## Women's Work and Pensions: What is Good, What is Best?

**Designing Gender-Sensitive Arrangements** 

People Eszter Zolyomi

Editors: Marin, B., Zólyomi, E.

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The book aims at exploring difficulties women face in working life and retirement - and what could be done to achieve more gender equality and fairness for women and men alike.

It starts out with simple, radical queries: How different are fe/male life courses, and why? And what is good, bad, best for women under these or probable future circumstances? It leads to complex, subtle, often ambiguous, and sometimes quite surprising policy conclusions.

Based on the empirical evidence at hand and using tools of economics and social science, it adresses design choices in public policies. They arise from converging but continuously different lives and risks of women and men, in gainful work and unpaid household labour.

It gives an overview on trends in population ageing and pension reforms around the Millenium - and the gender impact of demographic and socio-economic changes and main policy measures.

Distinguishing between equality of opportunity, gender equality/-equity/-neutrality/-specificity, the book opts for gender sensitivity: using gender-neutral devices (like unisex life tables, equal retirement eligibility age, childcare credits, minimum income schemes) to compensate women to the extent of gender-specific work and career patterns and living conditions.

In short: How not to be "gender-blind" to gendered contexts and outcomes, while maintaining general principles of individual and actuarial fairness, contributivity and gender-neutral social justice. Neither discriminating against male workers, nor locking women into traditional subordinate positions by ambivalent protection schemes of benevolent welfare paternalism.

This book also shows that women's life courses have become more masculinized than men's feminized, at the overall disadvantage of women as losers of incomplete modernization. Under these transitory conditions, women today are less women than men are men - and women are more different among themselves (in education, qualification, income, class and family status) than they are different from men.

As a consequence, what is good for most still lower skilled women today may be bad for the great majority of more qualified women tomorrow, or for professional women today. The book carefully investigates the diversity of gender impact for different occupations or time horizons used.

Leading pension experts, predominantly women, from East and West, North and South of Europe analyse the basic challenges through single and comparative country studies. The editors provide facts and figures on women's lives, work and pensions and draw theoretical lessons and practical policy conclusions from the studies and gendered statistical indicators.

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