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GENDER PENSION GAPS IN THE PENSION SYSTEMS OF EU MEMBER STATES

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ҐЕНДЕРНИЙ РОЗРИВ У ПЕНСІЯХ У ПЕНСІЙНИХ СИСТЕМАХ КРАЇН-ЧЛЕНІВ ЄС

The article aims to analyze gender pension gaps across European Union member states, addressing the scientific problem of persistent gender inequality in retirement income. It seeks to identify cross-country disparities and examine how labor market structures and pension system design jointly shape these outcomes.

The study employs a comparative descriptive approach based on the most recent available data (2024). The methodology integrates ranking of EU member states, normalization of national indicators relative to the EU average, and categorical classification into performance groups. This structured framework enables consistent cross-country comparison and interpretation of gender pension inequality.

The results reveal significant heterogeneity across the EU, with an average gender pension gap of 24.5%. Central and Eastern European countries emerge as leaders, characterized by lower disparities due to stronger redistributive pension mechanisms and more continuous female employment. In contrast, several Western European countries demonstrate higher inequality, reflecting the influence of earnings-related and private pension schemes. The findings challenge the assumption that higher economic development ensures greater gender equality, emphasizing instead the decisive role of institutional design and labor market dynamics.

The study is limited by its reliance on aggregate country-level data, which restricts micro-level analysis of individual pension trajectories. Additionally, the focus on current data does not fully capture longitudinal dynamics or cohort-specific effects. Future research could address these limitations through panel data analysis and the inclusion of second- and third-pillar pension components.

The findings suggest that policymakers should strengthen redistributive elements in pension systems, including minimum guarantees and care-related credits, while also addressing labor market inequalities that accumulate over the life course.

The study offers a comprehensive and up-to-date comparative assessment of all EU member states, introducing an integrated analytical framework that combines standardized indicators, ranking, and classification to enhance the understanding of gender pension inequality.

У статті здійснено аналіз ґендерних розривів у пенсійному забезпеченні в країнах-членах Європейського Союзу з акцентом на науковій проблемі стійкої ґендерної нерівності у доходах після виходу на пенсію. Передбачено виявлення міжкраїнних відмінностей та дослідження взаємодії структур ринку праці й дизайну пенсійних систем у формуванні відповідних результатів.

У дослідженні застосовано порівняльний описовий підхід із використанням найновіших доступних даних (2024 р.). Методологічний інструментарій включає ранжування країн ЄС, нормалізацію національних показників відносно середнього значення по ЄС, а також їх класифікацію за рівнем результативності. Такий підхід забезпечує узгоджене міжкраїнне порівняння та підвищує аналітичну точність інтерпретації ґендерної пенсійної нерівності.

Отримані результати засвідчують значну неоднорідність у межах Європейського Союзу, де середній ґендерний пенсійний розрив становить 24,5%. Встановлено, що країни Центральної та Східної Європи демонструють кращі результати, що зумовлено більш вираженими перерозподільчими механізмами пенсійних систем та вищою безперервністю участі жінок у ринку праці. Водночас у низці країн Західної Європи фіксується вищий рівень нерівності, що пояснюється значною залежністю пенсій від індивідуальних заробітків та поширенням приватних пенсійних схем. Таким чином, спростовується припущення про прямий зв'язок між рівнем економічного розвитку та ґендерною рівністю, натомість підтверджується визначальна роль інституційних і ринкових чинників.

До обмежень дослідження належить використання агрегованих даних на рівні країн, що обмежує можливості мікрорівневого аналізу індивідуальних пенсійних траєкторій. Крім того, застосування крос-секційних даних не дозволяє повною мірою врахувати довгострокову динаміку та когортні ефекти. Подальші дослідження доцільно спрямувати на використання панельних даних, а також врахування другого і третього рівнів пенсійного забезпечення.

Отримані результати свідчать про необхідність посилення перерозподільчих механізмів у пенсійних системах, зокрема через мінімальні гарантії та зарахування періодів догляду, а також подолання нерівностей на ринку праці, що акумулюються протягом життєвого циклу.

Наукова новизна дослідження полягає у формуванні інтегрованого аналітичного підходу, який поєднує стандартизовані показники, ранжування та класифікацію, що забезпечує комплексну та актуальну порівняльну оцінку ґендерної пенсійної нерівності в країнах-членах ЄС.

Keywords: *EU member states, gender pension gap, pension inequality, pension savings, pension system, private pension funds*

.***Ключові слова:*** *країни-члени ЄС, ґендерний розрив у пенсіях, пенсійна нерівність, пенсійні накопичення, пенсійна система, недержавні пенсійні фонди*

General statement of the problem and its connection with important scientific or practical tasks. The issue of gender equality in pension systems has become increasingly important in the context of demographic aging, labor market transformation, and ongoing pension reforms within the European Union. The gender pension gap serves as a critical indicator of long-term socio-economic inequality, reflecting cumulative disadvantages experienced by women throughout their working lives, including lower wages, part-time employment, and career interruptions related to caregiving responsibilities. As European societies face growing pressure to ensure both adequacy and sustainability of pension systems, addressing gender disparities in retirement income has emerged as a key policy priority.

A substantial body of previous research has examined the determinants of gender pension inequality, emphasizing the role of labor market trajectories, institutional pension design, and redistributive mechanisms. Existing studies highlight that while some convergence in gender pension gaps has been observed, significant cross-country differences persist, largely due to variations in national pension systems and welfare state models. However, much of the literature relies on limited country samples, simulation-based approaches, or fragmented analyses that do not fully integrate labor market and institutional perspectives.

In this context, the research problem lies in the lack of a comprehensive and up-to-date comparative assessment of gender pension gaps across all EU member states. The central research question is how differences in pension system design and labor market structures influence the scale of gender pension inequality across the European Union. The study is based on the hypothesis that countries with stronger redistributive mechanisms and more continuous female employment patterns exhibit lower gender pension gaps.

The aim of the article is to provide a systematic comparative analysis of gender pension gaps in EU member states, identifying patterns, determinants, and structural differences. The novelty of the research lies in its integrated methodological approach and use of recent data, offering clear policy implications for designing more inclusive and equitable pension systems.

Analysis of recent studies and publications. The issue of gender inequality in pension systems has attracted substantial scholarly attention over the past two decades. A considerable and expanding body of literature examines how life-course employment patterns, wage disparities, and institutional pension design interact to shape retirement outcomes for men and women across Europe. Scholars have consistently emphasized that gender pension gaps are cumulative in nature, reflecting long-term inequalities embedded in labor markets and social structures. At the same time, the diversity of pension regimes across EU member states introduces significant variation in outcomes, necessitating comparative and multidimensional analytical approaches.

Abatemarco, Lagomarsino, and Russolillo provide a detailed examination of gender pension inequality dynamics across nine European Union countries, emphasizing how gender-specific labor market inequalities, such as wage gaps, career interruptions, and caregiving responsibilities, translate into lower pension outcomes for women. Their use of non-parametric decomposition methods enables a nuanced understanding of both within- and between-gender disparities, revealing a general trend toward convergence alongside persistent cross-country differences [1]. Although the study highlights the redistributive function of survivor pensions, its analytical scope remains constrained by a limited country sample and insufficient engagement with institutional diversity across the EU.

van den Bosch, Kirn, Kump, Liégeois, Moreira, Stropnik, Barslund, Vergnat, and Dekkers examine the implications of informal caregiving for pension accumulation, demonstrating that career interruptions (predominantly affecting females) significantly reduce future pension entitlements. Through simulation modeling, the authors show that the magnitude of these effects varies depending on national institutional frameworks, particularly the presence of care-related pension credits and redistributive mechanisms [2, pp. 59–60]. However, the focus on a small set of countries and the limited incorporation of second- and third-pillar pensions reduce the comprehensiveness of the analysis.

Jędrzychowska, Kwiecień, Poprawska, Cichowicz, and Gałecka-Burdziak shift the analytical focus toward socio-demographic and labor market determinants of pension inequality. By applying clustering techniques based on life-cycle patterns and employment trajectories, the authors identify distinct regional groupings and demonstrate that similar demographic conditions do not necessarily produce comparable pension outcomes [3, pp. 1878–1880]. Nonetheless, the absence of a direct focus on pension system design limits the study's capacity to provide targeted institutional insights.

Cordova, Grabka, and Sierminska investigate the gender wealth gap with particular attention to the role of pension wealth. Using individual-level data from Germany, they demonstrate that statutory pension systems can partially reduce inequality through redistributive mechanisms such as caregiver credits, especially at lower levels of wealth distribution [4, pp. 778–780]. At the same time, the study's single-country focus and cross-sectional approach restrict its applicability to broader European comparisons.

Dekkers, Desmet, Fasquelle, Jędrzychowska, Kwiecień, Liégeois, and Van den Bosch analyze the future evolution of gender pension gaps by linking pension outcomes to past and projected labor market behaviors. Their scenario-based projections indicate a gradual decline in inequality, primarily driven by increased female labor market participation rather than structural pension reforms [5]. However, reliance on projection models introduces uncertainty, particularly regarding future institutional changes and economic conditions.

Möhring examines the long-term effects of motherhood on retirement income, highlighting how employment interruptions, part-time work, and lower occupational status contribute to reduced pension outcomes for women. The findings underscore the importance of redistributive pension systems in mitigating these disadvantages, while also emphasizing that care-related entitlements alone are insufficient [6, pp. 2581–2583]. Nevertheless, the study's reliance on retrospective data and limited country coverage constrains the precision of cross-national comparisons.

Dotti Sani and Luppi analyze the relationship between childbirth-related career interruptions and pension income, demonstrating that extended absence from the labor market has a significant negative impact on women's retirement outcomes. Importantly, the study reveals that this effect varies across institutional contexts and is mitigated in welfare states with strong support systems [7]. Yet, the focus on motherhood does not fully capture the broader spectrum of life-course factors influencing gender pension disparities.

Hinrichs provides a comprehensive overview of pension reforms across Europe, highlighting a shift toward contribution-based systems that strengthen the link between earnings and benefits. This transformation tends to reinforce gender disparities, as individuals with interrupted or atypical careers (predominantly women) face lower pension entitlements [8, p. 418]. However, the analysis remains largely theoretical and lacks direct empirical examination of gender pension gaps.

Ebbinghaus explores the relationship between pension system design, poverty, and income inequality, demonstrating that different pension regimes vary significantly in their redistributive capacity. While basic pension schemes can reduce poverty risks, earnings-related and private pension systems often reproduce labor market inequalities, including those affecting women [9, pp. 452–453]. The macro-level orientation of the study, however, limits its ability to capture micro-level mechanisms underlying gender-specific pension disparities.

Despite the extensive literature, several important gaps remain. Firstly, many studies rely on limited country samples or single-country analyses, which restricts comprehensive EU-wide comparison. Secondly, there is a persistent fragmentation between research focusing on labor market determinants and studies centered on pension system design, resulting in insufficient integration of these dimensions. Thirdly, a significant portion of the literature depends on simulation-based or projection-based methodologies, with less emphasis on up-to-date, comparative empirical assessments across all EU member states. Finally, there remains a lack of unified analytical frameworks that combine standardized indicators, comparative rankings, and clear classification of country performance in relation to gender pension inequality.

Formulation of the objectives of the article (task statement). The article aims at analyzing gender pension gaps across EU member states, identifying structural determinants, assessing cross-country disparities, and evaluating the role of labor market dynamics and pension system design in shaping inequality.

Summary of the main research material. The gender pension gap remains a critical indicator for assessing the long-term consequences of labor market inequalities and the effectiveness of pension system design across the European Union. It reflects cumulative disparities in employment trajectories, earnings, working hours, and career interruptions experienced by men and women throughout their lifetimes. In order to provide a structured comparative assessment, the present study employs the most recent available data for 2024.

Table 1 presents the gender pension gap across EU member states, measured as the percentage difference between average pension income received by men and women aged 65 and over. The EU-27 average is 24.5%, which serves as a benchmark for evaluating national performance. In addition to the absolute values, the table includes a relative indicator expressed as a percentage of the EU average, a ranking (ascending order, where lower values indicate better performance), and an interpretative classification of countries based on their relative position.

The analysis is based on a comparative descriptive approach, combining ranking, normalization, and categorical interpretation. The methodology consists of three key stages. Firstly, all EU member states are ranked in ascending order according to their gender pension gap values. Given the nature of the indicator, lower values indicate a more equal distribution of pension income between men and women. This ranking provides a straightforward comparative hierarchy across countries.

Table 1. Gender pension gap in EU member states in 2024

EU Member State	Value (%)	% of EU Average	Rank	Interpretation
Estonia	5.6	22.9	1	Leader
Slovakia	8.4	34.3	2	Leader
Czechia	9.6	39.2	3	Leader
Hungary	9.6	39.2	4	Leader
Slovenia	9.7	39.6	5	Leader
Lithuania	11.9	48.6	6	Strong performer
Poland	14.5	59.2	7	Strong performer
Latvia	15.0	61.2	8	Strong performer
Denmark	15.6	63.7	9	Strong performer
Romania	18.9	77.1	10	Above average
Croatia	19.3	78.8	11	Above average
Bulgaria	19.4	79.2	12	Above average
Finland	21.3	86.9	13	Above average
Portugal	23.2	94.7	14	Near average
Sweden	23.3	95.1	15	Near average
Greece	23.8	97.1	16	Near average
Germany	25.8	105.3	17	Below average
France	27.2	111.0	18	Below average
Italy	28.6	116.7	19	Below average
Cyprus	29.0	118.4	20	Below average
Spain	29.2	119.2	21	Below average
Ireland	31.1	126.9	22	Weak performer
Belgium	31.3	127.8	23	Weak performer
Luxembourg	32.7	133.5	24	Weak performer
Austria	35.6	145.3	25	Outsider
Netherlands	36.3	148.2	26	Outsider
Malta	40.3	164.5	27	Outsider

Source: elaborated by the author based on [10]

Secondly, to enhance comparability and analytical clarity, a relative performance indicator is calculated for each country. This indicator expresses the national value as a percentage of the EU average.

This transformation allows for the identification of proportional deviations from the EU benchmark and facilitates cross-country comparison independent of absolute values.

Thirdly, countries are classified into performance categories based on their relative indicator. The classification follows a structured scale: “leaders” (below 50% of the EU average), “strong performers” (50–70%), “above average” (70–

90%), “near average” (90–100%), “below average” (100–120%), “weak performers” (120–140%), and “outsiders” (above 140%). This categorization provides an additional interpretative layer, enabling the identification of structural patterns across the EU.

The results presented in Table 1 reveal a high degree of heterogeneity in gender pension inequality across EU member states. One of the most striking findings is the clear dominance of Central and Eastern European countries among top performers. Estonia ranks first with a gender pension gap of only 5.6%, followed by Slovakia, Czechia, Hungary, and Slovenia, all with values below 10%. These countries exhibit relative indicators below 40% of the EU average, indicating significantly more equal pension outcomes.

This pattern suggests that structural characteristics of labor markets and pension systems play a crucial role. In many Central and Eastern European countries, female labor force participation has historically been high, and wage dispersion relatively low. Moreover, pension systems are often more reliant on public, redistributive mechanisms, which help mitigate inequalities accumulated during working life. As a result, gender disparities in pension income are less pronounced.

A second group of countries, including Lithuania, Poland, Latvia, and Denmark, can be classified as strong performers. Their gender pension gaps range between 11.9% and 15.6%, corresponding to approximately 50–65% of the EU average. These countries demonstrate relatively balanced pension outcomes, although some degree of inequality persists. Denmark’s presence in this group is particularly noteworthy, as it reflects the effectiveness of a comprehensive welfare system in reducing gender disparities.

The middle of the distribution includes countries such as Romania, Croatia, Bulgaria, Finland, Portugal, Sweden, and Greece. Their values are close to the EU average, indicating moderate levels of inequality. These countries can be considered transitional cases, where pension systems partially offset labor market inequalities but do not eliminate them entirely.

A shift toward weaker performance is observed among several Western and Southern European countries. Germany, France, Italy, Spain, and Cyprus all exhibit gender pension gaps above the EU average. These countries fall into the "below average" category, suggesting that their pension systems are less effective in mitigating gender inequality. This outcome is particularly significant given their level of economic development and institutional sophistication.

The weakest performance is observed in countries such as Ireland, Belgium, Luxembourg, Austria, the Netherlands, and Malta. These countries exhibit gender pension gaps exceeding 120% of the EU average, with Malta reaching the highest value at 40.3%. This group represents the most unequal pension outcomes within the EU.

The empirical findings challenge the assumption that higher economic development automatically leads to greater gender equality in pensions. Instead, they highlight the importance of pension system structure and labor market dynamics. In many Western European countries, pension systems rely heavily on occupational and private schemes, which are closely linked to individual earnings. Since women are more likely to experience lower earnings and career interruptions, these systems tend to reproduce and amplify inequality.

Furthermore, persistent gender differences in employment patterns contribute significantly to the observed disparities. Women are more likely to work part-time, take career breaks for caregiving, and earn lower wages. These factors reduce lifetime contributions and, consequently, pension entitlements. In contrast, countries with more continuous female employment trajectories tend to exhibit lower gender pension gaps.

Another important factor is the role of redistributive mechanisms within pension systems. Countries with strong first-tier pensions, minimum guarantees, and credits for childcare periods are generally more successful in reducing inequality. These mechanisms help decouple pension outcomes from individual earnings histories, thereby mitigating gender disparities.

The analysis demonstrates that the gender pension gap remains a significant challenge across the European Union, with substantial variation in national performance. While some countries have achieved relatively balanced outcomes, others continue to exhibit high levels of inequality. The results underscore the importance of addressing both labor market inequalities and pension system design in order to achieve more equitable retirement outcomes. Gender equality in pensions is not solely determined by economic development, but rather by the interaction between labor market structures and institutional frameworks. This insight has important implications for policymakers seeking to reduce gender disparities and promote inclusive pension systems in the European Union.

Conclusions and prospects for further research in this area. The results of the study confirm that the gender pension gap remains a structurally embedded and highly heterogeneous phenomenon across the European Union, with an average level of 24.5% and significant variation between member states. A key empirical contribution lies in the identification of clear cross-country patterns, particularly the strong performance of Central and Eastern European countries, where lower pension disparities are associated with higher female labor force participation, lower wage dispersion, and a stronger reliance on redistributive public pension mechanisms. In contrast, several economically advanced Western European countries demonstrate weaker outcomes, highlighting that economic development alone does not guarantee gender equality in pension systems.

The value-added of this research is reflected in its integrated comparative framework, combining ranking, normalization, and categorical classification to provide a structured and interpretable assessment of national performance. This approach allows not only for benchmarking against the EU average but also for identifying clusters of countries with similar institutional characteristics. By linking observed outcomes to both labor market dynamics and pension system design, the study contributes to a more holistic understanding of gender pension inequality, moving beyond fragmented analyses that focus on isolated determinants.

From a policy perspective, the findings underscore the critical importance of strengthening redistributive mechanisms within pension systems, including minimum pension guarantees, childcare credits, and first-tier public schemes. At the same time, reducing gender disparities in pensions requires addressing underlying labor market inequalities, particularly those related to part-time employment, wage gaps, and career interruptions. The results suggest that integrated policy approaches (combining labor market reforms with pension system adjustments) are essential for achieving sustainable improvements in gender equality.

Future research should further explore the interaction between institutional reforms and changing labor market patterns, particularly in the context of demographic aging and evolving employment structures. There is also a need for more dynamic, longitudinal analyses that capture cohort-specific developments and the long-term effects of recent pension reforms. Expanding the scope to include second- and third-pillar pensions, as well as micro-level data, would enhance the precision and policy relevance of future studies.

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