

## VIII. Gender gaps in access to social protection

Gender inequalities at work and at home translate into gender gaps in access to social protection.<sup>24</sup> As women are more likely than men to be in informal – and thus unprotected – employment, they also often do not have access to social protection acquired through employment, such as pensions, unemployment benefits or maternity protection (ILO, 2014b, 2014c and 2014d).

### A. Gender inequities in pensions

Women are less well covered by pension arrangements. Lower rates of formal wage and salaried employment, together with fewer hours or fewer years worked, result in careers that are shorter for women than for men. This has adverse consequences for seniority premiums in pay and for coverage by employment-related contributory schemes, and also for female pension levels. Legal coverage<sup>25</sup> by contributory compulsory social protection schemes is lower for women than for men, leaving an overall gender legal social protection coverage gap<sup>26</sup> (see the decomposition of gaps by type of schemes – contributory as well as non-contributory – in figure 20). In most regions, however, the overall gap has been narrowing since the 1990s. Significant decreases are observed in Latin America and the Caribbean and in Eastern, Central and Western Asia. The same trend applies in Northern, Southern, Western and Eastern Europe.

The gender coverage gap associated with contributory schemes is mainly offset by the development of large non-contributory pension schemes and, to some extent, by attempts to extend coverage through voluntary affiliation. In terms of their levels of protection, reliability and financial sustainability, however, or their impact on the formalization rates of employment, these mechanisms are not equivalent. Legal coverage based on contributory (mandatory or voluntary) or non-contributory mechanisms have also led to very different levels of effective pension coverage. Indeed, voluntary coverage has rarely resulted in significant effective coverage (ILO, 2015e). By contrast, sizeable and widening gaps are observed in the Arab States and Northern Africa, mainly due to large gender gaps in labour force participation, unemployment and the limited development of non-contributory pensions.

Trends in effective pension coverage may be assessed by measuring the proportions of women and men in employment affiliated to a pension scheme (figure 21) or by considering women and men above retirement age who are in receipt of a pension (figure 22). The first indicator focuses on contributory schemes and entitlements to social protection acquired through social insurance schemes, usually associated with employment (generally wage and salaried employment, although some social insurance schemes also cover other categories of workers, on either a mandatory or a voluntary basis). For this reason, the affiliation to contributory pension schemes is strongly correlated with a regulated employment relationship through a contract and, even more strongly, with a permanent contract (ILO, 2015e). Worldwide, the percentage of women in employment who are affiliated to a pension scheme is 1.7 and 2.9 percentage points lower than that of men for wage and salaried workers and self-employed respectively and 2.3 percentage points lower than that of men when all employment is taken into consideration.<sup>27</sup>

24. The way in which inequalities in the labour market and in employment translate into the sphere of social protection largely depends on the structure of the social security system, including in particular the relationship between contributory and non-contributory social security schemes, and the extent to which there are mechanisms in existence that can compensate for gender inequality in employment, such as the recognition of periods spent caring for children or older persons in the pension system (ILO, 2014c; Behrendt and Woodall, 2015).

25. Estimates of legal coverage for a given social security function (branch) and type of benefit are calculated as the proportion of people of working-age (for pensions) or in the labour force (for unemployment) which are covered by the relevant national social security legislation, with due provision for coverage financed through social insurance contributions or tax-financed schemes. Estimates do not take into account the differences in levels of protection, reliability and sustainability of financing associated with different types of schemes. Such estimates use both information on the groups covered by statutory schemes for a given social security function in national legislation and available statistical information quantifying the number of persons concerned at the national level (ILO, 2015e; ILO, 2014c).

26. This indicator of the gender coverage gap focuses on coverage and does not reflect the dimension of adequacy. While non-contributory pensions certainly play an important equalizing role in respect of coverage, they often provide a minimal level of benefits, sometimes not sufficient to ensure a decent standard of living for women. In that respect, contributory pensions play an important role, which, however, is not reflected in figure 20.

27. Higher affiliation rates by women in Northern Africa and in Latin America and the Caribbean (by 2.1 and 2.0 percentage points respectively) have a negative correlation with the gender labour force participation gap. Fewer women have access to employment but this minority usually benefits from better employment conditions including, notably, the possibility of permanent employment contracts.