

**Economic Consequences of Widowhood in Europe:
Cross-country and Gender Differences***

by

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DOCUMENTO DE TRABAJO 2004-27

November 2004

* Acknowledgement: I am grateful for financial support from the Ministry of Science and Technology of Spain (project SEC 2002-01523) and the European Commission to AGIR (Ageing, Health and Retirement) project under the FR5.

** FEDEA

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Abstract

We document in this paper, the economic consequences upon widowhood using both cross-section and panel data from European Community Household Panel. Main conclusions are as what follows. First, there is a large difference across country. The widowed persons in Greece and Portugal have lowest income, less than a half of that of Austrian widowed persons. Cross-country difference decreases somewhat if we consider household income net of housing costs due to higher home-ownership in low income countries. Second, income reduction upon widowhood is in general larger among widows than widowers. The gender difference is largest in Denmark, Spain, Austria and Finland, where widowers enjoy more than 30% higher income than widows. Third, the main culprit of gender difference in income situation of widowed persons is the pension regulation. As many widowed women depend on survivorship pension as their main income source and as the survivorship pension is much lower than old-age pension in most countries, widows suffer much larger income reduction than widowers with widowhood. As current elderly women and those in many coming years lived their working ages in a world where wives and mothers worked at home, raised children and did not work in the market, they will depend mostly on survivorship pension as their main income source. Consequently, their economic situation would not improve in the medium term unless pension regulations change to improve their economic situation.

Resumen

Este trabajo documenta las consecuencias económicas de la viudedad en Europa utilizando los datos provenientes del Panel de Hogares de la Unión Europea. Las principales conclusiones son las siguientes. En primer lugar, hay grandes diferencias entre países. Las personas viudas en Grecia y Portugal son las que perciben la menor renta, menos de la mitad de lo que reciben las personas viudas en Austria. Las diferencias entre países se reducen ligeramente si consideramos la renta neta de costes de vivienda. En segundo lugar, la reducción de renta al enviudar es, en general, mayor entre las viudas que los viudos. La mayor diferencia entre géneros se observa en Dinamarca, España, Austria y Finlandia, donde la diferencia es más de 30%. En tercer lugar, la legislación sobre pensiones se revela como la principal culpable de las diferencias en renta entre sexos. La gran mayoría de las viudas tiene como principal fuente de ingresos su pensión de viudedad. Dado que dicha pensión es mucho menor que la pensión de jubilación en casi todos los países, las mujeres viudas sufren una mayor reducción de renta que los hombres al enviudar. Las mujeres mayores (de ahora y del futuro cercano) han vivido en un mundo en donde las esposas y madres trabajaban en casa, criaban a sus hijos y no participaban en el mercado laboral. Por estos motivos, tras la muerte de su cónyuge dependerán mayoritariamente de la pensión de viudedad como ingreso principal. Por tanto, la situación económica de las viudas no mejorará a medio plazo a menos que se introduzcan modificaciones en la legislación sobre pensiones que mejoren su situación.

1. Introduction

Widows and widowers account for a substantial share of elderly population in Europe. According to the pooled cross-section data of 1994-2001 European Community Household Panel Survey (hereafter ECHP), the proportion of widowhood among the population aged 65 and more was 31%. There is a substantial difference in the widowhood proportion between men and women. For example, the proportion of widowhood is 2.2% among men aged 50-64 compared to 10.1% among the same aged women, and 13.6% among men aged 65 and older compared to 45% among women of the same age group (Table 1). This gender difference in widowhood proportion is due to the differences in age at marriage and in life expectancy between men and women. Age at marriage is on average about 3 years younger and life expectancy is about 7 years longer for women than men. This difference is also reflected in the duration in widowhood between men and women, women staying much longer time in widowhood than men.

For many the death of his/her spouse causes economic deprivation as well as emotional stress. As death often comes with short anticipation, surviving spouses have limited ability to prepare for the income changes following the spouse's death. Even when the death is anticipated with sufficient time, the ability to prepare for it is quite limited as many household have little margin for saving. The income fluctuations upon widowhood also depend on the income sources and institutional arrangement, such as pension system. If the main income source were own work or own retirement pension, the surviving spouse would not suffer much economic difficulties. On the other hand, if the main income source were spouse's work or pension, the economic situation of the surviving spouse will depend considerably on the survivor pension regulation. Therefore, overall economic situation of a surviving spouse depends on both own work and pension receipt and survivor pension receipt, as well as other financial resources.

Current European elderly women have lived in a world where mothers worked at home, raised children, and were widowed relatively young. Hence, a large proportion of current elderly widows in Europe, albeit some differences between countries, have survivor pension as their principal income source as they had not accumulated a sufficient work experience to be eligible for own retirement pension. Pension regulations across European countries contribute to economic worsening among the surviving spouses, in particular among widows, who depend on survivor pensions as their principal income source. A general rule of public pension system in Europe dictates almost no change in old-age pensions upon the death of the dependent spouse, while a substantial reduction is usual with respect to

the survivor pension compared to the old-age pension that the deceased spouse was receiving before the death¹. This difference seems to be the main culprit for the differences in the financial situation between widows and widowers.

In the US there are several studies, perhaps due to the data availability, which analyze economic situation of the widowed persons. Hurd and Wise (1989), using data from Retirement History Survey, indicate that widows are much more likely than couples to be poor. McGarry (1995) concludes that the poverty persistence rate among widows is underestimated due to the measurement error. McGarry and Schoeni (1998) show that in the US increased social security benefits were the most important factor causing the change in living arrangements among elderly widows. Weir et al. (2002), using longitudinal data from the US, show that widowhood is an important risk factor for transition into poverty. In contrast, in spite of the well-known difficult situation facing the widows in Europe there is almost no study which analyzes their economic situation. A study by OECD (2001) shows that single women living alone have lowest income in 9 developed countries (among them 6 European countries), but it does not do any more detailed analysis. This paper tries to fill the gap.

Comparisons of economic situation by marital status using cross-section data could provide some useful information regarding in what conditions surviving spouses live compared to others. However, the current situation of a surviving spouse is often affected by some decisions made by him/herself or in a family level after or immediately before widowhood. For example, widowed women who receive small survivorship pension and have no other income sources are often forced to move in to one of her children's home. Some are forced to seek work to compensate income drop upon widowhood. Therefore, the comparisons of current income situation by marital status would not show the true effects of widowhood on household income. The use of longitudinal data such as the ECHP could overcome some of the problems as we can observe people before and after their spouse's death. The main purpose of this paper is to document the changes in income as one falls into widowhood in Europe. We highlight the differences by gender and between countries. We also examine other well-being indices such as self-reported extent of economic difficulty.

¹ Public pension laws regarding dependent spouse and survivorship pension in each country are summarized in Appendix taken from European Commission (2000).

2. Data

We use the data from the 8 waves (1994-2001) of the ECHP surveys. The first wave carried out in 1994 included about 60,000 households and 130,000 individuals aged 16 and over across 12 European countries. Austria and Finland joined the survey from the second and the third wave respectively. The cross-section sample includes widowed persons at any wave. For the longitudinal sample, to obtain the information both before and after the death of spouse, we selected those individuals whose spouse died during the survey period. The cross-section sample consists of 13,418 widowers and 59,981 widows, while the longitudinal sample contains 941 widowers and 2392 widows. Average age and sample size by sex for each country are presented in Table 2. While the average age between men and women in the cross-section sample is similar, in the longitudinal sample the age at widowhood is about 4.3 years younger for women than for men. The sample size reduces substantially in the longitudinal sample (fewer than 50 observations in male widowed in Belgium and Finland), which should be kept in mind in interpreting the results.

There are two types of data regarding income, personal and household. The survey provides annual income data by some detailed category. Different categories of income sources include work, capital, private transfer and social protection. Income from social protection is further divided into unemployment insurance, old-age pension, survivor pension, family protection, etc.. Most income data refer to the calendar year preceding the interview. This time gap may lead to reporting errors as the surveys in many countries are carried out in rather later months of each year. In fact, we detected many missing observations of income data during the transition (widowhood) period. One income variable which is not affected by this problem is current monthly household income. We use this income variable as our main variable. Using the exchange rate and the inflation rate in each year and country we converted income data in Euro of the 2001 price.

Some more drawbacks of the ECHP should be kept in mind. First, the sample does not include persons in institutions such as elderly residential homes. As there are some cross-country differences in the ratio of the elderly living in these types of institutions, cross-country comparison would suffer some bias. Second, income data include only monetary income, therefore excluding in-kind income. Third, there is substantial attrition over waves and whose extent varies across country. Although we believe that the main results would remain valid, the results should be interpreted with these drawbacks in mind.

3. Cross-Section Results

We start with some descriptive results on the socio-demographic and economic situation of widowed persons using the cross-sectional data. We highlight the differences by gender and across country. First, we compare the current monthly household income of widows and widowers in each country as shown in Figure 1a. There is substantial variation in income by gender and across country. In most countries, widowers have substantially higher income than widows, with the maximal difference of 35% in Austria. In Belgium, Greece, Portugal and Spain, there are almost no differences. Austrian widowers enjoy the largest household income and the Portuguese widowed suffer lowest household income.

The income in Figure 1a does not consider housing costs which in many cases are substantial. In the ECHP we have available monthly housing costs either due to rent or mortgage repayment. If there are sufficient differences in housing costs by country or gender, a more precise measure of economic situation will be the income net of housing costs. In Figure 1b we compare monthly income net of housing costs. We can see that in those countries where many widowed persons live in rental housing such as Denmark, the Netherlands and Germany, the net income drops substantially. On the other hand, in Ireland and Mediterranean countries where the housing ownership is high (Figure 1c), the income does not change much when housing costs are subtracted. Consequently, there are smaller differences across country.

Another factor which is important to control in the household income comparison is household size. Indeed, there are substantial differences in household size across countries. Figure 2 shows the average household size in cross-section data among widowers and widows in each country. Spanish widows and widowers live with 1.7 other members in the same household while those in Denmark share the household only with 0.2 other persons on average. There seem to be two groups of country clearly differentiated, one for Ireland, Spain, Italy, Greece, Portugal and Austria where the household size is over 2 and the others where the household size is smaller than 1.5. The household size differences can also be observed through the proportion of the widowed living alone as shown in Figure 3. While less than 40% of the widowed live alone in Spain, the proportion increases to 80% in Denmark, The Netherlands and the UK.

To control for the household composition in income comparison, we compare net monthly household income among those who are living alone after

widowhood. The result is shown in Figure 4. As expected, there is a larger cross-country difference in income among the living-alone widowed than the whole group (Figure 1b). There are also larger differences by gender, always a greater income for widowers than widows in all countries. The difference between the whole group and those living alone is particularly noticeable in Spain. While there is almost no income difference by gender when the whole group is examined, there is a large gender difference among those living alone, widowers enjoying 45% larger income than widows. The gender difference is over 20% in the Netherlands, France, Austria and the UK. On the other hand, we observe no gender differences in Belgium and Germany.

The differences across country and by gender are also observed in the self-reported economic difficulty as reflected in the survey question “Is your household able to make ends meet....?” Figure 5a and 5b show the proportion of widowed persons who answered “with difficulty”, respectively for all widowed and living-alone widowed. While only 20% of the widowed in Denmark have difficulty to make ends meet, about 80% of those in Greece and Portugal have difficulty. By gender, a substantially larger proportion of widows (relative to widowers) suffer economic difficulty in The Netherlands, Ireland, Spain and Austria. By living-alone status, there is a small difference in general. Curiously, in Spain, among the living-alone widowers the proportion with economic difficulty is lower while among the living-alone widows it is higher than the whole group.

In summary, there is a large difference in the economic situation among the widowed across country and by gender. Those in Greece and Portugal have substantially lower income than others. Widowers usually enjoy a substantially larger income than widows. When we control for household composition, the cross-country and gender differences increase as low-income countries have a larger household size. By gender, living-alone widows in The Netherlands, Spain and Austria suffer a much larger economic difficulty than their male counterpart. That said, we have to be aware that so far we have examined the results from the cross-section data. As the sample includes all widowed persons at the time of survey independent of the duration of widowhood, it is likely that many widowed persons have changed their household and labor market situation according to their needs. To obtain a better measure of the consequences of widowhood, we examine the longitudinal data in the next section.

4. Results from Longitudinal Analysis: Before and After Widowhood

To obtain the information both before and after widowhood, we selected only those whose spouse died during the survey period. To control for the household composition, we selected only those households who have not changed the composition except for the death of the spouse. Furthermore, we divided the widowed persons in two groups, those living with someone and those living alone after widowhood. In some countries the sample size of those living with someone is rather small (see Table 2 and Figure 3), and we should keep this in mind in interpreting the results.

Household Income

Table 4 (Figure 6) shows net monthly household income before and after widowhood by country, gender and living-alone status. For all groups except for Belgian widowers living with someone, the household income after the widowhood is smaller than before the widowhood. Household income decreases a little less among those who live with someone than those living alone.

Among those living alone, the income change with widowhood varies substantially across country and by gender. Among men the ratio of income after widowhood relative to before widowhood ranges from 53% in the UK to 89% in The Netherlands, while among women, it ranges from 54% in Denmark and Finland to 83% in France. In only two countries (France and the UK), the ratio is higher among women than men. In some countries the gender difference is substantial. The largest difference is observed in Denmark, Austria and Spain. For example, in Spain, men suffer 22% income drop upon widowhood while women suffer 44% income drop.

Among those living with someone, income drop with widowhood is not so substantial, and gender difference is also smaller than among the widowed living alone. However, we should be careful in interpreting this as family protection as we do not know how the income is distributed within the family. Some widowed persons with small personal income who live with someone (usually adult children), although the family income may be large, may suffer as much as those living alone.

Economic Difficulty

Now, we examine economic difficulty of the widowed using the response to the question “Is your household able to make ends meet....?” This question, in spite of its subjectivity, is useful as the respondents are supposed to evaluate their income level relative to the income need of the household. Upon widowhood, the households have one fewer person as consumption unit. Furthermore, income need of individuals may differ by individual characteristics such as gender. Table 5 shows the proportion who reports that their economic situation has worsened with widowhood².

The pattern is similar to the changes in income as shown earlier. The proportion who experiences greater economic difficulty with widowhood is lower among men than women in all countries. Among those living alone, 36% of women reported greater economic difficulty after widowhood while only 19% of men reported so. About the half of women who are living alone reported greater economic difficulty upon widowhood in The Netherlands, Belgium, Spain and Finland.

The family is often considered to be the shelter for the poor elderly especially in Ireland and Southern European countries. The proportion of the widowed persons who live with someone is much larger in these countries than in other European countries. The comparison of the reported economic difficulty after widowhood by living-alone status suggests that in all countries except for Spanish widows there is almost no difference between the living alone widowed and others. In Spain, the widows who are living with someone report much lower probability (35% vs. 45%) of greater economic difficulty after widowhood than those who live alone.

5. Income Sources of the Widowed

Earlier we suggested that the income difference between male and female widowed is mainly due to the pension regulation. To evaluate this idea we examine the income sources of widowed persons. The ECHP provides several different categories of personal income. Our main interest is to examine the proportion of the income coming from old-age pension and that of survivorship pension. The information about different sources of income is available only for annual income during the calendar year preceding the interview. We have some reservation on the

² As the question of economic difficulty is asked with 6 possible responses from 1 (very difficult) to 6 (very easy), we compared the responses before and after the widowhood.

precision of the income data as there is a time gap between the reference year of income and survey date. However, as our interest is in the comparison across country and between genders, we think this problem would not be too serious. We restricted the sample to those aged 65 or more as most Europeans are retired at these ages.

The total personal income is decomposed into 5 categories, work, asset, old-age pension, survivorship pension and others. Table 6 shows the total personal income in euros (in price of 2001) and the share of each income source.

There is a large variation between genders and across country in the share of each type of income. Although we included only those aged 65 and more, the share of income from work is substantial in some countries. In particular, Irish and Portuguese widowers obtain 15% and 11% of their personal income from work. In all other countries the share is rather small. The income coming from asset is not trivial in Denmark, Belgium and the UK where its share is 10% or more. In all other countries, the share of asset income is rather small.

The gender difference is largest in the share of different types of pension. The share of old-age pension in total income is much larger among men than women in all countries except for Denmark and The Netherlands. The difference is largest in Spain where only 26% of income comes from old-age pension among women compared to 88% among men. The share of survivorship pension is largest among Spanish widows at 67% of total personal income. In all countries, the share of survivorship pension is trivial among men.

6. Conclusions

Widowhood is one of the most tragic moments of life. Apart from emotional pain, many suffer economic deprivation upon widowhood. The economic difficulty after widowhood depends substantially on prevailing pension law in each country. We documented in this paper, the economic consequences of widowhood using both cross-section and panel data. Main conclusions are as what follows. First, there is a large difference across country. The widowed persons in Greece and Portugal have lowest income. There are some differences in housing tenure across country with those in low income countries (Greece, Ireland, Italy, Spain and Portugal) enjoying a higher proportion of owner-occupier housing, therefore lower housing costs. In consequence, cross-country difference decreases somewhat if we consider household income net of housing costs.

Second, income reduction upon widowhood is in general larger among widows than widowers. The gender difference is highest in Denmark, Spain, Austria and Finland. For example, in Spain, income reduces to 56% of that before widowhood among living-alone widows compared to 78% among living-alone widowers. Although widows living with other household members appear to enjoy similar household income as widowers in a similar situation, we can not interpret this as similar economic capacity as we do not know the intra-household distribution of household income.

Third, the main culprit of gender difference in income situation of widowed persons is the pension regulation. As many widowed women depend on survivorship pension as their main income source and as the survivorship pension is much lower than old-age pension in most countries, widows suffer much larger income reduction than widowers upon widowhood. For example, as of 1999 Spanish pension law was such that survivorship pension (which a majority of widows receive during widowhood) was 45% of the calculation base while old-age pension (which a majority widowers receive before and after widowhood) in general does not change upon widowhood. As current elderly women and those in many coming years in many countries lived their working ages in a world where wives and mothers worked at home, raised children and did not work in the market, they will depend mostly on survivorship pension as their main income source. Consequently, their economic situation would not improve in the medium term unless pension regulations change to improve their economic situation.

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Table 1: Proportion of Widowhood: Pooled Cross-Section ECHP 1994-2001

	Age 16-49		Age 50-64		Age 65+	
	Men	Women	Men	Women	Men	Women
Denmark	0.001	0.005	0.020	0.080	0.210	0.476
Netherlands	0.002	0.006	0.025	0.073	0.123	0.390
Belgium	0.003	0.012	0.022	0.104	0.162	0.438
France	0.003	0.013	0.022	0.108	0.118	0.422
Ireland	0.001	0.006	0.028	0.099	0.141	0.471
Italy	0.001	0.009	0.018	0.100	0.128	0.482
Greece	0.002	0.015	0.017	0.121	0.115	0.504
Spain	0.002	0.011	0.027	0.111	0.147	0.459
Portugal	0.001	0.018	0.027	0.138	0.142	0.457
Austria	0.002	0.012	0.021	0.118	0.150	0.461
Finland	0.002	0.007	0.018	0.065	0.101	0.370
Germany	0.003	0.010	0.026	0.098	0.124	0.442
UK	0.002	0.010	0.020	0.083	0.177	0.486

Table 2: Sample Frequency and Average Age

<u>Cross-section data</u>						
	Sample frequency			Age at survey		
	men	women	Total	men	women	Total
Denmark	694	2007	2701	73.83	74.75	74.59
Netherlands	866	3227	4093	70.06	72.36	71.91
Belgium	712	2764	3476	72.66	72.99	72.93
France	1176	5624	6800	71.58	72.93	72.72
Ireland	755	2779	3534	68.87	71.11	70.62
Italy	1517	7559	9076	75.33	73.23	73.56
Greece	1156	7067	8223	74.18	70.68	71.28
Spain	1850	8025	9875	73.68	72.72	72.89
Portugal	1542	7290	8832	71.72	69.85	70.16
Austria	665	3074	3739	73.03	71.93	72.14
Finland	372	1460	1832	71.63	73.04	72.82
Germany	1005	4724	5729	72.89	73.13	73.09
UK	1108	4381	5489	75.69	74.08	74.40
Total	13418	59981	73399	72.97	72.30	72.44

<u>Longitudinal data</u>						
	Sample frequency			Age at widowhood		
	men	women	Total	men	women	Total
Denmark	52	65	117	71.44	66.84	68.88
Netherlands	51	115	166	65.91	67.49	67.01
Belgium	33	83	116	71.23	65.75	67.31
France	65	192	257	69.32	67.46	67.93
Ireland	42	134	176	70.17	68.34	68.78
Italy	118	329	447	72.59	67.21	68.63
Greece	84	308	392	72.95	66.32	67.74
Spain	119	279	398	72.29	67.78	69.13
Portugal	139	375	514	71.66	66.22	67.69
Austria	54	126	180	73.48	65.23	67.71
Finland	36	73	109	68.14	64.64	65.79
Germany	80	174	254	64.30	62.87	63.32
UK	68	139	207	70.51	66.46	67.79
Total	941	2392	3333	70.67	66.50	67.68

Figure 1a: Monthly Household Income (euros in 2001 price) of the Widowed: Pooled Cross-Section

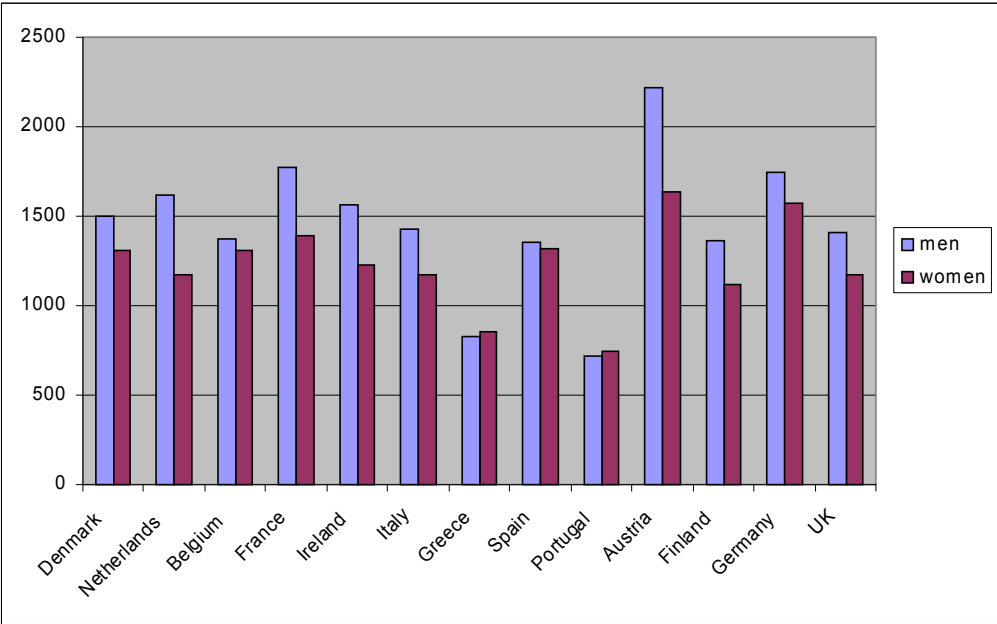


Figure 1b: Net (of housing costs) Monthly Household Income (euros in 2001 price) of the Widowed

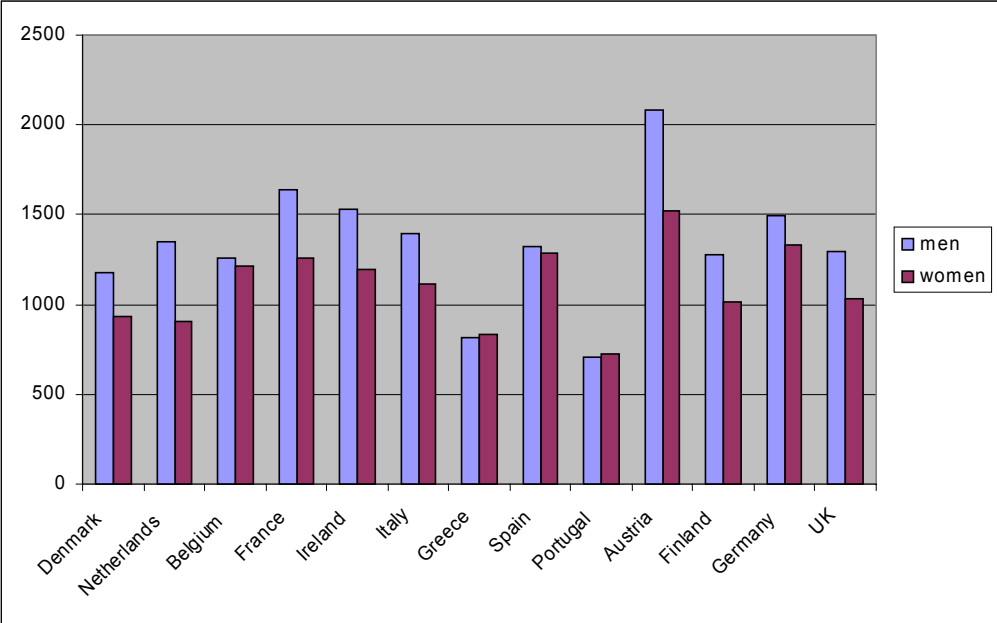


Figure 1c: Proportion of owner-occupier housing among the widowed

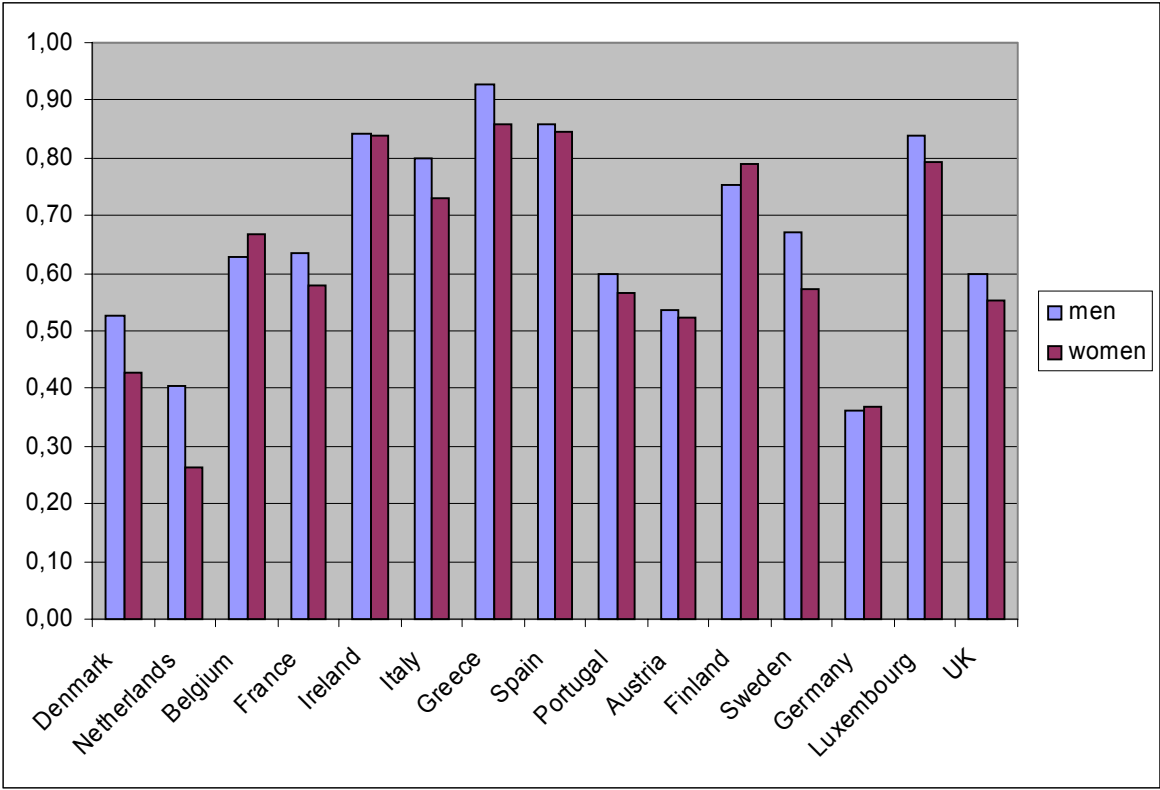


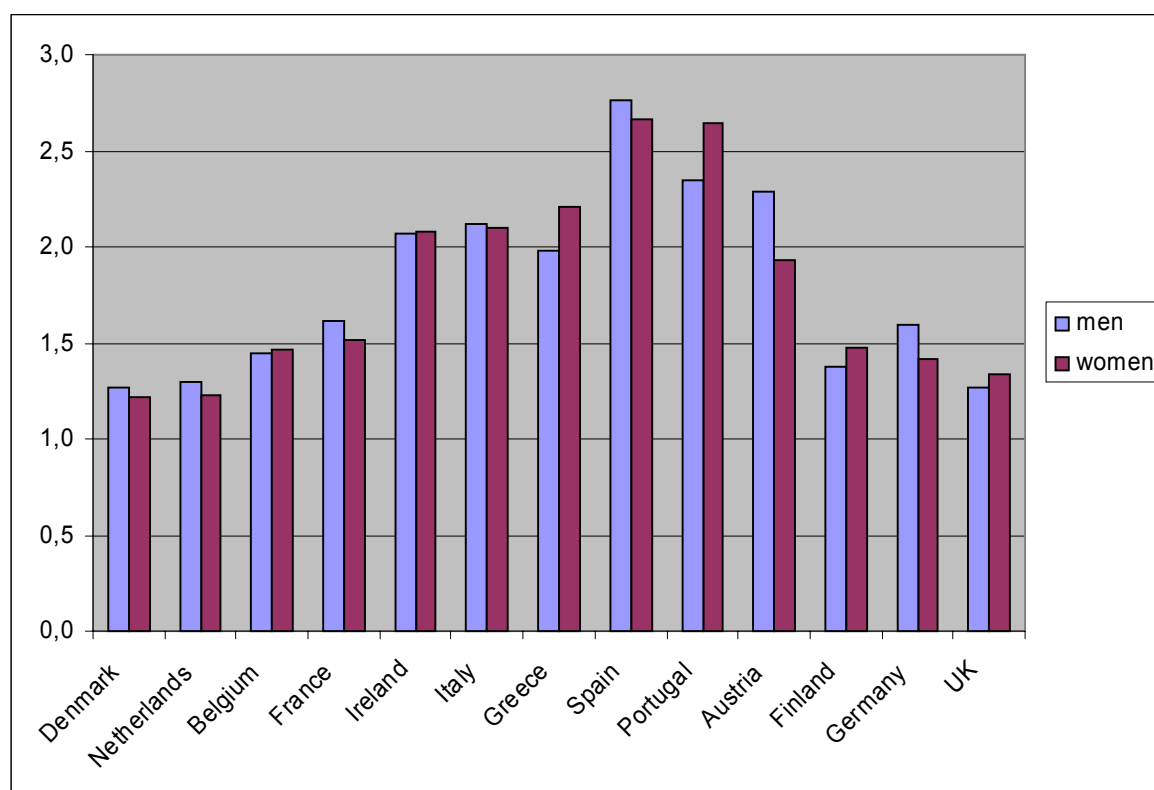
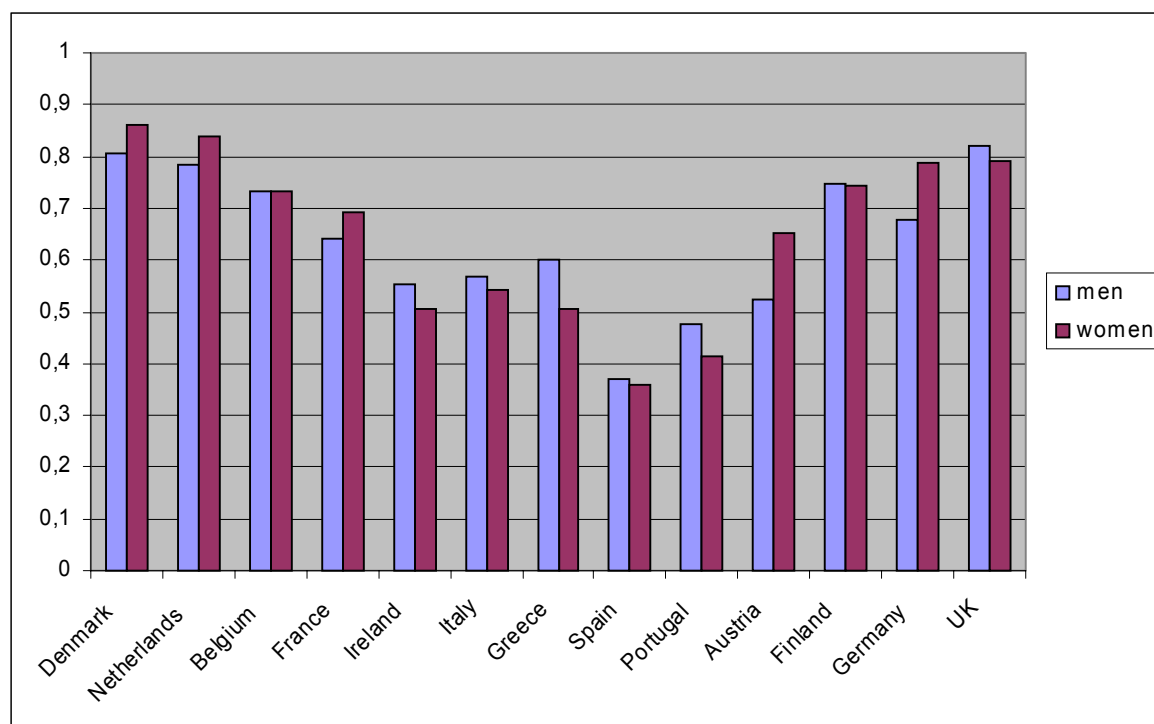
Figure 2: Average Household Size: Pooled Cross-Section ECHP 1994-2001**Figure 3: Proportion Living Alone: Pooled Cross-Section ECHP 1994-2001**

Figure 4: Net Monthly Income (euros in 2001 price) among the Widowed Living Alone: Pooled Cross-Section

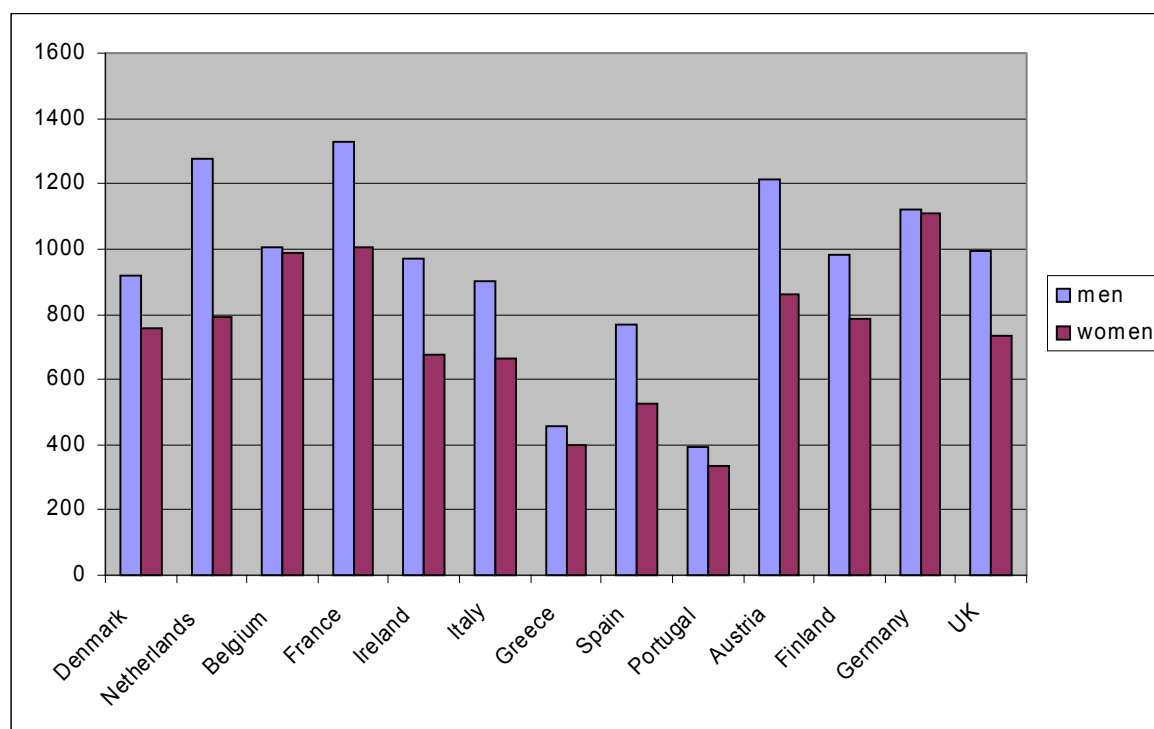
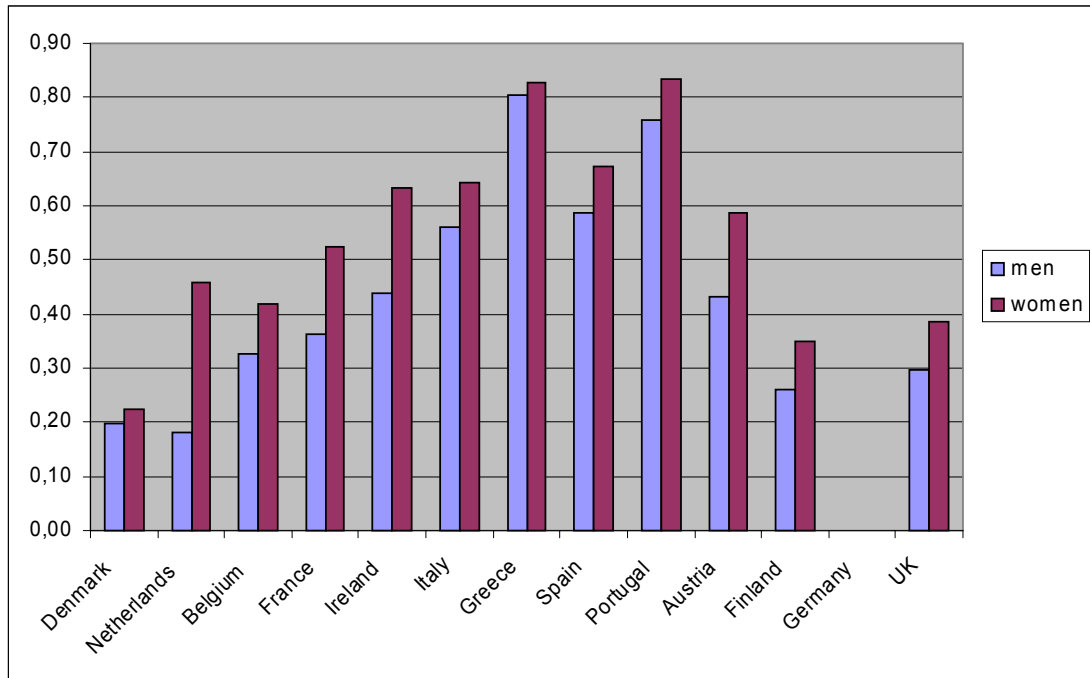


Figure 5: Self-reported Economic Difficulty (Is your household able to make ends meet...?): Proportion who answered “with difficulty”

5a: All widows and widowers



5b: Living-alone widows and widowers

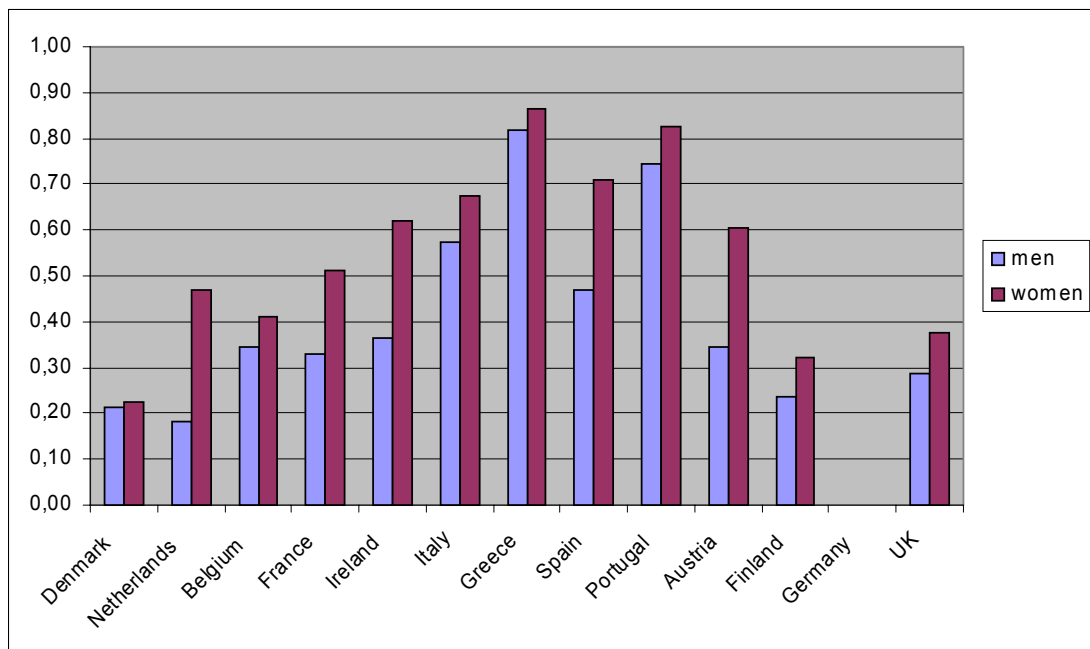
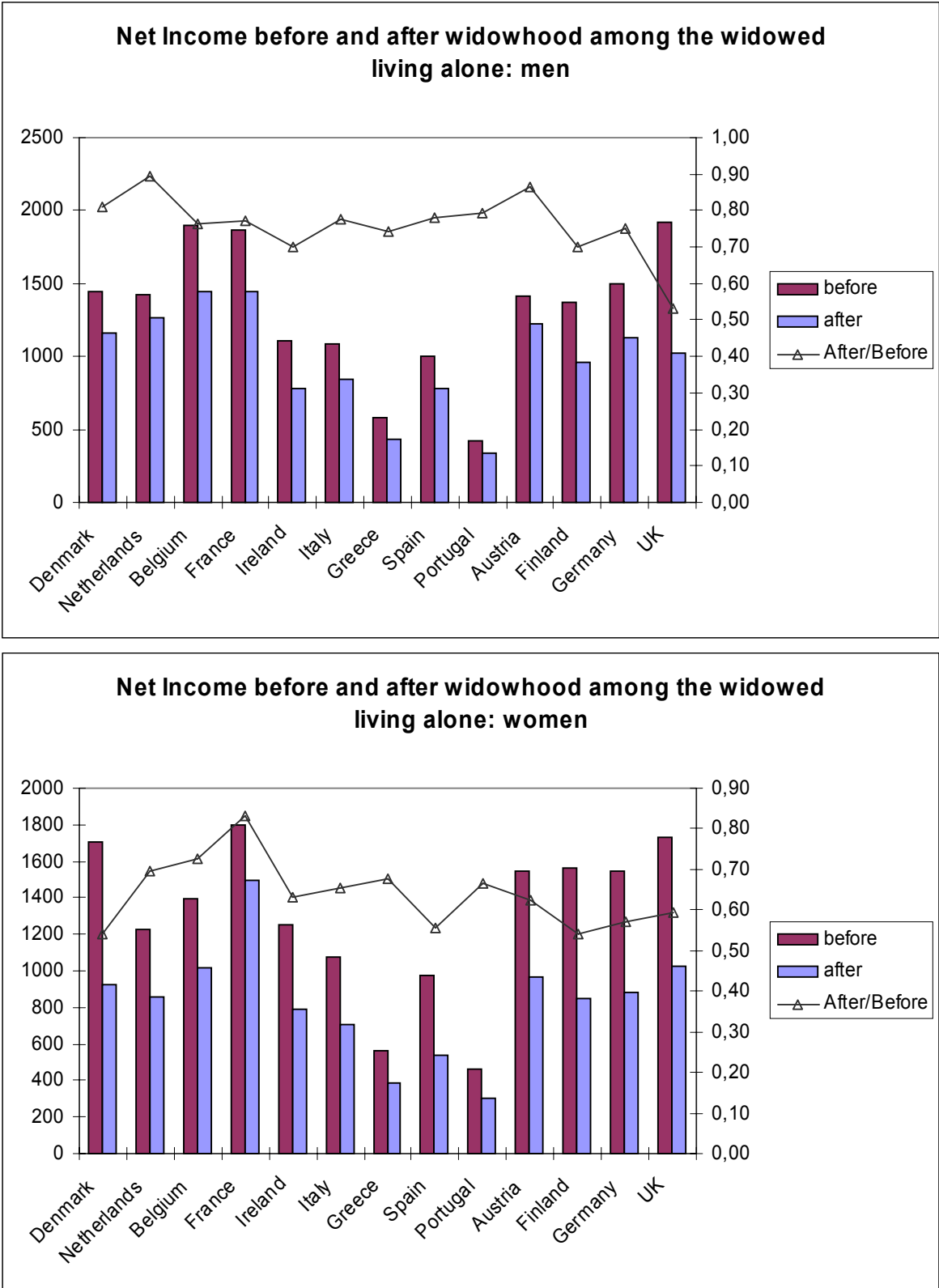


Table 4: Net Monthly Household Income (euros in 2001 price) Before and After Widowhood

		Living Alone		Living with Someone	
		Men	Women	Men	Women
Denmark	Before	1441	1710	3164	2663
	After	1164	928	2194	1807
Netherlands	Before	1421	1226	1735	1903
	After	1269	853	1536	1690
Belgium	Before	1895	1392	3052	2008
	After	1444	1013	3278	1407
France	Before	1869	1795	3193	1990
	After	1441	1495	2618	1402
Ireland	Before	1108	1254	2014	2038
	After	778	790	1954	1682
Italy	Before	1083	1077	2234	1561
	After	840	706	1981	1470
Greece	Before	583	566	1200	1150
	After	434	383	1090	1028
Spain	Before	1003	971	1684	1711
	After	781	542	1398	1316
Portugal	Before	425	459	847	893
	After	337	306	783	784
Austria	Before	1418	1544	3960	2687
	After	1229	964	3109	2044
Finland	Before	1374	1564	2783	2145
	After	964	848	2203	1712
Germany	Before	1500	1547	2088	2159
	After	1125	884	1937	1671
UK	Before	1915	1731	2510	2423
	After	1021	1025	1901	1846
Denmark	Ratio After/Before	0,81	0,54	0,69	0,68
Netherlands		0,89	0,70	0,88	0,89
Belgium		0,76	0,73	1,07	0,70
France		0,77	0,83	0,82	0,70
Ireland		0,70	0,63	0,97	0,83
Italy		0,78	0,66	0,89	0,94
Greece		0,74	0,68	0,91	0,89
Spain		0,78	0,56	0,83	0,77
Portugal		0,79	0,67	0,92	0,88
Austria		0,87	0,62	0,79	0,76
Finland		0,70	0,54	0,79	0,80
Germany		0,75	0,57	0,93	0,77
UK		0,53	0,59	0,76	0,76

Figure 6: Household income (in euros of 2001 price) before and after widowhood



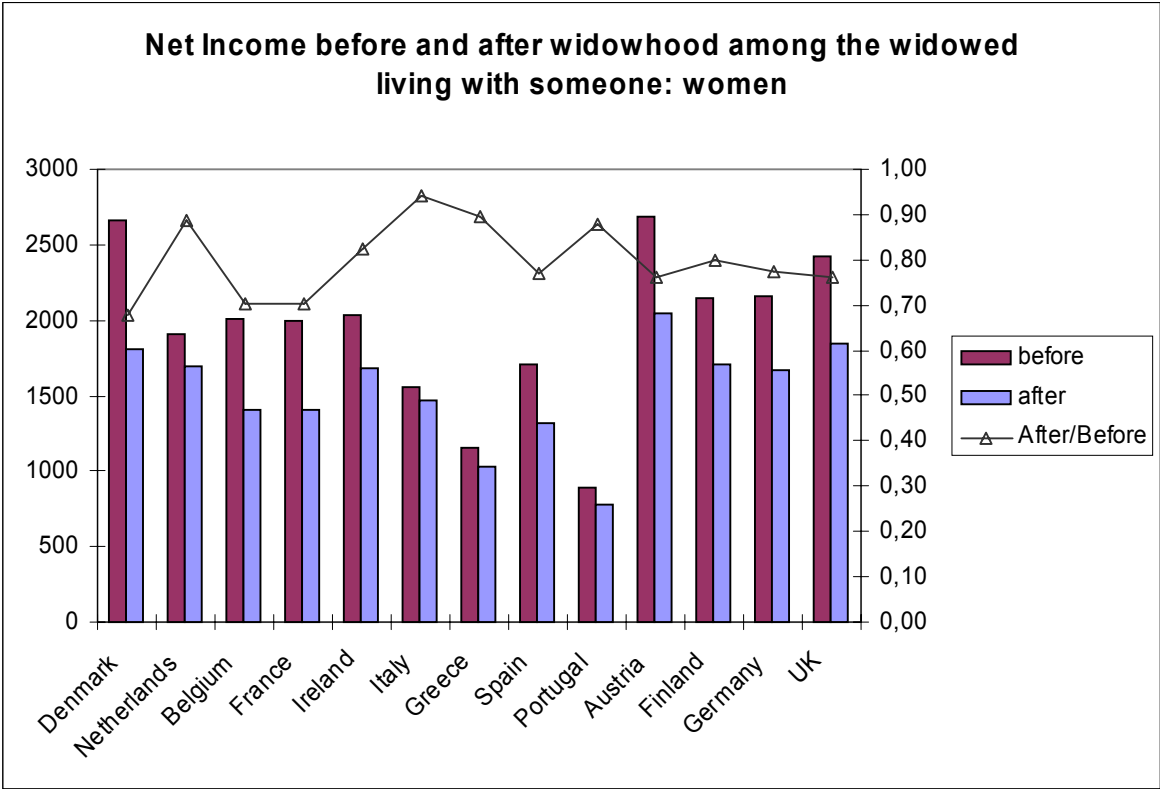
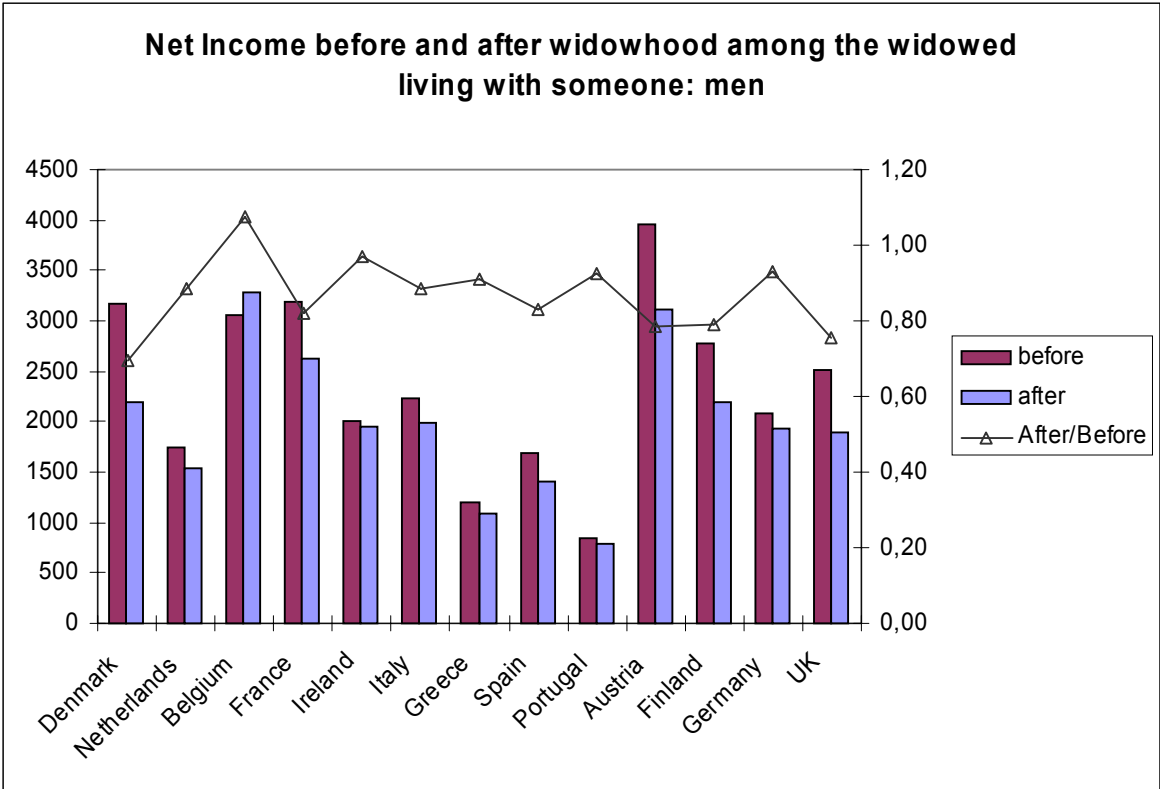


Table 5: Proportion who reports greater economic difficulty after widowhood

	Living alone		Living with someone	
	men	women	men	women
Denmark	0,35	0,42	0,67	0,00
Netherlands	0,17	0,45	0,25	0,40
Belgium	0,19	0,54	0,20	0,35
France	0,18	0,41	0,43	0,43
Ireland	0,07	0,31	0,27	0,36
Italy	0,23	0,39	0,24	0,36
Greece	0,23	0,27	0,13	0,32
Spain	0,16	0,45	0,22	0,35
Portugal	0,15	0,22	0,21	0,25
Austria	0,12	0,34	0,20	0,29
Finland	0,23	0,54	0,14	0,21
Germany				
UK	0,17	0,31	0,45	0,38
Total	0,19	0,36	0,24	0,33

Table 6: Personal Income Sources for Widows and Widowers (age 65 or more)

		Total (euros)	Share of Total				
			Work	Asset	Old-age pension	Survivor pension	Others
Denmark	Men	15.617	0,07	0,14	0,69	0,01	0,08
	Women	14.287	0,02	0,10	0,67	0,10	0,11
Netherlands	Men	18.101	0,01	0,07	0,90	0,01	0,01
	Women	13.164	0,01	0,06	0,90	0,02	0,02
Belgium	Men	14.188	0,05	0,14	0,76	0,02	0,03
	Women	12.420	0,02	0,12	0,41	0,44	0,02
France	Men	15.981	0,00	0,05	0,89	0,03	0,02
	Women	11.802	0,01	0,06	0,52	0,38	0,03
Ireland	Men	9.142	0,15	0,02	0,77	0,02	0,03
	Women	7.319	0,08	0,07	0,52	0,31	0,02
Italy	Men	10.301	0,06	0,04	0,78	0,07	0,04
	Women	7.954	0,02	0,04	0,40	0,47	0,06
Greece	Men	5.043	0,07	0,07	0,82	0,01	0,02
	Women	4.436	0,02	0,08	0,38	0,48	0,04
Spain	Men	8.568	0,03	0,03	0,88	0,03	0,03
	Women	6.234	0,02	0,04	0,26	0,67	0,02
Portugal	Men	4.069	0,11	0,04	0,75	0,08	0,03
	Women	3.472	0,02	0,04	0,58	0,33	0,03
Austria	Men	15.914	0,00	0,04	0,87	0,04	0,06
	Women	11.379	0,00	0,02	0,31	0,59	0,08
Finland	Men	18.407	0,02	0,09	0,81	0,04	0,03
	Women	12.170	0,02	0,03	0,61	0,30	0,04
Germany	Men	17.213	0,03	0,06	0,87	0,03	0,01
	Women	13.677	0,01	0,07	0,36	0,55	0,01
UK	Men	12.797	0,03	0,10	0,76	0,01	0,10
	Women	9.856	0,01	0,08	0,60	0,17	0,12

Note: Total income is in 2001 price.

Appendix: Pension Law as of January 1 of 1999
(Source: European Commission)

Country	Supplement for dependent spouse in Old-Age Pension	Surviving Spouse Pension
Denmark	None	50% until 1992, then single capital payment
Netherlands	Means tested	830 euros/month
Belgium	25%	80%
France	Means tested	54%
Ireland	67-72 euros/week	90-97 euros/week
Italy	None	60%
Greece	30 euros/month	70%
Spain	Minimum pension is increased (from 343 to 403)	45%
Portugal	None	60%
Austria	None	40-60%
Finland	None	National pension + 17-50%
Germany	None	60%
UK	54 euros/week	91 euros/week

Note: In the column of surviving spouse pension, percents are of the pension received or would be received by deceased spouse. In Spain it is the percent of the calculation base which is slightly different from pension received by the deceased.

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