

PROJECT ABSTRACT – 818865 – TRAPEZ

Call: REC-RGEN-PENS-AG-2017
Project Number: 818865
Project Acronym: Trapez
Duration (months): 18

Project Title: Transparente Pensionszukunft - Sicherung der ökonomischen Unabhängigkeit von Frauen im Alter // Transparent Pension Future - Securing women's economic independence in old age

Coordinator: BUNDESKANZLERAMT DER REPUBLIK OESTERREICH
Minoritenplatz 3
1010 Wien
Austria

Total Cost: €380.402,12
Grant Awarded: €304.321,70

Participant Name	Country	Participant Role	Grant Requested	%
BUNDESKANZLERAMT DER REPUBLIK OESTERREICH	AT	COORDINATOR	169.847,52 €	55,81%
Bundesministerium für Arbeit, Soziales und Konsumentenschutz	AT	PARTICIPANT	25.680,00 €	8,44%
Forschungs- und Beratungsstelle Arbeitswelt	AT	PARTICIPANT	45.878,18 €	15,08%
OSTERREICHISCHES INSTITUT FÜR WIRTSCHAFTSFORSCHUNG VEREIN	AT	PARTICIPANT	62.916,00 €	20,67%
			304.321,70 €	

ABSTRACT:

The project „TRAPEZ“ (transparent pension future - Transparente Pensionszukunft) follows the objective to improve the independent security of women in old age and to sustainably reduce the above-average Austrian Gender Gap in Pensions (GGP).

Subtargets

- Identify existing causes and factors of the GGP
- Develop and implement countering strategies during working life
- Increase awareness on these factors and counter strategies

Target groups

- Insureds: employees in main working age (35-50 year-olds, esp. women), e.g. after parental leave resp. in parental part-time; older employees (closer to retirement age, 50-65 year-olds); new pension entries (60-65 year-olds)
- Experts/Institutions: counsellors and policy makers in organisations and companies

Results

- First-time quantification of explaining factors of the Austrian GGP on longitudinal data base
- Conclusions about employment-focused old age security systems in other EU-MS via GGP factors
- Increased awareness on own pension and possibilities for securing it among employees, esp. women
- Recommendations for actions to improve counselling and information offers to further reduce the GGP and to increase women's economic independence in old age
- Inspiration and guidance for companies to advise their employees on their pension
- Networking and including central stakeholders

Addressees

- Policy makers in pension system
- Working-age population in main working age and in specific life-phases
- Annually 120,000 (future) recipients of the "Vorausberechnungsmittelung" (advance pension calculation)
- Ca. 700 employees in 7 pilot companies
- 75 representatives of companies and counselling services in 3 workshops; 100 conference participants

Type and number of deliverables

- 1 research report and executive summary (DE/EN)
- 1-2 research articles (DE/EN)
- 2 evaluation reports (DE)
- 1 toolkit for in-company advice (multilingual)
- 2-3 press releases (DE)
- 1-5 short information videos (DE/multilingual)

PROJECT ABSTRACT – 820308 – BMFSFJ

Call: REC-RGEN-PENS-AG-2017
Project Number: 820308
Project Acronym: BMFSFJ
Duration (months): 22

Project Title: Pay Gap, Care Gap, Pension Gap: Interlinking Key Gender Gaps for Germany for monitoring Gender Equality and taking action

Coordinator: BUNDESMINISTERIUM FUR FAMILIE, SENIOREN, FRAUEN UND JUGEND
GLINKASTRASSE 24
10117 Berlin
Germany

Total Cost: €569.188,64

Grant Awarded: €442.601,09

Participant Name	Country	Participant Role	Grant Requested	%
BUNDESMINISTERIUM FUR FAMILIE, SENIOREN, FRAUEN UND JUGEND	DE	COORDINATOR	155.238,87 €	35,07%
INSTITUT FUR SOZIALARBEIT UND SOZIALPADAGOGIK EV	DE	PARTICIPANT	287.362,22 €	64,93%
			442.601,09 €	

ABSTRACT:

The GENDER CARE GAP was defined in the Second Report on Gender Equality in Germany in 2017. It complements to the gender gaps in pay and pension and reveals the different shares of non-paid care work done by women and men.

OBJECTIVES of the project are revelation of main causes of the Gender Care Gap, knowledge on how key gender inequality indices (pay, care, pension) and their causes are interrelated. Key policy measures effectively contributing to close the gender gaps shall be identified. Further, the project is targeting on public awareness on gender gaps and a Gender Care Day organised by an alliance of civil associations, which shall be continued annually.

ACTIVITIES planned are empirical research on the Gender Care Gap, on the interrelation of the key gender inequality indices and on comparable data in other EU-member states. To open this analysis for political action, impacts of chosen political measures on closing the gender gap in care, pay, pension will be investigated. A campaign for a Gender Care Day is to be set up.

PERSONS TO BENEFIT FROM THE PROJECT are academia (10), gender equality experts (6), NGOs/CSOs (14), general public (500), journalists/media (10), national policy makers (50), women (200) and EU policy makers (25).

EXPECTED RESULTS of the project are improved knowledge on the Gender Care Gap, on relationships between the three gender gaps (pay, care, pension), on transitions in life courses and their impact on widening or closing of the Gender Care Gap, on potential sources of data for a Gender Care Gap at EU level, on a selection of suitable political measures and on impacts of selected political measures on the Gender Care Gap. Awareness shall be raised for the role of negotiation processes of couples regarding their internal patterns of time usage in their life courses.

TYPE AND NUMBER OF DELIVERABLES TO BE PRODUCED ARE 1 report, 1 website, 2000 flyers, 1 set of slides, 1000 brochures, 500 promotional products and 1 conference.

PROJECT ABSTRACT – 820451 – PGEI

Call: REC-RGEN-PENS-AG-2017
Project Number: 820451
Project Acronym: PGEI
Duration (months): 24

Project Title: Prepare the Ground for Economic Independence

Coordinator: NATIONAL COMMISSION FOR THE PROMOTION OF EQUALITY FOR MEN AND WOMEN
Gattard House, National Road
HMR 9010 Blata l-Bajda
Malta

Total Cost: €354.539,15

Grant Awarded: €283.631,25

Participant Name	Country	Participant Role	Grant Requested	%
NATIONAL COMMISSION FOR THE PROMOTION OF EQUALITY FOR MEN AND WOMEN	MT	COORDINATOR	283.631,25 €	100,00%
			283.631,25 €	

ABSTRACT:

Objectives

- educate the relevant target groups on the gender pay & pension gap, inactivity
- prompt the target groups to act where necessary and possible
- raise awareness & generate discussion

Activities

- Launch Conference
- Enhancement of Equality Mark to research best practices & develop equal pay tool for the Equality Mark
- Gender Pay Gap Campaign
- Educational Campaign on Gender Pension Gap
- Relaunch of Equality Mark
- Career Guidance Sessions
- Seminar on gender pay, pension gap & inactivity
- Research & Training to union representatives on equal pay in collective agreements
- Evaluation Study
- Final Conference

Type & number of persons benefiting from the project

- 60 career guidance counsellors
- 5 Organisations
- 5 equality representatives
- 15 Trade Union representatives
- Public at large

Expected results

- improved knowledge & increased awareness on gender pay & pension gap
- more educated target groups on the importance of informed decisions throughout one's lifecycle
- students more informed when making subject choices at school
- adults more knowledgeable on pay & pension gap, carepenalty, inactivity, poverty risk

Type & number of deliverables to be produced

- 2 conferences; 170 participants + 2 press releases, 100 pens & writing pads
- 2 research studies + 1 equal pay tool + content development
- 50 Facebook posts
- 1 gender pay gap campaign; 1 half-pg newspaper ads & articles * 7 newspapers, 3 TV+3radio interviews
- 1 gender pension gap campaign ; 1 *10-15min video clip + 5*30sec clips, 5 photoshoots, 180 TV airings, 5*Facebook ads & 5*YouTube ads total 300,000 views
- 1 Equality Mark campaign ; 9 ads on magazines, 500 of each: booklets, application forms, brochures, pens, folders, 80 certificates & plaques
- 160 posters, 60 writing pads
- 1 gender pay, pension gap & inactivity seminar ; 5 token gifts, 60 pens & writing pads
- 5 training sessions to 5 individuals
- 50 info booklets + pens
- 1 evaluation study

PROJECT ABSTRACT – 820568 – MY WORK.MY PENSION

Call: REC-RGEN-PENS-AG-2017
Project Number: 820568
Project Acronym: My Work.My Pension
Duration (months): 24

Project Title: My Work.My Pension: Make informed decisions over the whole life cycle

Coordinator: MINISTRSTVO ZA DELO DRUZINO SOCIALNE ZADEVE IN ENAKE MOZNOSTI
Kotnikova 28
1000n Ljubljana
Slovenia

Total Cost: €457.457,28
Grant Awarded: €362.479,00

Participant Name	Country	Participant Role	Grant Requested	%
MINISTRSTVO ZA DELO DRUZINO SOCIALNE ZADEVE IN ENAKE MOZNOSTI	SI	COORDINATOR	282.595,00 €	77,96%
ZAVOD ZA POKOJNINSKO IN INVALIDSKOZAVAROVANJE SLOVENIJE LJUBLJANA	SI	PARTICIPANT	79.884,00 €	22,04%
			362.479,00 €	

ABSTRACT:

Objectives

- To develop effective strategies/policies/measures to reduce the gender gap in pensions.
- To strengthen gender mainstreaming.
- To develop awareness-raising tools to address gender differences in behaviour patterns over the life-course that affect women's pensions.
- To develop dedicated data warehouse with reports.

Activities

- Designing/carrying out the in-depth analysis of the gender gap in pensions by identifying the underlying factors.
- Performing gender impact assessment of pension reform proposal.
- Developing awareness-raising activities for women to make better-informed decisions.
- Developing the dedicated data warehouse model to carry out descriptive and predictive data analyses.
- To develop on-line pension calculation/simulation tools.

Type and number of persons benefiting from the project.

- Policy-makers and other stakeholders. (100)
- Working women/future cohorts of pensioners, insured under statutory pension insurance scheme, and young women entering labour market. (80.000)
- General public. (140.000)

Expected results

- Improved knowledge on the root causes of the gender gap in pensions and its consequences, in particular on women.
- Increased awareness on the importance of gender mainstreaming in relation to pension policies and pension reform.
- Women and men being able to make better-informed decisions about different employment and career choices throughout the life-course that affect their future pension entitlements.
- Better visibility and transparency of the current pension scheme and individual pension contributions.
- Enhanced and refined data model as a tool for the evaluation of the present pension situation and future pension legislation changes.

Type and number of deliverables to be produced

- 1 public communication campaign
- 2 webpages
- 2 pension calculators
- 4 conference/seminar/workshop
- 2 study visits
- 2 analysis/surveys and reports
- 3 brochures/leaflets
- 1 dedicated data warehouse with reports

PROJECT ABSTRACT – 820578 – FIPROPEGE

Call: REC-RGEN-PENS-AG-2017
Project Number: 820578
Project Acronym: FIPROPEGE
Duration (months): 24

Project Title: Promoting gender equality in pensions

Coordinator: SOSIAALI- JA TERVEYSMINISTERIÖ
Meritullinkatu 8
00170 Helsinki
Finland

Total Cost: €230.010,00
Grant Awarded: €184.000,00

Participant Name	Country	Participant Role	Grant Requested	%
SOSIAALI- JA TERVEYSMINISTERIÖ	FI	COORDINATOR	184.000,00 €	100,00%
			184.000,00 €	

ABSTRACT:

Objectives

The general objective of the project is to contribute to narrowing of the gender pension gap in Finland. This is done by raising awareness amongst policy makers and citizens of the structures and choices affecting the pensions over the life cycle. Particular focus is on people who are planning using family leaves or retiring in the near future.

Activities

- Mapping and analyzing existing data and research from a gender perspective where necessary, deepening the analysis and producing new information material, including a calculative tool that helps to illustrate the effects of certain choices (for instance a family leave) may have to pension outcomes.
- Information dissemination to citizens in accessible forms through established channels, including launching of a calculator.
- Increasing awareness among policy-makers and experts about gender pension gaps, factors behind them.
- Establishment of a interinstitutional permanent network of key stakeholders and gender equality experts.

Type and numbers of persons benefiting from the project

- Parents planning to use family leaves

- Employees planning retiring
- Stakeholders: social insurance and statutory pension institutions, social partners
- Policy and decision makers responsible for developing social insurance and pension policy (Parliament, Government and civil servants)

Expected results

Gender pension gap is brought into agenda of gender equality and pension policies and public discussion income differences and risk of poverty. Citizens and policy makers are better informed about the gendered nature of pension gaps, and aware of structures, choices that may affect them.

Type and number of outputs to be produced

2 kick-off workshops for associated partners and relevant stakeholders, information material inputs, a calculator of the effects of parental leaves to the future pension, two seminars, inter-institutional permanent network of pension experts and gender equality authorities.

PROJECT ABSTRACT – 820627 – PEGASUS

Call: REC-RGEN-PENS-AG-2017
Project Number: 820627
Project Acronym: PEGASUS
Duration (months): 24

Project Title: Addressing the Gender Pension Gap in Greece

Coordinator: HELLENIC REPUBLIC MINISTRY OF INTERIOR
4 Korai str.
10564 Athens
Greece

Total Cost: €292.596,57
Grant Awarded: €234.011,49

Participant Name	Country	Participant Role	Grant Requested	%
HELLENIC REPUBLIC MINISTRY OF INTERIOR	EL	COORDINATOR	80.857,60 €	34,55%
ETHNIKO KENTRO KOINONIKON EREVNON	EL	PARTICIPANT	81.469,30 €	34,81%
KENTPO EREVNON GIA THEMATA ISOTITAS KETHI	EL	PARTICIPANT	71.684,59 €	30,63%
			234.011,49 €	

ABSTRACT:

Objectives

- Developing a comprehensive framework of policy proposals to address the gender pension gap in Greece
- Raising awareness on pension gap within the wider community
- Informing men and women about the impact of different choices and life paths on their pensions
- Setting the issue as a policy priority and engaging various stakeholders

Activities

- Analysis of main factors affecting the pension gap (effects of pension system reforms, Impact assessment on the income and living conditions of women pensioners, local implementation of EU policy).
- Development of policy proposals for tackling the issue
- Qualitative research on behavioral aspects, choices and careers patterns over women's life cycle that impact on gender pension gap
- Review and mapping of Good Practice
- Workshop on Good Practices exchange
- Networking among National Stakeholders
- Development of pension "calculator"

- Awareness raising campaign on gender pension gap

Type and number of persons

- General population (men and women)
- Policy makers (50)
- National experts (250)

Expected results

- Increased Knowledge on key factors and behavioral aspects of pension gap in Greece and its impact on the income and living conditions of pensioners.
- Increased awareness on the problem, underlying causes and the impact of different choices on pensions Strengthening networking, know-how exchange and commitment among competent stakeholders on tackling gender pension gaps
- Providing women and men with information about the impact of different choices on their pensions in order to make informed career choices.
- Providing effective approaches to tackle existing gender gaps in pay and earnings, including the most effective EU MS's policies and institutional arrangements in reducing the gap that can potentially be transferred in Greece

Type and number of outputs to be produced

2 State of play Reports, 1 Policy Proposal, 1 Good Practice Guide, Information material, TV spot (4x5.000,2x100, 1), 1 Digital Pension "Calculator"

PROJECT ABSTRACT – 820696 – GPPG

Call: REC-RGEN-PENS-AG-2017
Project Number: 820696
Project Acronym: GPPG
Duration (months): 24

Project Title: "Equal rights – Equal pay – Equal pensions"
 Expanding the scope of implementation of gender equality actions and legal standards towards achieving gender equality and combating poverty in Croatia

Coordinator: PRAVOBRANITELJICA ZA RAVNOPRAVNOSTSPOLOVA
 PREOBRAZENSKA 4
 10000 ZAGREB
 Croatia

Total Cost: €468.510,20
Grant Awarded: €373.982,70

Participant Name	Country	Participant Role	Grant Requested	%
PRAVOBRANITELJICA ZA RAVNOPRAVNOSTSPOLOVA	HR	COORDINATOR	183.424,84 €	49,05%
CESI -CENTAR ZA EDUKACIJU SAVJETOVANJE I ISTRAZIVANJE CESI	HR	PARTICIPANT	43.498,27 €	11,63%
INSTITUT ZA DRUSTVENA ISTRAZIVANJA U ZAGREBU	HR	PARTICIPANT	109.359,17 €	29,24%
INSTITUUT VOOR DE GELIJKHEID VAN VROUWEN EN MANNEN - INSTITUT POUR L'EGALITE DES FEMMES ET DES HOMMES	BE	PARTICIPANT	15.678,40 €	4,19%
SINDIKATA UMIROVLJENIKA HRVATSKE	HR	PARTICIPANT	22.022,02 €	5,89%
			373.982,70 €	

ABSTRACT:

Main objectives:

To provide actions, standards and measures and to raise awareness on societal problem of gender pay gap (GPG) and gender gap in pensions (GGP), thus to prevent higher risks of poverty for older women in Croatia; to raise knowledge on the issue within the representatives of public authorities, public and private companies, trade unions and high school students on national and local level.

Activities:

- In-depth national research focusing on 3 business sectors: Manufacturing; Finance and insurance; Human health and social work.
- Educational tool and program;
- National Legal framework and bargaining for equal pay and pensions;

- Raising awareness on the issue and dissemination of results through mutual learning and campaign;

Direct beneficiaries:

approximately 3130 representatives of private and public companies, national, local and regional authorities, trade unions, CSOs, ministries, high school students and professors, pensioners, MPs, gender experts, researchers.

Indirect beneficiaries:

Approximately 800 survey respondents and 12200 stakeholders included in awareness raising activities and Croatian citizens, especially women.

Results:

- In-depth knowledge on reasons for and strategies against GPG and GGP;
- National legal framework for the implementation of gender equality and reduction of GPG;
- Educational tool for direct work with target groups to raise knowledge on GPG and GGP;
- Mutual learning event with experts and relevant stakeholders to share knowledge and solutions to the issue;
- National campaign and promotional activities to sensitize relevant stakeholders and Croatian citizens about GPG and GGP.

Project deliverables:

- 3 internal research reports;
- 1 Final project report integrating the research results;
- 4 Educational workshops;
- 1 Educational program;
- 1 National legal framework;
- 1 Collective agreement;
- 2 National campaigns on EU equal pay day;
- 2 Educational videos;
- 1 Web site and FB;
- 22 issues of monthly magazine.

PROJECT ABSTRACT – 820731 – GENDER GAP

Call: REC-RGEN-PENS-AG-2017
Project Number: 820731
Project Acronym: GENDER GAP
Duration (months): 24

Project Title: Reduction of Gender Pay Gap

Coordinator: MINISTRY OF SOCIAL SECURITY AND LABOUR OF THE REPUBLIC OF LITHUANIA
Vivulskio str. 11
LT-03610 Vilnius
Lithuania

Total Cost: €269.719,18

Grant Awarded: €214.856,06

Participant Name	Country	Participant Role	Grant Requested	%
MINISTRY OF SOCIAL SECURITY AND LABOUR OF THE REPUBLIC OF LITHUANIA	LT	COORDINATOR	22.086,00 €	10,28%
MOTERU INFORMACIJOS CENTRAS ASOCIACIJA MIC	LT	PARTICIPANT	89.404,06 €	41,61%
MYKOLO ROMERIO UNIVERSITETAS	LT	PARTICIPANT	103.366,00 €	48,11%
			214.856,06 €	

ABSTRACT:

Objectives:

To reduce gender gap in pay (GGP) and pensions by:

- Identifying & analysing the reasons determining;
- Developing tools & monitoring effectiveness of measures to tackle it;
- Informing society on the issue & multiplying results on EU level.

Activities:

- Analysis of the causes of the GGP and in pension & of gender-related behaviour of employees and employers;
- Preparation of Manuals & Guides;
- Impact assessment of measures addressing GGP & in pension;
- Development & launch website, visual identity;
- Creation of videos;
- Awareness raising;
- Capacity building workshops;
- Multiplication of results in EU level

Type and number of persons benefiting from the project:

- State authorities, Tripartite Council, 20
- Young people, 1250
- Business & TU representatives, 25
- General public, 1960000
- Media, 20
- Educators, 50
- NGO's/CSO's, 20
- Local authorities, 150

Expected results:

Increased:

- Capacity of national experts to address issues of GGP & pensions;
- Awareness of the existing GGP & pensions & its underlying causes
- Number of men and women able to make career choices knowing the impacts on their pension entitlements
- Strengthened cooperation and exchange of information between national authorities in relation to the existing gender gaps, particularly GGP & pensions, its underlying causes and the way to tackle them;
- Promoted development & application of effective approaches to tackle existing GGP & pensions & their causes;

Type and number of deliverable to be produced:

- Analysis report of the GGP and pensions;
- Survey methodology for employees & employers;
- Report of survey results;
- 3 Practical Guides for state institutions, employees & employers;
- Report of impact assessment;
- Website
- Visual identity: 3 posters, key messages;
- 2 Video;
- Awareness raising campaign (cover picture, 5 posts design), 72 messages;
- 14 Capacity building workshops
- EU conference

PROJECT ABSTRACT – 820763 – CL.E.A.R.

Call: REC-RGEN-PENS-AG-2017
Project Number: 820763
Project Acronym: CL.E.A.R.
Duration (months): 24

Project Title: CLosing the gEnder pension gAp by increasing women's awaReness

Coordinator: DIPARTIMENTO PER I DIRITTI E LE PARI OPPORTUNITA
Largo Chigi 19
00187 Roma
Italy

Total Cost: €368.987,12
Grant Awarded: €293.972,04

Participant Name	Country	Participant Role	Grant Requested	%
DIPARTIMENTO PER I DIRITTI E LE PARI OPPORTUNITA	IT	COORDINATOR	73.941,56 €	25,15%
COLLEGIO CARLO ALBERTO - CENTRO DI RICERCA E ALTA FORMAZIONE	IT	PARTICIPANT	194.667,30 €	66,22%
FONDAZIONE CENTRO STUDI INVESTIMENTI SOCIALI - CENSIS	IT	PARTICIPANT	25.363,18 €	8,63%
			293.972,04 €	

ABSTRACT:

CLEAR (Closing the gEnder pension gAp by increasing women's awaReness) project's aim is to raise women's awareness on one of the root causes of gender pension gap and of potential ways to address it. It focuses on increasing female knowledge on the long term effects of labor market participation gaps over the life cycle and on the importance of planning retirement all over the life cycle.

Activities: study and review of the best international practices on how to effectively tackle gender pension gap; identification, for the first time, in the Italian setting, of the efficacy of information and advice delivery on women's knowledge and choices through a pilot randomized experimental approach; a scientifically sounded and carefully designed communication campaign.

Persons benefiting from the project: CLEAR is designed to benefit Italian women by improving their knowledge of the long-lasting effects of their work and saving decisions. Awareness activities are designed, tested and carried on different cohorts of women so as to achieve a long-term impact of decisions made in different moments of the life-cycle.

Results: we plan to evaluate with rigorous and scientific methods whether information and advice provided to women affect their knowledge, behavior and decisions. We will also analyze which type

of information has the higher probability to be effective, in order to reduce the gender pension gaps and the old-age poverty risk of women.

At aggregate level, pension system sustainability will be an indirect effect of raising retirement preparation for women. Better information on how working choices affect pension benefits, will increase women's propensity to contribute to the social security system, thus contributing to its sustainability.

Deliverables include: best practices review; scientific publications on the pilot experiment; 2 conferences; policy briefs; targeted awareness campaign: TV and radio spots, 4 webinars and 3 awareness raising days on equal pension.

PROJECT ABSTRACT – 820778 – INWEGE

Call: REC-RGEN-PENS-AG-2017
Project Number: 820778
Project Acronym: InWeGe
Duration (months): 24

Project Title: Income, wealth and gender: study and practical web tool for understanding gender pay and pension gaps in Estonia - the country with biggest gender pay gap in EU

Coordinator: SOOLISE VORDOIGUSLIKKUSE JA VORDSE KOHTLEMISE VOLINIKU KANTSELEI
ENDLA TN 10 A
10142 TALLINN
Estonia

Total Cost: €735.678,00
Grant Awarded: €588.542,40

Participant Name	Country	Participant Role	Grant Requested	%
SOOLISE VORDOIGUSLIKKUSE JA VORDSE KOHTLEMISE VOLINIKU KANTSELEI	EE	COORDINATOR	132.460,80 €	22,51%
TALLINNA TEHNIKAULIKOOL	EE	PARTICIPANT	76.000,00 €	12,91%
TARTU ULIKOOL	EE	PARTICIPANT	380.081,60 €	64,58%
			588.542,40 €	

ABSTRACT:

InWeGe - Income, wealth and gender - studies the wage and pension differences in Estonia - the country with the biggest gender pay gap in Europe - and offers a free of charge and evidence based innovative web application for women to use to make better choices and to have more arguments for better, equal salaries and thus to lower the pension gap. Project promotes gender gap in income and wealth over the life cycle. Interactive tool raises broader awareness for gender issues.

The project has three objectives.

- First, it analyses gender gap in financial and pension assets, focusing on Estonia, but using data also from other European countries.
- Second, the project reveals new factors behind gender income gap in Estonia such as investments in innovation, transition past from communist to market economy and poverty of older women.
- And finally the web application that predicts wages and pension entitlements of especially women.

The project is fulfilled by the Gender Equality and Equal Treatment Commissioners office (a state expert body for gender equality) in a collaboration with two biggest universities in Estonia - The Tartu University and the Tallinn Technical University.

The outcomes of the project are studies and analyses on the gender aspects in income and wealth, which then will be promoted and will have a practical outcome - web application. The web application can be used by everybody, who wants to compare the offered or existent salary level to the market level, compared also with the educational background, gender and other relevant data. The use of the web application makes Estonian labour market more open and transparent, helps women with their wage equality and gives a tool to the individuals to compare the pension outcome from different personal decisions - to accept a lower salary, to resign from the labour market, to be educated in a new area etc. This will help women and other decision makers for better understanding of the impacts.

PROJECT ABSTRACT – 820786 – GENPENSGAP

Call: REC-RGEN-PENS-AG-2017
Project Number: 820786
Project Acronym: GenPensGap
Duration (months): 24

Project Title: Income Gap over the life cycle: an analysis of firm effects and pension reforms

Coordinator: DIRECTION GENERALE DE LA COHESION SOCIALE
10 place des Martyrs du Lycée Buffon
75015 PARIS
France

Total Cost: €331.100,00
Grant Awarded: €264.880,00

Participant Name	Country	Participant Role	Grant Requested	%
DIRECTION GENERALE DE LA COHESION SOCIALE	FR	COORDINATOR	16.040,00 €	6,06%
ECOLE D'ECONOMIE DE PARIS	FR	PARTICIPANT	248.840,00 €	93,94%
			264.880,00 €	

ABSTRACT:

The project will be carried out at the Institut des Politiques Publiques by a team of senior economists specialized in labour economics, pension systems and gender inequalities, with the support of the Direction Générale de la Cohésion Sociale.

The overall objective is to create tools for policymakers and the general public allowing a understanding of the options to reduce gender inequalities.

The project will tackle gender earnings gap during working life and retirement, analysing the contribution of firms and occupations to the evolution of the gender wage gap over the working life. We will build tools to analyse the pension gap, and simulate reforms of the pension system and analyse their impact on the gap.

We will provide interactive tools to inform on the gender gaps in earnings and pensions, and on policy options to reduce inequalities. We will undertake statistical analysis of survey and administrative data, and develop microsimulation tools to simulate pensions and benefits, aiming at reducing the gender wage gap at old ages. We will build an interactive app to simulate pensions and gender pension gaps under different scenarios and reforms.

Expected results:

- improved knowledge of the determinants of the gender wage and pension gaps, including the role played by firms and segregation across firms, academic publications and research dissemination to stakeholders and the general public.

- Interactive online application to raise awareness, allowing people to visualize how gender wage, earnings or pension gaps vary according to several factors, and simulate pension reforms, evaluating their effects on gender pension gaps.

Deliverables are technical reports covering the work carried out and results obtained (designed for public debate), scientific publications, web application to inform about the gap and simulate pensions.

Persons benefiting from the project: at French and EU level, 1500 policymakers; 500 academics; 200 journalists; 200 000 visit of the website and app.

PROJECT ABSTRACT – 820798 – MIGAPE

Call: REC-RGEN-PENS-AG-2017
Project Number: 820798
Project Acronym: MIGAPE
Duration (months): 24

Project Title: Mind the Gap in Pensions; Simulation and knowledge dissemination on gender gaps, their underlying causes, and how they could be reduced.

Coordinator: FEDERAAL PLANBUREAU
 AVENUE DES ARTS 47-49
 1000 BRUXELLES
 Belgium

Total Cost: €1.120.073,86
Grant Awarded: €896.059,08

Participant Name	Country	Participant Role	Grant Requested	%
FEDERAAL PLANBUREAU	BE	COORDINATOR	154.360,77 €	17,23%
CENTRE FOR EUROPEAN POLICY STUDIES	BE	PARTICIPANT	103.411,65 €	11,54%
INSTITUTO DE CIENCIAS SOCIAIS	PT	PARTICIPANT	71.661,75 €	8,00%
INSTITUT ZA EKONOMSKA RAZISKOVANJA	SI	PARTICIPANT	66.958,03 €	7,47%
KATHOLIEKE UNIVERSITEIT LEUVEN	BE	PARTICIPANT	193.121,30 €	21,55%
LISER - LUXEMBOURG INSTITUTE OF SOCIO-ECONOMIC RESEARCH	LU	PARTICIPANT	160.363,90 €	17,90%
UNIVERSITAT LIECHTENSTEIN	LI	PARTICIPANT	146.181,68 €	16,31%
			896.059,08 €	

ABSTRACT:

Context: The Gender Pension Gap (henceforth GPG) is measured as one minus the ratio of the average pensions of women and men. GPGs are the result of the fact that women participate less in the labor market compared to men, and, if at work, work fewer hours and earn lower wages. However, GPGs can be reduced by the redistributive elements embedded in pension systems. Lack of awareness by women of the consequences of labor market decisions on the future pension may be an important reason for the continued existence of the GPG.

Objectives and activities:

- Use standard simulation techniques to show the consequences of labour market decisions on the future pension benefit of women.
- Use microsimulation techniques to show the impact of various factors on the GPGs and the adequacy of women's pensions.

- Assess the psychological aspects of labour market decisions through survey and experiment. It will study comparative optimism in the expected pension and how this might affect labour market behaviour, as well as communication issues and framing effects.

Through providing information on relations between participation rates of women and the gender pension gap, root causes of GPG's and the consequences of labour market decisions on future pensions, including psychological aspects and possible framing effects, this study hopes to raise awareness on the current as well as expected future development of GPGs, and on how to tackle them among stakeholders and the public in general.

Expected results: The project should contribute to raised awareness among citizens (women and men) of the consequences of their employment decisions. Secondly, it should inform policy makers and other stakeholders about the impact of various labor market and pension system characteristics on existing and future GPGs.

Deliverables include publications accessible to a wide audience, presentations, a conference and a dedicated website.

Target groups: Stakeholders of policy makers and other organizations have been involved in the project, in each participating Member State. Through these, the results will be made accessible to all citizens. In order to maximise impact and usefulness of the results, the participants in this project have established relations with national public bodies on gender equality and GPGs. For example, the Belgian project leader has agreed with the Institute for the Equality between Men and Women (who gave us our mandate as project leader), as well as with the National Women's Council. We agreed to setup a steering group with them, maintaining regular contact and taking into account their comments and reflections. Furthermore, we have a joint letter of support from both the Luxembourg minister for Equal opportunities and the Minister of Social security. Also, informal contacts have been established with the Ministry of Social affairs of Liechtenstein and with the Slovenian Ministry of Labour, Family, Social Affairs and Equal Opportunities. Besides maintaining close contact with the separate national authorities on gender equality and gender issues that mandated the various partners in this project, The Participants in this project are committed to identify and further engage with a supporting stakeholder organizations in each participating Member State. This will ensure that the results will continue to be disseminated and updated after the end of the project.

Countries in this network are selected on the basis of a model being available, and/or on the basis of their "GPG profiles". GPG's are on the rise in Belgium and Portugal, while they are decreasing in Luxembourg. Why is that? Furthermore, even though the earnings gap in Slovenia is comparably low, but the poverty risk among women in retirement is very high. In Liechtenstein, finally, the GPG is slightly below the European average, and the result of the weighted average of benefits from various pillars.