

**Family, Work and Old Women's Situation in Italy and Spain:  
New Gender Inequalities**

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**Abstract**

The discussion about women's situation in old age has often been restricted to their employment biographies. For women, however, family factors play a large role in connection with welfare state models. The key research question is: "How has the condition of older women, including their retirement, been influenced by family- and job-related factors in Southern Europe?" Italy and Spain, particularly, exemplify the Mediterranean, familistic welfare model. This paper shows results from the Survey of Health and Retirement in Europe (SHARE) relative to these two countries (Wave 1). The data analysed highlight the impact of different experiences of motherhood, marriage and career, on women's retirement years. SHARELIFE contains standard questions concerning job and family life aspects. The samples thus obtained provide cases for further research on the situation of ageing women, including those who live alone. SHARE data show that, since the beginning of 2000, women have had shorter

careers compared to men, with many career breaks. These differences, which were not followed by any balancing policies in the Lisbon agenda decade, are now affecting women's retirement and creating new gender inequalities.

**Keywords:** old women, gender inequality, job and career, motherhood, welfare state, Southern Europe.

## 1. Introduction

Demographic projections in OECD countries are prompting a revision of how to meet the needs of ageing populations. The simple *live longer–work longer* solution (Keese 2006), proposed by the OECD, overlooks diversity within the older population as to the risks involved, especially for people with disabilities or low education levels. Furthermore, the above *formula* does not take into account the different experiences of men and women in work and family life trajectories (Elder and Giele 2009).

Raising the default retirement age, as well as reducing social security payments, such as long-term unemployment benefits (currently supporting men and women before their pensionable age), could make many older people more vulnerable (Litwin and Sapir 2009). Social inclusion requires in-depth understanding of current risks, as well as the life-course trajectories causing them. Among the gender inequalities penalising women, a topic still receiving little attention in the literature is the beginning of old age and its related withdrawal from active life. Women are particularly affected because of their greater average age compared with men's (Frericks *et al.* 2009; Garrouste and Paccagnella 2011); for the same reason, they are more exposed to the risk of widowhood, in itself a widespread financial problem, since reversibility pensions cannot always guarantee financial security. Besides, women's careers are usually made unstable by flexible work. Whether by choice or by necessity, flexibility tends to hinder access to the retirement phase. In addition, costs for maternity breaks are more likely to influence women's future and their present situation, especially in male breadwinner

model (MBM) countries. The risk of poverty for older women depends largely on their income after leaving a regular job or, for atypical workers, after reaching age 50. The security of retirement income is the cumulative result of different life trajectories. For men, the most important is their career (Damman *et al.* 2011). For women, the situation is made more complex by their work-family history, with proposed changes threatening even greater risks (Bould *et al.* 1997; George 2009).

In Southern Europe, the special regard in which care work within the family is socially held makes it relevant to the study of the issues questioned. Welfare policies have affected women's participation in the labour market, as well as maternity, at more than one level. Through these policies, the State can contribute to preserving or changing shared cultural models related to women's work inside and outside the home, including the sharing of house-hold and care-giving tasks within the family. By controlling the distribution of material and social resources, the welfare system regulates the structures of a gender-based division of labour and the criteria behind women's individual choices (Pfau-Effinger 2004), thus indirectly affecting their conditions in later life.

The possible impact of family and work factors on the pension income and living standards of older women ought to be a warning for social decision-makers. The availability of detailed and reliable statistical information is crucial to understanding the causal interrelationship of the demographic, socio-economic and life-course factors affecting retirement. The Survey of Health, Ageing and Retirement in Europe (SHARE) have recently fulfilled this task, the first European attempt to provide extensive cross-national micro-data related to the issue, considering a wide range of variables, including socio-demographic and economic-/work-related ones.

Retirement income in Southern Europe had never been studied because of nationwide representative samples of older women. This study has now been made possible by 2004 SHARE data providing a reliable background for exploring this issue among women aged 50 and older. The study's aim is to assess the impact of selected socio-demographic factors and job-related indicators on old women's condition in Italy and Spain as examples of Southern Europe.

## **2. Women at the Age of Retirement: Family, Work and Pension in Italy and Spain**

The socio-economic history of Italy and Spain reveals both similarities and differences in the last few decades as regards welfare state, gender gap, women's employment and retirement. The last few decades have seen both Italy and Spain undergo a transformation from a mainly agricultural to a post-industrial model (Bernardi and Garrido 2006; Barbieri and Scherer 2011). The labour force, however, remains rather low profile compared with other developed countries and, although women's participation in the labour market has increased, it is still quite limited. Both countries missed Lisbon Agenda targets such as women's employment at 60%, and even those set by 2020 EU Strategy (75% men and women employed). The unemployment rate was around 50% for women and 53% for men after the 2008 crisis.

By reflecting on the data in early 2000, this study aims to evaluate the effect of the Italian and Spanish socio-cultural contexts, as described above, on older women after a decade, and to make suggestions in order to diminish or eliminate some emerging gender inequalities.

According to international literature, women's pension situation is influenced by three main factors: a) women participate less in the labour market; b) they work fewer hours/years; c) their pay tends to be lower than men's. These characteristics are unfortunately entwined and, if the gap has diminished lately, it has done so slowly because of the crisis (OECD 2013a; Frericks *et al.* 2009; Leitner 2001; Bettio *et al.* 2013). The influences of the three factors above on women's pensions are in fact based on individual, family and social factors. Women often work less and fewer years, in inverse proportion to the number of children and the relative care tasks (since the appropriate reconciliation policies have not always been implemented).

In this regard, it is worth briefly mentioning the regulatory systems that could help to explain this circumstance. In particular, Numhauser-Henning (2013a; 2013b) and Rönmar (2013) carried out crucial studies in order to analyse the legal status of the elderly and to detect potential indirect discriminations regarding age and gender. A

great problem that has been detected in Italy and Spain is that retirement pensions are regulated without any gender perspective (Crespi and Zanier 2015).

In the case of part-time work effects, there is important evidence in the European Union Court of Justice that support this statement. Concerning Spain, see for example, the Elbal Moreno Case<sup>1</sup>. The Court states the indirect discrimination suffered by a cleaner (woman) because of the long period needed to reach a retirement pension. The Social Court of Barcelona, questioned the EU Court of Justice whether the directive on equal treatment for men and women in matters of social security disqualifies the Spanish legislation. The Court found that this directive precludes the Spanish legislation where a proportionally greater contribution period is required to obtain pensions credits by part-time workers if compared to full-time workers. To get a contributory retirement pension, which is already reduced in proportion to the part-time nature of their work, part-time workers, mostly women, need to work for a longer period. The Court states that indirect discrimination arises when a national measure, albeit formulated in neutral terms, contributes to the disadvantage of far more women than men. As it was, the legislation enhanced the disadvantage of part-time workers who had worked part-time for a long time, since, in practice; such legislation excludes those workers from any possibility of obtaining a retirement pension because of the method used to calculate the required contribution period. In addition, that national legislation affects more women than men, given that in Spain at least 80 % of part-time workers are women.

Moreover, fathers' take-up of parental leave is likely to remain low compared to women. One of the objectives of the New Directive on Parental Leave (Directive 2010/18/EU).<sup>73</sup> is to improve the equality between men and women through the extension of non-transferable parental leave quotas for each parent. The orientation is to adopt special measures, such as positive actions, in order to achieve substantive equality between women and men in society (Numhauser-Henning 2013a). Italy and

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<sup>1</sup> Ms Elbal Moreno worked exclusively as a cleaner for a Residents' Association part-time for four hours a week (10 % of the 40-hour statutory working week in Spain) for 18 years. Aged 66 years, she applied to the National Institute of Social Security for a retirement pension. Her application was refused on the ground that she had not completed the minimum 15-year contribution period required for a retirement pension.

Spain, for example, offer advantages for childrearing reserved to women or allowed to men only as second choice. In Italy, under the new contribution system, more favourable coefficients of transformation for maternity are now available. In Spain, women with a child and not actively working have 112 days contribution credits for pension purposes; this right is not recognised for men (Renga *et al.* 2010).

Age and gender are intersecting, not only in the social context that shapes the content of the law, but also in the law itself. An intersectional approach has been introduced in the legal development within the EU, in the emerging discussion about the need to recognise discrimination on multiple grounds. Both age and gender are established as important factors in EU labour law. Nevertheless, possible intersectional effects of these two factors are still disregarded in the legal rules (Votinius 2013). In addition, this suggests the importance of a dialogue between retirement law, family law and labour law.

A ban on age discrimination was introduced by the EU through the European Council's Directive 2000/78/EC, establishing a general framework for equal rights in employment to cover age among other grounds for differential treatment. Age is also among the non-discrimination grounds in the list in Article 21 of the EU Charter on Fundamental Rights 2000<sup>2</sup>. The EU declared 2012 as the Year of Active Ageing. As well as opportunities and working conditions for the participation of older workers in the labour market, active ageing also means combating social exclusion and gender inequality. These ambitions are reflected in the Europe 2020 Strategy and in the Employment Guidelines 2010. The economic crisis and high unemployment levels, however, have made the implementation of proactive policies increasingly difficult (Numhauser-Henning 2013a).

When women opt not to work, they jeopardise the possibility of receiving an adequate pension. So far, many women in Europe (especially in the South), including those who worked for some years before motherhood, can rarely satisfy all the criteria required for a decent pension (Frericks and Maier 2008).

The changes introduced in the pension system in Europe in the 1990s and 2000s have left the condition of workers approaching retirement practically unaltered. More

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<sup>2</sup> In particular, the Employment Equality Directive and a section of primary law after the Lisbon Treaty.

significantly affected are the so-called baby-boomers (those born in the 1960s). Increased life expectancy, demographic change, the instability of family relationships and the reform of pensions have made old women more liable to poverty (Corsi and Samek 2010). Besides considering the elderly a homogenous population (i.e. regardless of fragility levels), this perspective is gender-neutral, as stressed by Elder and Giele (2009): namely, it ignores the different work and family paths of men and women, with the risk of producing new gender inequalities between different generations. Besides women, the bleakest scenarios feature the self-employed and, generally, atypical workers. Women and men alike increasingly risk unemployment once they have turned 50; their pensions face a rocky future, with amounts likely to drop well below those granted to their older counterparts.

Today, retirement in Italy is under the effect of the reforms made by Amato in 1992 (law decree no. 503) and Dini in 1995 (law no. 335) aimed at setting the relationship between social security spending and GDP and raising the default retirement age.

After the Prodi and, especially, the Fornero reforms (respectively, 2007 and 2012), the criteria for the system's financial sustainability has changed: the longer life is, the later it is possible to retire. The first adjustment of pension requirements to life expectancy will take place, from January 1<sup>st</sup> 2016 through 4 extra months added to the minimum pensionable age or years of contributions for, respectively, old age and early retirees. To qualify, employees in both the public and the private sectors will need to be aged 66 years and 7 months, besides having paid social security contributions for at least 20 years. Private-sector employees are particularly affected by these changes, since they must reach a higher retirement age while, previously, the qualifying one was 65 years and 7 months.

In Spain, the *Toledo Pact*, made in 1995 and implemented in 1997, helped to finance the social security system, thus protecting the spending power of pensioners. Nevertheless, social security expenses in 2000, in both countries (Italy, 25% and Spain, 20%, of GDP), were lower than the EU average (27.1%).

Spanish pension law consists of the Royal Legislative Decree 1/1994 and the Real Decreto-ley 5/2013. It has one income-based pension system. Some important amendments were made with Ley 27/2011, in relation to the agreement between

Government and social partners signed in February 2011. These amendments started to be applied in 2013 and they will continue to be so until 2027. The present pensionable age is 65 for both men and women, with 38 years and 6 months' contributions to obtain full benefit. Entitlement to pension payments is achieved after 16 years' contributions. As of 2027, the pensionable age will be 67 for both men and women.

According to EU-Silk data, in 2000 the overall expense for retirement benefits was 8.6% of the GDP in Spain and 14.6% in Italy (where there was an increase of over 5%, compared with 1990). More recently, some important changes have been introduced by the pension reform: in 2013 Spain spent around 10% of its GDP on public pensions, less than Italy (15.4%), but slightly more than the OECD average (7.8%). Nevertheless, in the OECD countries the gender gap increased: in 2011, women receiving pensions were on average 39% less than men (33% in Italy and Spain); in many parts of the world more than a third of women have no pension.

Italy, followed by Spain, has the highest percentage of couples in Europe where only the man is in work (about 10% above the European average, according to Eurostat 2007). This inequality was transferred from the labour market to the pension system and remained critical in both countries from 2000 to 2010: in Spain, a woman's average pension is 40% lower than a man's, and the proportion of women entitled to old-age pensions is lower than the corresponding proportion of men (Vara, 2013). In the same period (2000-2010) in Italy, the differential between the average amounts of pension and retirement income for men and women increased by, respectively, 5.4 and 2.3 percentage points. Over half (54.8%) of the women and only one third (34.9%) of the men receive less than 1,000 euros (Istat 2012).

Old age and retirement pension rates are higher for Italian women, nearly three times as high as in Spain. According to EU-SILK data for 2003, in Italy there was a 3.3% rise in the average amount of pension income compared with the previous year. This was accompanied by an increase in the provision of disability pensions (+ 6.2%) and, to a lesser extent, invalidity and old-age pensions, as well as sickness benefits received by

women, especially if widowed (European Commission 2003)<sup>3</sup>. As also confirmed by our analysis, access to personal retirement income by most women is linked to widowhood, in Spain more than in Italy, though the overall household income is now lower in both countries.

As anticipated, maternity is one crucial factor affecting women's careers as well as their general life course. The experience of maternity can significantly influence the financial security of women during their retirement years, the latter varying according to different contexts and welfare systems. The literature contains many studies on the so-called "orderly careers" (Moen 2003; Bailyn 2004; Buhlman 2008) but these models better fit men's roles than women's ones, especially where older generations are concerned. Many studies show that for married men parenthood has, typically, a positive impact on their careers (Browning 1992) or delays retirement (Damman *et al.* 2011). The interpretation is that, when faced with greater financial responsibilities due to the presence of young children, a man will increase his work effort. The more complex situation of women who become mothers, especially in Southern Europe, partly explains the long-term risk of vulnerability. In fact, the history of work-family reconciliation policies for women born in the first half of the 20<sup>th</sup> century is not a long one in either Italy or Spain (Crespi 2007). Family policy, including family allowances, provision of childcare and maternity leave, divorce and support payments, other welfare state benefits, as well as the structure of the labour market, have produced different models of work-family balance, and also different financial consequences associated with them differ accordingly (Crompton *et al.* 2007; McGinnity and McManus 2007; Misra *et al.* 2007; Lewis 2009). The reasons for analysing women's retirement separately from men's lie in the peculiar way women experience the transition to retirement and old age. While there has been much research on the potential outcomes of policies on women's wages during their childbearing years (Waldfoegel 1997; Budig

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<sup>3</sup> Disability and invalidity pensions provide financial support to those affected by physical, intellectual or psychiatric conditions that prevent work, or permanent blindness. Sickness benefits apply to temporary illness.

and England 2001; Rossi 2006), this study will address the retirement outcomes of these policies.

Trend data show that, if the welfare system supports working women during their maternity periods with parental leave and/or *ad hoc* care (as in Scandinavian countries), their pension treatment and life quality in old age are more similar (not just financially) to men's (Esping-Andersen, 2009; Pettit and Hook, 2009). Conversely, limited access to maternity/parental leave (as in Southern Europe, including, of course, Italy and Spain), forces working mothers to return to work earlier or leave the labour market permanently (Dex *et al.* 2008; Crespi and Strohmeier 2008). Maternity breaks make the women's working life discontinuous, and women's employment tends to be based on part-time or temporary contracts, with repercussions on pension contributions<sup>4</sup>. Currently, in Italy and Spain over 10% of the potential female and male workforce is inactive or in part-time work, due to personal and family responsibilities (Eurostat 2012). This situation is particularly problematic in Spain, where, considering the number of females aged 55-64 who do not work due to care-giving tasks or other family responsibilities, the percentage rises to over 40%. Besides, in Spain the rate of temporary contracts (12%) and working at home (17%) among women over 55 with one child is higher than in Italy (3.3% and 4.9%) (OECD, 2012).

The employment condition has a relevant influence on the the pension future condition both in Italy and in Spain. Because of the frequent interruptions in their working life (and pension contributions), women are more liable to find themselves unemployed and with no pension rights (Radl and Bernardi 2011; Barbieri and Scherer 2011). In Italy and in Spain, as elsewhere in Mediterranean Europe, the activity rate of women over 55 is low, compared with the European one and with that of their male contemporaries. Motherhood remains negatively correlated with employment across Italy and Spain and, even if the incompatibility of work and motherhood over 55 is not so relevant, work opportunities are rather restricted by having children. This is

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<sup>4</sup> From a comparison with EU-SILK data there emerges an increase in part-time work among women aged 55-64 from the late 1990s. Especially in Italy, the percentage of part-time female workers among the total of working women increased from 11.2% in 1993 to 18.5% in 2003. In Spain, the growth was less pronounced (14% in 1993 to 17% in 2003), whilst the ratio of temporary female workers remained very high: 34.6% over the total working women population in 2003, against 12.2% in Italy.

particularly evident in Spain, where the rate of temporary contracts and working at home is higher than in Italy. Not all of these women are eligible for a pension (Pugliese 2011) because they have not reached the minimum contribution level.

As concerns working life, research shows a number of different trends in different European contexts, with unfavourable conditions for Southern European women (Sarasa and Mestres 2005; Thevenon 2008). Women live longer than men, which means they receive pension payments for longer. However, they are also more likely to be widowed and to live alone, receiving a small survivor's pension; in later years, they have to face an increasing number of health problems and financial needs. In documenting this difference, research shows a positive correlation between the strongly interconnected factors of poverty risk and marital status, life conditions and number of children. As to marital status, the risk of poverty is definitely lower among married women and, according to most studies, higher among the divorced, the separated and women who have never married, while it is slightly lower among widows (Haider *et al.* 2003; Harrington *et al.* 2007). In Spain and Italy many over-50s have never worked outside the home or they have done so in a limited and discontinuous way (OECD, 2012). In this situation, widows (and, generally, women who have lost their partners) suffer from greater exposure to financial risks compared with what happens elsewhere in Europe, even though many can benefit from living with their adult children, thus achieving some form of protection from poverty. These problems are largely caused by welfare systems that are structurally inadequate to meet the needs of women and mothers in critical situations.

Otherwise, Italian and Spanish employment is characterised by flexibility in the labour market, especially in Spain, where the quota of temporary work is three times as high as the European (Toharia 2003; Polavieja 2003). In 1993, the percentage of Spanish women with temporary contracts out of the national total of 15-64-year-old employees was already 37.6%, while in Italy it was 8.2%. In this case, the Italian average is closer to the European 12.2% (EU 15).

The mothers' level of education influences the employment rate, with a significant impact in Italy. The change in employment rates among older workers (55-64) shows that insecure employment affects the least well-educated. In Spain, the qualifications of

84% are below secondary school (the 1936-45 cohort); their Italian counterparts are 77%; whilst completing third-level education only applies to 4% of adult workers in Italy and 9% in Spain. The gender gap is deep: in 2003, women with lower secondary education, both in Italy and in Spain, were 10% more than men (Eurostat 2006). Here too, the current economic crisis has contributed to worsening the condition of poorly educated, low-skilled workers, who have often become unemployed. In both Italy and Spain, job insecurity tends to affect the less well- educated, who, even in the year 2000, made up the majority of the population aged 55-64. This situation is reflected in occupational levels and the gender gap. The evolution of employment rates among older workers (55-64) by education levels indicates that the percentage of employed men who have completed their upper secondary education is twice that of the women (Eurostat 2006). How did all these (family and job-related) factors affect the amount of retirement income received by Italian and Spanish women over 50 in 2003 and later?

The average poverty rate for women over 65 has increased since 1992 in both Spain and Italy, and its incidence grows with age. The European average income gap amounts to nearly 15%; that is, women in Europe earn, on average, 15% less than men (Horstmann and Hülsman 2009); women's (individual) retirement income diminishes with age in most countries. Particularly vulnerable are the Spanish and Italian women affected by divorce or widowhood (Eurostat 2005b; 2006).

Many of the studies conducted so far have ascribed the above structural inequalities to the male breadwinner model (MBM), according to which women either do not work or are in part-time, temporary employment (Ghilarducci 2008; Ginn 2003a). Most EU countries base their pension system on the MBM, whilst others, such as Sweden and the UK, have introduced individual pension schemes. Both systems negatively affect women living outside the traditional family context (due to separation, divorce, or single status), and/or those not meeting all the eligibility criteria for individual pension schemes. Thus, women risk ending up with a much lower (or zero) income on retirement. Public policies provide pensions for married women and widows; likewise, work pension schemes include widows' pensions. Thus, a kind of compensation exists for unpaid domestic roles (e.g. maternity) through marriage (Ginn 2001; 2003b). If the family remains united, the MBM system provides cover until widowhood, a condition

that, however, is protected in most countries (Choi 2006; Haider *et al.* 2003; Halleröd 2013). Otherwise, women will experience the collapse of their financial independence and risk poverty, often relying on informal family networks.

The purpose of this study is to assess the impact of some socio-demographic factors and job-related indicators on women's conditions in Italy and Spain.

### 3. Data and Methods

The data used in the analysis come from the Survey of Health, Ageing and Retirement in Europe, release 2.6.0<sup>5</sup>. The baseline of the survey was conducted in 2004, and the sampling was initially carried out in 11 countries, covering about 23,000 individuals (Borsch-Supan *et al.* 2013).

SHARE's longitudinal, multidisciplinary, infrastructural design is modelled on the US Health and Retirement Survey (HSR; see Juster and Suzman 1995) and the English Longitudinal Survey of Ageing (ELSA; see Marmot *et al.* 2003). Mainly funded by the European Commission, SHARE is centrally coordinated at the Mannheim Research Institute for the Economics of Ageing<sup>6</sup>. The 11 countries contributing data to the 2004 SHARE baseline study constitute a balanced representation of the various regions in Europe, from Scandinavia (Denmark and Sweden) through Central Europe (Austria, France, Germany, Switzerland, Belgium and the Netherlands) to the Mediterranean (Italy, Spain and Greece). In late 2004, the SHARE framework was joined by Israel, the first Middle Eastern country to initiate a systematic study of its ageing population.

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<sup>5</sup> This paper uses data from the early Release 2.6.0 of SHARE Wave 1 (29th November 2013). This release has been fully revised and its information is reliable. The SHARE data collection was originally funded by the European Commission through the fifth framework programme (project QLK6-CT-2001-00360 in the thematic Quality of Life programme). Additional funding came from the US National Institute on Aging (U01 AG09740-13S2, P01 AG005842, P01 AG08291, P30 AG12815, Y1-AG-4553-01 and OGHA 04-064). Data collection in Austria (through the Austrian Science Fund, FWF), Belgium (through the Belgian Science Policy Office) and Switzerland (through BBW/OFES/UFES) was funded by each respective country. The SHARE data set is introduced in Borsch-Supan *et al.* (2005); methodological details are contained in Borsch-Supan and Jurges (2005).

<sup>6</sup> The SHARE main questionnaire consists of 20 modules on health, socio-economics and social networks. All data are collected through face-to-face, computer-aided personal interviews (CAPI), supplemented by a self-completion paper and pencil questionnaire. All questionnaires can be downloaded from the website: [www.share-project.org](http://www.share-project.org). The SHARE interview consists of various data modules.

Data collection in Italy and Spain was carried out in 2004<sup>7</sup>. The fieldwork was conducted by a private survey company, following a set statistical protocol. In absence of a population register or similar records at a national level, the telephone directory was used as a sampling frame. A stratified two-stage sampling design was devised; the sampling unit eventually selected was the household. The target population consisted of non-institutionalised persons aged 50 or older at the time of the survey. The Italian sample originally included 1,427 women and the Spanish sample 1,400. In our analysis, however, the focus is on women over 50, 1,382 from Italy and 1,363 from Spain (out of the sample), with basic information including complete details of their pension income.

### **3.1. Measures**

*Pension.* Respondents were asked to report about different types of pensions received in the previous year, specifying the amounts. Our *Pension Amount* variable excludes disability and unemployment benefits, as well as annual private health insurance payments; it includes all retirement-related income, survivor benefits, old age pensions, regular life insurance payments, private annuity payments, alimony and charity donations. This selection is aimed at detailing the impact of family and career factors on women's pensions. Out of the total sample of Italian and Spanish women, two groups were distinguished: those with and those without a pension. The differences between their situations are illustrated in tab. 1. An additional variable was created under the title *Pension Percentage*, calculated as the percentage value of the pension out of the women's total household income. This variable is helpful when assessing the extent of women's contribution to the income of their household.

*Job and Career.* The *Current Job Situation* variable indicates the respondents' working condition at the time of the interview. It is subdivided into Retired, Employed or Self-Employed, Homemaker, Unemployed, Sick or Disabled. The *Number of Years Working* variable shows the amount of women's participation in the labour market. This

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<sup>7</sup> When considering these results, it should be borne in mind that the population was originally divided into women with pensions and women without pensions, and all the data on the reasons for these women opting to work (or otherwise) when young come from literature on Mediterranean family patterns. We have only considered the effects of that option. Another issue is the cross-sectional nature of the data; in wave 1, these relationships can be identified but the direction of causality cannot be precisely assessed. This will be partly amended once some definitive data from waves 2 and 4 are made available.

continuous variable indicates the number of years in the last job. The generations of Italian and Spanish women under scrutiny have held one stable job throughout their lives. By approximation, their answer has been applied to their entire life course.

*Socio-demographic Aspects and Living Conditions.* In terms of age, the study covers three broad age groups: 50–59, 60–69 and 70 or over, according to the average retirement age for women in Italy and Spain (i.e. 60) in 2003 and the general deterioration in women's conditions after they turn 70. *Marital Status* is represented by a variable distinguishing the divorced, separated, and never married from the married or partnered, and from the widowed. This variable thus highlights the retirement condition of people living in different situations.

Since the ISCED scale for education varies somewhat by country, we have constructed an *ad hoc* variable called *Education Level* to even out differences between Italy and Spain (the original ISCED or country-specific data can be considered for national contexts). This variable was subdivided into five categories, the same in the two countries, derived from the ISCED variable based on SHARE data: No Education, Primary School, Lower Secondary School, Upper Secondary School, University Degree.

As to the *Number of Children*, the original variable included women with any number of children. It was re-coded, to include three categories: 0 = No Children; 1 = One; 2 = Two; 3 = Three or More.

One further factor in evaluating the effects of the life course on women's conditions in Italy and Spain is their *Living Arrangements*, that is, family and structural aspects in the lives of the interviewees, such as household composition and relationships among its members. The *Marital Status* variable and details of household composition have made it possible to identify some relevant situations and analyse their distribution. A distinction is made among ones living alone (never married /divorced), as part of a couple (with or without other relatives) or widowed (with or without other relatives).

### **3.2. Statistical Analysis**

Firstly, we described the Italian and Spanish samples, considering both women with pension and women with no pension. The socio-demographic variables (*Pension Status*,

etc.) are assessed through a descriptive statistical analysis (frequency, mean, median, standard deviation, minimum and maximum: see tab. 1) in the two main groups.

In order to examine the possible differences between women's pension amounts within the Italian and Spanish cohorts, we performed an analysis of variance test (ANOVA) (Lattin *et al.* 2003) on pension amount scores (variable: *Women's Pension Amount*) with Age, Marital Status, Education Level, Number of Children and Years Working as independent variables. These comparisons should be interpreted cautiously, in the absence of a cross-cultural scalar measurement equivalence. The second step was to attempt a Tukey *post-hoc* test (Rodger and Roberts 2013) in order to determine the differences between the means of all the groups. We compared this difference score with a critical value to assess its significance. The critical value in this case was HSD (Honestly Significant Difference), to be calculated. We applied this test to the variables *Age, Marital Status, Education Level, Number of Children* and *Number of Years Working* compared to *Women's Pension Amount*. Descriptive statistics for these mean-level comparisons are displayed in tab.2.

	<i>Italy</i>	<i>Italy</i>	<i>Italy</i>	<i>Spain</i>	<i>Spain</i>	<i>Spain</i>
	<i>No Pension</i>	<i>Have Pension</i>	<i>Tot</i>	<i>No Pension</i>	<i>Have Pension</i>	<i>Tot</i>
<i>Pension Status</i>	650	732	1,382	887	476	1,363
<i>Age</i>						
50-59	63.1	8.7	34.3	45.4	7.4	32.1
60-70	27.2	47.6	38.0	31.1	23.5	28.5
70+	9.7	43.7	27.7	23.4	69.1	39.4
<i>Education Level</i>						
No education	2.0	6.3	4.3	19.5	27.8	22.4
Primary school	53.5	65.7	59.9	45.1	54.4	48.4
Lower secondary school	21.1	11.1	15.8	20.7	11.4	17.5
Upper secondary school	18.0	13.5	15.6	8.3	3.4	6.6
University	5.4	3.4	4.4	6.4	3.0	5.2
<i>Number of Children</i>						
No children	8.2	14.6	11.6	9.7	15.8	11.8
One child	16.3	21.3	19.0	11.8	17.2	13.7
Two children	43.1	34.0	38.3	33.7	27.1	31.4
Three or more children	32.5	30.1	31.2	44.8	39.9	43.1
<i>Number of Years Working</i>						
Never worked	69.0	22.7	44.5	65.6	42.3	57.5
1-10 years	14.6	14.4	14.5	22.9	19.2	21.6
11-20 years	9.4	18.9	14.4	4.7	14.7	8.2
21-30 years	3.7	18.7	11.7	4.1	11.4	6.6
31-40 years	2.8	20.2	12.0	1.7	5.9	3.2
41+ years	0.5	5.1	2.9	1.0	6.5	2.9
<i>Marital Status</i>						
Never married, divorced or separated	6.5	10.0	8.3	10.0	10.3	10.1
Married or partnered	90.3	53.0	70.6	87.5	23.8	65.3
Widowed	3.2	37.0	21.1	2.5	65.9	24.6
<i>Current Job Situation</i>						
Retired	8.3	74.4	43.2	4.1	42.4	17.4
Employed or self-employed	24.8	2.3	12.9	20.0	2.3	13.8
Unemployed	2.4	.1	1.2	5.1	3.4	4.3
Permanently sick or disabled	1.2	.7	.9	4.8	3.0	4.1
Homemaker	63.4	22.4	41.8	66.1	48.8	60.1
<i>Living Arrangements</i>						
Alone and never married/divorced	3.5	5.2	4.4	3.0	4.1	3.3
Alone and widowed	1.4	20.5	11.4	1.0	38.2	13.7
Couple alone (all status)	41.3	39.2	40.2	45.4	16.2	35.4
Couple with children and/or parents	52.3	17.0	33.8	49.3	10.7	36.2
Widowed with children and/or parents	1.4	18.1	10.2	1.4	30.8	11.4
<i>Pension Percentage</i>						
No contributions	100.0	-	45.8	100.0	-	64.8
up to 33 contributions	-	42.9	23.3	-	21.6	7.6
33 to 66 contributions	-	27.0	14.6	-	29.0	10.2
66 to 100 contributions	-	30.0	16.3	-	49.4	17.4

*Table 1. Description of the sample (Percentage distribution of the respondents for variables used in the analysis) all the women. Source: Share Data (own elaborations)*

	ITA					SPA				
	N	Mean	SD	F	$\eta^2$	N	Mean	SD	F	$\eta^2$
<i>Age</i>				.4	.00				18.5***	.12
50-59	63	14234,2	21109,5			35	9721,1 <sup>a</sup>	11500,4		
60-69	346	9174,9	7722,4			111	8599,1 <sup>a</sup>	10666,6		
70+	318	8905,5	8184,2			327	8661,5 <sup>a</sup>	11829,6		
<i>Education Level</i>				1.8	.02				6.7***	.09
No education	46	11799,1	20920,3			132	7947,9 <sup>a</sup>	11098,7		
Primary school	477	8052,6	7379,3			257	7982,6 <sup>a</sup>	8759,9		
Lower secondary school	81	10725,7	14427,7			54	9959,4 <sup>a</sup>	15087,5		
Upper secondary school	98	12616,9	6344,7			16	11221,6 <sup>a</sup>	11141,9		
University	25	16565,6	7244,6			14	22073,5 <sup>b</sup>	27824,7		
<i>Number of Children</i>				.6	.00				3.9**	.04
No children	107	11215,3	14436,1			74	10898,9 <sup>a</sup>	15603,1		
1 child	155	8876,9	4955,5			81	9366,1 <sup>a</sup>	11984,9		
2 children	247	9551,7	9481,8			129	8255,1 <sup>a</sup>	9223,3		
3+ children	218	9027,6	10201,5			189	7920,4 <sup>a</sup>	10813,7		
<i>Number of Years Working</i>				1.3	.01				3.1**	.06
Never worked	162	9687,7	15620,8			200	7600,8 <sup>a</sup>	8637,2		
1-10 years	105	8192,9	12854,9			91	7542,0 <sup>a</sup>	9100,5		
11-20 years	138	7649,1	3831,1			69	8140,4 <sup>ab</sup>	9069,2		
21-30 years	137	9765,6	5142,5			54	9755,9 <sup>ab</sup>	10769,4		
31-40 years	148	11722,2	8335,8			28	15212,3 <sup>c</sup>	23726,1		
41+ years	37	9330,1	5205,4			31	13100,8 <sup>bc</sup>	19321,1		
<i>Marital Status</i>				0.3	.00				1.0	.01
Divorced/never married	73	13091,5	17029,9			48	13422,6	188441,3		
Married	386	8763,6	9076,1			113	8707,3	12407,6		
Widowed	268	9570,1	8037,4			312	8009,1	9407,6		
Widows alone	139	10198,8	8762,5			160	8198,3	9289,7		
Widows living with children/parents	123	8935,0	7304,7			129	7948,4	10317,4		

\*p<.05. \*\*p<.01. \*\*\*p<.001.

Table 2. Descriptive statistics for Pension amount by variables (only for those women with pension). Testing differences in the mean scores (ANOVA): abc: Tukey post-hoc test between sub-groups

Secondly, we estimated the linear regression. In our analysis, we used *Women's Pension Amount* as a dependent variable. A logarithmic transformation was performed on this variable, since it had an asymmetric distribution, in order to reduce the outlier effect. Subsequently, we used *Age*, *Marital Status*, *Years Working*, *Number of Children* and *Education Level* as predictors (see tab. 3). We estimated the linear regression also in two other models: in tab. 4, by *Number of Children* to predict years working; and in tab. 5, by associating women's *Pension Percentage* with *Age*, *Marital Status*, *Number of Years Working*, *Number of Children* and *Education Level* as predictors. The regressions were performed on both the Italian and the Spanish samples. The descriptive analysis (frequency, mean, median and standard deviation), the statistical test (ANOVA, Tukey post-hoc test), and the linear regression were estimated by Spss 20.

## 4. Results

### 4.1. Findings

The first findings concern the high number of women who had not yet received a reversibility pension (47% in Italy and 65.1% in Spain) (tab. 1). These figures are linked to the ratio of women who had never worked 44.5% in Italy and 57.5% in Spain. Receiving a pension and having worked are obviously linked, though widows who have never worked are still entitled to an income via their husbands' reversibility pension. Pension-less women form a large group; the percentage of those with a pension is inversely proportional to the number of their children.

Here too, empirical evidence shows different trends according to context, with less favourable situations for Southern Europe. In Spain and Italy, where many over-50s have never worked outside the home, or have done it irregularly, middle-aged women who have lost their partners suffer greater exposure to financial risk compared with their counterparts elsewhere in Europe, even though many of them can benefit from co-residence with their adult children, thus finding protection from poverty. In both countries, where women's conditions are linked to a strong MBM, the reversibility pension is seen as an indirect compensation for not having worked (long enough). About 40% of Italian women and as many as 69% of Spanish women have a pension *and* are widows. Interestingly, these findings match the ratios of women (in the two countries) who have never worked.

*Marital Status* shows a high number of pension-less widows (37% in Italy and up to 65.9% in Spain), while about 90% of the women without a pension are married. The transition from wife to widow significantly marks access to retirement income in both countries. Interestingly, the state of pensioned widowhood is of little significance, in either country, within the percentage of women living alone or with their children, while the vast majority of pension-less women live as part of a couple, with or without children. Single parents and women affected by divorce or widowhood are considered a major group at risk of poverty, for a variety of factors.

Curiously, the answers many women gave to the *Current Job Status* question was based on an incorrect self-definition, according to which the homemaker condition

prevails among women with a pension (22.4% in Italy, 48.8% in Spain) just as it does among pension-less ones. In both countries, in fact, 65% of the latter call themselves homemakers. In fact, their self-definition is based on family life and arrangements rather than their (past) employment situation.

One more feature pointed out by the analysis is women's contribution to their total household income. In Italy, this is up to 33%, while in Spain it varies between 66 and 100%: these figures must be considered together with *Marital Status*, which implies a 100% contribution, typically, as women become widowed.

The application of appropriate statistical tests (ANOVA and Tukey *post-hoc* test) reveals an interesting difference between Italy and Spain as to average pension amounts, given a number of fixed factors (see tab. 2). In Italy, age and education level raise the average amount of retirement income: women aged 50-59 receive larger pensions compared with their over-60 counterparts, and so do the better educated. Conversely, the number of children does not seem to be directly correlated to a better pension in either country, even if generally childless women get higher pensions.

In Spain, a university qualification significantly raises the level of retirement income but this actually reflects the pensioner's former occupational level. Length of working life is less relevant in Italy, although national insurance contributions amounting to over 30 qualifying years can make a crucial difference. Results show a significant increase in retirement income for Spanish women working for 31 years and over, compared with those working fewer years. Finally, marital status is not statistically significant in terms of pension amounts in either country. In any case, the Italian and Spanish averages indicate lower pensions for widows compared to the divorced or the never married. The significant effect of the interacting variables in both countries is confirmed by other statistical sources. Another important effect of the interaction between years working and education level was found in both countries (Italy:  $F(18, 1208) = 5.99, p < .001, \eta^2 .19$ ; in Spain  $F(11, 1208) = 5.65, p < .001, \eta^2 .19$ ).

In Italy, the people who have never worked and have paid contributions for 31-40 years receive the same amount as those with high school or university diplomas. This category includes 37% of female widowed pensioners (see tab. 1), classified by ANOVA as typically featuring low education levels (11% have no qualifications and

71% hold a primary school leaving certificate) and low national insurance contributions (2 years). In Spain, for those with a lower education qualification, pension levels rise with the number of contribution payments (31-40 years). Conversely, high-school diploma holders and graduates are entitled to higher pensions, irrespective of the length of their contribution period.

#### 4.2. Analysis of Women's Pension Amounts by Linear Regression

The aim of this study was to examine the associations (see tab. 3 below), in linear regressions, between women's pension amounts and some factors (*Age, Years Working, Number of Children, Education Level, Widowed, Married*) used as predictors. Tab. 1 shows the variables in the Italian and the Spanish samples. The results reported in tab. 3 indicate that (unlike *Age, Number of Children* and *Widowhood*), *Number of Years Working* and *Education Level* are strongly associated with women's pension amounts.

Total N = 1208	Italy n = 732 (650 missing)	Spain n = 476 (887 missing)
<i>Age</i>	n.s.	n.s.
<i>Number of children</i>	n.s.	n.s.
<i>Number of years working</i>	.21***	.19***
<i>Education level</i>	.31***	.16***
<i>Widowed</i>	n.s.	n.s.
<i>Married</i>	-.22**	-.21**
<i>R<sup>2</sup></i>	.16***	.08***

\*p<.05. \*\*p<.01. \*\*\*p<.001.

Table 3. Standardised Betas and Proportion Explained Variance for the Regression Analyses of women's pension amount (excluding 0 pension) and predictors (*Age, Number of Children, Number of Years Working, Education Level, Widowed, Married*) in Spain and Italy.

While the years of work are similar in both countries, the *Education Level* variable shows a much greater impact on pension amounts in Italy. This variable was a very significant predictor. The married condition, on the other hand, was negatively associated with pension levels. Generally, the results of the OLS regression model were similar in both countries. However, it is also interesting to look at the *Number of Children* when compared to the number of women's working years. Regression showed negative associations, in both countries, between these two variables (see tab. 4 below).

<i>Total</i> <i>N = 1208</i>	<i>Years working</i> <i>Italy</i>	<i>Years working</i> <i>Spain</i>
<i>Number of children</i>	-.12**	-.11**
<i>R<sup>2</sup></i>	.02**	.01*

\* $p < .05$ . \*\* $p < .01$ . \*\*\* $p < .001$ .

Table 4. Standardised Betas and Proportion of Variance Explained for the Regression Analyses of Women's Number of Years Working and Number of Children as Predictor in Spain and Italy

<i>Total</i> <i>N = 1208</i>	<i>Italy</i>	<i>Spain</i>
<i>Age</i>	.21***	.10***
<i>Number of children</i>	n.s.	-.06***
<i>Number of years working</i>	.18***	.15***
<i>Education level</i>	n.s.	-.05**
<i>Widowed</i>	.18***	.48***
<i>Married</i>	-.38***	-.22***
<i>R<sup>2</sup></i>	.52***	.59***

\* $p < .05$ . \*\* $p < .01$ . \*\*\* $p < .001$ .

Table 5. Standardised Betas and Proportion of Variance Explained for the Regression Analyses of Women's Pension Percentage and Predictors (Age, Number of Children, Number of Years Working, Education Level, Widowed, Married) in Spain and Italy.

Furthermore, in tab. 5 we analysed the association between predictors (i.e. *Age, Years Working, Number of Children, Education Level, Widowed Status, and Married Status*) and women's *Pension Percentage* in Italy and Spain. Unlike *Married Status*, the *Age, Number of Years Working* and *Widowed Status* predictors are strongly and positively associated with the women's *Pension Percentage* in both countries. *Number of Children* and *Education Level* are negatively associated with pensions only in Spain.

## 5. Conclusions

In this study, multivariate techniques were applied to the micro-data provided by SHARE (wave 1) aiming firstly to explore the association of family and job-related factors with pension amount and, secondly, to identify patterns within them.

The family factors considered were the number of children and the living arrangements. Our study shows that women's lack of financial security is linked to

marital status and the presence of children within the family, which implies non-sustainable costs when work is unstable, because this affects pension credits.

SHARE data reveal that women with more children have had fewer years of work on balance, or have never worked, and this is true in both Italy and Spain. The older generations of women generally spent less time in paid employment, with earnings below their younger counterparts' ones. They also formed families when younger and had on average more children, thus often interrupting their participation in the labour market for long periods, or leaving their jobs for good on the birth of their first child (Ginn *et al.* 2001; OECD 2012). Frequent career breaks and low pensionable age contributed to shortening their employed life increasingly.

As highlighted by SHARE data, among women with at least one child, 16% in Italy and 17% in Spain have no pension: these percentages increase with the number of children and are affected by the number of years worked. In both countries, the option of not working, coinciding with homemaker status, appears critical: over 60% of women who have never had a job have no pension, either, which means a high risk of poverty in one-parent families. In Italy, 42% of women are homemakers with no pension; in Spain, 66% are in the same situation. These figures are even more significant in connection with the number of working years: in Spain, 23% of women who worked less than 10 years do not receive any pension.

Even though our data do not include information on the actual use of leave, the literature shows that in countries based on a strong MBM model it is likely that mothers' limited access to leave negatively affects their opportunity to continue working and, consequently, their right to, and extent of, a pension income. The data, in fact, show that in both Italy and Spain the number of children and of years spent at work are inversely proportional to the pension amount (tab. 4).

Education appears to be an important factor: combined with age, indeed it affects the average amount of retirement income in Italy and, to an extent, in Spain too. Women between 50 and 59 receive much higher pensions than their over-60 counterparts. In fact, pensions tend to match education levels and are higher if national insurance contributions amount to over 30 years, whilst the number of work years is less relevant. Women with higher education qualifications leave their jobs for shorter periods than

those less qualified, and tend to programme the birth of their first child later in life. According to SHARE data, few women, in either country, have gone beyond primary schooling: their educational qualifications, however, affect pension eligibility less than the number of children and of work years, two variables which, as shown in the literature (Horstmann and Hüßlsman 2009; Eige 2011), can be correlated. Findings that are more significant relate to Spain, where pensions are higher for university graduates, reflecting their former occupational level. Female education levels increased more in Spain than Italy in the period considered, with graduation ensuring greater job stability for women during the financial crisis. Education levels are gender-sensitive: whilst men work longer even if less qualified, women tend to do so if their qualifications are higher. Still, education plays a key cultural role, boosting attachment to work and willingness to remain longer in the job market. High education levels push women to work throughout their adult life and to look for a new job when they lose the previous one. Besides, the higher the pension contributions are, the earlier it is possible to retire.

Widows represent an interesting group in both countries. They do better than married women do as to financial independence, because they benefit from survivor pensions. Moreover, their own pension increases on their husband's death. In Italy, a widow living alone has the same pension amount as the widow who lives with a parent or child, which suggests that this form of living arrangement is referred to cultural factors and family relationships rather than financial pressure. The impact of personal income on the overall household income (*pension percentage*) is significant and positively influenced by being widowed, whereby a woman is the sole provider for her own livelihood. In Italy and Spain alike, widows have a low pension income but are able to live alone.

In conclusion, the situation described so far points to the possible causes of a vicious circle. An increased female participation in the labour market has taken place within the traditional family model. The double-income family is a recent trend, with women with flexible work and lower pay levels than men. Unstable jobs, the responsibility of care tasks and medium-low education levels are predictors of a financially and socially vulnerable old age for women. In the recent years of the economic crisis, women in Italy and Spain, the main countries in Mediterranean Europe, have short careers,

delayed access to the labour market and their pension contribution payments are discontinuous. The combination of gender with the MBM has thus created a disadvantage for women. The comparative analysis based on SHARE data, in fact, shows women's higher likelihood to reach the status of old-age pensioners, typical of widowhood, rather than receive a retirement income based on the payment of pension contributions while employed. New policies ought to resolve the problem of women's short working careers and delayed pension income. Our analysis of the SHARE data also confirms that women's increased education levels help the over-50 among them to work more years, thus guaranteeing them greater financial independence. In Southern Europe, low fertility rates, limited female participation in the labour market and the social and financial risks tending to affect elderly women are due to structural causes (Lewis 2009). These are aggravated by cultural and family factors, beside familistic welfare systems. In Italy and Spain, women will also be burdened by pension reforms that are already in the European agenda. These reforms consider adult life as an individual situation rather than a process in which career is linked with family life and care tasks. Maternity, beside other family and work factors, makes women's working lives less stable, and more flexible, compared with men's. In the absence of specific social and pension policies, this (sometimes inevitable) flexibility hinders women's access to retirement. In Italy, the impact of maternity on pension rights is much stronger for women who have reached retirement age, and this is aggravated by the effect of time spent on child and family care, and of their discontinuous presence in the labour market. Even the new generations of working women, with autonomous pension rights, often need reversibility pensions in the case of widowhood, because of their lower pay and shorter working life; they also need higher protection against a possible separation/divorce, with the consequent hazard of slipping below the poverty threshold in their later years.

Currently, older widows are better protected within the male breadwinner system than by one based on an individual approach. This is because the lifetime earnings of women are significantly below those of men. Moreover, these earnings are not expected to converge in the near future. Inequality in this situation can be the result of treating women as individuals, without consideration for their unpaid family work. However, it

can hardly be assumed that the MBM will be passed on from one generation to the next, given the increase in the rate of separations and divorces.

Work-life balance policies had the aim of increasing women's participation in the labour market by facilitating part-time employment and providing pension entitlements for care periods. The latter purpose is actually contradicted by a number of reversals that are not always transparent. Yet, other seemingly gender-neutral reforms tend to have the opposite (if ambiguous) effect: they do not guarantee a good level of individual income or pension to active women and its relative entitlements, however meagre. These measures include changes in pension composition and assessment criteria, thus producing a shift towards non-public pensions.

Individual pension treatment and disregard for women's life choices will equally produce a deeper gender gap in retirement income as long as the high risk of older women living alone fails to be acknowledged. Living alone requires higher per person expenses, especially for housing and utilities. Furthermore, older women living alone risk secondary poverty: being more prone to disability than their male counterparts are, they are less able to look after themselves.

Things will not significantly improve for future female pensioners. In fact, they will be worse off because austerity measures, under the guise of "pension reforms", have been designed to reduce or eliminate pension benefits. The numerous direct and indirect pension-affecting factors related to life courses and welfare arrangements are interlinked on many fronts and have changed dramatically. Welfare and social policy regimes are very unbalanced and do not recognise family and women's criticalities, with the exception of widowhood in some countries. The wage gap forms only a small part of the picture: there could be gender equality in pay but still great inequality in lifetime earnings, and thus a huge pension gap.

Any prospective solutions to this problem should consider the possible interactions between family choices and obligations, to prevent unwanted effects on old- and new-generation women who have struggled to reconcile family with work. Any equality strategies should encompass both gender and age factors, as well as the subjects' different experience stages, considering gender policies in the different countries, and evaluating whether and how diverse power structures can match to produce positive (or

negative) effects in each national context. Even though, of course, pension gender inequality is linked to work experience type and average life expectancy, the pension system could be redesigned in such a way as to avoid, or at least reduce, inequality.

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