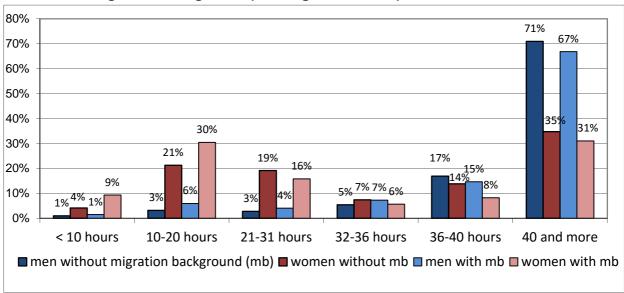
### Factsheet: Participation of women at the labour market (recommendations 37 and 38)

## **Employment volume**

Around 70 % of men but only 34% of women in their peak working age (25 to 55 yrs.) have had a weekly working time of 40 or more hours in 2014. In contrast, the working time of almost half of the working women (46%) is below 32 hours/week. However, this only applies for 8% of the working men in their peak earning years.

Very low weekly working hours are widespread among working women in Germany. 5% of the working women in their peak working age work below 10 hours/week; 23% work between 10 and 20 hours/week and 19% between 21 and 31 hours/week."

# Distribution of working women and men in their peak working age (25-55 years) with and without migration background (working hours; 2014)



source: Pimminger, Irene (2015): Existenzsichernde Beschäftigung von Frauen und Männern mit und ohne Migrationshintergrund; editor: Agentur für Querschnittsziele im ESF, Berlin, page 23 (data set: sample census)

#### **Income disparity: Gender Overall Earnings Gap**

The so-called Gender Overall Earnings Gap amounts to 45% in Germany (2010). Therefore Germany takes one of last positions EU-wide (EU overall: 41%).<sup>2</sup>

The "Gender Overall Earnings Gap" is an indicator used by the Statistical Office of the European community. It calculates the difference between the hourly earnings, the difference in working time (monthly working hours) and the gap in the employment rate between men and women. In particular, Germany has a very high gender pay gap (earnings per hour) and a high gap in working times of men and women (by EU-comparison).

<sup>&</sup>lt;sup>1</sup> source: Pimminger, Irene (2015): Existenzsichernde Beschäftigung von Frauen und Männern mit und ohne Migrationshintergrund. Editor: Agentur für Querschnittsziele im ESF, Berlin, page 23 <a href="http://www.esf-querschnittsziele.de/fileadmin/DATEN/Publi-kationen/expertise\_existenzsicherung\_301115.pdf">http://www.esf-querschnittsziele.de/fileadmin/DATEN/Publi-kationen/expertise\_existenzsicherung\_301115.pdf</a>

<sup>&</sup>lt;sup>2</sup> source: Eurostat, URL: http://ec.europa.eu/eurostat/statistics-explained/index.php/Gender\_statistics

## Marginal jobs/ "Minijobs"

Almost one-fifth of the working women (in comparison: about one-tenth of the working men) are exclusively working in marginal jobs; mainly in "Minijobs" with a maximum monthly salary of 450 €, which are not subject to social security insurance. Roughly half of those women (53%) are in their peak working age (25 to 55 years).<sup>3</sup>

"68 % more men and 75% more women worked marginally in a side job in 2014 than ten years before. Therewith the share of marginal workers at all Mini-jobbers increased to 37% for men and 30% for women in 2014. The women's share at marginal workers in side jobs was 56% in 2014.

An analysis showed that women mainly work marginally in a side job if they have little income, especially after a divorce. Men, on the other hand, work marginally in side jobs more often in addition to employment in the average or upper income segment. There are many side jobs, especially in branches with a high part-time share. Noticeable is the particular frequency of marginal work in the health- and social sector as well as in the educational sector, where many employees work in their main and side jobs in the same profession."4

# Minimum wage and economic independence

"With the minimum wage of 8,50 €/hour pre-tax, introduced in 2015, and an employment of at least 36 hours/week, a childless person can keep their own livelihood at breadline-level on a short-term basis (month per month). However, for a single parent with one child the minimum wage is not sufficient enough to keep their livelihood even with a full-time job." 5

"But for ensuring the livelihood in the long term, including times of unemployment, parental leave, disability and seniority, the minimum wage, even in a full-time job, is not enough, neither for single parents nor for a childless person. For the latter, working 40 hours/week, a hourly wage of 15,36 € pre tax would be necessary (in 2015). For a single parent working 40 hours/week 20,19 € minimum would be necessary for ensuring the livelihood in the long term. With a working time of 38 hours/week (average negotiated for full time workers) the livelihood ensuring minimum wage is increasing respectively.6

#### Means-tested minimum income for job-seekers

A quantitative analysis showed that not only women and men are unequally supported by labour market measures but also the differences between single women and women with partners are significant. In the common law SGB II, women with a partner benefit far less from labour market measures than single women and significantly less than men, regardless of whether they have a partner or not. In West Germany the former division of labour in households is reproduced by the placement service. However, in East Germany the effect is more differentiated. In addition, an evaluation showed, that employment integration for men almost always brings them into formal employment with mandatory social insurance, while women, after receiving benefit payment, often take up marginal jobs.<sup>7</sup>

<sup>&</sup>lt;sup>3</sup> source: Pimminger, Irene (2015): Existenzsichernde Beschäftigung von Frauen und Männern mit und ohne Migrationshintergrund., editor: Agentur für Querschnittsziele im ESF, Berlin, www.esf-querschnittsziele.de/fileadmin/DATEN/Publikationen/expertise existenzsicherung 301115.pdf 
<sup>4</sup>Ibid. page 31f

<sup>&</sup>lt;sup>5</sup>Ibid. page 35

<sup>6</sup>lbid, page 36

<sup>&</sup>lt;sup>7</sup> Weinkopf, Claudia u.a. (2009): Bewertung der SGB II-Umsetzung aus gleichstellungspolitischer Sicht. Duisburg, Berlin, Marburg, www.bmas.de/SharedDocs/Downloads/DE/PDF-Publikationen/forschungsbericht-f396.pdf? blob=publicationFile

## Income for retirees and pension system

According to a study of the German family ministry, the gender pension gap adds up to 59,6% (West: 63,8%, East: 36,7%). That means that women, compared to men, have 59,6% less own income in old age. The statutory pension, private, and supplementary income related pensions are included in this calculation, but no widow's pensions.

"Because of the reduction of the pension level, and increasing discontinuous employment histories, it will be more difficult in the future to achieve a statutory pension claim above the means-tested minimum income. According to a model calculation of the Institute of Labour and Qualification (IAQ; 2014), one had to gain an average income for 28 years to reach a statutory pension at means-tested minimum income level for a pension start in 2015. One will need 32 continuous years of average income to reach this level when starting his/her pension in 2030. With an income at low-wage-level (60% of the average) one would need 47 working years to reach the statutory pension at means-tested minimum income level in 2015. In 2030 one would need 53 working years to reach this niveau.<sup>8</sup>

The following employable groups have a high risk of elderly poverty (women are disproportionately high represented amongst them): long-term unemployed persons, low-wage workers, precarious workers, and other workers without social security obligation and/or with short/discontinuous career histories.<sup>9</sup>

The number of beneficiaries receiving a means-tested minimum income for retirees (65 and up) nearly doubled within ten years (2003-2013). The share of women in this group was 63% in 2013. In relation to the age group 65+, 3,3% of women and 2,6% of men only gained the means-tested minimum income in 2013. 68% of the over 64 old eligible beneficiaries did not apply for social welfare benefit/ means-tested minimum income in old age <sup>10</sup>

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 <sup>8</sup> source: Pimminger, Irene (2016): Armut und Armutsrisiken von Frauen und M\u00e4nnern. editor: Agentur f\u00fcr Querschnittsziele im ESF, Berlin, page31f, <a href="www.esf-querschnittsziele.de/fileadmin/DATEN/Publikationen/expertise\_armut\_140416.pdf">www.esf-querschnittsziele.de/fileadmin/DATEN/Publikationen/expertise\_armut\_140416.pdf</a>
 9 Ibid.

<sup>10</sup> Ibid.