



# Policy

## brief

### Gender equality, work and old age

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**Commitment 8 of the UNECE strategy on ageing: To mainstream a gender approach in an ageing society**

#### Contents

Mainstreaming gender in ageing societies.....	1
The link between labour-force participation and social security .....	2
Gender inequalities in old age.....	3
- Gender-assessed pension systems.....	3
- Support for family members who care for older persons .....	4
- Participation in the labour market .....	6
- Flexibility of labour.....	7
- Day care of children.....	8
- Quality standards of child care.....	8
- Disincentives to participate in the labour market: taxation .....	9
- Paternal leave.....	9
Policy implications .....	10
Bibliography .....	11
Checklist .....	12

#### Good practice examples

- Albania
- UK Gender Impact Assessment of Pension Reform
- Germany: Statutory Pension Insurance.  
Child-raising periods and upgrading of pension  
expectancies accrued during the parental period
- Austria: Family Hospice Leave
- Anti-discrimination laws in former socialist  
countries
- German incentives to improve the reconciliation of  
work and family in companies: “ Audit Beruf und  
Familie” (“Audit Work and Family”)
- Implementation of the Barcelona objectives  
concerning childcare facilities for pre-school-age  
children by EU Member States
- Municipal childcare in Finland

#### Mainstreaming gender in ageing societies

To respond to demographic and societal changes, the effects of policies on men and women and on all generations have to be considered. Gender mainstreaming is the process of assessing the implications for women and men of any planned action, for instance legislation, policies and programmes, prior to implementation. This allows the development of strategies in which concerns and experiences specific to women and men are an integral dimension of the design, implementation, monitoring and evaluation of policies and programmes.

Mainstreaming ageing and mainstreaming gender are interlinked. Gender inequalities in older age result from accumulated gendered disadvantages during the life course. The need to adopt a lifecourse approach when dealing with the interconnections of ageing and gender arises from the understanding that present circumstances of older people can be understood by references to their prior lifecourse. This requires the linking of socio-economic position, roles and relationships in later life to the earlier biographies of men and women. In many countries, gender mainstreaming is an established concept; others are embarking on national strategies to eradicate gender inequality in all generations.

As this brief follows a mainstreaming (gender and ageing) approach, it may offer information for policymakers who are responsible for a variety of issues, e.g. economic and labour policies, family policies as well as policies for senior citizens.

## Albania

In July 2006, the Ministry of Labour, Social Affairs and Equal Opportunities initiated the development of the National Strategy on Gender Equality and Domestic Violence (2007-2010) along with an Action Plan. This showed the Government's commitment to gender equality in all generations, with an instrument of policies synchronized with civil society initiatives.

The National Strategy on Gender Equality is the product of an interrelated and inclusive process that involved different governmental institutions at the central and local levels, civil society, non-profit organizations, interest groups, representatives of political forces at home, representatives in the academic field and international partners. The document was drafted with the participation of all actors and stakeholders concerned with gender equality issues. This broad participation was intended to produce a well-founded instrument, and to ensure that the plan of action and intervention complies with the real needs and capacities of the country's institutions.

The Strategy aims at:

- Achieving gender equality in Albania through mainstreaming the gender perspective into all aspects of policies developed and applied. This means equal participation by women and men in the social, economic and political life of the country, with equal opportunities for them to enjoy all rights and to place their individual potentials at the service of society;
- Improving protection, performance of the judiciary system and support for victims of domestic violence, and focusing more specifically on prevention by attacking the root causes of domestic violence and abuse.

Source: Republic of Albania; National Strategy on Gender Equality and Domestic Violence 2007-2010, Ministry of Labour, Social Affairs and Equal Opportunities - [http://www.osce.org/documents/pia/2008/07/32216\\_en.pdf](http://www.osce.org/documents/pia/2008/07/32216_en.pdf).

## The link between labour-force participation and social security

Elderly women outnumber elderly men in all countries of the UNECE region. They are more likely to live in poverty and to be affected by disability and restrictions of mobility. They are more represented among those living in residential care and are at bigger risk of elderly abuse. Many elderly women are widows and at an economic disadvantage due to low incomes. To tailor adequate social policies to respond to an increasingly ageing society, it is important to take into account these gender differences.

Financial and social security of women and men in old age is connected to their current and previous participation in the labour market. Gender differences in socio-economic status are partially rooted in the traditional gender division of labour, where men bear the primary responsibility for breadwinning - that is, for paid work - and women for unpaid housework and family care. This has an impact on men's and women's ability to accumulate social security entitlements for their pension age.

Nevertheless, it is desirable that men and women are able to form their family and work lives during their working age period in the way that best suits their personal needs without risking their security in old age. To shape the political framework for gender equality throughout the life course, three strategies are important. The first is to enable and encourage women, and mothers in particular, to participate in the labour market and build careers in the same way as men do. Among other things, this would contribute to their social security entitlement in old age as well as to the current pay-as-you-go pensions system of their countries. Secondly, women who decide to take a career break due to caring responsibilities should nevertheless enjoy social security in old age. A gender-assessed pension system would need to compensate for this. Thirdly, it should be acknowledged that support from family members traditionally plays an important role in the care of older persons and can often be the most desirable form of such care for those involved. Therefore, working-age family members need to have the opportunity of assistance when undertaking such caring tasks.

In the context of the UNECE Regional Implementation Strategy for the Madrid International Plan of Action on Ageing, such policies and programmes address commitments 5 (“To enable labour markets to respond to the economic and social consequences of population ageing”) and 8 (“To mainstream a gender approach in an ageing society”).

## Gender inequalities in old age

It is well known that population ageing puts a strain on the resources for providing social security at old age. At the same time, women’s access to resources still differs a lot from that of men, and social protection systems often do not go far enough in considering the gender differences in life patterns. Possible solutions to be considered for shaping gender equality in old-age are threefold:

- A gender assessed and equalized pension system
- Potential support of family members and informal networks
- Labour force participation and contribution to the pension system

### *Gender-assessed pension systems*

In many countries, pension systems consist of both the pay-as-you-go (PAYG) systems and funded systems.

The most common pension arrangement is the PAYG system, in which pensions are financed through currently collected contributions and pension entitlements are usually accumulated through paid labour. Less time spent in paid formal labour because of unpaid informal care at home and the tendency to work part-time due to inadequate childcare services together with gender-segregated labour markets contribute to the result of less female bargaining power and autonomy. This leaves women with a patchwork of inadequate social protection, leaving them with insufficient or no individual security.

The funded pension systems are financed and services are defined by contributions. The risk lies completely or mostly (it depends on the system) with the individual, as opposed to PAYG, where the State bears the risk. As the current financial crisis shows us, funded pension systems can be disadvantageous for low and average earners and for people who take career breaks.

In order to enhance equality between older women and men some Governments need to assess their pension system according to factors such as the work duration over the life span, part- or full-time work and the working environment, as these factors may differ between men and women due to caring responsibilities. Public policies need to address the economic effects of traditional roles on older women adequately and to guarantee that time spent in caring for children or for older relatives in need of care is adequately considered with respect to their pension entitlements.

However, other factors do also play a role in the financial sustainability of national pension systems. The retirement age in the European Union ranges between 57 in Italy to 67 in Denmark and in Iceland<sup>1</sup>, which shows how different the financial commitments are that European States face with respect to their older citizens. Since the population above retirement age is growing faster than that of working age, public resources for pensions will decrease. In this context, women's labour force participation is of particular macro-economic importance.

In a funded pension system, the level of a person's pension depends on the amount accumulated on his or her personal pension account, for which an annuity is bought. Many countries with funded pension schemes use different life tables for men and women in calculating such an annuity. As women live longer, they may get a lower annuity (lower monthly payments) than men. The choice of life tables and whether separate tables are used for men and women is made either by the private insurance companies or banks or is regulated by the State.

### **UK Gender Impact Assessment of Pension Reform**

The United Kingdom has introduced two new Pension Acts in 2007 and 2008, which make important changes to the State pension from 2010 and introduce a new, low-cost private pension scheme that people will be able to save into from 2012 (planned start date). The Gender Impact Assessment analyses the likely impact of these reforms on women and men saving for retirement. The 2007/Act addresses a number of measures that are crucial from an equality perspective in order to ensure justice for both genders. These factors concern labour-market factors (women sometimes work for smaller firms with lower capacity to provide social security services), in-work factors (women are more involved into part-time work) and work duration (women often work less hours due to caring responsibilities). A key aspect in this reform is that a life of unpaid caring responsibilities will be rewarded in retirement (in the State pension system) in the same way as a life of work.

Source: United Kingdom: Department for Work and Pensions: Gender Impact Assessment of Pension Reform, 2006  
<http://www.dwp.gov.uk/docs/genderimpactassessment.pdf>.

<sup>1</sup> Eurostat: Statistische Bücher. Das Leben von Frauen und Männern in Europa. Ein statistische Porträt. Ausgabe 2008, p. 138. [http://epp.eurostat.ec.europa.eu/cache/ITY\\_OFFPUB/KS-80-07-135/DE/KS-80-07-135-DE.PDF](http://epp.eurostat.ec.europa.eu/cache/ITY_OFFPUB/KS-80-07-135/DE/KS-80-07-135-DE.PDF).

In most countries, women's wages remain lower than those of men, which creates a gender differential in the contributions to personal pension accounts and leads to lower annuities paid to women than to men. Laws and regulations promoting equal pay help reduce inequality in this aspect. However, the lower wages of women are often related to their more frequent career breaks within a lifetime career profile.

Career breaks are not only leading to lower levels of payment, but may also constitute periods when no contribution is paid to a funded pension scheme. While staying at home to care for children or family members in need of care, the State can make provisions that contributions are made to the funded pension system on behalf of the caring individual. However, often this contribution is defined at a minimum level. Thus, the individuals involved in caring tasks accumulate less funds in their pension accounts and receive a smaller annuity.

All this demonstrates that persons involved in caring, the majority of whom today are women, are faced with fundamental inequalities in the funded pension systems. Clearly, amending these pension systems is insufficient for tackling the issue. Policies need to target the underlying causes of gender inequalities.

### **Germany: Statutory Pension Insurance. Child-raising periods and upgrading of pension expectancies accrued during the parental period**

Mothers or fathers born from 1921 onwards in the old Federal Laender, and from 1927 onwards in the new Laender, have their child-raising periods credited as periods of mandatory contribution to the statutory pension insurance, which either makes them qualify for or increases their pensions.

These child-raising periods are credited (additively) in addition to already existing, simultaneously running, contribution periods (e.g. on account of gainful employment) – up to an annually adjusted ceiling which applies to the entire statutory pension insurance.

In order to cushion the impact of low incomes subsequent to the three-year child-raising period, the accrued pension rights of persons bringing up children who, while gainfully employed during the first 10 years of the child's life (parental period), earn a below average salary because they work part-time owing to their child-raising tasks, are upgraded for the purpose of the pension calculation.

From the child's fourth year of life onwards, the pension contributions of these child-raisers are upgraded by 50% to a maximum of 100% of the average income. Consequently, child-raisers with an income amounting to two-thirds of the average earnings acquire the same pension claims as average-income earners. Child-raisers with two or more children under 10 years always receive the maximum benefit, irrespective of whether and the extent to which they are gainfully employed.

Since 2002, child-raising tasks are also reflected in the extra allowance added what to the child-raiser receives.

Source: [www.deutsche-rentenversicherung-bund.de](http://www.deutsche-rentenversicherung-bund.de).

*Support for family members who care for older persons*

Family networks continue to contribute the largest share of care activities in the UNECE region. Predominantly, the caring is done by women. Indeed, research shows that a majority of older persons prefer to be cared for in a family context at home rather than be in institutional care. Policies may be devised to assist family members in their caring functions, for example by offering day-care or respite-care centres to allow family members to take time off. Family care may be credited towards the pension and family caregivers may be offered training to perform their duties more professionally. At the same time, complementary measures must be in place so that those older persons who cannot be cared for in the family context any more or do not have family members can be offered professional services elsewhere.

**Austria: Family Hospice Leave**

Family Hospice Leave was introduced in 2002. Persons providing care to dying family members or seriously ill children may be released from work during a leave up to six months (for seriously ill children up to nine months), while continuing to be fully covered in terms of labour and social law entitlements (family hospice leave). This contributes to better reconciliation of work and family life.

To enable low-income families to use this option, the Family Hospice Leave Hardship Compensation Scheme was introduced. The threshold for eligibility is a weighted monthly household income (exclusive of family allowance, household allowance, long-term care allowance and child care allowance) not exceeding 700 euros.

The maximum monthly allowance corresponds to the income not earned due to the family hospice leave.

Sources: Republik Österreich; Bundesministerium für Arbeit, Soziales und Konsumentenschutz: ARBEITSVERTRAGSRECHTSANPASSUNGSGESETZ: Die arbeitsrechtliche Absicherung der Sterbebegleitung, §§ 14 a und b. <http://www.bmask.gv.at/cms/site/attachments/5/2/7/CH0651/CMS1232539947760/arbeitsvertragsrechtsanpassungsgesetz.pdf>.

Republik Österreich; Bundesministerium für Wirtschaft, Familie und Jugend: Novellierung des Familienlastenausgleichsgesetzes mit 1. 7. 2002 zum Härteausgleich für Familienhospizkarenz. [http://www.bmwfj.gv.at/BMWA/Schwerpunkte/Familie/Finanzielle\\_Unterstuetzungen/default.htm](http://www.bmwfj.gv.at/BMWA/Schwerpunkte/Familie/Finanzielle_Unterstuetzungen/default.htm).

*Participation in the labour market*

In the long run, promoting the labour force participation of women throughout the life cycle is a key measure to be taken for enhancing security for women in older age. If women will be able to accumulate funds for old age starting early there is less need for Governments to balance inequalities in old age social security. The extent to which women participate in the labour force also has a direct impact on macro-economic development.

There are various mechanisms to enhance women's participation in the labour market, which would benefit a society as a whole. The need for labour force could be met by women who are currently not working due to caring responsibilities. Many countries have made provisions for increasing women's participation in the labour market. In order to provide positive conditions for women to participate in the labour force market, the following aspects need to be considered: a developed and flexible infrastructure of childcare, standards in the quality of childcare, prevention of gender discrimination and harassment at the workplace, greater involvement of men in care and family duties and a gender-assessed tax system.

## Anti-discrimination laws in former socialist countries

Significant advancements have been made through the drafting and passage of anti-discrimination laws deemed to prohibit gender related discrimination at the workplace. For example, Estonia passed the Gender Equality Act in 2004, which defines direct and indirect discrimination as well as sexual harassment; it also requires the promotion of gender equality by State institutions, local governments and employers. The Gender Equality Act obliges authorities and employers to promote equality between men and women, thus strengthening the legislative basis for promoting gender equality. Similar laws were also passed in the Latvian Labour Law (2001). Further advancement was made in the Slovenian Employment Relationship Act (2002) and the Bulgaria Anti-Discrimination Bill (2003). The aim of the new legislation is to reduce gender-based discrimination in all areas of life, including the workplace.

Sources: Republic of Bulgaria, Ministry of Labour and Social Policy, Law on Protection against Discrimination 2003 [www.mlsp.government.bg/equal/equalen/bglaw.asp](http://www.mlsp.government.bg/equal/equalen/bglaw.asp).

Republic of Estonia, Ministry of Social Affairs, Department of Gender Equality, 2004, Gender Equality Act (RT I 2004, 27, 181) <https://www.riigiteataja.ee/ert/act.jsp?id=738642>.

Latvian Labour Law, 2001, <http://unpan1.un.org/intradoc/groups/public/documents/UNTC/UNPAN018399.pdf>.

Slovenian Employment Relationship Act 2002, Ministry of Labour, Family, and Social Affairs [http://www.mddsz.gov.si/en/legislation/veljavni\\_predpisi/employment\\_relationships\\_act](http://www.mddsz.gov.si/en/legislation/veljavni_predpisi/employment_relationships_act).

Flexibility of labour	Issues related to the reconciliation of work and family life may suffer from insufficient flexibility of the labour market. Different work-time models may help women to fulfil work and family responsibility according to their needs. The state may help to improve the image of alternative work-time models in the private sector, e.g. through prizes for family friendly companies, and has to make sure that even through part-time work pension entitlement is accumulated.
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## German incentives to improve the reconciliation of work and family in companies: "Audit Beruf und Familie" ("Audit Work and Family")

The German government has developed many strategies to create incentives for companies and enterprises to improve the harmonization of work and family. One such programme is the management instrument "Audit Beruf und Familie" – "Audit Work and Family".

Initiated and developed by one of Germany's major foundations, the Hertie Foundation, this audit is based on a holistic approach to family-friendly personnel policies. The audit provides consultancy regarding individual solutions for companies and enterprises, and its supports and monitors the implementation processes. Benchmarks are for example good dialogues between management and staff, the entitlement of family-friendly measures and a family-friendly corporate culture. Companies and enterprises are encouraged by the German government with the provisions of funds for the audit's competition. Furthermore, all federal ministries try to get certified according to the audit's benchmarks as family-friendly employers by the end of 2009.

Source: Federal Ministry of Family Affairs, Senior Citizens, Women and Youth, <http://www.bmfsfj.de>.

A further reason for women not to go back to work might be the fear to face various forms of harassment or gender discrimination at the work place. Therefore, progress in creating a gender friendly working environment has to be achieved through improving national anti-discrimination legislation.

**Day care of children** Family policies and day care services create an opportunity for men and women to find employment on a gender-equal basis. Economic and social welfare and the equal opportunities for both genders to go to work may play an important role in a family’s decision for a child. The development of a high quality childcare infrastructure is an essential aspect for parents to feel comfortable leave their child in institutional child care.

### Implementation of the Barcelona objectives concerning childcare facilities for pre-school-age children by EU Member States

In March 2002, the EU invited its member States to “remove disincentives to female labour force participation and strive, taking into account the demand for childcare facilities and in line with national patterns of provision, to provide childcare by 2010 to at least 90% of children between 3 years old and the mandatory school age and at least 33% of children under 3 years of age”.

Regarding the lower age-group (0 to 3 years), five countries (BEL, DNK, ESP, NLD, SWE) have reached the Barcelona objective of a 33% coverage rate, while five others (FRA, GBR, LUX, PRT, SVN) are approaching this target. In most of the other countries, much still needs to be done to meet the demand for childcare facilities. While seven countries (CYP, DEU, EST, FIN, IRL, ITA, LVA) have reached an intermediate level of coverage (between 16% and 26%), eight Member States (AUT, CZE, GRC, HUN, LTU, MLT, POL, SVK) show a coverage rate of 10% or less.

Regarding children between 3 years old and the mandatory school age, eight member states (BEL, DNK, DEU, ESP, FRA, IRL, ITA, SWE) have surpassed the Barcelona objective of a 90% coverage rate<sup>16</sup>, while three others (CYP, GBR, NLD) are approaching this target. Seven member States (AUT, EST, FIN, HUN, PRT, SVK, SVN) have a coverage rate that is substantial but still short of target, between 70% and 85%.

Sources: Commission of the European Communities: Implementation of the Barcelona Objectives. Concerning Childcare Facilities for Pre-school-age Children, Brussels, COM(2008) 638. [ec.europa.eu/social/BlobServlet?docId=604&langId=en](http://ec.europa.eu/social/BlobServlet?docId=604&langId=en).

**Quality standards of childcare** Not only the pure existence of childcare facilities contributes to the parent’s decision to leave a child in day care or even to have a child. In order to make parents feel comfortable about leaving a very young child in daycare facilities, the institution may need to fulfil standards regarding the staff ratio, curricula, health and safety, and training of personnel. Leaving a baby or young child in daycare facilities should not only be an option to those parents who do not have another choice. Facilities should also be of a quality that contributes positively to the overall well-being of the child, according to standards that parents are able to provide for their children at home.

## Municipal childcare in Finland

Every child under school age has the right to municipal daycare once the parental allowance period of the mother or father ends, regardless of the income level of the parents or whether the parents are employed. The municipality must offer daycare in the child's mother tongue if it is one of the official languages of Finland, i.e. Finnish, Swedish or Sámi. Daycare personnel also support development of the language and culture of Roma and immigrant children. At a daycare centre, there may be four children under three per nursery nurse or kindergarten teacher, or seven children over the age of three. Most of the children in daycare are in full-daycare, but part-time care is also provided. Municipal authorities also operate 24-hour daycare centres for the children of parents who do shift work. Children in day care are given adequate and healthy meals during the day. Daycare staff is required to have at least a secondary-level qualification in the social and health care sector. In a daycare centre, one in three pedagogic staff members must have a post-secondary qualification. The qualification for a kindergarten teacher is now a university degree. Municipalities charge a fee for daycare on a percentage basis, according to the size and income of the family. This fee is a maximum of 233 euros per month for the first child, a maximum of 210 euros per month for the second child and a maximum of 46.60 euros per month for each subsequent child. The lowest-income families are wholly exempt from these fees. Client fees cover about 15% of the overall costs of daycare.

Source: Republic of Finland: Finland Family Policy: Brochures of the Ministry of Social Affairs and Health, 2006. [http://www.stm.fi/c/document\\_library/get\\_file?folderId=39503&name=DLFE-7155.pdf](http://www.stm.fi/c/document_library/get_file?folderId=39503&name=DLFE-7155.pdf).

Disincentives to participate in the labour market: taxation

In order to create incentives for married women to achieve a full work history or to go back to work after having children, the national tax systems might need to undergo a gender assessment. In many countries, the second earner of the family is effectively taxed more heavily than single individuals are. Only in a few countries (FIN, GRC, HUN, SWE) are second earners and single individuals taxed equally. In some countries, the difference in taxation is bigger for lower income earners. The high taxation of married women was traditionally explained by the system of joint household taxation, in which the income of the second earner is subject to higher tax rates because it is pooled with the first-earner's income. The fact that married women remain more heavily taxed despite the move towards separate taxation results from the dependent spouse allowance which still exists in most systems and which is lost if both spouses work, and from the introduction in some countries of a number of family-based tax measures.

Paternal leave

Finally, it is desirable that not only mothers but also fathers are involved in child-rearing duties. Paternal leave is an essential legal tool for member States to encourage men to take time out from work to care for dependent children and other family members. Greater involvement of men in care duties would reduce the strain that many working women experience in reconciling work and family life, and would contribute to make caring tasks a shared responsibility. UNECE countries have various legal frameworks for paternal

leave or family leave, and it is desirable that member States offer men the same rights and security of family leave as women. In addition, member States may wish to promote initiatives which shape public opinion towards greater equality between genders, in particular with regard to men's involvement in care duties.

## **Policy implications**

To summarize policies for the well-being of women in old age should target all ages. In order to prevent inequalities of social security in old age, it is important that societies are creating optimized conditions for the reconciliation of work and family life. However, both parents working full-time and having their child in child care does not suit the needs all families and women. Therefore, it is important that member States may find solutions to deal with the consequences of unequal accumulation of pension entitlements, if women (or men) decide for a career break due to caring (and unpaid) work. To implement this aim effectively, coordination across policy areas and between government agencies that target different age-groups and work in different policy areas is recommended.

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<b>Checklist : Gender equality and old age</b>		
<b>Main areas</b>	<b>Areas of implementation</b>	<b>Key elements</b>
<b>Gender-assessed pension system</b>	Pensions	Adjustment to part-full-time work
		Adjustment to career breaks due to care duties
		Adjustment to earnings
<b>Support through family members</b>	Pensioners support families in working ages	Monetary transfers
		Child care
	Family members in working age support old people	Legal framework in labour laws
		Financial support
		Training
<b>Reconciliation of work and family life</b>	Flexibility of labour	Labour laws and regulations
		Incentives for the private sector to introduce flexible working models
		Public opinion
	Infrastructure of day care for children	Crèche
		Kindergarten/Nursery
		Schools
	Quality standards of child care	Carer-child ratios
		Training for care professions
		Improvement of curricula
	Reduction of disincentives to participate in the labour market	Taxes
		Benefits
		Social security