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Widows' Public Pensions in Six Western European Countries: Proposed Reforms and the Gender Gap between Widows and Widowers

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Abstract: This research discusses proposed and enacted public pension reforms in the context of gender inequality between widows and widowers for persons over 70 in six European countries. Data come from the Survey of Health, Aging and Retirement in Europe (SHARE) Wave 5 sample in Belgium, Germany, Sweden, France, Italy, and Spain. This inequality needs to be taken into account in implementing public pension reforms. Already the public pension reform in Sweden excludes widows from any right to their deceased spouse's pension. Recent discussions of public pension reform tend to assume that women will be able to earn their own pension. While this may save money for governments, it is likely to result in even greater gender inequality. Women's achievement of a "male standard biography" is a long way in the future. The research results suggest that instead of each individual man and woman earning their own pension irrespective of marital status, marriage should be redefined as an equal economic partnership, especially when children are involved. This approach could meet the European Union (EU) goals of gender mainstreaming and result in greater equality between widows and widowers.

Keywords: Widows' Public Pensions, Gender Gap in Public Pensions, Proposed Reforms of Public Pensions, Risks of Living Alone and Disability

Introduction

The situation of widows has long been a focus of social policy. With industrialization, the importance of the male breadwinner's income became paramount, and the emerging welfare state sought to protect the widow from the loss of the husband's income. Public pensions enacted in Western Europe in the post-war decades were designed to provide widows with survivor benefits derived from the late husband's pension. Today, however, married women are usually working at least for some years and making their own contributions to a pension scheme. The typical family is more often a dual breadwinner family.

This situation has led to an implicit assumption that the status of widows no longer merits special attention. Recent Organization for Economic Cooperation and Development (OECD) reports on public pensions (2015; 2017) do not discuss the survivor's benefit nor do these reports even mention the situation of widows (see also Grech 2014; Burkevica et al. 2015). The most recent OECD report on pensions acknowledges that "with recent moves towards tighter links between labor income and pensions in many countries, the gender gap might remain persistently high" (2019, 22). The Survey of Health, Aging, and Retirement in Europe (SHARE) analyzed below shows that the gender gap between public pension income for widows and widowers was already high in five of the six European Union (EU) countries; this was before any reforms had fully taken effect. The six EU countries are Belgium, Germany,² Sweden, France, Italy, and Spain. This article uses data from SHARE Wave 5, first release² conducted in 2013 (Börsch-Supan 2015).

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The dual breadwinner family is used to justify a “modern family ideology” where each man and woman works and earns his or her pension independently irrespective of family status (Meyer and Pfau-Effinger 2006). The goal of these reforms, as presented by the OECD, is the “economic independence of women” (2019, 71). This approach, however, ignores the European Union (EU) directive of promoting equality between women and men (EU Commission 1996). In order to achieve the goal of gender equality between widows and widowers, the reform of public pensions, notably the second-tier mandatory insurance pension (Queisser and Whitehouse 2006), should treat marriage as an equal economic partnership, and especially in the case where there were children; neither partner should be put in a situation of greater financial risk upon widowhood. The goal of economic independence for women on public pensions will introduce a greater “motherhood penalty” during their retirement years (Bettio, Tinios, and Betti 2013; Budig, Misra, and Boeckmann 2012). Avoiding such a penalty should be the responsibility of EU governments since they are involved in the management and support of second-tier mandatory pension insurance schemes. The policy goal of gender equality between widows and widowers is congruent with the European Union (EU) promotion of “gender mainstreaming” (O’Connor 2014), as described below:

The integration of the gender perspective into every stage of policy processes, design, implementation, monitoring and evaluation—with a view to promoting equality between women and men. It means assessing how policies affect the life and position of both women and men—and taking responsibility to re-address them if necessary (EU Commission 1996, 37).

The European Union (EU) has made progress in developing policies and programs along the lines of gender mainstreaming (Lomazzi and Crespi 2019; Eveline, Bacchi, and Binns 2009; Crespi 2007). But these efforts have not been systematically applied to the retired population of men and women (Ni Leime and Loretto 2017; Krekula 2007). This is true of public pension income (Villa and Smith 2014; Crespi and Lomazzi 2018). For example, in the EU white paper, “An Agenda for Adequate, Safe and Sustainable Pensions,” Wurst (2012) never mentions either widows or gender equality; women are only referred to in terms of their high risk of poverty at older ages. While it is important for social policy to deal directly with the risk of poverty for retired women as well as retired men, this focus on poverty does not address the larger issue of public pension income inequality between widows and widowers. The derived widow’s benefit should be analyzed under the goal of equal social protection, including both the first-tier universal public pension and the second-tier mandatory insurance pensions. Preventing older women’s poverty with a focus solely on the first-tier universal pension will only sustain the gender gap due to their limited access to a second-tier mandatory insurance pension. These two tiers of public pensions are defined in Queisser and Whitehouse (2006).

The attempts to reorganize the pension system and deal with the economic crisis of the first decade of the twenty-first century in Europe threaten to increase already existing inequalities in pension income between widows and widowers at older ages (Peeters and De Tavernier 2014). A woman’s economic security in old age will be weakened if she must depend primarily on her own labor market activity (Gavray 2004). The Covid-19 pandemic will result in an even greater pressure to reduce pension expenditure. Given this new economic pressure, special attention needs to be focused on the vulnerability of widows. In addition to a lower quality lifetime job trajectory, there is the risk that the Covid-19 pandemic will have more of a negative impact on women’s lifetime earnings than men’s lifetime earnings. Thus far, “survivors’ pensions act in an equalizing fashion” (Bettio, Tinios, and Betti 2013, 36).

Employment is viewed as “the key locus of gender equality policy in the EU” (O’Connor 2014, 67). The progress in women’s labor force activity has led many commentators to assume that as women’s labor force activity increases, they will achieve pensions equal to men’s

(Leitner 2001; Choi 2006; Frericks, Knijn, and Maier 2009; Bettio, Tinios, and Betti 2013; Peeters and De Tavernier 2014). Frericks and Maier in their review of the gender pension gap do not discuss widows' pensions "since their importance is diminishing" (2008, 254). Similarly, Earles notes that "as more and more women earn pension entitlements for themselves, dependent pension entitlements are decreasing in importance for women" (2013, 23). But the decade in which the average woman's total lifetime earnings for full-time work is equal to that of the average man is a long way off. The move to a Nonfinancial Defined Contribution (NDC) benefit, however, can facilitate gender equality in widow and widower pensions under a redefinition of marriage as an equal financial partnership.

Measures of labor force attachment and equality in hourly pay do not take into account lifetime earnings. Employment measures generally reflect any earnings in the reference week; the gender pay gap refers to one hour of earnings (Rubery, Grimshaw, and Figueiredo 2005). This focus on a single hour or a single week is misleading. The reforms of public pensions will be linking the pension amount more closely to the total wages and salaries earned over a significant number of years or a lifetime. Even an average woman who has spent forty years in full-time employment will not achieve lifetime earnings equal to an average man with the same work history (Gavray 2016; Moen 2003; Bailyn 2004; Price and Nesteruk 2010). Many women, even those who are highly educated, often work in gender-segregated activity sectors that typically have lower salaries. While the number of families with only one breadwinner has decreased dramatically, the husband or male partner is still likely to be the primary breadwinner (Bould, Schmaus, and Gavray 2010). The greater emphasis on a woman's own earnings is likely to weaken her economic security in old age; prospects for the average woman's lifetime earnings to be equal to that of the average man's are far in the future (Gavray 2004, 2016). At the end of active work life, men are more likely to be in a better financial situation due to lifetime work experience and many may even be eligible for early retirement benefits.

The gender-neutral approach does not take into account the interaction of age and gender (Krekula 2007; Kerkula, Nikander, and Wilinska 2018). Both age and gender are firmly established as important factors in EU labor law (Numhauser-Henning 2013). Nevertheless, possible interaction effects of these two factors are often obscured (Votinius 2013). For example, the 2019 OECD report presents tables by age and by gender, but not tables presenting the interaction of age and gender. The average woman in the six countries examined below is likely to spend 25.2 years in post-employment retirement (OECD 2019, Figure 6.11, 181). The gender differences in longevity, moreover, are related more to biological sex than gender roles; as Lois Verbrugge said many years ago "women who live like men do not die like men" (1985, 175).

Another factor which impacts the well-being of older adults and their need for income is the risk of disability; a functional disability is difficulty in performing the necessary activities of daily living, such as shopping and cooking, getting dressed and taking a bath (Grenier 2005). This risk increases as a person ages so that a women's longevity puts her at greater risk of living alone and needing help. Furthermore, her risk of functional disability is linked to biological sex (and diseases like arthritis); it is higher than the risk for a man of the same age (Wray and Blaum 2001, Table 1, 501). A study of Danish men and women at age 75 found that only 22 percent of the men but 45 percent of the women "were not able to walk 1.4 m/s" (Avlund et al. 1994, 390). A typical 75-year-old man is likely to be free of disability and have a wife who can share household tasks; if he does become disabled by the loss of hearing or vision, for example, she can manage those tasks for him. A 75-year-old woman, however, is likely to live alone (except in Spain, where she lives with a child). In terms of equal social protection, there are a range of risks that impact the well-being of an older woman more than an older man; these risks must be added to the issues of her unpaid family work and restricted opportunities for good pay and promotions (McGinnity and Mc Manus 2007).

Based on the fact that Swedish women, even of this generation, had a high level of employment throughout their working life, plus pension credits for maternity leave, the initial

hypothesis of this study was that Swedish widows would do better in comparison to Swedish widowers than widows compared to widowers in the other countries. Of all the six countries studied, Swedish women were most likely to have achieved a “male standard biography.” But the average amount of a widowed Swedish woman’s pensions was no higher relative to a widowed Swedish man’s than a widowed German woman’s pensions were to a widowed German man’s. As shown in Table 1 and Figures 1–6 below, this hypothesis had to be rejected. Sweden has implemented a gender-neutral approach where each spouse receives the pension to which he or she is entitled on the basis of his/her contributions record.

Widows and Widowers: Data and Methods

The data for this study come from Wave 5 (first release) of the Survey of Health, Aging and Retirement in Europe (SHARE) conducted in 2013 (Börsch-Supan 2015). The baseline of the survey, Wave 1, was conducted in 2004 (Börsch-Supan et al. 2013). SHARE’s design is modelled on the U.S. Health and Retirement Survey (HRS) (Juster and Suzman 1995) and the English Longitudinal Survey of Ageing (ELSA) (Marmot et al. 2003). SHARE is centrally coordinated at the Mannheim Research Institute for the Economics of Ageing in Germany. This is a survey of individuals living in households; it excludes persons living in care homes or nursing homes. SHARE Wave 5 provides a breakdown of sources of pension income, allowing for a refined definition of “public pensioners” suitable for cross-national comparisons. This discussion of gender equality is focused on the outcome measures for total individual income from old-age pensions (universal, first tier) and the mandatory public insurance pension (second tier). The policy inputs are very complex and have been covered elsewhere (Ståhlberg, Kruse, and Sundén 2005; Meyer and Pfau-Effinger 2006; Burkevica et al. 2015).

Of the countries in the SHARE Wave 5 sample, six were selected: Belgium, Germany, Sweden, France, Italy, and Spain. The other countries in Wave 5 were Austria, Switzerland, Denmark, Greece, Netherlands, Israel, Luxembourg, Slovenia, and Estonia; these latter countries were excluded because the samples in these countries were too small to provide an adequate number of cases of widowed men over the age of 70 living alone; the minimum sample size for the analysis of widowed men was 50. Only persons age 70 and over were selected; persons age 65–69 are less likely to be retired and more likely to be married; furthermore, their larger numbers would overwhelm the sample, providing a less adequate picture of those who are older and living alone. The sample size of pensioners selected from all six countries was a total of 8,897 cases, with 4,395 cases of men and 4,502 cases of women. The focus on this older cohort also controls for changing labor force participation among younger cohorts of women. In addition, the widows over 70 were not yet impacted by recent changes in derived pensions, except in the case of Sweden.

Of men, 13.9 percent are widowed but of women 47.3 percent are widowed (see Table 1 below). For a comparative perspective, the results for married or partnered individuals (registered partnership) who were living together are presented briefly in Table 2 below. The analytic sample focuses on widowed persons over age 70 who were living alone (Table 1 and Figures 1–6). Living alone was the overwhelming situation for all persons widowed, except in Spain, where widows were more likely to live with adult children (Bould, Schmaus, and Eleta-de Filippis 2018). Those few individuals reporting that they were married or partnered but living separately were not included in the analysis because there were too few cases; the same is true of the never married and divorced because there were too few cases of men.

Whereas marital status is not a relevant factor in the pension amounts of men, it is relevant for women. Marital status was found to be significantly correlated with the public pension amounts of women, but not of men. In the Wave 5 SHARE (first release) married women in all of the countries studied have the lowest median pension income. This means that in simple cross-national gender comparisons of average pensions without any control for marital status,

samples that have a higher proportion of married women will show a greater gender gap than samples with a lower proportion of married women. And the older the average age of the sample, the lower the proportion of married women in the sample. Without an understanding of the role of marital status, it would appear that pensions are better as women age, but that only reflects the fact that fewer women are in the low pension category of married and more women are widowed (Burkevica et al. 2015, Table 2, 35). An accurate description of women's pension amounts requires a control for marital status.

The focus of this analysis is income received from one or both types of public pensions: the public old-age pension (first tier, universal coverage) plus the mandatory contributory insurance (second tier) pension (Queisser and Whitehouse 2006). These two types of pensions form the basic level of social protection in Western Europe. In order to be defined as a "pensioner," a man or woman had to have received an income from a first-tier or second-tier pension source of at least 1,000 Euros during the reference year. Persons with reported wage or self-employment income for that reference year were excluded, even if they received some income from a pension source. Because of the focus on pensioners over age 70, very few are excluded because they still receive income from employment.

A public pension was defined as a transfer payment of the first-tier universal coverage or old-age benefit plus a second-tier payment based on a person's participation in a state-sponsored mandatory pension scheme through their employment or on the work history of a deceased spouse; this state sponsored mandatory scheme is similar to Social Security retirement benefits in the United States. Transfer payments based on unemployment benefits or disability benefits are excluded. Some analyses of European pensions include these benefits (Bettio, Tinios, and Betti 2013; Betti et al. 2015; Burkevica et al. 2015), but they are left out here for methodological reasons as well as substantive reasons. These benefits are based on active labor force participation or on the physical inability to participate actively in the labor force and are typically received by persons younger than age 70. They do not reflect "retirement" and are provided to persons below a retirement age. In addition, proposals for changes in pension schemes generally exclude these benefits, which are subject to different laws. Income from private sources, such as life insurance payments and private annuities, are not included in the total pension amount. Amounts from charity are included, although these are very small and are provided by the church. The focus is on the median pension as a measure of the average, not the mean pension. Our definition of pensions covers the main source of retirement income in the EU (Wurst 2012). In the discussion below, all references to pensioners relate to persons receiving a public pension benefit from the sources described. Other sources of retirement income are not included.

Results

Women who are widowed in this sample of pensioners are the largest un-partnered group of older adults over 70 in every country, even in Sweden; the Swedish sample contains 217 widows in comparison to 117 never married or divorced women. At this age in every country, there are many fewer widowers; in the Swedish sample of those widowed over 70, there are only 93 widowed men in comparison with 217 widowed women. Widows' total public pension income is, on average, much higher than that of married women, but widows typically live in single-person households and have higher per-person costs. Evaluations of "pension adequacy are overly focused on the 'retirement function' and 'replacement rates' while neglecting what happens when an individual is confronted with the death of a spouse" (Peeters, Verschraegen, and Debels 2014, 26). In the discussion of the pension function of "smoothing income over the life-course," Grech (2015, 299) makes no mention of the precipitous change in income that may be the result of widowhood. Part of problem for widows and other un-partnered older adults is the structural situation of single-person households; there is no possibility for economies of

scale (Schmaus and Bould 2011). According to the EU scale, an older-couple household requires an amount designated as 1.5 or 0.75 per person. If one partner dies, however, the requirement becomes 1.0 for the remaining person. That is, the per-person level of income must increase in order to sustain the remaining partner at the previous standard of living. In Norway, a special effort has been made to equalize the pension amounts for single-person households (Halvorsen and Pedersen 2019). For those over 70, women have a much greater risk of living in a single-person household than men, reflecting among other things, the higher mortality rates for men in the countries studied.

The Widowed Sample 1

The issue of a gender gap in public pension benefits is best studied by comparing men and women who are in a similar structural situation: in this case, widows and widowers living in single-person households. The total number of widows living alone in the sample analyzed below is 613 men and 2130 women for a total of 2743 cases. Table 1 shows the statistically significant differences between the median pension benefits of widows and widowers living alone by country for SHARE (Börsch-Supan 2015). Gender differences in pension amounts are statistically significant for widows in all of the countries studied, except Belgium. This result was contrary to the hypothesis that widowed women would be better off in Sweden due to their higher labor force participation and longer work-life. The only country where widowed women do achieve public pension equality with widowed men is Belgium (see Berghman et al. 2007) and this is the result of generous derived benefits.

Table 1: Widowed Pensioners Living Alone Age 70 and over:
Gender Gap in 2013 for Median Pension Amount In Euros

	<i>Men</i>	<i>Women</i>
<i>Sweden, pension amounts (in Euros)</i> N=	18,410 (93)	15,226* (217)
<i>Germany, pension amounts</i> N=	17,071 (93)	12,000* (279)
<i>Italy, pension amounts</i> N=	12,000 (84)	9,600* (300)
<i>France, pension amounts</i> N=	16,395 (102)	13,368* (437)
<i>Belgium, pension amounts</i> N=	15,642 (132)	15,600 (422)
<i>Spain, pension amounts</i> N=	9,600 (109)	7,680* (475)
N total	613	2,130

* Significant gender difference in median pension amounts.

Source: SHARE Wave 5 (First Release), Analyzed by Bould, Crespi, and Gavray

The Married Sample 1

The greatest gender gap in individual pension income in this sample of persons over 70 years of age is between married men and married women. These cases are married individuals who are living in married-couple households; they are not men and women married to each other. For all six countries there is a significant difference between the married women and the married men

(see Table 2 below). The total number of married persons in Table 2 below is 3,782 men and 2,372 women for a total of 6,154 cases. Understanding married women's pension benefits vis-à-vis those of married men is more complex than her lifetime earnings and labor force activity because of the derived pension credits she may receive in her status as wife. In Sweden, however, the wife does not receive any derived pension benefits; her pension only reflects her own work history. By contrast, in Belgium, at the time of this survey, she does get derived benefits in her status as wife. Nevertheless, the ratio of the married woman's median pension to the married man's median pension in Sweden is similar to that in Belgium. Married women over 70 in Germany typically have not worked in the paid labor force and receive a derived benefit as wives. The married woman's pension in Germany is half of the married man's pension (see Table 2).

Table 2: Married Pensioners** 70 and over: Gender Gap in 2013 for Median Pension Amount in Euros

	<i>Men</i>	<i>Women</i>
<i>Sweden, Married Pensioners (in Euros)</i>	17,994	12,734*
<i>N=</i>	(602)	(525)
<i>Germany, Married Pensioners</i>	15,052	7,080*
<i>N=</i>	(644)	(453)
<i>Italy, Married Pensioners</i>	12,000	6,240*
<i>N=</i>	(585)	(321)
<i>France, Married Pensioners</i>	15,733	8,512*
<i>N=</i>	(477)	(382)
<i>Belgium, Married Pensioners</i>	18,000	13,200*
<i>N=</i>	(572)	(309)
<i>Spain, Married Pensioners</i>	9,600	7,068*
<i>N=</i>	(902)	(382)
N total	3,782	2,372

* Significant gender difference in median pension.

** Individuals who are not married to each other.

Source: SHARE Wave 5 (First Release), Analyzed by Bould, Crespi, and Gavray

The significant difference in pension amounts by gender in a married-couple household indicates her dependency upon his income and may put her below the poverty line in terms of her independent income (Betti et al. 2015, 5). This low level of her income also raises the issue of autonomy (Meulders and O'Dorchai 2010). Typically, however, she lives in a household where the man has an adequate pension so the household is above the poverty threshold. The protection provided by the husband's pension, however, comes with the risk of dependency (Horstmann and Hülsman 2009; Meulders and O'Dorchai 2010; Betti et al. 2015); this level of difference in income between partners often results in a significant power difference. Married women may be at a disadvantage in decisions concerning their own expenses, especially relating to their own health and personal care needs (Blumberg and Coleman, 1989). In addition, Halleröd finds that in Sweden this intra-household "unequal distribution of resources resulted in greater coping problems after one spouse died" (2013, 783).

Country Specific Analysis for the Widowed 1

In order to better understand the extent of the gender inequality in median pension amounts for older widows and widowers, the following Figures (1–6) distribute individuals in quartiles of pension income. Widowed men pensioners, represented by the blue bar, predominate in the

higher quartiles with higher benefits. Widowed women pensioners, represented by the green bar, typically are concentrated in the lower quartiles. Quartile number 1 is the lowest quartile; quartile number 4 is the highest quartile. The totals of the green bars in each graph represent 100% of the widowed women pensioners; the totals of the blue bars represent 100 percent of the men. The percentage presented in each graph represents the percentage of men (in blue) or the percentage of women (in green) found in the first, second, third, and fourth quartiles. These pension amounts are only from the public sources, as indicated above. The case numbers for the widowed men and women by country are indicated in Table 1 above. For example Figure 1 below for Belgium involves 132 men and 422 women.

Belgium 2

Figure 1 for Belgium is below. In this graph, approximately 25 percent of women are in each quartile. There are slightly more men in the second to lowest quartile, 30 percent; while fewer men, 20 percent, in the bottom quartile; this gender difference, however, is not statistically significant. These widows have been particularly well protected in Belgium independent of their work history (Meulders et al. 2010); at the time of this study, Belgian widows received a public pension amount that is not significantly different from that received by Belgian widowers. The gender equality of pension amounts between widows and widowers in Belgium (Peeters and De Tavernier 2014) is changing rapidly with the individuation of pension access and the reduction of derived benefits. These pension reforms do not seriously consider the vulnerability of widows (Gavray 2004).

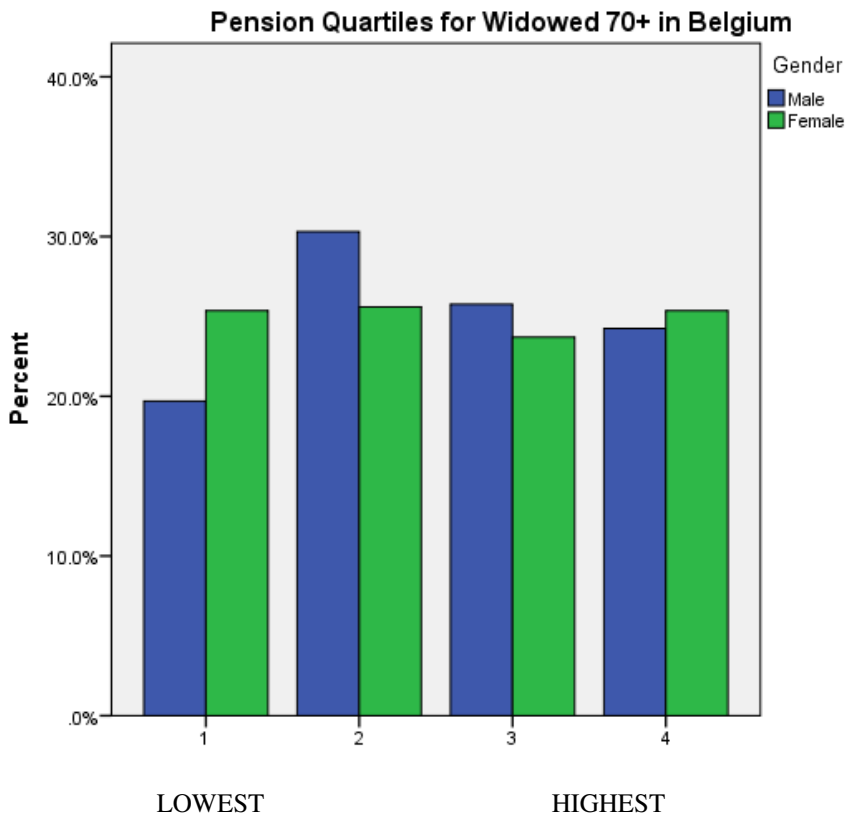


Figure 1: Belgium
 Source: SHARE Wave 5 (First Release), Analyzed by Bould, Crespi, and Gavray

Germany 2

Figure 2 below shows that the pattern of inequality in Germany is the most consistent. There is a regular progression of fewer widowed men in the lower quartiles and many widowed men in the highest quartile, and the reverse for women. Germany is known for a traditional family ideology, which has strongly supported the male breadwinner family during the years when the children were growing up. In contrast to Belgium, however, Germany did not develop a system of strong protection for widowed women through their husband's derived pension rights. Meyer and Pfau-Effinger (2006, 65) indicate that the German pension system "never fully supported" the strong male breadwinner model; part of the problem was the low level of public pensions in general. Reforms since 2000 have resulted in a cut to the derived widow's pension. And changes "have further reduced the level of pension rights that can be accrued through marriage" (Meyer and Pfau-Effinger 2006, 88).

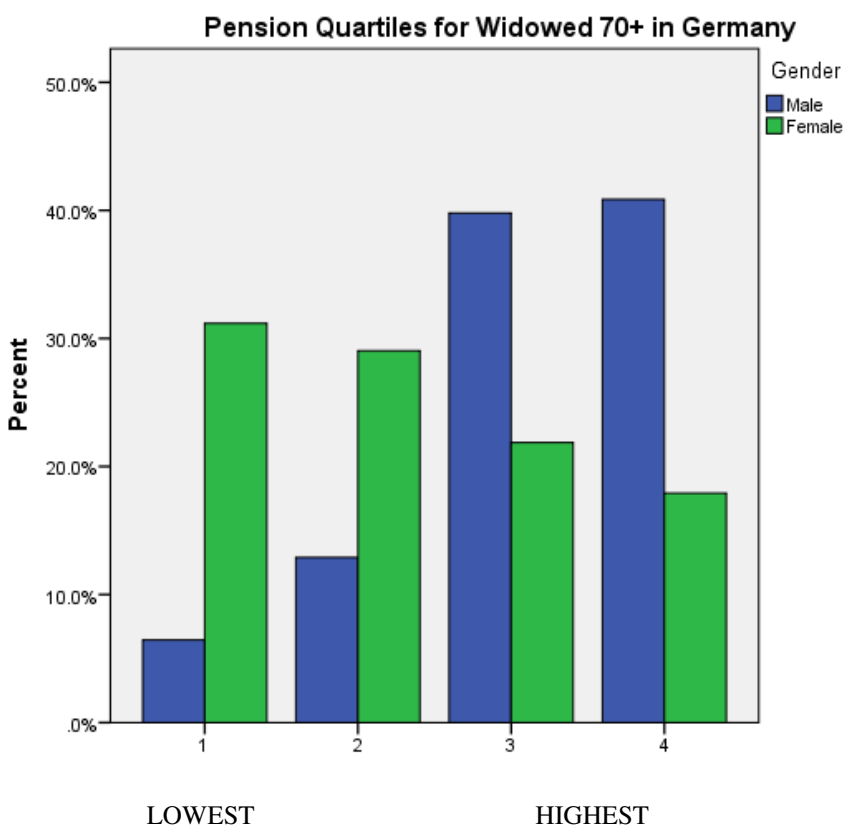


Figure 2: Germany

Source: SHARE Wave 5 (First Release), Analyzed by Bould, Crespi, and Gavray

Sweden 2

Sweden has moved to a "modern family ideology" in its pension system by the elimination of derived rights; a married woman has no access to her husband's pension credits upon his death. These derived benefits go only to the oldest widows who are still under the prior pension law. Sweden has already enacted a Non-Financial Defined Contribution (NDF) scheme, where the woman must earn her own pension, irrespective of her husband's or partner's pension credits. In

this gender-neutral approach, each spouse receives the pension to which he or she is entitled on the basis of his/her contributions record. There is no option to transfer balances between partners, and there are no joint-life annuities, i.e. “when, say, the husband dies, his inkomstpension dies with him” (Barr 2013, 30). The extent of gender inequality in pension amounts for the widowed in Sweden are presented in Table 1 (above) and Figure 3 (below). This difference, in part, reflects the impact of the 1999 Swedish reform.

Sweden is the only country in the study where the male breadwinner model no longer applies. Paid maternity and paternity leave with pension credits, excellent childcare facilities, and access to good part-time jobs have enabled women to have a continuous attachment to the work force for nearly half a century. But this equal opportunity and self-reliance approach during the working years has not resulted in equal public pensions between men and women widows over age 70 in Wave 5. Of course, there is the claim that the Swedish woman’s own pension will be better relative to the man’s in the future; this claim, however, would rest on two assumptions: First, more men will be taking part-time jobs and jobs in the public sector, and second, more women will be working full-time in top jobs throughout their career.

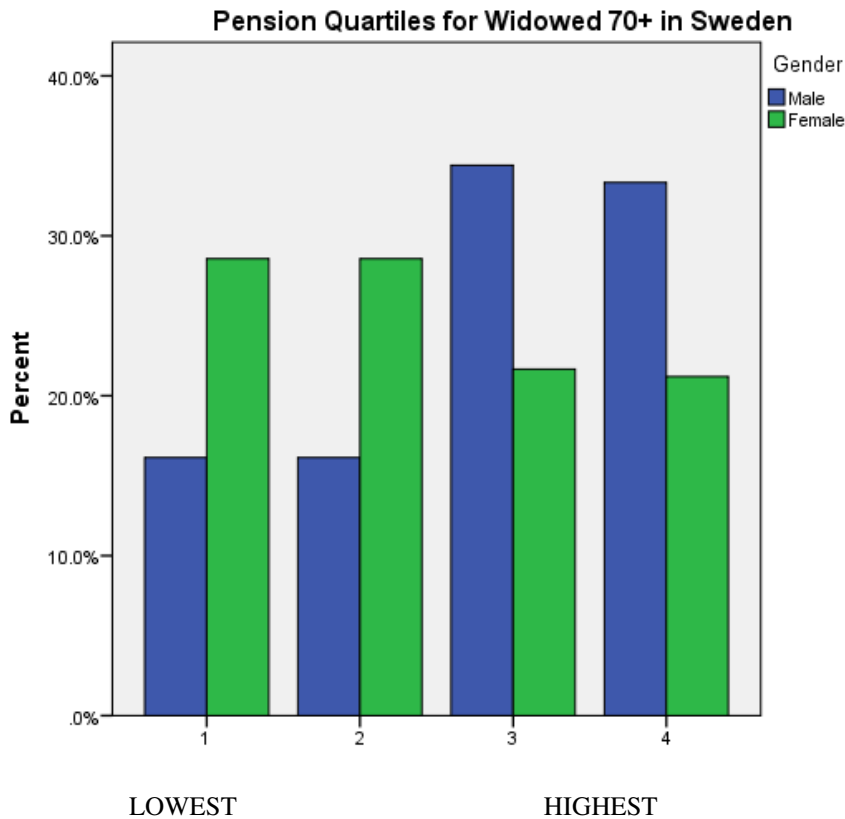


Figure 3: Sweden
 Source: SHARE Wave 5 (First Release), Analyzed by Bould, Crespi, and Gavray

Our data shows that the income of widowed persons over 70 in Sweden (Figure 3) is slightly more equal than in Germany (Figure 2) (see also van Vliet et al. 2012). But what is surprising is that the gender inequality for widows is similar in the two countries in spite of the many more years of active labor force participation for this generation of Swedish women as compared with this generation of German women. Furthermore, Antczak and Zaidi (2016,

Figure 6, 41) report a poverty rate for Swedish women age 65 and over that is greater than the poverty rate for German women in the same age group in 2014. Living with an adult child is extremely rare in Sweden (Esping-Andersen 2009; Bould, Schmaus, and Eleta-de Filippis 2018).

France 2

Gender inequality for widows in France (Figure 4) shows a different configuration. A key factor is the high probability that widowed men will be in the highest quartile. This indicates that the higher-level jobs that provide excellent retirement benefits are predominately held by men. This may be a result of sex segregation in the labor force as well as a glass ceiling for women's careers. France still has a traditional family ideology with regard to derived pensions. Also France has been united against serious cuts to any retirement benefits. The only reform has been the increase in the age of retirement from age 60 to age 62, which is at least three years earlier than most other EU countries.

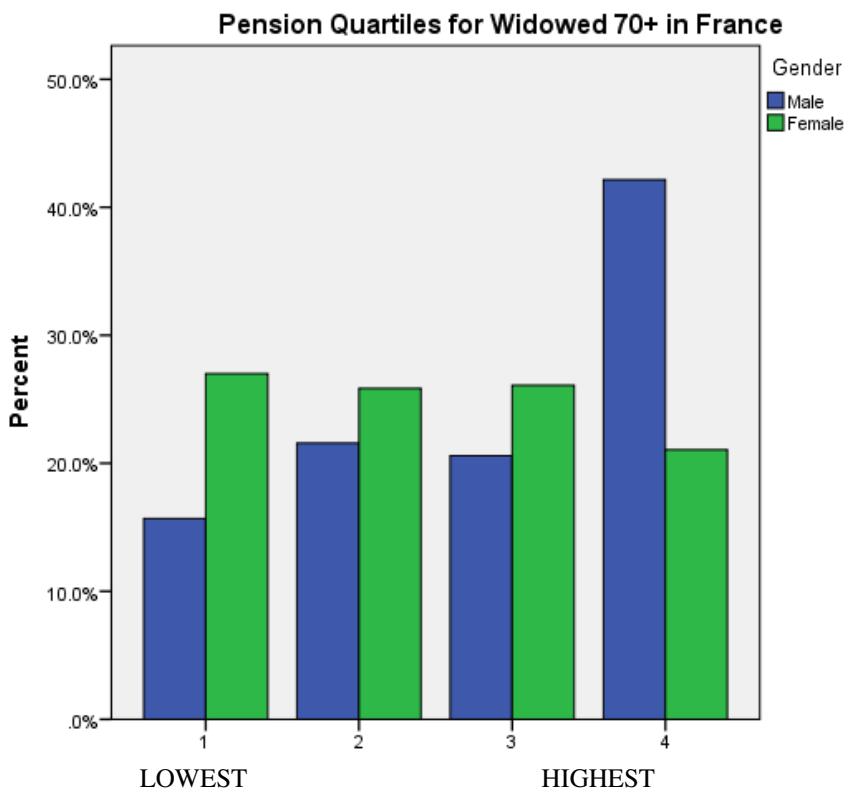


Figure 4: France

Source: SHARE Wave 5 (First Release), Analyzed by Bould, Crespi, and Gavray

Spain and Italy 2

The situation of widows in Spain and Italy (Figure 5 above and 6 below) shows a similar pattern of widowed men predominately in the highest pension quartile and widowed women in the lowest pension quartile. But these cases represent only men and women who live in single-person households. Unlike the other countries in this SHARE sample, a high proportion of the

older population in these Southern European countries co-resides with their adult children (Albertini and Kohli 2013). This is especially true in Spain, where 52 percent of those age 70 and over co-reside with their adult child; in Italy, this number is 25 percent (Bould, Schmaus, and Eleta-de Filippis 2018). Although this living arrangement may ease the financial strain, it puts widows in a potentially dependent position if they cannot contribute their share to the household economy. Furthermore, since poverty rates are calculated on the basis of household income, the extent of poverty among all individuals 70 and over in Spain and Italy will be hidden by the household living arrangements where younger household members are working (see Betti et al. 2015). In fact, poverty rates for women age 65 and over in Spain are lower than poverty rates for women age 65 and over in Italy (Antczak and Zaidi 2016). This difference is no doubt a reflection of the higher proportion of women in Spain who live with adult children where their poverty is hidden. Figures 5 and 6 below show the degree of inequality in basic pension amounts for widows and widowers living alone in these Southern European countries.

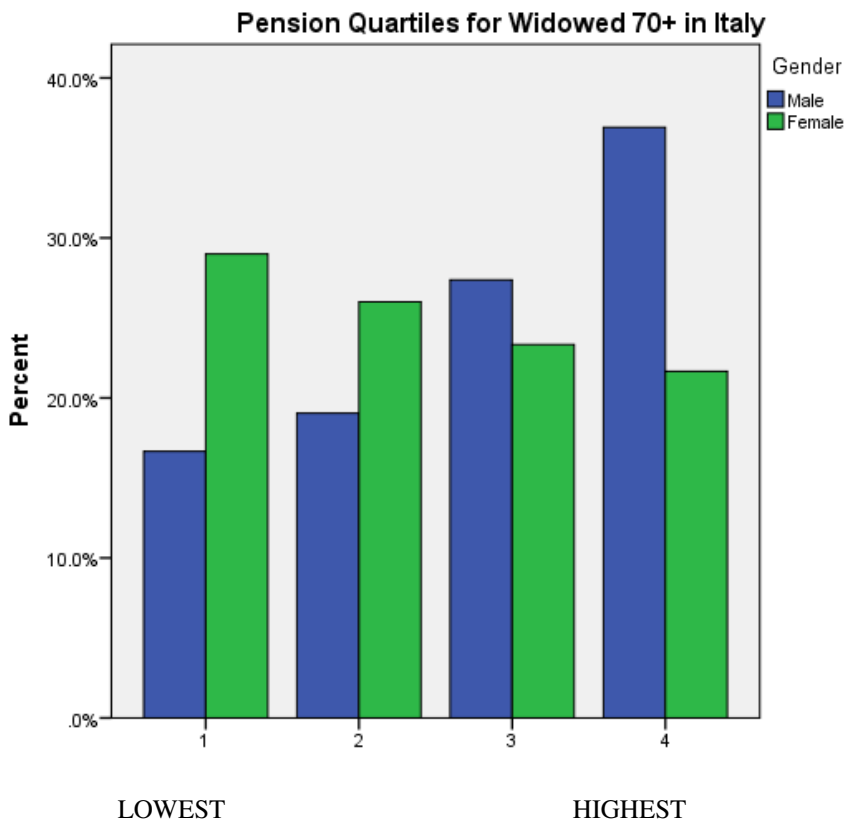


Figure 5: Italy
 Source: SHARE Wave 5 (First Release), Analyzed by Bould, Crespi, and Gavray

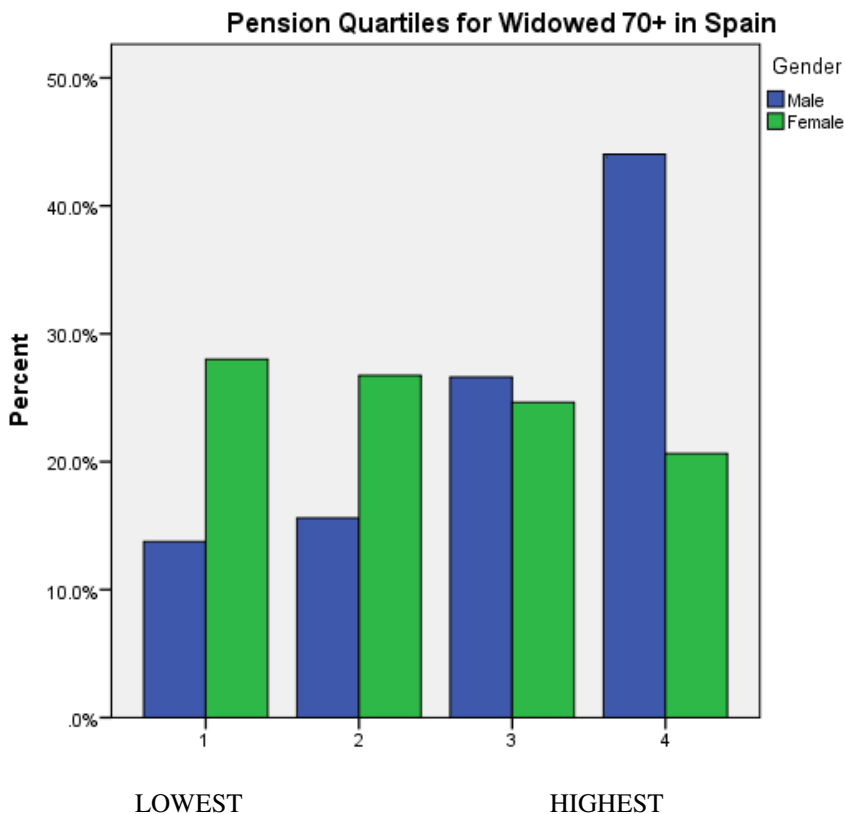


Figure 6: Spain

Source: SHARE Wave 5 (First Release), Analyzed by Bould, Crespi, and Gavray

By far the most important source of income for older widowed women who live alone in Spain and Italy is the survivor's pension (authors' analysis of SHARE, Wave 1); these widows are protected by the derived rights from the male breadwinner model. A cut to these derived benefits, either as an overall reduction in the primary benefit or as a reduction in the widow's percentage of the total, is likely to increase the risk of poverty for these widows. The Non-Financial Defined Contribution (NDC) pension reform in Italy retains the survivors' benefit but "they are reduced up to 50% depending on the spouse's other income" (Franco and Sartor, 2006, 470). The new generations of working women, with autonomous pension rights, are still likely to need the supplement of a survivor's pension or access to his NDC pension benefits because of their lower pay and shorter working life (Zanier and Crespi 2015).

Discussion

The "modern family ideology" as applied to pensions (Meyer and Pfau-Effinger 2006) results in sustaining or even increasing the gender gap in public pension amounts. A pension scheme of self-reliance and "equal treatment" (Luckhaus and Ward 1997) only perpetuates into retirement the gender inequalities that prevail during the working life. Pension policy needs to move away from the concept of modernization of gender arrangements and employ instead the concept of gender mainstreaming; this concept requires that policies be assessed in terms of how they "affect the life and position of both men and women" (EU Commission 1996, 37).

The only way to fully achieve equality in pensions is to move to the concept of marriage as an economic partnership of equals especially when there are children involved. It is important

“that women’s pension contributions are boosted by crediting time spent on household chores and care activities” (Corsi and Samek 2010, 9); such credits, however, should not be expected to make up for the lack of access to a husband’s pension. This is evidenced by the situation in Sweden. The dual earner, dual carer model, which helps promote gender equality at younger ages, does not protect women at older ages if they now must earn their own pensions. The lifetime earnings of men and women are not expected to converge anytime soon, even in Sweden. Inequality can be the result of treating women equally “as individuals” without consideration of their unpaid family work or of their restricted opportunities for good pay and promotions (see McGinnity and McManus 2007). Women pensioners “pay the price for reconciling work and family life” (McGinnity and McManus 2007; Meulders et al. 2010).

The diminishing importance of widows’ pensions appears to be the result of a widespread belief that women are approaching equality with men and no longer need “family protection.” While future generations of widowed women will be less dependent on these derived pensions, such pensions are still likely to be a critical source of funding for this vulnerable population at least in the next several decades. Although the Swedish pension reform is presented by Palmer (2000) as a “model,” this model results in amounts of public pension incomes of widowed men and women which directly contradict the EU goals of gender equality and gender mainstreaming. Reducing survivor benefits is a very effective cost-cutting approach (Bonnet and Geraci 2009); women live longer than men and their pensions cost more in the long term. The integration of the gender perspective, however, requires analyzing policies according to their impact on men and women. “Policy changes that save money for the treasury, such as widows’ benefits, often come at the expense of the very old, a growing group most of whom are women” (James 2012, 4). The economic impact of Covid-19 is likely to result in further austerity measures in pension reform. But why should older women bear the primary burden of the need for austerity in pensions (Bould, Longino, and Worley 1997; Foster 2010) or be punished because of their longevity?

Sweden will have saved a great deal of money in eliminating the derived widows’ benefit. Already it appears that there is a “motherhood penalty” in Sweden because Swedish widowed mothers are least likely to retire (Kim and Rizzi 2019, 21); their pensions are low. The gender gap in poverty rates of those over 65 is larger in Sweden than in any of the other countries in this study; a Swedish woman’s poverty risk is about 20%, nearly twice the rate for men which is just over 10 percent (Zaidi, George, and Fuchs, 2006). In comparing the poverty rates of all individuals over 65 Sweden is the only country in this sample where the poverty rate for those over 65 did not decrease between 2008 and 2014 (Antczak and Zaidi 2016, Table 1, 38).

Older women are also at greater risk of what Rowntree (1908) called *secondary poverty*. Their income may be above a poverty standard but they are likely to have additional necessary expenses because they need help in performing the activities of daily living (see Zaidi and Burchardt 2005). These additional expenses can result in secondary poverty. This risk is higher for older women than for older men, in part, because they are simply older on average and are much less likely to have a spouse to help. In addition they are more likely to need help than a widowed man at the same age (Wray and Blaum 2001, Table 1, 501). A widower 75 years old living alone has more income on average than a widow of the same age living alone; this increases his ability to pay for the services he needs and keep his independence. This assessment of pension policies using the concept of gender mainstreaming suggests that pension policies should take into account the living situation of older men and women pensioners. It is the intersection of older ages, living alone and risking disability that requires special attention in public pension policy reforms that impact the pensions of widows.

Contrary to the initial hypothesis of this study, a Swedish widow’s benefit is significantly lower than a Swedish widower’s benefit (Table 1 and Figure 3) and her risk of poverty is higher. She can, however, turn to the state for help with services and housing. But this puts her in a position where she is dependent upon the state. As a recipient of state services, she is likely

to become critical of such services (see Muuri 2010 for the attitudes in Finland.). As an older person with limited mobility, paying cash for services leaves one in control (Rabiee, Baxter, and Glendinning 2016). A Swedish widower who needs a modification of his home to safely continue to inhabit it is more likely to be able to pay for that modification. A Swedish widow, in contrast, is less likely to have the cash; often her only choice is to move into public housing. Public housing benefits in Sweden are good, but generally, older persons prefer the independence of their own home and aging in place to a move. Furthermore, moving for seniors is a time of stress and risk, including the high risk of a fall.

In contrast to the situation in Sweden, in Belgium there is no gender gap in Table 1 and Figure 1. This is the result of a generous widow's benefit. But Belgium is moving toward placing more of the burden on the woman in terms of linking the pension to her hours actually worked. The proposal requires that a person work a minimum number of days in a year or the whole year will be lost in the calculation of a person's pension. A few extra years worked by a woman at the end of her working life will not significantly increase the amount of her pension; when a person has no complete career at the end, he/she remains penalized (Gavray 2016). In 2014 there was no significant difference in poverty rates between Belgian women and Belgian men over age 65 (Antczak and Zaidi 2016, Figure 3, 44). These proposals are likely to increase poverty primarily among women (Gavray 2016).

The Italian government has proposed a "solution" in that the family should do more; "The White Paper on Welfare issued by the Italian Labor Ministry in mid-2009 clearly resonates the retrenchment of public provision by stressing that '...the current balance between state, market and family should be shifted in favor of more market, more family, and less state'" (Petmesidou, quoted by Martin 2015, 191.). But even in Italy there is very limited support for adult children to provide cash to elderly family members; only 16 percent of Italians over age 50, when questioned in the SHARE Wave 1 survey, agreed that "the family should bear the responsibility for financial support for older persons who are in need" (Albertini and Kohli 2013, Table 1). In Spain, the proportion agreeing increases to 24 percent; in Germany, it is at 15 percent; in France, at 9 percent; and in Sweden, at 10 percent. It has been over sixty years since the governments of these countries have taken on the responsibility for the financial support of older persons; families today do not appear ready to change their ideas of family responsibility even in Italy and Spain (Minguez and Crespi 2017).

Recent and proposed reforms of the public pension schemes have not taken into account the vulnerability of widows. Their benefit is an easy target of attack; after all, the woman herself did not pay into the scheme, so she has a weaker claim to the benefit. To ignore her claim to her husband's public pension benefit because she did not contribute financially to his pension suggests that the marriage is not an economic partnership but only a joint arrangement by which two individuals live together but each goes his or her separate way. The claim is that this type of policy will help women "achieve financial independence" (James 2012, 4), but such financial independence for older women can quickly turn into dependence on the state when their income is inadequate to meet their needs. Under these reforms, the best way for women to actually achieve this "financial independence" would be to avoid the "motherhood penalty" (Bettio, Tinios, and Betti 2013; Budig, Misra, and Boeckmann 2012) and restrict their fertility.

Conclusion

The goal of "financial independence" for individual men and women ignores the indirect financial burden of children, a burden which generally falls on women. This article suggests that marriage or legal partnership should represent a mutual financial responsibility especially when the couple had a child. There should be no advantage in widowhood to the partner who earned the most or disadvantage to the partner who lives the longest. Eliminating the widow's claim to her husband's pension credits would certainly reduce public pension expenditures, but there are other ways to

accomplish this whereby the burden of pension reform, as well as the burden of children is shared equally by widows and widowers. The introduction of a new “motherhood” penalty could defeat the efforts to put public pensions on a sound financial basis by driving down fertility and shrinking the size of the future working population paying into the pension scheme.

Most Western European countries are organizing and supporting significant changes in the public mandatory second-tier pensions; this is an opportunity to achieve gender equality between widows and widowers. It is also an opportunity to redress the disadvantage of divorced women by giving them a right to the pension accrued by their husbands during the time of the marriage when there were children. Achieving this form of equality would be complex under the current pension system of Defined Benefits (DB) in the countries in this sample. But this equality could more easily be accomplished with a Non-Financial Defined Contribution (NDC) scheme if the wife (or partner) can “inherit pension rights from a deceased spouse,” as is in the case in Norway (Halvorsen and Pedersen 2019, 1). This joint financial responsibility could not only encourage a married woman’s employment, but also encourage her husband to support his wife’s employment; in the case of his becoming a widower, he might benefit from her pension credits. To put a disproportionate burden of pension reform on married women would create an incentive for her to restrict her fertility to achieve an adequate pension.

The nation state should be involved in a public pension program to increase gender equality instead of the current public pension systems and proposed changes, which engage the state in reproducing and even increasing gender inequality at older ages by emphasizing the goal of women achieving “financial independence.” The position of this article is that whenever the state is involved in supporting a public retirement scheme, including the costs of a Nonfinancial Defined Contribution (NDC) scheme, gender mainstreaming and gender equality should be the goal. These goals are especially critical for pension restructuring due to the potential economic impact of Covid-19. Disadvantaging women in the context of their longer life expectancy should be eliminated. This is especially true because their longer life expectancy poses a high risk of living alone with a functional disability.

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