



Doc. 12307

22 June 2010

Decent pensions for women

Committee Opinion¹

Social, Health and Family Affairs Committee

Rapporteur: Mr Bernard MARQUET, Monaco, Alliance of Liberals and Democrats for Europe

A. Conclusions of the committee

The committee congratulates the Committee on Equal Opportunities for Women and Men on its excellent report, and fully supports the draft resolution and draft recommendation tabled. However, it would like to strengthen the principle of guaranteeing a personal pension entitlement to every individual and will thus propose an amendment to this effect.

The committee believes that the Parliamentary Assembly urgently needs to deal with the question of “decent pensions for all” in view of the risk posed by the consequences of the economic and financial crisis, the over-indebtedness of states, and the demographic evolution to the maintenance of adequate and sustainable pensions – and thus to social cohesion, and will propose an amendment to this effect.

B. Amendments proposed to the draft resolution

Amendment A (to the draft resolution)

Replace sub-paragraph 5.1. with the following new sub-paragraph:

“guaranteeing a personal pension entitlement to every individual, thus allowing survivors’ pensions to be phased out;”

Amendment B (to the draft resolution)

Add a new paragraph after paragraph 7, worded as follows:

“The Assembly resolves to urgently address the issue of ‘decent pensions for all’, in view of the risk posed by the consequences of the economic and financial crisis, the over-indebtedness of states and the demographic evolution to the maintenance of adequate and sustainable pensions – and thus to social cohesion.”

C. Explanatory memorandum by Mr Marquet, rapporteur

1. The Rapporteur of the Committee on Equal Opportunities for Women and Men, Ms Anna Čurďová (Czech Republic, SOC), has submitted an excellent report on the need for “decent pensions for women” (and how to achieve that goal), based, *inter alia*, on solid research from two experts. I fully subscribe to her analysis and her conclusions, and wholeheartedly congratulate her and the Committee on Equal Opportunities for

1. Reference to committee: [Doc. 11713](#), Reference 3491 of 3 October 2008. Reporting committee: Committee on Equal Opportunities for Women and Men. See [Doc 12274](#). Opinion approved by the committee on 21 June 2010.



Women and Men on the report. I believe that the Social, Health and Family Affairs Committee should fully support the draft resolution and the draft recommendation tabled. However, I would like to strengthen the principle of guaranteeing a personal pension entitlement to every individual, as this would allow the disabled to be included and survivors' pensions to be phased out.

2. The Assembly seems not to have debated the issue of pension reform as such for a very long time. This is regrettable, since most Council of Europe member states face similar challenges to the maintenance of adequate and sustainable pensions which risk wiping out one of the major achievements of the last half-century: that old age is no longer synonymous with poverty. In other words, we are again facing a big potential challenge to social cohesion, in particular in view of the current economic and financial crisis and the over-indebtedness of states, which exacerbates the long-foreseeable danger posed by the demographic evolution in most member states.

3. The design of pension schemes differs greatly among Council of Europe member states, many of which have been reformed in recent years with a view to attempting to ensure the financial sustainability in particular of public pension schemes – by, for example, raising the minimum retirement age, introducing or strengthening second – or third pillar private occupational or individual pension schemes, switching from defined benefit to defined contribution schemes, etc. It is now possible to attempt a first evaluation of both the positive and negative effects of these reform efforts: in particular of their major goal – have they helped to ensure that retirement pensions will continue to be sufficient to offer everyone a reasonable standard of living, above the national poverty line, while at the same time ensuring that the cost for the next generation remains reasonable?

4. This is too big and complex a question to try and answer in an opinion penned in the space of two weeks. I thus believe it is urgent for the Assembly to deal with the issue of “decent pensions for all”, and would like to invite the Social, Health and Family Affairs Committee to support the amendment I would like to propose to this effect.