

GENDER AND RETIREMENT TRANSITION IN SWITZERLAND

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THE AIM OF THE STUDY

- Investigating of the **process of retirement in Switzerland** in a **longitudinal perspective**
- We analysed this process by distinguishing **the types of professional trajectories in the second phase of life**
 - For example, if individuals were employed full time or not, if they contribute to occupational pension plan or not
- **The problematic** is linked to the differences between men and women trajectories and more broadly to **gendered life course in Switzerland**.
- Previous studies confirmed **that master status of men is full time employment while master status of women is family responsibilities**.

*Research is founded by Swiss National Fondation, the project *Professional end of career* is leaded by professor Knüsel (University of Lausanne)

RETIREMENT IN SWITZERLAND: THE INSTITUTIONAL CONTEXT

- Social protection during the retirement includes **three pillars**: **Universal oldness and survivor insurance (AVS)** since 1947 offers state allowance for all individuals achieving the mandatory age fixed currently to 64 years for women and 65 years for men
- **Occupational insurance (LPP)** since 1985 becomes the obligation for the individuals earning more than 21'150 CHF per year. These contributions depend on the individual income during the work life
 - *For example, in 2008 57% of women belong to an occupational pension scheme (LPP) while 82% of men are in this situation (Actualités OFS, 2011)*
- **Personal private insurance** which can be contracted in as company of insurances or in a bank

SHARE DATA

- **SHARE DATA** since 2004 provides annual information about the live of people above 50 years in 20 European countries
- **3rd WAVE SHARELIFE DATA**
 - provides information on live events in different fields of individual life: employment, partner life, childhood, wealth, disability, financial history and inheritance
 - realized in 2008-2009 in 14 European countries
 - Swiss sampling counts **1296** respondents
 - **833** respondents belong to **the generation born before 1949** and were above 60 years at the end of the data collection (2009)

OPERATIONALIZATION OF INDIVIDUAL LIFE COURSE

- **Simultaneous participation** into various social fields (e.g. space, family, occupation)
- Individuals are defined at any moment **by the profile of their specific social participation**
- This profile changes over time, according to e.g. **family life stages** (master status, linked lives), historical and institutional context
- **The life course as a sequence of profile of participation**
 - *When studying careers and other social processes, consider empirical sequences of events rather than defining stages a priori on theoretical grounds (Andrew Abbott)*

CONSTRUCTION OF SEQUENCE OBJECT

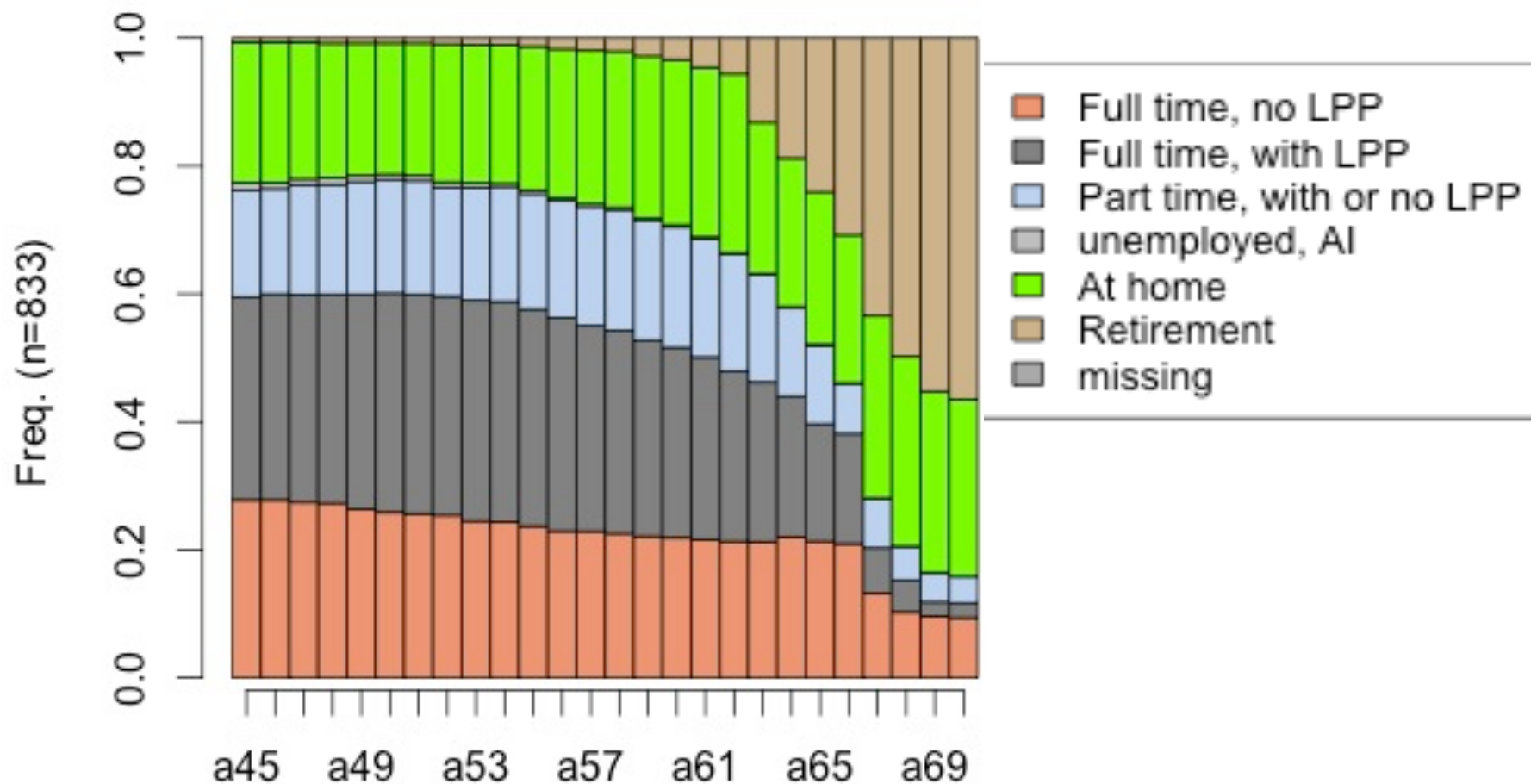
- Use the variables providing
 - information about **20 episodes of employment**
 - the episodes of **professional inactivity**
- Analysis is based on a range of **26 years with annual state sequences from age 45 years to 70 years**
- Break down the following states of trajectories:
 - 1.full time employment with contributions to occupational pension plan
 - 2.full time employment without contribution to occupational pension plan
 - 3.partial time employment with/without contributions to occupational pension plan
 - 4.insurances (the unemployment insurance, the disability insurance, small employment during the gaps (less than 6 months)
 - 5.stay at home or inactivity due to personal raisons
 - 6.retirement

METHODES OF ANALYSIS

- **Construction of the sequences objet** by using the distinguishing below states
- **Optimal Matching Analysis (OMA)** (Gauthier, 2013) for pairwise dissimilarities between the sequences
- **Multifactor ANOVA discrepancy analysis of sequences** (Studer, M., Ritschard, G., Gabadinho, A., & Muller N.S., 2011) in order to relate the individual trajectories and socio-demographic characteristics of individuals (the covariates)
 - The explained discrepancy is measured relatively to the pairwise dissimilarities between the sequences. We used the model when all covariates: sex, birth cohort, marital status, professional status, level of education and nationality were included.
- **The regression tree** (Studer, M., Ritschard, G., Gabadinho, A., & Muller N.S., 2011) in order to search the more influent covariates on the individual trajectories

*We used **the R package TraMineR** (Gabadinho, A., Ritschard, G., Müller, N.S. & Studer, M., 2011) for analyzing the sequence data as well as for producing plots showed in this paper.*

GLOBAL INDIVIDUAL TRAJECTORIES

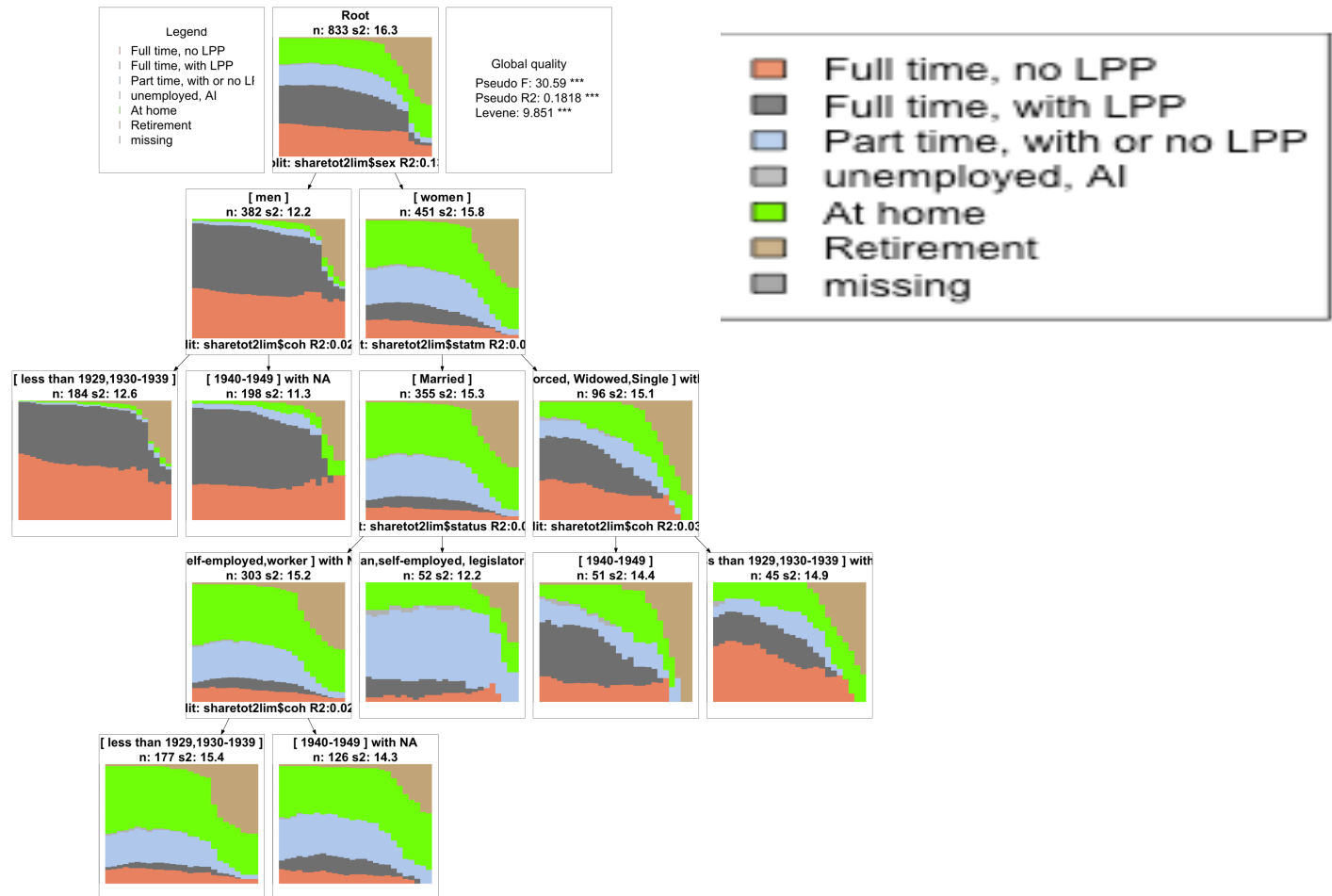


MULTIFACTOR ANOVA DISCREPANCY ANALYSIS

Covariates	Pseudo-R2	F	Sig.
sex	0,119	55,78	0,000
birth cohort	0,023	5,35	0,000
professional status	0,008	1,89	0,038
level of education	0,006	0,93	0,507
marital status	0,018	4,23	0,000
nationality	0,005	2,19	0,000
total	0,216	9,19	0,000

Note. Inclusive intervals: $0,00724 < 0,01 < 0,0128$; $0,04396 < 0,05 < 0,0560$

THE REGRESSION TREE



CONCLUSION

- Our study confirms that the retirement transition in Switzerland is linked to professional trajectories developed by individuals.
- The sex has the most significant influence on the individual trajectories.
- The master status of men is centred on the full time employment, while the master status of women is associated with staying at home or part time employment.
- Social characteristics such as marital status, professional status and birth cohort have more influence on the women professional trajectories than on the men's.

Thank you very much for your
attention!