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Pensions inequality

- Women's pensions 53% men's
- Women pensioners (any age) poorer
- lower occupational pensions
- lower annuities
- 15% get full basic state pension
- Two-thirds pensions credit
- Reliant on men's contributions

Women's work

- Lower employment levels
- Interrupted work patterns
- Lower pay
- Work in service sector – no pensions
- Occupational segregation
- Undervalued, under-rewarded
- 45% work part time

Part time work

- 22% pay penalty compared full time women
- 25% all women part time workers = shop assistants, care assistants, cleaners
- 4% women pt workers = managers
- Full time to part time: down the ladder
- Policies haven't worked

Addressing unequal pay

- Action on discrimination, including pay audits, sex discrimination
- Higher min wage
- Revaluing women's work
- Schools / training – no more job segregation
- Support for working parents
- Part time work at senior levels

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Women at work today

- High participation rate
- Better qualifications
- Cracks in glass ceiling

Unequal at work

- Pay gap
- Job segregation
- Concentration in low paid jobs
- Work undervalued, under-rewarded
- Caring responsibilities
- Part time work – 45% - low paid

Pensions = good news?

- More young women building up state pension rights
- Women as likely as men to be in occupational schemes
- More likely than men to be in employer-sponsored scheme

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BUT ONLY BECAUSE.....

- Men's pensions getting worse
- Public sector

Occupational / State pensions

- Voluntary approach has failed
- Compulsion – phase in
- 15 % shared – 2:1
- Protections for lowest paid
- Better provision by the state
- Greater Universality