



Gender and Inequality (and retirement) in Aotearoa/New Zealand

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Focus: Gender Policy Analysis

- ▶ Began as the work of the Ministry of Women's Affairs
- ▶ What has happened to the issue over time?
- ▶ What is the current 'political' situation?
- ▶ What do EU reports tell us?
- ▶ Gender analysis dependent on political will (within and outside government)

Income Security for Older Women

MARION BYWATER

MINISTRY OF WOMEN'S AFFAIRS
TE MINITATANGA MŌ NGĀ WĀHINE

Foreword





The Minister of Social Welfare is at present seeking submissions on the future policy for superannuation. To stimulate discussion the Minister recently issued a short paper entitled *Income Security for the Elderly*.

Because this is an issue of particular interest to women the Ministry of Women's Affairs commissioned Marion Bywater to prepare its own discussion paper on women and superannuation. I hope this paper will encourage public debate and assist

women who would like to make their own submissions to the Government.

Key MWA arguments (1989)

- ▶ Contributory schemes assume full-time continuous employment
- ▶ Do not value women's unpaid work in the family and the community
- ▶ Highlighted that some countries give full credit in their contributory schemes for **unpaid and caring work**, rather than relying on an income or assets tested state top-up
- ▶ Reminder that it would affect more women than men;
- ▶ and women more than men;
- ▶ Language and argument is powerful, feminist, critical



MINISTRY OF WOMEN'S AFFAIRS MINITATANGA MŌ NGĀ WĀHINE

5 Key Questions

The Ministry will shortly be publishing **Women's health: a checklist for Area Health Board members**. The Checklist has been designed to assist board members decide whether their board has the necessary policies, plans and procedures in place to ensure that women's health needs are met.

It lists five basic questions which should be asked each time a policy decision is made:

- What direct involvement have different groups of women (providers and consumers) had in the development of this proposal?
- What impact will the policy have on the well-being of women in our area?
- What impact will the policy have on Maori women?

SUPERANNUATION: An Issue of Concern for Women

Submissions have recently closed on the Government discussion paper *Income Security for the Elderly*. The paper suggests a number of options for the future provision of retirement incomes.

The debate over the future provision of income support for the elderly has arisen partly because of concern that New Zealand's population is an 'aging' population. It is widely believed that because of this the cost of the existing National Superannuation scheme will become too expensive to maintain in the

1989
MWA
Paanui

Ministry of Women's Affairs (1989) recommended

- ▶ There be a universal state pension scheme, funded from general tax revenue;
- ▶ That the unit of entitlement be the individual;
- ▶ That private provision of superannuation be regulated in order to make it more appropriate for women;
- ▶ That there be further examination of the use of gender-based actuarial tables.

Progression of the Women and Retirement as a Policy Issue by MWA

1991-1992	Policy Unit input into the Task Force on Private Provision for Retirement.
1992-93	Continued to work with the Task Force; three reports produced : impact of unisex provisions in long-term insurance; comparative report on superannuation provision for women in 4 countries; analysis of the appropriateness and effects of private provision for retirement on Maori women
1994-95	No reporting - Focus shifts to employment and matrimonial property
1996	Conference to “raise awareness and provide information” on private savings
1997-98	MWA input on design of proposed Retirement Savings Scheme, and provides impact criteria (and Referendum)
1998-99	Advice on Super2000 Taskforce
1999-2003	No reporting – Focus shifts to economic autonomy – labour market and pay equity
2004-05	Works closely with Retirement Commission on issues for women and retirement savings

Critical moments; 'critical friends'; discursive shift; market responses

- ▶ Institutional legacy and 'nested newness of MWA (Mackay, 2014)
 - ▶ Time use Survey and dual Ministerial roles
- ▶ And the mechanism of mainstreaming Gender Analysis
 - ▶ Until 1996 and Jenny Shipley not unsupportive - but shift focus to 'market'
- ▶ State Services Commission - MWA "too advocacy oriented"
 - ▶ reminiscent of State Sector Reforms of 1986
- ▶ Economic "Sustainability" of Women - National Action Plan (up to 2008)
- ▶ The 'Invisible' Issue – Economic Independence (labour market)

- ▶ *Unpaid contribution to society and to value of universality to women no longer part of bureaucratic or political discourse*

EU and pension gender gaps

- ▶ Language of Justice and Gender Vigilance
- ▶ Cumulated disadvantages; amplify imbalances; intersectionality
- ▶ Reminder that current pension schemes may reflect “yesterday’s” employment patterns;
- ▶ Two reforms matter significantly – shift from public to occupational pensions; shift in emphasis on working longer.
- ▶ Need for Awareness, Amelioration and Prevention, but still at “awareness” stage despite this not being a ‘new concern’
- ▶ Importance of data collection, statistical and case studies

Policy Vigilance

(*European Commission 2013; The Gender Gap in Pensions in the EU*)

- ▶ Average pension gap in Europe is 37% (twice the pay gap indicator)
- ▶ Even when pay gap closes, cannot yet conclude whether the pension gap will also close
- ▶ Importance of education, not just employment
- ▶ Longevity of career
- ▶ Motherhood penalty
- ▶ Intra-household gap
- ▶ Combined effects of all these mean reform will be complex
- ▶ Not wholly optimistic; hence need for policy vigilance and more research