

# CONTRADICTION BETWEEN THE *AVERAGE AGE OF RETIREMENT AT THE TIME OF DEATH* AND THE *AVERAGE PENSION TIME FOR MEN AND WOMEN IN PUBLIC EMPLOYMENT IN PORTUGAL*

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## ABSTRACT

The short article attempts to make some very brief reflections on the effects a lack of public policies positively discriminatory in terms of public employment retirement. In particular, the observation of the absurd contradiction between the *average age of retirement at the time of death* (for men and women) and the average pension time for men and women in public employment in Portugal.

## KEY-WORDS

*public employment, retirement, average age retirement, average pension time.*

## I. THE DILEMMA

The Portuguese Constitutional Law<sup>1</sup> ensures that the so-called *third age*, especially older people, have the right to economic security and to living in family and community conditions that respect their personal autonomy as well as prevent and overcome isolation and social marginalization. This policy encompasses, according to the constitutional law, economic proceedings, and social and cultural systems designed to

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<sup>1</sup> *Id.* article 72.º of Portuguese Constitutional Law.

provide the elderly with opportunities of personal achievement through an active participation in community life.

Within this understanding and to guarantee these principles, the effectiveness of a structure of social security systems associated to another fundamental right, the *social security and solidarity*<sup>2</sup> prevails that everyone is guaranteed the right to social security and to a system that protects the citizens, in infirmity and old age, widowhood or orphanhood, as well in unemployment or any other situation that entails a lack of or reduction in the means of subsistence or ability to work.

Considering these recommendations and for that purpose, the configuration of the Portuguese social security is based on two very different subsystems: one covering the private sector employees and the other comprising exclusively the public sector workers.

The purpose of this article is quite singular; it is argued here that, in the case of public employment, there are various dissonances on the retirement work phenomenon concerning men and women, when related to the length of service (lifetime of work) and the expectations of that period on pension retirement. Moreover, the average age at the time of death is different for men and women, being higher for women (see table 1), thus reflecting an apprehension (because the difference in expectations). On the other hand, the average length of pension time is almost lower for women, as it can be seen since 1996 (see table 2).

The analysis of the data of the public pension structure the public sector workers, Caixa Geral de Aposentações (CGA), from 1993 to 2008, and in the specific cases of public employment in Portugal, clearly shows that there is a disproportion between what is the average age at time of death, generally higher in women, and with no correspondence to the average duration of the pension which is lower for them (women).

The questions related to the phenomenon or, at least, with the apparent disparity between the average age at the time of death and the average time of pension are linked to many comprehensive variables.

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<sup>2</sup> *Idem* art.º 63.º.

table 1: Average age at the time of death

year	male	female	m+f
1993	74,6	77,0	75,0
1994	74,4	75,8	74,6
1995	74,1	76,0	74,5
1996	74,6	76,5	75,0
1997	74,8	76,8	75,2
1998	75,0	76,6	75,3
1999	75,3	77,0	77,6
2000	74,8	76,7	75,2
2001	75,1	76,6	75,4
2002	75,4	77,7	75,9
2003	74,9	76,3	75,2
2004	75,5	76,8	75,9
2005	75,3	76,5	75,6
2006	75,7	77,3	76,1
2007	76,2	77,5	76,6
2008	76,5	78,1	76,9

table 2: Average pension time of the deceased each year

year	male	female	m+f
1993	12,0	13,2	12,3
1994	12,0	12,2	12,0
1995	11,8	12,1	11,8
1996	12,1	11,8	12,1
1997	12,2	12,4	12,2
1998	12,7	12,3	12,6
1999	12,9	12,6	12,8
2000	13,5	13,3	13,5
2001	13,5	13,3	13,4
2002	14,1	13,6	13,9
2003	14,3	13,8	14,2
2004	14,6	14,2	14,5
2005	15,0	14,4	14,8
2006	15,6	15,1	15,5
2007	15,9	15,3	15,7
2008	16,3	15,8	16,2

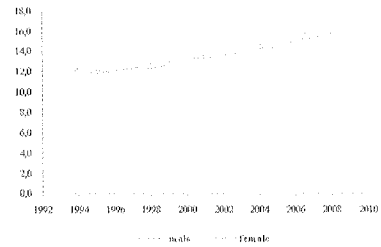
Data: Annual Report of the CGA - 1997, 1998, 1999, 2000, 2001, 2002, 2003, 2004, 2005, 2006, 2007 e 2008, Ministry of Finance. The calculations and adaptation are the author responsibility

To that effect contributes the reality that the age group of the population over 65 years, presents in Portugal, as in other Organization for Economic Cooperation and Development (OECD) countries, concerning values. In 2001, the percentage of this group represented 16% of the total population, contrasting with very different values in the previous decades (7.9%, 9.6%, 11.4% and 13.6% for 1960, 1970, 1981 and 1991, respectively). In addition to the continuous increase in the number of residents over 65 years, it is also perceptible that, at the aggregate group, the majority of the population is female.

**figure 1: Average age at the time of death**



**figure 2: Average pension time of the deceased each year**



Similarly, even though there is a continuing fragile decrease over the decades, women represent on average, in the period 1960-2001, a magnitude of 53.3% in that large group.

The fundamentals naturally convey other vicissitudes to be taken into consideration in analyzing the problem, such as the *aging indicators*, including the *total dependency ratios*, *young people dependence rates*, *levels of dependency ratio* and the *longevity rate*.

To Portugal, and not contending with the above considerations, the main concern in the context of financial sustainability of the system relate to *aging*, and the *longevity dependency ratio*, as shown in table 3.

**Table 3: Aging indicators**

year	ratio - %				proportion- %
	aging indicator	total dependence ratio	young dependence ratio	elderly dependence ratio	longevity ratio
1960	27,3	59,1	46,4	12,7	33,6
1970	34	61,7	46	15,6	32,8
1981	44,9	58,6	40,5	18,2	34,2
1991	68,1	50,6	30,1	20,5	39,3
2001	102,2	47,8	23,6	24,2	41,4

Data source: INE – X to XIV general Census of population, PORDATA

As it can be seen from the outset, the concern grows bigger when we add to the alarming indicators of aging other variables that converge to this concern, including the number of individuals in working age per elderly, which represents the *index of potential sustainability* and that has changed from a ratio of 7.9 in 1960 to 4.1 in 2001.

Another variable, always associated with age indicators, relates to the apparent increase, always rising, of the *average age at retirement age* (see table 4) and the *average time contributory service* for the pension (see table 5).

*table 4: Average age at the time of retirement / Year*

Results	1993	1994	1995	1996	1997	1998	1999	2000	2002	2003	2004	2005	2006	2007	2008
age	-	-	-	-	-	-	-	58,2	58,2	58,7	59,4	59,2	59,5	59,7	-

*table 5: Retirees/Average length of service with the pension*

Results	1993	1994	1995	1996	1997	1998	1999	2000	2002	2003	2004	2005	2006	2007	2008
time	-	-	-	-	-	-	-	32	30	29,6	28,3	30,6	28,8	29,3	-
(years)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

*Data source: Annual Report of the CGA - 1997, 1998, 1999, 2000, 2001, 2002, 2003, 2004, 2005, 2006, 2007 e 2008, Ministry of Finance. The calculations and adaptation are the author responsibility*

If, on the one hand, it is possible to believe, *ex post*, that the time of expectation of pension will decrease, on the other hand, this situation will not substantiate, since the average does not retract because the rate of longevity is increasing.

## 2. PUBLIC EMPLOYMENT RETIREMENT

A progressive concern for the future of social security subsists in society (Silva, 1997) because associated to that thought there is the hypothetical collapse of the system, with damage to acquired rights and expectations for the long term. The author contends that even beyond that hardship the danger level of intergenerational solidarity exists, since the growing weight of public expenditure should be a concern to achieving the stability of macroeconomic policy.

In the subsystem of public social security, that is, covering only the workers on the public sector, that concern is permanent.

table 6: Public employment retired/retire

Origin	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
Central Public Administration	10771	10504	10197	9753	9306	8668	7861	7070	6356	4870	3597	2727	2001	1549	1054	698	10794
Regional Public Administration	185	181	157	137	127	109	92	73	51	30	16	8	4	2	1	1	430
Local (Municipal) Public Administration	2212	2051	1845	1703	1595	1416	1270	1092	908	700	544	394	286	190	134	81	4597
Armed Forces	1650	1612	1402	1312	1216	1111	1022	908	792	672	543	404	286	190	134	81	4597
Security forces	817	815	738	677	638	566	496	432	361	281	205	145	109	81	51	31	3059
Public Companies/Autonomous Corporations	1369	1340	1235	1176	1098	1029	929	823	704	586	454	329	202	134	81	51	3059
ex-subscribers and others	2767	2837	2921	3010	3105	3182	3267	3351	3436	3520	3604	3688	3772	3856	3940	4024	50002
<b>totals</b>	<b>30106</b>	<b>29167</b>	<b>27598</b>	<b>26058</b>	<b>24235</b>	<b>22421</b>	<b>20732</b>	<b>18646</b>	<b>16829</b>	<b>14872</b>	<b>12824</b>	<b>10911</b>	<b>8722</b>	<b>6712</b>	<b>4887</b>	<b>3435</b>	<b>133921</b>

(%)

Origin	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
Central Public Administration	55,4	55,1	52,4	45,8	40,1	40,7	37,8	34,8	36,5	32,9	26,0	19,7	14,5	10,5	6,1	3,9	49,8
Regional Public Administration	1,1	1,2	1,4	1,2	1,3	1,2	1,3	1,2	1,1	1,0	1,1	1,1	1,1	1,1	1,1	1,1	1,9
Local (Municipal) Public Administration	7,8	7,2	6,6	6,4	6,2	6,2	6,1	6,2	5,3	4,3	3,1	2,3	1,7	1,2	0,9	0,1	10,6
Armed Forces	5,5	5,5	5,1	5,1	5,1	5,1	5,1	5,1	5,1	5,1	5,1	5,1	5,1	5,1	5,1	5,1	5,1
Security forces	2,8	2,8	2,8	2,8	2,8	2,8	2,8	2,8	2,8	2,8	2,8	2,8	2,8	2,8	2,8	2,8	2,8
Public Companies/Autonomous Corporations	4,6	4,6	4,5	4,5	4,5	4,5	4,5	4,5	4,5	4,5	4,5	4,5	4,5	4,5	4,5	4,5	4,5
ex-subscribers and others	9,2	9,2	9,2	9,2	9,2	9,2	9,2	9,2	9,2	9,2	9,2	9,2	9,2	9,2	9,2	9,2	9,2
<b>totals</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>

Data source: Annual Report of the CGA - 1997, 1998, 1999, 2000, 2001, 2002, 2003, 2004, 2005, 2006, 2007, 2008. Ministry of Finance. The calculation and adaptation are the author's responsibility.

Considering table 6 we can recognize that the number of exits, taking into account the total public employment, is fairly representative. It should be also noted that in some years the number of output fluctuations is very significant for reasons that relate to the above concerns, inter alia, to hypothetical bankruptcy or financial sustainability of the system. If we analyse the exits from the perspective of reasons for this retirement (see table 7) it is easily understood that only 7,6% retire due to age limits, and 41,6% do it voluntarily (even with penalties), and that only 18,5% do it for reasons of incapacity.

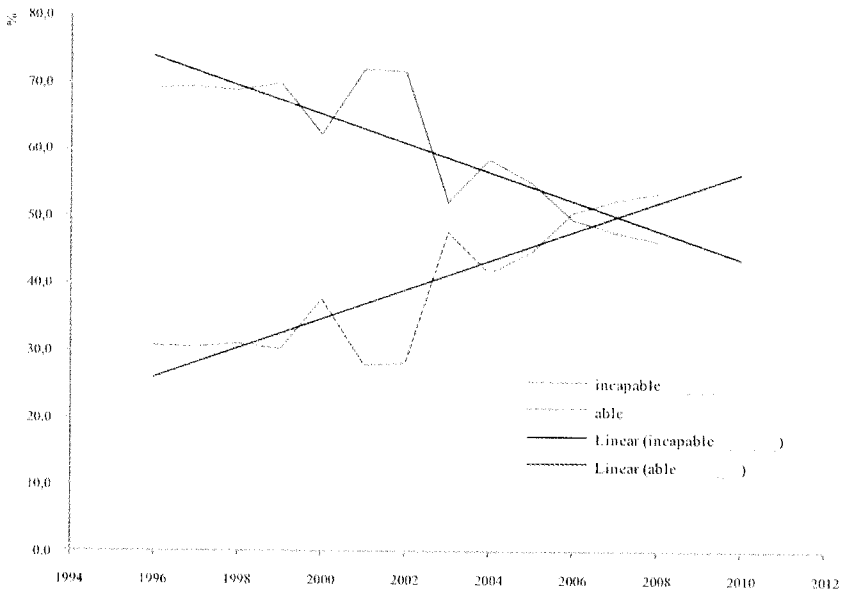
One might conclude, according to Williamson (2001) when referring to many studies that emphasize the role of race and gender in influencing retirement decisions and suggesting that for those close to the traditional retirement age, race and gender moderate the effects of other factors, such as health and pension availability. The author advocates a range of other reasons that contribute to the decision of leaving work, such as high levels of poor health, low work incentives, unstable work history, lack of pension income, and discrimination, shape the labor force participation patterns of black people (Burr, Massagli, Mutchler, and Pienta, 1996; Gibson 1987, 1991; Parnes and Nestel 1981, *apud* Williamson, 2001). In addition relevant are also other factors such as family influences and career patterns that shape the retirement patterns of men and women differently.

table 7: public employees retirement, by year and motive

motivo	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
voluntário									9204	15400	1119	3244	9734	7007	9817	9817	68700
involuntário									5147	7546	3797	2755	1949	1864	1374	1374	30899
indefinido									5615	3006	864	666	2295	4405	6735	6735	30837
Age- limit (RI)									2236	3743	2927	1731	1477	3856	4131	4131	18409
Compulsor									171	177	300	174	500	87	138	138	864
Outros pagos by the national treasury									0	1878	1940	2225	5682	7663	7663	7663	24066
<b>Total</b>									<b>12202</b>	<b>18667</b>	<b>22218</b>	<b>19510</b>	<b>24219</b>	<b>18907</b>	<b>24615</b>	<b>16572</b>	<b>165722</b>
	(%)																
motivo	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
voluntário									40.6	40.2	51.3	53.9	49.3	46.3	39.9	39.9	53.6
involuntário									23.0	23.2	23.1	14.3	8.0	6.5	15.3	15.3	16.5
indefinido									24.8	19.5	12.1	8.3	28.5	23.9	26.5	26.5	22.2
Age- limit (RI)									18.4	19.4	13.0	8.8	6.1	20.0	16.7	16.7	19.8
Compulsor									0.5	0.4	0.6	0.6	0.6	0.5	0.5	0.5	0.5
Outros pagos by the national treasury									0.0	11.1	8.5	18.5	23.1	31.2	31.2	31.2	29.5
<b>Total</b>									<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

fontes: dados estatísticos do INSS, 2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025, 2026, 2027, 2028, 2029, 2030, 2031, 2032, 2033, 2034, 2035, 2036, 2037, 2038, 2039, 2040, 2041, 2042, 2043, 2044, 2045, 2046, 2047, 2048, 2049, 2050, 2051, 2052, 2053, 2054, 2055, 2056, 2057, 2058, 2059, 2060, 2061, 2062, 2063, 2064, 2065, 2066, 2067, 2068, 2069, 2070, 2071, 2072, 2073, 2074, 2075, 2076, 2077, 2078, 2079, 2080, 2081, 2082, 2083, 2084, 2085, 2086, 2087, 2088, 2089, 2090, 2091, 2092, 2093, 2094, 2095, 2096, 2097, 2098, 2099, 2100, 2101, 2102, 2103, 2104, 2105, 2106, 2107, 2108, 2109, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, 2120, 2121, 2122, 2123, 2124, 2125, 2126, 2127, 2128, 2129, 2130, 2131, 2132, 2133, 2134, 2135, 2136, 2137, 2138, 2139, 2140, 2141, 2142, 2143, 2144, 2145, 2146, 2147, 2148, 2149, 2150, 2151, 2152, 2153, 2154, 2155, 2156, 2157, 2158, 2159, 2160, 2161, 2162, 2163, 2164, 2165, 2166, 2167, 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*figura 3: Results of the Medical Board, by year*



Is this a reason for the Portuguese case influencing men and women differently? Why do some workers remain in the labor force after the typical age of retirement? (Borus, Parnes, Sandell, and Seidman, 1988; Hayward, Hardy, and Liu, 1994; Parnes and Less, 1985; Parnes and Sommers, 1994; Perkins, 1993, *apud* Williamson *et al.*, 2001). Is this one of the reasons for the difference in the average time for women's retirement in the public sector in Portugal? Analyzing the data on the results of medical boards for the Portuguese case one can conclude that, for all the years from 1996 to 2008, the refusals of retirement applications due to disability are always very high, sometimes reaching 50% of total applications. On average only 60% of individuals seeking retirement on grounds of incapacity are granted that request, which means a huge percentage of rejections.

### 3. THE AVERAGE AGE PENSION AND THE PRINCIPLE OF SECURITY

The objective of this article is not to seek for the reasons explaining the discrepancy between the average age at the time of death (certainly higher in women because they have a higher average life expectancy)



and the average pension time of the deceased each year of retirement (higher in men, when naturally should be lower, for the reasons already explained). However, we consider to be pertinent the statement of this fact in the case of women in Portuguese public employment along with a reflection on the factors that may influence their timing and pattern of retirement, the possible differences in retirement decisions, and to what extent a fundamental principle that is the right to retirement in the same conditions for men and women may be affected.

In Portugal, the advances of women in the labour market are, from a historical perspective, rather recent. In 1911, with the approval of the constitutional law after the Republican Revolution of 1910, the first steps towards women's rights were given, namely, the right to work in the civil service. More than sixty years later, within the approval of a new constitutional law in 1976 (still in force), new advances emerged, establishing equality to all citizens before the law, and guarantying that no one could be privileged, favoured or deprived of any right on, among others, the basis of sex. Even so, only since 1979, for example, women can exercise any profession without requiring the consent of the husband.

In the last decades of the 20<sup>th</sup> century the percentage of women participating in the labour force in Portugal has significantly increased, reaching its highest percentage ever in the first half of 2010. According to data from the Portuguese institute of statistics, Instituto Nacional de Estatística (INE), women now represent 47% of the employed population, despite continued evidence that gender inequities regarding salaries and management positions remain. Women's academic qualification is also rising – in 1986 the number of women enrolled in Portuguese higher education surpassed men's, and since then has never ceased to be most significant.

Considering that nowadays people reach higher education levels, have better long-term health, and improved economic circumstances, the development of diverse policy approaches regarding age and aging remains a current concern. It is also within this understanding that retirement issues have been acquiring more relevance to women, highlighting at the same time the nature and distinctive characteristics and contexts in which women's retirement occurs, once the needs of men and women can also differ.

The exit of the labor market for reasons of retirement is considered one of the major and vital transitions, representing a change with lasting

effects and that occurs in a relatively short time, affecting other areas of person's life (Fouquereau *et al*, 2005). In general, the decision to leave work before the legal retirement age (around 65 years in most developed countries) is influenced by a variety of factors which may be characteristics of the organization, traces of the employee, the employment requirements and/or institutional and macroeconomic conditions (Fischer *et al*, 2006). We know today that the age at which people retire from the labor market has been drifting downwards in most OECD countries (Dahl, 2002) but we also know that there compete for various factors.

Even if the decision to retire is an individual one (Henkens and van Dalen, 2002), various determinants influencing men's decision should be referred – mainly influenced by health and income – and women's, also affected by education and unemployment experience (Dane *et al*, 2005). Furthermore, the type of work and its rewarding aspects, the household structure, the family interactions are also variables to consider when analysing women's retirement.

Therefore, to think about retirement nowadays in Portugal means not only considering differences in men and women's working experiences and the emergence of new family structures, but still considering the traditional and historical role of women as caregivers. Do traditional gender roles explain the retirement decision of women in the public sector?

Women involve themselves in multiple responsibilities of work, family and community activities, continuing to confront themselves with the need to balance their personal and professional experiences, which entails barriers and consequences. To what extent factors such as marital instability and single parenting affect their decision?

Despite aging no longer signifies decay or loss of physical and mental capacities, retirement is often seen as the end of a professional and productive life, somehow involving problems of adjustment that also can imply significant differences concerning men and women (Quick and Moen, 1998), who confront themselves with new challenges and need of preparation both at financial, physical and emotional levels. Do women have a sense of usefulness when continuing to work, once often they feel the lack of support networks allowing them to maintain a productive life in retirement?

To address the questions arisen may lead us to the reasons for the difference in the average time for women's retirement in the public sec-

tor in Portugal, but essentially lead us to address the needs and concerns of women whenever

So we agree with Judith Glazer-Raymo that it is necessary to “redefine the institutional and public policies and the interstices between work and retirement when addressing the needs and the concerns of women.”

It is, in our view, urgent to study and solve the problem that is not so simple. It makes absolutely no sense that women remain in a situation perfectly discriminatory on labor market and also in the end of his work life, without sponsoring a mean time of retirement equal to men. It is urgent to study the reasons and motives, particularly in public employment.

Women today have a life expectancy of the average age at time of death quite significant and rising, and at the same time, an average time of reform, although growing, but lower to men. It makes no sense.

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