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Article:
Chau, C., Foster, L., Yu, S.W.K. et al. (2017) Defamilization/familization measures and women's pension income—The case of Taiwan. Asian Social Work and Policy Review, 11 (2). pp. 116-123. ISSN: 1753-1403

https://doi.org/10.1111/aswp.12118

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Defamilisation/Familisation Measures and Pension Income of Women – the case of Taiwan

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Acknowledgements

The authors would like to thank the journal reviewers for their insightful comments which have helped to improve the article in many aspects.

Funding Information

Part of this work was supported by the Marie Sklodowska-Curies Actions of the European Commission (Project ID: 708305).

DEFAMILISATION/FAMILISATION MEASURES AND PENSION INCOME OF WOMEN – THE CASE OF TAIWAN

ABSTRACT

This paper examines how defamilisation and familisation measures can affect women's capacity to accumulate pension income and their subsequent standard of living after retirement. Firstly, it highlights the concepts of defamilisation and familisation and discusses the potential of these measures in assisting women to save pension income through the 'commodification of labour' and the 'decommodification of labour'. Secondly, it examines the major pension policies and examples of defamilisation and familisation measures in Taiwan. It shows how the current limited provision of such measures could create a 'double jeopardy' for women, affecting access to paid employment or resources to enable women who wish to undertake caring responsibilities to do so, and ultimately impacting their capacity to accumulate pension income. Thirdly, it suggests ways to strengthen defamilisation and familisation measures in order to enable women to accumulate sufficient retirement income on the basis of three preconditions. These are: policy attention to the reciprocal relationship between familisation measures/defamilisation measures and pension schemes for women; a recognition of differences among women in their preferred strategies to accumulate pension income; and an emphasis on a life course perspective to understand the double jeopardies faced by women in saving for retirement.

KEYWORDS

DEFAMILISATION, FAMILISATION, LIFE COURSE APPROACH, PENSION INCOME, TAIWAN, WOMEN

INTRODUCTION

There are a growing number of studies on defamilisation and familisation measures. Many of them focus on whether and how these measures (such as maternity leave benefits and public childcare services) assist women to respond to the dual demands of being the main family carer and undertaking paid work (Bambra, 2004, 2007; Kroger, 2011; Korpi, 2000; Orloff, 1993; Sainsbury, 1999). Less attention, however, is explicitly given to the potential of these measures in facilitating women to secure a reasonable standard of living in retirement (Chau et al, 2016; Ginn and MacIntyre, 2013). Against this background, this paper explores the impact of defamilisation and familisation measures on women's pensions. It focuses on three analytical tasks. Firstly, we define defamilisation/familisation measures and discuss the link between these measures and pension incomes for women. Secondly, using examples from Taiwan, we highlight the limited implementation of the defamilisation/familisation measures and that, as a result, women are made vulnerable to a 'double jeopardy'. This consists of difficulties in securing sufficient retirement incomes through underdeveloped pension schemes, and a lack of sufficient supply of familisation and defamilisation measures to support women to reduce these difficulties. Thirdly, we suggest ways to enhance women's retirement income by utilizing defamilisation and familisation measures.

DEFAMILISATION AND FAMILISATION – CONCEPTUAL ISSUES

Studies of defamilisation/familisation measures are linked to the search for effective ways of making use of the government's welfare measures to enhance women's wellbeing (Bambra, 2004; 2007; Kroger, 2011). There is a view that the government's welfare measures have decommodification effects (Esping-Andersen, 1999; Powell and Barrientos, 2011) – that is by relying on these welfare measures, people can maintain a normal and socially acceptable standard of living without taking part in the paid labour market. Underpinning this view is the

assumption that the labour market is marked by an unequal relationship between employers and employees, and that people will lose their personal autonomy if they lack the means to subsist without employment. Following this logic, the provision of government welfare measures may be seen to have the potential to promote people's wellbeing, because they give people a genuine option as to whether or not to work, and thus enjoy greater bargaining power in the negotiation of employment terms with employers (Room, 2000).

Some analysts argue that too much emphasis on the decommodification of labour gives too little consideration to the difficulties faced by women in securing their personal autonomy (Lister, 1994; Orloff, 1993). For many women it is the inequality in family relations, and the unequal division of caring responsibilities in the family that threaten their chance of having personal autonomy (Saraceno and Keck, 2010). At every point in the life course women are more likely to provide care than men, a trend apparent in most countries including Taiwan. For instance in the USA women continue to spend about twice as much time as men caring for children and doing housework such as cooking and cleaning (Krantz- Kent, 2009) and in the UK women report spending an average of 13 hours on housework and 23 hours on caring for family members each week with the equivalent figures for men 8 hours and 10 hours (Scott and Clery, 2012). One of the solutions to this problem is to assist women to earn income through the paid labour market. It is important to note that an independent income may give women a voice to negotiate power relations within families, and a way to opt out of unsatisfactory relationships (Bennett and Daly, 2014). Hence, Nyberg (2002) argues that independence from the labour market has been an important criterion for male workers' emancipation, whereas inclusion in paid work has been an essential requirement for women's emancipation. In fact, the expansion of education and working opportunities for women are seen to be a social force for challenging patriarchy (Therborn, 2004).

However, despite the fact that women have greater opportunities to access higher education than ever before, gender inequalities in both the workplace and family are still prevalent with women being more likely than their male counterparts to undertake caring responsibilities (Ginn and MacIntyre, 2013; Shiu, 2005). As a result, many women have their career interrupted and can only work on a part-time basis (OECD, 2012; Tinios et al., 2015). In effect, in Taiwan, 'because of a lack of adequate childcare, long-term care and other public services, as well as the proliferation of gender stereotypes in the workplace, many women have been trapped by family responsibilities and therefore cannot enter the job market as freely as men' (Ching-hsia and Chao-yuan, 2016, p. 8). In addition, atypical forms of employment have become more common in parts of the developed world, including Taiwan, which is often part-time and characterised by low pay, limited training and insufficient access to pensions (Ginn and MacIntyre, 2013). Since this kind of job may strike a balance between women's working and family lives, female workers are over-represented in atypical employment (Shiu, 2005).

In order to promote women's personal autonomy and reduce gender inequality in the family, there are calls for the provision of defamilisation measures, which in this paper refer to those work/family reconciliation policy measures intended to make it easier for women to fully participate in the labour market (Chzhen, 2010; Esping-Andersen, 1999). (See Table 1 for a definition of defamilisation and familisation measures). An example of defamilisation measures is public childcare services. If the government is keen to provide these services, it can reduce women's caring responsibilities in the family and give them more freedom to develop their careers (Kroger, 2011).

Insert Table 1

It is noted that feminist scholars have traditionally been divided according to their preferred role in relation to the welfare state and its promotion of gender equity. The division has been along the sameness vs difference lines (Chzhen, 2010). While the supporters of the 'sameness approach' emphasize the need to strengthen equality between men and women in the labour market, supporters of the 'difference' approach emphasize the recognition of caring roles played by women. Saraceno (2015) emphasizes the importance of recognizing that care is a crucial human activity and women's right to provide care. Furthermore it has been asserted that the neglect of the unpaid work carried out by women in the family is an important cause of gender inequality (Levitas, 2005). Hence, to give women more choices about how to organize their lives, it is important for the government to provide familisation measures. In this paper these measures are defined as those measures intended to enable women to play the role as the main family carer and at the same time maintain a reasonable standard of living (Chau et al, 2016). Examples of these measures are carers' allowances and maternity leave benefits (Lohmann and Zagel, 2016). They also extend to pensions in the form of pension credits during times of caring.

The discussion of defamilisation and familisation measures has three implications for women's well-being. Firstly, women may have different preferences in relation to participation in paid work – some women may want to be employed on a full-time basis while others may want to undertake full-time family care. Secondly, there is no guarantee that those women who want to perform these roles can achieve a reasonable standard of living. Some may not be able to develop a career because they are required to carry out considerable caring responsibilities in the family; and some who want to be a full-time family carer are unable to do so because of inadequate financial support from the state to enable them not to undertake paid work. Thirdly, the government has the potential to enable women to choose to perform their preferred roles through the provision of defamilisation measures and familisation measures. However, this does

not mean that governments are necessarily willing to provide such measures.

The extent to which women are provided with opportunities to undertake paid employment or access to credits during periods of caring responsibilities also have considerable implications for women's pension receipt in retirement. Therefore familisation and defamilisation measures are significantly related to women's pensions.

Firstly, by taking a life course perspective, studies have shown that women's chance of securing a reasonable standard of living in retirement is largely determined by events taking place before retirement (Chau et al, 2016). This approach brings recognition that life experiences, organized by social relationships and societal contexts, powerfully shape how people grow older (Dannefer and Settersten, 2010). In assisting women to choose whether ot not to undertake the role of family carer or paid worker, it is also important to consider the implications of their decision on their pension. Hence, discussions regarding women's right to work and right to care should be explicitly linked to the discussion of women's opportunities to receive a sufficient pension in retirement.

Secondly, defamilisation/familisation measures and pension schemes can reinforce (or undermine) the effectiveness of each other in meeting their goals. Pension schemes can be broadly categorized into two types –contributory and the non-contributory. An example of a contributory scheme is the compulsory saving scheme in Hong Kong (Mandatory Provident Fund, 2017). The amount of retirement income received by retirees through this scheme is based on the amount of contributions they make as an employee and their employer's contributions. An example of the non-contributory scheme is a mean-tested state benefit provided by the Hong Kong government (Social Welfare Department, 2017). This benefit is provided according to

financial need and residential status.

Under the influence of neo-liberalism, it is not uncommon for the government to attach importance to individualized income-based contributory schemes. This kind of scheme conveys a message that in order to secure a decent retirement income, people are required to participate in paid employment and contribute to an occupational pension scheme (Chau et al, 2016). It is evident that maternal roles and entrenched assumptions about gender restrict women's employment and subsequent pension accumulation (Ginn and MacIntyre, 2013). Taking the EU as a whole, Tinios et al. (2015) found that men are on average entitled to pensions that are 40% higher than women's. Furthermore, the OECD (2012) has reported that poverty rates of the population at 65 and over (at 50% of median equivalised income in 2009) were on average 13% for women compared with 7% for men. There were also differences in access to pensions by marital status. Tinios et al. (2015) found the gender pension gap in the EU by marital status to be 52% for married women compared with a quarter for women on average. Sefton et al. (2011) also found successive birth cohorts in the UK showed a marked decrease in years out of employment for family caring, but that such career breaks are still significant in terms of reduced pension contributions and lower earnings-related pensions and Shiu (2005) identified similar trends in Taiwan. In Taiwan a 2013 government report on the living conditions of elderly people, showed that 26.9 percent of men aged 65 or older relied on pensions, compensation or insurance as their major source of income, compared with only 9.6 percent of women indicating considerable gender disparities. At the same time 44.6 percent of women in this demographic depended on the support of their children or grandchildren (Ching-hsia and Chao-yuan, 2016). This indicates the significant impact of the assignment of gender roles within the household and childcare duties (Price, 2007).

Hence, in order to assist women to save sufficient income through individualized income-based contributory pension schemes the government may be required to provide defamilisation measures in order to reduce women's caring responsibilities and make it easier for them to undertake paid work (Chau et al, 2016).

As mentioned above, familisation measures are intended to enable those women who want to play the role of a full-time family carer to maintain a reasonable standard of living. Non-contributory pension schemes have the potential to facilitate this, given that they may assist women to obtain an adequate pension without taking part in the paid labour market during periods when caring is required. However, this obviously depends on the level of the non-contributory pension provided.

Hence if the government actively provides a variety of familisation/defamilisation measures (childcare services, maternity leave, carers' allowances and non-contributory state benefits), it will allow women to choose between different strategies in order to accumulate pension incomes. However, studies (Esping-Andersen, 1999; Chau et al, 2016) indicate that governments may not be willing (or able) to do so. As a result, women may suffer from double jeopardies in relation to work and pensions.

In order to highlight the various forms of double jeopardies faced by women in relation to building up pension rights and demonstrate how the study of defamilisation and familisation measures informs the search for ways to tackle these issues we now move on to discuss the example of Taiwan. Our focus is on three types of pension measures (the Labour Insurance (LI), National Pension Insurance Scheme (NPI) and living allowances for older people) and examples of the familisation/defamilisation measures in Taiwan.

EXAMPLES FROM TAIWAN

Before going into detail regarding the pension schemes and defamilisation/familisation measures in Taiwan, it is necessary to explain why Taiwan provides an interesting case for examining the link between defamilisation/familisation measures and pension incomes for women.

There are diverse expectations on women in relation to the family and the paid work economy in Taiwan. Taiwan has long been regarded as a core member of the productive welfare regimes in East Asia (Holliday, 2000; Lee and Ku, 2017). The government sees promoting economic growth as an important national goal (Tang, 2000). Hence, it is not surprising that women are now expected to take an active role in the paid labour market. Evidence shows that the government has made some active attempts to create favourable conditions for women's participation in the labour market. An example of these attempts include an expansion of jobs in the education sector (Chau and Yu, 2013). Furthermore, women's educational attainment rate is high in Taiwan. For example, the difference between female and male tertiary educational attainment is much smaller than in most of the advanced capitalist countries such as Denmark, Finland, the UK and Italy (Foster, 2015). However, at the same time people's way of life is still under the influence of Chinese tradition. As pointed out by analysts, Taiwan has preserved important parts of traditional Chinese patriarchy (Chau and Yu, 2013; Therborn, 2004). Women are often expected to leave their job to provide care for their family members for a long period of time especially after marriage (Wu, 2014).

Hence, it is worth exploring whether Taiwan's government has provided sufficient defamilisation and familisation measures to assist women to respond to these diverse

expectations in relation to their role in the family and paid labour market. It is equally important to consider the impact of these defamilisation/familisation measures on women's capacity to contribute to pension schemes and accumulate a sufficient income for retirement.

Pension Measures

Over the past two decades Taiwan's government has actively reformed its pension schemes. Both the contributory and non-contributory measures have been developed and redeveloped (Shi and Mok, 2012; Fu and Lu, 2009). Taiwan provides various social insurance schemes, namely the Soldier's Insurance, the Labour Insurance (LI), the Government Employee and School Staff's Insurance (GESSI), the Farmer's Health Insurance (FHI) and the National Pension Insurance scheme (NPI). The LI and the NPI are the most important pension schemes in terms of the number of users, as the majority of the population aged between 20 and 65 have joined either the LI or the NPI (Bureau of Labour Insurance, Ministry of Labour, 2013; DGBAS, 2013a).

The LI was first introduced to cover workers in enterprises with at least five employees, and was later expanded to cover other smaller firms and fishermen (Ministry of Justice, 2015a). Since then, the LI was often criticized for failing to give workers sufficient retirement protection. One of the reasons is that employees were required to work in the same company for at least 25 years or alternatively to work for 15 years in the company by the age of 55 before they could claim the pension (Shi and Mok, 2012), despite the fact that the average lifespan of small enterprises is about 13 years and the average length of the worker staying in the same company is about eight years (Cheng, 2010). Another criticism is that the LI offered a lump sum benefit rather than an annuity (Choi and Kim, 2010). This implies that there is no guarantee that the retirees would receive continuous financial support in the later stages of their lives.

In response to these problems, the Labour Pension Act was enacted in 2004. Starting from 2005, employers have been legally obliged to contribute no less than 6% of each employee's monthly salary into his/her individual labour pension account managed by the Bureau of Labour Insurance (Ministry of Labor, 2016a). In addition to the mandatory employers' contributions, each worker can choose to make a contribution of up to 6% of his/her salary to the account to top up their retirement saving (Shi and Mok, 2012). Under the existing labour pension scheme, workers can receive the labour pension payment when they reach the age of 60. Those workers who have worked for 15 years or above are entitled to receive a monthly pension payment whereas those who have worked for less than 15 years are entitled to receive a lump sum payment (Bureau of Labour Insurance, 2012).

Since the LI is a work-based pension scheme, it is not favourable to those who have either a low level of paid labour participation, a low income or both. Women are more likely than men to belong to these disadvantaged groups. From 2011 to 2015, the male labour participation rate increased from 66.67% to 66.9% whereas the female labour participation rate increased from 49.97% to 50.74% (Ministry of Labor, 2016b). The difference between the male and female participation rate in 2015 was 16.16%. In 2015, the difference between the male and female average monthly income was NT$ 6,160 (Ministry of Labor, 2016b) (note 1).

The NPI was introduced in 2008 with the aim of providing a universal old age economic security measure (Ministry of Labor, 2016b). This pension scheme insures those nationals who are above 25 years old, less than 65 years old and not covered by Soldier's Insurance, the Government and Employee and School Staff's Insurance, the Farmer's Health Insurance or the Labour Insurance (Fu and Lu, 2009). The majority of the insured are housewives, students and

unemployed. The premium rate for the NPI was 6.5% of the monthly salary in 2008. This premium rate is expected to be increased gradually until it reaches the limit of 12%. In general, the insured people share 60% of the payable contributions, and the government subsidizes the remaining 40% (note 2). As a number of participants do not have the financial resources to pay their contribution, the government has to contribute an important share of the premium (Bureau of Labour Insurance, 2012). But many of them only receive the minimum level of retirement income (NT$ 3,866), which is too little to support the recipients to have a reasonable standard of living in the cities and to achieve a reasonable replacement rate (notes 3 and 4).

Taiwan also provides tax-funded old age benefit schemes such as a "Living Allowance for Mid or Low-income Senior Citizens" and a "Living Allowance for Aged Farmers" (note 5). These schemes provide a flat-rate benefit without requiring individual contributions (Choi and Kim, 2010). However, these schemes are not sufficient in guaranteeing women (and men) a secure income in retirement. In 2012, those accessing the Living Allowance for Median and Low-income Subsidies for the Aged and the Living Allowance for Aged Farmers respectively received NT$ 7,200 a month and NT$ 7,000 a month. With this limited amount of allowances, it is difficult for older people to maintain a reasonable standard of living (please refer to notes 3 and 4).

EXAMPLES OF FAMILISATION AND DEFAMILISATION MEASURES

As the NPI supports women to play the role of full-time family carer and to secure some retirement income, it can be seen as a familisation measure. As the tax-funded old age benefit schemes give participants financial support independently of family relationships and commodity relationships, they have the potential of making it possible for women to provide family care full-time and thus functioning as familisation measures. However, as mentioned

above, the financial support provided by both the NPI and the tax-funded old age benefit schemes are not sufficient to guarantee participants a secure income in retirement.

As maternity leave is meant to support women to look after their child whilst keeping their jobs, it can be seen as a kind of short-term familisation measure (note 6). However, this leave arrangement is not sufficient to facilitate women to carry out the role of a carer for long. UNICEF (2008) has suggested that the length of optimal leave for a mother with a new born is one year with at least 50% of the usual earnings. The benefits provided by maternity leave in Taiwan are far less than these recommendations given that the paid maternity leave for eligible Taiwanese females is only eight weeks. Female employees (and male employees) after one year of service are legally entitled to apply for unpaid parental leave until their child reaches the age of three (if the period of the leave is no longer than two years) (Wu, 2014). In 2009, the Legislative Yuan passed an allowance scheme for parental leave funded by employment insurance. The amount of the allowance is set at 60% of the insured workers' monthly wage, and the maximum period for receipt of the benefit is six months (Feng and Han, 2010; Social Affairs Department, 2009). However, even if a family makes use of both maternity leave and parental leave there is a gap between the leave benefits gained by the mother and UNICEF's suggestion.

Free childhood education can be seen as a defamilisation measure because it has the potential to share women's childcare responsibilities and enable them to take a greater part in paid employment. However, children in Taiwan are only given free education when they reach the age of six (Ministry of Education, 2011). This implies that there is a gap of five years and four months between the end of paid leave enjoyed by a mother and universal early childhood education. As a result, parents of very young children may find it necessary to give up paid

employment, or where financially feasible, use child-care services.

In theory, this gap can be narrowed by effective defamilisation measures in the form of formal child-care services. However, these services are not adequately provided in Taiwan. At present, these services are mainly provided by infant centres. About 10% of the infant centres are under the management of the public sector (Ministry of Health and Welfare, 2015). Most of the public infant centres do not provide services in the evenings or during long holidays. As a result, those parents who work long and unsocial hours find it hard to arrange for their child to stay in public infant centres. In this respect, the services provided by private infant centres are more sensitive to the needs of working parents than the public ones, as most of them open for longer and with more flexible hours. However, the services provided by private infant centres are expensive. In 2015 the average fee for public infant centres was NT$ 8,802 whereas private nurseries charged NT$ 14,071 (Social and Family Affairs Administration, 2015). The average public infant centre fee accounts for 24.8% of the average female wage and the average fee of private nurseries accounts for 39.7% of the average female wage. This is especially problematic given that paying for childcare is often seen as a mother's responsibility (Phipps and Burton, 1998).

Hence, it is not surprising that many females leave their jobs after having their first child, even though the government gives some financial support to those parents who choose to use childcare services, such as in the form of pre-school education vouchers (DGBAS, 2006, 2011 and 2013b). There are women who choose to return to the labour market after looking after their child on a full-time basis. Most of them do so only after their child reaches the age of six and is eligible for free education (DGBAS, 2013b). This supports the view that many females either have little choice but to look after their child on a full-time basis (or prefer to do so) instead of using the costly services provided by infant centres (Coolloud Net, 2013).

It is important to note that the leave provided for fathers to look after their child can also serve to assist women to carry out the commodification of labour strategy to save pension income. In Taiwan, a father is entitled to five days of paid paternity leave (Ministry of Justice, 2015b). Moreover, he can apply for unpaid parental leave until his child reaches the age of three and the period of the leave is no longer than two years. Furthermore, those fathers who have joined the labour insurance programme for one year are eligible for monthly subsidies for six months. The amount of the subsidies is equal to 60% of the applicant's salary. In order to encourage fathers and mothers to take turns to make use of parental leave to look after their child(ren), the government allows both of them to apply for the subsidies for up to six months. However, as mentioned above, the child is not given free and compulsory education until he/she reaches the age of six. Hence, there is still a big gap between the paid leave enjoyed by parents and a universal early childhood education. This also implies that the determination of the Taiwan's government to assist women to participate in the labour market through supporting men to share more caring responsibilities should not be over-estimated.

DISCUSSION

It is evident that women (especially those who have caring responsibilities) face huge challenges in relation to securing a sufficient income in retirement in Taiwan. They may face a 'double jeopardy' because the government's willingness to provide adequate pension for women, and effective defamilisation/familisation measures to assist women to respond to the problems of inadequate pension should not be over-estimated. The above discussion shows that this double jeopardy can take a variety of forms. For example:

1. Those women (and men) who want to play the role of the main family carer and save sufficient retirement income but find it difficult to do so because the non-contributory

pension schemes (such as the NPI) and the non-contributory financial assistance schemes (such as the Living Allowance for Mid or Low-income Senior Citizens, and the Living Allowance for Aged Farmers) are too low to support a decent standard of living in retirement.

2. Those women (and men) who want to accumulate a sufficient retirement income through taking part in the labour market may fail to do so due to an insufficient supply of defamilisation measures (such as public child-care services).
3. Those women (and men) who want to take care of their child during the early period of their child's life and keep their job and opportunities to continue to contribute to their work-based pension scheme, but find it hard to do so because their paid maternity leave and parental leave are too short.

In response to these various challenges faced by women (and some men) 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 example, raising the benefits provided by the Living Allowance for Mid or Low-income Senior Citizens, and the Living Allowance for Aged Farmers and the NPI; extending the length of paid maternity (and paternity) leave and expanding the provision of affordable public child-care services. Furthermore, pension credits for times of caring could be provided in order to limit the negative effect on women's pensions of having children (Ginn and MacIntyre, 2013). To develop these measures, some favourable conditions have to be in place.

Firstly, attention should be drawn to the reciprocal relationship between the familisation measures/defamilisation measures and pension schemes for women. On the one hand,

defamilisation measures can be seen as an integral part of pension systems. For example, the provision of free or affordable public child-care can assist mothers (and fathers) to undertake paid work and contribute to work-based pension schemes. On the other hand, some pension policies can be seen as familisation measures as they can compensate women's pensions during times of caring responsibilities or as a result of marital circumstances. For example, through providing a minimal pension income for housewives, the NPI provides some limited support for women who have acted as a full-time family carer.

Secondly, it is important to recognize that different women may prefer to use different strategies to organize their life – some may prefer to take an active role in the labour market whereas others may prefer to be a full-time family carer. Hence, if the government only expands the provision of some defamilisation/familisation measures at the expense of the others, it is likely to cause inequalities between those women who want to utilize different strategies to accumulate their pension income. For example, if the Taiwan's government expanded the provision of public child care services but did not utilize pension credits to recognize periods of caring responsibilities this would be likely to favour those women who prefer to work and save pension income through income-based pension schemes, but overlook those women undertaking caring responsibilities.

Thirdly, emphasis on a life course perspective would enhance understanding of the double jeopardies faced by women in saving for retirement. This approach can help us comprehend the connection between defamilisation/familisation measures and pension receipt in retirement. For instance, when assessing the benefits of public child-care services, our focus should not only be on how these services may assist women to access paid employment and meet their short-term financial needs but also on whether and how these services assist women to contribute to

work-based pension schemes. In other words, attention should be paid to the financial needs of both 'workers of today' and 'retirees of tomorrow'. The gendered nature of older age reflects women's constrained opportunities across the life course, and the limits of current defamilisation and familisation measures. The unequal provision of family care restricts women's hours of work and continuity of employment and hence capacity to build adequate independent pensions (Price 2007; Vlachantoni, 2012).

CONCLUSION

Using examples from Taiwan, this paper has demonstrated how defamilisation/familisation measures inform our understanding of the gendered nature of retirement. Using a life course approach facilitates our understanding of how circumstances during the entire life course influence the situation of women in older age. It is evident that overall, women's employment experiences remain very different from those of their male counterparts, especially if they have family caring commitments, with adverse impact on their pension prospects (Grady, 2015). The level of defamilisation/familisation measures in Taiwan has been shown to be insufficient to suitably facilitate women's work or caring role (depending on their preferences), without significant financial consequences and implications for their pension provision. There is a need to consider the impact of defamilisation and familisation policies on pension systems in other countries, to explore if similar trends exist. Therborn (2004, p. 130) has remarked that 'humanity's long patriarchal night is dawning, but the sun is still visible only to a minority'. By implementing defamilisation and familisation policies not only can we reduce inequalities between men and women's pensions in retirement but we can also challenge patriarchal society and provide women with choice in relation to their paid work/care balance. As such the implementation of effective defamilisation and familisation measures can assist women to deal with the double jeopardies they face.

Table 1 Defamilisation / Familisation Measures

Measures	Definition	Examples
Defamilisation	Those work/family reconciliation measures intended to make it easier for women to fully participate in the labour market	Public child–care services and public childhood education
Familisation	Those measures intended to enable women to play the role as the main family carer and at the same time maintain a reasonable standard of living	Carer's allowances and maternity leave benefits

NOTES

1. The current exchange rate between USD and NT$ is 1:31.97.
2. The participants of the NPI are not entitled to receive the benefits from the two benefit schemes – Living Allowance for Mid or Low-income Senior Citizens and a Living Allowance for Aged Farmers (Bureau of Labor Insurance, 2017).
3. In 2013, the median income in Taiwan was NT$ 20,859 (Ministry of Health and Welfare, 2014). NT$ 3,866 only occupies less than 19% of this amount of income.
4. In 2014, the average monthly personal consumption expenses in Taichung City, Keelung City and Taipei is respectively NT$ 20,801, NT$ 20,801 and NT$ 20,608 (DGBAS, 2014). Clearly it is difficult for most of recipients of the NPI to have a reasonable standard of living in these cities.
5. The housewives, students and unemployed are required to make contributions to the NPI. The family members are expected to make contributions for them if they cannot afford to do so. The government provides concession policy measures for those families who have financial difficulties in making the contributions. These concession policy measures are as follows (Bureau of Labor Insurance, 2017; Ministry of Justice, 2017):
    a. The government provides subsidies to insured people. The amount of subsidies ranges from 40% to 100% of the contributions subject to the financial and health conditions of the participants.
    b. The insured person is allowed to make payments in more installments.
    c. The insured person is allowed to apply for a postponement of payment of up to ten years but is required to pay interest.
6. Whether the maternity leave benefit is a short-term or long term familisation measure depends on the length of this benefit. As mentioned above, the length of the maternity leave benefit is usually less than a year.

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