

Re-employment Pathways and Pension Inequality for Retired Women in China

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Abstract

Previous literature concentrates on China's pension systems and reforms from a macro-level and financial perspective. The gendered pension inequality regarding retirement and re-employment of older women has been ignored to date, and this study set out to address this lacuna. The quantitative research method was adopted in this study. Four hundred women respondents, aged between 55 to 65, who reached the compulsory retirement age were involved and selected in four cities in Fujian Province. A multinomial logistic model was introduced to analyse data, such as re-employment methods, pension incomes and actual retirement age, to explore links between pension schemes and re-employment modes. A significant pension inequality in pension income among retired women in urban China is reported, mainly between enterprise workers/freelancers and public-sector employees. The study found that respondents' actual retirement age is often older than the compulsory retirement age. This discrepancy may be attributed to the heavy family-care duties that women often bear, which can lead to increased employment after retirement. Gender norms play a significant role in this, as women are more likely to face trade-offs between work/retirement and family care needs throughout their lives. The lack of improvement in gendered re-employment pathways for women reflects the broader patterns of inequality within the current pension scheme

in China, highlighting the challenges that women face due to societal expectations.

Keywords: Retired older women, pension scheme, retirement policy, traditional gender roles.

Introduction

With the ageing population, questions regarding retirement, re-employment and pension in contemporary China have drawn attention (Wang & Timonen, 2021; Zhu & Walker, 2018). However, there is little literature about how re-employment pathways and patterns of retired women are linked with the pension regimes and how they negotiate family caregiving and work based on the gender division of household labour and social gender norms. Although the issue of traditional gender norms has been only framed on women's participation in the labour force for a long time, societal attitudes toward gender roles and pension policies counterbalance and influence each other (Lomazzi et al., 2019).

National policies that address gender role norms typically include aspects of family welfare, employment, and retirement. These relevant policies have undergone significant changes in recent decades. However, progress has been slower in developing countries in Asia compared to developed welfare states in Europe (Norlén et al., 2019). While many studies examine the impact of family welfare policies on the gender division of labour in households, few have explored how retirement policies influence women's entry and exit from the labour market and, consequently, societal, and individual attitudes towards gender roles.

Compared to more developed countries, women in less developed countries or regions with lower incomes and employment rates are at more of a disadvantaged position in the labour market. Additionally, political positions in less developed regions are predominantly held by men, which means female experiences are less likely to be considered when designing public policies. As a result, women are far less likely to work, have less free time, and have fewer opportunities to be educated or highly trained. Given the paucity of research specifically focusing on older retired women, this study aims to explore the relationship between older retired women's re-employment patterns and the retirement scheme and pension policy covered further to fill the research gap in current literature in China.

Literature Review

Retirement policy

The 1950s marked a significant period in the development of China's pension system. With the establishment of the People's Republic of China in 1949, the groundwork for the pension system was laid with the formulation of the Labour Insurance Regulation in February 1951. This regulation, tailored to the demographic and economic conditions of the time, primarily focused on defining the compulsory retirement age, thereby setting the stage for the evolution of the pension system.

Initially, under the Labour Insurance Regulation, the formal sector, including the public sector, enterprises, and institutions, strictly implemented, and adhered to the mandatory retirement system. However, it's important to note that the mandatory pension system did not extend its coverage to the informal sector, encompassing professionals, farmers, and self-employed workers. It was not until the significant milestone of 2015 that a multi-layered pension system was introduced, marking a significant step forward in the evolution of China's pension system (Fang & Feng, 2018; Zheng, 2021). Table 1 provides a comprehensive overview of the establishment and main contents of labour regulation over the years, highlighting this progressive shift.

Currently, the retirement regulations in China stipulate that the mandatory retirement age for male workers is 60, with a minimum of 25 years of service. For female workers, the mandatory retirement age is 50, with a minimum of 20 years of service. However, certain categories of workers are eligible for early retirement, which allows them to retire at 50 for men and 45 for women. With the ageing population becoming a more pronounced issue in China, the proposal for a gradual postponement of the legal retirement age in 2020 was a significant step. This proposal was explicitly put forward at the Fifth Plenary Session of the 19th Central Committee of the Communist Party of China and was included in the Outline of the Fourteenth Five-Year Plan for the National Economic and Social Development of the People's Republic of China and Vision 2035. However, the actual implementation of this proposal in various localities is yet to be seen. Furthermore, the increasing number of retired individuals choosing to re-enter the labour market, either voluntarily or involuntarily, is a complex issue. These individuals often face vulnerability due to the lack of adequate labour laws to protect them.

All in all, several following problems are caused by the inflexible statutory retirement system (Yang et al., 2021; Jin et al., 2023):

- 1) The average legal retirement age does not reflect gender and work equity and limits the participation of today's women to some extent.
- 2) China's early and delayed retirement policies mainly target specific occupations and groups. They do not consider all social pensioners' rights and fail to provide clear incentives for delayed retirement and penalties for early retirement.
- 3) There needs to be a clear distinction between the retirement policy for particular occupations and the basic retirement policy set by the state, which can lead to problems of illegal early retirement.

On the other hand, the formulation and implementation of delayed retirement plans need to consider various influencing factors, such as the speed of the ageing process of the population, the level of education of the general public, changes in the structure of the labour force, and the attitudes

Table 1 China's Retirement Regulations Over Years

Time	Related Retirement Policy	Main Contents
February, 1951	<i>Labour Insurance Regulation</i>	Male workers have reached the age of 60, the general service life of 25 years, and the service life of the enterprise has reached 5 years; Female workers are over 50 years old, and the general working experience is over 20 years, and the working experience of the enterprise is over 5 years
December, 1955	<i>Interim Measures on Retirement of Staff of State Organs</i>	The retirement age for women in state offices was raised from 50 to 55 years, and include provisions for disability early retirement
November, 1957	<i>Interim Provisions on the Treatment of the Retirement of Workers and Staff</i>	The minimum length of service limit has been lowered, and pension benefits during delayed retirement have been abolished
May, 1978	<i>Interim Measures of The State Council concerning the Retirement and Resignation of Workers</i>	Provisions on workers' retirement and retirement
June, 1978	<i>Interim Measures of The State Council on the Placement of Old, Weak, Sick and Disabled Cadres</i>	Provisions on the retirement of cadres
September , 1983	<i>The State Council on Several Issues concerning the Retirement of Senior Experts and Provisional Provisions</i>	Senior experts may extend the retirement age to no more than 70 years
September , 1983	<i>The State Council Notice of Retirement Age on the Extension of Some Backbone Teachers, Doctors, Science and Technology Personnel</i>	Backbone teachers in primary and secondary schools can be extended to 65 years old for men and extended to 60 years for women upon application and approval
February, 1990	<i>Notice on Issues related to the Retirement (departure) of Senior Experts</i>	Senior female experts can retire at the age of 60
September , 1992	<i>Notice on the Retirement Age of Female Cadres at County (office) Level</i>	Female cadres at the county (office) level may retire at the age of 60
October, 1994	<i>The State Council Notice of the Problem concerning the Trial Bankruptcy of State-owned Enterprises in Several Cities</i>	The problem of staff placement in bankrupt state-owned enterprises
March, 1997	<i>The State Council concerning the Trial Merger and Collapse of State-owned Enterprises and Supplementary Notice on Issues related to the Re-employment of Workers in Certain Cities</i>	The problem of employee resettlement in bankrupt enterprises

of different groups of people towards delayed retirement policies (Yang et al., 2021; Yang, 2022). Women's participation in the labour market is increasing, and the proportion of women who oppose retirement at the same age is higher than that of men (Jin et al., 2023). This opposition by the female group is based on the consolidation and influence of traditional gender division of labour in society and households on women's perception and awareness of family caregiving duties.

Pension schemes

As an essential part of China's retirement system, the pension scheme has been continuously changing in response to changes in the economic and social context and the demographics of the labour force since the movement towards a market-oriented economy in the 1970s (Wang & Timonent, 2021; Zheng, 2021). Unlike most countries following the comprehensive social security law, China has adopted a gradual reform path of constructing a framework first and then enacting specific legislation (Zheng, 2021).

After years of adjustments and reforms, the Social Insurance Law of the People's Republic of China was enacted in 2010 and implemented in 2011, which treats legal issues related to pension insurance as a separate chapter clarifying the legal rights and obligations of basic old-age security (Zheng, 2020, 2021). To date, China has established a multi-layered pension scheme system with the Social Insurance Law at its core, supported by normative policy documents, such as the Decision on Improving the Basic Pension Insurance System for Employees of Enterprises, the Opinions on Establishing a Unified Basic Pension Insurance System for Urban and Rural Residents, and the Decision on Reforming the Pension Insurance System for Employees of Public Institutions and Agencies (Zhao et al., 2022; Zhao et al., 2022).

Recently, the basic pension schemes (mandatory and voluntary) have been divided into three primary layers to provide basic social security to most residents when they reach their retirement age, whether employed or not (Fang & Feng, 2018). The first layer consists of several public pension schemes. The second layer contains an employer-sponsored annuity programme, mainly paid by the state-owned enterprises, including financial, transport and energy industries. The third layer includes household savings-based annuity insurance policies and commercial pension insurance schemes.

In terms of pension components, China's pension system consists of four significant schemes: the first two schemes are for employed workers in enterprises and government sectors, respectively, and the latter two schemes

are for non-employed (self-employed or freelanced) individuals in rural and urban areas to cover the entire eligible population (Li et al., 2020):

- 1) Basic Old Age Insurance (BOAI) for employees in profit-making enterprises, including profit-making public enterprises such as state-owned enterprises and all other private enterprises such as Sino-foreign joint ventures, foreign-funded enterprises and privately owned enterprises.
- 2) Public Employee Pension (PEP) for civil servants and employees of non-profit government institutions
- 3) Urban Resident Pension (URP) is for urban residents aged 16 years and over without formal non-agricultural employment, such as freelancers, independent workers, and the self-employed.
- 4) The New Rural Resident Pension (NRP) is for rural residents aged 16 and over without a formal non-agricultural job.

Although after the reform, staff at public institutions had to make contributions on terms similar to those of enterprise, the gap between enterprise workers and public-sector employees remains large (Zhu & Walker, 2018). Another major shortcoming of the pension system is based on the culture of family care and gender roles rooted in Asia's Confucian welfare state (Yang, 2018; Zheng, 2020). In China, care is still primarily delivered by family members, and women usually play the role of family caring. As a result, most of them usually join pension schemes with the lowest contribution rates and service years because of voluntary or involuntary career breaks and early exit (Guo et al., 2021).

As far as gender differences in pensions are concerned, gender differences in the labour market are further accentuated in the basic pension because pensions are closely related to the type of employment, the industry of employment, and the duration and income level of employment, which to some extent undermines women's benefits and increases their poverty in old age (Zhan, 2020). This study focuses on the attitudes of retired older women towards the current pension system, the policy of gradual postponement of retirement, and whether pension income impacts retired women's re-employment choices and pathways.

Methodology

Approach and design of the study

This study collected a wide range of socio-economic data on urban retired older women. A self-administered questionnaire was used, and a field survey was conducted in four cities across different locations in Fujian Province, China. The survey gathered information on urban retired older women, including their division of household care roles, individual details, and other relevant socio-economic characteristics. These characteristics encompassed their exact retirement age, re-employment status, and monthly income levels, providing a comprehensive view of their socio-economic situation.

The sample of respondents was carefully restricted to retired urban women between the ages of 55 and 75. This age range aligns with the mandatory retirement provisions of China's current labour law, a crucial factor in understanding the retirement status of urban women. The labour market, as evidenced by studies (Silver et al., 2018), is more selective for women. Despite the minimum mandatory retirement age for women being 50, their labour force participation rates fluctuate over the years, often due to family care responsibilities (Lee & Yueng, 2019; Hamilton & Suthersan, 2019). To ensure that all female respondents in the sample were eligible for social pension benefits, the minimum age was limited to 55 years and more than 15 years of service.

Variables

Regarding the leading independent variables of this study, the older retired women surveyed were divided into two groups based on their post-retirement labour force participation status (whether or not they returned to work after full retirement). Additionally, to further analyse and examine the impact of the variables on different employment patterns after full retirement, the re-employed respondents were divided into re-employment groups (including part-time, full-time, or temporary employees) and self-employment groups (including freelancers, independent workers or self-employers).

Research instrument

The questionnaire consists of three main sections. The first section collects basic information about the sample participants, including age, physical health condition, pension income, educational level, and marital

status. The second section investigates family-related information, such as grandchildren's care, elderly care, and household care. Finally, the third section deals with the social capital reserves of the respondent group to confirm and explore the re-employment pathways of retired women.

Most of the questionnaire items for this study used Likert-type items based on a scale from a minimal extent' to 'a very great extent'. These scales were mainly applied to retired women's assessment of family care duties, their satisfaction with their re-employment or self-employment after retirement, and their attitude to deferred retirement plans and pension schemes. Other questions collected practical information, such as monthly pension income, salary income and pathways to re-employment or self-employment.

Sampling procedure

This survey was carried out in four cities: Quanzhou City, Fuzhou City, Xiamen City and Zhangzhou City in Fujian Province, China. The four selected cities in Fujian Province were chosen based on several factors, including their different geographical locations, traditional cultural contexts, and levels of economic development. The researcher contacted the staff of local senior citizen universities (the community colleges specifically for retired senior cadres) and local communities to administer a self-administered questionnaire.

Findings

Demographic findings

Initially, the average age of 400 respondents was about 58 years, and the average retirement age was about 53 years. Regarding pension income, the average monthly pension income varied widely, with the lowest pension income being 1,080 RMB and the highest at 9,000 RMB, while the average monthly pension income is 3,452 RMB. The average pension was reported to need to be more to support life after retirement for most retired urban women, as it is far more behind the per capita disposable income in urban China in 2022, which is about 5,027 RMB (National Bureau of Statistics, 2021).

Regarding educational attainment, the urban retired women surveyed generally had a low level of education, with 40.5 per cent having only a junior high school diploma, 26.3 per cent with a high school diploma and 19 per cent with a vocational college diploma—the remainder, including primary school, associate's undergraduate and postgraduate, total about 14 per cent.

Regarding pre-retirement jobs, more than half of older women’s occupations before retirement were in business and service, with 54.5 per cent working in positions such as salesperson, shop assistant and domestic worker. 28.5 per cent self-reported in professional and technical positions, mainly teaching, healthcare and accounting. Finally, only a few retired women are employed in the administrative sectors, as senior officials in political parties, government departments and public institutions, and as managers and senior officials in enterprises.

Attitudes to current retirement and pension policies

Regarding attitudes towards the deferred retirement policy, more than half of respondents, or 51.5 per cent, are opposed to delaying the current retirement age. This result is consistent with the previous literature mentioned above, which is because of the influence of traditional gender roles in society and the gender division of labour in traditional Chinese households. This impact on ideology and pattern of intergenerational rearing has further contributed to the opposition of women workers to the formulation and implementation of the deferred retirement policy. Additionally, regarding the attitude towards the current pension schemes, it is reported that 54.5 per cent of older urban retired women respondents express dissatisfaction with it (details shown in Figures 1 and 2).

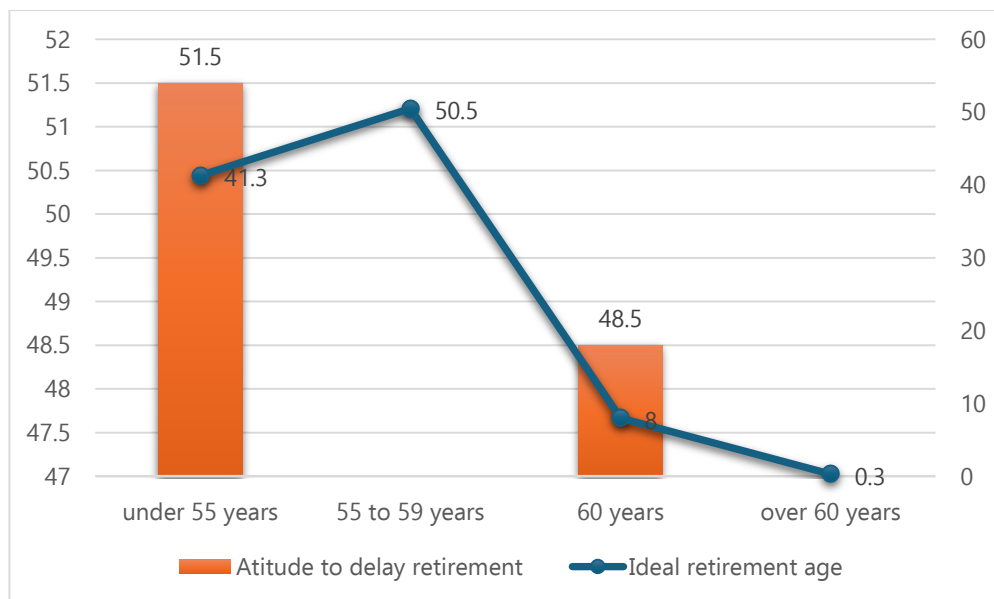


Figure 1 Attitude to Delayed Retirement Age, Older Urban Women

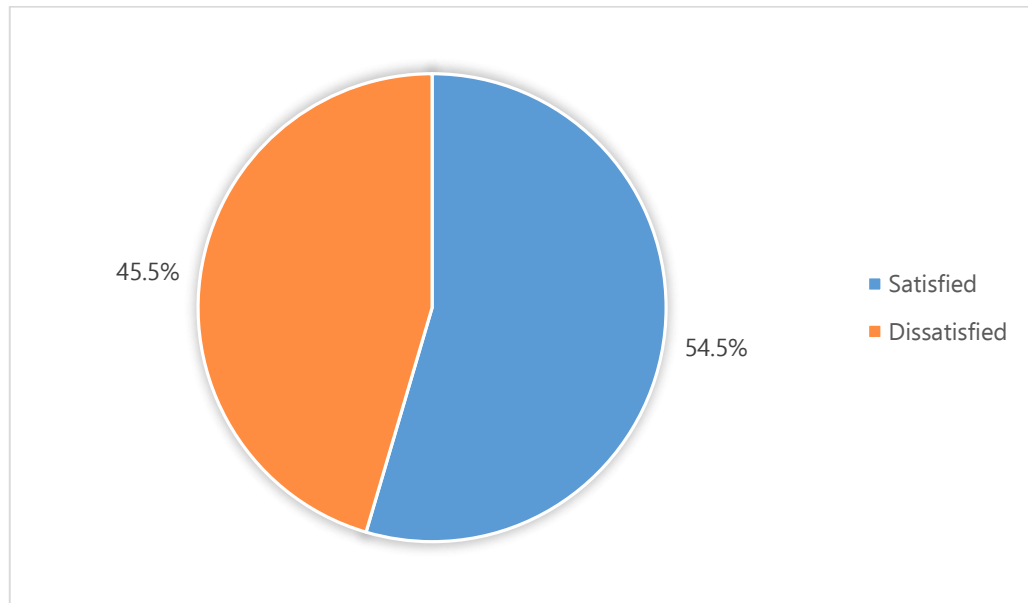


Figure 2 Respondents' Attitudes to Current Pension System

Re-employment patterns

By delving deeper into the post-retirement employment patterns of older women, we found that their re-employment behaviour can be categorised into two main types: re-employment, which includes temporary, part-time, or full-time paid employment, and self-employment, which encompasses self-employed workers and freelancers. The data revealed that 31.8 per cent of the total respondents chose full retirement after reaching the statutory retirement age, while a significant 52.8 per cent opted for re-employment, and the remaining 15.5 per cent ventured into self-employment. These findings provide a comprehensive understanding of the diverse employment choices made by older women post-retirement.

In the case of re-employment jobs, the distribution of their re-employment positions was somewhat concentrated, and this concentration is roughly the same as that of pre-retirement occupations. Re-employment is concentrated in the business and services sector, as we expected, accounting for 52.7 per cent of the total. Then, 15 per cent of older retired women continued to work in the professional and technical sector, mainly as doctors and teachers. The remaining small number are re-employed in positions such as administration and transport, accounting for 9.5 per cent. Finally, although 22.7 per cent of women decided to set up their own businesses after retirement, their self-employment was also concentrated in the business and

service sectors, such as catering.

The independent t-test was used to examine the post-retirement employment status and pathways, such as the number of re-employment attempts, weekly working hours, monthly income, and re-employment satisfaction (Table 2). As shown in the data, although the number of re-employment attempts and weekly work hours of retired women are slightly different from those of self-employed, there is no statistical significance. Second, in terms of monthly income, older women who decided to become self-employed (mean=4487.09) were significantly more satisfied than older women who were re-employed (mean=4333.08). Finally, although older women reported lower levels of job satisfaction in either re-employment or self-employment, self-employed older women were slightly more satisfied than re-employed ones regarding monthly income, occupational reputation, work intensity and benefits.

Triggers for re-employment

Multinomial logistic regression analyses were applied to investigate the moderating effect of monthly pension income on the relationship between older women's family care responsibilities and re-employment decisions. The specific data results are presented in Table 3. For older women re-employed after retirement, the moderating effect of educational attainment ($P=0.030$, $B=-1.732$, $OR=0.177 < 1$) was significantly more significant than the moderating effect of monthly pension income ($P=0.148$). More specifically, women's unpaid family care duties after retirement increased due to higher educational attainment, which further led to a significant reduction in their re-employment opportunities. Meanwhile, due to the moderating effect of educational attainment, they are less likely to receive financial inter-generational support after retirement and more likely to provide financial support ($P=0.030$, $B=2.628$, $OR=13.849 > 1$). Finally, higher educational attainment favoured an adverse effect of joint retirement among older retired women ($P=0.047$, $B=-2.493$, $OR=0.083$). This means older women with higher education are more likely to retire with their spouses.

Table 2 Independent T-test on Re-employment Pathways and Status

IV	Groups	Mean	SD	95% CI	F
Re-employment times	Re-employed (N=211)	1.91	1.02	(-0.04, 0.52)	1.613
	Self-employed (N=62)	1.68	0.83	(-0.01, 0.49)	
Monthly salary/income	Re-employed (N=211)	4333.08	2308.64	(-750.75, 422.72)	8.822*
	Self-employed (N=62)	4487.09	1099.99	(-571.09, 263.05)	
Weekly working hours	Re-employed (N=211)	43.22	13.75	(-8.16, -0.33)	1.433
	Self-employed (N=62)	47.47	13.82	(-8.20, -0.29)	
Income satisfaction	Re-employed (N=211)	2.66	0.61	(-0.36, -0.02)	14.458*
	Self-employed (N=62)	2.85	0.51	(-0.34, -0.04)	
Professional reputation	Re-employed (N=211)	2.13	0.79	(-0.57, -0.13)	0.215**
	Self-employed (N=62)	2.48	0.70	(-0.56, -0.15)	
Benefit satisfaction	Re-employed (N=211)	2.99	0.52	(-0.30, -0.01)	0.498*
	Self-employed (N=62)	3.15	0.47	(-0.29, -0.01)	
Work intensity	Re-employed (N=211)	3.11	0.52	(-0.31, -0.02)	2.979*
	Self-employed (N=62)	3.27	0.52	(-0.31, -0.02)	
Workload pressure	Re-employed (N=211)	2.92	0.61	(-0.27, 0.05)	17.305
	Self-employed (N=62)	3.03	0.36	(-0.24, 0.01)	

P<0.05=*, P<0.01=**, P<0.001***

The opposite is true for self-employed older retired women, where only monthly pension income has a significant moderating effect ($P=0.043$, $b=-1.215$, $or=0.297<1$), while education has no significant moderating effect ($P=0.090$). As a moderating variable, monthly pension income had a negative moderating effect. Specifically, the higher the monthly pension income, the more family care responsibilities older retired women have, further reducing the likelihood of self-employment. Different intergenerational support duties had the most significant adverse effect on older women's choice of self-employment ($P=0.001$, $B=-1.971$, $OR=0.139<1$), followed by family support responsibilities ($P=0.001$, $B=-1.864$, $OR=0.155<1$). Care for elderly parents and in-laws has the least negative effect ($P=0.048$, $B=-1.275$, $OR=0.279<1$). There is also a significant negative moderating effect of older women's monthly pension income on their ability to provide economic intergenerational support and increase the likelihood of self-employment ($P=0.002$, $B=-3.336$, $OR=0.035<1$). Finally, the employment status of the spouse also has a significant effect on the self-employment decision of retired women, moderated by monthly pension income ($P=0.007$, $B=-3.880$, $OR=0.021<1$), suggesting that an increase in monthly pension income reinforces the effect of joint retirement for older couples.

Table 3 Triggers of Family-Related

Groups	IV	B	Sig.(P)	Exp(B)	95%CI
Re-employed (N=211)	Educational levels	-1.732	0.030*	0.177	(0.037, 0.849)
	Monthly pension income	-0.826	0.148	0.438	(0.143, 1.339)
	Spouse status=0	-1.857	0.171	0.156	(0.011, 2.226)
	Spouse employment=1	-2.493	0.047*	0.083	(0.007, 0.963)
	Number of children	0.004	0.996	1.004	(0.239, 4.208)
	Grandchildren care responsibility	-2.298	<0.001***	0.100	(0.031, 0.323)
	Elderly care responsibility	-1.379	0.028*	0.252	(0.074, 0.862)
	Household chore care responsibility	-1.949	<0.001***	0.142	(0.048, 1.339)
	Get financial support=0	2.628	0.030*	13.849	(1.284, 149.405)
	Provide financial support=0	-2.777	0.007**	0.062	(0.008, 0.473)
Self-employed (N=62)	Educational levels	-1.418	0.090	0.242	(0.047, 1.245)
	Monthly pension income	-1.215	0.043*	0.297	(0.092, 0.961)
	Spouse status=0	-1.781	0.200	0.169	(0.011, 2.565)
	Spouse employment=1	-3.880	0.007**	0.021	(0.001, 0.343)
	Number of children	0.373	0.623	1.452	(0.328, 6.427)
	Grandchildren care responsibility	-1.971	0.001**	0.139	(0.041, 0.468)
	Elderly care responsibility	-1.275	0.048*	0.279	(0.079, 0.989)
	Household chore care responsibility	-1.864	0.001**	0.155	(0.049, 0.486)
	Get financial support	2.407	0.077	11.104	(0.772, 159.668)
	Provide financial support	-3.336	0.002**	0.036	(0.004, 0.308)

Note: a. the reference category is fully retired. b. This parameter is set to zero because it is redundant. c. P<0.05 = *; P<0.01= **; P<0.001=***

Discussion

According to the above results on the re-employment patterns and factors influencing the likelihood of re-employment of older urban retired women, it was found that although the re-employment rate of older urban women after retirement is gradually increasing, the implementation of the delayed retirement policy is less accepted by older urban women. To begin, the lower quality of re-employment jobs, including poor re-employment working environment and lower re-employment satisfaction, has led to older retired women workers' resistance to the policy reform of delaying the statutory retirement age.

Traditional gender norms and the gender division of labour in the household have a significant impact on the career paths of older women. These societal factors often lead to career interruptions and the need to engage in flexible forms of employment such as part-time and freelance work for long periods. This is done in order to reconcile family and work, but it also makes older retired women more vulnerable to psychological and physical burnout.

Gender disparities in pension income are a significant issue, with older women's pension income generally lower than men's. This is primarily due to gender differences in pre-retirement earnings and years of pension contributions. The delayed retirement policy further exacerbates this issue, as it means that older women have to contribute for a longer period and with a greater number of contributions. As a club sandwich group, older retired women often face multiple role conflicts due to their family caregiving duties. The prospect of delayed retirement or re-employment further squeezes their individual and family leisure arrangements after retirement. These factors highlight the need for China's delayed retirement policy reform and old-age pension system reform to consider these issues.

On the other hand, as confirmed, the pension income of retired older urban women is generally lower, especially for those employed in the private sector or self-employed. This is due to the gendered division of labour in the household and gendered-normative expectations of women's roles in society, which force them to take short or long breaks from work early in life or to engage in part-time/ flexible employment for long periods to balance family care responsibilities (Zhan, 2020). Furthermore, paid leave for the birth of a child reduces a woman's wage income and makes her economically inactive due to the interruption of her employment contract. As a result, career breaks and maternity unemployment can disrupt pension contribution years and contribution rates, further undermining women's retirement pension income.

Therefore, to support the re-employment of older women in China, the current pension system should be reformed in various aspects. In general, the reform of the pure old-age pension system has had the effect of gradually extending people's working lives and increasing their re-employment after retirement, mainly by delaying the retirement age, increasing the number of minimum contribution years, and lowering the contribution rates (Jiang & Liu, 2021; Jin et al., 2023). Additionally, the reforms have been periodically reviewed in light of the actual situation to be readjusted or strengthened.

Policy Initiatives

Retirement age

This study on the re-employment patterns and factors influencing the likelihood of re-employment of older urban women reveals a remarkable trend. Despite the gradual increase in the re-employment rate of older urban women

after retirement, the implementation of the delayed retirement policy is less accepted by them. This resistance is not a sign of reluctance, but a reflection of the lower quality of re-employment jobs, including poor re-employment working environment, lower re-employment income, and lower re-employment satisfaction. It is a testament to their resilience that they resist the policy reform of delaying the statutory retirement age.

It is crucial to understand the unique challenges faced by older women in retirement. Due to gender differences in pre-retirement income and years of pension contributions, their retirement pension income is generally lower than men's. Delaying retirement means they must take on more extended years of contributions and a more significant number of contributions. As the club sandwich group, older retired women often face multiple role conflicts due to their intergenerational caregiving responsibilities, and delayed retirement or re-employment will further crowd out their post-retirement individual and family leisure time arrangements. These challenges underscore the urgency for China's delayed retirement policy reform and retirement pension scheme reform.

The increase in the statutory retirement age should be promoted gradually and in stages to prolong the implementation of the deferred retirement scheme and reduce the social conflicts and resistance caused by the extension of the retirement scheme. It is crucial to consider women's unique needs in these policies. With the gradual increase in the retirement age for women, the flexible early retirement schemes introduced in European countries such as Hungary and Slovakia should be considered. These schemes take into account women's fertility and family care needs, ensuring that their concerns are not overlooked.

Secondly, a flexible deferred retirement scheme should be set up according to occupational categories and forms of employment. The deferred retirement programme should be implemented orderly for government employees, civil servants, teachers and employees of state-owned enterprises and organisations whose retirement age should be postponed in the first place because of the higher basic pension income they usually enjoy. For instance, a woman teacher who has postponed her retirement age could be transferred to a less demanding administrative role, allowing her to continue contributing to the workforce while managing her caregiving responsibilities. These measures would ensure that women who have delayed retirement or are re-employed can reconcile family care with work.

Pension initiatives

A general trend in pension reforms in the vast majority of developed welfare states has shifted from defined benefit (DB) type schemes to defined contribution (DC) schemes with a more significant role. Additionally, OECD countries also positively incentivise older workers to retire later or extend their working lives through economic means, including institutional measures such as changing the basis for calculating pension benefits, lowering the pension replacement rate, and providing incentives for later retirement and tax regulation (Hinrichs, 2021; Jin et al., 2023). Existing pension programmes and regulation types in OECD countries can be classified into the following categories, with detailed types of pension schemes as shown in Table 4.

Table 4 Types of Pension Schemes in OECD Countries

Types of Pension Scheme	Meaning
Basic	Basic pension based on residence history in the country or tax contribution history (non-contribution linked)
Defined benefit (DB)	Defined benefit pension
mini	Generally, a minimum amount for a particular contribution item (minimum amount for lifetime pension entitlement)
points	Pension points earned by a worker based on earnings over the working life
Sector-specific	Industry-specific pension
n.a.	No early or deferred retirement option
Target (T)	Income-tested target pension
Funded defined contribution (FDC)	Defined contribution pension
Notional defined contribution (NDC)	Notional account
Occupational (OCC)	Occupational-based pensions
Subsistence level reached (SL)	Retirement option at a certain level of pension accumulation

Note: sources from OECD, 2021

Currently, for older women, the gender gap in pension income is a significant impediment that discourages them from working, participating in society, and prolonging their working lives. Thus, pension scheme reform is urgently needed. First, the pension scheme reform should focus not only on the economic benefits it brings but also on the essence of pension, which is to achieve social justice and improve social welfare. Thus, the State should

continue to build and improve the basic national pension system. Women who are freelancers, long-term part-time workers, independent workers and self-employed should be included in the mandatory Basic Old Age Insurance Scheme (BOAI) at a lower contribution rate instead of voluntarily participating in the Urban and Rural Residents' Pension Scheme (URP and NRP), where the government, like enterprise, covers the contributions in the integrated social account. This reform might increase and encourage the number of women entering the labour market and staying in it longer with different forms of employment.

In addition, certain groups who are unable to contribute regularly, such as those who work part-time for long periods with unstable incomes, women who have interrupted their work due to illness, pregnant or breastfeeding, or those who are responsible for intergenerational support, should be entitled to a reduction in the amount of their contributions. In particular, for working women who are forced to interrupt their employment or have their employment contract suspended due to childbirth and childcare, the State should refer to the compensatory function for particular groups in the pension system and use financial allocations to pay their contributions to the social integrated account for a period not exceeding three years and link the basis for these compensatory contributions to the statutory retirement age for women.

Finally, enterprise and occupational pensions should be developed and transformed from minority benefits to moderately inclusive benefits. Recently, China's enterprise and occupational pensions account for a tiny proportion of social pension benefits, and their development is minimal. The central government should guide local governments in promoting the universalisation of enterprise and occupational pensions. The contribution and replacement rates for the basic statutory pension can be moderately reduced for all types of enterprises, leaving room for developing enterprise and occupational pension schemes, which can be piloted in large Sino-foreign joint ventures and listed private enterprises.

Conclusion

While requiring large Sino-foreign joint ventures and listed private enterprises to join the enterprises and occupational pension schemes, parameters for the ratio of male to female participation should be well established to increase the likelihood and proportion of women workers and employees joining and

enjoying the enterprises and occupational pension schemes. Also, based on the existing Social Insurance Law, policies should be formulated for a system of rights and interests derived from family pensions, such as survivors' benefits, to improve the protection of the rights and interests of spouses and children, especially older women without pension income, widows and orphans, from a family perspective. This will help to alleviate the intergenerational care responsibilities of middle-aged and older workers and further enhance their opportunities to participate in the labour market.

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