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# The effects of defamilization and familization measures on the accumulation of retirement income for women in the UK

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## ABSTRACT

This article is concerned with the link between the effects of pro-market pension reforms on women and familization/defamilization measures. It aims to contribute to the study of this link in three ways. Firstly, it identifies defamilization/familization measures that have the potential to reduce negative effects of pro-market pension measures on women. Secondly, based on the examples from the United Kingdom, it shows that the government's willingness to provide sufficient defamilization/familization measures to assist women to deal with the negative effects of the pro-market pension measures should not be taken for granted. Thirdly, it suggests ways for tackling this problem.

## KEYWORDS

Defamilization; familization; life course; pension; women

## Introduction

There is an expanding volume of research on defamilization/familization measures (Bambra, 2007; Daly, 2011; Esping-Andersen, 1999; Kroger, 2011; Leitner, 2005; Lohmann & Zagel, 2016; Michon, 2008; Orloff, 1993; Saxonberg, 2013) and pro-market pension measures for women (Ginn, 2013; Ginn & MacIntyre, 2013; Price, 2007). This article is concerned with the link between these two kinds of research. It aims to contribute to the study of this link in three ways. Firstly, we identify defamilization/familization measures that have the potential to assist women to reduce the negative effects of pro-market pension measures on them through facilitating women to make different responses to the commodity relations. Secondly, we suggest that the government's willingness to provide sufficient defamilization/familization measures to tackle the negative effects of pro-market pension measures on women should not be assumed. To fulfill this purpose, we discuss examples of defamilization and familization measures in the United Kingdom. Thirdly, we consider ways to improve women's opportunities to accumulate adequate pensions, through improvements in defamilization/familization measures in the context of an environment characterized by pro-market pension measures. By presenting these analytical tasks, we intend to draw attention to the potential of defamilization/familization measures in reducing the negative effects of pro-market pension measures on women.

This article is organized into four main parts. The first discusses the challenges presented by pro-market pension reforms, which emphasize the role of private provision and individual responsibility in pension provision, on women's chances of securing a sufficient retirement income. The second discusses those defamilization and familization measures that have the potential to support women to accumulate retirement income in response to the commodity relations and pro-market pension measures. The third part focuses on pension policies and examples of defamilization and familization measures in the United Kingdom. In the fourth part we suggest defamilization and familization

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measures required in order to create favorable conditions to increase women's opportunities to accumulate a sufficient pension income.

### **The implications of the pro-market reforms**

In response to the challenges presented by economic uncertainty and aging populations, it has been common for governments to restructure their old age income security systems in a manner that emphasizes the sustainability of their pension systems (Foster, 2014; Naegele & Walker, 2007). This reconstruction is marked by an increasing role for neo-liberalism, which emphasizes deregulation, retrenchment of the welfare state, and market solutions to social problems within pensions (Foster, 2010). While there has not been a uniform strategy for the development of pension systems, most of these changes emphasize individualism and the market as a mechanism for the allocation of retirement income. An example of these changes is to expand the mandatory retirement saving schemes managed by the private sector at the expense of noncontributory state pensions (Mandatory Provident Fund Scheme Authority [MPFA], 2016).

These pension reforms strengthen the connection between the commodification of labor and the decommodification of labor. The decommodification of labor refers to the degree one is able to survive without taking part in the labor market (Esping-Andersen, 1990; Kroger, 2011; Saxonberg, 2013). Pension schemes may be seen as measures for upholding the decommodification of labor principle, as they are meant to support retirees to have a reasonable standard of living. By linking the amount of retirement income received to how much they contribute to pension schemes from their income throughout the life course (although in defined contribution pension schemes this is also dependent upon the investment returns), pro-market pension schemes convey a message that the precondition for people to secure a high decommodification of labor in retirement is to actively commodify their labor in earlier periods of their life course.

Connecting the commodification of labor closely to the decommodification of labor has mixed implications for women's chance of accumulating retirement income. Not all feminists find the commodification of labor principle totally undesirable (Kroger, 2011; Nyberg, 2002; Orloff, 1993). To many women, it is not dependency on the labor market but alternatively family responsibilities and expectations that are mainly responsible for putting women's retirement income at risk (Bambra, 2004; Chau, Foster, & Yu, 2016). For women who are financially dependent on male family members, they may have little choice but to bear costly unpaid caring responsibilities (Bambra, 2007). Such an (largely) involuntary gender division of labor often limits women's choices and possibilities to have control over their own lives (Nyberg, 2002). To deal with this problem, it may be necessary to liberate women by facilitating them to access paid work in a similar manner to their male counterparts (Kroger, 2011; Lohmann & Zagel, 2016). An independent income can give women a voice to negotiate power relations within families, and it has implications for financial independence in retirement (through pension saving) (O'Connor, 1996; Orloff, 1993).

Despite the fact that women have greater opportunities to access higher education than ever before and outperform men at different stages of education (Bennett & Daly, 2014), gender inequalities in both the workplace and family are still prevalent with women in the United Kingdom and beyond (Ginn & MacIntyre, 2013). In the United Kingdom, women spend on average 13 hours on housework and 23 hours on family caring each week, compared with only 8 hours and 10 hours by men (Scott & Clery, 2012). These characteristics undermine women's opportunities to accumulate sufficient pension income. There is evidence of continuing disadvantage for many women in employment, including discrimination (for example, in relation to rates of dismissal during pregnancy) (Bennett & Daly, 2014). The costs of caring are borne disproportionately by women (Brewer & Paull, 2006; Rake, 2001). As a result, many women have their career interrupted and a number work on a part-time basis (Ginn & MacIntyre, 2013). For example, a survey by Scottish Widows (2012) in the United Kingdom shows that while the number of men and women under 30 who have never worked full-time is roughly equal at 30%, this figure drops to almost nothing for men over 30

but is 11% for women aged 30–50 and 17% for women over 51. In the United Kingdom 43% of employed women are in part-time jobs compared with 12% of men (Pensions Policy Institute [PPI], 2016). Scholars speak of a “motherhood penalty” to describe the impact of motherhood on women’s incomes over their lifetime (Bennett & Daly, 2014; Rake, 2001). It is important not to rule out the possibility that some women may prefer to be a full-time carer rather than employed in the paid labor market (Chau et al., 2016). Hence, pension reforms emphasizing the link between the decommodification of labor and commodification of labor make it difficult to fulfill the preferences of this group of women.

## **Defamilization and familization measures**

The importance of family policies in shaping women’s chance of participating (or choosing not to participate) in the labor market is widely recognized (Bambra, 2007; Bennett & Daly, 2014). This point is supported by the fact that the value of defamilization and familization measures (such as public child care services, carers’ allowances, maternity leave benefits, and parental leave benefits) in supporting women to respond to the demands of the labor market have been discussed in a number of studies. Examples of these studies include: Michon’s (2008) views on “cost (de)familisation,” “care defamilisation,” and “care familisation”; Daly’s (2011) study on reforms on “individualization” and “familisation”; Kroger’s (2011) work on “dedomestication”; the study by Saraceno and Keck (2011) on “defamilialised decommodification,” “decommodified supported familism,” “decommodified supported familialism,” and “decommodified supported familism for men”; and our (Chau et al., 2016) interpretation of four defamilization/familization measures. With reference to these studies, we can identify the following defamilization/familization measures that have important implications for whether women can achieve a decent standard of living in retirement and how this may be achieved.

### ***Decommodified defamilization measures***

These decommodified defamilization measures facilitate women to achieve a reasonable standard of living in retirement independently of both family relationships and commodity relationships. Examples of these measures are noncontributory individual-based pension schemes provided by the government (Bennett & Daly, 2014).

### ***Commodified defamilization measures***

Commodified defamilization measures are meant to create favorable conditions for women to commodify their labor and thus join earning-related pension schemes. An example of these measures is subsidized public care services for children (Kroger, 2011; Michon, 2008).

### ***Decommodified familization measures***

These measures facilitate women to perform the role of family carer and maintain a reasonable standard of living in retirement without taking part in the labor market. An example of these measures is the care-linked contributions toward old age pensions (Daly, 2011).

### ***Commodified familization measures***

These measures enable women to take care of their young child while keeping their job and thus membership of their occupational pension scheme. An example is maternity leave (Michon, 2008). However, maternity leave can become a decommodification measure as studies show that too long

periods of leave may result in disincentivizing mothers from remaining in the labor market and encourage them to perform the role of family carer on a full-time basis (Van der Lippe, de Ruijter, de Ruijter, & Raub, 2011).

### ***Commodified familization measures for men and decommodified familization measures for men***

These measures are designed to support men to take up caring responsibilities and keep their jobs. A commonly discussed example of these measures is parental leave reserved for fathers (Saraceno & Keck, 2011). As with maternity leave, this parental leave can become a decommodified familization measure if the leave period is lengthy. It is important to note that commodified familization measures for men have the potential to reduce women's caring responsibilities and thus give them more opportunities to develop their own careers.

As shown, the six defamilization/familization measures have different strengths in meeting these different expectations. Hence, if the government provides all of these defamilization/familization measures, it will allow women to make different responses to the commodity relations and pro-market pension reforms. However, the government may not necessarily be keen to make all of the defamilization/familization measures available for women to use given the financial implications of implementation and ideological considerations. Leitner (2005) has identified four ideal types of familialism: explicit familialism, optional familialism, implicit familialism, and de-familialism. It is possible that the government may consider it desirable to promote optional familialism by allowing families to choose whether to provide care to its members on its own or to get assistance through statutory family measures. It is equally possible that the government may prefer limited intervention strengthening implicit familialism by neither supporting the family to carry out its care functions nor unburdening the family from the caring responsibilities. Hence, we should not take for granted the government's willingness to provide sufficient familization/defamilization measures to assist women to deal with the negative effects of pro-market pension reforms. This argument is illustrated with the examples from the United Kingdom.

### **The UK pension system**

The United Kingdom has a long history of state pension provision, with its first scheme introduced more than a hundred years ago. Until recently the UK pension system consisted of a combination of state provision in the form of the Basic State Pension (BSP) (Tier 1), a regular payment from the government that is dependent on an individual's history of National Insurance Contributions (NICs), and the State Second Pension (S2P) (Tier 2), which was paid in addition to the BSP, again through NICs, and provided an additional state pension to individuals with annual earnings above GBP £5,772 in 2014/15.

There are considerable disparities between men and women in terms of building up state pension rights. In 2013 only 46% of women at state pension age were entitled to a full basic state pension, in contrast to 80% in the case of men (McNicol, 2015). In addition, means-tested Pension Credit benefits, targeted at the poorest pensioners, act as a top-up to those with particularly low pension benefits. Private (nonstate) pensions largely provided by employers (Tier 3), which receive state support in the form of tax relief, provide an important source of income for many individuals in retirement, especially given the limited income provided by the UK state pension. Individuals may also make their own private pension arrangements by buying personal pensions (these may be an alternative or in addition to occupational pensions). It is worth noting that the main difference between men's and women's pension income occurs in occupational pension provision, with single men receiving GBP £102 per week on average from this source, compared with GBP £63 per week for single women in 2011/12 (Department for Work and Pensions [DWP], 2013a). In the United Kingdom 54% of men and 58% of women working full-time were members of an occupational

pension scheme, but for women employed on a part-time basis, only 30% were members, emphasizing the effect of employment status on pension contributions and subsequent income in retirement (Office for National Statistics [ONS], 2014). This form of pension is highly dependent on earnings throughout the life course, with individuals penalized for breaks in employment.

An additional type of pension was first introduced in 2012 with the creation of the National Employment Saving Trust (NEST) to promote the automatic enrollment of individuals into low-cost saving schemes (Tier 2½) (employers may select an alternative to the NEST into which employees are auto-enrolled). These private sector auto-enrollment schemes must provide an appropriate default investment strategy and high- and low-risk investment options and must adhere to minimum contribution rules. This reform is intended to offer access to a portable defined contribution (DC) occupational pension to people without access to good-quality workplace pension provision while allowing existing employer schemes, with benefits or contributions above the NEST's minimum, to continue.

However, there are concerns that NEST penalizes women in particular, as the distribution of tax relief will benefit higher-rate taxpayers, who are mainly men, more than basic-rate taxpayers. The default auto-enrollment option, the NEST, employs DC-type features of investment choice and individualized risk where there is no guarantee the fund at retirement will exceed the value of contributions. This is particularly difficult to predict for those with some distance from retirement (Hardcastle, 2012). The unpredictable nature of many women's employment histories as a result of caring commitments makes this particularly problematic (Ginn, 2013). While auto-enrollment will include more people in workplace pensions, it is worth noting that those with an income below GBP £10,000 per annum are not auto-enrolled, and even if those earning below GBP £5,824 opt into NESTs, or an alternative employer auto-enrollment scheme, they will not attract an employer's contribution (these thresholds are reviewed annually).

In April 2016 the BSP and the S2P were replaced by a new Single-tier State Pension (STP) for those below the State Pension Age in 2016. This new STP is set just above the current Guarantee Credit level, at GBP £155.65 per week (in 2016/17 prices), with 35 years of National Insurance (NI) contributions required to qualify for a full entitlement. Although the STP will ensure that most women will have a state pension in their own right in retirement, it is apparent that women are less likely than their male counterparts to receive the full amount. This is as a result of the stipulated 35 years of National Insurance (NI) contributions or credits required for receipt of the full STP, given their greater likelihood of time out of employment that does not qualify for NI credits (Ginn, 2013). The increase in qualifying years from 30 to 35 will make it difficult for women to achieve full payout. There are concessions for taking time off work to raise children up to the age of 12 and to act as carers for elderly relatives, but this does not adequately cover the time women often spend in caring duties (Jones, 2015). There is evidence that suggests that carers do not always claim state pension credits as a result of poor information. This includes working grandparents (predominantly women) who undertake caring responsibilities for their grandchildren and miss out on credits into their state pension as they are unaware of them. One in five grandmothers provide at least 10 hours a week of child care in the United Kingdom (Department for Work and Pensions [DWP], 2013b). The ending of derived rights for married and widowed women also has adverse implications for those who have been unable to build an adequate state pension in their own right.

Other changes have taken place in relation to pensions and retirement over recent years or have been planned. For instance, the age at which the State Pension will be received was increased more quickly than previously planned (it will be extended to 66 in October 2020). These rises are on top of the gradual equalization of women's State Pension Age. About 500,000 women must wait between a year and 18 months extra as a result of the increasing speed of pension age equalization (Cribb, Emmerson, & Tetlow, 2013). These changes may be especially problematic for women (and men) who have already made work, saving, and retirement decisions on the basis of having a particular State Pension and receiving the pension at a specific age.



## Examples of defamilization and familization measures

In theory, the UK government can employ defamilization and familization measures to assist women to tackle the adverse effects of pro-market pension reforms. However, the following examples of defamilization and familization measures throw doubts as to whether the UK government has gone far enough in relation to these to enable women to build up a suitable pension pot in their own right.

The potential of maternity leave as an effective commodified familization measure is not fully developed in the United Kingdom. Bennett and Daly (2014) assert that while the period of leave is reasonably long, it is generally not well paid. The length of the maternity leave is 52 weeks, in which a woman can start to take her leave from 11 weeks before the beginning of the week in which they are due to give birth (Naumann, McLean, Koslowski, Tisdall, & Lloyd, 2013). The payment of the maternity leave is 90% of women's average earnings for six weeks with no ceiling and a flat-rate payment of either GBP £139.58 or 90% of average gross weekly earnings (whichever is lower) for 33 weeks, with the remaining 13 weeks unpaid (O'Brien, Koslowski, & Daly, 2015). The maternity leave paid at a high rate is only available for six weeks. Unsurprisingly, many women do not make full use of the 52 weeks of maternity leave. According to a survey by Chaufreau et al. (2011), the mean length of maternity leave taken by women increased from 32 weeks in 2006 to 39 weeks in 2008. However, less than half of the respondents (45%) made use of the unpaid leave (i.e., weeks 40 to 52) to take care of their child. Employers must pay full pension contributions during any period of paid maternity leave but do not have to do so during unpaid periods. It is important to note that those taking the shortest "paid" leaves (up to 39 weeks of the maternity leave) were low earners, part-time workers, and the self-employed (O'Brien et al., 2015).

Free early childhood education and care services can be seen as commodified defamilization measures, as they have the potential to give women some time to take part in the paid labor market. However, the government focuses only on providing free preschool education for 3- to 5-year-olds in publicly funded part-time settings and expects that informal carers or private for-profit companies provide care for those under 3 (Naumann et al., 2013). Hence, there is a gap of up to 16 months between the end of maternity leave and universal early childhood education and care services entitlement and a gap of nearly 3 years between the end of well-paid leave and the same entitlement (O'Brien et al., 2015). While parents may receive some financial support from the government to purchase additional hours of the early childhood and care services, the government's subsidies are far from sufficient (Naumann et al., 2013).

The credits in the STP can be seen as decommodified familization measures. The credit arrangements allow those who provide care for children aged 11 or younger and those who provide care for sick or disabled adults (20+ hours per week) to gain some financial support in their retirement (Crawford, Keynes, & Tetlow, 2013). However, given that the retirement income provided by the STP is far below the international standard (60% of the median population income), it is likely to leave women engaged in caring activities in the early stages of life without additional pension entitlements in a difficult position in retirement.

The means-tested Pension Credit is an income-related benefit made up of two parts: A Guarantee Credit and a Savings Credit. The Guarantee Credit tops up people's weekly income to GBP £148.35 (for a single person) or GBP £226.50 (for couples) when it is below these levels. The Savings Credit is an extra payment for people who have saved some money toward retirement up to a maximum of GBP £16.80 a week (for a single person) or GBP £20.70 (for couples) (Foster, 2015). These pension credits can be seen as decommodified defamilization measures. However, given that the provision is limited and substantial numbers of pensioners do not claim the Pension Credit when entitled (around a third of those entitled to PC do not claim it, missing out on an average of GBP £34 a week (DWP, 2012)), these are not something women should rely on to provide a decent income in retirement.

As mentioned, paternity leave and parental leave (for fathers) can be seen as a commodified familization measure for men. These leave arrangements in the United Kingdom are far from well

developed. It is important to note that paternity leave has traditionally been short. A father was entitled to have only two weeks of paternity leave (the payment is: flat-rate payment of GBP £138 a week or 90% of average weekly earnings if that is less). In 2013, the Children and Families Bill was introduced, which permitted women to transfer maternity leave to their partner after the first two weeks. However, this bill received two criticisms. The first is concerned with the inbuilt financial penalty. This problem could happen if the shared parental leave is adopted during the high-income replacement period of maternity leave (as mentioned, set at 90% income replacement during first six weeks after birth), as payments for shared parental leave cannot be higher than the designated flat weekly rate of GBP £138. Secondly, the Children and Families Bill contained no provision to introduce an individual nontransferable paid entitlement to fathers, which is accepted as an approach to incentivize fathers to take the leave (Baird & O'Brien, 2015). It is now possible for a father to receive between 2 and 26 weeks leave, depending on how much unused maternity leave their partner has. However, even when fathers take paid paternity leave and make use of the parental leave transferred by the mother, there is still a big gap between paid leave and universal early education.

### Creating favorable conditions

It is evident that women (especially those who have caring responsibilities) face considerable challenges in relation to securing a sufficient income in retirement in the United Kingdom. They may face “double jeopardies” that consist of difficulties in securing sufficient retirement incomes through pension schemes, which are increasingly influenced by the market principle of individual responsibility and the lack of a sufficient supply of familization and defamilization measures to support women to reduce these difficulties. The discussion of the examples in the United Kingdom shows that these double jeopardies can take a variety of different forms. For example:

- (1) Some women who want to accumulate a sufficient retirement income through taking part in the labor market fail to do so due to an insufficient supply of commodified defamilization measures (such as public child care services).
- (2) Some women find it difficult to play the role of full-time family care providers and accumulate sufficient retirement incomes because of a lack of effective decommodified familization measures (such as noncontributory pension schemes).
- (3) Some women find it difficult to rely on their husband to share the time for looking after their young child so that they can go out to work due to poorly developed decommodified familization measures for men (such as parental leave reserved for fathers).

In response to these different possible challenges faced by women in accumulating a sufficient income in retirement, there is a need to use multi-optional measures to facilitate them to manage family relationships and commodity relationships without adverse pension implications. For instance, greater provision of affordable high-quality flexible child care and longer periods of paid maternity leave can facilitate employment opportunities. The provision of an adequate carers' allowance and opportunities for family carers to join more generous pension schemes can limit the impact of caring responsibilities. Efforts should be made to create favorable conditions for the development of these measures.

Firstly, attention should be drawn to the importance of a life course perspective in enabling us to understand the impact of life events on retirement incomes. This can provide a framework for analyzing the various influences (such as defamilization and familization policies) that contribute to the experience of individuals at particular stages of their lives within a continually changing social system (Katz & Monk, 1993; Mayer, 2009). It can emphasize how, in various and often disparate ways, life stages, roles, and transitions and the timing and ordering of events occur in the life course and coalesce to produce a “normative” life course (MacMillan, 2005). The “normative” life course



can be gendered, as women and men often face different life events and trajectories, especially concerning paid and unpaid work. As the life course for men and women is organized in unequal measures around work and nonpaid activities (within and beyond the home), this has implications for pension provision (Price, 2007). The life course perspective can provide an approach that not only avoids excluding women but also directs attention to their situation through different life transitions and emphasizes the linkages among the phases of the life course rather than their distinctiveness (Arber and Evandrou, 1993). This is important, as gender relations are not static over the life course given that, “life transitions, age-based norms and physiological changes all impact on the way gender roles are constructed and gender identity experienced” (Arber & Ginn, 1996, p. 13). Therefore, the dynamic and temporal capacities of the life course approach enable an exploration of the gendered nature of pensions and the dissection of gendered tendencies in work and home and familization and defamilization policies over time and how this impacts pensions.

In developing pension schemes and calculating pension entitlements, we should avoid using male work patterns as the only reference point. Otherwise, there is a danger of overlooking the gender differences in work and care (Foster, 2012; Ginn, 2003; Grady, 2015). Moreover, it is necessary to note that women may have different preferences on responding to family relationships and commodity relationships. Hence, we should take actions to ensure that women are given sufficient opportunities to choose between different roles (such as full-time carer, full-time worker, or half-time carer plus half-time worker) during their life course without facing considerable pension penalties.

Secondly, attention should be drawn to the reciprocal relationship between the familization measures/defamilization measures and pension schemes for women. On the one hand, familization and defamilization measures can be seen as an integral part of pension systems and how they operate. As shown, providing opportunities for women to maintain employment during their children’s early years through the provision of commodified defamilization measures enhances the prospect of them contributing to an earnings-related pension scheme. On the other hand, pension schemes can be regarded as instruments for facilitating women to respond to the financial challenges of family relationships (Price, 2007). By providing women with sufficient pension scheme entitlements through measures that stress the ideas of decommodified defamilization, we can help women achieve a greater degree of autonomy in the family. For instance, in the United Kingdom, Townsend and Walker (1995) and, more recently, Ginn and MacIntyre (2013), have advocated an alternative fully portable pay-as-you-go scheme that includes carer credits as in state pensions (through either cross-subsidy or a grant from the Exchequer in lieu of tax relief), rather than auto-enrollment (where no credits are provided for periods of family caring), thus avoiding the penalty for caring years incurred in private pensions.

## Conclusion

Using examples from the United Kingdom, this article has outlined several defamilization/familization measures to enhance women’s pension prospects in response to pro-market pension measures. These are decommodified defamilization measures, commodified defamilization measures, decommodified familization measures, commodified familization measures, and commodified familization measures/decommodified familization measures for men. It has shown that the government has more to do to provide effective defamilization/familization measures to meet the financial needs of future female retirees. Moreover, it has suggested ways to create favorable conditions for the implementation of defamilization/familization measures. It is important not to overlook that social protection policies and programs have largely failed to achieve their gender transformative potential, not only in the United Kingdom but further afield (Kabeer, 2013), “by either overlooking to address gender relations or by reinforcing gender roles and thus perpetuating the traditional role of women as main care providers or substitutes for social protection systems’ shortcomings” (Addati, 2015, p. 75). There needs to be a greater emphasis on the experiences of women throughout the life course

with a recognition that the situation of women in retirement develops gradually and incrementally. Defamilization and familization policies, as indicated from the experiences of the United Kingdom, have a considerable impact upon this. In order to promote gender equality, there is a need for inclusive and comprehensive pension policies and associated defamilization/familization measures with a genuine gender transformative focus. Pension systems of the future need to be detached from assumptions about continuous participation in paid work (Grady, 2015). Far too often there is a failure to acknowledge the gendered nature of the life course and its impact on women's retirement income. Providing opportunities for women to accumulate decent pension incomes in various contexts through the use of defamilization and familization measures has much to offer in enhancing women's position in retirement.

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