

Data and analysis on career fragmentation and pension gender gap

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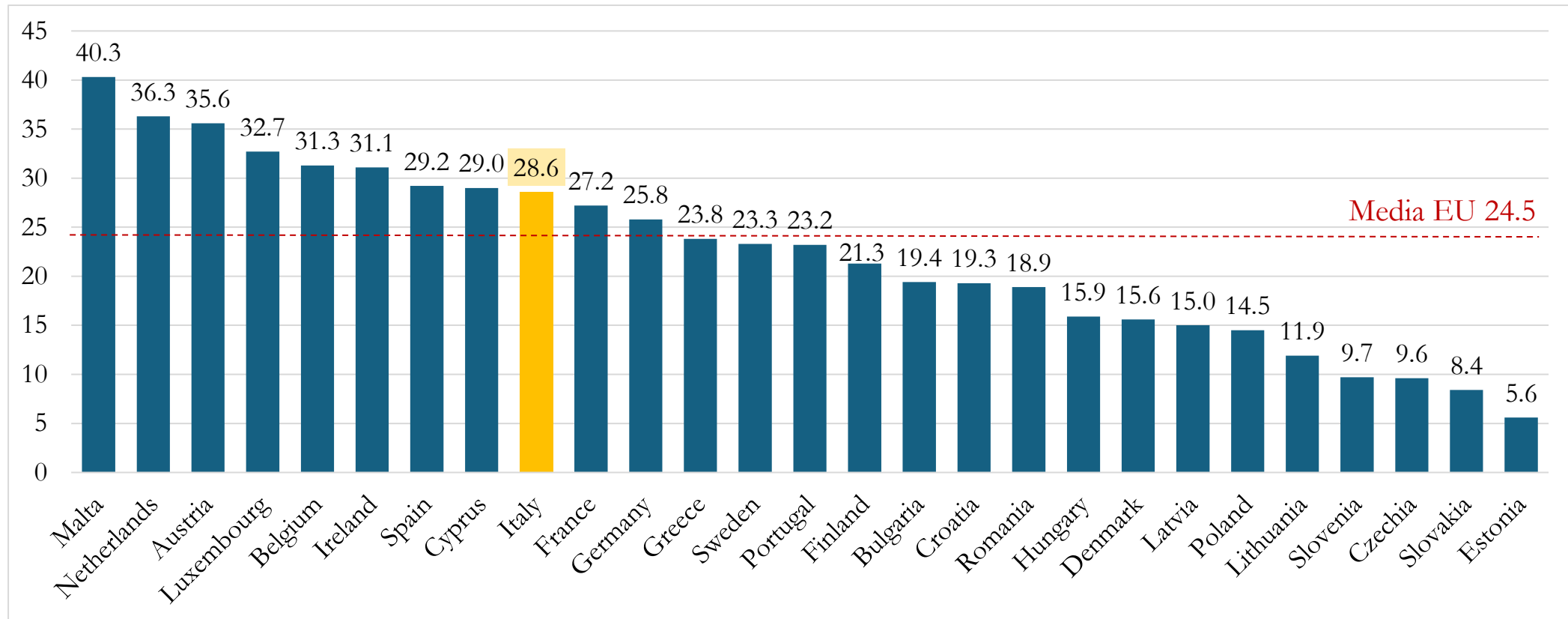
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Italy's gender pension gap of 28.6% is significantly above the EU average

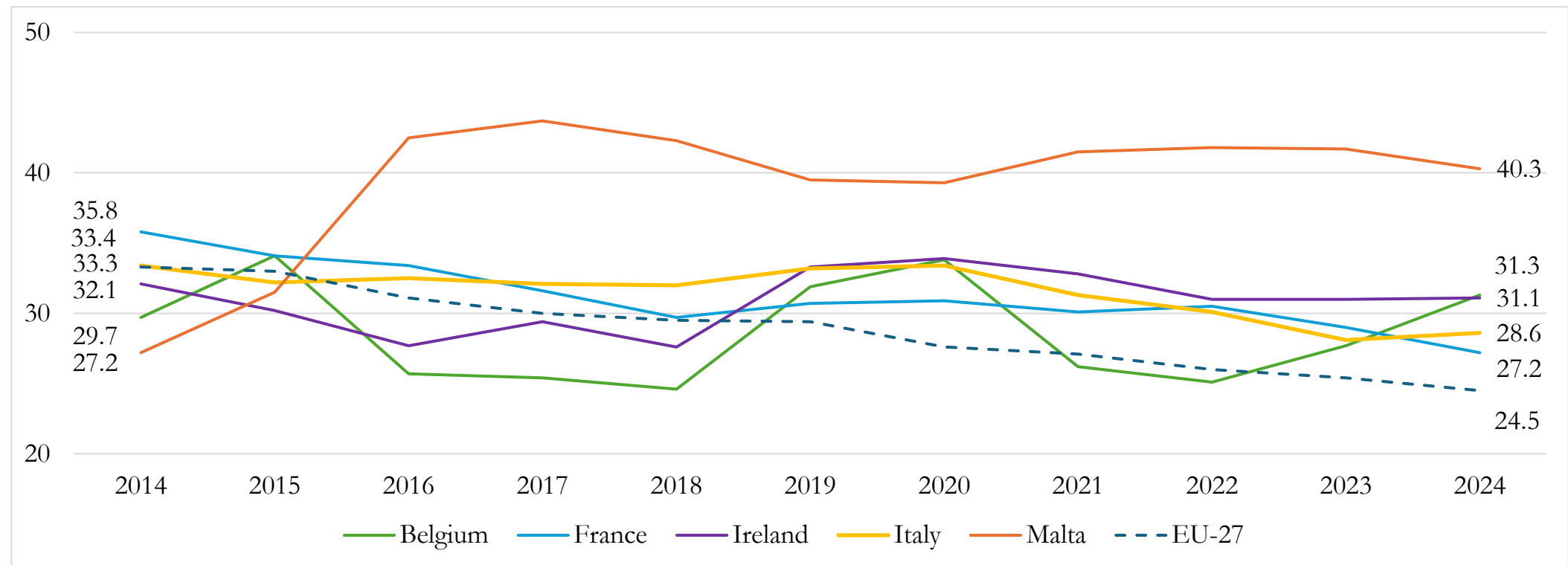
Gender Pension Gap in the European Union, % Values, Population Aged 65+, 2024



Source: Elaborations by the Observatory of Liberal Professions based on Eurostat data

Like the general trend across the EU, Italy has made progress in narrowing its gender pension gap over time

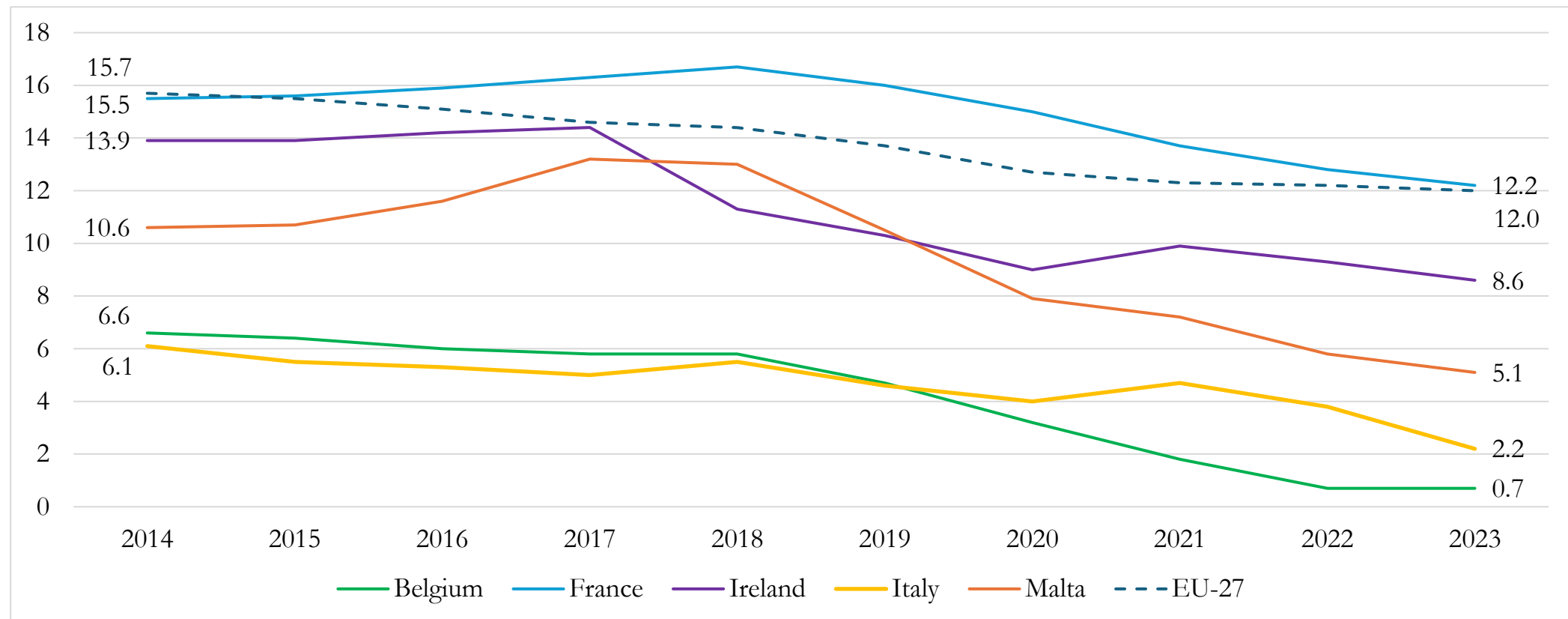
Evolution of the Gender Pension Gap in Selected European Countries, % Values, Population Aged 65+, 2010-2024



Source: Elaborations by the Observatory of Liberal Professions based on Eurostat data

Italy's Unadjusted Gender Pay Gap Hits ~2.2% in 2023, but Hidden Disparities Remain

Evolution of the Gender pay gap in unadjusted form in Selected European Countries, % Values, 2010-2023



Source: Elaborations by the Observatory of Liberal Professions based on Eurostat data

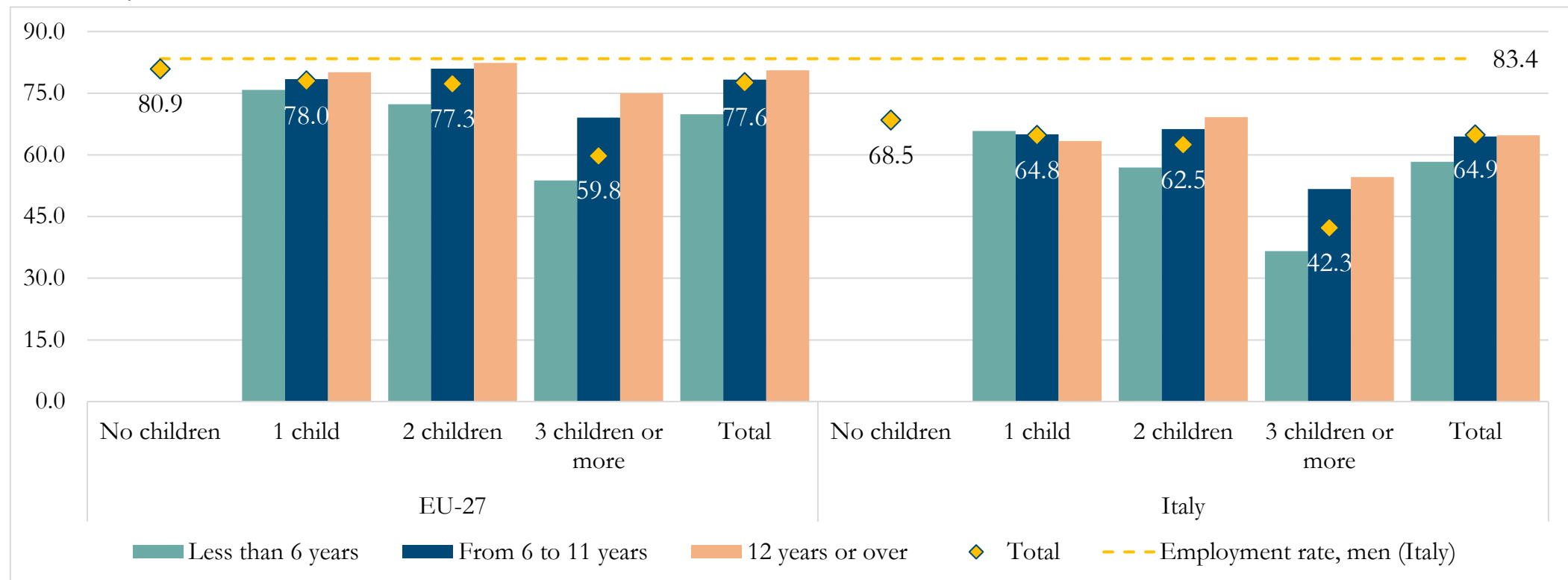
From Pay Gap to Pension Gap

The gender pay gap looks small in Italy, but women face more **fragmented careers, shorter working hours, and limited career opportunities**. These **hidden disparities** accumulate over time and result in **lower pensions**.

Source: Elaborations by the Observatory of Liberal Professions based on Eurostat data

Working Moms: In Italy, Women with 3+ Children Work 42% Compared to 69% of Those Without Kids

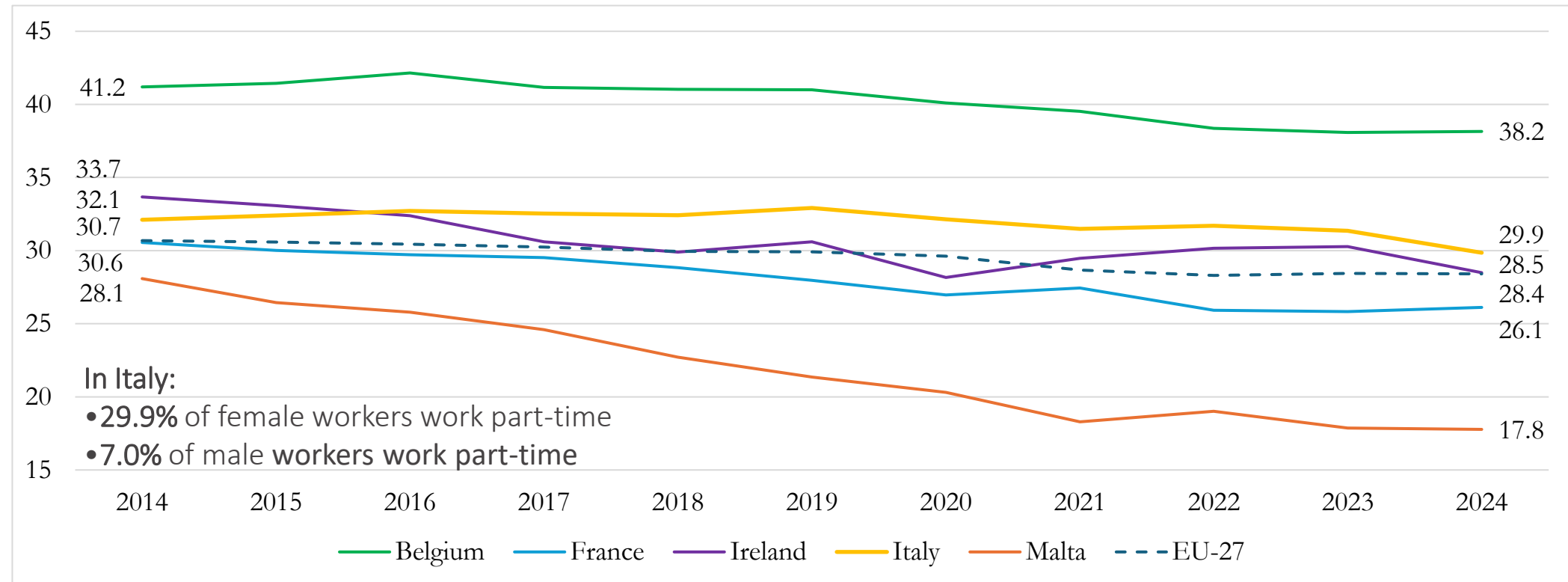
Employment Rate of Women Aged 25-49, Number of Children, and Age of Youngest Child, EU-27 and Italy, % Share, 2024



Source: Elaborations by the Observatory of Liberal Professions based on Eurostat data

Italy and EU-27: Modest Decrease in Women's Part-Time Employment Over 10 Years

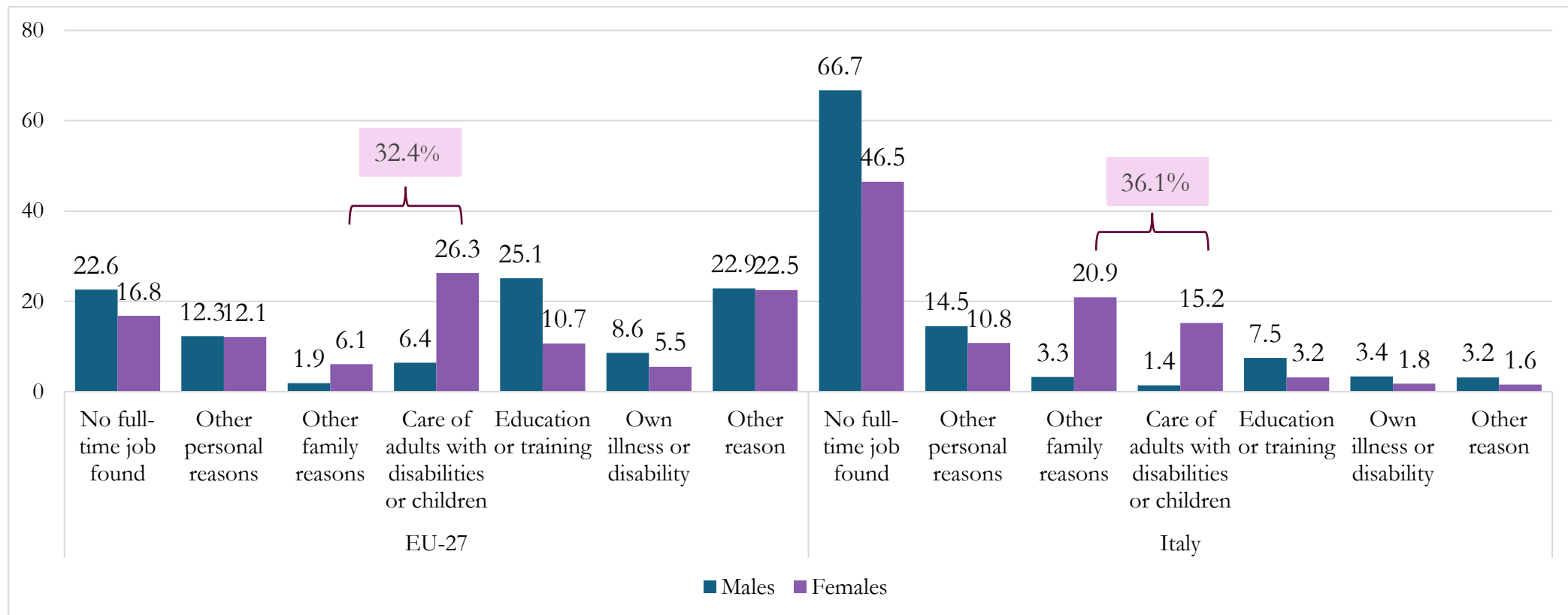
Share of Part-Time Employment Among Women in Selected European Countries, % Share, Ages 15–64, 2014-2024



Source: Elaborations by the Observatory of Liberal Professions based on Eurostat data

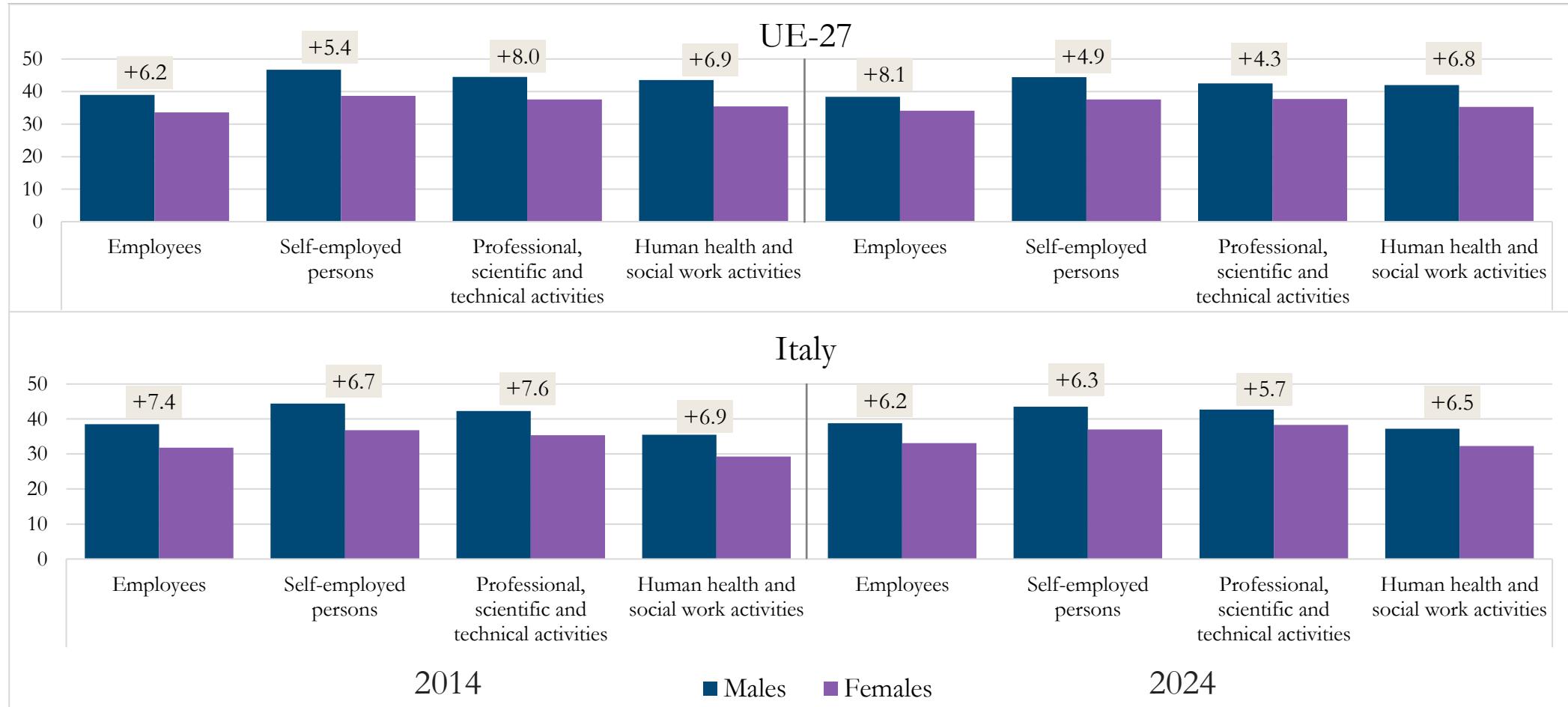
In Italy, Care and Family Responsibilities Keep 36.1% of Women from Full-Time Work, Compared to 4.7% of Men

Persons in Part-Time Employment by Main Reason in the EU-27 and Italy, % Share, Ages 15-64, 2024



Source: Elaborations by the Observatory of Liberal Professions based on Eurostat data

Average Weekly Hours in Main Job by Professional Status*, EU-27 and Italy, Ages 15-64, 2014 and 2024 – Gender Gap Shown in Labels (M–F)



*Liberal Professionals refer to: (i) Professional, Scientific and Technical Activities, and (ii) Human Health and Social Work Activities, according to NACE Rev. 2 classification
Source: Elaborations by the Observatory of Liberal Professions based on Eurostat data

Key Takeaways – Gender Pension Gap

- **Persistent gap:** Italian women's pensions remain about 29% lower than men's, among the highest in the EU.
- **Career patterns matter:** Shorter and more fragmented careers, longer breaks for care, and higher part-time rates reduce lifetime contributions.
- **Working hours add up:** Women consistently work fewer weekly hours than men, lowering pension accruals.
- **Retirement path difference:** Women retire more often through old-age pensions (age-based) rather than contribution-based early retirement, reflecting shorter contribution histories.
- **Path forward:** Advance equal pay and career opportunities, strengthen care services, credit caregiving periods, and broaden access to complementary pensions.

Thank you!

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