THURSDAY, SEPTEMBER 27, 2014

SESSION VI: ROLES AND BIOGRAPHIES

Isabella CRESPI, University of Macerata, Italy
Lucia D’AMBROSI, University of Macerata, Italy
Alessandra FERMANI, University of Macerata, Italy
Claudia SANTONI, University of Macerata, Italy
Maria Letizia ZANIER, University of Macerata, Italy

THE IMPACT OF MOTHERHOOD ON WOMEN’S RETIREMENT IN ITALY: FAMILY FACTORS, JOB CAREER AND LIFE PATHS

Keywords: Old women, family patterns, pensions and retirement, motherhood, welfare state

Description of the theoretical framework

The demographic projections in the OECD countries are prompting a re-envisioning of how to meet the needs of aging populations. A simple solution has been proposed by OECD, that of “live longer – work longer” (Keese 2006). This solution, however, does not take into account the diversity of the older population in terms of the risks posed by these changes, especially for those with disabilities or low education. Furthermore, it is “gender neutral” and does not take into account the diverse experience in work and family life trajectories among men and women (Elder & Giele 2009).

Raising the retirement age as well as reducing benefits, such as long-term unemployment benefits (which currently support men and women before they reach the age of pension eligibility) could make many older adults even more vulnerable (Cf. Litwin & Sapir 2009). Social inclusion requires that there be an in depth understanding of their current vulnerabilities as well as the life-course trajectories which put them at risk.

The issue of economic independence for older men and women at later ages rests largely on the security of the income received after leaving one’s regular job or if the person never worked at a regular job, after reaching age 50. And the security of this income is the cumulative result of different life trajectories. For men the most important trajectory is their career. Nevertheless, other factors such as late life re-marriage may have an impact (Damman, Henkens and Kalmijn 2011).
For women, however, the pathway towards economic security or insecurity in retirement is much more complex (George 2009). Proposed changes may put older women at even greater risk (Bould, Longino & Worley 1997). This research will focus on parenthood only for women. Studies show that for married men parenthood typically has a positive impact on their careers (Browning 1992) or delays their retirement (Dammann, Henkens and Kalmijn 2011). The interpretation is that when faced with greater economic responsibilities of minor children a man will increase his work effort. The situation of women who become mothers, however, is much more complex but essential in understanding the long term risk—the risk of vulnerability in the older adult years. There is a significant lifetime earnings gap between men and women. The demands of young children, even when they are in day care, can be considerable. The motherhood variable will be conceptualized and constructed as independent from her experience in the world of work as well as her marital history.

It is expected, of course, that motherhood would interact with her career, as well as her marital history, but in this research motherhood will be conceptualized as an independent trajectory impacting financial security in the retirement years for women. Of course one predictor of low income as an older adult is low income in the family of origin (Preliminary results from SHARELIFE: Garrouste & Paccagnella 2011).

The history and implementation of polices to reconcile work and family life during the childrearing years of this cohort is very limited in Italy (Crespi 2007). Family policy, including family allowances, provision of child care and maternity leave, divorce and support payments, other welfare state provision and labour market structure behave jointly to determine different models of work-family balance and the financial consequences associated with them (Cf. McGinnity and McManus 2007; Le Feuvre & Lemarchant 2007; Misra Bulig and Moller 2007; Lewis 2009). While there has been much research on the potential outcomes of these policies on women’s wages during their childbearing years (Cf. Waldfogel 1997; Budig and England 2001; Rossi 2006), this research will address retirement outcomes of these policies for older couples and one person household.

**The research hypotheses**

The key research question is “How the amounts of women’s pensions (private and public) are affected by family factors in the Italian Mediterranean and family oriented welfare regime?” Much of the discussion surrounding women’s pensions has focused on their work histories. This focus reflects a male model of understanding pensions. The amount of the pension for men is largely determined by their work histories. For women, however, family factors play a large role. If she is widowed does she get a survivors pension, a pension derived from rights acquired by her deceased spouse? Does the system disadvantage those who are never-married or divorced? What about number of children and length of working career? Any difference about generations?

**Description of the data and the research methods**

This paper reports on an analysis of the data in the Survey of Health and Retirement in Europe (SHARE) for Italy. The Survey of Health, Aging and Retirement in Europe (SHARE) provides the ability to analyze the impact of diverse experiences of motherhood as well as marriage and career on women’s economic well being during the retirement years. SHARELIFE contains standard questions concerning an “orderly career” so that motherhood can be analyzed independently from a woman’s career in the workforce. These samples will provide adequate cases for a detailed analysis of the financial situation of older adults, men and women, including those who live alone.

**Preliminary findings and discussion**

Our outcome measure of gender economic equality in the retirement years is different from other measures because it is the result of both employment policies and family policies in the countries studied. Work/family policy needs to be understood in terms of broader domestic policies. For example, economic policies impact jobs and unemployment. While gender specific policies concerning equal pay and non-discrimination are important, families are impacted by board social
and economic policies, i.e., policies relating to the level of inequality and the degree of poverty. Family policy, including family allowances, provision of child care and maternity leave, divorce and support payments, other welfare state provision and labour market structure behave jointly to determine different models of work-family balance and the financial consequences associated with them (Cf. McGinnity and McManus 2007). The family factor studied is motherhood and its impact on income pensions for women and men. Our study shows that derived benefits are not very important in Italy and that informal/familiar support is still evident. Further, education, number of children and marital status could have a strong effect.

References

Crespi, I. 2007. Gender mainstreaming and reconciliation policies in Europe, in Gender Mainstreaming and Family Policy in Europe, edited by I. Crespi. EUM Macerata, Italy