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International Labour Office
Subregional Office for Central and Eastern Europe

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FOREWORD

This training guide accompanies the study “The Gender Dimensions of Social Security Reform in Central and Eastern Europe: Case Studies of the Czech Republic, Hungary and Poland”, which was published by the ILO Subregional Office for Central and Eastern Europe in 2003. The study looks at social security reform in three EU accession countries during the 1990s through the lens of gender equality. Specifically, two broad categories of benefits are examined: Family benefits (including maternity benefits, family allowances, and child care benefits) and pensions (retirement and survivors’ pensions).

One of the common themes of the three-country study was that gender equality was not a major driving force in the reforms, and that the gender dimension of major policy changes received relatively little attention, either during national reform deliberations or thereafter. A qualitative survey conducted in all three participating countries highlighted diverse views on social security and different perceptions of the reforms under way. The survey clearly illustrated a need for capacity building on gender and social security, as well as on social security more broadly, as a prerequisite for greater success in bringing gender issues to the forefront of public attention in social security reform debates.

This guide is a contribution to addressing this need among ILO constituents and other interested groups. It includes a number of exercises, grouped according to the two categories of benefits studied: family benefits and pensions. The exercises focus on those core issues for gender equality in social security that the national studies have identified: The meaning of overall reform trends for women’s employment and life choices (chiefly the targeting of benefits to those most in need), the policy trade-offs and choices in the reform of family benefits, and possible measures to achieve a more equal sharing of care responsibilities between women and men. In the area of pensions, the exercises focus on the issue of redistribution and individualization of pension entitlements, as well as women’s and men’s retirement ages. One exercise deals with the provision of caring credits in pension schemes, i.e. how periods outside the labour market, for example, to care for small children, are recognized in pension schemes; another one addresses the issue of different life expectancies of women and men in private pension schemes. The

training guide was pretested with a group of participants coming from ILO constituents and non-governmental organizations from various CEE countries during the fall of 2003.

We suggest that the exercises assembled here be used by training facilitators to prepare capacity building activities on gender and social security. The proposed individual activities can be combined as modules for workshops of different lengths; individual exercises can also be used on their own. The guide will best serve a facilitator who has basic knowledge of social security and is aware of the interrelations between social security and gender equality. Familiarity with the accompanying text is essential. Some experience in conducting training activities based on participatory methods will make it easier for facilitators to become familiar with the exercises and their methodology. In some contexts, it may be necessary to adapt the exercise according to the national context of participants' needs.

The envisioned participants in capacity building activities conducted on the basis of this guide are groups of actors interested in strengthening their knowledge on the gender dimensions of social security, as well as in sharpening their arguments to participate in social security reform debates. Thus, we hope that the training guide will be a tool for enhancing women's effective involvement in social security reform debates, and promoting broader reflection on the gender dimensions of social security reforms.

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Overview of Sessions: Pension Reforms

	Min.	Title of session /topic	Objective	Method	Material needed	Notes
1.	60	Redistribution and retirement ages in reformed pension systems	<ol style="list-style-type: none"> 1. Participants understand the redistributive potential of pension systems, and the potential effect of women's earlier retirement in a non-redistributive system 2. Participants debate if pension systems should compensate for unequal labor market outcomes 	<p>Group work:</p> <p>Comparison CR – P on redistribution and retirement ages</p>	<ol style="list-style-type: none"> 1. Notes for facilitator_1 2. Instructions for group work_1A 3. Instructions for group work_1B 4. Text 1 for group work.doc 5. flipchart and pens 	Excerpts are from p.139 for CR vs. p. 225/6 for P
2.	75	Caring credits	<ol style="list-style-type: none"> 1. Participants understand the potential of caring credits to support or to penalize parents, employment. 2. Participants get acquainted with examples of caring credits in variety of countries 3. Participants develop policy proposals for providing caring credits 	<p>Group work:</p> <p>Assess 5 examples of caring credits (CR, H, P, S, D) (Text 2)</p>	<ol style="list-style-type: none"> 1. Notes for facilitator_2 2. Instructions for group work_2 3. Text 2.doc (chart of 5 countries) 4. flipchart and pens 5. Large chart needs to be prepared beforehand 	Large chart needs to be prepared beforehand
3.	70	Life expectancy differences and private pension schemes	<ol style="list-style-type: none"> 1. Participants understand the influence of life tables (unisex or gender specific) on the adequacy of pension benefits in individual savings schemes 2. Participants understand the conflict of interests concerning life tables and the arguments pro and con. 	<p>Staged debate</p> <p>Preparation in group work: Pro- Con, supported by summarized arguments (Text 3/1 PRO, 3/2 CONTRA)</p>	<ol style="list-style-type: none"> 1. Notes for facilitator_3 2. Material for facilitator_31 3. Life expectancy_1 4. Life expectancy_2 5. Exercise 3 PRO Instructions 6. Text for Groupwork PRO 7. Exercise 3 CONTRA Instructions 8. Text for Groupwork CONTRA 9. Material for facilitator_32 	Facilitator needs to prepare introductory presentation!

Overview of Sessions: Family Benefits

	Min.	Title of session	Objective	Method	Material needed	Notes
4.	45	Family benefits reform: Overview	1. Participants sharpen their sense of the direction, scope and variation of regional reforms of family benefits	Group exercise: use chart (Text 4) with description of policy changes, have group discuss/ share in which countries particular measures were applied	1. Notes for facilitator_4 2. Instructions for group work_4 3. Text for group work_4 4. Results_Text for group work_4 5. pp. 13-27 of study to support	Prior to session: general presentation of study outcomes Participants must have read chapter 1 beforehand
5.	50-60 (flex.)	Family benefits reform: trade-offs and policy choices	1. Participants understand the trade-offs/ policy choices in family benefit reform 2. Participants formulate priorities for family benefit policy in light of the above-mentioned trade-offs	Plenary: Prepared statements (Text 5) are discussed by participants, placed on a "I agree/ I disagree" chart on the wall. Discussion of possible counterarguments	1. Notes for facilitator_5 2. Text 5 3. Large pieces of paper to write down statements (facilitator has to prepare beforehand) 4. "I agree/ I disagree" chart	Facilitator must prepare statements on large sheets of paper beforehand, as well as I agree/disagree chart
6.	65	From gender-equal entitlements to a gender-equal distribution of care responsibilities	1. Participants reflect on factors that result in unequal use of child care benefits, even with equal eligibility criteria for women and men. 2. Participants develop policy proposals to promote equal sharing of care responsibilities/ greater take-up of benefits by men. Proposals can be for within the social security system, outside it, or both.	Background presentation of moderator: equalization in all 3 countries, but no change in take-up Group work: Develop policy suggestions. (1) Changes in legal entitlement to benefits (2) Change in services offered (3) Effort to change cultural norms (Text 6)	1. Notes for facilitator_6 2. Instructions for group work_6 3. Text 6 4. pp. 69-71 (Hungary), pp. 129-130 (Czech Republic), pp. 218-220 (Poland) 5. very large sheet of paper with same chart as on Text 6 (facilitator needs to prepare beforehand) 6. colored cards (three colors per group) and pens	Large chart needs to be prepared beforehand

Exercise 1

Redistribution and retirement ages in reformed pension systems

Objective: 1. Participants understand the redistributive potential of pension systems, and the potential effect of women's earlier retirement in a non-redistributive pension system
2. Participants debate if pension systems should compensate for inequalities generated in the labor market

Method: Group discussion with questions

Material: Text 1 (excerpts from Polish and Czech country study)
Exercise 1 (Instructions, questions for discussion)
Flipchart and pens

Time: total 60 min. (5 min. introduction, 40 min. group work, 15 min. final plenary)

1. Facilitator introduces the topic: The 1990s witnessed a major trend in the direction of linking the magnitude of an individual's pension benefit more closely to his or her earnings and work history.

In other words, pension reforms have moved in the direction of eliminating income redistribution toward low-income workers.

This trend is advantageous to women and men with higher incomes, and hurts all workers, women or men, with lower ones. Given that women earn significantly less than men during their professional lives and tend to work fewer years (both as a result of more time taken for bearing and raising children and more likely unemployment) the retreat from redistribution affects women more negatively.

Moreover, in a pension system in which benefits are strongly based on individual pension contributions, a lower retirement age has a more pronounced negative effect than in redistributive systems.

2. Facilitator introduces the group work (total group work time: 40 minutes):

Groups will read a short text with excerpts from the country studies (Text 1, provided).

After reading, the group considers a question for discussion, and related sub-questions, which are provided on the page with instructions for the group work (Exercise 1, provided in two versions A and B, with different questions)

If there is time left, the group may proceed to discussing a second question (also provided on the page with instructions for the group work)

Groups should write down main points of the discussion on a large piece of paper (flipchart and pens provided).

Notes for facilitators

3. Groups should not forget to select one group member who will present main aspects of the group discussion in the plenary afterwards.
4. Participants split up in groups (5-7 participants/ group).
5. As a facilitator, you should visit the groups during the group work phase and be available to address questions and concerns.
6. After the group work, one representative of each group reports back on the main points of the group discussion to the others. Other participants can comment and ask questions.
7. Facilitator concludes discussion, highlighting main themes.

Exercise 1 A

Redistribution and retirement ages in reformed pension systems

Material: Text 1

Flipchart and pens

Time: You have 40 minutes for this group session. Please reconvene in the plenary afterwards.

1. Please choose one group member who will report back to the plenary the results and main aspects covered in your group discussion.
2. Please choose one group member as a time keeper. She/he will be responsible for keeping the group to the time limits.
3. Take max. 10 minutes to read the text provided (Text 1).
4. Clarify questions that group members might have had when reading the text
5. Please discuss the following question in your group. Please give reasons why you agree or disagree, and what are the arguments to be kept in mind:

Should a pension system serve to redistribute income between high income earners (more men tend to be in this group) and low-income earners (more women tend to be in this group)?

- a. Why or why not?
 - b. If yes, are there any principles that should guide the level of distribution? (Ex: minimum pension equals to poverty line; maintain some rewards for higher wage earners)
 - c. If no, how should poverty prevention measures for individuals with low incomes be financed?
6. Please note the outcomes of your discussion, or main arguments raised, on a large sheet of paper for presentation in the plenary.

Instructions for group work

If you have extra time, you may proceed to discussing a second question.

Should women have an earlier regular retirement age than men?

- a. Should women be allowed to retire earlier than men even if their resulting pensions will be lower?
- b. Should women retire earlier than men if the pension system is designed so that earlier retirement has NO negative financial consequences for the individual?
- c. Should the number of children or time spent on child care have any influence on the retirement age? Only for women, or for either parent?

Exercise 1 B

Redistribution and retirement ages in reformed pension systems

Material: Text 1

Flipchart and pens

Time: You have 40 minutes for this group session. Please reconvene in the plenary afterwards.

1. Chose one group member who will report back to the plenary the results and main aspects covered in your group discussion.
2. Chose one group member as a time keeper. She/he will be responsible for keeping the group to the time limits.
3. Take max. 10 minutes to read the text provided (Text 1).
4. Clarify questions that group members might have had when reading the text.
5. Please discuss the following question in your group. Please give reasons why you agree or disagree, and what are the arguments to be kept in mind:

Should women have an earlier regular retirement age than men?

- a. Should women be permitted to retire earlier than men even if their resulting pensions will be lower?
- b. Should women be permitted to retire earlier if the pension system is designed so that earlier retirement has NO negative financial consequences for the individual?
- c. Should the number of children or time spent on child care have any influence on the retirement age? Only for women, or for either parent?

6. Please note the outcomes of your discussion, or main arguments raised, on a large sheet of paper for presentation in the plenary.

Instructions for group work

If you have extra time, you may proceed to discussing a second question.

Should a pension system serve to redistribute income between high income earners (more men tend to be in this group) and low-income earners (more women tend to be in this group)?

- d. Should women be permitted to retire earlier than men even if their resulting pensions will be lower?
- e. Should women be permitted to retire earlier if the pension system is designed so that earlier retirement has NO negative financial consequences for the individual?
- f. Should the number of children or time spent on child care have any influence on the retirement age? Only for women, or for either parent?

Text 1

Redistribution in the pension system and the role of the retirement age

The 1990s witnessed a major trend in the direction of linking the magnitude of an individual's pension benefit more closely to his or her earnings and work history. In other words, pension reforms have moved in the direction of eliminating income redistribution toward low-income workers.

This trend is advantageous to women and men with higher incomes, and hurts all workers, women or men, with lower ones. Given that women earn significantly less than men during their professional lives and tend to work fewer years (both as a result of more time taken for bearing and raising children and more likely unemployment) the retreat from redistribution affects them more negatively. Moreover, in a system that is strongly based on individual pension contributions, earlier retirement has a more pronounced negative effect than in redistributive systems.

Poland

Under the pre-reform pension formula, a pension consisted of two parts: a constant element corresponding to 24 percent of the average wage, and an earnings-related element, which depended on the wage level and work history of a pensioner. The constant element was equal to about a third of the pension for an average wage earner. Its weight in pensions of low-income earners with shorter tenure was higher than in the case of those with higher incomes and longer tenure. As women tend to have lower wages and shorter average tenure than men, this element caused their pensions to be higher on average than if they had been calculated according to purely actuarial criteria.

In both the first and second pillars of the new pension system, benefit levels depend on the sum of contributions paid during working years and life expectancy at retirement. The gender wage gap in Poland is approximately 20 percent, and women's retirement age is five years earlier than that of men. Both factors are reflected in the retirement pensions, to the detriment of women.

According to the simulations done for this study, the average old age pension for women under the old system (with retirement age at 60) was 75 percent of the average man's pension (with retirement at 65). Under the new system, the average woman's pension would drop to approximately 55 percent of the average man's, taking into account the differences in the retirement age.

What explains this growing gap between men's and women's pensions? The average wage differential between women and men explains about half of it, since wages have greater weight in the new pension formula.

The other half of the gap is explained by the increased importance of retirement age in the new system. In the old system, the difference in the retirement age mattered only from the viewpoint of working tenure – men had longer tenure on average than women. In the new scheme, however, the pension formula also takes into account life expectancy at retirement. A person retiring later has a relatively higher pension, because it will be paid for fewer years.

Czech Republic

The benefit formula established in 1995 is redistributive, providing a higher return on contributions to low income workers than to workers with higher earnings. This formula is beneficial for women as a group, since their average wages are significantly less than those of men. Thus, the pension formula serves to compensate in part for gender inequalities on the labour market.

The post-reform pension formula has two parts. The first is a fixed sum. This sum constitutes a greater portion of the benefit of workers with below average earnings than of higher paid workers. The second part depends on the number of qualifying years and earnings. For the benefit calculation, greater weight is given to low earnings.

The gender impact of this formula can be observed by comparing the gender wage gap with the gender gap in pensions.¹ In December 2000, the old-age pensions paid to women were 82 percent of the pensions paid to men, while their wages were on average about 75 per cent of men's. Thus, the pension system served to offset approximately a third of the gender wage gap.

As before the reform, Czech women with children retire earlier than men, on a schedule that reflects the number of children. Women without children will retire one year earlier than men (61- 62), women with three children retire at 57. Given the way pension benefits are calculated, differences in women's and men's retirement ages have a smaller impact on the level of the benefit as in Poland: Women have shorter work lives and thus a smaller number of qualifying years, a factor which reduces the eventual pension.

¹ However, the time lag in this classification must be noted: the gender wage gap applies to current workers, while the gender gap in pensions applies to the current retired population.

Exercise 2

Dealing with periods outside the workforce: Providing for Caring Credits

- Objective:**
1. Participants understand the potential of caring credits to support or to penalize parents who take time off to care for children.
 2. Participants get acquainted with examples of caring credits in variety of countries
 3. Participants develop policy proposals for providing caring credits
- Method:** Group work, with discussion questions; summary in plenary
- Material:** Text 2, Exercise 2 (Instructions)
Flipchart and pens
Large chart needs to be prepared beforehand
- Time:** total 1:15 min. (20 min. introduction, 40 min group work, 15 minutes final plenary)

1. The facilitator introduces the topic to the group:
Child raising periods pose particular questions in the design of a pension scheme. Should parents receive credit for the unpaid work of bringing up a child? And if so, how?
During periods of leave for child raising, the insured typically cannot pay contributions from wages, since they do not receive wages. This may have negative consequences on their accumulation of pension entitlements. Should they be compensated for these losses? If so, who should pay for that compensation?

Countries have found different solutions to these questions by providing “caring credits” in their pension systems.

Facilitator talks the group through the table provided in Text 2, which gives an overview of the different solutions to the problem in five exemplary countries.

2. Facilitator introduces the tasks of this exercise:
 - In groups, participants discuss the different set-ups for caring credits in 5 countries as summarized in Text 2
 - Questions for the group discussion are provided for in Exercise 2. The groups should discuss the questions.
 - On the basis of the discussion, the group will outline elements of “ideal model” of caring credits. The different elements of the “ideal model” will be summarized in the empty chart, giving in each case an explanation for the choice. If the group cannot agree, the different opinions should be written down.

Notes for facilitators

3. Participants split up in three groups (5 participants/ group). Groups have 40 minutes
4. After the group work, the facilitator asks one representative from each group to present the main aspects of the group discussion and to introduce each group's "ideal model". Each representative has 5 minutes.

Exercise 2

Dealing with periods outside the workforce: Providing for Caring Credits

Material: Text 2

Flipchart and pens

Time: You have 40 minutes for this group session. Please reconvene in the plenary afterwards.

1. Please choose one group member who will report back to the plenary the results and main aspects covered in your group discussion.
2. Please choose one group member as a time keeper. She/he will be responsible for keeping the group to the time limits.
3. In this session, you look at the provisions for caring credits in five countries: Poland, Hungary, Czech Republic, Sweden and Germany, summarized in a table provided (Text 2).

On the basis of these examples and your experience, the group will discuss the different components that a model of caring credits should entail.

4. Please discuss in your group:
 - A) Should there be caring credits?
 - B) If so, for how long a period of time should parents receive caring credits?
 - C) What should be the basis upon which pension contributions during caring periods are made or calculated? (Look at line 2 of the table to see the differences.)
 - D) How should caring credits be paid for? (Look at line 3 of the table to see the differences.)

The goal of your group discussion is to come up with “first choice solutions” for the questions. How should the issue be ideally addressed?

Instructions for group work

5. As you move along in the discussion, note down the results on a flipchart paper. Follow the outline given in the chart below.

	Answer	Reasons for this choice
Should there be caring credits?		
How long? Maximum no. of years		
Level of contributions and basis for calculation		
How should caring credits be paid for?		

If you have extra time, you may consider further questions:

1. Should caring credits be provided for child raising only? What other kinds of care work could/ should be included?
2. Should only full-time child care be compensated through caring credits, or should caring credits benefit all workers with family responsibilities?

Text 2 Providing for Caring Credits

		Poland		Hungary		Czech Republic	Sweden	Germany
1	How long? Maximum no. of years	Maximum 6 years		Max. 3 years per child, for recipients of child raising benefit additional 5 years, also for elderly care		caring for a child up to the age of 4 (18 if disabled) or incapacitated relative	Max. 4 years per child	Max 3 years per child for full-time care work Up to the age of 10 of youngest child, the contributions from wages are boosted or 1/3 pension credit point is credited per year
2	Level of contributions and basis for calculation	Tier 1: Pension insurance contributions are paid on the basis of the minimum wage (in case of child raising leave) Or on the basis of maternity allowance (tied to previous income) Contribution: 12,22 %	Tier 2: Minimum wage (same as tier 1) 7,3 % Leave periods count for minimum insurance period	Tier 1: Year of caring counts like year of employment. Contributions are paid on the basis of former wages; (for insurance-based leave) For flat-rate benefits: caring only impacts the no. of contribution years, is not counted for life-time income Or: Caring credits boost actual income (e.g. from part-time work or homework)	Tier 2: Basis: level of benefit 6 %	80% of time is counted as working time for accumulation of pension entitlements although no contributions are paid	the most advantageous of: (1) contributions based on 75 percent of average earnings for all covered persons, or (2) 80% of the individual's own earnings in the year prior to childbirth (which equals the child care benefit); or (3) a supplement of a fixed amount	For every child ² a parent receives one pension credit point per year during three years, regardless if the parent is employed or not. If the parent is employed, caring credits are added to obligatory pension contributions from wages. If a parent has a low income (e.g. from part-time work) the pension contributions are boosted by 50 % up to a ceiling. Parents without income from employment who have two or more children below the age of 10 are credited an additional 1/3 pension credit point per year.
3	Who pays for pension credits – subsidy?	Tier 1: From state budget – transfer into the pension system	Tier 2: From state budget – transfer into the pension system	Tier 1: Internal subsidy within pension system	Tier 2: No employer or government contribution – no subsidy	Internal subsidy within the pension system	Budget of the child care program - transfer into the pension scheme	State budget – transfer into the pension system

² born after 1/1/1992

Exercise 3

Life expectancy differences and private pension schemes

- Objective:**
1. Participants understand the influence of life tables (unisex or gender specific) on the adequacy of pensions in individual scheme savings
 2. Participants understand the conflict of interests concerning life tables and arguments pro and con.

Method: Role play for two groups: Imaginary TV debate about unisex life tables

Material: Material for facilitator, for introductory presentation: “Material Exercise 3”
Instructions for groups (“Exercise 3 PRO”, “Exercise 3 CONTRA”)

Summarized arguments for groups to prepare their positions (“Text 3/1 PRO”, “Text 3/2 CONTRA”)

Questions for facilitator to use when moderating the TV show (“Questions Exercise 3”)

Time: 70 minutes (20 min. Introduction, 30 min. preparation in groups, 10 min debate, 10 min. evaluation of debate)

1. The facilitator gives an introductory presentation (20 minutes) which highlights the most relevant background points for this exercise (use “Material for facilitator (1) Exercise 3” to prepare the presentation).
Then, facilitator introduces the group work:
2. Participants will split up in two groups (one pro and one contra sex-differentiated life tables) and prepare arguments pro and contra (possible arguments are summarized in “Text 3/1 for group work PRO” and “CONTRA”, groups may find additional arguments to add). After the preparation, one (or two, if groups are large) representatives from each group will participate in an imaginary TV debate on the topic
3. Groups have 30 minutes to prepare, facilitator prepares the “stage” for the debate. Facilitator should visit groups during the group work phase to assist.
4. Imaginary TV debate takes place, facilitator assumes the role of a moderator. 10 minutes debate. Questions to assist the facilitator in her/his role as a moderator are provided (“Questions Exercise 3”)
5. 10 minutes plenary evaluation of the debate:

Questions to be raised, in the discussion or through the facilitator during the plenary evaluation:

- Were the arguments realistic?
- Were they convincing?
- What were the strong and weak points of the different arguments?

Notes for facilitator

- Do other participants have arguments to add?
- Should there be a different regulation for voluntary and mandatory private insurance
- Can there be ways to create incentives for private insurance companies to market their products evenhandedly to men and women?

(In the final discussion, facilitator can make reference to the ongoing debate in the EU about a planned new directive which would possibly demand unisex tariffs in all private insurance, including voluntary pension insurance.)

Exercise 3: Life expectancy differences and private pension schemes Material for introductory presentation

The presentation focuses on the differences of **private insurance versus social insurance**, and the role of life expectancy differences in both insurance forms . It should move along the following lines:

Private insurance - In a competitive market, private insurance companies are trying to **increase their profits by capturing more customers and a larger market share**. One way of doing this is to identify customers whose costs are lower and offer them lower prices if they buy the product. If an insurance company does not do this, its competitors probably will. This creates an economic pressure for insurance companies to offer varying prices for products which reflect real differences in the costs of delivering service to different populations.

Some people may be **disadvantaged** by this: Persons with preexisting medical conditions will find their health insurance costs very high, people who live in low-income areas will find their auto insurance higher because of the higher probability of car theft; young males usually have to pay more for auto insurance because they as a group have worse safety records, etc. This is just the competitive market at work. If we don't like the results, we have to regulate the market.

Social insurance, by contrast, is typically administered directly by the government and there are no competing firms providing service. In addition, social insurance has some **social goals**, which means that **certain groups are subsidized** by others. These subsidies are possible within a social insurance system because everyone is part of **one pool** -- no one can escape or be lured away by another provider.

The goals of social insurance are defined in a democratic political process. One of the main social goals of social insurance, for example, is ensuring social inclusion. Another is poverty alleviation, often reflected in a minimum pension. Others may be is to promote population growth and good care for young children, reflected in pension credits for child care. There is currently a trend in the direction of making subsidies in social insurance explicit in many countries, but not toward eliminating them.

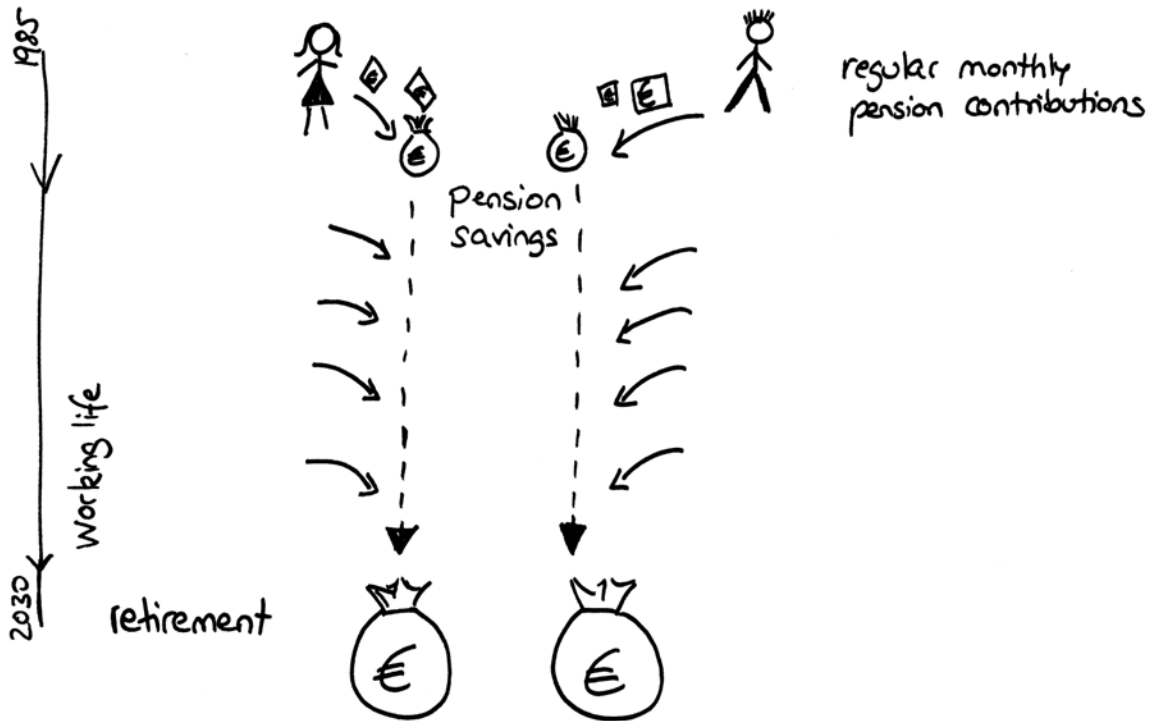
The problem comes in mixing social goals and private insurance. The social goal of poverty alleviation and equality of outcomes would NOT call for paying lower pensions to those who live longer. Yet, at the same time, the pressures of the private competitive market create a strong incentive for private firms NOT to accept individuals with higher average costs as their customers. Social policy and private market incentives are at odds in this case.

What to do about it? Private pension administrators will resist implementing social policies for obvious reasons, so first the policy debate must be won. But that is not the end: there is also a need for close monitoring of their implementation to make sure they are not discriminating against women and possibly some additional incentives to market their product even handedly.

Material for facilitator (1)

The question of life expectancy estimations in private pension schemes is a central question in pension privatization, where social goals and private insurance are at odds. Women, on average, live longer, so that they receive their pensions for a longer time. (Facilitator may use the two drawings provided (“Life expectancy 1.tif”, “Life expectancy 2.tif”) prepared on a flipchart, to illustrate the main points) It is therefore essential which life expectancy is estimated at the moment of retirement: Are different life expectancy tables used for women and men – as private insurance companies argue there should, or unisex life tables, as many on the side of social goals argue. There are obvious differences in the pension outcomes for women and men, depending on the kind of life tables used.

Life expectancy and private pensions (I)



need:

buying an annuity to pay monthly pension benefit

2 options for calculation:

option 1: unisex life expectancy tables

option 2: sex-differentiated life expectancy tables

Life expectancy and private pensions (II)

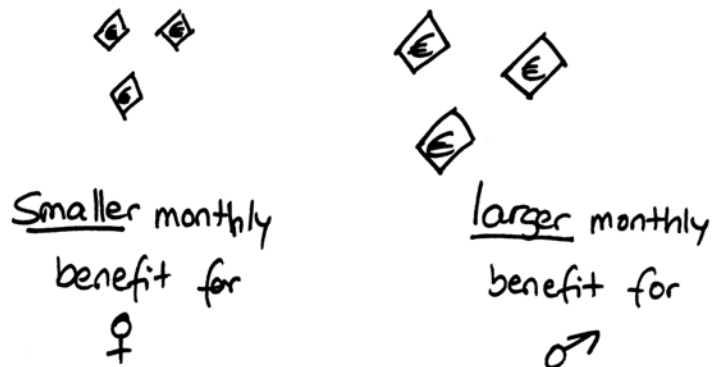
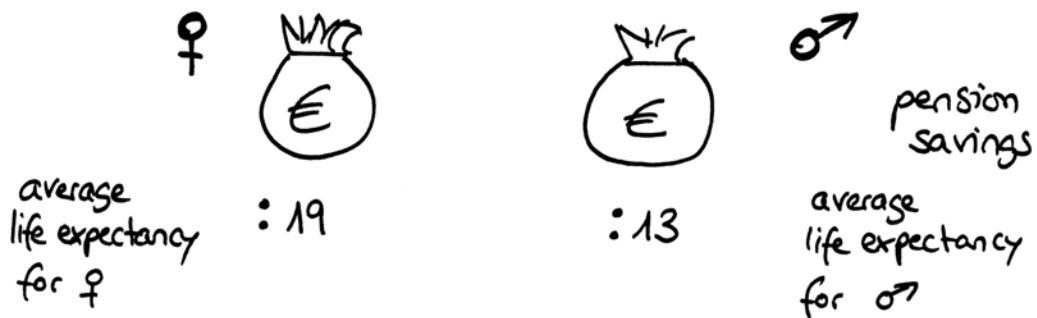
Option 1 : unisex



: Life expectancy (average),
e.g. 16 years



Option 2 : sex differentiated



Exercise 3
Life expectancy differences and private pension schemes
Role play (PRO)

Material: Text 3/1 (Arguments pro unisex life tables in pension schemes)

Paper and pens for groups to note down additional arguments

Time: You have 25 minutes for this group session. Please reconvene in the plenary afterwards.

1. You are a member of Equality Now!, the largest non-governmental women's organization in your country. Your organization is strongly in favor of unisex life tables.
2. Your organization has been invited to participate in an imaginary TV debate on the question "Should unisex life tables be mandatory for the calculation of monthly pension benefits?". Select one group member (in a very large group you may select two) who will represent your organization in the TV debate.
3. Your task is to prepare your group representative to meet the co-discussant. Discuss the arguments summarized in Text 3/1 within your group. Think about additional arguments to support your point. Try to imagine what your opponent from the Coalition of Private Insurance Companies (COPIC) will say in the debate, and how you can best counter her/his arguments.

Text 3/1 PRO

Arguments in favor of unisex life tables

NOTE: These are only some arguments to lead your way. Your group can come up with different and additional arguments!!

- Using group averages creates many unjustified winners and losers. The use of gender-specific averages masks the substantial overlap that exists in the actual mortality of individual men and women. In fact, substantial numbers of men live longer than the average female life expectancy; substantial numbers of women die before they reach it; and substantial numbers of men and women live to be nearly the same age. Unjustified winners and losers are for example men who outlive the female average but receive a higher pension anyway based on their own sex's shorter average longevity (winners), and women whose longevity falls short of the male average but who receive lower pensions anyway because other women live longer (losers).
- Unisex should be the rule at least if privately managed pension schemes are part of the pension system and as such have public purposes. Pooling risks across the population is a central public insurance purpose, so as to provide everyone a minimal level of protection against poverty arising from uncertain longevity. Paying lower benefits to those who live longer would defeat this objective, subjecting them to greater risk of poverty at every stage of their retired lives.
- Third, women are by no means the only, or even most prominent, group in society with greater average longevity. If we apply group treatment to them, should we not also give smaller monthly benefits to nonsmokers who, on average, outlive smokers; to the more affluent members of society who, on average, outlive the less affluent; to members of racial and ethnic majorities who, on average, outlive members of minority groups; and to those free from genetic vulnerability to life threatening diseases such as cancer or hemophilia who, on average, outlive less lucky members of society?
- Unisex life tables should be seen as mandated by the constitutional promise of equal treatment of women and men.

Exercise 3
Life expectancy differences and private pension schemes
Role play (CONTRA)

Material: Text 3/2 (Arguments contra unisex life tables in pension schemes)

Paper and pens for groups to note down additional arguments

Time: You have 25 minutes for this group session. Please reconvene in the plenary afterwards.

1. You work for the Coalition of Private Insurance Companies (COPIC) in your country. Your organization is strongly opposed to unisex life tables.

2. Your organization has been invited to participate in an imaginary TV debate on the question “Should unisex life tables be mandatory for the calculation of monthly pension benefits?”. Select one group member (in a very large group you may select two) who will represent your organization in the TV debate.

3. Your task is to prepare your group representative to meet the co-discussant. Discuss the arguments summarized in Text 3/2 within your group. Think about additional arguments to support your point. Try to imagine what your opponent from Equality Now!, the largest non-governmental women’s organization in your country will say in the debate, and how you can best counter her/his arguments.

Text 3/2 CONTRA

Arguments against unisex life tables – in favor of sex-differentiated life tables

NOTE: These are only some arguments to lead your way. Your group can come up with different and additional arguments!!

- It is fair if everybody gets his/her benefits exactly from own contributions. Why should there be subsidies, why should men subsidize women?
- There is no discrimination in different tariffs or different life expectancy tables. It is simply the respect for actuarial/ mathematical principles which demands it.
- Unisex tariffs are against the basic private insurance principle which says that benefits have to reflect the costs the companies incur in serving various customers.
- Wouldn't legislating unisex tariffs and life tables in pension insurance have as a consequence that there should be unisex tariffs in all insurance? Then that would mean that women would have to pay higher tariffs for car insurance as well (they are currently lower for women), or higher contributions for high-risk life insurance, for example.
- The right of individuals to enter private contracts is protected by the constitution; the state should not regulate private contract-making.
- Gender differences (in life expectancy) are clearly measurable. Differences caused by other factors (e.g. smoking) are not clearly measurable or can be manipulated easily. Otherwise they would have become principles for differentiation in the insurance business already.

Exercise 3:
Life expectancy differences and private pension schemes
Material for debate

While the two groups are preparing their positions for the debate, the facilitator prepares the “stage” for the debate, including chairs and place cards for the representatives (one saying “Coalition of Private Insurances Companies, COPIC”, and one “Equality Now!”).

All participants take their seats, the representatives of the two groups come to the front to sit next to the facilitator.

The debate starts. Total time for debate: about 10 minutes

1. Facilitator welcomes the participants to this week’s regular TV show (if you want, you can invent a name for the show) and also welcomes the public. Facilitator introduces this week’s participants, the representative of the Coalition of Private Insurance Companies and the representative of Equality Now!, the largest non-governmental women’s organization.
2. Facilitator introduces this week’s topic of debate, the question “Should unisex life tables be mandatory for the calculation of monthly pension benefits?”
3. Facilitator invites the two guests to give brief (2 minutes) introductory statements on the question.
4. Facilitator highlights the main points raised by the two discussants and asks the opponent to react directly. The opponents enter a free conversation/ debate, moderated by the facilitator.
5. After the end of the debate, facilitator opens the floor for discussion/ evaluation in the plenary.

Questions to be raised:

- Where the arguments realistic?
- Were they convincing?
- What were the strong and weak points of the different arguments?
- Do other participants have arguments to add?
- Should there be a different regulation for voluntary and mandatory private insurance?
- Can there be ways to create incentives for private insurance companies to market their products to men and women evenhandedly?

(Facilitator can make reference to the ongoing debate in the EU about a planned new directive which would possibly demand unisex tariffs in all voluntary private insurance)

Exercise 4

Family Benefits Reforms: Overview

Objective: Participants sharpen their sense of the direction, scope and variation of regional reforms of family benefits

Method: Group work discussion with supporting material

Material: Instructions for group work, Exercise 4, Text 4
pp.13-27 of the study (if participants do not have copies of the book, photocopies of Chapter 1 should be handed out)

The facilitator can use Text 4 b (“Expected outcomes from the group discussions”) when assisting the groups, if needed, and for the concluding discussion

Time: total 45 minutes, (group work 25 minutes, plenary 20 minutes)

Note 1: A general presentation of the study outcomes on family benefit reforms needs to take place prior to this session! After the presentation, participants should have the opportunity to ask questions and get further explanation from the presenter. Time for presentation and question/answers is not calculated within the time allocated for this exercise.

Note 2: Participants should have read the comparative Chapter 1 of the study prior to the session!

1. After a general presentation (the one mentioned in Note 1), followed by questions and answers, the facilitator introduces the group work session. Its purpose is to provide a setting (smaller groups) in which participants reflect on and discuss the general information they received in the presentation preceding this session.
2. Facilitator introduces the Chart for the group discussion (Text 4). Groups have 25 minutes. Facilitator emphasizes that groups should make sure that they take note of open questions and issues for discussion in the following plenary.
3. Divide participants into groups
4. After the group work, go through the chart in the plenary session to clarify questions and give the opportunity for further discussion.

Notes for facilitators

5. The facilitator should guide the final discussion so that the main patterns of family reform in the three countries under study are highlighted and conclusions drawn:
 - main overall pattern:
the reforms appear to be on a continuum -- Poland the most radical and damaging to women as a group, Hungary in the middle, and the Czech Republic the most incremental and beneficial to women as a group
 - this overall pattern comes out the clearest in statements 5-9
 - there were some similarities among the countries: family benefits were used to buffer the negative consequences of economic transformation; all three countries equalized entitlement criteria for women and men; all three provided larger support for greater families.
 - Only slight modifications of maternity benefits took place

Exercise 4

Family Benefits Reforms: Overview

Material: Text 4 (Chart with statements)

Chapter 1 of the study, in particular pages 13-27

Time: You have 25 minutes for this group session. Please reconvene in the plenary afterwards.

1. Chose one group member as a time keeper. She/he will be responsible for keeping the group to the time limits.
2. Based on the presentation you just heard, and with the help of Chapter 1 of the study, particularly pp. 13-27, discuss the statements provided in the chart. In which countries do the statements apply?
3. Make sure that you note down questions and uncertainties your group may have in the discussion, so that they can be raised in the subsequent plenary session.

Text 4

Family Benefits under Transition

With the help of Chapter 1 of the study, especially. pp.13-27, discuss in your group in which of the countries the following statements apply.

		Czech Republic	Hungary	Poland
1	Family benefits helped to buffer the negative impacts of economic transformation			
2	Entitlement criteria for child care benefits were equalized for women and men			
3	Larger families were provided greater support			
4	Maternity benefits were cut <i>(Can you specify the changes ?)</i>			
5	Means or income-testing of family benefits was introduced. <i>(Please specify, where necessary: e.g. strict means-testing, weak etc.)</i>			
6	Spending for family benefits as a portion of GDP increased			
7	Spending for family benefits as a portion of GDP declined			
8	Family benefits as a portion of household income declined			
9	Families were less well protected than other beneficiaries (e.g. pensioners) during the transition process			

Text 4

Family Benefits under Transition

With the help of Chapter 1 of the study, especially. pp.13-27, discuss in your group in which of the countries the following statements apply.

		Czech Republic	Hungary	Poland
1	Family benefits helped to buffer the negative impacts of economic transformation	x	x	x
2	Entitlement criteria for child care benefits were equalized for women and men	x	x	x
3	Larger families were provided greater support	x	x	x
4	Maternity benefits were cut <i>(Can you specify the changes ?)</i>	Gross to net wages	100-70%	No change
5	Income or means-testing of family benefits was introduced. <i>(Please specify, where necessary: e.g. strict means-testing, weak etc.)</i>	X, some, but weak	Back and forth	Very marked
6	Spending for family benefits as a portion of GDP increased	x (very slightly)		
7	Spending for family benefits as a portion of GDP declined		x	x
8	Family benefits as a portion of household income declined		x	x
9	Families were less well protected than other beneficiaries (e.g. pensioners) during the transition process		x (see p.66 of Hungarian case study)	x

Exercise 5

Family benefits reform: trade-offs and policy choices

Objective: 1. Participants understand the main policy choices in family benefit reform and the trade-offs among them.
2. Participants formulate preferences and priorities for family benefit policy in light of the above-mentioned trade-offs.

Method: Plenary Exercise: Statements are prepared beforehand, participants select statements according to their own preference and argue why they agree/ disagree with it.

Material: Statements (Text 5) prepared one by one on large cards of paper (facilitator has to prepare these beforehand!)
Large chart: “I agree” – “I disagree”

Facilitator should promote discussion about the responses chosen by pointing out the trade-offs and secondary effects of certain policies and by asking questions which call attention to these (with the help of Text 5)

Time: 50-60 minutes, can be handled flexibly, according to the number of statements put out, and according to energy/ willingness of participants

NOTE: In this exercise it is very important that the facilitator is friendly and empathetic, in order to set a relaxed and positive tone that gives people confidence to speak. It is necessary to depersonalize the discussion, so people feel they are analyzing different general positions rather than putting their own personal views on the table for dissection by others.

1. Facilitator explains the exercise: It is intended to illustrate the diverse choices and trade offs involved in designing family policy. It is also intended to help participants to reflect on and express their own preferences regarding the shape and purpose of family policy.
2. A number of statements have been prepared beforehand, written on large paper cards. They are placed visibly for everyone. On the wall, the facilitator has put up a large chart with the headings “I agree” – “I disagree”.
3. Facilitator asks the participants to freely chose one statement and put it up under either heading. When doing so, participants are asked to give an explanation for why they agree or disagree with the statement.

Facilitator should keep in mind that the ice may need breaking here. Depending on the group of participants it may be necessary to orchestrate this, getting someone to agree in advance to go first.

4. After each statement is put up, facilitator could start by restating the person's view in a way that shows that he/she understands the view and the good reasons for it. The facilitator might then ask if other participants agree/ disagree with where the statement was placed. The facilitator should be prepared to ask the group to think about "the other side of the argument" or "what an opponent might say" (with the help of the arguments summarized in Text 5).

Sometimes, participants will want to react immediately, and support the previous participant's point or disagree. Facilitator should be prepared to handle such reactions flexibly, but make sure that the discussion stays on the topic and does not evolve into personal disagreements between participants.

Text 5 Arguments for facilitator

NOTE: the arguments under “agree/ disagree” are to help facilitators to encourage a discussion with and among the participants. In the interest of a lively discussion, facilitators can, sometimes even should, play the devil’s advocate.

	ARGUMENT TO BE DISCUSSED	POSSIBLE REASONS TO AGREE	POSSIBLE REASONS TO DISAGREE
1	Women and men’s entitlements to family benefits should be equal.	<ul style="list-style-type: none"> • Equal entitlements are necessary to achieve equal sharing of responsibilities. But access is not enough, other measures are needed(e.g. value/ cultural change, compensation for lost income). 	<ul style="list-style-type: none"> • When equalization of entitlements is used to justify cuts (higher expenditure in wage related benefits) maybe no change at all is preferable.... • No equalization in maternity benefits is desirable (ILO Convention 183: maternity benefits are for women, should be mandatory, at least 14 weeks).
2	Spending on childcare services is preferable to in-cash family benefits.	<ul style="list-style-type: none"> • Access to quality, affordable child care is key factor for women’s employability. • Some studies that show that the provision of child care services is cheaper for the central state budget. (This maybe partly because child care is paid out of local government’s pockets) • Studies show that good early childhood education has high economic returns. 	<ul style="list-style-type: none"> • Parents should have the choice to care at home, not be forced back to work. • Institutional child care is less beneficial for children than personalized care, as reflected in psychological studies and academic test scores
3	Cash benefits during childcare leave should be linked to the previous wage level.	<ul style="list-style-type: none"> • Higher income earners (mostly men) will be more willing to take child care leave, therefore linking the benefit level to the wage is very much needed to shift unequal distribution of care responsibilities • Makes childcare more affordable for women with higher earnings 	<ul style="list-style-type: none"> • Makes family benefits very expensive. Possible solution: introduce a ceiling for the benefit (e.g. in Sweden 80%) • Factors driving the unequal use of childcare benefits are deeper and more complex than the amount of the payment alone.
4	Family benefits should be paid from general revenue rather than from social insurance contributions.	<ul style="list-style-type: none"> • Bringing up children should be something the general public pays for (i.e. from taxes) rather than those who contribute to social insurance. 	<ul style="list-style-type: none"> • Makes benefits more vulnerable to financial pressures, political change

5	Larger families should receive greater support through family benefits.	<ul style="list-style-type: none"> • Larger families have higher expenses, There is a greater risk of poverty in large families 	<ul style="list-style-type: none"> • Targeting larger families is a populist measure promoted by nationalists, promotes traditional image of women
6	Cash benefits during childcare leave should be restricted to those with low income or limited means.	<ul style="list-style-type: none"> • If there is not targeting middle classes get an excessive share of limited funds. Targeting makes good use of limited funds. • Targeted benefits contribute to a softening of financial shocks associated with the transition process. • Given that women have lower incomes, they benefit disproportionately, if cash benefits are targeted 	<ul style="list-style-type: none"> • Is the assumption justified that family income is pooled? Mothers and children do not have full access to the father's earnings, or might have different spending priorities. So if the household income is taken as the basis for determining eligibility, the benefit might be denied to mothers and children in need. • Some women will be ineligible due to income or resources. Should they not have the "right to care"? • Isn't every child "worth" the same? • Targeting childcare benefits does not contribute to the goal of gender equality. It means using family benefits for poverty reduction, which is a different social policy goal. • Targeting benefits reduces incentives for women to engage in economic activity (benefit traps), especially those with lower skill levels.
7	Family benefits should be provided universally (i.e. to all families)	<ul style="list-style-type: none"> • See 6 for reversal of agree/ disagree • Everybody should receive support in that phase every child should be valued the same way by the state • Needed to ensure population growth 	<ul style="list-style-type: none"> • See 6 for reversal of agree/ disagree
8	Family benefits should be designed in a way that benefits parents who stay in the labor market while having small children.	<ul style="list-style-type: none"> • This measure helps avoiding isolation from the workforce, and the loss of skills that will make reentry later on difficult or impossible 	<ul style="list-style-type: none"> • Not everybody wants to/ can continue working. • Part-time work is not possible with every job • Some argue that the more time the parent has, the better for the child
9	Child care benefits should be restricted to parents who stay at home to care for young children.	<ul style="list-style-type: none"> • This measure contribute to the recognition of care work as socially useful work 	<ul style="list-style-type: none"> • This measure contributes to the isolation of parents from the world of work; • The reintegration into the labor market in later years is more difficult

Exercise 6

From gender equal entitlements to a gender-equal distribution of care responsibilities

- Objective:**
1. Participants reflect on factors that result in unequal use of child care benefits of women and men, even with equal eligibility criteria.
 2. Participants develop policy proposals to promote equal sharing of care responsibilities and greater take-up of benefits by men. Proposals can be for within the social security system, outside it, or both.

Method: Group discussion, followed by plenary evaluation of group work

Material: Exercise 6,

Text 6

pp. 69-71 (Hungary), pp. 129-130 (Czech Republic), pp. 218-220 (Poland)

Colored cards and pens (three colors per group)

Big chart (same format as on Text 6) on a very large sheet of paper in plenary room

Time: total 65 minutes (5 min. Introduction, 45 min. group work, 15 minutes reporting back from groups and final discussion)

1. The facilitator introduces the topic: All country studies discuss the availability of childcare benefits and the distribution of care responsibilities between women and men. In all three countries, benefit entitlements have been equalized for women and men, but it appears that the gender division of responsibilities has not changed noticeably. In this session, participants reflect on factors that result in unequal use of child care benefits, even with equal eligibility criteria for women and men. Through group discussion, participants develop policy proposals to promote equal sharing of care responsibilities and greater take-up of benefits by men. Proposals can be for within the social security system, outside it, or both, reflecting the wide array of factors explaining the unequal division of care work.
2. Facilitator introduces the chart (Text 6) and the task for the groups:
 - groups have 45 minutes
 - each group should come up with proposals to promote equal sharing of care responsibilities and greater take-up of benefits by men. Proposals can be for within the social security system, outside it, or both.
 - in developing proposals, groups should reflect on the factors that result in unequal use of child care benefits between women and men. The factors mentioned can relate to the three

Notes for facilitators

countries covered or individual participants' home countries. Groups may want to use the country studies, where necessary (pp. 69-71 (Hungary), pp. 129-130 (Czech Republic), pp. 218-220 (Poland))

- facilitator should highlight that groups may not always agree on proposals suggested by individual participants. They should talk about them nevertheless and be prepared to share their discussion with the other participants in the final plenary.

3. Facilitator explains that each group will receive colored paper cards + pens (3 colors). Groups should write down their proposals on the colored cards (one card per proposal, one color per category of proposals). When the groups reconvene, the cards should be pinned onto the chart on the wall in the plenary room.
4. Facilitator divides participants into groups (about 5 participants per group), and hands out colored cards, pens and chart.
5. The facilitator should visit the groups during the group work phase and be available for clarifying questions and concerns. During the group work, the facilitator hangs up the large chart in the plenary room, for the reporting back and final discussion.
6. After the group work, facilitator asks the group representatives to give a brief presentation on the discussion and the proposals developed. Participants from other groups can ask questions and make comments.
7. In the final discussion, the facilitator can also ask questions, for example:
Which of the proposals is most important and why?
Why is certain measure particularly needed or particularly effective in a specific country?

Text 6
From gender equal entitlements to a gender-equal distribution of care responsibilities

Write down your group’s proposals to promote equal sharing of care responsibilities between women and men and greater take-up of benefits by men. (Proposals can be for within the social security system, outside it, or both.)

Be prepared to respond why this proposal promotes equal sharing or the take up of benefits by men!

Change in legal entitlement to benefits	Example: give legal entitlement to part-time work for parents on child care leave
Change in services offered	Example: provide more flexible child care services
Effort to change cultural norms	Example: media campaign to change image of “caring fathers”

Glossary of terms used in the exercises

Allowance	A sum of money paid by the social protection system to persons fulfilling the required conditions of entitlement. ³
Annuity	An arrangement to provide an income for a specified number of years, or for the remaining lifetime of an individual, or his or her designated heirs.
Benefit	State assistance, both in cash or in kind.
Benefit in kind	In the event of certain contingencies, protection through access to goods or services rather than cash.
Care responsibilities	The (unpaid) work and responsibilities of parents for caring for their children, or other family members in need.
Caring credits	The recognition of pension entitlements for periods in which no pension contribution from wages was paid, because the person was outside the workforce in order to care for a small child or another family member in need.
Cash benefit	Replacement income or cash subsidy paid to a person for contingencies such as accident, sickness, old age or occupational disease, or to his or her survivor(s) as specified by the insurance coverage. ⁴
Ceiling for a benefit	The upper limit of the level of benefits which can be paid. (opposite: “floor”, under which no benefit can fall).
Childcare benefits	Benefits provided to a parent, or a family, for caring for a child.
Childcare leave	Leave from employment granted for a parent in order to care for a child. (It is important in this context if the employment relation is protected during childcare leave, i.e. if the parent can return to the same or same-level working position after the leave ends.)
Childcare services	Institutional services provided for caring for a child, such as nurseries or kindergarten.
Defined benefit scheme	A pension plan providing a definite formula for calculating benefit amounts, such as a flat amount per year of service or a percentage of salary times years of service. ⁵
Defined contribution scheme	A pension plan in which the benefit is dependent upon the account balance at retirement. The balance depends upon amounts contributed, investment experience, and administrative changes.

³ ILO 2003. Social Security Glossary

⁴ ILO 2003. Social Security Glossary

⁵ ILO 2003. Social Security Glossary

Eligibility criteria	The qualifying conditions to be fulfilled in order for a benefit, provision or allowance to be granted. ⁶
Family benefits/allowances	Family benefits are benefits in cash or in kind, that support parents in bearing and raising children. They are usually calculated on the basis of number of children and/or their ages.
General revenue	The revenues of the state budget, incurred from non-earmarked tax payments of a country's tax-paying inhabitants.
Internal subsidy	A subsidy paid from one branch of social security into another.
Group life expectancy	The average length of life remaining for an age cohort at a given age. Insurance companies use group life expectancies to make projections about benefit payouts.
Life tables	Life tables describe the mortality and survivorship of an age cohort at various ages. They include probabilities of death, probabilities of survival, and life expectancies. ⁷
Lifetime pension benefits	Total sum of pension benefits received from the moment of eligibility to death.
Maternity benefits	Cash benefits provided to women who bear children, usually to replace lost earnings during a period of maternity leave from employment.
Maternity leave	A leave period granted to a woman before and/or after confinement. ILO Convention 183 foresees a total period of maternity leave of 14 weeks, including a period of six weeks of compulsory leave after childbirth, unless otherwise agreed at the national level by the government and the representative organizations of workers and employers.
Means-testing	The restriction of eligibility for a benefit to individuals or family units with low assets.
Pay-as-you-go pension scheme	A scheme in which the contributions paid by, and in respect of, those currently in work, constitute the finance for the pensions currently being paid to retirees. ⁸
Pooling of risk	In insurance terms, risk is defined as the possibility of loss or expenditure. Risks are pooled by forming a group which collectively finances benefits for all those members who incur a loss or expenditure as a result of a specified risk.

⁶ ILO 2003. Social Security Glossary

⁷ Statistics New Zealand, <http://www.stats.govt.nz/domino/external/omni/omni.nsf/wwwglsry/Life+Table>

⁸ ILO 2003. Social Security Glossary

Retreat from redistribution	The country studies show that with reforms, there is a general tendency that social security systems have become less redistributive. For example, the magnitude of an individual's pension has been linked more closely to his or her own earnings or work history. Redistributive elements in the pension formula that worked in favor of low-income workers have been reduced or abolished.
Social insurance	<p>Social insurance is typically administered by the government or an independent administrative body. There are typically no competing firms in social insurance. Participation is usually compulsory, by law, or by the conditions of employment. Social insurance has social goals, which are achieved by some groups subsidizing others. There is a pooling of risk in social insurance.</p> <p>(Social insurance differs from private insurance in that there is typically a monopoly (no competing companies.) This makes it possible for the single provider to provide cross-subsidies.)</p> <p>The goals of social insurance are determined in a political process. The goals of social inclusion and poverty reduction, for example, are among the central goals of social insurance. The promotion of gender equality can also be a goal of social insurance.</p>
Social protection	A general term covering all guarantees against reduction or loss of income in cases of illness, old age, unemployment or other hardship, and including family and social solidarity, collective or individual savings, private insurance, social insurance, mutual benefit societies, social security, etc. ⁹
Social security	The protection which society provides for its members, through a series of public measures, against the economic and social distress that otherwise would be caused by the stoppage or substantial reduction of earnings resulting from sickness, maternity, employment injury, unemployment, invalidity, old age and death; the provision of medical care; and the provision of subsidies for families with children. ¹⁰
Subsidy	A subsidy is a payment made by the government to reduce the market price of a product or a service. With the help of a subsidy, the product or service can be offered below the market cost or the cost of production.
Take-up of benefits	The extent to which benefits are provided to (taken up) by those who are entitled to them. (Also, it is important to look at who uses the benefit, for example if more women than men apply for parental benefits, take-up is uneven.)

⁹ ILO 2003. Social Security Glossary

¹⁰ ILO 1989. Introduction to Social Security

Targeting of benefits	“Targeting” means that benefits are provided to particular groups, typically those most in need. Need can be determined, for example, on the basis of income, or by size of a family.
Unisex tariffs	Insurance tariffs which do not differentiate between women and men as groups.
Universal benefits	Social security benefits that are available to all, regardless of the level of income, past work, or contributions of a beneficiary or household.
Working tenure	The overall length of labor force participation over the course of one’s lifetime. On average, women’s working tenure is shorter than men’s because they often have periods of leave for childcare, and because they sometimes have a lower retirement age than men.