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Benchmarking the Analysis: Europe, Israel, and the United States

Introduction
The treatment of pension gender gaps in the previous chapters has utilized the existence of comparable survey data to characterize pension gender gaps and their key features, using the European countries that participate in the EU SILC survey as a type of gender policy laboratory. It remains to see the extent to which the results derived are corroborated both by other kinds of data and in other advanced countries.

This benchmarking exercise therefore proceeds in four directions. First, it looks at data produced by the administrative machinery responsible for providing pensions; this kind of administrative data is usually the type most often used to characterize gender pension differences. Second, we survey other published work covering some of the same countries, mostly using administrative data. Third, we look outside the EU. We look in some detail at two countries where data comparable to those used allow direct computation and hence comparisons of the same indicators. Finally, we benchmark our results with other published work for the United States and for other parts of the world.

The questions posed in all cases is the extent to which the range of experience covered in the European analysis finds echoes in the rest of the world, and whether, in this way, an analysis with a European focus can be of wider interest.
Administrative Data and Survey of Other EU Work

Most work on gender imbalances in pensions in Europe has used administrative data derived as part of the process of paying out pensions, typically by the pension providers. How far does this type of data allow gender comparisons, and what is its relationship with survey data of the type used? The study by Bettio et al. (2013) asked pension experts from nine countries to use administrative data in order to compute Gender Gaps in Pensions with equivalent definitions to those used on EU-SILC.

Administrative data allow a complementary kind of understanding by examining specific countries in some depth. The national experts were asked to answer a questionnaire relating to features of the data in their country, as well as on institutional details that may shed explanatory light to findings that might otherwise appear opaque. The countries were Austria, Denmark, Estonia, France, Italy, the Netherlands, Poland, Sweden, and United Kingdom. A number of issues, indicative of the type of issue encountered, hindered comparisons in some countries:

- In Austria, administrative data do not include civil servants.
- A number of social-insurance-based systems rely on separate institutes to collect information from pension providers every four years or so; one of their chief duties is to match pensions to individuals, using some kind of unique social security number (France, Sweden). In administrative data, the production of reliable person-level data is not something that will appear automatically.
- In the Netherlands, it is still not possible to match first- and second-pillar incomes in order to arrive at a single pension average. In Denmark, it is possible to match second and third pillars with each other but not with the first pillar. Similar problems were caused by United Kingdom by the existence of large numbers of providers.
- Even in those cases where data existed and cross-tabulation could be produced, the dissemination of the data and production of indicators such as gender gaps are very limited.
- A number of systems exhibit a pervasive “layering” of reforms of different generations, so that different people may be subject to different rules. This appears to be especially an issue in United Kingdom, but was also mentioned in Estonia, Austria, and Italy.