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Poverty among Belgian and Dutch elderly populations

Fouarge, Didier

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Facultés Universitaire Notre-Dame de la Paix, Namur
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Didier Fouarge

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FOREWORD

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SUMMARY

This study presents a critical review of the main poverty measures highlighted in the literature. Then it analyses poverty in the Belgian and Dutch populations, more particularly among the elderly, making use of several poverty lines and measures. The distribution of poverty in some subgroups of the population is also investigated. A partial analysis of the movements with regard to the poverty situation or of the persistence of this situation is also suggested.

RÉSUMÉ

Ce mémoire présente une étude critique des principales mesures de la pauvreté que l'on retrouve dans la littérature. Il propose ensuite une analyse du problème de la pauvreté dans les populations belge et néerlandaise, en particulier chez les personnes âgées, en utilisant diverses lignes et mesures de pauvreté. L'étude porte également sur la répartition de la pauvreté dans une série de sous-groupes de ces personnes. Une analyse partielle des mouvements par rapport à la situation de pauvreté ou du caractère permanent de cette situation est également proposée.

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PART II: THE INCIDENCE OF POVERTY AMONG BELGIAN AND DUTCH ELDERLY POPULATIONS: EMPIRICAL RESULTS

Please not that this booklet is accompanied by another containing the tables used for the empirical study.

CHAPTER 1: INTRODUCTION

1.1. Context of the study

Concern about poverty should be shared by all citizens. It is quite remarkable that, in so-called rich countries, a fringe of the population is living in poverty. This fact requires a careful description and explanation. It also requires an array of policy measures.

Governments are more or less successful in fighting poverty, by income maintenance policy, by ensuring access to decent housing and proper health care to every citizen, but also, in the long run, by promoting education and favouring access to the labour market. To monitor this policy for the combat against poverty, much research is being done in Europe and the United States.

According to Atkinson (1989), Booth was about the first person to try to measure the extent of poverty, in East End London, in the late 1880s (Booth 1892-7). He was then followed by Rowntree in 1901, in York, who developed a method for observing family income and computing a poverty threshold based on estimates of nutritional requirements (Rowntree 1901). Bowley went on developing survey methods (Bowley 1913).

Rowntree pursued his work by replicating his 1901 work in 1936 and 1950 (Rowntree and Lavers 1951). He thereby came to the conclusion that the post-war welfare system had been effective enough to alleviate poverty. Studies in the 1960s by Abel-Smith and Townsend (1965) showed however that, in England, two million people found themselves below the social safety net level. These results were to be confirmed later, even by official sources, and by Townsend again in his famous study: "Poverty in the United Kingdom" (Townsend 1979).

It is by now admitted that poverty is a societal problem in Western 'Welfare States'. If it is true that the United States are badly hit by poverty, it cannot be denied that it is a major concern for Europe too.

In Europe, micro-data collected by various institutes allow for an appraisal of the poverty situation (see for example Cantillon et al. 1991 and 1993, for reports on the Belgian situation, and see for example Muffels et al. 1990, Dirven and Berghman 1991, for reports on the Dutch situation). Efforts are also being made to assess, on a comparative basis, the efficiency of the social security sy·tem in the various member states of the European Union (Deleeck et al. 1992) and dynamic aspects of poverty (Duncan et al. 1993).

A study by Deleeck et al. (1992) showed that, according to the Subjective Poverty Line (SPL for short), the construction of which will be explained in Section 3.2.3, the European country with the smallest amount of poor is the Netherlands, with 'only' 10% poor households in 1985. Poverty in Belgium appears as a bigger problem as 25% of the households were poor in 1985 (according to the same standard). Of all European countries, Greece was the worst off as no less than 42% of its households could be said to be poor in 1988 (still according to the same standard).[1] For comparison, we mention the percentage of poor households found by the authors when using the European poverty line, the construction of which is elaborated in Section 3.2.1: In 1985, 6.1% Belgian and 7.6% Dutch households were poor; Greece had 19.9% of its households living in poverty in 1988.

When looking at elderly people, we see that their situation is even worse than average. Poverty among single elderly persons appears to be a rather common feature. In the Netherlands, 27.3% of those single elderly could be said to be poor in 1985 (according to the SPL). In Belgium, this percentage was more than twice as high (68.3%, according to the SPL). The situation in Spain (Catalonia) can be qualified as catastrophic, as

[1] It must be stressed that the SPL was defined for each country separately, by the people themselves. See Section 3.2.3, treating of the construction of the Subjective Poverty Line.

being a non-poor single elderly can be seen as an exception. Of the Catalonian single elderly, 85% were poor in 1988, according to the SPL. Again, for comparison, the percentage poor single elderly found by the authors with the European poverty line are: 5% in 1985 in Belgium and 29.9% in Catalonia in 1988; no poor single elderly were recorded in 1985 in the Netherlands according to this standard.

The picture described in the preceding paragraphs is rather pessimistic, and this is partly due to the generous standard used (the SPL), as we will see later. But even when using other standards, we can show that the situation is worrisome.

This brings us to a problem of major importance in poverty research. Before assessing the efficiency of social security transfers on relieving poverty for instance, the researcher must know who 'The Poor' are. This means that the notion of poverty has to be clarified and operationalized. This is generally done by defining a so-called poverty line, a threshold that is such that people found below it must be regarded as poor. The notion of poverty line is a key concept in poverty studies. Next, poverty measures must be specified.

Defining and measuring poverty is no easy task as it always involves value judgments, ethical considerations and some degree of arbitrariness. The degree of agreement between the different authors on what is to be considered as poverty and how it should be measured is rather low.

1.2. Problem definition

The purpose of this study is to investigate the problem of poverty among the elderly. We want to describe the extent of the issue and find out which subgroups, among the elderly, are most prone to poverty. This will be done in a comparative and panel perspective: Data concerning Belgium and the Netherlands will be used, and for each country, data sets collected at several points in time are available. This permits us to

analyze the evolution of poverty (among the elderly) and to focus on distinguishing features or similarities between the two countries.

Problems concerning the dynamics of poverty will also receive our attention. We will determine the extent of persistent poverty among the elderly and analyze the degree of (im)mobility between situations of poverty and non-poverty. This is indeed a matter of concern for older generations, as they are, by definition, excluded from labour market participation, which has proven to be an important factor in explaining exits from and entries into poverty (see for example Duncan et al. 1993).

The above analysis will be performed on the Belgian and Dutch populations too, so as to put the experience of the elderly into the perspective of what happens, on average, in their community.

1.3. Outline

The aim of Part I is to define the concepts and instruments that will be used. This will be done in three steps. First, in Chapter 2, the issue of what we understand by the term 'poverty' will be clarified. Various ways to make this concept operational (the different types of poverty lines) will be reviewed. Then, the poverty lines used to answer the empirical questions are presented in detail in Chapter 3. Last, in Chapter 4, the poverty measures implemented in the empirical part are described.

In Part II, our data and methodology will first be presented (Chapter 5). Next, we will analyze the mean disposable income evolution of the Belgian and Dutch populations and elderly populations. The incidence of poverty will then be analyzed. For this purpose, various poverty lines and measures will be used simultaneously in Chapters 7 to 9. Dynamic aspects of poverty are dealt with in Chapter 10.

Besides investigating the empirical questions raised in Section 1.2, we will show how the way poverty is being defined and measured influences the results.

We must stress that this is not a comprehensive study. Some parts may even be merely descriptive. It was our purpose to do so as we wanted to catch a global view of the problem. Much remains to be done and various suggestions for further research are made.

Please note also that no policy measures in order to fight poverty will be suggested, as this is beyond the scope of the study.

Finally, we want to remark that the tables are presented in a separate booklet because much use of it is made. This should ease the reading of this study.

PART I

DEFINITION OF THE CONCEPTS AND INSTRUMENTS

CHAPTER 2: THE CONCEPT OF POVERTY AND POVERTY LINE DEFINITIONS

2.1. Introduction

A proper analysis of poverty requires clearly defined concepts. What do we mean with the term 'Poverty'? This multi-sided concept embraces different aspects of life such as income, housing, health, nutrition, social participation, etc. There is no general definition of poverty, but we will, in Section 2.2, retain two definitions which have been given by Ringen (1988).

Once the concept is properly defined, it has to be made operational. This is mostly done by defining a so-called 'poverty line', a threshold below which people can be classified as poor. We will see in Section 2.3 that poverty lines can be distinguished as to whether they reflect a relative or absolutist and objective or subjective view of poverty. Next, the notion of equivalence scales, a tool used to make households of different type comparable, will be introduced. The main types of poverty line definitions are briefly reviewed in Section 2.4.

2.2. Definition of the concept of poverty

The first problem one is confronted with when studying poverty is that of defining the concept itself.

In general terms, we can assert that poverty is a state in which people are excluded from the minimum acceptable pattern of life of the country in which they live. Ringen

(1988) in fact, makes a distinction between direct and indirect definitions of poverty.[2] With a *direct* definition, poverty is assessed in terms of a low level of consumption (see for instance the definition given by Townsend, 1979). People are poor when they have a lower standard of consumption than what is judged decent in their community (that is, when they are deprived of some resources). With an *indirect* definition, poverty is defined in terms of income. Persons with an income below a certain pre-defined level are labelled as poor. The income notion used is, in general, the disposable household income. Thus, with such definitions, only one, but important, aspect of exclusion is considered: Income.

By making this distinction, Ringen stresses the unacceptable fact that although poverty is often defined in terms of deprivation it is most of the time only measured in terms of income. Muffels (1992) sees these two definitions as two alternative but complementary ways of defining poverty. Hence, he recommends a "multi-method approach" to the measurement of poverty, according to which both direct and indirect definitions of poverty should be assessed. It is for this reason that we will not concentrate on an income based approach of poverty only. It appears furthermore from our definition that we are interested in a poverty concept that includes a dimension of relativity.

For our purpose, we will assume that there exists a homogeneous minimum acceptable pattern of life *within* one country (i.e., in Belgium and in the Netherlands) and we will accept that this minimum may differ *between* countries.

[2] A distinction between direct and indirect definitions of poverty had already been made by Sen (1979).

2.3. Operationalization of the concept

Having defined what poverty means to us, we can raise the second issue: How to make this concept operational? This is generally done by defining a poverty line. A poverty line is a minimum level of resources below which people are considered to be poor.[3]

2.3.1. Dimensions of the poverty lines

Different types of poverty lines can be distinguished in the literature. The first distinction is between absolute and relative poverty lines.

With an *absolute* poverty line, a person can be said to be poor when (s)he doesn't reach an absolute minimum level of resources, this minimum being independent of the environment of that person. The level of an absolute poverty line does not change when the standard of living in society changes. On the other hand, a *relative* poverty line is linked to the standard of living in society. It recognises that "the notion of poverty is strongly related with the average level of and the distribution of individual welfare in society" (Van Praag et al. 1992, p. 7). It is sometimes argued that relative methods reduce poverty to a notion of inequality. For a discussion on relative versus absolute poverty lines and a critical view on poverty lines, the reader is referred to Sen (1983).

A further distinction is made between *objective* and *subjective* poverty lines. An objective poverty line is one set by experts. People are classified with respect to objective aspects of their situation. On the other hand, the setting of a subjective poverty line is dictated by the view of people and their own feeling about their situation (their perceived level of utility or welfare). Yet, when they disagree, some aggregation procedure is required and this is also done by an expert.

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[3] Resources meaning income in the case of an indirect definition of poverty.

2.3.2. The use of equivalence scales

Poverty lines differ in the way they treat households of different type (size). This is somehow inherent to the way poverty lines are computed (we will come to that later), but it may also be attributed to the equivalence scale used. This notion of the equivalence scale should be clarified.

An equivalence scale can be seen as a vector of level of resources, each associated with a household type, rendering the households an equal level of welfare. Equivalence scales are used to make different household types comparable. Hence, it permits to make judgements such as: An income level of x for the family type i is equivalent to an income level of y for family type j. We can thereby control for economies of scale arising through income pooling within the household.

Usually, equivalence scales are defined according to household size, the age of the household members and the place in the household (head, partner, child, etc.). They can also take the level of education, the health status, the region of residence, etc. into account.

We can represent the working of an equivalence scale more formally. Consider an equivalence scale correcting for household size only. Call Y the income level of a given household. Say n is the size of the household. Then, (Y / n^e) is the standardised income level of that household, where e is a parameter in the 0-1 interval.

One extreme alternative is to set e equal to 0. Thereby, household income is attributed to every member of the household. The equivalence scale is totally flat and does not differentiate between households of different size.

The other extreme alternative is to set e equal to 1. It is then assumed that the relevant notion of equivalent income is income per head. The weights are given irrespective of the size of the household to which the persons belong (economies of scale are disregarded). This leads to a very steep equivalence scale which is unfavourable for big

households as it assumes that, if the income level of a single person is x, the equivalent income for a family of two would have to be 2x, 3x for a family of three, etc. This obviously is highly questionable. Therefore, equivalence scales usually use an elasticity value between 0 and 1.

There is no consensus about the equivalence scale to be used. It is therefore important to realize that different equivalence scales can lead to conflicting results, when it comes to answering the question of who is poor and who is not.

For an evaluation of equivalence scales, the reader is referred to Van Praag and Flik (1991), and Van Praag et al. (1992, pp. 14-18).

2.4. Overview of the various poverty lines

We will now briefly introduce various types of poverty lines found in the literature. Different authors have reviewed the existing literature on poverty lines, underlining their respective advantages and disadvantages. One can quote for example Callan and Nolan (1991) and Van Praag and Flik (1991).

Various families of poverty lines can be distinguished in the literature: Budget standards (embracing the basic needs approach and the food ratio method), official policy definitions of poverty, statistical empirical definitions of poverty (including percentile lines and percentage of mean or median income definitions), subjective poverty lines and relative deprivation standards and indices (Muffels 1993).

2.4.1. Budget standards

2.4.1.1. *The basic needs approach*

The first to introduce this type of poverty line were Booth (1892) and Rowntree (1901). With this method, diet experts determine a basket of basic needs for an individual or a household, mostly on basis of caloric requirements. This basket is priced and the income of the individual (household) is compared to the total cost of this minimum basket. Non-food expenditures can be taken into account by multiplying the cost of the minimum basket by a positive factor (the inverse of Engel's coefficient for example[4]) or by directly pricing some basic non-food requirements.

This method means that welfare is associated with the fulfilling of some basic needs. The basic needs approach is generally seen as an objective and absolute method, but this statement must however be qualified. First, there is no consensus among researchers as to what the minimum basket of basic needs should consist of. The setting of such a basket is therefore exposed to the subjectivity of the researcher. Second, the so-defined poverty lines need not be totally absolute. They can be adapted through time for inflation, or by adapting the set of basic needs included in the basket.

The basic needs approach raises some problems. How are basic needs to be distinguished from other needs, and how can we expect experts to have the right view about what people really need? How do we determine the cost of the basket (i.e., which prices must be used and where to observe them?) and what place should be given to non-food requirements? Which equivalence scale should be used? Moreover, those so-called basic needs are space and time dependent, in that they are seldom 'culture free' (basic needs in

[4] The method for defining the poverty line proposed by Orshansky (1965) is a combination of the basic needs approach and the food ratio method (Section 2.4.1.2). First, she defined a minimum food menu that she priced. Then, going from the observation that Engel's coefficient in the United States equals one third on average, she multiplied the cost of the food menu by three. This "food times three" method is still used for defining poverty in the United States.

one community may be regarded as non-basic in another) and that yesterday's basic needs may not be the same as today's. This makes space and time comparisons rather difficult.

In view of these critics, this particular type of poverty lines won't be used in this study.

2.4.1.2. *The food ratio method*

This method is grounded on Engel's law. Households spending more than a certain fraction of their income on food are classified as poor.

Households are no longer constrained by a food menu established by experts, like with the basic needs approach, as there is no need to define such a menu. It is, however, not clear where the line should be drawn.

This method assumes that two individuals (households) with the same food ratio have the same level of welfare, even if one of them has a low income that he spends on cheap food and the other has a high income that he spends on expensive food. Hence the question: Do we have to take spending on luxuries into consideration or not?

Introducing family size in the Engel Curve relationship makes it possible to define an equivalence scale.

Because this objective method of defining the poverty line often leads to absolute poverty lines, it is inappropriate to approach our relative definition of poverty.

2.4.2. Official policy definitions of poverty

According to these 'official' definitions, the minimum income warranted by social security is taken as the poverty line. The experts deciding on the level of the line are politicians. However, one can question whether political judgement can lead to an adequate definition of poverty. Firstly, it is questionable whether politicians are aware of the life conditions of the poor. Secondly, and probably most importantly, in setting a minimum guaranteed income level, politicians must take budget and labour market considerations into account.

Official poverty lines are objective and can be partly relative and partly absolute.[5] The equivalence scale applied by these lines are derived implicitly, according to social security law.

We will come back to the setting of an official poverty line in Section 3.2.2, since it will be used in the empirical part of this study. Some critiques to this type of line will also be presented.

2.4.3. Statistical empirical definitions

2.4.3.1. *Percentile definition*

This statistical poverty line sees poverty essentially in terms of income inequality. It is supposed that poverty is located in, say, the lowest 10 or 20 percent of the income distribution. Equivalence scales can be applied in order to study the 10 or 20 percent of a standardised income distribution. By definition, assessing the level of the line implies a choice for the number of people below the line. The method is problematic as it is insensitive to an increase or decrease of all incomes in society.

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[5] For example, the Belgian legal poverty line equals the 'minimex' plus child allowances. Those child allowances are not linked to a measure of income so that the line is partly absolute.

It is assumed that the disposal of financial resources is indicative for the level of welfare and that the state of welfare is dependent on the position occupied in the income distribution.

Using this method implies that the researcher is interested in finding distinguishing features of the poor such as the composition of their income, the household type, the education level, etc.

This method, because it is relative and income based, is a potential candidate for our indirect definition of poverty. Nevertheless, as it fixes the percentage of poor in a given community, it is unsuitable for answering our empirical questions.

2.4.3.2. *Percentage of median or mean income*

The mean or median income level is seen as an indicator of the standard of living in a community. An arbitrarily chosen percentage of this indicator (40, 50 or 60%) is taken as the poverty line.

This line is totally relative. A rise of x% of the mean (or median) income results in a rise of x% of the level of the poverty line. Being worse off than others in the community is what is required to classify someone as poor, whatever his (absolute) level of income. The main disadvantage of this method is that a fall of x% of *all* incomes in society has no influence on the poverty percentage, while it is reasonable to think that such a fall would increase poverty.

Any type of equivalence scale can be applied to compute a mean or median standardised income.

This method being relative, it can be used to make our indirect definition of poverty operational (see Section 3.2.1).

2.4.4. Subjective poverty lines

By subjective, we don't mean that poverty is defined according to value judgements of the researcher. The poverty line reflects, actually, the views of the people (not of experts) on what they see as the minimum level of welfare. Typically, people are asked, by way of survey questions, what they consider to be the minimum level of income to 'make ends meet' for a household such as theirs. Welfare is then, again, associated with the utility level attainable through the disposal of financial resources.

The most sophisticated methods have been worked out in the Netherlands and in Belgium. The Leyden Poverty Line (LPL) was developed by Goedhart et al. (1977) at the University of Leyden. The Subjective Poverty Line (SPL), the construction of which will be exposed later, was also first developed by Goedhart et al. (1977) at the Universities of Leyden and Tilburg. The CSB-line was developed by Deleeck at the Centrum voor Sociaal Beleid, at the University of Antwerp. The underlying idea behind these lines is basically the same, but the operationalization is different. The reader is referred to Flik and Van Praag (1991) for a review of these three subjective poverty lines.

This method for deriving a poverty line generally results in setting the line at a relatively high level. It is nevertheless an attractive method as it involves a lower degree of arbitrariness than the other methods. It is also relevant with respect to our indirect definition of poverty. The Subjective Poverty Line is presented in Section 3.2.3.

2.4.5. Deprivation standards and indices

The above mentioned poverty lines are solely dealing with income and thus can only be applied to indirect definitions of poverty. Towsend (1979) pioneered the deprivation method by considering poverty not only as a lack of income or as the presence of uncovered basic needs, be they material (food, housing, etc.), but also as a lack of more immaterial needs such as education and social contacts, which are important for social

participation. As such, it is an appropriate operationalization of a direct definition of poverty.

Townsend introduced a list of items in questionnaires, covering "twelve major subcategories or dimensions: Dietary, clothing, fuel and light, household facilities, housing conditions, work conditions, health, education, environment, family activities, recreation and social relations" (Whelan, 1993, p. 3). For each item, the respondents had to say whether they possessed it. The number of items the household was deprived of was computed and then related to income. According to Townsend, a threshold could be found, for different household types, where deprivation increased disproportionately with a fall in income. That threshold was taken as the poverty line.

Townsend's method of mapping deprivation scores and income levels, and the existence of a 'kink' in the deprivation - income relation has been criticized by Piachaud (1987, pp. 153-155) and others (see for instance Hagenaars, 1986).

A basic issue of the method is, of course, to know what should and what should not be included in the item list. This was also one point of criticism of Townsend's list.

Another problem is that the researcher must distinguish between non-possession due to financial constraints and non-possession due to other reasons, like ideology or taste. Mack and Lansley (1985) have done interesting parts of work in this field.

A third problem is that of aggregating the deprivation scores on the different items. Townsend just summed the deprivation scores. Desai and Shah (1988) have developed an econometric method for aggregation, where, for a particular household, the deprivation scores are weighted by the deprivation scores that hold as the norm in the community. This means that the higher the number of households possessing a given item in a given community, the heavier deprivation on that item will be weighted for a household that does not possess it.

We can also cite in this respect the work done by Gailly and Hausman (1984) who showed, using a psychometric approach, that "poverty was necessarily multi-dimensional and that certain households encountered cumulative levels of disadvantages" (Whelan, 1993, p. 5).

In the Netherlands, Muffels (1992, 1993) derived a Subjective Deprivation Scale and a Subjective Deprivation Poverty Line that take taste and reference group effects into consideration. We will turn to his method in more detail in Section 3.3.

It must be underlined that this method, though appealing, raises obvious problems for space and time comparisons. The items included in the questionnaires are often culture dependent. They might be relevant in a community but not in another. For example, in an rural community, a completed course of secondary education might have less relevance than in a urban community. Environmental conditions can affect the relevance of some items too. For example, having warm and waterproof clothes is important in a cold and rainy country, but less so in a warm country. Then, within one community, the set of relevant items may change through time, due to technology or habits changes, etc.

Townsend viewed his deprivation standard as relative and objective. As we will see in Section 3.3, it is possible to implement this type of standard in the subjective dimension.

This type of line, being relative and multi-dimensional, is appropriate for our direct definition of poverty.

For a review of non-monetary indicators of poverty, the reader is referred to Whelan (1993).

2.5. Conclusion

The type of poverty line chosen by the researcher must fit the concept of poverty he has in mind.

The poverty concept considered here is one relative in time and space. Whether someone lives in poverty depends on his standard of living relative to the average standard of living in his country, at a particular point in time. This is something that is generally admitted in the literature (see for instance Hauser and Semeran, 1990, p. 319; Deleeck and Van den Bosch, 1989, p. 2). The concept is also multi-dimensional. It cannot just be defined as a low level of income.

We will then choose a relative income poverty line to satisfy our indirect definition of poverty and a relative multi-dimensional poverty line to meet our direct definition of poverty.

It must also be stressed that poverty is a gradual process, it can start from being short-term to evolve towards a permanent situation through a process of marginalisation. Studying poverty in a static perspective is therefore insufficient. Consequently, we will address poverty in a dynamic context as well.

A distinction is sometimes made between the notions of 'poverty' and 'insecurity of subsistence'. Authors making this distinction call 'insecurity of subsistence' the form of poverty they describe when using relatively generous standards (like subjective poverty lines for example) and the term 'poverty' for poverty found by using other, more restrictive, standards. In what follows, we will not make this distinction and use both terms as synonymous.

In the next chapter, the poverty lines that will be used in the empirical study are presented in greater detail.

CHAPTER 3: POVERTY LINES USED IN THIS STUDY

3.1. Introduction

There is no general agreement on which poverty line should be used;[6] there exists no unanimity about the level of the line (some may find the minimum level set by one particular line too low, while others may find it too high) nor on the structure of the line (that is, how the minimum should differ between family types, depending on which equivalence scale is used).

It is therefore important to realize that choosing one particular poverty line implies a great deal of arbitrariness.

In order to test the robustness of our conclusions, we will use several poverty lines. Following our indirect definition of poverty, we will use three income based poverty lines: The European poverty line, the Subjective Poverty Line and the legal poverty line (Section 3.2). With respect to our direct definition of poverty and in view of a multi-method approach to the measurement of poverty (see Muffels et al. 1992), we will also use a deprivation standard, the Subjective Deprivation Poverty Line, the construction of which is explained in Section 3.3. This Subjective Deprivation Poverty Line refers to the multi-dimensional aspect of poverty.

[6] The choice of a poverty line is in some way dependent on the definition given to the concept of poverty, and there is not one single definition of poverty.

3.2. Income based poverty lines

3.2.1. The European poverty line

The European poverty line (EC-norm) is a statistical threshold from the "percentage of mean income" family (Section 2.4.3.2). It is defined as 50% of the mean equivalent disposable household income. This standardised household income is obtained by dividing the actual disposable household income by the equivalence scale corresponding to each household. The equivalence factors applied are 1 for the first adult, 0.7 for other adults and 0.5 for each child.[7] For instance, the equivalent income of a two adults household is obtained by dividing its actual income by 1.7.

This statistical approach is mostly used in international comparative studies as it allows to obtain figures that are comparable both through time and space.

The EC-norm for Belgium was available in the data used and that for the Netherlands has been computed by us.

This line has been worked out by O'Higgins and Jenkins (1990) in the framework of a European research project, but it must be stressed that it is not an official standard of the European Union.

3.2.2. The legal poverty line

A legal poverty line (LEG-norm) can be seen as reflecting a political (official) consensus as regards the minimum acceptable subsistence level in a given country. However, there exists no official minimum income level as such in the Netherlands. Still, the amounts given under the Dutch General Assistance Act can be seen as official minima. The amounts considered to be the minimum according to social security law vary by

[7] Children aged 18 or more get a weight of 0.7.

family type. They include social assistance benefits, holiday allowances, incidental benefits, family allowances and students grants (this is because Dutch students living on their own are assumed to form a separate household). The exact computation of this line can be found in Muffels et al. (1990).

The Belgian legal poverty line simply equals the guaranteed minimum income under the Belgian social security system (the 'minimex') plus child allowances. The line thus also varies according to family type.

The legal poverty lines for the two countries were already computed.

We must bear in mind that using such a line has a major drawback. Since social policies will affect the level of the country's legal poverty line, the situation can be conflicting. Indeed, by raising the minimum guaranteed income as a measure to fight against poverty, the government would raise the level of the poverty line and thus the total number of poor. On the other hand, by guaranteeing a zero minimum income level, the government would reduce poverty to nil, according to this standard.

Moreover, official poverty lines are unsuitable for international comparisons. We can quote Van den Bosch (1993, p. 9) to make this clear: "It is a truism that different welfare states have developed in different ways. There is no reason why this process would have produced minimum support levels that are somehow comparable across countries." Nevertheless, an official poverty line is useful for getting an idea of the Social Policy in the country, by comparing its level to that of the other poverty lines. This is the way we will use the Belgian and Dutch poverty lines in the empirical part.

For simplicity's sake, we will be speaking of the 'Legal poverty line' (LEG-norm) even though the construction of it differs in Belgium and the Netherlands. It will indeed appear clearly from the context which line we mean.

3.2.3. The Subjective Poverty Line

The Subjective Poverty Line (SPL) is based on the judgement of the population itself, on what it considers to be the minimum acceptable level of income. The line is subjective because it is based on the judgement of heads of households regarding the minimum income for the household. This does not mean, however, that it is solely the evaluation given by the household that determines whether it is poor or not. We will see that from these answers, an average judgment is derived. Hence, this line is more an inter-subjective standard than a subjective one.

For the purpose of determining the notion of subjective poverty, the so-called Minimum Income Question (MIQ) has to be introduced in questionnaires:

> "We would like to know which net family income would, in your circumstances, be the absolute minimum for you. That is to say, that you would not be able to make both ends meet if you earned less.
> In my (our) circumstances I consider the following net family income the absolute minimum: _____ per week / per month / per year (encircle the period)."
> (Goedhart et al., 1977, p. 510)

There appears to be a positive relation between the answers to the MIQ and the composition of the household, the actual household income and the average income of the household's reference group. The higher the persons' actual income, the higher the level of the declared absolute minimum. The poverty line is set where households can just make ends meet, that is where the actual income equals the amount reported in the MIQ. A more detailed explanation of the construction of the SPL can be found in Appendix 1.

The level of the SPL varies across household types, as the declared minimum income is itself a function of the size of the household.

A crucial assumption in this method is that notions such as "minimum income" and "making ends meet" mean the same to everybody in the community.

This line has been chosen for its attractiveness, but also because our stay at the University of Tilburg has brought us into contact with this particular type of method. Being inter-subjective, this line is less arbitrary than the EC-norm and it reflects the view of the population and not that of politicians. It also has the property that both the degree of relativity and the equivalence scale are endogenously determined (see Hagenaars and Van Praag, 1985).

For Belgium, a simple version of the SPL will be used. It differentiates only on basis of the household size.

The SPL for the Netherlands for 1986 is based on a dynamic model reflecting the possibility of habit formation. The SPL for 1987 and 1988 corrects for selection bias in the answers to the MIQ. The lines for all three years take into account the size of the household, the age of the household members and a reference group effect. The exact computation of this line can be found in Muffels et al. (1990). Data concerning the simple version of the Dutch SPL are found in Deleeck et al. (1992).

The computations of both the Belgian and the Dutch SPL were available in the data sets used.

Doing our comparisons between Belgium and the Netherlands, we will have to bear in mind that the Belgian and Dutch SPL differ somewhat in their construction. We will make the assumption that this difference in construction does not have a significant impact on the results. The term SPL will then be used both for the Belgian and the Dutch Subjective Poverty Line, without distinction.

3.3. The Subjective Deprivation Poverty Line

The three above mentioned poverty lines define poverty indirectly in terms of inequality of 'opportunity' as they focus on income. The Subjective Deprivation Poverty Line allows for a direct evaluation of poverty, in terms of 'outcome'. It is, just like the SPL, a subjective threshold, but it is defined in terms of actual living conditions.

The point of departure is a list of 45 items or consumption events included in the questionnaires (see Appendix 2). For each item, household heads were asked whether they found it definitely necessary to have (or do) it. Not having (or doing) one particular item only leads to deprivation if it is judged necessary by the household head.

From the answers to those questions, a Subjective Deprivation Scale (SDS) can be derived for every household. The SDS is defined as the weighted sum of the deprivation score on each item. The weights are determined by the importance of the item such as perceived by the household head, relative to the perceived importance of the item in the reference group of the head. Therefore, the more people in the reference group who possess the item, the greater the disutility of not possessing that item will be. This measure is thereby also inter-subjective.

The SDS can be transformed in a Subjective Deprivation Poverty Line (SDL) by way of the life resources evaluation question (LREQ) included in the questionnaires:

> "If you consider the way your household lives at the moment, would you call your household poor, or in fact rich, or somewhere in between? You can answer by giving a score to your situation. A score of '1' means that you consider yourself to be very poor; a score of '10' means that you consider yourself to be very rich." (Dirven and Berghman, 1991, p. 16)

Then, answers to the LREQ are introduced in a specific model. They are supposed to be dependent on the SDS, the actual income, the age of the head, the household type, and a set of factors representative of financial stress experienced by the household (feeling

about the current financial situation, financial prospect). The level of the SDL is set at the deprivation level corresponding to a score of 5.5 on the LREQ. Like a school mark, it is assumed that 5.5 is the midpoint between 'satisfactory' and 'unsatisfactory'. People falling below the SDL will be said to live in (relative) deprivation.

Like the SPL and the LEG-norm, the SDL varies across household types. Note that the SDL could only be computed for the Netherlands in 1988 (the line was available in the data sets used). It cannot be computed for Belgium because the Belgian questionnaires do not include the LREQ. More details on the SDL method can be found in Muffels (1993).

3.4. Conclusion

We have explained in this chapter the construction of the poverty lines we will use in the empirical part. These lines are: The European poverty line (EC-norm), the legal poverty line (LEG-norm), the Subjective Poverty Line (SPL) and the Subjective Deprivation Poverty Line (SDL).

Now that poverty has been defined and that the notion of poverty lines has been described, we can turn to our last issue, that of the actual measurement of poverty.

CHAPTER 4: POVERTY MEASURES

4.1. Introduction

Defining poverty and measuring it are two distinct matters. Just like the literature on poverty lines is abundant, a great number of poverty indices are presented in various publications. A review of those indices is, however, beyond the scope of this study. We will then confine ourselves to a critical presentation of the indices applied in the empirical part. These are: The head count (Section 4.3), the income gap ratio (Section 4.4) and Foster, Greer and Thorbecke's poverty index (Section 4.5). In Section 4.2, the properties that a good poverty index should satisfy are introduced.

The notion of poverty risk is introduced in Section 4.6. The last section introduces the measures of persistent poverty used to assess the gradual (dynamic) aspects of poverty underlined in Chapter 2.

4.2. Properties of a good poverty measure

Not all poverty measures found in the literature are equivalent. Some are indeed better than others. Following Rodgers and Rodgers (1991), we can list some desirable properties (axioms) that an aggregate poverty index should fulfil.

Desirable properties of a poverty index:

"*Focus* (F): The aggregate poverty index should be independent of the income of the rich.
Anonymity (A): The aggregate poverty index should be unaffected if any two people exchange incomes, ceteris paribus.
Symmetry (S): The aggregate poverty index should not change if two or more identical populations are pooled." (Rodgers and Rodgers, 1991, p. 341)

"*Monotonicity* (M): Given other things, a reduction in income of a person below the poverty line must increase the poverty measure.
Transfer (T): Given other things, a pure transfer from a person below the poverty line to anyone who is richer must increase the poverty measure." (Sen, 1976, p. 219)
"*Monotonicity Sensitivity* (MS): The decrease (increase) in the poverty index, caused by a given rise (fall) in the income of a person who is poor before and after the change in income, must be larger, the smaller is the income of that person." (Rodgers and Rodgers, 1991, p. 341)

These properties are commonly admitted. When describing the chosen poverty measures we will see whether they satisfy them.

4.3. The head count

The most easily computable (and indeed the most popular) measure of poverty is the *head count* (H). It is defined as the total number of poor relative to the total number of persons in the population:

$$H = m / n$$

where m = number of poor
n = size of the population

Expressed in percent, the head count ratio is easily interpretable, it gives the percentage of persons below the poverty line.

But H has been under considerable criticism from various authors (see for instance Sen 1976). It violates axioms M, T and MS. H violates axiom M as the measure takes no consideration of the income level of the poor and thus neither of variations in that income level, as long as it does not move the poor across the line. For the same reason, H violates axiom T. Quoting Sen (1979, p. 295): "A transfer of income from a poor person

to one who is richer can never increase the poverty measure H". It is thus insensitive to the income distribution among the poor and it takes no notice of the intensity of poverty (that is, it takes no account of the poor's income short-fall from the poverty line). The violation of MS also results from the fact that the measure takes no account of the level of income of the poor.

We will however use H in the empirical part because it is easily computable and because it has a straightforward interpretation.

When there are no poor (that is when m = 0), H takes the value 0. When all income is monopolized by one person in the community (that is for m = n - 1), H tends to 1, for n tending to infinity.

4.4. The income gap ratio

The second poverty measure we will use is the so-called *income gap ratio* (I):

$$I = (z - \mu_p) / z$$

where z = poverty line

μ_p = mean income of the poor

I is equal to the mean poverty gap as a fraction of the poverty line. The mean poverty gap is the poverty line minus the mean income of the poor ($z - \mu_p$).

The income gap ratio gives a measure of the 'depth' of poverty, i.e., of how far under the poverty line the poor are situated. In other words, it gives the average deficit of the poor that should be filled to bring them at the level of the poverty line, relative to the line itself. But the income gap ratio also violates some basic properties of aggregate poverty indices, namely the axioms T and MS. The measure I is unaffected by transfers from a poor to another poor (it violates axiom T), as long as the transfer does not move

the recipient across the poverty line. In that case indeed, μ_p doesn't change (and for a given z, neither does I), but one person becomes poorer while another becomes richer, yet, remaining below the line. The income gap ratio is not affected by the degree of inequality among the poor. For this reason, it violates axiom MS.

The income gap ratio also takes no account of the number of people in poverty.

If the poor have zero income, I takes the value 1 (μ_p in that case equals 0 which means that $I = z / z = 1$). If nobody is poor, I takes the value 0.

4.5. The FGT poverty index

Some more sophisticated poverty indices are based on a weighted sum of simple indices like H and I. One such index is that developed by Foster, Greer and Thorbecke (1984). The advantage of *Foster, Greer and Thorbecke's index* (FGT) is that it satisfies all the desirable properties of aggregate poverty indices cited in Section 4.2. One way of computing it is as follows:

$$FGT = H (I^2 + (1 - I)^2 V_p^2)$$

where H is the head count

I is the income gap ratio

V_p is the coefficient of variation of the income distribution of the poor.

FGT is sensitive to the number of poor (H), the income shortfall of the poor (I) and the fact that it takes the distribution of poor incomes into account is an appreciable feature (see Sen 1976). The problem with FGT is that is has no straightforward interpretation. It only makes sense to compare the FGT across (sub)populations or across time.

That FGT takes a value of 0 when there are no poor and a value of 1 when all income in the community is monopolised results from the fact that both H and I take these values in those cases.

4.6. Poverty risk

In our analysis, we will introduce the notion of poverty risk. For a particular sub-group (call it subgroup k) of the population and for a particular year, it is computed as the value of the poverty index in that subgroup divided by the value of the poverty index in the total population.

The interpretation of the poverty risk computed with the head count is the following. A ratio of 1 means that the risk of living in poverty is as high in subgroup k than in the total population. A ratio higher (lower) than 1 means that the risk of living in poverty is higher (lower) in that group than in the total population. For example, in Table 9.4, the poverty risk for a Belgian living in a household whose head is aged 55 - 64 is 1.24 in 1992, according to the SPL. It is computed as the poverty rate in that group (11.8%) divided by the poverty rate in the total population (9.5%). Its interpretation is that the probability of living in poverty for people belonging to that group is 24% higher than average.

The poverty risk for the income gap ratio is computed in the same way. One can interpret a ratio above unity in subgroup k as saying that the income shortfall to fill to bring every poor in that subgroup at the poverty line level is bigger than average in the population.

Computing the poverty risk with FGT permits to give a direct interpretation to the measure, which is not the case when the measure is used as such. A ratio above unity in subgroup k indicates that the intensity of poverty in that subgroup is higher than average.

Of course, it makes no sense to compare poverty risks across countries or over time. We use the head count to illustrate this point. Take two countries, country A with 5% poor and country B with 10% poor. Poverty in subgroup k of country A equals 10% and poverty in subgroup k of country B equals 20%. The poverty risk for subgroup k, then equals 2 in both countries. But this masks the fact that subgroup k is more hit by poverty in country B than in country A. Likewise, a constant poverty risk between two different time periods may mask the fact that poverty in both the reference population and the subgroup has increased (or decreased) proportionally and thus that the extent of poverty has increased (decreased).

4.7. Persistent poverty and dynamic context

It is very important in the assessment of poverty to know whether the persons recorded as poor are the same every year or if some have left the group or joined it. Both these aspects are essential to gain some insight into the dynamics of poverty.[8]

4.7.1. Persistent poverty measure

When can a person be considered as 'persistently poor'? Several definitions are to be found in Duncan and Rodgers (1991) and Rodgers and Rodgers (1993). The *fraction of n years in poverty* is being used here. With this indicator, someone is declared persistently poor if his disposable income is lower than the poverty line at several points in time, during the period referred to.

This measure is problematic in different prospects. How many years are 'enough' for a person living in poverty to be classified as persistently poor? There is room here for the arbitrariness of the researcher.

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[8] This type of analysis requires the use of panel data. We need to follow the same persons through time in order to see what transitions they go through and how long they remain in poverty.

This simple method is also criticized by Bane and Ellwood (1986) because it is subject to a censoring problem. We take the example suggested by these authors (p. 4) to illustrate this point: "Suppose all poverty occurs in spells lasting exactly ten years. If we were to ask how many persons who were poor over a ten-year survey period remained poor the entire time, only those people who happened to begin their ten-year spell in the first year of the survey would be counted." Others beginning their spell prior to the survey and finishing it prior to the end of the survey would not be counted as persistently poor. The same holds for people beginning their spell after the start of the survey.

Despite these criticisms, we will take this measure as a first approximation of persistent poverty.

4.7.2. Dynamic aspects of poverty

In order to assess the dynamic aspect of poverty, mobility tables will be used. These tables are the simple cross-tabulation of the poverty status (poor or non-poor) in one year with that in another year. They give the conditional probability to have a specified poverty status, given the poverty status in an earlier year. Thus, such tables make it possible to read exits and entries probabilities.

4.8. Conclusion

We have described in this chapter three poverty measures that we will use to measure the extent of poverty in Belgium and the Netherlands. A measure of persistent poverty has also been introduced.

We now have a clear conception of what we mean by poverty, and know how to make it operational and measure it. We can then turn to an implementation of our instruments on the available data sets.

PART II

THE INCIDENCE OF POVERTY AMONG BELGIAN AND DUTCH ELDERLY POPULATIONS: EMPIRICAL RESULTS

CHAPTER 5: DATA AND METHODOLOGY

5.1. The data

For the purpose of our study, two data sets will be used, covering a representative and random sample of the Belgian and Dutch populations. These data are panel data, which means that sampled persons in the first wave are re-interviewed in subsequent waves.[9]

The design of the data sets is such that it permits cross-sectional analysis of the sample and of the changes that occur over time.

The survey data used for Belgium are from the Socio-Economic Panel and have been gathered by the Centrum voor Sociaal Beleid of Antwerp (CSB). The years covered are; 1985, 1988 and 1992. The first wave covers 6471 households (18324 persons), the second, 3779 households (10757 persons) and the last wave, 2900 households. A number of new households have been added to the sample such as to increase the precision of population estimates for that year (the total number of households covered by the 1992 wave is 3821 or 10131 persons). 6903 Persons took part in all three waves. The data for 1985 and 1992 were obtained through face-to-face interviews. For the 1988 data both face-to-face interviews and postal interviews were used.

The data for the Netherlands are from the Socio-Economic Panel Survey, gathered by the Dutch Central Bureau for Statistics. The 1986, 1987 and 1988 waves are used.

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[9] Note that while some persons leave the panel because of follow-up problem, others can join in. This is the case in both panels. For instance, when a member of an original household leaves the household to form a new one, all the members of the new household are being interviewed. It is also the case that children turning 16 get their own questionnaire. Furthermore, it can occur that new households are voluntarily added to the panel.

The 1986 wave covers 14030 persons. 13849 Persons are covered by the 1987 wave and 13772 by the 1988 wave. 11503 Persons took part in all three waves.

Persons aged under 16 and persons in homes and institutions were not interviewed. In the Netherlands, students living on their own are assumed to form a different household than that of their parents.

The data have been weighted to correct for selectivity bias so that each wave is representative for the total population at the moment of the interview.

5.2. Methodology

Before we deal with the issue of poverty as such (Chapter 7 and following), we will show the evolution of mean *household* income of the (elderly) population. Chapter 6 deals with this. The definition of income used is that of total (net) disposable household income. When we speak about 'income', it is this notion that we have in mind.

Taking households as the unit of analysis, however, would lead to a great observation loss, because of changes occurring to the original household over time, through divorce, death, birth of children, etc. (see for instance Duncan and Morgan 1982). Therefore, individuals are taken as the unit of analysis in the analysis of Chapter 7 and following.

To take account of the relation between the household and the individual (individuals live in a household), household characteristics, like total household income and poverty status, are assigned to every individual in the household. If, for example, total household income falls below the income poverty line, it is assumed that all members of the household are poor. We therewith assume the existence of a joint utility function, in which the household is taken as the consumption unit. It also means that no attention will be paid to the problem of the distribution of resources within the household.

This choice implies that we will speak, for example, of the poverty status of *individuals living in a household* headed by an elderly and not of the poverty status of *households* headed by an elderly.

The poverty status of individuals in Belgium and the Netherlands will be analyzed, according the three income poverty lines described in Section 3.2: The European poverty line, the legal poverty line, the Subjective Poverty Line. Poverty in the Netherlands will also be analyzed according to the Subjective Deprivation Poverty Line, which has been described in Section 3.3. This last line could however only be computed for 1988.

The elderly population, the one we are interested in here, has been divided into three different classes, according to the age of the household head:

- head aged 55 to 64 (referred to as the 55 - 64 head's age cohort), this being the life span when people go on (early) retirement.
- head aged 65 to 74 (referred to as the 65 - 74 head's age cohort)
- head aged 75 or more (referred to as the 75+ head's age cohort)

Our analysis will distinguish between these different head's age cohorts.

The results of the analysis of the data for Belgium and the Netherlands will be compared. We will assume that no significant change in income characteristics, poverty status, characteristics of the household, etc. occurred between 1985 and 1986. We are then able to compare Belgium and the Netherlands both in 1985(6) and 1988. In our tables for the Netherlands, we will present the data for 1987, but these won't be analyzed as no comparable data are available for Belgium.

In Chapter 7, the three poverty measures presented in Chapter 4 (head count, income gap ratio and Foster, Greer and Thorbecke's index) will be applied on the three income poverty lines. Then, in Chapter 8, we will differentiate the poverty status for a set of relevant characteristics of the household and the household head (household size, head's gender, etc.). Poverty in terms of deprivation is covered in Chapter 9. Then, in Chapter 10, the problem of the dynamics of poverty and of the persistence of poverty will be dealt with.

CHAPTER 6: GENERAL TRENDS IN THE EVOLUTION OF INCOME

6.1. Introduction

This chapter examines the level and evolution of income of the whole population and of the elderly. We believe that such an analysis is a necessary first step in the study of poverty. It permits us to get a global view of the situation, before studying poverty as such.

The level and evolution of income is analyzed in Section 6.2.1 and that of standardised income in Section 6.2.2. Section 6.3 show figures on the level of income and its evolution within the various deciles. In Section 6.4, the distribution of the households headed by elderly across income deciles of the total population is analyzed.

6.2. The level and evolution of income

6.2.1. The level and evolution of mean income

The mean disposable household income (net annual income) has been computed for the whole sample and for the different head's age cohorts in Belgium and the Netherlands. The Belgian data are presented in Table 1.1 and the Dutch data in Table 2.1 and Table 2.3. In Table 2.3, amounts are expressed in Belgian Francs.

Comparing Table 1.1 and 2.3, it appears that the average income in 1988 was lower in the Netherlands than in Belgium. Mean income of the 65 - 74 age cohort was also lower in the Netherlands than in Belgium, but the reverse holds for the 55 - 64 and the 75+ head's age cohort.

The 1986 mean income level in the Netherlands was also below the 1985 Belgian mean income. That of households headed by elderly was higher in the Netherlands than in Belgium.

It is apparent from Table 2.1 that the mean disposable household income of Dutch households with a head aged 55 - 64 years is the highest in all three years. The wide gap with the two other age cohorts can be explained by the fact that the 55 - 64 age cohort contains persons who are still in the labour market (those who are not yet retired). The gap occurs as labour income is more sizeable than the income received from pensions. The gap with the mean disposable household income computed on the whole population results from the above mentioned gap and from the fact that younger age cohorts have, on average, a low income (especially students).[10]

This above average income in the 55 - 64 age cohort is not found in Belgium (Table 1.1). Two reasons can explain this. First, in the Belgian data, students living on their own are not considered as independent households. Second, it is probable that proportionally more Belgian household heads aged 55 - 64 years have gone on (early) retirement than it is the case in the Netherlands.

The average income of the very old (75+) taken as a percentage of average income in the population, in both 1985(6) and 1988, is lower in Belgium than in the Netherlands: Between 53% and 56% in Belgium and between 65% and 71% in the Netherlands (percentage not mentioned in the tables). Inter-generation inequality appears, then, as a greater problem in Belgium than in the Netherlands.

Mean income shows a diverging evolution in the two countries (Table 1.1 and 2.1). While mean income in the Netherlands has risen by 4.62% between 1986 and 1988, it has risen by slightly less in Belgium, between 1985 and 1988 (3.67%). On the other

[10] Households headed by a person older than 64 are part of the total population and thus pull the mean disposable household income of the total population down with their low income.

hand, the evolution of mean income of households headed by elderly is much more favourable in Belgium than in the Netherlands.

The most spectacular discrepancy between the two countries occurs for the 65 - 74 head's age cohort. Mean income in that age cohort fell by some 4.69% in the Netherlands (between 1986 and 1988), while it rose by no less than 13.15% in Belgium (between 1985 and 1988). Similarly, while the average income in the Dutch 75+ age cohort fell by 4.23% during the 1986 - 1988 period, it has only fallen by 0.72% in Belgium, during the same period. This results directly from the divergent evolution of pension incomes in both countries. Pension income has increased in Belgium for the 65 - 74 age cohort, but slightly decreased for the 75+ age cohort. In the Netherlands, it has decreased for both of these groups.

This points to a clear (absolute) deterioration of the income position of Dutch households headed by a person, aged 65 or more, during the 1986 - 1988 period. In Belgium, only the income position of the very old has deteriorated. This can be interpreted as a within-group increase in inequality among the elderly generation. This is confirmed in Cantillon et al. (1991, p. 4) who computed an increase in Theil's inequality index[11] among the elderly from 0.127 in 1985 to 0.157 in 1988.

In Belgium, the rise in mean income between 1985 and 1992 has been higher for the elderly than for the whole sample. The sharpest increase in mean income occurred in the 65 - 74 age cohort (12.6%). The steep rise in mean income that took place between 1985 and 1988 for this age cohort (13.15%) was only a temporary one since mean income in that age cohort has fallen by half a percent between 1988 and 1992. In the 1988 - 1992 period, mean income of the oldest age cohort has risen by 12.29 % (it had originally fallen by 0.72% between 1985 and 1988). This points to the fact that inequality among

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[11] Theil's coefficient is defined as:

$$\text{Theil} = 1/n \sum_i [(Y_i / Y_{mean}) \log(Y_i / Y_{mean})]$$

where n is the number of units of observation, Y_i is the actual income of unit i and Y_{mean} is the mean income in the population.

the elderly, after having increased, has been stabilised during the 1988 - 1992 period. The stability of Theil's inequality coefficient for the elderly, which was equal to 0.157 in 1988 and 0.154 in 1992, corroborates our conclusions (Cantillon et al., 1993, p. 17).

6.2.2. The level and evolution of mean standardised income

The problem of using the mean disposable household income is that no welfare comparison between households of different size can be made. This is an important point in studying households headed by an elderly as they tend to be smaller in size than average. To permit such comparisons, the household income has to be corrected for differences in household size. This is being done by applying an equivalence scale. The equivalence scale that has (arbitrarily) been chosen is that used for the computation of the European poverty line (see Section 3.2.1). Income data are standardised according to the household income of a single person, with equivalence factors attributing a weight of 1 to the first adult in the household, a weight of 0.7 to each additional adult and a weight of 0.5 to each additional child. The data on standardised income are shown in Table 1.2 (Belgium), Table 2.2 (Dutch data expressed in Dutch Guilders) and Table 2.4 (Dutch data expressed in Belgian Francs).

From Tables 1.2 and 2.4, it emerges that mean equivalent income, in 1985(6) and 1988, is higher in the Netherlands than in Belgium. It is higher too among the elderly. However, for the 65 - 74 and the 75+ head's age cohort, the difference in mean standardised income between the two countries tend to decrease over time.

In Belgium (Table 1.2), mean standardised income tends to diminish with rising age. In 1985 and 1988, mean standardised income in the 55 - 64 head's age cohort was respectively 3% and 4% higher than average. In 1992, it is almost equal. Mean standardised income in the 65 - 74 age group, in 1988, was 4% lower than average (in 1985, it was 6% lower than average and in 1992, it was 9% lower than average). Households from the 75+ age cohort are the worst off since mean standardised income in that group was 14% lower than average in 1985, 20% in 1988 and 15% in 1992.

In the Netherlands (Table 2.2), however, mean standardised income was higher than average, in 1986, in the 55 - 64 and the 75+ age cohort (9% and 5% respectively) and almost equal to average in the 65 - 74 age group. In 1988, the position for the two oldest age cohorts is not as bright as it was in 1985. Their income is 9% and 4% lower than average. This results from the fall in mean standardised income that occurred for these groups in the 1986 - 1988 period.

Standardised income has risen by 5.63% in the Netherlands over the three year period (Table 2.2). This is 1% more than the growth rate of (non-equivalent) household income. The 1985 - 1988 growth rate of Belgian equivalent income (Table 1.2) is only somewhat higher than that of mean income in Belgium (3.89% against 3.67%) and almost two points lower than that in the Netherlands.

The income situation of Dutch households headed by a person aged 65 or more, again, deteriorated, though less than for the uncorrected mean income. Mean standardised income of the 65 - 74 age cohort fell by 3.9% over the 1986 - 1988 period, while that of the 75+ age cohort fell by 3.42% over the same period.

This decline in mean standardised income among the 65+ population is not found in Belgium (Table 1.2). Average standardised income of the 65 - 74 age cohort rose by 5.82% in the 1985 - 1988 period (compared with the 13.15% rise in mean non-standardised income) and that of the 75+ cohort witnessed a slight rise of 0.12%.

In Belgium, and for all categories represented in Table 1.2, except for the 65 - 74 age cohort, the increase in mean standardised income that occurred between 1988 and 1992 has been higher than that between 1985 and 1988. A particularly sharp rise of 13.71% occurred between 1988 and 1992 for the 75+ age cohort, due mainly to the increase in the mean level of pensions that took place for that age cohort.

Over the whole period (1985 - 1992), mean standardised income for the whole Belgian population has increased by 13.8%, which is a sharper increase than that of the unstandardised figures (Table 1.2). The same pattern of growth holds for the 75+ age

cohort. The growth rates of the mean standardised income of the 55 - 64 and 65 - 74 age cohort, were respectively 10.15% and 10.19%, both somewhat lower than the growth rates found when using the unstandardised figures.

6.3. The level and evolution of mean income by decile

Data on mean disposable income (not standardised) by decile are presented in Tables 3.1 to 3.4 for Belgium and Tables 4.1 to 4.8 for the Netherlands (Tables 4.5 to 4.8 present the Dutch data expressed in Belgian Francs).

Comparing the absolute amounts in Tables 3.1 and 4.5, we find that mean income in the highest deciles was higher in the Netherlands than in Belgium, in both 1985(6) and 1988. For all other deciles, it is lower in the Netherlands than in Belgium, with the most striking difference occurring for the lowest three deciles (especially decile one). Households from the low deciles were thus comparatively worse off in the Netherlands than in Belgium. This holds for the households headed by a person aged 55 - 64 too (Tables 3.2 and 4.6), but the difference between the two countries tends to diminish as the age of the head increases (Tables 3.3, 3.4, 4.7 and 4.8).

From Table 4.1, we see that, in the Netherlands, mean income in the lowest decile has risen by 2.41% between 1986 and 1988 (which is much less than the percentage change in mean income found in Table 2.1), while income in decile two through four has decreased, with a fall of 3.39% in decile two.

In the Netherlands, we can generally state that, starting from decile two, the higher the decile number, the higher the growth rate of mean income (Table 4.1). This shows a clear increasing inequality within the Dutch population.

During the period 1985 - 1988, mean income in the first decile has risen, in Belgium by less than it has in the Netherlands (1.10% against 2.41%), but mean income in decile two has also fallen by less (1.48% against 3.39%). Unlike in the Netherlands,

mean income in the third and fourth decile has increased in Belgium by respectively 2.13% and 3.96%. Income in the top four deciles has also risen less than in the Netherlands.

In Belgium, when the whole 1985 - 1992 period is considered, we notice a great diversity in the growth rates of the mean income by deciles. Relatively high growth rates were found for decile four through ten (Table 3.1). The mean income in deciles one and two has only increased by 0.4% and 2.36% respectively. This points to the fact that inequality in the population has risen during that period. Cantillon et al. (1993, p.10), report that Theil's inequality index, which was equal to 0.120 in 1985, rose to 0.135 in 1992.

For the years 1986 and 1988, we observe in the Netherlands a mean income in the lowest decile that tends to rise with age (Tables 4.2 to 4.4). This is particularly clear when we compare the 55 - 64 with the 65 - 74 age cohort. This result is most probably influenced by the fact that no negative incomes occur in the two older age cohorts because none of those elderly are self-employed.

In the Netherlands, the mean income of the 75+ age cohort in decile one (Table 4.4) has risen by less than that of the two other age cohorts, whereas the mean income of this age group in decile two has fallen by more. The mean income in the top five deciles has risen far more for this age group than for the other age cohorts. The income inequality within the Dutch elderly population has most likely increased and the inequality within the 75+ age cohort has probably increased more than it has in the other age cohorts.

In Belgium, the mean income in decile one of the 55 - 64 and 65 - 74 age cohort increased slightly over the 1985 - 1988 period, but in the 75+ age cohort, it fell by some 2.29% (Tables 3.2 to 3.4). Only in decile two the mean income declines for the 55 - 64 and 65 - 74 age cohort in this period. But again, the evolution of mean income in that decile has been worse for the 75+ age cohort compared to the other.

It can also be concluded that the steep increase in the mean income of the top five deciles of the 65 - 74 and 75+ age cohorts contributes to increased inequality within those age cohort and thus, as was stated earlier within the elderly. This conclusion also holds when we consider the whole 1985 - 1992 period.

6.4. The distribution of the elderly in the deciles

Tables 5.1 to 6.3 present the distribution of households headed by elderly over income deciles. The decile distribution of the total population represents ten equal classes, each containing 10% of the population.

From the tables, we observe that with increasing age of the household head, the concentration of the elderly in the lowest income deciles rises too. This must be attributed to the below average income of the elderly. This effect is less pronounced in the Netherlands than in Belgium. It results from the lower gap between the mean income of the elderly and the sample's mean in the Netherlands compared to Belgium. However, there is likely another factor involved. It might be so that the older and the richer the households are, the less they might take part in the surveys or give full information about their income situation, particularly when they perceive the survey as a threat.

Comparing both countries in 1988 (Tables 5.2 and 6.3), it became apparent that Belgian households headed by elderly are much more concentrated in the lowest deciles than Dutch households. Likewise, with exception of the 65 - 74 age group, a higher percentage of the Dutch households headed by elderly are found in the highest deciles than in Belgium. This reinforces our earlier conclusion that the extent of inter-generation inequality is larger in Belgium than in the Netherlands. The difference between the two countries is quite substantial. While, in 1988, 71.3% of the Belgian households headed by a person aged 75 or more were located in the lowest two deciles (Table 5.2), the percentage for the corresponding Dutch households was 46.4% (Table 6.3).

In Belgium, for the 75+ age cohort, a clear shift from the middle deciles to both the lowest and the top two deciles occurred between 1985 and 1988 (Tables 5.1 and 5.2). For the 55 - 64 age cohort the shift towards the low deciles went on between 1988 and 1992. For the 65 - 74 age cohort, the shift occurred essentially towards higher deciles. Note that in 1992, almost half the households whose head is aged 75 or more were found in the lowest decile (Table 5.3).

In the Netherlands (Tables 6.1 to 6.3), such a shift occurred for the 75+ age cohort. A number of households headed by a person aged 75 or more have moved from the middle or the highest deciles to the four lowest deciles between 1986 and 1988. In the 65 - 74 age cohort, a shift took place to decile two and three.

The robustness of these results could be tested for instance by carrying out the same analysis with standardised income data instead of using data on disposable income, or using individuals as the unit of analysis instead of households. Because of lack of time however, this could not be pursued.

6.5. Conclusion

Mean disposable income tends to be lower in the Netherlands than in Belgium. Whereas mean standardised income, tends to be higher. In 1985(6), mean disposable income of the elderly was higher in the Netherlands than in Belgium. In 1988, this does not show up any more for the 65 - 74 head's age cohort. Mean standardised income of the elderly appears lower in Belgium than in the Netherlands, in either years.

Over the 1985(6) - 1988 period, both mean income and mean standardised income have increased more in the Netherlands than in Belgium. But for the 55 - 64 head's age cohort, it has risen more in Belgium than in the Netherlands. In the 65 - 74 and the 75+ age category, it has fallen in the Netherlands whereas it has risen or indeed showed little change for the 75+ age cohort in Belgium.

The rise in mean income in the Netherlands during the year 1986 - 1988 is due mainly to an increase of the income in the top decile, whereas the income in the low deciles (except the first one) fell. In Belgium however, the rise in mean income over the 1985 - 1988 period is mainly due to an increase in the mean income of the middle deciles. Whereas the rise in mean income in the Netherlands has been higher than in Belgium, the increase in Belgium has occurred more evenly than in the Netherlands.

It can be seen from our analysis that the extent of inter-generation inequality is higher in Belgium than in the Netherlands. Inter-generation inequality has increased between 1985(6) and 1988 in both countries, and it has increased again in Belgium between 1988 and 1992.

Furthermore, there is some evidence that income inequality among the elderly has increased in both countries between 1985(6) and 1988, though it seems to have stabilized in Belgium between 1988 and 1992.

The income approach followed here so far has some shortcomings. Income does, indeed, not tell the whole story. When assessing differences in the situation of the elderly across countries, non-cash advantages, free help and subsidized services offered to them should be taken into account too. As we don't have the data needed for these amendments, we restrict ourselves to the analysis presented above. There is certainly a need for further research here.

Note finally that it is also probable that the income data used present some shortcomings. The data may miss to grasp important income components such as real or personal property income. Further, the elderly may be reluctant to give full information on their income when they perceive the interviews as a threat.

CHAPTER 7: THE STATE OF POVERTY IN BELGIUM AND THE NETHERLANDS

7.1. Introduction

In this chapter, we apply the head count, the income gap ratio and the Foster, Greer and Thorbecke's poverty index (see Chapter 4). These ratios will be defined for three income poverty lines: The Subjective Poverty Line, the legal poverty line and the European poverty line (these poverty lines were described in Section 3.2). Again, we limit our analysis for the various age cohorts of the elderly.

We do not want to limit ourselves to the study of the evolution of poverty in Belgium and the Netherlands, but we also want to show that in applying various poverty lines and poverty measures simultaneously the conclusions drawn are severely affected.

We have noted in Chapter 3 that the Subjective Poverty Line and the legal poverty line differ in the way of computation between Belgium and the Netherlands. For the sake of clarity in the writing, however, we will use the terms Subjective Poverty Line and legal poverty line for both the Belgian and the Dutch method.

First, in Section 7.2, the stability over time of the poverty lines is examined. Then, the poverty measures are applied to the total sample and to the various age cohorts among the elderly, in Section 7.3 and 7.4 respectively.

7.2. The level of the poverty lines

Poverty lines are not stable over time. A fall, from one year to the other in the extent of poverty could occur because welfare indeed rose between the two years or because the level of the poverty line itself went down. We therefore have to be cautious in analysing year to year changes in the magnitude of poverty. For this reason, we will now analyze how the different poverty lines have been evolving during the period under consideration.

Tables 7.1 and 7.2 show the average level of the Subjective Poverty Line (SPL) and the legal poverty line (LEG-norm) for the various head's age cohort and a number of household types in Belgium. Tables 8.1 and 8.2 present the corresponding data for the Netherlands, and in Tables 8.4 and 8.5, the Dutch data are expressed in Belgian Francs.

At first glance, one may notice that the level of the SPL is higher than the level of the LEG-norm. This could be interpreted as a difference of view between politicians and the population on what is considered to be the minimum income, but one should not forget that aspects of budget constraints and labour market participation are taken into account when the level of the legal poverty line is established.

The absolute level of the SPL and the LEG-norm declines with the increasing age in both countries. This can intuitively be understood, from the lower size of the household for the higher ages of the head. The minimum income needed to make a decent living tends therefore to decrease too.

The average level of the SPL, in 1988, is higher in the Netherlands than in Belgium (compare Tables 7.1 and 8.4). It is also higher for the 55 - 64 and 75+ age cohort and almost all household types, but lower for the 65 - 74 age cohort. In 1985(6), it is higher in Belgium than in the Netherlands for all categories in the tables. A similar result had already been found by Deleeck et al. (1989) when comparing the level of the

Dutch and Belgian SPL (simple version[12]) in 1985. The 1985(6) and 1988 guaranteed (official) minimum for the three age cohorts is significantly higher in the Netherlands than in Belgium. We can thus conclude that Dutch social policies targeted to the elderly are more generous than in Belgium.

In comparing the level of the poverty lines between countries, however, one has to keep in mind the existence of subsidised services. If inhabitants of one country have more access to subsidised services than inhabitants of another country, a given poverty line level in that country is equivalent to a higher poverty line level in the other, so as to compensate for these services. However, we do not have at our disposal the type of data needed to make such a correction. We will thus limit ourselves to the analysis suggested here above.

In Belgium, the level of the SPL (Table 7.1) has fallen between 1985 and 1988 for all but three categories: "two adults and two children", "two adults and three children" and "other". It has fallen again between 1988 and 1992 for all subgroups except the "single elderly" and "single adult" categories. Over the whole 1985 - 1992 period, the threshold has slightly risen for the "two adults and three children" and the "other" categories, but has fallen for all other subgroups. The fall in the threshold is the highest for households with an elderly, singles and the "two adults" categories.

This average fall in the level of the SPL can be interpreted as a misperception by Belgian households of the positive welfare change that occurred during the period (see the positive evolution of standardised income in Table 1.2), or as a fall in the level of income expectations of the population.

Contrary to the evolution of the Belgian SPL, the level of the Dutch SPL (Table 8.1) has increased in general during the 1986 - 1988 period, except for the household types with elderly members and indeed for the 65 - 74 and 75+ head's age cohorts. The drop in the level of the SPL for those classes has however been smaller than in Belgium. For each category mentioned in the table, the level of the SPL rose between 1986 and

[12] See Appendix 1 about the construction of the SPL.

1987 (although rather unevenly between categories) and fell between 1987 and 1988 (rather uniformly across categories). Two reasons can be pointed out; it could be due to the 1987 revision of the social security system of the Netherlands, but the possibility of poor quality of the data collected cannot be ruled out (Dirven and Berghman 1991).

The level of the LEG-norm changes mainly as a consequence of political decisions about the level of social benefit assistance and child allowances. From Table 7.2, we see that the level of the LEG-norm has increased, in Belgium, for all categories between 1985 and 1988 (except for the category "other") and for all categories between 1988 and 1992. The LEG-norm has risen most for households with children. This results from the increase in child allowance and the level of the 'minimex' for single parents that occurred during the period (Cantillon et al. 1993).

While the level of the Belgian LEG-norm has risen for all categories in the table (except for the category "other"), the level of the Dutch legal poverty line has fallen, between 1986 and 1988, by 2.3% (Table 8.2). This decrease, has been somewhat sharper for the 55 - 64 and 65 - 74 age cohort, while the 75+ age cohort witnessed an increase of 0.7% of the level of its poverty line. The reform of the Dutch social security system that took place during the period under consideration can explain this.

The level of the European poverty line (EC-norm) for Belgium and the Netherlands is presented in Tables 7.3 and 8.3 respectively. Table 8.6 shows the Dutch data expressed in Belgian Francs. Because the poverty line is calculated on equivalent income, its level is equal for the different household types. By definition, the level of the EC-norm has increased parallel to standardised income. Hence, it has increased more in the Netherlands than in Belgium. For the same reason, the absolute level of the 1985(6) and 1988 EC-norm in the Netherlands is higher than that of the Belgian EC-norm, as Dutch standardised income is higher than in Belgium.

7.3. The incidence and evolution of poverty on the population

Before examining the situation of the elderly, we will describe the extent of poverty in the total population. We apply the three chosen income based poverty lines (the Subjective, the legal and the European poverty line; see Chapter 3) and the three chosen poverty indices (the head count, the income gap ratio and Foster, Greer and Thorbecke's index [FGT]; see Chapter 4) on the Dutch and Belgian population.

Here, as well as in the remainder of this study, we use individuals (as opposed to households) as the unit of analysis. We will be speaking, for instance, of the percentage of persons living in poverty, or of poverty among persons living in a household, the head of which is aged 65 to 74 or, for short, persons in the 65 - 74 age cohort (see Section 5.2). We also remind the reader that the LEG-norm will not be used to compare the two countries together (see Section 3.2.2).

From Tables 9.1 to 9.3 (Belgium) and Tables 10.1 to 10.3 (the Netherlands), it turns out that the extent of poverty is quite different in both countries, according to the various poverty lines and poverty measures. Except for the 'SPL-based' head count ratio, we find that insecurity of subsistence is higher in the Netherlands than in Belgium in both 1985(6) and 1988 (there are more poor and they are situated further below the income threshold).

As far as the SPL is concerned, it could be argued that this difference is due to the fact that the line is not calculated in exactly the same way for both countries, but this argument does not hold for the EC-norm. The EC-norm is indeed computed in precisely the same way in Belgium and the Netherlands. This means that there is a real difference in the extent of poverty between both countries. Similar results had also been found by Deleeck et al. (1989, 1992), using households as the unit of analysis.

The head count applied to all three poverty lines shows that poverty has decreased in Belgium between 1985 and 1988; from 17.6% to 15.6% according to the SPL, from 6.7% to 6.1% according to the EC-norm and from 2.9% to 1.7% according to the LEG-

norm (Tables 9.1 to 9.3). In the Netherlands (Tables 10.1 to 10.3), the percentage poor has not changed in the 1986 - 1988 period according to the LEG-norm (around 6.2%), but has decreased by almost 1% according to the SPL (from 15.9% to 15%) and has increased, though only slightly, according to the EC-norm (from 11.8% to 12.2%).[13]

One may wonder how it is possible that some persons fall below the legal poverty line at all, as it defines a minimum income that should be guaranteed for everybody. Non take-up or loss of (part of) these rights can explain this situation. Non take-up can occur when people are not aware of the existence of income support schemes or when they do not use their rights to these schemes for personal reasons. Loss of rights can occur when people make abuse of the system and have therefore been excluded from its benefits or when the period of entitlement of government support has expired.

The only significant change in the poverty rate over the 1985 - 1992 period, in Belgium, occurs under the SPL (Table 9.1). It appears that poverty has fallen from 17.6% in 1985 to 9.5% in 1992. In 1992, poverty equals 2.3% according to the LEG-norm (Table 9.2) and 6.7% according to the EC-norm (Table 9.3).

Applying the income gap ratio and the FGT index to the three poverty lines in Belgium also leads us to conclude that insecurity of subsistence has decreased between 1985 and 1988. Those indices based on the Dutch SPL also show a decrease in the incidence of poverty between 1986 and 1988, but based on the LEG-norm, they show a sharp increase in the incidence of poverty, which seems even sharper when we keep in mind that the average level of the LEG-norm has fallen during that period (no significant change in the value of those indices occurred according the EC-norm).

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[13] The percentage poor in the Netherlands presented in Table 10.3 are somewhat different from that found by Muffels et al. (1992). Part of the difference can be explained by the fact that we used income data containing estimations of missing income components, while the authors only used data for which all income components were known. Besides, we used the negative incomes present in the data and have weighted the data for our analysis. This was not done in Muffels et al.

The income gap ratio based on the Dutch EC-norm is much higher than in Belgium. This suggests that the effort, in terms of income, that is needed to bring the poor at the level of the European poverty line must be larger in the Netherlands than in Belgium. An explanation for this can be that the poor according to the European standard are situated closer to the line in Belgium than in the Netherlands. The combination of a higher value for the head count and the income gap ratio in the Netherlands results in a higher value for the FGT index too.

Examining the 1988 - 1992 period in Belgium, we may conclude that, according to our LEG and EC-based measures, the incidence of poverty has increased. The changes that occur according to the SPL are not so uniform. While poverty has increased according to the income gap ratio, it has fallen according to the head count and the FGT index. This can be explained since the people with incomes below the SPL in 1992 are further below the line than in 1988.

On the whole, *variations* in the incidence of poverty in Belgium tend to be rather consistent according to the different poverty indices. Between 1985 and 1988 the variations in the indices are consistent across the poverty lines. All show a decrease in the extent of poverty. Between 1988 and 1992 they show consistent variation according to the LEG-norm and the EC-norm (increase in the level of poverty).

However, the overall change in the level of poverty over the 1985 - 1992 period, in Belgium, is harder to assess. Poverty has increased, according to the income gap ratio and FGT applied to the LEG-norm and EC-norm, but has not changed according to the head count. On the contrary, all three SPL-based indices have decreased.

7.4. Poverty indices applied to the elderly

7.4.1. Preliminary remark

In this section, we divide the original sample in sub-samples defined by the age cohort of the household head. Hence, something must be said about sub-sample size.

In Belgium, 773 persons were living in a household with the head aged 75 or more in 1985, 541 in 1988 and 534 in 1992. 1537 Persons were living in a household with the head aged 65 - 74 in 1985, 1070 in 1988 and 958 in 1992. For the persons living in a household with the head aged 55 - 64, these numbers are 2880, 1663 and 1418 in the corresponding years.

In the Netherlands, 575 persons were living in a household with the head aged 75 or more in 1986, 556 in 1987 and 559 in 1988. 1114 Persons were living in a household with the head aged 65 - 74 in 1986, 1155 in 1987 and 1140 in 1988. Finally, 1865 persons were living in a household with a head aged 55 - 64 in 1986, 1744 in 1987 and 1704 in 1988.

Being limited in size, these sub-samples can affect the significance of the results. Because of lack of time, however, it won't be tested whether the estimations in the subgroups are significant. We are conscious that such tests should be carried out. This could be done in a following study on the subject.

7.4.2. General trends

Tables 9.4 to 9.12 and Tables 10.4 to 10.12 present the head count, the income gap ratio and the FGT index, computed separately for the 55 - 64, 65 - 74 and 75+ head's age cohort, in Belgium and the Netherlands respectively. In each table, the notion of poverty risk is introduced (see Section 4.6).

A striking difference occurs between the two countries when we consider the percentage of poor persons living in a household headed by an elderly according to the EC-norm. In the 55 - 64 age cohort, in 1988, this percentage is much lower in Belgium than in the Netherlands (3.8% against 11.9%, see Tables 9.6 and 10.6). In Belgium, however, the percentage increases with the head's age cohort while in the Netherlands, the percentage poor decreases with the head's age cohort. In 1988, 9.1% of Belgians living in a household where the head is aged 75 or more were living in poverty, that percentage being 6.6% in the Netherlands (Tables 9.12 and 10.12).

This difference can be explained by recalling that the Belgian elderly are much more concentrated in the low deciles of the income distribution than the Dutch elderly and that Dutch elderly have a relatively high standardised income (indeed higher than in Belgium). Next, it must be realized that the level of the line is also of importance. Quoting Deleeck and Van den Bosch (1989, p. 12): "[I]n the Netherlands, many elderly enjoy the same level of benefit in the AOW-demograntsystem, as their only source of income. If the poverty line is just above this level, many poor are counted, if it is just below it, very few; [...]". This can account for the fact that relatively few Dutch elderly are poor according to the EC-norm.

In Belgium in all years, the head count poverty risk computed on the SPL, the LEG-norm or the EC-norm rises with the head's age cohort (Tables 9.4 to 9.12). This is the case too in the Netherlands, but only with the LEG-norm and the SPL (Tables 10.4, 10.5, 10.7, 10.8, 10.10 and 10.11).

In all years, the poverty risk computed with the SPL-based FGT measure rises with age in Belgium. This is also true, but to a lesser extent for the poverty risk computed with the SPL-based income gap ratio. This latter measure used in the Netherlands shows that the poverty gap tends to decrease with the head's age (in all years). The poverty risk computed with the income gap ratio based on the LEG-norm shows that the income shortfall of the poor falls with the head's age cohort in all years and in both countries. No such clear trends can be observed with the other poverty risk measures.

7.4.3. Poverty indices applied to the 75+ age cohort

The SPL-based poverty measures reveal that persons living in a household with a head aged 75 and over have higher poverty indices in Belgium than in the Netherlands, both in 1985(6) and 1988 (Tables 9.10 and 10.10). The same holds for the head count based on the EC-norm. However, the income gap ratio and the FGT index show that, in 1985(6) and 1988, there is less poverty among Belgians in the 75+ age cohort than in the Netherlands (Tables 9.12 and 10.12).

In Belgium, the figures for the head count based on the SPL-standard, reveal that the proportion of poor persons in the 75+ age cohort has fallen from 60.2% in 1985 to 37.1% in 1992 (Table 9.10). The income gap ratio for persons in that age cohort has fallen from 0.24 in 1985 to 0.18 in 1988, but has risen again to 0.20 in 1992. The FGT index based on the SPL shows that poverty has decreased continuously between 1985 and 1992. This evolution could however be due to the decline in the level of the SPL for that age cohort and not to a real amelioration of the poverty situation for these persons. According to these two measures based on the EC-norm and the LEG-norm (Tables 9.11 and 9.12), it emerges that the incidence of poverty in the 75+ age group increased continuously between 1985 and 1992. The proportion of poor decreased between 1985 and 1988 to rise again between 1988 and 1992, though it did not attain its 1985 level.

The incidence of poverty for the 75+ age cohort decreased between 1986 and 1988 in the Netherlands, according to either which income gap ratio is used (Tables 10.10 to 10.12). It has decreased too according to the FGT index based on the SPL. However, poverty in that age group appears to have increased strongly between 1986 and 1988 according to the head count and the FGT index based on the EC-norm and the LEG-norm.

7.4.4. Poverty indices applied to the 65 - 74 age cohort

Poverty among persons in households with a head aged 65 - 74 years is lower in Belgium than in the Netherlands, both in 1985(6) and 1988 according to either the income gap ratio or the FGT index based on the EC-norm (Tables 9.7 to 9.9 and 10.7 to 10.9). It is higher in 1985(6) and lower in 1988 according to the head count based on the EC-norm or the SPL and to the FGT index based on the SPL.

According to the EC-norm, it is shown that, in the Netherlands, the head count ratio in the 65 - 74 age cohort has increased between 1986 and 1988. This is however not the case when the income gap ratio is used. This can be explained through an increase in the mean income of persons with incomes below the EC-norm. The joint variation of these two indices and the decreasing inequality within this age group (the coefficient of variation for the income of the poor declines) lead to a decreasing FGT index. Similar conclusions can be drawn on the basis of the LEG-norm.

When the income gap ratio or the FGT index is based on the SPL (Table 10.7), we also find that the extent of poverty in the 65 - 74 age group has declined between 1986 and 1988 in the Netherlands. The 1988 head count ratio based on the SPL equals its 1986 level.

In Belgium, the incidence of poverty for persons in the 65 - 74 age cohort has decreased between 1985 and 1988 according to the three SPL-based measures, the LEG-based head count and income gap ratio and the EC-based head count ratio (Tables 9.7 to 9.9). It has increased according to the other measures. Between 1988 and 1992, the incidence of poverty in the 65 - 74 age group went on decreasing according to the SPL-based head count and FGT index, but increased when the SPL-based income gap ratio is used.

The decline in the level of the SPL for this age cohort is responsible for the fall in the head count ratio. The change in the mean income of the poor and in the level of the poverty line induces the income gap to rise. The lower level of the SPL resulted in less

inequality for the poor (a lower coefficient of variation) and thus a lower FGT index value.

The income gap ratio based on the LEG-norm and the EC-norm show that poverty in the 65 - 74 age group increased between 1988 and 1992 (Tables 9.8 and 9.9). This also holds for the EC-based FGT index (Table 9.9). The other indices show no significant change. Over the 1985 - 1992 period, only the head count ratio shows decreasing poverty rates in the 65 - 74 age cohort, according to either which standard the ratio is based on. The income gap ratio and the FGT index increased when based on the LEG-norm and the EC-norm, but decreased when based on the SPL.

7.4.5. Poverty indices applied to the 55 - 64 age cohort

According to all measures, the incidence of poverty for persons in the 55 - 64 head's age cohort is higher in the Netherlands than in Belgium (see Tables 9.4 to 9.6 and 10.4 to 10.6). It is, in general lower than in the other age cohorts. This occurs because the income structure of this particular group does not differ much from the younger age cohorts, as it contains many people who are still working. For this reason, this age group will not be analyzed in more detail.

7.5. Conclusion

The extent of poverty appears generally to be lower in Belgium than in the Netherlands. In Belgium, poverty has decreased between 1985 and 1988 according to all poverty measures. In the Netherlands, it has decreased according to all SPL-based measures. According to the EC-based measures, it has slightly increased for the head count ratio, but decreased for the income gap ratio. Poverty has increased quite sharply according to the LEG-based FGT index and the income gap ratio. In Belgium and the Netherlands, the poverty risk computed with the head count ratio increases with the head's age (though in the Netherlands, this is not the case when the EC-norm is used). The Belgian FGT

poverty risk also tends to increase with the head's age cohort, but this is not so in all years and for all poverty lines.

According to the SPL, in 1988, the incidence of poverty among persons living in a household with the head aged 75 years or more is greater in Belgium than in the Netherlands. According to the EC-norm, this only holds for the head count. With all measures, except the SPL-based income gap ratio, poverty among persons in the 65 - 74 age cohort appear to be more hit by poverty in the Netherlands than in Belgium. This in the case too for persons in the 55 - 64 age cohort, according to all measures

In Belgium, poverty in the various head's age cohorts tends to decrease between 1985 and 1988. We also find some similarity in the variation of the various poverty indices, but unlike Rodgers and Rodgers (1991, p. 354), we do not find much correspondence in the poverty risk, when measured on the different poverty indices, for a particular poverty line.

The main conclusion to be drawn from this is that the extent of poverty (and its year-to-year variation) depends to a great deal on the poverty line and the poverty measure used. That is, not only the incidence of poverty varies across the various poverty line and measures, but also the ranking differs with the poverty measures used.

From a theoretical point of view, the FGT index is the best poverty measure used here. It takes into consideration the number of the poor, the income shortfall of the poor and the distribution of income among the poor.

The income gap ratio, on its part, should be used when the researcher is interested in knowing how much is needed to bring people above the poverty line or, more generally, when he wants to assess the 'depth' of poverty in a community or across various subgroups in that community. The measure, however, has the major drawback that it takes no account of the number of persons in poverty.

The main advantage of the head count is that it is easily computable and interpretable. But, as was mentioned in Section 4.3, it has a great number of deficiencies.

We believe that using several poverty measures simultaneously, each measuring poverty from a different perspective (like the head count and the income gap ratio for example), permits to get a more comprehensive view on poverty and its evolution. This holds even when each measure on its own has its shortcomings. Hence, we should not only advocate a multi-method approach towards poverty measurement, such as evoked in Chapter 3 (see Muffels 1992), but also a multi-measure approach.

The drawback of the joint use of various poverty lines and poverty measures together, like we did in this chapter, is that it is difficult to reach a clear conclusion about the incidence and evolution of poverty. For this reason and to limit the number of computations, we will stick to only one poverty measure in the remaining of this study. We will pursue our analysis using the head count ratio only, because it is more easily computable and it is directly interpretable. This does however not mean that we believe the number of people in poverty is the only relevant subject in poverty studies and we stress that the deficiencies of this index should by no means be forgotten.

CHAPTER 8: THE DISTRIBUTION OF INSECURITY OF SUBSISTENCE

8.1. Introduction

In the preceding chapter, the extent of insecurity of subsistence in Belgium and the Netherlands, and more particularly among the aged populations of these two countries, has been described, using three income poverty lines and three poverty measures.

In this chapter, only one poverty measure is being used (the head count) and it is applied to our three income poverty lines (see Section 3.2). For the assessment of the incidence of poverty, we are interested in the distribution of insecurity of subsistence among subgroups of the population. These subgroups are defined according to demographic characteristics (head's age cohort, head's gender, etc.), labour market characteristics (head's education level, head's activity, etc.), income characteristics (number of income recipients, etc.) and housing characteristics.

In this way, it is possible to show which subgroups of the Belgian and Dutch (elderly) populations are most sensitive to poverty. In the first section, we will analyze the distribution of poverty in the sample. The next section analyses the distribution of poverty among the elderly. The last section summarizes our findings.

Poverty is treated broken down to subgroups of the sample population. These subgroups can sometimes be quite small, especially when we consider subgroups of persons in households with a head aged 75 or more. In the tables, we will not give the estimates of poverty for subgroups in which less than 30 observations were found. We chose this threshold because it is generally considered to be the minimum number of observations to draw statistically reliable conclusions on. Still, this number is most probably too small for attaining a high level of reliability of our estimates. The significance of

these estimations can of course be tested, but, again, because of lack of time, this has not been performed yet.

8.2. Poverty in the Belgian and Dutch populations

We found in the preceding chapter that poverty in Belgium, measured with the head count, has only slightly decreased over the 1985 - 1988 period, when measured with the LEG-norm and the EC-norm. With the SPL-standard however, insecurity of subsistence has declined by 2% to reach the (still very high) percentage of 15.6% in 1988. In the Netherlands poverty was stable between 1986 and 1988 according to the LEG-norm, but showed a slight increase according to the EC-norm and a 1% decrease according to the SPL. The 1988 poverty rate for the Netherlands is higher than for Belgium according to the EC-norm (12.2% against 6,7%), but not according to the SPL-standard (15% against 15.6%).

Tables 11.1 to 11.3 present the poverty rate and the poverty risk in Belgium, broken down for a number of characteristics of the household, in 1985, 1988 and 1992 respectively. Tables 12.1 to 12.3 present the corresponding data for the Netherlands for the years 1986, 1987 and 1988 respectively. The tables suggest that the probability of being poor differs significantly for various subgroups.

8.2.1. The risk groups in the population

Considering the state of poverty in 1988 in Belgium (Table 11.2), we find that some subgroups display a high poverty risk with at least two of the three poverty lines (we will say high poverty risk when the probability of being in poverty is at least 50% higher than the average in the total population). This is the case for persons living in a household, of which the head is aged 65 to 74 years or 75 years or over. Persons living in a female headed household have high risks too and so have persons living with a divorced, a widowed or an unmarried head. Singles and persons in single parent households are

at high risks of poverty too. We notice that an increasing education level of the household head or an increase in the number of income recipients in the household reduce the poverty risks.

Persons living with an unemployed, a retired or disabled head display a high poverty risk. This is due to the fact that these persons often live in a more precarious state than other households. To this, we must add that persons living in a rented house, receiving free housing or living in an institution are at high risks of living in poverty.

In the Netherlands, similar risk groups occur (Table 12.3), and when looking at the figures broken down to the main source of income, we find that only persons living in a household with labour income as the main source of income show a poverty risk below unity.

8.2.2. The distribution of poverty in the population

Poverty among persons living in female headed households seem to be more widespread in the Netherlands than in Belgium in 1988, according to both the SPL and the EC-norm (Tables 11.2 and 12.3). This was the case in 1985(6) as well (Tables 11.1 and 12.1).

In Belgium, according to the SPL, poverty among persons living in female-headed households has decreased between 1985 and 1988, from 43.4% to 40.1% (Tables 11.1 and 11.2). It has decreased sharply again thereafter as it reaches 28.9% in 1992 (Table 11.3). According to the two other income poverty lines, the percentage poor in that subgroup has not changed much between 1985 and 1988. Between 1988 and 1992, it has increased from 5.2% to 7% according to the LEG-norm and decreased from 8% to 7% under the EC-norm.

In the Netherlands, the poverty percentage of persons living in female-headed households has increased from 15.1% to 16.1% according to the LEG-norm and from 41.7% to 44.6% according to the SPL (Tables 12.1 and 12.3).

Broken down to the marital status of the head of the household, we find that the risk groups (persons living with a divorced, widowed or unmarried head) have a higher poverty rate in 1988 in the Netherlands than in Belgium (EC-norm and SPL).

The SPL poverty rate of the Belgian people living in a widowed-headed household has continuously decreased between 1985 and 1992. It equalled 46.1% in 1985, 39.6% in 1988 and 33.9% in 1992. It has increased, however, between 1985 and 1988 according to the LEG-norm and the EC-norm and has fallen between 1988 and 1992. In the Netherlands, the poverty percentage in that subgroup has increased between 1986 and 1988, according to the three income poverty lines.

One-person households show a high poverty risk in both countries according to the SPL and the LEG-norm, but not according to the EC-norm. This is because they tend to have a higher than average standardised income. There were more single poor in the Netherlands than in Belgium according to both the SPL and the EC-norm in 1988. However, in 1985(6), according to the SPL, the opposite was true.

In Belgium, from a total of 56.2% poor singles in 1985, the percentage went down to 45.7% in 1988 and 37.3% in 1992 (percentage computed with the SPL). Based on the LEG-norm, the percentage increased between 1985 and 1988 to reach 8.2% in that year and fell afterwards, to reach 6.5% in 1992, a level close to its 1985 level. The poverty percentage has hardly changed when computed with the EC-norm. In the Netherlands, poverty among singles has increased from 47.2% in 1985 to 51.3% in 1988 according to the SPL, and from 14.2% to 15.7% according to the LEG-norm. A little fall in poverty among single persons took place with the EC-norm.

In Belgium, the poverty percentage and the poverty risk computed with the SPL and the LEG-norm decreases with rising numbers of persons in the household. This is not

exactly the case when the EC-norm is used. Persons living in big households (4 person or more) tend to have a higher poverty risk than average under the EC-norm. This may be due to the steep equivalence scale used for the computation of the line, which is not favourable for large households. Note, that the percentage poor in large households is higher in the Netherlands than in Belgium.

Between 1985 and 1988, in the Netherlands, persons living in a household where the main source of income stems from social assistance benefits, witnessed a decrease of poverty, according to the SPL but an increase according to the LEG-norm (it remained rather stable according to the EC-norm). The EC-norm reveals an increase of poverty for persons living in a household where the main source of income comes from unemployment benefits (the SPL-poverty percentage fell somewhat too). Also persons living in households where the main source of income comes from pensions saw their poverty percentage worsen according to all three lines. This is consistent with the evolution of the poverty percentage of the elderly.

It is questionable whether poverty among persons getting their main source of income from student grants should be considered as a real poverty problem. Students have to put up with less income than average during their study period, but this can be seen as an investment for a better future prospect.

In 1988, Belgians living in a household where the head is unemployed have a higher poverty rate than the Dutch, according to both the SPL and the EC-norm. In Belgium, it has increased according to these two standards between 1985 and 1988, to decline between 1988 and 1992. In the Netherlands, it has decreased according to the SPL but increased according to the EC-norm.

Persons living in a household where the head is property owner show a lower poverty rate according to all three poverty lines, in both countries. In Belgium, those living in a rented housing display a stable poverty percentage between 1985 en 1988. It then decreases according to the SPL only. In the Netherlands, subtenants and those receiving free housing are very much at risk of poverty, according to all lines (though the

poverty rate is very different according to the line used). The poverty rate of those receiving free housing has decreased between 1986 and 1988. That of subtenants has increased sharply according to the SPL. The poverty percentage of Belgians living in a household receiving free housing is lower than in the Netherlands in both 1985 and 1988, and it is also decreasing between both years according to the SPL and the LEG-norm but not according to the EC-norm. A clear deterioration of the situation in that group occurred in Belgium between 1988 and 1992 as the poverty percentage has increased very sharply according to all standards.

One might expect that a higher property income reduces the rate of poverty. This is generally true, but within a particular property income class, the poverty rate rises (in Belgium: between 100000 and 250000 Belgian Francs a year; in the Netherlands: between 1000 and 5000 Dutch Guilders of property income).

In Belgium, poverty is not evenly distributed across regions. In 1992, Wallonia was hit mostly by poverty according to all standards. This was the case too in 1988. According to the SPL, poverty has decreased sharply between 1985 and 1992 in both regions of Flanders and Brussels. The decrease is not so strong in the Wallonian region. This can be explained by a lower increase in average disposable income in Wallonia than in Flanders (Cantillon et al. 1993, p. 39).

8.3. The distribution of poverty among the elderly

It appeared from the preceding tables that the poverty percentage of the 65 - 74 and 75+ head's age cohort rose between 1986 and 1988 in the Netherlands, according to the SPL, the LEG-norm and the EC-norm (however, the poverty risk computed with the EC-norm was every year below unity). In Belgium, the poverty percentage has fallen according to all of the poverty lines. We will now analyze these two age cohorts in greater detail.

8.3.1. The 65 - 74 head's age cohort

The data for Belgium concerning the 65 - 74 head's age cohort are presented in Tables 11.7 (SPL), 11.8 (LEG-norm) and 11.9 (EC-norm). Tables 12.7 to 12.9 present the corresponding data for the Netherlands.

The risk groups found in the total population are found to be risk groups in the 65 - 74 head's age cohort too. They generally display a higher poverty risk than the corresponding groups in the total population, which shows one of the features of cumulative poverty, namely, living with an old aged household head which belongs to a risk group.

In Belgium, the poverty percentage among persons living in a household headed by a female head aged 65 - 74 years has fallen less than average in the period 1985 - 1992, according to the SPL. The percentage has moved downwards from 50.7 in 1985 to 44% in 1988 and 37.9% in 1992. According to the EC-norm, the extent of poverty in this subgroup has more than doubled between 1985 and 1988: 10% of the persons in a female-headed household, aged 65 - 74 years, were living in poverty in 1988, against 4.1% in 1985. In 1992, 5.3% of them were poor. Their poverty risk is lower than that of their male counterparts in both years 1985 and 1992.

In the Netherlands, persons living with a female head aged 65 - 74 years saw their SPL poverty percentage increase from 51.4% in 1986 to 60.2% in 1992. With the EC-norm, the poverty percentage has increased from 5.5% in 1986 to 6.2% in 1988. In all years, this subgroup displays a poverty risk that is below unity, according to the EC-norm.

The poverty risk in the "65 - 74 - male-headed" subgroup is also worrisome (but to a lesser extent). Thus, while persons living in male-headed households have a lower poverty percentage than average, this is not the case when the male head gets old and has to live from an old-age pension.

Broken down to the head's marital status, we find that Belgians living in a household where the head is married and aged 65 - 74 years experience more poverty (computed with the SPL) in 1985, than the Dutch. Between 1985 and 1988, the percentage has decreased in Belgium and increased in the Netherlands, such that it is, in 1988, higher in the Netherlands than in Belgium. The same observation holds when the EC-norm is used as the poverty line. The extent of poverty is higher, according to the SPL, among persons living with a Dutch widowed head, aged 65 - 74 years, than in the corresponding Belgian subgroup.

Turning to the various household types, we find that in both countries, according to the SPL, single persons aged 65 - 74 have the highest poverty percentage. It equals 61.1% in 1986 and 61.9% in 1988 in the Netherlands. In Belgium, the percentage in 1985 is somewhat higher (62.2%) and it equals 49.3% in 1988. According to the EC-norm, however, we find that singles of the 65 - 74 age cohort have a relatively low poverty percentage (but increasing in Belgium between 1985 and 1992) and that percentage is lower in the Netherlands than in Belgium.

Persons living in a household with a better-educated head aged 65 - 74 years show a lower poverty risk than the less-educated. It is however not clear that, in Belgium, the probability of being poor diminishes when we move from the "65 - 74 years old and lower than primary education" to the class "65 - 74 years old and primary education". In some years, it is even the reverse. This probably is a particularity of the older generations. In their time, it was indeed not required to have attained a high level of education to have a good life prospect.

In 1988, according to the EC-norm, the incidence of poverty for Belgians living in households with a head aged 65 - 74 years which has only received primary education is higher than in the Netherlands. According to the SPL, however, it is the opposite.

In Belgium, for persons living in a household of which the head is aged 65 - 74 years, living in a house of their own, have a higher poverty rate than renters, according to the SPL. The reverse is found when using the EC-norm. For both of these subgroups, the

poverty rate according to the SPL or the EC-norm is higher in Belgium than in the Netherlands, at least in 1985(6). It appears lower in Belgium in 1988.

In the Netherlands, according to the SPL, an increase in the number of income recipients implies a sharp decrease in the poverty risk of persons in households of which the head is aged 65 - 74 years old (this effect is more present in this age group than in the total population). In Belgium, persons living in a household with only one source of income were, in 1988, better off than in the Netherlands, but their poverty percentage has decreased between 1988 and 1992. According) the SPL, they are also worse off than persons in the same subgroup of the population. This does not hold according to the EC-norm.

In the Netherlands, the SPL and EC-norm agree about the fact that persons living in a household where the head is aged 65 - 74 years and where labour income is the main source of income show a low poverty risk, even lower than the corresponding risk in the total population. The SPL also shows that the risk of poverty of members of households getting their main source of income from pensions and where the head is aged 65 - 74 years is high.

The impact of property income on reducing the poverty risk in the 65 - 74 head's age group is quite clear under the SPL. In 1988, in the Netherlands, the poverty risk for the "65 - 74 years old and no property income" group was equal to 2.8 while it was equal to 1.13 for persons earning 5000 Dutch Guilders of household property income.

The poverty percentage for persons in the 65 - 74 age cohort is higher in Flanders than in Wallonia according to the SPL, in all years. According to the EC-norm, this was also the case in 1985 and 1988, but the two regions show the same poverty percentage in 1992. With the EC-norm, this group shows a lower poverty risk, in all years, than the corresponding group of the total population. In 1988 and 1992, according to the EC-norm and the LEG-norm, poverty in this age group in Brussels is nil.

8.3.2. The 75+ head's age cohort

The data concerning this age group are presented in Tables 11.10 (SPL), 11.11 (LEG-norm) and 11.12 (EC-norm). The corresponding data concerning the Netherlands are presented in Tables 12.10 to 12.12.

We find that the high risk groups found in the 65 - 74 head's age cohort show an even higher poverty risk in the 75+ age cohort. It is easy to see that the ageing process has the effect of worsening the situation of the risk groups. According to the EC-norm, all subgroups of this age cohort show a low (below unity) poverty risk in the Netherlands. This is however not the case in Belgium.

According to the SPL, the poverty risk of the "75 years old or over and female-headed" subgroup is higher than that of the equivalent subgroup in the 65 - 74 age cohort in both countries, but is lower in Belgium than in the Netherlands. This subgroup shows a higher poverty percentage (SPL) in the Netherlands than in Belgium in 1985(6) and 1988, and it is increasing in both countries. With the EC-norm, in 1988, they have a higher poverty percentage in Belgium than in the Netherlands. In both countries, the poverty risk, computed with the EC-norm, in this subgroup is lower than the poverty risk of their male counterparts.

Using the SPL, we find that living in couple with the head aged 75 or more has the effect of reducing the poverty risk. But in 1985 and 1988, both singles and couples have a higher poverty percentage in Belgium than in the Netherlands. This is also true for the EC-norm.

In the Netherlands, the poverty rate of persons living in a household with a head from the 75+ cohort and for whom there is only one income recipient (the majority of them, as 75+ households are mostly one-person households) increased from 57.7% in 1986 to 61.5% in 1988. As those persons get mostly their income from pensions, we also find that the poverty percentage of persons from the "75 years old or more and pension as main source of income" subgroup rose between 1986 and 1988, from 44.4% to 45.9%.

Both Belgian and Dutch property owners of the 75+ age group have a lower poverty percentage than renters. The percentage poor renters in the 75+ age cohort is higher in Belgium than in the Netherlands, according to the SPL and the EC-norm. This latter conclusion also holds for owners.

Looking at the distribution of poverty in the three regions of Belgium, we find that in all years, persons from the 75+ age cohort living in Flanders have the highest poverty risk, whatever the line used to compute it. The poverty percentage has diminished in Wallonia and Flanders between 1985 and 1992, according to the SPL. But with the EC-norm, it has diminished in Flanders and risen in Wallonia.

8.4. Conclusion

The population groups at high poverty risks in the population (singles, persons living in a female-headed household, with widowed head, with a low-educated head) show an even higher poverty risk when the head belongs to the elderly. The older the head of the household, the higher the probability of a person in that household to belong to the poor.

Poverty among persons living in a female-headed household or where the head is divorced, widowed or unmarried is higher in the Netherlands than in Belgium.

Belgians living with an elderly head show to have, on average, a higher poverty rate than their Dutch counterparts when the head is married, renter or owner of its dwelling. Belgian elderly singles are also worse off than Dutch elderly singles. Persons in households with a widowed elderly head tend to be better off in Belgium than in the Netherlands.

We must once more notice that the poverty risks in the different subgroups not only vary according to the poverty lines that are used, but also vary in different directions.

The lines we have used until now are income based poverty lines and refer to the indirect definition of poverty (Chapter 2). The next chapter approaches poverty in terms of deprivation. This refers to the direct definition of poverty.

CHAPTER 9: RELATIVE DEPRIVATION

9.1. Introduction

We questioned already whether income is a good indicator of poverty. It seems that, especially for elderly people, income does not tell the whole story. It is commonly assumed that many elderly are excluded because of a lack of social contacts, poor health or a lack of decent housing. On the other hand, the elderly may possess a certain number of necessary durables and thus may not need the cash to buy these.

Therefore, we now turn to a direct assessment of poverty, with poverty defined in terms of the lack of a certain number of consumption events. Our direct definition of poverty is made operational by the Subjective Deprivation Poverty Line (SDL, see Section 3.3).

The SDL could only be computed for the Netherlands in 1988. The results of the analysis are presented in Section 9.2. In Section 9.3, we show that being poor does not necessarily mean being deprived.

9.2. The distribution of relative deprivation

We found that the Netherlands, in 1988, counted 6.1%, 12.2% and 15% poor persons according to the LEG-norm, the EC-norm and the SPL-standard respectively. From Table 12.3, we find that in the Netherlands 10.7% of the population is deprived. From the same table, it appears that the probability of being deprived is higher for some subgroups than for others.

Relative deprivation is quite severe among persons living in households headed by a female, by a divorced head and in one-parent households. As divorced females tend to

have more often the care for their children than divorced males, this is a rather obvious result.

Persons living in a household where the main source of income is social assistance are particularly at risk (poverty risk equal to 7.34 in 1988). Having an unemployment benefit or a sickness or disability payment as the main source of household income are also related to high poverty risks.

These findings are quite consistent with those in Chapter 8, but for some sub-groups, we find that relative deprivation and insecurity of subsistence do not go along. This is the case for persons living in a household with a head aged 65 years or more and also for students. The former show a high poverty risk according to the SPL and the LEG-norm but according to the SDL, just like the EC-norm, they show a poverty risk below unity. The latter show a high poverty risk according to the three income poverty line, but not according to the SDL.

As a rule, we can say that the poverty risk in the various subgroups tend to decrease with the head's age cohort, which is very similar to what we observed when using the EC-norm. For instance, we find in Table 12.13 that the poverty risk in the "75 years old or more and female-headed" subgroup was equal to 1.27 in 1988 while it was equal to 2.64 in the "female-headed" group of the total population (Table 12.3). This can be explained by the fact that elderly heads form a rather uniform population. They tend to possess (or do) the things which are considered as relatively important to their reference group. Another interpretation is to say that the elderly have accumulated, along their lives, a number of items that younger generations do not possess yet. It could also be due to the fact that the elderly, having known 'hard' times in the past, fell they are better now than then.

9.3. Does deprivation imply poverty?

The Subjective Deprivation Poverty Line we used in 1988 is of a quite different nature than the three other (income) lines we used. Since the three income lines did not classify the same subgroups of person as being poor (and when they did, the extent of poverty varied significantly), the persons classified as deprived with the SDL are not always the same as those classified as poor when using the income poverty lines. This point is illustrated in Table 13.

Of the persons who were not deprived in 1988, 95.5% were also secure of subsistence according to the LEG-norm, 92.2% according to the EC-norm and 88.2% according to the SPL.

However, the degree of correspondence between poverty and deprivation is quite low. Only 37.9% of the deprived persons are insecure of subsistence according to the SPL and 25.9% according to the EC-norm. This percentage is even lower with the LEG-norm, it equals 15.7%. Deprivation and income poverty do refer to different dimensions of the problem.

9.4. Conclusion

It is clear from Chapters 7 and 8 that living in a household headed by an elderly person increases the risk of living in poverty in almost all subgroups considered, according to both the SPL and the LEG-norm. Especially persons living in a household headed by an elderly female are at high risk of living in poverty. The level of pension received by some elderly is clearly not sufficient to keep them from poverty. The poverty risk computed with the EC-norm and the SDL is, however, lower as the head's age cohort rises.

Using an income based poverty lines or a poverty line of the type SDL can have totally different policy implications.

CHAPTER 10: THE PERSISTENCE AND DYNAMICS OF POVERTY

10.1. Introduction

In the preceding chapters, we have only used cross-sectional data to give a picture of the incidence and the distribution of poverty in Belgium and the Netherlands. We still do not know whether the persons recorded as poor are the same every year or whether some have left the group or joined it. Both these aspects will be analyzed in this chapter.

To analyze the dynamics of insecurity of subsistence at the level of individuals, panel data are an absolute necessity. We need to follow the same persons through time in order to see what transitions they go through and how long they remain in poverty.

In Section 10.2 we apply our measure of persistent poverty described in Section 4.7.1. This measure was defined as the number of times persons were found to be poor in the reference period.

For the Netherlands, we count the number of times persons were found to be living in poverty, according to the three income poverty lines, in the period 1986 - 1988.

In Belgium, we are confronted with the problem that data are gathered in 1985, 1988 and 1992. If someone was found to be poor in 1988 and 1992, can we say (s)he was poor over the whole 1988 - 1992 period? We do not think so and, therefore, we will do nothing but just count the number of times people were found poor at the three points of observation.

The difference in the period of observation between the two countries is such that no comparison will be possible. We will then present our results separately in two different sub-sections.

In Section 10.3, we analyze the dynamics of poverty in the way described in Section 4.6.2. We cross-tabulate the poverty status in one year with that in another year. This allows us to determine the number of exits from and entries into poverty. We will here be able to compare the Dutch and Belgian results, as far as the 1985(6) - 1988 transitions are concerned. Determinants of the transitions with respect to the poverty status will also be analyzed.

The persistence and the dynamics of poverty will be analyzed for the whole population as well as for various age cohorts among the elderly.

10.2. The persistence of poverty

10.2.1. The persistence of poverty in Belgium

Tabulation of the number of times the Belgian population was found to be poor over the 1985 - 1992 period can be found in Tables 14.1 (SPL), 14.2 (LEG-norm) and 14.3 (EC-norm).

According to all lines, the probability of never living in poverty tends to decrease with rising age of the household head. This effect is very clear according to the SPL (Table 14.1), but it is less so with the EC-norm (Table 14.3). According to the SPL, 74% of the total population never lived in poverty in the 1985 - 1992 period, which means that 26% lived at least once in poverty. This is more than the yearly percentage computed earlier. For persons in the 75+ age cohort, the percentage of those who never lived in poverty was only 35.3% (Table 14.1).

Another interesting feature is that while in the total population 58.6% of the ever-poor[14] lived only one year in poverty, this percentage falls to 28.4% in the 75+ age cohort, according to the SPL (Table 14.1). Poverty seems to be more persistent among the

[14] Poor in at least one year.

older generations as more persons, in households with the head aged 65 or more, lived two or three years in poverty than average in the total population.

According to the LEG-norm, the rate of ever-poor in the 65 - 74 age cohort is higher than in the 55 - 64 age cohort (Table 14.2). This also holds for the 75+ age cohort, but for these, the percentage of ever-poor is a little lower than in the 65 - 74 age cohort. The percentage of the ever-poor that were found to live in poverty twice increases with the head's age cohort, while the percentage of those who were found in poverty three times is higher in the 65 - 74 age cohort than in the 55 - 64 age cohort. It is nil in the oldest age group.

Using the EC-norm too, we find a tendency towards more persistent poverty as the head's age cohort increases (Table 14.3). This holds for the persons found to be in poverty twice. For those found to be in poverty three times, the rate is higher in the 65 - 74 age cohort than in the other two.

10.2.2. The persistence of poverty in the Netherlands

In Tables 15.1 to 15.3, patterns of insecurity of subsistence during the period 1986 - 1988 according to the SPL, LEG-norm and the EC-norm are given for the total population and the three age cohorts of interest.

According to the SPL (Table 15.1), 24.6% of all Dutch persons lived at least one year in a situation of insecurity of subsistence between 1986 and 1988. Again, this is considerably more than any of the yearly percentages found earlier. Of those 24.6%, 54.9% only lived one year in insecurity, but 15.9% can be considered as persistently poor. The older the head's age cohort, the more ever-poor are to be found. In the 75+ head's age cohort, 53.3% lived at least one year in poverty. 47.7% of them remained only one year in poverty, but 14.4% of them were persistently poor (this percentage is higher in the two other age cohorts).

Using the LEG-norm as the poverty line, we find out that 11.6% of all persons lived at least one year in poverty between 1986 and 1988 (Table 15.2). A large majority of them (75.9%) only spent one year in poverty. Just like with the SPL, the older the head's age cohort, the more people are found living at least one year in poverty. Persistent poverty among the ever-poor appears as a smaller problem than when we use the SPL. Persistent poverty measured with the LEG-norm tends to be higher in older head's age cohorts.

With the EC-norm, we find that the percentage of ever-poor falls with the head's age cohort (Table 15.3). However, the percentage of persistent poor rises with the head's age cohort.

10.2.3. Comment

To the critiques of our measure of persistent poverty already mentioned in Section 4.7.1, we must add that the extent of persistent poverty is most probably an underestimation.

Indeed, the persistently poor are more likely to be mobile (in the geographical sense of the word) and thus following them up in the context of a panel survey might be quite hard. Furthermore, homeless people, who are mostly persistently poor, are not included in the panel. We must therefore assume that our estimate of persistent poverty is an underestimation of the figure.

10.3. The dynamics of poverty

From the preceding analysis, it turned out that there is some degree of mobility into and out of insecurity of subsistence. A significant percentage of persons in Belgium were found once or twice in poverty over the 1985 - 1992 period, which means they underwent transitions into or out of poverty. These patterns of poverty differ between the various age cohorts and deserve to be analyzed more deeply. This will be done by means of mobility tables (see Section 4.7.2) computed for the SPL and the European poverty line.

10.3.1. Mobility and immobility in the population

Tables 16.1 and 18.1 are the 1985(6) - 1988 mobility tables for the Belgian and Dutch population respectively, according to the SPL. Tables 17.1 and 19.1 present the similar data, but computed for the EC-norm.

From Table 16.1, we find that 92.3% of the Belgians who were secure of subsistence in 1985, according to the SPL, were also secure of subsistence in 1988. This means 7.7% of them have made an unfavourable transition from non-poverty to poverty in the 1985 - 1988 period. Similar results were found for the Netherlands (Table 18.1).

In the 1985(6) - 1988 period, there appears to be more transitions out of poverty in Belgium than in the Netherlands. This difference could however be due to the fact that the time span between the two observation periods is longer in Belgium than in the Netherlands. When the time span is longer, it can't be excluded that more transitions take place.

According to the EC-norm (Tables 17.1 and 19.1), the degree of immobility with respect to non-poverty appears, in both countries, to be higher than according to the SPL. The degree of immobility with respect to poverty appears to be lower according to the EC-norm than the SPL. This means that more transitions out of insecurity of subsistence take place according to the EC-norm than the SPL.

Immobility with respect to non-poverty appears to be lower in the Netherlands than in Belgium (Tables 17.1 and 19.1). This means that a greater percentage of persons made transitions into poverty in the Netherlands than in Belgium. Less transitions out of poverty took place in the Netherlands than in Belgium (this, again, could be due to the difference in the length of the periods of observation).

Two evolutions took place in Belgium between the 1985 - 1988 and the 1988 - 1992 period according to the SPL. Mobility out of security of subsistence appears to have decreased and mobility out of insecurity of subsistence appears to have increased (compare Tables 16.1 and 16.5). Note, again, that this difference could be due to the different time span between the observations.

10.3.2. Mobility and immobility among the elderly

Looking at the transitions between 1985(6) and 1988 in Belgium (Tables 16.2 to 16.4) and the Netherlands (Tables 18.2 to 18.4), we find that according to the SPL the degree of immobility among those secure of subsistence tends to decrease with the head's age cohort and the degree of immobility in situations of insecurity of subsistence tends to increase with the head's age cohort (Tables 16.2 to 16.4 and 18.2 to 18.4). The latter holds for the EC-norm too, but immobility among the non-poor increases with the head's age cohort in the Netherlands (Tables 17.2 to 17.4 and 19.2 to 19.4).

The above means that transitions into poverty take place more often and that the possibility of escaping from poverty falls as the head's age cohort rises. This can be explained by the fact that older generations are more likely to witness negative fluctuations in their income position (when the partner dies for instance) or indeed not to witness any improvement of their position. We must of course keep in mind the possibility that the surveyed persons (especially the elderly) may not give full information about their income.

According to the SPL, 11.3% of the Belgians living in a household headed by a person aged 65 - 74 and who were insecure of subsistence in 1985 were not poor in 1988 (Table 16.3). In the Netherlands, more negative transitions took place as this percentage is 20.1% (Table 18.3). However, more positive transitions took place in the Netherlands than in Belgium as 38.3% of the 1986 insecure Dutch in the considered group were secure in 1988. This percentage was 36% in Belgium (Table 16.3).

Using the EC-norm, we find the opposite pattern, with more transitions from insecurity to security of subsistence taking place in the Belgian 65 - 74 age group than in the corresponding Dutch group between 1985(6) and 1988 (compare Tables 17.3 and 19.3).

In Belgium, according to the EC-norm, the degree of mobility out of poverty in the 65 - 74 head's age cohort is higher between 1988 and 1992 (Table 17.7) than between 1985 and 1988 (Table 17.3). Using the SPL, mobility out of insecurity of subsistence has increased and mobility into insecurity has decreased (Tables 16.3 and 16.7). But once more, this could be due to the difference in the period of observation.

Between 1985(6) and 1988, more transitions out of and into poverty took place among Belgians in the 75+ age group than in the corresponding Dutch group, according to the EC-norm (Tables 17.4 and 19.4). According to the SPL however, more transitions into poverty and less transitions out of poverty took place in that Belgian subgroup than in the Dutch subgroup.

For persons living with a head aged 75 or over, the degree of mobility out of insecurity of subsistence (EC-norm) appears to be higher between 1988 and 1992 than between 1985 and 1988, and mobility from non-poverty to poverty appears to have decreased (Tables 17.4 and 17.8). This is also what we notice with the SPL (Tables 16.4 and 16.8).

10.4. Explaining factors for the transitions

A number of events can be connected with transitions into and out of poverty. Various studies (see for example Bane and Ellwood 1986, Dirven and Berghman 1991 and Duncan et al. 1993) have shown that changes in the labour market position, in the level of earnings, in the household size or in the marital status could be associated with transitions into or out of insecurity of subsistence.

These studies, unfortunately, do not carry their analysis on elderly persons. For computational reasons, the study by Bane and Ellwood (1986) exclude persons aged 65 or more, and Duncan et al. (1993) analyze households with children, which excludes almost all households headed by elderly. Nevertheless, in this section, we will reproduce the main results found by Duncan et al. (1993) and Dirven and Berghman (1991), and try to gain insight in the phenomenons underlying transition into and out of poverty of the elderly.

10.4.1. Poverty transitions and their associated events

Duncan et al. (1993) found that the most frequent cause of exits from poverty[15] is employment, but that a significant number of exits could be related to the (re)marriage of the household head.

They found that, in the Netherlands, between 1984 and 1987, for 19% of all poor households with children, the escape from poverty was associated with a job gain,[16] for

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[15] The poverty line they used is set at 50% of the *median* standardised income, where income is standardised with the same equivalence factors as for the computation of the European poverty line (see Section 3.2.1). An escape from poverty was defined as a transition from an income level below the poverty line, in year t, to an income level that equals at least 60% of the median standardised income, in year t+1.

[16] A job gain is an increase from a total of less than 10 hours of work per week for all members of the household, in year t, to 15 hours or more in year t+1.

13% of them, the escape coincided with the "more work" event[17], for 8% of them, the escape was associated with the receipt of social insurance payments (unemployment benefits, disability benefits or pensions) and that for 2% of these households, the exit could be related to the (re)marriage of the household head. For comparison, these percentage for all American families were, respectively, 12%, 56%, 7% and 7%. The opposite events could be linked to entries into poverty. The reader is referred to Duncan et al. (1993) for a more detailed analysis.

Dirven and Berghman (1991) have published interesting results too.[18] Using logistic regression models, they have found that, in the 1986 - 1988 period, married males becoming employed increase their probability of escaping from poverty and that those losing employment increase their probability of slipping into poverty. The influences of the employment status of the wife goes in the same direction, but the effects are less strong. An increase in the number of children increases the probability of falling into poverty, according to the SPL only. However, a decrease in the number of children does not have the opposite effect.

For married women, they find that becoming employed or staying employed (as opposed to becoming unemployed) reduces the probability of becoming poor. These changes occurring to their husband, however, have a stronger effect. For these women, the loss of their husband, through death or divorce, increases their probability of entering poverty. This was not found for married men. Like for married men, the authors show that a decrease in the number of children of the married women does not induce any change in the probability of slipping out of poverty, but that an increase in the number of children does increase the probability of falling into poverty.

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[17] The authors define "more work" as an increase of at least 5 hours, between year t and t+1, in the total number of hours worked, for the households totalizing 10 or more hours of work per week.

[18] The poverty lines they used are the legal poverty line and Subjective Poverty Line. The reader is referred to Dirven and Berghman (1991) for a more detailed analysis of their study.

Looking at the situation of unmarried men, it appears to the authors that, for this group too, becoming employed decreases the probability of becoming poor and that becoming unemployed increases this probability. These probabilities remain unaffected by a change in marital status of the unmarried men. Contrary to the case of married men and women, a decrease in the number of children living at home has the effect of reducing the probability of becoming poor.

For unmarried women, just like for married women, becoming employed has the effect of reducing the probability of becoming poor and losing a job has the opposite effect. Getting married leads to a decrease of the probability of becoming poor, this effect being even stronger than the one of finding a job. Again, an increase of the number of children living at home increases the probability of becoming poor but a reduction in the number of children does not seem to have any effect.

The findings of Dirven and Berghman (1991), show that changes in the employment status of men have a greater effect on the probability of slipping into or out of poverty than changes in the employment status of women. This is the case because income received by men is generally higher than the one received by women. Changes in the marital status do not seem to affect men (whether married or not) but seem to have a strong impact on the probability of slipping into or out of poverty for women (especially unmarried women).

This analysis could be performed for Belgium. Because of lack of time, we restrict ourselves to the study of the Dutch case. For the same reason, we will restrict ourselves to an intuitive analysis of the case of the elderly.

10.4.2. Transitions of the elderly

Most of the elderly being out of the labour force, studying transitions due to changes in the employment status would be irrelevant. Yet, for the elderly who still have labour income as the main source of income, especially in the 55 - 64 age cohort, it is probable that a transition from labour market to retirement has an effect on the poverty status. This, because income from pensions is significantly lower than income from labour. Changes in the level of social insurance (pensions, etc.) are, by definition, likely to affect the poverty status of the elderly too.

Changes in the marital status (death of the spouse for instance) are likely to affect elderly women and men more than it affects younger generations. Indeed we found in Section 8.3.1 that having more than one income recipient in the household (by living in couple as opposed to living alone, for example) reduces the poverty risk of the elderly more than it reduces it in the total population. It is then probable that this factor affects transitions into and out of poverty.

10.5. Conclusion

In this chapter, we used panel data to assess persistent poverty and to analyze the degree of mobility into and out of poverty, in Belgium and the Netherlands.

We found out that non-poverty is the most common pattern in both countries. But as the age of the head rises, the percentage of persons who were never poor decreases and the extent of persistent poverty tends to increase.

Immobility in situations of non-poverty between two years is also the most common pattern. But while the degree of immobility in security of subsistence diminishes with the age of the household head, the degree of immobility in insecurity of subsistence increases.

We also report results from various studies who bring to the fore some events that can be put in relation with transitions into and out of insecurity of subsistence. These are: Changes in employment position, in marital status and in household size.

Eventually, we must stress the fact that we have restricted our analysis to making a black - white type of distinction between poverty and non-poverty. Yet, it is sometimes argued that the limit between poverty and non-poverty is not so clearly cut. We have not taken this type of remark into consideration when doing our analysis, but this could be done by defining an interval around the poverty line in which people would be said to be neither poor nor non-poor, like it was done in the study by Duncan et al. (1993). A transition out of poverty in this context requires a person to cross the interval. Defining such a zone, however, would imply an arbitrary choice.

CHAPTER 11: CONCLUSION

In this study, we have attempted to assess the incidence and evolution of poverty in Belgium (1985 to 1992) and the Netherlands (1986 to 1988). More particularly, we analyzed poverty among the older generations of these two countries.

Following Ringen (1988), we adopted two definitions of poverty: One direct definition according to which people are poor when they are deprived of some resources, whether material or not, and one indirect definition according to which poverty is seen essentially as a lack of income (Chapter 3).

With respect to these definitions, we decided to adopt a "multi-method" approach to the measurement of poverty (Muffels et al. 1992). This means that various types of poverty lines have been used: Income poverty lines, with respect to our indirect definition of poverty, and a deprivation poverty line, with respect to our direct definition of poverty.

Unfortunately, our assessment of poverty in terms of deprivation has been somewhat restricted, as only the case of the Netherlands has been analyzed. Further research could be done in this field and focus on analysing deprivation among Belgian and Dutch elderly populations in greater detail.

We have also advocated the use of several poverty measures (Chapter 4). The most common measures, like the head count and the income gap ratio, have their own shortcomings. Yet, using them simultaneously allows to get a more comprehensive view of poverty. The more sophisticated poverty measures found in the literature satisfy a number of properties that common measures do not satisfy, but are not so easily interpretable.

Because we used several poverty lines and measures, we sometimes find diverging results. These could be explained by analysing the correlation between the various poverty lines, and the degree of correspondence between the selected groups of poor according to these lines.

From the analysis of income (Chapter 6), we concluded that the mean standardised income of the elderly, and the average population, tends to be lower in Belgium than in the Netherlands. We found some evidence that the extent of inter-generation income inequality is greater in Belgium than in the Netherlands. It also appears to have increased in both countries over the period under consideration. Moreover, income inequality among the elderly has increased in Belgium between 1985 and 1988. It seems to have stabilized between 1988 and 1992.

Nevertheless, the incidence of poverty in Belgium appears, in 1985 and 1988, to be lower than in the Netherlands, according to almost all income-based measures. It also appears to have decreased in Belgium between 1985 and 1988. The incidence of poverty on the elderly tends to be higher than average, but this is not the case for all measures and all age cohorts (Chapter 7).

In 1988, poverty among the very old (75 years or over) tends to be higher in Belgium than in the Netherlands, while poverty in the other age cohorts (persons living in a household with the head aged 55 to 74) tends to be lower in Belgium than in the Netherlands. But this, again, does not hold for all the income-based measures (Chapter 7).

Some risk groups of the population (singles, persons living in a female-headed household, with a widowed head, with a low-educated head) show an even higher probability of being poor when the head belongs to the elderly (Chapter 8).

Using a deprivation poverty line shows that the incidence of poverty among the elderly is lower than average and tends to decrease as the head's age cohort rises. An interpretation of this was suggested in the core of the text (Chapter 9).

In the dynamic analysis, we found out that non-poverty is the most common pattern in both Belgium and the Netherlands. But as the age of the head rises, a lower percentage is found to be never poor, and the persistence of poverty tends to increase. Also, as the age of the head rises, the degree of mobility out of poverty tends to diminish and the degree of mobility into poverty tends to increase (Chapter 10). It is also shown that events like changes in employment position, in marital status and in the size of the household can be related to exits from and entries into poverty.

For the purpose of our study, we distinguished three age groups among the elderly, according to the age of the household head. To test the robustness of our results, a similar analysis could be carried out, taking the age of the persons or the age of the oldest person in the household into account.

We also believe that further work could be done towards the investigation of persistent poverty among the elderly and the cause of exits from and entries into poverty.

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APPENDIX

APPENDIX 1: COMPUTATION OF THE SPL

Going from the supposition that people are the best judge of their own situation, the following question is introduced in questionnaires and asked to the household heads:

> "We would like to know which net family income would, in your circumstances, be the absolute minimum for you. That is to say, that you would not be able to make both ends meet if you earned less.
> In my (our) circumstances I consider the following net family income the absolute minimum: _____ per week / per month / per year (encircle the period)."
> (Goedhart et al., 1977, p. 510)

The question is referred to as the Minimum Income Question (MIQ). The answers to the MIQ are referred to as the minimum income (Y_{min}). It is supposed that the welfare level associated to Y_{min} is the minimum welfare level for the household.[19]

Variations in the answers to the MIQ can be explained by factors such as the actual income of the respondent unit, the household size, the age of the persons in the household, reference group and dynamic considerations. The simple version of the SPL, however, takes account only of the actual income and the family size. As the reasoning behind the more complex specifications is the same, only the construction of the simple SPL will be presented.

[19] It is therefore also supposed that the head of the household is a good representative of the household itself.

With the simple SPL, we have:

$Y_{min} = f(Y,fs)$

Where: Y_{min} is the minimum income
Y is the actual income
fs is the family size

It has been shown by Goedhart et al. (19[illegible]) that the higher the actual income, the higher the minimum income (with elasticity between 0 and 1). We can thus plot the positively sloped income function in the axes Y_{min} , Y (see Figure 1).

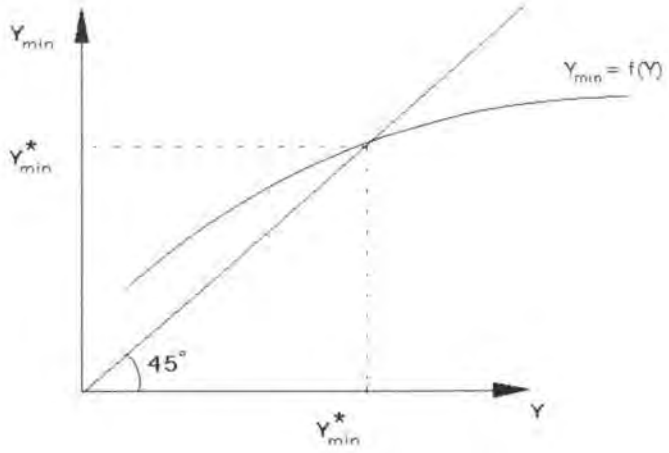

Figure 1

If we also plot the 45° line where $Y_{min} = Y$, we see that:
to the right of Y^*_{min} , $Y > Y_{min}$
to the left of Y^*_{min} , $Y < Y_{min}$.

People who state a minimum income level higher than Y^*_{min} overstate the minimum income they really need. People who state a minimum income level lower than Y^*_{min} understate the minimum income they really need. Citing Goedhart et al. (1977, p. 514) "There is only one income level, Y^*_{min}, where this misperception does not obtain. Therefore, we take Y^*_{min} as our definition of the poverty line".

The following-log linear relation can actually be estimated:

$$\ln (Y_{min}) = \alpha_o + \alpha_1 \ln (Y) + \epsilon \qquad (1)$$

Then replacing Y_{min} and Y by Y^*_{min} in (1), we find:

$\ln (Y^*_{min}) = \alpha_o / (1 - \alpha_1)$, Y^*_{min} being the level of the SPL.

It can be shown that α_1 is positive.

The same exercise can be done for households of different size. We can compute the effect of the household size on the minimum income. We then have one Y^*_{min} per household size (see Figure 2).

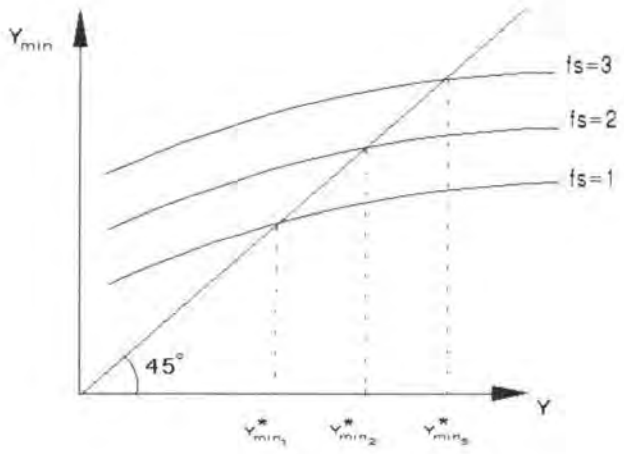

Figure 2

The bigger the household, the higher the minimum income needed to make ends meet will be.

The estimated relation is:

$$\ln (Y_{min}) = \beta_o + \beta_1 \ln (Y) + \beta_2 \ln (fs) + \gamma \qquad (2)$$

Replacing Y_{min} and Y by Y^*_{min} in (2) yields

$$Y^*_{min} = [\ \beta_o + \beta_2 \ln (fs)\ ] / (1 - \beta_1)$$

It has been shown that β_2 and β_1 are positive.

Relevant literature and estimations of the relations can be found in Van Praag (1971), Van Praag and Kapteyn (1973), Goedhart et al. (1977) and Muffels et al. (1990).

APPENDIX 2: THE DEPRIVATION ITEMS

List of items introduced in the 1988 questionnaire and used in the computation of the Subjective Deprivation Line.

1. An average of one hot meal a day
2. A meal including meat, poultry or fish at least once every two days
3. Usually enough food in the house so as not to be hungry
4. Clothing which protects against cold or rain
5. Regular acquisition of new clothes
6. A toilet of one's own in the home and not shared with other households
7. A bath/shower of one's own in the home and not shared with other households
8. A well maintained home
9. Sufficient heating in cold weather
10. A home which is free from damp
11. Ability to pay the rent or mortgage without problems
12. Ability to pay gas, water and electricity bills without problems
13. Enough bedrooms to be able to provide children of different sexes aged over ten with a room of their own
14. A car
15. A washing machine
16. A refrigerator
17. A telephone
18. Ability to replace worn-out furniture with new furniture
19. Home or personal computer
20. Garden, balcony or terrace
21. Living in an area with nursery/day care centre for children (creche, community centre or clubhouse)
22. Home in well maintained area

23. Regular contact with family, friends and acquaintances
24. Ability to have acquaintances, friends or family round to eat (have dinner) at least once per month
25. Good health
26. Ability to go out for the evening once every two weeks (without the children)
27. Contact with people in your area
28. At least one week's holiday away from home (not visit to family)
29. Recreational goods such as sports equipment or a bicycle for the children
30. Membership of a social or cultural orga..isation (sports club, social club, music group etc)
31. Completed course of education after primary school
32. Completed course of education after secondary school
33. Make good use of entitlement to public facilities/services
34. In general, live as you yourself wish to do
35. Live without money problems
36. Consider the quality of products rather than the price
37. Satisfaction with current living situation
38. Healthy working environment
39. Work entitling you to a good supplementary company pension
40. Steady employment
41. Live in an area with good shopping facilities
42. Live in an area with easy access to public transport
43. Live in a safe area
44. Receive help from others when necessary
45. Live in an optimistic manner

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Rempart de la Vierge, 8
B-5000 NAMUR - Tél. (081) 72 41 11

Facultés Universitaire Notre-Dame de la Paix, Namur
Faculté des Sciences Economiques et Sociales
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Poverty among Belgian and Dutch elderly populations (TABLES)

Didier Fouarge

Mémoire présenté en vue de l'obtention du grade de Licencié et Maître en Sciences Economiques et Sociales

LIST OF THE TABLES

[1] All amounts were converted by the exchange rates found in the International Financial Yearbook, IMF, 1992.

TABLE 1.1

Belgium, 1985 - 1992: Mean total household income (net annual income, amounts in Belgian Francs, in 1988 prices); change in percentage; total population and for the head's age cohorts 55 - 64, 65 - 74, 75+ (in the corresponding year).

Belgium	mean income			change in %		
	1985	1988	1992	85 - 88	88 - 92	85 - 92
all households	Fr 684,728	Fr 709,853	Fr 746,616	3.67%	5.18%	9.04%
55 - 64	Fr 658,904	Fr 708,114	Fr 727,941	7.47%	2.80%	10.48%
65 - 74	Fr 488,187	Fr 552,374	Fr 549,689	13.15%	-0.49%	12.60%
75+	Fr 380,065	Fr 377,332	Fr 423,720	-0.72%	12.29%	11.49%

Fr = Belgian Francs, in 1988 prices

TABLE 1.2

Belgium, 1985 - 1992: Mean standardised total household income (net annual income, amounts in Belgian Francs, in 1988 prices); change in percentage; total population and for the head's age cohorts 55 - 64, 65 - 74 and 75+ (in the corresponding year).

Belgium	mean standardised income			change in %		
	1985	1988	1992	85 - 88	88 - 92	85 - 92
all households	GFr 332,219	GFr 345,129	GFr 378,074	3.89%	9.55%	13.80%
55 - 64	GFr 343,194	GFr 358,622	GFr 378,034	4.50%	5.41%	10.15%
65 - 74	GFr 313,104	GFr 331,332	GFr 345,009	5.82%	4.13%	10.19%
75+	GFr 284,161	GFr 284,516	GFr 323,535	0.12%	13.71%	13.86%

GFr = standardised Belgian Francs, in 1988 prices

TABLE 2.1

The Netherlands, 1986 - 1988: Mean total household income (net annual income, amounts in Dutch Guilders, in 1988 prices); change in percentage; total population and for the head's age cohorts 55 - 64, 65 - 74, 75+ (in the corresponding year).

The Netherlands	mean income			change in %		
	1986	1987	1988	86 - 87	87 - 88	86 - 88
all households	F 35,376	F 37,085	F 37,012	4.83%	-0.20%	4.62%
55 - 64	F 36,440	F 37,725	F 38,492	3.52%	2.03%	5.63%
65 - 74	F 27,422	F 27,384	F 26,135	-0.14%	-4.56%	-4.69%
75+	F 25,260	F 25,667	F 24,193	1.61%	-5.74%	-4.23%

F = Dutch Guilders, in 1988 prices

TABLE 2.2

The Netherlands, 1986 - 1988: Mean standardised total household income (net annual income, amounts in Dutch Guilders, in 1988 prices); change in percentage; total population and for the head's age cohorts 55 - 64, 65 - 74 and 75+ (in the correspomding year).

The Netherlands	mean standardised income			change in %		
	1986	1987	1988	86 - 87	87 - 88	86 - 88
all households	GF 19,086	GF 19,972	GF 20,161	4.64%	0.95%	5.63%
55 - 64	GF 20,787	GF 21,325	GF 21,952	2.59%	2.94%	5.60%
65 - 74	GF 19,022	GF 18,968	GF 18,281	-0.29%	-3.62%	-3.90%
75+	GF 20,097	GF 20,376	GF 19,410	1.39%	-4.74%	-3.42%

GF = standardised Dutch Guilders, in 1988 prices

TABLE 2.3

The Netherlands, 1986 - 1988: Mean total household income (net annual income, amounts converted in Belgian Francs, in 1988 prices); change in percentage; total population and for the head's age cohorts 55 - 64, 65 - 74, 75+ (in the corresponding year).

The Netherlands	mean income		
	1986	1987	1988
all households	Fr 645,026	Fr 683,480	Fr 688,482
55 - 64	Fr 664,432	Fr 695,270	Fr 716,013
65 - 74	Fr 500,001	Fr 504,701	Fr 486,153
75+	Fr 460,584	Fr 473,048	Fr 450,029

Fr = Belgian Francs, in 1988 prices

TABLE 2.4

The Netherlands, 1986 - 1988: Mean total standardised household income (net annual income, amounts converted in Belgian Francs, in 1988 prices); change in percentage; total population and for the head's age cohorts 55 - 64, 65 - 74, 75+ (in the corresponding year).

The Netherlands	mean standardised income		
	1986	1987	1988
all households	GFr 348,012	GFr 368,083	GFr 375,027
55 - 64	GFr 379,019	GFr 393,023	GFr 408,342
65 - 74	GFr 346,840	GFr 349,579	GFr 340,056
75+	GFr 366,448	GFr 375,541	GFr 361,057

GFr = standardised Belgian Francs, in 1988 prices

Belgium, 1985 - 1992: Mean total household income by decile (net annual income in Belgian Francs, in 1988 prices); total population (Table 3.1) and for the head's age cohort 55 - 64 (Table 3.2), 65 - 74 (Table 3.3) and 75+ (Table 3.4); percentage change.

TABLE 3.1

Belgium	1985	1988	1992	85-88 change	85-92 change
decile 1	Fr 230,801	Fr 233,337	Fr 231,718	1.10%	0.40%
decile 2	Fr 340,443	Fr 335,401	Fr 348,465	-1.48%	2.36%
decile 3	Fr 419,130	Fr 428,031	Fr 437,296	2.12%	4.33%
decile 4	Fr 496,951	Fr 516,606	Fr 533,044	3.96%	7.26%
decile 5	Fr 576,109	Fr 602,884	Fr 627,668	4.65%	8.95%
decile 6	Fr 664,598	Fr 697,989	Fr 734,183	5.02%	10.47%
decile 7	Fr 771,998	Fr 795,735	Fr 835,401	3.07%	8.21%
decile 8	Fr 881,676	Fr 909,234	Fr 949,742	3.13%	7.72%
decile 9	Fr 1,034,082	Fr 1,065,666	Fr 1,132,989	3.05%	9.56%
decile 10	Fr 1,436,837	Fr 1,521,483	Fr 1,625,590	5.89%	13.14%
decile >= 6	Fr 949,412	Fr 995,033	Fr 1,057,560	4.81%	11.39%

TABLE 3.2

Belgium 55 - 64	1985	1988	1992	85-88 change	85-92 change
decile 1	Fr 229,949	Fr 232,577	Fr 238,041	1.14%	3.52%
decile 2	Fr 341,094	Fr 334,026	Fr 346,406	-2.07%	1.56%
decile 3	Fr 417,722	Fr 429,285	Fr 436,091	2.77%	4.40%
decile 4	Fr 496,539	Fr 519,471	Fr 537,885	4.62%	8.33%
decile 5	Fr 576,129	Fr 597,200	Fr 627,178	3.66%	8.86%
decile >= 6	Fr 946,828	Fr 1,014,586	Fr 1,092,016	7.16%	15.33%

TABLE 3.3

Belgium 65 - 74	1985	1988	1992	85-88 change	85-92 change
decile 1	Fr 235,383	Fr 236,053	Fr 229,909	0.28%	-2.33%
decile 2	Fr 340,119	Fr 334,881	Fr 346,915	-1.54%	2.00%
decile 3	Fr 417,722	Fr 425,049	Fr 442,672	1.75%	5.97%
decile 4	Fr 497,180	Fr 511,561	Fr 528,439	2.89%	6.29%
decile 5	Fr 577,511	Fr 604,424	Fr 626,360	4.66%	8.46%
decile >= 6	Fr 870,649	Fr 1,006,469	Fr 997,548	15.60%	14.58%

TABLE 3.4

Belgium 75+	1985	1988	1992	85-88 change	85-92 change
decile 1	Fr 241,356	Fr 235,824	Fr 242,374	-2.29%	0.42%
decile 2	Fr 338,193	Fr 330,392	Fr 340,451	-2.31%	0.67%
decile 3	Fr 412,555	Fr 419,788	Fr 430,552	1.75%	4.36%
decile 4	Fr 490,710	Fr 517,986	Fr 526,520	5.56%	7.30%
decile 5	Fr 574,758	Fr 604,545	Fr 619,733	5.18%	7.82%
decile >= 6	Fr 787,696	Fr 906,657	Fr 1,005,908	15.10%	27.70%

Fr = Belgian Francs, in 1988 prices

The Netherlands, 1986 - 1988: Mean total household income by decile (net annual income in dutch guilders, in 1988 prices); total population (Table 4.1) and for the head's age cohort 55 - 64 (Table 4.2), 65 - 74 (Table 4.3) and 75+ (Table 4.4); percentage change between 1986 and 1988.

TABLE 4.1

The Netherlands	1986	1987	1988	86-88 change
decile 1	F 8,273	F 9,586	F 8,473	2.41%
decile 2	F 16,346	F 16,334	F 15,791	-3.39%
decile 3	F 21,069	F 21,087	F 20,507	-2.67%
decile 4	F 25,074	F 25,531	F 25,063	-0.05%
decile 5	F 29,135	F 30,059	F 29,637	1.72%
decile 6	F 33,576	F 34,934	F 34,853	3.80%
decile 7	F 38,642	F 40,125	F 40,918	5.89%
decile 8	F 44,915	F 46,583	F 47,552	5.87%
decile 9	F 53,479	F 55,896	F 56,567	5.77%
decile 10	F 84,188	F 91,461	F 91,841	9.09%

TABLE 4.2

The Netherlands 55 - 64	1986	1987	1988	86-88 change
decile 1	F 6,341	F 8,786	F 6,502	2.54%
decile 2	F 16,082	F 16,567	F 15,789	-1.82%
decile 3	F 20,913	F 21,015	F 20,543	-1.77%
decile 4	F 25,003	F 25,480	F 24,745	-1.03%
decile 5	F 29,085	F 30,047	F 29,623	1.85%
decile >=6	F 54,873	F 56,335	F 60,295	9.88%

TABLE 4.3

The Netherlands 65 - 74	1986	1987	1988	86-88 change
decile 1	F 11,622	F 12,476	F 12,074	3.89%
decile 2	F 16,311	F 16,230	F 15,615	-4.26%
decile 3	F 21,028	F 20,803	F 20,660	-1.75%
decile 4	F 24,889	F 25,397	F 24,936	0.19%
decile 5	F 28,873	F 29,973	F 29,471	2.07%
decile >=6	F 48,429	F 49,918	F 50,447	4.17%

TABLE 4.4

The Netherlands 75+	1986	1987	1988	86-88 change
decile 1	F 12,271	F 12,425	F 12,424	1.24%
decile 2	F 16,411	F 16,242	F 15,588	-5.02%
decile 3	F 20,983	F 20,877	F 20,249	-3.50%
decile 4	F 24,964	F 25,581	F 24,739	-0.90%
decile 5	F 29,089	F 29,711	F 29,644	1.91%
decile >=6	F 49,065	F 51,464	F 56,976	16.12%

F = Dutch Guilders, in 1988 prices

The Netherlands, 1986 - 1988: Mean total household income by decile (net annual income expressed in Belgian Francs, in 1988 prices); total population (Table 4.5), and for the head's age cohort 55 - 64 (Table 4.6), 65 - 74 (Table 4.7) and 75+ (Table 4.8).

TABLE 4.5

The Netherlands	1986	1987	1988
decile 1	Fr 150,852	Fr 176,677	Fr 157,611
decile 2	Fr 298,040	Fr 301,039	Fr 293,738
decile 3	Fr 384,168	Fr 388,634	Fr 381,463
decile 4	Fr 457,194	Fr 470,537	Fr 466,212
decile 5	Fr 531,227	Fr 553,985	Fr 551,296
decile 6	Fr 612,206	Fr 643,848	Fr 648,322
decile 7	Fr 704,583	Fr 739,514	Fr 761,140
decile 8	Fr 818,950	Fr 858,539	Fr 884,543
decile 9	Fr 975,117	Fr 1,030,176	Fr 1,052,237
decile 10	Fr 1,535,041	Fr 1,685,647	Fr 1,708,390

TABLE 4.6

The Netherlands 55 - 64	1986	1987	1988
decile 1	Fr 115,613	Fr 161,929	Fr 120,948
decile 2	Fr 293,239	Fr 305,335	Fr 293,701
decile 3	Fr 381,309	Fr 387,313	Fr 382,133
decile 4	Fr 455,892	Fr 469,607	Fr 460,297
decile 5	Fr 530,329	Fr 553,780	Fr 551,035
decile >=6	Fr 1,000,534	Fr 1,038,266	Fr 1,121,583

TABLE 4.7

The Netherlands 65 - 74	1986	1987	1988
decile 1	Fr 211,912	Fr 229,940	Fr 224,596
decile 2	Fr 297,398	Fr 299,123	Fr 290,464
decile 3	Fr 383,417	Fr 383,408	Fr 384,309
decile 4	Fr 453,822	Fr 468,064	Fr 463,849
decile 5	Fr 526,463	Fr 552,404	Fr 548,208
decile >=6	Fr 883,033	Fr 920,004	Fr 938,395

TABLE 4.8

The Netherlands 75+	1986	1987	1988
decile 1	Fr 223,750	Fr 228,992	Fr 231,106
decile 2	Fr 299,231	Fr 299,347	Fr 289,962
decile 3	Fr 382,592	Fr 384,765	Fr 376,664
decile 4	Fr 455,178	Fr 471,467	Fr 460,185
decile 5	Fr 530,402	Fr 547,587	Fr 551,426
decile >=6	Fr 894,633	Fr 948,495	Fr 1,059,845

Fr = Belgian Francs, in 1988 prices

Belgium, 1985 - 1992: Distribution of the households headed by elderly in the deciles of the population; deciles computed on the disposable household income; percentage and cumulated percentage.

TABLE 5.1

Belgium	decile number									
1985	1	2	3	4	5	6	7	8	9	10
head's age cohort										
55 - 64	8.1%	11.3%	13.6%	12.3%	10.7%	10.0%	9.9%	7.5%	6.4%	10.2%
	8.1%	19.4%	33.0%	45.3%	56.0%	66.0%	75.9%	83.4%	89.8%	100.0%
65 - 74	21.1%	20.7%	16.4%	12.2%	6.9%	7.5%	6.0%	2.5%	2.9%	3.8%
	21.1%	41.8%	58.2%	70.4%	77.3%	84.8%	90.8%	93.3%	96.2%	100.0%
75+	41.2%	23.1%	11.6%	8.4%	5.5%	3.3%	2.6%	2.5%	1.6%	0.2%
	41.2%	64.3%	75.9%	84.3%	89.8%	93.1%	95.7%	98.2%	99.8%	100.0%

Table reads: In 1985, 8.1% of the households headed by someone aged 55 - 64 find themselves in the lowest decile of the total population.

TABLE 5.2

Belgium	decile number									
1988	1	2	3	4	5	6	7	8	9	10
head's age cohort										
55 - 64	9.1%	12.1%	12.9%	12.0%	9.9%	10.5%	8.5%	7.5%	9.5%	8.0%
	9.1%	21.2%	34.1%	46.1%	56.0%	66.5%	75.0%	82.5%	92.0%	100.0%
65 - 74	22.3%	20.4%	14.9%	11.2%	5.6%	5.2%	4.9%	6.2%	5.2%	4.1%
	22.3%	42.7%	57.6%	68.8%	74.4%	79.6%	84.5%	90.7%	95.9%	100.0%
75+	47.4%	23.9%	10.4%	6.2%	5.7%	1.6%	0.6%	1.2%	2.0%	1.0%
	47.4%	71.3%	81.7%	87.9%	93.6%	95.2%	95.8%	97.0%	99.0%	100.0%

TABLE 5.3

Belgium	decile number									
1992	1	2	3	4	5	6	7	8	9	10
head's age cohort										
55 - 64	10.8%	14.5%	11.6%	14.4%	10.6%	7.2%	6.8%	6.6%	8.3%	9.2%
	10.8%	25.3%	36.9%	51.3%	61.9%	69.1%	75.9%	82.5%	90.8%	100.0%
65 - 74	22.2%	19.9%	17.1%	10.9%	9.0%	6.4%	3.5%	5.3%	2.7%	3.0%
	22.2%	42.1%	59.2%	70.1%	79.1%	85.5%	89.0%	94.3%	97.0%	100.0%
75+	48.6%	18.1%	10.4%	7.8%	4.8%	3.4%	2.0%	1.8%	2.1%	1.0%
	48.6%	66.7%	77.1%	84.9%	89.7%	93.1%	95.1%	96.9%	99.0%	100.0%

The Netherlands, 1986 - 1988: Distribution of the households headed by elderly in the deciles of the total population; deciles computed on the disposable household income; percentage and cumulated percentage.

TABLE 6.1

The Netherlands	decile number									
1986	1	2	3	4	5	6	7	8	9	10
head's age cohort										
55 - 64	9.8%	10.6%	12.4%	10.6%	8.2%	10.2%	8.3%	9.6%	8.6%	11.7%
	9.8%	20.4%	32.8%	43.4%	51.6%	61.8%	70.1%	79.7%	88.3%	100.0%
65 - 74	10.7%	22.4%	16.3%	14.1%	10.2%	6.6%	5.4%	5.6%	5.4%	3.3%
	10.7%	33.1%	49.4%	63.5%	73.7%	80.3%	85.7%	91.3%	96.7%	100.0%
75+	14.0%	26.2%	17.7%	13.2%	9.6%	4.8%	3.9%	3.6%	3.2%	3.8%
	14.0%	40.2%	57.9%	71.1%	80.7%	85.5%	89.4%	93.0%	96.2%	100.0%

Table reads: In 1986, 9.8% of the households headed by someone aged 55 - 64 find themselves in the lowest decile of the total population.

TABLE 6.2

The Netherlands	decile number									
1987	1	2	3	4	5	6	7	8	9	10
head's age cohort										
55 - 64	7.6%	12.4%	12.3%	10.7%	8.9%	8.8%	9.0%	9.2%	9.2%	11.9%
	7.6%	20.0%	32.3%	43.0%	51.9%	60.7%	69.7%	78.9%	88.1%	100.0%
65 - 74	15.0%	22.5%	15.7%	11.4%	9.7%	5.9%	5.4%	4.4%	6.4%	3.6%
	15.0%	37.5%	53.2%	64.6%	74.3%	80.2%	85.6%	90.0%	96.4%	100.0%
75+	19.8%	25.1%	15.3%	11.5%	6.9%	6.6%	4.3%	1.8%	4.1%	4.6%
	19.8%	44.9%	60.2%	71.7%	78.6%	85.2%	89.5%	91.3%	95.4%	100.0%

TABLE 6.3

The Netherlands	decile number									
1988	1	2	3	4	5	6	7	8	9	10
head's age cohort										
55 - 64	10.1%	9.3%	12.6%	10.2%	10.5%	7.4%	9.3%	9.8%	9.6%	11.2%
	10.1%	19.4%	32.0%	42.2%	52.7%	60.1%	69.4%	79.2%	88.8%	100.0%
65 - 74	10.3%	27.0%	19.5%	13.5%	8.0%	5.9%	4.3%	4.0%	3.8%	3.7%
	10.3%	37.3%	56.8%	70.3%	78.3%	84.2%	88.5%	92.5%	96.3%	100.0%
75+	19.8%	26.6%	18.6%	11.1%	9.1%	2.8%	1.6%	3.4%	3.7%	3.3%
	19.8%	46.4%	65.0%	76.1%	85.2%	88.0%	89.6%	93.0%	96.7%	100.0%

Belgium 1985 - 1992: Average level of the Subjective Poverty Line (Table 7.1) and the legal poverty line (Table 7.2); in 1988 prices; entire population, according to the head's age cohort and to the type of household.

TABLE 7.1

Belgium	Subjective Poverty Line			change in %		
	1985	1988	1992	85 - 88	88 - 92	85 - 92
total	Fr 445,459	Fr 435,658	Fr 406,485	-2.2%	-6.7%	-8.7%
head's age cohort						
55 - 64	Fr 436,693	Fr 424,944	Fr 395,897	-2.7%	-6.8%	-9.3%
65 - 74	Fr 401,478	Fr 383,395	Fr 361,853	-4.5%	-5.6%	-9.9%
75+	Fr 377,583	Fr 334,957	Fr 332,377	-11.3%	-0.8%	-12.0%
type of household						
1 elderly	Fr 336,882	Fr 284,534	Fr 297,181	-15.5%	4.4%	-11.8%
1 adult	Fr 336,882	Fr 284,534	Fr 297,181	-15.5%	4.4%	-11.8%
2 elderly	Fr 419,667	Fr 392,912	Fr 379,431	-6.4%	-3.4%	-9.6%
1 adult + 1 elderly	Fr 419,6ò /	Fr 392,912	Fr 379,431	-6.4%	-3.4%	-9.6%
2 adults	Fr 419,663	Fr 392,912	Fr 379,861	-6.4%	-3.3%	-9.5%
2 adults + 1 child	Fr 462,188	Fr 454,045	Fr 437,728	-1.8%	-3.6%	-5.3%
2 adults + 2 children	Fr 493,251	Fr 512,759	Fr 484,446	4.0%	-5.5%	-1.8%
2 adults + 3 children	Fr 523,288	Fr 582,717	Fr 524,089	11.4%	-10.1%	0.2%
1 adult + child(ren)	Fr 434,947	Fr 423,740	Fr 414,481	-2.6%	-2.2%	-4.7%
other	Fr 519,570	Fr 530,027	Fr 526,753	2.0%	-0.6%	1.4%

Fr = Belgian Francs, in 1988 prices

TABLE 7.2

Belgium	legal poverty line			change in %		
	1985	1988	1992	85 - 88	88 - 92	85 - 92
total	Fr 283,649	Fr 288,309	Fr 313,028	1.6%	8.6%	10.4%
head's age cohort						
55 - 64	Fr 284,201	Fr 292,473	Fr 311,752	2.9%	6.6%	9.7%
64 - 74	Fr 241,551	Fr 262,249	Fr 263,811	8.6%	0.6%	9.2%
75+	Fr 215,095	Fr 219,654	Fr 231,102	2.1%	5.2%	7.4%
type of household						
1 elderly	Fr 176,941	Fr 188,040	Fr 199,492	6.3%	6.1%	12.7%
1 adult	Fr 176,941	Fr 188,040	Fr 199,492	6.3%	6.1%	12.7%
2 elderly	Fr 245,994	Fr 250,800	Fr 265,990	2.0%	6.1%	8.1%
1 adult + 1 elderly	Fr 245,994	Fr 250,800	Fr 265,990	2.0%	6.1%	8.1%
2 adults	Fr 245,994	Fr 250,800	Fr 265,990	2.0%	6.1%	8.1%
2 adults + 1 child	Fr 259,312	Fr 265,447	Fr 312,305	2.4%	17.7%	20.4%
2 adults + 2 children	Fr 309,720	Fr 311,423	Fr 370,692	0.6%	19.0%	19.7%
2 adults + 3 children	Fr 380,734	Fr 408,720	Fr 445,117	7.4%	8.9%	16.9%
1 adult + child(ren)	Fr 235,610	Fr 237,311	Fr 352,630	0.7%	48.6%	49.7%
other	Fr 431,364	Fr 421,145	Fr 510,330	-2.4%	21.2%	18.3%

Fr = Belgian Francs, in 1988 prices

Belgium, 1985 - 1992: Level of the European poverty line (standardised Belgian Francs, in 1988 prices); percentage change.

TABLE 7.3

level of the European poverty line			change in %		
1985	1988	1992	85 - 88	88 - 92	85 - 92
GFr 166,110	GFr 172,565	GFr 189,037	3.9%	9.5%	13.8%

GFr = standardised Belgian Francs, in 1988 prices

The Netherlands, 1986 - 1988: Average level of the Subjective Poverty Line (Table 8.1) and the legal poverty line (Table 8.2); in Dutch Guilders, in 1988 prices; entire population, according to the head's age cohort and to the type of household.

TABLE 8.1

The Netherlands	Subjective Poverty Line			change in %		
	1986	1987	1988	86 - 87	87 - 88	86 - 88
total	F 22,909	F 25,330	F 24,042	10.6%	-5.1%	4.9%
head's age cohort						
55 - 64	F 22,645	F 26,121	F 24,353	15.3%	-6.8%	7.5%
65 - 74	F 20,846	F 21,100	F 20,071	1.2%	-4.9%	-3.7%
75+	F 19,686	F 20,093	F 19,106	2.1%	-4.9%	-2.9%
type of household						
1 elderly	F 18,247	F 18,404	F 17,578	0.9%	-4.5%	-3.7%
1 adult	F 18,247	F 21,733	F 20,741	19.1%	-4.6%	13.7%
2 elderly	F 22,525	F 22,893	F 21,827	1.6%	-4.7%	-3.1%
1 adult + 1 elderly	F 22,510	F 23,215	F 22,078	3.1%	-4.9%	-1.9%
2 adults	F 22,545	F 25,859	F 24,574	14.7%	-5.0%	9.0%
2 adults + 1 child	F 24,920	F 27,864	F 26,564	11.8%	-4.7%	6.6%
2 adults + 2 children	F 26,164	F 29,480	F 28,375	12.7%	-3.7%	8.5%
2 adults + 3 children	F 27,314	F 29,977	F 28,656	9.8%	-4.4%	4.9%
1 adult + 1 child	F 21,569	F 24,652	F 23,809	14.3%	-3.4%	10.4%
1 adult + 2 children	F 23,365	F 25,770	F 24,802	10.3%	-3.8%	6.2%
other	F 25,872	F 28,096	F 26,318	8.6%	-6.3%	1.7%

F = Dutch Guilders, in 1988 prices

TABLE 8.2

The Netherlands	legal poverty line			change in %		
	1986	1987	1988	86 - 87	87 - 88	86 - 88
total	F 19,326	F 18,948	F 18,889	-2.0%	-0.3%	-2.3%
head's age cohort						
55 - 64	F 20,235	F 19,812	F 19,646	-2.1%	-0.8%	-2.9%
64 - 74	F 17,146	F 16,777	F 16,608	-2.2%	-1.0%	-3.1%
75+	F 15,179	F 15,298	F 15,292	0.8%	0.0%	0.7%
type of household						
1 elderly	F 13,314	F 13,308	F 13,286	0.0%	-0.2%	-0.2%
1 adult	F 13,199	F 13,090	F 13,051	-0.8%	-0.3%	-1.1%
2 elderly	F 18,990	F 18,682	F 18,722	-1.6%	0.2%	-1.4%
1 adult + 1 elderly	F 20,045	F 18,701	F 18,626	-6.7%	-0.4%	-7.1%
2 adults	F 19,188	F 18,894	F 19,053	-1.5%	0.8%	-0.7%
2 adults + 1 child	F 20,186	F 20,147	F 20,321	-0.2%	0.9%	0.7%
2 adults + 2 children	F 21,991	F 21,952	F 22,249	-0.2%	1.4%	1.2%
2 adults + 3 children	F 23,947	F 23,801	F 24,033	-0.6%	1.0%	0.4%
1 adult + 1 child	F 18,715	F 18,757	F 18,406	0.2%	-1.9%	-1.6%
1 adult + 2 children	F 20,750	F 20,222	F 20,870	-2.5%	3.2%	0.6%
other	F 25,647	F 24,369	F 23,645	-5.0%	-3.0%	-7.8%

F = Dutch Guilders, in 1988 prices

The Netherlands, 1986 - 1988: Level of the European poverty line (standardised Dutch Guilders, in 1988 prices); percentage change.

TABLE 8.3

level of the European poverty line			change in %		
1986	1987	1988	86 - 87	87 - 88	86 - 88
GF 9,544	GF 9,986	GF 10,080	4.6%	0.9%	5.6%

GF = standardised Dutch Guilders, in 1988 prices

The Netherlands, 1986 - 1988: Average level of the Subjective Poverty Line (Table 8.4) and the legal poverty line (Table 8.5); amounts expressed in Belgian Francs, in 1988 prices; entire population, according to the head's age cohort and to the type of household.

TABLE 8.4

The Netherlands	Subjective Poverty Line		
	1986	1987	1988
total	Fr 417,703	Fr 466,836	Fr 447,220
head's age cohort			
55 - 64	Fr 412,902	Fr 481,417	Fr 453,005
65 - 74	Fr 380,100	Fr 388,875	Fr 373,353
75+	Fr 358,953	Fr 370,315	Fr 355,402
type of household			
1 elderly	Fr 332,711	Fr 339,190	Fr 326,975
1 adult	Fr 332,711	Fr 400,544	Fr 385,821
2 elderly	Fr 410,717	Fr 421,923	Fr 406,017
1 adult + 1 elderly	Fr 410,428	Fr 427,856	Fr 410,686
2 adults	Fr 411,069	Fr 476,582	Fr 457,108
2 adults + 1 child	Fr 454,371	Fr 513,535	Fr 494,133
2 adults + 2 children	Fr 477,061	Fr 543,328	Fr 527,820
2 adults + 3 children	Fr 498,022	Fr 552,478	Fr 533,047
1 adult + 1 child	Fr 393,276	Fr 454,339	Fr 442,885
1 adult + 2 children	Fr 426,023	Fr 474,945	Fr 461,357
other	Fr 471,744	Fr 517,812	Fr 489,557

Fr = Belgian Francs, in 1988 prices

TABLE 8.5

The Netherlands	legal poverty line		
	1986	1987	1988
total	Fr 352,374	Fr 349,207	Fr 351,366
head's age cohort			
55 - 64	Fr 368,958	Fr 365,145	Fr 365,447
64 - 74	Fr 312,627	Fr 309,203	Fr 308,935
75+	Fr 276,764	Fr 281,939	Fr 284,456
type of household			
1 elderly	Fr 242,753	Fr 245,274	Fr 247,141
1 adult	Fr 240,669	Fr 241,252	Fr 242,765
2 elderly	Fr 346,252	Fr 344,314	Fr 348,259
1 adult + 1 elderly	Fr 365,495	Fr 344,669	Fr 346,473
2 adults	Fr 349,863	Fr 348,221	Fr 354,416
2 adults + 1 child	Fr 368,060	Fr 371,319	Fr 378,003
2 adults + 2 children	Fr 400,972	Fr 404,572	Fr 413,867
2 adults + 3 children	Fr 436,633	Fr 438,661	Fr 447,052
1 adult + 1 child	Fr 341,232	Fr 345,692	Fr 342,381
1 adult + 2 children	Fr 378,341	Fr 372,695	Fr 388,215
other	Fr 467,639	Fr 449,132	Fr 439,835

Fr = Belgian Francs, in 1988 prices

The Netherlands, 1986 - 1988: Level of the European poverty line; amounts expressed in standardised Belgian Francs, in 1988 prices.

TABLE 8.6

level of the European poverty line		
1986	1987	1988
GFr 174,006	GFr 184,042	GFr 187,514

GFr = standardised Belgian Francs, in 1988 prices

Belgium, 1985 - 1992: Head Count, Income Gap Ratio and FGT poverty index applied to the total panel; Subjective Poverty Line (Table 9.1), legal poverty line (Table 9.2) and European poverty line (Table 9.3).

TABLE 9.1

Belgium	Subjective Poverty Line		
Total	1985	1988	1992
head count	17.6%	15.6%	9.5%
income gap ratio	0.2139	0.171	0.2022
FGT	0.0167	0.0149	0.0097

TABLE 9.2

Belgium	legal poverty line		
Total	1985	1988	1992
head count	2.2%	1.7%	2.3%
income gap ratio	0.1985	0.1485	0.2697
FGT	0.0045	0.0026	0.0056

TABLE 9.3

Belgium	European poverty line		
Total	1985	1988	1992
head count	6.7%	6.1%	6.7%
income gap ratio	0.1693	0.148	0.2013
FGT	0.0114	0.0092	0.0164

Belgium, 1985 - 1992: Head Count, Income Gap Ratio and FGT poverty index applied to persons living in a household whose head was aged 55 - 64 in the corresponding year; Subjective Poverty Line (Table 9.4), legal poverty line (Table 9.5) and European poverty line (Table 9.6); poverty risk.

TABLE 9.4

Belgium	Subjective Poverty Line			poverty risk		
55 - 64	1985	1988	1992	1985	1988	1992
head count	20.4%	15.1%	11.8%	1.16	0.97	1.24
income gap ratio	0.1906	0.1747	0.1792	0.89	1.02	0.89
FGT	0.0161	0.0117	0.0089	0.97	0.78	0.91

TABLE 9.5

Belgium	legal poverty line			poverty risk		
55 - 64	1985	1988	1992	1985	1988	1992
head count	2.9%	1.7%	2.3%	1.32	1.00	1.00
income gap ratio	0.216	0.1445	0.2429	1.09	0.97	0.90
FGT	0.0073	0.0017	0.0037	1.61	0.63	0.67

TABLE 9.6

Belgium	European poverty line			poverty risk		
55 - 64	1985	1988	1992	1985	1988	1992
head count	4.5%	3.8%	6.6%	0.67	0.62	0.99
income gap ratio	0.2076	0.1692	0.1815	1.23	1.14	0.90
FGT	0.0082	0.0029	0.0139	0.71	0.32	0.85

Belgium, 1985 - 1992: Head Count, Income Gap Ratio and FGT poverty index applied to persons living in a household whose head was aged 65 - 74 in the corresponding year; Subjective Poverty Line (Table 9.7), legal poverty line (Table 9.8) and European poverty line (Table 9.9); poverty risk.

TABLE 9.7

Belgium	Subjective Poverty Line			poverty risk		
65 - 74	1985	1988	1992	1985	1988	1992
head count	40.5%	27.3%	20.2%	2.30	1.75	2.13
income gap ratio	0.2206	0.1812	0.2019	1.03	1.06	1.00
FGT	0.0351	0.0204	0.0181	2.11	1.37	1.87

TABLE 9.8

Belgium	legal poverty line			poverty risk		
65 - 74	1985	1988	1992	1985	1988	1992
head count	5.1%	4.3%	4.2%	2.32	2.53	1.83
income gap ratio	0.1628	0.1604	0.2431	0.82	1.08	0.90
FGT	0.0057	0.0073	0.0071	1.27	2.78	1.27

TABLE 9.9

Belgium	European poverty line			poverty risk		
65 - 74	1985	1988	1992	1985	1988	1992
head count	7.5%	6.8%	6.9%	1.12	1.11	1.03
income gap ratio	0.1593	0.1672	0.2179	0.94	1.13	1.08
FGT	0.0071	0.0079	0.0099	0.63	0.86	0.61

Belgium, 1985 - 1992: Head Count, Income Gap Ratio and FGT poverty index applied to persons living in a household whose head was aged 75+ in the corresponding year; Subjective Poverty Line (Table 9.10), legal poverty line (Table 9.11) and European poverty line (Table 9.12); poverty risk.

TABLE 9.10

Belgium	Subjective Poverty Line			poverty risk		
75+	1985	1988	1992	1985	1988	1992
head count	60.2%	53.7%	37.1%	3.42	3.44	3.91
income gap ratio	0.2409	0.1811	0.2016	1.13	1.06	1.00
FGT	0.0533	0.0392	0.0282	3.20	2.64	2.91

TABLE 9.11

Belgium	legal poverty line			poverty risk		
75+	1985	1988	1992	1985	1988	1992
head count	7.2%	6.8%	7.0%	3.27	4.00	3.04
income gap ratio	0.1446	0.1675	0.2125	0.73	1.13	0.79
FGT	0.0055	0.0060	0.0077	1.23	2.30	1.38

TABLE 9.12

Belgium	European poverty line			poverty risk		
75+	1985	1988	1992	1985	1988	1992
head count	11.0%	9.1%	10.3%	1.64	1.49	1.54
income gap ratio	0.1523	0.1533	0.1974	0.90	1.04	0.98
FGT	0.0081	0.0101	0.0131	0.71	1.10	0.80

The Netherlands, 1986 - 1988: Head Count, Income Gap Ratio and FGT poverty index applied to the total panel; Subjective Poverty Line (Table 10.1), legal poverty line (Table 10.2) and European poverty line (Table 10.3).

TABLE 10.1

The Netherlands	Subjective Poverty Line		
Total	1986	1987	1988
head count	15.9%	20.1%	15.0%
income gap ratio	0.2315	0.2241	0.2141
FGT	0.0212	0.0241	0.0173

TABLE 10.2

The Netherlands	legal poverty line		
Total	1986	1987	1988
head count	6.2%	6.7%	6.1%
income gap ratio	0.3129	0.3978	0.5203
FGT	0.0187	0.0326	0.0393

TABLE 10.3

The Netherlands	European poverty line		
Total	1986	1987	1988
head count	11.8%	11.7%	12.2%
income gap ratio	0.4632	0.3494	0.4564
FGT	0.0551	0.0417	0.0554

The Netherlands, 1986 - 1988: Head Count, Income Gap Ratio and FGT poverty index applied to persons living in a household whose head was aged 55 - 64 in the corresponding year; Subjective Poverty Line (Table 10.4), legal poverty line (Table 10.5) and European poverty line (Table 10.6); poverty risk.

TABLE 10.4

The Netherlands	Subjective Poverty Line			poverty risk		
55 - 64	1986	1987	1988	1986	1987	1988
head count	21.6%	24.5%	21.1%	1.36	1.22	1.41
income gap ratio	0.2385	0.2217	0.2354	1.03	0.99	1.10
FGT	0.0259	0.0233	0.0243	1.22	0.97	1.41

TABLE 10.5

The Netherlands	legal poverty line			poverty risk		
55 - 64	1986	1987	1988	1986	1987	1988
head count	7.1%	7.5%	7.0%	1.15	1.12	1.15
income gap ratio	0.2818	0.3409	0.6732	0.90	0.86	1.29
FGT	0.0209	0.0214	0.0703	1.11	0.66	1.79

TABLE 10.6

The Netherlands	European poverty line			poverty risk		
55 - 64	1986	1987	1988	1986	1987	1988
head count	13.1%	11.1%	11.9%	1.11	0.95	0.98
income gap ratio	0.4831	0.3372	0.6965	1.04	0.97	1.53
FGT	0.0517	0.0251	0.1297	0.94	0.60	2.34

The Netherlands, 1986 - 1988: Head Count, Income Gap Ratio and FGT poverty index applied to persons living in a household whose head was aged 65 - 74 in the corresponding year; Subjective Poverty Line (Table 10.7), legal poverty line (Table 10.8) and European poverty line (Table 10.9); povery risk.

TABLE 10.7

The Netherlands	Subjective Poverty Line			poverty risk		
65 - 74	1986	1987	1988	1986	1987	1988
head count	34.0%	39.4%	34.0%	2.14	1.96	2.27
income gap ratio	0.1675	0.1886	0.1628	0.72	0.84	0.76
FGT	0.0297	0.0262	0.0216	1.40	1.09	1.25

TABLE 10.8

The Netherlands	legal poverty line			poverty risk		
65 - 74	1986	1987	1988	1986	1987	1988
head count	7.6%	13.2%	11.7%	1.23	1.97	1.92
income gap ratio	0.2624	0.1171	0.1731	0.84	0.29	0.33
FGT	0.0226	0.0082	0.0157	1.20	0.25	0.40

TABLE 10.9

The Netherlands	European poverty line			poverty risk		
65 - 74	1986	1987	1988	1986	1987	1988
head count	6.4%	7.3%	8.7%	0.54	0.62	0.71
income gap ratio	0.4469	0.23	0.2976	0.96	0.66	0.65
FGT	0.0322	0.0078	0.0165	0.58	0.19	0.30

The Netherlands, 1986 - 1988: Head Count, Income Gap Ratio and FGT poverty index applied to persons living in a household whose head was aged 75+ in the corresponding year; Subjective Poverty Line (Table 10.10), legal poverty line (Table 10.11) and European poverty line (Table 10.12); poverty risk.

TABLE 10.10

The Netherlands	Subjective Poverty Line			poverty risk		
75+	1986	1987	1988	1986	1987	1988
head count	43.9%	49.6%	45.3%	2.76	2.47	3.02
income gap ratio	0.168	0.1881	0.1488	0.73	0.84	0.70
FGT	0.0306	0.0470	0.0219	1.44	1.95	1.27

TABLE 10.11

The Netherlands	legal poverty line			poverty risk		
75+	1986	1987	1988	1986	1987	1988
head count	10.8%	16.9%	17.3%	1.74	2.52	2.84
income gap ratio	0.1475	0.1597	0.1415	0.47	0.40	0.27
FGT	0.0150	0.0289	0.0488	0.80	0.89	1.24

TABLE 10.12

The Netherlands	European poverty line			poverty risk		
75+	1986	1987	1988	1986	1987	1988
head count	4.6%	6.1%	6.6%	0.39	0.52	0.54
income gap ratio	0.4779	0.5265	0.4457	1.03	1.51	0.98
FGT	0.0170	0.0390	0.0405	0.31	0.94	0.73

TABLE 11.1

Belgium, 1985: Persons below the Subjective Poverty Line (SPL), persons below the legal poverty line (LEG-norm), persons below the European poverty line (EC-norm); poverty risk according to these three lines.

Belgium 1985 (A)	poverty percentage			poverty risk		
	SPL	LEG-norm	EC-norm	SPL	LEG-norm	EC-norm
total	17.6	2.2	6.7	1.00	1.00	1.00
demographic characteristics						
head's age cohort						
55 - 64	20.4	2.9	5.4	1.16	1.32	0.81
65 -74	40.5	5.1	7.5	2.30	2.32	1.12
75 or older	60.2	7.2	11.0	3.42	3.27	1.64
head's sex						
male	15.1	2.0	6.6	0.86	0.91	0.99
female	43.4	4.9	7.9	2.47	2.23	1.18
head's marital status						
married	14.1	1.7	6.4	0.80	0.77	0.96
divorced	22.4	5.0	9.0	1.27	2.27	1.34
widow(er)	46.1	3.7	4.7	2.62	1.68	0.70
unmarried	33.6	7.0	9.8	1.91	3.18	1.46
type of household						
one-person household	56.2	6.9	5.3	3.19	3.14	0.79
couple without children	31.0	3.1	6.0	1.76	1.41	0.90
couple with children	9.9	1.5	6.9	0.56	0.68	1.03
one-parent household	28.7	3.8	10.6	1.63	1.73	1.58
number of persons in household						
'1	56.2	6.9	5.3	3.19	3.14	0.79
'2	31.4	3.0	5.9	1.78	1.36	0.88
'3	15.1	2.1	5.5	0.86	0.95	0.82
'4 or more	8.1	1.4	7.9	0.46	0.64	1.18
labour market characteristics						
head's education level						
no full primary education	37.4	5.2	12.9	2.13	2.36	1.93
primary education	32.0	4.1	10.9	1.82	1.86	1.63
secundary education (first stage)	18.0	1.5	6.7	1.02	0.68	1.00
secundary education (second stage)	10.4	1.7	4.9	0.59	0.77	0.73
higher education (non-university)	4.1	0.6	1.7	0.23	0.27	0.25
university	4.1	1.1	3.0	0.23	0.50	0.45
other or unknown	19.7	4.1	12.9	1.12	1.86	1.93
head's activity						
paid job	7.8	0.8	3.5	0.44	0.36	0.52
unemployed	50.0	5.0	33.8	2.84	2.27	5.04
retired	39.4	4.9	7.0	2.24	2.23	1.04
disabled	27.2	7.3	14.7	1.55	3.32	2.19
other or unknown	52.0	14.0	36.6	2.95	6.36	5.46

Belgium **1985** (B)	poverty percentage			poverty risk		
	SPL	LEG-norm	EC-norm	SPL	LEG-norm	EC-norm
income characteristics						
number of income recipients in household						
'1	32.0	3.8	11.5	1.82	1.73	1.72
'2	6.6	0.6	2.6	0.38	0.27	0.39
'3 or more	1.0	1.1	1.1	0.06	0.50	0.16
housing characteristics						
housing situation						
rented house	24.6	2.8	11.1	1.40	1.27	1.66
owner	13.8	1.9	4.6	0.78	0.86	0.69
free house	24.2	6.4	9.2	1.38	2.91	1.37
in an institution	55.0	5.0	5.0	3.13	2.27	0.75
region						
Flanders	16.7	2	5.4	0.95	0.91	0.81
Wallonia	18.7	2.6	9	1.06	1.18	1.34
Brussels	19.6	2.3	7.3	1.11	1.05	1.09

Table reads:
- 17.6% of the Belgian population lived in a situation of poverty in 1985 according to the Subjective Poverty Line.
- in 1985, according to the Subjective Poverty Line, the risk of living in poverty for persons living in a Belgian household headed by a female was 147% higher than for the total population.

TABLE 11.2

Belgium, 1988: Persons below the Subjective Poverty Line (SPL), persons below the legal poverty line (LEG-norm), persons below the European poverty line (EC-norm); poverty risk according to these three lines.

Belgium 1988 (A)	poverty percentage			poverty risk		
	SPL	LEG-norm	EC-norm	SPL	LEG-norm	EC-norm
total	15.6	..7	6.1	1.00	1.00	1.00
demographic characteristics						
head's age cohort						
55 - 64	15.1	1.7	3.8	0.97	1.00	0.62
65 -74	27.3	4.3	6.8	1.75	2.53	1.11
75 or older	53.7	6.8	9.1	3.44	4.00	1.49
head's sex						
male	13.3	1.4	5.9	0.85	0.82	0.97
female	40.1	5.2	8.0	2.57	3.06	1.31
head's marital status						
married	12.8	1.2	5.9	0.82	0.71	0.97
divorced	27.9	3.5	10.5	1.79	2.06	1.72
widow(er)	39.6	5.3	6.2	2.54	3.12	1.02
unmarried	23.0	5.0	5.6	1.47	2.94	0.92
type of household						
one-person household	45.7	8.2	5.1	2.93	4.82	0.84
couple without children	22.1	2.0	4.7	1.42	1.18	0.77
couple with children	10.0	0.8	6.1	0.64	0.47	1.00
one-parent household	30.9	2.6	11.3	1.98	1.53	1.85
number of persons in household						
'1	45.7	8.2	5.1	2.93	4.82	0.84
'2	22.9	1.8	5.1	1.47	1.06	0.84
'3	11.7	1.3	4.2	0.75	0.76	0.69
'4 or more	10.4	1.0	7.5	0.67	0.59	1.23
labour market characteristics						
head's education level						
lower than primary	38.1	1.7	8.7	2.44	1.00	1.43
primary education	29.1	3.4	10.2	1.87	2.00	1.67
secundary education (first stage)	15.7	1.7	7.5	1.01	1.00	1.23
secundary education (second stage)	7.2	1.1	2.6	0.46	0.65	0.43
higher education (non-university)	3.6	0.0	1.6	0.23	0.00	0.26
university	2.5	0.2	0.6	0.16	0.12	0.10
other or unknown	31.4	3.8	14.2	2.01	2.24	2.33
head's activity						
paid job	6.4	0.7	2.4	0.41	0.41	0.39
unemployed	55.8	5.1	39.1	3.58	3.00	6.41
retired	30.0	3.7	5.9	1.92	2.18	0.97
disabled or ill	34.0	1.2	17.9	2.18	0.71	2.93
other or unknown	48.5	4.8	26.6	3.11	2.82	4.36

Belgium **1988** (B)	poverty percentage			poverty risk		
	SPL	LEG-norm	EC-norm	SPL	LEG-norm	EC-norm
income characteristics						
number of income recipients in household						
'1	33.4	3.1	12.0	2.14	1.82	1.97
'2	5.8	0.8	2.6	0.37	0.47	0.43
'3 or more	2.8	1.2	3.0	0.18	0.71	0.49
property income						
Fr >= 0 - < 10000	10.0	0.8	2.7	0.64	0.47	0.44
Fr >= 10000 - < 50000	5.9	0.8	1.8	0.38	0.47	0.30
Fr >= 50000 - < 100000	3.6	0.0	1.0	0.23	0.00	0.16
Fr >= 100000 - < 250000	7.9	0.6	3.3	0.51	0.35	0.54
Fr >= 250000 - < 500000	10.7	0.0	0.0	0.69	0.00	0.00
Fr >= 500000	6.9	0.0	6.9	0.44	0.00	1.13
housing characteristics						
housing situation						
rented house	25.0	2.3	11.8	1.60	1.35	1.93
owner	11.5	1.3	3.5	0.74	0.76	0.57
free house	18.0	3.5	9.7	1.15	2.06	1.59
in an institution	33.5	17.7	11.3	2.15	10.41	1.85
region						
Flanders	13.9	1.7	4.5	0.89	1.00	0.74
Wallonia	20.5	2.2	10.0	1.31	1.29	1.64
Brussels	9.1	0.0	2.2	0.58	0.00	0.36

Fr = Belgian Francs

Table reads:
- 15.6% of the Belgian population lived in a situation of poverty in 1988 according to the Subjective Poverty Line.
- in 1988, according to the Subjective Poverty Line, the risk of living in poverty for persons living in a Belgian household headed by a female was 157% higher than for the total population.

TABLE 11.3

Belgium, 1992: Persons below the Subjective Poverty Line (SPL), persons below the legal poverty line (LEG-norm), persons below the European poverty line (EC-norm); poverty risk according to those three lines.

Belgium 1992 (A)	poverty percentage			poverty risk		
	SPL	LEG-norm	EC-norm	SPL	LEG-norm	EC-norm
total	9.5	2.3	6.7	1.00	1.00	1.00
demographic characteristics						
head's age cohort						
55 - 64	11.8	2.3	6.6	1.24	1.00	0.99
65 -74	20.2	4.2	6.9	2.13	1.83	1.03
75 or older	37.1	7.0	10.3	3.91	3.04	1.54
head's sex						
male	7.0	1.6	6.6	0.74	0.70	0.99
female	28.9	7.0	7.0	3.04	3.04	1.04
head's marital status						
married	6.1	1.6	6.4	0.64	0.70	0.96
divorced	13.4	1.6	3.4	1.41	0.70	0.51
widow(er)	33.9	4.7	5.0	3.57	2.04	0.75
unmarried	21.5	6.5	11.5	2.26	2.83	1.72
type of household						
one-person household	37.3	6.5	5.1	3.93	2.83	0.76
couple without children	14.4	2.7	7.7	1.52	1.17	1.15
couple with children	3.8	1.0	6.2	0.40	0.43	0.93
one-parent household	16.8	6.9	7.8	1.77	3.00	1.16
number of persons in household						
'1	37.3	6.5	5.1	3.93	2.83	0.76
'2	14.6	3.0	7.1	1.54	1.30	1.06
'3	5.4	1.5	3.6	0.57	0.65	0.54
'4 or more	3.8	1.5	8.3	0.40	0.65	1.24
labour market characteristics						
head's education level (1)						
lower than primary education	18.5	5.5	14.5	1.95	2.39	2.16
primary education	19.3	3.4	10.9	2.03	1.48	1.63
secundary education (first stage)	9.7	2.1	8.5	1.02	0.91	1.27
secundary education (second stage)	6.9	2.4	5.4	0.73	1.04	0.81
higher education (non-university)	2.1	0.5	1.2	0.22	0.22	0.18
university	0.6	0.2	0.7	0.06	0.09	0.10
other or unknown	17.4	11.9	11.9	1.83	5.17	1.78
head's activity						
paid job	2.5	0.8	3.3	0.26	0.35	0.49
unemployed	38.9	6.7	32.9	4.09	2.91	4.91
retired	21.1	4.2	8.3	2.22	1.83	1.24
disabled or ill	22.7	3.2	15.2	2.39	1.39	2.27
other or unknown	55.7	21.4	28.6	5.86	9.30	4.27

Belgium **1992** (B)	poverty percentage			poverty risk		
	SPL	LEG-norm	EC-norm	SPL	LEG-norm	EC-norm
income characteristics						
number of income recipients in household						
'1	22.7	4.3	13.5	2.39	1.87	2.01
'2	2.5	0.5	2.9	0.26	0.22	0.43
'3 or more	0.0	0.0	1.5	0.00	0.00	0.22
property income						
Fr >= 0 - < 10000	14.7	2.9	11.3	1.55	1.26	1.69
Fr >= 10000 - < 50000	5.0	0.8	2.7	0.53	0.35	0.40
Fr >= 50000 - < 100000	1.0	0.0	0.0	0.11	0.00	0.00
Fr >= 100000 - < 250000	2.5	0.6	1.2	0.26	0.26	0.18
Fr >= 250000 - < 500000	0.4	0.0	0.0	0.04	0.00	0.00
Fr >= 500000	5.3	4.6	4.6	0.56	2.00	0.69
housing characteristics						
housing situation						
rented house	14.2	2.8	11.2	1.49	1.22	1.67
owner	6.6	1.6	4.0	0.69	0.70	0.60
free house	33.6	10.5	28.0	3.54	4.57	4.18
other	8.8	4.4	4.4	0.93	1.91	0.66
region						
Flanders	8.4	2.1	5.0	0.88	0.91	0.75
Wallonia	12.2	2.7	10.4	1.28	1.17	1.55
Brussels	6.8	1.6	4.2	0.72	0.70	0.63

Fr = Belgian Francs

Table reads:
- 9.5% of the Belgian population lived in a situation of poverty in 1992, according to the Subjective Poverty Line.
- in 1992, according to the Subjective Poverty Line, the risk of living in poverty for persons living in a Belgian household headed by a female was 204% higher than for the total population.

TABLE 11.4

Belgium, 1985 - 1992: Persons below the Subjective Poverty Line (SPL), poverty risk; only persons living in a household whose head was aged 55 - 64 in the corresponding years.

Belgium **head's age cohort: 55 - 64** (A)	poverty percentage (SPL)			poverty risk		
	1985	1988	1992	1985	1988	1992
total	20.4	13.1	11.8	1.16	0.97	1.24
demographic characteristics						
head's sex						
male	18.8	12.8	10.3	1.07	0.82	1.08
female	34.9	37.7	23.6	1.98	2.42	2.48
head's marital status						
married	18.3	12.8	9.9	1.04	0.82	1.04
divorced	40.0	38.0	16.8	2.27	2.44	1.77
widow(er)	31.4	27.0	15.1	1.78	1.73	1.59
unmarried	32.1	27.0	42.4	1.82	1.73	4.46
type of household						
one-person household	50.3	35.6	36.1	2.86	2.28	3.80
couple without children	29.6	18.5	16.3	1.68	1.19	1.72
couple with children	10.4	9.1	5.6	0.59	0.58	0.59
one-parent household	20.0	23.6	11.8	1.14	1.51	1.24
number of persons in household						
'1	50.3	35.6	36.1	2.86	2.28	3.80
'2	28.9	19.6	15.3	1.64	1.26	1.61
'3	13.9	11.8	8.0	0.79	0.76	0.84
'4 or more	7.4	8.5	3.9	0.42	0.54	0.41
labour market characteristics						
head's education level (1)						
lower than primary education	24.1	19.3	19.3	1.37	1.24	2.03
primary education	28.9	23.1	18.0	1.64	1.48	1.89
secundary education (first stage)	19.0	11.1	9.0	1.08	0.71	0.95
secundary education (second stage)	15.0	6.4	8.2	0.85	0.41	0.86
higher education (non-university)	1.8	1.3	0.7	0.10	0.08	0.07
university	3.4	2.0	2.7	0.19	0.13	0.28
other or unknown	8.7	34.2	*	0.49	2.19	-
head's activity						
paid job	11.2	7.5	6.5	0.64	0.48	0.68
unemployed	37.1	46.7	25.1	2.11	2.99	2.64
retired	24.7	15.7	10.6	1.40	1.01	1.12
disabled or ill	36.6	23.0	25.2	2.08	1.47	2.65
other or unknown	56.5	49.9	33.8	3.21	3.20	3.56

Belgium **head's age cohort: 55 - 64** (B)	poverty percentage (SPL)			poverty risk		
	1985	1988	1992	1985	1988	1992
income characteristics						
number of income recipients in household						
'1	36.6	27.5	27.6	2.08	1.76	2.91
'2	9.3	9.8	3.4	0.53	0.63	0.36
'3 or more	1.6	1.1	0.0	0.09	0.07	0.00
property income						
Fr >= 0 - < 10000	-	9.2	18.6	-	0.59	1.96
Fr >= 10000 - < 50000	-	3.9	6.2	-	0.25	0.65
Fr >= 50000 - < 100000	-	3.6	*	-	0.23	-
Fr >= 100000 - < 250000	-	4.7	5.6	-	0.30	0.59
Fr >= 250000 - < 500000	-	*	0.0	-	-	0.00
Fr >= 500000	-	*	*	-	-	-
housing characteristics						
housing situation						
rented house	29.3	23.6	20.7	1.66	1.51	2.18
owner	17.8	12.6	8.3	1.01	0.81	0.87
free house	33.3	*	*	1.89	-	-
region						
Flanders	23.1	15.7	12.1	1.31	1.01	1.27
Wallonia	16.7	16.2	11.7	0.95	1.04	1.23
Brussels	17.7	3.4	10.8	1.01	0.22	1.14

(*) less than 30 observations in category
(-) data not computed
Fr = Belgian Francs

Table reads:
- in Belgium, 20.4% of the persons living in a household, the head of which is aged 55 - 64, lived in a situation of poverty in 1985, according to the Subjective Poverty Line.
- in 1985, according to the Subjective Poverty Line, the risk of living in poverty for persons living in a Belgian household headed by a female aged 55 - 64 was 98% higher than for the total population.

TABLE 11.5

Belgium, 1985 - 1992: Persons below the legal poverty line (LEG-norm), poverty risk; only persons living in a household whose head was aged 55 - 64 in the corresponding year.

Belgium	poverty percentage (LEG-norm)			poverty risk		
head's age cohort: 55 - 64 (A)	1985	1988	1992	1985	1988	1992
total	2.9	1.7	2.3	1.32	1.00	1.00
demographic characteristics						
head's sex						
male	2.9	1.3	2.3	1.32	0.76	1.00
female	2.9	5.6	2.8	1.32	3.29	1.22
head's marital status						
married	2.8	1.2	2.2	1.27	0.71	0.96
divorced	6.7	14.4	3.2	3.05	8.47	1.39
widow(er)	2.3	1.8	3.8	1.05	1.06	1.65
unmarried	6.4	3.6	3.6	2.91	2.12	1.57
type of household						
one-person household	3.9	5.4	7.1	1.77	3.18	3.09
couple without children	2.2	1.6	2.1	1.00	0.94	0.91
couple with children	3.6	0.6	2.6	1.64	0.35	1.13
one-parent household	1.5	6.4	0.0	0.68	3.76	0.00
number of persons in household						
'1	3.9	5.4	7.1	1.77	3.18	3.09
'2	2.3	1.4	1.9	1.05	0.82	0.83
'3	2.7	1.7	0.6	1.23	1.00	0.26
'4 or more	3.9	1.4	3.9	1.77	0.82	1.70
labour market characteristics						
head's education level						
lower than primary education	3.7	4.4	0.0	1.68	2.59	0.00
primary education	3.9	2.8	2.1	1.77	1.65	0.91
secundary education (first stage)	1.7	0.4	2.2	0.77	0.24	0.96
secundary education (second stage)	2.6	2.4	2.6	1.18	1.41	1.13
higher education (non-university)	0.0	0.0	0.0	0.00	0.00	0.00
university	4.8	0.0	2.7	2.18	0.00	1.17
other or unknown	4.3	1.0	*	1.95	0.59	-
head's activity						
paid job	1.3	0.8	4.0	0.59	0.47	1.74
unemployed	3.8	0.0	2.8	1.73	0.00	1.22
retired	3.4	1.6	2.2	1.55	0.94	0.96
disabled or ill	6.8	3.0	4.0	3.09	1.76	1.74
other or unknown	15.2	19.9	19.7	6.91	11.71	8.57

Belgium **head's age cohort: 55 - 64** (B)	poverty percentage (LEG-norm)			poverty risk		
	1985	1988	1992	1985	1988	1992
income characteristics						
number of income recipients in household						
'1	4.7	2.2	4.4	2.14	1.29	1.91
'2	1.6	1.5	0.9	0.73	0.88	0.39
'3 or more	0.9	1.1	0.0	0.41	0.65	0.00
property income						
Fr >= 0 - < 10000	-	0.0	1.4	-	0.00	0.61
Fr >= 10000 - < 50000	-	0.0	1.4	-	0.00	0.61
Fr >= 50000 - < 100000	-	0.0	*	-	0.00	-
Fr >= 100000 - < 250000	-	0.0	2.1	-	0.00	0.91
Fr >= 250000 - < 500000	-	*	0.0	-	-	0.00
Fr >= 500000	-	*	*	-	-	-
housing characteristics						
housing situation						
rented house	2.4	4.3	1.9	1.09	2.53	0.83
owner	2.9	1.1	1.7	1.32	0.65	0.74
free house	12.5	*	*	5.68	-	-
region						
Flanders	3.3	0.9	2.5	1.50	0.53	1.09
Wallonia	2.8	3.5	2.1	1.27	2.06	0.91
Brussels	0.9	0.0	1.8	0.41	0.00	0.78

(*) less than 30 observations in category
(-) data not computed
Fr = Belgian Francs

Table reads:
- in Belgium, 2.9% of the persons living in a household, the head of which is aged 55 - 64, lived in a situation of poverty in 1985, according to the legal poverty line.
- in 1985, according to the legal poverty line, the risk of living in poverty for persons living in a Belgian household headed by a female aged 55 - 64 was 32% higher than for the total population.

TABLE 11.6

Belgium, 1985 - 1992: Persons below the European poverty line (EC-norm), poverty risk; only persons living in a household whose head was aged 55 - 64 in the corresponding years.

Belgium **head's age cohort: 55 - 64** (A)	poverty percentage (EC-norm)			poverty risk		
	1985	1988	1992	1985	1988	1992
total	4.5	[illegible]3	6.6	0.67	0.62	0.99
demographic characteristics						
head's sex						
male	4.7	3.1	7.4	0.70	0.51	1.10
female	2.9	10.5	1.0	0.43	1.72	0.15
head's marital status						
married	4.6	3.4	6.7	0.69	0.56	1.00
divorced	6.7	12.4	0.0	1.00	2.03	0.00
widow(er)	2.7	7.6	2.2	0.40	1.25	0.33
unmarried	9.0	0.0	7.2	1.34	0.00	1.07
type of household						
one-person household	3.3	1.9	2.9	0.49	0.31	0.43
couple without children	4.0	4.4	9.9	0.60	0.72	1.48
couple with children	5.5	2.5	6.2	0.82	0.41	0.93
one-parent household	1.5	11.0	0.0	0.22	1.80	0.00
number of persons in household						
'1	3.3	1.9	2.9	0.49	0.31	0.43
'2	4.0	4.2	7.4	0.60	0.69	1.10
'3	5.0	3.0	4.5	0.75	0.49	0.67
'4 or more	5.2	4.6	8.9	0.78	0.75	1.33
labour market characteristics						
head's education level						
lower than primary education	6.2	2.4	3.4	0.93	0.39	0.51
primary education	6.6	5.2	10.1	0.99	0.85	1.51
secundary education (first stage)	2.0	0.9	5.9	0.30	0.15	0.88
secundary education (second stage)	4.6	2.4	4.1	0.69	0.39	0.61
higher education (non-university)	0.0	1.3	0.0	0.00	0.21	0.00
university	4.8	2.0	2.7	0.72	0.33	0.40
other or unknown	4.3	17.9	*	0.64	2.93	-
head's activity						
paid job	2.7	2.0	1.6	0.40	0.33	0.24
unemployed	9.8	15.0	6.0	1.46	2.46	0.90
retired	3.8	2.8	8.5	0.57	0.46	1.27
disabled or ill	10.6	5.0	10.3	1.58	0.82	1.54
other or unknown	30.4	21.9	27.8	4.54	3.59	4.15

Belgium **head's age cohort: 55 - 64** (B)	poverty percentage (EC-norm)			poverty risk		
	1985	1988	1992	1985	1988	1992
income characteristics						
number of income recipients in household						
'1	7.1	4.7	14.0	1.06	0.77	2.09
'2	2.7	4.1	2.6	0.40	0.67	0.39
'3 or more	9.0	1.1	0.9	1.34	0.18	0.13
property income						
Fr >= 0 - < 10000	-	1.1	10.7	-	0.18	1.60
Fr >= 10000 - < 50000	-	0.0	1.9	-	0.00	0.28
Fr >= 50000 - < 100000	-	0.0	*	-	0.00	-
Fr >= 100000 - < 250000	-	0.0	3.7	-	0.00	0.55
Fr >= 250000 - < 500000	-	*	0.0	-	-	0.00
Fr >= 500000	-	*	*	-	-	-
housing characteristics						
housing situation						
rented house	5.6	9.2	13.1	0.84	1.51	1.96
owner	4.2	2.4	4.4	0.63	0.39	0.66
free house	12.5	*	*	1.87	-	-
region						
Flanders	4.8	3.0	5.5	0.72	0.49	0.82
Wallonia	4.2	6.1	9.5	0.63	1.00	1.42
Brussels	4.3	0.0	1.8	0.64	0.00	0.27

(*) less than 30 observation in category
(-) data not computed
Fr = Belgian Francs

Table reads:
- in Belgium, according to the European poverty line, 4.5% of the persons living in a household whose head was aged 55 - 64 in 1985 lived in a state of poverty.
- in 1985, according to the European poverty line, the risk of living in poverty for persons living in a Belgian household headed by a female aged 55 - 64 was 57% lower than for the total population.

TABLE 11.7

Belgium, 1985 - 1992: Persons below the Subjective Poverty Line (SPL) and poverty risk; only persons living in a household whose head was aged 65 - 74 in the corresponding years.

Belgium **head's age cohort: 65 - 74** (A)	poverty percentage (SPL)			poverty risk		
	1985	1988	1992	1985	1988	1992
total	40.5	27.3	20.2	2.30	1.75	2.13
demographic characteristics						
head's sex						
male	38.1	24.2	16.0	2.16	1.55	1.68
female	50.7	44.0	37.9	2.88	2.82	3.99
head's marital status						
married	36.9	24.2	16.1	2.10	1.55	1.69
divorced	56.3	*	*	3.20	-	-
widow(er)	50.5	40.9	29.1	2.87	2.62	3.06
unmarried	50.0	13.2	28.0	2.84	0.85	2.95
type of household						
one-person household	62.2	49.3	45.5	3.53	3.16	4.79
couple without children	43.3	30.7	20.0	2.46	1.97	2.11
couple with children	20.5	10.4	4.7	1.16	0.67	0.49
one-parent household	10.6	31.5	0.0	0.60	2.02	0.00
number of persons in household						
'1	62.2	49.3	45.5	3.53	3.16	4.79
'2	41.3	30.7	19.0	2.35	1.97	2.00
'3	28.4	18.1	5.4	1.61	1.16	0.57
'4 or more	12.9	4.0	0.0	0.73	0.26	0.00
labour market characteristics						
head's education level						
lower than primary education	62.8	26.4	19.7	3.57	1.69	2.07
primary education	48.4	39.7	26.3	2.75	2.54	2.77
secundary education (first stage)	41.3	20.9	18.4	2.35	1.34	1.94
secundary education (second stage)	20.6	12.3	13.8	1.17	0.79	1.45
higher education (non-university)	4.6	7.4	4.5	0.26	0.47	0.47
university	3.1	5.2	0.0	0.18	0.33	0.00
other or unknown	59.1	28.0	*	3.36	1.79	-
head's activity						
paid job	18.9	20.0	4.8	1.07	1.28	0.51
retired	41.3	28.0	20.9	2.35	1.79	2.20

Belgium **head's age cohort: 65 - 74** (B)	poverty percentage (SPL)			poverty risk		
	1985	1988	1992	1985	1988	1992
income characteristics						
number of income recipients in household						
'1	56.0	42.5	35.5	3.18	2.72	3.74
'2	25.1	17.3	11.2	1.43	1.11	1.18
'3 or more	5.3	7.5	0.0	0.30	0.48	0.00
property income						
Fr >= 0 - < 10000	-	25.0	23.4	-	1.60	2.46
Fr >= 10000 - < 50000	-	20.9	18.7	-	1.34	1.97
Fr >= 50000 - < 100000	-	7.3	*	-	0.47	-
Fr >= 100000 - < 250000	-	20.1	7.0	-	1.29	0.74
Fr >= 250000 - < 500000	-	*	*	-	-	-
Fr >= 500000	-	*	*	-	-	-
housing characteristics						
housing situation						
rented house	50.2	29.5	23.1	2.85	1.89	2.43
owner	37.2	26.3	19.3	2.11	1.69	2.03
free house	*	*	*	-	-	-
other	8.8	*	*	0.50	-	-
region						
Flanders	42.8	31.3	22.7	2.43	2.01	2.39
Wallonia	36.2	23.9	18.3	2.06	1.53	1.93
Brussels	43.8	12.0	9.9	2.49	0.77	1.04

(*) less than 30 observations in category
(-) data not computed
Fr = Belgian Francs

table reads:
- in Belgium, according to the Subjective Poverty Line, 40.5% of the persons living in a household whose head was aged 55 - 64 in 1985 lived in a state of poverty.
- in 1985, according to the Subjective Poverty Line, the risk of living in poverty for persons living in a Belgian household headed by a female aged 55 - 64 was 188% higher than for the total population.

TABLE 11.8

Belgium, 1985 - 1992: Persons below the legal poverty line (LEG-norm), poverty risk; only persons living in a household whose head was aged 65 - 74 in the corresponding years.

Belgium **head's age cohort: 65 - 74** (A)	poverty percentage (LEG-norm)			poverty risk		
	1985	1988	1992	1985	1988	1992
total	5.1	4.3	4.2	2.32	2.53	1.83
demographic characteristics						
head's sex						
male	5.1	3.9	4.0	2.32	2.29	1.74
female	5.1	6.5	5.3	2.32	3.82	2.30
head's marital status						
married	4.5	3.5	3.9	2.05	2.06	1.70
divorced	18.8	*	*	8.55	-	-
widow(er)	5.6	7.7	4.0	2.55	4.53	1.74
unmarried	8.3	2.9	2.4	3.77	1.71	1.04
type of household						
one-person household	7.4	7.1	7.6	3.36	4.18	3.30
couple without children	4.0	3.4	4.1	1.82	2.00	1.78
couple with children	6.6	4.5	3.6	3.00	2.65	1.57
one-parent household	4.5	8.9	0.0	2.05	5.24	0.00
number of persons in household						
'1	7.4	7.1	7.6	3.36	4.18	3.30
'2	3.7	3.1	3.7	1.68	1.82	1.61
'3	4.9	5.9	4.1	2.23	3.47	1.78
'4 or more	10.1	4.0	0.0	4.59	2.35	0.00
labour market characteristics						
head's education level						
lower than primary education	2.7	0.0	4.7	1.23	0.00	2.04
primary education	7.1	6.3	4.4	3.23	3.71	1.91
secundary education (first stage)	4.4	3.2	6.1	2.00	1.88	2.65
secundary education (second stage)	2.8	4.5	3.5	1.27	2.65	1.52
higher education (non-university)	0.0	0.0	0.0	0.00	0.00	0.00
university	3.1	0.0	*	1.41	0.00	-
other or unknown	4.5	4.2	*	2.05	2.47	-
head's activity						
paid job	9.4	10.2	4.8	4.27	6.00	2.09
retired	5.0	3.7	4.2	2.27	2.18	1.83

Belgium **head's age cohort: 65 - 74** (B)	poverty percentage (LEG-norm)			poverty risk		
	1985	1988	1992	1985	1988	1992
income characteristics						
number of income recipients in household						
'1	7.2	6.0	6.8	3.27	3.53	2.96
'2	2.3	2.0	2.5	1.05	1.18	1.09
'3 or more	3.3	5.7	0.0	1.50	3.35	0.00
property income						
Fr >= 0 - < 10000	-	2.7	4.7	-	1.59	2.04
Fr >= 10000 - < 50000	-	1.2	1.0	-	0.71	0.43
Fr >= 50000 - < 100000	-	0.0	*	-	0.00	-
Fr >= 100000 - < 250000	-	0.0	2.0	-	0.00	0.87
Fr >= 250000 - < 500000	-	*	*	-	-	-
Fr >= 500000	-	*	*	-	-	-
housing characteristics						
housing situation						
rented house	4.2	2.6	1.5	1.91	1.53	0.65
owner	5.5	4.4	4.9	2.50	2.59	2.13
free house	*	*	*	-	-	-
region						
Flanders	6.7	5.3	4.0	3.05	3.12	1.74
Wallonia	3.5	3.6	5.0	1.59	2.12	2.17
Brussels	0.0	0.0	0.0	0.00	0.00	0.00

(*) less than 30 observation in category
(-) data not computed
Fr = Belgian Francs

Table reads:
- in Belgium, according to the legal poverty line, 5.1% of the persons living in a household whose head was aged 65 - 74 in 1985 lived in a state of poverty.
- in 1985, according to the legal poverty line, the risk of living in poverty for persons living in a Belgian household headed by a female aged 65 - 74 was 132% higher than for the total population.

TABLE 11.9

Belgium, 1985 - 1992: Persons below the European poverty line (EC-norm), poverty risk; only persons living in a household whose head was aged 65 - 74 in the corresponding years.

Belgium **head's age cohort: 65 - 74** (A)	poverty percentage (EC-norm)			poverty risk		
	1985	1988	1992	1985	1988	1992
total	7.5	6.8	6.9	1.12	1.11	1.03
demographic characteristics						
head's sex						
male	8.3	6.2	7.3	1.24	1.02	1.09
female	4.1	10.1	5.3	0.61	1.66	0.79
head's marital status						
married	8.3	5.9	7.6	1.24	0.97	1.13
divorced	15.6	*	*	2.33	-	-
widow(er)	4.3	8.8	4.6	0.64	1.44	0.69
unmarried	5.0	7.9	7.1	0.75	1.30	1.06
type of household						
one-person household	4.9	5.0	6.5	0.73	0.82	0.97
couple without children	8.3	5.9	8.6	1.24	0.97	1.28
couple with children	7.6	6.2	4.7	1.13	1.02	0.70
one-parent household	4.5	2.1	0.0	0.67	0.34	0.00
number of persons in household						
'1	4.9	5.0	6.5	0.73	0.82	0.97
'2	7.6	7.1	8.3	1.13	1.16	1.24
'3	8.6	9.6	5.4	1.28	1.57	0.81
'4 or more	10.1	4.0	0.0	1.51	0.66	0.00
labour market characteristics						
head's education level						
lower than primary education	1.8	8.0	10.3	0.27	1.31	1.54
primary education	9.3	10.1	7.9	1.39	1.66	1.18
secundary education (first stage)	7.9	5.0	8.7	1.18	0.82	1.30
secundary education (second stage)	4.7	4.5	4.7	0.70	0.74	0.70
higher education (non-university)	3.1	0.0	0.0	0.46	0.00	0.00
university	3.1	0.0	*	0.46	0.00	-
other or unknown	22.7	4.2	*	3.39	0.69	-
head's activity						
paid job	13.2	10.2	4.8	1.97	1.67	0.72
retired	7.3	6.5	7.0	1.09	1.07	1.04

Belgium **head's age cohort: 65 - 74** (B)	poverty percentage (EC-norm)			poverty risk		
	1985	1988	1992	1985	1988	1992
income characteristics						
number of income recipients in household						
'1	9.5	8.3	10.7	1.42	1.36	1.60
'2	5.3	5.1	5.2	0.79	0.84	0.78
'3 or more	3.3	7.5	0.0	0.49	1.23	0.00
property income						
Fr >= 0 - < 10000	-	6.7	8.6	-	1.10	1.28
Fr >= 10000 - < 50000	-	2.2	3.8	-	0.36	0.57
Fr >= 50000 - < 100000	-	0.0	*	-	0.00	-
Fr >= 100000 - < 250000	-	[illegible]3	2.0	-	2.18	0.30
Fr >= 250000 - < 500000	-	*	*	-	-	-
Fr >= 500000	-	*	*	-	-	-
housing characteristics						
housing situation						
rented house	6.7	6.4	3.3	1.00	1.05	0.49
owner	8.0	6.9	7.8	1.19	1.13	1.16
free house	*	*	*	-	-	-
region						
Flanders	9.0	8.8	7.2	1.34	1.44	1.07
Wallonia	6.0	4.9	7.4	0.90	0.80	1.10
Brussels	2.1	0.0	0.0	0.31	0.00	0.00

(*) less than 30 observations in category
(-) data not computed
Fr = Belgian Francs

Table reads:
- in Belgium, according to the European poverty line, 7.5% of the persons living in a household whose head was aged 65 - 74 in 1985 lived in a state of poverty.
- in 1985, according to the European poverty line, the risk of living in poverty for persons living in a Belgian household headed by a female aged 65 - 74 was 39% lower than for the total population.

TABLE 11.10

Belgium, 1985 - 1992: Persons below the Subjective Poverty Line (SPL) and poverty risk; only persons living in a household whose head was aged 75 or more in the corresponding year.

Belgium	poverty percentage (SPL)			poverty risk		
head's age cohort: 75+ (A)	1985	1988	1992	1985	1988	1992
total	60.2	53.7	37.1	3.42	3.44	3.91
demographic characteristics						
head's sex						
male	57.4	50.6	27.4	3.26	3.24	2.88
female	65.4	60.1	52.6	3.72	3.85	5.54
head's marital status						
married	57.1	53.2	25.1	3.24	3.41	2.64
divorced	*	*	*	-	-	-
widow(er)	65.7	58.6	50.4	3.73	3.76	5.31
unmarried	52.4	*	29.9	2.98	-	3.15
type of household						
one-person household	75.3	64.9	59.4	4.28	4.16	6.25
couple without children	63.5	50.8	26.7	3.61	3.26	2.81
couple with children	16.1	49.3	*	0.91	3.16	-
one-parent household	25.9	*	10.2	1.47	-	1.07
number of persons in household						
'1	75.3	64.9	59.4	4.28	4.16	6.25
'2	58.6	46.9	24.2	3.33	3.01	2.55
'3	18.2	49.6	*	1.03	3.18	-
'4 or more	*	*	*	-	-	-
labour market characteristics						
head's education level						
lower than primary education	67.9	68.4	*	3.86	4.38	-
primary education	68.0	58.9	44.4	3.86	3.78	4.67
secundary education (first stage)	53.3	53.9	45.4	3.03	3.46	4.78
secundary education (second stage)	34.4	41.7	12.6	1.95	2.67	1.33
higher education (non-university)	*	*	*	-	-	-
university	*	*	*	-	-	-
other or unknown	*	40.4	*	-	2.59	-
head's activity						
paid job	*	*	*	-	-	-
retired	60.5	53.8	37.4	3.44	3.45	3.94

Belgium **head's age cohort: 75+** (B)	poverty percentage (SPL)			poverty risk		
	1985	1988	1992	1985	1988	1992
income characteristics						
number of income recipients in household						
'1	72.1	70.0	55.5	4.10	4.49	5.84
'2	40.8	21.5	14.4	2.32	1.38	1.52
'3 or more	*	0.0	*	-	0.00	-
property income						
Fr >= 0 - < 10000	-	50.4	50.3	-	3.23	5.29
Fr >= 10000 - < 50000	-	13.1	32.1	-	0.84	3.38
Fr >= 50000 - < 100000	-	*	*	-	-	-
Fr >= 100000 - < 250000	-	*	11.8	-	-	1.24
Fr >= 250000 - < 500000	-	*	*	-	-	-
Fr >= 500000	-	*	*	-	-	-
housing characteristics						
housing situation						
rented house	68.6	65.3	46.5	3.90	4.19	4.89
owner	54.6	49.5	32.6	3.10	3.17	3.43
free house	75.0	*	49.1	4.26	-	5.17
region						
Flanders	63.5	55.4	39.8	3.61	3.55	4.19
Wallonia	55.2	51.6	32.2	3.14	3.31	3.39
Brussels	51.2	*	37.7	2.91	-	3.97

(*) less than 30 observations in category
(-) data not computed
Fr = Belgian Francs

Table reads:
- in Belgium, according to the Subjective Poverty Line, 60.2% of the persons living in a household whose head was aged 75+ in 1985 lived in a state of poverty.
- in 1985, according to the Subjective Poverty Line, the risk of living in poverty for persons living in a Belgian household headed by a female aged 75+ was 272% higher than for the total population.

TABLE 11.11

Belgium, 1985 - 1992: Persons below the legal poverty line (LEG-norm) and poverty risk; only persons living in a household whose head was aged 75 or more in the corresponding year.

Belgium **head's age cohort: 75+** (A)	poverty percentage (LEG-norm)			poverty risk		
	1985	1988	1992	1985	1988	1992
total	7.2	8	7.0	3.27	4.00	3.04
demographic characteristics						
head's sex						
male	8.8	5.8	6.4	4.00	3.41	2.78
female	4.4	9.0	8.0	2.00	5.29	3.48
head's marital status						
married	9.9	4.6	7.6	4.50	2.71	3.30
divorced	*	*	*	-	-	-
widow(er)	4.6	7.7	5.8	2.09	4.53	2.52
unmarried	2.4	*	3.2	1.09	-	1.39
type of household						
one-person household	5.8	9.8	8.0	2.64	5.76	3.48
couple without children	9.6	3.6	7.9	4.36	2.12	3.43
couple with children	10.7	22.2	*	4.86	13.06	-
one-parent household	0.0	*	0.0	0.00	-	0.00
number of persons in household						
'1	5.8	9.8	8.0	2.64	5.76	3.48
'2	8.1	3.2	7.2	3.68	1.88	3.13
'3	9.1	17.0	*	4.14	10.00	-
'4 or more	*	*	*	-	-	-
labour market characteristics						
head's education level						
lower than primary education	8.8	2.8	*	4.00	1.65	-
primary education	9.0	7.8	8.3	4.09	4.59	3.61
secundary education (first stage)	3.7	13.0	8.3	1.68	7.65	3.61
secundary education (second stage)	0.0	0.0	7.1	0.00	0.00	3.09
higher education (non-university)	*	*	*	-	-	-
university	*	*	*	-	-	-
other or unknown	*	11.4	*	-	6.71	-
head's activity						
paid job	*	*	*	-	-	-
retired	7.3	6.9	10.4	3.32	4.06	4.52

Belgium **head's age cohort: 75+** (B)	poverty percentage (LEG-norm)			poverty risk		
	1985	1988	1992	1985	1988	1992
income characteristics						
number of income recipients in household						
'1	9.1	9.8	9.9	4.14	5.76	4.30
'2	3.9	1.6	3.9	1.77	0.94	1.70
'3 or more	*	*	*	-	-	-
property income						
Fr >= 0 - < 10000	-	11.9	9.5	-	7.00	4.13
Fr >= 10000 - < 50000	-	13.1	5.7	-	7.71	2.48
Fr >= 50000 - < 100000	-	*	*	-	-	-
Fr >= 100000 - < 250000	-	*	0.0	-	-	0.00
Fr >= 250000 - < 500000	-	*	*	-	-	-
Fr >= 500000	-	*	*	-	-	-
housing characteristics						
housing situation						
rented house	4.7	2.1	8.3	2.14	1.24	3.61
owner	7.5	7.4	6.2	3.41	4.35	2.70
free house	21.9	*	11.7	9.95	-	5.09
region						
Flanders	8.1	8.3	7.5	3.68	4.88	3.26
Wallonia	6.4	4.8	6.8	2.91	2.82	2.96
Brussels	2.4	*	*	1.09	-	-

(*) less than 30 observation in category
(-) data not computed
Fr = Belgian Francs

table reads:
- in Belgium, according to the legal poverty line, 7.2% of the persons living in a household whose head was aged 75+ in 1985 lived in a state of poverty.
- in 1985, according to the legal poverty line, the risk of living in poverty for persons living in a Belgian household headed by a female aged 75+ was 100% higher than for the total population.

TABLE 11.12

Belgium, 1985 - 1992: Persons below the European poverty line (EC-norm) and poverty risk; only persons living in a household whose head was aged 75 or more in the corresponding years.

Belgium **head's age cohort: 75+** (A)	poverty percentage (EC-norm)			poverty risk		
	1985	1988	1992	1985	1988	1992
total	11.0	9.1	10.3	1.64	1.49	1.54
demographic characteristics						
head's sex						
male	14.4	10.4	11.8	2.15	1.70	1.76
female	4.8	6.5	7.9	0.72	1.07	1.18
head's marital status						
married	16.7	11.1	14.7	2.49	1.82	2.19
divorced	*	*	*	-	-	-
widow(er)	5.3	5.7	3.2	0.79	0.93	0.48
unmarried	0.0	*	5.6	0.00	-	0.84
type of household						
one-person household	4.7	7.2	6.9	0.70	1.18	1.03
couple without children	18.0	9.7	15.8	2.69	1.59	2.36
couple with children	10.7	29.3	*	1.60	4.80	-
one-parent household	0.0	*	4.8	0.00	-	0.72
number of persons in household						
'1	4.7	7.2	6.9	0.70	1.18	1.03
'2	15.7	8.6	14.4	2.34	1.41	2.15
'3	7.1	22.4	*	1.06	3.67	-
'4 or more	*	*	*	-	-	-
labour market characteristics						
head's education level						
lower than primary education	14.6	4.7	*	2.18	0.77	-
primary education	13.2	9.3	11.9	1.97	1.52	1.78
secundary education (first stage)	5.6	16.2	12.7	0.84	2.66	1.90
secundary education (second stage)	3.3	8.1	7.1	0.49	1.33	1.06
higher education (non-university)	*	*	*	-	-	-
university	*	*	*	-	-	-
other or unknown	*	*	*	-	-	-
head's activity						
paid job	*	*	*	-	-	-
retired	11.2	9.2	10.4	1.67	1.51	1.55

Belgium **head's age cohort: 75+** (B)	poverty percentage (EC-norm)			poverty risk		
	1985	1988	1992	1985	1988	1992
income characteristics						
number of income recipients in household						
'1	12.4	11.6	13.0	1.85	1.90	1.94
'2	9.2	3.9	7.8	1.37	0.64	1.16
'3 or more	*	*	*	-	-	-
property income						
Fr >= 0 - < 10000	-	22.1	13.9		3.62	2.07
Fr >= 10000 - < 50000	-	13.6	9.3		2.23	1.39
Fr >= 50000 - < 100000	-	*	*		-	-
Fr >= 100000 - < 250000	-	*	3.4		-	0.51
Fr >= 250000 - < 500000	-	*	*		-	-
Fr >= 500000	-	*	*		-	-
housing characteristics						
housing situation						
rented house	10.2	7.4	12.8	1.52	1.21	1.91
owner	10.4	9.3	9.2	1.55	1.52	1.37
free house	21.9	*	11.7	3.27	-	1.75
region						
Flanders	12.9	11.9	11.3	1.93	1.95	1.69
Wallonia	8.0	5.1	9.6	1.19	0.84	1.43
Brussels	7.3	*	*	1.09	-	-

(*) insignificant number of observations (less than 30)
(-) data not computed
Fr = Belgian Francs

Table reads:
- in Belgium, according to the European poverty line, 11% of the persons living in a household whose head was aged 75+ in 1985 lived in a state of poverty.
- in 1985, according to the European poverty line, the risk of living in poverty for persons living in a Belgian household headed by a female aged 75+ was 28% lower than for the total population.

TABLE 12.1

The Netherlands, 1986: Persons below the Subjective Poverty Line (SPL), persons below the legal poverty line (LEG-norm), persons below the European poverty line (EC-norm); poverty risk according to these three lines.

the Netherlands 1986 (A)	poverty percentage			poverty risk		
	SPL	LEG-norm	EC-norm	SPL	LEG-norm	EC-norm
total	15.9	6.2	11.8	1.00	1.00	1.00
demographic characteristics						
head's age cohort						
55 - 64	21.6	7.1	13.1	1.36	1.15	1.11
65 -74	34.0	7.6	6.4	2.14	1.23	0.54
75 or older	43.9	10.8	4.6	2.76	1.74	0.39
head's sex (1)						
male	12.1	4.9	11.6	0.76	0.79	0.98
female	41.7	15.1	12.7	2.62	2.44	1.08
head's marital status (1)						
married	10.6	4.4	11.9	0.67	0.71	1.01
divorced	32.3	11.5	15.3	2.03	1.85	1.30
widow(er)	44.4	13.7	9.6	2.79	2.21	0.81
unmarried	30.4	13.0	10.0	1.91	2.10	0.85
type of household (1)						
one-person household	47.2	14.2	6.8	2.97	2.29	0.58
non-family household	13.3	6.6	6.2	0.84	1.06	0.53
couple without children	18.0	4.9	4.7	1.13	0.79	0.4
couple with children	8.5	4.0	13.6	0.53	0.65	1.15
one-parent household	23.0	11.5	18.9	1.45	1.85	1.60
number of persons in household						
'1	-	-	6.8	-	-	0.58
'2	-	-	5.9	-	-	0.50
'3	-	-	12.2	-	-	1.03
'4 or more	-	-	15.5	-	-	1.31
labour market characteristics						
head's education level (1)						
primary education	33.5	10.8	18.8	2.11	1.74	1.59
secundary education (first stage)	19.8	7.4	15.3	1.25	1.19	1.30
secundary education (second stage)	9.8	4.7	8.9	0.62	0.76	0.75
higher education (non-university)	5.4	2.7	5.0	0.34	0.44	0.42
university	4.0	3.4	5.9	0.25	0.55	0.50
other or unknown	-	-	10.2	-	-	0.86
head's activity						
paid job	6.1	3.2	7.0	0.38	0.52	0.59
unemployed	59.9	24.7	24.2	3.77	3.98	2.05
retired	35.4	7.8	6.2	2.23	1.26	0.53
disabled	28.5	7.0	15.6	1.79	1.13	1.32
social assistance	49.5	15.4	20.5	3.11	2.48	1.74
other or unknown	55.5	32.0	52.9	3.49	5.16	4.48

the Netherlands 1986 (B)	poverty percentage			poverty risk		
	SPL	LEG-norm	EC-norm	SPL	LEG-norm	EC-norm
income characteristics						
number of income recipients in household (1)						
'1	23.1	8.2	11.7	1.45	1.32	0.99
'2	6.6	3.0	3.5	0.42	0.48	0.30
'3 or more	2.6	4.9	4.9	0.16	0.79	0.42
main source of income in household (1)						
labour income	5.7	3.1	5.6	0.36	0.50	0.47
pension	37.5	9.3	6.1	2.36	1.50	0.52
unemployment benefit	56.9	22.2	26.8	3.58	3.58	2.27
sickness or disability payment	41.1	9.7	19.8	2.58	1.56	1.68
social assistance	56.7	16.4	22.5	3.57	2.65	1.91
student grant	90.7	64.6	53.5	5.70	10.42	4.53
property income (1)						
no property income	18.3	7.2	11.0	1.15	1.16	0.93
F >0 - <500	11.2	2.6	4.9	0.70	0.42	0.42
F >=500 - <1000	5.3	2.4	2.7	0.33	0.39	0.23
F >=1000 - <5000	8.4	3.7	7.1	0.53	0.60	0.60
F >=5000	3.8	1.9	3.4	0.24	0.31	0.29
financial situation of the household						
making debpts	-	-	28.4	-	-	2.41
using savings	-	-	11.7	-	-	0.99
coming round	-	-	11.0	-	-	0.93
saving money	-	-	6.0	-	-	0.51
housing characteristics						
housing situation (1)						
rented house	23.6	7.7	10.9	1.48	1.24	0.92
subtenancy	49.8	30.4	21.4	3.13	4.90	1.81
owner	7.6	4.0	8.1	0.48	0.65	0.69
free house	50.7	33.8	23.1	3.19	5.45	1.96
degree of urbanisation (1)						
rural municipalities	14.8	7.7	17.2	0.93	1.24	1.46
urbanized rural municipalities	15.9	6.2	13.2	1.00	1.00	1.12
typical dormitory municipalities	10.6	3.9	9.4	0.67	0.63	0.80
<30000 inhabitants	12.5	4.1	9.3	0.79	0.66	0.79
30000 - 100000 inhabitants	16.3	5.5	11.0	1.03	0.89	0.93
> 100000 inhabitants	21.3	8.3	10.5	1.34	1.34	0.89

(1) The data in the first two columns are taken from H.J. Dirven and J. Berghman (1991)
(-) Data not computed
F = Dutch Guilders

Table reads:
- in the Netherlands, 15.9% of the population lived in a situation of poverty in 1986 according to the Subjective Poverty Line.
- in 1986, according to the Subjective Poverty Line, the risk of living in poverty for persons living in a Dutch household headed by a female was 162% higher than for the total population.

TABLE 12.2

The Netherlands 1987: Persons below the Subjective Poverty Line (SPL), persons below the legal poverty line (LEG-norm), persons below the European poverty line (EC-norm); poverty risk according to these three lines.

the Netherlands 1987 (A)	poverty percentage			poverty risk		
	SPL	LEG-norm	EC-norm	SPL	LEG-norm	EC-norm
total	20.1	5.7	11.7	1.00	1.00	1.00
demographic characteristics						
head's age cohort						
55 - 64	24.5	7.5	11.1	1.22	1.12	0.95
65 -74	39.4	13.2	7.3	1.96	1.97	0.62
75 or older	49.6	16.9	6.1	2.47	2.52	0.52
head's sex (1)						
male	15.5	5.3	11.2	0.77	0.79	0.96
female	47.0	14.6	14.3	2.34	2.18	1.22
head's marital status (1)						
married	13.9	5.0	11.8	0.69	0.75	1.01
divorced	43.9	12.8	14.3	2.18	1.91	1.22
widow(er)	49.6	12.9	10.3	2.47	1.93	0.88
unmarried	33.3	11.9	10.5	1.66	1.78	0.90
type of household (1)						
one-person household	56.8	6.6	7.3	2.83	0.99	0.62
non-family household	11.1	5.4	6.5	0.55	0.81	0.56
couple without children	25.3	9.1	4.9	1.26	1.36	0.42
couple with children	10.7	3.8	13.4	0.53	0.57	1.15
one-parent household	34.6	10.6	23.0	1.72	1.58	1.97
number of persons in household						
'1	-	-	7.3	-	-	0.62
'2	-	-	5.9	-	-	0.50
'3	-	-	11.8	-	-	1.01
'4 or more	-	-	15.3	-	-	1.31
labour market characteristics						
head's education level (1)						
primary education	35.7	11.2	19.9	1.78	1.67	1.70
secundary education (first stage)	23.2	7.1	13.7	1.15	1.06	1.17
secundary education (second stage)	16.0	6.1	9.7	0.80	0.91	0.83
higher education (non-university)	7.9	2.8	4.2	0.39	0.42	0.36
university	7.6	2.9	4.8	0.38	0.43	0.41
other or unknown	-	-	5.8	-	-	0.50
head's activity						
paid job	8.8	3.1	7.3	0.44	0.46	0.62
unemployed	59.3	19.6	34.2	2.95	2.93	2.92
retired	39.9	12.7	6.8	1.99	1.90	0.58
disabled	41.9	8.3	21.1	2.08	1.24	1.80
social assistance	61.4	14.0	27.2	3.05	2.09	2.32
other or unknown	59.6	32.1	47.8	2.97	4.79	4.09

the Netherlands 1987 (B)	poverty percentage			poverty risk		
	SPL	LEG-norm	EC-norm	SPL	LEG-norm	EC-norm
income characteristics						
number of income recipients in household (1)						
'1	29.5	8.3	13.0	1.47	1.24	1.11
'2	8.9	3.0	4.7	0.44	0.45	0.40
'3 or more	11.0	9.3	5.6	0.55	1.39	0.48
main source of income in household (1)						
labour income	8.3	2.5	6.1	0.41	0.37	0.52
pension	43.4	13.1	6.6	2.16	1.96	0.56
unemployment benefit	63.0	5.8	35.2	3.13	2.36	3.01
sickness or disability payment	50.0	8.9	23.9	2.49	1.33	2.04
social assistance	64.8	16.2	25.4	3.22	2.42	2.17
student grant	81.0	54.3	51.1	4.03	8.10	4.37
property income (1)				0.00		
no property income	23.2	7.7	12.3	1.15	1.15	1.05
F >0 - <500	14.2	3.4	5.4	0.71	0.51	0.46
F >=500 - <1000	11.4	3.4	4.0	0.57	0.51	0.34
F >=1000 - <5000	9.9	4.0	4.6	0.49	0.60	0.39
F >=5000	8.5	6.1	5.4	0.42	0.91	0.46
financial situation of the household						
making debpts	-	-	28.3	-	-	2.42
using savings	-	-	11.5	-	-	0.98
coming round	-	-	14.4	-	-	1.23
saving money	-	-	5.4	-	-	0.46
housing characteristics						
housing situation (1)						
rented house	29.8	8.2	12.2	1.48	1.22	1.04
subtenancy	53.6	27.9	29.1	2.67	4.16	2.49
owner	10.3	4.8	8.3	0.51	0.72	0.71
free house	46.3	24.4	16.1	2.30	3.64	1.38
degree of urbanisation (1)						
rural municipalities	20.7	7.9	14.8	1.03	1.18	1.26
urbanized rural municipalities	17.8	6.2	12.0	0.89	0.93	1.03
typical dormitory municipalities	15.0	5.4	9.6	0.75	0.81	0.82
<30000 inhabitants	17.4	4.0	10.2	0.87	0.60	0.87
30000 - 100000 inhabitants	21.5	6.3	13.2	1.07	0.94	1.13
> 100000 inhabitants	25.4	9.0	10.8	1.26	1.34	0.92

(1) The data in the first two columns are taken from H.J. Dirven and J. Berghman (1991)
(-) Data not computed
F = Dutch Guilders

Table reads:
- in the Netherlands, 20.1% of the population lived in a situation of poverty in 1987 according to the Subjective Poverty Line
- in 1987, according to the Subjective Poverty Line, the risk of living in poverty for persons living in a Dutch household headed by a female was 134% higher than for the total population

TABLE 12.3

The Netherlands, 1988: Persons below the Subjective Poverty Line (SPL), persons below the legal poverty line (LEG-norm), persons below the European poverty line (EC-norm), persons below the Subjective Deprivation Poverty Line (SDL); poverty risk according to these four lines.

the Netherlands 1988 (A)	poverty percentage				poverty risk			
	SPL	LEG-norm	EC-norm	SDL	SPL	LEG-norm	EC-norm	SDL
total	15.0	6.1	12.2	10.7	1.00	1.00	1.00	1.00
demographic characteristics								
head's age cohort								
55 - 64	21.1	7.0	11.9	13.8	1.41	1.15	0.98	1.29
65 -74	34.0	11.7	8.7	8.8	2.27	1.92	0.71	0.82
75 or older	45.3	17.3	6.6	8.3	3.02	2.84	0.54	0.78
head's sex (1)								
male	10.1	4.4	12.1	7.8	0.67	0.72	0.99	0.73
female	44.6	16.1	13.0	28.3	2.97	2.64	1.07	2.64
head's marital status (1)								
married	8.4	3.9	12.5	7.4	0.56	0.64	1.02	0.69
divorced	35.6	12.9	14.2	50.8	2.37	2.11	1.16	4.75
widow(er)	46.0	15.2	10.0	16.5	3.07	2.49	0.82	1.54
unmarried	29.9	11.1	10.8	10.1	1.99	1.82	0.89	0.94
type of household (1)								
one-person household	51.3	15.7	6.1	17.2	3.42	2.57	0.50	1.61
non-family household	11.7	5.9	7.4	6.1	0.78	0.97	0.61	0.57
couple without children	18.6	6.9	6.2	5.4	1.24	1.13	0.51	0.50
couple with children	5.2	2.9	14.0	7.8	0.35	0.48	1.15	0.73
one-parent household	27.0	13.8	23.6	41.4	1.80	2.26	1.93	3.87
number of persons in household								
'1	-	-	6.1	-	-	-	0.50	-
'2	-	-	6.9	-	-	-	0.57	-
'3	-	-	13.6	-	-	-	1.11	-
'4 or more	-	-	15.8	-	-	-	1.30	-
labour market characteristics								
head's education level (1)								
primary education	27.4	12.2	22.7	28.1	1.83	2.00	1.86	2.63
secundary education (first stage)	15.9	5.1	12.2	10.8	1.06	0.84	1.00	1.01
secundary education (second stage)	12.5	5.4	10.0	5.7	0.83	0.89	0.82	0.53
higher education (non-university)	7.0	2.6	5.6	3.0	0.47	0.43	0.46	0.28
university	4.8	2.5	4.3	2.1	0.32	0.41	0.35	0.20
other or unknown	-	-	6.2	-	-	-	0.51	-
head's activity								
paid job	4.8	2.4	7.2	5.3	0.32	0.39	0.59	0.50
unemployed	49.1	25.2	28.0	40.9	3.27	4.13	2.30	3.82
retired	34.6	12.3	7.7	8.0	2.31	2.02	0.63	0.75
disabled	32.1	6.4	15.9	35.5	2.14	1.05	1.30	3.32
social assistance	48.0	17.9	26.7	75.2	3.20	2.93	2.19	7.03
other or unknown	55.7	26.7	47.8	29.3	3.71	4.38	3.92	2.74

the Netherlands 1988 (B)	poverty percentage				poverty risk			
	SPL	LEG-norm	EC-norm	SDL	SPL	LEG-norm	EC-norm	SDL
income characteristics								
number of income recipients in household (1)								
'1	22.3	8.1	12.7	12.7	1.49	1.33	1.04	1.19
'2	6.1	2.6	3.7	7.8	0.41	0.43	0.30	0.73
'3 or more	1.2	8.1	2.9	10.7	0.08	1.33	0.24	1.00
main source of income in household (1)								
labour income	4.8	2.2	6.0	5.9	0.32	0.36	0.49	0.55
pension	35.7	11.8	7.0	10.2	2.38	1.93	0.57	0.95
unemployment benefit	54.5	22.9	32.7	45.5	3.63	3.75	2.68	4.25
sickness or disability payment	38.1	7.2	20.1	36.6	2.54	1.18	1.65	3.42
social assistance	47.7	18.6	23.7	78.5	3.18	3.05	1.94	7.34
student grant	77.5	39.9	36.5	15.6	5.17	6.54	2.99	1.46
property income (1)								
no property income	17.0	6.7	11.6	14.3	1.13	1.10	0.95	1.34
F >0 - <500	13.4	4.2	5.6	5.0	0.89	0.69	0.46	0.47
F >=500 - <1000	7.7	4.0	6.9	3.0	0.51	0.66	0.57	0.28
F >=1000 - <5000	8.3	4.7	5.3	1.4	0.55	0.77	0.43	0.13
F >=5000	9.0	7.5	5.4	2.8	0.60	1.23	0.44	0.26
financial situation of the household								
making debpts	-	-	20.1	-	-	-	1.65	-
using savings	-	-	14.8	-	-	-	1.21	-
coming round	-	-	14.1	-	-	-	1.16	-
saving money	-	-	5.3	-	-	-	0.43	-
housing characteristics								
housing situation (1)								
rented house	23.0	7.8	11.8	17.9	1.53	1.28	0.97	1.67
subtenancy	72.1	20.1	23.8	19.8	4.81	3.30	1.95	1.85
owner	6.3	4.1	7.8	4.2	0.42	0.67	0.64	0.39
free house	43.2	20.7	20.9	10.8	2.88	3.39	1.71	1.01
degree of urbanisation (1)								
rural municipalities	12.4	7.6	17.2	7.7	0.83	1.25	1.41	0.72
urbanized rural municipalities	12.7	5.1	11.4	10.0	0.85	0.84	0.93	0.93
typical dormitory municipalities	9.7	3.9	10.5	7.0	0.65	0.64	0.86	0.65
<30000 inhabitants	13.1	4.3	11.0	9.6	0.87	0.70	0.90	0.90
30000 - 100000 inhabitants	16.1	6.0	13.5	10.3	1.07	0.98	1.11	0.96
> 100000 inhabitants	21.6	8.4	11.1	16.1	1.44	1.38	0.91	1.50

(1) The data in column one, two and four are taken from H.J. Dirven and J. Berghman (1991)
(-) Data not computed
F = Dutch Guilders

Table reads:
- in the Netherlands, 15% of the population lived in a situation of poverty in 1988 according to the Subjective Poverty Line.
- in 1988, according to the Subjective Poverty Line, the risk of living in poverty for persons living in a Dutch household headed by a female was 197% higher than for the total population.

TABLE 12.4

The Netherlands, 1986 - 1988: Persons living below the Subjective Poverty Line (SPL); poverty risk according to the SPL; only persons living in a household whose head was aged 55 - 64 in the corresponding year.

the Netherlands **head's age cohort: 55 - 64** (A)	poverty percentage (SPL)			poverty risk		
	1986	1987	1988	1986	1987	1988
total	21.6	24.5	21.1	1.36	1.22	1.41
demographic characteristics						
head's sex						
male	19.3	21.7	18.3	1.21	1.08	1.22
female	35.1	43.2	38.5	2.21	2.15	2.57
head's marital status						
married	18.1	20.5	17.7	1.14	1.02	1.18
divorced	51.4	52.7	38.3	3.23	2.62	2.55
widow(er)	30.5	34.9	29.5	1.92	1.74	1.97
unmarried	30.8	41.6	34.7	1.94	2.07	2.31
type of household						
one-person household	45.2	56.7	48.9	2.84	2.82	3.26
non-family household	18.9	17.0	20.2	1.19	0.85	1.35
couple without children	23.1	32.2	26.0	1.45	1.60	1.73
couple with children	13.7	11.4	9.8	0.86	0.57	0.65
one-parent household	20.6	19.7	8.2	1.30	0.98	0.55
number of persons in household						
'1	45.0	56.4	48.9	2.83	2.81	3.26
'2	22.8	30.3	24.9	1.43	1.51	1.66
'3	14.9	14.8	13.0	0.94	0.74	0.87
'4 or more	13.5	8.3	3.0	0.85	0.41	0.20
labour market characteristics						
head's education level						
primary education	36.1	37.6	34.1	2.27	1.87	2.27
secundary education (first stage)	23.7	23.8	18.3	1.49	1.18	1.22
secundary education (second stage)	14.2	21.4	19.5	0.89	1.06	1.30
higher education (non-university)	3.7	7.8	10.1	0.23	0.39	0.67
university	2.6	13.0	0.0	0.16	0.65	0.00
other or unknown	*	*	*	-	-	-
head's activity						
paid job	4.9	9.7	5.5	0.31	0.48	0.37
unemployed	42.6	47.3	37.0	2.68	2.35	2.47
retired	23.6	25.0	23.5	1.48	1.24	1.57
disabled	37.9	39.4	35.4	2.38	1.96	2.36
social assistance	*	*	*	-	-	-
other or unknown	*	*	*	-	-	-

the Netherlands **head's age cohort: 55 - 64** (B)	poverty percentage (SPL)			poverty risk		
	1986	1987	1988	1986	1987	1938
income characteristics						
number of income recipients						
in household						
'1	39.3	42.3	35.7	2.47	2.10	2.38
'2	4.5	7.0	5.0	0.28	0.35	0.33
'3 or more	0.0	0.0	2.1	0.00	0.00	0.14
main source of income						
in household						
labour income	4.6	7.0	6.4	0.29	0.35	0.43
pension	28.3	29.6	23.3	1.78	1.47	1.55
unemployment benefit	42.5	49.6	39.2	2.67	2.47	2.61
sickness or disability payment	48.8	50.3	44.3	3.07	2.50	2.95
social assistance	*	*	*	-	-	-
property income						
no property income	26.5	30.1	25.8	1.67	1.50	1.72
F >0 - <500	18.0	11.9	13.7	1.13	0.59	0.91
F >=500 - <1000	5.2	16.0	16.5	0.33	0.80	1.10
F >=1000 - <5000	6.3	8.7	9.2	0.40	0.43	0.61
F >=5000	7.3	14.0	10.6	0.46	0.70	0.71
financial situation						
of the household						
making debpts	32.3	41.9	*	2.03	2.08	-
using savings	29.8	35.2	29.7	1.87	1.75	1.98
coming round	28.2	32.6	28.1	1.77	1.62	1.87
saving money	10.5	12.8	10.9	0.66	0.64	0.73
housing characteristics						
housing situation						
rented house	28.0	32.7	26.6	1.76	1.63	1.77
subtenancy	*	*	*	-	-	-
owner	14.5	15.5	14.0	0.91	0.77	0.93
free house	*	*	*	-	-	-
degree of urbanisation						
rural municipalities	19.2	27.1	21.4	1.21	1.35	1.43
urbanized rural municipalities	29.7	28.8	23.7	1.87	1.43	1.58
typical dormitory municipalities	15.1	16.5	14.9	0.95	0.82	0.99
<30000 inhabitants	20.1	28.5	19.5	1.26	1.42	1.30
30000 - 100000 inhabitants	24.2	33.3	22.8	1.52	1.66	1.52
> 100000 inhabitants	17.4	17.6	22.4	1.09	0.88	1.49

(*) insignificant number of observations (less than 30)
(-) data not computed
F = Dutch Guilders

Table reads:
- in the Netherlands, according to the Subjective Poverty Line, 21.6% of the persons living in a household whose head was aged 55 - 64 in 1986 lived in a state of poverty.
- in 1986, according to the Subjective Poverty Line, the risk of living in poverty for persons living in a Dutch household headed by a female aged 55 - 64 was 2.21 time higher than for the total population.

TABLE 12.5

The Netherlands 1986 - 1988: Persons living below the legal poverty line (LEG-norm); poverty risk according to the LEG-norm; only persons living in a household whose head was aged 55 - 64 in the corresponding year.

the Netherlands **head's age cohort: 55 - 64** (A)	poverty percentage (LEG-norm)			poverty risk		
	1986	1987	1988	1986	1987	1988
total	7.1	7.5	7.0	1.15	1.12	1.15
demographic characteristics						
head's sex						
male	6.5	7.2	6.8	1.05	1.07	1.11
female	10.9	9.5	7.9	1.76	1.42	1.30
head's marital status						
married	6.1	7.3	6.8	0.98	1.09	1.11
divorced	17.5	15.1	11.0	2.82	2.25	1.80
widow(er)	8.8	5.0	5.3	1.42	0.75	0.87
unmarried	10.5	9.4	8.9	1.69	1.40	1.46
type of household						
one-person household	9.3	1.7	9.5	1.50	0.25	1.56
non-family household	17.3	13.3	5.6	2.79	1.99	0.92
couple without children	7.8	9.7	8.7	1.26	1.45	1.43
couple with children	3.9	5.3	5.0	0.63	0.79	0.82
one-parent household	12.8	0.0	6.5	2.06	0.00	1.07
number of persons in household						
'1	9.3	11.7	9.5	1.50	1.75	1.56
'2	10.4	9.2	8.1	1.68	1.37	1.33
'3	4.4	5.9	8.3	0.71	0.88	1.36
'4 or more	4.1	3.9	1.3	0.66	0.58	0.21
labour market characteristics						
head's education level						
primary education	13.1	10.8	9.4	2.11	1.61	1.54
secundary education (first stage)	5.7	5.8	4.9	0.92	0.87	0.80
secundary education (second stage)	4.7	7.8	7.5	0.76	1.16	1.23
higher education (non-university)	2.6	4.1	4.0	0.42	0.61	0.66
university	0.0	2.1	6.6	0.00	0.31	1.08
other or unknown	*	*	*	-	-	-
head's activity						
paid job	3.0	7.1	4.1	0.48	1.06	0.67
unemployed	18.7	18.1	18.6	3.02	2.70	3.05
retired	5.5	3.1	6.8	0.89	0.46	1.11
disabled	10.6	8.4	6.6	1.71	1.25	1.08
social assistance	*	*	*	-	-	-
other or unknown	*	*	*	-	-	-

the Netherlands **head's age cohort: 55 - 64** (B)	poverty percentage (LEG-norm)			poverty risk		
	1986	1987	1988	1986	1987	1988
income characteristics						
number of income recipients						
in household						
'1	11.7	9.0	9.9	1.89	1.34	1.62
'2	11.0	1.1	2.8	1.77	0.16	0.46
'3 or more	2.8	2.6	3.2	0.45	0.39	0.52
main source of income						
in household						
labour income	3.1	3.7	4.1	0.50	0.55	0.67
pension	8.1	5.6	5.0	1.31	0.84	0.82
unemployment benefit	20.7	18.1	19.7	3.34	2.70	3.23
sickness or disability payment	13.2	9.5	8.6	2.13	1.42	1.41
social assistance	*	*	*	-	-	-
property income						
no property income	8.9	9.1	7.2	1.44	1.36	1.18
F >0 - <500	2.4	3.6	2.4	0.39	0.54	0.39
F >=500 - <1000	0.0	2.0	9.6	0.00	0.30	1.57
F >=1000 - <5000	3.2	0.0	5.5	0.52	0.00	0.90
F >=5000	5.5	13.6	12.2	0.89	2.03	2.00
financial situation						
of the household						
making debpts	13.4	12.4	*	2.16	1.85	-
using savings	7.7	13.6	7.7	1.24	2.03	1.26
coming round	8.5	9.5	9.1	1.37	1.42	1.49
saving money	4.8	3.9	3.2	0.77	0.58	0.52
housing characteristics						
housing situation						
rented house	8.1	8.1	7.5	1.31	1.21	1.2
subtenancy	*	*	*	-	-	-
owner	5.7	6.5	6.2	0.92	0.97	1.02
free house	*	*	*	-	-	-
degree of urbanisation						
rural municipalities	6.3	11.6	6.4	1.02	1.73	1.05
urbanized rural municipalities	10.2	7.9	5.2	1.65	1.18	0.85
typical dormitory municipalities	1.9	2.9	5.3	0.31	0.43	0.87
<30000 inhabitants	4.2	2.9	7.6	0.68	0.43	1.25
30000 - 100000 inhabitants	10.1	15.0	11.6	1.63	2.24	1.90
> 100000 inhabitants	6.7	5.3	7.3	1.08	0.79	1.20

(*) less than 30 observations in category
(-) data not computed
F = Dutch Guilders

Table reads:
- in the Netherlands, according to the legal poverty line, 7.1% of the persons living in a household whose head was aged 55 - 64 in 1986 lived in a state of poverty.
- in 1986, according to the legal poverty line, the risk of living in poverty for persons living in a Dutch household headed by a female aged 55 - 64 was 1.76 time higher than for the total population

TABLE 12.6

The Netherlands, 1986 - 1988: Persons living below the European poverty line (EC-norm); poverty risk according to the EC-norm; only persons living in a household whose head was aged 55 - 64 in the corresponding year.

the Netherlands **head's age cohort: 55 - 64** (A)	poverty percentage (EC-norm)			poverty risk		
	1986	1987	1988	1986	1987	1988
total	13.1	11.1	11.9	1.11	0.95	0.98
demographic characteristics						
head's sex						
male	13.8	11.3	12.5	1.17	0.97	1.02
female	8.7	9.5	8.3	0.74	0.81	0.68
head's marital status						
married	13.4	11.3	13.0	1.14	0.97	1.07
divorced	14.4	4.3	9.3	1.22	0.37	0.76
widow(er)	10.3	13.9	7.3	0.87	1.19	0.60
unmarried	13.9	8.8	6.2	1.18	0.75	0.51
type of household						
one-person household	7.6	4.1	5.7	0.64	0.35	0.47
non-family household	19.8	13.5	9.8	1.68	1.15	0.80
couple without children	9.6	7.4	10.4	0.81	0.63	0.85
couple with children	15.2	14.0	15.1	1.29	1.20	1.24
one-parent household	14.4	21.5	10.7	1.22	1.84	0.88
number of persons in household						
'1	8.2	4.1	5.7	0.69	0.35	0.47
'2	10.9	8.9	10.8	0.92	0.76	0.89
'3	11.2	14.0	15.9	0.95	1.20	1.30
'4 or more	19.2	5.7	12.8	1.63	0.49	1.05
labour market characteristics						
head's education level						
primary education	18.0	17.1	16.9	1.53	1.46	1.39
secundary education (first stage)	11.4	7.3	9.7	0.97	0.62	0.80
secundary education (second stage)	11.4	11.1	12.2	0.97	0.95	1.00
higher education (non-university)	7.2	7.2	4.6	0.61	0.62	0.38
university	14.6	2.1	6.0	1.24	0.18	0.49
other or unknown	*	*	*	-	-	-
head's activity						
paid job	7.1	8.0	6.6	0.60	0.68	0.54
unemployed	8.7	22.0	10.0	0.74	1.88	0.82
retired	7.5	4.8	6.9	0.64	0.41	0.57
disabled	13.1	11.9	8.9	1.11	1.02	0.73
social assistance	*	*	*	-	-	-
other or unknown	*	*	*	-	-	-

the Netherlands **head's age cohort: 55 - 64** (B)	poverty percentage (EC-norm)			poverty risk		
	1986	1987	1988	1986	1987	1988
income characteristics						
number of income recipients						
in household						
'1	15.5	11.0	13.5	1.31	0.94	1.11
'2	1.7	4.5	3.6	0.14	0.38	0.30
'3 or more	2.8	6.7	0.0	0.24	0.57	0.00
main source of income						
in household						
labour income	4.1	5.1	5.9	0.35	0.44	0.48
pension	10.3	3.4	5.3	0.87	0.29	0.43
unemployment benefit	11.8	19.5	11.0	1.00	1.67	0.90
sickness or disability payment	17.1	16.9	13.0	1.45	1.44	1.07
social assistance	*	*	*	-	-	-
property income						
no property income	13.4	12.9	9.9	1.14	1.10	0.81
F >0 - <500	9.0	0.0	2.6	0.76	0.00	0.21
F >=500 - <1000	3.7	2.0	12.8	0.31	0.17	1.05
F >=1000 - <5000	6.7	4.3	7.8	0.57	0.37	0.64
F >=5000	8.1	8.3	14.5	0.69	0.71	1.19
financial situation						
of the household						
making debpts	12.0	25.7	*	1.02	2.20	-
using savings	16.3	12.5	22.1	1.38	1.07	1.81
coming round	12.4	14.2	10.9	1.05	1.21	0.89
saving money	9.1	4.4	5.2	0.77	0.38	0.43
housing characteristics						
housing situation						
rented house	11.3	-	8.1	0.96	-	0.66
subtenancy	*	-	*	-	-	-
owner	11.3	-	10.5	0.96	-	0.86
free house	*	-	*	-	-	-
degree of urbanisation						
rural municipalities	12.0	-	13.9	1.02	-	1.14
urbanized rural municipalities	14.9	-	11.7	1.26	-	0.96
typical dormitory municipalities	15.3	-	10.6	1.30	-	0.87
<30000 inhabitants	20.4	-	17.2	1.73	-	1.41
30000 - 100000 inhabitants	16.0	-	13.1	1.36	-	1.07
> 100000 inhabitants	6.0	-	8.9	0.51	-	0.73

(*) less than 30 observations in category
(-) data not computed
F = Dutch Guilders

Table reads:
- in the Netherlands, according to the European poverty line, 13.1% of the persons living in a household whose head was aged 55 - 64 in 1986 lived in a state of poverty
- in 1986, according to the European poverty line, the risk of living in poverty for persons living in a Dutch household headed by a female aged 55 - 64 was 0.26 time lower than for the total population

TABLE 12.7

The Netherlands, 1986 - 1988: Persons living below the Subjective Poverty Line (SPL); poverty risk according to the SPL; only persons living in a household whose head was aged 65 - 74 in the corresponding year.

the Netherlands head's age cohort: 65 - 74 (A)	poverty percentage (SPL)			poverty risk		
	1986	1987	1988	1986	1987	1988
total	34.0	39.4	34.0	2.14	1.96	2.27
demographic characteristics						
head's sex						
male	25.6	31.1	24.0	1.61	1.55	1.60
female	51.4	59.4	60.2	3.23	2.96	4.01
head's marital status						
married	23.6	29.3	23.5	1.48	1.46	1.57
divorced	*	54.6	53.3	-	2.72	3.55
widow(er)	53.7	58.1	55.4	3.38	2.89	3.69
unmarried	39.0	54.5	38.9	2.45	2.71	2.59
type of household						
one-person household	61.1	68.5	61.9	3.84	3.41	4.13
non-family household	28.1	11.8	6.2	1.77	0.59	0.41
couple without children	26.9	33.7	23.3	1.69	1.68	1.55
couple with children	11.0	15.8	23.7	0.69	0.79	1.58
one-parent household	26.9	29.8	35.3	1.69	1.48	2.35
number of persons in household						
'1	61.1	68.5	61.9	3.84	3.41	4.13
'2	26.8	31.7	23.3	1.69	1.58	1.55
'3	14.2	18.4	22.3	0.89	0.92	1.49
'4 or more	12.2	18.4	21.1	0.77	0.92	1.41
labour market characteristics						
head's education level						
primary education	48.0	49.8	43.3	3.02	2.48	2.89
secundary education (first stage)	37.5	45.9	41.1	2.36	2.28	2.74
secundary education (second stage)	19.2	28.5	26.2	1.21	1.42	1.75
higher education (non-university)	8.8	8.8	9.4	0.55	0.44	0.63
university	0.0	16.5	5.0	0.00	0.82	0.33
other or unknown	*	*	*	-	-	-
head's activity						
paid job	17.4	5.6	*	1.09	0.28	-
retired	35.1	40.8	34.5	2.21	2.03	2.30

the Netherlands **head's age cohort: 65 - 74** (B)	poverty percentage (SPL)			poverty risk		
	1986	1987	1988	1986	1987	1988
income characteristics						
number of income recipients						
in household						
'1	51.0	58.6	51.6	3.21	2.92	3.44
'2	20.7	24.4	18.9	1.30	1.21	1.26
'3 or more	0.0	0.0	0.0	0.00	0.00	0.00
main source of income						
in household						
labour income	0.0	1.2	0.0	0.00	0.06	0.00
pension	37.8	29.6	36.7	2.38	1.47	2.45
unemployment benefit	*	*	*	-	-	-
sickness or disability payment	*	*	*	-	-	-
property income						
no property income	42.9	47.5	41.7	2.70	2.36	2.78
F >0 - <500	35.3	37.8	31.9	2.22	1.88	2.13
F >=500 - <1000	11.9	24.5	28.1	0.75	1.22	1.87
F >=1000 - <5000	22.4	23.3	18.0	1.41	1.16	1.20
F >=5000	4.9	13.3	16.9	0.31	0.66	1.13
financial situation						
of the household						
making debpts	*	*	*	-	-	-
using savings	39.7	46.1	29.8	2.50	2.29	1.99
coming round	42.4	51.7	48.4	2.67	2.57	3.23
saving money	22.6	22.7	19.3	1.42	1.13	1.29
housing characteristics						
housing situation						
rented house	38.1	43.1	36.9	2.40	2.14	2.46
subtenancy	*	*	*	-	-	-
owner	24.6	32.8	27.3	1.55	1.63	1.82
free house	*	*	*	-	-	-
degree of urbanisation						
rural municipalities	28.7	54.9	46.2	1.81	2.73	3.08
urbanized rural municipalities	36.8	40.8	35.3	2.31	2.03	2.35
typical dormitory municipalities	34.0	31.3	25.5	2.14	1.56	1.70
<30000 inhabitants	36.7	43.5	38.9	2.31	2.16	2.59
30000 - 100000 inhabitants	33.9	31.5	32.4	2.13	1.57	2.16
> 100000 inhabitants	32.4	40.0	32.2	2.04	1.99	2.15

(*) less than 30 observations in category
(-) data not computed
F = Dutch Guilders

Table reads:
- in the Netherlands, according to the Subjective Poverty Line, 34% of the persons living in a household whose head was aged 65 - 74 in 1986 lived in a state of poverty.
- in 1986, according to the Subjective Poverty Line, the risk of living in poverty for persons living in a Dutch household headed by a female aged 65 - 74 was 3.23 times higher than for total population.

TABLE 12.8

The Netherlands, 1986 - 1988: Persons living below the legal poverty line (LEG-norm); poverty risk according to the LEG-norm; only persons living in a household whose head was aged 65 - 74 in the corresponding year.

the Netherlands **head's age cohort: 65 - 74** (A)	poverty percentage (LEG-norm)			poverty risk		
	1986	1987	1988	1986	1987	1988
total	7.6	13.2	11.7	1.23	1.97	1.92
demographic characteristics						
head's sex						
male	4.7	12.3	10.4	0.76	1.84	1.70
female	14.7	15.5	15.2	2.37	2.31	2.49
head's marital status						
married	3.9	11.9	10.5	0.63	1.78	1.72
divorced	*	14.7	15.4	-	2.19	2.52
widow(er)	13.9	15.6	13.0	2.24	2.33	2.13
unmarried	13.4	15.5	19.9	2.16	2.31	3.26
type of household						
one-person household	8.2	11.7	15.7	1.32	1.75	2.57
non-family household	14.8	13.3	7.3	2.39	1.99	1.20
couple without children	4.8	9.7	12.2	0.77	1.45	2.00
couple with children	0.0	5.3	4.5	0.00	0.79	0.74
one-parent household	31.7	0.0	8.5	5.11	0.00	1.39
number of persons in household						
'1	9.3	18.5	15.7	1.50	2.76	2.57
'2	10.4	14.2	12.3	1.68	2.12	2.02
'3	4.4	0.0	4.6	0.71	0.00	0.75
'4 or more	4.1	8.2	0.0	0.66	1.22	0.00
labour market characteristics						
head's education level						
primary education	10.1	15.9	17.4	1.63	2.37	2.85
secundary education (first stage)	8.9	13.4	8.1	1.44	2.00	1.33
secundary education (second stage)	3.6	11.3	7.8	0.58	1.69	1.28
higher education (non-university)	5.6	7.1	9.1	0.90	1.06	1.49
university	0.0	0.0	0.0	0.00	0.00	0.00
other or unknown	*	*	*	-	-	-
head's activity						
paid job	9.2	5.6	14.3	1.48	0.84	2.34
retired	7.5	13.4	11.6	1.21	2.00	1.90

the Netherlands **head's age cohort: 65 - 74** (B)	poverty percentage (LEG-norm)			poverty risk		
	1986	1987	1988	1986	1987	1988
income characteristics						
number of income recipients						
in household						
'1	12.1	18.1	15.9	1.95	2.70	2.61
'2	3.8	8.1	8.6	0.61	1.21	1.41
'3 or more	0.0	0.0	0.0	0.00	0.00	0.00
main source of income						
in household						
labour income	0.0	1.2	3.2	0.00	0.18	0.52
pension	8.4	14.5	12.4	1.35	2.16	2.03
unemployment benefit	*	*	*	-	-	-
sickness or disability payment	*	*	*	-	-	-
property income						
no property income	10.1	17.2	14.8	1.63	2.57	2.43
F >0 - <500	3.1	6.0	3.3	0.50	0.90	0.54
F >=500 - <1000	2.5	8.3	10.1	0.40	1.24	1.66
F >=1000 - <5000	8.0	7.4	8.3	1.29	1.10	1.36
F >=5000	0.0	5.2	11.8	0.00	0.78	1.93
financial situation						
of the household						
making debpts	*	*	*	-	-	-
using savings	0.0	14.3	7.8	0.00	2.13	1.28
coming round	9.9	16.5	15.6	1.60	2.46	2.56
saving money	6.6	9.4	8.5	1.06	1.40	1.39
housing characteristics						
housing situation						
rented house	7.0	12.7	10.9	1.13	1.90	1.79
subtenancy	*	*	*	-	-	-
owner	7.8	13.7	12.6	1.26	2.04	2.07
free house	*	*	*	-	-	-
degree of urbanisation						
rural municipalities	3.7	17.6	12.0	0.60	2.63	1.97
urbanized rural municipalities	11.7	12.2	12.9	1.89	1.82	2.11
typical dormitory municipalities	10.5	16.7	11.8	1.69	2.49	1.93
<30000 inhabitants	5.5	17.6	12.2	0.89	2.63	2.00
30000 - 100000 inhabitants	5.7	8.7	10.1	0.92	1.30	1.66
> 100000 inhabitants	5.5	11.7	11.3	0.89	1.75	1.85

(*) less than 30 observations in category
(-) data not computed
F= Dutch Guilders

Table reads:
- in the Netherlands, according to the legal poverty line, 7.6% of the persons living in a household whose head was aged 65 - 74 in 1986 lived in a state of poverty.
- in 1986, according to the legal poverty line, the risk of living in poverty for persons living in a Dutch household headed by a female aged 65 - 74 was 2.37 time higher than for the total population.

TABLE 12.9

The Netherlands, 1986 - 1988: Persons living below the European poverty line (EC-norm); poverty risk according to the EC-norm; only persons living in a household whose head was aged 65 - 74 in the corresponding year.

the Netherlands **head's age cohort: 65 - 74** (A)	poverty percentage (EC-norm)			poverty risk		
	1986	1987	1988	1986	1987	1988
total	6.4	7.3	8.7	0.54	0.62	0.71
demographic characteristics						
head's sex						
male	6.8	7.6	9.7	0.58	0.65	0.80
female	5.5	6.6	6.2	0.47	0.56	0.51
head's marital status						
married	7.3	8.3	10.3	0.62	0.71	0.84
divorced	*	10.5	6.4	-	0.90	0.52
widow(er)	5.2	6.0	6.8	0.44	0.51	0.56
unmarried	0.0	0.0	0.0	0.00	0.00	0.00
type of household						
one-person household	1.4	1.6	1.0	0.12	0.14	0.08
non-family household	3.2	0.0	0.0	0.27	0.00	0.00
couple without children	3.9	4.7	5.7	0.33	0.40	0.47
couple with children	19.2	15.6	26.3	1.63	1.33	2.16
one-parent household	20.6	6.5	30.0	1.75	0.56	2.46
number of persons in household						
'1	1.4	1.6	1.0	0.12	0.14	0.08
'2	4.4	5.4	7.0	0.37	0.46	0.57
'3	23.8	23.6	24.9	2.02	2.02	2.04
'4 or more	16.9	16.7	31.7	1.43	1.43	2.60
labour market characteristics						
head's education level						
primary education	5.0	8.5	7.5	0.42	0.73	0.61
secundary education (first stage)	7.7	7.3	12.7	0.65	0.62	1.04
secundary education (second stage)	8.1	7.8	9.3	0.69	0.67	0.76
higher education (non-university)	5.9	2.7	5.0	0.50	0.23	0.41
university	4.0	0.0	5.2	0.34	0.00	0.43
other or unknown	*	*	*	-	-	-
head's activity						
paid job	11.7	9.6	11.8	0.99	0.82	0.97
retired	5.7	7.0	8.7	0.48	0.60	0.71

the Netherlands **head's age cohort: 65 - 74** (B)	poverty percentage (EC-norm)			poverty risk		
	1986	1987	1988	1986	1987	1988
income characteristics						
number of income recipients						
in household						
'1	6.3	9.9	10.6	0.53	0.85	0.87
'2	2.0	6.3	6.4	0.17	0.54	0.52
'3 or more	0.0	0.0	0.0	0.00	0.00	0.00
main source of income						
in hosehold						
labour income	4.4	1.7	0.0	0.37	0.15	0.00
pension	3.9	7.7	8.9	0.33	0.66	0.73
unemployment benefit	*	*	*	-	-	-
sickness or disability payment	*	*	*	-	-	-
property income						
no property income	5.2	7.9	10.3	0.44	0.68	0.84
F >0 - <500	2.6	5.7	7.5	0.22	0.49	0.61
F >=500 - <1000	2.0	3.9	13.3	0.17	0.33	1.09
F >=1000 - <5000	9.8	5.7	4.8	0.83	0.49	0.39
F >=5000	3.6	3.4	4.9	0.31	0.29	0.40
financial situation						
of the household						
making debpts	*	*	*	-	-	-
using savings	3.8	7.8	10.1	0.32	0.67	0.83
coming round	5.6	7.3	10.5	0.47	0.62	0.86
saving money	6.8	7.0	8.2	0.58	0.60	0.67
housing characteristics						
housing situation						
rented house	5.3	-	7.1	0.45	-	0.58
subtenancy	*	-	*	-	-	-
owner	7.9	-	11.8	0.67	-	0.97
free house	*	-	*	-	-	-
degree of urbanisation						
rural municipalities	6.1	-	11.7	0.52	-	0.96
urbanized rural municipalities	8.6	-	12.6	0.73	-	1.03
typical dormitory municipalities	5.0	-	9.5	0.42	-	0.78
<30000 inhabitants	0.0	-	6.9	0.00	-	0.57
30000 - 100000 inhabitants	5.6	-	8.3	0.47	-	0.68
> 100000 inhabitants	7.7	-	4.9	0.65	-	0.40

(*) less than 30 observations in category
(-) data not computed
F = Dutch Guilders

Table reads:
- in the Netherlands, according to the European poverty line, 6.7% of the persons living in a household whose head was aged 65 - 74 in 1986 lived in a state of poverty.
- in 1986, according to the European poverty line, the risk of living in poverty for persons living in a Dutch household headed by a female aged 65 - 74 was 0.53 time lower than for the total population.

TABLE 12.10

The Netherlands, 1986 - 1988: Persons living below the Subjective Poverty Line (SPL); poverty risk according to the SPL; only persons living in a household whose head was aged 75+ in the corresponding year.

the Netherlands **head's age cohort: 75+** (A)	poverty percentage (SPL)			poverty risk		
	1986	1987	1988	1986	1987	1988
total	43.9	49.6	45.3	2.76	2.47	3.02
demographic characteristics						
head's sex						
male	28.3	38.3	32.2	1.78	1.91	2.15
female	67.6	68.0	64.5	4.25	3.38	4.30
head's marital status						
married	27.4	39.0	30.3	1.72	1.94	2.02
divorced	*	*	*	-	-	-
widow(er)	59.4	62.6	64.1	3.74	3.11	4.27
unmarried	*	40.8	29.5	-	2.03	1.97
type of household						
one-person household	58.1	67.9	62.7	3.65	3.38	4.18
non-family household	*	*	*	-	-	-
couple without children	28.9	39.9	32.0	1.82	1.99	2.13
couple with children	*	*	*	-	-	-
one-parent household	*	*	*	-	-	-
number of persons in household						
'1	58.5	67.9	62.7	3.68	3.38	4.18
'2	27.7	37.6	29.5	1.74	1.87	1.97
'3	*	*	*	-	-	-
'4 or more	*	*	*	-	-	-
labour market characteristics						
head's education level						
primary education	58.4	59.2	55.7	3.67	2.95	3.71
secundary education (first stage)	46.5	54.5	32.6	2.92	2.71	2.17
secundary education (second stage)	13.7	34.0	43.5	0.86	1.69	2.90
higher education (non-university)	16.8	22.9	*	1.06	1.14	-
university	*	*	*	-	-	-
head's activity						
paid job	*	*	*	-	-	-
retired	44.8	49.5	45.5	2.82	2.46	3.03

the Netherlands **head's age cohort: 75+** (B)	persons below the SPL (in %)			poverty risk		
	1986	1987	1988	1986	1987	1988
income characteristics						
number of income recipients						
in household						
'1	57.7	66.6	61.5	3.63	3.31	4.10
'2	26.7	33.5	28.5	1.68	1.67	1.90
'3 or more	*	*	*	-	-	-
main source of income						
in household						
labour income	*	*	*	-	-	-
pension	44.4	51.2	45.9	2.79	2.55	3.06
property income						
no property income	54.5	59.3	56.9	3.43	2.95	3.79
F >0 - <500	36.4	55.0	60.1	2.29	2.74	4.01
F >=500 - <1000	*	35.2	23.2	-	1.75	1.55
F >=1000 - <5000	30.3	41.2	36.5	1.91	2.05	2.43
F >=5000	6.8	11.5	3.4	0.43	0.57	0.23
financial situation						
of the household						
making debpts	*	*	*	-	-	-
using savings	56.9	44.2	58.6	3.58	2.20	3.91
coming round	52.7	64.2	60.5	3.31	3.19	4.03
saving money	26.0	32.1	19.2	1.64	1.60	1.28
housing characteristics						
housing situation						
rented house	46.1	52.7	47.7	2.90	2.62	3.18
subtenancy	*	*	*	-	-	-
owner	28.4	36.0	30.2	1.79	1.79	2.01
free house	*	*	*	-	-	-
degree of urbanisation						
rural municipalities	40.3	52.3	50.5	2.53	2.60	3.37
urbanized rural municipalities	59.3	52.8	59.5	3.73	2.63	3.97
typical dormitory municipalities	45.9	49.5	39.6	2.89	2.46	2.64
<30000 inhabitants	37.9	66.7	43.3	2.38	3.32	2.89
30000 - 100000 inhabitants	33.5	42.4	44.2	2.11	2.11	2.95
> 100000 inhabitants	43.3	46.4	40.5	2.72	2.31	2.70

(*) less than 30 observations in category
(-) data not computed
F = Dutch Guilders

Table reads:
- in the Netherlands, according to the Subjective Poverty Line, 43.9% of the persons living in a household whose head was aged 75+ in 1986 lived in a state of poverty.
- in 1986, according to the Subjective Poverty Line, the risk of living in poverty for persons living in a Dutch household headed by a female aged 75+ was 4.25 times higher than for the total population.

TABLE 12.11

The Netherlands, 1986 - 1988: Persons living below the legal poverty line (LEG-norm); poverty risk according to the LEG-norm; only persons living in a household whose head was aged 75+ in the corresponding year.

the Netherlands **head's age cohort: 75+** (A)	poverty percentage (LEG-norm)			poverty risk		
	1986	1987	1988	1986	1987	1988
total	10.8	16.9	17.3	1.74	2.52	2.84
demographic characteristics						
head's sex						
male	4.2	4.3	9.4	0.68	0.64	1.54
female	20.7	38.0	28.4	3.34	5.67	4.66
head's marital status						
married	5.5	16.2	8.3	0.89	2.42	1.36
divorced	*	*	20.1	-	-	3.30
widow(er)	17.1	19.1	27.6	2.76	2.85	4.52
unmarried	*	7.9	13.7	-	1.18	2.25
type of household						
one-person household	13.0	20.4	28.2	2.10	3.04	4.62
non-family household	*	*	*	-	-	-
couple without children	6.1	16.3	8.7	0.98	2.43	1.43
couple with children	*	*	*	-	-	-
one-parent household	*	*	*	-	-	-
number of persons in household						
'1	13.0	20.4	28.2	2.10	3.04	4.62
'2	6.5	14.8	8.1	1.05	2.21	1.33
'3	*	*	*	-	-	-
'4 or more	*	*	*	-	-	-
labour market characteristics						
head's education level						
primary education	15.3	19.8	21.4	2.47	2.96	3.51
secundary education (first stage)	2.7	24.6	13.2	0.44	3.67	2.16
secundary education (second stage)	3.4	7.9	15.1	0.55	1.18	2.48
higher education (non-university)	8.4	8.6	*	1.35	1.28	-
university	*	*	*	-	-	-
other or unknown	*	*	*	-	-	-
head's activity						
paid job	*	*	*	-	-	-
retired	11.0	16.5	17.5	1.77	2.46	2.87

the Netherlands **head's age cohort: 75+** (B)	poverty percentage (LEG-norm)			poverty risk		
	1986	1987	1988	1986	1987	1988
income characteristics						
number of income recipients						
in household						
'1	14.9	20.6	26.7	2.40	3.07	4.38
'2	5.6	11.4	6.4	0.90	1.70	1.05
'3 or more	*	*	*	-	-	-
main source of income						
in household						
labour income	*	*	*	-	-	-
pension	10.9	16.4	17.5	1.76	2.45	2.87
property income						
no property income	15.7	20.8	19.4	2.53	3.10	3.18
F >0 - <500	0.0	16.1	20.8	0.00	2.40	3.41
F >=500 - <1000	*	3.9	10.2	-	0.58	1.67
F >=1000 - <5000	0.0	14.7	14.7	0.00	2.19	2.41
F >=5000	3.7	7.8	10.9	0.60	1.16	1.79
financial situation						
of the household						
making debpts	*	*	*	-	-	-
using savings	10.0	20.6	38.7	1.61	3.07	6.34
coming round	11.5	17.7	18.5	1.85	2.64	3.03
saving money	9.8	14.6	11.7	1.58	2.18	1.92
housing characteristics						
housing situation						
rented house	8.5	16.7	14.4	1.37	2.49	2.36
subtenancy	*	*	*	-	-	-
owner	12.2	19.4	23.5	1.97	2.90	3.85
free house	*	*	*	-	-	-
degree of urbanisation						
rural municipalities	14.8	12.4	14.5	2.39	1.85	2.38
urbanized rural municipalities	22.2	19.8	22.2	3.58	2.96	3.64
typical dormitory municipalities	7.9	13.1	18.2	1.27	1.96	2.98
<30000 inhabitants	14.6	27.6	10.8	2.35	4.12	1.77
30000 - 100000 inhabitants	7.7	13.8	16.6	1.24	2.06	2.72
> 100000 inhabitants	7.2	16.3	16.7	1.16	2.43	2.74

(*) less than 30 observations in category
(-) data not computed
F = Dutch Guilders

Table reads:
- in the Netherlands, according to the legal poverty line, 10.8% of the persons living in a household whose head was aged 75+ in 1986 lived in a state of poverty.
- in 1986, according to the legal poverty line, the risk of living in poverty for persons living in a Dutch household headed by a female aged 75+ was 3.34 times higher than for the total population.

TABLE 12.12

The Netherlands, 1986 - 1988: Persons living below the European poverty line (EC-norm); poverty risk according to the EC-norm; only persons living in a household whose head was aged 75+ in the corresponding year.

the Netherlands **head's age cohort: 75+** (A)	poverty percentage (EC-norm)			poverty risk		
	1986	1987	1988	1986	1987	1988
total	4.6	6.1	6.6	0.39	0.52	0.54
demographic characteristics						
head's sex						
male	4.3	6.2	7.2	0.36	0.53	0.59
female	5.0	6.0	5.7	0.42	0.51	0.47
head's marital status						
married	3.9	7.3	7.5	0.33	0.62	0.61
divorced	*	*	*	-	-	-
widow(er)	5.7	5.3	6.4	0.48	0.45	0.52
unmarried	0.0	0.0	3.2	0.00	0.00	0.26
type of household						
one-person household	1.2	1.8	1.6	0.10	0.15	0.13
non-family household	6.9	*	*	0.58	-	-
couple without children	0.8	3.2	5.0	0.07	0.27	0.41
couple with children	*	*	*	-	-	-
one-parent household	*	30.1	*	-	2.57	-
number of persons						
in household						
'1	1.2	1.8	1.6	0.10	0.15	0.13
'2	2.4	3.7	6.3	0.20	0.32	0.52
'3	*	*	*	-	-	-
'4 or more	*	*	*	-	-	-
labour market characteristics						
head's education level						
primary education	7.1	8.7	9.1	0.60	0.74	0.75
secundary education (first stage)	0.0	3.1	2.7	0.00	0.26	0.22
secundary education (second stage)	3.0	2.7	3.0	0.25	0.23	0.25
higher education (non-university)	0.0	0.0	3.7	0.00	0.00	0.30
university	*	*	*	-	-	-
head's activity						
paid job	*	*	*	-	-	-
retired	2.9	4.0	5.5	0.25	0.34	0.45

the Netherlands **head's age cohort: 75+** (B)	poverty percentage (EC-norm)			poverty risk		
	1986	1987	1988	1986	1987	1988
income characteristics						
number of income recipients						
in household						
'1	3.6	4.8	5.6	0.31	0.41	0.46
'2	2.2	3.4	3.6	0.19	0.29	0.30
'3 or more	*	*	*	-	-	-
main source of income						
in household						
labour income	*	*	*	-	-	-
pension	2.6	3.9	3.7	0.22	0.33	0.30
property income						
no property income	3.7	2.2	7.1	0.31	0.19	0.58
F >0 - <500	2.7	5.8	0.0	0.23	0.50	0.00
F >=500 - <1000	*	3.7	6.7	-	0.32	0.55
F >=1000 - <5000	3.1	5.1	2.4	0.26	0.44	0.20
F >=5000	2.5	8.9	2.9	0.21	0.76	0.24
financial situation						
of the household						
making debpts	*	*	*	-	-	-
using savings	3.0	7.3	14.1	0.25	0.62	1.16
coming round	5.1	3.3	5.8	0.43	0.28	0.48
saving money	0.8	3.4	4.3	0.07	0.29	0.35
housing characteristics						
housing situation						
rented house	1.1	-	3.9	0.09	-	0.32
subtenancy	*	-	*	-	-	-
owner	5.3	-	8.5	0.45	-	0.70
free house	*	-	*	-	-	-
degree of urbanisation						
rural municipalities	4.6	-	4.9	0.39	-	0.40
urbanized rural municipalities	7.9	-	10.9	0.67	-	0.89
typical dormitory municipalities	13.9	-	7.0	1.18	-	0.57
<30000 inhabitants	0.0	-	0.0	0.00	-	0.00
30000 - 100000 inhabitants	2.5	-	0.0	0.21	-	0.00
> 100000 inhabitants	1.2	-	8.7	0.10	-	0.71

(*) less than 30 observations in category
(-) data not computed
F = Dutch Guilders

Table reads:
- in the Netherlands, according to the European poverty line, 4.6% of the persons living in a household whose head was aged 75+ in 1986 lived in a state of poverty.
- in 1986, according to the European poverty line, the risk of living in poverty for persons living in a Dutch household headed by a female aged 75+ was 0.58 time lower than for the total population.

TABLE 12.13

The Netherlands 1988: Persons living below the Subjective Deprivation Poverty Line (SDL); poverty risk according to the SDL; according to the head's age cohort in 1988.

the Netherlands 1988 (A)	percentage deprived (SDL)			poverty risk		
	55 - 64	65 - 74	75+	55 - 64	65 - 74	75+
total	13.8	8.8	8.3	1.29	0.82	0.78
demographic characteristics						
head's sex						
male	10.5	5.7	4.7	0.98	0.53	0.44
female	34.7	16.7	13.6	3.24	1.56	1.27
head's marital status						
married	10.0	4.6	4.7	0.93	0.43	0.44
divorced	46.2	46.4	*	4.32	4.34	-
widow(er)	26.8	13.5	9.6	2.50	1.26	0.90
unmarried	6.1	7.0	7.8	0.57	0.65	0.73
type of household						
one-person household	27.9	17.3	13.2	2.61	1.62	1.23
non-family household	13.7	7.7	*	1.28	0.72	-
couple without children	9.6	4.8	3.9	0.90	0.45	0.36
couple with children	10.3	4.1	*	0.96	0.38	-
one-parent household	33.6	14.6	*	3.14	1.36	-
number of persons in household						
'1	27.9	17.3	13.2	2.61	1.62	1.23
'2	11.1	6.3	3.5	1.04	0.59	0.33
'3	11.5	4.4	*	1.07	0.41	-
'4 or more	13.7	0.0	*	1.28	0.00	-
labour market characteristics						
head's education level						
primary education	33.0	16.0	15.9	3.08	1.50	1.49
secundary education (first stage)	14.0	5.9	2.7	1.31	0.55	0.25
secundary education (second stage)	5.1	3.9	0.0	0.48	0.36	0.00
higher education (non-university)	1.4	2.1	0.0	0.13	0.20	0.00
university	0.0	0.0	*	0.00	0.00	-
other or unknown	*	*	*	-	-	-
head's activity						
paid job	3.9	0.0	*	0.36	0.00	-
unemployed	35.8	*	*	3.35	-	-
retired	11.9	9.2	8.4	1.11	0.86	0.79
disabled	24.7	*	*	2.31	-	-
social assistance	*	*	*	-	-	-
other or unknown	*	*	*	-	-	-

the Netherlands 1988 (B)	percentage deprived (SDL)			poverty risk		
	55 - 64	65 - 74	75+	55 - 64	65 - 74	75+
income characteristics						
number of income recipients in household						
'1	15.3	12.5	12.6	1.43	1.17	1.18
'2	11.0	6.8	4.0	1.03	0.64	0.37
'3 or more	17.8	0.0	*	1.66	0.00	-
main source of income in household						
labour income	8.7	6.1	*	0.81	0.57	-
pension	11.4	9.5	8.9	1.07	0.89	0.83
unemployment benefit	31.2	*	*	2.92	-	-
sickness or disability payment	23.8	*	*	2.22	-	-
social assistance	*	*	*	-	-	-
property income						
no property income	17.7	13.7	11.9	1.65	1.28	1.11
F >0 - <500	11.5	7.4	9.2	1.07	0.69	0.86
F >=500 - <1000	3.5	0.0	7.9	0.33	0.00	0.74
F >=1000 - <5000	6.3	0.0	1.7	0.59	0.00	0.16
F >=5000	6.1	0.0	2.5	0.57	0.00	0.23
financial situation of the household						
making debpts	*	*	*	-	-	-
using savings	23.9	10.9	7.6	2.23	1.02	0.71
coming round	19.5	12.2	12.5	1.82	1.14	1.17
saving money	4.5	3.8	2.6	0.42	0.36	0.24
housing characteristics						
housing situation						
rented house	20.9	13.1	10.2	1.95	1.22	0.95
subtenancy	*	*	*	-	-	-
owner	6.9	6.9	4.4	0.64	0.64	0.41
free house	*	*	*	-	-	-
degree of urbanisation						
rural municipalities	14.1	1.2	3.3	1.32	0.11	0.31
urbanized rural municipalities	15.7	6.1	5.3	1.47	0.57	0.50
typical dormitory municipalities	7.2	4.6	9.1	0.67	0.43	0.85
<30000 inhabitants	10.9	11.3	7.4	1.02	1.06	0.69
30000 - 100000 inhabitants	13.3	7.8	2.3	1.24	0.73	0.21
> 100000 inhabitants	17.8	15.1	13.6	1.66	1.41	1.27

(*) no observations or insignificant number of observations (less than 30)
(-) data not computed
F = Dutch Guilders

Table reads:
- in the Netherlands, according to the Subjective Deprivation Poverty Line, 13.8% of the persons living in a household whose head was aged 55 - 64 in 1988 lived in a state of poverty.
- in 1988, according to the Subjective Deprivation Poverty Line, the risk of living in poverty for persons living in a Dutch household headed by a female aged 55 - 64 was 3.24 times higher than for the total population.

The Netherlands, 1988: Relationship between deprivation (Subjective Deprivation Poverty Line) and (in)security of subsistence according to the Subjective Poverty Line , the legal poverty line and the European poverty line; total population and according to the head's age cohort.

TABLE 13

The Netherlands 1988	secure according to		
	SPL	LEG-norm	EC-norm
not deprived according to the SDL			
total	88.2%	95.5%	92.2%
55 - 64 age cohort	83.1%	94.0%	91.1%
65 - 74 age cohort	69.2%	89.1%	90.5%
75+ age cohort	57.5%	83.9%	94.2%
The Netherlands 1988	**insecure according to**		
	SPL	LEG-norm	EC-norm
deprived according to the SDL			
total	37.9%	15.7%	25.9%
55 - 64 age cohort	46.6%	9.7%	12.2%
65 - 74 age cohort	59.7%	17.7%	7.7%
75+ age cohort	57.6%	28.3%	5.7%

Table reads: 37.9% of the persons living in a state of deprivation (SDL) are also living in a state of insecurity of subsistence according to the SPL.

Belgium, 1985 - 1992: Number of times found poor in the period 1985 - 1992; according to the Subjective Poverty Line (SPL, Table 14.1), the legal poverty line (LEG-norm, Table 14.2) and the European poverty line (EC-norm, Table 14.3); total population and according to the head's age cohort in 1992; percentage and cumulated percentage.

TABLE 14.1

Belgium	number of times found poor				
SPL	0	1	2	3	total
total	74.0%	15.3%	7.4%	3.4%	100%
		58.6%	28.4%	13.0%	100%
55 - 64	67.1%	19.9%	8.5%	4.4%	100%
		60.7%	25.9%	13.4%	100%
65 - 74	48.9%	17.7%	16.4%	17.0%	100%
		34.6%	32.1%	33.3%	100%
75+	35.3%	18.4%	25.3%	21.1%	100%
		28.4%	39.0%	32.6%	100%

Table reads: According to the SPL, 15.3% of the total population has lived one year in a state of poverty during the period 1985 - 1992; 58.6% of the people who were ever poor in the 1985 - 1992 period were only poor during one single year.

TABLE 14.2

Belgium	number of times found poor				
LEG-norm	0	1	2	3	total
total	94.7%	4.6%	0.5%	0.2%	100%
		86.8%	9.4%	3.8%	100%
55 - 64	92.9%	6.7%	0.0%	0.4%	100%
		94.4%	0.0%	5.6%	100%
65 - 74	89.2%	6.5%	2.4%	1.9%	100%
		60.2%	22.2%	17.6%	100%
75+	89.4%	7.2%	3.4%	0.0%	100%
		67.9%	32.1%	0.0%	100%

TABLE 14.3

Belgium	number of times found poor				
EC-norm	0	1	2	3	total
total	86.3%	10.2%	2.2%	1.3%	100%
		74.5%	16.1%	9.5%	100%
55 - 64	86.8%	9.8%	1.9%	1.6%	100%
		73.7%	14.3%	12.0%	100%
65 - 74	83.7%	10.7%	3.1%	2.5%	100%
		65.6%	19.0%	15.3%	100%
75+	83.8%	7.6%	6.6%	2.0%	100%
		46.9%	40.7%	12.3%	100%

The Netherlands, 1986 - 1988: Number of years in poverty on the three-year period 1986 - 1988 according to the Subjective Poverty Line (SPL, Table 15.1), the legal poverty line (LEG-norm, Table 15.2) and the european poverty line (EC-norm, Table 15.3); total population and according to the head's age cohort in 1988; percentage and cumulated percentage.

TABLE 15.1

the Netherlands	number of years in poverty				
SPL	0	1	2	3	total
total	75.4%	13.5%	7.2%	3.9%	100%
		54.9%	29.3%	15.9%	100%
55 - 64	68.6%	16.3%	8.9%	6.2%	100%
		51.9%	28.3%	19.7%	100%
65 - 74	51.7%	21.5%	17.1%	9.7%	100%
		44.5%	35.4%	20.1%	100%
75+	46.7%	25.4%	20.2%	7.7%	100%
		47.7%	37.9%	14.4%	100%

Table reads: According to the SPL, 13.5% of the total population has lived one year in a state of poverty during the period 1986 - 1988; 54.9% of the people who were ever poor were only poor during one single year.

TABLE 15.2

the Netherlands	number of years in poverty				
LEG-norm	0	1	2	3	total
total	88.4%	8.8%	2.3%	0.5%	100%
		75.9%	19.8%	4.3%	100%
55 - 64	87.0%	10.1%	2.3%	0.6%	100%
		77.7%	17.7%	4.6%	100%
65 - 74	80.7%	14.0%	4.1%	1.1%	100%
		72.9%	21.4%	5.7%	100%
75+	78.4%	15.9%	4.2%	1.5%	100%
		73.6%	19.4%	6.9%	100%

TABLE 15.3

the Netherlands	number of years in poverty				
EC-norm	0	1	2	3	total
total	79.7%	12.1%	5.1%	3.1%	100%
		59.6%	25.1%	15.3%	100%
55 - 64	77.3%	16.0%	4.2%	2.5%	100%
		70.5%	18.5%	11.0%	100%
65 - 74	88.4%	6.9%	1.9%	2.8%	100%
		59.5%	16.4%	24.1%	100%
75+	92.3%	3.4%	1.2%	3.1%	100%
		44.2%	15.6%	40.3%	100%

Belgium: 1985 - 1988 mobility into and out of (in)security of subsistence according to the Subjective Poverty Line (SPL); for the whole population (Table 16.1) and the head's age cohort 55 - 64 (Table 16.2), 65 - 74 (Table 16.3) and 75+ (Table 16.4); age in 1985.

TABLE 16.1

Belgium (SPL) whole population		1988	
		secure	insecure
1985	secure	92.3%	7.7%
	insecure	52.8%	47.2%

Table reads: 92.3% of the persons living in security of subsistence in 1985, according to the SPL, were also secure of subsistence in 1988.

TABLE 16.2

Belgium (SPL) 55 - 64 age cohort		1988	
		secure	insecure
1985	secure	91.6%	8.4%
	insecure	62.7%	37.3%

TABLE 16.3

Belgium (SPL) 65 - 74 age cohort		1988	
		secure	insecure
1985	secure	88.7%	11.3%
	insecure	36.0%	64.0%

TABLE 16.4

Belgium (SPL) 75+ age cohort		1988	
		secure	insecure
1985	secure	75.2%	24.8%
	insecure	25.8%	74.2%

Belgium: 1988 - 1992 mobility into and out of (in)security of subsistence according to the Subjective Poverty Line (SPL); for the whole population (Table 16.5) and the head's age cohort 55 - 64 (Table 16.6), 65 - 74 (Table 16.7) and 75+ (Table 16.8); age in 1988.

TABLE 16.5

Belgium (SPL)		1992	
whole population		secure	insecure
1988	secure	96.3%	3.7%
	insecure	64.3%	35.7%

Table reads: 96.3% of the persons living in security of subsistence in 1988, according to the SPL, were also secure of subsistence in 1992.

TABLE 16.6

Belgium (SPL)		1992	
55 - 64 age cohort		secure	insecure
1988	secure	94.4%	5.6%
	insecure	54.8%	45.2%

TABLE 16.7

Belgium (SPL)		1992	
65 - 74 age cohort		secure	insecure
1988	secure	90.8%	9.2%
	insecure	53.9%	46.1%

TABLE 16.8

Belgium (SPL)		1992	
75+ age cohort		secure	insecure
1988	secure	86.7%	13.3%
	insecure	40.8%	59.2%

Belgium: 1985 - 1988 mobility into and out of (in)security of subsistence according to the European poverty line (EC-norm); for the whole population (Table 17.1) and the head's age cohort 55 - 64 (Table 17.2), 65 - 74 (Table 17.3) and 75+ (Table 17.4); age in 1985.

TABLE 17.1

Belgium (EC-norm)		1988	
whole population		secure	insecure
1985	secure	96.6%	3.4%
	insecure	65.5%	34.5%

Table reads: 96.6% of the persons living in security of subsistence in 1985, according to the EC-norm, were also secure of subsistence in 1988.

TABLE 17.2

Belgium (EC-norm)		1988	
55 - 64 age cohort		secure	insecure
1985	secure	97.3%	2.7%
	insecure	70.3%	29.7%

TABLE 17.3

Belgium (EC-norm)		1988	
65 - 74 age cohort		secure	insecure
1985	secure	96.2%	3.8%
	insecure	54.7%	45.3%

TABLE 17.4

Belgium (EC-norm)		1988	
75+ age cohort		secure	insecure
1985	secure	93.7%	6.3%
	insecure	31.7%	68.3%

Belgium: 1988 - 1992 mobility into and out of (in)security of subsistence according to the European poverty line (EC-norm); for the whole population (Table 17.5) and the head's age cohort 55 - 64 (Table 17.6), 65 - 74 (Table 17.7) and 75+ (Table 17.8); age in 1988.

TABLE 17.5

Belgium (EC-norm)		1992	
whole population		secure	insecure
1988	secure	96.5%	3.5%
	insecure	64.6%	35.4%

Table reads: 96.5% of the persons living in security of subsistence in 1988, according to the EC-norm, were also secure of subsistence in 1992.

TABLE 17.6

Belgium (EC-norm)		1992	
55 - 64 age cohort		secure	insecure
1988	secure	96.5%	3.5%
	insecure	55.1%	44.9%

TABLE 17.7

Belgium (EC-norm)		1992	
65 - 74 age cohort		secure	insecure
1988	secure	94.3%	5.7%
	insecure	75.9%	24.1%

TABLE 17.8

Belgium (EC-norm)		1992	
75+ age cohort		secure	insecure
1988	secure	97.3%	2.7%
	insecure	57.5%	24.1%

The Netherlands: 1986 - 1988 mobility into and out of (in)security of subsistence according to the Subjective Poverty Line (SPL); for the whole population (Table 18.1) and the head's age cohort 55 - 64 (Table 18.2), 65 - 74 (Table 18.3) and 75+ (Table 18.4); age in 1986.

TABLE 18.1

The Netherlands (SPL) whole population		1988	
		secure	insecure
1986	secure	92.7%	7.3%
	insecure	49.5%	50.5%

Table reads: 92.7% of the persons living in security of subsistence in 1986, according to the SPL, were also secure of subsistence in 1988.

TABLE 18.2

The Netherlands (SPL) 55 - 64 age cohort		1988	
		secure	insecure
1986	secure	88.4%	11.6%
	insecure	39.6%	60.4%

TABLE 18.3

The Netherlands (SPL) 65 - 74 age cohort		1988	
		secure	insecure
1986	secure	79.9%	20.1%
	insecure	38.3%	61.7%

TABLE 18.4

The Netherlands (SPL) 75+ age cohort		1988	
		secure	insecure
1986	secure	79.7%	20.3%
	insecure	39.2%	60.8%

The Netherlands: 1986 - 1988 mobility into and out of (in)security of subsistence according to the European poverty line (EC-norm); for the whole population (Table 19.1) and the head's age cohort 55 - 64 (Table 19.2), 65 - 74 (Table 19.3) and 75+ (Table 19.4); age in 1986.

TABLE 19.1

The Netherlands (EC-norm)		1988	
whole population		secure	insecure
1986	secure	93.2%	6.8%
	insecure	50.6%	49.4%

Table reads: 93.2% of the persons living in security of subsistence in 1986, according to the EC-norm, were also secure of subsistence in 1988.

TABLE 19.2

The Netherlands (EC-norm)		1988	
55 - 64 age cohort		secure	insecure
1986	secure	91.6%	8.4%
	insecure	62.6%	37.4%

TABLE 19.3

The Netherlands (EC-norm)		1988	
65 - 74 age cohort		secure	insecure
1986	secure	96.1%	3.9%
	insecure	39.7%	60.3%

TABLE 19.4

The Netherlands (EC-norm)		1988	
75+ age cohort		secure	insecure
1986	secure	96.6%	3.4%
	insecure	19.1%	80.9%