

# Women and men beyond retirement

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According to the latest demographic statistics, some 16 percent of the population in the European Union are aged 65 and over, the official age of retirement in most EU Member States. Of these, almost 60% are women, who make up around 63% of those aged 75 to 84 and 72% of those of 85 and over (Fig. 1). This has inevitable effects on the household circumstances of older women relative to men and, potentially, on their relative income levels. The concern here is to examine the types of household in which women and men aged 65 and over live in different parts of the Union, the numbers who are still working, the financial well-being of those in this age group and the risk of them falling into poverty. Three different but complimentary sources of data are used, the European Community Household Panel and the EU Labour Force Survey as well as demographic statistics.

## Statistics in focus

### POPULATION AND SOCIAL CONDITIONS

THEME 3 – 21/2002

## Contents

Women outnumber men increasingly with age ..... 2

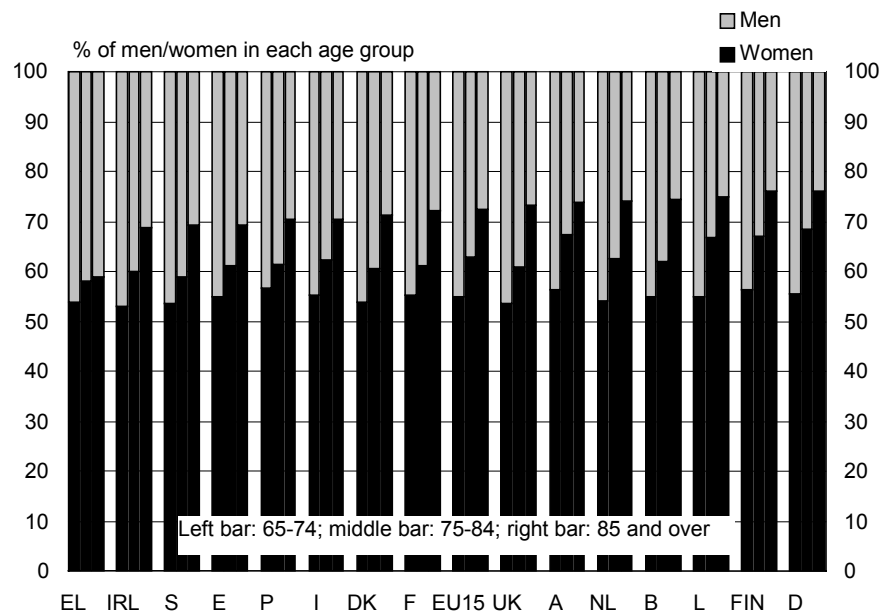
Many more women live alone than men ..... 2

Some aged 65 and over still working but many part-time .... 3

Lower income levels for women than for men ..... 4

Women more likely than men to be at risk of poverty ..... 5

**Fig. 1 The relative number of women and men aged 65 and over by age group, 2000**



Source: Eurostat, DEMO database



## Women outnumber men increasingly with age

The proportion of the total population who are 65 and over varies across the Union, from 18% in Italy at the beginning of 2000 and over 17% in Greece and Sweden to under 14% in the Netherlands and only just over 11% in Ireland. The proportion of over 65 year-olds who are 75 and over also varies, from over 50% in Sweden and 48% in Denmark to under 40% in both Greece and Portugal.

In all Member States, irrespective of the relative number of elderly people, women outnumber men significantly. The relative proportions of men and women aged between 65 and 74 is similar across the Member States. In Portugal, Austria and Finland, some 56% of those aged 65 to 74 were women in 2000 while in Ireland, the three Nordic countries, Greece, the Netherlands and the UK women represented some 54% of those in this age group (53% in Ireland).

The relative number of women was even higher in the older age groups. This reflects not only the greater longevity of women but also the effects of the Second World War, in which a great many men who were then in their 20s and 30s, who, had they lived, would now be in this age group, were killed.

In Germany, Austria, Luxembourg and Finland around 67% of those aged 75 to 84 were women, while the figure was 60% or below only in Ireland, Greece and Sweden. Moreover, women made up some 76% of those aged 85 and over in Germany and Finland and only in Spain, Ireland, Sweden (around 69% in all three cases) and Greece (59%) was the proportion below 70%.

In Greece, therefore, the tendency for women to outlive men is much less pronounced than in the rest of the Union. This reflects a life expectancy of men at birth which is among the highest in the EU (75½ in 1999) and a life expectancy at 65 which is second only to France (over 16 years). The life expectancy of women at 65, however, is below the EU average (18½ years as against almost 19½). Accordingly, some 15½% of men in Greece were over 65, more than in any other EU country, while 19% of women fell into the same age group, the same as the EU average.

## Many more women live alone than men

The much larger number of women aged 65 and over than men has implications for their household circumstances. In particular, many more women than men in this age group in the Union live alone rather than with a spouse or partner or in a household with three or more persons. According to the latest evidence from the

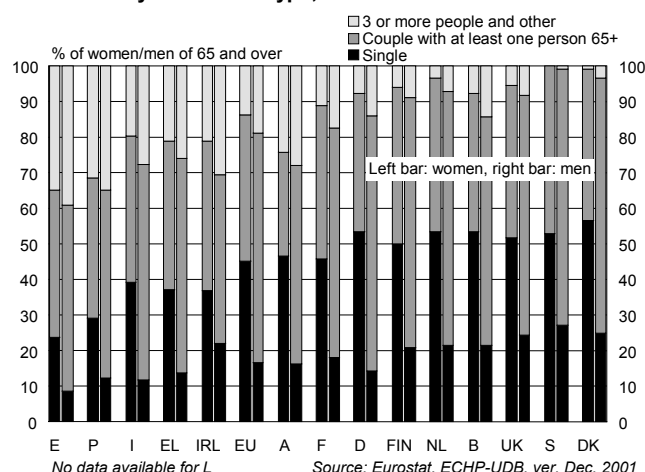
European Community Household Panel (ECHP), some 45% of women in the Union aged 65 and over lived alone in 1998 as compared with only 17% of men (Fig. 2).

The relative numbers of women and men living alone, however, varied between countries, to a small extent reflecting the scale of the difference in the number of women and men in the age group, but more the difference in life styles and housing conventions. In 7 of the 14 Member States for which data are available – the three Nordic countries, Belgium, the Netherlands, Germany and the UK – more than half of women of 65 or over lived alone, while the figure for men was around a quarter or less. By contrast, in Ireland and all four southern Member States, under 40% of women of this age lived alone – under 30% in Spain and Portugal. In the four southern countries, it was also the case that under 15% of men lived alone, though in Ireland, the figure (22%) was above the EU average.

These variations are associated with corresponding differences in the proportions of elderly people living in households of three or more people. Whereas in Denmark and Sweden, less than 5% of both women and men of 65 and over lived in such households and in the Netherlands, Finland and the UK, under 10%, in Greece, Ireland and Italy, as well as Austria, the figure was some 20% or more, and in Spain and Portugal, over 30%. In all of the latter group of countries, except Austria, these high figures are mainly a reflection of the small numbers living alone rather than as in a 'couple' household, with a spouse or partner, especially in the case of women. In all of these countries, therefore, the evidence suggests that the extended family was more prevalent than in other parts of the Union and, accordingly a potentially more important source of support.

In all Member States without exception, the relative number of men living in households of three or more

Fig. 2 The relative number of women and men aged 65 and over by household type, 1998



people exceeded that of women (though in absolute terms, there were still more women than men living in households of this type in most of the countries).

### Some aged 65 and over still working but many part-time

According to the EU Labour Force Survey, some 7% of men aged 65 to 74 in the Union in 2000 and 3% of women were still working (Fig. 3). There are large variations between countries, however, with over 30% of men in this age group and 18% of women in work in Portugal, much higher figures than anywhere else in the Union, as compared with under 4% of men and under 2% of women in Belgium, France, Luxembourg and Spain. In between these extremes, a relatively large proportion of men of 65 and over remained in work in Ireland (19%), Sweden (15%), Greece (12%) and the UK (11%), but in each case, the figure for women was only around 4 to 6%. Elsewhere, the proportion of women in employment was some 3% or below and the proportion of men under 8%.

Around 40% of men and 60% of women in the Union in this age group who were in employment worked part-time – under 30 hours a week – and of these, around 60% of women and just under half of men worked less than 15 hours a week (Fig. 4). The importance of part-time working varied markedly between countries, with the great majority of both women and men in the Netherlands, Sweden, the UK and Denmark working part-time (over 70% of women, 60% or more of men), most of them for less than 15 hours a week, but a small minority working part-time in Greece, Italy, Spain and Austria.

Over a quarter of women and men of 65 and over in employment in the Union worked in agriculture, as against under 5% of those under 65. In Portugal, Greece and Austria, the proportion was over half for both (Table 1). Moreover, some 60% of the total number of men in work and 40% of the women were self-employed, while another 14% of women and 7% of men were unpaid family workers. Only around a third of men and under half of women in this age group who were still working were, therefore employees, the figure being under 20% for both in Portugal and Greece, and under 25% for men in Finland, Ireland and Italy (Fig. 5).

Fig. 3 Employment rate of women and men aged 65-74, 2000

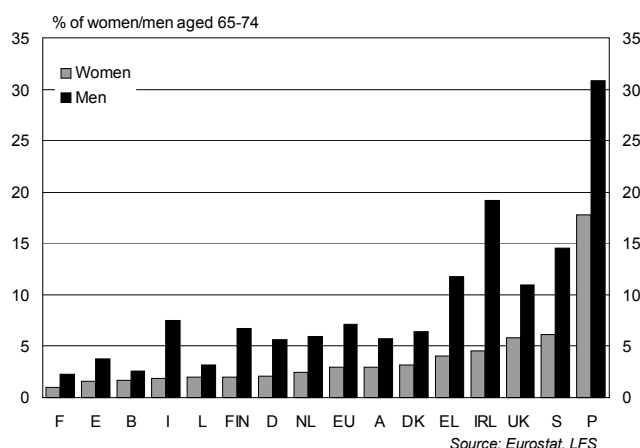


Fig. 4 Women and men aged 65-74 in employment by average usual hours worked per week, 2000

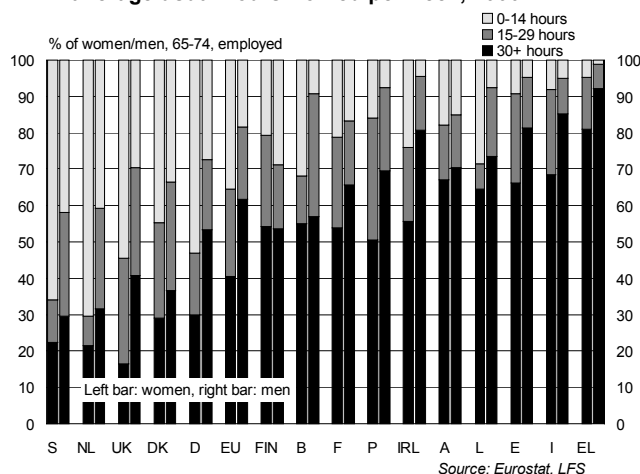
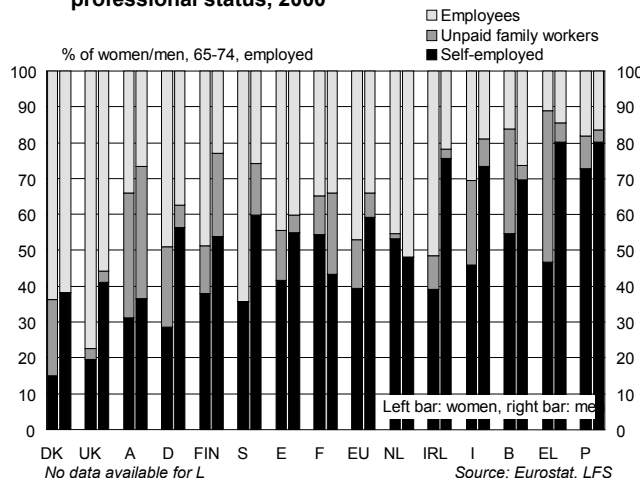


Fig. 5 Women and men aged 65-74 in employment by professional status, 2000



**Table 1: Women and men in employment by sector, 2000**

	B	DK	D	EL	E	F	IRL	I	L	NL	% of women/men under 65 in employment					
											A	P	FIN	S	UK	EU
<b>Men</b>																
Agriculture	2	5	3	14	8	5	11	6	3	4	5	8	9	4	2	5
Industry	28	27	34	18	24	27	23	28	17	23	30	25	32	31	27	28
Construction	11	13	14	11	17	11	17	12	13	11	14	22	13	11	13	13
Basic services	30	32	27	34	31	31	30	31	28	34	30	27	30	33	35	31
Advanced services	8	6	6	8	8	6	8	7	19	8	7	6	3	5	8	7
Public and communal services	21	17	16	15	12	19	11	17	20	21	14	12	13	17	15	16
<b>Women</b>																
Agriculture	1	2	2	18	5	3	2	4	1	2	6	11	4	1	1	3
Industry	11	13	17	12	13	14	14	20	5	9	13	22	14	11	11	14
Construction	1	1	3	0	1	1	1	1	1	1	2	1	1	1	2	2
Basic services	31	28	34	34	43	33	36	33	34	34	38	33	30	27	35	34
Advanced services	9	8	9	11	11	8	16	8	22	9	13	9	9	6	11	9
Public and communal services	47	48	35	25	27	41	31	33	35	44	29	24	43	53	41	37
											% of women/men over 65 in employment					
	B	DK	D	EL	E	F	IRL	I	L	NL	A	P	FIN	S	UK	EU
<b>Men</b>																
Agriculture	19	26	15	56	25	37	61	23	40	26	53	68	51	48	11	31
Industry	6	13	23	6	12	8	6	13	0	11	11	6	14	7	14	13
Construction	5	11	10	2	4	2	4	5	10	1	3	3	12	4	8	6
Basic services	56	31	36	27	39	31	18	39	19	48	20	16	17	27	48	35
Advanced services	3	3	7	4	6	6	4	5	7	6	7	3	0	5	6	5
Public and communal services	11	16	10	5	14	15	6	15	24	7	6	3	6	8	14	11
<b>Women</b>																
Agriculture	10	21	14	65	21	24	22	13	38	16	49	72	22	18	5	27
Industry	7	15	14	4	6	5	5	12	9	0	1	4	0	0	7	7
Construction	0	10	3	1	1	2	0	2	0	0	5	0	0	4	2	2
Basic services	53	40	42	20	50	49	42	50	16	25	30	17	50	37	44	38
Advanced services	18	0	12	7	9	10	11	9	0	9	10	2	2	4	9	8
Public and communal services	12	14	15	3	14	11	19	14	37	50	5	6	25	38	33	18

Note: NACE categories are aggregated as follows: Agriculture (A+B), Industry (C+D+E), Construction (F), Basic services (G+H+I+O+P), Advanced services (J+K+Q), Public and communal services (L+M+N).

Source: Eurostat, LFS

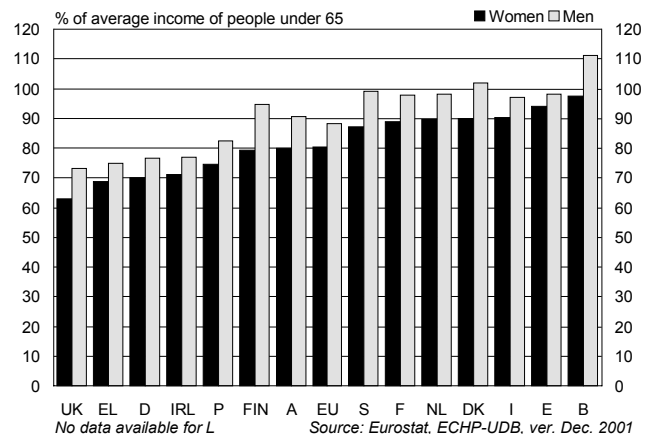
### Lower income levels for women than for men

The average income, on an 'equivalised' basis (see Methodological notes), of women and men in the Union aged 65 and over, was some 15% less than the average for those under 65 in 1997. (It should be noted that all the figures quoted here for average income are in equivalised terms.) The average income of women of 65 and over was some 10% below that of men in the same age group and accordingly some 20% less than the average for those under 65 (Fig. 6). In all Member States apart from Belgium the average income of the elderly was less than that of people under 65, though in, Spain, it was under 5% below. In the UK, Greece, Germany and Ireland, it was over 25% lower than the average for those under 65.

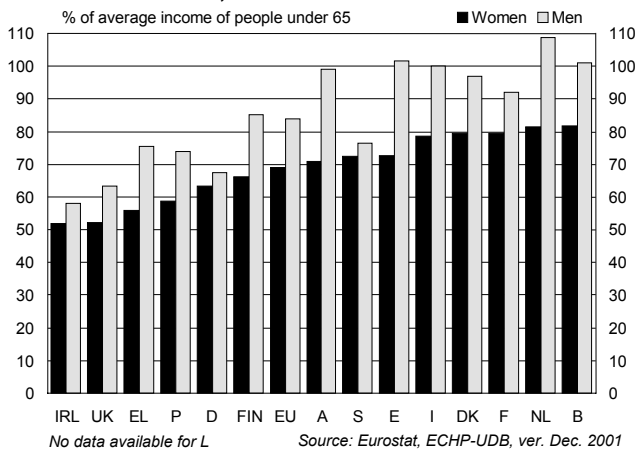
The average 'equivalised' income of women of 65 and over was less than that of men in all Member States, and the extent of the difference was between 9% and 12% in most cases, though only 4% in Spain and around 15% in Finland and the UK.

The differences between Member States in the size of the income gap between men and women reflect in some degree differences in household structure and, in particular, in the relative number of women living alone as compared with men. In the countries in which the proportion of women living alone was relatively small – Greece, Spain, Italy, Portugal and Ireland (though not

**Fig. 6 Average equivalised income of women and men aged 65 and over in relation to income of those under 65, 1997**



**Fig. 7 Average equivalised income of women and men of 65 and over living alone in relation to income of those under 65, 1997**

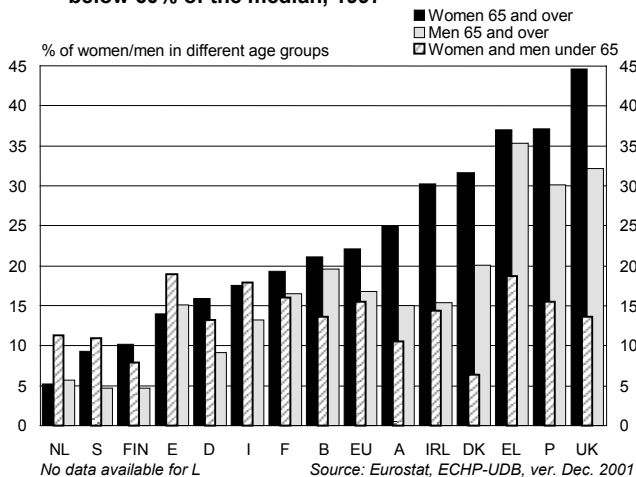


Austria) – and in which, a correspondingly large proportion of women live in households where there are other people, and, therefore, other sources of income, the gap in average income between men and women was in each case below the EU average.

Equally, the gap between the average equivalised income of men and women was, in most cases, relatively wide in those countries in which a large proportion of women in this age group live alone – especially in Finland, Belgium, Sweden, Denmark, and the UK, though less so in the Netherlands and Germany, where the gap was similar to the EU average.

In all Member States without exception, the average income of women of 65 and over living alone was significantly less than that of those living in households with other people. In the EU, women living alone had an average income level which was over 20% below that of those living with someone else and 30% below the average for women and men under 65 (Fig. 7). In Greece, the UK and Ireland, it was 40 to 50% below the average of those under 65.

**Fig. 8 Women and men aged 65 and over with income below 60% of the median, 1997**



For men in this age group, although those living alone had a lower income on average than others, the difference was much less. Indeed, in Spain, Belgium, and the Netherlands, especially the latter, men living alone had a higher average income than those people under 65.

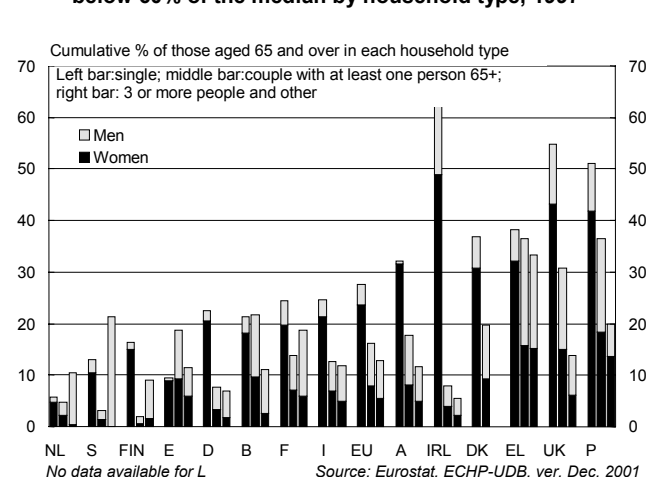
### Women more likely than men to be at risk of poverty

Women aged 65 and over are more likely than men to be at risk of poverty, defining this as having an equivalised income below 60% of the median level in the country in question (which is the conventional definition adopted in the Union). In the Union as a whole, some 22% of women in this age group in 1997 had income below this level as opposed to 17% of men and 15% of people under 65 (Fig. 8).

Both the likelihood of someone of 65 and over having an income below 60% of the median and the difference between the relative numbers of women and men affected varies greatly between Member States. In Greece, Portugal and the UK, over a third of those of 65 and over had an income which put them at risk of poverty, while in Denmark, it was over a quarter. By contrast, it was under 10% in the Netherlands, Sweden and Finland. In the Netherlands and Sweden, the proportion of elderly people with income below 60% of the median was less than the proportion of those under 65, as it was in Spain and Italy. In most of the other Member States, it was significantly higher. This was especially the case in Denmark, Greece, Portugal and the UK. In all of these, a correspondingly large number of the people at risk of poverty were 65 or over.

In 10 of the 14 Member States for which data are available, the relative number of women of 65 and over at risk of poverty was higher than for men, while in the other four, it was much the same. The difference was particularly marked in Ireland, the UK and Denmark, in each of which the proportion of women in this age group

**Fig. 9 Women and men aged 65 and over with income below 60% of the median by household type, 1997**



with income below 60% of the median was over 10 percentage points higher than for men.

The likelihood of having equivalised income below 60% of the median is affected by household circumstances, as intimated above. Some 28% of women and men of 65 and over in the Union living alone had an income below this level in 1997, twice the proportion for those living with someone else (Fig. 9). Around 85% of those living alone and at risk of poverty were women. In the

UK and Portugal, over half of those living alone in this age group had income below 60% of the median and in Ireland, over 60%. In all Member States, except Belgium and Spain, elderly people living alone were more at risk of poverty than those living with a spouse or partner – though the difference was marginal in the Netherlands – and in all Member States, without exception, the great majority of those affected were women.

## ➤ ESSENTIAL INFORMATION – METHODOLOGICAL NOTES

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### The data used

The data on population used in the analysis come from Demographic statistics published in NewCronos, the data on household structure and income from the fifth wave of the European Community Household Panel (ECHP) and the data on employment from the EU Labour Force Survey (LFS). There are no data for Luxembourg from the ECHP for 1998 (or 1997) and accordingly this country is excluded from the analysis of household structure and income. The EU aggregates, therefore, do not include Luxembourg, although given its small population size, this makes an imperceptible difference to the figures.

### Household structure

Data from the ECHP are divided into the following types of household: 1-person household, where the person is either female or male and is aged 65 or over; a household with 2 adults (here defined as someone aged 16 or over) with at least one person aged 65 or over and an 'other' category which is composed of: other households with no dependent children with at least one person aged 65 or more and household with dependent children and with at least one person aged 65 or more.

It should be noted that the ECHP covers only private households and therefore excludes those living in communal or collective households, such as in nursing homes or homes for the elderly. A comparison of the ECHP data for the number of women and men of 65 with Demographic statistics however indicates that the relative proportions in both the broad age group and more detailed ones within it are very similar to those shown by the demographic data.

### Employment

Data are taken from the LFS for 2000.

### Income

Data on income from the ECHP relate to 1997, the year immediately preceding the survey. Data correspond to total net income, i.e. all income from employment (wages and self-employment earnings) and investment plus all social transfers, including old-age pensions net of any taxes and social contributions paid.

Equivalent income is calculated from household income. Specifically, the latter is divided by the number of people living in the household, weighting each according to the so-called OECD modified scale (i.e. attributing a weight of 1.0 to the head of the household, or reference person, 0.5 to other adults living in the household and 0.3 to each child). The average household income so calculated is then attributed to all household members.

Average income and median income is calculated separately for each Member State, and the level of income at which people are at risk of poverty is defined in terms of 60% of the median.

# Further information:

## ➤ Databases

NewCronos, Domain: DEMO, LFS, ILC

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