

The gender equality: Pension and care across generations

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Gender Inequality intertwined with Intergenerational imbalance

- Gender equality is listed as one of the UNESCO's two global priorities and also one of the seven Basic State Policies in China.
- Gender gaps remain persistent in most societies, even in welfare states.
 - For instance, the ratio of female to male labor force participation rate stood at 84.3% in Germany, 75.7% in Japan, 70.2% in Italy and 84.1% in China in 2022.
- Another line of inequality is the intergenerational imbalance that has been increasingly prominent. With the rapid population aging, the government and family are faced with mounting pressures to support the fast-growing elderly population.
 - Public pension and health care system suffer eroding fiscal sustainability.
 - The middle-aged single children are often burdened by taking care of their elderly parents and young children.

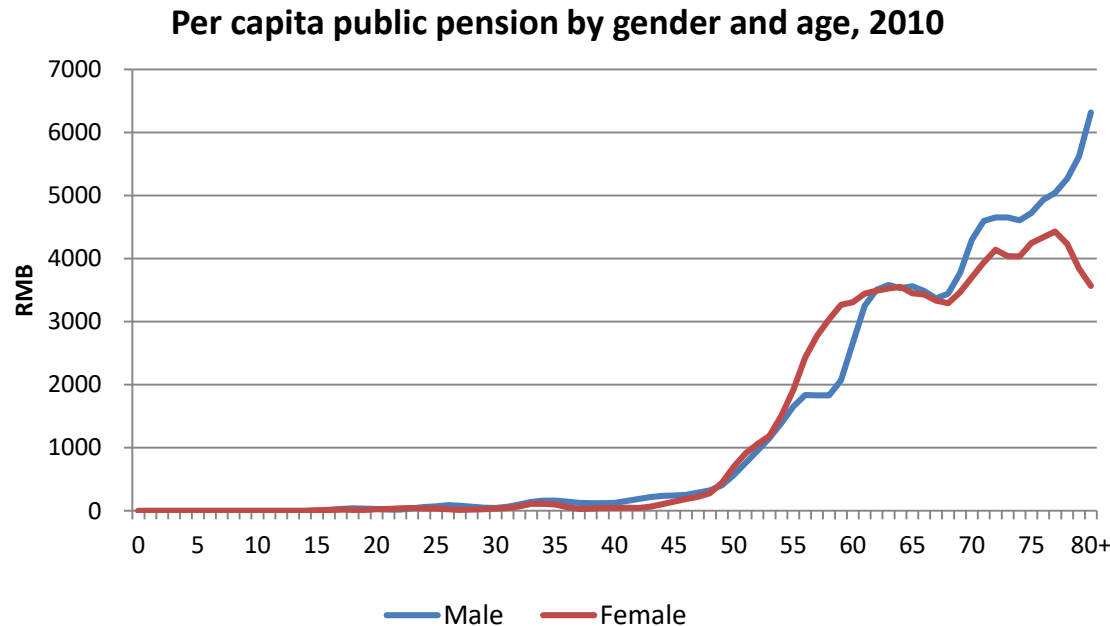
Aim of the article

- Explore the gender inequality in receiving government pension and family support from the intergenerational perspective in China.
- Government and family provide essential and supplementary support for older adults, and our examination contributes to a better understanding of gender inequality in welfare at old ages and the route of future reforms in China.

China's pension reform: nearly universal coverage but fragmented design

- Only two pension schemes in China prior to 2009, the **Urban Employee Pension Scheme (UEPS)** for urban enterprise workers and **a separate scheme for civil servants**.
- **New Rural Pension scheme (NRPS)** was first piloted in 320 rural counties (about 16% of total) in 2009, then expanded to cover nearly all rural counties by 2012. At the time when the program was introduced, rural elders aged over 60 without prior contribution were entitled to the government-subsidized monthly basic pension of 55 RMB.
- Similar to the design of NRPS, **Urban Resident Pension Scheme (URPS) for urban residents without formal employment**, was introduced in 2011 and was integrated with NRPS in 2014.
- Coverage extends but the system remains fragmented.
 - Over one half of urban workers and 90% of rural elderly did not have any pension in 2004. By 2021, 93.7% of Chinese adult population are entitled to public pension.
 - In 2016, the average monthly pension of civil servants was 4,888 RMB and of urban enterprise employees 2,876 RMB, while the pension of urban residents without formal employment and rural residents were merely 127 RMB per month.

Gender inequality in public pension transfer by age



- ✧ Pension benefits for women in the late 50s are higher than those for men, due to earlier withdrawal from the labor market for females.
- ✧ Pension transfer strongly biases towards men beyond age 65, due to women's disadvantaged employment histories and the fragmented pension scheme.
 - ✧ A much higher proportion of female elders were previously employed in agriculture, in informal sectors or unemployed.

Family support and intergeneration solidarity

- Intergenerational co-residence is generally deemed as a structural manifestation of family support in China. Between 1982 and 2020, the census data shows that the three-generation family as a share of all households showed a modest decrease, from 16.5% to 13.3%.
- The three-generation households, the structural context of family support, leaves two key issues largely underexplored.
 - First, scant attention is paid to within-family dynamics among extended families. Coresidence with adult children could also create tension due to the stress of caregiving, unpleasant interactions or loss of independence (Guo et al. 2016; Hansen and Slagsvold 2015).
 - Second, intergenerational solidarity could transcend the boundary of the household. Multiple surveys in China reveal that the ideal living arrangement regarded by both elderly parents and adult children is “a bowl of soup’s distance” rather than under the same roof.

Gender inequality in intergenerational solidarity

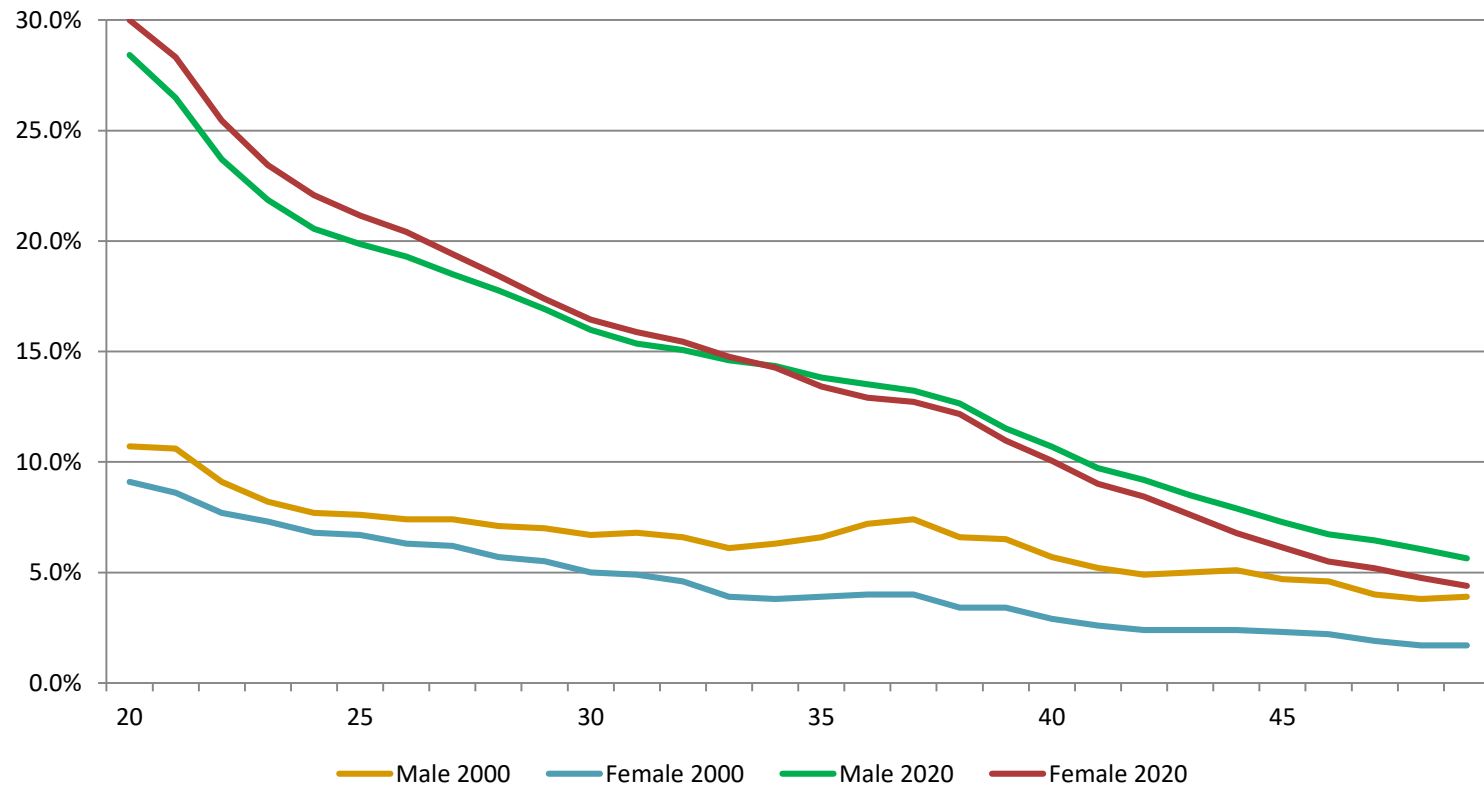


- 46.5% of female older adults co-reside with their children and 20% have at least one child in the same community, as compared with 41.5% and 18.1% for male counterparts.
- Among those who co-reside or live next to their children, a larger proportion of female older adults retain a harmonious relationship with their children than that for male elderly, namely, they are emotionally close to their children, and their children care enough about them and are not asking for too much.

Future prospects and policy suggestions

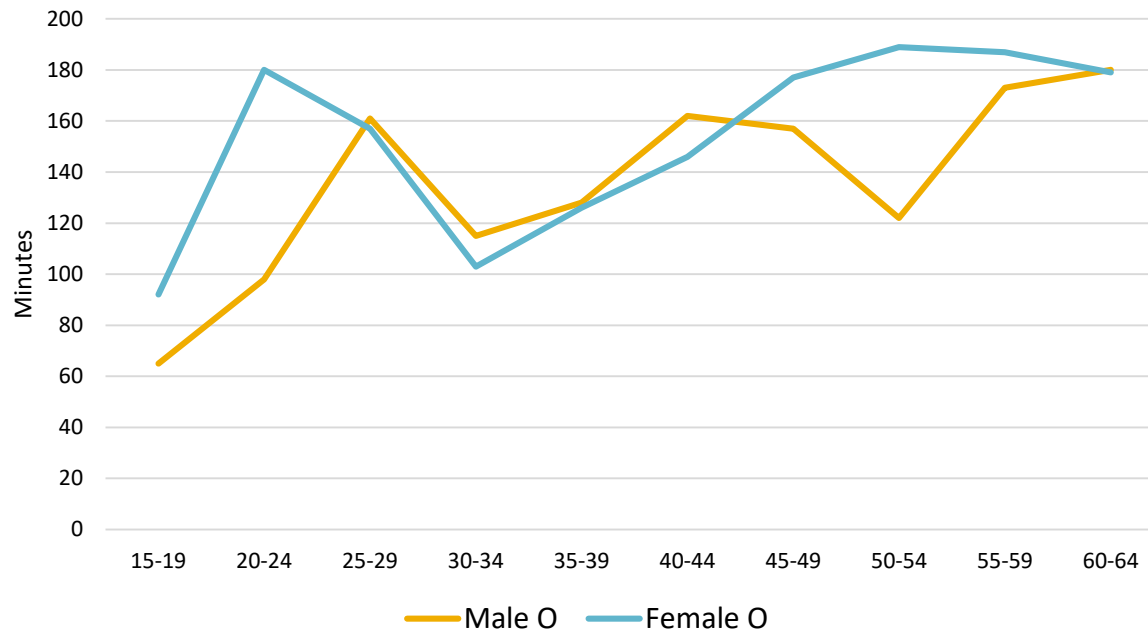
- The female advantage in receipt of family support, to some extent, could counteract their disadvantage in receiving public pension transfers.
- With growing advantage in female educational attainment and a gradual unification of social security system, China can expect to have a smaller gender gap, at least in benefiting from public pension transfers, in the coming years.
- However, the rapid expansion of older adults poses greater strains on pension system and family support, which may lead to rising intergenerational conflicts.
 - Shifting from 4-2-1 family structure to 8-4-2-2 family structure,
 - Public pension spending is expected to more than triple to reach 13.5 percent of GDP by 2050, even with no change in the benefit generosity (Cai, Wang and Shen 2018)
- Along with the effort to improve gender equality and guarantee the welfare of women, the government should also avoid overburdening the younger generation.

Reversed gender gap in tertiary education



- In 2000, males were more likely to attend college than female counterparts at all ages.
- By 2020, the share of those college-educated among females has outstripped the share for males aged below 33.

Time spent in taking care of adult family members for caregivers per day



Thank you for your attention!

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