

# Panel 2: From the gender pay gap to the gender pension gap

Joana Micallef  
PGEI Project Promoter



# From the gender pay gap to the gender pension gap

Gender gaps in  
terms of  
participation and  
pay widen with  
age

They translate into  
a significant lifetime  
pay penalty ...

...and a significant  
gap in pensions  
at retirement

# Gender Pension Gap

The gender gap in pensions is the result of cumulative inequalities women face over their life courses and in various economic, social or cultural domains

*Gender gap in pensions in the EU; Research note to the Latvian Presidency,*

EIGE



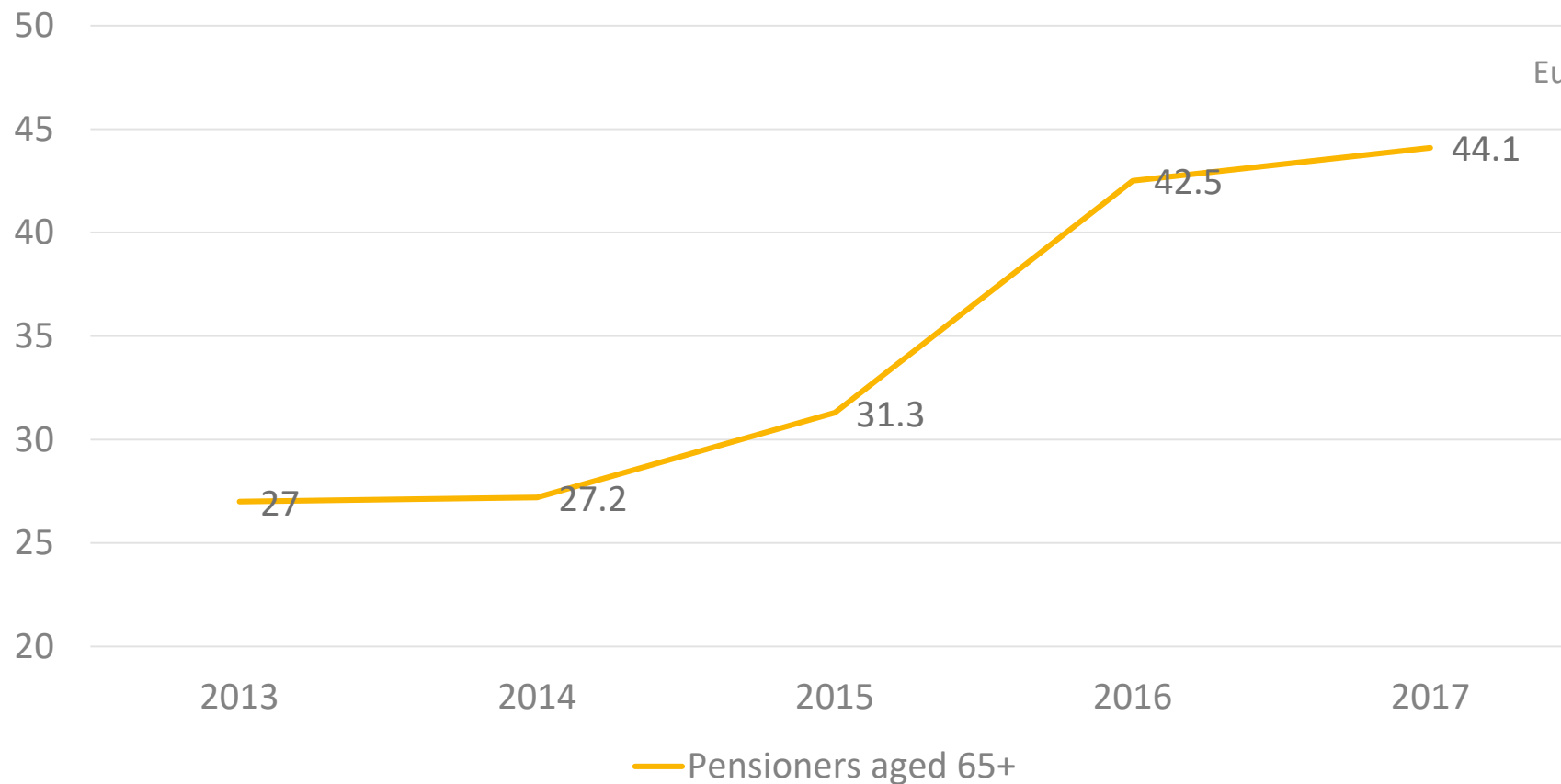
**Rights, Equality and Citizenship Programme 2014-2020**  
Project part-financed by the European Union  
Co-financing rate: 80% EU funds; 20% National Funds



# Gender Pension Gap in Malta

*2019 Report on equality  
between women and men  
in the EU*

European Commission



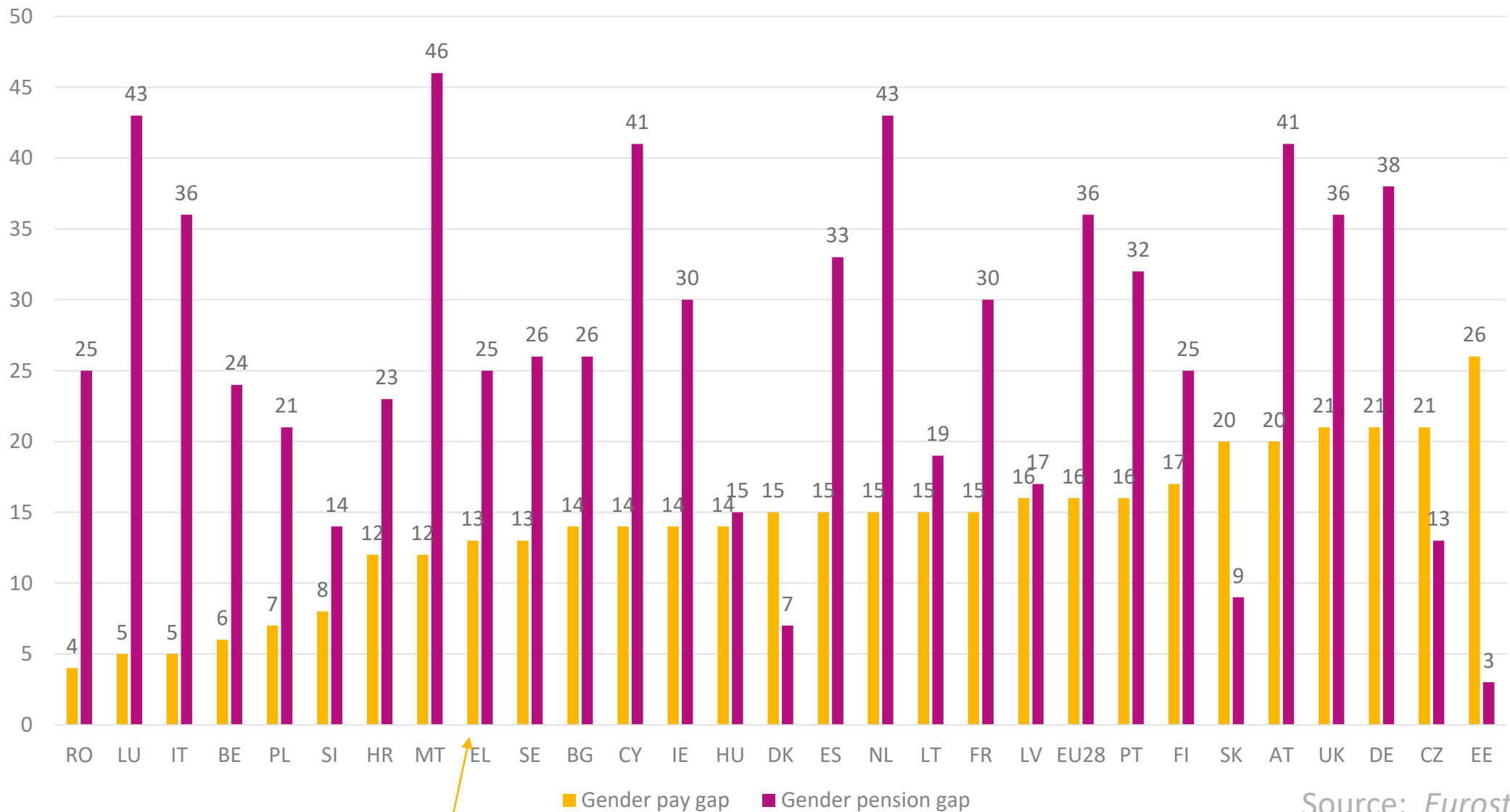
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# Factors determining the gender pension gap

Employment history	Design of the pension system
<b>Years in employment</b>	<b>Career break compensation</b>
<b>Work intensity</b>	<b>Pension indexation</b>
<b>Remuneration</b>	<b>Retirement age difference</b>

# Gender pay gap versus gender pension gap, age 65 – 79, in 2017



# The risk of poverty



Women in Malta are at a higher risk of poverty or social exclusion than men across the life course, with such risk increasing in old age.

Many households are still dependant on a man's income

# The risk of poverty

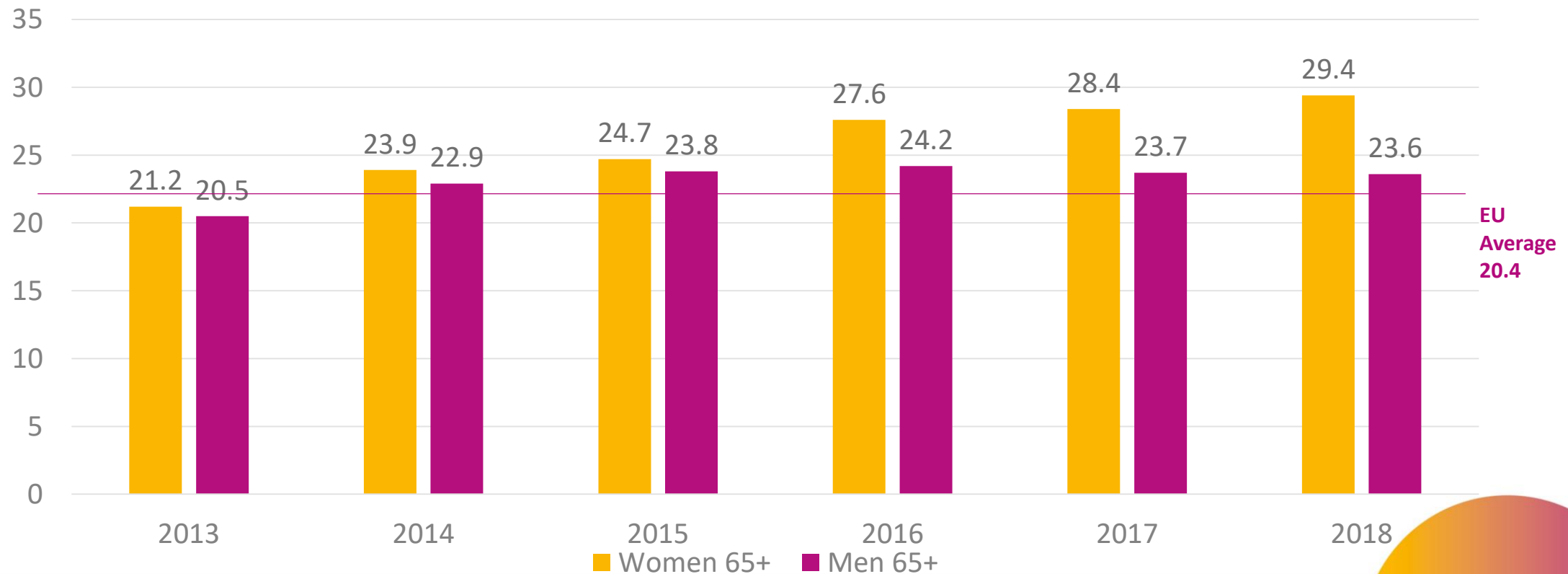
Many women over 65 years of age are at risk of poverty due to the fact that:

They are more likely to live longer with higher dependence issues



# Women and men at risk of poverty or social exclusion in Malta [65+]

Source: Eurostat, EU-SILC [ilc\_peps01]



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- Mr Josef Bugeja, Secretary General GWU
- Mr Mario Sacco, Assistant Director UHM
- Ms Abigail Mamo, CEO GRTU
- Mr Joseph Farrugia, DG MEA
- Dr Rose Marie Azzopardi, UoM FEMA
- Ms Renee Laiviera, NCPE Commissioner



Moderator:  
Mr Mario Xuereb



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