

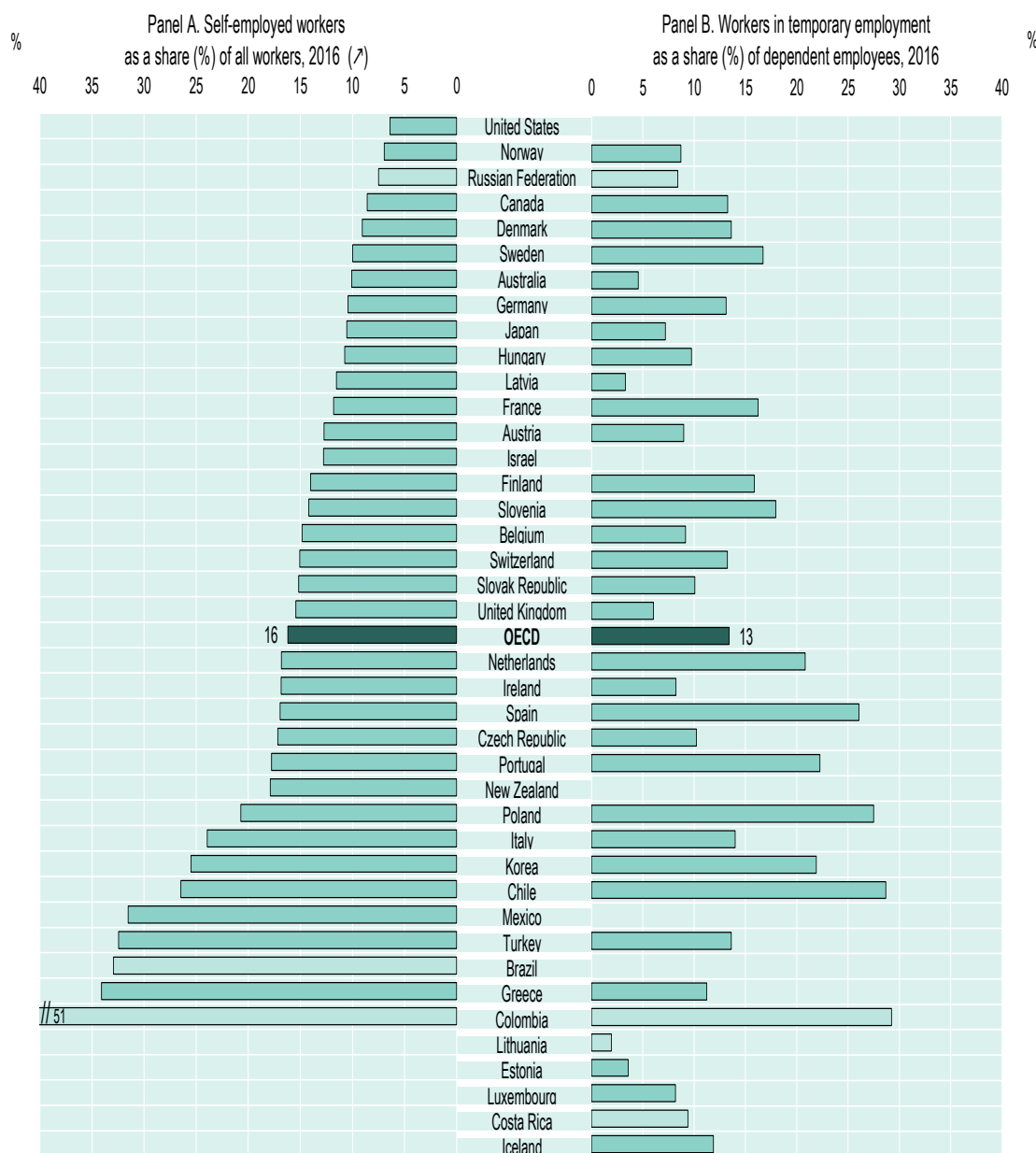
# Issue Brief 1. Adapting Social Protection to a Changing World of Work

## Workers in non-standard employment have limited social protection

Social protection systems are often still designed with the archetype of full-time, permanent work for a single employer in mind. Workers who do not conform to this pattern – because they combine incomes from different sources or work in temporary or independent forms of employment – often lack coverage or lose accumulated benefit entitlements. Across the OECD, 16% of all workers are self-employed,

and a further 13% are on temporary employment contracts (Figure 1). The self-employed are often only covered by the most basic of benefits: in a study of 35 European countries, only 6 insure the self-employed in the same way as standard employees (Spasova et al., 2017). Those on temporary contracts may not be covered by unemployment protection and other benefits because of insufficient contributions. Women are at higher risk than men, as women's careers are more likely to include part-time work and temporary contracts – both of which can limit benefit eligibility.

**Figure 1. The share of non-standard workers is high in some countries**



Note: Data on self-employment refers to 2014 in Latvia, 2015 in Slovak Republic and Brazil, and is not available in Estonia, Iceland, Luxembourg, Costa Rica and Lithuania; data on temporary employment refers to 2015 in Australia is not available in Israel, Mexico, New Zealand, United States and Brazil.  
Source: OECD Employment and Labour Market Statistics Database and OECD (2017a).

Global trends such as globalisation and digitalisation are likely to increase the number of workers in non-standard forms of employment. New forms of employment emerge as workers carry out individual tasks required by consumers over online platforms, often as independent contractors. These new forms of employment can offer much flexibility – both regarding where and when the work is carried out – and therefore provide opportunities for people who have been excluded from the labour market, for example due to caregiving responsibilities or because they live in remote areas. Yet they also raise concerns about job quality. For workers to benefit, work arrangements should be voluntary, workers should have access to social protection programmes, and workers should be compensated for lower job and earnings stability.

Providing social protection coverage to these new forms of employment is key not only for equity reasons, but also to provide the right incentives to ensure the contribution base of social protection systems. Firms may shift their labour demand to forms of employment that are not subject to social security contributions; this risk increases as modern technologies lower transaction costs (OECD, 2016). Additionally, workers who are less likely to have to rely on social protection programmes – such as the young, the well-educated and the healthy – may self-select into non-typical employment forms, jeopardising risk pooling in the social protection system.

### Three avenues to reform social protection for the new world

Social protection systems can adapt to these challenges through three broad strategies that can be implemented simultaneously:

**Incorporate non-standard workers into existing social protection systems and better tailor the schemes to meet workers' needs.** Several OECD countries include people in non-standard work in their publicly managed social protection system. While this is a straightforward solution, it has drawbacks. Traditionally, both the employer and the employee pay contributions, but it is unclear who should pay the employer contribution if the workers cannot afford to pay, if there is no employer, or if the responsible employer is not easily identified. Self-employed workers' earnings often fluctuate and social contributions assessed on the basis of previous income may exceed their current earnings capacity. Finally, moral hazard is an issue, especially for unemployment insurance: voluntary quits are difficult to distinguish from the loss of business, and monitoring whether job search conditions for benefit receipt are met is more challenging than for employees.

**Individualise social protection.** Tying social protection benefits to an individual, instead of a job, would make social protection provisions more portable and facilitate transitions between jobs and

sectors. Several OECD countries intend to introduce “individual activity accounts”. Individuals make contributions to such accounts, which are not only portable but can be used flexibly according to needs. This raises some challenges. A first question relates to how much redistribution such models should incorporate to ensure that all workers can benefit. A second question relates to funding and the respective roles of employers and the state. A third challenge is to decide how much of the benefits should be reserved for future retirement benefits versus using the funds to invest in training (e.g. to reskill transitioning workers), start a company, or other assets.

**Make social protection more universal.** Separating social protection from the employment relationship would remove coverage gaps and reduce the need to track social protection coverage across jobs, though it can be more costly to universalise benefits and innovative financing models might need to be considered. Some benefits – such as health insurance and parental leave – are already universal in many OECD countries. Targeting income replacement payments to low-income households through means testing, such as in Australia and New Zealand, can also close coverage gaps, but tracking self-employment income and dealing with highly fluctuating earnings remains a challenge. Moving towards a universal basic income (UBI) would remove compliance problems and easily incorporate non-standard workers, but introducing UBI would represent a significant departure from existing policy strategies and would present a major budgetary challenge unless other cash benefits are withdrawn (OECD, 2017b).

#### Discussion Questions:

1. How does your country's social protection system incorporate the self-employed and non-standard workers? Are there any plans for reform? What sectors, occupations, or parts of the population are being most significantly affected by non-standard work arrangements?
2. Are increasing numbers of workers in non-standard jobs a threat to the financing of the social protection system in your country? Is your country considering changes in the way social protection is financed?
3. What steps is your national or sub-national government taking to regulate platform work (the so-called gig-economy) in terms of minimum wages, working time, employment protection, collective bargaining and social protection?

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## Issue Brief 2. Stronger Together: Policies to Promote Diversity and Social Inclusion

### Faces of Diversity

The full economic and social inclusion of disadvantaged minority groups remains an elusive goal. Embracing diversity and enabling the participation of all groups is a key prerequisite for inclusive growth. But several minority and vulnerable groups – such as people with disabilities, ethnic minorities (migrant and native-born), and lesbian, gay, bisexual, transgender, and intersex (LGBTI) people – continue to face widespread discrimination, preventing them from participating fully in society and the economy.

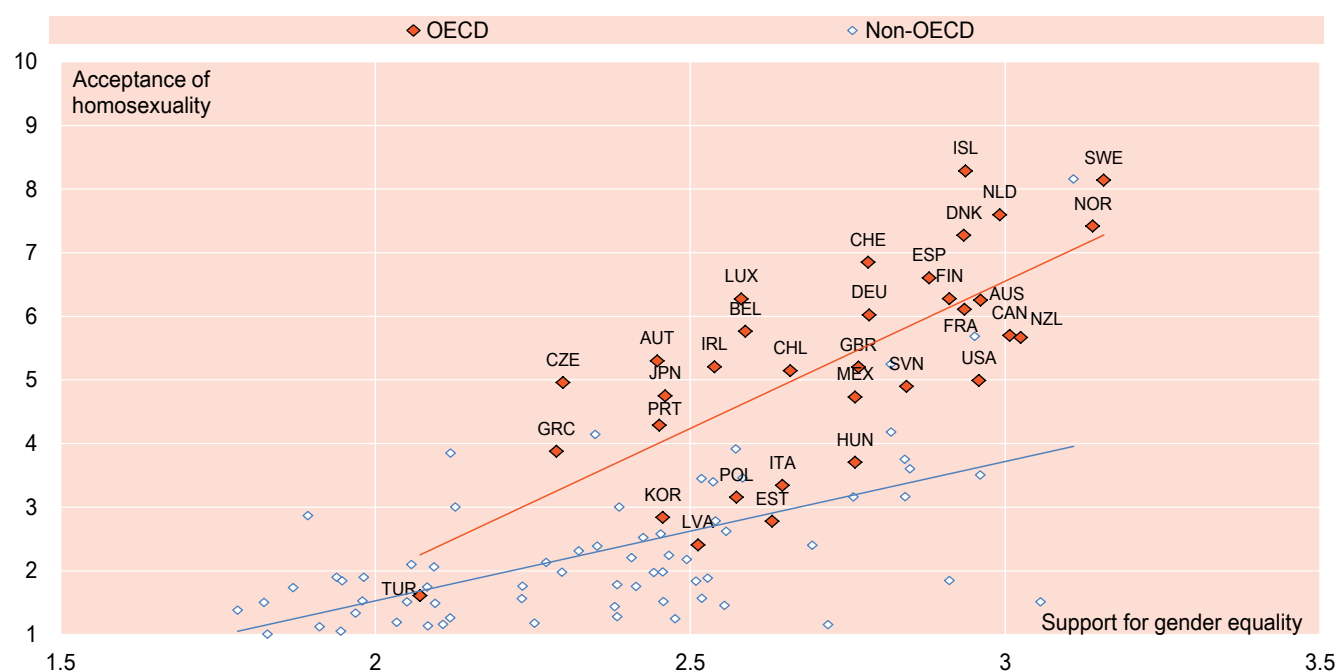
Social exclusion affects a substantial share of the population worldwide. Across the OECD, nearly 15% of the working-age population report having a disability or long-lasting health problem that limits their activities in daily life. This share rises with age, with rates twice as high among those aged 50 to 64 (OECD, 2010). People with disabilities find it hard to participate in the labour market, even though many can and wish to work. In a study of 16 OECD countries, the gap in the unemployment rate between non-disabled and people with disability is 27 percentage points (OECD estimates, 2017). People with disabilities who do participate in the labour market are often restricted in the choice of job.

Immigrants are also at risk of social exclusion. Almost one in ten people living in the OECD are foreign-born,

and foreign heritage is common in younger cohorts: slightly over a quarter of 15- to 34-year-olds are foreign-born or native-born offspring of immigrant parents (in countries with available data, OECD, 2017a). In most OECD countries, immigrants have lower employment rates than the native-born population. This is true even for highly-skilled immigrants, as foreign credentials often do not translate well to host countries. Migrant women are particularly disadvantaged in the labour market, with employment rates well below foreign-born men and native-born women and men in most countries (OECD, 2017b).

Apart from North American and Anglophone OECD countries, most OECD countries do not collect survey data on the size of native-born ethnic minority populations (e.g. indigenous peoples or ethnic minorities whose ancestors migrated generations earlier). Yet these are sizable groups. According to Census data in the United States, where respondents self-identify their own ethnicity, about 13% of the population was African-American in 2016. The United Kingdom's Office for National Statistics reports that nearly 13% of the population was black or ethnic minority in 2011. Ethnic minorities tend to participate only slightly less in the labour force than ethnic majority people in OECD countries, but sizeable inequalities are found in levels of education, sector of activity, pay and the quality of jobs – an unfortunate legacy of historic disadvantage, segregation, and discrimi-

Figure 2. Countries with higher levels of acceptance of homosexuality are also more supportive of gender equality





nation. Self-identified indigenous people range from around 15% of the total population in New Zealand and Mexico, slightly less in Chile, and about 2-4% of the population in Australia, Canada and the United States, but estimates vary based on the definition of indigenous status used (Degler and Liebig, 2017). Across countries, indigenous groups tend to have lower levels of education, are less likely to be employed, and are overrepresented in low-wage jobs.

It is difficult to estimate the size of lesbian, gay, bisexual, transgender, and intersex (LGBTI) populations, as relatively few OECD countries ask direct questions on sexual orientation and underreporting is common. Among countries collecting such data, self-identification as LGB status ranges from 1.2% in Norway to 5.5% in the United States, with higher shares reporting same-sex sexual behaviour or attraction. It is difficult to estimate, at the population level, whether LGBTI people fare above or below average in labour market outcomes due to data limitations in surveys. Field experiments, however, show that homosexual applicants are only half as likely to be invited to a job interview as their heterosexual counterparts. LGBTI people also fare poorly in many other measures of well-being: while homosexuality has become more widely accepted over time in most OECD countries, homophobia remains widespread and a large majority of LGBTI people report experiencing discrimination. The pervasive stigmatisation of sexual and gender minorities affects their educational attainment and mental health, and institutional barriers to the legal recognition of same-sex couples have negative effects on relationship stability and their children's well-being (Valfort, 2017).

Women also face discrimination worldwide and face challenges participating fully in society and the economy (OECD, 2017b). Individuals with multiple disadvantaged social identities can face compounding disadvantage and discrimination in combined forms of racism, sexism, classism, homophobia, or xenophobia – a phenomenon known as intersectionality. At the national level, societies that show more support for gender equality tend to have a higher acceptance of homosexuality (Figure 2), as do societies with positive views towards migrants (Valfort, 2017).

### **Making diverse societies more inclusive and productive**

A multifaceted, whole-of-government approach is needed to ensure that disadvantaged groups have full access to social and economic prosperity. This includes, but is not limited to:

Ensuring equality of opportunity through good-quality early childhood and educational opportunities (see Issue Brief 3.2). Gathering good data on the size of minority populations and how they are faring in social, educational, and economic indicators.

Ensuring adequate support throughout the life cycle to promote all people's integration into labour markets and social protection systems.

Enacting and enforcing anti-discrimination legislation; tackling bias in schools and during workplace recruitment and promotion processes; and combatting stereotyping at home, at work, and in society at large in order to ensure that all individuals can succeed regardless of their background.

#### **Discussion Questions:**

1. What are the most pressing employment and social challenges facing racial and ethnic minorities; indigenous communities; migrants, refugees, and other displaced persons; lesbian, gay, bisexual, transgender, and intersex (LGBTI) people; older persons; and people with disabilities in your country?
2. What policies has your government implemented to ensure that people in these groups have equal opportunities to succeed in schools, labour markets, and society at large, and what have been the outcomes of these policies? What is the relative importance of targeted social policies versus anti-discrimination policies?
3. How have the perspectives and opinions of people in these disadvantaged groups been incorporated in your Ministry's policymaking processes, and to what end?

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### Issue Brief 3.1. Getting Older and Wiser: Addressing the Challenges of Population Ageing

Policy makers around the world are faced with two mega-trends: population ageing and rising inequality. In 1980, there were only 20 people aged 65 and over for every 100 people of working age, on average across the OECD; by 2050 this number is projected to almost double, and many emerging economies are ageing much faster. At the same time, inequality has been increasing from one generation to the next. Among people starting their working lives, inequality is now already much higher than among today's older workers.

#### How will older people fare in the future?

The future older population will be more diverse. People will live longer, but more will have experienced some period of unemployment during their working lives, may have had inconsistent social security contributions, and more will have earned low wages, while others will have enjoyed higher, stable earning paths. Inequalities in education, health, employment and income start building up from early ages. A 25-year-old university-educated man can expect to live almost eight years longer than his low-educated peer, on average across countries; for women the difference is 4.6 years (Figure 3.1). At all ages, people in poor health work less and earn less. Over the whole career, poor health reduces lifetime earnings of lower-educated men by one-third where-

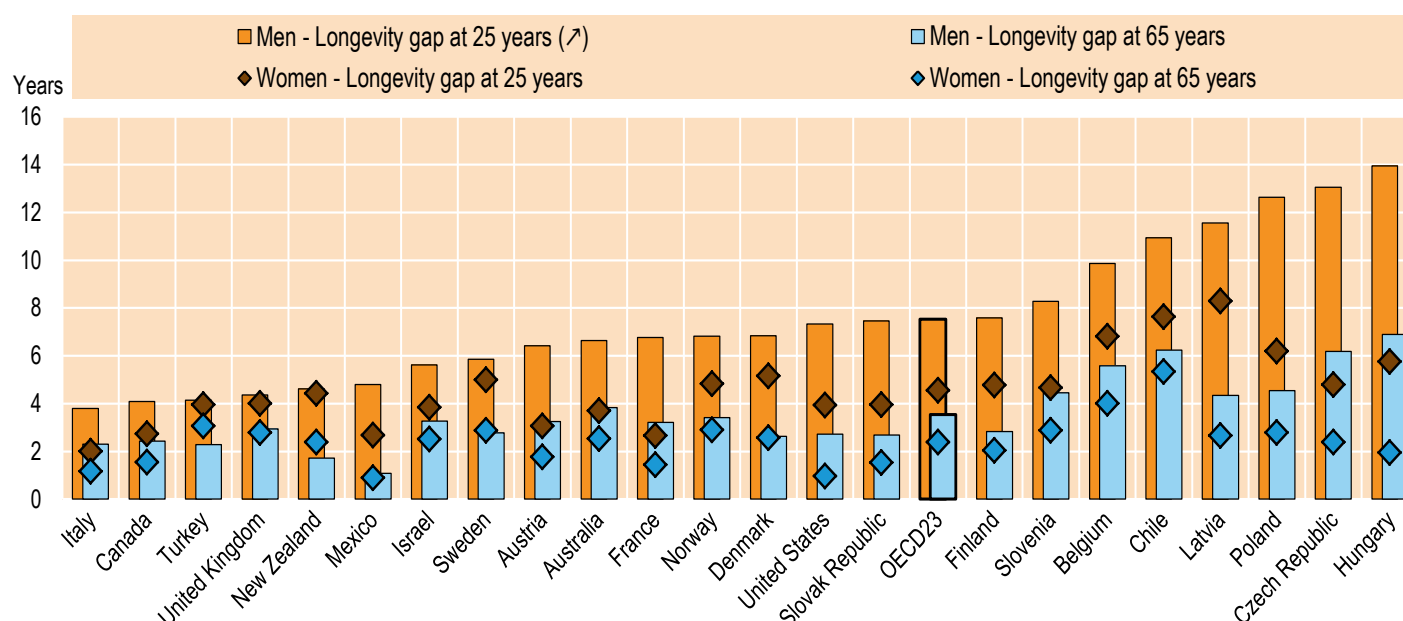
as the loss is only 17% for highly-educated men. Low-educated people are more likely to retire when they reach the retirement age in many countries, whereas individuals with higher education tend to work longer. Poor health is an important factor pushing older workers into early retirement. However, health only explains part of the drop in employment from age 55; other factors are also important, such as the way professional training operates, the functioning of labour markets, caregiving responsibilities, and the design of pension systems.

Low earners tend to have a lower life expectancy than high earners and this reduces further their total pensions by about 13% (OECD, 2017). Raising the retirement age tends to widen inequality in total pensions between low and high earners, but the impact is small (*ibid.*). Gender inequality in old age is likely to remain substantial, given the still large gender gaps in labour markets and earnings. Today, annual pension payments to people over 65 years old are about 27% lower for women on average, and old-age poverty is much higher among women than men, especially for women above 75.

The use of public services varies significantly by socioeconomic status, and dependency in old age is more prevalent among low socio-economic groups. Formal home care services – even for

**Figure 3.1. Life expectancy gaps between high and low-educated groups at ages 25 and 65 are large**

By gender, around 2011, in years



Source: Preventing Ageing Unequally (OECD, 2017), <http://dx.doi.org/10.1787/9789264279087-en>

moderate needs – remain unaffordable for poorer elderly people in some countries, thereby driving many to go into institutional care. In countries with higher levels of social protection for long-term care services, rates of informal care are lower, and gender inequality in caring is smaller.

### **A comprehensive policy approach to prevent ageing unequally**

Policies to prevent inequalities from rising over the life-cycle will need to take account of the new realities people are facing today in their families, workplaces, careers and in their health and disability risks. While many countries need to improve long-term care supports and continue pension reforms to make retirement income systems financially and socially sustainable, policy efforts to limit old-age inequalities cannot rely only on measures targeted to older people. It is more efficient to address socioeconomic inequalities when they arise rather than try to remedy their consequences, including gender inequalities, which tend to widen in old age.

Policy makers need to intervene in crucial periods in people's lives when risks of lasting disadvantage occur, starting at a very early age (see Issue Brief 3.2), and take measures to prevent, mitigate and cope with inequalities over the life course. Inequality-reducing policies in one area will spill-over into other areas and thus generate greater total returns in terms of welfare than when the impacts are only considered in the area of the policy intervention.

- The first set of policy measures should aim to prevent inequality before it accumulates over time. Early-life interventions should be placed at the top of the policy agenda, followed up by policies to ensure a good start in working life and a strategy to break the links between socio-economic disadvantage and health status.
- The second set of measures should mitigate entrenched inequalities. The range of policies to meet this objective include the promotion of healthy ageing, employment, activation and training to support older workers, improvement of job quality for older workers through work and safety regulations as well as labour inspection, but also well-designed sickness schemes and health care services. In addition, any barriers to retain and hire older workers should be removed. Retaining older workers in the workforce is not to the detriment of younger workers; inequalities between generations need to be addressed primarily by early investment in the young.

- The third policy package needs to be designed to cope with inequality at older ages. Retirement income system reforms cannot remove inequality among older people, but they can help reduce it. First-tier pensions and other redistributive components of pension systems can limit the impact on pension benefits of socio-economic differences in life expectancy. Some countries have retirement income adequacy risks, especially for women. Old-age safety nets and benefits for survivors need to be examined to ensure protection while limiting inefficiencies and work disincentives. Retirement income is a challenge for social protection in the new world of work, especially for the self-employed and those with non-standard jobs, and more generally in emerging economies. Finally, inequalities in long-term care can be tackled by making home care affordable for all and providing better support to informal carers.

Designing and implementing these policy packages requires rethinking the way policy is made, moving out of policy silos, and taking joint action across family, education, employment, and social ministries and agencies. Better information and knowledge sharing between administrations can also reduce the cost of delivering support, both in the short term and longer term by preventing inequalities from widening. Countries will differ in the way such knowledge sharing and joint policy action is best set up, but all will need strong leadership in identifying needs, acting upon them and coordinating policy responses between the different actors.

#### **Discussion Questions:**

1. What are your country's policy priorities in addressing the ageing challenge?
2. What policy frameworks and mechanisms is your country using, throughout the life course and including pensions, to prevent ageing unequally? What types of strategies is your government using to support their citizens in improving their attachment to the workforce at various junctures of their lives?
3. How are your pension policies and retirement income systems addressing the twin goals of financial and social sustainability?

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### Issue Brief 3.2. Breaking the Cycle: Childhood, Youth, and Intergenerational Disadvantage

#### Poor children face compounding disadvantage

Many children in OECD countries do not get a good start in life, which can have long-term negative consequences. Differences in family environments, unequal access to early childhood education and care (ECEC) and good-quality education, differences in early school leaving, and gaps in spending on children across socioeconomic groups hinder equality of opportunity for children with severe implications for inclusive growth.

Across the OECD, one child in seven lives in relative income poverty – this ratio goes to one in three for children from migrant families – and in most countries children are more likely than the rest of the population to experience poverty (Figure 3.2). Poor children fare worse, on average, in a range of well-being dimensions. For example, they are more likely to be in poor health than other children, they are less likely to do well at school, and they are more likely to experience bullying or have difficulty talking to their parents (OECD, 2016a). Poor health and poor school performance have strong bearings on the risk of joblessness in young adulthood: 15-29 year-olds suffering from poor health are four times more likely than their peers to be not in employment, education or training (NEET), while not having completed upper secondary education more than doubles the risk of becoming NEET later (OECD, 2016b). Children are often at a higher risk of poverty than the rest of the population (Figure 3.2).

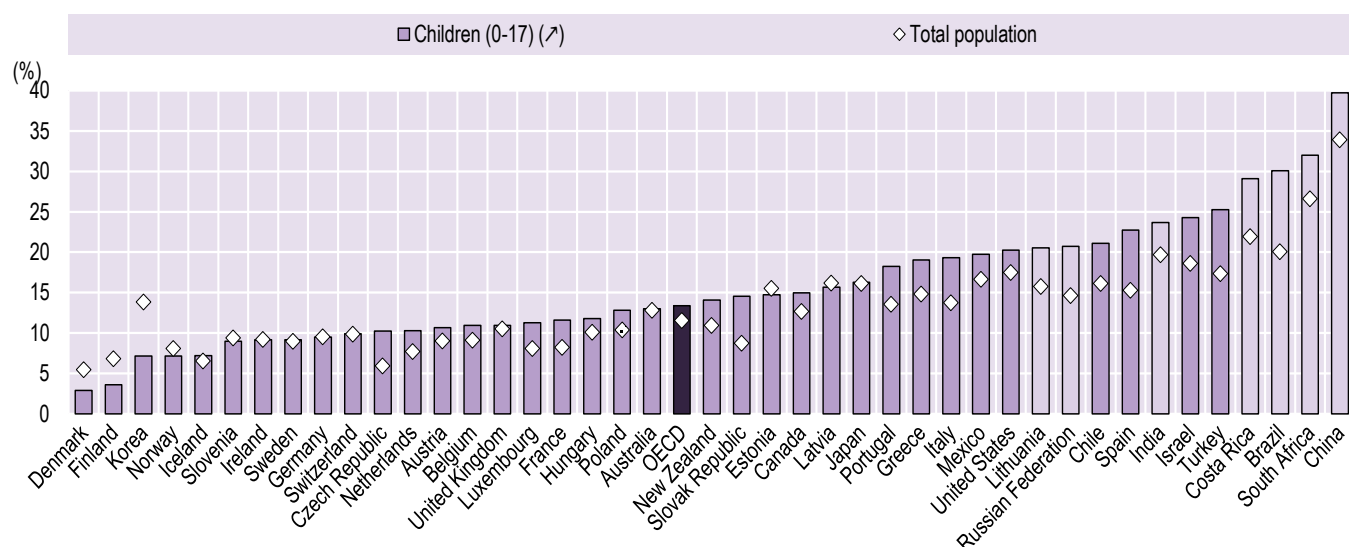
To promote strong and sustainable inclusive growth, policy should pay particular attention to disadvantaged children and young people, and respond to the needs of their families in order to enhance overall child well-being and the opportunities of young people across all dimensions.

#### Promoting equal opportunity

Social policies can help foster equal opportunities for children and youth through several broad strategies:

- Combat family poverty and its effects on child material deprivation and family climate. Poverty can affect child outcomes through different channels. Inadequate economic resources first reduce households' ability to purchase or produce important "inputs" for child development, such as nutritious meals, educational resources, leisure activities, or high-quality formal child-care. Low-income families also often live in neighbourhoods with a lower provision of transportation or care services, more difficult access to good schools, and sometimes a greater exposure to crime. Financial strain also damages the family climate and affects family relationships, including interactions between parents and children, which in turn can affect children's outcomes. Better policies helping low-income parents to reconcile work and family are crucial to improve the quality of parental time and of

Figure 3.2. Percentage of children (0-17) and total population with a disposable income of less than 50% of the national annual median, 2015 or nearest available year



Source: OECD Income Distribution Database (<http://oe.cd/idd>).

child-parent interactions, and help low-income parents enter and stay in work.

- Address the multiple needs of disadvantaged children. Integrated service delivery has the potential to improve service-use outcomes for families with multiple needs (OECD, 2015). Successful initiatives share common traits, such as case management and a community-based single-entry point to services, although existing programmes vary greatly across countries in scope and design. Another strategy is home-based services (e.g. mobile family support teams), which help reach families that have difficulties in receiving services or are unable to access co-located services (e.g. in rural areas). Integrated home services also enable providers to assess and treat the full range of problems adults and children face. Programme effectiveness depends crucially on how different services work together and how well local, regional and national authorities facilitate the integration of service delivery.
- Adapt social protection systems to changes in family living arrangements. The growing heterogeneity of family living arrangements creates inequities between children, as the support they receive often depends on the legal recognition of their parents' partnership status. Many countries should consider increasing supports for children with non-married parents in the event that their parents separate or die. Tax and benefit systems, as well as child support regimes, also need to ensure that all children have access to the same supports regardless of their parents' legal partnership status.
- Timing matters when investing in children. Early interventions, in response to emerging signals of need, must be delivered before disadvantages become entrenched. This can also limit future costs to individuals, society and the state. Policies supporting the early development of cognitive (e.g. language and numeracy) skills, social (e.g. self-confidence, self-control, pro-social behaviour) skills, and physical health can have long-lasting positive effects on educational attainment, employment and income. Policy makers also need to promote equal access to ensure that young children from low-income families can benefit from the required support from a young age, e.g. participate in formal ECEC. When ECEC resources are constrained, priority should be given to the most disadvantaged children, as they have the greatest potential to benefit from early interventions.
- Targeted interventions are needed for jobless young people. While many young NEETs need only some support to find a job, those without upper secondary education and those with health problems or disabilities need more intensive help. The most promising programmes

combine schooling and practical training with counselling, psychological support, and housing assistance to build cognitive, vocational and social skills simultaneously. Reaching the most disadvantaged young people, however, is a major challenge. Some countries now try to track young people who drop out of upper secondary school and offer them assistance before they are inactive for prolonged periods of time.

### Discussion Questions:

1. Are children considered at particular risk of poverty in your country and why? Which measures or programmes to combat child poverty and its consequences have worked well in your country?
2. What types of service delivery work best to reach the most disadvantaged children and address their multiple needs? How is social policy in your country addressing the challenges faced by children in non-traditional family arrangements?
3. What does your country do to support young people not in employment, education and training (NEET) in finding a job or attaining the right skills? Are there policies specifically targeting minority and disadvantaged groups?

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### Issue Brief 3.3. Time for Change: Mainstreaming Gender in Social Policy

#### Present and future challenges to gender equality

Gender inequalities pervade social and economic life in all countries. Girls' education levels and women's labour force participation rates have risen in recent decades, but women are still twelve percentage points less likely than men to engage in paid work, on average, across the OECD. When women do enter the labour force, they are more likely to work part-time, are less likely to advance to management, tend to work in less lucrative sectors, and still face discrimination. These factors combine to create a sizable wage gap: the median full-time female worker earns almost 15% less than her male counterpart, on average, across the OECD. This rate has barely moved in the past decade (OECD, 2017) and contributes (along with other factors) to a sizeable gender gap in pensions.

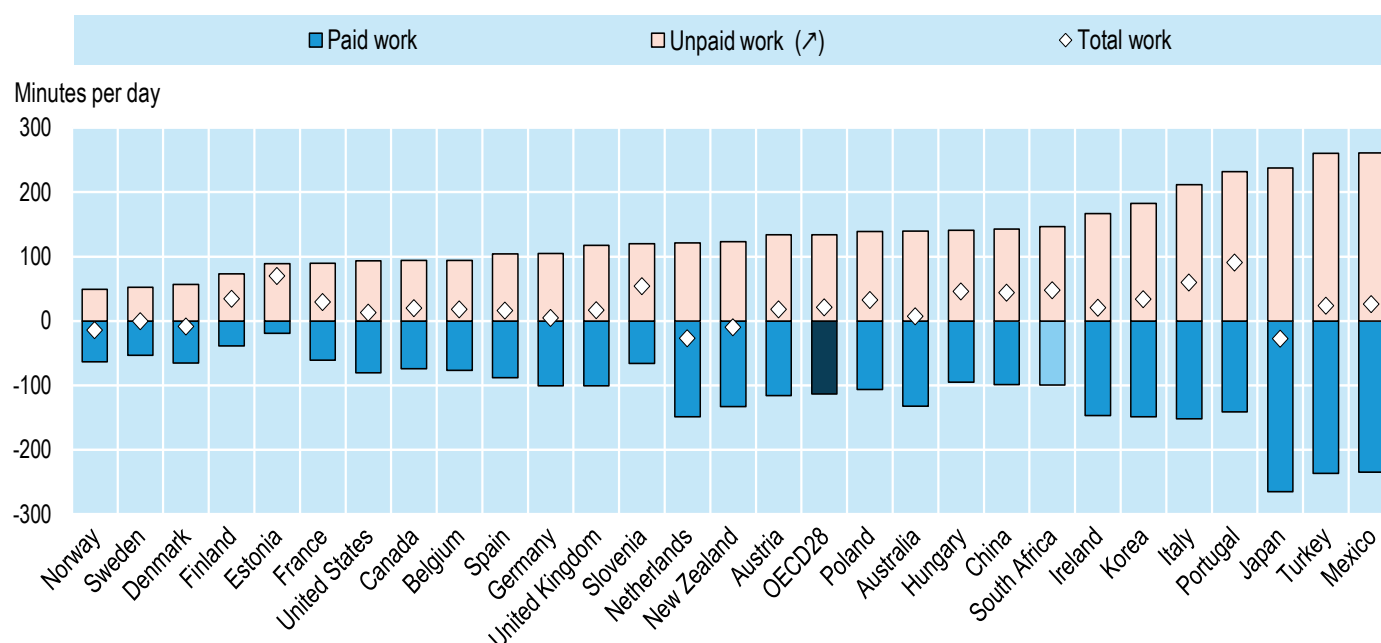
Gender gaps in the labour market widen during the childrearing years. Across countries, women's disproportionate responsibility for unpaid caregiving lowers their workforce participation, pay, and advancement, relative to women without children and men – yet women still do more

total (paid and unpaid) work than men in most OECD countries (Figure 5). In some emerging economies, women spend as many as ten times more hours in unpaid work than men (OECD, 2017).

Social policies are still not doing enough to support the growing number of families in which women do engage in paid work. Policies designed under the outdated single male breadwinner model can reduce incentives for women to engage in the labour market, and many policies still designate mothers as de facto caregivers. For example, policies aimed at work-life balance, such as care-related leave, can reinforce gender stereotypes if they are targeted at 'mothers' rather than 'parents'. Several countries have expanded leave entitlements for fathers in recent years, but in most countries these benefits are still dwarfed by those for mothers.

Elderly care, which also is predominantly provided by women and often unpaid, is a growing challenge and will be a driver of inequality in coming years. Social policies will have to evolve to help carers cover their labour market, health and income risks adequately while ensuring the provision of affordable, good-quality care for the elderly.

Figure 3.3. Women do more total work – paid and unpaid – than men in most OECD countries



Note: Figure 5 illustrates the difference (female minus male) in minutes per day spent on unpaid (grey) and paid (blue) work. The diamond illustrates the female minus male difference in total minutes of paid and unpaid work. Women do more total work than men in all countries where this value is greater than zero (i.e., equal distribution). In Mexico, for example, women do 261 more minutes of unpaid work than men per day, and men do 234 more minutes of paid work. In total, Mexican women do 26 more minutes of (paid and unpaid) work than men daily.

Source: The Pursuit of Gender Equality: An Uphill Battle, <http://dx.doi.org/10.1787/9789264281318-en>

## Mainstreaming gender in social policy

Although gender gaps are driven by many social, cultural, and economic factors, well-designed policies and institutions can help level the playing field between women and men. A whole-of-government approach is needed to advance gender equality across socioeconomic areas. All policies and budgets must be examined in terms of their different impacts on men and women and boys and girls, and ‘women’s issues’ cannot be considered separately from the rest of the social protection system (e.g., only within the context of family policy). Mainstreaming gender requires evaluating gendered effects across issues and at every stage of the policy process – in survey and administrative data collection, in policy pre-planning and design, during policy implementation, and in evaluations of outcomes and reforms of programmes and policies. Access to and take-up of public programmes should be evaluated as well as gender gaps in socioeconomic outcomes.

In a recent OECD survey (OECD, 2017), governments identified their three most important gender inequality issues as violence against women (VAW), the gender wage gap, and the unequal sharing of unpaid work. These issues help illustrate the actions that governments need to take to mainstream gender at different stages.

- Governments should improve data collection around issues directly and indirectly affecting women. Time-use and VAW surveys produce crucial indicators on women’s empowerment, yet these surveys are infrequently conducted in OECD countries, often in an ad hoc manner and not sufficiently tracked over time. Traditional surveys and administrative data should be used to gather and evaluate sex-disaggregated statistics on more traditional measures, such as sector composition or social programme take-up.
- Policymakers should consider how gender differences affect policy take-up. For instance, activation programmes may inadequately reach women if they are not accompanied by tools to reduce women’s caregiving responsibilities (e.g., childcare supports for unemployed mothers). Work-life balance measures like flexible work, part-time work, and parental leave may in fact disadvantage women and contribute to the gender wage gap if women are the only ones taking up the benefits. Fathers have been found to be less likely to take parental leave if a policy makes it more attractive for the lower earner to take leave.

- Different effects on women and men should be examined and tested in programme design, evaluations, and reform. For instance, some conditional cash transfer programmes have had the unexpected effect of reducing women’s labour force participation if women do the majority of unpaid work (e.g. ensuring that children go to school and get health check-ups) to meet benefit conditions. Pension rules, e.g., those related to survivor benefits, can encourage or discourage labour force participation by spouses. Anticipating gender differences in advance, and reforming policies when differences are found, can make policies more equitable and efficient.

### Discussion Questions:

1. How is your country addressing the unequal division of unpaid work across men and women? How are attempts to address inequalities in unpaid work affecting women’s participation, wages, work-life balance, and advancement in the labour market?
2. How is your government incorporating gender differences at different stages of the social policy process? What good experiences has your country had, and which obstacles did you encounter at different stages of the policy process?
3. What institutional set-up have you found useful for mainstreaming gender within your policy areas and outside the realm of social policy? How is the coordination ensured across different policy areas, ministries, and other stakeholder groups?

### References

OECD (2017), *The Pursuit of Gender Equality: An Uphill Battle*, OECD Publishing, Paris. <http://dx.doi.org/10.1787/9789264281318-en>