



Make
Mothers
Matter

Why women in retirement age deserve EU's attention

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Report by *Make Mothers Matter*

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1. Context

The EU population is ageing as well as living longer, and these two bring about huge challenges in terms of retirement pension for the elderly and of increasing demand for care on adults in the workforce age.

When it comes to receiving an adequate pension, there are significant gaps between men and women around the world. These gaps are of two types: eligibility to receive a pension on the one hand, and the level of pension on the other hand. In the EU, according to EIGE 2020 Index, women's pension gap reaches 37 %.¹ The gender pension gap (GGP) is almost never simply a question of pension system design. Typically pension systems cumulate inequalities that occur over a person's lifetime. As highlighted by M. Vothknecht (European Commission - DG EMPL)², gender gaps in pensions reflect the gender gaps in remuneration, working hours and years of employment of women. Household and caring duties relating to children and older relatives fall mostly upon women who, as a result, experience more career interruptions and hold part-time jobs more often than men.

In 2016, the FEMM Committee stated that “the pension gap...reflects the higher proportion of women working part-time, for lower hourly wages, with career breaks and with less years in employment owing to the unpaid work performed by women as mothers and as caregivers in their families”³. The report also highlights that the GGP of married women and mothers is much greater than that of single women without children and that inequalities suffered by mothers, especially single mothers, are likely to be exacerbated when they retire.

Furthermore, as the share of elder people in the total population will increase significantly in the coming decades, so will the need for care. Yet, great part of the time spent caring for people with a disability or for the elderly is provided by informal carers: family, friends, or neighbours. This duty mostly falls on women. The reality for a majority of families is that it is women/mothers rather than men/fathers who assume caring responsibilities and give their family priority over work, in most cases to the detriment of their own careers and their future pension.

COVID-19 has aggravated the risk of poverty and social exclusion, affecting everyone - but not equally so. Women and girls are disproportionately affected by the economic effects of global pandemics, especially those in the poorest and most marginalized communities.⁴ As a result, women face an increased risk threatening their economic and social rights, such as those of access to health, food, social protection, education, adequate housing and affordable energy among others. In the domain of housing for example, women are more at risk of homelessness and/or have more difficulties in accessing housing.

This is due to expensive private rental, difficult access to affordable housing (increasingly scarce in many cities), discrimination and higher risk of eviction. This problematic is experienced by organisations which

¹ EIGE, Gender Equality 2020 Index Report, p.34, available at: <https://eige.europa.eu/publications/gender-equality-index-2020-report>

² European Commission, “Why older women are much more exposed to the risk of poverty than older men” 2015, available at: <https://ec.europa.eu/social/main.jsp?langId=en&catId=752&newsId=2349&furtherNews=yes>

³ FEMM Committee, Report on the need for EU strategy to end prevent the gender pension gap, A8-0197/2017, 12 May 2017, available at: https://www.europarl.europa.eu/doceo/document/A-8-2017-0197_EN.html

⁴ European anti-poverty Network, “The impact of Covid-19 on people experiencing poverty and vulnerability” 2020, p.48, available at: <https://www.eapn.eu/the-impact-of-covid-19-on-people-experiencing-poverty-and-vulnerability-eapn-report/>



help give a roof to the most vulnerable, such as *MMM's* member organisation *Les 3 Pommiers*⁵, which reports a worsening of the conditions to find affordable housing. In addition to affordable housing access, if single-parent families headed by women already faced energy poverty before the pandemic, their hardship to pay energy bills is likely to be enhanced in the post-COVID19 period.⁶

Caring responsibilities for dependent family members, make mothers and women with caring responsibilities more vulnerable to poverty risks. As the COVID-19 crisis is expected to have a dramatic economic impact, women are very likely to experience even higher GGP in the future because of lower labour force participation combined with lower average earnings.

2. Challenges

a. Poverty in old age

Specific measures within today pension systems are required such as credits for caring periods, minimum pension schemes, and survivors' benefits. The promotion of "care credits" that can be taken into account in pension entitlements offset breaks from employment to provide informal care to family members, and periods of formal care leave, such as maternity, paternity, and parental leave. Theoretically, these periods should be credited to a carer's pension contribution, irrespective of whether the care is provided to underage children, elderly persons, or sick or disabled persons. The practice of care credits promotes the enjoyment of the right to an adequate standard of living, but also other fundamental civil, cultural, economic, political and social rights, including the rights to health, adequate housing, food, etc. But pension credits for caregivers can also serve the purposes of gender equality (sharing of family caregiving responsibilities and access to employment), as well as the recognition of the economic and social value of unpaid care work.

With the ageing of the population and the expected rise in care needs for the elderly, pension care credits should also be given to any person who has to stop or reduce work in order to take care of a sick, disabled or elderly relative. Such a compensation can be an incentive for caregivers and beneficial for the person being taken care of and the State: home care is much cheaper than institutional care, and in most cases, it is the preferred option of the person being cared for.

In addition, new forms of multigenerational co-housing projects help share costs and foster community life, while maintaining one's privacy. Many elderly people want to live alone, but not lonely. Older people because of reduced mobility may need less space but rest homes with fully furnished one-room flats have limitations in achieving a real inclusive living. New alternatives have started to emerge such as in France with so-called "beguinages"⁷. Such new housing experimentation with shared and private

⁵ *Les Trois Pommiers* is Belgian non-profit organisation which accommodates people in vulnerable situations. See website: <https://www.lestroispommiers.be/#home>

⁶ Kauer M., "The female face of energy poverty is still invisible", available at: <https://www.euractiv.com/section/energy/opinion/the-female-face-of-energy-poverty-is-still-invisible/>

⁷ [https://www.pour-les-personnes-agees.gouv.fr/changer-de-logement/autres-solutions-de-logement/les-beguinaiges;](https://www.pour-les-personnes-agees.gouv.fr/changer-de-logement/autres-solutions-de-logement/les-beguinaiges)
<http://www.vivre-en-beguinaige.fr/le-beguinaige-aujourdhui/>



spaces and adaptation of housing stocks with full facilities foster maintaining one's independence, creating new bonds within society, and being economically more efficient.

b. Innovative policy measures to improve participation of the elderly into the labour market and society

Retirement is still conceived as an end of professional active life and the start of enjoyment of freedom. However, this 'freedom' does not reflect reality because retired people still have to pay the same bill with less means, and also loneliness and boredom of being at home can impact people's physical and mental health. Before graduation to full end of professional life, workers should be offered lighter working schedules combined with part-time retirement, recognizing therewith one's physical limitations after a long career and at the same time, valuing the experience acquired. State financial aid and promotion of such new employment policies for senior staff will be needed to convince companies to re-think and re-consider the added value of maintaining longer their experienced staff.

Furthermore, senior retired people have acquired over their professional career a whole set of hard and soft skills which could be an asset for young graduates looking for their first job, for more senior people wanting to modify their career path, and for people who have temporarily stopped working to take care of family members in need. New innovative training programmes involving seniors have started appearing (e.g. in Belgium the NGO 'Duo for a Job'⁸).

Last but not least, once retired, many people nowadays become very active grandparents and play an important role in their grandchildren's upbringing. Some EU states (e.g. in Hungary with the Grandparents' Child-Care Fee bill which came into effect last year) have started recognizing this. Active grandparents could be rewarded with a state allowance while they take care of their grandchildren. But also parents who choose grandparents' care over childcare institutions could be granted the same tax reduction (e.g. Belgian parents enjoy tax reduction when they have to pay the nursery) than other parents who decide to entrust their children to institutional care.

Elderly people face greater risk of loneliness and abuse, and should be protected through community and family-based solidarity, where they can be active participants of the social life. The intergenerational solidarity between grandparents, children and grandchildren is the first engine for a sustainable growth. To invest in families is key to answer the demographic challenges Europe currently faces. Remuneration of seniors who take part in training programmes for the younger workforce and in education of children/adolescents could complement state retirement benefits. Mixed systems of state allowance and of personal active financial contribution should be further investigated.

⁸ <https://www.duoforajob.be/>

c. Significant obstacles to life-long learning across the life-cycle

According to EIGE, time is the biggest barrier preventing men and women from engaging in lifelong learning. Care responsibilities and household duties are highlighted as key time issues.⁹ Mothers in the EU undertake the bulk of care duties. This has implications for their employment opportunities, involvement in social, leisure and cultural activities but also their participation in lifelong learning. On average, 40 % of women in the EU who faced obstacles to participating in education and training activities, could not take part due to family responsibilities.¹⁰ As reported by EIGE, “women consistently report that they cannot participate in lifelong learning because of their family responsibilities.”¹¹

Continuous learning is crucial for both women and men, but finding the time to maintain and increase skills and knowledge is challenging, especially for mothers. Better work—life policies would therefore “free up time for continuous investment and growth in people’s skills and knowledge”.¹²

Considering the family responsibilities parents have, they should be able to benefit from flexible paths of training, upskilling and re-skilling. Access to lifelong learning should be made easier, especially for parents, as this would facilitate their return to the labour market after a career-break due to care responsibilities.

Additionally, while caring for others, mothers develop a new set of skills, called soft skills, such as leadership, problem solving, empathy, interpersonal skills, etc. Unfortunately, these skills are undervalued, either because our society is not aware of them or because they are not considered as economically important. Parenthood is a learning experience that provides parents with soft skills that contribute to social inclusion, personal development, empowerment, and employability.

Policymakers, companies and society in general should therefore develop policies and practices that recognise, reduce and redistribute unpaid care family work. And the skills developed while performing caring activities must be valued and validated. Some examples of tools for validation of skills include:

- The MAAM Tool¹³ – Maternity as a Master, is a digital tool aimed at measuring and enhancing the improved skills of employees, during and after, parental leave. It serves enterprises and employers to better acknowledge the soft skills acquired through maternity and when becoming a parent.¹⁴
- The FamCompass³⁴ - is an EU funded project which has developed an instrument to validate the skills obtained in the family context. This instrument assesses ‘family competences’,

⁹ EIGE., “Gender Equality Index 2019; Work-life balance”, 2019, available at <https://eige.europa.eu/publications/gender-equality-index-2019-report/lifelong-learning>.

¹⁰ EIGE., *ibid.*

¹¹ EIGE., Index 2020 *op.cit.*, p.123.

¹² EIGE., *ibid.*

¹³ <https://lifed.io/en/the-method/the-research/>

¹⁴ At the end of the program users have completed the “Life-Based Learning,” a learning method that shows people how they can use these same soft skills to be more effective at work and at home. By day-by-day activities, they learn to apply these skills to real-life work situations.



- competences men and women have obtained in family life, in their roles as educators, homemakers and caregivers.
- The MOM Project¹⁵, a European Project financed by Erasmus+ whose aim is to frame maternity as a learning experience that provides mothers with soft skills that are extremely useful in nowadays workforce.
 - A system of Validation of Acquired Experience (VAE)¹⁶ was introduced in France in 2015. It allows anyone to obtain a professional certification by validating experience acquired in the context of a professional and/or extra-professional activity.

The EU needs to support targeted investments in more inclusive education systems, in support of informal and non-formal education.

Rural mothers, more particularly, face increased difficulties to access training. In Spain, for example, according to our Spanish member organisation Afammer¹⁷, less than 9% of the farms in Spain are run by women and they are significantly smaller than those run by men. 82% of women help on farms, but 59% of them do not pay any social security contributions for carrying out an economic activity, which means that their contribution is considered "invisible".¹⁸

Considering these obstacles rural women need more training programs to promote their reinsertion in the labour market and the undertaking of viable and sustainable projects.

If we consider that the typical profile of rural women in Spain is that of a 50-year-old married woman, with an average of 2.3 children, who dedicates 5 hours a day to activities outside the home and 8 to housework,¹⁹ the lack of time to engage on lifelong learning activities is also a strong barrier for rural mothers.

Figures vary across the EU, but the main obstacles for rural women, mainly mothers, remain the same.

d. Volunteering by older people and intergenerational learning

Many initiatives among the civil society exist which address intergenerational solidarity. These initiatives are successful because they call on the capabilities and resources of the local communities, making them sustainable, accessible and produce tangible results on the development and wellbeing of the population. We believe that EU and national policies should be directed at supporting and fostering these local-based activities.

Among our members and partners we can highlight the following initiatives:

¹⁵ MOM (Maternity Opportunities and Mainstreaming) Project., *op.cit.*

¹⁶ The VINCE Project, <https://vince.eucen.eu/validation-in-europe/france-2/>

¹⁷ Afammer, supports rural women in Spain, <https://www.afammer.es>

¹⁸ Víctor Yuste, Director General of Foro Interamentalario http://www.forointeralimentario.org/v_portal/apartados/apartado.asp?te=14

¹⁹ Foro Interamentalario, *Ibid.*



Grandparent service²⁰, from the Child Protection League, in Bochum, Germany²¹

It consists in the service of an older person who volunteers to serve as grandparent for a family with young children. In many cases, as it is the case of the Child Protection League, they do it without any payment in return. The older person does primarily out of the motivation to support and relieve the family. They enjoy dealing with children and may rarely see their own grandchildren due to physical distance. Furthermore, they want to pursue a meaningful task and pass on their knowledge to others. All three generations benefit from this service by giving to all parties a feeling of belonging and preventing isolation not only of the older generation but also of the family itself. This new constellation has positive effects on the wellbeing of the community at large.

Many studies and various programmes recognise the benefits of the interaction between different generations. According to the Grand Parent Service²² it contributes to the wellbeing not only of those who participate in it, but also of the community in which they live. Intergenerational interaction involves a transmission and exchange of knowledge, skills and values, enriching individuals and the group. It generates community cohesion and development.

Demographic changes – such as a greater life expectancy – and societal transformations require the construction of stronger and healthier societies, and programmes relying on interaction between generations bring a real change by promoting social cohesion. See the Opinion of the European Economic and Social Committee on "The involvement and participation of older people in society".²³

Initiatives similar to the cited above exist in Germany²⁴ or Austria²⁵ for example.

Volunteering Matters, UK²⁶

Through the more than hundred volunteer projects and programmes that they implement, they offer a wide range of volunteer opportunities for all ages.

Their programs with older people reach out to isolated individuals, boost social inclusion and empower older people to improve their health and wellbeing and that of their community at large. Various programs are offered for older people, with older people or by older people in partnership with young volunteers.

Some of the reported results in older people are: raise in overall happiness and autonomy, improved mental and physical health, leading to a fall in medication use and visits to the doctor, prevention of loneliness and social isolation.

²⁰ Grosselterndienst, <https://kinderschutzbund-bochum.de/angebote/grosselterndienst/>

²¹ Kinderschutzbund in Bochum <https://kinderschutzbund-bochum.de>

²² Kinderschutzbund in Bochum, *Ibid*

²³ <https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:52012IE1526&from=IT> (2013)

²⁴ Leihoma services <https://www.swd-ag.de/magazin/leihoma-helfen-aus-leidenschaft/> or from the city of Düsseldorf <https://www.swd-ag.de/magazin/leihoma-helfen-aus-leidenschaft/>

²⁵ Meine Familie, <https://www.meinefamilie.at/angebote/leihomasuche/>

²⁶ Volunteering Matters, UK <https://volunteeringmatters.org.uk>



States must support these types of community-based initiatives. They draw from the strengths and capabilities of the communities, foster sustainability of the actions and develop a sense of belonging at the local level. They help to build a strong and inclusive society.

Civil Service, France

Along with the military service, Germany and Austria already introduced a civil service for young adults who just graduated from school. France is about to start the same programmes for its young adults.²⁷ Among others, they may choose the medical social sector and support the elderly in institutions. The benefits of such civil service programmes are further training of the youth, intergenerational solidarity, and discovering the richness of gratuitous acts.

3. What MMM calls for

In the light of this context of ageing EU population, *MMM* restates the need of recognition of unpaid family care work. In our survey *What Matters to Mothers in Europe*²⁸, respondent **mothers said they wanted better recognition of the importance of family care and motherhood in society**. They asked **for the unpaid care work done by families to be recognised as a major resource for society and as a source of social cohesion**. It is high time this invisible work, mostly done by women/mothers, is recognized, and valued for what it is: essential work. Unpaid care work is an indispensable support to the world economy. Yet, it is neither recognized, nor valued, and generates poverty and discrimination across professional and retired lifetime.

Pension systems reflect inequalities that occur during one's lifetime. *MMM* believes that an **adequate guaranteed minimum income** is a social and human right for all people and helps to guarantee a minimum standard of living and a decent life for all, enabling people to fully participate in society. One of the best ways to prevent people from being dragged into poverty is to build individual and societal resilience – and **strong social protection systems** are the cornerstone of such resilience. In this context, adequate, accessible, and enabling Minimum Income schemes have an essential role to play as an ultimate safety net. In a joint statement²⁹ on 12 November 2020, *MMM* called on the European Commission to respond to the Council Conclusions of October 2020, on *“Strengthening Minimum Income Protection to Combat Poverty and Social Exclusion in the COVID-19 Pandemic and Beyond”*³⁰, by making an ambitious proposal for an EU Framework Directive to guarantee an adequate, accessible, and enabling Minimum Income.

In relation to the design of pension systems, *MMM* calls on Member States to introduce **“care credits”** to the benefit of both women and men and to fairly take these credits into account in pension entitlements. These “care credits” will offset breaks from employment to provide informal care to family

²⁷ <https://www.service-civique.gouv.fr/>

²⁸ Make Mothers Matter, “What Matters to Mothers in Europe”, Results of our survey carried out with 12000 mothers in Europe, 2011, available at: <https://makemothersmatter.org/delegations/europe/what-matters-to-mothers-in-europe>

²⁹ Available at: <https://makemothersmatter.org/joint-statement-for-a-framework-directive-on-minimum-incom/>

³⁰ Available at: <https://data.consilium.europa.eu/doc/document/ST-11721-2020-INIT/en/pdf>



members, and periods of formal care leave, such as maternity, paternity, and parental leave. Theoretically, these periods should be credited to a carer's pension contribution, irrespective of whether the care is provided to underage children, elderly persons, or sick or disabled persons. According to the OECD³¹, care credit mechanisms are effective to boost pension entitlements of mothers and other caregivers, and they do contribute to reduce old age poverty, especially among women.

The practice of care credits promotes the enjoyment of the **right to an adequate standard of living, but also other fundamental civil, cultural, economic, political and social rights, including the rights to health, adequate housing, food, etc.** But pension credits for caregivers can also serve the purposes of **gender equality** (sharing of family caregiving responsibilities and access to employment), as well as the **recognition of the economic and social value of unpaid care work.**

With the ageing of the population and the expected rise in care needs for the elderly, pension care credits should also be given to any person who has to stop or reduce work in order to take care of a sick, disabled or elderly relative. Such a compensation can be an incentive for caregivers and beneficial for the person being taken care of and the State: home care is much cheaper than institutional care, and in most cases, it is the preferred option of the person being cared for. Care credits should be as **gender neutral** as possible: they should also be given to fathers who interrupt or reduce work in order to provide care to their family member in need.

Finally, tackling issues on EU ageing population goes hand in hand with designing a strategy to **support the demographic renewal of generations among the EU population.** A **system of bonus per child** (be it in terms of benefits and/or pension credits) should be granted to parents, thereby acknowledging the time which every family dedicates to its upbringing and the societal contribution.

4. Recommendations

a. Recommendations for women to enjoy a lifelong adequate standard of living

- **Implement employment policies** providing for better jobs - not necessarily for more jobs - with guaranteed minimum income as well as flexibility to organise career breaks in order to support children, elder and disabled family members without being penalized both in terms of income and pension schemes.
- **Redefine 'work'** as a holistic concept combining both paid and unpaid work.
- **Introduce 'care credits'** to offset breaks from employment taken in order to provide informal care to family members and periods of formal care leave, such as maternity, paternity and parental leave, and to count those credits towards pension entitlements fairly.
- **Undertake studies on EU pension systems across Member States**, taking into account gender differences in health conditions and life expectancy, **the rise of single parents**, and differences in women's personal situations.

³¹ OECD, Providing and Paying for Long-Term Care, 2011, available at: <https://www.oecd.org/els/health-systems/47884889.pdf>



- **Monitor the evolution of EU pension policies across Member States** in the light of the COVID-19 economic consequences and of the increasing representation of the elderly within the EU population.

b. Recommendations to promote new upbringing and intergenerational solidarity

- **Grant a bonus per child** in order to promote active population renewal.
- Foster flexible solutions that **give parents a real choice** between formal, informal, or semi formal childhood care and education.
- **Recognize skills acquired during work breaks** to be a family carer, and give the **possibility of training to re-access the labour market** after a long home caring period. Experienced retired people can take an active part in such training programmes.
- **Develop intergenerational co-housing projects** in which housing costs can be shared among people living under the same roof, and in which the elderly can support younger generations with children, and vice-versa. In the light of increasing EU cross-border migration, community housing helps prevent loneliness and create new social bonds within society.
