

Table 4. Key issues for gender equality in old-age security

		Access to benefits	Amount of benefits
Public pension schemes	Individual pension rights based on contributions	<ul style="list-style-type: none"> Earnings or hours thresholds for contributions and eligibility for benefits Years threshold for residence-based pension Age for pension qualification/ retirement age 	<ul style="list-style-type: none"> Closeness of link between earnings and benefit – extent of redistribution, if any The existence of minimum floors and/or ceilings Maximum benefit amount as percentage of average earnings Duration of contribution/residence period for full pension Treatment of leave taken by caregivers Indexation rules
	Derived rights	<ul style="list-style-type: none"> Married or widowed status required for eligibility (Valid for cohabitantes and remarried beneficiaries? Minimum duration of marriage?) Provision for pension-splitting on divorce, if any 	<ul style="list-style-type: none"> Equal or unequal entitlements between spouses; Percentage allocated to wife, if unequal entitlements Percentage ‘inherited’ by widow Arrangements in case of divorce Simultaneous eligibility for own and derived benefit? Indexation rules
	Minimum income security in old age	<ul style="list-style-type: none"> Needs-tested benefits / not needs-tested benefits Unit for needs test – individual or couple/ household Basis of needs test: income, assets, or both Entitlement based on citizenship or contributions Individual/ derived rights to minimum security? 	<ul style="list-style-type: none"> Income threshold for receiving the benefit Minimum income as percentage of national average earnings Indexation rules
Non-State pension schemes	Occupational pension schemes	<ul style="list-style-type: none"> Balance of State and non-State pension provision, criteria for provision of State subsidies, if any Earnings or duration of service threshold for eligibility Minimum contribution periods Ease of transfer or preservation Age requirements for eligibility/ retirement age 	<ul style="list-style-type: none"> Defined contribution or defined benefit scheme Guaranteed payout? Level of employer’s contribution, if any Entitlement splitting between partners; joint annuity requirements; splitting in case of divorce Calculation of risks on the basis of sex? Unisex tariffs? Life tables used for annuity calculation (unisex vs. sex-differentiated) The treatment of leave taken by caregivers Inheritance of entitlements possible? Widow’s pension as percentage of deceased member’s pension Whether / how entitlement is inflation-proofed during accumulation period, and during benefit payment Level of tax relief on contributions, if any Taxation of benefits Indexation rules
	Mandatory private pensions		
	Voluntary private pensions		

Source: S. Steinhilber modifications and additions, based on Ginn, Street and Arber (2001: 8).