

Summarized results of gender pay and pension gap surveys



EQUAL RIGHTS
EQUAL PAY
EQUAL PENSIONS

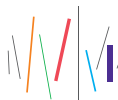


This publication was funded
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PRAVOBRANITELJICA
ZA RAVNOPRAVNOST SPOLOVA

IDIZ



Institut za društvena istraživanja u Zagrebu
Institute for Social Research in Zagreb





Summarized results of gender pay and pension gap surveys

Publisher:

Institute for Social Research in Zagreb
Amruševa 11/ii, 10000 Zagreb

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Project:

„Equal rights – Equal pay – Equal pensions” – Expanding the scope of implementation of gender equality actions and legal standards towards achieving gender equality and combating poverty in Croatia (ReC-RGeN-PeNS-aG-2017820696-GPPG)

© 2020 Institute for social research in Zagreb
ISBN 978-953-6218-88-2

CIP number is available in the digital catalogue of the National and University Library in Zagreb with number 001089279.

Project holder:

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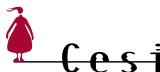
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Supporting institutions:



Ministry of Labour and Pension System
Ministry of Science and Education
Ministry of Public Administration
Croatian Bureau of Statistics



This publication was funded
by the European Union's
Rights, Equality and Citizenship
Programme (2014-2020)

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SUMMARIZED RESULTS OF GENDER PAY AND PENSION GAP SURVEYS

Institute for Social Research in Zagreb
Zagreb, 2020.

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Introduction

This publication presents the summarized results of surveys on gender pay and pension gaps, gender prejudices in the labor market, and work-family coordination conducted by the Institute for social research in Zagreb as part of the “Equal rights – Equal pay – Equal pensions” project. The majority of the research activities was comprised of three surveys implemented on the appropriate samples of private and public companies as well as institutions operating in the spheres of finance and insurance, healthcare and welfare, and the processing industry, their management/leadership employees as well as students of vocational schools being educated to work in those industries. All surveys were conducted in the spring of 2019 on the appropriate samples in four regional centers: Zagreb, Split, Rijeka, and Osijek.

The aforementioned industries were selected because statistical indicators show that they persistently present the highest rates of uncorrected gaps in pay between men and women, significantly higher than the average uncorrected gender gap in pay for Croatia; they employ a significant portion of the total female workforce; they have a strong dominance of a single-gender in the total number of employees. Indeed, the formation of the pay gender gap is greatly influenced by the type of industry, therefore according to the latest Eurostat data, the average uncorrected gender pay gap in 2018 was 10.5%; it was 24.9% in the insurance and finance industry and 27.2% in the healthcare and welfare industry. In the processing industry, the uncorrected gender pay gap was 19.7% in 2018. Furthermore, in the healthcare and welfare industry, as well as the insurance and finance industry, the majority of the workforce is female as women make up more than two-thirds of the total number of employees in those industries. Also, the processing industry along with the healthcare and welfare industry is among the five industries employing the highest percentages of the total female workforce. All this led us to conclude that researching these selected industries could provide us with better insight into economic inequalities between men and women.

Further insight into statistical data shows that all three industries have clear occupational segregation, whereas the perceived “female” occupations are always paid less than the perceived “male” occupations. In all three industries, men predominantly have a higher level of education, which also can affect the creation of a gender pay gap. Also, on average, in all three industries, men record a higher number of billable hours, while women typically make up the majority of part-time employees. Finally, the indicators of gendered pay gap according to age show that the middle-aged group (30-49 years old) regularly presents an increase in the pay gap, suggesting that parenthood plays a crucial role in the lagging of women’s pay. The women employed in the processing industry, with respect to their pay and other characteristics of the industry, are in the worst position. Concerning questions of gender equality in terms of facilitating work-family coordination, understanding the gender pay gap problematics, and implementing initiatives to eliminate it, the organizational culture is poor or completely non-existent. This is completely consistent with the fact that the general public has no developed

awareness about women on average being paid less than men, and that on a political level there are no initiatives aimed at solving this problem.

Taking all that into consideration, the proposed surveys were meant to provide insight into the managing strategies and policies of companies/institutions from the selected industries concerning employee hiring and advancement practices, their pay and pension plans and their work-family balance efforts, as well as their understanding of the gender gap phenomena and what initiatives are being undertaken to eliminate it. We also surveyed employees on management/leadership positions in those companies/institutions because they're often involved in creating internal hiring policies, ensuring working conditions, and determining conditions for employee advancement. This makes their personal values and attitudes important because those can affect their decisions which in turn affect the careers, advancement possibilities, and family lives of employees.

In Croatia, just like everywhere else in the world, the educational system emerges as one of the significant factors of establishing gender inequality in the labor market, and further, in creating and perpetuating gender pay and pension gaps. This doesn't mean that unequal access to education is a contributing factor to gender inequality since young men and women in Croatia have equal educational opportunities, which is evident from their even representation in both primary and secondary education. Moreover, women are more prevalent in higher tiers of education in Croatia.

Although the increased presence of women in higher education can be considered a positive step forward towards gender equality, it represents an indirect proof of underrepresentation and underpaying of women in the labor market, which forces women to invest more effort than men in order to receive the same chances of finding quality and well-paid employment. The questionnaire used to survey students enrolled in vocational schools in the fields of healthcare and welfare, finance and insurance, and processing and crafts contained units determined by research goals relating to the students' familiarity with gender pay and pension gaps, attitudes towards the gender pay and pension gaps, the influence of gendered stereotypes on their choice of profession and secondary education, as well as their influence on the professional aspirations of young people.

Finally, the publication features the evaluation of two-day workshops that took place in Zagreb, Rijeka, Split, and Osijek as part of the project. These workshops examined attitude changes in high school students and company managers concerning pay and pension gaps, changes in career aspirations of students, and changes in company policies and management strategies concerning pay and pensions.

1. ATTITUDE SURVEY OF VOCATIONAL SCHOOL STUDENTS ON GENDER PAY AND PENSION GAP

Methodology

This research section analyses the awareness and attitude of young people towards gender inequality in pay and pensions and examines their perception of gender inequality in the labor market as well as their professional aspirations and views on gender roles in the labor market. The survey was conducted on a sample of 600 students (55.2% girls and 44.8% boys) attending vocational schools in the fields of welfare and healthcare, insurance and finance, and processing and crafts in Zagreb, Rijeka, Split, and Osijek. The target groups in every selected school were the students of the second last year of education.

Student familiarity with gender inequality in the labor market

The students' work experience was the basis for the survey on the degree to which they had encountered gender prejudice during their potential work experience. This question was only answered by the students who had prior experience of paid work or training (N=476). The results showed that more than half of the students never encountered any of the prejudices listed. The students mostly encountered attitudes that men are better at performing work tasks than women (34.7%), and accompanying attitudes that it is better to hire a man than a woman (21.2%). The attitude that men deserve higher pay than women was encountered by one-seventh of students (13.9%).

Table 1: Differentiation of students in encountering gender prejudices during their prior labor market activity (%)

	It is better to hire a man than a woman			Men are better at performing work tasks than woman			Men deserve higher pay than women		
	No	Yes	Not sure	No	Yes	Not sure	N No e	Yes	Not sure
<i>Sex</i>	$\chi^2 = 11,03$			$\chi^2 = 20,12$			$\chi^2 = 12,12$		
Female	61,2	24,3	14,5	55,9	38,8	5,3	71,2	16,0	12,8
Male	58,2	22,1	19,7	51,6	34,4	13,9	63,5	11,6	24,9
TOTAL	21,2	21,8	56,9	34,7	14,7	50,6	13,9	18,7	67,4

The differences between students in respect to their encounter with gender prejudice during prior work experience are relatively small (table 1). The largest statistically

significant difference between male and female students are recorded in acceptance of the attitude that men deserve higher pay than women, whereby surprisingly, girls are more accepting of this attitude.

The issue of gender pay difference, or namely, the students' awareness of this problem is at the core of our research, and the results suggest that for the most part, the students are unaware that there is gender pay difference in the industries for which they're educating themselves (41.2%), with only 16.5% of them supposing that such difference exists and 42.3% not sure about the existence of gender pay difference.

Attitudes towards gender prejudice and labor market discrimination

The labor market is one area that features the most drastic gender-based discrimination, which especially hinders young women in fulfilling their potential and receiving just compensation for labor on the basis of their capabilities and work performance. In order to examine whether the vocational school students are inclined towards attitudes supporting prejudice and discrimination, we created a 24 statements scale (table 2). Vocational school students display a higher degree of egalitarianism when it comes to general attitudes, while acceptance of nonegalitarian attitudes is present when evaluating positions of responsibility and leadership, whereas young men are more inclined to prioritize men over women¹. Also, the inclination of students to discriminate on the basis of gender becomes apparent in their acceptance of prejudices about performing certain jobs. This was confirmed on the example of the health and welfare industry, with respect to nurse and doctor positions, as well as the finance industry, with respect to money management.

In order to further analyze the students' inclination towards gender discrimination in the labor market, we conducted a factor analysis, uncovering statements with the strongest connection to the gender discrimination pattern². The greatest contribution to this pattern was from, among others, statements showing the subjects' confidence in male work, financial, and management skills.

Furthermore, over three quarters (76.0%) of the vocational school students believe that they will not fall victim to any form of discriminatory behavior in the labor market, whereas only 5.5% of them believe that they will have greater difficulty in finding employment than the member of the opposite sex. A little under one-tenth of the students believe that they will experience negative comments about their sex (such as insults or inappropriate jokes), and almost the same proportion of students believe that they will experience different treatment because of their sex.

1 For analysis details refer to the integral study (<https://gppg.prs.hr/>).

2 For factor analysis results refer to the integral study (<https://gppg.prs.hr/>).

Table 2: Attitudes towards gender prejudices on the labor market (%)

Attitudes	Completely disagree	Mostly disagree	Mostly agree	Completely agree
1. I would find it difficult to work for a female boss	66,8	18,3	9,5	5,4
2. Women are worse employees than men because they are too focused on family and children	64,4	22,6	8,5	4,5
3. It is more natural for children to be treated by female doctors	59,3	22,3	12,4	6,0
4. If I had to choose a partner for an important and well-paid job, I would sooner choose a man than a woman	53,8	24,5	13,6	8,0
5. Men shouldn't perform traditionally "female" jobs (e.g. teachers, kindergarten educators, nurses)	50,0	26,8	14,2	9,0
6. If I had to have a complex surgery, I'd prefer it be done by a male surgeon	50,0	20,3	16,2	13,5
7. Management positions include making difficult and uncomfortable decisions, which is why women, as the more compassionate sex, are less suited to leadership positions	49,4	30,0	16,1	4,5
8. I would rather entrust my financial investments to a man than a woman	49,2	31,8	13,4	5,5
9. Men are better in the finance business industry because they're more skilled with money	45,9	31,8	15,2	7,0
10. Men are more decisive than women, making them better leaders	41,5	25,9	21,8	10,8
11. Since they're required to take care of the family in the financial sense, it is natural that men get the better-paid jobs	41,1	25,5	22,5	10,9
12. Thanks to their inborn rationality, men are better suited to management positions than women	40,4	30,5	22,9	6,2
13. Nursing jobs are nevertheless better suited to women than men	39,8	27,5	22,8	9,8
14. It is logical that the employer will rather employ a man than a woman because he doesn't have to worry about him taking maternity leave	39,2	29,3	23,6	7,9
15. Women are worse at decision making because they're more emotional	33,9	31,5	26,9	7,6
16. Men handle competitive situations better than women	32,6	26,2	26,3	14,9
17. Women are naturally better at sewing than men and that is why it's normal that they dominate the textile industry	24,7	22,1	34,2	19,0
18. Men are better at operating machinery than women	20,9	21,4	36,0	21,7
19. It is acceptable for a woman to make more money than her husband	17,4	17,2	23,7	41,6
20. Women are better at jobs that include taking care of others (e.g. nurse, caregiver, educator)	15,3	17,6	43,5	23,5
21. Heavy manual labor is more suited to men than women	12,0	16,0	35,0	37,0
22. There should be more women in engineering professions	10,1	25,5	41,2	23,3
23. Women and men should equally be chosen for management positions	6,2	12,1	24,2	57,4
24. Women and men should have equal opportunities for employment and advancement	3,8	2,8	10,7	82,6

Further analysis determined that 13.6% of girls and 4.1% of boys believe that they are going to be treated differently because of their sex; 14.2% of female students and 3.0% of male students believe that they will encounter negative comments about their sex; 7.6% of girls and 3.0% of boys believe that they will have more problems finding employment than persons of the opposite sex. The most significant difference by sex reported was the attitude that they will not face any kind of discrimination in the labor market, reported by 64.5% of female students and as much as 90% of male students, showing that female students are aware of the existence of gender discrimination in the labor market, as well as being afraid that they will encounter it (table 3).

Table 3: Differentiation of students concerning anticipation of any form of gender discrimination in future employment (%)

	No	Yes
<i>Sex</i>	$\chi^2 = 52,43$	
Female	64,5	35,5
Male	90	10
TOTAL	76	24

In summation, both male and female vocational school students in Croatia are inclined to egalitarian attitudes concerning the labor market and ensuring equal working conditions for men and women. However, significant differentiation is present when reporting attitudes on management positions and jobs connected with finance or direct healthcare and welfare positions. In the case of the latter, we observe the representation of traditional attitudes identifying women as “soft”, “caring”, “prone to emotion and irrational behavior”, while men are associated with labels such as “strong”, “rational” and “dependable”. We can say that vocational school students display a lack of awareness of the unjustness of gender-based differences in varied employment opportunities for men and women on the labor market, as well as a low level of awareness of the gender pay gap.

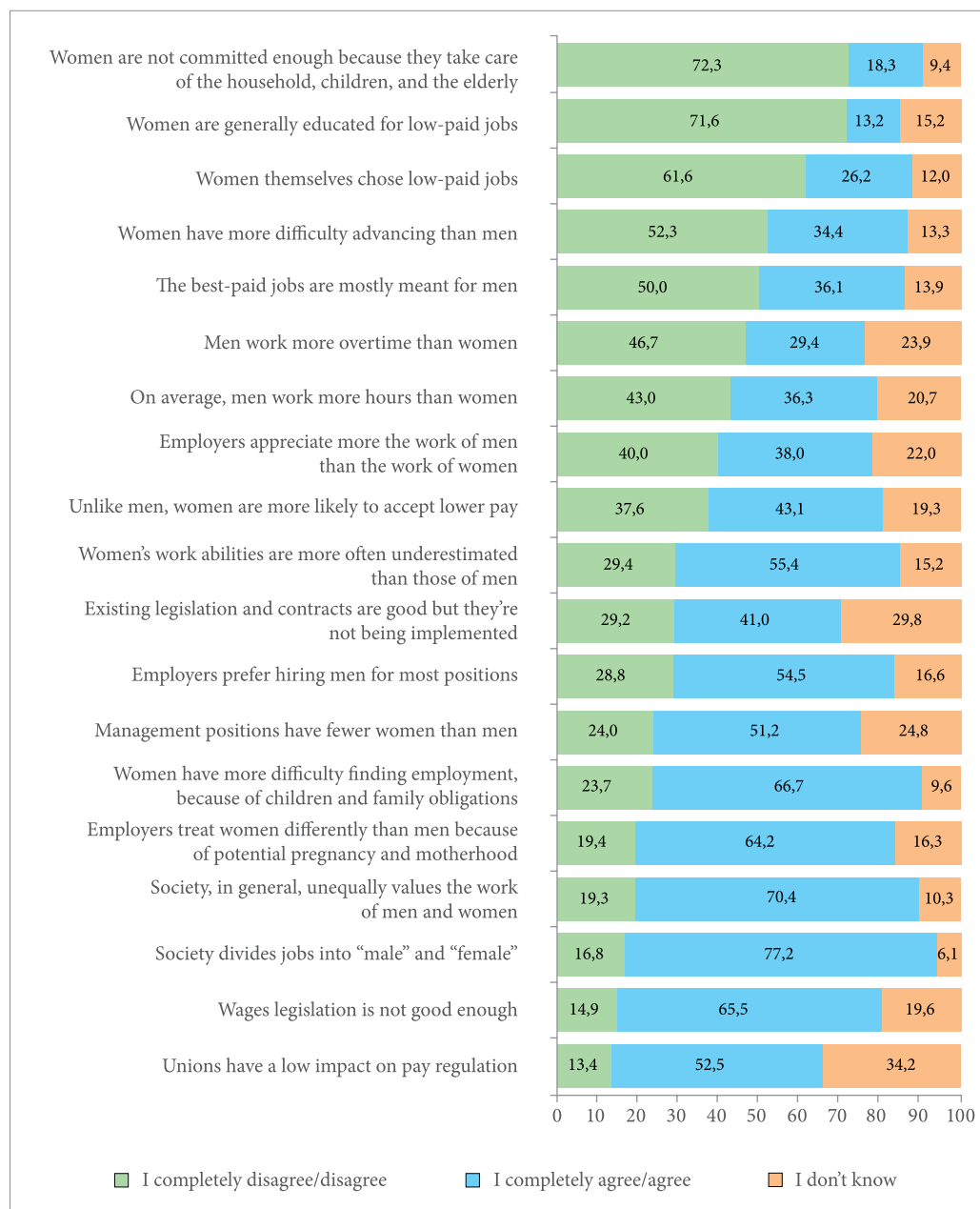
Gender pay gap

Most students have heard of the gender pay gap (43.5%), while 37.2% answered with “not sure” and 19.3% never encountered the term. When the answers “never heard about it” and “not sure” are combined (56.5%) it is obvious that most of the answers are in favor of those who aren’t informed about the gender pay gap for whatever reason.

This high level of ignorance on the difference in pay can be explained by the absence of young people from the labor market which in consequence makes them uninformed and potentially disinterested in gender differences in the labor market, as well as by the fact that these students are on the very beginning of their transition to adulthood.

A significantly higher number of female students are cognizant of the gender pay gap (52.6%) than their male counterparts (32.3%), which points to an apparent sensibility of the issue among the girls. Most of the “never heard about it” answers were by male students (28.3%) as well as the “not sure” answers (39.4%).

Chart 1: Student attitudes on the causes of unequal pay between men and women (%)



The answers to the question “Why and in what degree does the pay difference between men and women exists?” (chart 1) show the following: students overwhelmingly reject the attitude that women lack work dedication because they care for the household, children, and elderly family members (72.3%), closely followed by the attitude also rejected by over two-thirds of the subjects which states “Women are mostly educated for low-income positions” (71.6%). The third rejected attitude is “Women themselves choose positions with a lower income”, rejected by 61.6% of subjects. Among the attitudes with which most students agree are those that society differentiates jobs into male ones and female ones (77.2%), that society differently values the work of women and men (70.4%) and that women have a harder time finding employment because of children and family obligations (66.7%).

Further analysis yielded two factors or patterns which explained a total of 40.69% of the variance of the tested variables. The first factor, which we named “the patriarchal labor market”, shows that most of the reasons for the gender gap are placed into the macro context (e.g. “society differently values the work of women and men”, “depreciating relationship of employers” towards the female workforce, “division of jobs into male and female ones”). The first factor is also comprised of employer attitudes towards women, from facing more difficulty in finding employment, and their abilities being underestimated, to being treated differently by employers because of potential pregnancy and motherhood, i.e. that employers prefer to assign jobs to men. This also includes the attitude concerning the underrepresentation of women in management positions and attitudes concerning union activities and legal actions. This pattern is more often seen in girls than boys.

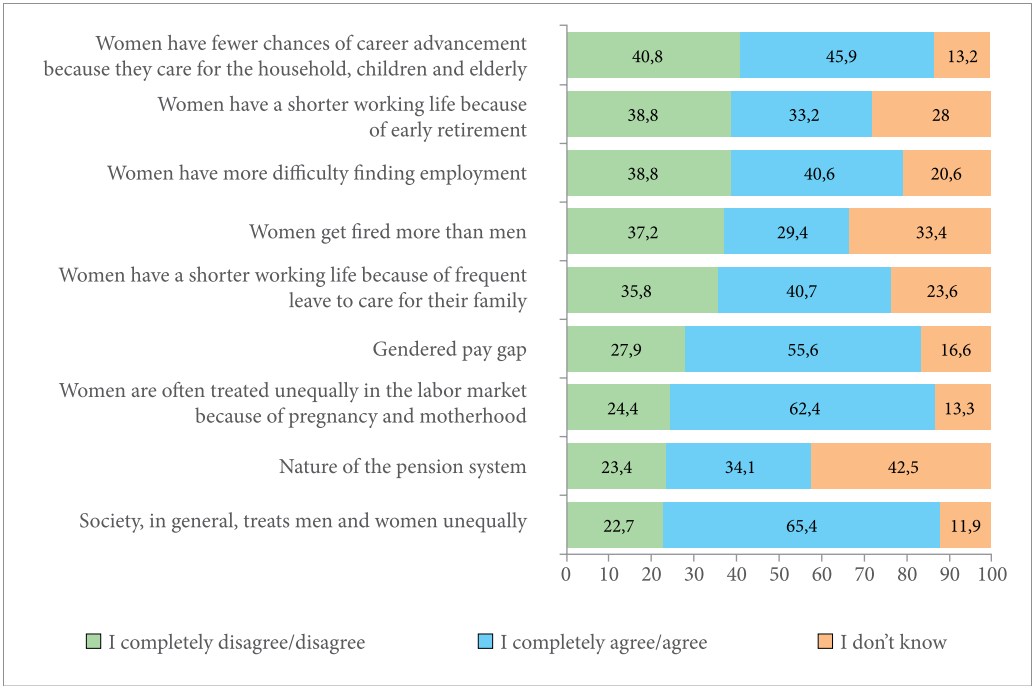
The second factor, which we named “gender determinants of job performance”, is primarily grouped around particles resting on statements about men working overtime more often than women and having a greater number of working hours. Furthermore, in this pattern, the reasons for the gender pay gap lie in the particles classifying women as a less desirable workforce along with the attitude that women are (anyway) educated for low-income positions. This pattern is more often seen in boys. Namely, the students from vocational schools were significantly more inclined to ascribe the gender pay gap to the non-competitiveness of the female workforce in relation to their male counterparts.

Gender pension gap

Almost half of the students are unsure about the existence of a gender pension gap (44.5%), while 32.5% of them are convinced that the gap exists and 23% of students never heard of the existence of a gender pension gap. If we examine the total results, a significantly greater percentage of students are unsure or have never heard of the pension gap (67.5%) than the percentage of students who are unsure or have never heard of the pay gap (56.5%).

On the topic of the gender pension gap, female students are statistically significantly more informed than their male counterparts (45.0% against 17.1%) (chart 2). A significantly higher percentage of male students never heard of the gender pension gap (32.3% against 15.4%), and at the same time, male students are more represented in the group which answered “not sure” (50.6% of male students against 39.6% of female students).

Chart 2: Reasons for the pension gap (%)



Almost two-thirds of the students accept or completely accept that the reason for the gender pension gap is that “society in general views women differently from men”. A similar percentage of them accept or completely accept that because of pregnancy and motherhood women are mostly unequal in the labor market. As the third reason, the students list the differences in pay between men and women (55.6%), while almost half of the students believe that the pension difference stems from women being unable to fully realize their business careers because of their care for the household, children and elderly. Students have shown the highest level of ignorance about the pension difference when it came to knowing the nature of the pension system (42.5%) and the attitude that women get fired more often than men (33.4%).

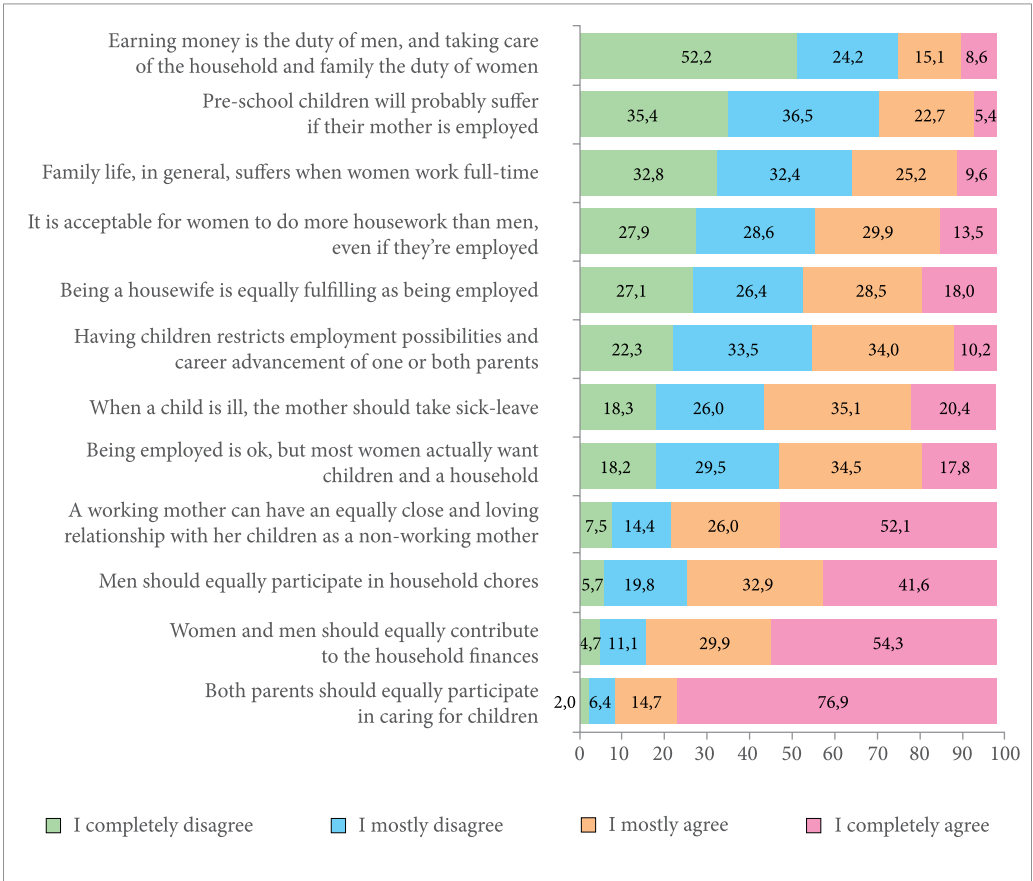
Employing factor analysis, we produced two factor patterns. We termed the first pattern of explaining the pension gap “women inequality”, and the second “female career”. The first pattern is characterized by the unequal position of women in the labor market, different pay, different treatment of women and men in the labor market by society,

women’s greater difficulty of finding employment as well as getting fired more often. Female students are more inclined towards this pattern than male students, while the lowest level of inclination towards this pattern was seen in students of processing industry vocational schools. The second pattern, “female career”, is characterized by attitudes such as the shorter working life of women due to breaks in employment, lower career advancement prospects due to caring for household and family, early retirement, and the nature of the pension system. In accepting this pattern there was no independent characteristics differentiation among students.

Balancing work and family life

Furthermore, we were interested in the students’ thoughts on sharing family obligations (chart 3) as well as what are the possibilities of successfully coordinating work and family life.

Chart 3: Attitudes on gender coordination of work and family (%)



The analysis of attitudes on coordinating work and family life between men and women shows that the students reject the model of the male breadwinner; namely, 76.4% of the subjects disagree that earning money is the duty of men, and taking care of the household and family the duty of women. This is also the least accepted attitude of all attitudes listed.

Young people mostly don't accept or don't accept at all the attitudes that pre-school children will suffer if their mother is employed (71.9%) or that the family life suffers if the woman is employed full time, which 65.2% of students find unacceptable or completely unacceptable.

It is interesting that four-fifths of the students completely or mostly agree that men and women should equally participate in household income and that both parents should be equally responsible for taking care of the children (91.6%). At the same time, 43.4% of them mostly or completely accept the attitude that it is ok that women do most of the housework, even if they're employed. The pressure to realize the role of a mother is also noticeable in the attitude that when a child is ill, it is preferable that the mother take sick-leave, which 55.5% of the subjects find acceptable or mostly acceptable.

On the basis of this data and by employing factor analysis, two patterns emerged in approaching work and family life coordination.

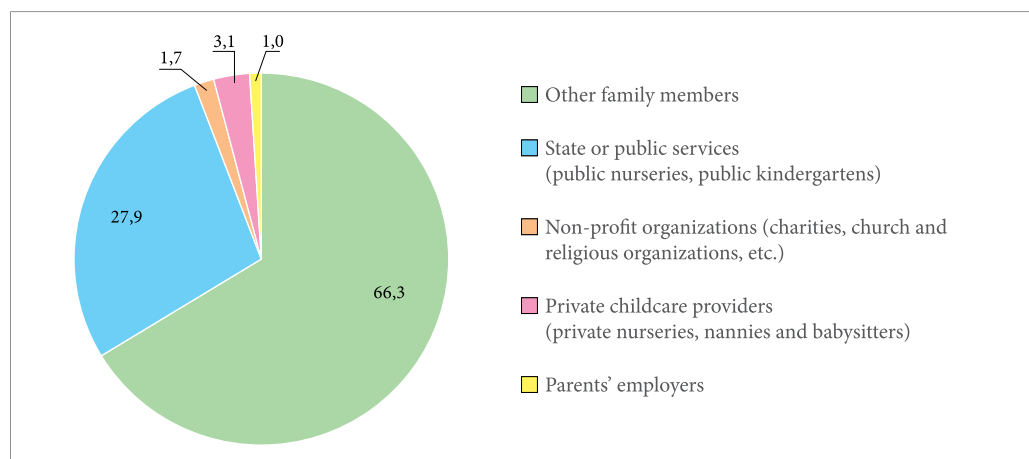
We named the first pattern "woman-mother" because it is characterized by the acceptance of attitudes placing the role of caring for the household and children primarily in the women's domain, while we named the other pattern "egalitarian" because it is characterized by attitudes equally involving both parents in caring for the household and children. The "woman-mother" pattern is more often seen in male students than the female ones.

The other pattern, "egalitarian", is more often present in female students.

Taking care of pre-school children

One of the essential issues in coordinating work and family life is the question of taking care of children, so we asked the students who should, besides parents, take care of pre-school children (chart 4).

Chart 4: Who should, besides parents, take care of pre-school children (%)

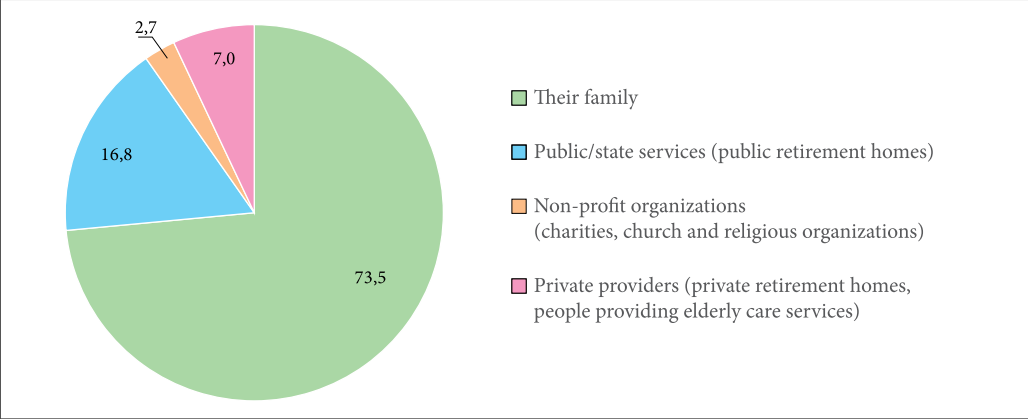


The gathered data shows that two-thirds of the students expect pre-school children to be taken care of by “other family members”, alongside parents. Further, almost a third of the subjects believe that children should be the responsibility of public services (nurseries and kindergartens), while the representation of other potential guardians when it comes to pre-school children is very low.

Assistance and care of the elderly

The following unit of questions was aimed at examining the students' attitudes towards the care of the elderly family members (chart 5). From the answers, we can see that 73.5% of the students believe that the elderly should be taken care of by their families and that elder people should primarily count on younger family members. Public nursing homes are in second place, considered appropriate by a bit under one-fifth of the subjects. In total, only 26.5% of the students believe that institutions should take care of the elderly.

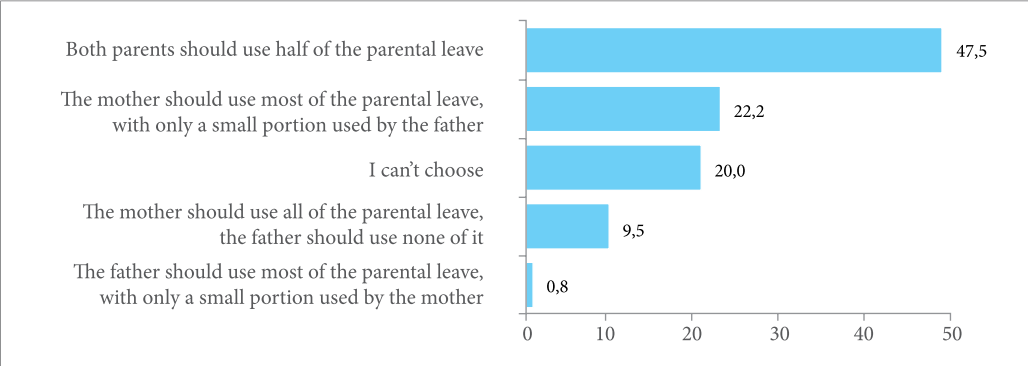
Chart 5: Who should assist and take care of the elderly (%)



Using parental leave

One of the more important questions in coordinating work and family is parental leave. The answers distribution (chart 6) shows that almost half of the subjects accept the egalitarian division of parental leave (both the mother and the father should get one half of the paid parental leave). Furthermore, one-fifth of the subjects believe that “the mother should use most of the parental leave, with only a small portion used by the father”, while one-tenth of the students believe that “the mother should get the entire paid parental leave, the father shouldn’t get to use it”. Only a negligible percentage of subjects believe that “the father should use most of the parental leave, with only a small portion used by the mother”. A large percentage of the students didn’t know what to answer, probably due to the lack of life experience (20%).

Chart 6: Who should use parental leave (%)

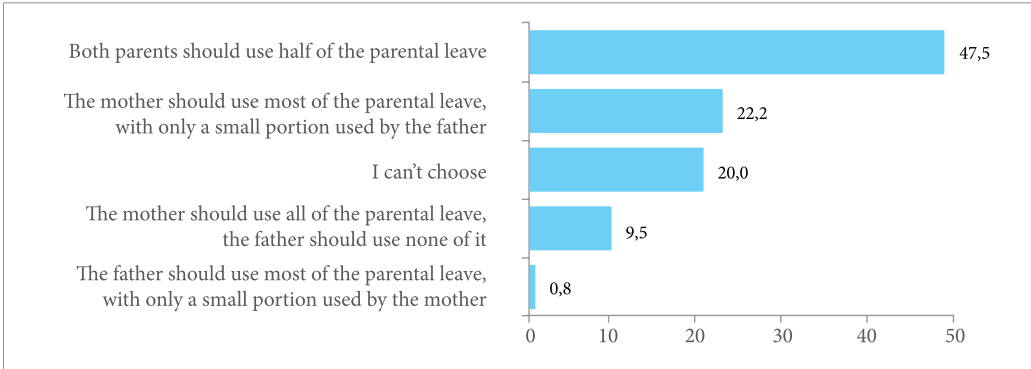


Male students were significantly more hesitant on the issue of fathers using parental leave, and also, they're more prevalent among those who believe that parental leave should exclusively be used by the mother. Female students are somewhat more egalitarian in their attitudes so they mostly believe that "the mother should use most of the parental leave, with only a small portion used by the father", while also being the majority among those believing that "both parents should use half of the parental leave" and "the father should use most of the parental leave".

Employment of mothers of pre-school and school children

How should mothers be employed if they have a pre-school child? Half of the students believe that they should work full time, while a quarter of them believe they should only work part-time (chart 7). A little under one-tenth of the subjects believe that they should stay at home with the children. Female students are more inclined to mothers working full time or part-time, while the male students are more inclined to them staying at home.

Chart 7: how should mothers be employed if they have a pre-school child and how should they be employed after the youngest child starts school (%)

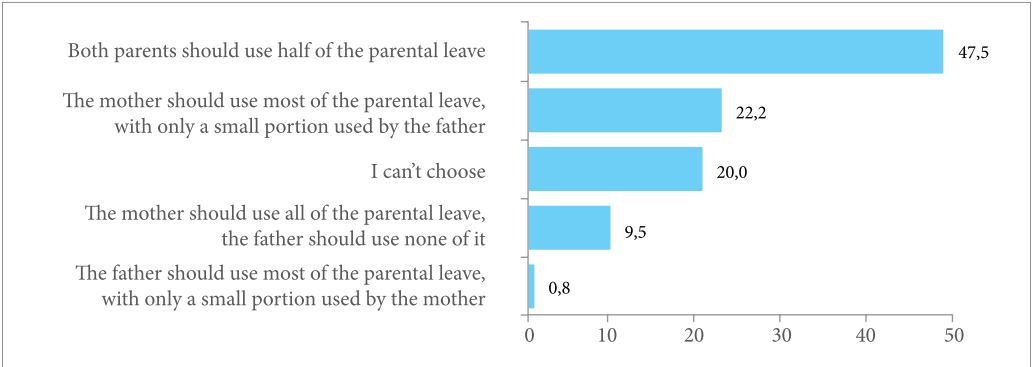


After their child starts school, mothers should return to full-time employment (this is the belief of three-fifths of the subjects). One-fifth of the subjects believe that the mothers should work only part-time. The percentage of students believing that mothers should remain at home is the smallest, at less than 5%. A significantly higher percentage of female students (by as much as 14%) believe that mothers should return to full-time employment after their child starts school, and they're also somewhat more inclined to mothers working only part-time.

Employment of fathers of pre-school and school children

A logical counterpart to the previous question is the question of fathers' employment when their child is of pre-school age, i.e. of their employment when their youngest child starts school (chart 9).

Chart 8: how should fathers be employed if they have a pre-school child and how should they be employed after the youngest child starts school (%)



When asking about the fathers' engagement with pre-school and school children we can notice a higher level of acceptance of the attitude that fathers, unlike mothers, should be employed full time. The option of fathers working full-time if they have a pre-school child is much more acceptable (65.7%) than fathers working full time after their youngest child starts school (47.3%). The subjects were not particularly inclined to fathers working only part-time after their child starts school (14.5%), however, as many as one-third of them believe that fathers should work only part-time before the child starts school. Female students are more inclined to the egalitarian division of care for pre-school children than their male counterparts.

Division of household duties

Data analysis shows that in the families of subjects there is a clear division of household duties into male and female. Table 4 shows that all duties are mostly delegated to women, except for performing small repairs around the house (59.5%) which is mostly delegated to men. This is especially the case concerning laundry, cleaning, and preparing food. In more egalitarian families, the duties mostly being divided are caring for children and buying groceries, as well as taking care of sick and infirm family members and the elderly.

Table 4: Division of household duties (%)

	Mostly father	Mostly mother	Mother and father equally or together	Me personally	Other people living in the household	Other people not living in the household (grandparents, cousins)	A person hired to help in the household	Not applicable
Taking care of laundry	4,0	73,1	12	5,2	2,0	1,3	-	2,3
Small household repairs	59,5	7,5	13,6	8,5	3,5	2,8	1,3	3,2
Taking care of children	2,0	38,7	42,3	2,2	1,9	1,0	0,3	11,4
Taking care of sick and infirm family members	4,3	28,0	35,8	2,6	3,3	1,4	0,7	24,0
Buying groceries	12,2	36,1	37,6	6,2	3,7	1,3	0,3	2,5
Cleaning the household	1,5	62,4	18,7	9,1	3,5	1,0	1,0	2,9
Preparing meals	7,2	54,4	22,4	4,9	4,5	3,2	0,7	2,7
Taking care of elderly family members	4,8	21,8	34,5	3,4	3,4	2,4	0,5	29,2

2. ATTITUDE SURVEY OF EMPLOYEES IN MANAGEMENT AND LEADERSHIP POSITIONS OF COMPANIES/INSTITUTIONS ON GENDER PAY AND PENSION GAPS

Methodology

In order to reach deeper insights into gender inequality in the labor market, by employing an anonymous survey on an appropriate sample, we questioned 135 people employed in management and leadership positions in four Croatian cities: Osijek, Rijeka, Split, and Zagreb. The survey encompassed 89 women (65.9%) and 46 men (34.1%). The survey was completed by individuals from companies and institutions operating in the healthcare and welfare industries, as well as finance, insurance, processing, and crafts.

People in management/leadership positions are often included in creating internal employment policies, ensuring working conditions, and determining conditions for employee advancement. This makes their personal values and attitudes important because those can affect their decisions which in turn affect the careers, advancement possibilities, and family lives of employees.

Gender prejudice and labor market discrimination

Subjects show the highest level of advocating egalitarianism in connection with the discrimination of women from management positions, followed by equal working and advancement conditions for men and women, as well as the importance of employing women in engineering professions (table 1).

Support for providing equal working and advancement conditions for women and men is reduced by about 15 percent as soon as we get to the statement that it is acceptable for a woman to make more money than her husband. The level of self-discrimination among women concerning operating machinery is very surprising; considering the sex distribution of the survey sample, it is obvious that a certain portion of female subjects also agrees with the statement that men are better at operating machinery than women. Namely, a more in-depth analysis shows that 33% of women and 43.4% of men agree or completely agree with this statement and that there are no statistically significant differences with regard to the subject's sex when it comes to agreeing with this statement. Attitudes promoting gender discrimination in the labor market based on profession are less represented; in this sense, tailoring and nursing professions stand out the most. Only about a tenth of the subjects believe that a man shouldn't be employed as an educator, and almost the same percentage of subjects in management/leadership positions believe that "a male surgeon is better than a female one" in performing complex surgery.

Table 1: Distribution of values and attitudes promoting gender discrimination on the labor market (%)

Attitudes	Agree and completely agree (%)
1. Women and men should equally be chosen for management positions	98,5
2. Women and men should have equal opportunities for employment and advancement	97,1
3. There should be more women in engineering professions	94,8
4. Heavy manual labor is more suited to men than women	86,0
5. It is acceptable for a woman to make more money than her husband	82,2
6. Men are better at operating machinery than women	36,5
7. Women are naturally better at sewing than men and that is why it's normal that they dominate the textile industry	21,5
8. Men handle competitive situations better than women	17,8
9. It is logical that the employer will rather employ a man than a woman because he doesn't have to worry about him taking maternity leave	16,3
10. Nursing jobs are nevertheless better suited to women than men	15,6
11. Men shouldn't perform traditionally "female" jobs (e.g. teachers, kindergarten educators, nurses)	8,1
12. Women are better at jobs that include taking care of others (e.g. nurse, caregiver, educator)	8,1
13. If I had to have a complex surgery, I'd prefer it be done by a male surgeon	6,6
14. Men are more decisive than women, making them better leaders	5,9
15. I would rather entrust my financial investments to a man than a woman	5,9
16. Since they're required to take care of the family in the financial sense, it is natural that men get the better-paid jobs	5,5
17. Women are worse at decision making because they're more emotional	3,7
18. If I had to choose a partner for an important and well-paid job, I would sooner choose a man than a woman	3,7
19. I would find it difficult to work for a female boss	3,0
20. Thanks to their inborn rationality, men are better suited to management positions than women	2,9
21. Management positions include making difficult and uncomfortable decisions, which is why women, as the more compassionate sex, are less suited to leadership positions	2,2
22. Men are better in the finance business industry because they're more skilled with money	2,2
23. Women are worse employees than men because they are too focused on family and children	1,5
24. It is more natural for children to be treated by female doctors	0,7

Further factor analysis of these statements reveals the existence of a pattern we named “the pattern of gender-driven discrimination”, the components of which point to the importance of certain stereotypical attitudes in the pattern. The largest contribution to the pattern is from statements of how women are less appropriate for leadership positions, how men shouldn’t perform traditionally female jobs, and how they’re better leaders and more skilled with money. Further, this pattern also features the statement that some professions (nurse, seamstress) are more appropriate for women than men and vice versa. Additional analysis³ of this pattern reveals differences by sex, whereas it is shown that women are less inclined to hold discriminatory attitudes.

Moreover, we were interested in what degree do people in management/leadership positions recognize cases of gender discrimination in the labor market, but also cases of a more generalized, social discrimination.

The highest degree of recognition of discriminatory practices is linked with the most generalized structural forms of discrimination – the division of “male” and “female” jobs, identifying that there are fewer women in management positions and that women and men are being unequally valued (table 2). More than half of the subjects recognized that women are more often exposed to sexual harassment than men (as much as 64%), the difficulties women have advancing their careers because of motherhood and family obligations, and the better positioning of men in certain professions. It’s also necessary to point out that the statement how women would dedicate more time to professional education if they didn’t have family obligations was rated with almost 60% of “agree” and “agree completely” answers. More than half of the subjects agree or completely agree with the statement that employers will rather employ men than women, and the same percentage of them agree that women generally have a harder time advancing in the workplace. As much as 62% of subjects recognized that, during the hiring procedures, women are more often asked about their marital status and children.

The set of statements in which most of the subjects recognized gender discrimination and factors contributing to the gender pay gap also includes the low impact of unions on pay regulation as well as poor legislation, both external elements of labor market discrimination and the gender pay gap. At the same time, a bit over one-third of the subjects believe that existing Croatian legislation is good, but that it isn’t being implemented. It is worrisome that 31.8% of the subjects recognize that women often face worse working conditions upon their return from maternity leave, which also represents one of the most critical areas of violating women’s working rights in Croatia.

Following the factor analysis on this data set, we can say that there are two patterns in explaining the gender pay gap; we named them the “recognition of gender-based discrimination” pattern and the “self-exclusion of women from the competitive labor market” pattern. The first pattern includes a series of statements indicative of the women’s poorer status in the labor market when compared to men; highly represented are

3 Variance analysis was conducted

statements that women have more difficulty advancing in a workplace, that the best-paid jobs are mostly given to men, that women's work abilities are more often underestimated and that employers differently value men and women in the workplace, etc.

The second pattern rests on statements suggesting that women themselves are to blame for lower pay, such as that they themselves chose low paid jobs (cleaning jobs, cashier jobs, etc.), that men, on average, work more hours than women and work more overtime, while women are more often on sick leave and they tend to lose the working pace. Also included are two statements indicating that women are not dedicated enough to their work because they care for the household, children, and elderly and that they are mostly educated for low-paid jobs.

Further analysis determined that the first pattern is statistically more recognized by women, which is unsurprising because discrimination affects women regardless of age, sector, or profession. This makes it all the more surprising that for the pattern "self-exclusion of women from the competitive labor market" there were no discernable differences between male and female answers, i.e. it seems that some of the female subjects accept the statements contributing to the construct that their position in the labor market is "their own fault" rather than it being an expression of general gender inequality consequently influencing the labor market. This finding suggests a pressing need for awareness-raising actions and education on gender-based discrimination in the labor market, and its consequence on the gender pension gap, which is the topic of the next chapter.

Table 2: Distribution of statements connected to recognizing gender-based discrimination in the labor market and factors of gender pay gap (%)

Attitudes	Agree and completely agree (%)
1. Society divides jobs into “male” and “female”	78,6
2. Management positions have fewer women than men	77,8
3. Society, in general, unequally values the work of men and women	71,1
4. Unions have a low impact on pay regulation	65,9
5. Women are more often victims of sexual harassment at work than men	63,7
6. During hiring procedure, women are more often asked about their marital status and children than men	62,0
7. Women have more difficulty finding employment, especially if they have children and family obligations	60,8
8. Employers treat women differently than men because of pregnancy and motherhood	57,8
9. Women would more often choose professional training if they didn't have family obligations	57,7
10. Wages legislation is not good enough	55,1
11. The best-paid jobs are mostly meant for men	54,1
12. Women's work abilities are more often underestimated than those of men	54,1
13. Employers prefer hiring men for most positions	52,5
14. Women have more difficulty advancing than men	51,9
15. Unlike men, women are more likely to accept lower pay	44,4
16. Women receive a lower wage than men for the same value work	40,0
17. Employers appreciate the work of men more than the work of women	37,0
18. Women spend more time on sick leave and lose the work pace	35,7
19. Existing legislation and contracts regulating pay are good but they're not being implemented	34,8
20. Women often face worse working conditions upon returning from maternity leave	31,8
21. Men work more overtime than women	14,8
22. Women are fired more often than men	11,1
23. On average, men work more hours than women	10,4
24. Women themselves chose low-paid jobs (cleaning jobs, cashier jobs, etc.)	9,6
25. Women are generally educated for low-paid jobs	8,1
26. Women are not committed enough because they take care of the household, children, and the elderly	5,9

Pension gap

The following question was aimed at determining to which degree the attitudes presented contribute to creating the pension gap, in our subjects' opinion. First place among the presented statements holds the attitude that women are in an unequal position on the labor market because of pregnancy and motherhood, which 68.9% of the subjects agree with (chart 1). The second most accepted attitude is based on the realization that society in general views women and men differently, with which three-fifths of the subjects agree or completely agree. The same percentage of subjects agrees that the pension gap is caused by "the existing pay gap between women and men".

In total, subjects recognize the main obstacles to achieving equality of working conditions of men and women in the labor market. It should also be pointed out that out of all presented attitudes, the subjects most often disagreed or completely disagreed with attitudes such as "women get fired more than men" and "pension gap reflects real differences in the working lives of men and women", as well as "women have poorer career prospects because they care for the household, children and elderly". This means that they either don't accept or are uninformed about specifics which are the base for women having lower incomes in the labor market, and consequently lower pensions.

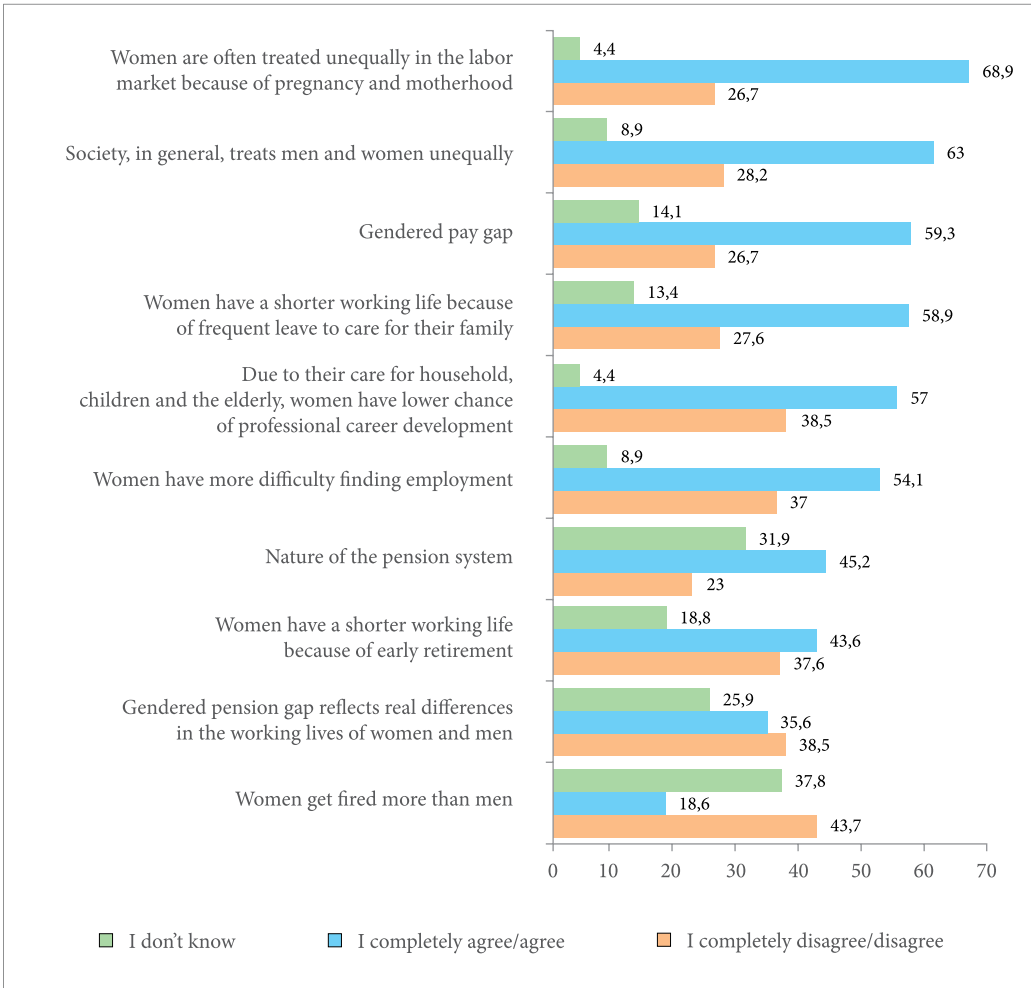
Subjects were most unsure about the attitude that differences exist because of "the nature of the pension system", where more than a third of the subject answered "don't know", as well as the attitude that the pension gap reflects real differences in the working lives of men and women, where one-quarter of subjects answered that they're unsure whether there are real differences, which points to complete ignorance of the pay and pension gap issue in a percentage of the subjects.

It is also interesting that almost 40% of the subjects responded to the statement about women getting fired more often than men with "don't know", which points to a strong need for informing and learning about women's position in the labor market.

This attitude scale was subjected to factor analysis which resulted in two patterns. The first pattern, named "inequality of women in the labor market", is statistically linked to sex, with women being more inclined to recognize general discriminatory practices in the labor market which consequently contribute to their lower pensions. The pattern structure shows that, among others, it is primarily based on statements of women's greater difficulty in finding employment, inequality because of pregnancy and motherhood as well as women being fired more often. Also, highly important are statements that society in general views women differently than men, that there are differences in pay and that women are less able to advance their careers because they care for family members. This pattern also features the statement that the pension gap only reflects realistic differences in the working lives of men and women. The second pattern, named "the working life of women", didn't show statistically important links to any specific characteristic of the subjects, which means that both women and men equally recognize it as contributing to the pension gap. The subjects recognize that women have smaller pensions because

their working life is shorter, mostly because of premature retirement, but also because of breaks in their working career to care for children and household. The statement that the nature of the pension system significantly contributes to the pension gap is one of the statements in this pattern.

Chart 1: Factors contributing to creating the pension gap (%)



Balancing work and family

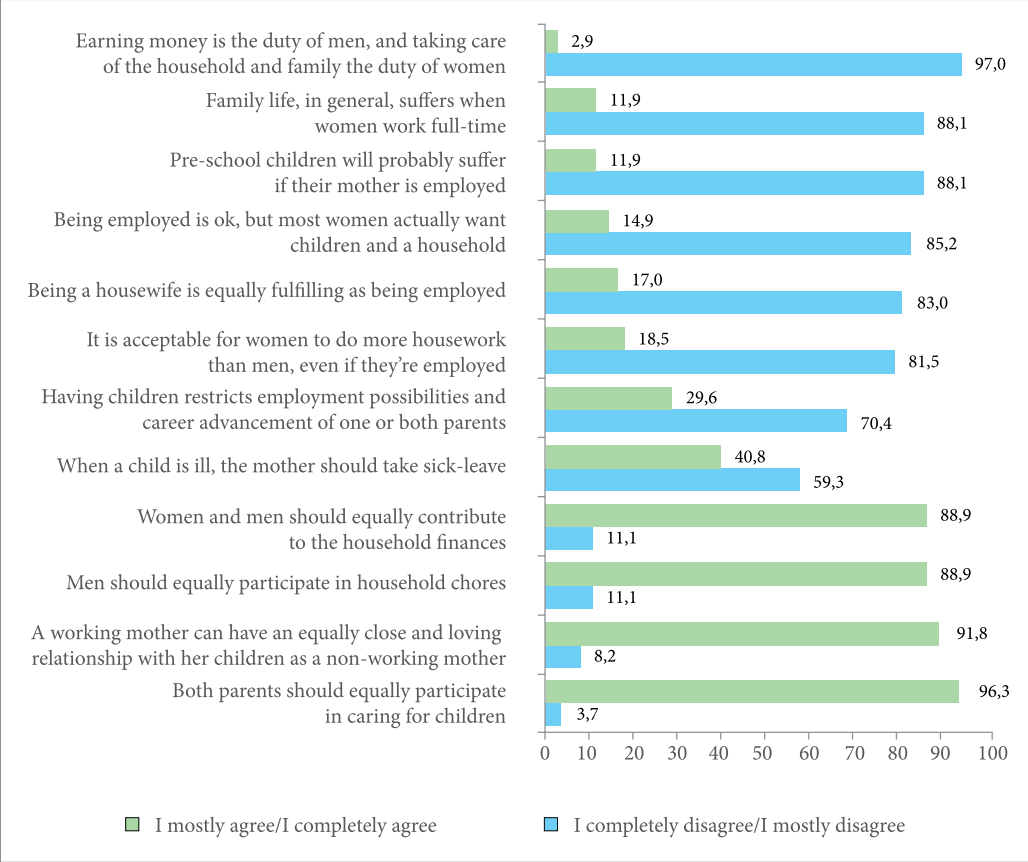
The next unit of questions was aimed at getting insight into the problem of coordinating work and family lives of men and women in management/leadership positions (chart 2), which numerous EU documents feature as a crucial element for the quality of life and plays a significant role in creating the pay and pension gaps.

The results show that most subject in management positions rejects non-egalitarian attitudes, so for example, one of the patriarchal indicators stating that men should financially provide and women take care of the family and household was almost completely rejected.

The following two attitudes also had very high rejection rates among the subjects (almost 90%): “family life suffers when the wife is employed full time” as well as “pre-school children will probably suffer if the mother is employed”. On the other hand, the highest degree of acceptance was seen concerning attitudes related to children, so over 95% of subjects agree that “both parents should equally participate in caring for children”, and over 90% that “a working mother can have an equally close and loving relationship with her children as a non-working mother”. It is necessary to point out that only about a tenth of the subjects disagree that men should equally participate in household chores, and the same percentage of participants disagree with the attitude that women and men should equally contribute to the household finances, which points to a greater degree of accepting egalitarian views on earning and caring for the household.

Another interesting development is the fact that close to a third of the subjects believe that “having children restricts the possibilities for employment and advancement of one or both parents”, which remains a leading problem in the European context. Two-fifths of the subjects expressed the highest level of agreement with the statement that when a child is ill, the mother should take sick leave, which shows that they (maybe from personal experience) support the traditional division of childcare.

Chart 2: Coordinating work and family life (%)

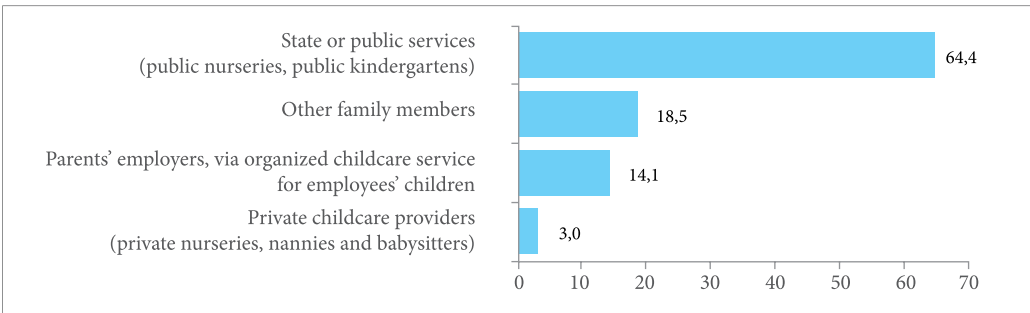


By employing factor analysis on these attitudes, we extracted one factor pattern which we named “traditionalism”. It is characterized by the clear separation of male and female roles, whereat men are not engaged in the family life and the women are strongly expected to be. As expected, men are more inclined to the traditional pattern of coordinating work and family life than women, with statistically significant differences also present according to age groups. It should be pointed out that subjects older than 40 years have shown a higher degree of accepting the traditionalism pattern than other age groups, while subjects aged 40-44 show the lowest degree of accepting this pattern in coordinating their work and family lives.

Care for pre-school children

The next unit (chart 3) asks the subjects about who should primarily take care of pre-school children. The subjects believe that pre-school children should primarily be taken care of by public institutions (nurseries and kindergartens), and this is believed by a total of three-fifths of the subjects. Almost a fifth of them believe that other family members should take care of the children, which is the next most represented answer, suggestive of strong reliance on traditional forms of caring for children by older members of the immediate or extended family. By only a few percentages less (14.1%), the subjects agreed that employers should organize childcare.

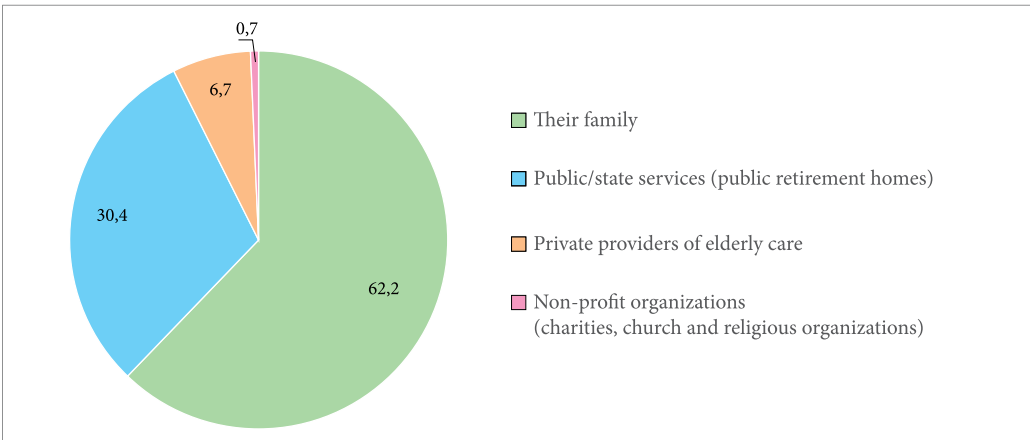
Chart 3: Care for pre-school children (%)



Care for the elderly

Unlike taking care of pre-school children, which was overwhelmingly delegated to institutions, three-fifths of the subjects believe that care for the elderly should primarily be delegated to the family, i.e. the closest relatives of the elderly (chart 4).

Chart 4: Care for the elderly (%)



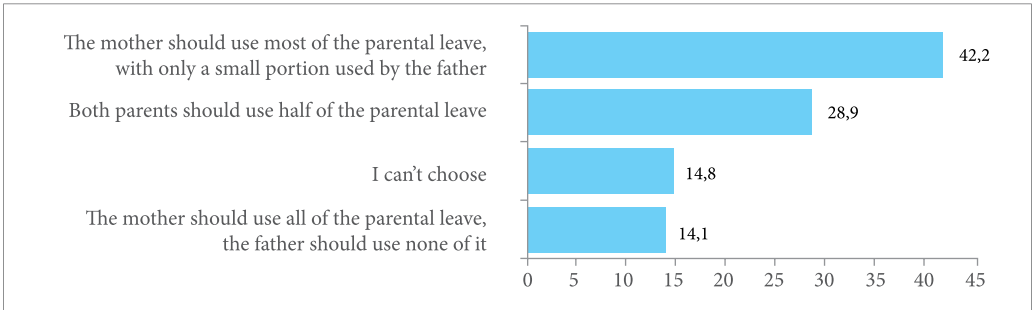
When it comes to institutional care for the elderly, one-third of the subjects believe that the elderly should primarily be taken care of by public services (i.e. public retirement homes), and to a lesser degree by private institutions providing institutional care for the elderly.

The question “who should care for the elderly” has statistically significant links only to the profession and employment industry. The subjects employed in the healthcare and welfare industry, probably in accordance with the nature of their profession, are significantly more inclined to believe that the elderly should be cared for by their family (73.8%). The highest degree of agreement with the statement that the elderly should be cared for by “someone else” is seen in close to three-fifths of subjects employed in finance and insurance industries, as well as two-fifths of subject employed in the processing industry. Viewed by sectors, those subjects working in the public sector are more inclined to the attitude that the elderly should be cared for by their family (72.2%) while those employed by the private sector are almost equally divided between the belief that care for the elderly is an issue of “their family” and “someone else”..

Using parental leave

The distribution of answers about using parental leave (chart 5), which is one of the key questions to work and family coordination, shows that two-fifths of the subjects advocate a relative division of the parental leave where “the mother should use most of the parental leave, with only a small portion used by the father”. This represents a significant digression from the traditional division in which only the mother uses parental leave, supported in our survey by only 14.1% of the subjects, which makes that answer the least supported answer of all among our subjects.

Chart 5: Who should use parental leave (%)

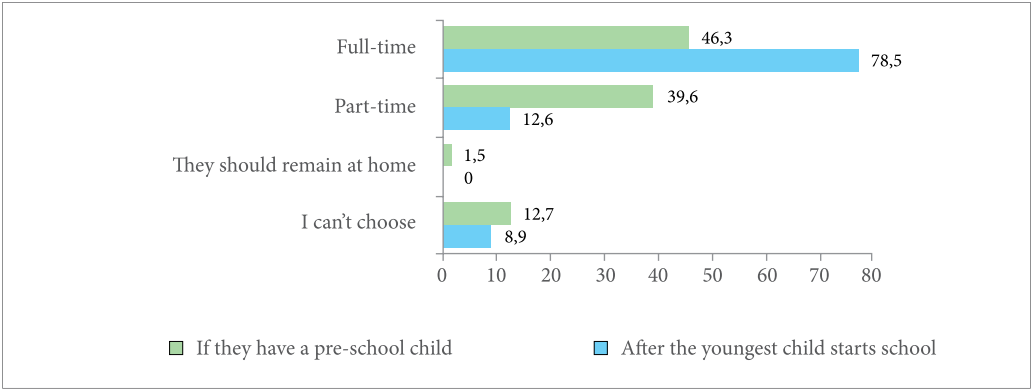


The egalitarian division of parental leave (both parents using one half of the leave) is advocated by about one-third of the subjects, while about one-seventh of them didn't know how to answer the question.

Employment of mothers of pre-school and school children

It can be said that the subjects employed in management/leadership positions as relatively divided about the employment of mothers with pre-school children. Namely, considering mothers with pre-school children, 46.3% of the subjects believe that they should be employed full time, while 39.6% of them believe that the mothers should work only part-time (chart 6). This finding points to different models of approaching career advancement and childcare.

Chart 6: Employment of mothers with regard to child's age (%)



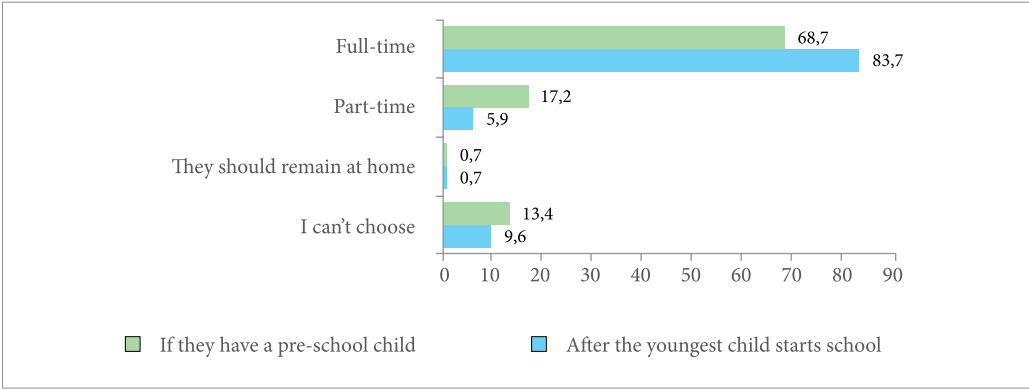
In the case of mothers whose youngest child has started school, the subjects prevailingly advocate full-time employment (78.5%), while only about a tenth of the subjects employed in management/leadership positions believe that mothers should be employed only part-time.

It should also be pointed out that none of the subjects believed mothers should stay at home, after their child starts school, but around a tenth of the subject couldn't decide on any of the answers. There were no statistically significant differences among subjects' attitudes concerning the employment of mothers of pre-school and school children in relation to their sociodemographic variables (sex, age, profession, and employment industry).

Employment of fathers of pre-school and school children

In comparison with the previous question, which divided the subjects about whether mothers of pre-school children should work full-time or part-time, the subjects employed in management and leadership positions predominantly accept the attitude that fathers of pre-school children should work full-time (chart 7).

Chart 7: Employment of fathers with regard to child's age (%)



Namely, the option of the full-time working father of pre-school children is much more accepted (68.7%) than the corresponding option of full-time working mothers of pre-school children (46.3%), which points to the general belief that raising children is primarily the concern of mothers.

The option of part-time employment is accepted by 17.2% of the subjects, which is just above the percentage of subjects who didn't know what to answer, so it can be said that the subjects nonetheless consider different employment options when pre-school children are concerned. The option of fathers of pre-school school children staying at home is advocated by a negligible percentage of subjects (0.7%), i.e. it is not expected of them, nor of the mothers (1.5%).

As was expected, the option of fathers working full-time when the youngest child starts school is advocated by more than four-fifths of the subjects (83.7%), while other options were practically not even considered because only 5.9% of the subjects believe that fathers should work part-time, while a negligible percentage believes they should stay at home..

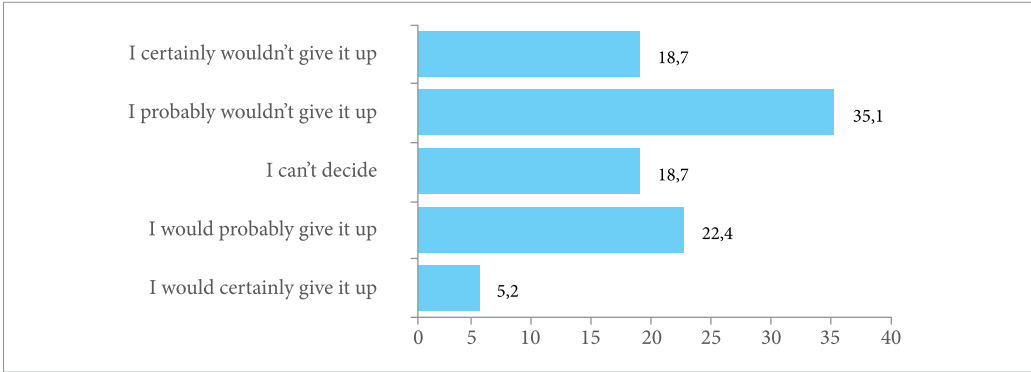
Career expectations

Considering that family and career are often being compared and even viewed as competitors to the degree that a number of people believe that quality family life requires renouncing their working career and vice versa, we decided to ask the following question: "Would you personally give up the opportunity for a great business career in favor of your family?" (chart 8). This question is especially interesting to people employed in management and leadership positions because their position very much indicates a successful career.

The results show that most of the subjects are unwilling to sacrifice their business career in favor of their family. Namely, a little over half of the subjects certainly or probably

wouldn't give up the opportunity for a great business career. Family is still a strong or very strong priority for almost a third of the subjects, and it also merits mentioning that almost one-fifth of the subjects couldn't decide which takes priority, so it can be assumed that so far, they haven't been in a situation of comparing the two.

Chart 8: giving up a “good job” in favor of family (%)



In choosing between professional and family life, there was no differentiation among the subject, so there were no statistically significant links concerning sociodemographic markers. It is interesting to note that, unlike women, men were more inclined to the idea of sacrificing their professional lives in favor of their family, but the differences between the sexes were not statistically significant.

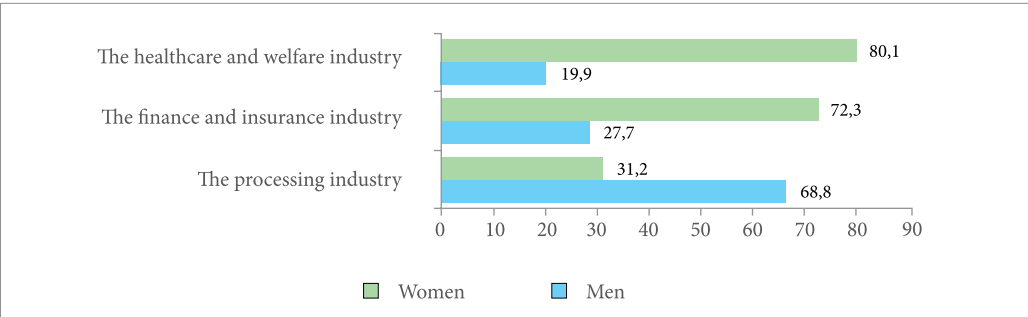
3. SURVEY OF STATES, PRACTICES, AND POLICIES IN COMPANIES AND INSTITUTIONS REGARDING THE GENDER PAY AND PENSION GAPS

Methodology

The survey aimed at collecting data on management strategies and policies of companies on employee hiring and advancement, their pay and pension plans, as well as, achieving work and life balance was conducted on a sample of 41 public and private company/institution/organization (hereafter, company) in four Croatian cities (Zagreb, Split, Rijeka, and Osijek) working in three industries: healthcare and welfare, finance and insurance, and the processing industry.

The questionnaire was given to officials employed in the department in charge of recruitment, hiring, and managing employees. Out of 41 companies, 24 were from the public sector and 17 from the private. Twenty-two companies were from the healthcare and welfare industry, 12 from the processing industry, and seven from the finance and insurance industry. More than half of the subjects (53.7%) were large companies with over 250 employees⁴.

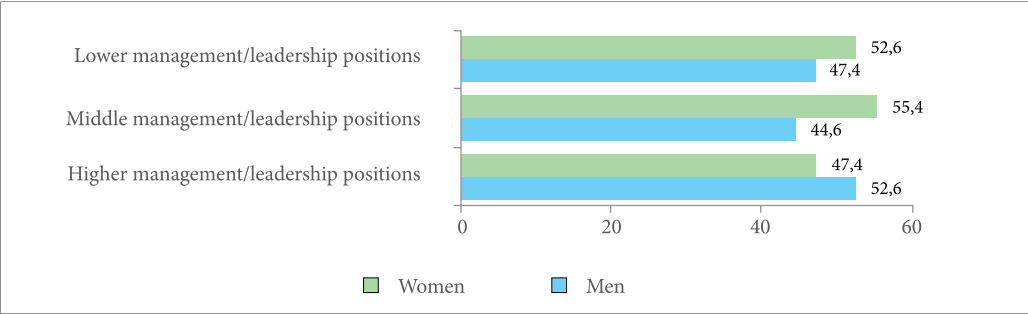
Chart 1: Percentage of women and men in companies/institutions, according to industry (%)



The companies and institutions working in the healthcare and welfare industry, as well as finance and insurance industry, have a greater number of female employees (chart 1), while in those working in the processing industry only a third of the employees are female, which is in accordance with the general indicators for the selected industries.

⁴ The 2018 company sample had a total of 28 725 employees, comprised of 17 759 (61.8%) women and 10 966 (38.2%) men.

Chart 2: The percentage of women and men employed in the sample companies/institutions on leadership positions (%)



In 2018, women and men were relatively equally distributed on management positions. The analysis of the distribution of male and female employees working on lower, middle, and higher management/leadership positions in 2018 shows even proportions, with women dominating lower and middle management/leadership positions, while men were predominant in higher management positions.

Chart 3: Percentage of women and men in management positions in the sample companies with regard to the employment industry (%)



With regard to the employment industry (chart 3), women are most represented in lower-ranked positions in the finance and insurance industry, as well as the healthcare and welfare industry.

The processing industry has the largest percentage of men employed in lower management positions. Middle management positions in the healthcare and welfare industry are comprised mostly of women, while in the processing industry these positions are mostly filled by men. High ranked management positions are mostly female in the healthcare and welfare industry and mostly male in the processing industry. The data on the finance and insurance industry shows that they're in accordance with general indicators for that industry, as is presented in the workforce survey data. This tells us of the vertical segregation problem in this industry, as opposed to the horizontal segregation characteristic for the healthcare industry.

Table 1: Number and percent of male and female employees participating in different professional training programs (N, %)

Training programs	Women	%	Men	%
Training and education	8255	85,2	5356	85,8
Conferences	815	8,4	381	6,1
Other kinds of professional training	624	6,4	503	8,1
Total	9694	100	6240	100

In 2018, 9694 women (54.6% of the total number of female employees) and 6240 men (56.9% of the total number of male employees) participated in some sort of professional training program. The most attended programs were training and educations, followed by conferences and other kinds of professional training (table 1).

Most of the training programs took place during working hours (in 34 companies), except for five companies where they were scheduled after working hours and on the weekends. Two remaining companies pointed out that they don't organize or invest in professional training or education programs.

Table 2: Male and female employees using the parental leave in 2017 and 2018 (N, %)

Industry	Women	%	Men	%
Healthcare and welfare industry	710	99,4	4	0,6
Finance and insurance industry	929	96,7	32	3,3
Processing industry	331	93,0	25	7,0
Total	1970	96,4	61	3,6

In 2017 and 2018, parental leave was used by 1970 women and only 61 men. The lowest number of parental leave among male employees was recorded in companies working in the healthcare and welfare industry. In those 22 companies, only 4 male employees requested and used parental leave in the last two years (table 2).

Most of the employees (95.9% of women and 98.3% of men) returned from parental leave to the same position and under the same terms, while 3.3% of the women and 1.7% of the men didn't continue their employment.

Equality policies in companies/institutions

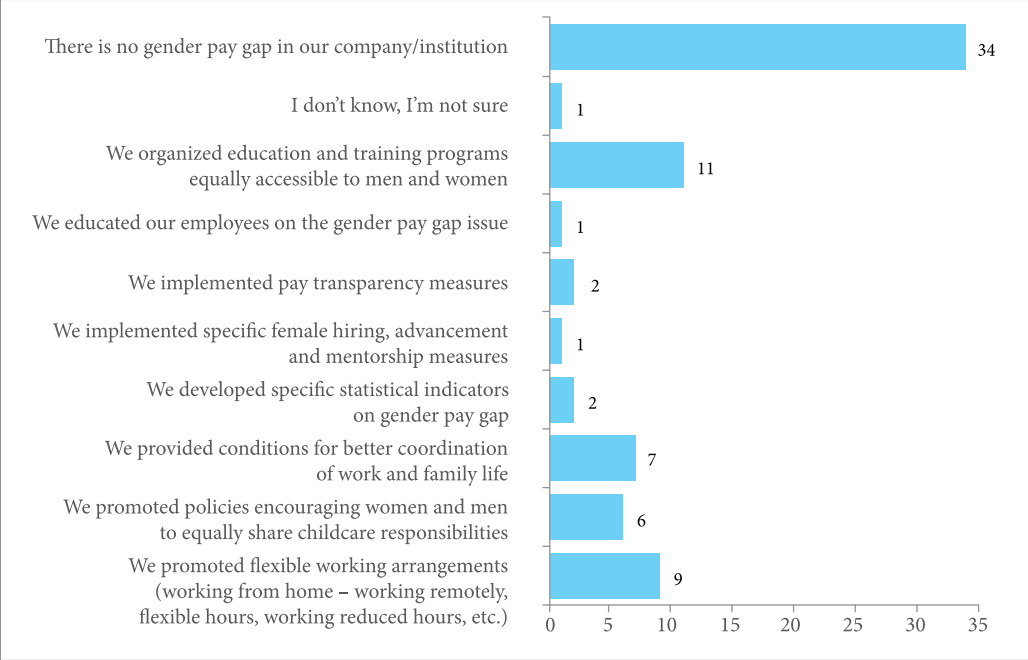
Most companies have no gender-specific records or statistical data concerning differences in pay or gender prevalence according to profession, advancement, bonuses, and professional training. None of the companies have records on former employee pensions.

Out of 41 companies, 17 have implemented a gender equality policy, while 20 have not. Four companies among the latter have plans for implementing a gender equality policy. In 4 companies, the company representatives were uncertain how to answer the question on the existence of a gender equality policy in the company.

In answering the question: "Has your organization/institution/company taken action to eliminate gender pay gap?", most company representatives (35) selected the answer that there is no gender pay gap in their company. In three companies they plan to take action to that effect, but still haven't developed any specific strategy, while in two companies there is an existing strategy and some or all the measures have been implemented. The latter answer also suggested that most of the subjects lack understanding of the gender pay gap issue.

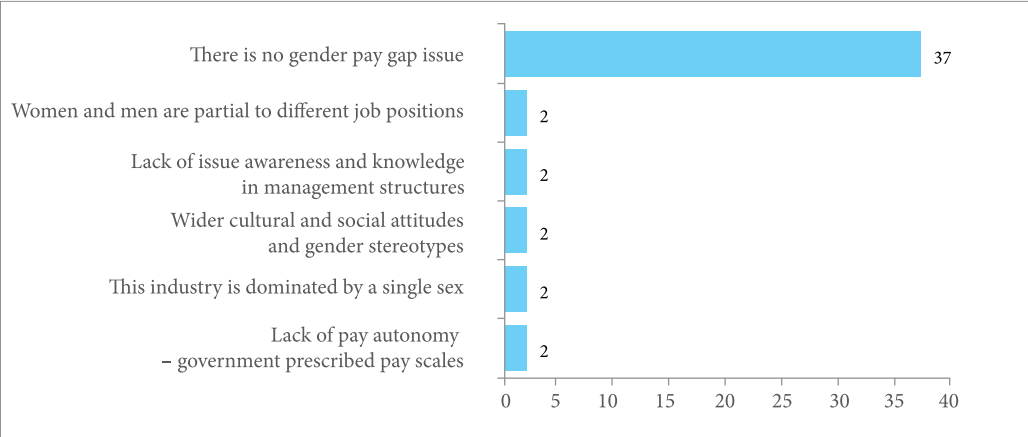
Standing out among the measures which companies implemented to eliminate the gender pay gap are organized professional training programs equally available to both men and women (in 11 companies), promoted flexible working hours (in 9 companies), created conditions for better coordination of work and family life (in 7 companies) and promoted policies encouraging men and women to equally share childcare duties (in 6 companies) (chart 4). 34 companies again stressed that there is no gender pay gap (one company less than in the previous question on general actions to eliminate the gender pay gap).

Chart 4: Companies and institutions according to gender pay gap elimination measures (N)



In cases when subjects stated there is a gender pay gap in their organization, institution, or company, they selected three main obstacles to its elimination (chart 5). 37 of the subjects negated the existence of a gender pay gap in this question.

Chart 5: Main obstacles to eliminating gender pay gap (N)



The subjects were asked to determine, using a 1-5 scale (table 3), to what degree they think mechanisms, stakeholders, and legal framework influence pay rates. More than half of the subjects believe that pay rates are most affected by the Labor law, while close to half of the subjects believe that unions have the greatest influence. A little over a third of the subjects believe collective bargaining to be very important. Direct negotiations of employers and employees, as well as the influence of works councils, are believed to influence pay rates the least.

Table 3: Influencing pay rates

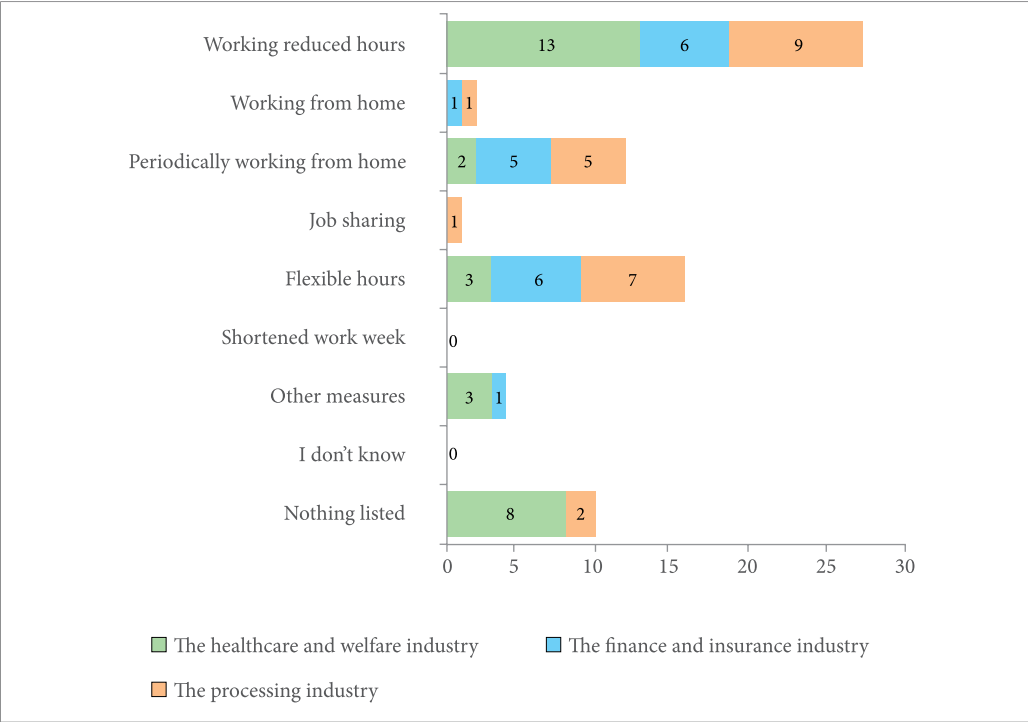
Mechanism/stakeholder/legal framework	Influences and completely influences (%)
Labor law	53,7
Unions	46,3
Minimum wage act	41,4
Collective bargaining, excluding works councils and unions	36,6
Direct negotiation with the employee	26,9
Works councils	22,0

The subjects are mostly not aware of the existence of complaints about hiring practices, returning to the workplace, advancement, and professional training. Only one of the subjects has knowledge about a complaint made about segregating potential candidates into typically “male” and “female” positions, complicating employee advancement and the organization of professional training outside work hours and during weekends. None of the subjects are aware of the existence of complaints about unequal treatment of potential candidates in hiring interviews, asking questions about family planning, or the reassignment of employees to worse positions after parental leave. In 19 companies there are control procedures and/or internal mechanisms to prevent the mentioned practices, 16 companies have no such procedures, while in 6 of the cases the subjects were not aware whether such mechanisms exist.

The European Equal Pay Day is not observed in 40 companies, while the subject of the remaining one company was unsure about it.

The employees have the option of flexible working arrangements (chart 6). Among those, the most represented are working reduced hours, flexible working hours, and working remotely.

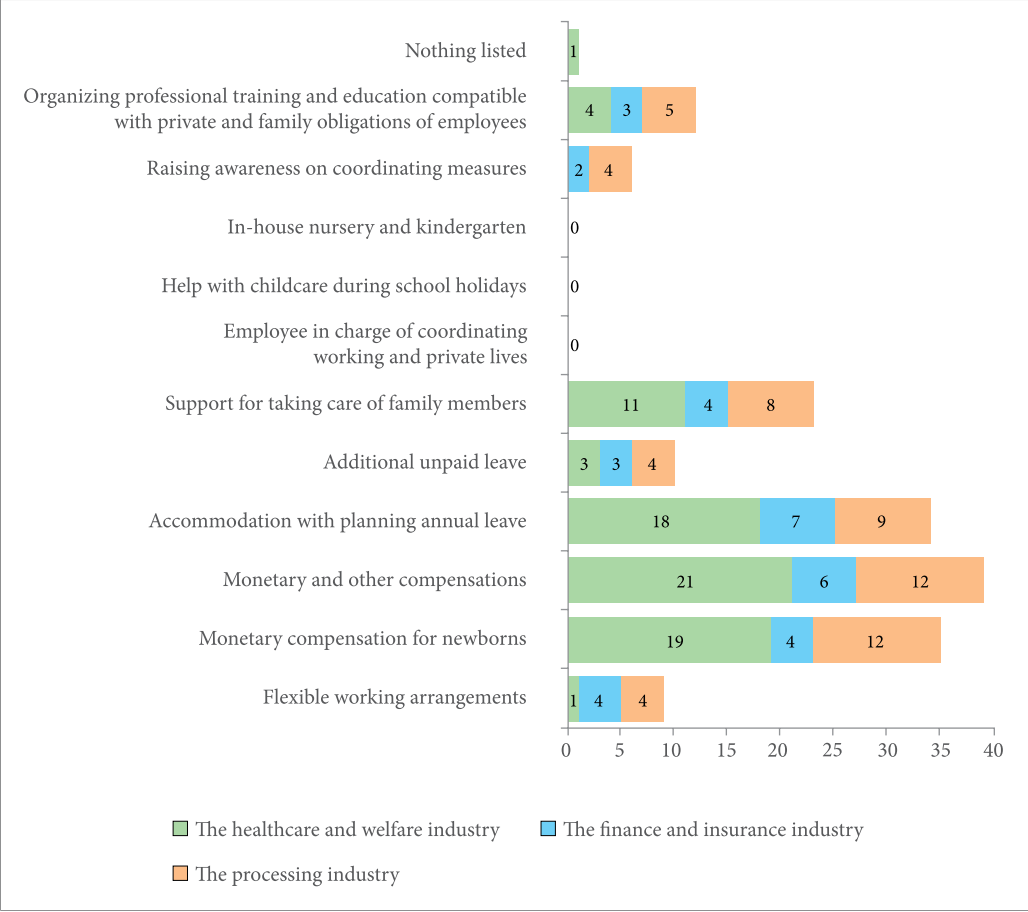
Chart 6: Flexible working arrangements



The mechanisms of coordinating work and family lives within companies are very varied in regard to the company industry (chart 7). It's necessary to point out that monetary and other bonuses are awarded to employees with children in 39 companies. 34 of the companies are accommodating when it comes to planning annual leave and vacations, and also, one of the most common measures, present in 28 companies, is providing employees with a financial bonus for newborn babies.

None of the companies have a distinct employee responsible for helping other employees coordinate work and family lives. Also, none of the companies provides their employees help with pre-school and school children during school holidays, nor do they have company organized nursery and kindergarten programs.

Chart 7: Mechanisms of coordinating work and family life



4. EVALUATING THE EFFECTS OF THE “EQUALITY FOR ALL” WORKSHOP

Attitude survey of workshop participants

Following the two-day workshops in Zagreb, Osijek, Rijeka, and Split, which had 216 participants, we conducted a survey examining the attitudes of the participants aimed at evaluating the effects the workshops had on:

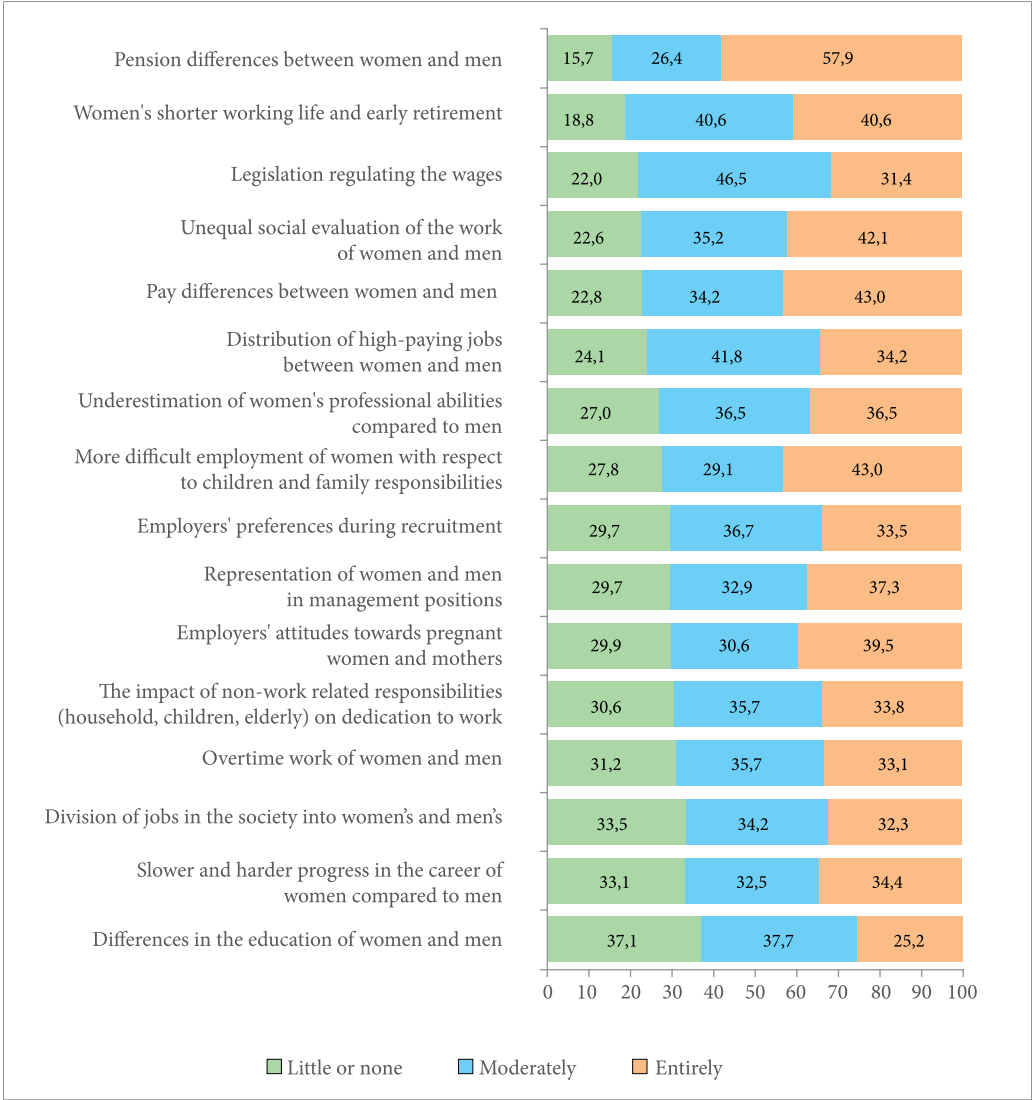
1. Changes in student and manager attitudes concerning pension and pay gaps;
2. Changes in career aspirations of the students;
3. Changes in policies and management strategies of companies concerning pay and pension.

The survey was conducted on a sample of 163 people, i.e. 75.5% of the total number of workshop participants. Most of the subjects were female (85.2%), and more than half of them had a university degree (51.2%). Although age distribution was rather uniform, subjects aged between 36 and 45 were slightly predominant (28.2%). The greatest proportion of subjects, 33.1% of them, was from Osijek.

Most subjects point out that the workshop influenced them to change their attitudes on phenomena connected to gender pay and pension gaps. The most significant influence of the workshop on the subjects' attitudes was seen precisely on topics of pension and pay differences between women and men, and the unequal social valuing of their work. The least influenced were the topics of gender differences in education, division of professions into male and female as well as gender inequality in professional advancement. Most of the subjects cited their previous familiarity with mentioned topics as the reason for the lesser influence of the workshop.

When asked whether the workshop inspired them to consider some other profession, less typical for their sex, almost two-thirds of the students replied negatively. However, a little over one-third of the students replied that that inspiration was mediocre or significant. The managers were asked about the likelihood of their institutions giving more attention to policies and strategies aimed at eliminating gender pay and pension gaps, and most of the subjects replied that they believe that to be mediocre or significant.

Chart 1: Workshop influence on subjects' attitude changes concerning select social differences and issues (%)



Recommendations for future workshops refer to increasing the scope of the workshop as well as diversifying the participants. The need for a greater number of workshops was pointed out by the participants themselves, stating how one workshop is not enough to change their attitudes. Also, since most of the participants were women of high education who tend to be more aware and educated than the average person concerning gender equality and the existence of gender pay and pension gaps, it is logical to assume that the workshop would have a significantly greater influence on a more diverse group of participants.

Workshop participant impressions

„The workshop was great, despite the fact that my attitudes about most topics were consistent with what was presented.“

„My attitudes have not changed – I have always been advocating gender equality.“

„I came to the workshop already very aware but I'm satisfied with the results and the discussion.“

„The workshop didn't influence me to change my attitudes, but in a positive sense. My attitudes on topics covered are a clear picture of social differences and problems with equality. I'm well aware but I definitely consider workshops like this very important, effective, and significant.“

„The workshop was very good and very productive.“

„The workshop inspired me to action which includes personal engagement.“

„It will obviously take time to change social stereotypes. The workshop was great.“

„The workshop was truly exceptional, as were the speakers. Very interesting, very educational, although I had plenty of previous experience on the topic. Great examples of other countries, great life examples, and plenty of interaction among participants. Time really flew by, so the low grades are not indicative of any workshop shortcoming, quite the contrary. I can only praise the workshop.“

Conclusion

This publication presents the summarized results of surveys on gender pay and pension gaps, gender prejudices in the labor market, and work-family coordination conducted by the Institute for social research in Zagreb as part of the “Equal rights – Equal pay – Equal pensions” project on appropriate samples of companies/institutions operating in the spheres of finance and insurance, healthcare and welfare, and the processing industry, their leadership and management employees as well as students of vocational schools being educated to work in those industries.

The presented results confirm the low level of awareness on the existence of gender pay and pension gap. Vocational school students were mostly uninformed about the gender pay gap, while more than two-thirds of them have no awareness about the gender pension gap. Also, the majority of surveyed companies and institutions point out that there is no gender pay gap, which is accompanied by the lack of any strategies, actions, and measures to eliminate it. Although the student population could be excused for their lack of awareness on the gender pay and pension gaps because of their inexperience with the labor market, the same lack of awareness in companies and institutions can only be ascribed to poor or nonexistent gender particular statistical data on hiring policies, pay, advancement or work/family coordination. It appears that besides actions of raising awareness in the global populace about the practically invisible problem of gender pay and pension gaps (the relevance of which is confirmed by the workshop evaluation results), we should implement measures of pay transparency in all the industries. This is supported by the subjects’ majority attitude (among students and managers alike) that wages legislation isn’t good enough and that it contributes to the creation of the gender pay gap. This points to the necessity of legislative changes aimed at greater pay transparency. Also, both the students and employees in management/leadership positions see the poor influence of the unions on pay regulation as one of the problems resulting in the gender pay gap, pointing to the necessity of strengthening the unions’ role in defining, implementing, and controlling the pay policies.

Finally, both those who are already participating in the labor market and those who are still on its threshold, agree that the position of women in the labor market leads to the gender pay and pension gaps. Women especially recognize the patriarchal characteristics of the labor market. When speaking of the greatest factors contributing to the gender pay and pension gaps, most of the subjects point to the different relationship of society towards men and women, the division of jobs into “male” and “female”, the unequal valuation of the work of men and women, and especially pregnancy and motherhood which is the most common reason why women are in an unequal position on the labor market. This means that the subjects recognized the practices of wider social discrimination, as well as the discrimination of women in the labor market, especially gender segregation and the penalization of motherhood in the professional world.

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Translation and proofreading

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Design and layout

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Print

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Circulation

50



