

## **Workers willingness to delay retirement in exchange for paid leaves throughout the life course. An analysis from an age-gender perspective**

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### **Abstract**

Purpose. A research is presented which explores the factors influencing the willingness to benefit from Temporary Leave (TL), a life-course policy consisting of the entitlement to temporary paid leaves from work in exchange for delayed retirement.

Design/Methodology/Approach. Such factors are probed by means of a multivariate analysis (binary logistic regression) of the results of a survey conducted amongst the occupied workforce of a Spanish town. The analysis is framed in an age-gender perspective.

Findings. The noteworthy favourable predisposition towards TL emerging from the survey, mainly for the purposes of caring for children and parents, studying and preparing for a new job, appears mostly influenced by the level of studies and by the fact of having or not children, without clear sex variations.

Research limitations, practical and social implications, and originality/value. Notwithstanding the local scope of the survey, its results might orientate future research on TL, an emerging policy issue crosscutting several widely recognised social-policy targets within the European Union, such as the extension of working life, lifelong learning and gender equality throughout the life course.

## **Temporary paid leave in exchange for delayed retirement**

Temporary Leave (TL) is a life-course policy proposal consisting of the entitlement to temporary periods of voluntary paid leave from work in exchange for a proportional delay in the age of retirement, once the person has accumulated sufficient social security contributions. Thus, for example, eight to ten years in paid work might warrant a maximum of two or three years of paid temporary leave (García-Pastor and Alfageme, 2016). TL certainly demands an assessment of its financial aspects [1] and the specific ways it would affect workplaces [2], but the complementary aim of this research is to analyse its potential demand, in connection with current debates on the role of public policies in relation to social inequalities. Together with class (socio-labour status), gender and age are particularly accounted here as relevant inequality and social-policy dimensions, specifically with reference to TL.

TL has emerged in a context of social policies apparently bearing a structural lag with respect to socio-labour scenarios, especially from institutional inertia in relation to gendered life courses (Moen, 2018). In the case of the European Union, the growing recognition of the need to reorganise working life includes the prospect of prolonged employment activity at more advanced ages (Eurofound, 2012; 2016; Naegele *et al.*, 2003). Indeed, the potential demand of TL examined here refers to a non-breaking version of the proposal, as opposed to more drastic ones in which temporary leaves have been contemplated as an alternative to the ageist and sexist biases of conventional compulsory retirement policies (Alfageme *et al.*, 2012).

The scant previous research on TL has mostly been centred on the quantification of its potential demand and the results suggest a widespread positive predisposition to TL, mainly for caring tasks and training (García-Pastor and Alfageme, 2016). Preceding investigations, however, have not envisaged the potential outcomes of TL as an equality policy. Such potential outputs, which are subsequently addressed, have been taken into consideration in the research design, in which the differential willingness to take TL for different purposes is assessed on the grounds of educational level and socio-labour status, concurrently with age and sex.

The discussion of the potential scope of TL as a social policy is subsequently framed in the life-course perspective, in which the centrality of work is regarded in a broad sense including unpaid endeavours such as domestic tasks and training. The discussion then proceeds delving into the issues of age, gender and their interrelationships.

### **The life course perspective**

The life-course perspective has acknowledged the role played by institutions in the definition of age-based life trajectories and, notably, in the partition of life in the three successive phases of training, employment and retirement which became paradigmatic during the post-war decades (Ulrich, 2004; Settersten, 2006). That tripartite division has undoubtedly been under growing stress during the recent decades, first, because it was based on a clear sexual division of labour increasingly outpaced by an irreversible process of decline of patriarchal domination (Castells, 1996; Solé, 1998), and, second, because the retirement phase was conceived in a historical context in which neither structural unemployment and precariousness, neither ageing populations were relevant concerns in most developed societies.

As institutional arrangements kept subsequently lagging behind socio-labour developments, growing socio-economic inequalities acquired new age and gender biases which the life-course perspective can easily accommodate within its recognition of the linkages between age- and life-stage-specific phenomena (Marshall, 2001). TL might indeed be conceived as a social-policy scheme addressing life-course inequalities and, more specifically, approaching opportunities for individuals or groups at a disadvantage for reasons related to the life stage in which that disadvantage arises (McDaniel and Bernard, 2011). It is well known, for example, that the birth of a child is a decisive moment in couples' lives and that many more women than men undertake most of the care of young children. To take a different example, it is also known that poor schooling in the early stages of life determines most people's employment prospects later on. Likewise, the inequalities generated throughout life determine to a large extent the conditions and times of retirement from work at older ages. Based on data from the Survey of Health, Ageing and Retirement (SHARE), a recent research on the effects of social class and gender on the timing of retirement in eleven Western European countries actually demonstrates that the way in which social class influences retirement timing is similar for women and men, so that the significant gender differences in retirement behaviour appear to be driven by women's lower class positions (Radl, 2013). It can be inferred that such class differences between women and men have been generated in earlier phases of life, which in turn suggests the need for social policies targeting earlier stages of the life course.

In Spain, as in most countries in its environment, social-policy resources tend to concentrate in the final third of life, in the form of retirement pensions, as a result of the ageing process increasingly derived from the growth of life expectancy, combined with the androcentric configuration of the life course (training, employment and retirement). TL opens the possibility of redistributing part of such resources towards earlier periods of life, when the interaction between age, gender and class operates in the varying processes that configure social inequalities.

### **'Age-gender': a relevant binomial in social policy**

The age and gender components of lifelong inequalities, which have already appeared in the precedent section on the life course and social policy, will now be addressed in more detail in the light of the age-gender literature. As for age and its association with retirement, the fact that retirement ideally coincides with old age within the predominant retirement approaches and schemes can hardly be overlooked, whereas the differentiation of such an age-based life stage remains highly debatable. Even accepting a certain degree of disengagement linked to growing old, in line with Cumming and Henry's time-honoured theory (1961), compulsory retirement in a given fixed age can hardly escape the criticism of arbitrariness. For decades now, the theories of the structured dependency of the elderly (Walker, 1980; Townsend, 1981) and of the political economy of ageing (Minkler and Estes, 1984) have indeed challenged retirement policies on the grounds of ageism. The dependency-free life-expectancy improvements reinforce such questioning and require, in turn, a deeper revision of the rooted prejudices about older persons' capacity and willingness to work.

In spite of the inconclusiveness of the research on the admittedly complex and bi-directional connections between health and retirement (Oksanen and Virtanen, 2012), the need for employment policies that do not discriminate against older citizens and that take account of individual capabilities, aside from age-based stereotypes, has been underlined (Brooke and

Taylor, 2005; Loretto and White, 2006). Accordingly, more encompassing concepts of ‘active ageing’ have been proposed which not only involves creating a wider range of opportunities for persons in situations of severe fragility or dependency, but also covers the promotion of economically productive or relatively physically-demanding activities (Walker and Maltby, 2012; Boudiny, 2013). In this vein, the necessity to convene more flexible work and retirement regulations, which award senior citizens real opportunities to continue working, has been emphasised (Siegenthaler and Brenner, 2000; Dychtwald *et al.*, 2004; Peterson and Murphy, 2010; Szinovacz, 2011; Oakman and Wells, 2013).

With respect to gender, it should be underscored that most social policies designed to improve the work-life balance have been criticised on the grounds that they tend in practice to perpetuate the sexual division of labour, as women make a far wider use of them and are consequently more likely to lose touch with their professional careers (Campillo 2010; Ginn, 2012; Russell, O’Connell and McGinnity, 2009; Singley and Hynes, 2005). Taking into account, however, that individual choices are conditioned by organisational culture and policies (Gregory and Milner, 2009; Bobbitt-Zeher, 2011), it should be noted that TL differs substantially from other social-policy advances within the European Union in the domain of work-life balance, such as paid maternity/paternity leaves or benefits for families or careers. Whereas the latter procure a direct recompense for the work they entail (caring for dependents, mainly children), TL is instead conceived as an employment right. TL has not indeed been designed as an alternative, but as a complement to them, from a broader life-course perspective. From a feminist and transformative perspective, it has been noted that egalitarian changes should simultaneously affect two of the main dimensions of the gender system that organises social reality: the economic or redistributive dimension and the cultural or social-recognition dimension (Fraser, 2012). In this line, the definition of TL as a new right linked to employment clearly favours the social recognition of other traditionally feminine works such as those related to care. The redistributive potential of TL, which is specifically envisaged in this investigation, is nevertheless more controversial.

For several years now, the notable differences between women’s and men’s attitudes to employment and retirement, admittedly relevant when designing employment and pension policies (Ginn and Arber, 1996) have been evidenced. It is indeed to the point not to consider the transition to retirement exclusively in terms of typically male career paths (Loretto and Vickerstaff, 2015; Van der Horst *et al.*, 2017). For example, men’s quality of life at advanced ages might be more closely related to a prior regular employment path and late retirement, whereas it might rather be linked to more diverse employment and domestic work experiences in the case of women (Wahrendorf, 2015). The absence of men’s participation in day-to-day care tasks is probably one of the main hurdles in the current work-life balance; measures that question the centrality and prestige accorded to the time dedicated to paid work are consequently required (Fraser, 1997; Torns, 2015). In this context, it is important to recognise that one of the main implications of considering temporary leave from paid work as a basic need is the explicit recognition of the centrality of domestic work and caring in the lives of all persons, families and societies. What might be considered innovative about TL is its rupture with the old androcentric life-course format, coupled with the unquestioning of the gender-equality existing schemes.

One of the theoretical strengths of the TL proposal is that, by focussing on the entire life course, it is well-equipped to simultaneously address both gender and ageing policies, a relatively

infrequent concurrence. Indeed, the gender literature does not frequently involve itself with studies on ageing, nor does it consequently question the institution of retirement. Similarly, when ageing studies explore questions of gender they do not usually examine in a critical way the previous life stages, in which the gender system and the inequalities that it entails decisively condition the future of all persons. According to Calasanti and Slevin (2001), the combination of social inequalities grounded on age, sex and other factors are manifest in more or less complex processes that require further analysis. Riach *et al.* (2015) point in the same direction and propose exploring gender and age within work and organisational studies as a phenomenon non-reducible to the sum of its parts. The recent concept of 'biographical work-life balance' clearly incorporates these proposals; it has been presented as a subjective evaluation of one's own work-life balance throughout the entire life course, considering one's own expectations, social comparison with others, other people's perception of oneself and social constraints (Schilling, 2015).

For the rest, and against the well-known tendency to accumulate advantages or disadvantages throughout the life course (Dannefer, 2003), the gender dimension is but an important one requiring a careful consideration of the in/egalitarian imprint of social policies. Thus, for example, it has been observed, in the socio-labour-status and educational-level dimensions, respectively, that qualified employees are more prone to benefit from other work-life balance and career advantages, such as 'working time accounts' (the right to work longer or shorter hours and thereby collect working-time credits or debits in an individual account) (Zapf, 2015), and that adult education policies, in several European countries, have tended to reproduce pre-existing inequalities (Blossfeld *et al.*, 2014).

In sum, an effective implementation of TL would depend on its strategic interaction with other measures designed to overcome ageist/sexist cultural patterns. Such a composite policy issue calls for a complex mix of specific work-life balance measures (such as wider availability of shorter working days, or paid, equal, individual and non-transferable paternity and maternity leave, to mention some of the most frequently estimated) and more general, life-course oriented entitlements such as TL.

## **Method**

The survey data analysed in this research originate in a Spanish project financed by the *Instituto de la Mujer* [Institute of Women], entitled 'Beyond measures to reconcile work and family life: Temporary leave from work as an equality policy' (García-Pastor and Alfageme, 2016). The survey, fulfilled in 2014, targeted the occupied population of the medium-sized Spanish town of Castellón (*cca.* 170,000 inhabitants). It can be assumed from recent local studies that the selected town is fairly characteristic of European urban environments in regard to the socio-labour composition of its working population. Thus, for example, *cca.* 85 per cent of it was in 2014 employed in the services sector (Ajuntament de Castelló, 2016). The employed population was sampled by a multistage design, stratified by sectors of activity (industrial, construction, commercial, public administration, hotel, education, and health sectors). The sample size was 432 individuals. It should be noted that, in the current exploratory stage of the research, the internal variability of the sample, rather than its representativeness, has been envisaged, so that differences between workers regarding TL can be analysed.

The key to the validity of this study lies in the questionnaire design and, specifically, in the framing of the questions devised to detect whether the surveyed population would be willing to delay retirement in exchange for paid leaves in previous stages of their working lives, as well as to identify the extent to which they would do so and for what reasons. Since TL has not so far been implemented, data on workers' attitudes towards it can only be collected in the domain of predispositions, with the ultimate purpose of analysing differences dependent on socio-labour variables, including age and sex. Such questions on workers' willingness to TL were worded as follows:

Throughout our lives, as well as working in paid jobs, we could perform other unpaid tasks (caring for our children or parents, studying, etc.), but we do not always have the time we would like to do so, or cannot always give up our job income.

Would you be willing to delay your retirement (by 2 or 3 years, for instance) in exchange for the possibility of taking those years of paid retirement beforehand, without losing your job,

... to care for a young child? [...]

... to care for your father or mother? [...]

... to study? (to complete formal schooling, vocational training, university, etc.) [...]

... to train for a better or more satisfactory job? [...]

... to simply take a break from work or spend time doing other things? [...]

Because these are questions about probable rather than certain events (supposing that there was an option for temporary paid leave throughout the life course), some flexibility was included in the possible responses. Three response options were assigned to each of the above questions:

(1) Yes, I am sure or almost sure that I would delay my retirement in exchange for paid leave ('favourable' willingness to TL)

(2) Maybe, I would think about it ('intermediate' willingness to TL)

(3) No, I would be unlikely to do this ('unfavourable' willingness to TL)

To identify the factors that influence the acceptance or not of TL (dependent variable), given the multiple relationships of interdependence expected between them (independent variables), it was considered convenient to recourse to multivariate analysis. Specifically, the binary logistic regression analysis was employed, which requires a dichotomous dependent variable. Since the original dependent variable is a three-categories ordinal one ('favourable', 'intermediate' and 'unfavourable' willingness to TL), an ordinal regression analysis was considered, but discarded on the grounds that the relationship of the dependent variable with other key variables, such as sex or level of studies, did not meet the proportional-odds-assumption requirement. The application of separate binary logistic regressions is easier to interpret, and has been recognized as an adequate tool to analyse ordinal data with non-proportional odds (Bender and Grouven, 1998). The two evident manners of converting the original dependent variable into a dichotomous one were then considered:

- a) The first manner assumes that TL is accepted in the cases of both favourable and intermediate disposition ('yes, I am sure or almost sure that I would delay my retirement in exchange for paid leave' and 'may be, I would think about it') and is not accepted in the cases of unfavourable disposition ('no, I would be unlikely to do this'). This instance will be alluded to as 'moderate acceptance' of TL.

- b) And the second manner considers that TL is only accepted in the cases of favourable disposition, which will be alluded to as ‘firm acceptance’ of TL (it should be taken into account that the affirmative option reflects a clearer predisposition towards TL if, as is the case, the questionnaire offers not only a negative alternative, but also an intermediate one).

As for the independent variables, all of them were as well dichotomously categorized to facilitate the interpretation of the results, bearing in mind that the binary-logistic-regression analysis permits the use of both continuous and categorical independent variables, the latter necessarily being dichotomous and the former also being able to be dichotomized. Different models were explored (combinations of variables and categorization of them) and all the analysis were effectuated by means of the statistical package SPSS v.23.

## Results and discussion

Several *a priori* relevant variables were initially taken into consideration but finally discarded for their scant influence, such as cohabitation (with or without a partner) and various characteristics of the workplace. Likewise, different categorizations of the independent variables were tested to select those disclosing the strongest associations. The results of the preliminary univariate analysis of willingness to TL for a range of purposes, according to each of the selected variables and categorizations, is displayed in Table 1.

### TABLE 1 ABOUT HERE

Responses from men who expressed a favourable and an unfavourable degree of willingness are, in general, more polarized, whereas a larger proportion of women tended to choose the intermediate category. With respect to the rest of variables, favourable willingness tends to be greater for younger workers, without children, with a higher education level and a lower income. Multivariate analysis is nonetheless required to determine and adequately interpret the different influence of each of the variables.

The results of the binary logistic regression analysis, aimed at the identification of the variables with a significant influence on the acceptance of TL for different purposes, have been registered in Table 2, both for the models of ‘moderate acceptance’ (in italics in the table) and ‘firm acceptance’ (in bold in the table). This table therefore summarizes eight regression models, corresponding to the two modes of acceptance (modest or firm) and the four purposes of TL (taking care of children, of parents, studying and preparing for another job). The ‘moderate acceptance’ models exhibit a greater strength in relation to taking care of children or parents, whereas the ‘firm acceptance’ models exhibit a greater strength in relation to studying or preparing for another job (see Nagelkerke  $R^2$  and predicted cases).

### TABLE 2 ABOUT HERE

The impact of each of the independent variables on the ‘moderate’ or ‘firm’ acceptance of TL for each of the purposes is now addressed. As a remarkable result, multivariate analysis confirms the limited influence of sex on the moderate acceptance of TL to take care of children or of one’s parents. Instead, the level of studies is by far the most influential variable: the moderate acceptance of TL is much more likely among employees with secondary or higher

education than among those with primary education. The importance of education is thus confirmed as a predisposing factor sensitizing citizens, and perhaps especially men, to equal attitudes and behaviours. Such result has been contrasted with the original survey data, which, in relation to the predisposition to TL to care for children or for one's parents, exhibit no significant differences by sex in the case of workers with only primary education, but display significantly higher percentages of favourable predisposition in the case of men amongst workers with secondary or higher education.

Although to a lesser extent, the moderate acceptance of TL to take care of children or of one's parents is also positively influenced by the fact of having children and by age (specifically, by the fact of being less than 45 years old), which does not resemble surprising. As for TL's firm acceptance for caring for parents, a significant impact of sex on behalf of men appears, in contrast to the alleged risk that TL were mostly chosen by women for caring tasks (as in the case of maternity/paternity leaves), thus contributing to the reproduction of gender inequalities.

When the objective of TL is to study or prepare for another job, its moderate acceptance is significantly affected again by the level of studies, and now by the level of income as well. Thus, having more than primary studies and revenues lower than 1.800 euros per month increase the 'moderate' acceptance of TL (although not its 'firm' acceptance). The extension of underemployment in Spain may be the key to the interpretation of these results. TL might therefore be perceived as an opportunity by highly educated employees unsatisfied with their current occupations. As for age, the absence of any significant influence of it on the acceptance of TL to study is remarkable, which might signal a softening of age-based preconceptions. Sex, finally, reveals itself significant in favour of women vis-à-vis the 'moderate' acceptance of TL to prepare for another job, perhaps because underemployment is more widespread among women; also, since women tend to experience more difficulties in accessing a job, they might only be willing to quit work, even temporarily, to prepare for a more satisfactory occupation.

Turning now to the additional results of the firm acceptance model, the most notable one is the negative influence of having children in relation to TL aimed at studying or preparing for another job, in contrast with the positive influence that the same variable has on the moderate acceptance of TL to care for children or of one's parents. Having children, as it were, positively influences the acceptance of TL to take care of children or parents, but not enough to choose it resolutely; and it has a negative effect on the firm acceptance when the objective is to study or prepare for another job. The level of studies operates in quite a similar manner: it is clearly the most influential variable in the moderate acceptance of TL, but disappears from the firm acceptance models. Whereas a level of studies superior to primary schooling tends to lead workers to consider in some way the possibility of TL, it is not the strongest factor vis-à-vis its firm acceptance. On this firm acceptance, when the objective is to study or prepare for another job, having a child seems to deter workers. To a lesser extent, the firm acceptance is also influenced by age and income: it decreases with age to prepare for another job, which seems quite logical given the greater closeness of retirement, and diminishes as well as income grows, similarly in this instance to the moderate acceptance.

Notwithstanding the survey results commented so far, the risk of feminization of TL demand should not be underestimated. To start with, responses given to a questionnaire, while surely indicative, are no guarantee of real consequent behaviour in all cases. In any event, when sex has been combined with living arrangements resorting to the original data from the same study,



gender inequalities have arisen (Table 3). Concerning the favourable disposition to TL to take care of children, the very clear and significant differences by sex, in favour of men, which appear in the case of not living with a partner, disappear in the opposite case and decrease when living with children. In the case of the favourable disposition to TL to take care of parents, although the differences are always significant in favour of men, they also decrease both when living with a partner and when living with children. As noted above, men's responses present themselves more polarised (favourable or unfavourable willingness), whereas a larger proportion of women express intermediate willingness. The fact that women generally experience greater obstacles than men to find a job in the first place, and possibly even greater ones after a leave, might explain their lesser willingness to quit their job, even temporarily.

#### TABLE 3 ABOUT HERE

All in all, one relevant result of this study is that a high proportion of the men surveyed, even higher than that of women, express a favourable willingness ('firm acceptance') to take TL for caring tasks, which may be interpreted as support for TL as an equality policy. Many men's willingness to care has actually been reported as a relatively invisible reality (Burnett *et al.*, 2013). The apparent fact, indeed, is not that men do not desire to engage in caring tasks, but rather that they have no real possibilities to do so without renouncing to their work and their income. The demand of paternity leaves in Spain illustrates the point: from very modest figures when initially unpaid and transferable, it skyrocketed to 80 per cent of its potential beneficiaries in the case of the non-transferable two weeks scheme on a 100 per cent pay granted by the 2007 Equality Law (Castro and Pazos, 2012). As Flaquer (2000) had previously argued, when work-life balance measures are limited in this way, most men do not make the sacrifice. In the end, a critical analysis of the real possibilities for change suggests that men's lack of co-responsibility might not simply be a problem of changing values, but rather a problem of political intervention as well. Historically, public policies have certainly been crucial to social-transformation processes.

#### **Conclusion**

TL has been discussed from the life-course perspective and has more specifically been framed as an age-gender policy, with particular attention to its equality implications. Although the gender-equality implications of TL are not straightforward from the results, it is noteworthy that, as opposed to what might be expected in dissimilar policies in the same domain, differences between women and men have not shown decisive in the case of acceptance of TL to undertake caring tasks. Some positive effects as a gender-equality policy might therefore be expected from the implementation of TL, possibly in relation to the fact that leave periods would be remunerated, linked to employment and with guarantees of return to the job, which might positively predispose men to the novel scheme. Instead of sex, the level of education has revealed itself as the most influential factor on the acceptance of TL to care for dependents, especially in the case of men.

With respect to other socioeconomic inequalities, it has been again the more educated workers who have exhibited a greater proclivity to TL for the purposes of studying or training for another job, which does not easily conform to the alleged egalitarian dimension of TL, although the greater predisposition to it among workers with lower incomes seems to operate in the opposite direction. Accordingly, in spite of the fact that TL might not be effective to

compensate educational inequalities, it could nonetheless open new opportunities for underemployed workers, which might specially benefit women.

The local character of the sample employed in this research, as well as its general exploratory nature, reinforce the diagnosis that TL might deserve further investigation. TL age- and gender-equality concerns interact with other current relevant challenges within the European Union social-policy environment, especially in relation to retirement public schemes.

## Notes

[1] TL would certainly entail an immediate new expense in a post-downturn context of fiscal consolidation with particularly severe contours in some European countries, as Spain, eventually aggravated by high rates of structural unemployment and labor precariousness, which already hinder the sustainability of the public pensions system (Seguí-Cosme, 2015). True, the anticipation of spending, as well as the course of several decades (in the case of access to TL by relatively young people) until the intended recovery of the anticipated amounts, tend to prompt the consideration of TL as only a new spending in the short term. It has nevertheless to be taken into account that it would in fact consist of an anticipation of spending that would have a clear short-term character, given the socio-demographic stadium in which most European countries currently find themselves, with the baby boomers in their working age. Thus, besides immediately creating jobs (although it would not be expectable that all vacancies by TL were covered with new contracts), the budgetary effort arising from the advancement of benefits to finance TL would reduce the great effort that is expected in order to pay retirement pensions during the forthcoming decades.

[2] The problems that TL could pose to employers would consist of a new right for employees, who would gain access to new permits based on their contributions, and this could force companies to hire other people and/or to reorganize. However, the expectable workers' higher satisfaction, as well as their new training opportunities throughout life, may result in enhanced work performance, depending on the characteristics of companies and jobs.

Table 1: Willingness to delay retirement in exchange for earlier periods of paid temporary leave from work (TL), for a range of purposes, according to some related variables. Column percentages.

		Sex		Age		Having children		Education level		Monthly income (€)		All
		male	fem.	-45	45+	yes	no	prim	2 <sup>nd</sup> +	-1800	1800+	
...to care for a child	Favourable	39.4	33.2	36,7	35,4	36,3	37,0	30,3	37,1	35,4	39,4	36.2
	Intermediate	35.8	44.4	44,9*	34,3*	42,0	36,3	31,8	42,1	42,1	35,6	40.4
	Unfavourable	24.9	22.4	18,4*	30,3*	21,8	26,7	37,9*	20,8*	22,5	25,0	23.4
...to care for one's parents	Favourable	51.0*	37.3*	47,8	38,3	41,1	47,6	42,4	43,8	45,5	39,0	43.8
	Intermediate	32.0*	49.4*	41,6	41,1	43,0	40,1	34,8	43,0	41,3	43,8	41.4
	Unfavourable	17.0	13.3	10,6*	20,6*	16,0	12,2	22,7*	13,2*	13,2	17,1	14.8
...to study	Favourable	23.2	20.3	24,5	17,9	17,9*	29,3*	10,6*	23,5*	23,8*	14,3*	21.7
	Intermediate	28.9	35.8	35,9	27,9	31,7	31,3	31,8	32,6	34,8	26,7	32.5
	Unfavourable	47.9	44.0	39,6*	54,2*	50,4*	39,5*	57,6*	43,9*	41,4*	59,0*	45.8
...to train for another job	Favourable	21.8	22.0	27,9*	14,0*	16,9*	32,0*	9,1*	24,1*	23,9	17,1	22.0
	Intermediate	33.2	40.9	38,5	36,3	39,1	34,7	53,0*	35,2*	42,5*	26,7*	37.6
	Unfavourable	45.1	37.1	33,6*	49,7*	44,1*	33,3*	37,9	40,7	33,6*	56,2*	40.4
		(194)	(234)	(245)	(181)	(263)	(147)	(66)	(362)	(303)	(105)	(428)

\* Percentages that differ significantly (Z test, for  $\alpha=0.05$ )

Table 2. *Moderate acceptance* and **firm acceptance** of TL\*, for a range of purposes, according to some related variables\*\*. Results of the binary logistic regression analyses.

	To care for a child			To care for one's parents			To study			To train for another job		
	B	Sig.	Exp(B)	B	Sig.	Exp(B)	B	Sig.	Exp(B)	B	Sig.	Exp(B)
Sex	-	-	-	-	-	-	-	-	-	,446	,038	1,562
(female/male)	-	-	-	<b>-,650</b>	<b>,002</b>	<b>,522</b>	-	-	-	-	-	-
Age	<i>-,949</i>	<i>,001</i>	<i>,387</i>	-	-	-	-	-	-	-	-	-
(more/less than 45)	-	-	-	-	-	-	-	-	-	<b>-,731</b>	<b>,014</b>	<b>,481</b>
Children	<i>,961</i>	<i>,001</i>	<i>2,614</i>	<i>,630</i>	<i>,041</i>	<i>1,877</i>	-	-	-	-	-	-
(having/not having)	-	-	-	-	-	-	<b>-,883</b>	<b>,001</b>	<b>,413</b>	<b>-,854</b>	<b>,001</b>	<b>,426</b>
Educational level	<i>1,298</i>	<i>,000</i>	<i>3,663</i>	<i>1,558</i>	<i>,000</i>	<i>4,749</i>	<i>,691</i>	<i>,001</i>	<i>1,996</i>	<i>,441</i>	<i>,031</i>	<i>1,554</i>
(2nd or higher/prim.)	-	-	-	-	-	-	-	-	-	-	-	-
Monthly income	-	-	-	-	-	-	<i>-,636</i>	<i>,012</i>	<i>,529</i>	<i>-,720</i>	<i>,004</i>	<i>,487</i>
(more/less 1800€)	-	-	-	-	-	-	<b>-,688</b>	<b>,039</b>	<b>,503</b>	-	-	-
	(n=383)			(n=385)			(n=384)			(n=383)		
Nagelkerke R <sup>2</sup>	<i>,400 / <b>,090</b></i>			<i>,568 / <b>,070</b></i>			<i>,075 / <b>,386</b></i>			<i>,103 / <b>,385</b></i>		
Predicted cases (%)	<i>74,7 / <b>63,2</b></i>			<i>85,5 / <b>59,5</b></i>			<i>60,9 / <b>76,6</b></i>			<i>62,9 / <b>75,7</b></i>		

\* Models of 'moderate acceptance' are in italics, and models of 'firm acceptance' are in bold

'-' Indicates variables with no significant impact.

\*\*All independent variables are dichotomous. The reference category is the second of those indicated in each variable.

Table 3: Willingness to take TL, to care for children and to care for one's parents, according to sex, living arrangements and having children or not. Column percentages.

	<u>Living with partner</u>		<u>Not living with partner</u>		<u>Having children</u>		<u>Not having children</u>	
	<u>Men</u>	<u>Women</u>	<u>Men</u>	<u>Women</u>	<u>Men</u>	<u>Women</u>	<u>Men</u>	<u>Women</u>
	<u>To care for children:</u>							
Favourable	36,6	36,5	50,0*	24,2*	38,7	34,5	42,0	31,6
Intermediate	37,9	43,5	27,5	46,8	37,8	45,1	31,9	40,8
Unfavourable	25,5	20,0	22,5	29,0	23,5	20,4	26,1	27,6
<u>To care for parents:</u>								
Favourable	50,0*	39,2*	55,0*	32,3*	48,7*	35,0*	55,7*	39,5*
Intermediate	30,5*	48,0*	37,5	53,2	31,9*	51,7*	32,9	47,4
Unfavourable	19,5	12,9	7,5	14,5	19,3	13,3	11,4	13,2
	(154)	(171)	(40)	(62)	(119)	(143)	(70)	(76)

\*Significant sex differences (Z test for  $\alpha=0.05$ )

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