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Poverty Among Single Elderly Women Under Different Systems of Old-Age Security: A Comparative Review

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Poverty Among Single Elderly Women Under Different Systems of Old-Age Security: A Comparative Review

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Comparisons of the economic position of single older women in various industrialized countries have shown substantial differences, especially regarding the proportion of widows, divorcees, and never-married women experiencing poverty. The present review aims at a comparative assessment of existing studies that have examined these differences, focusing on six nations: France, Germany, the Netherlands, Sweden, Switzerland, and the United States. Our review also encompasses relevant comparative benefit studies and probes into the institutional arrangements of old-age security schemes in each country that may explain higher or lower poverty rates for women aged 65 or over who are on their own.

The first section reviews comparative studies that have offered information on incomes of the elderly; countries are ranked in terms of poverty rates for older single women. A brief discussion of the different approaches and measures used in such studies will show the problems that make consistent comparisons difficult. Section II presents findings from comparative benefit studies. Comparisons of benefit levels have been included in a few of the research efforts mentioned under Section I, but mostly one must turn to different sources when it comes to cross-national benefit information; its heterogeneity raises additional questions of comparability.

In Section III, the main characteristics of old-age security provisions are examined separately for each country, focusing specifically on measures dedicated to the prevention and alleviation of poverty as a risk or a reality facing older women. Here we aim at comparability, too, but must be sensitive to institutional arrangements that tend not to be appreciated in more general comparative benefit research. Ranging from the more general to the more specific, the measures to be assessed are: the size of social security benefits, the extent of earnings and asset income that single women may rely on in old age, the role of minimum benefits, the availability of complementary occupational pensions to women, the availability of survivor benefits in complementary pensions, and the role of social assistance.

The final Section IV will round out the comparison and synthesize the findings. It will also assess the relative effectiveness of different old-age security structures and measures in preventing poverty among single elderly women.

Section I. Comparative Income Studies

Answers to the question of older single women's economic well-being tend to be embedded in general studies of income that use a cross-national perspective. Although conducted for broader purposes, some of these studies have also been informative for judging the adequacy of social benefits (transfer incomes) for older recipient categories. Income studies are therefore the first, and basic, efforts to be reviewed here in search for information on the relative economic status of older women.

Cross-national income studies have frequently paid attention to respective poverty rates. In some cases, this was due to an explicit focus on poverty. However, comparing relative poverty rates has become a more general methodological convention that eases the interpretation of results. In the following, we will adhere to that convention.

There are two main lineages of research relevant for the present review, one based on activities by the Statistical Office of the European Union (Eurostat), the other initiated by the Luxembourg Income Study (LIS). Tables 1 and 2 list representative comparative studies of economic well-being. Only those focusing on single elderly individuals are included. The order in which

Table 1 Synopsis of Cross-National Studies of Well-Being of the Aged

Study	Scope	Reference Years	Sources	Of Specific Interest
Hagenaars et al. (1994)	Poverty in EU member countries, by specific risk categories	1987-1989	Household budget surveys; relative expenditures	One-person households, 65 +
Deleeck et al. (1992)	Poverty in selected EU countries, by specific risk categories	1985-1989	Household surveys; relative incomes (two waves for some countries)	One-person households, 65 +
Buhmann et al. (1988)	Measurement of well-being across ten countries	1979-1982	Luxembourg Income Study (LIS) data bank: household income surveys	Single women, 65 +
Mitchell (1991)	Incomes of families in selected countries	1979-1983	LIS data bank	Single persons of official retirement age
Smeeding et al. (1993)	Economic status of elderly in selected countries	1979-1983 1984-1987	LIS data bank (two waves)	Single women, 65 +
Stapf (1994)	Old-age poverty in selected EU countries	1984-1988	LIS data bank	Female one-person households, 65 +
Whiteford and Kennedy (1995)	Incomes of older people in selected countries	1984-1987	LIS data bank	Single women, 65 +

Table 2 Cross-National Studies: Variables and Definitions

Study	Units of Analysis	Age Brackets	Living Status	Gender; Marital Status	Income or Expenditure Measurement	Equivalence Scales[1]	Poverty Measurements	Other Measurements
Hagenaars et al. (1994)	households, persons	65-74, 75+	one-person, couples	N/A	Eurostat total expenditures;[2] Eurostat total after-tax income[3]	modified OECD 1-0.5-0.3	40, 50, 60% of average expenditures; 50% of EU ave. expend.; others	
Deleeck et al. (1992)	households	65-74; 75+	one-person, couples	marital status	disposable income, excl. in-kind	OECD 1-0.7-0.5	EU poverty line (50% of ave. household income); legal poverty line (guaranteed min. income); poverty gap; others	inc. distribution by deciles; adequacy of retirement benefits
Buhmann et al. (1988)	families	60+	one-person, couples	men, women; married, non-married	disposable income	various	50% of median income ("equivalence scale-based well-being"); poverty gap	various inequality measures
Mitchell (1991)	families	retirement age +	one-person, couples	marital status	gross income (post-transfer, pre-tax) and disposable income (post-transfer, post-tax)	OECD 1-0.7-0.5 and Whiteford 1-0.56-0.32	50% of median income; poverty gap	reduction of poverty (pre-/post-transfer); inequality and redistribution

Table 2 Cross-National Studies: Variables and Definitions (continued)

Study	Units of Analysis	Age Brackets	Living Status	Gender; Marital Status	Income or Expenditure Measurement	Equivalence Scales[1]	Poverty Measurements	Other Measurement
Smeeding (1993)	households	65+, 75+	single women, couples	men, women; married, non-married	gross income and disposable income; liquid wealth (property inc./5% interest rate)	LIS 1-0.5-0.5	40, 50, 60% of median overall income in nation	income distribution; liquid and housing wealth measured separately; changes waves 1, 2; benefit adequacy
Stapf (1994)	households	-64, 65-74, 75+	one-person, married-couple, other units	men, women	disposable income	OECD 1-0.7-0.5	50, 60% of average income; poverty gap	
Whiteford & Kennedy (1995)	individuals in households	65-74, 75+	one-person, couples	men, women	disposable income (net cash income); "final income" (disp. inc. - indirect taxes + benefits in kind)	McClements 1-0.64 for couples; weights vary for add. adults and children	40, 50, 60% of average income; poverty gap	income distribution by quintiles; liquid wealth (not for all variables)

Notes:
1 Abridged formulas. Figures are for first adult, additional adult, and child
2 Incl. imputed rent instead of mortgage payments, consumption of own-firm produced goods
3 Incl. estimated imputed rent of owner-occupied housing; excl. asset income and education and health benefits

they appear represents increasing specificity and completeness of the research efforts in that regard.

Tables 1 and 2

Early projects in compiling comparable income data were based on Eurostat figures, starting in 1978. Several Eurostat publications have offered comparable poverty statistics on European Union member countries, often based on household expenditures and referring to the 1980s (e.g., Hagenaars et al. 1994). O'Higgins and Jenkins (1990) published comparative poverty rate data based on Eurostat household income statistics. A study conducted by Deleeck et al. (1992), of the Antwerp Centre for Social Policy, assessed not only income and poverty differences among Belgium, the Netherlands, Luxembourg, Ireland, Greece, and the regions of Lorraine and Catalonia, but also the adequacy of social security systems to deal with older people's economic needs. For some of these countries, panel data for two waves (1-3 years apart, in the mid- and late 1980s) were examined. Tsakloglou (1994) provided a comparison of both income- and expenditure-based rates, using the 1988 household budget survey data of Eurostat.

None of the EU comparisons, however, includes data on older women; the closest any one comes to that group of interest is by looking at older one-person households, among whom women dominate (Hagenaars 1994 et al., also Deleeck et al. 1992).

Eurostat has continued work on methodological aspects of the study of poverty, in part through contracts with research institutes in various countries of the Union (Ramprakash 1994). To capture the multi-dimensional character of poverty (income, expenditure patterns, self-assessment, etc.) is one of its priorities. But because of the reliance on household budget surveys, Eurostat has tended to stress mean expenditure-based measures of poverty. Results available are still for the late 1980s. Yet recent departures have turned to the income variable more consistently, and have included a focus on non-cash benefits as part of income conditions. Most importantly, a new European Panel on Household Income and Living Conditions was launched in 1994, and is meant to consistently take into account the over-time dimension of relative well-being (Ramprakash 1994).

The emphasis, in the European orbit, on a range of different conceptual and methodological approaches in research on poverty has yielded worthwhile findings on the use of modified OECD equivalence scales (see Table 2, Note 1); observations on the overstatement of poverty where surveys did not adjust results by household size; or experiences with the statistical matching of household data from different sources (Ramprakash 1994). One drawback has been that Eurostat data are not generally available to researchers; in the future, these limitations of access are meant to change (cf. Hagenaars et al. 1994:1). - For the present comparative review, Deleeck et al. (1992) will be included as a representative study. A general drawback is the absence of Sweden (until recently), Switzerland, and the United States from the various European Union data collection efforts.

Independently, from 1983, the Luxembourg Income Study (LIS) began to build an extensive data base that offered opportunities for comparative assessments of economic well-being in a larger number of countries. A long line of research papers has documented the applicability of these standardized microdata to research questions related to income. There also have been larger syntheses, probing key methodological questions of cross-national comparison in depth, as well as more general concerns. Mitchell (1991), in particular, was able to draw conclusions on issues such as measurement of inequality, comparing income transfer systems, or poverty reduction, by means of a thorough analysis of the early LIS files. - The LIS data holdings are growing steadily. At present, another wave of income data is becoming available for the early 1990s, covering some of the countries included in the present review.

From the many LIS-inspired research efforts, we refer here to three contributions in particular (Buhmann et al. 1988; Smeeding et al. 1993; Whiteford and Kennedy 1995), which included an examination of household incomes among single elderly women in at least five of our comparison countries. Because these studies took into account differences in living arrangements and gender, they set benchmarks for the present review (see Tables 1 and 2).

Whiteford and Kennedy (1995) greatly refined the comparative use of LIS data on a broad front. Their research constitutes the most thorough effort of comparative elderly income analysis to date. They devised a more comprehensive "final income" measure that included the effects of indirect taxes and benefits in kind (health and education); used a different equivalence scale while conducting a sensitivity analysis of the choice of equivalence scales; and examined in some detail the differences among elderly income distributions in the different countries (Whiteford and Kennedy 1995: Appendices 1 and 4). One departure in their study that will be of interest for our comparison in Section III is that low-income proportions, i.e., relative poverty levels, are measured in terms of 50 percent of mean--rather than median--income for the respective populations. Thus their estimates of shares of persons below average will be relatively high for all countries (cf. Table 3, Row 6).

Table 3 Comparative Income Studies: Poverty Rates (Proportions Below Respective Relative Income Thresholds) and Rankings of Countries

	France	Germany	Netherlands	Sweden	Switzerland	United States
(1) One-Person Households, 65+ 50% of mean disposable income (Deleeck 1992)	19.3 (2)	N/A	1.6 (1)	N/A	N/A	N/A
(2) Single Women, 60+ 50% of median disposable income (Buhmann et al. 1988a)	N/A	10.2 (3)	5.9 (2)	0.0 (1)	11.3 (4)	30.5 (5)
(3) Single Person of Retirement Age 50% of median gross income (Mitchell 1991)	2.0 (2)	30.7 (6)	8.3 (3)	0.0 (1)	26.7 (5)	18.5 (4)
(4) Single Women 65+ 40% of median total money income (Smeeding et al. 1993)	0.8 (2)	2.4 (4)	0.0 (1)	1.7 (3)	N/A	17.6 (5)
(5) Female One-Person Households 75+ 50% of mean disposable income (Stapf 1994)	1.2 (2)	15.9 (3)	0.0 (1)	N/A	N/A	N/A
(6) Single Women 75+ 50% of mean income (Whiteford & Kennedy 1995)	6.0 (2)	14.7 (4)	0.9 (1)	6.4 (3)	N/A	37.8 (5)

Notes: Figures refer to mid- to late 1980s, except for Buhmann and Mitchell, where reference years are 1979-1983.
Further details on the studies are provided in Tables 1 and 2.
Rankings are from low poverty rates (1) to high poverty rates (6).

Table 3 provides a synopsis of findings from comparative income studies that are relevant for our specific purpose.

Table 3

As documented already by Tables 1 and 2, the conceptual and methodological approaches used in each study are so different that any comparison needs to be attempted very carefully. To aid at least a tentative assessment, the ranking of countries is given in each row. Respective rankings are perhaps the only bases for comparison, but one may take comfort in Atkinson's (1989:3) suggestion that even a partial ranking among countries, using a range of analytical tools, can provide valid insights, despite diverse measurement efforts. From the several studies, one finds accordingly that the Netherlands and Sweden appear to have the best record in preventing the fall of older single women into poverty. It will be noted that Sweden's figures are a little less impressive once either a lower poverty threshold is used (Row 4) or an older age bracket is taken into consideration (Row 6). But the Dutch figures document a relatively low level of poverty throughout.

Another rather consistent finding is that France's position is mostly second to that of the front runners. France protects older single women well, but in the 75+ age bracket the poverty rate tends to be a little more elevated. Germany follows at a greater distance, and has often been singled out as the rich continental welfare state with the most serious poverty problem among older single women. Switzerland has rarely been included in comparative studies so that it becomes difficult to rank. The outcome of its income and benefit structure has frequently been likened to Germany's, but it is not clear whether it ranks just above or just below the latter's position. In three of the four studies that included it for comparison, the United States ranked last among the countries selected here.

Over time, the findings of comparative studies have become somewhat more consistent and based on increasingly complete data and more precise measurement, even as the purposes and thus the cutoff points in these studies remain different. Future comparative efforts may become even more reliable. Substantively, the reality that considerable discrepancies persist in the well-being of older single women across different countries is cause for concern. Their economic security seems to be guaranteed really only in the Netherlands, Sweden, and France among the six cases examined here. This then leads to the question of how old-age benefit structures, comparatively and as differentiated for each country, account for these outcomes. Sections II and III deal with this question.

Section II Comparative Benefit Studies

Many comparative studies over the years have presented relative measures of old-age benefits, sometimes in conjunction with the question of the risk and prevalence of poverty. Among them we find here again one research tradition linked to European Union statistical studies and one connected with LIS research projects, along with independent efforts. In the benefit realm, it is harder, however, to focus specifically on payments for older single women. A variety of measures are used, which only indirectly allow inferences on women's benefit standing. Table 4 brings together results from comparative research into general characteristics of benefits, overall replacement rates, and minima, as well as findings somewhat more closely related to our research question. The reason for the heterogeneity of indicators is that the objectives of comparative old-age benefit studies have tended to be more diverse than those of comparative income studies: benefit research often addresses fiscal, competitiveness, or administrative questions as well. Some comparisons also have been much broader, encompassing whole systems, and including benefits as only one aspect. Given this diversity, reviewing these studies individually would lead us beyond the framework of the present inquiry.

Table 4 Comparative Benefit Studies: Various Measures and Rankings of Countries

Measures	France	Germany	Netherlands	Sweden	Switzerland	United States
General Replacement Rates (Ellison 1994:8)[1]	70 (2)	66 (4)	70 (2)	72 (1)	67 (3)	N/A
Replacement Rate for Single Person With 20 Insurance Years (Casmir 1990: 504-512)[2]	N/A	35 (3)	55 (1)	N/A	48 (2)	35 (3)
"Social Minima," ECU/Month (Commission of the EU 1994:62)[3]	448 (3)	507 (2)	552 (1)	N/A	N/A	N/A
Minimum Benefits for Single Older People Index U.S. = 100 (Whiteford 1995:26)[4]	119 (2)	93 (6)	143 (1)	114 (3)	95 (5)	100 (4)
Minimum or Basic Pension, Single Person, DM/Month (Kohl 1990:14a)[5]	N/A	635 (4)	1,074 (1)	795 (2)	789 (3)	N/A
Minimum Old-Age Benefit in % of Median Income, Single Person (Smeeding et al. 1993:14)[6]	48 (4)	52 (3)	72 (1)	66 (2)	N/A	34 (5)

Notes:

1 Refer to social security and typical private plan benefits as percentage of final average earnings. For a very similar profile, cf. Voirin (1995).

2 Though not gender-specific, rate is more representative of women. Calculations specific to benefit formulas. See source for methodology.

3 Refer to social security payments to a single person who has reached the age of retirement with no entitlement to complementary pension and no other source of income. Eurostat data.

4 From a Council of Europe study and Whiteford's own calculations. See Whiteford (1995) for methodology and reasons why a comparison of minima may be more accurate than that of replacement rates.

5 LIS data. See source for methodology.

6 Combination of benefits determined by OECD, except for U.S., where figure includes SSI benefit, OASI disregard, and foodstamps. See source for methodology.

Table 4

There is one unambiguous finding across all measures included in Table 4, namely, that on all accounts the Dutch benefits are the most generous. Whether the standard is a social minimum, a replacement rate (comparing old-age benefits to former earnings levels), or the minimum payment under basic and complementary (that is, purely earnings-related) pension schemes, in the Netherlands those standards are met best. To the extent Sweden is part of comparative benefit studies, it ranks high when complementary pension benefits are included in the measure. Quite different is the relative ranking for France, Germany, and Switzerland across the various research efforts. We are thus left with rather diverse assessments of payment levels across nations. An in-depth discussion of the approaches chosen (cf. Notes, Table 4) is not attempted here. Part of the debate on different approaches involves the relative merits of replacement rate measures as against minimum benefit levels (cf. Whiteford 1995). In the course of the country-by-country review in Section III, we will offer at least a glance at the main variations just reviewed. The diversity of basic, complementary, and supplementary (that is, means-tested) benefits, as well as benefit floors, makes us choose this alternative approach:

Country by country we will examine in greater detail what the average and minimum provisions and payment amounts are for older single women. Comparability will be attempted also, but only after the review of what the main institutional specifics are under which single women draw respective benefits in old age.

Section III Country-by-Country Review

The following review examines in each case the income and benefit constellations that work toward avoidance of poverty among older single women. The most recent generally available data are used for that purpose. Most are not in LIS data bases or Eurostat compilations (except where indicated), nor can comparative benefit studies be drawn on in this section.

In order to gauge the relative economic standing and to arrive at an assessment of what helps prevent poverty with regard to older single women, for each country the following key figures are presented:

- A relative poverty level of 50% of the mean income of single women of retirement age is used as a general comparative benchmark;

- Savings and earnings incomes as percentages of total money income of single older women;

- The average social security benefit of single women compared with the above relative poverty level; this figure will generally indicate the relative "ampleness" of basic provision when it comes to women who are on their own;

- Average benefits received from complementary pension schemes, along with coverage data;

- Statutory or other <u>minimum</u> benefits;

- Any official poverty threshold that may be in use in a country;

- Social assistance provisions and levels of benefits.

Benefit structures, qualifying conditions, and benefit formulas cannot be discussed in detail, but we will provide descriptions of the main system-specific characteristics that seem important for answering our present research question on the standing of older single women. The review involves not only a look at general measures such as the 50% benchmark of post-transfer, pre-tax income, the average retirement benefit, or shares of income stemming from earnings and assets, but also a brief characterization of the respective institutional arrangements (e.g., a single- or multi-tier system, targeted benefits, coverage provisions, etc.). - Comparability will thus be indirect, as we will be able to assess only at the end which country has succeeded in which way in protecting the economic well-being of older women living alone. Comparative measures are gathered in Section IV, where we integrate them with our overall conclusions.

France

Income data on the elderly date back to 1988, with 1990 figures expected to be available in 1996 (CERC 1993). In line with the legal retirement age of 60, the 1988 statistics are based on the age category 60 or over, which has consequences for comparability that will be pointed out below. In 1988, single women age 60 or over received an average annual income of Francs (FF) 67,300; the 50% threshold we will use for a relative assessment thus came to FF 33,650. On average, income included 6.5% from earnings, 10.5% from assets. The data on coverage and recipiency of benefits have much improved since the institution of an inter-scheme retiree survey in 1988 (Dangerfield and Prangère 1994:10).

The average retirement benefit received by single women 60 or over in 1988 was FF 51,890 (154% of threshold). This includes both the basic, earnings-related old-age benefit and the compulsory complementary, occupational one. The second tier consists of a variety of different schemes which, however, have become well integrated over time, as has the second tier with the first. Thus it matters little that more than 70% of pensioners get benefits from several complementary schemes (Dangerfield and Prangère 1994:9). Another characteristic of the French retirement benefit is that 85% of it, on average, is made up of direct entitlements from the basic and complementary schemes, while the remainder consists of accessory and "solidarity" payments such as a benefit for child-rearing, a housing benefit, as well as the old-age minimum (see below).

Two minima are relevant for French retirees. One is set as a "contributory" minimum of the basic old-age pension, payable if a complete contribution record of 150 quarters is in place, amounting to FF 31,765 per year in 1988. The other is the "minimum vieillesse" (old age solidarity minimum), jointly financed by social security and general revenue. Slightly higher, it gave its recipients FF 33,150 per year, beginning at 65 (or 60 in case of inability to work). It is means-tested on the basis of the whole household income, and thus to the advantage of women living alone. - The minimum vieillesse comes to 89.5% of the 50% income threshold.

Social assistance, in France, steps in in the event of special needs rather than merely low income. It is administered at the "département" jurisdictional level and, for the elderly, is geared to those needing home care or institutional care due to ill health. The regularly published statistics do not allow a breakdown by gender. Of all seniors age 60 or over in 1988, 2.3% received social assistance, amounting to an average of FF 13,050 per recipient if residing in one's own home or FF 32,200 if staying in a nursing home (INSEE 1994:161-163). - Looking at both the "minimum vieillesse" and social assistance, it depends on what perspective one chooses in judging support for the poor elderly in France: neither benefit might be seen as poor relief, given that the measures are rather consistently linked with social security and long-term care provision. Yet it is true that recipiency of the "minimum vieillesse" is often <u>considered</u> an <u>indicator</u> of old-age poverty (CNAV 1994). A share of elderly poor becomes manifest in international comparisons, as we have seen above (Table 3). These are persons with no or only small occupational benefits who fail to claim means-tested support. Officially, such shortfalls are not acknowledged as it is assumed that all French elderly who are entitled are receiving the "minimum vieillesse."

Germany

A variety of data sources are available for the periodic assessment of German retiree well-being. Apart from the income information covering the whole population, recent, special surveys on old-age security in 1986 and 1992 (Bundesamt für Arbeit und Sozialordnung 1994), offer an in-depth picture of the economic, and particularly the detailed benefits, situation of the elderly in Germany. For our current focus on elderly single women's income and benefits, we turn to the Household Income and Expenditure Survey (Statistisches Bundesamt n.d.), which has data for 1988.

Women living alone, age 65 or over, received an average gross income of Mark (DM) 23,600 per year in 1988. Our 50% threshold thus amounted to DM 11,800. On average, 2.2% of income was from earnings, 12.5% from assets.

With regard to the average retirement benefit, differentiation is necessary. The basic, old-age security benefit (Gesetzliche Renten-Versicherung, GRV) amounted to DM 14,376 per year on average for women who were on their own. As in France, supplements are paid: for child-rearing, additional years of education, housing expenses, and for war victims. More representative, thus, is the amount of DM 18,640 of public transfers (which, however, includes civil service pensions). Unlike in the French case, complementary, occupational pensions are not part of a combined benefit. They are voluntary in Germany, and far from commonly available for women. The coverage of women 65 or over in Germany by complementary, private pension benefits has often been criticized as insufficient. Payments from private pensions amounted to only DM 587 per year on average in 1988 in the case of older women living alone. The old-age security survey data for 1992 shed further light on coverage: Even among the best-provided for, older women 65+ who were never married, only 19% received private pension benefits. Among widows, the survey found 4% of elderly women with their own private pension coverage and 11% with private pension benefits derived from their husbands' plans (Bundesministerium für Arbeit und Sozialordnung 1994: Table B-79).

When the average amount stemming from complementary benefits (DM 587) is added to the above public transfer amount, the total of DM 19,227 represents 163% of the 50% poverty threshold.

Germany does not offer a general minimum benefit. There is only a GRV pension benefit derived from a special formula, available to low-wage employees with a contribution record of at least 25 years. It is set at the benefit level that corresponds to 75% of the contribution value for an average income. However, this "minimum" is not available to the many women whose work record has not extended over a long-term period: only 20% of women's pensions are augmented according to this benefit provision (Kohl 1990:3-4).

Responsibility for avoiding poverty ultimately falls to <u>social assistance</u> in Germany, which is not integrated with social security. Even the statistical sources for assessing social assistance are very limited, so that we cannot give a fully differentiated picture. Of all women age 65 or over, 1.8% drew some amount of social assistance benefits in 1989 (Ruland 1993: 348). As the situation of married couples is quite secure, we can infer that it is mainly single women who must rely on social assistance. According to the Income and Expenditure Survey, the dependency of older single women age 70 or over on social assistance amounted to 4.7% and the benefits received to an average of DM 4,860 per year per recipient (Statistisches Bundesamt n.d.). The same order of magnitude is evident in the 1992 old-age security survey, where 4% of widowed, 12% of divorced, and 4% of never-married women 65 or older indicated receiving social assistance (Bundesministerium für Arbeit und Sozialordnung 1994). One qualification always pointed out regarding German social assistance for the elderly is that the take-up is estimated only at 50% (Ruland 1993, Veil et al. 1992). The amount of the social assistance benefit is made up of a basic rate according to fairly uniform scales at the state (Länder) level, augmented by 20% for persons 60 years of age or older, and supplemented by single payments in special circumstances such as illness or disability (another 15-20%) and for housing costs. All components added up to about DM 9,600 per year in 1985 for a single pensioner. The benefit is not adjusted to increases in living expenses on a regular basis, and has thus fallen behind improvements in public pensions. This full-entitlement social assistance amount comes closest to a quasi-official poverty line (Kohl 1990:4-5).

Netherlands

The Dutch data systems allowing insights into the well-being of the elderly are among the best available. Apart from the basic income statistic of Statistics Netherlands, regular-interval studies by the Dutch Social and Cultural Planning Office extract data from the general sources, include own surveys, and present data that are specifically applicable to the economic standing of the aged (Timmermans 1994). In addition, there are special inquiries on the position of women (e.g., Hooghiemstra and Niphuis-Nell 1993) that provide employment and income information.

Statistics Netherlands offers the Income Panel Study for an analysis of income data on old-age insurance (AOW) benefit recipients. According to the most recently published information, the 1992 income of single women aged 65 or over amounted to an average of Dutch Guilder (NLG) 32,300 per year. The 50% comparison threshold would thus stand at NLG 16,150. 2.8% of income stemmed from earnings, 17.6% from assets (Bos 1995:70-2).

The Netherlands' basic scheme of old-age provision (AOW) which is largely contribution-financed and near-universal, offers a flat-rate benefit that amounted to NLG 17,600 p.a. for older women living alone. It is complemented by voluntary occupational schemes, from which older single women drew NLG ~~10,100~~ 7,100 on average in 1992 (Bos 1995:71-72). However, coverage for occupational pensions is spottier for women than for men, so that the average amount hides situations in which the flat-rate basic retirement benefit is the only one received. - The AOW and average complementary benefit together, NLG 24,700, amounted to ~~171.5~~ 153% of the 50% income threshold.

The <u>benefit floor</u> in the Netherlands is formed by the above standard flat-rate payment that is the same for virtually all Dutch elderly, i.e. NLG 17,600 in 1992. It is determined by the level of the minimum wage, and not the level of contributions or the length of enrollment (except where the latter is interrupted by extended periods of living abroad). It thus amounts to a fixed social minimum (Pöhler 1992:32-3). - By itself, it is equivalent to 109% of our comparative 50% poverty threshold.

<u>Social assistance</u> is similarly standardized nationwide and linked with the minimum wage. But it is of little significance for the elderly, who are protected by the higher AOW pension, except for a small minority of 1.4% of single women age 65 or over who have suffered some shortfall of the flat-rate benefit. In those situations, social assistance paid an average of NLG 5,700 per

recipient in supplementary support (Statistics Netherlands 1994:20).

While the Dutch system seems comprehensive, pockets of old-age poverty do exist, not so much in terms of falling below a minimum as in a sense of relative deprivation. An extensive discussion in the mid-1980s made clear that gaps, compared with couples and single men, were experienced above all by older women without complementary pension coverage. While it had been assumed that the voluntary occupational pension schemes would soon cover everyone, 18% of employees turned out to have no such coverage. Mainly women working part-time and non-working married women were at high risk of being under-protected (de Kemp 1992:164).

In the mid-1980s, a relatively poor coverage by complementary pension plans was shown by the fact that only 35% of widows were entitled to widows' benefits under such plans (Emancipatieraad 1990:13). The newest figures indicate that 29.3% of single women age 65 or over do not receive any benefits out of complementary schemes, either as survivors or on their own (Bos 1995:69).

Sweden

Statistics Sweden provides a number of sources for income data on an annual basis. Of the two main sources, the Income and Tax Statistics employs data exclusively from different administrative registers and cover all citizens, whereas the Income Distribution Survey is based on a sample of 10,000 households and combines data from administrative registers, tax returns, and a questionnaire (for a complete review of sources, cf. Jansson 1994b). The Income Distribution Survey is included in the LIS databases. In addition, special reports have been prepared with regard to the standard of living of the elderly (Socialdepartementet 1993).

According to the Income and Tax Statistics (Statistics Sweden 1995a), the average annual income of single women age 65 or over came to Swedish Kroner (SEK) 87,700 or SEK 91,200 in 1993, depending on whether they were previously married or never married. We thus can set our 50% comparison threshold at c. SEK 44,750. Income included a share of about 3.5% from earnings, 11.2% from assets (Statistics Sweden 1995b: Table 13).

Sweden's social security system offers a flat-rate basic benefit for all elderly and an earnings-related benefit (ATP). All social security pensions are calculated using the so-called base amount, a price index-adjusted figure determined each year (SEK 34,400 in 1993). ATP's link to the length of employment is not very strong, but whether one's wages make one qualify for the scheme, and the level of contributions, do matter, especially for women. Only 60% of women age 65 or over (in contrast to 95% of men) were covered for and thus received ATP benefits (Jansson 1994a:4). In addition, there are voluntary occupational pension plans that complement the public old-age benefits. Coverage for women here is 47% (Jansson 1994a:4).

Figures on benefit levels that allow differentiation by gender are for all women 65 or over in 1992. For them, the flat-rate benefit amounted to SEK 41,700, the earnings-related ATP payment to SEK 22,500 on average (Statistics Sweden 1995b:303-4). The relationship between the two benefit amounts is reversed from that in the "typical," male case, where the earnings-related component (ATP) is much larger than the basic payment, and where collectively negotiated occupational pension benefits are ampler (Scherman 1994:10). Women, on average, only draw approximately another SEK 8,000 per year from occupational pension plans. The benefits from these three sources amounted to SEK 72,200 on average, which came to 168% of the 50% income threshold (the latter was recalculated for 1992 to correspond to the benefit figure).

A complete picture must take into account minimum and supplementary provisions. A floor of social security provision is in place through an old-age pension supplement of a little less than half the size of the flat-rate benefit (SEK 34,400) to those seniors who have no or very little earnings-related (ATP) entitlement (Scherman 1994:10). 45% of women pensioners received such a supplement in 1992 (Statistics Sweden 1994:303). This basic pension-plus-supplement payment is sometimes identified as the "minimum old-age benefit;" in 1993, it amounted to SEK 51,074 for a single elderly person, or 114% of the 50% income threshold (Nordic Social-Statistical Committee 1995:159). But often a housing supplement (for which 27% of all pensioners qualify) is added to boost the benefits of economically weak retirees. The combined effect of all supplementary benefits could guarantee qualifying single pensioners (men or women) a benefit of as much as SEK 71,000 a year in 1993 (Smedmark 1993:9), or 159% of the 50% income threshold. - A minimum safeguard also applies to widows. The general survivor's payment is a temporary adjustment benefit. But if own basic and earnings-related benefits are not sufficient after adjustment, a widow's benefit is available (National Social Insurance Board 1994:60-61).

Given rather comprehensive minimum protection, social assistance benefits for the elderly are not very prevalent in Sweden, and the proportion of elderly who have had to turn to this support has been declining. Only 1.3% of all seniors age 65 or over receive such assistance, amounting to a supplement of about SEK 14,000 per recipient per year (Nordic Social-Statistical Committee 1990:44, 169, 224).

Switzerland

Monitoring and differentiating the income situation of older Swiss has been difficult because of spotty efforts of data collection. To date, only a 1986 income and wealth survey has captured the whole adult resident population, yielding income data for 1982 (Frey and Leu 1988; Buhmann 1988); 1976 survey data exist but are not directly comparable. The 1986 survey, which was included in LIS data holdings, has now been replicated, with findings for 1992 expected for fall 1996.

In 1982, the average money income of single women of retirement age (62 or over) amounted to about Swiss Francs (SFR) 29,000 (Buhmann 1988:287-307). The 50% threshold in this case thus came to c. SFR 14,500. An estimated 13.8% of income came from earnings, 24.1% from assets.

Swiss old-age security (AHV) offers a basic old-age pension beginning at age 62 for women, which is structured by a combination flat-rate and earnings-related formula, with a relatively narrow band of minimum and maximum benefits. The average AHV benefit amount for women 62 or over in 1982 was SFR 10,700 (Bundesamt für Sozialversicherung 1994:12,15).

Complementary occupational old-age security today stems from a mandatory, publicly regulated system of private pension provision--mostly on a defined contribution basis--that is funded and that offers full vesting and full portability. The objective of the complementary scheme, in force since 1985, is to make possible a total retirement benefit (including social security) of 60% of covered earnings after 40 years of contributions. Not all women, however, enjoy coverage, because the level of earnings of some may not reach the minimum necessary for enrollment (SFR 16,560 in 1985). - For our comparison year of 1982, coverage of women under occupational pensions--not yet mandatory--was about 30% (Rossini 1992:51). An average benefit amount just from occupational old age security is not available. The 1986 survey gave a figure of c. SFR 6,000 for all transfers other than social security, which encompasses mainly those occupational pension benefits (Buhmann 1988:287-307). - The total of both benefits came to SFR 16,700, equivalent to 115% of the 50% threshold.

A minimum is established in the Swiss system not so much by the minimum AHV payment (SFR 7,400 in 1982), but by the income threshold defined for eligibility to the means-tested supplementary public old-age and disability benefit scheme (EL). It stood at c. SFR 10,000 in 1982 (Rossini 1992:37). Whoever does not reach this threshold income can obtain EL payments to lift him or her to what is defined as a "customary standard of living" in old age. However, this minimum amounted to only 69% of the 50% income threshold. - On average, the benefit amounted to SFR 3,600 for older female recipients in 1982 (Bundesamt für Statistik 1994:285). Take-up for the supplementary payments is relatively low, however, and estimated at about 50% of those eligible. The official statistic on how many retired women draw supplementary benefits yielded proportions of 15.2% for widows, 22.9% for never-married women, and 34.4% for divorcees in 1983 (Office fédéral des assurances sociales 1984:148).

Social assistance, for those who do not manage to avoid poverty despite AHV and EL, is available from state and local public funds, which are administered almost entirely at the municipal level. Efforts to create comparable data on this assistance nationwide are only now emerging. From pilot studies of social assistance recipiency it may be gleaned that, at present, about 2% of all elderly 65 or over may have had to resort to social assistance at some time during the year due to insufficient pension resources (Rüst 1994:76).

United States

The best compilation of data on the income of the elderly is offered by the biennial Income of the Population 55 or Older (Grad 1994:35-39, 50), based on the Current Population Survey, which allows breakdowns by age brackets, sex, living status and marital status. Current Population Survey data are also the ones entered into LIS holdings. There are other sources of income data which allow extensive analysis, such as the Survey of Income and Program Participation or the Retirement Health Survey, but they are used as computerized data bases requiring proper set-ups. Findings from these sources are of course reported in the research literature.

While Grad (1994) and many other U.S. studies present mainly median income figures, for the present comparison purposes we use a mean income figure of $13,363 received by women 65 or older living alone in 1992 (U.S. Bureau of the Census 1993). The 50% threshold thus amounted to $6,682. - 8.5% of their income stemmed from earnings, 21.1% from assets (Grad 1994:110,114)

Average retirement benefits from Social Security (Old-Age, Survivor, and Disability Insurance, OASDI) amounted to $6,744 to $7,356 in 1992 for women who were on their own, for own entitlement or widow's benefit, respectively (Social Security

Administration 1993:199, Table 5.A15). Coverage by occupational pensions is voluntary in the United States. Only 22% of non-married women age 65 or over received private occupational pension benefits, 34% if other, government, pensions were included (Grad 1994:20). Woman's coverage, compared with men's, has increased over the last two decades (Woods 1994:15), but it still reflects women's concentration at the lower end of the wage distribution (Korczyk 1993:60-61). On average, for all older single women, the benefit amount from occupational pensions was $1,293 in 1992 (Current Population Survey 1993). - The mean amount of all benefits thus came to $8,343, which constituted 125% of the 50% income threshold.

With regard to minimum provisions, the United States offers only a qualified floor. Under OASDI, there is no minimum payment. The official poverty threshold, at $6,729 for one person aged 65 or over in 1992, does not constitute a criterion for making supplementary old-age benefits available either. Rather, it is the separate Supplementary Security Income (SSI) scheme, which is means-tested and general-revenue-funded, that awards benefits upon meeting more stringent eligibility requirements. On average, in 1992, SSI payments amounted to $2,340 from the federal component and $1,490 from state sources (Social Security Administration 1993:287), whereby the state-financed amount varied very widely across the 50 states. Thus a possible average total of $3,830 reached only 57% of the 50% poverty threshold. According to the official poverty line, 32% of single women 65 or over are poor (Grad 1994:129). Social assistance, in its various components, does not deal adequately with older single women who experience poverty. Supplementary Security Income provides some, but not sufficient support. It also suffers from less than complete take-up; non-married aged women receiving SSI benefits in 1992 made up only 9% of all women OASDI beneficiaries (Grad 1994:6). While older women make up three-fourths of elderly SSI recipients, it has been found that more than one million older women eligible for SSI benefits are not receiving them (Older Women's League 1995:6). Other programs, such as food stamps, help ameliorate poverty conditions. - Only 1% of non-married older women indicate receiving other public asssistance (Grad 1994:5).

Section IV Conclusions

We now complete our comparison and present some conclusions. Two short tables will summarize the information gained in the country-by-country review.

Table 5 Average Retirement Benefits and Minimum Benefits in % of the 50% Relative Poverty Thresholds[1]

	France 1988	Germany 1988	Netherlands 1992	Sweden 1992	Switzerland 1982	United States 1992
(1) Average Retirement Benefit	154	163	153 ~~172~~	168	115	125
(2) Minimums	90	N/A[2]	109	114	69	57

Note: 1 The sources are those listed in the country-by-country review, Section III.

2 No national-level minimum.

Across our comparison countries, the average retirement benefits (which include both public and private pensions) are quite uniform, except for the two cases with rather "lean" systems: Switzerland and the United States (the Swiss provisions became ampler with complementary occupational pensions turning compulsory in 1985). As pointed out earlier, the average figures are only general indicators; they do not speak to the prevalence of poverty and its prevention among older single women. It is

Row 2 that alludes to the safeguards that have been able to keep the extent of elder women's poverty low in France, the Netherlands, and Sweden; elsewhere, the lower strata in the income distribution have been experiencing old-age poverty much more commonly (Switzerland, the United States). In Germany, a minimum safeguard is missing; the risk of poverty is hidden here by a high average benefit, augmented by quite generous government pensions from which relatively many women benefit.

Table 6 is a summary compilation of data which may help to clarify further why social security benefit structures, heterogeneous as they are, alone may not be indicative of poverty risks and outcomes. It brings together a summary of the coverage by complementary occupational pensions as well as the shares of incomes from personal provision.

Table 6 Summary of Complementary Pension Coverage[1] and Shares of Income From Earnings and Assets[2] of Single Older Women, in %

	France	Germany	Netherlands	Sweden	Switzerland	United States
(1) Compl. Pens. Cov.	Integrated	Below 20%	70%	60%	30%	22%
(2) Earnings Income	6.5	2.2	2.8	3.5	13.8	8.5
(3) Assets Income	10.5	12.5	17.6	11.2	24.1	21.1

Notes: 1 From Section III.
2 From same sources as other income figures presented in Section III.

Row 1 points out that the paucity of complementary pension coverage contributes to a higher risk of poverty for older single women, as Germany, Switzerland, and the United States have demonstrated. Where this coverage is at a low level, survivor benefit rules under the occupational schemes have also been criticized as inequitable. Even in the Netherlands, where the coverage is quite good overall, the issue over widows' treatment by private pension plans has come up as an issue (Emancipatieraad 1995).

The earnings income information of Row 2 needs to be read with an understanding that lower legal retirement ages in France and Switzerland acccount for more older women still being in the work force; in the United States, the low level of benefits may compel single women to work longer on average.

The assets income information of Row 3 tells us that this income source seems to provide an extra buffer for older single women in the Netherlands, or a necessary one for the cases of Switzerland and the United States. In this rubric key comparative studies have yielded additional insights. Whiteford and Kennedy (1995:78) have data on the rates of owner-occupancy housing for single older persons, which are high in the United States (67%) and Germany (37%) in contrast to Sweden (21%) and the Netherlands (26%). The level is low in Switzerland as well, Europe's top-renter nation. Smeeding et al. (1993) (cf. Whiteford and Kennedy 1995:80) offer information on the liquid wealth of older people, showing that it tends to be almost twice as high in the United States as in European welfare states like Sweden and France (it is much below average in the Netherlands). Qualifying these findings, we must emphasize that the assets just discussed are not the resources all older women can rely on. These average indicators, again, hide the proportion of older women who may fall into poverty precisely because they lack the buffers in the form of extra assets.

In closing, a few suggestions can be attempted as to what characteristics and measures of old-age security systems emerge from our comparison as the most suitable for protecting older single women from poverty. No doubt, a minimum available to all, set above a customary relative poverty level, will be the most effective in that regard. Among our comparison group of countries, though, only the Netherlands have committed themselves to that relatively generous solution.

The second most effective arrangement would seem to be a compulsory, complementary, earnings-related second tier, either devised as such in one scheme (Sweden's ATP) or consolidated as such out of formerly diverse occupational pension plans (France, Switzerland as of 1985). Risks remain under that solution, as women have continued to be disadvantaged due to less complete work histories. Where complementary schemes remain voluntary (Germany, Switzerland before 1985, United States), the prevalence of old age poverty among single women is clearly higher. Interestingly enough, in a relative sense such poverty issues have been debated even in the Netherlands, in face of a voluntary complementary scheme.

The third most effective arrangement appears to be the provision of various means-tested supplements that bring up the benefit to a level not otherwise reached. We may speak of a mode of "packaging" or "bundling" old-age benefits, where France has been a pioneer. The French system has not only merged together a formerly heterogeneous array of basic and complementary plans, but also added various case-specific, means-tested supplements, from extra benefits for former working mothers with large families to the "minimum vieillesse" and home-care subsidies. This approach, though less multi-faceted, is also part of the Dutch, Swedish, and Swiss systems. The remaining risk is that take-up may be less than complete.

The least effective means to cope with poverty among single elderly women is social assistance. It tends to be decentralized in its administration and uneven in its levels of support, as well as neglected in terms of adjustment to living cost increases. Take-up of benefits tends to be low. None of the countries in our comparison that shows a relatively high risk of poverty among older women (Germany, Switzerland, and the United States) has made any headway in coping with the problem by ways of social assistance.

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