**Online Appendix**

**Figure A1. Decomposition of gender pension gaps at different centiles, whole retired population**



Source: EIR 2012, Retirees with own pensions, as of 31 December 2012

Note: these graphs only represent the effects of the main factors. However, the estimations take all the factors into account. The vertical scales may differ from one graph to another.

Note : This figure represents the gender pension gap, computed as women’s pension minus mens’ pension at different centiles. The more negative the gap, the higher the pension of men compared to women

**Table A1. Decomposition of the average gender pension gap (Women – Men pension in log points) for the whole population of retirees and by sector, with and without minimum pensions**

|  |  |  |
| --- | --- | --- |
|   | Without control for minimum pensions | With control for minimum pensions |
|  | Private& Public | Privateonly | Publiconly | Private& Public | Privateonly | Publiconly |
| **Women** | 6.646 | 6.463 | 7.383 | 6.646 | 6.463 | 7.383 |
| **Men** | 7.188 | 7.111 | 7.638 | 7.188 | 7.111 | 7.638 |
| **Total gap (W-M)** | -0.542 | -0.648 | -0.255 | -0.542 | -0.648 | -0.255 |
| **Explained gap** | -0.484 | -0.552 | -0.217 | -0.483 | -0.557 | -0.219 |
| *contribution period* | -0.228 | -0.279 | -0.093 | -0.216 | -0.263 | -0.092 |
| *Wage* | -0.315 | -0.354 | -0.115 | -0.369 | -0.417 | -0.121 |
| *Retirement age* | 0.023 | 0.033 | 0.002 | 0.017 | 0.026 | 0.002 |
| *Children* | -0.000 | -0.000 | -0.003 | -0.000 | -0.000 | -0.003 |
| *Disability* | 0.011 | 0.017 | 0.001 | 0.009 | 0.014 | 0.001 |
| *Origin* | 0.024 | 0.026 | -0.000 | 0.021 | 0.024 | -0.000 |
| *Cohort* | 0.003 | 0.005 | -0.009 | 0.003 | 0.005 | -0.008 |
| *Minimum pension* |  |  |  | 0.053 | 0.055 | 0.002 |
| ***Explained share*** | 89.3% | 85.2% | 84.8% | 89.2% | 86.0% | 85.8% |
| **Unexplained part** | -0.058 | -0.096 | -0.039 | -0.059 | -0.091 | -0.036 |
| ***Unexplained share*** | 10.7% | 14.8% | 15.2% | 10.8% | 14.0% | 14.2% |

Source: EIR 2012, Retirees with own pensions, as of 31 December 2012