



**Independent Expert on the enjoyment  
of all Human Rights by older people**

**Call for contributions on  
the Human Rights of Older Women**

Make Mothers Matter's answer to the call for contributions on 'The Human Rights of Older Women' seeks to answer questions on **the Economic, social and cultural realities lived by older women** of the questionnaire (questions 4 & 5).

*4. What are the specific challenges and concerns faced by older women, including on the basis of their accumulated life experience as compared to older men, in enjoying their economic, social and cultural rights (for example in terms of social protection, health, education, work, adequate standard of living, land and property ownership)? Please provide related data and statistics, including disaggregated data, where available.*

All over the world large gender gaps can be observed when it comes to receiving an adequate pension in old age, which are two-fold:

- eligibility to receive a pension
- level of pension benefits

Globally, only about half of people above the statutory retirement age receive an old-age pension<sup>1</sup>, and in most countries, men are the majority of recipients<sup>2</sup>. The gap is widest in developing countries. In Egypt and Jordan for example, men are 7-8 times more likely to receive a pension than women.

Even when women are entitled to a pension, the level of benefits they receive is lower than men – although this gap varies widely between countries. In the EU for example, women's pension benefit on average is 29% lower than men's, but ranges from 2% in Estonia to 44% in Luxemburg<sup>3</sup>.

These pension gaps result in a higher risk of both income insecurity and poverty in old age for women, threatening many of their economic and social rights, including health and adequate standards of living. In the EU for example, 17% of women pensioners are deemed at risk of poverty, vs. 13% for men<sup>4</sup>.

This means that many women lack economic independence in old age, which in particular, prevents them from leaving abusive relationships if need be.

Lastly, women's longer life expectancy also increases the probability of older women spending longer portions of their lives alone and poor.

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<sup>1</sup> UN Women Policy Brief No 3: Protecting women's income security in old age: Toward gender-responsive pension systems <https://www.unwomen.org/en/digital-library/publications/2015/12/women-income-security-in-old-age>

<sup>2</sup> See for example ILO's World Social Protection Report 2017-19 [https://www.ilo.org/global/publications/books/WCMS\\_604882/lang--en/index.htm](https://www.ilo.org/global/publications/books/WCMS_604882/lang--en/index.htm)

<sup>3</sup>2019 figures provided by Eurostat <https://ec.europa.eu/eurostat/web/products-eurostat-news/-/ddn-20210203-1>

<sup>4</sup> Ibid

*5. What forms of gender-based discrimination and inequality experienced by women throughout the life cycle have a particular impact on the enjoyment of their human rights in older age?*

The reasons behind these **gender pension gaps** in eligibility and benefits are multiple. They include women's lower labour force participation, lower average earnings, as well as a higher incidence of informal employment.

They are also the result of different working patterns of men and women over the life-course. The reality for a majority of families is that it is women/mothers rather than men/fathers who assume caring responsibilities and give their family priority over work, in most cases to the detriment of their own careers and their future pension, taking long career breaks for childrearing, and being more likely to work part-time.

These different patterns of work link to an accumulation of discriminations that women face in the economic sphere during their life and which often intersect with other causes of discriminations (such as race & ethnicity, age, migratory status, urban vs. rural, maternity, etc):

- Access to the formal labour market (forcing women into informal work)
- Access to social protection, which is often linked to formal employment (beginning with maternity protection, but also access to healthcare, social security...)
- Access to economic resources (land, financial services, technology...)
- Discriminations in the workplace (gender pay gap promotion, access to decision-making positions, low quality part-time jobs)
- Occupational segregation: women are over-represented in low-paid occupations (domestic work, healthcare, education...)

The **inequitable distribution of unpaid family care work between men and women** is at the root of many if not all these inequalities and discriminations that women face throughout their life-course<sup>5</sup>. According to then Special Rapporteur on extreme poverty and human rights Magdalena Sepulveda, "The gendered division of unpaid care work is one of the key reasons why older women are more likely to live in poverty than their male counterparts."<sup>6</sup>

Mothers are especially penalized, not only because of their career breaks to raise their children, but also because the gender pay gap is greater for mothers than for women without children<sup>7</sup>. As a result, the gender pension gaps for mothers are higher than for women without children. In France for example, the gender gap in pension reaches 48% for mothers of 3 children or more, compared with 18% for women without children<sup>8</sup>.

Time-use surveys show that when paid and unpaid work is combined, women work more than men. **Addressing the issue of unpaid care work, in particular recognizing the essential value of this work for our Economy and our Society, is therefore key to empowering women, and to addressing older women's income insecurity and vulnerability to poverty in old age.**

One way to do this is to implement "care credits" in pension systems (see below in Annex).

<sup>5</sup> See for example the Spiral of inequalities, a short video produced that the Women's Budget Group (UK) in 2020 - <https://vimeo.com/409866367>

<sup>6</sup> From the 2013 report of the UN special Rapporteur on extreme poverty and human rights on *Unpaid care work and women's human rights (A/68/293)*

<sup>7</sup> The motherhood pay gap: A review of the issues, theory and international evidence, ILO Working Paper (2015) [https://www.ilo.org/global/publications/working-papers/WCMS\\_348041/lang--de/index.htm](https://www.ilo.org/global/publications/working-papers/WCMS_348041/lang--de/index.htm)

<sup>8</sup> UN Women Policy Brief No 3: Protecting women's income security in old age: Toward gender-responsive pension systems <https://www.unwomen.org/en/digital-library/publications/2015/12/women-income-security-in-old-age>

## Annex - Example of best practice: Pension crediting for caregivers

**Pension crediting for caregivers** aims to lessen this gap by compensating for those periods of time spent outside of the work force, i.e. for unpaid family care work during which the caregiver makes limited or no pension contributions. Adding “care credits” in pension calculations improves pension adequacy by either helping to establish pension eligibility, and/or advance the date of retirement, and/or increase the pension benefit.

Many developed countries have introduced some forms of “care credits” in pension schemes<sup>9</sup>, but important variations exist in the periods covered (maternity and parental leaves or others), on the reference earnings on which the credits are based (previous earnings, fictive earning, flat rate or minimum wage...), and on the way childcare (or other types of care) periods count toward the pension entitlement.

The first purpose of care credits in pension calculations is to **prevent poverty in old age**, especially older women’s poverty. The practice therefore promotes the enjoyment of the **right to an adequate standard of living**, but also other fundamental civil, cultural, economic, political and social rights, including the rights to health, adequate housing, food and safe water.

But pension credits for caregivers can also serve the purposes of **gender equality** (sharing of family caregiving responsibilities and access to employment), as well as the **recognition of the economic and social value of unpaid care work**.

According to the OECD<sup>10</sup>, care credit mechanisms are effective to boost pension entitlements of mothers and other caregivers, and they do contribute to reduce old age poverty, especially among women.

They have however some limits: the gender pension gap is first the result of lifelong inequalities in career and earning between men and women, and between mothers and childless women. And it will remain as long as the gender pay gap remains and as long as family care responsibilities are not equally distributed between men and women. Pension systems are not meant to address and solve those issues, but “care credits” are also a way to recognize and compensate for these inequalities.

Pension credits for caregivers are therefore important since career interruptions to care for elderly relatives and children are unlikely to disappear.

Pension crediting for caregivers mostly targets mothers who take time off during their careers to take care of their children. It aims to reduce the large pension gaps that exist in most countries between men and women. In many cases, care credits also benefit other caregivers, including those, men or women, who care for a disabled, sick or elderly relative.

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<sup>9</sup> Pension Crediting for Caregivers - Policies in Finland, France, Germany, Sweden, the United Kingdom, Canada, and Japan; by Elaine Fultz, Ph.D., Institute for Women’s Policy Research (IWPR), Washington, DC. 2011 - <https://iwpr.org/iwpr-general/pension-crediting-for-caregivers-policies-in-finland-france-germany-sweden-the-united-kingdom-canada-and-japan/>

<sup>10</sup> Pensions at a Glance 2015: OECD and G20 indicators - How incomplete careers affect pension entitlements, OECD, 2015 - [http://www.keepeek.com/Digital-Asset-Management/oecd/social-issues-migration-health/pensions-at-a-glance-2015/how-incomplete-careers-affect-pension-entitlements\\_pension\\_glance-2015-6-en](http://www.keepeek.com/Digital-Asset-Management/oecd/social-issues-migration-health/pensions-at-a-glance-2015/how-incomplete-careers-affect-pension-entitlements_pension_glance-2015-6-en)

Care credits should be as **gender neutral** as possible: they should also be given to fathers who interrupt or reduce work in order to take care of their children. This would also promote equal sharing of unpaid family care work.

Further, with the ageing of the population in most parts of the world and the expected rise in care needs for the elderly, pension care credits should also be given to any person who has to stop or reduce work in order to take care of a sick, disabled or elderly relative. Such a compensation can be an incentive for caregivers and a win-win for the person being taken care of and the State: home care is much cheaper than institutional care, and in most cases, it is the preferred option for the person being cared for.

Indeed, most pension schemes are available only in the formal sector, and they are still sparse in most developing countries, especially for women, who constitute the bulk of informal workers. A first solution to ensure that no worker, women in particular, face poverty in older age is therefore to put in practise **universal pensions**, such as those that have been implemented in New Zealand, Mauritius, Namibia, Botswana, Bolivia, Nepal, Samoa, Brunei, Kosovo and Mexico City<sup>11</sup>.

**But as countries and formal work further develop, and pension schemes are devised, "care credits" should be an important feature of these pension schemes, first in order to lessen the gender pension gaps and address the issue of women's poverty in old age; but also to recognize the social and economic value of unpaid family care work.**

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<sup>11</sup> Universal Pensions for Developing Countries; by Larry Willmore, International Institute for Applied Systems Analysis (IIASA), Austria, 2006 - <http://larrywillmore.net/UniversalWD.pdf>