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Gendered perceptions
of social protection across
OECD countries

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Gendered perceptions of social protection across OECD countries

Abstract

Reflecting their weaker labour force attachment and lower earnings, women consistently report feeling greater economic insecurity than men across OECD countries. Similar gender gaps emerge in perceptions of social protection systems: women are far less confident than men in their ability to access adequate benefits and services when they need them, both in working age and old age. Looking beyond gender gaps in social security contributions, women's perceived inaccessibility likely also reflects gender gaps in "hassle costs" associated with social programme applications and gender inequities embedded in the design of social programmes. This article suggests ways by which governments can better mainstream gender when improving the accessibility and adequacy of social protection.

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Table of contents

Gendered perceptions of social protection across OECD countries	3
Abstract	4
Acknowledgements	5
Introduction	8
Widespread gender gaps in experiences and perceptions of economic security	8
Women are more concerned than men about household finances	11
Gender gaps appear in perceived job security	15
Women have less confidence than men in the accessibility and adequacy of social protection	16
Women more often see public support as inadequate	17
Women are more likely than men to say programme applications and processes are a hassle	25
Women are keen to see increased investments in health, family supports and long-term care	27
Connecting gender gaps in perceptions with social programme design	29
Better mainstreaming gender in the design and reform of social protection	30
References	33
Tables	
Table 1. Controlling for age, income, parenthood status and partnership status, women tend to be more concerned about their household finances and social/economic well-being than men	14
Figures	
Figure 1. Women participate in the labour market less than men	9
Figure 2. Women report lower likelihood of holding emergency savings	10
Figure 3. Gender gaps appear in perceptions of household finances	12
Figure 4. Women worry more about expenses and making ends meet	13
Figure 5. Women are more concerned about losing their job or self-employment income	15
Figure 6. Across all employment contract types, women feel lower job security than men	16
Figure 7. Women are more sceptical than men that they could receive benefits if needed	17
Figure 8. Women have less confidence in governments, charities and banks to provide them with financial support in times of trouble	18
Figure 9. Women are sceptical about the adequacy of government benefits in case of financial trouble	19
Figure 10. Women are less confident in the adequacy of income supports for important life events	20
Figure 11. Women doubt adequate income support from the government in case of unemployment	21
Figure 12. Higher shares of unemployed women receiving benefits are correlated with higher confidence in government income support in unemployment	22
Figure 13. Women are less confident in adequate income support from the government in case of retirement	23

Figure 14. Higher old-age poverty rates for women are correlated with lower confidence in government income support in retirement	24
Figure 15. Gender gaps in perceptions of access to good quality long-term care, disability and incapacity-related supports and housing	25
Figure 16. Women are more likely to believe that the application process for benefits is long and complicated	26
Figure 17. Women are less likely to feel that the government incorporates their views and that the benefits they receive are fair, given their past contributions	27
Figure 18. Women are more willing to pay more in taxes to benefit from improved public benefits in the areas of health services and family supports	28

Boxes

Box 1. Background on the OECD Risks that Matter Survey (RTM)	11
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Introduction

Gender gaps persist in social and economic outcomes in all member countries of the Organisation for Economic Cooperation and Development (OECD), including in labour force participation, hours worked, career advancement, earnings and unpaid work (OECD, 2023^[1]). Less well known, however, is how women and men *perceive* their economic security, to what degree gender gaps exist in perceptions of the adequacy and accessibility of social protection, and what role women and men see for social protection in their lives.

Drawing on results from the 2022 OECD Risks that Matter (RTM) Survey of 27 OECD countries, this article assesses gender gaps in perceptions of economic security and the effectiveness of social programmes. This paper finds that women are systematically more concerned about economic security, and systematically less confident that their country's social protection system will support them, than men are. Gender gaps also emerge in perceived administrative burdens around social programmes.

These outcomes reflect, in part, gender inequities embedded in the design of even the world's most developed social protection systems, which compound and interact with persistent gender gaps in labour markets and the division of unpaid work. We identify areas where social programmes could do better in addressing gender gaps and close this paper by applying lessons from the literature on gender impact assessments to the analysis of social protection in developed countries.

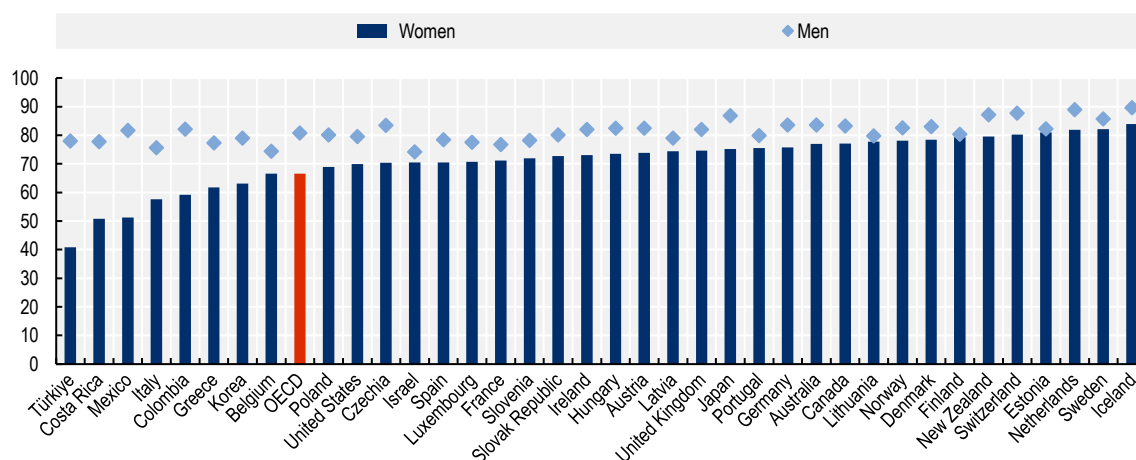
Widespread gender gaps in experiences and perceptions of economic security

The lived economic insecurity of women relative to men is well established across OECD countries and, indeed, around the world. In every OECD country, women have weaker labour force attachment (Figure 1), work fewer hours (OECD, 2023^[1]), and earn lower pay (OECD, 2023^[2]) than men, on average. The gender pay gap for full-time workers, for example, has persisted over time, with the median full-time working woman in the OECD earning about 88 cents for every euro or dollar earned by the median full-time working man.¹

Lower labour supply and earnings for women relative to men reflect longstanding, embedded gender inequalities in unpaid work that limit women's participation in the paid labour market. Horizontal and vertical segregation are other important drivers of gender gaps in earnings, with women over-represented in lower-paid jobs and under-represented at the top. Although harder to measure, evidence from audit studies and legal proceedings shows that discrimination also contributes to gender gaps in labour market outcomes, including hiring, promotions and earnings (OECD, 2023^[2]). The underlying causes of gender inequalities in the labour market are varied and complex, but many ultimately reflect deeply entrenched gender norms and stereotypes.

Figure 1. Women participate in the labour market less than men

Labour force participation rates (%), women and men aged 15-64 years, 2023



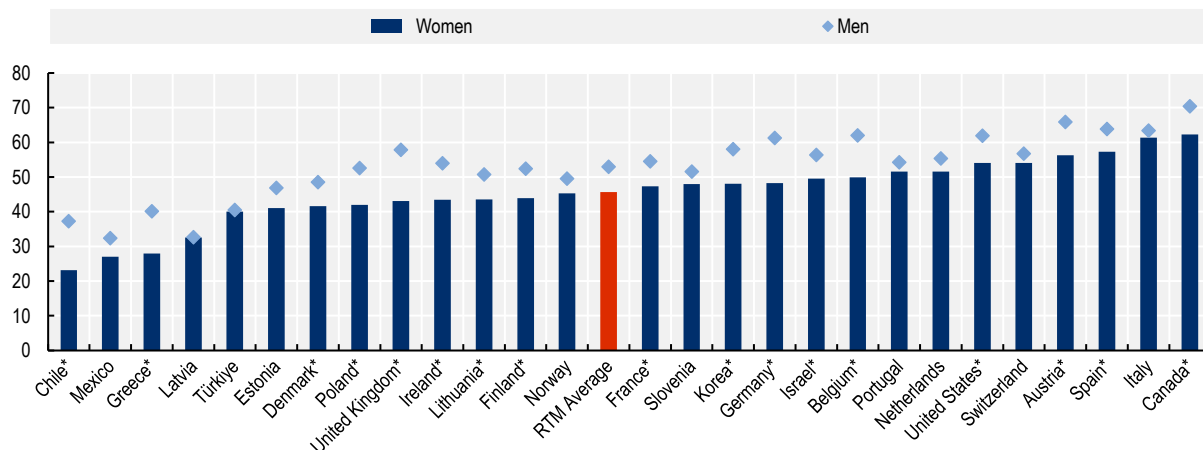
Note: OECD average is weighted. The labour force participation rate is defined as the number of employed and unemployed persons as a share of the population for the noted age group.

Source: OECD Data Explorer "Labour force participation rate." Available at <https://www.oecd.org/en/data/indicators/labour-force-participation-rate.html>.

These concerns are reflected not only in earnings, but also in women's lower levels of reported emergency savings. In the 2022 RTM (Box 1), 45% of women report that they and their family maintain at least three months' income for emergencies, on average among RTM countries, compared to 53% for men (Figure 2). These gender gaps are statistically significant in 17 of the 27 countries. Countries with substantial gender gaps include the United Kingdom (15 percentage point gap), Chile (14 percentage point gap) and Germany (13 percentage point gap). Chile, Mexico and Greece also report gender gaps in a context of lower overall levels of financial flexibility.

Figure 2. Women report lower likelihood of holding emergency savings

Share (%) of respondents who agree or strongly agree that they and their family maintain at least three months' income as emergency savings, by gender, 2022



Note: 'RTM Average' refers to the unweighted average over all RTM countries. Respondents were asked to what extent they agree with the following statement: "My family and I maintain at least three months' income as emergency savings." Response options were "strongly disagree," "disagree," "neither agree nor disagree," "agree," "strongly agree," or "can't choose." RTM data include respondents aged 18-64 years. * indicates that the gender gap is statistically significant at the 5% level ($p < 0.05$).

Source: OECD Risks that Matter Survey 2022 (<https://oe.cd/rtm>).

Within households, earnings and financial responsibility may not be shared equally, with couples bargaining over fair partnerships and personal entitlements to earned income. This can result in unequal bargaining power with the primary earner typically exerting more influence over strategic financial decisions and the secondary earner serving a more administrative role regarding day-to-day household financial management. In heterosexual couples, the primary earner is most often the man, which may lead to greater stress among women as they have more responsibility for "making ends meet" each week or each month (Bennett and Sung, 2013^[3]; EIGE, 2024^[4]; Pepin, 2019^[5]).

Box 1. Background on the OECD Risks that Matter Survey (RTM)

The OECD [Risks that Matter Survey](#) is a multi-country survey assessing people's concerns about the social and economic risks they face and their perceptions of their country's social protection system. RTM targets nationally-representative samples across OECD countries and was conducted in 2018, 2020 and 2022. The 2022 wave surveyed over 27 000 people aged 18-64 years in 27 OECD countries: Austria, Belgium, Canada, Chile, Denmark, Estonia, Finland, France, Germany, Greece, Ireland, Israel, Italy, Korea, Latvia, Lithuania, Mexico, the Netherlands, Norway, Poland, Portugal, Slovenia, Spain, Switzerland, Türkiye, the United Kingdom and the United States. Consistent with similar surveys, RTM was implemented using non-probability samples recruited via online panels and random-dial telephone calls. The survey contractor was Bilendi Limited (formerly Respondi), and respondents were paid a nominal sum for each survey. Sampling was conducted with quotas of gender, age group, education level, income level, and employment status to reach representative samples. Survey weights are used to correct for any under- or over-representation based on these five criteria, with a target and weighted sample of 1 000 respondents per country. For details on the OECD RTM Survey, including background details on questionnaire development, survey implementation, and more, see Frey, Thomas and Clarke (forthcoming^[6]).

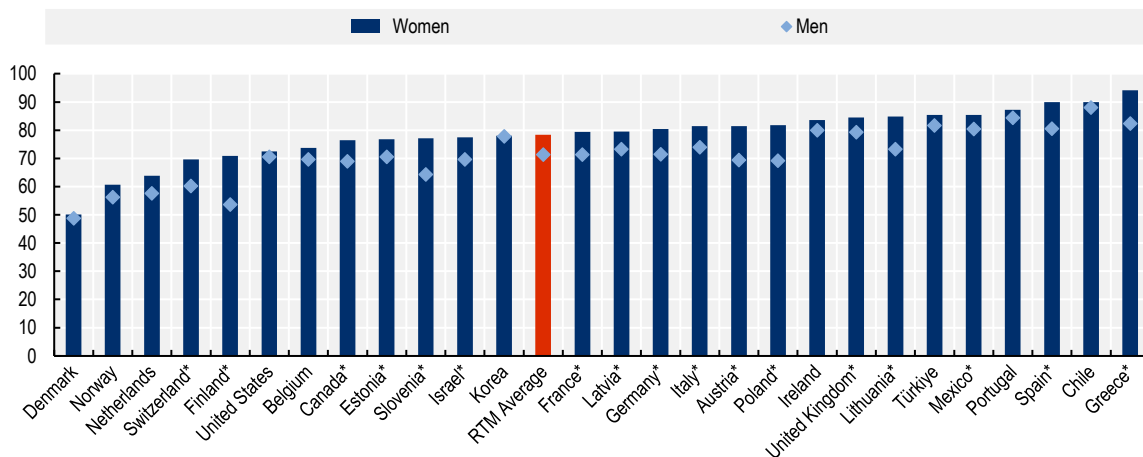
Women are more concerned than men about household finances

In light of these economic realities, it is perhaps unsurprising that women in OECD countries *feel* higher insecurity than men when it comes to their household's economic situation and their household's ability to pay all expenses and make ends meet. This is illustrated in the 2022 wave of RTM (OECD, 2023^[7]), which finds that an average of 78% of women expressed concern about their household's financial situation and economic prospects in the short term, compared to 71% of men (Figure 3).

This gender gap exists in most of the 27 OECD countries participating in the RTM, with two-thirds of countries having differences exceeding five percentage points.² Indeed, in every country surveyed except for the Netherlands, these disparities are statistically significant. Finland stands out with a particularly stark gender difference: 71% of women and only 54% of men report financial concerns, reflecting a substantial 17-percentage-point gender gap. This corroborates some national studies in Finland finding gender gaps in real and perceived economic insecurity (Hiilamo, Luotonen and Hakovirta, 2023^[8]; Statistics Finland, 2019^[9]). Slovenia and Poland also exhibit significant gender differences, with gaps nearing 13 percentage points.

Figure 3. Gender gaps appear in perceptions of household finances

Share (%) of respondents who are somewhat or very concerned about their household's finances and overall social and economic well-being in the next year or two, by gender, 2022

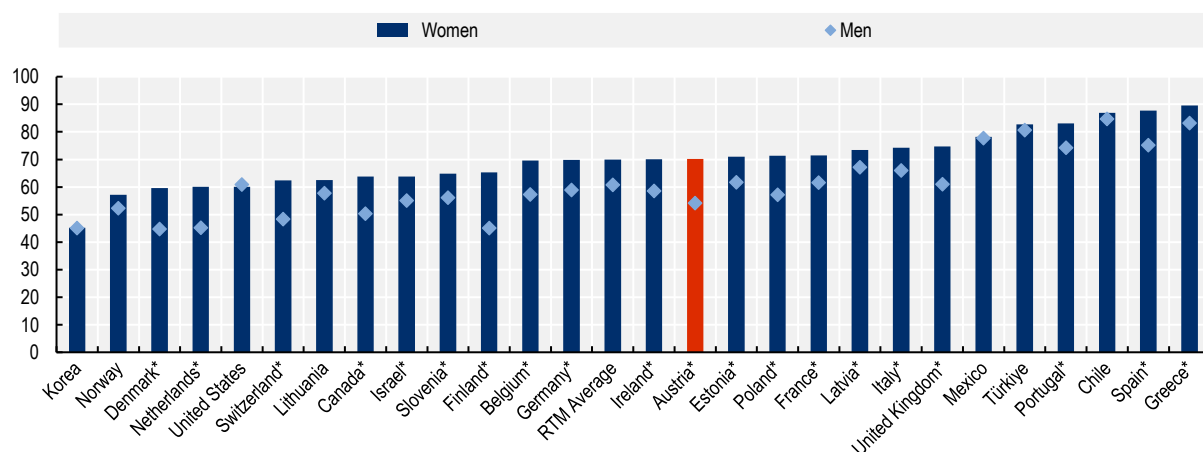


Note: "RTM Average" refers to the unweighted average over all RTM countries. Respondents were asked how concerned they are about their household's finances and overall social and economic well-being in the near future, defined as the next year or two. Response options were "not at all concerned," "not so concerned," "somewhat concerned," "very concerned," or "can't choose." RTM data include respondents aged 18–64 years. * indicates that the gender gap is statistically significant at the 5% level ($p < 0.05$).
Source: OECD Risks that Matter Survey 2022 (<https://oe.cd/rtm>).

These concerns are reflected in worries about making ends meet, where 70% of women are concerned about their ability to pay all expenses compared to 61% of men. Korea is the only surveyed country where fewer than 50% of women report such concerns, and Norway (57%) and Denmark (60%) are the countries with the next lowest shares among women. Countries with the highest shares of women reporting worries around making ends meet include Greece (90%), Spain (88%), and Chile (87%).

Figure 4. Women worry more about expenses and making ends meet

Share (%) of respondents who are somewhat or very concerned about not being able to pay all expenses and make ends meet, by gender, 2022



Note: 'RTM Average' refers to the unweighted average over all RTM countries. Respondents were asked how concerned they are about the different social and economic risks facing themselves and their immediate family in the near future, defined as the next year or two. This graph refers to the risk of "not being able to pay all expenses and make ends meet." Response options were "not at all concerned," "not so concerned," "somewhat concerned," "very concerned," or "can't choose or not applicable." RTM data include respondents aged 18-64 years. * indicates statistical significance.

Source: OECD Risks that Matter Survey 2022 (<https://oe.cd/rtm>).

Importantly, gender gaps in perceived economic insecurity hold even when accounting for age, income level, parenthood status and marital status. This is relevant as women are much more likely to be sole parents to dependent children (with its associated precarity (OECD, 2022_[10])) than men are. Indeed, controlling for these four variables and interactions, Table 1 shows that women remain nearly seven percentage points more likely to report concern over their households' finances and overall social and economic well-being. Alongside gender, income level is understandably an important predictor of concern over household finances and well-being.

Table 1. Controlling for age, income, parenthood status and partnership status, women tend to be more concerned about their household finances and social/economic well-being than men

Coefficients from a probit regression predicting likelihood of the respondent worrying about their household's finances and overall social and economic well-being by various socioeconomic variables, 2022

	A	B	C
Woman	0.067*** (0.006)	0.068*** (0.005)	0.068*** 0.006
Medium income	-0.044*** (0.006)	-0.048*** (0.006)	-0.049*** 0.006
High income	-0.135*** (0.008)	-0.144*** (0.008)	-0.145*** 0.008
Couple	-0.007 (0.006)	-0.001 (0.006)	-0.003 0.006
Core working age (25-54)	0.097*** (0.010)	0.091*** (0.009)	0.100*** 0.010
Older working age (55-64)	0.094*** (0.011)	0.087*** (0.010)	0.095*** 0.011
Medium education	0.058*** (0.011)	0.042*** (0.011)	0.040*** 0.011
High education	0.038*** (0.011)	0.037*** (0.011)	0.035*** 0.011
One child	0.034*** (0.010)	0.022** (0.010)	0.018* 0.010
Two children	0.003 (0.013)	-0.004 (0.012)	-0.009 0.013
Three or more children	-0.026 (0.018)	-0.029* (0.017)	-0.034* 0.017
Youngest child aged 0-12 years	0.025** (0.011)	0.015 (0.011)	0.018 0.011
Urban	0.018** (0.008)	-0.012* (0.007)	-0.014* 0.007
Unemployed	-0.110*** (0.011)	-0.090*** (0.011)	-0.088*** 0.012
Employed: Standard worker	-0.092*** (0.009)	-0.054*** (0.010)	-0.053*** 0.010
Employed: Non-standard worker	-0.080*** (0.010)	-0.064*** (0.010)	-0.063*** 0.011
Interactions	None	None	All two-way interactions with woman
Country fixed effects	No	Yes	Yes

Note: Regressions include 27,393 observations across 27 OECD countries (Box 1). The left-hand column presents independent variables used to predict the share (%) of respondents concerned about their household's finances and overall social and economic well-being. Respondents were asked how concerned they are about their household's finances and overall social and economic well-being in the near future, defined as the next year or two. Response options were "not at all concerned," "not so concerned," "somewhat concerned," "very concerned," or "can't choose." The outcome variable in this table is equal to 1 for those who indicated "somewhat concerned" and "very concerned," while the outcome variable is equal to 0 for those who indicated "not at all concerned," "not so concerned" and "can't choose." Among the independent variables, "Middle income" includes individuals in the middle four income deciles (4th through 7th). "High income" includes individuals in the top three income deciles (8th through 10th). These two are measured against "Low income" as a base, which includes individuals in the bottom three income deciles (1st through 3rd). "Couple" includes those who are married or in a registered or non-registered partnership. This is measured against "Single" as a base, which includes individuals who are single, separated, widowed, divorced or in a dissolved relationship. "Medium education" refers to upper secondary (e.g., high school diploma) and post-secondary non-tertiary (e.g., vocational certificate). "Tertiary education" refers to those who have a basic tertiary (e.g., undergraduate degree) or advanced tertiary (e.g., Master's degree, Doctorate). These two are measured against "Low education" as a base, which includes no formal education, primary (e.g., elementary education) and lower secondary (e.g., middle or junior high school). "One child" refers to individuals who have one child, "Two children" refers to those who have two children, "Three or more children" refers to those who have three or more children. These three are measured against "No children" as a base,

which includes those who report having no children. “Youngest child aged 0–12 years” includes those who have a youngest child aged between 0 and 12 years. This is measured against those who either have no children or whose youngest child is aged 13 years or more. “Urban” includes those who live in a big city, the outskirts or suburbs of a city, a small city or a town. This is measured against those who live in a country village, the countryside or a rural area as a base. “Unemployed” refers to those who are not in paid work but who are actively seeking a job. “Employed: Standard worker” includes those who are in paid work as employees on a permanent contract. “Employed: Non-standard worker” includes those who are in paid work as employees on a temporary contract, those who are in paid work as employees without a contract and those who are in paid work but who are self-employed. These two are measured against a base of “Not employed,” which refers to those who are not in paid work and not seeking a job. * indicates statistical significance at the 10% level ($p < 0.10$), ** at the 5% level ($p < 0.05$) and *** at the 1% level ($p < 0.01$).

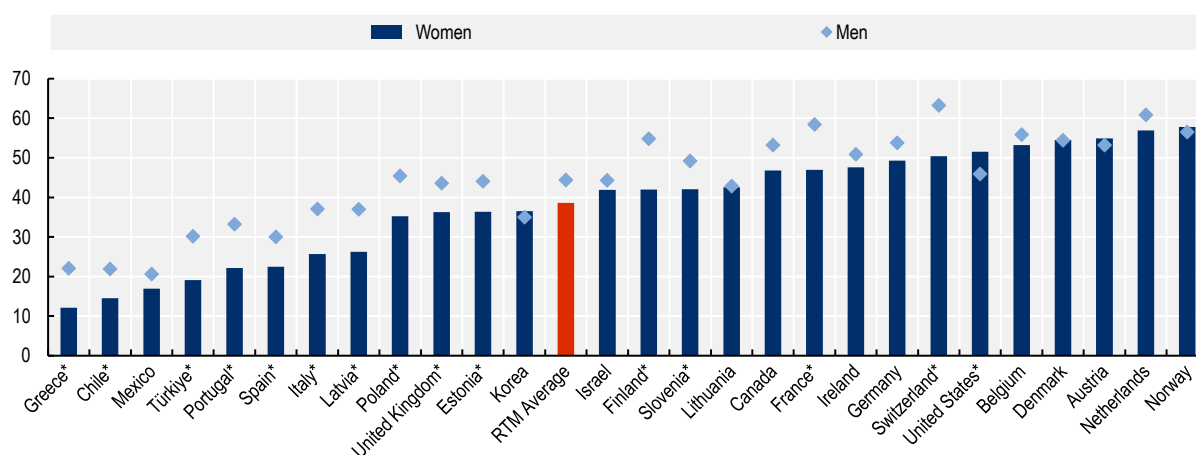
Source: OECD Risks that Matter Survey 2022 (<https://oe.cd/rtm>).

Gender gaps appear in perceived job security

Given the strong relationship between income and employment, feelings of job insecurity are related to financial concern and anxiety (e.g., Choi et al. (2020_[11])). As with other metrics of perceptions and experiences of economic security, here, too, women are worse off than men. In the 2022 RTM, for instance, women report greater concern about losing their job or self-employment income than men, with 44% of men reporting that they are not at all or not very concerned about losing their job or self-employment income, compared to 38% of women (Figure 5).

Figure 5. Women are more concerned about losing their job or self-employment income

Share (%) of respondents who are not at all concerned or not very concerned about losing a job or self-employment income in the next year or two, by gender, 2022



Note: “RTM Average” refers to the unweighted average over all RTM countries. Respondents were asked “Thinking about the next year or two, how concerned are you about each of the following?” Several scenarios were presented, including “losing a job or self-employment income.” Response options were “not at all concerned,” “not so concerned,” “somewhat concerned,” “very concerned,” or “can’t choose or not applicable.” RTM data include respondents aged 18–64 years. * indicates that the gender gap is statistically significant at the 5% level ($p < 0.05$).

Source: OECD Risks that Matter Survey 2022 (<https://oe.cd/rtm>).

To note, these results are not only a matter of contract type – gaps exist between women and men across permanent contracts, temporary contracts, no contracts and among those who are self-employed. Of those who are on permanent contracts, for example, 47% of men are not at all or not very concerned about losing their job or self-employment income, compared to 44% of women. Among those with temporary contracts, confidence is a bit lower for both men and women, but it falls more for women. Gender gaps widen even more among those with no contracts (6%) and are largest for those who are self-employed (10%).

Figure 6. Across all employment contract types, women feel lower job security than men

Share (%) of respondents who are not at all concerned or not very concerned about losing a job or self-employment income in the next year or two, by gender and contract type, 2022



Note: “RTM Average” refers to the unweighted average over all RTM countries. See Figure 5 for notes on concern about the risk of losing a job or self-employment income. Respondents were also asked whether they were an employee, self-employed or both. The figure presents results for those selecting employee or self-employed only. Respondents who selected employee were further asked if they were employed on a permanent contract, a temporary contract or no contract. RTM data include respondents aged 18–64 years.

Source: OECD Risks that Matter Survey 2022 (<https://oe.cd/rtm>).

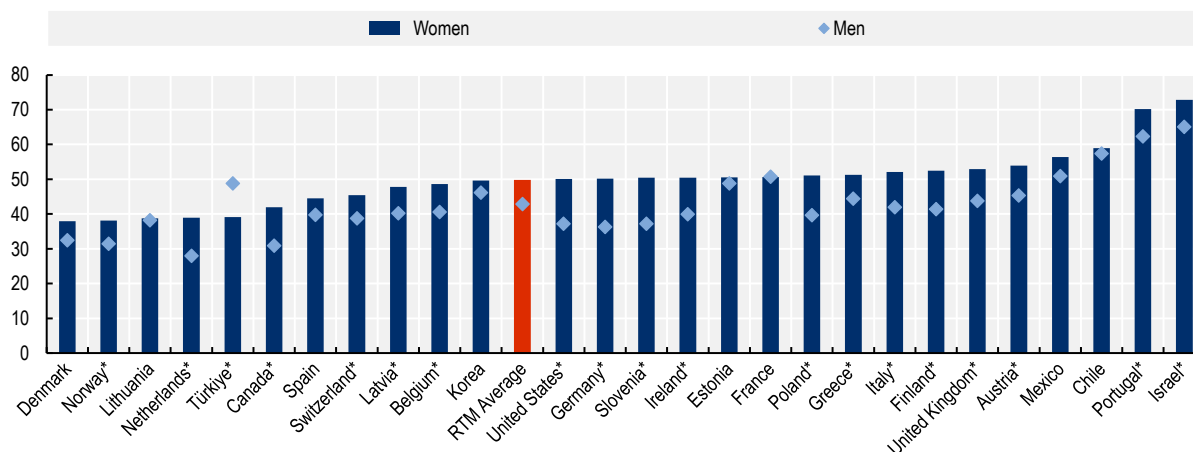
Women have less confidence than men in the accessibility and adequacy of social protection

Although the welfare state literature has found women are often more likely to express support for social programmes than men, less work has been done in exploring gender dimensions in public *satisfaction* with benefits (Bargu and Frey, 2024^[12]). Results from the Risks that Matter survey help inform this discussion, showing that women are far less confident than men in their ability to access public social benefits and services and receive adequate income support when they need it, both in working age and old age. For example, in the 2022 RTM, on average, 50% of women feel that they could *not* easily receive public benefits if they needed them, compared to 43% of men (Figure 7). Of the 27 participating countries, 19 countries present statistically significant gender gaps.¹

¹ The non-probability sampling strategy for RTM has five quotas (age, gender, education, worker status and income) which do not interact with one another. As in comparable surveys, decompositions by any one of these five factors (or other observables) may not result in a representative sample within that group. This varies across countries. This may help to explain the results in Türkiye – in Figure 4 and elsewhere – which differ from findings in the other OECD RTM countries. In Türkiye, for example, the sample of women is more likely to be not employed, have a higher household disposable income and have a low to medium level of education than the samples of women in other OECD countries.

Figure 7. Women are more sceptical than men that they could receive benefits if needed

Share (%) of respondents that disagree or strongly disagree with the following statement: “I feel I could easily receive public benefits if I needed them,” by gender, 2022



Note: “RTM Average” refers to the unweighted average over all RTM countries. Respondents were asked to indicate the degree to which they agreed or disagreed with statements regarding public services or benefits. This graph refers to the statement “I feel I could easily receive public benefits if I needed them.” Response options were “strongly disagree,” “disagree,” “neither agree nor disagree,” “agree,” “strongly agree,” and “can’t choose.” RTM data include respondents aged 18–64 years. * indicates that the gender gap is statistically significant at the 5% level ($p < 0.05$).

Source: OECD Risks that Matter Survey 2022 (<https://oe.cd/rtm>).

Higher levels of perceived inaccessibility of social benefits and services among women is perhaps unsurprising, given that women tend to work fewer hours, earn less, and pay less into contributory social security schemes than their counterparts who are men – in part due to unpaid care and household responsibilities. These lower hours worked and lower payments into social security systems have negative implications for benefits that are contribution-based.

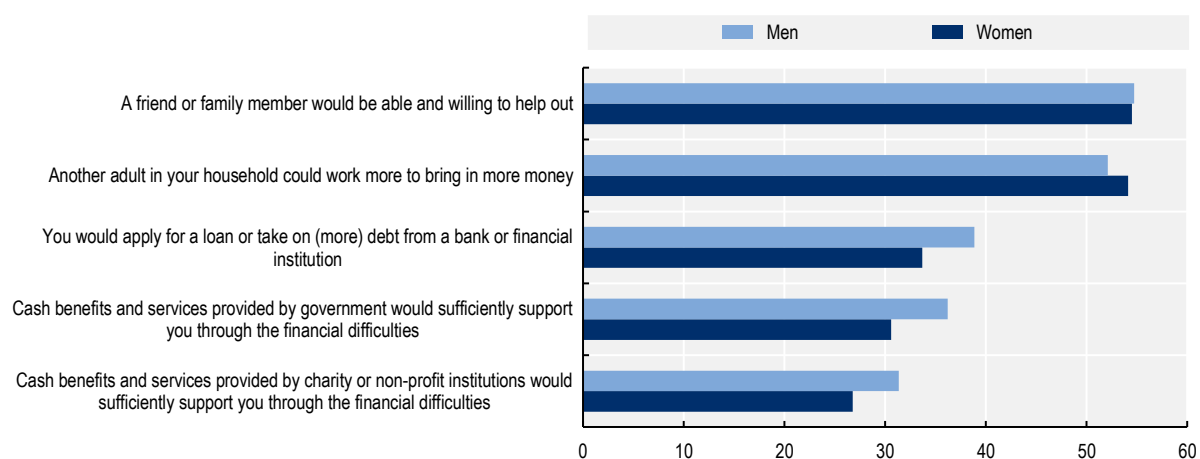
No matter the root cause of women’s greater experiences and perceptions of economic insecurity than men, addressing these gender gaps through social policy can help to ensure more equitable, healthy and productive workforces going forward, an important goal as many OECD countries (and social protection systems) face long-term demographic headwinds (OECD, 2024_[13]).

Women more often see public support as inadequate

Lack of confidence in public benefits means that women tend to rely on other sources of support in times of financial trouble – such as family and friends. In RTM 2022, respondents were asked to describe the level of support they would anticipate during financial difficulties from different potential providers: friends and family members; other adults in the household; cash benefits and services provided by the government; cash benefits and services provided by a charity or non-profit organization; and loans or debt provided by financial institutions or banks. Women and men are similarly most confident that another adult in the household could work more, or that friends or family would be able and willing to provide help (Figure 8). Men, however, are more likely than women to report confidence in cash benefits and services provided by governments, charities or non-profit institutions, as well as loans or debt provided by banks and financial institutions.

Figure 8. Women have less confidence in governments, charities and banks to provide them with financial support in times of trouble

Share (%) of respondents reporting they are somewhat or very confident in support from different entities in times of financial trouble, by gender, RTM Average, 2022



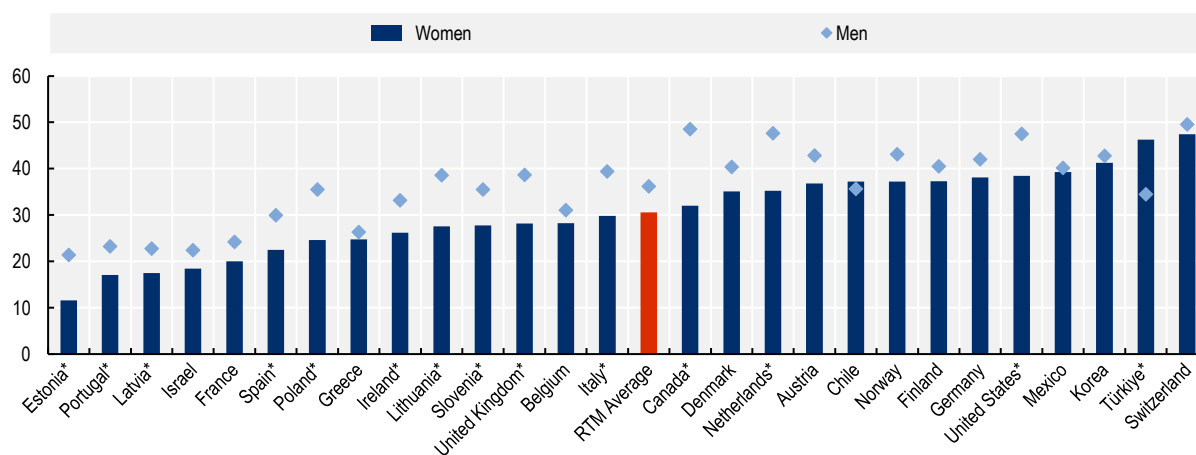
Note: "RTM Average" refers to the unweighted average over all RTM countries. Respondents were asked "If you and your household were to experience financial trouble (such as not enough income or savings to pay the bills), how confident are you that (a) another adult in your household could work more to bring in more money, (b) a friend or family member would be able and willing to help out, (c) cash benefits and services provided by government would sufficiently support you through the financial difficulties, (d) cash benefits and services provided by charity or non-profit institutions would sufficiently support you through the financial difficulties, and (e) you would apply for a loan or take on (more) debt from a bank or financial institution. Response options were "not at all confident," "not so confident," "somewhat confident," "very confident," and "can't choose." RTM data include respondents aged 18–64 years.

Source: OECD Risks that Matter Survey 2022 (<https://oe.cd/rtm>).

Looking specifically at anticipated support from the government, 36% of men and 31% of women express confidence that government-provided cash benefits and services would sufficiently support them through financial difficulties (Figure 9).

Figure 9. Women are sceptical about the adequacy of government benefits in case of financial trouble

Share (%) of respondents who are somewhat or very confident that cash benefits and services provided by government would sufficiently support them through financial trouble (such as not enough income or savings to pay the bills), by gender, 2022



Note: "RTM Average" refers to the unweighted average over all RTM countries. See note to Figure 9 for more details. This figure refers to "cash benefits and services provided by government." RTM data include respondents aged 18–64 years. * indicates that the gender gap is statistically significant at the 5% level ($p < 0.05$).

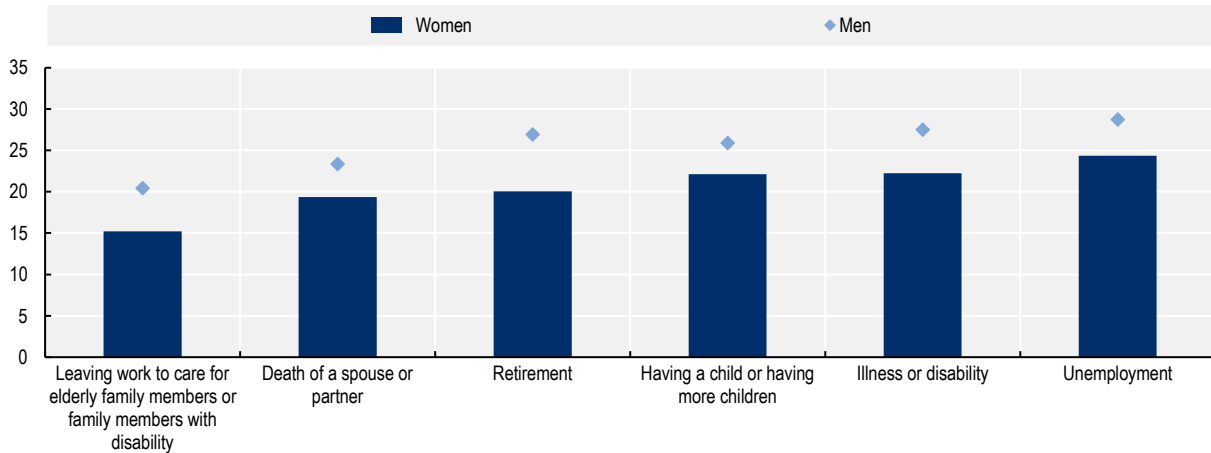
Source: OECD Risks that Matter Survey 2022 (<https://oe.cd/rtm>).

Importantly, however, from the perspective of government income support, not all events that cause a loss in income are the same, with income loss from unemployment triggering different social protection mechanisms than income loss from childbirth or retirement, for example.

Confidence levels are low for both men and women, but women report lower levels of confidence than men for all events (Figure 10). Gender gaps are largest concerning retirement, where 27% of men believe that the government does or would provide adequate income support, compared to only 20% of women. The smallest gender gaps exist for government income support in the event of having a child or having another child, where 26% of men and 22% of women believe they would receive adequate income support from the government.

Figure 10. Women are less confident in the adequacy of income supports for important life events

Share (%) of respondents who agree or strongly agree that the government does or would provide their household with adequate income support in the case of income loss due to various life events, by gender, OECD RTM average, 2022



Note: "RTM Average" refers to the unweighted average over all 27 RTM countries. Respondents were asked "Please indicate the degree to which you agree or disagree with the following statement: "I think that the government does/would provide my household and me with adequate income support in the case of income loss due to (a) unemployment, (b) illness/disability, (c) having a child/having more children, (d) leaving work to care for elderly family members or family members with disabilities, (e) retirement and (f) death of spouse or partner." Response options were "strongly disagree," "disagree," "neither agree nor disagree," "agree," "strongly agree," and "can't choose." RTM data include respondents aged 18–64 years.

Source: OECD Risks that Matter Survey 2022 (<https://oe.cd/rtm>).

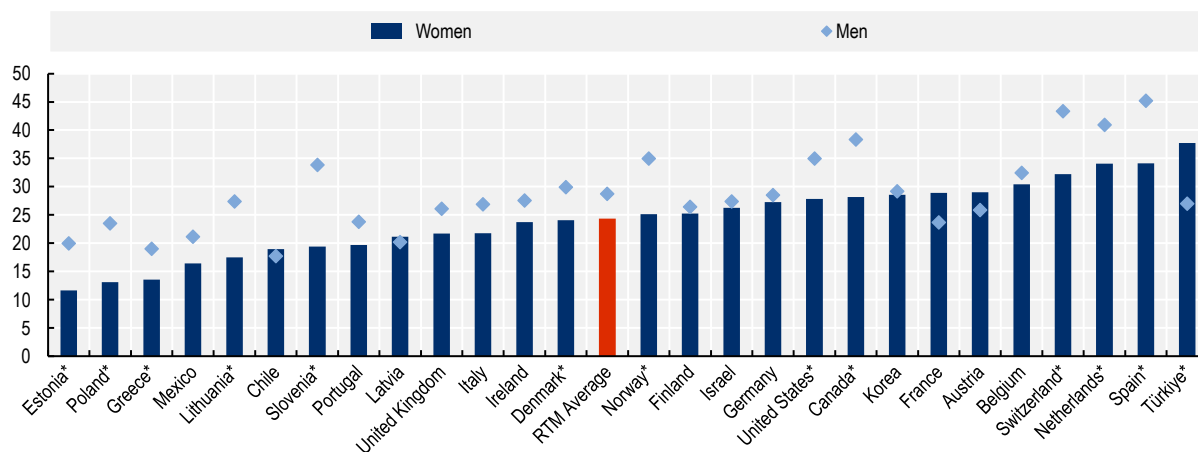
In the specific case of income loss due to unemployment, on average across RTM countries, 29% of men believe that the government does or would provide adequate income support, four percentage points more than the share of women. At the country level, statistically significant gender gaps are found in 12 countries, with gender gaps of 11-14 percentage points in Slovenia, Spain and Switzerland.

These gender gap reflects, in part, the structure of unemployment insurance. First, in almost all countries, eligibility for unemployment insurance is based on (a) the duration of previous contributions (i.e. months or weeks worked) and (b) earnings. This has implications for gender gaps in eligibility given that women are more likely to experience career breaks and that women earn less than men, on average. Second, since income support from unemployment insurance is typically based on previous earnings, gender pay gaps also affect the *size* of unemployment benefits for those below the maximum contribution thresholds.

Yet, gender gaps are also visible in countries where unemployment benefit systems are only loosely based on contributions. In the United Kingdom and Ireland, for example, a majority of unemployment benefit recipients receive assistance through non-contributory schemes (Brewer and Murphy, 2023^[14]; Government of Ireland, 2024^[15]), yet women in the United Kingdom and Ireland still report lower levels of confidence in government support in the case of unemployment.

Figure 11. Women doubt adequate income support from the government in case of unemployment

Share (%) of respondents who agree or strongly agree with the statement “I think that the government does/would provide my household and me with adequate income support in the case of income loss due to unemployment,” by gender, 2022



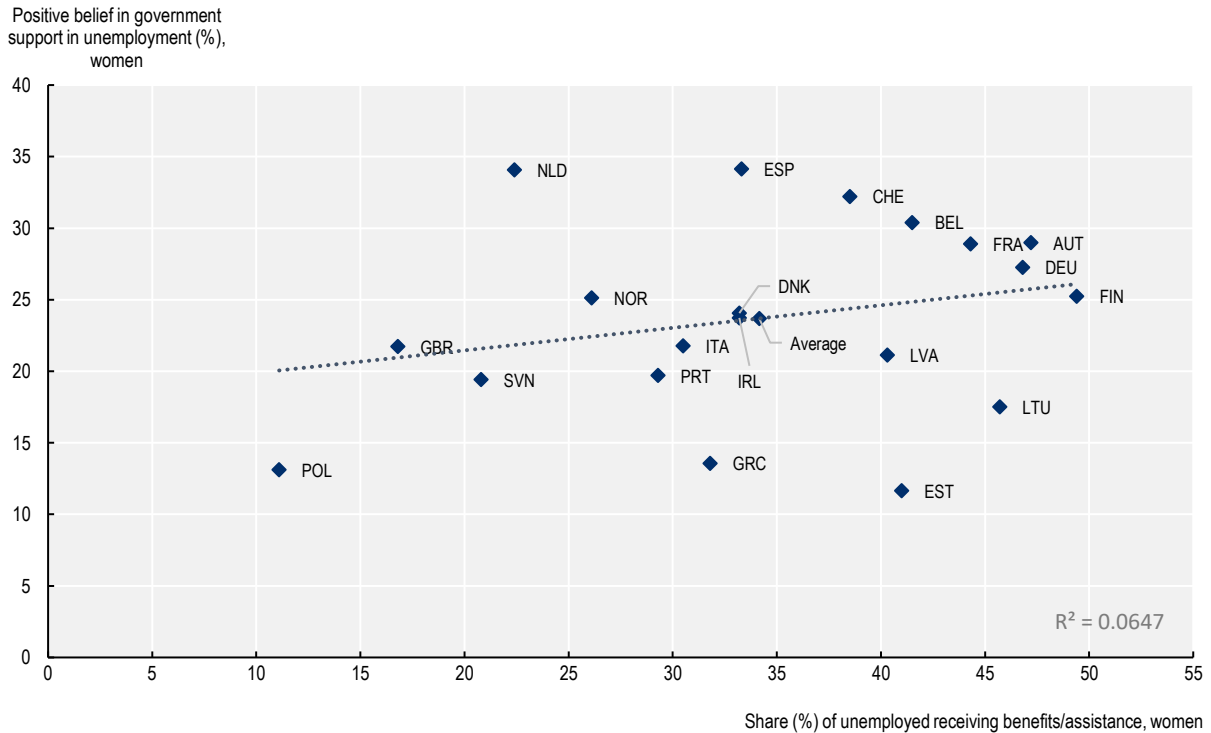
Note: 'RTM Average' refers to the unweighted average over all RTM countries. See Figure 10 for notes. This figure refers to unemployment. RTM data include respondents aged 18-64 years. * indicates that the gender gap is statistically significant at the 5% level ($p < 0.05$).

Source: OECD Risks that Matter Survey 2022 (<https://oe.cd/rtm>).

Figure 12 shows the slight positive relationship, cross-nationally, between the share of unemployed women receiving benefits/assistance and women's confidence in the adequacy of income support in the event of unemployment.

Figure 12. Higher shares of unemployed women receiving benefits are correlated with higher confidence in government income support in unemployment

Simple linear regression between the share (%) of unemployed women receiving benefits/assistance (2022) and the share (%) of women who agree or strongly agree that the government does or would provide them and their household with adequate income support in the case of income loss due to unemployment (2022)



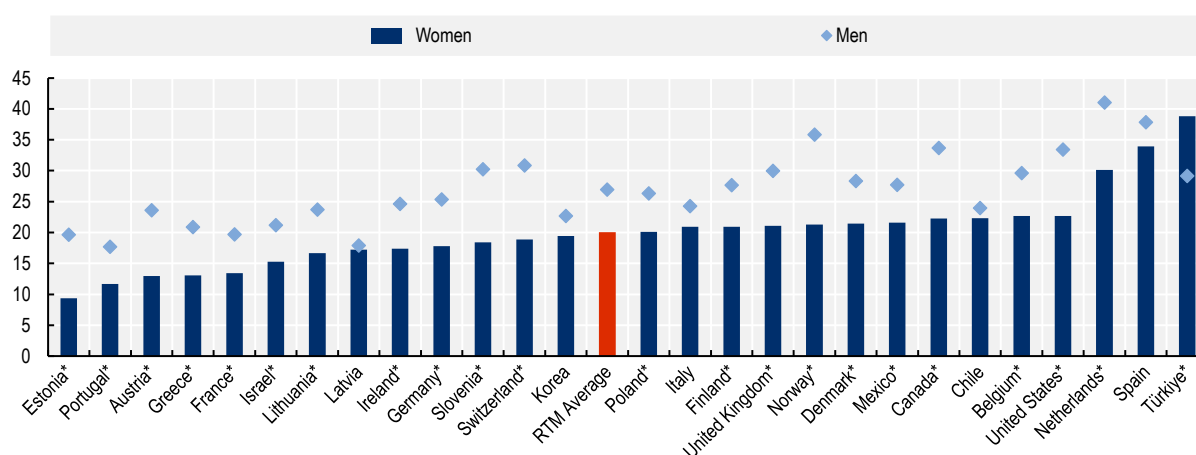
Note: "Average" refers to the unweighted average of the 20 RTM countries with available data. See Figure 11 for notes on confidence in adequate income support in the event of unemployment. Comparable data on unemployment benefits coverage rates are not available for most non-EU countries, including Canada, Chile, Israel, Korea, Mexico and the United States. Data on unemployment benefits receipt refer to the share of women who are unemployed receiving benefits/assistance. Data refer to the population aged 15-64 years with an unemployment duration of less than 12 months. Data for the United Kingdom are from 2019. Türkiye has been dropped as an outlier as unemployment benefits coverage rates are estimated at only 3%.

Source: OECD Risks that Matter Survey 2022 (<https://oe.cd/rtm>) and Eurostat "Unemployment by sex, age, duration of unemployment and distinction registration/benefits (%)" (https://doi.org/10.2908/LFSA_UGADRA).

Men are statistically significantly more confident in income support during retirement than women in 21 out of 27 RTM countries participating in the 2022 RTM (Figure 13). In these countries, gaps range from 6 to 15 percentage points. The largest gender differences are found in Norway, Slovenia and Switzerland. In Norway, approximately 36% of men and 21% of women have confidence in income support in the event of retirement.

Figure 13. Women are less confident in adequate income support from the government in case of retirement

Share (%) of respondents who agree or strongly agree with the statement “I think that the government does/would provide my household and me with adequate income support in the case of income loss due to retirement,” by gender, 2022



Note: “RTM Average” refers to the unweighted average over all RTM countries. See Figure 10 for notes. This figure refers to retirement. RTM data include respondents aged 18–64 years. * indicates that the gender gap is statistically significant at the 5% level ($p < 0.05$).

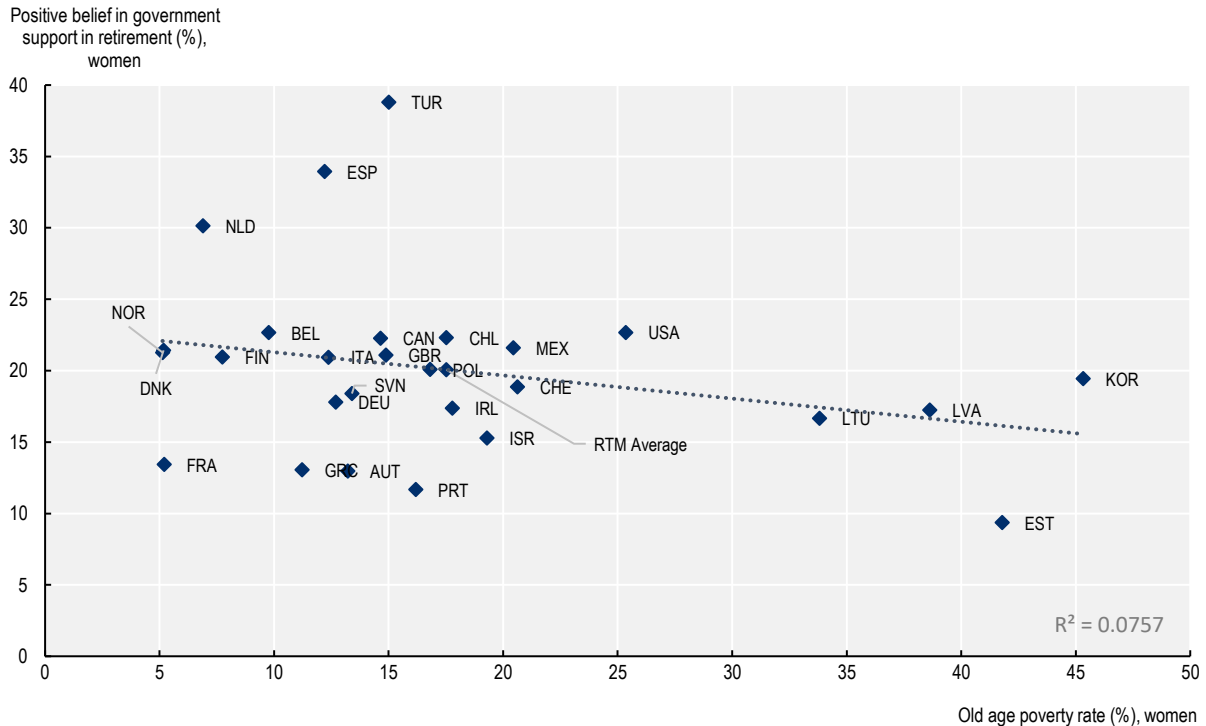
Source: OECD Risks that Matter Survey 2022 (<https://oe.cd/rtm>).

These results are also not entirely surprising. They at least partly reflect that there are long-term financial penalties to taking career breaks, and that women are more likely to take career breaks than men, particularly for care-related reasons. These career breaks doubly penalise women. First, women usually lose income while providing care, which may affect savings and pension eligibility or entitlements, contributing to higher risks of poverty in old age. Second, women on career breaks may experience setbacks in their career progression that contribute to gender pay gaps (OECD, 2023_[11]), which are an important factor in explaining gender gaps in pension income in retirement (OECD, 2021_[16]). Indeed, a simple correlation exercise shows that in those countries with higher old-age poverty rates, women are less likely to agree that the government does or would provide them with adequate income support in the case of retirement (Figure 14).

Recognizing the impact of caregiving career breaks on pension entitlements, most OECD countries have introduced protections, often in the form of credits for childbirth or maternity, paternity or parental leave (OECD, 2023_[17]). Nevertheless, older women continue to face higher poverty risks than older men in nearly every OECD country, with average old-age poverty rates for women and men in OECD countries equal to 17% and 11%, respectively (OECD, 2023_[17]).

Figure 14. Higher old-age poverty rates for women are correlated with lower confidence in government income support in retirement

Scatterplot with a fitted line illustrating the old-age poverty rate for women (2020) and the share (%) of women who agree or strongly agree that the government does or would provide them and their household with adequate income support in the case of income loss due to retirement (2022)



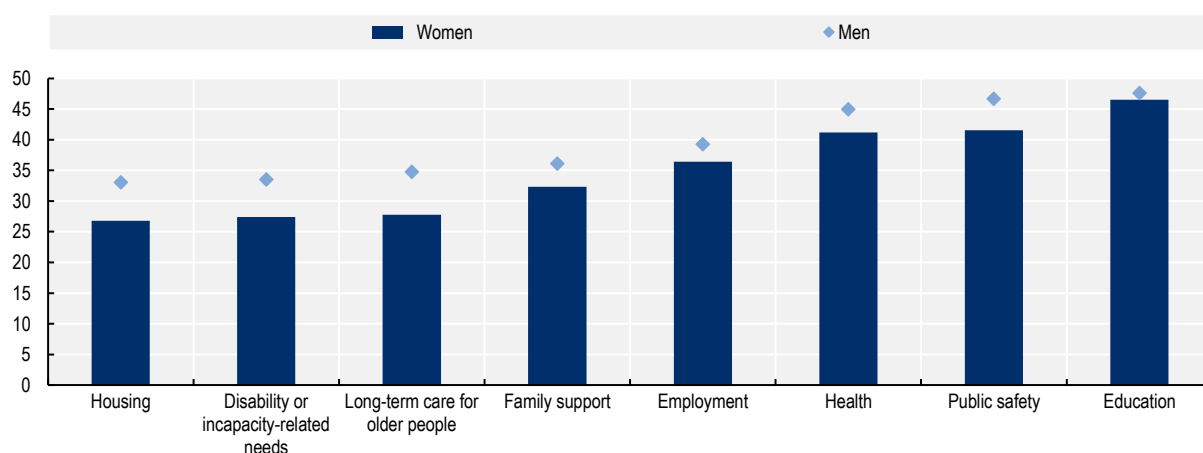
Note: "RTM Average" refers to the unweighted average over all RTM countries. See Figure 13 for notes pertaining to the share (%) of women who agree or strongly agree that the government does or would provide them and their household with adequate income support in the case of income loss due to retirement. For the old-age poverty rate, data are for 2020 except for the following countries: Finland, Latvia, the Netherlands, Norway, and the United States (2021), Denmark, France, Germany, Switzerland and Türkiye (2019) and Chile (2017).

Sources: OECD Risks that Matter Survey 2022 (<https://oe.cd/rtm>) and OECD (2023_[17]). Sources: OECD Risks that Matter Survey 2022 (<https://oe.cd/rtm>) and OECD (2023_[17]).

In addition to gender gaps in perceptions of cash benefits, gaps also emerge in perceptions of public services. Indeed, across RTM countries, women are less likely to believe that they would have access to good-quality public services in the areas of long-term care for older people and disability or incapacity-related needs (Figure 10). Given that women are more likely to live into old age and to outlive their spouse, they may be more likely to require long-term care services and disability or incapacity-related supports, and for a longer period. They may also seek public support as unpaid carers for family members. Gender gaps are also pronounced in terms of housing: women are more likely than men to express skepticism around public support for housing, e.g. social housing or housing subsidies. This likely reflects not only perceptions of government effectiveness, but women's higher worries about housing affordability across countries (OECD, 2024_[18]). Notably, again, access to many of these programmes is not based on previous contributions, illustrating that gender gaps persist even in the absence of gender gaps in contribution history.

Figure 15. Gender gaps in perceptions of access to good quality long-term care, disability and incapacity-related supports and housing

Share (%) of respondents who agree or strongly agree that they would have access to good quality and affordable public services by area and by gender, OECD RTM average, 2022



Note: "RTM Average" refers to the unweighted average over all RTM countries. Respondents were asked to indicate the degree to which they agree or disagree with the following statement: "I think that my household and I have/would have access to good quality and affordable public services, if needed, in the area of (a) family support (e.g., child care, parenting support services, etc.), (b) education (e.g., schools, universities, professional/vocational training, adult education, etc.), (c) employment (e.g., job search supports, skills training supports, self-employment supports, etc.), (d) housing (e.g., social housing, housing benefit, etc.), (e) health (e.g. public medical care, subsidised health insurance, mental health support, etc.), (f) disability/incapacity-related needs (e.g., disability benefits and services, long-term care services for persons with disability, community living resources, etc.), (g) long-term care for older people (e.g., home, community-based and/or institutional care), (h) public safety (e.g., policing) and (i) public transportation. Response options were "strongly disagree," "disagree," "neither agree nor disagree," "agree," "strongly agree," or "can't choose." Figure presents the aggregation of "agree" and "strongly agree" response choices. RTM data include respondents aged 18–64 years.

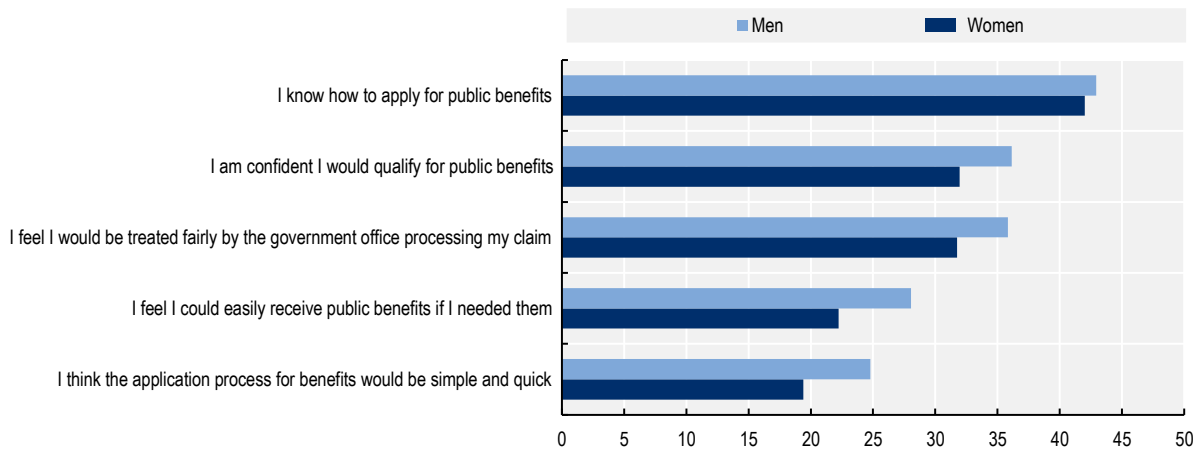
Source: OECD Risks that Matter Survey 2022 (<https://oe.cd/rtm>).

Women are more likely than men to say programme applications and processes are a hassle

Gender gaps in perceptions of the accessibility and adequacy of social programmes likely reflect not only contributory histories and entitlements, but sizeable gender gaps in perceptions of so-called "hassle costs" associated with benefit applications (OECD, 2024^[19]). Respondents were asked about their knowledge of applying for benefits, how simple and quick they perceive social programme applications to be, and how fairly they feel they would be treated by a government office processing their claim. A nearly equal share of men and women report that they know how to apply for benefits (Figure 16). Yet, at the same time, only 19% of women believe the application process for benefits would be simple or quick, compared to 25% of men. Women are also less confident that they would qualify for public benefits, that they would be treated fairly by government offices processing their claims, or that they could easily receive public benefits if they needed them.

Figure 16. Women are more likely to believe that the application process for benefits is long and complicated

Share (%) of respondents that agree or agree strongly with statements about the accessibility, fairness and simplicity of government public benefits, by gender, OECD RTM average, 2022



Note: “RTM Average” refers to the unweighted average over all RTM countries. Respondents were asked to indicate the degree to which they agreed or disagreed with statements regarding public services or benefits, including (a) I feel I could easily receive public benefits if I needed them, (b) I am confident I would qualify for public benefits, (c) I know how to apply for public benefits, (d) I think the application process for benefits would be simple and quick and (e) I feel I would be treated fairly by the government office processing my claim. Response options were “strongly disagree,” “disagree,” “neither agree nor disagree,” “agree,” “strongly agree,” and “can’t choose.” RTM data include respondents aged 18–64 years.

Source: OECD Risks that Matter Survey 2022 (<https://oe.cd/rtm>).

Gender differences in perceptions of the ease and simplicity of application processes for benefits may reflect that women tend to be more “time poor” than men (Giurge, Whillans and West, 2020^[20]). Time poverty affects perceptions and experiences of applications for benefits in many ways, including by making it difficult to find the time necessary to complete complex paperwork, attend multiple appointments, undertake research, prepare supporting documentation, track applications and meet deadlines (Herd and Moynihan, 2019^[21]). Time poverty can also lead to increased levels of stress through decision fatigue and cognitive overload (Jacobs and Gerson, 2005^[22]; Mani et al., 2013^[23]).

These findings suggest that similar administrative burdens will not be perceived similarly by all individuals or groups (Martin, Delaney and Doyle, 2023^[24]). Yet, despite recognition of gender differences in time poverty and real and perceived administrative burdens, as well as the value of reducing administrative burdens for addressing social and gender inequalities, there remains little published work in this area (Herd and Moynihan, 2023^[25]; Martin, Delaney and Doyle, 2023^[24]; Sunstein, 2020^[26]).

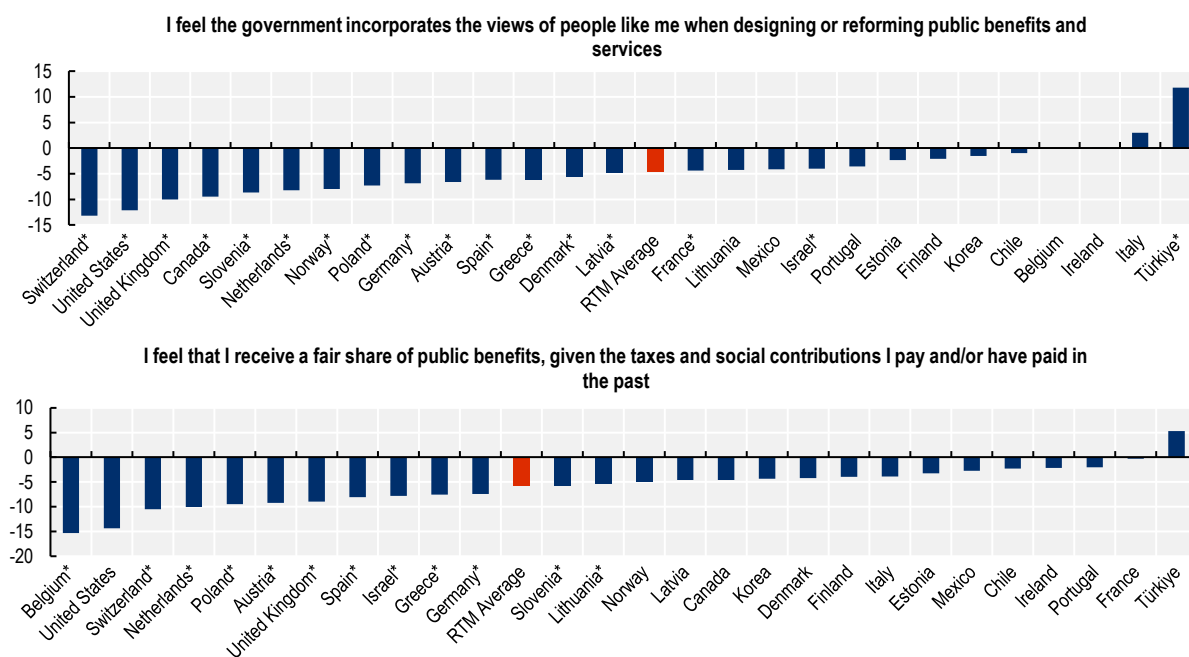
Perceptions of the ease of benefits applications may also be influenced by previous experiences with benefits applications. Households may, for example, allocate administrative tasks by gender (Martin, 2022^[27]), in which case women may have experience with a completely different set of application processes – e.g., childcare applications – than men. If these different benefits applications processes vary in complexity – e.g., require more time, more documentation or more regular reporting – this likely contributes to different perceptions of the ease and simplicity of benefits applications.

Other measures of satisfaction with social protection systems similarly point to important gender gaps. Women are less likely than men to feel they receive their fair share of benefits and services, given the taxes and social contributions they pay or have paid (20% versus 26%, respectively, on average across countries) and are less likely than men to feel that the government incorporates their views in designing

public benefits and services (16% versus 21%, respectively). Importantly, these gender gaps exist in nearly all countries participating in the 2022 RTM (Figure 17).

Figure 17. Women are less likely to feel that the government incorporates their views and that the benefits they receive are fair, given their past contributions

Gender gap (women less men) in the share (%) of respondents who agree or strongly agree with various statements regarding satisfaction with and inclusion in government, 2022



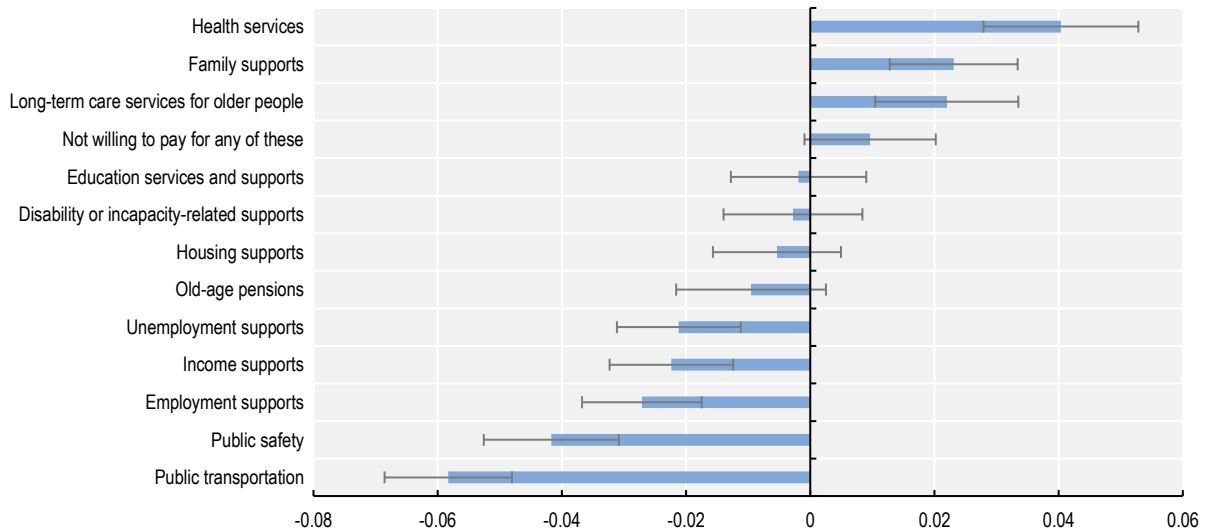
Note: "RTM Average" refers to the unweighted average over all RTM countries. Data represent the difference between the share of women and the share of men expressing that they agree or strongly agree with the listed statements. See Figure 16 for further notes. RTM data include respondents aged 18–64 years. * indicates that the gender gap is statistically significant at the 5% level ($p < 0.05$). Source: OECD Risks that Matter Survey 2022 (<https://oe.cd/rtm>).

Women are keen to see increased investments in health, family supports and long-term care

When asked whether they would be willing to spend an additional 2% of their income on the better provision of, or access to, social policies across various policy areas, women are notably more likely to select family supports, health services and long-term care services for older people. Men, in contrast, are more likely to select employment supports, unemployment supports, income supports, public transportation and public safety. Importantly, these results hold when controlling for other factors, such as income level, marital status, tertiary education, age group, worker status, number of children, age of the youngest child, and urban-rural status. Indeed, marginal effects from a probit regression show that being a woman is associated with a 2.3-percentage-point higher increase in willingness to pay for family supports, a 2.2-percentage-point increase for long-term care services for older people, and a 4.0-percentage-point increase for health services (Figure 18).

Figure 18. Women are more willing to pay more in taxes to benefit from improved public benefits in the areas of health services and family supports

Marginal effects of being a woman on willingness to spend an extra 2% of their income in taxes or social security contributions to benefit from better provision of and access to various social programmes, 2022



Note: This figure presents the results of a probit regression estimating the marginal effects of gender on willingness to spend an additional 2% of income in taxes or social contributions to benefit from better provision of, and access to, the social programmes listed. Covariates include woman, income level, marital status, tertiary education, age group, worker status, number of children, age of youngest child and urban-rural status. Country fixed effects for the 27 countries are included. Regressions include all covariates independently and as part of a two-way interaction with “woman.” Interactions are also included for two- and three-way interactions between woman, couple and number of children. Regressions include 27,393 observations. See Table 1 for notes on variable definitions. Respondents were asked “Would you be willing to pay an additional 2% of your income in taxes/social contributions to benefit from better provision of and access to (a) family supports (e.g. parental leave, childcare benefits and services, child benefits, etc.), (b) education services and supports (e.g., schools, universities, adult education services, etc.), (c) employment supports (e.g., job-search supports, skills training supports, better access to funds to start a business, etc.), (d) unemployment supports (e.g., unemployment benefits, etc.), (e) income support (e.g., minimum-income benefits), (f) housing supports (e.g., social housing services, housing benefits, etc.), (g) health services (e.g., public hospitals, subsidised health insurance, mental health services, etc.), (h) disability/incapacity-related supports (e.g., disability benefits and services, long-term care services for persons with disability, community living resources, etc.), (i) old-age pensions, (j) long-term care services for elderly people (including e.g., home, community-based and/or institutional care), (k) public safety (e.g., policing), (l) public transport, (m) I would not be willing to spend an extra 2% on any of these things and (n) can’t choose or don’t know. Respondents could tick all that apply, but (m) and (n) are exclusive. Each response choice is structured as a binary (yes/no) variable. RTM data include respondents aged 18–64 years. * indicates statistical significance at the 10% level ($p < 0.10$), ** at the 5% level ($p < 0.05$) and *** at the 1% level ($p < 0.01$).

Source: OECD Risks that Matter Survey 2022 (<https://oe.cd/rtm>).

Given that women tend to undertake a larger share of unpaid care and household responsibilities, the results showing that women have a higher willingness to pay for family supports, health services and long-term care services are perhaps unsurprising. In a similar vein, the strong emphasis on employment, unemployment and income supports among men aligns with the traditional male breadwinner model and reflects continued perceptions among many individuals that the most important role for a man is to earn money (European Union, 2017_[28]).

By comparison, results showing that men are more willing to pay for improved public transportation are somewhat unexpected since women tend to be more likely to report using public transport as a main mode of transportation for commuting (Babbar et al., 2022_[29]; Sansonetti and Schonard, 2021_[30]).

On average across countries, gender differences in willingness to pay are not statistically significantly different for old-age pensions, housing supports, disability or incapacity-related supports and education supports and services.

Connecting gender gaps in perceptions with social programme design

Despite OECD countries offering arguably the most comprehensive social protection in the world, the findings in RTM illustrate that current social programmes are perceived as falling short in equally supporting women and men. These perceptions are based in reality: many of the gender gaps seen in social protection access, generosity and responsiveness are related to statutory rules or programme design.

- **Gender gaps in hours and earnings compound across the active working life and can drive down women’s pension payouts** (OECD, 2023^[17]). Examples of policy responses to these gender gaps in old age include recognizing time spent in family leave within pension benefit schemes; shorter minimum vesting periods for pensions, which enable both women and men with shorter contribution histories to access some amount of pension; and implementing policies that support the within-household redistribution of pension contributions, such as pension splitting. As all OECD countries today provide old-age instruments directly targeted at poverty alleviation, and there is no clear reason why widowed persons should be granted higher old-age benefits than others in a similarly poor income situation, the main objective of survivor pensions for widowed persons in old age – often women – should be consumption smoothing (OECD, 2018^[31]). Survivor pensions can help insure against the decrease in disposable income relative to the situation prevailing before the death of the partner, and they effectively lower gender gaps in pensions in most countries.
- **Employment supports and active labour market policies that accompany the green transition and digital transformations may be inadvertently contributing to gender gaps** by focusing re-training and re-skilling programmes on traditionally men-dominated occupations and industries. Initiatives in some OECD countries, for example, support adults displaced from “brown jobs” in re-training or re-skilling for in-demand green sectors (OECD, 2024^[32]), but women tend to be underrepresented in both brown jobs and the green economy (André et al., 2023^[33]), meaning that women may not be benefitting equally from these programs when they are displaced or out of work. Governments may, therefore, want to ensure that re-training and re-skilling programs also support unemployed women or women who have been out of the labour market in benefitting from jobs linked to the green transition, especially in men-dominated industries and occupations. Re-training and re-skilling options must also be made compatible with unpaid work responsibilities. In this manner, women as well as men should be able to fully benefit, given that women are much more likely than men to perceive family and care responsibilities as a barrier to adult learning (Stoilova, Boeren and Ilieva-Trichkova, 2023^[34]).
- Some social services, such as access to affordable high-quality childcare for low-income families, may have **eligibility criteria pertaining to employment or earnings that are exclusionary, limiting access for women** who are vulnerable or who are seeking employment (Centre for Law and Social Policy, 2019^[35]; Child Poverty Action Group, 2024^[36]). In some states in the United States and in the United Kingdom, for example, eligibility for some publicly-subsidized childcare requires a minimum number of weekly hours worked or a minimum level of earnings, which may prove difficult for low-income parents with variable work schedules or parents in education or training programmes. More broadly, the supply of childcare services is insufficient to meet demand across OECD countries, which limits parents’ (and particularly mothers’ and grandmothers’) ability to engage in paid work (Chapter 1 of OECD (2024^[19])).

- Conditional cash transfers (CCTs), which are found in some middle- and upper-middle-income OECD countries, can help to empower women in the household by providing them with direct cash. Yet many **CCT programmes have been criticized for entrenching gender norms and women’s economic precarity** by requiring burdensome unpaid care obligations that impede women’s participation in the labour market (OECD, 2017^[37]; UN Women, 2019^[38]).
- Cash benefits are often tied to workers’ contributions, which reflect employment histories (hours and/or earnings). Since women are more likely than men to take career breaks for caregiving or work part-time or part-year for reasons related to caregiving, **women may have greater difficulty than men in meeting eligibility criteria** or may not have made enough contributions to receive adequate cash benefits like unemployment (ILO, 2022^[39]; UN ESCAP, 2021^[40]).
- Women tend to be overrepresented among recipients of **minimum income benefits**, which means that when such schemes are not indexed to inflation or when inflation faced by low-income households notably outpaces general inflation, there can be negative impacts on gender equality (Eurofound, 2024^[41]).

Better mainstreaming gender in the design and reform of social protection

To tackle the gender gaps embedded in social protection programmes and systems, which reinforce and can widen gender inequalities more broadly, this paper concludes by suggesting ways by which governments can better mainstream gender when considering the accessibility, adequacy and agility of social programmes.

Better gender mainstreaming in social protection appears to be much needed. A 2024 stocktaking of national gender equality strategies in OECD and European Union (EU) countries revealed that fewer than five countries explicitly include social protection systems in their national gender equality strategy (out of 32 countries responding among 43 OECD and EU countries). In contrast, at least thirty countries explicitly include paid work/employment in their national gender equality strategy (OECD, 2024^[42]).

In the medium term, the overall goal of gender mainstreaming in the case of social protection systems should be to move from a system that inadvertently causes indirect or direct discrimination or inequality and towards a gender-sensitive system. This can be done in many ways, but a key step towards gender transformative systems is the use of gender impact assessments (GIAs). GIAs are critical tools for examining evidence of hidden discrimination, identifying barriers to access or inequalities, and making subsequent system changes based on the findings (OECD, 2016^[43]).

When mandated, GIAs ask policy makers to consider a) whether some people benefit more from a policy or service because they have greater access and/or because of a gendered social norm; b) whether the policy, programme or service is doing everything it can to make sure resources are distributed and used equally; c) whether the policy, programme or service potentially has negative unintended consequences for certain groups of people; and d) if negative unintended consequences *do* exist, how these can be redressed. GIAs then ask policy makers to develop a range of policy options and identify a preferred approach. This may (and often should) involve external consultation. Policy makers can then change policy settings or introduce mitigation strategies in the form of complementary policies to ensure continued progress toward transforming gender norms in a positive way (OECD, 2023^[44]).

In the long term, the overall objective should be the development of gender-transformative systems that “tackle and ultimately change social relations and economic and political structures and systems (e.g., social norms, patterns of care and productive economies, and legal and regulatory frameworks) that produce and sustain gendered inequalities in the first place” (Cookson et al., 2023^[45]). Building such transformative social protection systems involves complex, multi-scale efforts across diverse policy areas and actors. The practical challenges to operationalizing such systems include addressing social norms,

overcoming short-term funding cycles, and building political will. Indeed, defining gender-transformative social protection systems is a deeply political issue that varies by context, power dynamics, and other factors such as class, race/ethnicity and geography (Cookson et al., 2023^[45]).

The work of building gender-sensitive and gender-transformative social protection systems in both the medium term and the long term can and should be made easier by drawing on the growing body of good practices and lessons learned in the realm of gender mainstreaming in social programme design and the social protection system (OECD, 2023^[44]):

- Governments should start with an audit of whether they have appropriate and sufficient gender and intersectional data from a variety of administrative and survey data sources to shape policy. This should focus on estimates of social programme needs and the experiences of actual social programme participants and recipients, but also consider data on related issues from other ministries or data sources (see Chapter 3 of OECD (2024^[19])). These might include data on emergency savings, housing tenure, health care coverage, and so on. A recent OECD questionnaire on data gathering around homelessness, for example, found that more than half of OECD countries do not include women in shelters for victims/survivors of domestic violence in their national homelessness statistics – yet this is a critical group for housing interventions (OECD, 2024^[46]). Good-quality, linked administrative data can be used for preventative purposes (e.g. to identify groups or areas at risk) and to enroll beneficiaries automatically in key social programmes. This is the case for child benefits in Estonia, Norway and the Slovak Republic (2024^[19]). Data gaps may also be filled qualitatively, obtained for example through focus groups. No matter its provenance, planning for gender and intersectional data collection in programme and policy development should be a priority to support evaluation and future system design.
- Governments should undertake GIAs of the overall social protection system as well as individual programmes to assist with establishing gendered need, accessibility and impact. In the case of the overall social protection system, GIAs should determine whether there are major gaps in the statutory rules and/or de facto take-up of programmes that leave certain groups of women or men without support. In the case of specific individual programmes, GIAs should focus on identifying gender gaps in awareness, eligibility, entitlements, coverage, access and take-up. These gender gaps may be explicitly defined in legislation or regulations, or they may be implicitly the result of gender differences in employment patterns and time use, as well as gender norms and stereotypes governing men's and women's behaviours and actions. For example, in the case of unemployment benefits, a GIA might ask: Are women receiving fewer or lower benefits than men? What factors explain relative differences: application rates, acceptance rates, contribution history, or other factors? Why and how are those factors playing a role? Are there gendered social norms that may explain differences? What sorts of policies might mitigate gender differences in these areas, ideally without perpetuating other gender inequalities?
- GIAs should be integrated into legislative and regulatory design and across the budget development process, and governments should consider publishing budgets with distributional assessments of tax and social programmes by gender. In Canada, for example, the Canadian Gender Budgeting Act 2018 commits the Government of Canada to ensure gender and diversity are considered in budgeting decisions. Under the Act, the Minister of Finance and the President of the Treasury Board must publicly report on the outcomes of gender impact assessments of all budget measures, tax exemptions and expenditure programmes to enhance transparency and accountability (OECD, 2023^[47]).
- Improving gender equity in social programme access and outcomes should be embedded as an objective in national gender equality strategies, with accountability mechanisms (Cookson et al., 2023^[48]). Japan and Mexico offer examples of this:

- Japan’s Fifth Basic Plan for Gender Equality includes a key policy area relating to the “Consolidation of social systems,” which recognises that “it is necessary to constantly review overall social systems, including tax and social security systems, based on social and economic situations.” As part of this policy area, the government aims to (a) review deductions to realise a tax system that is neutral toward individual choices and further expand the scope of people covered by employee insurance, (b) proceed with the discussion on specific systems concerning the surname of married couples, with a close eye on the opinions of citizens and discussion in the National Diet, and based on the judicial ruling, (c) further enhance childcare support in accordance with local needs by creating more childcare facilities and by increasing the number of children accepted by after-school children’s clubs, and (d) promote the establishment of childcare facilities and facilities for older people and persons with disabilities in housing complexes (Government of Japan, 2021^[49]). Some of these policy areas are accompanied by numerical targets, which are reported on annually (Government of Japan (2024^[50])).
- Mexico’s National Programme for Equality between Women and Men 2020-2024 has six priority objectives, each with several corresponding strategic priorities, including one that encourages programmes and services that improve working conditions and expand the security and social protection of working women. From an accountability perspective, each strategic priority has listed entities for implementing the specific action, as well as co-ordinating units in charge of monitoring (Government of Mexico, 2020^[51]).
- GIAs should not only be carried out *ex ante* (before the proposed law or policy has been approved or gone into effect), but also *ex post* (following implementation and as part of impact evaluations) to assess whether the intended outcomes were achieved and address any inadvertent inequities or unfair outcomes that may have emerged as part of implementation.
- GIAs need to be integrated into a “systems thinking” approach, such that gender considerations are embedded into all programmes, not just those few programmes targeted at women and girls, and into every aspect of a social protection system, including administration, coordination, monitoring, evaluation, financing, and the full range of benefits from birth to old age (Cookson et al., 2023^[45]). Indeed, most existing research focuses on individual programmes and policies, as opposed to the system as a whole, but achieving gender equality goals will only be possible with transformative change. This requires that governments embed a gender perspective into *all* social protection tools and their corresponding administrative mechanisms (OECD, 2023^[44]).

As this paper illustrates, gender gaps exist in perceptions of social protection systems, and these perceptions are driven by more than gender gaps in contribution history; indeed, in many cases, they likely connect to gender gaps in programme design and social protection outcomes. The potential of gender mainstreaming in improving social protection systems – especially when combined with an intersectional perspective – should not be underestimated. By applying the lessons of gender mainstreaming to public benefits and services, governments can improve the fairness of social protection systems, work toward addressing the root causes of inequalities, realise a more efficient allocation of resources and improve the overall impact of social protection systems. Gender mainstreaming also helps to build resilient social protection systems that are responsive to changes in circumstances at both the individual level – including as people transition through the various stages of the life cycle – and at the societal level – including in times of crises, such as economic downturns or pandemics, and throughout major demographic and labour market changes.

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¹ See the OECD Dashboard on Gender Gaps: <https://www.oecd.org/en/data/dashboards/gender-dashboard.html>.

² To note, in many areas of life women tend to have higher risk aversion than men, a gender gap that appears to emerge in adolescence (Andreoni et al., 2020_[53])² To note, in many areas of life women tend to have higher risk aversion than men, a gender gap that appears to emerge in adolescence for different reasons (Andreoni et al., 2020_[53]). (Andreoni et al., 2020_[53]). Women also tend to experience higher rates of anxiety than men. In the European Union, for example, anxiety prevalence is 1.7 to 2 times higher in

women, with particular increases seen in adolescent girls and young women compared to their male peers (EIGE, 2021^[52]). Researchers attribute this gap to a combination of biological, social and psychological factors, including heightened sensitivity to stress and traumatic experiences as well as social stressors and gendered expectations (Yang et al., 2021^[54]). (Yang et al., 2021^[54]). Nevertheless, the gender gaps in risk perceptions in this paper appear closely linked to lived social and economic realities, including in interactions with social protection systems.