



Benchmarking Gender Equality – Austria

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Some basic remarks

As already stated in the comparative assessment of the EU Member States in the Joint Employment Report 1998 Austria is among the three best performers in terms of indicators of overall employment and unemployment. At first sight this situation could be judged as being very positive. Yet the Austrian unemployment rate has risen dramatically during the last years, and reached another sad peak in 1998: the unemployment rate of 7.2% (national statistics) is the highest rate ever since the 1950s. The recent deterioration affected especially women and older people.

Hence, even if Austria shows better indicators than other countries, we should not forget that in national terms the labour market situation is one of the main social, economic and political problems at present - and although the results are good in comparative terms, it doesn't alter the fact that 238.000 persons were unemployed in December 1998 in any way.

Benchmarking, originally a method taken from management theory, should contribute to effective monitoring and evaluation. But more than that, it should enable actors, through an analysis of the best performers, to learn and change their own procedures. There is already an interesting discussion going on as to whether it is useful or even possible to apply benchmarking techniques to complex institutions such as labour markets and public policies (cf. Tronti 1997 and 1998). A lot of similar questions arise when benchmarking is applied to gender equality or equal opportunities:¹

What is "gender equality" and what are "equal opportunities" as such and in terms of indicators? What is "equal opportunities policy"? What can be considered the "best result" in those contexts? What are input and output factors and how to measure them? Which data of what quality are available and should be used? Is the employment rate of women – for example - a valid indicator for gender equality in every case? How should we deal with quantitative and qualitative aspects in comparing the situation of women in labour markets? What is an "efficient policy" and what are we to do with interdependencies of different policy measures? How are

we to compare employment systems with completely different histories, dynamics and structural and institutional backgrounds? How should we consider overall economic and political developments and their influence on (female) employment? etc.

There are more questions than answers. Although at present it is very popular to deal with figures, diagrams and tables, the limitations of methods like benchmarking should always be kept in mind. Indicators are important tools for focusing information but they should not replace careful further analysis of complex processes. On the contrary, it is more than demanding to read “radar charts” or “SMOP-graphs” correctly. Thus benchmarking should be seen as a relevant starting point in realising that there is not just *one* best way to do something, but that there are different ways in different settings, and it should be a vehicle to better understand complex systems. Benchmarking should help reveal the deficits and advantages of gender equality policy measures regarding their effects on gender-specific patterns of life and work in general (not only that of equal opportunity policies) so that the situation of women (not only *within* - but also *without* of the labour market) can be improved.

¹ At the beginning of the work the study was called “Benchmarking equal opportunity policy” but after a discussion of the working group it was changed to “Benchmarking gender equality”. This was seen as being a better term to cover the contents of the study.

Section 1

Quantitative and qualitative assessment of different Austrian labour market indicators

Austria's economic and employment system has a number of unusual features. For international comparisons, this is very important background information. One factor is the frequent involvement of the social partners in economic and social political decision-making process. Economists often attribute the relatively low unemployment rate in Austria to a highly flexible system of real wages that is geared towards productivity. The social partners play a central role here, as changes in income are negotiated between trade unions and employer's associations according to sectors. The relatively low (by EU standards) unemployment figures among young people is seen as the outcome of a dual apprenticeship system and different types of vocational schools. By European standards, Austria's labour force has an unusually high number of employees in the secondary sector and – what is important for women – a relatively underdeveloped tertiary sector. Significant seasonal components (female-dominated tourism sector, male-dominated construction sector) and a relatively high proportion of (male) immigrant workers also distinguish Austria from other states. In the past Austrian economic policy was long characterised by "Austro-Keynesianism" with high priority being placed on full employment. - But implicitly this meant only full employment of *men*.²

The performance of the Austrian Labour Market is – as agreed by the working group³ - measured by nine exactly defined indicators in the fields of *employment*, *unemployment*, *wages* and *time*. The following analysis covers the years 1992-1997. EU-harmonised data are used as much as possible. Because Austria joined the EU in 1995 there is, therefore, a break between 1994 and 1995⁴. Where possible, I have used Austrian data for 1991 and 1992 published by the EU (mostly based on the Austrian Microcensus or OECD data), or

² for more details on the situation of the women in the Austrian labour market cf. Pastner 1995 and 1996.

³ within the EU-Group of Experts "Gender & Employment", co-ordinated by Janneke Plantenga (J.P.), involved countries are (besides Austria): Belgium, Germany, Spain, Ireland, Netherlands, Sweden and Iceland.

⁴ for details in national and international statistics cf. Lechner /Pimminger 1998.

taken data from national sources when no other is available. In some places I had to choose similar indicators. As a result I must stress that in most cases it is not possible to make a comparison of periods within Austria, as it is not useful to compare Austrian data with those of other countries for the indicators 1991/1992.

Following nine indicators and years will be described:

A	Employment
(1)	1997 and 1991, relative employment rate of women in full-time equivalents (fte)
(2a)	1997 and 1992, relative activity rate of women aged 50-55 (instead of relative employment rate of women aged 50-64 in fte)
(3)	1997, relative employment rate of mothers with children under seven in fte 1992, relative activity rate of married mothers aged 30-34 with children under fifteen
(4)	1997 and 1992, relative proportion of women in higher positions
B	Unemployment
(5)	1997 and 1991, unemployment gender gap
(6)	1997 and 1991, relative unemployment rate of women in the age group 15-24
C	Wage
(7)	1997 and 1992, Gender-wage gap
(8a)	1996 and 1992 relative proportion of men with little income (instead of income dispersion)
D	Time
(9)	1992, gender gap in unpaid time spent in caring for children or the elderly

Sources and comparability are mentioned in detail with each indicator.

A Employment

(1) Relative employment rate of women in full-time equivalents (fte)

	1997	1991
employment rate of women in fte	51.3	50.9
employment rate of men in fte	75.9	80.8
female rate/male rate= relative rate of women	0.676	0.63
Source	<i>Eurostat, given by J.P.</i>	<i>EC 1998, Employment in Europe 1998</i>

Note: for Austria no comparison of periods possible; for 1991 no comparison with other states possible.

According to Eurostat, 3,711,700 employed persons were counted in Austria in 1997; 43.6% of these were women. Women were over-represented among the 127,400 people on parental leave⁵, as well as among the some 540,000 people in part-time employment (Hawlik, 1998). Measured in full-time equivalents, 1997 the employment rate for women was at 51.3% nearly 25 percentage points below that of men's (75.9%). However, this discrepancy has already become less significant in the last few years.

In the long run the development of the gender-specific labour market figures clearly shows how greatly the situation of women in Austria has changed. On the one hand, the proportion of gainfully employed women has increased significantly in the last few decades, even among middle-aged women with families. On the other hand, there is still a clear drop among 20-to-30-year-olds. There are no similar gaps among men. The employment rate for women still is far more dependent on age, marital status, children, number of children and education than those of men (cf. EC 1998, Employment Rates Report).

While - according to national figures - the *employment rate* (i.e. employees and self-employed) of men sank by 1% between 1992 and 1997, that of women increased by 1.8%. However, women's *activity rate* (i.e. percentage of employed and unemployed persons aged 15-60) has been falling since 1992 (also due to demographic reasons): it was 62.0% in 1992 and 61.6% in 1997.

If one casts a glance at the *labour market supply* (e.g. both employed and unemployed persons), then it seems that this has changed little between 1992 and 1997, especially compared to the preceding years. But seen from the point of view of gender, women greatly profited from this situation (the net differential as a whole was + 40,000; with a reduction of 5,900 among men and an increase of 45,000 among women) (cf. AMS 1998a).

According to the findings of an Austrian study (Finder 1998), around two-thirds of the jobs created from 1971 to 1994 were taken up by women. However, women have been unable to significantly improve their professional standing and income since the eighties - in spite of a

⁵ Persons on parental leave in active employment (share of women 99.2%) are counted as being in employment, which - as a result of the long period of parental leave - can lead to a distortion of Austrian female employment figures. Furthermore, not all of these mothers actually return to the labour market. The figure for women on parental leave amounted to about 8% of female employment in 1997.

dramatic increase in qualifications. It has also to be noted that women have been more affected than men by the creation of *atypical and precarious employment forms* in which they are also over-represented. Thus, between 1985 and 1995 around 70% of additional female jobs were part-time. This trend has increased especially in the last three years.

(2) Relative employment rate of women aged 50-64 in full-time equivalents (fte) P see

(2a)

	1997	1992
employment rate of women aged 50-64 in fte	26.2	n.a.
employment rate of men aged 50-64 in fte	54.9	n.a.
female rate/male rate = relative rate of women	0.477	
Source	<i>Eurostat, given by J.P.</i>	

Note: Indicator not useful for Austria

A gender-specific comparison of the suggested indicator for Austrians aged 50-60 would make little sense, because the statutory retirement ages of women (60 years) and men (65) still differ from one another.⁶ The actual retirement age is a good deal lower than this because of the high incidence of early retirement in recent years. The widespread acceptance of early retirement schemes greatly eased the labour market situation during the nineties, but this has been curtailed by austerity measures in recent years - a fact that is reflected in the mounting unemployment figures among older persons.

In order to reveal the different employment rates of older men and women, I will introduce an alternative indicator here: the relative activity rate of women aged 50-55.

Apart from this, changes in parental leave legislation (increase from one to two years in 1992 followed by a reduction to eighteen months in 1997) have also helped distort numbers of women in employment.

⁶ From the year 2019 onwards, the statutory retirement age of women will gradually be increased to match that of men. In the course of the political negotiations to achieve this aim, an “equal treatment parcel” was agreed on in 1992 (cf. Pastner 1996).

(2a) Alternative indicator: Relative activity rate of women aged 50-55

	1997	1992
activity rate of women aged 50-55	61.2	58.0
activity rate of men aged 50-55	83.1	87.7
female rate/male rate = relative rate of women	0.736	0.661
Source	Microcensus; AMS 1998a, p122f	Microcensus; AMS 1998a, p122f

*Note: Different indicator than other countries in the working group
(activity rate: percentage of employed and unemployed persons in the population)*

The indicator has increased from 1992 (0.66) to 1997 (0.74) because the activity rate of men has decreased and that of women increased. One of the reasons is the difficulty for women (due to breaks in the length of their employment) to take part in early retirement schemes. As such, this indicator does not allow for any clear conclusions. A higher employment rate for women would, in fact, be less a sign of an improvement in their situation rather than that women were merely at a disadvantage as far as access to early retirement was concerned. Under the circumstances, the usefulness of this particular indicator seems dubious.

(3) Relative employment rate of mothers with children under seven (in fte)

	1997	1992	
employment rate of mothers with children under 7 in fte*	52.1	58.8	activity rate of married mothers aged 30-34 with children under 15
employment rate of men with children under 7 in fte	94.8	98.7	activity rate of married men aged 30-34**
female rate/male rate = relative rate of women	0.55	0.596	female rate/male rate = relative rate of women
Source	Eurostat, given by J.P.	Microcensus, Gross et al 1994	

Note: For Austria no comparison of periods is possible; for 1992 no comparison with other states is possible.

* *The employment rate of mothers is higher than the overall rate (indicator 1) and seems to be overestimated. see also footnote 5 on the statistical effects of parental leave*

** *with and without children*

As already mentioned, economic activity of women is strongly influenced by family status. Women with children participate less in the labour force, although this differs strongly by number and age of children. In 1992, 60% of mothers with children (under the age of 15) were active in the work force, the corresponding rate for childless women was 65.2%. The

difference between women with and without children (under the age of 15) is the greatest among those aged 30 to 34 (62% compared to 90%). In this age group, *married women without children* have an activity rate of 92.7%, *married women with children* have a rate of 58.8%, and *single mothers* have a rate of 86.3%.

In 1997 the relative employment rate of mothers (with children under the age of 7) is 0.55. Children are still the main reason for women to interrupt their careers, although there is a significant trend among mothers to work part-time.

(4) Relative proportions of women in higher positions

	1997	1992	
number of female legislators, senior officials and managers	47,000	62,900	number of female white-collar workers and civil servants* in highly qualified work and managerial positions
number of male legislators, senior officials and managers	104,000	171,800	number of male white-collar workers and civil servants* in highly qualified work and managerial positions
number of women / number of men	0.452	0.366	number of women / number of men
Source	Eurostat		Microcensus; Gross et al., p67

Note: for Austria no comparison of periods is possible; for 1992 no comparison with other states is possible.

** Employees under public contract included*

According to the 1991 census, 45 (26%) of a total of 175 occupation subclasses were more than 90% male and only 8 occupation subclasses (5%) were dominated to the same extent by women. Women are under-represented in about two-thirds of individual occupation subclasses, while men were under-represented in only about one-third of these classes. In other words, men are more often in the company of their own gender than women. Austria's *horizontal segregation* is very similar to that in Germany and has not changed significantly in recent decades (cf. Kreimer 1995).

The relationship between horizontal and vertical segregation is demonstrated, for instance, by the subdivision of administrative and office occupations in 1991. A third of administration staff is female. Women also make up almost half of the (skilled) staff of banks and insurance

agencies, three-quarters of accountants are women and, finally, over 80% of the clerical staff and typists at the bottom end of the hierarchical scale is made up of women (Fraiji 3/1995).

The *vertical segregation* is reflected by the following figures: while in 1993, 18.8% of all male white-collar workers and civil servants carried out "highly-qualified work and managerial positions", only 5% of female white-collar workers and civil servants performed similar work. Conversely, 66% of female white-collar workers and civil servants are given "simple and medium-level work", compared to only 48% of men (Frauenbericht 1995). Before 1995 only national data sources are available.

According to Eurostat, there are 47,000 women and 104,000 men in major group 1 ("legislators, senior officials and managers") as per ISCO-88 classification. The relative proportion of women in higher positions in Austria (0.45) seems overestimated⁷ and may have arisen from the definition used for these occupations. The quality of the data and their comparability is also called into question by the Austrian Central Statistical Office: "...in some countries the comparability of certain occupational groups may be distorted by the classification procedures, both at interviews and thereafter... As a result, one must have serious reservations regarding the data..." (Bartunek, 1998, p.519)

B Unemployment

(5) Unemployment gender gap

	1997	1991
unemployment rate of women	5.3	4.9
unemployment rate of men	3.6	2.4
gender gap* = male unemployment rate/ female unemployment rate	0.679	0.49
Source	EC 1998, Joint Employment Report, II	EC 1998, Employment in Europe 1998

Note: Only restricted comparability.

* Different procedure than used above (otherwise the countries with the most inequality would have the highest scores).

Austria's (female) unemployment rate is the second lowest in the EU after Luxembourg. Austria's women have been more affected by unemployment than men since the middle of the

⁷ The comparable relative share of women in 1995 was - surprisingly - 0.381 (43.000 women/113.000 men).

eighties. According to (comparable) domestic figures the (registered) unemployment rate was 7.4% amongst women and 6.9% among men in 1997 (values for 1992: women 6.2%, men 5.7%). Thus the difference was the same in 1992 and in 1997, i.e. 0.5 percentage points, although it was less in the years 1993 to 1996. In Austria people with fewer qualifications and those over fifty years of age suffer from above average unemployment. This affects women especially. One of the reasons for that is the gender gap in education, especially for older women. Apart from this, the number of unemployed women with child-care responsibilities who have been labelled by the Labour Market Service as "difficult to re-employ" is on the rise. The present difficulties facing this group of unemployed persons, together with the increase in unemployment amongst older workers, is not to a small extent the result of cuts in welfare spending over the last years. (There were two painful "austerity packages" aimed at consolidating the public budget deficit to meet the Maastricht Criteria.)

Like other EU countries, Austria is experiencing great difficulty in dealing with the problem of increasing *long-term unemployment*. The average period of unemployment in 1997 was 112 days. The average of 132 days among women lay significantly above that of men, who were unemployed an average of 115 days.

At present, the situation on the labour market is especially unfavourable for women: experts estimated in mid-1998 that women would account for 80% of the increase of unemployment for the entire year (BMAGS 1998a).

(6) Relative unemployment rate of women in the age group 15-24

	1997	1991
unemployment of women in the age group 15-24	7.8	8.0
unemployment of men in the age group 15-24	5.6	4.5
gender gap = male unemployment rate/ female unemployment rate	0.718	0.563
<i>Source</i>	<i>EC 1998, Employment in Europe 1998, p.144</i>	<i>EC 1998, Employment in Europe 1998, p.144</i>

Note: Only restricted comparability.

* *Different procedure than used above (otherwise the countries with the most inequality would have the highest scores).*

In Austria the labour market situation for younger people is better than in other countries. As already mentioned, this is seen as the outcome of a dual apprenticeship system (similar to that of Germany) and the variety of vocational schools. In this group the unemployment rate of women is again higher than that of men. In the last two years great political attention has been paid to unemployment among youths, and a number of additional political measures have been implemented relating to the labour market for these age groups. (Although the incidence and length of unemployment was higher for older age groups.) Thus, in 1997 the national unemployment rate among women aged 15-24 was 6.8% (men 6.7%)⁸, but for women aged 50-54, this rate was 11.3% (men 8.5%) (AMS 1998a). The problem of unemployment among women has been included as a priority labour market problem in political discourse only as recently as the beginning of 1999.

C Wage

(7) Gender wage gap

	1997	1992
average gross monthly earnings* of female employees	18,470 ATS (1,342 EUR)	16,090 ATS (1,169 EUR)
average gross monthly earnings of male employees	27,260 ATS (1,981 EUR)	23,360 ATS (1,698 EUR)
female pay as % of male pay	0.678	0.689
Source	Federation of Austrian Social Insurance Agencies; ÖSTAT 1998, p.165	Federation of Austrian Social Insurance Agencies; ÖSTAT 1998, p.165

* Median, with special payments (yearly income divided by 12), not standardised by weekly working hours, taken from all insured blue and white collar workers.

Note: Data are not comparable with other countries.

In my opinion, the indicators representing aspects of "female income" or "gender wage gap" are the most important here. The number of employed women is one significant factor, but quality must also be taken into account, and this could be reflected by the indicator "income" - if appropriate data were available.

⁸ It is interesting to note that, according to national figures, the unemployment rate among younger women is below average compared to the whole of women, yet above average by international comparison. Also the gender gap is nearly not existing in national data. This might be due to differing methodology in collecting registered data and survey data relating to unemployment figures in Austria (cf. Lechner/Pimminger 1998).

Unfortunately, at the moment Austria does not yet possess any data that conform to EU norms (data of the first EU-harmonised survey, the Austrian Structure of Earnings Survey, were submitted to Eurostat at the end of September 1998). In view of the fact that the EU survey ignores significant areas of female employment (e.g. public service), it does not really seem to be a suitable source of data to form a realistic picture of the situation. The quality of *national* data also leaves much to be desired. It is impossible, for instance, to get time-standardised data in annual statistics.

According to national sources, men earn on average around 48% more than women or, in other words, female incomes are about 68% of those of men. This data includes also part-time work.⁹ It has been estimated that about a third of the gender-specific wage gap can be attributed to the higher proportion of women in part-time work. In other words the gender pay gap becomes 77% (BMAGS 1998b). The gender pay gap decreased in the course of the eighties. However, the gap increased significantly in the first half of the nineties (beginning in 1993), especially among white-collar workers and the age-group of 30-39 year-olds (those returning to the labour market). In 1997 the gender pay gap returned to the 1983 level.

Another source of information allows us to standardise net incomes for differences in working hours (the special programme called Microcensus, done every two years). According to this compilation, female incomes were 82% of those of men in 1995¹⁰. One interesting aspect is the distribution according to qualification levels: after all, the wage gap between men and women was attributed of the qualification deficits of women for a long time. Yet, the differences in income are striking even when men and women share the same level of education and the same working hours. The gender pay gap is around 86% (in the case of higher general education school) and 76% (in the case of higher vocational school).

Suitable indicators for gender equality would have to be based on wage and income figures. Furthermore, in order to have any meaning these must be seen in relation to both the extent of gainful employment, as well as to the extent of unpaid domestic duties.

⁹ When income differences between the sexes are very often defended on the basis of the part-time employment of women, it should not be forgotten that women do not voluntarily choose this form of work. On the contrary, the unpaid domestic work they perform represent an important social duty, without which it would be impossible to maintain the existing male-oriented system of gainful employment.

(8a) Relative proportion of men with little income¹¹

	1996	1992
number of female employees with monthly gross income below 12.000 ATS (872 EUR)*	151.000	290.000
number of male employees with monthly gross income below 12.000 ATS (872 EUR)	75.000	160.000
number of men / number of women**	0.497	0.551
Source	BMAGS 1997, p.157	BMAGS 1997 p.157

* Estimated values. Gainfully employed persons in with a monthly wage below ATS 12,000 are included, as well as people employed on a part-time basis who would also fall below this wage level were they working in a full-time and employees who only earn more than this sum due to overtime.

** Different procedure than used above (otherwise the value would be greater than 1)

Note: Data are not comparable with other countries.

The income level of ATS 12,000 is of central significance to Austria as the trade unions have been quoting this as a "quasi-minimum income" in wage negotiations since the beginning of the nineties.

In 1996, 226,000 people in full-time employment earned less than ATS 12,000 per month; two-thirds (66.8%) were being women. In 1992 the percentage of women in the lowest income group was 64.4%, slightly less than in 1996. In relation to the relative proportion of men this value fluctuated by a value of 0.55% to about 0.5%, resulting in an increase in gender inequality in this area from 1992 to 1996 (BMAGS 1997).

According to the most recent figures amongst men (1997 - data source not comparable with those used above), only unskilled workers in the agricultural sector are becoming increasingly affected by low income levels. Among women in all sectors, however, every third blue-collar worker, two-fifths of unskilled workers, every fourth white collar worker in a subordinate function and every fifth white collar worker in a trained capacity had an income below ATS 12,000 per month (BMAGS 1998b).

¹⁰ Although the gender specific wage gap is underestimated by microcensus data (BMAGS 1998c).

¹¹ Instead of the agreed indicator on income dispersion of women compared to men.

D Time

(9) Gender gap in unpaid time spent on caring for children or elderly persons*

	1997	1992
time female employees spent per day on household, children **	n.a.	4 hours, 13 minutes (253 minutes)
time male employees spent per day on household, children	n.a.	1 hour, 41 minutes (101 minutes)
gender gap = male time /female time		0.399
Source		Microcensus, Fasching 4/95

* The survey was carried out in the course of two different months of the year, recording each half of the sample. The interviewees (over 10 years old) were also requested to note all of their actions "around the clock" in a specific order in a diary. The diaries were distributed in such a way as to arrive at representative results for each weekday.

** weekend is included;

Note: Data are not comparable with other countries.

In 1992 a Microcensus was carried out in Austria on how time is spent. It drastically demonstrates the differences in social behaviour of men and women. I took the data of employees, the gender gap in time spent on household and children came out to be 0.399. Data used for the described indicator are for all employed persons, with and without children.

It is also interesting that *employed wives with children* spend on average more than three-and-a-half hours per day more doing housework than their husbands and that they have more than one hour less leisure time a day than their spouses. If the time spent per day on gainful employment and housework are added together, men work on average nine hours a day, regardless of whether their wives are employed on a full-time or part-time basis (or not at all). *Women in full-time employment* work a total of 10 ½ hours a day and those in *part-time employment* hardly work much less (9 ¾ hours). Even *unemployed housewives* work as long as their husbands do - 9 hours a day - but receive no financial remuneration and very little social status (cf. Wiedenhofer 8/95).

There are no more recent data for time usage than those of 1992. For calculation purposes, I will assume that there has been no essential change in behaviour patterns in 1997.

Summary of section 1

Current performance and developments will be summarised by producing radar charts for 1997 and 1992. Increases or decreases in the overall performance over time will be measured

by calculating the surface. Gender equity will be used as a benchmark and will be valued as “1”.

As a result of these insights, the following statistics can be used for the presentation of the radar charts:

Table 1: Figures for radar charts

	1997	1992
A Employment		
(1) relative employment rate of women in fte	0.676	0.630*
(2a) relative activity rate of women aged 50-55	0.736	0.661
(3) Relative employment rate of mothers with children under 7 in fte	0.550	0.596
(3) Relative activity rate of married mothers aged 30-34 with children under 15		
(4) Relative proportion of women in higher positions	0.452	0.366
B Unemployment		
(5) Unemployment gender gap	0.679	0.490*
(6) Relative unemployment rate of women in the age group 15-24	0.718	0.563*
C Wage		
(7) Gender wage gap	0.678	0.689
(8a) Relative proportion of men with little income	0.497**	0.55
D Time		
(9) Gender gap in unpaid time spent on caring for children or elderly persons	0.399***	0.399

* 1991;

** 1996,

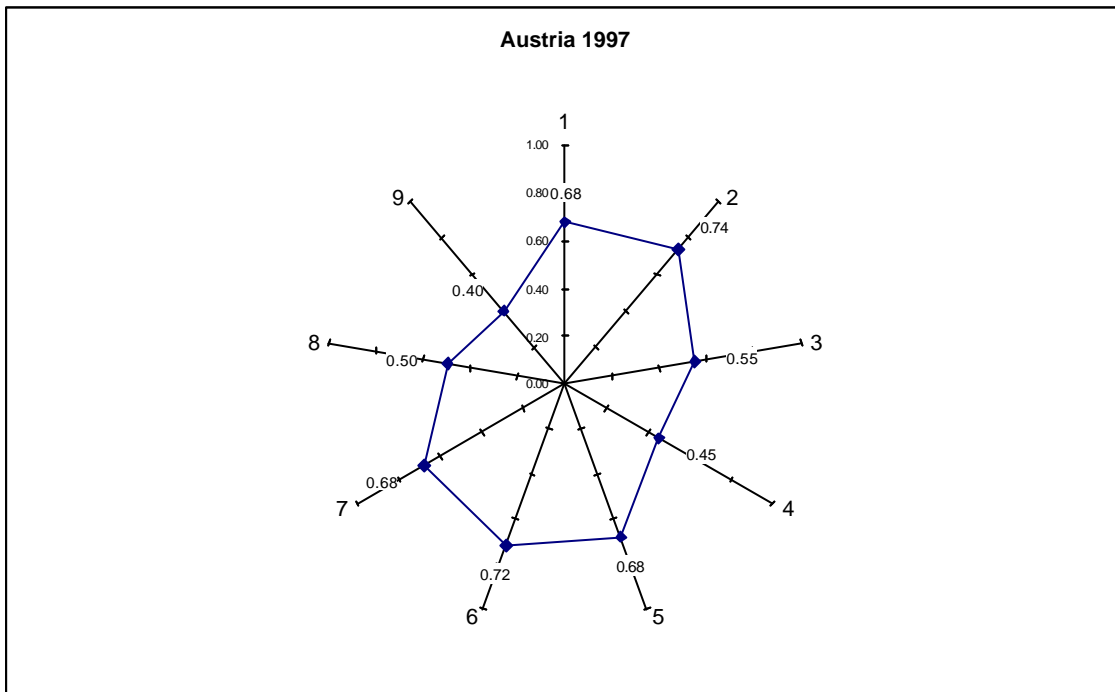
*** assumption, that there was no change.

Note: in nearly all cases a comparison of periods is not possible;

for 1991/1992 in nearly all cases a comparison with other states is not possible.

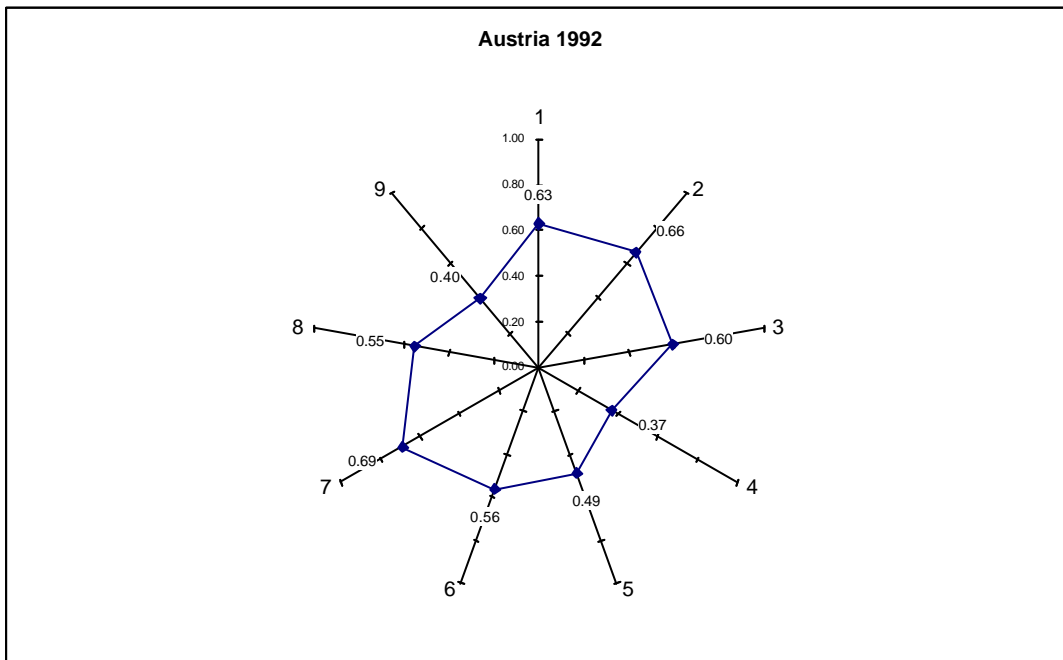
Each of the axes of the following radar charts measures one of the indicators. For example, the axis labelled (1) measures the “relative employment rate of women”. The idea behind these radar charts is that they should give an instant impression of a country’s achievements regarding gender equality. If a country scores high on all indicators, the area defined by the line connecting all axes, is large. Therefore this area is an important measure of equality performance. The calculation of this area is explained below.

Figure 1: Radar Chart for Austria in 1997



Note: see detailed description of data problems above

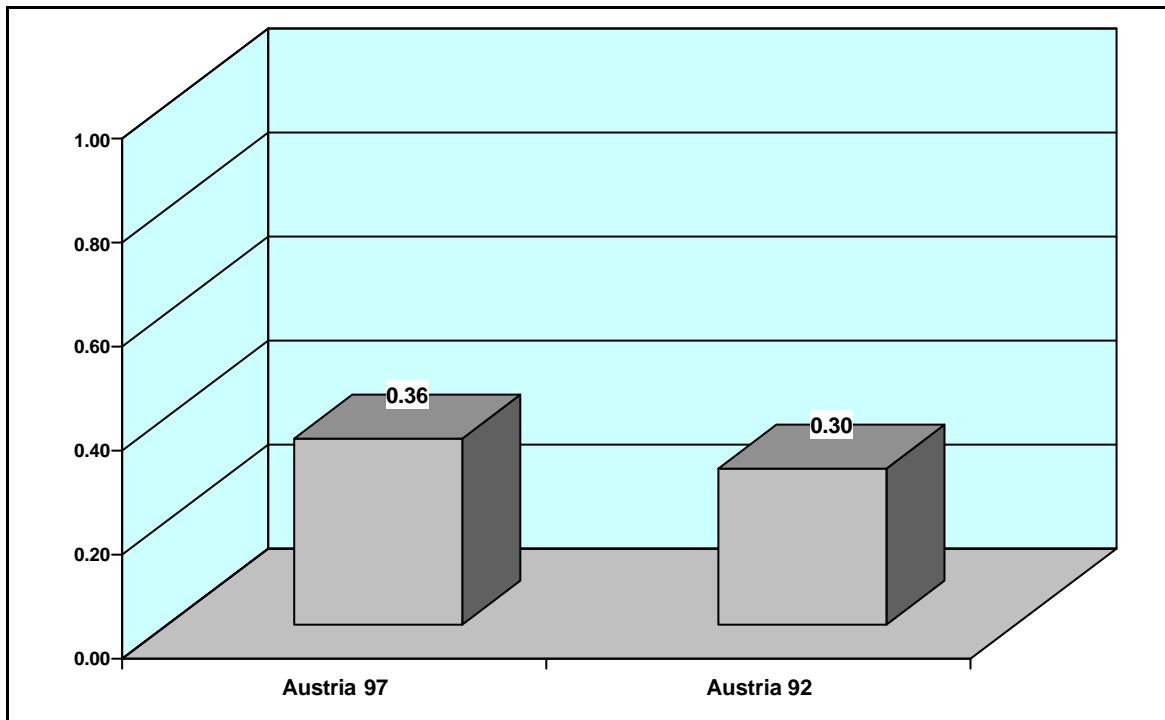
Figure 2: Radar Chart for Austria in 1992



Note: see detailed data description above

The second step is to calculate the area.¹² The maximum area should give a measure of a country's equality performance relative to its maximum performance on a scale from 0 to 1. For 1997 Austria has a score of 0.36, for 1992, 0.30 (see figure below).

Figure 3: Surface measure of equality performance



Note: see detailed description of data problems above

However, as I will discuss in section 3 it cannot be concluded that gender equality in Austria has improved (or not improved).

¹² The following formula was used: $Area = 0,5(\sin 40) * (x_1 x_2 + x_2 x_3 + x_3 x_4 + x_4 x_5 + x_5 x_6 + x_6 x_7 + x_7 x_8 + x_8 x_9 + x_9 x_1)$, where x_i indicates the value of the i 'th indicator. This number is divided by the maximum value of the area ($= 0,5(\sin 40) * 9 = 2,89$).

Section 2 - Key Factors

Section two is oriented towards describing key determining factors. Twelve factors have been identified by our working group, covering overall economic factors, institutional factors and equal opportunities policies and practices. In the following section each factor will be described as such and with regard to the performance on gender equality, outlined in section I. Again, the period covered is 1992-1997.

Those twelve factors will be described:

- 1) Annual growth rate of GDP in real terms
- 2) Economic restructuring
- 3) Fiscal regime
- 4) Social security system
- 5) Personal services
- 6) Training
- 7) Active labour market policy
- 8) Positive action programmes
- 9) Leave arrangements
- 10) Wage determination system
- 11) Working time regime
- 12) Cultural beliefs

1) Annual growth rate real GDP

Table 2: Some main economic indicators of Austria

	annual GDP growth rate in real terms	annual inflation rate	annual growth rate of industrial production	annual growth rate of employment	unemployment rate (standardised)*
1992	1.3	4.1	-1.2	1.5	3.6
1993	0.5	3.6	-1.5	-0.3	4.2
1994	2.5	3.0	4.0	0.2	3.8
1995	2.1	2.2	4.9	-0.4	3.9
1996	1.6	1.9	1.7	-0.7	4.4
1997	2.5	1.3	5.9	0.4	4.4
Source	ÖSTAT 1998	ÖSTAT 1998	ÖSTAT 1998	OECD, "Economic Outlook", BAK 1997, 1998 p37	ÖSTAT 1998

* ILO definition, 1996 and 1997 EUROSTAT

Undoubtedly, the employment of women is related to economic development. If the economy is expanding, women find it easier to attain a larger “share of the cake”. Accordingly, the situation of employment of women has to be examined against the background of the general economic situation and outlook.

The Austrian economic development of the nineties was significantly influenced by the *opening of Eastern Europe, global recessions*, as well as *the anticipated and later realised entry of Austria into the European Union*. The opening of borders to the neighbouring countries of Czechoslovakia, Hungary and Slovenia has led, on the one hand, to new competition, but also, on the other hand, to the establishment of new markets and to massive investments of Austrian capital in these countries. Because the need for low-skilled workers could be met abroad, many female jobs were lost. In border regions whole production plants belonging to the labour-intensive clothing industry were transferred to neighbouring countries, because there were female workers with comparable skills at much lower wage costs.

Austria belongs to the “small open economies”. On top of this, it maintains close economic ties to other European countries, above all to Germany. Consequently, the economic climate in those countries has had a major influence on the Austrian economy. The international negative dynamics in economic activity was seen as being responsible for the Austrian recession in 1993. The economy experienced a considerable boom (with 2.5% growth rate) in 1994, which, however, did not have the expected effects on the labour market. Employment did not increase, nor did the unemployment rate fall, to any substantial degree in the following years. It was only after the economy picked up in 1997 (which was above all the result of increasing investment and a rise in exports), that the labour market began to recover. As we saw in Section 1, the development of gender specific employment rates was not uniform and women tended to be more affected by unemployment than men.

In 1992, Austria had a budget deficit of about 2% (of GDP). As a result of increasing government spending during the recession, the tax reform at the beginning of the nineties (which reduced the tax burden on enterprises and private property) and additional welfare benefits (care allowance “Pflegegeld” and a second year of parental leave), however, the budget deficit increased dramatically in the following years and reached 5.2% of GDP in 1995. This was the year of Austria’s entry into the EU. Austria, like other countries in the European Union, has

taken radical budget consolidation measures in the last years in order to conform to the Maastricht convergence criteria.

Joining the European Union had a major effect on Austria's economic development. Growing competition led to down-sizing in private enterprises and consequently to an deterioration of the labour market situation. Less skilled and older workers in particular were often laid off, including above average numbers of women. Moreover, measures to consolidate the budget led to cuts in public spending and a significant cutback in recruitment for public service. The latter also had consequences for the quantity and quality of female employment.

2) Economic restructuring

The effects of the changes in female employment per sector will – as the working group agreed - be calculated on the basis of a shift-and-share analysis (on the basis of NACE- 1 digit). For Austria there are only comparable data for 1995 to 1997 available. This period is too short for an analysis of economic restructuring. According to Eurostat data, employment decreased in those two years, but the annual growth rate for the whole period 1992 to 1997 was positive at 0.95 (cf. EC 1998b). As a result, although the following table only reflects rough trends, it demonstrates the distribution of female employment in Austria with its all-too-familiar patterns of segregation and concentration (cf. Pastner, 1996).

Table 3: Shift-and-share analysis for Austria's employment of women

Austria	1995		1997		Shift-share		
	number of women (000)	proportion of women	number of women (000)	proportion of women	change in number of women (000)	relative sector effect (in %)	relative %-effect (in %)
agriculture	130	0.48	122	0.49	-8	127.50	-27.50
mining and quarrying	3	0.25	0	0	-3	12.50	87.50
manufacturing	236	0.29	203	0.27	-33	57.31	42.69
electricity, gas and water	5	0.14	5	0.13	0	-	-
construction	35	0.11	21	0.08	-14	28.25	71.75
total industry	279	0.24	230	0.22	-49	50.67	49.33
wholesale and retail trade, repairs*	310	0.54	307	0.54	-3	108.25	-8.25
hotels and restaurants	119	0.64	129	0.63	10	113.91	-13.91
transport and communication	51	0.21	45	0.20	-6	47.61	52.39
financial intermediation	65	0.47	70	0.50	5	38.84	61.16
real estate and business activities	109	0.55	125	0.53	16	134.46	-34.46
public administration	88	0.37	96	0.40	8	24.00	76.00
other services	437	0.67	448	0.67	11	103.69	-3.69
total services	1,180	0.53	1,221	0.53	41	84.30	15.70
total	1,589**	0.43	1,572	0.44	-17	168.49	-68.49

**according to national data the number of employees (as a very important subgroup of all those employed) in this sector and period has not decreased but increased by 820 women. ** Similarly, the number of all female employees in this period increased, growing by 5.160 women*
 Source: Eurostat, table 40

Female employment has decreased particularly in the secondary sector and increased in the service sector (above all in the sections "real estate and business activities", "public administration" and "other services"). This was also the case for the whole period from 1992 to 1997. For 1995 to 1997 the increase in the service sector can be 84% attributed to an increase in the sector size and only 16% attributed to an increase in the proportion of women within that sector. For the economy as a whole the effect of the sector size is positive at 168.5%, the effect of the proportion of women is negative at -68.5%. But as I already mentioned, two years are not a very long time for a detailed description.

3) Fiscal regime

The Austrian tax system follows the principle of individual taxation that regards the incomes of married partners as the incomes of two single persons. This independent taxation system is combined with tax credit for couples on a single income, weakening the system of individualisation (Meulders 1999) - although the amount is not very high (5000 ATS per year). Also the Austrian tax system allows for tax credits for families with children. In the course of tax reforms in 1988 and 1994, these tax reductions were increased. Further increases in funding for families for the years 1999 and 2000 were recently agreed on. Nevertheless, this reform (it represents, together with rises in family allowances, an increase of ATS 3,000 per child per annum) will have no significant effect on the extent of female employment as such.

4) Social security system

Austria's welfare state is well developed by international standards. This welfare system is geared towards employed people and families and thus reflects the corporate welfare archetype. This model is intended to maintain social status in the event of sickness, unemployment or old age. Most social benefits are based on the insurance principle, and the extent of such benefits depends on the duration of employment and level of income. This has the consequence that those who are long-term employed with relatively high incomes - a situation generally enjoyed by men - are relatively well endowed while inequalities in the labour market (and with it the discrimination of women) are being perpetuated and even exacerbated by the social security system.

Since women are over-represented among low income earners and needy, they especially are affected of the cuts of social transfers. During the last years there were two big so called "austerity packages" ("Sparpaket") initiated to reduce the budget deficit to meet the Maastricht criteria. There were some changes to the benefits for unemployed and older workers: e.g. eligibility for early retirement was made more difficult. Especially the situation of (unemployed) single mothers has been dramatically worsened by changes to the social system. While a number of social transfers were curtailed in the nineties, more recent reforms of family policies have in fact led to an increase in family transfer payments that will only be fully

apparent in the coming years. As already mentioned, family allowances in particular were raised substantially. According to some estimates, these measures, which will be effective of 1999, will cost the state some ATS 12.6 billion.

Due to changes in the social security law, marginally employed people received the right to insure themselves voluntarily at least for retirement and health insurance, which can be seen as a positive step for women (see section 4).

5) Personal services

In Austria there is a big lack in child care facilities and existing public child-care does not fairly meet the needs of working women to combine child-care with paid work. Thus, there is a lack of facilities for children below three years of age, and there is no consideration of working times in opening hours of day-care centres or schools. Over the last few years no remarkable efforts have been made in this area; however, in 1996 the federal government started a programme which provides ATS 600 million (about EUR 44 million) in order to create new opportunities for day-care. Within this programme (private) child-minders (mostly women) within private homes will also be supported, but only under the conditions of regular employment, social security and training. The initiative was extended in 1997 and 1998 and was also included into the Austrian NAP. The increase of child-care facilities will help mothers to combine paid and unpaid work.

The number of child care facilities increased from 4,400 to 5,044 (+15%) from 1992 to 1997, while the number of children in day-care increased from 199,740 to 227,530 (+14%)¹³ and the number of child-minders increased from 20,737 to 25,929 (+25%) (ÖSTAT 1998). In spite of this impressive growth rate, it is still necessary for mothers in Vienna to apply for day-care for their offspring during pregnancy (!). The situation is even less satisfactory in rural areas. Demand is nowhere near being met. Suitable day-care facilities are available for only 3% of 3 year olds, for 75% of 3-6 year olds and for 6% of 6-10 year olds (Bettio et al 1998). The effects on female employment are also apparent in the fact that around 30,000 persons (mostly women) with "restricted mobility" (who are difficult to employ because of their

¹³ Numbers of birth were decreasing by 12% in this period. (Birth rate was 1.5% in 1991, 1.36 in 1997.)

domestic responsibilities) were registered unemployed by the Employment Service in 1997 (Wörister, 1998).

6) Training

Women have been very successful in catching up on their educational deficits in recent decades, a fact that is borne out by comparing the levels of education of different age groups. In 1992 more women belonging to the generation of under 40-year-olds have finished a tertiary education level than men in this age group,¹⁴ although the education system remains very segregated. Thus women are over-represented in non-university courses (pedagogical or teachers' colleges) and under-represented in university courses. In the case of general-education, schools women have already outstripped men, although it should be pointed out that men are more likely to choose (higher) vocational schools than women. Women still represent the majority in the category of workers with the least qualifications. Thus, women still made up 57% of the 20-30 year olds within the group with the maximum compulsory schooling in 1997. (Microcensus; ÖSTAT 1998).

By international standards, the level of education of Austrian women lies far below that of men compared to other countries. According to an OECD analysis, the level education of Austrian women falls short of that of men by 20%, while the relevant figures for other European countries range between 15% and 10% (and are as low as 5% in Scandinavian countries). This means that 20% of Austrian women would have to improve their level of education to reach the same level as men (Frauenbericht 1995).

The level of education is very much related with the risk of unemployment in Austria. As a result, in 1997 83.5% of all persons affected by unemployed (value for men 88.5%, for women: 76%) had as highest education level “without and with compulsory school” or “apprenticeship” (BMAGS 1998b).

¹⁴ 7.1% against 5.7% of 25 to 30-year-olds; 10.2% against 9.7% of 30 to 40-year-olds: however, only 2% of as opposed to 7% of men among 50 to 60-year-olds (cf. Pastner 1996).

7) Active labour market policy

Total spending on labour market policies was 1.73% of GDP in 1997. Three quarters of the resources were spent on passive and only one quarter for active measures (0.44% of GDP) (EC 1998d). Spending on active labour market policies are very restricted in comparison to other EU countries, even if the unemployment rate is taken into account: The percentage of GDP standardised to 1% of unemployment rate is 0,09% (BMAGS 1998a).

Financial support for the labour market as an integral part of active labour market policies includes an wide range of instruments, measures and programmes that concentrate on the core areas “vocational training, further education, promotion of mobility”, “job creation” and “promotion of special target groups”, including measures directed at women (others measures include older, long-term unemployed and handicapped people, as well as adolescents).

In total the proportion of women among those 321,000 granted benefits in 1997 was 48% (with women representing just under 45% of those unemployed). In 1994, this proportion was still only 44%. Thus, it has risen significantly in the past few years. An internal assessment of the Department for Labour Market Policies for Women of the Austrian Employment Service (AMS 1998b) revealed priorities in the distribution of benefits and how women profit from these. It was apparent that women are to be found primarily in supplementary skills programmes (including career orientation measures and active job search) and integration subsidies. Nevertheless, they tend to be under-represented as far as subsidies to enterprises are concerned; for instance, in the training of employees within the framework of the European Social Fund. But it is precisely this subsidy scheme that was considerably extended recently, although women (in a total of 93,000 benefits granted) represented only one third of those who benefited from it.

In the last two years, the measures to reduce unemployment among young people were greatly increased, alongside subsidies for individual enterprises. Generally speaking, a large part of labour market policies in the nineties - especially those affecting women - were characterised by their “stop and go” nature and their lack of any governing strategy. This led to funding for infrastructural resources being alternately cut back and increased.

8) Positive action programmes

Explicit positive action programmes are almost non-existent in Austrian private enterprises. If measures do exist, these are directed above all towards the reconciliation of family and work and do not strive to counteract the effects of vertical and horizontal segregation (cf. Pastner/Papouschek, 1997).

This situation, however, is better in the public service. According to the *Law on Equal Treatment* (1993), no one may be directly or indirectly discriminated against on the basis of her or his gender. Unlike the Equal Treatment Law for private enterprises, it does not only require equal opportunity for women, but it also includes a requirement for positive discrimination. Thus, for example female recruitment and the promotion of individual women is to be given priority, should their numbers be below the required level of 40% at each level. Nevertheless, no information on the concrete effects (or costs) of this law on female employment is available to date.

9) Leave arrangements

Childbirth is one of the main reasons why women are barred from enjoying similar careers in employment to those of men. It is largely women who are forced to interrupt their careers and who are faced with negative consequences in terms of a loss of qualifications and earning power. The central legislative provision in this respect is *parental leave*, which is characterised by relatively generous stipulations in Austria compared to other EU countries (cf. Bettio et al, 1998). Female employees are entitled to paid parental leave (in form of a flat rate) after childbirth provided they have been employed for more than one year and fulfil the requirements for receiving unemployment benefits. An amendment to the relevant legislation at the beginning of the nineties allowed the father of the child to take advantage of parental leave benefits. Furthermore, parental leave benefits can also be divided between both parents and a number of combinations of part-time employment and part-time parental leave are also possible.

The maximum period of parental leave was also raised from one year to two in the middle of 1990. Widespread demand led to considerable political controversy about the financial costs

of parental leave. In the course of budget cuts, the maximum period of two years was reduced to one and a half years for births that took place after mid-1996. However there was one exception to this new regulation: if both parents agree to share parental leave, they are still entitled to a total of two years of parental leave payments. This may seem at first glance a positive incentive to fathers to actively participate in child-care, however, in fact this measure actually leads to a general reduction in demand.¹⁵

The increasing significance of parental leave benefits is reflected by the a sharp rise in those taking advantage of parental leave benefits. As a result, 71% of all women received parental benefits after the birth of a child in 1991, in 1985 this figure was only 60% (cf. Neyer 1998). At the end of May, 1998, around 90,000 people were receiving parental leave benefits in Austria, 98.5% of which were women - in other words just under 1,400 (1.5%) were men. At present there is a political discussion on the flexibilisation of parental leave. In the future it shall be possible to take 24 months of paid parental leave in a period of seven years. Another point is if all mothers (and fathers) should get paid parental leave whether they have worked as employees or not.

10) Wage determination system

In Austria there is no minimum wage. Wage levels are set in collective agreements per sectors by the social partners. That system is one of the reasons for big differences between the economical sectors. Among others it is the gender specific segregation of the labour market that leads to the existing high gender pay gap. There are also big differences between blue collar and white collar workers within some sectors. White collar workers especially have substantial components of seniority, but this is more the case for male dominated sectors (industry) than female dominated ones (retailing). It is clear that seniority-oriented wage systems supports employment careers with no interruptions, therefore not those of women.

¹⁵ One of the reasons for this is that parental leave benefits - in contrast to most other social benefits - are not income related, but rather are set at around ATS 5,600 (i.e. ECU 404), irrespective of the recipient's former income and present assets. This sum, which corresponds to 50% of the average net income of female employees - or 34% of male earnings - can hardly compensate sufficiently for the loss of income. As most women earn less than their husbands, their relative loss of income is generally lower than in

11) Working time regime

Austrian labour law provides for a 40 hour week, that can be modified with the help of collective agreements in individual sectors. Thus, working hours are differentiated according to sector; blue and white-collar workers are treated on an equal footing within the individual sectors unlike other normative areas. As was to be expected, shorter working hours were first introduced into those economic sectors dominated by men as a result of their strong trade union representation. The spectrum has already become relatively broad and reaches from 36 to 40 hours of work a week: the glass and paper industry has a 38 hour week and the metal industry 38.5, while the clothing and catering sectors still demand 40 hours of work a week from their employees (Pastner et al 1995).

Patterns of working hours were characterised by increasing flexibility during the nineties. Flexible working hours, weekend work, part-time work, contract work and night shifts increased markedly. The more competitive labour market situation resulted in demands on the part of the employers for greater flexibility leading to changes in legislation. Thus, shop opening hours were greatly extended, and even the abolition of Sunday closures was called for recently.

These atypical employment forms are of special significance to women. In 1997 Austria's female part-time rate (29%) almost corresponds the EU average (32%), what was not the case at the beginning at the nineties. 1992 the part-time rate of women was 17.3%¹⁶ (EU average 28.7%) (cf. Rubery et al 1998). Another form of atypical employment in Austria are the *marginally employed*, in other words employed people with a monthly income below ATS 3,740 (about ECU 270). Their numbers have increased dramatically over the last few years (by 12% in the last two years alone) and reached 169,000 in July, 1998. About two thirds of these were women (see section 4).

the case of the latter. Apart from this, it must be regarded as a "cultural innovation" when fathers interrupt their employment for the purpose of child-care.

¹⁶ The rate of 17.3 is underestimated because at that time national employment data excluded working less than 12 hours a week.

12) Cultural beliefs

The employment patterns of women show that child-care is still the responsibility of mothers, reflecting the traditional division of labour according to gender-specific role models. According to the traditional Austrian values, infants in particular are expected to spend their first three years at home in the care of their mothers. From their third year onwards it is socially acceptable, largely on pedagogical grounds, to send children to half-day day-care centres. For this reason most of young mothers seek part-time jobs in the morning. However, in this sector almost no skilled jobs are available.

‘It’s nice to have a job, but what women really want is a home and children’. In a 1988 study, 59% of interviewees approved of that statement. Women and men equally agreed on it (rate of approval with women: 58%; with men: 61%) (Goldberg 1993). Opinions about female employment are contradictory, and younger surveys show that there is not much change in these patterns (Haller et al 1996). On the one hand, there is high regard for traditional role models, especially in underprivileged social strata, rural areas, and among housewives. Younger people, on the other hand, especially those with higher education and those living in urban areas, hold a much more positive opinion about female employment.

Working women judge their economic activities more positively than men do. 70% of interviewees agreed to the statement that ‘compared to a non-working woman, a working woman can have an equally warm-hearted and trusting relationship with her children’ (75% of women versus only 62% of men).

Although it is no longer possible to picture the world of work without female employment, the attitudes toward working women are ambivalent, not least the attitudes of working women themselves. The reasons for this ambivalence might be found in the reality of work organisation, where the need for compatibility of job and family is still widely ignored. After all, in the light of their institutional and cultural background, women nowadays still have to decide if they want family *or* career.

Section 3 Overall Assessment

In this section the factors described in section two should be linked with the performance indicators described in section one in an overall assessment. For an approach of the interrelations, see the following table (based on the discussion by the working group). I think that the situation of women in the labour market (employment and unemployment) is more or less influenced by all these key factors and I would say that the employment situation influences indirectly (and in some cases directly) again the wage and income situation of women.

Table 4: Performance indicators and key determining factors

	A Employment B Unemployment	C Wage	D Time
1) growth rate	x	x	
2) economic restructuring	x	x	
3) fiscal regime		x	
4) social security regime	x	x	x
5) personal services	x		x
6) training	x	x	
7) active labour market policies	x	x	
8) positive action	x	x	
9) leave arrangements	x		x
10) wage determination system	x	x	
11) working time regime	x	x	x
12) cultural beliefs	x	x	x

Some methodological remarks

Instead of discussing this interrelationship in complete detail, I would like to make some remarks regarding the principles of benchmarking and the choice of indicators. While working on this report, I realised that it makes little sense to compare performances if data sources are so inaccurate and unreliable. This is particularly true in the case of Austria, as data compatible with European standards only exist since 1995. I had to invest a great deal of effort on pondering the problem of data (access, sources, selection, plausibility and quality), although this often amounted to an insoluble problem. As a result, I found it impossible to determine whether the Austrian employment rates for women could produce a realistic picture when compared with those of other countries. Even statisticians I came across during my research who had long been involved with the Ministry for Social Affairs or the Austrian Statistical Office were at a loss to explain a number of inconsistencies and advised me take special care when comparing data. Interestingly enough, it seems that a critical awareness of the methods involved in benchmarking increase with greater familiarity with the compilation and computation of data and indicators - and, hence, with the inadequacies of the material in question.

We already mentioned in the discussion of the working group that the success of the benchmarking method also depends on the choice and mix of indicators. It is also necessary to weight indicators. It has become clear that an overemphasis on the factor of employment can lead to an (calculated) improvement in the situation of women. But as was already pointed out in Section One, the quantity of employment on its own is no real indication of gender equality. *Suitable indicators for gender equality should also reflect economic independence (wage and income indicators) in combination with the distribution of gainful employment and unpaid household duties.*

Furthermore, the fundamental question arises whether comparative gender equality demands far more indicators than are allowed for by the labour market and employment figures. Alongside economical independence (estimated from gainful employment, as well as property, wealth and transfer payments data), participation in social decision-making processes and quality of life seem to me to be important factors.

Section 4

Examples of Best Practices

This section contains two short examples of best practices of policies towards specific female groups.

“Initiative for those Returning to the Job Market”

In 1995 the “Initiative for those Returning to the Job Market” (“Wiedereinsteigerinnen-initiative”) was launched by the Austrian Employment Service. This programme, with funding of ATS 100 million, supported women after interrupting their career to raise a family, was continued in 1996. Supplementary funds were made available for the implementation of *additional* measures to benefit women that would otherwise have been available in a different or very restricted form. Apart from this, a number of *innovative* measures were also initiated. The most important measures were to be found in the sphere of career orientation, supplementary skills and active groups. But also measures that adhered to the principle of employment foundations, advisory centres and employment projects were implemented under this title. An estimated 3,500 women were involved in this initiative (AMS 1998b). The programme was also evaluated by external researchers (cf. Lassnig et al, 1998) which could enable the Employment Service to learn from the outcomes.

Social security for marginally employed – most of them women

As mentioned in section 2 in Austria, the *marginally employed* are in a precarious situation. That are employed people with a monthly income below ATS 3,740 (ECU 277). Their numbers have increased dramatically over the last few years (by 12% in the last two years alone) and reached 169,000 in July, 1998, about two thirds of these were women. The marginally employed were not covered by social security and had no retirement, unemployment or health insurance until the end of 1997. But their situation has been improved since. Due to changes in social security law, marginally employed people are now in a position to insure themselves voluntarily for retirement and health insurance.

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