



Mouvement Mondial des Mères

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# Gender Gap in Pension: the result of life-long discriminations against women

*"The admission of women to full equality would be the most convincing mark of civilization; it would double the intellectual forces of the human race and its chances of finding happiness."*

Stendhal, 1817

*Prepared for OCAPROCE International Forum – 2 June 2017*



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## Gender Pension Gap & Gender Pay Gap



Globally, women only make 77 cents for every dollar men earn.

THE WAGE GAP IS LARGER FOR WOMEN WITH CHILDREN

SUB-SAHARAN AFRICA

31%



WITH CHILDREN

4%



WITHOUT CHILDREN

SOUTH ASIA

35%



WITH CHILDREN

14%



WITHOUT CHILDREN

Source: UN Women 2017



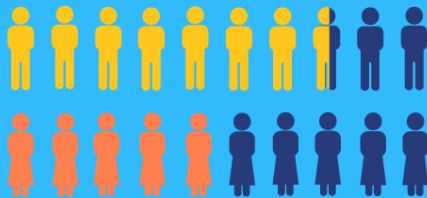


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# Gender Pension Gap Other Factors

## 1. Lower Labour Force Participation

### WORKING-AGE POPULATION IN THE WORKFORCE



Men

76.1%

Women

49.6%

Data as of 2015

**US\$28  
trillion**

The boost to the global annual GDP by 2025, if women played an identical role to men in labour markets.

Source: UN Women 2017

## 2. Informal Work

### WOMEN IN INFORMAL EMPLOYMENT AS A PERCENTAGE OF TOTAL EMPLOYMENT



SOUTH ASIA

95%



SUB-SAHARAN AFRICA

89%



LATIN AMERICA AND  
THE CARIBBEAN

59%

INFORMAL WORKERS  
CAN INCLUDE:

- STREET VENDORS
- PETTY GOODS AND SERVICE TRADERS
- SUBSISTENCE FARMERS
- SEASONAL WORKERS
- DOMESTIC WORKERS
- INDUSTRIAL OUTWORKERS



Source: UN Women 2017

## 3. Part-time work

## 4. Career breaks linked to maternity



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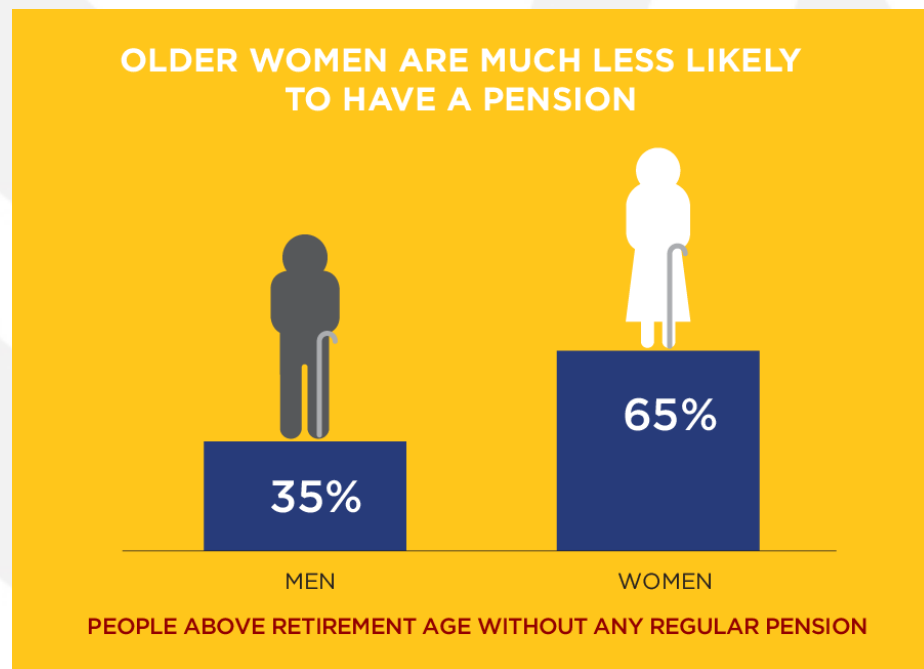
# Gender Pension Gap

## 1. Pension Entitlement

Region	Men	Women
North Africa	63.6%	8.0%
Arab States	31.0%	3.3%
West and Central Asia	94.4%	86.4%
Eastern Europe	95.3%	95.3%

**Percentage of men and women entitled to pensions in selected regions of the world**

Source: UN Women 2016 Flagship Report



Source: UN Women 2017



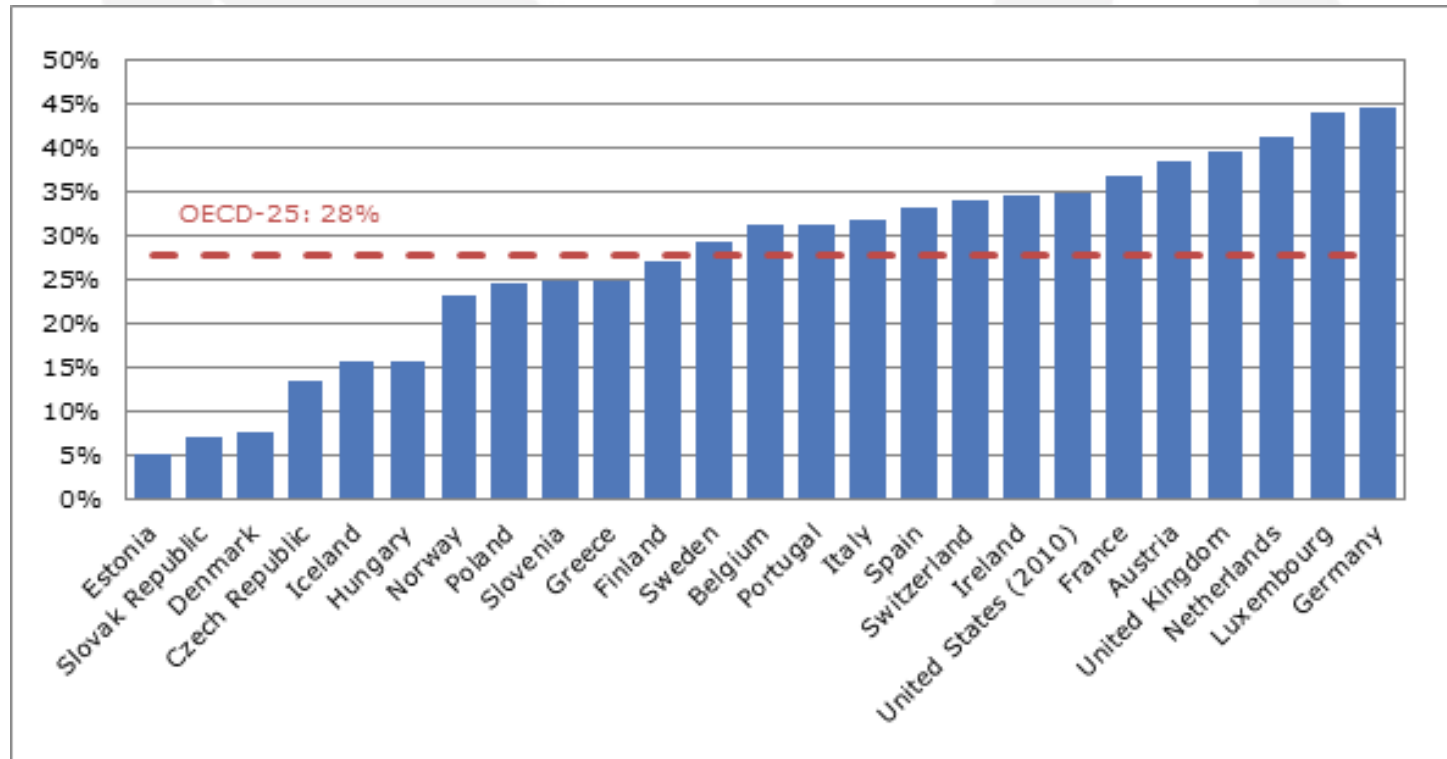
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## Gender Pension Gap

### 2. Pension payment / Benefit

Germany & Luxembourg	45%
UK	40%
France	36%
EU28	31.0%
Sweden	30%
Slovakia & Denmark	8%
Estonia	5%

*Pension gaps in the EU*  
- Source Eurostat 2012



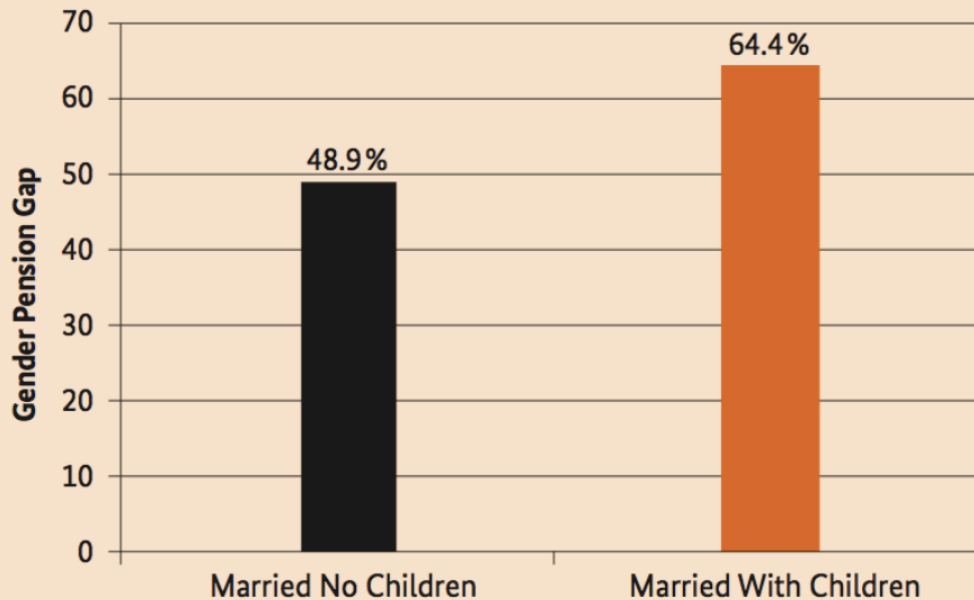
Source: OECD 2013 – Note: Older women who do not receive a pension are not covered by this data



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## Gender Pension Gap & the “Motherhood Penalty”

**Figure 10: Gender Pension Gap for married persons with and without children in Germany, ASID 2007 (in percentages)**



Source: ASID 2007, calculations by Fraunhofer FIT.





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# Gender Pension Gap & Unpaid Family Care Work

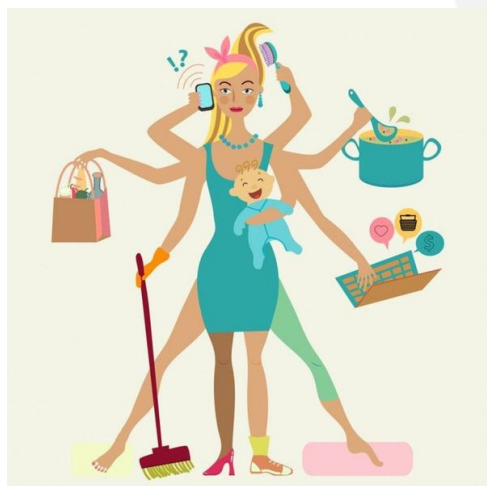
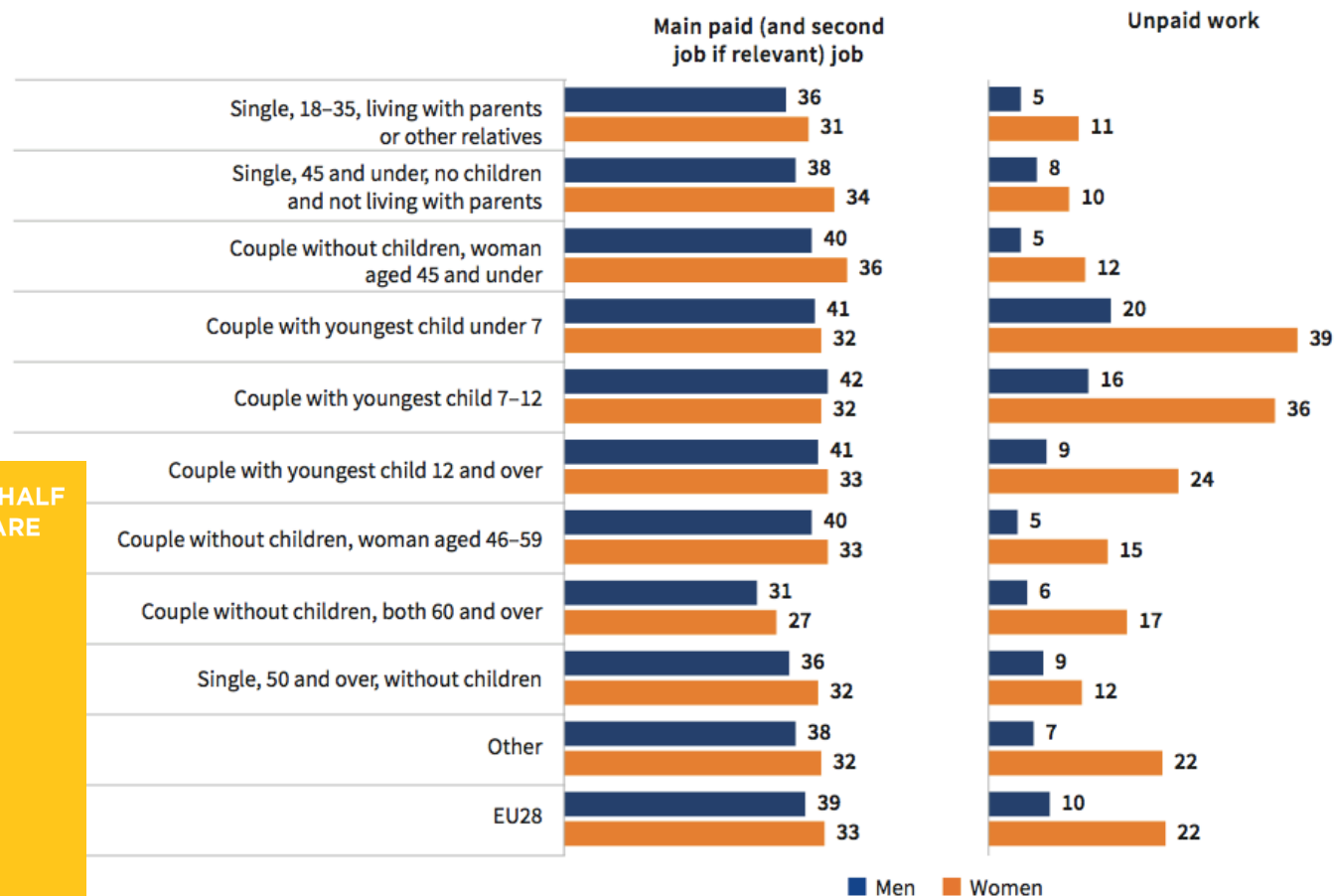
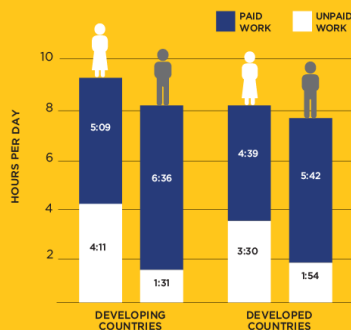


Figure 114: Paid and unpaid working time, by household composition and gender (hours per week), EU28



WOMEN CARRY OUT AT LEAST TWO AND A HALF TIMES MORE UNPAID HOUSEHOLD AND CARE WORK THAN MEN



TIME SPENT ON PAID AND UNPAID WORK FOR EMPLOYED PERSONS BY SEX, 23 DEVELOPING AND 23 DEVELOPED ECONOMIES (LATEST YEAR AVAILABLE)

Source: UN Women 2017



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## Addressing the Gender Pension Gap

- ✓ Gender Pay Gap
- ✓ Discrimination against women on the labour market – especially against mothers -
- ✓ Informality of women's paid work in many parts of the world  
→ Universal social pensions?
- ✓ Issue of Unpaid Family Care Work as one of the main obstacle to Women Economic Empowerment.

SUSTAINABLE  
DEVELOPMENT  
GOALS

5 GENDER  
EQUALITY







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# Addressing the Gender Pension Gap → Addressing the Gap in Unpaid Family Care Work MMM Recommendations

## Recognition:

- ✓ Every mother works – Make this work statistically visible
- ✓ Mothers and other caregivers are not “inactive” & Care work is essential and valuable work! – Give them a status and rights  
→ **care credits in pension calculations**

## Reduction through infrastructure development

## Redistribution - Between men and women – Between families & other stakeholders

- ✓ Paid Paternity Leave to engage fathers in care work
- ✓ Parental leave shared by mothers and fathers  
– paid at sick pay level
- ✓ Policies to reconcile Work and Family life, for both men and women
- ✓ Policies to support women’s re-entry into the labour market after a career break linked to maternity (Life course approach to work)
- ✓ Role of women themselves ?





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*“Overall, the considerable size of the Gender Pension Gap is one of the biggest gender equality policy challenges of our times. Given the long-term focus of the social insurance system and the rather slow development of any long-term perspectives for mothers in the labour market that offer adequate incomes, this challenge cannot be tackled overnight.”*

The Gender Pension Gap

- Developing an Indicator Measuring Fair Income Opportunities for Women and Men

A Study by the Fraunhofer Institute for Applied Information Technology (FIT) on behalf of the Federal German Ministry for Family Affairs, Senior Citizens, Women and Youth

Make Mothers Matter (MMM) is an international NGO established in 1947 to raise the awareness of policy makers and public opinion on the contribution of mothers to social, cultural and economic development. MMM has no political or religious affiliations, and thus transparently voices the concerns of mothers at international level with permanent MMM representatives at the United Nations (General Consultative Status), UNESCO and the European Union.

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