



Fair Income,
Fair Pension

**Promote equal pay to diminish
pension gap, poverty and social
exclusion – fair income, fair pension**

By:

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1. Contextualization

Austria is situated in Central Europe, a small to medium-sized state of 83.858 km² and 8 507.786 inhabitants, 4 352.447 (50.9%) of whom are women and 4 155.339 are men. The average age of the population is 42.2 years, two years higher than in 2004, and is expected to rise. 61.9% of the population are between 20 and 65 years old, 19.9% are under 20 years, 18.3% over 65. The country is divided into nine provinces (*Länder*). One quarter of the population lives in the capital, Vienna. The life expectancy has increased over the past decades and is actually quite high with 83.29 years at birth for women and 78.08 years for men. Life expectancy at 60 years was 25.33 years for women and 21.67 for men in 2012.

Politically, the Social Democratic Party has played an important role at least since the famous “Kreisky Era” in the 1970 s, named after the then Federal Chancellor (with interruptions of a center/far right government between 2000 and 2006, the so-called Black-Blue Coalition). This left-wing presence in Austria is the reason for the existence of a number of highly committed Women’s Secretaries of State and subsequent Ministers of Women’s Affairs. At the same time, Austria can be characterized as a conservative country not only in terms of gender roles and family models but also with regard to family politics and state transfers. The high percentage of part-time work of women is also an outcome of subsidies that go directly to families rather than to childcare facilities. Also, the fact that a considerable share of women work in low-paid sectors is a signal

of this gender-conservative attitude. Traditionally, female professions, e.g. in the health and care sector, are valued less than typical male sectors, like technical works. The second highest gender pay gap in Europe and a very low percentage of fathers taking parental leave are discussed in politics and the media as hot topics of gender equality.

After a referendum, Austria entered the European Union in 1996 and is part of the Eurozone. As for the labor market, Austria is among the EU-countries with high employment rates and low unemployment rates. Especially for women, employment rates are among the highest within the EU with 70.1%. However, there are significant differences in the working hours: 46.9% of women, but only 10.9% of men work part time. This means that only slightly more than half of the women but nearly 90% of men work full time, a fact which, in an earnings-related pensions system like the one in Austria, has an unfavorable impact on women’s retirement allowances. The statutory retirement age is different with 60 years for women and 65 years for men. In 2004, a reform called the “Austrian Pension Systems Harmonization Act“ (*Pensionsharmonisierungsgesetz*) was introduced, which means that the age of retirement of women will be gradually raised after 2024 and will be 65 years for both sexes in 2033. A possible equalization of the pension age before 2033 is discussed periodically, especially in times of elections or financial crisis. Interestingly, the effective age of retirement of women and men differs only about two years: in 2013, it was 59.6 years for men and 57.3 years for women, meaning that men retired more

than five years and women less than three years before the statutory age.

Data in this report have been taken from EUROSTAT and from national sources, mostly from Statistics Austria (Statistik Austria)¹.

2. Gender Equality

2.1 Recent Studies and Trends

Recent studies and surveys on the topic of gender equality have shown the influence of various factors on wage difference and have examined the level of awareness concerning gender imbalances amongst the population.

2.1.1 Equality Index Labor Market

There are huge differences in terms of gender equality between the capital Vienna and the provinces (*Länder*), especially the conservative West (Vorarlberg, Tirol). A recently published study of the Labor Market Service displays equality indicators between 81 for Vienna and 63 for Vorarlberg. The indicator measures the position of women with regard to men in four different fields. A considerable part of this difference between the regions is due to missing childcare facilities in the rural areas, forcing mostly women to cut back in their professional career. In three of the four fields, women remain below the scores of men, particularly in the category ‘family’ with a ratio of 40. Only in the sector ‘education’ women outdo men and reach a ratio of 118.



Table 1: Equality Index Labor Market. Source: Austrian Labor Market Service (AMS) 2015

	Work	Earnings	Education	Family	Total index
Ratio of Women compared to Men					
Burgenland	77	64	118	37	68
Lower Austria	80	68	120	41	72
Vienna	88	83	118	49	81
Carinthia	80	67	130	40	73
Styria	80	65	114	39	69
Upper Austria	76	63	120	37	68
Salzburg	80	67	116	38	70
Tirol	77	65	116	36	67
Vorarlberg	74	61	106	34	63
Austria	81	67	118	40	71

2.1.2 Survey about Positive Discrimination of Women

A representative survey carried out in September and October of 2014 among 921 Austrians above 16 years, reveals that 40% of men and 14% of women in Austria are of the opinion that positive discrimination of women and special measures aimed at balancing the gender inequalities (*Frauenförderung*) have been or are being exaggerated. At the same time, more than two thirds of the respondents agree entirely or mostly with the notion that women are in a disadvantaged position. Older persons (50+) are almost twice as often convinced of such discrimination as those under 30 years. Only 26% of the young female and 13% of young male interviewees are of the opinion that women are highly discriminated against. (*Der Standard 2014*).

The comparatively low awareness and lack of information about gender imbalances is matched

with recent comments of media experts about the presence of equality topics in the discourse of politicians and the media. According to them, core topics of women's discrimination are being named only twice a year, on the International Women's Day (8 of March) and around the Equal Pay Day, usually in the fall. This is when the very high differences in income and the lack of career chances for women due to missing childcare facilities are discussed in the media. (Föderl-Schmid 2014; Pernegger 2014)

2.1.3 Study on Family Politics

In terms of family politics, Austria (like Germany) represents a rather traditional model, especially when compared to the progressive North European countries. Still, a number of important steps have been taken in the last years to promote

women's participation in the labor market and to improve the possibilities of reconciling family and professional life both for women and for men. Among these are measures to increase the participation of fathers in care work by implementing nontransferable parental leave for the partner or the introduction of different options of child-care allowance (flat-rate or earnings-related) with additional earnings possibilities.

This has led to an increase of fathers on parental leave from 2.6% in 2002 to 8.4% in 2011 (Reidl and Schiffbänker, 2013). In February 2014, 17% of fathers took parental leave, with differences according to the regions, ranking from 7.1% in Vorarlberg and 27.8% in Vienna (AMS, 2015). Despite this clearly positive development, it has to be mentioned that not only do more women than men stay at home to take care of children, but also, if men take parental leave, they stay at home for a much shorter period. 53% of men taking parental leave return to their jobs after three months (AMS 2014).

A study dealing with subsidies for families in Austria was released by the WIFO (Institute for Economic Research) in April of 2015. The study reveals that in 2013, 9.3 billion Euros were spent on families. This means that the state spends 5.500 € per child, compared to 4.400 in 2006. What is important in terms of the impact of this policy on equality is that two thirds of this money are distributed directly to the families. Economist Margit Schratzenstaller, author of the study, claims that the structure of the subsidies to families (*Familienleistungen*) tends to

support a model of family where mothers take over the biggest part of care work. It would be extremely important to increase childcare facilities for children under 3 years, Schratzenstaller adds. In Austria, only 23% of the under three year-olds are in childcare.

There are huge differences between the *Länder*, with Vienna by far in the most advantageous situation. In the capital, many facilities are open 9 hours per day and 47 weeks per year, whereas in the rural areas, kindergardens often close at noon and are not open during the long Austrian school holidays (14 weeks in the summer). In comparison, one out of two children is in a day nursery or kindergarden in Belgium and France (Föderl-Schmid, 2015).

However, some positive trends are mentioned in the study. Thus, the percentage of money designated to the extension of childcare services has gone up from 11.2% in 2006 to 19% in 2013 and is supposed to increase further. In addition to that, Sophie Karmasin, the Austrian Minister of Families, is promoting a “Väterbonus” (Bonus for fathers) similar to the Swedish or German model. This measure basically consists of financial incentives for when both parents share the care work for their children.

To conclude, Schratzenstaller states, it would be important to create a federal law which establishes fixed standards for childcare facilities and is binding for the whole country. This is even more important for poor children. In Austria, 124.000 children live in manifest poverty and another 150.000 children are at risk of poverty (Der Standard 2015).

2.2 Legal Regulations to Promote Equality on the Labor Market

Austria adopted the Law of Equal Treatment (Gleichbehandlungsgesetz) for the private sector as early as in 1979. In 1991, the Ombud for Equal Treatment (Gleichbehandlungsanwaltschaft) was installed. The Ombud offers consultation and support to persons who feel discriminated against because of their gender. In 1992, an amendment to the Equal Treatment Law stipulated the principle of equal wage for work of equal value. At the same time, sexual harassment was recognized as an act of discrimination and all forms of direct discrimination were forbidden. In 1993, the Federal Law of Equal Treatment came into effect for the public sector. It obliges the government to actively promote women when offering employment. Austria has committed itself politically and legally to implementing Gender Mainstreaming in national policies.

After several amendments, the area of application of the Law of Equal Treatment has been significantly extended. The Law now also protects against discrimination in employment and occupation on the grounds of a person's civil status or for having children. Furthermore, it protects against discrimination on the grounds of ethnic origin, religion, age and sexual orientation.

On March 1st 2011, an amendment to the Law of Equal Treatment came into effect which is specifically aimed at reducing the gender pay gap. Companies of a certain size are now obligated to issue an income report for their employees. The Ministry of

Women has designed a questionnaire which helps the companies in this task. The use of this questionnaire is not obligatory.

2.3 International Comparison

The Global Gender Gap Report of the World Economic Forum, which measures the gender gap in four categories, shows Austria in a rather good position in the overall ranking, namely on the 19th place among 136 states. However, if the category “Economic Participation and Opportunity“ is considered on its own, Austria falls back to place 69. One reason for this comparably bad valuation is the large gender pay gap. The Structure of Earnings Survey (SES), which is released every four years by the EU and compares wages in terms of gross hourly earnings, displays Austria on the penultimate place within the EU. In 2012, the difference amounted to 23.4% compared to 16.5% in the EU-average. Calculations according to the European Statistics on Income and Living Conditions (EU SILC) method resulted in a gender gap of 39.5% for Austria compared to 31.1% for the EU-average. This high discrepancy is also reflected in the pensions of women and men, even though to a lesser extent. EU SILC figures show Austria on the 10th place with a gender gap of 34% (EU-average: 39%).

3. The Austrian Labor Market

The Austrian labor market is highly segregated, both vertically and horizontally. Further characteristics are a high participation of women in the labor market combined with one of the highest part-time rates



of women in the EU and a significant percentage of women working in low-wage sectors.

3. 1. Employment Rates and Working Hours

According to EUROSTAT, employment rates for Austria are higher than in the EU-28 average, more so for women with 70.1% (EU-28: 63.45%), but also for men with 78.3% compared to 75% for the EU-28. However, we have to bear in mind that a huge part of female employment 46.9% (men: 10.9%) consists of part-time jobs. At the same time, Austria spots one of the lowest unemployment rates of the EU-28 with 5.4% for women and 5.9% for men. Youth unemployment amounted to 9.2% in 2013, which is the second-lowest rate in the EU (after Germany). This is especially remarkable considering that the EU-average was 23.4% and the rate was above 20% in 19 states.

In 2013, the Austrian labor market displayed contradicting developments for employment rates in relation to working hours: full-time employment decreased, whereas part-time employment increased even further. With regard to women, this trend has been confirmed over the last 20 years. As for 2013, 79.9% of all persons employed part-time were female (AMS 2014). Most women opt for part-time work because of their main responsibility for care work. Among women with children under 15 years, the part-time rate is as high as 70.7%. At the same time, men with small children work part time less than those without small children: 6.5% compared to 8.8% (AMS 2014). The Chamber of Labor calculates that every year of a 50% part-time work reduces the pension by 1% and every year of career in-

terruption results in a 2% reduction of the pension.

3.2 Labor Market Programs for Vulnerable Target Groups

The Austrian government has implemented several measures and provides a budget of 560 million Euros to guarantee education and training for all youths under 18 years. There are also special policies and subsidies to improve the (re)integration of older employees (55+) into the labor market, e.g. wage contributions to companies for employing persons over 50 or special counselling services for employees with health problems. As for women, the Labor Market Service (AMS) has been an important actor of equality politics by implementing a variety of programs, e.g. for women reentering the labor market after parental leave or for women wishing to work in non-traditional (technical) professions.

3.3 Precarity of Work from a Gender Perspective in Relation to Poverty in Retirement

In March 2015, the feminist magazine *Anschläge* reports in an article titled 'Poor in Work' that in 2011, one third of all Austrian employees worked in an atypical job situation. Atypical jobs include all working contracts which are not full-time and open-ended, such as mini jobs, part-time work, leased laborers, 'free employees' (*freie Dienstnehmer_innen*). The gender gap is wide with 86% of all male employees but only 51% of female employees working in a standard employment relationship, a regular working contract. The authors of the article, Brigitte Theißl and Denise Beer, criticize that traditional labor market politics

still concentrate on employment and unemployment rates, confident that the social partners will negotiate balanced collective agreements. However, in sectors employing mostly women (e.g. trade), the collective agreement is comparably low. Furthermore, the authors state that groups like the 'New Self-Employed Workers' (*Neue Selbständige*) are altogether excluded from collective bargaining (Theißl and Beer, 2015).

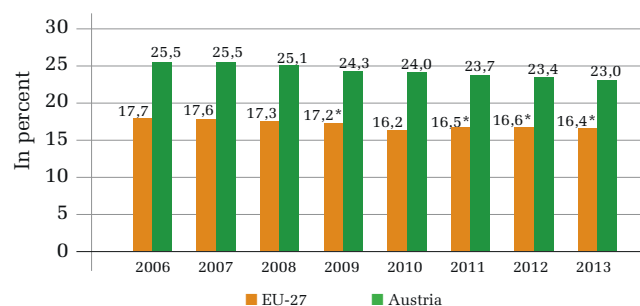
According to EUROSTAT (2010), an alarmingly high number of women, namely nearly one quarter of gainfully employed women, are low-wage earners, three times as many as men. 'Low wage' is defined as two thirds or less of the national median income. Since Austria has an almost entirely employment-centered pension system – the retirement benefit being calculated in relation to the earnings but also to the length and the continuity of gainful employment – this income gap has a highly negative impact on women's pensions. In her contribution to the EU's publication on the gender gap in pensions (2013), Ingrid Mairhuber claims that "changes in employment [and] the growth of 'atypical' employment such as part-time work [cause] a widening of gender difference in entitlements in the future" (Mairhuber 2013).

The Labor Market Service has calculated the impact of working hours on the life income and published a small brochure. According to these analyses, a parental leave of two years accounts for a life income loss of 3%, a parental leave of two years followed by ten years of part-time work result in a loss of 13%, and a parental leave of two years plus ten years of career interruption and subsequent part-time work lead to an income loss of 56% (AMS, 2011).

4. The Gender Pay Gap

Within the European Union, Austria is part of a group of countries – together with the Netherlands, the United Kingdom and Germany – with a high labor market participation of women accompanied by a wide gender pay gap. The high rate of part-time employment and a high share of low-qualified women have been mentioned as having a significant impact on the wage gap (Geisberger 2012). The Austrian Gender Pay Gap has been high over the past years compared to the EU-27(28), as shown in the table below, taken from Statistics Austria (2015). However, there is a small decrease from 25.5% in 2006 to 23% in 2013.

Table 2: Gender Pay Gap 2006 – 2013. Source: Statistik Austria 2015



Source: Eurostat. Gender-specific wage difference (unadjusted). From February 20th, 2015. *temporary value.

4.1 Some Reasons for the High Gender Pay Gap

Like in most cases, the explanation for the gender pay gap in Austria lies in a combination of various unfortunate factors. Nadja Bergmann et al. (2008) mention

four fields of analysis and possible scopes for action: a) the social role images, values and norms, b) the work relationships between employers and employees, c) legal regulations and d) the regional framework of infrastructure and employment (Bergmann et al. 2008)

What is especially noticeable in Austria is the high rate of part-time working women. However, this cannot explain the larger part of the gap. According to Statistics Austria, a comparison of the wages of full-time employees still shows a difference of 18.3%. One problem is that there are not enough offers for part-time jobs in leading positions, which especially affects women who come back after parental leave and cannot work according to their qualifications.

Another reason for the gender gap is the firmly rooted conservative family model, according to which men are seen as the main bread-winners whereas women are responsible for the family and work part time. As a consequence, traditionally female sectors like care work are valued lower and thus are paid less. Also, there is little acceptance for women in leading positions. The unequal division of paid and unpaid work results in a disadvantage for the career and the income of women. Family politics add to that by the system of individual payments to families instead of providing sufficient high quality childcare facilities. As a result, women (who usually earn less than their male partners) tend to opt for the parental leave rather than men and, because of lacking childcare facilities, find it difficult to re-enter the labor market.

Another reason is that women are more often employed in low wage sectors and stay there for a much

longer period and often permanently. According to EUROSTAT, 24.2% of the women but only 8.7% of the men were low wage earners in 2010. (Lechner et al., 2014). Although this does not allow for general conclusions regarding the gender pay gap, there seems to be a correlation for some states between women working in low-paid sectors and the degree of the gender pay gap “(...) countries with the highest gender pay gaps also have relatively high shares of about one quarter of women working in low wage employments“ (ibid).

4.2 The Decomposition of the Gender Pay Gap

The decomposition of wages according to the Oaxaca-Blinder-method (Geisberger and Glaser 2014) is often used to describe the components of wages, dividing them into explainable and unexplainable factors. Explainable factors would be the economic sector, the region and the size of the company, the type of working contract, the time a person is employed in one company or the amount of working hours (full-time, part-time). According to these analyses, the explainable part of the wage difference amounts to 38%, whereas the huger part of the gap, namely 62%, is not explicable.

As shown in the table, the gender wage gap amounted to 24% in 2010. Applying the decomposition method, 14.9% of this difference remains unexplained. Among the explainable share, economic sector, occupation, educational degree and job tenure are the most determining factors, followed by working hours (Geisberger and Glaser 2014). A national report on Gender Equality published by the Labor Mar-

ket Service (AMS) states that nearly one quarter of the Gender Pay Gap is due to the fact that women work more often in the badly paid sector of services and in sectors with lower earning options while men are employed in technical professions and in leading positions (AMS 2014). Thus, the horizontal and the vertical segregation of the labor market have a significant impact on the wage differences.

4.3 Wage Differences from a Biographical Perspective

In Austria, the gender pay gap starts very early in the professional careers of men and women: Under 19 year-olds already have a gap of 11%. To give an example: Hairdresser apprentices (a predominantly female profession) in their first year earn 385 Euros a month, whereas electro technicians (a typically male profession) receive 549 Euros in their first year (ewaros).

Between 20 and 29 years, the gap increases to 33.5% and goes up even further for the age group 30-39, where it reaches its peak (45%). After that, the gap narrows to 40.3% for the age group 40-49 and goes down to 35.9% for those aged 50-59. (Statistics Austria in AMS 2014). These figures show that the horizontal labor market segregation has a negative

Table 3: Decomposition of the Gender Pay Gap 2010. Source: Statistics Austria, Structure of Survey, 2010 in Geisberger and Glaser 2014.

	Wage difference	Share in percent
Gender Pay Gap	24.0	100
Explained part	9.1	38.0
Unexplained part	14.9	62.0

Table 4: Monthly gross earnings (median) by age groups and gender, 2012. Source: Statistics Austria in AMS 2014.

Age group	Men	Women	Gender Pay Gap (%)
up to 19 years	1.825	1.623	11
20 – 29 years	22.194	14.760	33.5
30 – 39 years	32.347	17.797	45
40 – 49 years	36.957	22.049	40.3
50 – 59 years	39.450	25.302	35.9
60 years and older	45.375	26.788	40.9

Table 5: Gross annual income according to provinces (Länder) and sex 2013. Statistics Austria 2014, data from wage taxes and insurance, excluding apprentices in Rechnungshof 2014.

	All employments: women's median in % of men's median	Full-time, all-year employments: women's median in % of men's median
Burgenland	60	81
Carinthia	59	82
Lower Austria	61	82
Upper Austria	55	77
Salzburg	59	79
Styria	57	80
Tirol	54	79
Vorarlberg	49	72
Vienna	79	90
Austria	60	81

impact on women's incomes even before any of the factors related to motherhood and child caring come into the picture. Even after reaching their peak, wage differences still remain on a high level, leading directly to the gender pension gap.

4.4 Wage Differences according to Region and Working Time

The gender pay gap differs considerably depending on the region. The most significant difference

is the one between the capital, Vienna, and the rest of the country. It is also worth mentioning that the gaps are higher if unadjusted, with a share of only 60% with regard to men's income. If comparing full-time and year-round employments, women's share reaches 81% of men's income in the average (Statistics Austria 2015). In all cases, Vienna is in a leading position in terms of equal pay, showing a more gender-balanced income structure compared to the Western provinces (Länder) with their prevailing model of 'male breadwinner' and 'female additional

income' (AMS 2014). Furthermore, in Vienna structural factors like mobility and childcare facilities play an important role in favor of women. In addition to that, more qualified jobs are offered in the capital (AMS 2015).

4.5 Wage Differences according to Occupational Groups

The subdivision of occupational groups follows the criteria of ÖISCO, which is the Austrian version of the International Standard Classification (ISCO) of the International Labor Organization (ILO). The division into occupational groups reflects the professional activity of a person and the qualification necessary for this job. The professional groups with the highest incomes are groups with a significantly higher share of male employees, namely executives

and academic professions, followed by technicians. At the same time, these are the groups with the lowest shares of part-time work (9%) together with the equally male-dominated groups in the producing area (crafts and machine operators) with a part-time share of 7 and 12% respectively.

In contrast, the share of part-time employees in the predominantly female service sector is significantly higher, with 42% for clerks and 51% for services and sales staff (Statistics Austria). Tamara Geisberger (2007) states that the segregation of the labor market and wage differences between women and men go together and are based upon an “asymmetrical gender-specific division of the labor market” (p. 634). As a result, women are over-represented in so-called low-wage sectors and poorly paid professions and forms of employment (Geisberger 2007). As the

table below shows, this is particularly true for unskilled workers, where women earn only 55% of the men's median. If counting only full-time employees in this group, the ratio goes up to 79%. However, the segregation and working hours explain only parts of the wage differences. Even after netting out these factors, a considerable part remains unexplained (see also: 4.2 decomposition of the gender wage gap).

4.6 Wage Differences according to Social Positions

An income ranking of occupational groups according to social status reveals that in the group of civil servants the incomes are highest while the wage gap is lowest. According to calculations of Statistics Austria, male civil servants earn 52.607 Euros per year, followed by female civil servants with earnings of

Table 6: Average gross annual income according to professional groups 2013. Source: Rechnungshof 2014.

Main occupational groups	All employees		Ratio Women/Men (median)	Full-time whole year employees		Ratio Women/Men (Median)
	Women	Men		Women	Men	
	Average gross annual income			Average gross annual income		
Managers, executives	41.276	69.070	60	52.753	71.704	74
Academic professions	34.672	51.439	67	47.434	59.237	80
Technicians and same-rank non-technical occupations	27.461	40.939	67	36.915	48.940	75
Clerks and associate occupations	21.726	29.533	74	33.110	40.465	82
Services and sales persons	14.898	19.294	77	24.947	34.147	73
Skilled agricultural, forestry and fishery workers	13.685	16.812	81	(28.407) ²	30.755	(92)
Craft and related trade workers	19.674	31.967	62	27.772	36.406	76
Plant and machine operators	20.172	31.027	65	28.100	35.740	79
Unskilled workers	12.255	22.436	55	23.717	29.894	79
Total	19.759	32.783	60	33.383	41.309	81



Table 7: Median gross income according to professional status, 2013. Source: Rechnungshof 2014.

	Men	Women	Ratio Men/Women	Gender pay gap
Civil servants	52.603	49.755	95	5
workers in public sector*	36.292	27.825	77	23
white-collar workers	42.891	21.709	51	49
blue-collar workers	24.854	10.693	43	57

*without the status of civil servants

Table 8: Annual income of self-employed persons, before tax (median), according to sectors. Source: Rechnungshof 2014.

Sector	Men (Income in Euros)	Women (Income in Euros)	Ratio Women/Men(%)
Total	14.472	8.023	55.4
Agriculture, Forestry and Fishery	9.517	6.461	67.9
Production of goods	14.304	5.531	38.7
Construction	14.792	7.922	53.6
Trade; Maintenance and repair of motor vehicles	13.767	7.293	53
Hotel and restaurant business	11.246	8.473	75.3
Information and communication	18.300	9.904	54.1
Financial and insurance services	15.051	6.094	40.5
Education and training	11.050	6.817	61.7
Health and social sector	70.609	8.701	12.3
Arts, entertainment and recreation	8.899	6.707	75.4
Other services	19.928	7.812	39.2

49.755 Euros. Next come male white-collar workers (42.891 Euros) and male workers in the public sector without the status of civil servants (36.292 Euros). After that, in the income range below 30.000 Euros, the groups of female workers in the public sector without the status of civil servants (36.292 Euros) are followed by male blue-collar workers (24.854 Euros) and female white-collar workers (21.709 Euros). Fe-

male blue-collar workers are by far the group with the lowest income (10.693 Euros).

Men's wages exceed women's wages in all groups but the gap mirrors that career and income opportunities for women are significantly more favorable in the public sector, where the gender pay gap is by far the narrowest with 5%. This is one of

the reasons why the wage gap is lower in Vienna, where the public sector is bigger, than in the rest of Austria. The gap is widest for blue-collar workers (53%), which is in correlation with the high part-time share of women in the occupational group of unskilled workers.

4.7 Wage differences in the Group of Self-Employed Women and Men

Statistics Austria confirms that the incomes of self-employed persons have higher fluctuations than those of the gainfully employed population. Furthermore, groups of exclusively self-employed persons have to be distinguished from those with mixed activities (self-employed and gainfully employed). In comparison to wages, incomes from self-employment display a number of characteristic features that have to be taken into account when interpreting data. Thus, self-employed persons have more possibilities to make use of tax advantages. Their income is more difficult to define and tends to be under-estimated (Statistics Austria, Einkommensbericht). The table 8 refers to exclusively self-employed women and men and shall be used to illustrate the gender pay gap in selected sectors rather than a reliable real income of self-employed persons.

4.8 Calculation of the Gender Pay Gap

While the European Union calculates the wage differences based on the average gross hourly earnings of employees in the private sector, Statistics Austria annually releases gender-specific data based on the gross and net annual income. According to the meth-

od used by the EU, the gender wage gap decreased from 25.5% in 2006 to 23% in 2013. According to national analyses of the gross annual income, female employees earned 39.1% less than men (down from 40.4% in 2003). Taking into consideration differences in working hours and comparing only full-time employees, women still earned 18.2% less than men. As for full-time employees, the Gender Pay Gap has decreased 4.3% since 2004 (22.5%) (Statistics Austria).

5. At Risk of Poverty

The European Union's 'Strategy Europe 2020' has been established to increase social inclusion, particularly by fighting poverty. The aim is to reduce the number of persons at risk of poverty in the European Union by 20 million between 2008 and 2018. 'At risk of poverty and social exclusion' is an indicator to describe persons who are either at risk of poverty and/or suffer from material deprivation and/or live in households with low work intensity. For some persons, more than one of these factors apply and therefore, if counted separately, the sum of the persons of each category can be different from the figure which includes the indicator as a whole.

5.1 The Situation in Austria Compared to the European Union

In Austria, the number of persons at risk of poverty and social exclusion is below the EU average. In 2013, the overall rate was 18.8% and thus 5.7% lower than for the EU-28. The rate for women was 20.1% compared to 25.4% for the EU-28 and thus 5.3% lower. The rate for men was 17.4% for Austria

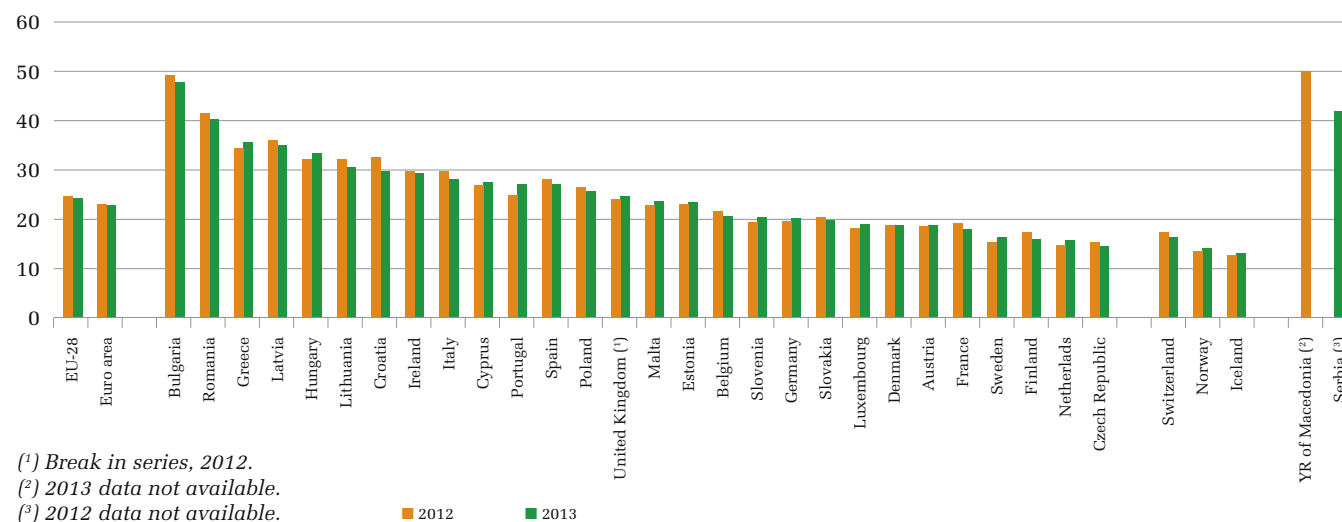
and 23.6% in the EU-average (6.2% lower). However, when comparing the differences between sexes, the gap is nearly 1% higher in Austria (2.7% versus 1.8%). The difference to the countries with the lowest at-risk-of-poverty rate is about 4% both for women and for men. Within the EU, the risk of poverty is highest for children under 17 years in 20 countries, Austria being one of them with 22.9% (EU-28: 27.6%). The at-risk-of-poverty rate for elderly (65 and more years) is 16.5% in Austria, compared to 18.3% in the EU-average.

In Austria, the number of persons for whom the 'Europe 2020 Strategy'-definition of 'at-risk-of-poverty and social exclusion' applies amounts to 1 572.000, which is 18.8% of the total population or, as the NGO 'Network against Poverty' (Armutskonferenz)

puts it: "One out of every eight persons in Austria is at risk of poverty" (*Armutskonferenz 2011*). In terms of age and gender, 386.000 children and youths under 20 years, 668.000 women and 518.000 men are affected. Statistics Austria states that between 2008 and 2013, the rate has decreased 1.8%. In absolute numbers, this means a reduction of 127.000 persons who were but are no longer at risk of poverty and social exclusion.

The at-risk-of-poverty threshold refers to 60% of the median of the national equalized household income. Whereas this threshold has gone down in most European countries over the past years, especially with the economic crisis, Austria is an exception in that the threshold has increased by 76 Euros between 2008 and 2011.

Table 9. (Eurostat 2015). At risk of poverty or social exclusion.



(¹) Break in series, 2012.

(²) 2013 data not available.

(³) 2012 data not available.



5.2 Working Poor

By definition of EUROSTAT, ‘working poor’ refers to at-risk-of-poverty persons between 18 and 64 years who have worked full time or part time for more than six months within the reference year. The Austrian Chamber of Labor defines ‘working poor’ as persons who, despite being gainfully employed, have to live below the poverty threshold. In 2012, this applied to 298.500 persons in Austria, 40% of whom were women. More than half of the working poor are employed full-time. There are many reasons for work in poverty: either because people work in sectors with low income or because they have to work part time due to family obligations or health problems (AK 2014).

Statistics Austria has released analyses of working poor according to socio-demographic characteristics and status of employment. According to these calculations, the at-risk-of-poverty rate was 8% both for women and for men in 2013. However, there are differences between the groups: women are more often threatened by the risk of poverty than men if they are under 19 years old, if they are non-Austrian citizens, live in single-parent households and are not gainfully employed year-round. In contrast, men are more at risk in Vienna if they have only basic education or are unskilled workers and live in households with three or more children.

In a 2013 publication, the Ministry of Labor, Social Affairs and Consumer Protection (*BMASK*) states that the share of working poor is lower in Austria than in the EU-average (5.4 % compared to 8.9% in 2011). The reasons given for this are a higher em-

Table 10: In-work-poverty in Austria and in the EU 2008 - 2011. Source: EUROSTAT, in Federal Ministry of Labor and Social Affairs (*BMASK*) 2013

	2011	2010	2009	2008
Austria	5.4	4.9	5.9	6.4
Women	4.6	4.8	5.9	6.3
Men	6.0	5.0	5.9	6.4
EU-27	8.9	8.4	8.4	8.5

ployment rate, the lower share of precarious work forms and the high number of working contracts under the regulation of collective agreements (*Kollektivverträge*). Men have a higher in-work-poverty-risk than women. This is, among other reasons, due to women’s lower participation in the labor market (*BMASK* 2013). The table 10 shows that the share has gone down 1% in Austria, compared to 0.4% in the EU average, between 2008 and 2011.

5.3 Old-age Poverty

In Austria, women have a higher risk of poverty (20%) compared to men (16%). However, there is only limited coverage of statistical data given that households are the basis for calculations. This means that all incomes in a household are added and subsequently divided according to the number of persons living in the household, assuming an equal distribution of resources. Consequently, reliable data can only be given for persons living alone in a household. For pensioners of this group, the at-risk-of-poverty and exclusion rate is significantly higher for women with 30% compared to 14% for men.

According to EUROSTAT calculations, the at-risk-of-poverty rate for elderly (65 and more years) is 16.5% in Austria, compared to 18.3% in the EU-average, ranging from 6.1% in the Netherlands to 57.6% in Bulgaria. The EU states that “these differences in the relative situation of the elderly depend on a number of factors including the features of the pension systems for current pensioners and the age and gender structure of the elderly population, since elderly women and the very old tend to face much higher risks in some countries” (European Commission 2015).

6. The Gender Pension Gap

Income differences between women and men which have been accumulated during their active professional life are reflected in the pension gap. In addition to that, the gender pension gap will probably be reinforced by the so-called “Act on the Harmonization of Austrian Pension Systems“, a reform carried out in 2004. Before that, the retiring allowance was calculated based on the 15 years of a person’s highest income. After the reform, this period was extended to the entire professional life. This is likely to create a negative impact on every-

body's pension but much more so on women's pensions because they tend to have more years of part-time work or interruptions of their career due to their main responsibility for family and care work (Mairhuber 2013). The negative impact of this reform on gender equality and particularly on the gender pay gap has not yet been sufficiently investigated. However, experts agree that "the new regulations will be less favorable for women, especially in the case of discontinuous working biographies" (Mairhuber 2013).

In 2014, employees in Austria received for the first time (and as part of this reform) written information about the retiring allowance they would be entitled to at present and how further employment would increase this allowance. For many women, these numbers are very low. Different institutions have commented on the situation with a preventive or informing attitude which is very useful but mainly for the younger generation. Information campaigns and brochures explain how income and pension are related. There is one brochure by the Labor Market Service (AMS) especially worth mentioning. It deals with the impact of working time (part-time work, interruptions) on the life income. Another awareness raising brochure will be released by the Women's Ministry in the coming months. There is also detailed information about women and pensions by the Chamber of Labor.

The only practical suggestion for women closer to retirement age is that working longer than foreseen by the legal age of retirement (60 years at present) increases the future retiring allowance significantly.

6.1 The Pension System in Austria

In Austria, the pension is an earning-related income. Thus, only persons who are included in the Pension Insurance (*Pensionsversicherung*) and their near relatives (spouses and children) are entitled to retirement allowances. Persons who have worked at least 15 years are entitled to an old-age pension. Apart from that, the Austrian system knows the Pension for Incapacity of Professional Activity (*Berufsunfähigkeitspension*), which has recently replaced the Invalidity Pension (*Invaliditätspension*), and the Pension for Widows and Orphans (*Witwen- und Waisenrente*). Retirement benefits for public servants follow a similar scheme with different names. Persons can be entitled to one or several pensions.

In Austria, men are entitled to a pension at the age of 65, women at the age of 60. However, this system is currently changing. For women born after 1963, the pension age will be raised gradually until reaching 65 years for women born after 1968. Even at present, the effective age of retirement does not differ very much between men and women: in 2013, men retired at the age of 59.6 years, women at the age of 57.5 years.

The regulations for employees in the public sector are different: The age of retirement for both men and women is 65. In 2011, only 3% of the men and 1% of the women retired at the foreseen age (Statistics Austria).

The Austrian pension system is predominantly based on the first pillar (state pension), whereas the

second pillar (company pensions) is very small (Holzer 2014; European Commission 2013). There is no minimum pension but low pensions are cushioned by state allowances (*Ausgleichszulage*). In 2015, the threshold for the *Ausgleichszulage* amounts to 872.31 Euros for one person and 1,307.89 Euros for couples living in one household. While this allowance is certainly an important instrument to counteract female poverty for single women, it must be said that the calculation according to household tends to reinforce women's financial dependence on men in couples where men's incomes are above the threshold.

Additionally, the Austrian state has introduced further measures to counteract the gender pension gap. Thus, for the parent staying at home with a child, 48 months count as pensionable years and the state pays contributions to the pension fund in case of reduced employability due to care duties, both situations which apply to women rather than to men.

6.2 The Pension Gap according to Form and Number of Pensions

In 2013, 2 302.297 persons were entitled to a pension. 14% received two or more pensions, predominantly due to the entitlement to a widower's pension in addition to their own pension. Among women, this share amounted to 21%. In 2013, the monthly gross old-age pension amounted to 1.776 Euros for men and 1.000 Euros for women. For public servants, the retirement benefits were considerably higher for both sexes, with an average gross monthly

Table 11: Gross annual earnings according to form of pension. Source: Statistics Austria 2014.

	Men	Women	Ratio Women/Men
Old-age	24.559	12.706	51,7
Incapacity of Professional Activity	15.343	10.662	69,5
Invalidity	16.266	11.727	72

income of 2.768 Euros for men and 2.603 Euros for women. It is worth mentioning that, just as in the case of the gender pay gap, the gender pension gap is significantly lower for civil servants than for other employees.

Furthermore, the income difference between women and men varies considerably according to the form and number of pensions. The average gross annual income of women with an old-age pension amounted to 12.706 Euros, compared to 24.559 Euros for men, which means a gap of 47% in 2013. As for pen-

sions due to Incapacity of Professional Activity, the average gross annual income of women amounted to 10.662 Euros, about two thirds of men's earnings (15.343 Euros). For the receivers of an Invalidity Pension, the gender gap amounted to 28%, with women receiving 11.727 Euros and men's earnings reaching 16.266 Euros.

For women with several pensions (Mehrfachpensionen) – mostly their own old-age pension plus Widower pension – the gap is generally narrower with 26% (compared to 47% for single pensions). As

Table 12: Retirement benefits of men and women 2005 – 2013. Source: Statistics Austria 2015.

Gross annual income of retired persons with residence in Austria, (median)			
Year	Men	Women	Ratio Women/Men
2005	19.732	10.956	55,6
2006	20.430	11.486	56,2
2007	20.970	11.859	56,6
2008	21.709	12.449	57,3
2009	22.373	12.843	57,4
2010	22.860	13.162	57,6
2011	23.307	13.487	57,9
2012	24.010	13.998	58,3
2013	24.529	14.462	59,0

for the public sector, the gender pay gap is lower than in the private sector, which is also reflected in the retirement benefit (Ruhegenuss). For female employees of the public sector who, in addition to their own pension, receive a Widows' Pension (Versorgungsgenuss), there is almost no gap (Rechnungshof 2014).

If the monthly allowance is lower than 872.31 Euros, the state covers the difference. In 2012, 11.2% of retired women and 8.2% of retired men received this so-called „Ausgleichszulage“. (Statistics Austria). If the person lives in a common household with her/his spouse, the standard rate is 1,307.89 Euros for the household (Pensionsversicherung 2015).

6.3 Evolution of the Gender Pension Gap over the Years

Income differences of retired persons have decreased by 3.4% between 2005 and 2013. This is a development comparable to the reduction of the gender pay gap.

7. Strategies to Reduce the Gender Pay Gap and the Gender Pension Gap: A Selection of Agents and Tools

There is a number of initiatives but so far no comprehensive strategy to counteract the Gender Pay Gap.

■ Federal Ministry of Education and Women

– The Minister of Women, Gabriele Heinisch-Hosek, has been focusing on the topic of income differ-

- ences between women and men since 2011 and has developed tools that are aimed at increasing transparency. On the one hand, companies of a certain size are obligated to issue anonymous lists of wages of their employees. To help the companies, tools such as a questionnaire or a guidebook have been created. On the other hand, job advertisements have to give information about the salary. It has been criticized, however, that there are not enough possibilities to sanction companies who do not comply with these obligations.
- Furthermore, the Women’s Ministry has created a wage calculator that enables women to check if the salary of their present or future job is as high as it should be.
 - In 2015, a brochure on the topic of “Women and Pensions” will be released.

■ The Labor Market Service (AMS)

- The AMS has created another wage calculator which does not only calculate the monthly income but also the income in a year and in the whole life. One of the most interesting features of this tool is that it always compares two professions – one traditionally female and one typically male job, both of which ask for the same qualifications and requirements.
- In addition to that, the AMS has published a brochure which deals with the impact of working time on the life income, explaining, for example, the influence of one or two years of parental leave or of part-time work on the pension.
- The most recent publication is the Equality Index Labor Market (*Gleichstellungsindex Arbeits-*

markt), which calculates the women/men ratio overall and in four different fields (labor, income, education, family). In addition to that, it differentiates each of the four areas according to region.

■ Department of Women of the City of Vienna

- In 2015 the city of Vienna published a tool called the Equality Monitor (*Gleichstellungsmonitor*) with the aim to examine the status quo of equality in 12 different areas. 119 indicators were created to monitor equality in the fields of political participation, education, paid and unpaid work, leisure time and sports, arts and media, income, poverty and social security, housing and public space, environment and mobility, violence and health.

■ Chamber of Labor (AK)

- The Chamber of Labor is the legal representation of all gainfully employed persons in Austria. It provides a so-called pension calculator on-line, which allows to estimate the pension entitlements according to individual career factors (working hours, parental leave etc.). Furthermore, the AK has published information brochures, like “Women and the new pension account” with detailed information about the impact broken careers or part-time work have on the pension.

■ State allowances and regulations

- To cushion the pension gap, the Austrian state pays a contribution to the retirement fund of the parent (usually the woman) who stays at home

- with the child and takes over the main responsibility. This contribution is paid during four years.
- Voluntary splitting of pensions: During the time of parental leave the better-earning partner can share his/her contributions to the retirement fund with his/her partner until the child is seven years old.
- Under certain conditions, the state pays contributions to the pension fund of a person who quits work to take care of an elderly or sick relative.

■ Further agents, studies and initiatives (not exhaustive)

- The Chamber of Labor and the Trade Unions have organized information campaigns or are about to do so.
- Research Institutes have published studies and investigations dealing with the gender pay gap, e.g. L & R Social Research
- European projects of NGOs have dealt with the topic of Equal Pay and have elaborated tools, e.g. Netzwerk österreichischer Frauen- und Mädchenberatungsstellen, European projects KLARA! and EQ-Train.
- A number of interesting studies have been carried out in Austria for many years about the factors that are held responsible for the gender pay gap, e.g. the valuation of work, the impact of part-time work on the salaries and reasons for discrimination.

8. Summary

Austria is a country with apparently contradictory signals and results regarding gender equality. The labor market participation of women is high, but



so is the gender pay gap. Several progressive Women's Ministers and highly committed labor-market related institutions are opposed to traditional family politics and a conservative gender approach in wide parts of the society. Also, despite the fact that women outdo men in terms of qualification, women continue to work in low-wage sectors and often part time in large numbers. The state undertakes a quantity of measures to cushion low incomes, especially at the benefit of women; however, a basically earnings-related pension system is favoring gender imbalances rather than equality.

The Austrian labor market is characterized by high employment when compared to the EU-28. Especially for women, employment rates are well above the average. However, nearly half of the women work part-time. Although the gender pay gap has narrowed over the years, it is still the second highest in the EU. The gap differs according to age group, regions and social position. It is widest for the age-group 30-39 years, due to major responsibilities of women for child care and the household, and highest in the conservative Western provinces with their prevailing 'male-breadwinner' role model. Gender wage differences are lowest for civil servants; in general, the city of Vienna provides a higher number of qualified positions, also in the public sector, and a significantly better offer of childcare facilities. Despite all valid reasons that have been given for the gender pay gap, nearly two thirds of it remain unexplained.

As for policies in the area of equal pay, legal regulations have been in place since the 1970s and con-

tinue to be improved. The current Women's Minister has been focusing on the topic for the last years, and so have the women's departments of the Labor Market Service and the Chamber of Labor. On the other hand, the traditionally conservative Family Ministers have made sure that subsidies go directly to families and not to childcare facilities, an approach that experts criticize for its tendency to reinforce gender stereotypes and keep women off the labor market.

With regard to education, women have been catching up with men in the last decades. A recently developed index showed them well above men in all provinces. However, a significant number of women find themselves in low-wage sectors and poorly paid jobs due to a highly segregated labor market and a persistent undervaluation of typical women's professions.

Finally, the government's approaches to counteract the considerable imbalances in the retirement allowances are controversial. On the one hand, subsidies are provided for persons whose pension is below the threshold of poverty. On the other hand, a pension reform of 2004 makes it even more difficult for women with broken careers to keep up with the earnings from lifelong full-time employment. As a result, the gender pension gap is even wider than the gender pay gap.

To sum up, the unfortunate combination of fewer working hours and poorly paid jobs, together with a lack of childcare facilities and gender stereotypes explain the gender pay gap to a certain extent, where-

as the larger part of it is not explicable. In a highly earnings-centered pension system, these wage differences lead directly to a wide gender pension gap the results of which are cushioned by allowances to persons with an income below the poverty threshold. Progressive and gender-conservative policies have thus co-existed in Austria, a fact which leads to an often controversial image in terms of gender equality.

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¹ “At the beginning of 2000, the former Austrian Central Statistical Office was separated from Government Services by a new Federal Statistics Act. It is now an independent and non-profit-making federal institution under public law and is called Statistics Austria (STAT). It is responsible for performing scientific services in the area of federal statistics” (Statistics Austria).

² Of limited significance due to the low number of employees

