



**COUNTRY FRAMING REPORT**  
**Austria**

**Authored by:**

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## **Part A: Existing knowledge**

- Older labour force participation and the duration of working life
- Care work and paid working hours
- Health of older workers

## **Part B: Policy themes**

- Pension system and reforms to extending working life
- Policy measures addressing older workers: good practices
- Pension entitlements through child care and old age care

## **Part C: Summary on gender and health implications of extending working life policies**

### **Abstract**

The aims of the report are, *first* to describe existing knowledge on the labour and health statistics of older workers 50+. As a main driver for gender differences in pensions, we focus on research on caring and on the reduction of paid working hours in connection with a comparably high gender pay gap, a gender segregated labour market as well as a gender gap in (low-income) employment.

*Second*, we see that women's employment patterns are shaped by interruptions and a reduction in paid working hours and by the gender segregated education and labour markets. As a consequence, there are large gender gaps in pension entitlement, even larger since the statutory retirement age of women is five years below that of men until 2033. Seen from a health perspective, there is evidence that working in a part-time job may increase the perceived well-being as compared with those working in a full-time job. However, other studies show that women face greater health problems at work than men. The contradictory assessment of the health situation of men and women extending their working life necessitates further research.

*Finally*, we deal with pension policies and recent reforms in Austria. We will take a closer look at gender specific policies such as the recognition of caring time as well as the recent disincentives to early retirement in order to induce employers to keep and take employees 50+.

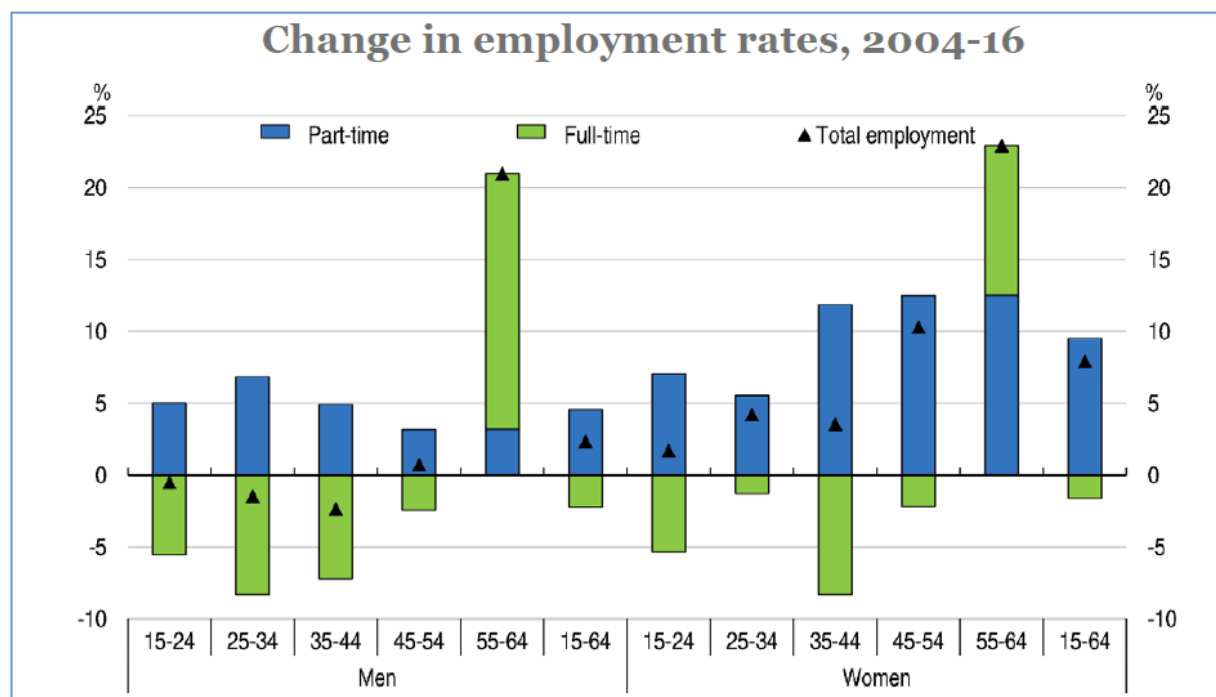
## Part A

### Older labour force participation and the duration of working life

According to the latest OECD country survey “Austria is a stable and wealthy economy and growth has picked up following the 2016 tax reform and the recovery of export demand. Employment has expanded, driven by rising participation of women and elderly and by immigration, although hours worked per worker have declined.” (OECD, 2017a: xy) With an overall 2016 employment rate of 71.6% for 15-64 year olds (OECD average: 67%) and a participation rate of 76.2%, both female (67.7%) and male (75.4%) employment rates exceeded OECD average.

Overall, the share of over 50 year olds in total employment (without the marginally employed) increased from 19.7% (2010) to 25.7% (2016) (WKÖ 2017). Interestingly, changes in employment rates were quite different for different age groups, as the following figure indicates. From 2004 to 2016, full time employment increased only for older workers.

**Figure 1:** Changes in part-time and full-time employment between 2004 and 2016



Source: OECD (2017b: 17).

Unemployment statistics for older workers are quite complex. On the one hand, the risk of becoming unemployed is comparably low for older workers: The propensity of employees in the age 50-65 years to become unemployed is 21.4% as compared with 25.5% for employees below the age of 50. However, older workers, especially in the age of 55+, stay much longer in unemployment as compared with younger cohorts. As a result, the *average* unemployment rate of older workers is higher than for younger counterparts (AMS 2015: 2). With regard to the time trends, unemployment rate of workers 50+ decreased from 4.7 (2003) to 2.8 in 2012 (Eichmann et al. 2014: 27; 30).

The following table summarizes the main employment and pension indicators for men and women in Austria in older age, showing strong gender differences in the amount of their pension (gender pension gap).

**Table 1:** Labour Force participation of older workers, disability pension age and median legal pension

	Women	Men
Share of 55-64 year old workers still in employment (a)	38.8% (in year 2015) 34.1% (in year 2012)	54.1% (in year 2015) 52.5% (in year 2012)
Average age of old age pension (b)	60.2 years	63.6 years
Average age of disability pension (b)	52.8 years	56 years
Average old pension of new pensioners in 2015 without additional payments (b)	1,009 Euro	1,514 Euro
Median legal pension, brut (2014) Blue-collar worker c)	784 Euro	1,557 Euro
Median legal pension, brut (2014) White-collar worker c)	1,208 Euro	2,320 Euro

Source: (a) Statistik Austria (2017b); (b) BMASK (2017b: 61); c) Wöss/Türk (2017: 17)

The above mentioned figures show that the gender pension gap in Austria is one of the highest across Europe. The Central Pension Gender Gap of the 65 to 79 year olds was 42% in 2012 (Tinios et al. 2015: 26), while the Elderly Gender Pension Gap, which includes also those who do not have any pension entitlements was even higher with 49% (Tinios et al. 2015: 36). It is furthermore interesting that the presence of one or two children decreases the gender pension gap, while having three or more children leads to an increase (Bettio et al. 2013: 62).

The gender gap in pension is determined by hourly wages (depending on education, capabilities, segregation and discrimination), by working hours (part-time work, contracts/self-employment) and by the years in employment (interruptions and unemployment) (Tinios et al. 2015: 11 cited in: Blank & Blum, 2017: 6).

Current regulations in Austria will stepwise increase women's lower legal retirement age (60) to match that of men (65) in 2033. When looking at the employment rate of workers *five years before statutory retirement age*, we see that it is much higher among women than among men. In 2016 the employment rate for women aged between 55 and 59 amounted to 59.7%, compared to that for men aged between 60 and 64 of 33.1% (BMASK 2017a). The effective age of retirement (excluding disability pension) was about 60 years for women and 63 years for men (Wöss/Türk 2017: 16).

The pronounced gender differences in old age pension, varying by social class position are embedded in a gendered care and work culture in Austria, which we will address in the following.

## Care work and paid working hours

Recent gender trends in the Austrian welfare state can be characterised as a transition from the *traditional male breadwinner system* with a full-time working man and a non-employed woman and the respective children depending on social security benefits (Lewis 1992) to a *one-and-a-half earner model* (Berghammer 2014; Steiber/Haas 2009). This means that nearly every second employed woman works part-time only (about 48% in 2016). In Austria the labour market was and still is strongly gender segregated (Landivar, 2015) with a high gender pay gap (Kreimer, 2009; Kreimer/Schiffbänker, 2003). For instance, we see that in average women's yearly income in the age of 60+ is (with 31,985 Euro median brut income) still substantially below men's income at the age of 30-39 years (33,600 Euro) (Statistik Austria 2017). In this respect, we should mention that the propensity of Austrian women to work in a low paid job as compared to men is one of the highest in Europe (Geisberger, 2013; Knittler, 2015; Statistik, 2014).

From a cross-national perspective unemployment rates and economic constraints since 2008 are comparably low, but men and women are affected differently. Low skilled male workers have recently faced a high unemployment risk. *“The current economic crisis has marginally reduced the gender gap in poverty though in perverse way, i.e. it increased men's risks of poverty more than women's rather than reducing the latter”* (Commission, 2013: 163). A priori, it is unclear whether women would increase paid working hours due to the higher employment constraints of men, or whether they are still more likely to opt out of the labour market or reduce working time in the long run (Berghammer, 2014). In order to reconcile paid work with childcare, most of the time women and rarely men with children go on parental leave for a comparable long period (up to 2 and a half year – paid parental leave) or mothers do interrupt their paid working life even longer. Those returning to the labour market, often do so by fulfilling a part-time job (women's part-time employment rate is 48% in 2016). The most common pattern now is the modified male breadwinner model with a full-time working father and a part-time working mother.

One key aspect is the institutional support for reconciling paid work with unpaid care and housework. Although the provision of care institutions has increased in the last five to ten years, especially for the under 3-year old children (Blum 2012), there is still a lack in formal full-time childcare or elderly care to reconcile paid work and care with a full-time job. Moreover, school systems, holiday regulations are more in favour of a one-and-a-half-earner model than of a dual full-time earner model.

There is ample research on gender differences in the labour market (Dörfler/Wernhart 2016; Steiber et al. 2016) and on respective economic constraints translating into constraints during retirement (the mother pension gap BM 2017; Mayrhuber 2010). In this respect, it is important to analyse the employment patterns over the life course. But moreover, we have to increase our knowledge of the extent to which the individual situation of women may differ from the household situation (Pena- Casas/Chailani, 2011). The so-called dependency rate of women enables us to measure the share of people with an individual income (after social transfer) below the at-risk-of-poverty threshold, which is set at 60% of national median individual disposable income. So far we know that in Austria female dependency rate is pronounced, with about 40% of women, but only 15% of men depending upon the partner's income or upon social transfers in 2009 (Commission, 2013: 153). There is a growing concern that part-time

employment does not enable individuals to afford independent living, since hourly wages of part-timers are substantially lower than those of full-timers (Geisberger, 2013). Women working part-time (Salladarré/Hlaimi, 2014), or not at all, may suffer from individual financial poverty, while they are actually living in a wealthy household with a high-income partner. Especially in regard to divorces and partnership separation, women need to be able to afford an independent household, which was and still is one of the main indicators of gender equality (Orloff, 1993, 2009).

It has been emphasized that equality matters from the household, the gender and from the generation perspective. On the one hand, we have to consider (un)employment patterns, income and working hours in the main working age across gender and across generations. On the other hand, it is key to study the composition of income and assets, which do not necessarily align in different life course phases. With regard to the ownership of a house or a flat, for instance, the older generations tend to be much wealthier than the younger ones. So we might over- or underestimate old age poverty by focusing on employment and pension income when dealing with poverty (Skopek et al. 2012). However, a main obstacle of these studies would be the scarcity of data, which has been tackled only partly by the recent Austrian Household Financial and Consumption Survey (HFCS data since 2010 gathered by the Austrian National Bank).

### **Health of older workers**

Given that health and employment are interrelated, keeping people healthy for longer as well as offering good employment conditions can increase labour market participation. Various health-related “active ageing” measures should thus extend working life, for instance the possibility of working reduced hours (*Altersteilzeit*), better adapted work environments and shifting or sharing of tasks.

The reasons for the retirement of the 50 to 64 age group are illness, disability and discouragement from further job search. A decade ago, according to Biffl and Isaac (2007: xy page), a special characteristic of the Austrian welfare state was “(...) *the "early retirement" culture promoted by accessibility at an age of younger than 60 to an earnings-related pension system offering a high income replacement rate at an early age. As a result, public pension outlays in Austria are among the highest in the OECD, at 14.5 percent of GDP (2005).*” The comparison between Austria and Australia in this study also showed lower work-related accident rates and better self-assessed health of the workforce in Austria largely due to a lower degree of social inequality.

As found in a comparison of 14 European countries in the latest OECD Health at a Glance report (2016, p. 21 ff), the prevalence of chronic diseases (such as cardiovascular diseases, diabetes, cancer, musculoskeletal diseases and mental health conditions) and behavioural risk factors visibly reduce the likelihood of employment in all observed countries. In the case of Austria, with already below average overall employment rates in the 50-59 year age group, people with one or more chronic diseases have lower employment rates (63% and 42%) than those without chronic diseases (71%). Obesity in the same age group reduces the likelihood of employment from 68% to 56%. Citing other studies the report points to the fact that women are generally more penalized than men.

As the OECD report points out, chronic diseases and behavioural risk factors also lead to lower productivity, fewer hours worked and lower wages (OECD, 2017, p.25 ff). In addition, people with chronic diseases are more likely to enter in disability, unemployment or early retirement schemes. Even for those not affected in terms of (too) bad health, early retirement might still be looked at as the traditional end of working life, sometimes to match partner retirement or other family obligations. Keeping people in work thus becomes a policy issues, to be addressed not only via public media (change of mindset) but also by policies targeted at age-relevant working conditions and working options, not least to improve work life balance in later life.

Due to general population ageing and a shrinking work force, it is vital to provide measures for keeping workers longer in employment (Eichmann et al. 2014):

- Personal policy (staffing policy): age-based career options, Mixed aged (mixed in ages) working teams
- Work organisation: changes in tasks, working places as ergonomic as possible
- Working time: new shift plans, part-time retirement (partial retirement)
- Qualification, professional training, old-young worker tandems

These measures are not really developed in Austria, according to experts (e.g. Eichmann et al. 2014: 189). The low participation in labour market of the workers aged 55 to 64 is partly due to the lack of sufficient efforts to extend longer and healthy working life. The European Agency for Safety and Health at Work (2013) shows, that only 11% of the employees do know health programs for their own workplace, while in other countries (such as Denmark, Switzerland or the UK) more than twice as many argue that they know such measures.

With regard to the level of stress at the workplace, this 2013 survey does not show any gender differences for Austria. Overall, part-time workers, those working in small companies and older age workers feel less stressed at the workplace. According to the EWCS 2010 survey, Austrian employees suffer from “mental health at risk” at the workplace, especially men do show a higher mental health risk than women (Eurofound 2012: 118).

The EWCS (2010) European Working Conditions Survey shows that workers in the age of 50+ feel less stressed at work (29%) as compared with younger cohorts (15-49). Part-time workers feel less stressed than full-time workers. Especially workers in companies with more than 250 employees, they feel (with 47%) more stressed than in smaller companies (22%) with employees below 10. The higher the qualification the more they feel stressed (34% of highly qualified executive (leader, managers) as opposed to assistants (auxiliary staff) (Eichmann et al. 2014: 199).

Studies show that physical and psychological strain at work have increased in the last years in Austria and there is a strong correlation with health complaints (about one third of all workers in Austria is exposed to continuous strains and stress in paid work). Highly qualified workers report increasing time pressure, while manual workers (especially immigrants) report to suffer from “precarious”, insecure and unhealthy working conditions. However, seen from a European comparative perspective, workers’ constraints in Austria are below-average (Eichmann et al. 2014: 208f).

Drawing on the recent SHARE data study (Schober, Winter-Ebmer, 2011), it has been shown that 30% of workers over 50 report having health restrictions, with 5% reporting to be

strongly restricted by them. Women feel slightly less restricted than men. A self-evaluation of their health status reveals strong gender differences: 16% of men but only 10% of women in Austria report to be in bad or only moderate health. Nearly half of men and women over 50 report at least one chronic disease. While only 7% of Austrian workers over 50 are not satisfied with their work, the share is higher within those with health restrictions (9%) and for the depressed (19%). Based on SHARE data (wave 5, 2017) the unemployment rate in Austria more than doubles for those with 2 and more chronic diseases (as compared to having none or one), it is mainly early retirement that seems to provide the option out.

For over 20 years, the Austrian Chamber of Labour (AK Oberösterreich, 2017 a,b) investigates working conditions in Austria. It was found that half of the employees over 50 think that they will not be able to work until the legal retirement age. It seems that working conditions need to be adapted for them, so that extended working life becomes less strenuous in physical and psychological terms. The perceived stress has a negative impact on the workers' health. While 38% of under 50 year olds see their health as very good, this applies to only 17% of those over 50 years, of which 40% report six or more health problems. Asked how to be able to work longer, the workers suggest a reduction of working hours (four out of ten), less stress at work (one out of four) or different tasks (one out of four).

With regard to the subjective health situation, investigated by national surveys (Statistik Austria 2009), health problems increase with age. 21% of workers between 45 and 59 years report health complaints which are related to the workplace (excluding accidents at work or routes for getting to work) as compared with younger cohorts (about 15% of employed women and 17% of employed men). From the age of 59 years on, there seems to be a "healthy worker effect", because the percentage of older workers with health problems decreases. Those with problems are already in pension (Eichmann et al. 2014: 182). Self-employed are more constrained as compared with employees and those working in agriculture (Eichmann et al. 2014: 208f).

In sum, we see that research on gendered health effects of extending working life show a range of different, sometimes contradictory results, depending on the varying research questions and design.



## Part B: Policy themes

### Pension system and reforms to extending working life

The Austrian pension system is composed of three tiers. First, pension is not a social provision, but an insurance benefit averaging over the working life course. There is a disability pension for those who are incapable of working and there are options for a widow/widower and orphans pensions. Second, there is the voluntary option for a private pension security. However, privatization and individualisation of pensions, play a minor role in Austria. Third, there are employer based pensions, depending on the varying regulations of employers (collective agreements in a system of social partnership).

The qualifying conditions for pension are as follows: *“There is a coverage condition: 180 months (15 years) in the last 30 years or 300 months (25 years) during the full lifetime. Alternatively, 180 months of contributions actually paid (as opposed to coverage alone) are sufficient. Insured months are either contributory months (from employment or voluntary contributions) or supplementary (i.e. credited months, known as Teilversicherungszeiten) for which only limited contributions are paid. Within the 2005 pension reform the number of contribution years due to gainful employment required for old-age-pension was reduced from 15 to 7 years. The remaining minimum insurance periods of eight years can be reached, e.g. by child raising periods.”* (OECD 2016: 212)

Although there is no minimum pension in Austria, retirees with low earning-related benefits receive a means-tested top-up (*Ausgleichszulage*) equal to EUR 889.84 per month in 2017 for a single person household (EUR 1,334.17 for couples in 2017) (Blank/Blum, 2017 : 24; PV 2017). There are 14 annual payments and adjustment of the safety-net income is discretionary (OECD 2016: 212). In 2016 about 69% of means-tested top-up are paid to women, due to the high importance for widow pensions and the comparable low level of average pension of women (BM 2017: 72). Women’s low pension amount results to a large extent from the aforementioned gender division of labour and its long term effects.

Beside the means-tested top-up for pension, there is the means-tested minimum income scheme (*bedarfsorientierte Mindestsicherung*), which replaces the former social assistance scheme since 2011. The aim is to provide a decent standard of living for individuals, which is a general residency- based non-contributory system. It is not specifically designed for older people, but they may apply when there are no other resources (i.e. pension) available (also for permanent resident – EU citizens or recognized refugees).

As in many other countries early retirement is being discouraged, against the background of ageing, increasing life expectancy and respective budgetary constraints. 90% of the payments for pension are made by social security contributions (accident, health, and unemployment) and taxes, while only 10% result from private insurance or employer’s pension payments. Financing of pension is based on unfunded schemes. In accordance with the inter-generational contract the actual labour force is paying social security contributions to enable pension payments. However, this system is under pressure due to socio-demographic trends as in any European country (e.g. ageing, better health and short periods of being in employment due to longer education). The aim of future reforms is to

implement a defined-contribution funded scheme including a transitional solution to guarantee the pension for the generation in-between (Fürstenberg 2002: 77ff).

The statutory options for retirement and the legal entitlement ages are gendered, as the following table shows.

**Table 2:** legal entitlement to old age pension, corridor pension and heavy labour pension

	<b>Women</b>	<b>Men</b>
<b>Legal old age pension: 15 years of pension security insurance</b>	60 years [raised to 65 for birth cohorts 1968]	65 years
<b>Corridor pension (since 2005): 40 years of pension security payments</b>	in 2028 possible at the age of 62	62 years
<b>Heavy labour pension: 45 years of pension security insurance 10 year of “hard work” (defined in collective agreements) during the last 20 years</b>	60 years	60 years

Source: BM 2017

The introduction of corridor pensions should allow a reduction in paid working hours to enable a more smooth transition to retirement. Since the 1980s there have been numerous pension reforms to regulate the entitlement to retirement. But, the system is still based primarily on the legal social security. The second and third tier of a professional or a private pension is of neglecting importance. In the 1990ies more people are entitled to gain a company pension, and still in 2010 only about one third (34%) of the employees dispose of such an option (Url 2012). In 2002 the state induced a private pension security with “future bonus”. Although there was an increase thanks to publicity measures, there is a decrease in the last years. The most important private pension provision is still the classical life insurance (covered by capital).

The actual harmonization of laws has restricted the access to early retirement and has led to a cut in benefits. The calculation mode is now extended to a person’s entire lifetime earnings, which has a gendered effect. Since women are very likely to work reduced paid working hours and in a-typical employment, women face stronger financial cuts than men. (Mairhuber/Prammer 2015).

A milestone in the pension reform was to heighten the pension age for women from 60 to 65 years (i.e. similar to men). This law will come into force in 2033, providing some transitional schemes until 2024 (Mairhuber 2003: 3-11; Milsits 2010: 4f).

In 2015 as compared with 2014 the average retirement age increased by 6 months to 60 years and 2 months and it is expected that employees will stay longer in employment in the years to come. In 2015 14% fewer people applied for retirement than a year before. Invalidity pension was decreasing by 24% and also employees with health problems (psychological problems) stay longer in employment. Heavy work pension is not very common, only few applications. From all pensions: 46% are normal old age pension, 13% special heavy age

pension due to long insurance time (“Hacklerregelung”); 9% corridor pension, 6% heavy work pension, 5% invalidity pension and others (22%).(BM 2017).

The Austrian system provides financial incentives to work longer since pensions will increase, if retirement is delayed. For retirement between the ages of 65 and 68 the pension is increased by 4.2% per year and there is no such increment after 68. Workers who defer their pension continue to pay contributions thereby increasing their pension entitlements. (OECD 2016: 213f).

In Austria it is possible to draw pension and earn money. However, if pensioners below the age of 65 earn more than a minimum threshold of earnings (which was EUR 425.70 € per month in 2017) the pension is fully withdrawn. After age 65, unlimited earnings from work and pension receipt are permitted (OECD 2016: 213f). On which grounds it is currently possible to apply for early retirement please refer to: OECD 2016: 213 or in PV (2017) or AK (2017) in German language.

Pension reforms are in line with the corporatist Austrian welfare state paradigm. One of the principal aims of the employment driven social security benefits is to guarantee a social standard of a once achieved social position (Guger 1997: 536f). From a cross-national perspective, it is shown that the average earner gains a comparable high cross replacement rate (78.1% based on the law of 2014) (OECD 2015: 141, cited in Blank/Blum, 2017: 25).

### **Policy measures addressing older workers: good practices**

As compared with other OECD countries state pension age is very low in Austria, where men and women retire very early in their life. Since the mid 1990ies there has been a major shift in making efforts towards extending working life.

Examples of Austrian national measures which should help to extend longer working life (BMWA 2016: 53f) are as follows:

- Part-time retirement, qualification measures for older working age, more money for training and life-long learning (AMS 2017).
- Reduction of incidental wage costs through the program 56/58 plus, which means to reduce the employee on-costs by 6% for the 56/58 year old workers and by 12% for those over 60 years
- Bonus-Malus system which grants advantages and cost reduction for employers with employees over 50 years and discourage those who do not employ them or who make persons of these age group redundant
- Measures to enhance employability (socioeconomic enterprises – creating a third labour market) (for more details see Schneider/Maier 2017 and Foerdermanagerin 2017).
- In 2011 the initiative of the Austrian Government fit2work ([www.fit2work.at](http://www.fit2work.at)) has introduced a system of case management in order to assist the firms by planning on how to keep or re- integrate older age workers (for instance by switching from manual to intellectual work). In addition, the Pension Insurance may bear the costs arising for treatment and rehabilitation measures (Eichmann et al. 2014: 189). Furthermore, employees are coached free of charge if they have a serious illness and are afraid of losing their job.

According to the Austrian Ministry for Social Affairs it is of utmost importance to increase the age of retirement. Older age workers should stay longer and healthy in the employment system. The pension monitoring (BM 2017: 63) witness some success in the following 6 main measures:

1. In addition, a pension account for all has been installed. The aim is to provide more transparency. Everyone in Austria is informed by the social security institution to which benefits they are entitled to, based on the actual work history. This should raise more awareness of long-term consequences of the actual integration in the labour market.
2. New Invalidity pension (restrictions to stay in employment and payments for rehabilitation)
3. New obstacles to heavy work pension (since 2003)
4. Obstacles to corridor pension (at 62 for men and from 2028 also for women)
5. Labour market package for older people
6. Fit2work measure to increase health of older workers

One important feature of the Austrian system is that child care as well as care for disabled or old people contributes to years of pension entitlement, which is described in the following.

### **Pension entitlements through child care and old age care**

The entitlement for pension benefits and their height strongly depend on a continuous paid working career. Recently, there is a debate on the gender pension gap which means that men and women's pension amount differ substantially. The reasons are manifold ranging from different institutional regulations of the pension system, over national gender wage gaps to different labour market behaviour and attitudes. There is not only a gender wage gap, but moreover a mother pension gap due to career breaks while caring for children or dependent persons.

To enable more gender equality, measures have been implemented which take into account the years of childcare for the entitlement of pension (four years per child are credited). The base is calculated by a fictitious amount of an average salary (2017 it was 1,776.70 Euro per month), which allows an employment at the same time up to the highest contribution to pension insurance. The person who is responsible for the main part of the childcare is entitled to the child credit which is summed up with the credits gained through employment. These 4 year entitlement are important to assure pension rights, because the amount of contribution years has to be 15 years, but only 7 years in employment are necessary, while the rest may result from years fulfilling childcare.

Options to five years earlier retirement for women (born before 1962) as compared with men as well as derived rights of social security while caring reinforce differences between men and women, especially gendered paid working participation and working hours, gender pay gap and gender pension gaps. To entitle time to care for children as contribution years (4 per child) to pension, by contrast, is seen as a measure to tackle inequalities between men and women (Horstmann/Hüllsman, 2009).

Austria is one of the few countries, where time for childcare, but also for caring of dependent or aged relatives will be accounted for the pension. Carers are allowed to be in employment up to an earning limit of "low earning threshold" (*geringfügige Beschäftigung*).

Caring entitles for 4 years of contribution to the pensions. The majority of carers (about 80%) are women who might contribute to pension security payments on a voluntary base. Depending on the degree of disability the Austrian state is paying up to 100% of these social security contributions (Horstmann/Hüllsman, 2009: 23). To assess the implications of accounting for caring phases in pensions, it is important to see whether these caring phases are compensated by previous labour market income or by an average paid working income, as it is the case in Austria.

### **Summary: gender and health impacts of extending working life policies**

The following report aims to show how gendered employment patterns affect men's and women's financial and health situation in the long-term.

*First*, the principle aim of the Austrian policy pension reforms is to narrow the gap between the number of employed persons and the pensioners in order to keep welfare state expenditure sustainable. These measures show some success in increasing the labour force participation of older workers, which is still very low seen from a cross-national perspective.

*Second*, health status and work chances are interrelated, with poorer health linked to lower likelihood of employment for older men and women all over Europe. While prevention of chronic diseases and better working conditions is one way to go, behavioural issues (such as obesity, smoking, drinking) should also be tackled. Under certain aspects women or men tend to be sometimes more negatively affected than the other gender, depending on the research question and design. Therefore, it is necessary that health measures take the gendered differences in physical and psychological constraints into consideration when employment policies are designed and implemented.

*Finally*, as compared with men, women witness a more discontinuous sort of labour market participation, leading to the gender pension gap, which in fact is more a mother pension gap. Since the entitlements for pension are based on social security contributions in the main working age, especially women, who have interrupted for care work, face difficulties to make ends meet during pension. These caring phases – childcare as well as care for elderly or disabled persons – are now acknowledged as years contributing to pension entitlement (4 years per child at a fixed amount of average income). These significant pension policy reforms are able to increase the ability for women to gain an own pension and to decrease women's poverty risks in old age. However the risk to face in work-poverty is substantially higher for women than for men in Austria, leading to a gender gap in low-income employment being among one of the highest in Europe. As a result, a large number of women suffer from potentially low pension entitlements in case of divorce or partnership separation. So women in Austria are dependent from state or from the continuous labour market participation of partnered men to gain a widow pension.

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