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INTERNATIONAL SOCIAL SECURITY ASSOCIATION

Executive summary

Megatrends and social security
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Key trends in family and gender around the world

This report, *Family and gender* (Megatrends and social security), presents prevailing labour market, family and gender dynamics, and analyzes the impact of the trends identified on national social security systems.

In respect of developed and developing countries, the authors identify what they perceive to be the most salient trends in each sub-set of countries, discuss the implications of these for social security systems, and summarize the various measures available to social security institutions to confront, adapt to or mitigate them.

Despite some very real differences across these contexts, some common trends and challenges emerge.

- **Demographic changes**, particularly declining and low fertility rates and longer life expectancy, especially for women, are important factors shaping family structures and gender roles.
- **Family and marriage patterns** are changing, with people waiting longer before getting married and having children, fewer people choosing to marry, and more marriages ending in divorce, as well as more children growing up in single-parent (often female-headed) households.
- **Labour markets** continue to be highly segmented and gendered, despite more women working in paid employment. Women are more likely than men to work in informal, part-time, temporary or otherwise precarious jobs, and are more likely to take career breaks. The reasons behind these differences are varied and complex; for example, while in emerging economies access to education and training for women may be more difficult, which translates into worse labour market outcomes, in developed countries the gender pay gap persists in spite of generally higher educational achievement by women.
- **Care work** remains heavily gender differentiated. Although the understanding of men's roles in the family is beginning to change in some parts of the world, women continue to do the lion's share of care work, both paid and unpaid.

Other trends are more pressing in some contexts than others. For example, the issue of informality and the implications for social security coverage is a defining feature of developing economies, even if developed economies are not immune. And women tend to be more affected than men in the light of gender segmentation in labour markets.

Health-related challenges also seem to vary according to context. In developing countries, for example, the legacy of HIV and AIDS, relatively rapid progress in reducing infant and child mortality, but stubbornly high maternal mortality rates not only imply a continuing need for improved health coverage but also have an impact on family structures and, in general, increase the demand for care. There are also important gender-specific health risks, including work-related risks arising from the changing nature of the labour market.

Another set of trends that stands out in developed countries relates to the growing fluidity of family structures and brewing public debate surrounding the division of labour in the family. Traditional family structures that relied on a single (usually male) breadwinner are less common, lone parent households more common, and women's growing autonomy in the workforce is increasingly mirrored within the household.

Finally, one issue that unites families and economies in developed and developing countries, though in different ways, is the link between care and migration. The report's authors reference the "global care chain" – where, as more women enter paid employment, care deficits emerge in employed women's households that are filled by ever lower paid care workers, all the way down the socio-economic chain. Many of these paid care workers are migrant domestic workers from developing countries, but domestic workers face unique coverage challenges regardless of their country of origin.

Implications for social security

Chapter 4 highlights and summarizes some of the responses of social security institutions to the current and future impacts of the factors identified in chapters 2 and 3, which address developed and developing countries respectively. It highlights measures that institutions, policy-makers and other stakeholders can take to mitigate the negative impacts, positively influence the trends and encourage more beneficial outcomes.

The complex changing family and gender trends identified pose numerous challenges for social security both now and in the future. These include the following:

- **Effective coverage extension** stands out as a key challenge in developed and developing countries alike, where women tend to work in jobs and sectors that are more difficult to cover, face significant barriers to access, and as such are more likely than men to have low or no social security coverage. This barrier may be legal (for example, part-time workers excluded from social security) and/or not statutory but with a practical effect (lack of access).

- **Adequacy of social security benefits** is an objective and a challenge. Women’s careers tend to be shorter and more interrupted, which can severely affect the adequacy of social security benefits, particularly in contributory and earnings-related retirement systems. Adequacy of benefits is also negatively affected by an often significant gap in salaries between men and women and the move in some systems to replace spouses’ benefits by individual entitlements. How to improve gender outcomes across branches of social security provision is a key issue, and most reforms, whether structural or parametric, have gender impacts that must be anticipated and addressed so that social security systems continue to meet their objectives.
- **Demand for care** is shifting and rising. Demographic challenges, rising female labour force participation, and changing family patterns imply a growing demand for care across country contexts. Social security systems must increasingly find ways to invest in care infrastructure, to better protect carers, to adapt scheme design features to recognize and value care, and to better incentivize shared responsibility for caring. In addition, where care is provided informally (still the overwhelming case), social security protection needs to ensure continuation of coverage and support the adequacy of benefits.
- **Family structures** continue to evolve, and so must social security systems. How can benefit systems adapt to better cater for the rising number of “non-traditional” families and family structures, such as lone parent, dual earner, or in some contexts, same sex households?

Policy and administrative responses

There are a number of different approaches for addressing and potentially mitigating these trends. While measures taken will depend on the context of the country in question, including resources available, there are a number of choices available to policy-makers and social security institutions. These responses, with country and institutional examples, are set out in more detail in Chapter 4 and can be categorized into policy measures, administrative measures and interventions seeking to improve the inputs (mainly through labour market actions). The policy measures include:

- **Strengthening non-contributory or universal benefits**, such as cash transfers, social pensions, or other solidarity-based schemes that de-link benefits from the labour market, is an appealing direction in which to move because of the potential of such measures to mitigate or counteract the heavy gender bias that pervades earnings-related or employment-related systems.
- **Reforming contributory schemes**, for example by reducing minimum qualifying periods, altering benefit calculation formulas to exclude low earning years, or granting credit for non-contributory service periods, are among the ways to reduce gender inequalities in pension and other benefit outcomes.
- **Care credits and carer allowances** are increasingly used as a means of compensating unpaid care work, whether by providing income protection for current carers or by recognizing unpaid care in future benefits.

- **Investing in care infrastructure**, such as public childcare provision or long-term care services, can go a long way toward addressing the care deficit, sharing the responsibility for caring across a broad swathe of society and compensating and protecting care workers through paid remuneration and formal social security coverage.
- **Designing incentives** to encourage more equal sharing of responsibility for unpaid care work within the family, for example through mandatory, well-remunerated paternity leave.
- **Removing disincentives** for second earners or for re-partnering can help advance gender equality employment outcomes and the intra-household division of labour.
- **Remove or lower barriers to access**, such as improving communication surrounding entitlements and streamlining claims processes, which can in the absence of such measures often hinder women's registration for benefits.

The administrative measures include more targeted access measures, better communication, the use of different media to widen affiliation and payment choices and focusing on groups where women are over represented (in sectors where social security provision may be limited and where women make up the majority of the workforce, for example in the caring sector or retail sector). The input measures include working together with employers to improve labour market outcomes, working with health professionals on effective preventive measures, changes to family policies to make these more gender neutral and measures supporting equality and family cohesion.

Family, gender and social security: Positive evolution

Social security systems have always sought to protect workers and their families. Gradually, these systems are becoming more inclusive, with flexible institutions providing protection to rights-holders, but also contributing to broader societal objectives such as production, prevention, activation and social reproduction. This evolution has occurred alongside evolving labour markets, demographic shifts, and changing economic and social environments. It is due in no small part to transformations in attitudes towards the family, and towards women in particular.

With the international community's collective embrace of universal social protection and gender equality among the global targets for the coming decades, policy-makers and social security institutions are called to meet this dual challenge with concrete, practical policy and administrative tools. This report brings together the key trends shaping family and gender dynamics and looks for ways to curb or promote them, as the case may be. While policy choices clearly matter, it is also true that especially in matters related to family and gender dynamics, even small administrative improvements can often translate into big gains in access and outcomes.

Source

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The International Social Security Association (ISSA) is the world's leading international organization for social security institutions, government departments and agencies. The ISSA promotes excellence in social security administration through professional guidelines, expert knowledge, services and support to enable its members to develop dynamic social security systems and policy throughout the world.

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