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# Social security and gender equality

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# Challenges for gender equality in social security

## Social security systems

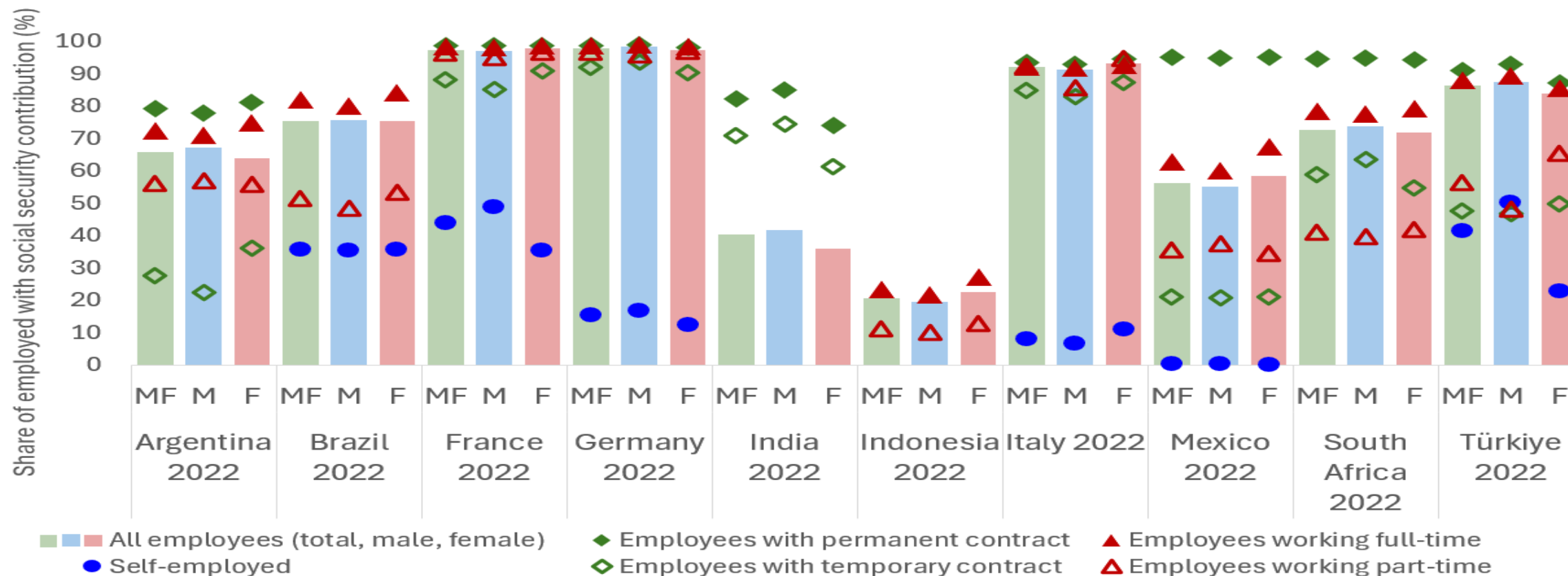
- Reflect inequalities in other areas, leading to coverage and adequacy gaps
- Policy design matters: gender-responsive systems may help to offset inequalities
- Contributory and tax-financed mechanisms may help alleviating gender inequalities

## Labour markets, employment, care and other areas

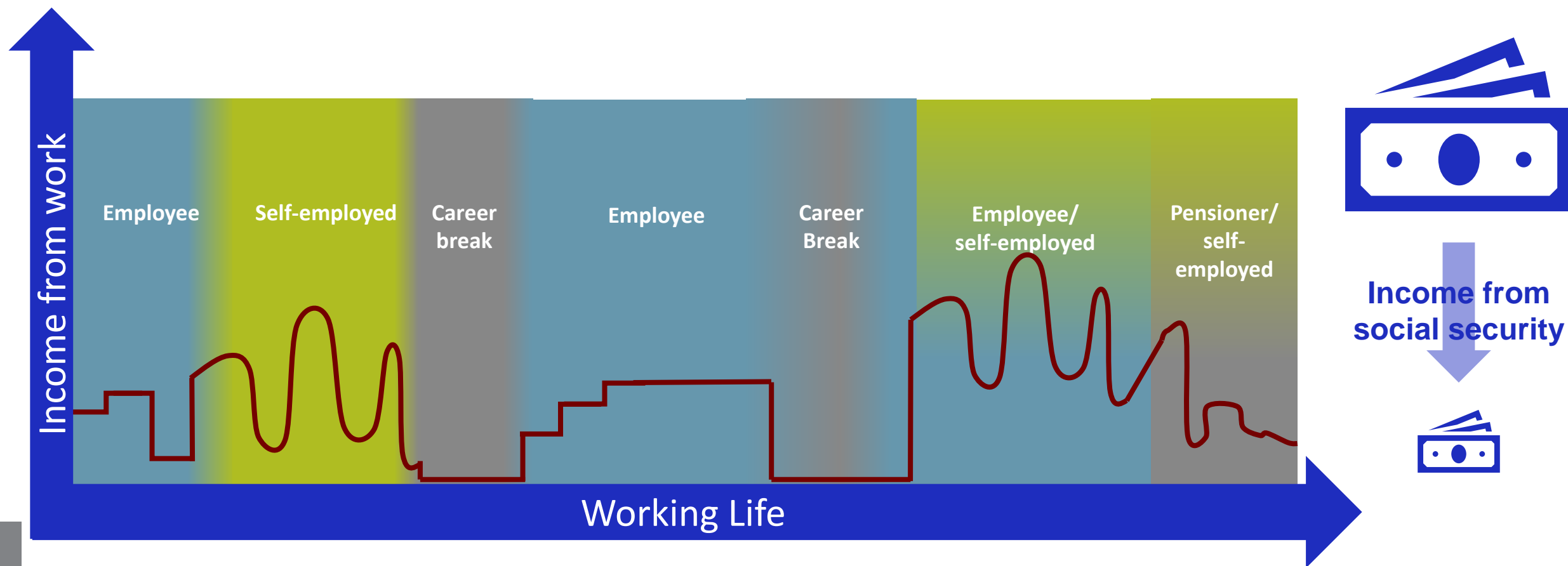
- Low female labour force participation and gendered employment patterns
- Gender wage gaps and informality
- Care: unequal distribution of unpaid work, lack of access to care services and challenging working conditions

# Social security coverage: active contributors

Share of contributors to pension schemes as a proportion of the employed population, by status in employment, contract status and working time, latest year, selected G20 countries

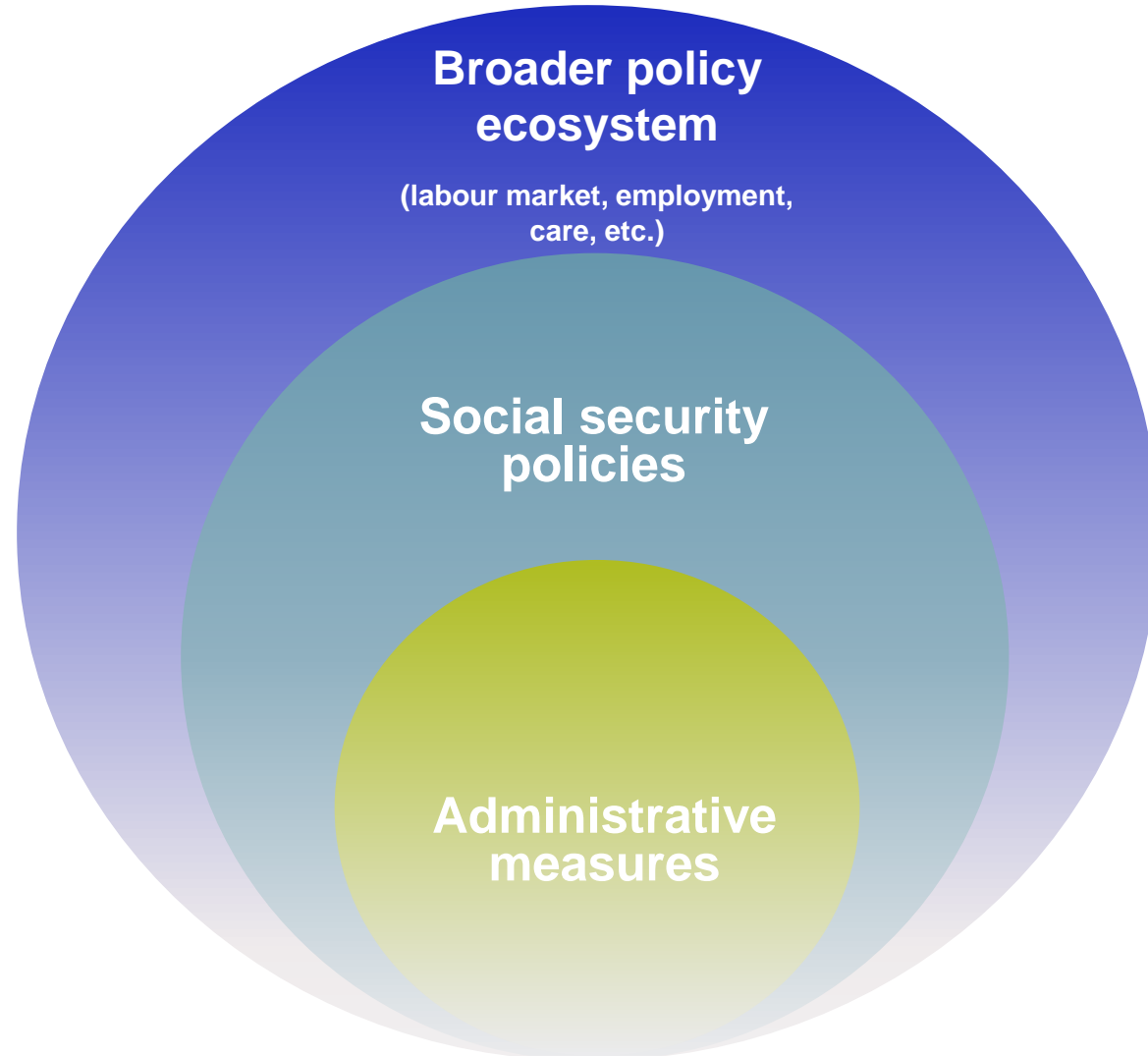


# Interaction between life course and labour market realities



# Measures to promote gender equality

- Broader policy ecosystem (e.g. labour market, employment and care policies)
- Social security/protection policies
- Administrative measures



# Social security policies

Requires whole system (all branches) approach addressing inequalities over the life course

## Childhood

### Child benefits

- *Avoids entrenching existing inequalities*
- *Promotes women's employment*



## Working age

### Maternity, paternity and parental leave (and other short-term benefits)

- *Promotes shared responsibility*
- *Preserves women's attachment to the labor market*



## Old age

### Pension systems

- *Acknowledge labor market inequalities and mitigate their expression in pension outcomes*



Quality health care, disability benefits, care policies, and minimum income that span the life course

# Social security policies: Maternity, paternity and parental leave and related benefits



- Paid **maternity leave**, **maternity benefits**, as well as **maternity health care**, play an important role in protecting the health and well-being of women and their babies.
- **Maternity, paternity and parental leave** and the associated **benefits** support the reconciliation of work and family responsibilities
- **Paternity leave** (available in 12 G20 countries) and mechanisms to incentivize the take-up of **parental leave** by fathers (available in 2 G20 countries) supports a more equal sharing of care responsibilities in families, and can contribute to reducing the discrimination of women in the labour market.

# Social security policies: Example of cumulative effect of policy measures to close Norway’s pension gap

- An actuarial-based design would result in a gender gap of 43%
- Each policy measure reduces the gender gap
- Overall, the gender gap declines from 43% to 7%, with all measures included

	Gender Gap
0. Baseline	43 %
1. Gender Neutral Annuity Divisor	31 %
2. Social Security Ceiling	23 %
3. Child Credits	16 %
4. Inherited Benefits	14 %
5. Guarantee pension undifferentiated	11 %
6. Guarantee w/higher benefit for singles	10 %
7. Income Taxes	7 %



Source: Hansen (2018). “Gender Issues and Redistributive Mechanisms in the Norwegian Pension System.” Presentation at ISSA Technical Seminar, Reykjavik, May 2018.



## Social security administrative measures

- Improve awareness and access to benefit information to address lower financial literacy
- Strengthen registration and contribution payment procedures
  - Increase channels
- Ease procedures for claiming benefits
  - Reduce documentation required
- Adapt and improve payment systems
- Strengthen coordination with other agencies (e.g. tax, employment, etc.)

# How to turn a vicious cycle into a virtuous cycle?

## Gender-responsive social security systems

- Ensure adequate social protection for workers in all types of employment, including self-employment
- Combine social insurance and tax-financed schemes to guarantee a social protection floor and higher levels of protection
- Better recognition and protection for care-related contingencies for both women and men

## Labour market, employment and care policies

- Higher labour force participation of women
- Gendered employment patterns across sectors and occupations
- Promote the formalization of enterprises and employment
- Eliminate gender wage gaps
- Equitable distribution of unpaid work
- Access to affordable quality care services with and decent working conditions in the care sector



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# Thank you

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