



# FAIR INCOME, FAIR PENSION

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## 1. Contextualisation

Slovenia became an independent country in 1991 and joined the Eurozone in 2007. In July 2014 it has population of 2,061,623, out of which there were 1,040,240 women and 1,021,419 men. In 2014, there were 806,800 persons in employment, of which 55.5% (447,774) men and 45.5% (359,026) women, and 612,406 pensioners, among them 55.3% (338,516) women and 44.7% (273,890) men (SORS 2014, ZPIZ 2015). A male inhabitant of Slovenia born in 2013 is expected to have a life expectancy of 76.93 years while a female's life expectancy is expected to be 83.13 years. According to Eurostat EUROPOP2010 population projections for Slovenia the share of elderly will be double the share of children already in 2035. Collective EU is expected to achieve such share relation between the elderly and the children a bit later, i.e. in 2050.

Slovenia entered a new political and socio-economic system in 1991 with a decent level of development in gender equality. One of the legacies of the socialist system was the extensive and affordable public network of subsidised quality child care, 12 months long 100% paid maternity and parental leave and tax relief for families with children, which were preserved in the new system. Since the 1960's in Slovenia the employment rate for women in full-time employment has been one of the highest in Europe and still is, while the rate of women who had and still have part-time jobs is one of the smallest. Women had reproductive rights; health services were public, effective and accessible. However, the persistent gender equality problems - unequal

share of domestic and care work in private sphere, horizontal and vertical gender segregation of labour market, deficit in women's representation in politics and family violence - have not been considerably improved neither in socialism nor in capitalism. Within the new system some new developments came to place which largely hinder gender equality processes, i.e. reductions in welfare state, growing precarity and intensity on the labour market.

## 2. Trends in employment and flexibilization

### 2.1 Working time according to gender

National data on working time date in 2014 show that men's weekly working time on average exceeds women's working time for 2.6 hours per week (SORS 2014). The difference is the highest in agriculture and the lowest in industry. The reasons for gender difference in working hours can be identified as larger share of women employed in part time and highest rate of women using sick leave, in particular leave for care for family members. Slovenia has a comparatively low rate of women working in part time. 12.3% of women worked part-time in the second quarter of 2013 (EU: 32.3%), while the corresponding figure for men was 6.7% (EU: 8.8%) (Eurostat 2012).

### 2.2 Unemployment

Registered unemployment rate of women is constantly higher than the unemployment rate of men. In the recent period, unemployment rate of women

is still in increase and grows more rapidly than unemployment rate of men with its peak during the crisis in years 2010, 2011 and 2012. Data on registered unemployment rate show a gender gap for the period of 2009 to 2014. In 2010 the unemployment of men was at 11.4% and unemployment of women at 12.4%, while in November 2014 unemployment of men was at 11.1% and unemployment of women was already at 14.1% (SORS 2015 b). The unemployment rate of men was in increase between the years 2009 and 2012, while in 2013 it started to decline. In the same period, women recorded a gradual upward trend in unemployment, which continued in 2014 and might be a consequence of the cuts in public sector due to saving measures.

### 2.3 ATYPICAL employments and flexibilization

In Slovenia the indicators of flexibility and intensity of work are high and both have important impact on specific social groups of men and women. A larger share of temporary employment is among young people. In the age group 20 to 29 years old there are temporarily employed 53.3% of women and 41.3% men, which ranks Slovenia at the top of the EU regarding temporary employment (Eurostat 2013). In 2013 16.6% of women had temporary contracts compared to 13.5% of women in EU (Eurostat 2013). The share of temporary contracts is high above the national average in education, health and social security services, i.e. in sectors which largely employ women (Kralj and Renner 2007). Besides growing unemployment rate of youth the mode of their participation in employment is also worrying. They carry a

bulk of risks generated by the growing employment flexibility since their usual way of work is temporary employment and casual work, both being poorly paid and bringing less social security rights. This may have long-term impact on their economic and social security in old age.

Self-employment as another form of insecure position at the labour market and a possibility to exit the unemployment is taken up mostly by men. In Slovenia the share of self-employed rises steadily, in particular in the period of economic crises, as it represents one of the measures of the Active Employment Policies. In 2013 there were 94,873 self-employed persons, of these 64,491 (67.9%) were men and 30,382 (32.1%) were women (SORS 2015a). While self-employment in high professionalized jobs can be a good option, it is different for those working in low qualified service jobs. A rising number of 'new self-employed' in low qualified service sector leads into the creation of a dual labour market and sub-employment with unstable work relationships, low wages and jobs with high insecurity and little chance of promotion, all of which have severe consequences for the segmentation and precarisation of low qualified work (Apitzsch and Kontos 2008).

## 2.4 Policy measures addressing flexibilization

Current government measures are directed to equalisation of different forms of employment - from the perspective of contributions for social security benefits - which should, according to government, reduce segmentation of the labour market, increase

the number of payments of pension and social security benefits contributions and ensure a higher level of social security in old-age for male and female workers in non-standard forms of employment.

New retirement legislation addresses current labour market problems such as high unemployment, fragmentation and precarisation of work, occurrence of numerous new forms of employment which do not ensure payment of social security contributions, with a change in defining the circle of compulsory insured persons. According to new legislation all forms of work require compulsory social security and pension insurance contributions (not only in contracts based on work code but also contracts based on civil law), thus also those forms of work contracts that were exempt from this obligation in the past, such as student work, contract for a copyrighted work, service contract, personal supplementary work or mini job etc. With this measure government followed the principle 'any work counts' which is expected to ensure a higher level of social security of workers in atypical employments, greater collection of duties and reduction of labour market segmentation. And at the same time, it also opens a possibility for all those who are not obliged to be insured to enter insurance voluntarily but based on the minimal legal pension base.

## 3. Gender based pay gap<sup>1</sup>

In Slovenia, gender-based pay gap does exist despite a common opinion that this problem is non-existent. Even more wide-spread is the opinion that salaries of men and women with the same position of em-

ployment do not differ in Slovenia. However, analyses have shown that differences occur already with determination of basic salary or assignment to adequate salary grade within tariff classification. Differences occur also due to granting job performance, bonuses, and promotions, and also due to women's higher level of absence from work due to child care and elderly care.

### 3.1 Legislation

Equal pay for equal work is defined by the Employment Relationships Act in article 133 (equal remuneration of women and men) by which employers are obliged to pay employees equal remuneration for equal work. Collective agreements in Slovenia do not contain any articles related to equal pay. Representative of Slovenian Association of Free Trade Unions (ZSSS) Mrs. Andreja Poje explained, that it is taken for granted that salary discrimination is prohibited by the law, therefore it is assumed it is not necessary to be written also in collective agreements (Interview with Mrs. Andreja Poje, March 30 2015). Recent study by Poje and Roksandić (2013) confirmed that pay differences between women and men for work actually done in the same salary grade, in the same tariff group and under the same working conditions in the same company exists in Slovenia. Further, the "differences occur in hourly rates for full-time work or in payment for the hours actually performed, exclusive of allowances for working conditions, compensations for annual and sick leave, holiday allowance, performance pay and seniority allowance, and increase in full salary paid" (Poje and Roksandić 2013, 20). Pay differences

between women and men within the observed companies from the energy, chemical and rubber industry, retail, catering and tourism, and health care sectors, “as at the national level, increase with higher tariff groups and in turn with higher education and a higher level of job complexity” (ibid.).

### 3.2 Trends in post-socialist period

The most detailed analysis on gender pay gap in Slovenia by Penner et. al (2010) cover the period from 1993 to 2007 and represent a unique study with data for the entire working population for each of the examined year. Such detailed methodology is not comparable to Eurostat or national methodology, which does not cover the data about individuals performing the same work for the same employer. This might also explain the differences, why gender pay gap is much higher calculated by Penner et al. (2010) than data on gender pay gap calculated in the EU since 2006.

Analysis on gender pay gap in Slovenia in the period 1993 – 2007, i.e. in postsocialism, show that differences temporary increased (Penner et al., 2010).<sup>2</sup> Analysis on gender pay gap in the examined fifteen years include gender pay gap at the level of population, the level of workplace and the level of organisation. In the period 1993 – 1997 women on average earned 15% less than men, and also in the same workplace gender pay gap was around 15%. In the period 1998 – 2002 gender pay gap was 19%, and around 20% at the level of workplace. Gender pay gap increased in the period between even 2003 and 2007 as men earned on average 23% more than

women and earned 18% more than women for the same work (same profession) for the same employer. In the public sector, the gender pay gap is also significant, for instance, in the period from 2003 to 2007 women employed in the public sector earned 24 % less than men and 14% less than men working in the same organization (Penner et al., 2010, pp. 868-870).

The main findings of the analysis confirmed that gender pay gap at the level of population in Slovenia in the period 1993 – 2007 increased due to increased professional and organizational segregation. Authors of the study point out also that a number of men are employed in better paid working places. In addition, though education reduces inequality in pay, and women have higher education than men, they nevertheless receive fewer bonuses for education compared to men, so the effect of education on pay gap is thus reduced (Penner et al., 2010, p. 871).

### 3.3 Current situation

Nevertheless, current pay gap in Slovenia is among the smallest in the EU 28.<sup>3</sup> Data from the Statistical Office of the European Union (Eurostat) on gender pay gap in 2013 show that on average women's salaries are 16.4% lower than men's in EU 28, and 3.2% lower in Slovenia. Kajzer (2006) argues that low gender based pay gap is due to the current legal framework, the relatively low level of part time employment compared to other European countries, a compulsory proportional wage supplement for the employment period for both women and men, and a high rate of female employment in the public sec-

tor, where salaries are higher when compared to the private sector.

While state level data show small gender pay differences, when looking the data on salaries according to sectors, organisational/company level and level of the working place, gender pay gap becomes considerably bigger in Slovenia too. According to the annual structural statistics on earnings (this is based on existing administrative sources) in 2012, the average annual gross earnings of men calculated at monthly level amounted to 1,639 Euros, while the average annual gross earnings of women calculated at monthly 1,555 Euros. Since this is an average, there are some differences due to different educational, occupational and age structure (SORS 2012).

The difference between the gross wages of men and women was the highest in health and social care, where women earned on average 26.5% lower salary than male employees. In the financial and insurance activities women earned 24.9% less than men. Average salaries for men and women differed the least in real estate activities (private sector), namely 6.1%, or 98 € for the benefit of men, while in public administration and defense women earned around 6.5% or 121 € less than men (ibid.).

According to the explanation of the Statistical office of Slovenia, the reasons for the differences occur due to different proportion of women and men in these activities, and due to different job positions women and men hold in these activities. Among the employees in health and social care there are more than four-fifths of women and less than a fifth of

men, while in the financial and insurance activities, nearly two-thirds are women and only slightly more than a third of men. Greater number of women in lower paid jobs decreased their average wages and increased gap compared to the wages of men.

In 2012, the gross earnings of women were on average higher than the gross earnings of men in construction (18.4%), in transport and storage (16.1%) (which are mostly part of the private sector) and water supply, sewerage, waste management and remediation activities (14.8%). Also in these activities the main reason for gender pay gap was in different proportion of women and men, as in all three activities women were in minority and in mostly better paid job positions (ibid.).

### 3.4 Public and private sector and different occupations

The unjusted<sup>4</sup> gender pay gap in 2013 was in private sector 8.8% and 6.1% in public sector in Slovenia (Eurostat 2013). Average gross wages of employees with tertiary education were in 2013 in the private sector by 4.0% higher than the average gross wage of employees with the same education in the public sector. In the private sector employees had a 8.1% higher earnings than the average gross wage of employees with tertiary education in general government (public sector),<sup>5</sup> and at the same time for 10.1% lower gross wages with employees with the same level of education in public corporations. Employees in the public sector with secondary education had 11.7% higher average gross wage than employees in the private sector with the same level

**Table 1:** Average monthly gross earnings by age groups and gender, Slovenia, 2012. Source: Statistical Office of the Republic of Slovenia

|              | Total        | Men          | Women        | Ratio women men |
|--------------|--------------|--------------|--------------|-----------------|
|              | EUR          |              |              | %               |
| <b>Total</b> | <b>1.600</b> | <b>1.639</b> | <b>1.555</b> | <b>94.9</b>     |
| 15-64        | 1.597        | 1.634        | 1.554        | 95.1            |
| 15-24        | 1.036        | 1.050        | 997          | 95.0            |
| 25-34        | 1.365        | 1.392        | 1.326        | 95.3            |
| 35-44        | 1.639        | 1.705        | 1.567        | 91.9            |
| 45-54        | 1.606        | 1.730        | 1.607        | 92.9            |
| 55-64        | 1.961        | 1.941        | 1.995        | 102.8           |

**Table 2:** Average monthly gross earnings by major occupational groups and gender, Slovenia, 2012. Source: Statistical office of the Republic of Slovenia

|                                                              | Total        | Men          | Women        | Ratio women/ men |
|--------------------------------------------------------------|--------------|--------------|--------------|------------------|
|                                                              | EUR          |              |              | %                |
| <b>Total</b>                                                 | <b>1.600</b> | <b>1.639</b> | <b>1.555</b> | <b>94.9</b>      |
| Legislators, senior officials and managers                   | 3.007        | 3.097        | 2.834        | 91.5             |
| Professionals                                                | 2.312        | 2.534        | 2.171        | 85.7             |
| Technicians and associate professionals                      | 1.729        | 1.851        | 1.618        | 87.4             |
| Clerks                                                       | 1.382        | 1.384        | 1.380        | 99.7             |
| Service workers and shop and market sales workers            | 1.118        | 1.250        | 1.025        | 82.0             |
| Skilled agricultural and fishery workers, foresters, hunters | 1.126        | 1.176        | 1.004        | 85.4             |
| Craft and related trade workers                              | 1.213        | 1.242        | 996          | 80.2             |
| Plant and machine operators                                  | 1.175        | 1.233        | 995          | 80.7             |
| Elementary occupations                                       | 959          | 1.041        | 884          | 84.9             |
| Armed forces                                                 | 1.600        | 1.615        | 1.501        | 92.9             |

of education. Salaries of employees in the government sector with the same level of education were 2.7% higher than the salaries of employees in the private sector with the same education. Further, sal-

aries of employees of public corporations with the same level of education were 23.5% higher than the salaries of employees in the private sector with the same level of education (SORS 2013).

### 3.5 Data variations: the question of reliability and accessibility

The differences occur in national data and data by the European Commission. In 2013 Eurostat data ranges Slovenia as the country with the lowest GPG, which was 3.2%, while national data report about 5.4% of GPG (data from Structure of earnings statistics). According to Poje and Roksandić (2013) different methodologies used in calculations and monitoring provides different data about GPG in Slovenia. For instance, in 2010 the GPG according to the survey of earnings structure was 0.6 %, which means that women in Slovenia on average earned 0.6 % lower salaries than men. Data on the unadjusted GPG published for the same year show that according to Eurostat the unadjusted GPG was 0.9 %. However, the data from the annual structure of earnings statistics published for the same year reported the GPG at 3.7 %. According to Poje and Roksandić (2013) such a significant difference between data (0.6 % and 3.7 %) raises doubts re-

lated to credibility of the data. Stated by the study, there is a strong need for introduction of legislative changes regarding the collection of statistical data in relation to measuring gender pay differences and there is also a need to improve the accessibility of data on salaries by gender at the level of employer/company (ibid.).

### 4. At-risk-of-poverty rate

In 2013 in Slovenia at-risk-of-poverty rate for the whole population was at 14.5%. In comparison to the whole population this rate is substantially higher for older people (aged 60+, 65+ and 75+) and it increases rapidly with the age. However, while the at-risk-of-poverty rate does not change or it remains a bit below the average with age for men, it increases drastically for women and is twice as high as for men in the age 75+.

At-risk-of-poverty rate that increases distinctly with the age thus goes exclusively on the account

of women. In EU, on the scale of gender-based economic inequality in old age (women's poverty rate compared to men's poverty rate at the age of 75+) Slovenia ranks second, followed by Lithuania (Interview with Mrs. Valerija Korošec, representative of Slovenian Institute for macroeconomic analysis and development-IMAD, January 12, 2015).

At-risk-of-poverty rate for single-member households is high above the average and is considerably higher for women than men.

In Slovenia in 2013 in population of 210,467 older women (aged 65+), 48,000 were living in poverty. Thus in this age group every fourth woman (and every eight men) were living in poverty. A vast majority of women living in poverty (30,000) is 75 or more years old, meaning that among them every third woman is poor. At-risk-of-poverty rate for women aged between 60 and 74 is incomparably lower than at-risk-of-poverty rate for women older than 75, however, this younger group still exceeds

**Table 3:** At-risk-of-poverty rate according to age, annually. Source: Leskošek 2014.

|         |       | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 |
|---------|-------|------|------|------|------|------|------|------|------|
| Age 65+ | total | 19.0 | 18.3 | 20.3 | 19.3 | 19.5 | 20.9 | 19.6 | 20.5 |
|         | men   | 9.8  | 9.2  | 10.7 | 10.4 | 8.6  | 10.5 | 11.7 | 13.2 |
|         | women | 24.7 | 24.0 | 26.6 | 25.0 | 26.5 | 27.8 | 25.0 | 25.5 |
| Age 60+ | total | 17.3 | 16.5 | 18.1 | 17.5 | 18.2 | 19.1 | 17.3 | 17.8 |
|         | men   | 9.8  | 9.0  | 10.8 | 10.9 | 10.4 | 12.3 | 11.4 | 12.1 |
|         | women | 22.4 | 21.7 | 23.2 | 22.1 | 23.8 | 24.1 | 21.8 | 22.1 |
| Age 75+ | total | 23.2 | 23.1 | 25.1 | 25.4 | 25.3 | 27.0 | 24.5 | 26.0 |
|         | men   | 11.4 | 9.7  | 12.0 | 11.6 | 10.0 | 12.0 | 12.0 | 12.6 |
|         | women | 28.6 | 29.2 | 31.2 | 31.9 | 33.3 | 34.6 | 31.5 | 33.5 |



at-risk-of-poverty rate of men. Since the at-risk-of-poverty rate by 5-year age groups for the age period from 40 to 60 years old is approximately 3 to 5% higher for men than women according to data for 2013, the question is how much impact does Slovenian pension scheme have on a higher at-risk-of-poverty rate for older women? (Interview with Mrs. Valerija Korošec, representative of Slovenian Institute for macroeconomic analysis and development-IMAD, January 12, 2015).

In Slovenia, at-risk-of-poverty threshold rate is at 606 €, whereas more than half of retired men and women pensions amount less than 622 €. Among them two thirds are women, which mean that more than half of retired persons, largely women, live in poverty or just above the poverty threshold in Slovenia. Table below shows the number of retired men and women receiving pensions lower than 622 €, which is a threshold for annual allowance.<sup>6</sup> The number of women with pension lower than 622 € is significantly higher than the number of men (Humer and Roksandić 2013).

## 5. Gender based pension gap

### 5.1 Demographic characteristics of pensioners in Slovenia

Slovenia is distinctive in having one of the lowest employment rates in the age group between 55 and 64 years: according to data from 2010 it amounted to merely 35.0% (in 2008 32.8%), in comparison to EU27 where the employment rate in the same age

**Table 4:** At-risk-of-poverty rate according to type of household, annually. Source: Statistical Office of the Republic of Slovenia

|                                                           | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 |
|-----------------------------------------------------------|------|------|------|------|------|------|------|------|
| Single-member household, men                              | 35.3 | 35.1 | 36.8 | 35.9 | 30.3 | 35.8 | 32.3 | 29.2 |
| Single-member household, women                            | 46.4 | 42.7 | 44.6 | 47.3 | 44.7 | 43.0 | 40.1 | 35.5 |
| Single-parent household with at least one dependent child | 22.2 | 28.9 | 30.3 | 29.7 | 34.1 | 30.8 | 25.8 | 30.1 |

**Table 5:** Number of pensions of under 622 Euro – threshold for entitlement to annual allowance. Source: Pension and Disability Insurance Institute of Slovenia, as at 28.9.2012 and 27.9.2013.

|                                                       | 2012    |         |         | 2013    |         |         |
|-------------------------------------------------------|---------|---------|---------|---------|---------|---------|
|                                                       | Men     | Women   | Total   | Men     | Women   | Total   |
| Old-age, disability, survivor's, widow(er)'s pensions | 143.191 | 238.960 | 382.151 | 148.983 | 238.402 | 387.385 |
| All pensions total                                    | 257.698 | 331.712 | 589.410 | 266.963 | 336.470 | 603.433 |

group is 46.3% (in 2008 45.6%). In 2010 the share of employed elder women was only 24.5% compared to the share of men which reached 45.5%.

In 2013, there was on average 602,311 beneficiaries of old-age, early, disability, survivor's, widow(er)'s and partial old-age pensions per month, which means 16,903 or 2.9% more retired persons than in 2012. Among retired persons receiving one of pensions (old-age, disability, survivor's and widow(er)'s) was 55.6% women and 44.4% men (ZPIZ 2014a).

In 2013, average age of new old-age retired women was 58 years and 4 months while new old-age retired men were on average 60 years and 9 months old. In 2013, women who claimed rights for old-age pension reached on average 36 years and 3 months

of pension qualifying period; while with men average pension qualifying period reached 38 years and 1 month. The average pension entitlement period for women was 24 years and 6 months, for men 18 years and 8 months (ZPIZ 2014 b).

Elderly do play an important role in society even though they are not formally active. According to Eurobarometer data, in EU citizens' opinion people of 55 or more years old contribute substantially to society as grandchildren carers, as financial supporters for their families and as consumers. In Slovenia, the importance of the role of carers for the sick or disabled family members is in third place.

A lot of older people are also volunteers: in Slovenia every third inhabitant (32%) aged 55 or more is an active volunteer (27% in EU) (ibid).

## 5.2 Slovenia in EU perspective

While in the EU-27 the average gender based pension gap is 39% (based on comparison of each person with the average pension in the state), which is more than twice the figure of the gender pay gap indicator, which is equal to 16%. In Slovenia the gender based pension gap reaches as much as 29%, which is more than 10 times of pay gap (equal to 2.5%). A first observation is that pension gap is considerably wider than pay gap. According to the political and socio-economical history of Slovenia it is interesting that it is among the 5 EU countries where pension gap is around 30% (Sweden, Romania, Italy Norway, and Slovenia) and not among the Eastern European countries, where the lowest values are found, like Lithuania (15%), Hungary (15%), the Czech Republic (13%), Latvia (9%), the Slovak Republic (8%) and Estonia (4%) (EC 2013a). It is a tempting question why Slovenia having lowest pay gap in EU comes up with such high pension gap? It is the

opposite puzzle like in Estonia having the highest pay gap in EU but at the same time the lowest pension gap.

## 5.3 Why the pension gap is that high in Slovenia?

In Slovenia, factors such as shortened-/part-time working time, absence due to maternity, parental leave and child care and shortened period of service do not offer a satisfactory explanation for the extent of gender-based pension gap. Namely, in Slovenia women have prevalingly full-time employments (proportion of women employed part-time is among the lowest in EU). Maternity and parental leave compensations which amount to 100% of salary of employed mother in Slovenia (due to severance program compensation for 9 months of parental leave has been temporary reduced to 90% of salary in 2012), as well as sick leave due to child care compensation are all included in pension base. Seniority bonus (38 years for women),

which will be gradually abolished according to pension scheme reform that entered into force in 2012, is being compensated with a higher pension assessment percentage of pension base for calculation of pension.

Table below presenting amounts of different categories of pension according to gender for 2011 shows that pension gap between men and women in old-age pensions, i.e. in pensions with full pension and age qualifying period, amounts to approximately up to 10%. Compared to the average Slovenian gender based pay gap, 10 % of pension gap is still high figure. It can be explained by large differences in pay gaps between sectors which are incomparable higher than the average pay gap in Slovenia is. As it was already mentioned, the pay gap is the highest exactly in the feminised sector of health and social care where women receive on average 26,5% lower salaries compared to men. This proves that gender based horizontal segregation; poor salaries in feminised sectors of work; and above all, the

**TABLE 6:** Pensions according to gender in 2011. Source: Pension and Disability Insurance Institute of Slovenia

| Type                                | Number  |         |         | Amount of benefit in EUR |        |        |
|-------------------------------------|---------|---------|---------|--------------------------|--------|--------|
|                                     | Men     | Women   | Total   | Men                      | Women  | Total  |
| Old-age pension                     | 186,795 | 206,445 | 393,240 | 662.52                   | 592.29 | 625.65 |
| Disability pension                  | 54,183  | 35,771  | 89,954  | 505.23                   | 488.08 | 498.41 |
| Survivor's and widow-er's pension   | 9,387   | 84,269  | 93,656  | 360.84                   | 434.01 | 426.68 |
| Military pension                    | 1,610   | 1,552   | 3,162   | 1,028.19                 | 768.69 | 900.82 |
| Farmer's pension                    | 192     | 1,004   | 1,196   | 248.89                   | 261.54 | 259.51 |
| Pension advance                     | 1       | 4       | 5       |                          |        | 280.30 |
| State pension                       | 1,237   | 12,935  | 14,172  | 183.54                   | 183.54 | 183.54 |
| Assistance and attendance allowance | 11,245  | 19,758  | 31,003  | 202.69                   | 199.09 | 200.40 |
| Physical impairment supplement      | 28,063  | 28,619  | 56,682  | 53.41                    | 50.80  | 52.09  |
| Pension supplement                  | 14,449  | 32,242  | 46,691  | 92.00                    | 94.73  | 93.88  |

economic devaluation of care professions have crucial impact on pension gap. Besides that, there is important difference in the number of women and men who are eligible for other pension categories like: survivor's and widow(er)'s pensions as well as farmer's and state pensions that pertain to those citizens who have not been employed in the past and are therefore not entitled to old-age pension based on the length of service. To these categories women are entitled to a significantly greater extent than men (see TABLE 6) while at the same time these pensions are extremely low. This is another factor which importantly contributes to the gender based pension gap in Slovenia.

It is possible to assume that generations retiring now and in the next few years will have significantly less of such women than in the past as the employment rate of women was in constant increase while at the same time women have attained higher education and consequently higher salaries; and in addition to that a prohibition of salary discrimination was introduced by Employment Relationships Act (article 133) in 2002. Therefore pension gap (in category of old-age pension) should be getting even narrower in next years. At the same time problem of youth in Slovenia should be highlighted; young people are employed in atypical, precarious forms of work (contractual work, part-time work, occasional work, fixed-term work) while at the same time their long-term unemployment rate is high, and both of which affects young women to a greater extent than young men. With such trends it is possible to expect that in case old-age social security of current young generations (24 – 35 years old) will be based exclusively on contributions and savings from work for both, men

and women but the latter more numerous will be confronted massively with economic poverty.

#### **5.4 Abolition of state pension and transfer of pension supplement to social assistance benefits**

On 1 January 2012 state pension granted to 65+ year olds who did not pay social security contributions was abolished. Pension supplement intended to elderly with insufficient income to survive was transferred from pension insurance fund to social assistance benefits fund. Existing recipients of state pension (among them there were 12,935 women compared to 1,237 men) will be able to, if eligible according to legislative requirements, receive financial social assistance and/or supplementary benefit. Financial social assistance and also supplementary benefit were increased based on new legislation, however, it needs to be highlighted that in accordance with the new Exercise of Rights to Public Funds Act all rights will be considered based on individual's or their family members' income and also their assets (i.e. means-tested). This, however, means that for some beneficiaries this pension supplement or financial social assistance will be higher, for some lower and some might even lose the entitlement to it according to new requirements. Transformation of the right to pension supplement and state pension into the right to financial social assistance or supplementary benefit introduced inheritance restriction according to Financial Social Assistance Act. In case beneficiary of financial social assistance or of supplementary benefit leaves behind certain inheritance after their death, heirs who are not in materially deprived situation will have to re-

fund the benefit or inheritance will be reduced by the amount of the benefit received according to Financial Social Assistance Act.

The Social Protection Institute of the Republic of Slovenia pointed out that group that lost the entitlement to pension supplement or state pension is a group of pensioners of around 60 years of age who were, before 2012, entitled to pension supplement as an addition to a too low widow(er)'s pension. It was prevalingly women who used to be housewives that have now lost their entitlement according to new social legislation (Dremelj et al., 2013, p. 63). Hence also Centres for social work point to a dire situation of distress of elderly who increasingly have started to waive their right to supplementary benefit due to the rule of new social legislation related to note on their assets or heirs' responsibility and liability to refund the benefits. Furthermore, elderly homes are increasingly less occupied as either the elderly or their children are not able to keep up with the costs of such care; yet again at the same time Centres for social work report on increase of violence against elderly perpetrated by family members, predominantly children. Abolition of state pension and transfer of pension supplement into a social security benefit has affected women to a disproportionately greater extent (Humer and Roksandić 2013).

#### **5.5 Modernisation of retirement system**

In Slovenia, modernisation of retirement system which entered into force in 2012 (Pension and Disability Insurance Act – 2) follows the principles of: increase and equalisation of retirement age for men and women; enhancement of incentives to prolong

employment; and enabling gradual transition from labour market into retirement. Fairness should be ensured with increased dependence of pension on actual paid contributions.

## 5.6 EQUALISATION of men and women in retirement process

According to Pension and Disability Insurance Act – 2 stipulated requirements for old-age pension will be equalised for men and women in 2016; namely, to the age of 65 and at least 15 years of insurance period; entitlement to full old-age pension at an earlier age will be attainable by person insured (men and women) with at least 40 years of pension qualifying period and the age of 60. Requirements for a full old-age pension will be equalised for men and women in 2019 according to Pension and Disability Insurance Act – 2. As noted in justification of this proposition, equalisation of retirement requirements for men and women is advisable due to women's longer life expectancy and due to urgency of formal and legal gender equalisation. Legislation justification assumes that in the past different retirement requirements for women have contributed to lower pensions for women and thus also to a greater level of at-risk-of-poverty rate. Nevertheless, modernisation of retirement system still maintains different setting of pension assessment percentage for men and women that is justified with women's traditional role of child carer in addition to their work life due to which they had lower salaries and shorter length of service. Constitutional court also has emphasized in their decisions that gender differentiation is allowable when in service of establishment of actual equality (equal rights) between genders where otherwise

objective biological or functional differences between genders exist. In such case legislator is not only bound by non-discrimination but also (and foremost) by the duty to take positive measures: to ensure possibilities for actual gender equality. Unequal treatment of men and women is thus legitimate when in service of balancing disadvantages deriving from traditionally and historically conditioned different social roles. According to new retirement legislation pension assessment percentage for men with 40 years of pension qualifying period is 78%, women achieve 78% with 38 years of pension qualifying period; women with 40 years of pension qualifying period reach 82% of pension assessment percentage.

New retirement legislation preserved possibility for lowering pensionable age for old-age pension by virtue of children as well as by virtue of served military service and in case of inclusion in retirement insurance before the age of 18. The prescribed retirement age entitlement can be lowered for each biological or adopted child who was raised during their first year by the insured person who meets the prescribed requirements for retirement. Thus the age limit can be lowered for 6 months for one child, 16 months for two children, 26 months for three, 36 for four and 48 for five or more children. This measure is primarily intended for women, for child care, but it can be applicable also to men if adequate proof is submitted. Similarly, meeting the requirement of 40 years of pension qualifying period without purchased period men can also have lowered retirement age by two thirds of served military service period from the age of 60 to maximally 58 and by two thirds of actual duration of served military service period from

the age of 65 to maximally 63. Retirement age limit will be lowered also on the account of inclusion in compulsory pension insurance before the age of 18. To this lowering of retirement age insured persons (men and women) are entitled when they meet the requirement of 40 years of pension qualifying period without purchased period, i.e. for the period of work before the age of 18 from the age of 60 on but not for more than to the age of 57 (or 56 until 31.12.2018) for women and to age of 58 for men.

New retirement legislation stipulates that the pension assessment period is gradually prolonged to the most favourable consecutive 28 years of insurance (where the least favourable three years will be excluded), one year for a year, which ensures a just pension assessment. Trade unions assume that this will have a significant impact on the amount of pension and will lower the pensions by 7.2 per cent. Evaluation of gender specific impact of increasing the retirement age on pension assessment has not been done yet, and neither have been done estimations of impact on the risk of poverty.

## 5.7. Widow(er)'s pension

Legislation tightened the retirement age for beneficiaries of widow(er)'s pension, which is a logical consequence of the increase of retirement age for old-age and early pension entitlement. Widow(er)'s pension can be required by widow or widower of deceased insured person or beneficiary:

- If the surviving spouse have reached the age of 58 in time of death;

- If the surviving spouse were completely incapable to work before the time of death or they became incapable to work within a year after the death;
- If in time of death the surviving spouse is left with one or more children who are entitled to family pension after the deceased and the widow or the widower has maintenance obligation.

Widow(er)'s pension is assessed at 70% of a widow(er)'s pension assessment base.

## 6. Conclusion

It is possible to observe some mixed developments regarding GPG in Slovenia. Generally, the GPG is getting lower though data are highly unreliable, differentiated according to the sectors, inaccessible from individual company and under researched. It is worrying that the sector with the highest GPG is public sector of social and health services; this has its background in horizontal and vertical sectoral and occupational gender segregation and social undervaluation of feminised care work. Nevertheless, the topic is gaining public recognition and it is very positive that GPG is becoming part of the Trade Unions' agenda.

Flexibilisation of employments and the rise of atypical forms of employments represent new risks for GPG as well as economic independency in old age for men and women but in Slovenia women are to a higher degree exposed to precarisation of work compared to men. The current government is aware of these risks and is introducing new policy measures with the aim of lowering dualisation of labour market

and its consequences for social security, though the actual outcomes of these measures are still uncertain.

With regards to gender based pension gap it should be stated that the overall social policy in Slovenia encourages economic independency of women with decent maternity and child care policies (i.e. 3 months of fully paid maternity leave and 9 months of parental leave, good quality and sufficient public kindergartens subsidized by municipalities) which enables women to get back to full time work in 1 year after giving child birth. But still, gender pension gap is very high (29% according to EC) which reflects also in extremely high risk-of- poverty-rate for elder women (65+ 25,5%; 75+ 33,5%) which is twice as high as the risk-of- poverty-rate for men and for the overall population. This means that gender based economic inequalities accumulate over the life course of women and culminate in the very old age when women are in particular vulnerable because of rising health problems and very often living in a single-member household. There is very little awareness about these problems among policy makers, relevant institutions or civil society.

High gender pension gap is the consequence of the high sectoral GPG in feminised sectors, in particular in the sector of health and social care (26,5%) as well as the high early retirement rate of women also due to the structural unemployment and consequently low pensions. To the lower extent it is the consequence of the past unemployment of women due to the status of farmer or housewife and family carer. As a particular negative development we can identify abolishment of state pensions in

2012 which were in 90% taken up by women due to specific gendered life course and replacing it by means-tested and returnable social support. On the other hand it is positive that even though modernisation of retirement system equalize retirement age for men and women it still maintains different setting of pension assessment percentage for men and women due to women's traditional higher burden of unpaid work in addition to their paid work which impacts on their income.

### Recommendations:

- Strengthen the evidence, reporting and sanctioning mechanism of GPG on the level of sectors and individual companies.
- Include prohibition of GPG in collective agreements.
- Combat gender based horizontal and vertical segregation.
- Upgrade low paid feminised sectors like nursery, residential care etc.
- Rise awareness about GPG among Trade Unions, employers, media and policy makers.
- Fund research on GPG, gender pension gap and female poverty in old age in their correlations.
- Introduce state pension on the level of threshold of poverty rate.
- Social security allowances in old age should be individual social right, not dependent on the income of household members (i.e. means-tested).
- The inheritance restriction should be abolished as because of it many women restrain from the right to social allowance even if they live in extreme poverty.

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<sup>1</sup> The gender pay gap is an official indicator identifying the difference between men's and women's pay, which is calculated based on the data from the Structure of Earnings Survey (SES). Gender pay gap is the difference between men's and women's pay, based on the average difference in gross hourly earnings of all employees (EC 2013).

<sup>2</sup> The analysis is based on aggregated data from the registers of employers, data from Statistical Register of Employment and data on personal income tax from the Statistical Office of the Republic of Slovenia in the years from 1993 to 2007 (Penner et al., 2010).

<sup>3</sup> Gender pay gap is calculated in the EU since 2006 annually by the European statistical system (ESS). This methodology is not corrected for national differences, it gives general picture of gender equality in labour market, and it is calculated based on gross hourly earnings to avoid the differences among EU member states in relation to part-time work; and is based on the Structure of earnings survey (SES). The Structure of earnings survey (SES) is conducted every four years and is based on national estimates, provided by national statistical sources. Only fully paid salary compensation are included in these statistics, including paid overtime, bonuses, regular allowances paid each year, paid absence from work, which are fully paid by the employer. Non-regular bonuses, such as extra salary (thirteenth month salary), payments for absence from work paid by the employer at a reduced rate, payments in kind are excluded from the calculation of gender pay gap (Eurostat 2013).

<sup>4</sup> “Unadjusted means without correcting for national differences in individual measurable characteristics of employed women and men which might explain some of the pay difference” (Poje and Roksandić 2013, 6).

<sup>5</sup> Public sector is composed of the general government sector and public corporations. General government sector covers units that are under public control and that cover less than 50% of their production costs by market sales. The general government sector covers units included in public finance budget – state budget, municipal budgets, the Pension and Disability Insurance Institute and the National Health Insurance Institute of Slovenia; the sector also covers public institutions, public agencies and public funds (according to the mentioned 50% criterion) and some other units (Slovenian Compensation Company, Pension Fund Management, DSU – Management and Consultancy Company, etc.). Public corporations are corporations controlled by units of the general government sector (Statistical office of the Republic of Slovenia).

<sup>6</sup> Pension and Disability Insurance Institute of Slovenia does not collect data on annual allowance according to gender.

## Appendix

**Table 1:** Pensions according to gender in 2010. Source: Pension and Disability Insurance Institute of Slovenia

| Type                              | Number  |         |         | Amount of benefit in EUR |        |        |
|-----------------------------------|---------|---------|---------|--------------------------|--------|--------|
|                                   | Men     | Women   | Total   | Men                      | Women  | Total  |
| Old-age pension                   | 177.040 | 200.564 | 377.604 | 667,55                   | 584,96 | 623,68 |
| Disability pension                | 54.479  | 36.191  | 90.670  | 496,25                   | 471,68 | 486,44 |
| Survivor's and widow-er's pension | 9.329   | 83.726  | 93.055  | 334,99                   | 415,43 | 407,36 |
| Total                             | 240.848 | 320.481 | 561.329 | 615,92                   | 527,88 | 565,65 |
| Military pension                  | 1.735   | 1.587   | 3.322   | 1.024,43                 | 756,52 | 896,37 |
| Farmer's pension                  | 264     | 1.280   | 1.544   | 247,74                   | 261,37 | 259,03 |

**Table 2:** Pensions according to gender in 2011. Source: Pension and Disability Insurance Institute of Slovenia

| Type                                | Number  |         |         | Amount of benefit in EUR |        |        |
|-------------------------------------|---------|---------|---------|--------------------------|--------|--------|
|                                     | Men     | Women   | Total   | Men                      | Women  | Total  |
| Old-age pension                     | 186,795 | 206,445 | 393,240 | 662.52                   | 592.29 | 625.65 |
| Disability pension                  | 54,183  | 35,771  | 89,954  | 505.23                   | 488.08 | 498.41 |
| Survivor's and widow-er's pension   | 9,387   | 84,269  | 93,656  | 360.84                   | 434.01 | 426.68 |
| Military pension                    | 1,610   | 1,552   | 3,162   | 1,028.19                 | 768.69 | 900.82 |
| Farmer's pension                    | 192     | 1,004   | 1,196   | 248.89                   | 261.54 | 259.51 |
| Pension advance                     | 1       | 4       | 5       |                          |        | 280.30 |
| State pension                       | 1,237   | 12,935  | 14,172  | 183.54                   | 183.54 | 183.54 |
| Assistance and attendance allowance | 11,245  | 19,758  | 31,003  | 202.69                   | 199.09 | 200.40 |
| Physical impairment supplement      | 28,063  | 28,619  | 56,682  | 53.41                    | 50.80  | 52.09  |
| Pension supplement                  | 14,449  | 32,242  | 46,691  | 92.00                    | 94.73  | 93.88  |



**Table 3:** Pensions according to gender in 2012. Source: Pension and Disability Insurance Institute of Slovenia

| Type                              | Number  |         |         | Amount of benefit in EUR |        |        |
|-----------------------------------|---------|---------|---------|--------------------------|--------|--------|
|                                   | Men     | Women   | Total   | Men                      | Women  | Total  |
| Old-age pension                   | 197.989 | 214.485 | 412.474 | 645,00                   | 587,15 | 614,92 |
| Disability pension                | 53.817  | 35.185  | 89.002  | 483,15                   | 470,93 | 478,32 |
| Survivor's and widow-er's pension | 10.433  | 85.596  | 96.029  | 298,58                   | 398,74 | 387,86 |
| Total                             | 262.239 | 335.266 | 597.505 | 598,00                   | 526,85 | 558,08 |
| Military pension                  | 1.507   | 1.488   | 2.995   | 825,98                   | 664,04 | 745,52 |
| Farmer's pension                  | 161     | 1.001   | 1.162   | 253,12                   | 263,13 | 261,55 |

**Table 4:** Pensions according to gender in 2013. Source: Pension and Disability Insurance Institute of Slovenia

| Type                              | Number  |         |         | Amount of benefit in EUR |        |        |
|-----------------------------------|---------|---------|---------|--------------------------|--------|--------|
|                                   | Men     | Women   | Total   | Men                      | Women  | Total  |
| Old-age pension                   | 205.962 | 217.884 | 423.846 | 642,88                   | 591,15 | 616,29 |
| Disability pension                | 53.266  | 34.718  | 87.984  | 478,76                   | 471,91 | 476,06 |
| Survivor's and widow-er's pension | 10.329  | 85.472  | 95.801  | 297,69                   | 398,71 | 387,81 |
| Total                             | 269.557 | 338.074 | 607.631 | 597,22                   | 530,25 | 559,96 |
| Military pension                  | 1.403   | 1.436   | 2.839   | 1.021,05                 | 763,40 | 890,73 |
| Farmer's pension                  | 111     | 615     | 726     | 253,49                   | 263,53 | 262,00 |

**Table 6:** Pensions according to gender in 2014. Source: Pension and Disability Insurance Institute of Slovenia

| Type                              | Number  |         |         | Amount of benefit in EUR |        |        |
|-----------------------------------|---------|---------|---------|--------------------------|--------|--------|
|                                   | Men     | Women   | Total   | Men                      | Women  | Total  |
| Old-age pension                   | 211.564 | 219.594 | 431.158 | 636,51                   | 591,89 | 613,79 |
| Disability pension                | 52.401  | 34.295  | 86.696  | 475,13                   | 471,74 | 473,79 |
| Survivor's and widow-er's pension | 9.925   | 84.627  | 94.552  | 301,78                   | 396,93 | 386,94 |
| Total                             | 273.890 | 338.516 | 612.406 | 593,51                   | 530,98 | 558,94 |
| Military pension                  | 1.305   | 1.369   | 2.674   | 1.018,67                 | 761,35 | 886,93 |
| Farmer's pension                  | 84      | 447     | 531     | 256,81                   | 265,80 | 264,38 |