the better.

That has a beneficial effect on both SS revenues and expenditures. It is positive that more and more women have a "paid" job outside the home.

KAV, as an emancipatory women's organisation, can only cheer the increasing participation of women in the labour market and wants to encourage it.

However, women are still lagging behind in the labour market.

That labour market features a considerable inequality in opportunity between men and women, and not just in Flanders or Belgium.

Although there are notable differences between the various European Member States it is safe to state that this inequality in opportunity exists throughout Europe.

The pay gap

The pay gap between men and women or the “gender pay gap” is a fact that cannot be underestimated. That pay gap indicates the difference between the average pay for men and the average pay for women. In Belgium that difference amounts to 12%, according to calculations of the monthly pay for fulltime employees. Compared to other European countries Belgium’s pay gap is rather narrow.

In 11 out of the 27 EU Member States the pay gap was even wider in 2006 than it was back in 2002.

Although legislation requires equal pay for equal work many women still get paid less for the same jobs.

The pay gap is often disguised by the fact that more women are active in so-called “female” sectors as education, health care or care in general, where wages and salaries are relatively lower.

Women are more active in economically weaker sectors or the service sector, where pay is less generous.

The pay gap is not very visible and it is often denied by large organisations and corporations, where function classification systems are used to ‘objectify’ wages and salaries. Those function classifications often undervalue “female” skills and aspects, both figuratively and literally speaking.

Another important element in explaining the pay gap are the career choices that women themselves make in order to combine a job outside the home with a family.

More women work part-time and choose systems of ‘time credit’.

Besides the immediately tangible consequence of those choices, namely less income, they also impede women’s opportunities to flow through to higher, better paid jobs and to management positions.

This actual pay gap between men and women has a huge negative impact on women’s “lifetime” income and, consequently, on their possible benefits and later pensions.

The combination of work and family

Women are disadvantaged in the labour market when they become mothers!

The search for a balance between paid work and the family is still a female problem, all over Europe. Significantly more women than men take up parental leave, although they are both entitled to that leave.

The unequal division of care and education tasks between men and women is the main reason why more women fully or partially interrupt their careers.

Many of them consider a part-time job as the perfect solution. Throughout Europe three quarters of the part-time employees are women. In Belgium we see an increasing group of men who work part-time, but their number is still limited compared to the large numbers of women who do so, either voluntarily or forced by circumstances.

Since the mother often has the lowest income the choice is obvious!

And this is the social phenomenon that I would like to call the vicious circle of the wage gap.

Because most women earn less than men they are often the ones who opt for part-time work or leave of absence or who quit their jobs altogether in order to take care of their families. And this affects their position in the labour market in general and the average wages and salaries for women in particular.

The classic role patterns between women and men and the stereotype expectations are still firmly rooted in European society.

They strongly influence girls' and women's choices when it comes to education, fields of study, job choices and career planning. Women's disadvantaged position in the labour market and the pay gap, as well as their unequal opportunities in SS, are mainly caused by those choices.

On average, women earn less than men.

Lower wages and salaries lead to lower benefits and smaller pensions.

More women have short, interrupted or unstable careers, which means that they accumulate less rights, for instance to a livable pension.

Short, incomplete careers lead to smaller pensions.

The discriminations in the labour market are simply mirrored inside the SS system.

As a society we can all benefit from the elimination of the injustices towards all these working women. And it is also an unbelievable waste of talent! After all, women nowadays are more qualified than men, but their skills too often go unused.

That is why we really have to continue promoting "gender equality" in the labour market. Moreover, the SS systems need to be updated and adjusted so that they become "gender proof".

See the action by KAV and the ACV trade union (Flanders): "Ik stop met strijken" (I will stop ironing)

www.ikstopmetstrijken.be

New social risks

The models of SS and protection, as we know them in the EU, are often not sufficiently adjusted to the evolutions in our modern day society.

They rely too much on the one-earner model or breadwinner model: the man brings food on the table while the woman takes care of the household, children and other relatives.

However, we live in a day and age when the "two-earner model" is widely spread and families have all possible shapes and sizes.

Our SS has not been adjusted to reflect that reality and is therefore less adequate.

For instance, we all know that more people are getting divorced and that the number of single parent families is increasing.

Many of them are single mothers who are living on the edge of financial security.

Today a number of new social risks are not sufficiently covered by SS. Our model is not adjusted to today's reality and is therefore less adequate. And that increases the risk of poverty!

Our proposal: the balanced combination model

Our women's organisation KAV aims to make women aware of their unequal opportunities inside the SS system and the underlying causes.

We stress the sometimes disastrous consequences of certain career moves, such as a temporary or definite shift to part-time work or the decision to quit work.

We advise them to maintain a strong link with the labour market, even when they get children. We definitely encourage women to build up solid individual rights that will expand their financial independence and that will arm them in case they end up alone.

But that is not enough to end the inequality of opportunity between men and women in the labour market and inside the SS system. We need a new model for society, a fundamental change in attitude that will get rid of the stereotype distribution of tasks and expectation patterns.

The combination of paid work and family can no longer be the woman's problem or challenge, but should involve both partners.

Men should also help in combining. The so-called "new men" who also engage in the household, education of and care for the children are still a rare species.

Both women and men should have the opportunity to make well-considered choices that will allow them to combine their family and careers in a balanced manner.

If one of both partners decides to work part-time or interrupt their careers, it would be unfair to have that partner bearing all the risks of this decision (a family decision).

That is why we strive for balanced life careers for men and women. Even when children are added to the family, both partners should be able to maintain a strong link with the labour market. Everybody should have the possibility of making flexible and socially secured transitions, from fulltime to part-time jobs, of taking up 'time credit' and of temporarily interrupting their careers.

We are convinced that if a society strives for and evolves towards this "balanced combination model" both women and men will have more equal opportunities and we will all benefit.

KAV has developed and executed a successful campaign: Ponder your choice !

Set of demands for society and the various authorities:

We demand more recognition and appreciation for caring in general and for housekeeping and the care for children in particular.

The social partners and the authorities have to enable a balanced combination of paid work and family for women and men.

The possible choices that are to help them to organise their overall worktime or careers autonomously should be reinforced instead of phased out.

The social safety net (systems of SS) needs to be adjusted:

- The existing systems should allow for a balanced division of the consequences of those career shifts between both partners
- New measures are required to enable more flexible and socially secured transitions in a career
- Periods of leave of absence, needed to combine work and family, should be considered as "equivalent" periods when determining individual rights in SS

- Furthermore, the system has to take into account the wide variety of forms of cohabitation and the increased chance of career shifts. The situation of single parent families needs to be improved by urgent adjustments to the system.

Inside this “balanced combination model” men and women should be able to make well-informed career decisions. They need to be fully aware of the consequences of each decision on the accumulation of their individual rights. It is up to the authorities to disseminate sound information and to elaborate career planning systems.

The traditional equal opportunities policy is not obsolete!

All authorities should continue to promote it!

In order to gather new public support for this policy the authorities need to make the population aware of the gap between what has been accomplished in the field of legislation and jurisdiction and the daily reality. One example is the factual inequality between women and men, which is clearly illustrated by the pay gap.

We want the authorities and social partners to provide an employment policy that offers truly equal opportunities to women and men.

The importance of a “gender proof” upbringing and education is vital.

The fight against traditional role patterns and stereotype expectations absolutely needs to be continued and supported by the authorities.

It goes without saying that a family supporting policy is needed. A continued fight for qualitative, affordable and accessible family supporting services such as childcare should remain a priority.

More family friendly organisations and corporations and family friendly working conditions will be reasons for cheering!