Age + Gender + Ethnicity –
(Re-)Integration into the labour market
of migrant women

Results on the social position of
migrant women 40+ in:

- Austria
- Germany
- Italy and
- the Netherlands

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1. Introduction

This report on the knowledge available for issues concerning migrant women 40+ in selected European countries was meant to give the project: “Age + Gender + Ethnicity – (Re)Integration into the labour market of migrant women” an empirical basis. It was considered important to outline the characteristics of a target group whose position in national labour markets and pension systems seemed to be much weaker than that of native population groups and doubtlessly in need of improvement.

For four of the five countries under studies – Austria, Germany, Italy and the Netherlands – the members of a research network focussing on the issues of older women took over the task to investigate knowledge and knowledge gaps on migrant women 40+ making use of free and publicly available sources like official statistics or research. The European coordinator of the research network examined studies and statistics which were conducted from a European comparative perspective and also free of charge.

This approach, however, swiftly showed its limitations: As already put forward in research of older women in general, their invisibility in policy-making as well as in research increase when the lives of older migrant women are concerned. Although every day observations suggest, the latter form an especially vulnerable group – facing multiple disadvantages by adding the factors age + gender + ethnicity – there is, at least in some countries, hardly any empirical proof for this statement.

One of the biggest problem in this respect is that different national concepts for the collation of data concerning issues in relation with ethnicity are applied. While the inclusion of the indicator “ethnicity” in official statistics is even forbidden by law e.g. in Finland, in many other countries it is simply not practised. It must not be denied, that these conventions have partly good reasons, like for Germany where “ethnicity” it is not registered presumably with regard to its specific history which still throws shadows on procedures for the collation and processing of data. “Nationality” is used here and in other countries as closest indicator for a migration background which is, as to be explained in later parts of this report, in many ways misleading, especially when it comes to issues of older migrant women. In contrast to that, in countries like the Netherlands and the UK no such restrictions exist. Here we find a variety of data on the living conditions of persons with migration backgrounds and there are also chances, that data are not only gendered but also broken down to age groups.

Facing all these difficulties to profile the group of “migrant women 40+” in their specific living conditions, the first part of this report is dedicated to an overview on

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1 See: MERI - Mapping existing research and identifying knowledge gaps concerning the situation of older women in Europe, co-funded by the European Commission, General Directorate RTD, 2003 – 2004; for results see: www.own-europe.org.
the availability (and non-availability) of data concerning older migrant women in Europe. Data sources at European and national level are scrutinized according to their meaningfulness as regards migrant women 40+, and for each country overviews are given on existing studies and statistics.

These studies and statistics form the basis for statements on the situation of older migrant women, e.g. their marital status, educational background, labour market participation and material situation. The restrictions of the data are severe, but under the given conditions the best possible solution to roughly outline the social contexts in which migrant women 40+ are living.

At the end of this report a summary and conclusions on actions to be taken will consider these restrictions. National fact sheets are annexed to give readers with a clear focus on one of the countries under study a fast overview on the respective situation.
2. Availability of data concerning the situation of older migrant women in Europe

2.1 Data sources at European level

In the wording of Eurostat, for issues on migrants “the existing data pose a wide range of problems for the user, arising largely from incompatibility of sources, conceptual and definitional problems. Consequently, it is not possible, because of the lack of accurate – or in some cases any – data, to gain anything more than an informed estimate of the numbers and characteristics of international migrants in Europe.”¹ Following problems have to be faced in the analysis of data concerning migrants:

- Problems of definition: Methods of measuring migration, variables, definitions and criteria differ between countries and even between government departments within countries.
- Problems in measuring time dimensions: There is no agreement after which time a person becomes an immigrant. In e.g. Belgium and Italy this period of time is 3 months, in the Netherlands it is 6 months, and in the UK 12 months. In Germany no such period is defined at all. This makes efforts to compare data difficult if not impossible.
- Problems in defining geographical regions: Even in the case of Europe there is a different handling if countries belonging to the EU, the EEA and the EFTA are included, and Turkey is treated sometimes as country belonging to Europe and sometimes not. Similar or even bigger problems occur with other continents.
- Problems in defining citizenship: “Country of origin” / “nationality” / “citizenship” are terms sometimes used as if interchangeable although they may have different legal frameworks in different countries. In census and other surveys, citizenship is often self-declared and may not coincide with the citizenship recorded in the passport.

The above-mentioned definition problems are accompanied by problems as regards the actual state of data stocks on foreign populations. Population registers are often out of date, census questions are often not formulated in foreign languages and therefore inappropriately answered. Labour Force Surveys, just to mention one important data source, are containing a too small number to cover specific, not very numerous population groups such as migrant women or even migrant women 40+.

“A growing problem”, so Eurostat, “is the complexity of migration. For the most part the concepts of migration used as the basis for collecting statistics do not reflect many of the realities of today’s movements … The biggest potential source of inaccuracy in the data related to those living and working illegally. Sometimes they are included in official figures, sometimes not. Numbers of illegal migrants

¹ European Commission and Eurostat (eds.), Patterns and trends in international migration in Western Europe, Luxembourg 2000, p. 11
published or circulated are often police estimates which may be based on numbers of deportations or of regularisations."\(^1\)

Under all these circumstances, the available data has to be treated with extreme caution. It gives indications but is far from mirroring the situation in a reliable way.

### 2.2 Data sources at national level

#### 2.2.1 Indicators for persons with migration background

Within our four countries under study, three of them refer to concepts of nationality and citizenship when issues of migration are under discussion. Only one country - the Netherlands - disposes of a data collation system which allows for more differentiated views.

In Austria, citizenship is the dominant concept used for data collection on people with a background of migration. Although the Austrian census\(^2\) in principle contains information on citizenship, country of birth and language, only a few datasets consider other concepts. The concept of ethnicity (Volksgruppe) is only used in policies regarding the autochthonous minorities of Austrian citizenship but is not applied to migrants. Ethnic affiliation is not included in the census.\(^3\)

The use of the category citizenship in official statistics is one of the reasons for the relatively scarce knowledge of the living situation of older migrants in Austria since this definition does not take into account immigrants who decided to take the Austrian citizenship at one point in time. Critics also see in the use of the category citizenship a lack of consciousness for the reality of migration.\(^4\)

The migration related item surveyed in official statistics in Germany is "nationality". The usually listed groups are:

- "German nationality" (Germans, including persons with more than one nationality if one nationality is German),
- "Non-German nationalities" (foreigners [Ausländer], including stateless persons, persons with unclear nationality, and excluding deployment forces and diplomatic and consular representations).

Other indicators for migration such as "place of birth" or "language" of the population are not surveyed in German official statistics.\(^5\)

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1. European Commission and Eurostat (eds.), Patterns and trends in international migration in Western Europe, Luxembourg 2000, p. 10
2. Statistik Austria (Hg.), Volkszählung, Hauptergebnisse I – Österreich, Wien 2002
3. See: www.euro.centre.org/compsat
The main limit of the indicator “nationality” for the coverage of migration issues is that important groups of the migrant population are not included. Missing groups are:
- German re-settlers from Eastern Europe (“Aussiedler”) among whom the percentage of older persons is very high,
- Migrants who adopted the German nationality.

In Italy – on the basis of what emerges from the census data of 2001 and 1991\(^1\) and on the basis of ISTAT reports – official statistics regard as “foreign citizens”:
- Persons who do not have Italian citizenship,
- Persons who have no citizenship (stateless persons),
- Persons born in Italy to foreign parents.

The census takes into consideration:
- Foreign residents (the population of foreign citizens recorded at the municipal registry offices). This is almost the total number of legal foreigners in possession of residence permit. On the registers, therefore, we find both “immigrants”, registered persons from foreign countries, and persons born in Italy to foreign parents, who are registered by birth,
- Foreigners temporarily present, whose permanent residence is abroad,
- Foreigners whose status as persons living habitually in Italy has been ascertained; in this case residence is a de facto state acknowledged as such even though the person is not registered.

In contrast to the above-mentioned countries, the Netherlands apply a variety of different indicators which allow for in-depth analysis on the situation of migrants and even a number of sub-groups within the migrant population. But it has to be mentioned, that Statistics Netherlands do not speak of “migrants” or “ethnic minority groups” in their publications of data on the migrant population. These terms are mainly used by NGOs, researchers and policy makers. Statistics Netherlands use the following definitions:

- Persons with a foreign background: Persons are considered to have a foreign background if at least one parent was born abroad. A distinction is made between
  - First generation: Persons born abroad with at least one parent born abroad.
  - Second generation: Persons born in the Netherlands with at least one parent born abroad.
- Country of origin: The foreign background is determined by the country of birth of the person (first generation) or the country of birth of the mother (second generation). If the mother was born in the Netherlands, the person is classified according to the father’s country of birth.

\(^{1}\) See Questionnaire for the 14th general census of population, www.istat.it and 13th general census of population and housing, 1991, national file
• Non-western: Persons have a non-western background if they originate from Turkey or countries in Africa, South America and Asia except Indonesia and Japan. Persons originating from the latter two countries are said to have a western background on the basis of their socio-economic and socio-cultural position in the Netherlands.

• Western: Persons have a western background if they originate from Indonesia, Japan and countries in Europe (excluding Turkey), North America and Oceania.

2.2.2 National statistics concerning the situation of migrant women 40+

These different approaches in referring to the migrant population in official statistics have serious consequences on the knowledge and knowledge gaps concerning the situation of migrants and older migrant women in particular.

In Austria, information on the combined issue of gender/migration is very scarce, especially if someone wants to take age as an additional criterion into account. Although statistical information by census based on country of birth and language exist, in publications it is not broken down by gender or/and age. The same is true for the Microcensus\(^1\). The “Arbeitskräfteerhebung”\(^2\) (Labour force survey) provides a few information on country of birth broken down by gender and/or age. But when the issues of employment, pensions and income are combined with the variables migration, gender and age, statistical knowledge is very scarce.

The Statistisches Handbuch der österreichischen Sozialversicherung (Statistical handbook of the Austrian social security), one of the major statistical publications on pensions, contains one single table on employment broken down by province (Land) and citizenship (Austrian, non-Austrian) but not by gender or age. “As the data of the HSV (Hauptverband der österreichischen Sozialversicherungsträger – Main association of the Austrian social security institutions) are mainly used for the calculation of pension claims, citizenship or country of birth are no relevant criteria. Therefore there is no continuous updating of citizenship in the register of the HSV.”\(^3\)

Austrian sources for statistics on issues of migrants are:


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1 Statistik Austria (Hg.) Mikrozensus Jahresergebnisse, Wien 2004
2 Statistik Austria (Hg.) Arbeitskräfteerhebung 1999, Wien 2001
3 “Data System Description Austria” on www.compstat.org
In Germany hardly any representative data are available on the living conditions of migrants\(^1\). From German official statistics in the fields of demography, work and material situation several tables exist in which the items nationality, age and sex are listed together. But the explanatory power of these data concerning the situation of older migrant women is limited in several respects:

Firstly, many of the tables are result from the microcensus. Since the older foreign female population group is comparatively small, the absolute numbers for them are often low and accordingly the sampling errors are frequent. Therefore in many tables no values are listed for older migrant women. Also in non-official statistics only limited data on older migrant women are available due to the small size of this population group. Furthermore, foreigners are not part of the sample of AVID (Altersvorsorge in Deutschland), an important survey of provision for old age.

A second limitation is that data from the central register for foreigners (Ausländerzentralregister), the second important source besides the microcensus, are often not reliable because of its known inexactness.

Thirdly, the tables in which age, gender and nationality are listed together often only give very basic information on a subject while interesting additional items are listed separately. For example, detailed data on the working population per age and gender are to be found, but items of socio-political interest such as profession or working conditions are not given per age and gender.

Sources for statistics on issues of migrants in Germany are:


\(^1\) Zeman, Peter: Ältere Migrantinnen und Migranten in Berlin, Regensburg 2002, p. 4.
As far as what could be detected in Italy from ISTAT data of the 1991 census, the Caritas 2003 Statistics File on immigration and by oral information of ISTAT, the most prominent area for official statistics on migrant women 40+ is that of employment, differentiated in three large sectors: industry, agriculture and commerce. In these sectors the employment of migrants is identified.

Other data which include migrant women 40+ refers to the foreign population not in employment and comprises, as well as people looking for their first job and retired people, also schoolchildren and students. Not all data concerning the foreign population are aggregated by age and gender. The census of 1991 shows data disaggregated by age and gender in some of its tables.

As far as the area of education is concerned, available data on the foreign population had to be looked for in other surveys rather than official ISTAT statistics.

Data available from "L'offerta formativa dei Centri Territoriali Permanenti" ("Training possibilities at the Permanent Territorial Centres"), a study carried out in 2003 by the Directorate General for post-secondary and adult education and for integrated courses and by ISMU at the Minister of Labour are broken down by gender. Some of them are also broken down by age (under 25, 25 - 40, 40+) but they are not combined.

Italian sources for statistics on issues of migrants are:

- Immigration, Statistical File 2003
- Quarterly, Bulletin of statistical information regarding the labour market
- Institutions and NGOs visited and/or reached by phone:
  - www.istat.it
  - www.inps.it
  - www.minlavoro.it
  - www.cnel.it
  - www.ismu.org
  - www.isfol.it
  - www.roma-intercultura.it
  - www.caritas.it
  - www.miur.it
  - www.cestim.it
  - www.stranieritalia.it

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1. See 13th general census of population and housing, 1991, national file
2. See Immigration, Statistical File 2003, Caritas/Migrantes, Nuova anterem, Roma
3. www.miur.it/istruzione/pubblicazioni/anno2003/_offerta_formativa_dei_centri_territoriali_perm-
   enti/2 parte
4. www.ismu.org/italiano/database/nazionale
In the Netherlands, population figures refer to registered persons. Essentially all persons residing in the Netherlands for an indefinite period of time are entered in the population register of the municipality where they usually spend the night (place of residence). Used sources are the municipal population registers (GBA).

Statistics Netherlands provides key figures of persons with a foreign background and population by age and nationality. Statline (Statistics Netherlands databank) creates tables of the population by origin and generation (subjects: age, marital status, sex). Thus it is possible to find out how many females with a foreign background (from Morocco, Antilles and Aruba, Suriname and Turkey) live in the Netherlands. Key figures are also available on immigration and emigration by country of birth and asylum request.

In general the data of Statistics Netherlands on incomes of the Dutch population, including ethnic minority people, are either broken down by age and household (breadwinner) but not gendered. Or data on incomes are gendered, but not broken down by age.

The Social and Cultural Planning Office’s report “Key figures older minority people” focuses on older persons aged 55 and over with a foreign background (Turkey, Morocco, Suriname, Antilles, Molucas) of the first generation. The figures in this report are broken down by age and gender. However, the distribution of age and gender is quite different for each group. Only very few migrants with a Turk or Moroccan background will have reached the age of 80, which means that the majority of older persons in these groups belong to the so called ‘young old’. As regards labour market participation, data on ethnic minority people and work are broken down by age and gender. However, the age limits are 50 or 55-plus to 65 years. The report does not provide data on younger migrant women aged 40 to 50 years.

In February 2004 the Social and Cultural Planning Office published the report “Emancipation in estafette, the position of ethnic minority women”. The report presents data and statistics on demography, education, social-cultural position, labour market position, income and profiles of ethnic minority women aged 15-64 years.

Also the Social and Cultural Planning Office has very recently published the Dutch Poverty Monitor (June 2004). A whole chapter in this study is dedicated on the issue of ‘The feminisation of poverty – women as a risk group’. Data are available on the share of low incomes among households with a female head, by age (broken down in age groups of 18-24, 24-44, 46-64, 65-74, > 75 years), labour market position, presence of a partner and presence of children (1997). Data are also presented on the share of low incomes among single Surinamese and Antillean/Aruban mothers, by age (broken down in age groups of 18-29, 30-39, 40-64
Dutch sources for statistics on issues of older migrant women are:
• Statistics Netherlands (CBS)
• Social and Cultural Planning Office, Cijferrapport Allochtone Ouderen, SCP 2004
• Social and Cultural Planning Office, Emancipatie in Estafette, De positie van vrouwen uit ethnische minderheden, SCP February 2004
• Social and Cultural Planning Office, The Poor Side of the Netherlands: Results from the Dutch ”Poverty Monitor“, SCP June 2004

2.2.3 National studies concerning the situation of migrant women 40+

The availability respectively restriction of data from official statistics have consequences on empirical research using quantitative methods as this is often the case for socio-political themes. Where a data basis is insufficient, only limited results can be expected for studies referring to official statistics. In addition to that, older women – regardless of their nationality – in general still lack awareness both from the side of researchers and policy-makers in most countries of the European Union.¹

No specific study on the population group of older female migrants in Austria is known about. However, there are a few studies either on older migrants (male and female) or on migrant women. Thus, these publications are (at least partially) relevant to the AGE+ themes:


¹ See results of the 12-country project MERI (Mapping existing research and identifying knowledge gaps concerning the situation of older women in Europe), 2004, at www.own-europe.org
Only three publications were found in Germany which explicitly deal with the situation of older migrant women but none of them contains much information on employment and material aspects. A little more research, mainly regional studies or field reports, can be found on older migrants in general. Many of these publications also contain gendered information. Usually these studies deal with migrants from countries from which most of the so called "guest-workers" where recruited, who did not adopt the German nationality.

The focus of these publications is on the social integration of older migrants and on implications of an ageing migrant population for the welfare services. The examined studies give information on older migrant women’s position in the labour market. The available information is hardly ever differentiated according to age, gender and nationality at the same time. Additionally its empirical base is often weak and outdated.

Interesting data are to be expected from the results of the second panel of the German Ageing Survey which is the first of the big surveys including migrants in their sample.

Publications in Germany which deal with the issues of the AGE+ project are:

- Institut für soziale Infrastruktur / Olbermann, Elke (eds.)(2003): Innovative Konzepte zur sozialen Integration älterer Migrantinnen und Migranten (”Inno-
vative concepts for the social integration of older migrants”), Stuttgart, Marburg, Erfurt.


- Zoll, Ralf (eds.) (1997): Die soziale Lage älterer MigrantInnen in Deutschland („The social situation of older migrants in Germany“), Münster.

On the basis of the data known up to now, in Italy there are few studies on migrant women with a national perspective. More often studies regard specific regional situations where foreigners are present to a greater extent, in particular in the central and northern areas of the country. Some of the principal reports on this subject are those of the Centre for Emigration Studies in Rome (Centro Studi Emigrazione di Roma) and published in their quarterly review:

- N. 131 September 1998 : Female immigration: L’immigration au feminin, les femmes marocaines en Italie du nord (Ottavia Schmidt di Friedberg, Chantel Saint-Blancat)

- N.129 March 1998 : Female Italian emigration (Francesca Massarotto)
• N. 143 September 2001: Female foreign domestic helps in Italy: possible cultural interaction (Anna Caselli, Paltrineri) and: North African women in the Veneto Region: occupational and cultural pathways (Bianca Busato)
• N. 141 March 2001: The labour of foreigners and irregular employment in the new estimates of national accounting (Antonella Baldassarrini) and: Foreign domestic help and indigenous employers, an asymmetrical cultural meeting (Adelina Miranda)
• N. 150 June 2003: Female immigration in Italy: laws for protection (Paola Scevi)

Further books and journals in Italy on issues of the AGE+ project are:

• From one side of the Mediterranean to the other, immigrant women and maternity, 1997, l'Harmanattan Italia
• From different countries for equal rights. Maternity, health and social security for non-EU female workers in Italy, 1990
• Favaro G., Tognetti Bordogna M., Women from the world, female migratory strategies, 1991, Guerini e Associati
• Favaro G., Tognetti Bordogna M. Social policies and foreign immigrants, 1989, "Il Servizio Sociale" N,14, Carocci
• Grasso Mario. Women without borders. Female immigrants in Italy between marginality and emancipation, 1996 (1997),
• Female migrations, families and social networks between Morocco and Italy, the case of Bologna, l'Harmanattan Italia, Torino, 1995.

In the Netherlands, the following studies on issues of migrant women 40+, as dealt with in the AGE+ project, were found:

• E-Quality, Fatos Ipek-Demir, De illusie doorbroken, Noodzakelijke voorwaarden voor een levensloopbestendig pensioen voor (zmv) vrouwen, Deel I en II (Breakdown of an illusion, Necessary conditions for a life course pension system), 2001
• Taskforce Ouderen en Arbeid (Taskforce Older People and Work).
• Social and Cultural Planning Office, Cijferrapport Allochtone Ouderen (Key figures older ethnic minorities) , SCP 2004.
• Social and Cultural Planning Office (SCP), The Poor Side of the Netherlands: Results from the Dutch 'Poverty Monitor'
3. Living conditions of migrant women 40+ in the countries under study

3.1 Countries of origin

In 2000, 5% of the European population had another than the domestic nationality – 1.6% had another European and 3.4% had a non-European nationality. This average value differs according to countries. The highest share of population with foreign nationality was reached in Luxembourg with 31%, the lowest shares were found in Greece, Spain, Italy, Portugal and Finland with less than 1% each. Austria (8%) and Germany (7%) belonged to the above-average countries as regards residents with a foreign nationality, the Netherlands (3%) and the UK (4%) to the below-average countries.¹

More than 30% of EU nationals, living in the EU but not in their native country, reside in Germany. 20% of this population group live in France and 15% in the UK. Italian (1,2 millions) and Portuguese persons (0,9 millions) are the biggest groups of EU foreigners living in another EU country. Persons with Turkish nationality (2,6 millions) are the biggest non-EU nationals group within the European Union, primarily living in Germany, Belgium, the Netherlands, Austria and Denmark. Ex-Yugoslavians (1,7 millions) form the second biggest group and reside mostly in Austria, Germany and Sweden. Moroccans (1 million) form the third biggest group.²

In the countries under study, the following groups of non-EU nationals are dominant:

In the nineties, the number of acquired nationalities more than doubled from 200.000 (1990) to 475.000 (1999). This rise was extremely marked – from 20.000 in 1990 to 143.000 in 1999 – in Germany. Other countries with a considerable rise of naturalisations were the Netherlands, France, Sweden and Belgium. In contrast to that, the UK saw a decline in these numbers. However, different results show if the number of naturalisations is weighted according to the size of the foreign population. Based on 1.000 foreign inhabitants the highest number was reached in 1999 in the Netherlands (94 naturalisations), followed by Sweden (76), Finland

¹ Europäische Kommission und Eurostat (Hg.), Europäische Sozialstatistik, Wanderung, Luxemburg 2002, p. 17
(56) and Denmark (42). At the final end of the scale Portugal with 3 naturalisations per 1,000 foreigners is found.\(^1\)

In the sense of the AGE+ project, migrants who have acquired the nationality of the country they live in are of high interest. The longer the stay abroad – and this can be considered the case for most migrant women 40+ – the higher is their probability of naturalisation and thus their disappearance from the official statistics in most of the European countries. Nevertheless, in lack of better data, these statistics will be referred to in the following chapters.

According to Eurostat migration statistics\(^2\) the following numbers of people with foreign nationality were found in Austria, Germany, Italy and the Netherlands:

<table>
<thead>
<tr>
<th>Male and female non-nationals by age group, 1 January 2003 (in 1,000)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Age Group</strong></td>
</tr>
<tr>
<td>----------------</td>
</tr>
<tr>
<td>Males</td>
</tr>
<tr>
<td>0-4</td>
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<tr>
<td>5-9</td>
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<tr>
<td>10-14</td>
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<tr>
<td>15-19</td>
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<td>20-24</td>
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<tr>
<td>25-29</td>
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<tr>
<td>30-34</td>
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<tr>
<td>35-39</td>
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<tr>
<td>40-49</td>
</tr>
<tr>
<td>50-59</td>
</tr>
<tr>
<td>60-64</td>
</tr>
<tr>
<td>65+</td>
</tr>
<tr>
<td>Total</td>
</tr>
</tbody>
</table>

1) Census data  
2) Data from Central Register of Foreigners; total for age group 0-14 equals 595,600 and for age group 15-24 equals 557,600  
3) Data from Censimento 2001

Overall, more male than female non-nationals are registered in Austria, Germany and the Netherlands, while foreign women outnumber foreign men in Italy. The same relation is found when comparing the 40+ age groups: The women’s 40+

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share of all foreigners 40+ is 44,4% in Austria, 44,7% in Germany, 46,3% in the Netherlands, but 52,2% in Italy. Besides these differences, female non-nationals in the Netherlands and Italy are comparably young – only 27,7% resp. 27,8% of them are women 40+. These shares increase to 31,1% in Austria and arrive at 46,2% in Germany.

Projections of the future demographic development in the foreign population in Austria, Germany, Italy and the Netherlands focus on the growth and the ageing of the respective foreign population:

In Austria, in 2001 the percentage of persons 60+ within the group of non-nationals was 7%, which was clearly below the percentage of people 60+ within the Austrian population (22,4%). Compared to the census of 1991, the share of older migrants has risen more sharply than for the Austrian population. In view of declining immigration rates, the migrant population will “age”: Forecasts indicate that the age patterns of the migrant population will equal those of the Austrian population by 2021.1

In Germany the growth and the ageing of the older migrant population is expected: Until 2030 the migrant population 60+ will almost have quintupled in comparison to 1999. Until 2050 the share of the age group 60+ in the total migrant population is predicted to have reached the level of the German population.2

In Italy, considering the relatively young foreign population, an ageing of the foreign population can also be foreseen in future. The structure of the migrant population will be similar to that of the Northern European Countries, such as France and Germany, where two or more generations of migrant families are living already today.

For the Netherlands is expected that the numbers of 55+ ethnic minority people from non-Western countries to be twice or three times as much in 2015. 70% belong to the afore-mentioned four largest minority groups. The increase is expected to be largest amongst Surinamese and Antilleans.3

3.2 Marital status

The marital status of older migrant women also determines their social position. A non-married status during the employable life period can increase the financial vulnerability of migrant women but also enforces their active participation in the labour market with potential (in case of registered employment) future entitle-

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3 Forum/Institute for Multicultural Development, Fact sheet Allochtone Ouderen, 2004
ments for own pension claims. On the contrary, married women without gainful employment are exclusively dependant of the income of their husbands and, with high probability, the regulations for widows in the respective statutory pension systems, in old age. Marriage patterns can also reflect cultural backgrounds as regards the social position of women in general.

The following national data on the marital status of migrant women 40+ are available in the countries under study:

<table>
<thead>
<tr>
<th>Themes</th>
<th>Listed age groups</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td></td>
<td>No recent official statistics available.</td>
</tr>
<tr>
<td>D</td>
<td>Foreign population x marital status</td>
<td>Data from the central register for foreigners. Problems: Inexactness; items “divorced” and “widowed” listed together.</td>
</tr>
<tr>
<td></td>
<td>Matrimonies of foreigners x marital status</td>
<td>Data from the micro census. Problem: No values due to too small frequencies</td>
</tr>
<tr>
<td></td>
<td>Women x marital status x participation in labour force</td>
<td></td>
</tr>
<tr>
<td></td>
<td>5 years steps until 75+ each year until 100+</td>
<td></td>
</tr>
<tr>
<td></td>
<td>10 years steps until 75+ and 58-60, 60-63</td>
<td></td>
</tr>
<tr>
<td>I</td>
<td>Foreign population x marital status</td>
<td>Absolute numbers.</td>
</tr>
<tr>
<td></td>
<td>5 years steps until 75+</td>
<td></td>
</tr>
<tr>
<td>NL</td>
<td>Ethnic groups x Marital status x number of children</td>
<td>Source: CBS</td>
</tr>
<tr>
<td></td>
<td>No age groups listed</td>
<td></td>
</tr>
</tbody>
</table>

For Austria no recent official statistics on the marital status of older migrant women is available. In 1993, data on the marital status of older (60+) migrant men and women was published:
- 6% of older Turkish women and 12% of older women from ex-Yugoslavia (in comparison to 10% of older Austrian women) have never been married.
- 4% of older Turkish women and 13% of older women from ex-Yugoslavia (in comparison to 5% of older Austrian women) were divorced.
- 39% of older Turkish women and 37% of older women from ex-Yugoslavia (in comparison to 48% of older Austria women) were widows.¹

For both Germany and Italy it can be stated, that only a minority of older foreign women is single. In Italy a notable share of single women aged 40 is getting married before the age of 45. While an overwhelming majority of men is married at the end of their lives, the share of widows at least equals the share of married women after the age of 75.

¹ See Reinprecht Christoph: Ältere MigrantInnen in Wien. Empirische Studien zu Lebensplanung, sozialer Integration und Altersplanung, Wien 1999
In the Netherlands the share of Turk and Moroccan women, aged 15-64 years and living alone is only 6%, while for other groups it amounts to 15%. The majority of Turk and Moroccan people are part of a family with children. One third is married and has a family with children. This is not always the case in other groups, such as Surinamese and Antilleans. 19% of Antilleans and 17% of Surinamese people are a family (household) with one parent, which means that over 50% of the Surinamese and Antillean women with children are one-parent families. The number of Turk and Moroccan women who are one-parent families with children is only 6% and 5% respectively. However, a quarter of these women are married, but their partners live abroad.

The number of non-western ethnic minority women with children, living alone in the Netherlands, is growing fast: between 1997 and 2000 there was a growth of 30,000 of these women, 20,000 of them being of non-western origin. As we know that these women are at greater risk of poverty, it is important to have these statistics.¹

### 3.3 Educational background

The educational level of persons determines, like no other factor, the access to well-paid jobs with social security benefits, career promotion chances and finally the level of income from statutory pensions as well as private old-age provisions.

The following national data on the educational background of migrant women 40+ are available in the countries under study:

<table>
<thead>
<tr>
<th>Themes</th>
<th>Listed age groups</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td></td>
<td>No official statistics published.</td>
</tr>
<tr>
<td>D</td>
<td>Educational status</td>
<td>Each year until 75+</td>
</tr>
<tr>
<td></td>
<td>Professional training</td>
<td>Each year until 75+</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Data from the micro census. Problems: Missing values due to too small frequencies. Only absolute numbers.</td>
</tr>
<tr>
<td>D</td>
<td></td>
<td>Each year until 75+</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Data from the micro census. Problems: Missing values due to too small frequencies. Only absolute numbers.</td>
</tr>
<tr>
<td>I</td>
<td>Educational status of women registered as unemployed, as employed and as students</td>
<td>Below 30, 30+</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Below 25, 25-40, 40+</td>
</tr>
<tr>
<td></td>
<td></td>
<td>It is an issue of two research works: one at the Ministers of Education, one at the Minister of Labour. Official statistics are expected before the end of this year.</td>
</tr>
</tbody>
</table>

¹ Social and Cultural Planning Office, Emancipatie in estafette, De positie van vrouwen uit etnische minderheden, SCP February 2004
At present, no definite conclusions can be drawn on the educational background of migrant women 40+ in the four countries because standardized European data cross-listing the items “nationality”, “gender” and “age” are not available free of charge. Evaluations of existing data sets in the field (e.g. the European Union Labour Force Survey\(^1\) or the International File of Immigration Surveys [IFIS]\(^2\)) only contain data on the educational status of migrant women in general, not broken down to the age. However, these data give certain indications:\(^3\)

- In Austria, Germany and the UK the educational level of native women is very high, but that of female migrants is considerably low, although in Italy there is a difference in favour of the migrant female population.
- The overall educational expansion of the past decades had a stronger impact on native women than on migrant women. This also applies to Italy: The lead of migrant women as regards their educational status was almost completely lost after 1995.
- The educational level of migrant women strongly depends on their country of origin. On an average migrant women from Turkey are among the least well educated, while migrant women from Germany or the UK are as a rule better educated than the female population in their countries of destination.

The following data on the sub-group of migrant women 40+ were found for the countries under study:

In Austria there are no published official statistics on the educational background of older migrant women. Based on research on migrants in Vienna there is indication that older (60+) migrant women have a relatively low level of education and training: 81% of older Turkish and 70% of older ex-Yugoslavian women (in comparison to 67% of older Turkish and 55% of older ex-Yugoslavian men) have no professional training at all. The same patterns are visible for the levels of educational attainment.\(^4\)

For Germany it can be also stated, that the overall educational level of foreign women 40+ is lower than that of foreign men 40+. The share of foreign women 40+ with a higher educational level decreases with increasing age while the share of women without any formal graduation increases. The level of professional training is directly related to the level of education. Approximately half of foreign women 40+ living in Germany have had no professional training at all, their percentages increasing with increasing age.

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For *Italy*, general and recent data on the educational background of migrant women 40+ are not available. Nevertheless indications are given by three publications:

- The most recent statistics dossier “Caritas/Migrantes”\(^1\) (referring to census data from 1991) states that the foreign population living in Italy has a high education level.
- Another data source is a study on training possibilities at Permanent Territorial Centres\(^2\) which suggests that 6.3% of the foreign women who attend the Permanent Territorial Centres are women over 40. Among migrant women who attend the Permanent Territorial Centres, 15.4% have a primary school licence or no education at all, 13.9% have a secondary school licence, 12.1% have a high school degree, and 4% have a university degree.
- Data from the Iniziative e studi sulla multietnicità (ISMU)\(^3\) suggest that of approx. 81,000 foreign women registered as unemployed, 84.7% have no formal education. 11.1% have a primary school licence, 3.1% have a high school degree, and only 1.1% have a university degree.

In the *Netherlands*, older Turk and Moroccan women from the first generation of migrants have by far the lowest educational level. 80% of Turk and 90% of Moroccan women aged 40-65 years have had only primary education. A large number of these women have never learned to read or write at all, never went to school or only had a few years of education. 43% of Turk and 78% of Moroccan women aged 40-64 years have not finished primary school.

### 3.4 Labour market participation

One of the crucial indicators for the integration of migrants into their host countries is their participation in the labour market in terms of numbers and ratios, but also the contexts of their employment such as employment sectors, professional status and working conditions.

The following national data on the labour market participation of migrant women 40+ are available in the countries under study:

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\(^{1}\) See: Caritas, October 2004, p. 72

\(^{2}\) The study "L'offerta formativa dei Centri Territoriali Permanenti" was carried out in 2003 by the Directorate General for post-secondary and adult education and for integrated courses (see: www.miur.it/istruzione/pubblicazioni/anno2003/).

\(^{3}\) www.ismu.org/italiano/database/nazionale
<table>
<thead>
<tr>
<th>Themes</th>
<th>Listed age groups</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>Labour force participation rate</td>
<td>5 years steps until 65+</td>
</tr>
<tr>
<td></td>
<td>Gainfully employed persons</td>
<td>1 year steps from 14 to 75+</td>
</tr>
<tr>
<td>D</td>
<td>Foreign population x participation in labour force x marital status x sources of subsistence</td>
<td>35-45; 45-55, 55-60; 60-65; 65+</td>
</tr>
<tr>
<td></td>
<td>Gainfully employed persons x nationality x occupational position</td>
<td>35-45; 45-55, 55-60; 60-65; 65+</td>
</tr>
<tr>
<td></td>
<td>Gainfully employed persons x age x occupational position x nationality x kind of statutory pensions insurance</td>
<td>5 years steps until 65+</td>
</tr>
<tr>
<td></td>
<td>Unemployed foreigners x east/west</td>
<td>5 years steps until 65+</td>
</tr>
<tr>
<td></td>
<td>Unemployed foreigners x duration of unemployment x east/west</td>
<td>5 years steps until 65+</td>
</tr>
<tr>
<td>I</td>
<td>Labour force participation according to sectors of work</td>
<td>Below 30, 30+</td>
</tr>
<tr>
<td></td>
<td>Unemployed persons according to sectors of work</td>
<td>Complete and official data are expected from the not yet published results of the census 2001.</td>
</tr>
<tr>
<td>NL</td>
<td>Participation in the labour force</td>
<td>55-64; 64+</td>
</tr>
<tr>
<td></td>
<td>Professional status</td>
<td>55-64; 64+</td>
</tr>
<tr>
<td></td>
<td>&quot;Maatschappelijke positie&quot;</td>
<td>55-64; 64+</td>
</tr>
</tbody>
</table>
Eurostat data on the labour force participation of foreigners\(^1\) suggest that the share of foreigners 40+ in the total domestic labour market force, irrespective of their origin from another EU country or a non-EU country, seems to be small in all countries under scrutiny. It ranges from 0.3% in Italy over 1% in the Netherlands and 1.6% in the UK to 3.3% in Austria. Looking at foreign women 40+ only, the rates are 0.1% in Italy, 0.3% in the Netherlands, 0.9% in the UK and 1.2% in Austria.

Although the quantitative relevance of the labour force participation of foreigners 40+ in the total domestic labour force may be small in general, the picture is quite varied when employment rates are broken down by age, gender and nationality:\(^2\)

**Employment rates in the age group 50 - 64 by nationality**
(no data for Italy available)

<table>
<thead>
<tr>
<th></th>
<th>A</th>
<th>D</th>
<th>NL</th>
<th>UK</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Females</td>
<td>Males</td>
<td>Females</td>
<td>Males</td>
</tr>
<tr>
<td>Nationals</td>
<td>34.6</td>
<td>54.0</td>
<td>42.6</td>
<td>59.5</td>
</tr>
<tr>
<td>Non-Nationals: EU-Nationals</td>
<td>43.1</td>
<td>64.7</td>
<td>46.6</td>
<td>61.2</td>
</tr>
<tr>
<td>Non-Nationals: Non EU-Nationals</td>
<td>46.3</td>
<td>64.5</td>
<td>33.0</td>
<td>46.2</td>
</tr>
</tbody>
</table>

Rates for the male or female population in a given age group and with a given nationality

While women 50 – 64 years have the highest employment rates within the group of non-nationals from non EU-countries in Austria, their shares are highest within non-nationals from EU-countries in Germany and the Netherlands. In the UK, the highest employment rates for women 50+ are found within the group of nationals. Regardless of nationality, the employment rates of older women are remarkably lower than those of men at the same age, contributing – determined by the concept of the respective national pension system – to more or less distinct problems as regards their material situation in old age.

More detailed, standardized European statistics on the labour market participation of migrant women 40+ are hardly available free of charge. As mentioned already above, evaluations of existing data sets in this field (i.e. the European Union Labour Force Survey\(^3\) or the International File of Immigration Surveys (IFIS)\(^4\)) rarely cross-list the items “nationality”, “gender” and “age”. There are, however, data on

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1. See Europäische Kommission und Eurostat (Hg.), Europäische Sozialstatistik, Wanderung, Luxemburg 2002, p. 45
the labour force participation of migrant women in general.\(^1\) For the period of 1992-2001, these data give the following indications:

- Within all countries under study in the AGE+ project, migrant women have the highest level of participation in the labour force in Austria.
- In Germany and the UK migrant women’s participation in the labour force is lower than that of native women while in Austria their activity rate is equal. In contrast to that, migrant women in Italy are more active in the labour market than native women.
- The activity rate of migrant women interrelates with their country of origin: On an average only few migrant women from Turkey and Morocco are active in the labour market while migrant women from former Yugoslavia often have a higher activity rate than native women.
- The unemployment rate of migrant women is in all countries clearly higher than that of native women.
- Also the unemployment rate of migrant women interrelates with their country of origin: Migrants from North America and the Pacific have unemployment rates below those of natives, while migrants from Turkey and Morocco have very high unemployment rates.

As the above-mentioned information do not differ for age groups, national statistics have to be consulted to arrive at indications which are important for the perspective of the AGE+ project:

In Austria, the labour market participation rate of foreign women 40+ is clearly lower than that of foreign men 40+. This is especially true for Turkish women for whom their rate sharply declines after the age of 44 (from 56,2% to 19,9%), which is 10 years earlier than a respective sharp decline in other groups of foreign women. Notable is, however, that women 40+ from former Yugoslavia have a higher participation rate than Austrian women at that age.

In Germany there are also very wide differences in the economic activities of older migrant women, either between different ethnic groups due to their specific migration histories but also within ethnic groups. In the little information available, older migrant women’s participation in the labour market is mainly described with a focus on deficits whereas topics as skilled labour or self-employment are hardly ever examined.\(^2\) The following characteristics of the situation are delineated:

- Labour force participation rate: German official employment statistics show that at an average the labour force participation rate of female foreigners in the age group 15-65 is lower than that of German women. But the differences according to the marital status of women are wide. While the labour participation rate of married and single foreign women is significantly lower than that of German women, the opposite is true for widowed and divorced foreign

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women. ¹ The age specific development of the labour force participation rates of foreigners hardly differs from that of Germans except for the fact that in the age group 60+ foreigners participate more often in the labour force than Germans. ² This trend applies to older foreign men as well as older foreign women, though the level of participation in the labour market of older foreign women is lower than that of older foreign men. ³ There is reason for assumptions that the economic activity of older migrant women is considerably underestimated. ⁴ It is frequently concluded that migrant women’s gender hierarchical cultural background limits their participation in the labour force which may be reinforced by the male breadwinner ideology behind the recruiting policy of companies. ⁵

- Unemployment: According to official employment statistics the unemployment rate of foreign persons 40+ is lower than that of Germans of the same age group. Among those who are unemployed, up to the age of 55 foreign women are markedly more often affected than foreign men of the same age. In the age group 55+ the unemployment rate of foreign men and women are more or less the same. ⁶

- Economic sectors: Typically women of the first generation of “guest-workers” who migrated respectively were recruited in the 60-ies worked or work in a very narrow range of low-skill and low-pay jobs in economic sectors in which the substitution of human labour by computing technology was too difficult or costly. Those sectors are for example parts of producing industry, agriculture, gastronomy, cleaning business, garment industry and petty trade. Many of those economic sectors are strongly exposed to economic crisis and/or high seasonal variations and demand for cheap, often undocumented labour. Another main area of employment for migrant women is informal domestic work in private households, while sex industry plays an important role mainly for younger migrant women.

- Professional status: Migrant women’s income generative activity is even more than migrant men’s characterised by a high degree of irregularity. Their employment often lasts for relatively short periods of time and is often combined with a high spatial work mobility. Another problem is the precariousness of migrant women’s work. Apart from low-pay and low-secure employment the work

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¹ See Bundesministerium für Familie, Senioren, Frauen und Jugend (ed): Dritter Bericht zur Lage der älteren Generation in der Bundesrepublik Deutschland, Berlin 2001
³ See Bundesministerium für Familie, Senioren, Frauen und Jugend (ed): Dritter Bericht zur Lage der älteren Generation in der Bundesrepublik Deutschland, Berlin 2001
⁶ See Bundesagentur für Arbeit: Arbeitsmarkt in Zahlen, September 2003 (published on the Internet, see chapter 1.3)
of migrant women is frequently undocumented. The relationship with the employer is often not based on a juristic work agreement but on unwritten or even unspoken contracts, a fact that makes migrant women strongly dependent on their employers.\textsuperscript{1} Since the work of these migrant women is outside the normative work model of „formal gainful employment“ which is surveyed in official statistics, the explanatory power of official employment statistics on older migrant women’s economic activity is limited. Their actual activity is suggested to be much higher than mirrored in statistics.

- Level of qualification: The work done by migrant women of the generation of the first “guest workers” is mainly settled on the lowest level of the enterprises’ hierarchy, and a low level of qualification is required to do the work. In one study the argument is put forward that migrant women often work below their qualifications and competences,\textsuperscript{2} other studies see older migrant women’s limited educational level and work experience and their lack of formally recognised skills as one reason for their employment in low qualification jobs.

- Working conditions: Several studies stress the extremely burdening working conditions of (older) migrant women among others due to piecework, shift work, nightwork and high safety and health risks. Kautz-Kokshoorn stresses the extraordinarily severe working conditions of older Turkish migrants in Hamburg.\textsuperscript{3} Outwork also is common among older migrant women. In one study it is mentioned that older migrant women’s prospects for training are extremely limited.\textsuperscript{4}

- Transition to retirement: Hardly any information is to be found on the older migrant women’s transition to retirement. In the case of older migrants it is stated that there is, as for the older work force in general, a “de-professionalization of older age”. But compared to older German workers older migrant workers are dropped out of the labour market more often and at an earlier age because the economic sectors they mainly work in are effected by mass unemployment. Therefore and because of work related invalidity migrants very often take early retirement.

The following data were found on the labour market participation of older migrant women in Italy:

- Foreign women registered as unemployed: In 1999 there were 38.919 foreign women registered as unemployed in search of a first job and 41.885 formerly employed, making a total of 80.804 compared to 138.242 men; of these

women, 49,812 are aged 30 and over. The majority of the women registered come from Morocco (12,266), followed by Albanians (8,282) and Yugoslavs (7,280). The men, too, are mostly from Morocco (33,770) and Albania (14,458), followed by Senegalese (12,880) and Tunisians (10,722). The most prevalent qualification among unemployed women is that of “generic worker”, which concerns 67,939 women and 118,375 men. There are 7,772 female qualified workers compared to 13,876 male qualified workers, while among skilled workers there are only 1845 women compared to 3,203 men. Among the clerical workers, women (3,248) outnumber men (2,788).

**Placements of foreign women:** Among the women registered as unemployed, 44,775 started employment in 1999, about a quarter the number of men; among these, there were 23,890 aged 30+. As regards the activity sectors, in agriculture only 7,161 women started employment, compared to 42,211 men. In industry 10,329 women and 77,125 men were placed, while the situation is reversed in the domestic sector, which sees 5,353 placed women compared to a not insignificant figure of 2,814 for men. In public concerns, 10,143 women started employment and 14,366 men. The data relating to the professional qualifications of the women placed in a job reflect those of unemployment registration. The women started in employment are mostly “generic workers” (32,833), qualified workers (9,242), skilled workers (777) and clerical workers (1,923). The most common types of employment contract are temporary (21,816 women), part-time (11,202) and job training (1,657).

**Foreign domiciliary workers:** The INPS (National Institute of Social Security) observatory on foreign domiciliary and caregivers workers in Italy indicates the activity of 103,348 women and 23,031 men in 2002, with a total percentage variation between 2001 and 2002 of –11.1. The majority of these women come from Eastern Europe (30,246), from eastern Asia, in particular the Philippines (28,216), from South America (15,349) and from central and South Africa (7,872).

**Unregistered work:** Most foreign people work irregularly and are not registered in the pension system. According to Caritas data there is a large difference between the migrants entitled to stay in Italy for work and those who are insured by their company. ISTAT data show that in 1997 just 52% of them were insured. The large number of not insured persons mainly derives from domestic and care jobs of foreign women. The only empirical datum we currently have on migrant women entitled to get the pension is local. In Umbria a few

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1. See tab. cittadini stranieri iscritti al collocamento per tipo di iscrizione e seguenti, in [www.ismu.org/italiano/database/nazionale](http://www.ismu.org/italiano/database/nazionale)
2. See tab. cittadini extracomunitari avviati per tipo di avviamento e seguenti, in [www.ismu.org/italiano/database/nazionale](http://www.ismu.org/italiano/database/nazionale)
4. See Dossier statistico 1999, chapter 2
migrant widows with children are registered who receive the pension of their husband.

For the Netherlands comprehensive data is found on the labour market participation of older migrant women. In general, the rate for all women in the Netherlands aged 50-64 was 44 % in 2003 and 67 % for men. Employment rates among older people rose in all age categories up to 65 years in the period 1997-2002.

Labour market participation figures of older ethnic minority people aged 50-64 show large differences. The participation rate of Antillean and Surinamese women aged 50-64 is 45 %. For Antillean and Surinamese men these figures are 58 and 62 % respectively, whereas for Turk and Moroccan men (23% respectively 29%) this percentage is much lower. A large proportion of Turk and Moroccan men aged 55-64, who are not in employment, claim disability benefits. Disability is the most important reason for their exit from the labour market. Many Surinamese women aged 55-64 report also to have left the labour market for disability reasons.

Labour market participation of Turk and Moroccan women aged 50-64 is very low: only 7% for Turk women and 2% for Moroccan women in this age category. Many Moroccan women (90 %) have never been in employment in the Netherlands. Their very low level of labour market participation is related to the very low educational level of this group of women, as well as to their traditional views on the respective roles of men and women. For older Antillean women this figure is almost 70%. Many of these Antillean women have probably migrated later in life. In order to really understand these figures it is necessary to take into account the (different) migration histories of older ethnic minority people.

3.5 Material situation

The material situation of migrant women emerges to a great extent from the above-mentioned indicators such as cultural patterns for the labour market participation of women in general, the simple necessity to take up an employment because of being single or divorced, the individual educational background or working conditions.

The following national data on the income of migrant women 40+ are available in the countries under study:
<table>
<thead>
<tr>
<th>Themes</th>
<th>Listed Age Groups</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td></td>
<td>No official statistics available.</td>
</tr>
<tr>
<td>D</td>
<td>Foreign population x participation in labour force x marital status x sources of subsistence</td>
<td>Microcensus data. Problems: Missing values due to low frequencies</td>
</tr>
<tr>
<td></td>
<td>Recipients of social assistance x kind of assistance</td>
<td>Problems: Only “German recipients” and “recipients in total” listed. Numbers for foreign recipients have to be calculated. Only absolute numbers.</td>
</tr>
<tr>
<td></td>
<td>35-45; 45-55, 55-60; 60-65; 65+</td>
<td>Problem: Insufficient age differentiation</td>
</tr>
<tr>
<td></td>
<td>40-50; 50-60; 5 years steps until 85+</td>
<td>Two overview tables</td>
</tr>
<tr>
<td></td>
<td>18-60; 60+</td>
<td>Two overview tables</td>
</tr>
<tr>
<td></td>
<td>40-50; 50-60; 5 years steps until 85+</td>
<td>Two overview tables</td>
</tr>
<tr>
<td></td>
<td>25-50, 50-60, 60-65, 65-70, 70-75, 75+</td>
<td>Two overview tables</td>
</tr>
<tr>
<td></td>
<td>40-50, 50-60, 60-65, 65+</td>
<td>Two overview tables</td>
</tr>
<tr>
<td>I</td>
<td>Low incomes for low qualifications</td>
<td>More data are expected from INPS and, possibly, from ISTAT.</td>
</tr>
<tr>
<td></td>
<td>Available data are not broken down by groups of age</td>
<td></td>
</tr>
<tr>
<td>NL</td>
<td>Low incomes among households with a female head</td>
<td>Broken down by further characteristics: labour market position, presence of a partner and presence of children</td>
</tr>
<tr>
<td></td>
<td>Low incomes among single Surinamese and Antillean/Aruban mothers</td>
<td>Broken down by further characteristics: work, number of children, age of youngest child</td>
</tr>
<tr>
<td></td>
<td>18-24, 24-44, 46-64, 65-74, 75+</td>
<td></td>
</tr>
<tr>
<td></td>
<td>18-29, 30-39, 40-64</td>
<td></td>
</tr>
</tbody>
</table>

For Austria, there are no statistics available on the income situation of older migrant women. However, there is research data published on the income situation of older (60+) migrant men and women living in Vienna, indicating at substantial income differences between older migrant men and women on one side and older
Austrians and non-Austrians on the other. Compared to others, older migrant women are always at the strongest disadvantage:

- In 1998, 8% of older Austrian men and 12% of older Austrian women had a monthly income below ATS 8,000, compared to 15% men and 30% women from ex-Yugoslavia and 19% of older Turkish men and 39% of older Turkish women.
- More older migrant women than older Austrian women have no income of their own: 12% (Austrian women), 19% (ex-Yugoslavian women) and 23% (Turkish women).  

Other available data on the income situation of migrant men and women (e.g. in comparison to the Austrian population) are not broken down by age.

In Germany, according to the heterogeneity of migrant women’s economic activity their income situation is very divers. But for women from the first generation of guest workers the following suggestions can be made:

- Income from gainful employment: There is hardly any representative data available on older migrant women’s income from gainful employment. But it can be derived from the economic sectors and the professional status of migrant women 40+ that they are at a risk of very low income.
- Income from social assistance: Older foreign women have the highest rate of social benefits recipients within the population. Their rates are almost 10 times higher than that of German women 40+, clearly higher that that of migrant men 40+ and slightly higher than that of younger migrants.
- Income from pensions: Foreign women receive less often and lower pensions from the German pension system than German women as well as migrant men.

In Italy, information on the income of foreign women 40+ are not available. From ISTAT data, based on INPS (National Institute of Social Security) files, in 2001 the average income of foreign population varied from 855 euros per month as "generic worker" to 1,239 euros as qualified worker or employee. Data show that in the examined work sectors between 1999 and 2001 the income of foreign population – not specified according to gender – increased significantly less compared to that of the total number of workers in the same sectors.

For the Netherlands there are again very comprehensive data: The SCP Poverty Monitor concludes that a third of non-Western ethnic minority households are on a low income, compared with 11% of native Dutch households. Poverty is particularly prevalent among ‘other’ non-western ethnic minority and Moroccan households. 19% of the poor households in the Netherlands belong to a non-Western ethnic minority group, which is 2,5 times as high as may be expected based on

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1 See Reinprecht Christoph: Ältere MigrantInnen in Wien. Empirische Studien zu Lebensplanung, sozialer Integration und Altersplanung, Wien 1999
2 See ISTAT, La situazione del paese nel 2002, 2003, p. 222
their share in the population. Thus, poverty is becoming increasingly “ethnicised”, if only because the share of minorities of the population is growing.\footnote{Social and Cultural Planning Office (SCP), The Poor Side of the Netherlands: Results from the Dutch “Poverty Monitor”, 2004, p. 90}

The SCP Poverty Monitor also confirms earlier research in the United Kingdom and the United States that women are over-represented in the poor population. The findings show that since the end of the 1980s female breadwinners run three times the risk of being poor compared with households with a male head. The key risk groups are (non-student) young women aged up to 25, older women aged 75 and over and benefit recipients. Both single older women and single mothers have a higher poverty risk than the average female household in the Netherlands. Women of Creole-Surinamese origin form a special category of single mothers, since only a relatively small proportion of them – fewer than 40% - fall into the low income category.\footnote{Social and Cultural Planning Office (SCP), The Poor Side of the Netherlands: Results from the Dutch “Poverty Monitor”, 2004, p. 109}

Non-active persons, those on benefit and pensioners are often on a low income. Non-western ethnic minorities generally receive less in benefit than the native population. This has to do partly with the fact that they have worked in low-paid jobs or, if they are retired, they often have an inadequate old-age pension because they have not lived in the Netherlands for 40 years. Their supplementary pension is often low as well. At the same time there are fewer dual incomes among household minorities. Among Turks and Moroccans this is due to the low level of female employment; among Surinamese and Antilleans it is a consequence of the high incidence of one parent (female household) families.\footnote{Social and Cultural Planning Office (SCP), The Poor Side of the Netherlands: Results from the Dutch “Poverty Monitor”, 2004, p. 91}
4. Summary and conclusions on actions to be taken

Taking the above-mentioned results in overall consideration, there is no doubt about an extremely poor state of knowledge on the situation of older migrant women in Europe. Although the data on the previous pages convincingly enough indicate, that older migrant women are facing multiple discrimination, it must be taken into account, that most of this data referred to older “foreign” women and not necessarily older “migrant” women, including those who decided for naturalisation and thus disappear from official statistics.

If people’s migration background is hardly traceable in the data which are at disposal for research, they only allow for assumptions concerning the situation of migrants as a whole, let alone sub-groups in them like older migrant women. In many cases the available data at national level do not allow for differentiations for migrants from EU countries and non-EU countries. This leads to the result, that data e.g. on the educational level of “foreigners” in Austria put together the hardly comparable social contexts of Dutch and Senegalese migrants in one category.

Given this background there is good reason to fear, that the social position of older migrant women from non-EU countries is in many cases much worse than mirrored in the data which are presented in this report.

The main question arising from these results is if the actual procedures of data collection can still be considered adequate. To be present in official statistics has always been also an indicator of the societal status of a specific group, the public awareness which they are given:

• After years of discussion, the approach of the necessity to gender the data in official statistics, seems to have arrived at a consensus within most countries of the European Union; the differences in the lives of men and women are becoming clearly visible.

• At present, the argument is being put forward by the European Advisory Committee on Statistical Information in the Economic and Social Spheres (CEIES)\(^1\), that the “enaging” of data at European level is necessary to get prepared for the forth-coming, historically unprecedented challenges of the demographic change; the life contexts of older and younger people deserve more and differentiated attention.

• In the continuing process of globalisation, migration background may become another crucial category against which basic circumstances of person like work or income would be measured.

Although the aim to protect persons of a specific ethnicity from potential abuse by the state are derived from morally respectable concerns, the invisibility of migrants or their inaccurate profile in most European studies and statistics may also contribute to their disadvantages – policy-makers need facts and figures in order to

\(^1\) Opinion given by the European Advisory Committee on Statistical Information in the Economic and Social Spheres (CEIES) in the 18th CEIES Seminar "Active Ageing Statistics", 2002
recognizes and tackle societal problems. A thorough and consensus-oriented debate is necessary at European level in order to assess the pros and cons in a potential reconsideration of present practices in the gathering and processing of data.

Irrespective of all limitations and inaccuracies in the knowledge of the social position of older migrant women, a few statements shall be put forward:

- **Marital status:** The marital status of migrant women 40+ strongly depends from their cultural background. In general, they have higher probability to be married than native women at that age. Turkish and Moroccan women are relatively seldom single or divorced. In contrast to that, the marriage ratio in Austria is especially low among women 40+ from eastern Europe and in the Netherlands among women 40+ with a Surinamese or Antillean migration background.

- **Educational level:** On an average, foreign women 40+ in the countries under study have significantly lower educational attainments than foreign men or native women of their age. The educational level of women from the first generation of guest workers or older women from non-EU countries are especially low.

- **Labour market participation:** On an average, foreign women 40+ in the countries under study have lower employment rates than foreign men or native women of their age. But exceptions are found
  - in Austria for women 40+ from a former Yugoslavian country,
  - in Germany for widowed and divorced foreign women 40+ and
  - in the Netherlands, where women with a Surinamese or Antillean migration background have a very high labour market participation rate.

- **Material situation:** As a result of their lower educational status and labour market participation, there are substantial income differences between foreign women 40+ and foreign men or native women of their age. As in other areas, too, foreign women 40+ are at the strongest disadvantage in terms of income.

In most respects, a differentiation between EU nationals and non-EU nationals within the foreign populations is important (yet often not possible with the available data). As we know as regards the integration of migrants and their offspring into the labour market, “the performance of non-EU nationals appears to have deteriorated more than that of EU nationals during the last recession, and the discrepancy in terms of employment and unemployment rates has not been significantly reduced afterwards. … Among non-EU nationals, women and older workers in particular are lagging behind.”

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In accordance to this finding, the Dutch Poverty Monitor points out that one third of non-Western ethnic minority households are on a low income while each fifth poor household is comprised by members of a non-Western ethnic minority group. Both ratios are 2.5 to 3 times higher than they would if the same conditions applied to non-EU nationals as for Dutch households.

There is no doubt in the statistical forecasts in the countries under study in this project, that the size of their foreign population will increase and they will undergo the same or an even faster process of structural ageing as the domestic population. As a country with an comparably long immigration history, Germany has a foreign population which is older than that in other countries: Already today almost each second man (47.9%) and woman (46.2%) with a foreign nationality is older than 40 years.

As regards the growing relevance of migration the European Commission adopted a Communication on Immigration, Integration and Employment which looks at the role of immigration in the context of demographic change and suggests ways to promote integration of immigrants. Three main policy messages emerge from this Communication:

1. Increased immigration flows are not only likely due to push factors, they become also increasingly necessary to fill the needs of the labour market as EU employment is likely to start falling after 2010.
2. The European Union must achieve better integration of immigrants. This is a key condition in preparing for future immigration.
3. The European Union can and should take the necessary initiatives to provide a more coherent framework at EU level.

While the Commission is especially called upon to intensify its efforts in a number of areas to provide a more coherent European framework for integration and ensure that the contribution of immigrants is fully realized, integration measures as such remain the primary responsibility of the European member states.

With view to migrant women in general and older migrant women in particular, such integration measures should first of all be based on more knowledge than that which is available today in most of the European member states. In order to draw conclusions at European level, it is furthermore necessary to provide quantitative and qualitative research in various fields (education, employment, pension status etc.), which is also apt for a comparative analysis.

All in all, older migrant women need integration measures, which tackle each of the factors leading to discrimination and exclusion: age + gender + ethnicity. As regards their labour market participation, the individual dealing with

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• age-related issues, such as providing a better access of older employees to education and training opportunities and other means to reduce their higher risk of getting unemployed or being even forced to leave the labour market,
• gender-related issues, such as the reduction of the general gender pay gap, by specifically taking into account specific groups of women (migrant women, older women etc.) or the creation of facilities for a better combination of family work and gainful employment for both women and men,
• ethnicity-related issues, such as the abolition of discriminating legal regulations for migrant workers or the recognition of the title of education that migrant people have obtained in their countries of origin,
would improve the situation of older people, women and persons with a migration background in general, and thus also the situation of older migrant women.

But there is reason to fear, that age, gender and ethnicity do not only add to disadvantages, but that there is also an exponentiating factor in being an older women, a migrant woman or an older migrant. For that reason, older migrant women need to obtain the status of a target group of their own. If older migrant women would rather be considered a societal resource than a burden – using for example their proficiency in a foreign language as starting point for reflections – the design of specific support measures should not be too difficult. Older migrant women could, just to mention one example, be trained for work in residential homes for old people, where an increasing number of residents with a migration background is observed. But the same is true for quite a number of employment opportunities in the area of person-related services where the familiarity with specific cultural contexts can be the key for offers of high quality.

In addition, general awareness must be raised by the government, social partners and NGOs amongst women, in particular migrant women, of existing and future pension problems. As the recent German experience of introducing compulsory social security contributions in jobs like cleaning in individual households show, acting for disadvantaged people instead of involving them into decisions does not lead to the desired results. After a wave of protests from all sides, including the beneficiaries of the initiative, the government was forced to withdraw its plans.

Older migrant women must be stimulated to take own responsibility by target-group-oriented counselling agencies which should also be able to offer a number of training and job opportunities to all those who are ready to work on their own solutions. Also institutions of the second labour-market, e.g. employment projects and cooperatives, should further develop and enlarge their concepts (still mainly oriented at younger unemployed persons) to also be able to offer a chance to the up to now broadly invisible group of older migrant women.
Appendices

- Fact sheet: “Migrant women 40+ in Austria”
- Fact sheet: “Migrant women 40+ in Germany”
- Fact sheet: “Migrant women 40+ in Italy”
- Fact sheet: “Migrant women 40+ in the Netherlands”
1. Most important migrant groups in Austria

2. Immigration to Austria in a historical perspective

Like most of the European countries, Austria was a country of emigration rather than immigration until the years after World War II. At that time, Austria was, as other Western European states, confronted with a lack of labour supply. In 1961, the Social Partners agreed for the first time on recruiting foreign workers (“Raab-Olah-Abkommen”). In this year, the percentage of the non-Austrian population was 1.4. In 1973/74, the peak of the labour immigration, 4.1% of the total population were non-Austrians. During these years, the immigration was strongly linked to labour which shaped the immigrating population: In 1971, for example, the percentage of women (in the non-Austrian population) was only 38%, the share of children younger than 15 was under 15%.

In addition to the labour immigration, there were considerably high numbers of refugees coming to (and/or through) Austria: 197.000 (Hungary, 1956), 162.000 (Czechoslovakia, 1968) and 120.000-150.000 (Poland, 1980/82). As regards the two migration waves in 1968 and 1980/81, Austria was more a country of transit than of immigration, e.g. 1968 only 12.000 of the 162.000 sought asylum in Austria.

In 1974, the recruitment of foreign workers was stopped (as in Germany in 1973 and in Switzerland in 1972), and the following years were characterized by a phase of family reunions: Between 1974 and 1984 the percentage of foreign workers declined by 40% whereas the percentage of non-Austrians within the total population remained unchanged.

After the end of the Communist dominance in Central and Eastern Europe, there was some fear in Austria that large numbers of foreigners would seek asylum. However, these expectations were not met. The wars in Croatia (1991) and Bosnia Herzegovina (1992/93) led to high numbers of refugees migrating to Western European countries, amongst those Austria. This and the recruitment of foreign workers in the late 1980s because of an economic pick-up increased the number of the foreign population from 387.000 (5.1%) in 1989 to 690.000 (8.6%) in 1993.

The Aufenthaltsgesetz (AufG) which came into force in 1993, was the beginning of a conceptually new immigration policy in Austria and stopped the immigration trend of the years prior to 1993. The Integrationspaket of 1997 even more restricted the legal possibilities for those willing to migrate to Austria. Between 1996 and 2000, 312.000 migrated to Austria. More than a quarter (28%) of all new immigrants were from the succession countries of the former Yugoslavia. (Münz/Zuser/Kytir 2003)
3. Statistical restrictions for the access of knowledge about migrants in Austria

Citizenship is the dominant concept used for data collection in Austria. Only a few datasets consider other concepts. The concept of ethnicity (Volkgruppe) is only used in policies regarding the autochthonous minorities of Austrian citizenship but is not applied to migrants. Ethnic affiliation is not included in the census. (www.euro.centre.org/compstat)

Dass in Österreich in der öffentlichen und sozialpolitischen Debatte das unscharfe Konzept “AusländerIn” vorherrschend ist, kann als Ausdruck eines bislang nur wenig entwickelten gesellschaftlichen Bewusstseins gedeutet werden [...] Dies manifestiert sich auch im äußerst dürftigen Berichtswesen zu Migration und Einwanderung, wozu auch eine amtliche Statistik zählt, deren Kategorien der Wirklichkeit einer Einwanderungsgesellschaft nicht angemessen sind. (Reinprecht 2003)

In general it can be said, that only few data exist on the foreign or immigrant population in Austria. Information on the combined issue of gender/migration is very scarce, especially if someone additionally wants to take age into account. Although e.g. the Austrian census in principle contains information on citizenship, country of birth and language, statistical information based on country of birth and language are not broken down by gender or/and age. The same is true for the Microcensus. The Arbeitskräfteerhebung provides a little information on country of birth broken down by gender and/or age. As far as the issues of employment/pensions/incomes (the major topics of concern for the A+G+E project) combined with the variables migration/gender/age, statistical knowledge is extremely scarce.

Some data (e.g population and education data) that is collected but not published could be ordered (with considerable costs) from Statistics Austria or other organisations (e.g. as in the case of administrative labour market data).

4. Demographical data

Foreign population (=non-Austrian citizenship, EU and non EU countries) by age groups and gender (absolute numbers) (census 2001)

<table>
<thead>
<tr>
<th>Age group</th>
<th>Male EU country</th>
<th>Male Non EU</th>
<th>Female EU country</th>
<th>Female Non EU</th>
<th>Total EU country</th>
<th>Total Non EU</th>
</tr>
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<tr>
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<td>30-34</td>
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</table>
2,066,472 residents of Austria are women 40+, thus they represent approximately one quarter of the Austrian population (25.71%). A vast majority of them, i.e. 1,961,742 (approx. 94.9%), have the Austrian citizenship. 104,730 (approx. 5.1%) are non-Austrian citizens of which 24,518 have EU citizenship and 80,212 a non-EU citizenship. Thus – if we take these 80,212 persons as a point of reference – approximately 1% of the Austrian population may be considered as “migrant” (i.e. not in possession of an Austrian citizenship) women aged 40+. The percentage of “migrant” men aged 40+ is slightly higher: 1.3%. As for the non-Austrian population (non-EU countries!) in general, the biggest groups are women from former Yugoslavia (Bosnia and Herzegovina, Serbia and Montenegro) and women with a Turkish citizenship. These groups make up for almost half of non-Austrian women aged 40+. (Statistik Austria 2002, own calculations)

### 4.1 Future perspectives for the number of older migrants in Austria

In 2001, the percentage of elderly people (60+) within the group of non-Austrians was 7%, which was clearly below the percentage of elderly people (60+) within the Austrian population (22.4%). Compared to the census of 1991, the share of older migrants (6.3%) has risen more sharply than for the Austrian population (21.1%). In view of declining immigration rates, the migrant population will “become older”: Forecasts indicate that the age patterns of the migrant population will equal those of the Austrian population by 2021. (Reinprecht 2003)

### 5. Marital status of migrant women 40+

No recent data on marital status of older migrant women is available for Austria. In 1993, data on the marital status of older (60+!) migrant men and women was published: 6% of older Turkish women/12% of older women from ex-Yugoslavia (in comparison to 10% of older Austrian women) have never been married. 4% of older Turkish women/13% of older women from ex-Yugoslavia (in comparison to 5% of older Austrian women) were divorced. 39% of older Turkish women/37% of older women from ex-Yugoslavia (in comparison to 48% of older Austria women) were widows (Reinprecht 1998).

### 6. Educational background of migrant women 40

There are no statistics published on the educational background of older migrant women. However, there is indication from research carried out amongst older migrants living in Vienna that older (60+) migrant women have a relatively low level of education and training: 81% of older Turkish and 70% of older ex-Yugoslavian women (in comparison to 67% of older Turkish and 55% of older ex-Yugoslavian men) have no form of professional training. The same patterns are visible for the levels of educational attainment (Reinprecht 1998).
7. Labour market participation of migrant women 40+

Employed foreigners 40+ by age and gender (absolute numbers)

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(see Hauptverband, 2004, own calculations)

Labour market participation rates (labour force concept) by age, gender and citizenship

<table>
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<tr>
<th>Age</th>
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<th>Female</th>
<th>Total</th>
</tr>
</thead>
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<td>89.3</td>
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<tr>
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<td>94.9</td>
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<td>75.0</td>
<td>96.5</td>
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<td>Other</td>
<td>34.4</td>
<td>39.0</td>
<td>54.8</td>
</tr>
</tbody>
</table>

(see Statistik Austria, 2004)

In Austria, the labour market participation rate of foreign women 40+ is lower than that of foreign men 40+. This is especially true for Turkish women for whom their rate sharply declines after the age of 44 (from 56.2% to 19.9%), 10 years earlier...
than in other groups of foreign women. Notable is, however, that women 40+ from former Yugoslavia have a higher participation rate than Austrian women at that age.

8. Income situation

There are no statistics available on the income situation of older migrant women. However, there is research data published on the income situation of older (60+) migrant men and women (living in Vienna): There are substantial income differences between older migrant men and women and between older Austrians and non-Austrians. Compared to these other groups, older migrant women are at the strongest disadvantage. In 1998, 8% of older Austrian men and 12% of older Austrian women had a monthly income below ATS 8,000, compared to 15% (men) and 30% (women) from ex-Yugoslavia and 19% of older Turkish men and 39% of older Turkish women. More older migrant women than older Austrian women have no income of their own: 12% (Austrian women), 19% (ex-Yugoslavians) and 23% (Turkish women) (Reinprecht 1998). Other available data on the income situation of migrant men and women (e.g. in comparison to the Austrian population) (see e.g. Biffl (2003) is not broken down by age.

References

http://www.euro.centre.org/compstat
Fact sheet: “Migrant women 40+ in Germany”
Mone Spindler, November 2004

- Problems with access to statistical data on older migrant women
  1. Only little representative data available
  2. Only indicator surveyed is “nationality”
     → Migrants who adopted German nationality and German resettlers from Eastern Europe (“Aussiedler”) are not represented in the statistics.
  3. Problems of the data available:
     - Micro-census: Often no values for older migrant women (Absolute frequencies for this group are too small)
     - Central register for foreigners (Ausländerzentralregister): Not up to date
     - Items “age”, “gender” and “nationality” only listed together in basis data but not for further interesting items

- Demographic characteristics

Table 1: Foreign population in Germany per age and gender (2002)

<table>
<thead>
<tr>
<th>Age</th>
<th>Women Absolute</th>
<th>% of total population of age group</th>
<th>Men Absolute</th>
<th>% of total population of age group</th>
</tr>
</thead>
<tbody>
<tr>
<td>under 6</td>
<td>195,666</td>
<td>4.23</td>
<td>206,891</td>
<td>4.47</td>
</tr>
<tr>
<td>6-12</td>
<td>260,218</td>
<td>5.31</td>
<td>272,653</td>
<td>5.56</td>
</tr>
<tr>
<td>12-18</td>
<td>264,967</td>
<td>4.64</td>
<td>284,999</td>
<td>4.99</td>
</tr>
<tr>
<td>18-25</td>
<td>432,164</td>
<td>6.46</td>
<td>434,878</td>
<td>6.50</td>
</tr>
<tr>
<td>25-30</td>
<td>409,185</td>
<td>8.74</td>
<td>433,583</td>
<td>9.27</td>
</tr>
<tr>
<td>30-35</td>
<td>401,964</td>
<td>6.62</td>
<td>456,948</td>
<td>7.53</td>
</tr>
<tr>
<td>35-40</td>
<td>319,759</td>
<td>4.42</td>
<td>406,138</td>
<td>5.61</td>
</tr>
<tr>
<td>40-45</td>
<td>248,873</td>
<td>3.67</td>
<td>309,627</td>
<td>4.57</td>
</tr>
<tr>
<td>45-50</td>
<td>223,880</td>
<td>3.80</td>
<td>243,759</td>
<td>4.14</td>
</tr>
<tr>
<td>50-55</td>
<td>229,744</td>
<td>4.25</td>
<td>222,544</td>
<td>4.11</td>
</tr>
<tr>
<td>55-60</td>
<td>168,423</td>
<td>3.79</td>
<td>206,139</td>
<td>4.64</td>
</tr>
<tr>
<td>65-70</td>
<td>121,693</td>
<td>2.15</td>
<td>174,020</td>
<td>3.07</td>
</tr>
<tr>
<td>70-75</td>
<td>125,348</td>
<td>1.53</td>
<td>161,778</td>
<td>1.97</td>
</tr>
<tr>
<td>75 over</td>
<td>74,980</td>
<td>1.21</td>
<td>57,130</td>
<td>0.92</td>
</tr>
</tbody>
</table>

Total: 3,476,864 4.21 3,871,087 4.69

Source: Own calculations from Statistisches Bundesamt (ed)(2004): Strukturdaten und Integrationsindikatoren über die ausländische Bevölkerung in Deutschland 2003

Today

Other than in the German population:
• Age structure of migrant women is younger than that of German women
• Smaller feminisation of old age: Less migrant women 40+ than migrant men 40+. Only in age group 75+ women outnumber men.

Future prospects*

As in the German population:
• Growth of the older migrant population: Until 2030 the migrant population 60+ will almost have quintupled in comparison to 1999.
• Ageing of the migrant population: Until 2050 the share of the age group 60+ in the total migrant population will have reached the level of the German population.

* see BMSFSJ 2001
Most frequent citizenships

Graph 1: Foreign population per citizenship

<table>
<thead>
<tr>
<th>Citizenship</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Turkish</td>
<td>26%</td>
</tr>
<tr>
<td>Italian</td>
<td>8%</td>
</tr>
<tr>
<td>Serbian and Montenegro</td>
<td>8%</td>
</tr>
<tr>
<td>Greek</td>
<td>5%</td>
</tr>
<tr>
<td>Polish</td>
<td>4%</td>
</tr>
<tr>
<td>Of other citizenship</td>
<td>49%</td>
</tr>
</tbody>
</table>

Source: Own calculations from Statistisches Bundesamt 2004

About half of the 7,3 million foreigners in Germany have Turkish, Italian, Serbian, Montenegrion, Greek or Polish citizenship. This reflects the migration history of Germany:

Migration history

The migration phases most important to Germany are:

- Migration and population exchanges after World War II
- Most important as regards the share of foreign population: Recruitment of guest workers (1960s to 1973) from Turkey, Italy, former Yugoslavia, Greece, Spain etc. and the consequing family reunion and formation
- Opening of Central and Eastern Europe after 1989

The top 4 non-EU citizenship groups among foreigners in Germany:

<table>
<thead>
<tr>
<th>Rank</th>
<th>Citizenship</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Turkey</td>
</tr>
<tr>
<td>2</td>
<td>Serbia and Montenegro</td>
</tr>
<tr>
<td>3</td>
<td>Croatia</td>
</tr>
<tr>
<td>4</td>
<td>Bosnia</td>
</tr>
</tbody>
</table>

Regional distribution

The share of the foreign population is especially high in West-German federal states (i.e. Baden-Wuerttemberg, Hessia, North Rhine Westphalia) and city states (Hamburg, Berlin, Bremen). Significantly fewer foreigners live in East-German federal states (i.e. Thuringia, Saxony-Anhalt, Mecklenburg-Western Pomerania). The highest percentages of foreign population are to be found in big urban areas (see table).

<table>
<thead>
<tr>
<th>German cities with the highest percentages of foreign population</th>
</tr>
</thead>
<tbody>
<tr>
<td>Offenbach am Main 31.4 %</td>
</tr>
<tr>
<td>Frankfurt am Main 25.9 %</td>
</tr>
<tr>
<td>München 23.0 %</td>
</tr>
<tr>
<td>Stuttgart 22.3 %</td>
</tr>
</tbody>
</table>

The living situation of migrant women 40+

Migrant women 40+ are a very heterogeneous group:

<table>
<thead>
<tr>
<th>Their situation differs significantly according to social strata, age, migration history, disability/illness, sexuality and place of residence. Nevertheless characteristics of their situation can be made out and common problems become clear.</th>
</tr>
</thead>
</table>

### Household structure

In contrast to older German women foreign women 40+ live:
- More often live in households with 3 or more persons and with 2 or more generations,
- Less often in single person households.

→ This will change with the ageing of this population group

### Marital status

In contrast to older German women foreign women 40+ are:
- More often married,
- Less often divorced,
- Less often widowed.

→ This will change with the ageing of this population group

### Educational attainments

Foreign women 40+ have clearly lower general educational attainments as well as professional attainments than:
- German women,
- Foreign men.

It is particularly remarkable that:
- About 20% of foreign women 40+ have no general educational attainments,
- About 50% of foreign women 40+ have no professional attainments.

→ Positive prospective for younger cohorts: Their educational level is higher.

7
The work situation of migrant women 40+

There are very wide differences in the economic activities of older migrant women. But the working lives of women from the first generation of guest workers can be characterised as follows:

<table>
<thead>
<tr>
<th>Labour force participation</th>
<th>Economic sectors</th>
</tr>
</thead>
<tbody>
<tr>
<td>The labour force participation rate of female foreigners is lower than that of:</td>
<td>The main sectors of employment are:</td>
</tr>
<tr>
<td>• German women (except for the group of widowed and divorced and the age group 60+),</td>
<td>• low-tech producing industry</td>
</tr>
<tr>
<td>• Foreign men.</td>
<td>• agriculture</td>
</tr>
<tr>
<td>→ Nevertheless the economic activity of foreign women 40+ is often underestimated: About 20% of the recruited guest workers were women.</td>
<td>• gastronomy</td>
</tr>
<tr>
<td></td>
<td>• cleaning business</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Unemployment</th>
<th>Unpaid work in the family</th>
</tr>
</thead>
<tbody>
<tr>
<td>• The unemployment rate of foreign persons 40+ is lower than that of Germans of the same age.</td>
<td>As for women in general it is often forgotten that migrant women 40+ do the bigger part of unpaid work in the family such as:</td>
</tr>
<tr>
<td>But: Up to the age of 55 foreign women are markedly more often affected by unemployment than foreign men of the same age.</td>
<td>• Domestic work,</td>
</tr>
<tr>
<td>→ Therefore studies stress older migrant women’s high risk of unemployment, especially long-term unemployment.</td>
<td>• Parenting.</td>
</tr>
<tr>
<td></td>
<td>• Care for disabled older relatives.</td>
</tr>
</tbody>
</table>

Other characteristics:

- Important economic sectors: low-tech producing industry, agriculture, gastronomy, cleaning business
- Precarious work: High percentage of undocumented labour  
  → No entitlements to the social insurance system  
  → Not registered in the labour market statistics
- Irregular work: Short periods, high spatial mobility
- Low-skill work: On the lowest level of hierarchy within the enterprise
- Extremely burdening working conditions: piecework, shift work, nightwork, high safety and health risks
The income situation of migrant women 40+

According to the heterogeneity of migrant women’s economic activity their income situation is very diver. But for women from the first generation of guest workers the following trends can be given:

<table>
<thead>
<tr>
<th>Income from gainful employment</th>
<th>Income from social assistance</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Hardly any representative data is available.</td>
<td>Foreign women have the highest rate of social benefits recipients within the population. Their rates are:</td>
</tr>
<tr>
<td><strong>But</strong>: It can be derived from the economic sectors and the professional status of migrant women 40+ that they are at a risk of very low income.</td>
<td>• Almost 10 times higher than that of German women 40+,</td>
</tr>
<tr>
<td></td>
<td>• Clearly higher that that of migrant men 40+,</td>
</tr>
<tr>
<td></td>
<td>• Slightly higher than that of younger migrants.</td>
</tr>
</tbody>
</table>

Income from pensions

Foreign women receive less often and lower pensions from the German pension system than German women as well as migrant men. This is because they are doubly disadvantaged by the German pension system:

<table>
<thead>
<tr>
<th>Disadvantages in the German pension system related to</th>
<th>Gender</th>
<th>Migration</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Statutory pension insurance</strong></td>
<td>• Unpaid family work is not fully assessed</td>
<td>• Work in low paid sectors leads to low or no pension claims</td>
</tr>
<tr>
<td></td>
<td>• At an average women earn less then men</td>
<td>• Work related health impairments lead to less lucrative kinds of pension</td>
</tr>
<tr>
<td></td>
<td>• Pension for surviving spouses; Women’s provision for old age depends on marriage</td>
<td>• Disadvantages due to transnational biographies: Periods abroad are not fully assessed</td>
</tr>
<tr>
<td><strong>Company pension</strong></td>
<td>• Time limit for non-forfeiture (30 years) contradicts to giving birth to children before the age of 30</td>
<td>Studies missing</td>
</tr>
<tr>
<td><strong>Private pension insurance</strong></td>
<td>• Poor spreading and small benefits due to their small financial scope</td>
<td>• Poor spreading and small benefits due to small financial scope</td>
</tr>
<tr>
<td></td>
<td>• Higher contributions and/or less benefits for women due to their higher life expectancy</td>
<td>• “Riester-Rente”: State benefits have to be paid back if the insured person lives or works abroad</td>
</tr>
</tbody>
</table>

→ Usually migrants also receive pensions from foreign pension insurances. Unfortunately no further information are available on entitlements and benefits.
For most migrants from the first generation of guest workers the decision to migrate to Germany was inseparable from the idea to return to their country of origin after retirement. Now that this generation has turned old the situation is more diverse. There are three models to be observed:

1. Staying in Germany
2. Transnational circular migration between Germany and the country of origin
3. Returning to the country of origin

There are several reasons for staying (partly) in Germany:
- Integration in the system of health care and provision for old age.
- Better economic situation than in the country of origin.
- Children living in Germany
- Feeling home in Germany

There seem to be differences in the pattern of remigration according to the country of origin:

- The majority of migrants with Italian background returned to Italy.
- The majority of migrants with Turkish background did not return to Turkey.
Immigration in Italy has a recent history. It has become a relevant phenomenon over the recent 15 years. At first men came looking for a job, afterwards women joined the family and/or they came looking for a job as well.

The Country of origin of the largest part of the migrant women resident in Italy is Europe, that is Member States of the EU, including those which recently have become members, and the Central-East Europe. Migrant women coming from European countries and living in Italy were, in 2001, 319,592. The geographical area where the second largest part of migrant women living in Italy come from is Africa with 152,625 women, and Morocco in first line with 71,595 women. From Asia come 104,438 women, of these 22,747 women come from China, and 32,989 from Philippines; from South America come 94,964 women, and among these 18,479 come from Peru, and 13,643 come from Brazil.

The largest and more significant statistical work on the population currently living in Italy is the Census 2001. Unfortunately several data, and among these the Education and Work data regarding the foreign population, are not available for free yet. Information on the income of migrant people living in Italy were expected from INPS, but they could not have been obtained either.

As for demographical data of migrant resident absolute numbers according to age categories and gender are given below:

<table>
<thead>
<tr>
<th>Age groups</th>
<th>Males</th>
<th>Females</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 5</td>
<td>54,883</td>
<td>51,972</td>
<td>106,855</td>
</tr>
<tr>
<td>From 5 to 9</td>
<td>39,494</td>
<td>37,163</td>
<td>76,657</td>
</tr>
<tr>
<td>From 10 to 14</td>
<td>33,783</td>
<td>30,536</td>
<td>64,319</td>
</tr>
<tr>
<td>From 15 to 19</td>
<td>34,669</td>
<td>29,242</td>
<td>63,911</td>
</tr>
<tr>
<td>From 20 a 24</td>
<td>43,824</td>
<td>55,535</td>
<td>99,359</td>
</tr>
<tr>
<td>From 25 to 29</td>
<td>75,529</td>
<td>95,977</td>
<td>171,506</td>
</tr>
<tr>
<td>From 30 to 34</td>
<td>106,698</td>
<td>103,929</td>
<td>210,627</td>
</tr>
<tr>
<td>From 35 to 39</td>
<td>99,614</td>
<td>84,117</td>
<td>183,731</td>
</tr>
<tr>
<td>From 40 to 44</td>
<td>68,594</td>
<td>58,896</td>
<td>127,490</td>
</tr>
<tr>
<td>From 45 to 49</td>
<td>41,639</td>
<td>39,196</td>
<td>80,835</td>
</tr>
<tr>
<td>From 50 to 54</td>
<td>22,420</td>
<td>26,786</td>
<td>49,206</td>
</tr>
<tr>
<td>From 55 to 59</td>
<td>12,243</td>
<td>17,892</td>
<td>30,135</td>
</tr>
<tr>
<td>From 60 to 64</td>
<td>9,212</td>
<td>14,294</td>
<td>23,506</td>
</tr>
<tr>
<td>From 65 to 69</td>
<td>6,441</td>
<td>9,544</td>
<td>15,985</td>
</tr>
<tr>
<td>From 70 to 74</td>
<td>4,711</td>
<td>7,006</td>
<td>11,717</td>
</tr>
<tr>
<td>75 +</td>
<td>6,940</td>
<td>12,110</td>
<td>19,050</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>660,694</strong></td>
<td><strong>674,195</strong></td>
<td><strong>1,334,889</strong></td>
</tr>
</tbody>
</table>
The percentage of the foreign population living in Italy is 2.3% (Census 2001), that is about one million persons more compared to 1991, when it counted 0.6% (Census 1991).

In consideration of the quite young foreign population currently living in Italy, you can foresee an ageing foreign population in future, and the structure of the Italian population will be similar to that of the Northern European countries, such as France and Germany, where two generations of migrant families are living.

As for the marital status of migrant women 40+ living in Italy data are the following: 115,978 women 40+ are married, 4,100 women are divorced, 10,877 divorced, 22,759 widows, 31,010 single It can be stated that only a minority of foreign women 45+ is single (a notable share of single women aged 40 is getting married before the age of 45).

The most recent statistics dossier Caritas/Migrantes, by Caritas, October 2004, page 72, states that, according to the Census 1991 (dossier statistico '94 page 135)., the foreign population living in Italy has a high education level. Unfortunately general and recent data on the educational background of migrant women 40+ living in Italy are not available.

The available data which we were able to find and that will be shown below are broken down by gender, some of them are also broken down by age (under 25, 25 - 40 and 40+) but them are not compared. These data come from "L'offerta formativa dei Centri Territoriali Permanenti" ("Training possibilities at the Permanent Territorial Centres"), which say that 6.33% of the foreign women who attend the Permanent Territorial Centres are women over 40, and among migrant women who attend the Permanent Territorial Centres, 15.41% have Primary School licence or no education at all, 13.91% have Secondary School licence, 12.10% have high School degree, 4.01% have University degree (study carried out in 2003 by the Directorate General for post-secondary and adult education and for integrated courses, www.miur.it/istruzione/pubblicazioni/anno2003/)

From data made available by the ISMU we know that foreign women registered as unemployed are 80,804, 68,453 of them have no education, 8,970 have primary school licences, 2,443 have high school degrees, and 938 have university degrees. Among the employed foreign women, 44,775 in total, 38,827 have no academic qualification. 4,768 have completed obligatory schooling, 942 have high school diploma, and 238 have a university degree.

On 31/12/1999 there were 38,919 foreign women registered as unemployed in search of a first job, and 41,885 formerly employed, making a total of 80,804, compared to 13,8242 men. Of these women, 49,812 are aged 30 and over. The sectors of activity show significant differences between men and women. Among women the "other activities" sector, totalling 17,599 women, is predominant. The number of men in the same sector is slightly higher, probably owing to the higher number of men registered. "Domestic work" has 9,469 women registered, com-
pared to 3.978 men, and “public concerns” 3.206 women and 4.852 men. The agricultural sector has only 1.646 women registered compared to 10.350 men, while in industry there is an even greater difference: 5.133 women and 25.932 men. The most prevalent qualification among women is that of “generic worker”, which concerns 67.939 women and 118.375 men. There are 7.772 female qualified workers compared to 13.876 male qualified workers, while among skilled workers there are only 1.845 women compared to 3.203 men. Among the clerical workers, women (3.248) outnumber men (2.788). The majority of the women registered come from Morocco (12.266), followed by Albanians (8.282) and Jugoslavs (7.280). The men too are mostly from Morocco (33.770) and Albania (14.458), followed by Senegalese (12.880) and Tunisians (10.722).

Among the women registered as unemployed, 44.775 started employment in 1999, about a quarter the number of men; among these, there were 23.890 aged 30+. As regards the activity sectors, the data relating to starting in employment reflect those of unemployment registration. Thus, in agriculture only 7.161 women started employment, compared to 42.211 men; in industry 10.329 women and 77.125 men, while the situation is reversed in the domestic sector, which sees 5.353 women started in employment compared to a not insignificant figure of 2.814 for men. In public concerns, 10.143 women were started in employment and 14366 men. Also the data relating to professional qualifications reflect those of unemployment registration. The women started in employment are mostly “generic workers” (32.833), qualified workers (9.242), skilled workers (777) and clerical workers (1.923). Most of these women come from Morocco (5.331), Jugoslavia (4.843), Albania (4.682), China (2.264) and Poland (1.741). Among men too, Moroccans predominate (35.697) followed by Albanians (20.939), Jugoslavs (17.173), Senegalese (12.497) and Tunisians (11.873). The most common types of employment contract are temporary (21.816 women), part-time (11.202 women) and job training (1.657 women).

The INPS observatory on foreign domiciliary and caregivers workers in Italy indicates that in 2002 there were 103348 women and 23031 men, with a total percentage variation between 2001 and 2002 of –11.1. The majority of these women come from eastern Europe (30246), from eastern Asia, in particular the Philippines (28.216), from South America (15.349) and from central and southern Africa (7.872).

Most part of foreign people work irregularly and they are not registered in the pension system. According to Caritas data (cfr. Dossier statistico 1999, chapter 2) there is a large difference between the migrants entitled to stay in Italy for work and those who are insured by their Company, i.e. ISTAT data show that in 1997

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1 See tab. cittadini stranieri iscritti al collocamento per tipo di iscrizione e seguenti, in www.ismu.org/italiano/database/nazionale
2 See tab. cittadini extracomunitari avviati per tipo di avviamento e seguenti, in www.ismu.org/italiano/database/nazionale
just 52% of them were insured. This number is made that large particularly by the
domestic and caring for jobs of foreign women. The only empirical datum we cur-
cently have on migrant women entitled to get the pension is local, that is referred
to the Umbrian territory, and comes from INPS in Perugia. There it is said that in
Umbria there are just a few migrant widows with children who receive the pension
of their husband.

Data referring to women in informal work say that migrant women are employed
mainly in domestic and caregiver work and they are not registered or insured for
that.

Information on the income of foreign women 40+ are not available. From ISTAT
data, based on INPS (National Institute of Social Protection) files, on 2001 the
income of foreign population varied from 855 euros per month, as "generic worker",
that is the qualification where the foreign people, and in particular women, are most concentrated, to 1.239 euros, as qualified worker or em-
ployee.1 Data show that in the studied work sectors, between 1999 and 2001, the
income of foreign population – not specified according to gender – increased sig-
ificantly less compared to that of the total number of workers in the same sec-
tors.

About old age pension women and men migrant workers, as we have seen from
the quantitative data and from the existing literature, are employed in less
uallified, and so less paid, jobs, this affects negatively the pension income, es-
pecially after 31 December 1995, that is under the new system. Under the new
system the pension income is calculated on the basis of the amount of contribu-
tions paid throughout the entire career and capitalised at the average growth rate
of GDP over the previous five years.

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1 See ISTAT, La situazione del paese nel 2002, 2003, p. 222
Fact sheet: “Migrant women 40+ in the Netherlands”  
Laura Christ, November 2004

Most important migrant groups
The four largest migrant groups in the Netherlands are Turk, Moroccans, Antilleans and Surinamese. The majority of people from ethnic minority groups live in the so called G4 (Amsterdam, Rotterdam, Utrecht, The Hague).

Migrant history
Like most EU/EFTA states the Netherlands provides data on immigration by citizenship. During the second half of the 1980s, most EU and EFTA countries had an increasing trend in total immigration. In the 1990s the Netherlands remained a very important destination country (number five). Between 1990 and 1993 the share of total inflow accounted for by non-EU foreign immigration increased. The Netherlands received over 60.000 non-EU foreign nationals annually. The proportion of inflow was around or above 50 per cent (an increase of 20 per cent). The older established inflows of Turks and Moroccans declined after 1992, as did the flows from Surinam after 1993. An increasing proportion of migrants are young women. In the Netherlands there was a continuous decline in the share of female immigrants after 1986 from 47.2 per cent to 42.2 per cent in 1991. This trend was reversed after 1991 and the proportion of female immigrants increased during the 1990s to 49 percent.

Statistical restrictions
Data on migration flows by sex are only available for total foreign flows. There is no breakdown into EU and non-EU foreign nationals.

Demographical data
In the nineties, there has been a considerable rise of naturalisations in the Netherlands. Based on 1.000 foreign inhabitants the highest number within the European Union was reached in the Netherlands in 1999 (94 naturalisations)\(^1\). In 2000 the share of population with a foreign nationality was 3%. In 2003 the number of > 55 so called ethnic minority people from non-Western countries was 116.445 and 380.000 from Western countries.

The number of older women with a foreign nationality and men differs from the distribution among the older population as a whole. Foreign women in the Netherlands are comparably young – only 26.4% of them are women 40+. Among people aged 55-64 there are just as much women as men. Among people 65 and over there are fewer men, due to a lower life expectancy. Among Moroccans aged 55-64 and >65 there are fewer women. Main reason is the fact that many Moroccan and Turk men often have much younger wives who have not reached the age of 55 yet. Also, quite a large number of these men have wives who still live in the country of origin. Among Surinamese and Antilleans the number of men aged 55-64 years is strikingly low. This is due to the overrepresentation of women in this cohort of first generation migrants. Also more men than women have returned to Surinam.

\(^1\) European Commission and Eurostat, European Social Statistics, Migration, Luxembourg 2002, p. 15f.
Future perspectives

Statistics Netherlands expects the numbers of >55 ethnic minority people from non-Western countries to be twice or three times as much in 2015. 70 Per cent belong to the aforementioned four largest minority groups. The increase is expected to be largest amongst Surinamese and Antilleans (Forum/LOM: 2004).

Marital status of migrant women 40+

In the Netherlands the share of Turk and Moroccan women, aged 15-64 years and living alone is only 6 % and for other groups 15 %. The majority of Turk and Moroccan people are part of a family with children. One third is married and has a family with children. This is not always the case in other groups, such as Surinamese and Antilleans.19% of Antilleans and 17% of Surinamese people are a family (household) with one parent, which means that over 50% of the Surinamese and Antillean women with children are one-parent families. The number of Turk and Moroccan women who are one-parent families with children is only 6 and 5 % respectively. However a quarter of these women are married, but their partner lives abroad.

The number of non-western ethnic minority women with children, living alone is growing fast: between 1997 and 2000 there was a growth of 30.000 of these women, 20.000 of them being from non-western origin (SCP 2004).

Educational background of migrant women 40+

In the Netherlands, older Turk and Moroccan women from the first generation of migrants in the Netherlands have by far the lowest educational level. Of all Turk women aged 40-64 years 80% has had only primary education and 90% of Moroccan women. A large number of these women have never learned to read or write at all. Quite a large number never went to school or only had a few years of education. 43% of Turk women, aged 40-64 years have not finished primary school and 78% of Moroccan women. Of Surinamese and Antilleans aged 40-64 years 30% had primary education, 30% middle education and 40% middle to high education.

Labour market participation of migrant women 40+

In general, the rate for all women in the Netherlands aged 50-64 was 44 % in 2003 and 67 % for men. Labour participation among older people rose in all age categories up to 65 years in the period 1997-2002. Labour market participation figures of older ethnic minority people aged 50-64 show large differences. Labour market participation of Antillean and Surinamese women aged 50-64 is 45 %. Many Surinamese women aged 55-64 report to have left the labour market for disability reasons. Labour market participation of Turk and Moroccan women aged 50-64 is very low: only 7 % for Turk women and 2 % for Moroccan women in this age category. Many Moroccan women (90 %) have never been in employment in the Netherlands. Their very low level of labour market participation is related to the very low educational level of this group of women, as well as to their traditional views on the respective roles of men and women. For older Antillean women this figure is almost 70 %. Many of these Antillean women probably migrated later in life. In order to really understand these data it is necessary to take into account the (different) migration histories of older ethnic minority people in the Netherlands.

Income situation

The SCP Poverty Monitor concludes that a third of non-Western ethnic minority households are on a low income, compared with 11% of native Dutch households. Poverty is
particularly prevalent among ‘other’ non-western ethnic minority and Moroccan households. 19% of the poor households in the Netherlands belong to a non-western ethnic minority group, which is 2.5 times as high as may be expected based on their share in the population.

The majority of people with low incomes are single parents (85% women), older women, in particular black, migrant and refugee women. Over 50% of 350,000 single parents have incomes below the social minimum income. Moreover, at least 200,000 older women, living alone live at the brink of the poverty threshold (CBS 2001). In both groups we find more and more migrant women. Single women aged 65 and over account for a considerable part of the low-income group. At the end of the 1970s they make up 16% of this category. This figure rose to over 20% in the 1990s. Although single women younger than 65 are less frequently cited as a poverty risk group, their number has more than doubled in the last 20 years as a proportion of the low-income group; where in 1997 they accounted for 6% of the poor population, in 1997 this figure had risen to over 15%. This may for a large part be explained by the fact that women, like men have increasingly fallen prey over time to unemployment and incapacity for work. Since the end of the 1970s, both the number of women on unemployment benefit and those on disability benefit has more than doubled in absolute terms (LISV 1998 in: SCP 2004).

**Old age pension**

Many migrant women will not be entitled to a full old age pension (AOW). The rather weak position of migrant women on the labour market, their low education level (especially older women) and their lack of economic independence have consequences for their occupational pensions. Many migrant women do not participate in occupational pension schemes and if they do their participation usually starts at age 25 whereas many of these women start to participate at the labour market at a much younger age. In addition many women leave the labour market for a number of years in order to start a family and/or because of family (caring) responsibilities, thus missing out a few years of participation in occupational pension schemes. Women who return to the labour market quite often work part-time, which often excludes them from occupational pension schemes too.

Many older migrant women are not entitled to a full old age pension, because they had not lived 50 years in the Netherlands. Of 2294 Turk women only five were entitled to a full old age pension and of 1446 Moroccan women none in 2001 (Ipek-Demir, 2002). Due to the low income level, in particular of older migrant women, many of them will have to claim benefits as a necessary addition to their income. The costs for these benefits are the responsibility of local authorities.

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