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# Minimum pensions and older women's poverty

Discussion Paper, Elizabeth Villagómez



On behalf of  
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# Minimum Incomes and Women's Poverty

## Discussion Paper

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### Introduction

In the context of the 2005 Peer Review (Social Protection Committee on the National Strategy Reports for pensions) it was noted that the member States indicated the increasing use of minimum income benefits or increasing minimum pensions as a tool to address poverty of retired and/or elderly people. The gaps between women and men in the type and levels of pensions or benefits was also noted and that women were affected in particular by higher levels of poverty measured by the agreed Laeken income indicators.

Consequently, the main aim of this Peer Review is to generate debate and discussions around the different challenges faced by Member States on the issue of older women's poverty and to study minimum incomes/minimum pensions/social assistance as a tool that can be used to tackle the issue of elderly poverty and issues related to sustainability. This paper has the objective to reflect the information sent by the different participating Member States in the Peer Review in a summarised way but also to give a framework for the discussions during the seminar.

It is important to keep in mind that the economic standing of retired and elderly people is a combined product of life-cycle events and decisions that affect and are affected by earnings, savings and spending<sup>1</sup> and that these in turn influence levels of pension and determine in part the need of social assistance in later life. The differences between women and men in the biologically and socially determined roles produce more absences of women from the labour market throughout the life cycle. Thus, they will be absent from the labour market due to childbearing but also because of child rearing as well as caring for children or other dependent family members suffering from short or longer term illness, disability or old age. The persistence of the wage gap, also has an effect in determining work related pensions. The different welfare models across the EU deal in different ways with the support to the care needs that allow or impede women to balance work and family life and apply different treatment of unpaid care periods or leaves towards pension contribution periods which have clear implications on their economic status in old age. There are also issues of differences in consumption and saving patterns as well as wealth accumulation. In some of the new MS the differences in retirement ages combined with the privatisation of pensions also have negative effects on women's lower pension benefits but that should be ameliorated in the context of the transposition of the equal treatment in services and goods directive.

At the same time the demographic changes occurring in the last decades of the XX century across the EU have posed serious threats to the sustainability of the pension systems and have prompted reforms from privatisation or partial privatisation to concerted efforts with social partners and government or to changes in the contribution periods. In this context the increase of

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<sup>1</sup> In this sense the recent report on Poverty of Elderly People in EU25 has made an important contribution in understanding income related poverty aspects (Zaidi *et al*, 2006)

the employment rate of older workers as one of the specific Lisbon objectives is also key for the sustainability of the pension systems. On the other hand, the sustainability of minimum incomes to alleviate poverty in old age has strong cohort effects that should be taken into account in the design of these schemes. In the case of women the EU Lisbon objective to raise the employment rates and the specific policies in the Member States to reduce occupational segregation and wage gaps and to improve work life balance will have positive effects in reducing women's higher risk of poverty in older age in coming years<sup>2</sup>. On the other hand possible negative effects on employment and contribution to the pensions systems due to improvement of minimum pensions in older age should also take the gender differences into account. While women suffer a higher degree of poverty in the present and have a higher probability to be beneficiaries of the increases in minimum pensions, the accumulated disadvantages during their life cycle experiences must be considered as well as the present trends increasing their participation (which in many cases are related to reforms in the tax-benefit systems that increase their labour market participation) that will reduce poverty in the future. In addition women's average higher longevity should be carefully assessed in the calculation of privatised pension systems as there can be unintended effects creating further inequalities between women who actually live shorter lives and men who live longer lives<sup>3</sup>. The importance of this in the context of the sustainability of minimum pensions is further discussed below.

## Older Women's poverty

### Preliminary issues

Although the concept of poverty encompasses much more than a measure of income, as reflected in the agreed Laeken indicators of social inclusion, the focus in the case of pensions and minimum incomes for this Peer Review force attention on the income aspects, although it should not be forgotten that most systems across the EU include a number of in-kind benefits that can alleviate to a large extent income poverty as measured by the at-risk-or-poverty rate (60% of the median income). These can include free or reduced transport, health, medicines, community care (such as tele-assistance), and other socio-sanitary support. However, the access to these services is also an important issue as differences in rural-urban, ethnic, social background, etc. can influence access in addition to sex. Furthermore, there are important interactions of these other in-kind and cash benefits with retirement and/or minimum pensions as reflected in the papers submitted by the Member States for this Peer Review. The role of family, extended family and voluntary support to older people should also be taken into account as in some MS the impact of this support is much stronger than in others. It should be noted however that this support is also carried out mainly by women.

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<sup>2</sup> While the Open method of Coordination has concentrated mostly on supply side issues, some demand side aspects also affecting poverty in the present and in the future such as quality of jobs and discriminatory practices (not only on the basis of sex but also of age) have not been given so much attention. On the supply side, better balance of work and family life should also include increasing men's participation in unpaid care activities in order to share the effects this has on women's absences from the labour market. For a critique of the OMC from the equal opportunities perspective see Mósesdóttir, 2002.

<sup>3</sup> Steinhilber, 2004.

Women's poverty in older age can not be disassociated from the employment behaviour during their life-time. However, other accumulated disadvantages affecting wealth (such as differences in proprietorship of enterprises, land or real estate) should also be taken into account.

The differences across MS in their social protection systems have different effects on the supply behaviour of women and also affect employer behaviour unless counter measures are adopted. While some of the systems clearly adapted and encouraged a dual breadwinner model at an early stage in the XX century and are now taking steps towards a dual carer model (namely the Nordic countries) which has increased women's participation and employment<sup>4</sup>, many have lagged behind and continue to be anchored in a male breadwinner model or a variation thereof in spite of dramatic social changes since its inception such as the increase in single parent households, higher rates of divorce, and new family structures. In the following table a summary of the models is shown. Although the table reflects the situation in EU15 MS, the new MS states can also be fitted into these different models and can even have a separate column combining different aspects of the other models.

**Table 1. Four Gender Regimes**

	<b>Male breadwinner or General Family Support</b>	<b>Separate Gender Roles or Market Oriented</b>	<b>Individual earner-carer or dual earner</b>	<b>"Gathering breadcrumbs"</b>
Conciliation model	Combination	Choice	Continuity	Choice without support
Ideology	Husband= earner Wife= carer	"Flexible" division of labour Husband= earner Wife= 1/2 earner/carers	Shared tasks Father = carer-earner Mother= carer-earner	"Blurred" division of labour Father= earner Mother= carer/earner
Entitlement	Unequal among spouses	Differentiated by gender role	Equal	Unequal among spouses and among workers
Basis of entitlement	Principle of maintenance	Family responsibilities	Citizenship or residence	Principle of maintenance/ of need
Recipient of benefits	Head of household + supplements for dependants	Men as family providers; women as caregivers	Individual	Individual
Taxation	Joint Taxation Deduction for dependants	Joint Taxation Deduction for dependants	Separate taxation Equal tax relief	Individual Minor deductions
Employment policies	Priority to the main income provider. Flexibility for secondary earners	Segmented Full time/part-time	Aimed at both sexes Full time/part-time Public/private sector	Dualistic Core/periphery No flexible arrangements

<sup>4</sup> In these countries fertility rates are also higher which have clear positive impacts on the sustainability of pensions systems.

	<b>Male breadwinner or General Family Support</b>	<b>Separate Gender Roles or Market Oriented</b>	<b>Individual earner-carer or dual earner</b>	<b>“Gathering breadcrumbs”</b>
Female labour force participation	Middle/low High discontinuity Short-time work	Middle/high High discontinuity Short/medium part-time work	High High continuity Long part-time work	Low High continuity Full-time
Sphere of care	Partial state involvement	Weak state involvement	Strong state involvement	Weak state involvement
Caring work	Paid component to caregivers in the home	Paid component to caregivers in the home	Paid component to caregivers in the home and outside the home	Unpaid
Political tendency	Corporatist/conservative	Liberal	Social-democratic	Corporatist-left

Source: León, M. (2002), Reconciling work and family: Impact on Gender and Family, p 15.

On the other hand some of the reforms in the new MS before EU accession, such as increasing the pensionable age of women were a welcomed step in the context of increasing life-time attachment to the labour market, but on the other hand many of the countries removed the redistributive elements from the systems that put many women at a disadvantage due to their higher concentration in lower paid jobs and occupations<sup>5</sup>. The new Member States, in particular the ex-socialist countries, also show positive features of the inherited culture of high participation rates of women and have similar features of the Nordic models, but in some cases have made reforms and have cut services that have actually made a step backwards as far as supporting and increasing women’s participation in the labour market<sup>6</sup> and thus on their future position.

In the case of the Mediterranean countries, the cultural and welfare system models are in some ways similar to those of other older Mediterranean Member States but have a mixed outcome as far as participation and employment rates of women (Cyprus with better outcomes than Malta).

Differences in wages, and in particular the occupational segregation component of these differences, also have a decisive impact on income in later life. Although in some cases the pension systems include strong redistributive elements, gaps continue to exist. The large proportion of part-time work in some MS and how this type of work is addressed with regard to pension entitlements is yet another issue that should be taken into account.

In this context it is also very important to consider the cohort effects of education as far as education affects wages and thus pension contributions. In most EU countries wider access to secondary and higher education has been a relatively recent phenomenon and older women have been at a higher disadvantage than men for many years. The relatively recent rise in women’s educational level, and in some cases even higher educational attainment, which also explains the much higher participation rates than their older counterparts, is in fact the single

<sup>5</sup> For an excellent review of the reforms see “The Gender Dimensions of Social Security Reforms in Central and Eastern Europe. Case Studies of the Czech Republic, Hungary and Poland”, ILO sub-regional office, Budapest, Edited by Fultz, Ruck and Steinhilber and Steinhilber, 2004.

<sup>6</sup> Note that although higher than EU averages, participation rates have dropped steadily for both women and men in most of the ex-socialist countries. For analysis of a comparable data base on employment see *Story Behind the Numbers: Women and Employment in Central and Eastern Europe and the Western Commonwealth of Independent States* by UNIFEM, 2006.

most important variable in explaining the rise in participation rates<sup>7</sup>, but the effects on wage levels equal to those of men have yet to materialise.

### The situation of older women in MS and some trends

In the papers prepared by the Member States for this Peer Review, the issue of the reasons explaining older women's poverty was addressed to different extents. In the papers it was clear that in **most cases** older people face higher risks of poverty and that older women are more affected, but it is also interesting to note that the differences in overall relative poverty of older people and the gender gaps are quite varied among the participating MS in this Peer Review.

While Cyprus, Ireland, Portugal, United Kingdom, Belgium, Finland and Germany show a negative relative poverty risk ratio of elderly to non elderly population (the value is higher than 1), Latvia and the Czech Republic show a much better outcome for their elderly population (the value is well below 1) as is in general the average for the new MS except for Cyprus, Malta and Slovenia. There are large differences among the different MS as Cyprus shows 5.2, Ireland shows 2.3, Portugal, Ireland, United Kingdom, Belgium, Finland and Germany fluctuate between 1.9 and 1.1<sup>8</sup>. These numbers, however, are nuanced by other facts and figures that were included in the reports.

When taking into account the complementary in-kind and other cash benefits that older people can access, most of the reports point to a much less dramatic situation than what the at-risk of poverty rate indicator shows. The role of the municipalities or local level governments is very important to this effect although in some cases the minimum incomes have additional allowances to cover special requirements and is means tested (Germany and Belgium).

As to the gaps between women and men, in Portugal, women's slightly higher at-risk of poverty rate shows that it has been declining and that the gap between older men and women is closing between 1995 and 2004 from 4 to 2 percentage points. On the other hand in Latvia between 2002 and 2004 the gap seems to have increased from 7 to 14 percentage points. If the household type is taken into account, the gap in one person households has increased from 8 to 16 percentage points. Furthermore, the gap between one person households of people over 65 as compared to two adults under 65 without children has increased from 2 percentage points to 42 (!).

In the German report it was also pointed out that migrant women also have much higher risk of poverty in the case they are single and/or divorced, this was the only paper that mentioned migrant women as a particular group affected more by poverty. The Finnish paper pointed out the arrangements of special assistance for elderly and disabled immigrants.

In the case of Latvia the large undeclared economy was identified as a phenomenon that was reducing contributions to their mixed pension system. It was not mentioned if women are more affected by the phenomenon, but it is mentioned as one of the challenges that will have a decisive impact on the maintenance of pensioners' living standards in the future.

<sup>7</sup> For a recent review of these issues see Jaumotte, F., "Female Labour Force Participation: Past trends and main Determinants in OECD Countries", *Economics Department Working Papers* n° 376, OECD, 2003

<sup>8</sup> EU SILC data presented in Zaidi *et al*, 2006. p. 15.

None of the papers addressed the issue of part-time workers directly, although some mentioned the “atypical” work arrangements and temporary work as also affecting negatively women’s contributions and future pension entitlements.

### **Some interesting practices that reduce poverty risks and differences between women and men**

There are some interesting cases that reduce the incidence of women’s poverty or the differences between women and men that are worth noting.

In the case of Ireland, Finland and Germany and beginning to take effect in Belgium as well is the recognition of care periods towards the pension statutory period. This recognises women’s greater burden or care work and can significantly reduce differences as well as poverty risks. In the case of Ireland it is expected that the reduced rate pensions arrangements will have a limited life span as the homemaker’s scheme and increased workforce participation will feed into the pension scheme making more people, and especially women, eligible for full-rate pensions.

In the case of Belgium, for example, the fact that the most favourable scheme is applied and also the most favourable computation method have as a consequence that retired self-employed women have on average higher pensions than retired self-employed men since the mechanism limiting the combination of retirement pensions and survivor’s pensions favours the higher survivor pension. However, this effect only for self-employed women is not generalised to retired women employees.

In the case of the Czech Republic, the strong redistribution of their system reduces the differences between women and men in wage and contribution periods, nevertheless women’s at-risk of poverty rate is higher by 2 percentage points.

### **Sustainability of minimum pensions**

The following points may be considered in the sustainability of minimum pensions and also in their possible phasing out:

- Based on the previous discussion and firmly based on the joint assessments of the pension systems by Member States (European Commission, 2006), it can be safely stated that sustainability of pensions is linked to the accumulated effects of labour market behaviour of the population. In the case of women, increasing labour market entry and continuity is one of the elements that will reduce the probabilities of being at-risk of poverty during older age as well as strengthening the finances of the systems. This should be accompanied by reduction of the wage gap and lowering occupational segregation as well as improving job quality. A higher participation of men in unpaid care activities can also help to distribute the negative effects of absence from the labour market more evenly.
- The concern about the negative impacts on employment of indexing minimum incomes should be shared with the concern on eliminating the obstacles that women face during their working years and on improving the quality of jobs, otherwise strong disincentive effects already present in some social protection systems will further exacerbate women’s lower

attachment to the labour market and will strengthen the higher dependency on minimum incomes in later life.

- In some countries rules on widower and widow's pensions can have negative effects on employment as many times they are incompatible with employment. Although in some countries survivor's pensions can be beneficial to women these effects should also be looked at carefully. In other countries survivor pensions are much lower and need to be indexed if an adequate level or protection is to be achieved, but these increases are also likely to phase out as women's pensions increase to higher participation and higher wages.
- In addition to this, the life expectancy tables used for calculating privatised pensions can actually have negative effects in some cases as they increase inequality during retirement with women receiving lower pensions (See Annex one for a discussion by Steinhilber, 2004 on the implications of this)<sup>9</sup>. Although this affects mainly privatised pension schemes, there is an important issue here with respect to the sustainability of increasing minimum pensions, reducing poverty and women's longer average life figures. According to the Commission proposal for the Directive on the Equal Treatment between Women and Men in the Access to and Supply of Goods and Services (2003) 86% of women and men actually die at the same age. Thus, there will be women who will actually die before this average age and men that will do so closer or beyond women's average.

As to the risks identified in the country papers presented with respect to sustainability and the possible solutions we can highlight the following as well as making some comments on the situation of women:

- Belgium: The rules governing the income guarantee for the elderly reduce or impede the access as incomes from pensions, professional activities and savings are taken into account. While the system is regarded as not having negative effects on continued attachment to the labour market, a longer working life or higher income does not guarantee a higher pension. It is important to note that care periods will soon be accounted for pension entitlements.
- Finland: made no comments on this issue
- Czech Republic: Rapid Ageing of the population which can be counteracted by active ageing and strengthening the role of private savings in old age income. It does not mention whether women's much lower activity rates are envisaged to be higher in the future and whether the lower activity rates of older women are linked to care activities for grandchildren.
- United Kingdom: Current indexation of Pension Credit the proportion of people entitled to it could rise to 70% in 2050. Problems with incentives to save and work longer could develop although this is not the intention of the government. No possible solutions or analysis of how this affects women in particular is given.
- Latvia: The ideology of the pension system is focused on incentives for the population to remain in the labour market after reaching retirement age. However a large undeclared economy, high unemployment rate, low average wages, regional disparities can affect pension amounts that depend on social insurance contributions. No mention is made of how this affects women in particular. It is also mentioned that in the privately funded pensions are

<sup>9</sup> To this effect it is interesting to note that the report on pensions by acceding countries released before the latest EU enlargement, the view was that women should make higher contributions in order to avoid lower pensions!!

acquiring more experience in elaborating investment plans that fit more adequately the requirements and needs of individual participants. No mention is made if these funds apply joint or separate annuation tables to women and men or how the equal treatment services and goods directives will affect these funds.

- Ireland: The recent trends in employment are increasing the numbers of contributory as compared to non-contributory pensioners. Contributory pensioners have lower risks of poverty. However, it is noted that in the past 10 years the relative position of pensioners worsened as a result of the tax reforms that did not have positive impact on pensioners, but there is some evidence that the gap is closing. Reduced rate pensions will be phasing out as increased workforce participation and the homemakers scheme (recognition of care periods) feed into the pensions system.
- Portugal: It is mentioned that sustainability is one of the objective in the modernisation strategy of the Portuguese Social Protection System. The strategy is based on better labour market outcomes as the most recent reforms will strengthen incentives to work longer and will also contribute to more equitable treatment of members of different schemes. No specific mention of women's situation is made, although it is to be noted that women have an average participation and employment rate (with respect to EU averages).
- Germany: No comments on sustainability.

The following trends in different countries can be identified as **reducing** the need to continue using minimum incomes in the future:

- Higher wages due to higher educational levels of younger cohorts
- Higher participation of women in the labour force
- Higher participation of men in care activities
- Reduction of occupational segregation
- Reduction of wage gaps

The following trends can be identified as **continuing or increasing** the need for using minimum incomes and in particular the higher dependency of women on them:

- Persistence or increases in the wage gaps
- Persistence or increases in occupational segregation
- Increase of low quality and low paid jobs (this can actually strengthen the negative effects on employment of indexation of minimum incomes)
- Lack of recognition of care periods

## Conclusions and recommendations

The following main conclusions may be drawn from this very brief and synthetic discussion paper:

- EU and acceding MS show wide differences in how life-cycle events are accounted in the diverse pension systems, in particular those events taking workers away from paid employment, and in particular women.
- The systems in general do not account for the overall worse position that women face in their older age derived from the differences throughout their lifetime as compared to men in wages, occupational status and in many cases care responsibilities.
- The concerns for sustainability of minimum pensions can not be disassociated from making continued efforts to eliminate various forms of labour market discrimination and obstacles, including those that are inherent in many social protection systems.

The following recommendations can be derived from the papers presented by the Peer Review Countries:

- Those countries that have moved or are encouraging a move to partial or full private pensions should revise the possible discrimination arising from women's weaker labour market position. Private pensions should be carefully assessed in their possible discrimination to those in atypical work, lower paid occupations and temporary employment, which have a high percentage of women
- Incompatibility with employment of some very low paying benefits/pensions could be revised
- The impact on future pension burdens of large undeclared economies should be assessed vis-à-vis the reforms being undertaken in many of the EU MS and Acceding MS.
- The concern about the negative impacts on employment of indexing minimum incomes should be shared with the concern on eliminating the obstacles that women face during their working years and on improving the quality of jobs, otherwise strong disincentive effects already present in some social protection systems will further exacerbate women's lower attachment to the labour market and will strengthen the higher dependency on minimum incomes in later life.

## Annex

“[T]he regulations regarding gender differences in life expectancies in private pensions are a central issue still to be solved in a number of countries. What should we take as equal treatment for men and women with identical histories of earnings retiring at the same age? Identical total average accumulation over the entire period of retirement? Or identical average monthly benefits? Both the method chosen for calculating the annuities and the arrangements put in place for enforcing this method are of great importance for the future well being of retired women.

From a public policy and non-discrimination perspective, equal monthly contributions should result in equal monthly benefits. Thus, the latter approach is preferable for three reasons (Fultz & Steinhilber 2003).

- First, the use of gender-specific averages masks the substantial overlap that exists in the actual mortality of individual men and women. In fact, substantial numbers of men live longer than the average female life expectancy; substantial numbers of women die before they reach it; and substantial numbers of men and women live to be nearly the same age. Statistics in the European Union, for example, reveal that about 86 per cent of all men and women die at around the same age (European Commission 2003a). Using group averages to set the pension benefits of individuals whose actual longevity does not match the averages would have a capricious effect, creating many unjustified winners and losers – i.e. men who outlive the female average but receive a higher pension anyway based on their own sex’s shorter average longevity (winners), and women whose longevity falls short of the male average but who receive lower pensions anyway because other women live longer (losers).
- Second, a person’s sex might not be a good indicator of insurance risk. A number of studies show that life expectancy is strongly influenced by other factors such as marital status, socio-economic factors, employment/ unemployment, smoking, or nutritional habits (European Commission 2003a). If group treatment is applied to women, should we not also give smaller monthly benefits to nonsmokers who, on average, outlive smokers; to the more affluent members of society who, on average, outlive the less affluent; to members of racial and ethnic majorities who, on average, outlive members of minority groups; and to those free from genetic vulnerability to life threatening diseases such as cancer, hemophilia, or heart disease who, on average, outlive less lucky members of society (Fultz & Steinhilber 2003)?
- Third, although the new individual savings schemes of Hungary and Poland are privately managed, they are still part of the pension system and as such have public purposes<sup>10</sup>. The most basic of these is to pool risks across the population so as to provide everyone a minimal level of protection against poverty arising from uncertain longevity. Paying lower benefits to those who live longer would defeat this objective, subjecting them to greater risk of poverty at every stage of their retired lives.

In principle, the question of equal treatment of women and men in privately managed individual savings accounts arises not only with respect to mandatory pension schemes. The European Commission has recently proposed legislation which would outlaw gender discrimination in

<sup>10</sup> For similar reasons have Western European countries regulated equal treatment of women and men in all mandatory pension schemes. Conversation with B. Heffnerich, Member of Cabinet, European Commission, Cabinet of Ms. Anna Diamantopoulou, 11.12.2003

private insurance in general (European Commission 2003a, 2003b, 2003c). So far, the issue of gender discrimination in voluntary insurance has not arisen as an issue of public debate in pension reform processes in transition countries, however.” Steinhilber 2004, pp. 20-21.

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