

BACKGROUND PAPER 2023

#InclusionMatters

Why society needs to care about gender gaps

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1 Why WifOR cares

The topic of gender inequality is more urgent than ever in view of the Corona pandemic and the resulting effects of “retraditionalisation” (Kohlrausch und Zucco 2020; Kohlrausch, Zucco und Hövermann 2020; Allmendinger 2021) – and so, the new federal government is also pursuing more progress in terms of gender equality with its coalition agreement (SPD, Bündnis 90/Die Grünen und FDP 2021). This challenge for society and for politics can only succeed if equality becomes the guiding principle of all policy fields (Deutscher Frauenrat 2021) and, in addition, a change in values is initiated that brings about new forms of appreciation for the exercise of care work. For WifOR, it is important in this context to go beyond the focus on the Gender Pay Gap, which only relates the average gross hourly earnings of women and men, and to address the reasons for gender inequality. Other factors that have an impact on women's structural and social inequality include the Gender Time and Gender Care Gaps. These gender gaps result in financial inequality, the Gender Lifetime Earnings Gap, and the Gender Pension Gap. Although unpaid care work often takes place in the private sphere and is therefore hidden, it is measurable that the activity is not only unequally distributed between men and women, but also that women's mental health suffers due to high double burdens. (Ciciolla und Luthar 2019; Gjerdingen, McGovern, Bekker, et al. 2001).

This background paper aims to provide an overview of the above-mentioned gender gaps and to contribute to making the unpaid and often invisible care work and its effects visible.

1.1 Social and structural inequality – lack of (monetary) recognition and gendered distribution of Care Work

Gender Time and Gender Care Gap: Due to double burdens, women are under great pressure - they take on 52.4% more unpaid care work

In recent years, the employment rates of women and men have continued to converge, thus reducing the gender work gap. However, this has only led to a limited reduction in the gender time gap.

In 2021, the gender-specific gap in weekly gainful employment is 7.4 hours. (Hobler, Pfahl und Schubert 2021a). This is due to the higher rates of part-time work among women, which goes hand in hand with lower weekly working hours (about 49% of women work part-time, around 12% of men) (Institut für Arbeit und Qualifikation der Universität Duisburg-Essen, 2021). On average, women work approximately 39.3 hours full-time and approximately 21.1 hours part-time in 2020. For men it is approx. 41.1 hours and 18.7 hours respectively. (Institut für Arbeit und Qualifikation der Universität Duisburg-Essen, 2021). However, these results should not mislead us into thinking that women "work" less than men - the opposite is the case, because they only show one side of the coin. On the other side is the work that takes place in the (informal) household context or the non-market activities - and therefore remains "invisible" and unpaid. Both the professional orientation and the unequal distribution of care work are the result of a gender-specific socialization process - and less an expression of natural, gender-specific preferences (Bitzan, Kaschuba und Stauber 2018, 208–209). Given the background of horizontal segregation in the labor market, different occupational demands on the genders are not surprising (Stohr, Laukhuf, Runschke, et al. 2021). In order to break down the considerable cross-labor market distribution of skill gaps, it is consequently necessary to deconstruct gender-specific stereotypes and redistribute the skills required of women and men (Stohr, Laukhuf, Runschke, et al. 2021). However, in addition to a gender-equal distribution of care work, a monetary valuation of care work can also contribute to reduce the financial inequality between men and women.

Gender Time Gap does not adequately capture women's work performance and contribution to society.

Reproductive activities include, among other things, coping with household tasks, but also caring for family members, which is increasingly taken on by women. Thus, in addition to their gainful employment (on average approx. 30.9 hours) (Institut für Arbeit und Qualifikation der Universität Duisburg-Essen), women work an additional 27.4 hours in the household and for caring for relatives, almost as much as in their gainful employment. In contrast, men in the regular labor market work on average about 38.3 hours and invest an additional 14.8 hours in non-market activities. Hofmann (2015) has shown that there are clear gender differences in the performance of reproductive activities. It is worth mentioning here that men's non-market activities are increasingly related to voluntary work and undeclared work and less to informal reproductive activities such as the household or caring for family members. (Hofmann 2015).

This phenomenon can also be summarized under the term Gender Care Gap¹, which shows that women on average take on 52.4% more unpaid care work than men. If the couple context is also taken into account, it can be stated that the gender care gap in heterosexual couple households without children is 35.7% and with children 83.3%. (Meier-Gräwe 2017).

¹ The Gender Care Gap was developed within the framework of the 2nd Equality Report of the Federal Government in order to make another dimension of gender inequality visible.

The previous explanations and data clearly show that care work further exacerbates the imbalances between men and women - one reason for this is that this work does not receive the economic attention that is the case with "classic" wage labor. In addition, this working time is not fully taken into account for the further social security of women, so that there are also negative effects here (see chapter 1.2). If this additional working time were also included in the working time consideration, the gender time gap would be almost halved. If this additional work were also paid, it would also have a positive impact on the gender pay gap.²

Excursus: The neglect of unpaid labor in health care economic evaluation leads to inefficient decision-making in the reimbursement of medicines.

The lack of consideration of unpaid labour has an influence on social-political decision-making in many areas - with particularly serious consequences in the health sector. In many health systems internationally, newly emerging medicines are not only assessed for safety and efficacy, but also economically evaluated as a basis for pricing and reimbursement decisions to ensure the affordability of health systems (Drummond, Sculpher, Claxton, et al. 2015). For this purpose, health care economic evaluations of medicines perform cost-effectiveness analysis weighing the costs of diseases against the benefits of the respective medicine. Given the high impact of chronic diseases on productivity in societies, this usually includes disease-induced productivity loss; however, unpaid labour is rarely included into the analysis (Krol 2012)³. Regarding the above-mentioned, substantial social contribution of unpaid labour, this leads to an underestimation of the actual productivity losses caused by diseases in populations. With regards to the Gender Time Gap, this is resulting in inefficient reimbursement decisions impacting the health care of populations- disproportionately to the detriment of women (Seedat und Rondon 2021). This excursus exemplifies how the neglect of unpaid labour impacts many different aspects of society and research, while negatively impacting (social-)political decision making.

1.2 Social and structural inequality of Care Work leads to financial inequality of women

Gender Lifetime Earnings Gap: Women have fewer opportunities and less participation in the labour market

The consideration of lifetime income⁴ is not only an important concept from an economic point of view for recording the consumption possibilities of an individual over his or her biography,

² The Gender Pay Gap is the average gross hourly earnings (excluding special payments) of women and men in relation to the gross hourly earnings of men. Thus, although the gender pay gap has narrowed slightly since 2015, women still earn on average 18% less per hour than men in 2020 (unadjusted GPG) (Statistisches Bundesamt (DeStatis) 2021).

³ For example, a systematic literature review showed that out of ninety health economic evaluations included, only three integrated the productivity loss of unpaid labour into the cost-benefit calculation (Misra, Hofmann, Müller, et al.).

⁴ Life income comprises all payment flows that accrue to an individual over the course of his or her entire life (income from self-employed and employed work, public and private transfers, income from assets and inheritance. Taxes and expenses are deducted from gross life income, resulting in life income (Bönke, Glaubitz, Göbler, et al. 2020)



but also offers the potential to depict the (social) participation and life chances of a person. (Bönke, Glaubitz, Göbler, et al. 2020).

Over the course of their lives, women lag behind men in terms of total income. This circumstance results from lower work volumes of women, who are often in part-time work, as well as from a lower employment rate, which can often be explained by the assumption of care-related interruptions in employment. (BMFSFJ 2018, 94; Bönke, Glaubitz, Göbler, et al. 2020, 10). The focus on the Gender Pay Gap therefore falls short, as it does not take into account that women's employment biographies are less intensive and less long. When looking at employment cycles, it becomes clear that for women these are dependent on the number of children and are accompanied by salary losses - regardless of how old the children are. Men, on the other hand, have no loss of income from employment in this context. (Bönke, Glaubitz, Göbler, et al. 2020, 29).

The difference in total earned income over the life course of women and men in Germany is 49.8% in 2016 (Boll, Jahn, Lagemann, et al. 2016, 64) and is thus more than 8 percentage points above the European average of 2010 (Bönke, Glaubitz, Göbler, et al. 2020). In concrete terms, this means that women's employment histories generate on average 49.8% less income than men's (Boll, Jahn, Lagemann, et al. 2016). For women with children who live in western Germany, the Gender Lifetime Earnings Gap is as high as 60% - in eastern Germany, the Gap is smaller in this case at 48% (Bönke, Glaubitz, Göbler, et al. 2020, 30).

Furthermore, it can be seen that women's cumulative earned income has lower growth rates than that of men (Bönke, Glaubitz, Göbler, et al. 2020). The absolute Gender Lifetime Earnings Gap is around 670,000 euros in western Germany and around 450,000 euros in eastern Germany (Bönke, Glaubitz, Göbler, et al. 2020, 29). With the additional consideration of the Gender Pay Gap, women consequently "lose" a large sum of money in the course of their working lives.

Gender Pension Gap: Women have a greater risk of poverty in retirement

In view of the social and structural inequality outlined above, it is not surprising that low volumes of work, interruptions in employment and lower incomes during the employment biography also lead to financial inequality in women's pension benefits (Hammerschmid und Rowold 2019). Women in Germany currently have the largest pension gap (49%) in the entire OECD. With many women in Germany working only part-time and the Gender Pay Gap at 18% less pay per hour, women's future pension benefits are likely to remain low compared to those of men (Geppert & Queisser, 2019).

In 2015, the Gender Pension Gap in Germany was 53% (BMFSFJ 2018, 95) and is still at a high level of 49% in 2019. This means that women receive an old-age security income that is half that of men (Hobler, Pfahl und Schubert 2021b). As a result, the risk of poverty is higher for women than for men (Richter und Lueger 2019). For example, the poverty rate for women aged 65 or older is 19.3% in 2021, while men in the same age cohort have a comparatively low poverty rate of 15.1%. (Pieper, Rock, Schneider, et al. 2022).

Crisis situations, such as the current Covid 19 pandemic, also lead to gender-specific behavioral changes in the labor market and can have long-term consequences. Insofar as the pandemic-induced adjustments of women's working hours - keyword "retraditionalization"



(Kohlrausch, Zucco und Hövermann 2020; Kohlrausch und Zucco 2020) become entrenched, they have a long-term impact on pension benefits. Consequently, gender inequality continues during working life into retirement. (German) society is thus confronted with the fact that half of the population (women) have less social and financial participation, which limits opportunities and creates economic dependency in relationships.

2 Why we need to tackle care work as a whole society

Gender-specific social, structural and financial inequality consequently influence each other and have far-reaching consequences for women. But also at the level of society as a whole, some challenges result from this.

Due to the fact that approx. 14% per year is spent on non-market, unpaid work (reproductive household work, voluntary work, undeclared work) and that women invest approx. 1.6 times more time in carrying out these activities than men, a considerable overall economic income is "lost". (Hofmann 2015). If non-market activities were remunerated, women could increase their net monthly income by about 907 euros, which corresponds to a relative income increase of about 42% (Hofmann 2015).

The unequal distribution of income not only leads to different consumption decisions between the sexes, but also results in an asymmetrical distribution of (bargaining) power in heterosexual couple households. (Sachverständigenrat zur Begutachtung der Gesamtwirtschaftlichen Entwicklung 2021; Beblo und Beninger 2017). In view of the demographic change and the progressive shortage of skilled workers in the field of care (Seyda, Köppen und Hickmann 2021) it can currently be assumed that care work will continue to be carried out in the private, informal sector. Under these conditions, it seems particularly difficult to achieve equality between women and men. However, a fairer distribution of care work is not only a step towards gender equality, but also helps to improve women's mental health (Ciciolla und Luthar 2019; Gjerdingen, McGovern, Bekker, et al. 2001). In order to promote gender equality, new forms of monetary recognition are needed on the one hand, and on the other hand, the recognition of competences that are applied and further developed in the exercise of so-called care work, in order to sustainably increase the participation opportunities of women both in the labor market and in society as a whole.



Figure 1: Four selected Gender Gaps

Gender inequality in the German labor market and in relationships



Gender Time Gap: Ø Working hours per week 2021: Men: 38.3 hrs. Women: 30.9 hrs.
Part-time rate: men approx. 12%, women approx. 49%.
In 2021, the GTG is 7.4 hours.
Not included: non-market activities



Gender Care Gap: Time use for unpaid care work (e.g., housework, childcare)
On average, women take **on 52.4% more unpaid care work** than men. For couple households with children, the GCG is 83.3%.



Gender Lifetime Earnings Gap: In 2016, the employment history of women shows on **average 49.8% less income** than that of men. The absolute gender lifetime earnings gap is around 670,000 euros in western Germany and around 450,000 euros in eastern Germany.



Gender Pension Gap: In 2019, the GPG is **49%**. This means that women receive an income from pension protection that is half as low as that of men.
Poverty rate for those aged 65 and older in 2021: women 19.3%, men 15.1%

CONCLUSION : Gender-specific social, structural, and financial inequality influence each other and have far-reaching consequences for women. The unequal distribution of income not only leads to different consumption decisions between the sexes, but also results in an asymmetrical distribution of (negotiating) power.

Source: IAQ 2020; Hobler et al. 2021a; Maier-Gräwe 2017; Boll et al. 2016; Hobler et al. 2021b; Pieper et al. 2021

Source: Own illustration, WifOR 2022.

This position paper merely provides a small fraction of the influence of the “classical” Gender Gaps. However, in addition to that, there is a wide range of other Gender Gaps that have not yet gained attention in media and economic policy – for a wide range of reasons. In this context, the availability of data plays an essential role in formulating new and gender-sensitive policies and goals. As in principle, only what can be measured becomes visible.

For instance, a long-standing tradition of the underrepresentation of women in clinical trials as well as the neglect of a gender-disaggregated analysis of clinical data led to a substantial Gender Data Gap regarding gender-specific symptoms of disease or adverse effects of medicines on women (Temin und Roca 2016). Most recently, the relevancy of this issue was addressed in the German coalition agreement by introducing gender medicine as a mandatory part of the curriculum of medical school in Germany (SPD, Bündnis 90/Die Grünen und FDP 2021). Furthermore, gender-specific skill gaps have so far only been poorly systematically recorded. In this context, it would be constructive to also integrate skills learned in the context of unpaid work into the gap discussion. These could be examined, among other things, with regard to the different skill requirements that are placed on men and women in the labor market or in the different professions (Stohr, Laukhuf, Runschke, et al. 2021). To give just two examples, which need to be further (scientifically) investigated in the future.

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