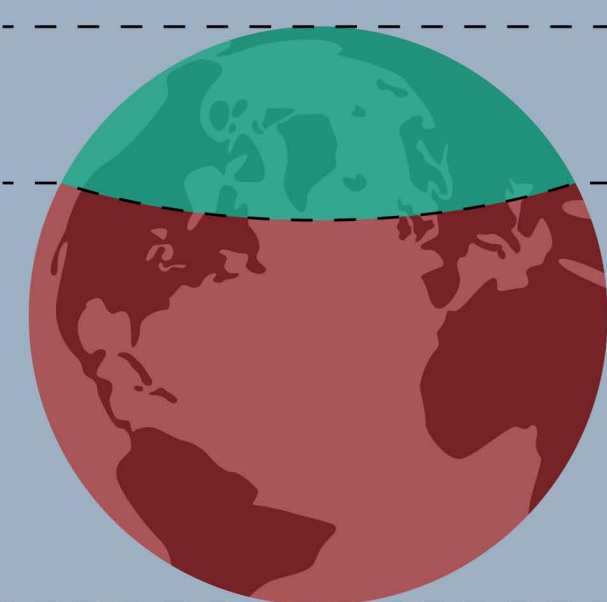
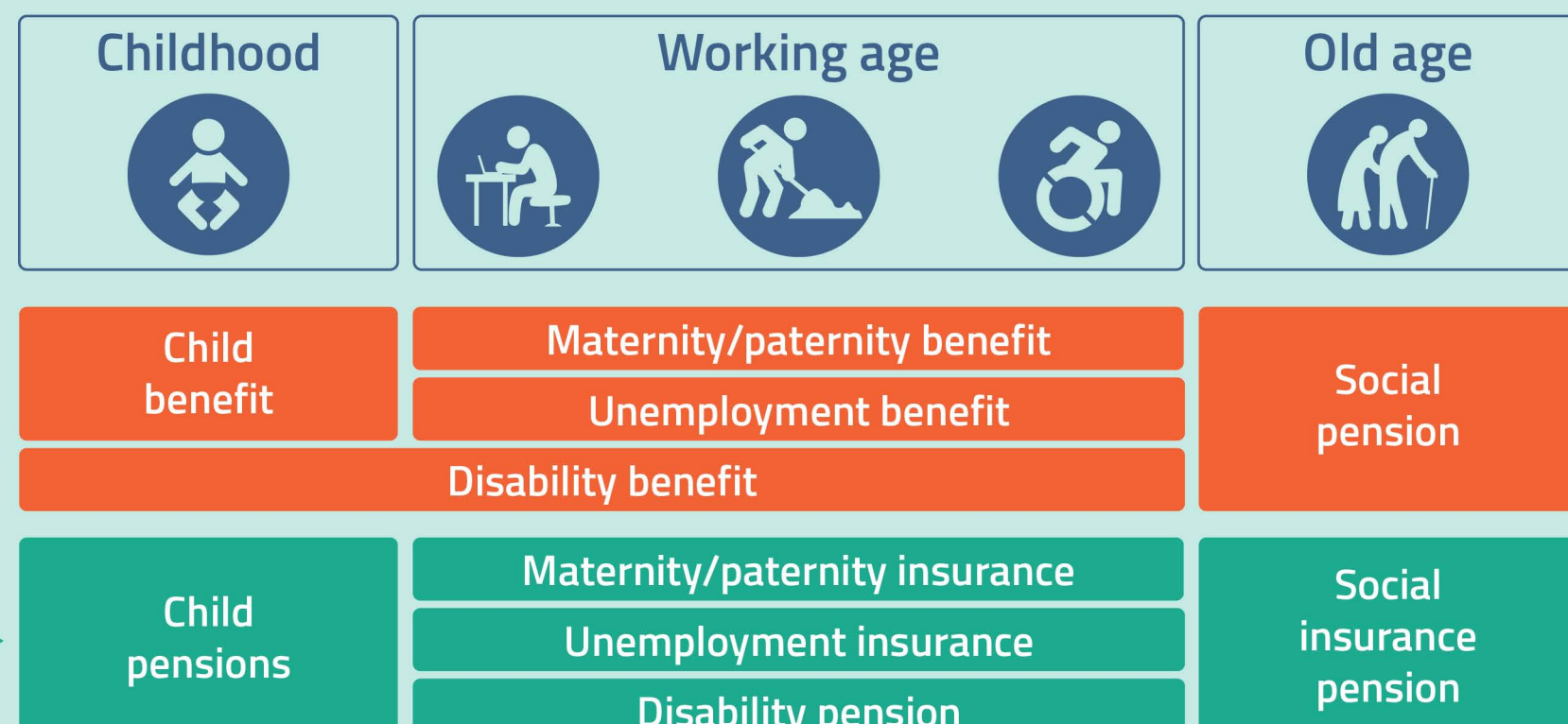


Harmonisation of contributory and non-contributory programmes

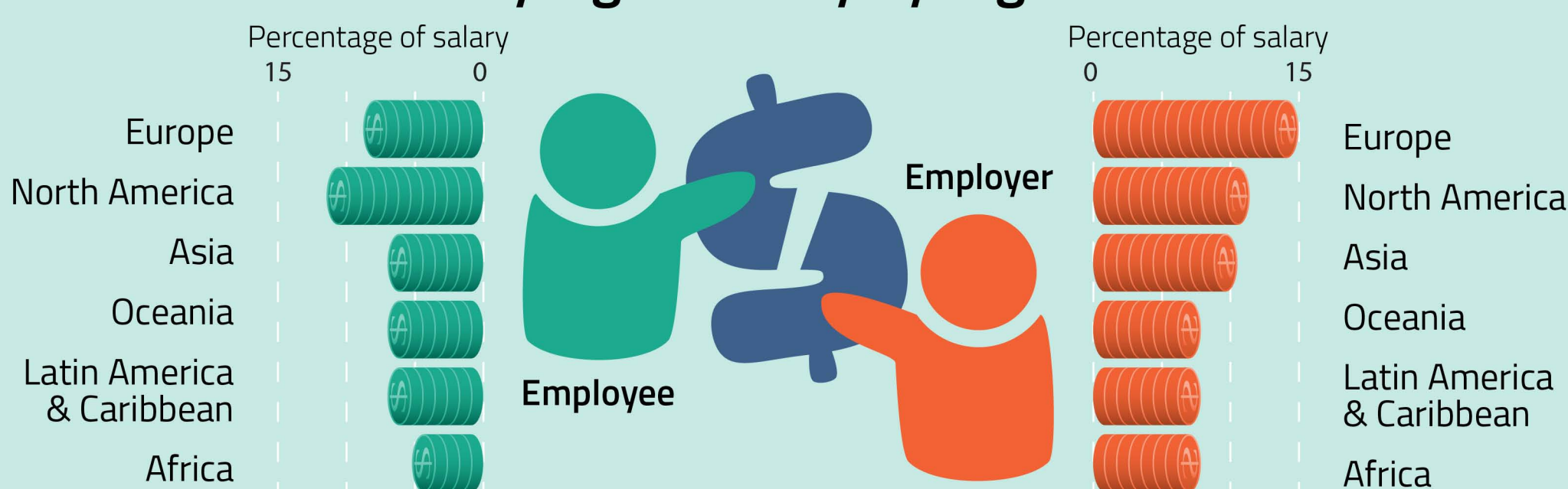
Social insurance and tax-financed schemes

are complementary lifecycle benefits¹



Of the global population, only **27% have access** to comprehensive social security systems, whereas **73% are only partially covered or are not covered at all**²

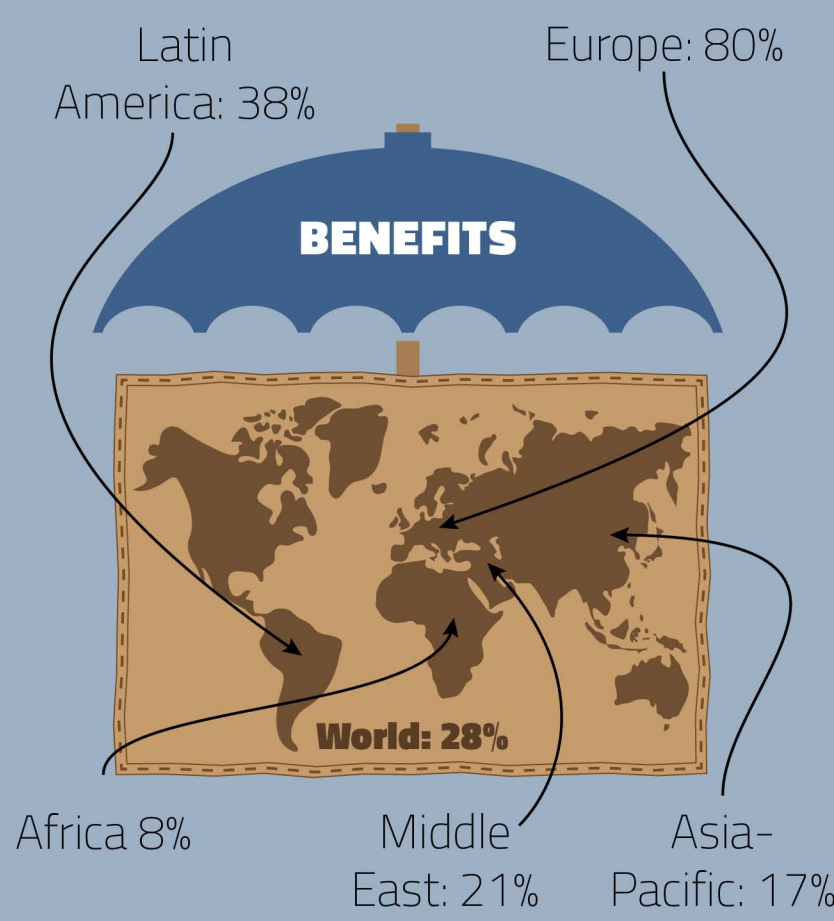
Contributions to social insurance schemes vary significantly by region^{1,3}



Under current legislation:

Only **28% of the world's labour force is eligible** to receive unemployment protection, and **coverage varies considerably** by region²

At least 58% of people of working age today are not going to be covered by social security pensions in the future²



Only **12% of unemployed workers worldwide actually receive unemployment benefits**, and regional differences are large²



64%
Western Europe

~7%
Asia-Pacific

5%
Latin America and the Caribbean

<3%
Middle East and Africa

Gender imbalance in social insurance scheme design and implementation⁴

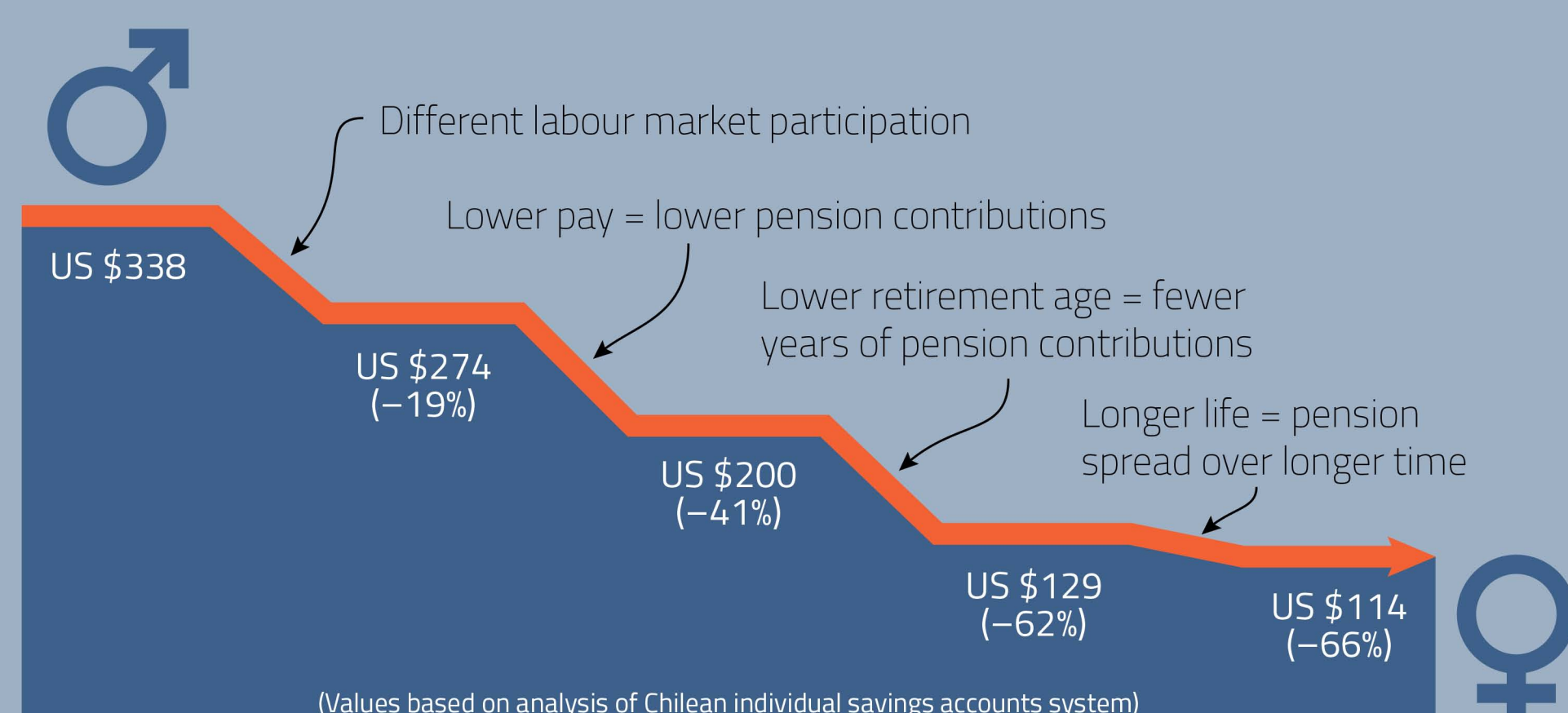
Schemes rarely account for different experiences of poverty and vulnerability that women and men face



Result

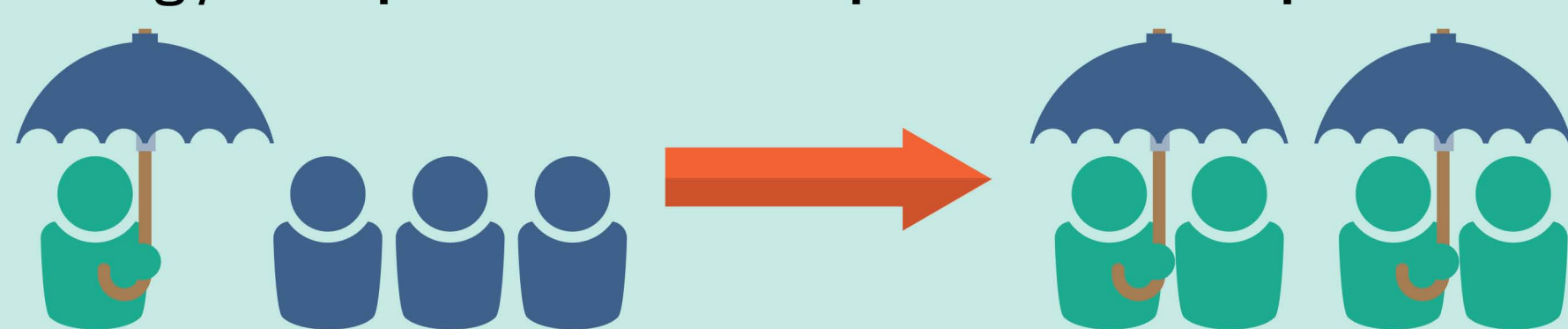
Lower coverage of women
Inadequate protection from risks they face

Multiple factors combine to create a gender pension gap



Women's pensions equal about **one-third of men's**⁵

Extending social insurance **in an equitable way** is an important strategy to **expand the fiscal space for social protection**



These initiatives are closely associated with the introduction of new measures to **bring more workers into formal employment** and to **expand the coverage of contributory social security schemes**²

Fiscal space for social protection: knowledge sharing initiative



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Sources

- ¹Kidd, S. 2016. Contributory and non-contributory social security. Presented at DFAT Remote Learning Session on May 17th, 2016. <<http://socialprotection.org/discover/publications/dfat-remote-learning-session-contributory-and-non-contributory-social-security>>. Accessed 25 August 2016.
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- ³ILO. 2014. World Social Protection Report, 2014/15. Geneva, ILO.
- ⁴Holmes, R. & Scott, L. 2016. Extending social insurance to informal workers: a gender analysis. Working paper 438. London: ODI.
- ⁵UN Women. 2015. Progress of the World's Women 2015–2016. New York: UN Women.