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Decent pensions for women

Motion for a recommendation

tabled by Ms Anna ČURDOVÁ and other members of the Assembly

This motion has not been discussed in the Assembly and commits only those who have signed it

Many elderly women are poor for lack of a retirement pension or because the pension they receive is insufficient. Women have frequently played a role in raising children or caring for dependent persons, and such periods are not (or only partially) taken into consideration when calculating their pensions. On average their personal income is much lower than men's, as a result of which they have small retirement pensions.

The Parliamentary Assembly observes that traditional pension systems, mostly based on uninterrupted employment patterns and therefore primarily designed for men, are obsolete since they do not satisfy the needs of modern life.

With a view to social cohesion and respect for human dignity, the Assembly calls for pension schemes that afford everyone decent living conditions. To allow a degree of equity, pensions could be calculated, for example, on a mixed basis, including a minimum component depending on the country of residence and a component proportional to earnings. Periods spent caring for children or dependent persons should be taken into account in the calculation. To remedy any remaining inadequacies, alternative or complementary solutions should be envisaged, such as coverage of the cost of medical care or of other expenses, like electricity bills.

The Assembly should also emphasise the means of preventing pensions inequity. Care provision for children and dependent persons is indeed one of the keys to the solution. Equality in the workplace is another, in so far as women are more often than not in part-time employment and are also paid less for the same work.

The Assembly should accordingly urge member states of the Council of Europe to:

- introduce pension systems that take account of interrupted employment patterns and of the life situations of women and men. In particular, pension systems must take into consideration periods spent raising children or caring for dependent relatives. In any case, they must ensure that all elderly people have a sufficient income to guarantee them suitable living conditions, for example by covering certain irreducible expenses associated with the minimum subsistence standard of living;
- provide care structures for children and dependent persons and offer everyone the opportunity to choose their working time, while guaranteeing equal pay for work of equal value.

In addition, the Assembly should recommend that the Committee of Ministers carry out a detailed study of the causes of poverty among elderly women, its impact on society and the means of remedying it.

Signed (see overleaf)



*Signed*¹:

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1. ALDE: Alliance of Liberals and Democrats for Europe
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