



## Resolution 1752 (2010)<sup>1</sup>

Final version

# Decent pensions for women

Parliamentary Assembly

1. There is generally an appreciable difference between women's and men's pensions in Council of Europe member states. Many elderly women are poor because they have no pension or their pension is insufficient. Women have frequently played a role in raising children and caring for dependent persons and these periods are not, or are only partially, taken into account in calculating pensions. Furthermore, in particular as a result of difficulties in gaining access to the labour market, of the need to resort to accepting part-time jobs and of slow career advancement, women have, on average, lower personal incomes than men, which leads to smaller pensions.

2. The Parliamentary Assembly notes that traditional pension systems favour the linear career paths of men and are disconnected from the realities of present-day society. Furthermore, with the increase in the number of divorces, remarriages and single-parent families headed by mothers, the system of survivors' pensions (paid to the surviving spouse) is becoming obsolete.

3. The Assembly calls for fair and equitable pensions offering every man and woman a reasonable standard of living. For the sake of social cohesion and human dignity, it is convinced of the need for measures to resolve the main problems responsible for the pension gap between women and men, on the one hand by eliminating the pay gap between women and men during their working lives and on the other by reforming pension schemes in order to eliminate inequalities.

4. The Assembly therefore urges the Council of Europe member states to apply as soon as possible its [Resolution 1715 \(2010\)](#) on the wage gap between women and men in order to end discrimination against women on the labour market, and calls on them in particular to ensure that:

4.1. the right to equal pay for equal work is written into their domestic legislation if this is not already the case;

4.2. employers are obliged to comply with this right and will incur penalties if they fail to do so;

4.3. employees are able to initiate judicial proceedings to secure recognition of this right without any risk of losing their jobs.

5. The Assembly asks member states to revise their pension laws in order not only to prohibit discrimination between women and men but also to provide for positive discrimination in favour of women, through measures taking into account career breaks and women's and men's different career patterns, by:

5.1. guaranteeing a personal pension entitlement to every individual, thus allowing survivors' pensions to be phased out;

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1. *Assembly debate* on 25 June 2010 (27th Sitting) (see [Doc. 12274](#), report of the Committee on Equal Opportunities for Women and Men, rapporteur: Mrs Čurdová; and [Doc. 12307](#), opinion of the Social, Health and Family Affairs Committee, rapporteur: Mr Marquet). *Text adopted by the Assembly* on 25 June 2010 (27th Sitting). See also [Recommendation 1932 \(2010\)](#).



- 5.2. taking into account the principle of equality between women and men in pension reforms, emphasising in particular the importance of public pension systems which are more favourable to women, perform a redistributive function to help the lower paid and may offer credits for caring for children and elderly persons;
  - 5.3. granting an adequate allowance for family responsibilities or for the support of dependent persons to individuals who play a role in raising children and caring for other dependants;
  - 5.4. granting credits to cover certain periods in respect of which there is no pension entitlement (unemployment, parental leave, part-time work, etc.);
  - 5.5. establishing adequately paid parental leave shared between both parents;
  - 5.6. providing affordable, good-quality services to look after children and dependent persons.
6. The Assembly asks member states to take measures, as part of their pension policy, to ensure greater solidarity between women and men when earned pension entitlement is insufficient, including positive measures to help elderly people by:
- 6.1. providing for the systematic award to elderly people of a pension or an overall income which should be at least equal to, or higher than, the national poverty threshold;
  - 6.2. considering the introduction of a mixed pension scheme under which any person usually residing in the national territory would benefit (following procedures put in place by the country), and which would include a fixed part related to residence and a variable part in proportion to his/her income;
  - 6.3. establishing alternative or additional benefits, in cash or in kind, such as coverage of medical expenses or other expenses such as electricity or heating;
  - 6.4. ensuring that austerity plans and current pension reforms in no way affect women in a discriminatory or disproportionate manner.
7. Lastly, it calls on member states to:
- 7.1. establish effective mechanisms to monitor the implementation of legislation and to propose necessary improvements;
  - 7.2. include a gender perspective in the reform and future evaluation of pension schemes, in particular by ensuring balanced participation of women and men in negotiation bodies.
8. 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 demographic evolution to the maintenance of adequate and sustainable pensions – and thus to social cohesion.