



ANTON TRSTENJAK INSTITUTE

*of Gerontology and Intergenerational
Relations*

EXPOSURE TO RISK OF POVERTY AMONG ELDERLY WOMEN IN SLOVENIA

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ANTON TRSTENJAK INSTITUTE OF GERONTOLOGY AND INTERGENERATIONAL RELATIONS (Since 1992)

... is **national scientific and expert institution.**

... was founded by few experts as private individuals in 1992 and later cofounded by Slovenian Academy of Sciences and Art (1995) and in 2004 by the Government of the Republic of Slovenia.

... its work is **interdisciplinary and includes social and medical sciences** ...

... has quite early realised the seriousness of demographic changes in Slovenia and therefore **carried out studies, developed and implemented new social programmes** in this field.

... it focuses on **development of new programmes for quality ageing and good intergenerational relations.**



SLOVENIA AND EU

Year **Slovenia** EU

<i>Total area in 000 km²</i>	2009	20	...
<i>Population, 1st January (mio.)</i>	2010	2.0	501.1 ^P
<i>Share of EU-27 population in %</i>	2010	0.4	100.0 ^P
<i>Employment rate, 2nd quarter (%)</i>	2010	55.0	52.1
<i>Unemployment rate, 2nd quarter (%)</i>	2010	7.1	9.6
<i>GDP/capita in PPP (EU-27=100)</i>	2010	86	100
<i>Life expectancy at birth</i>	2009	78.5	78.8 ¹

^P provisional value

Sources: SORS, Eurostat (<http://ec.europa.eu/eurostat>, 14. 10. 2011)

¹ Year 2008





Risk of poverty among the elderly and in total population, 2008

	65+		Total population
	Women	Men	
Slovenia	28	21	12
EU-27	22	16	17

Sources:

- *SORS (online code: [novica_prikazi.aspx?id=3356](http://novica.prikazi.aspx?id=3356))*
- *EIGE (online data code: EIGE-100-inequalities-Factsheet.pdf)*



RISK OF POVERTY AMONG ELDERLY WOMEN

The share of people below the poverty line or socially excluded is in Slovenia higher among the elderly than in the rest of the population. Especially women are affected.



WOMEN LIVE LONGER THAN MEN

Table 1. Life expectancy at selected ages by gender

Years

	Year ¹	Gender	Age				
			0	1	15	45	65
EU-27	2008	M	76.4	75.7	61.9	33.4	17.2
		F	82.4	81.7	67.8	38.5	20.7
Slovenia	2009	M	75.8	74.9	61.1	32.5	16.2
		F	82.3	81.5	67.6	38.2	20.1
EU-27	2008	F-M	6.0	6.0	5.9	5.1	3.5
Slovenia	2009	F-M	6.5	6.6	6.5	5.7	3.9

Sources: SORS, Eurostat (<http://ec.europa.eu/eurostat>, 14. 10. 2011)

¹ Last available year



WOMEN HAVE LOWER INCOME THAN MEN

Table 2. Share of pensioners with pension below the average income after taxes by gender, Slovenia, 2010

in %

Percent	Men	Women
≤ 40	5.8	9.5
≤ 50	16.2	36.6
≤ 60	30.9	56.5
≤ 70	49.2	71.3
≤ 100	81.8	92.7

Source: Institute for Economic Research, Ljubljana, Nov. 2010



WOMEN HAVE LOWER INCOME THAN MEN (CONTINUE)

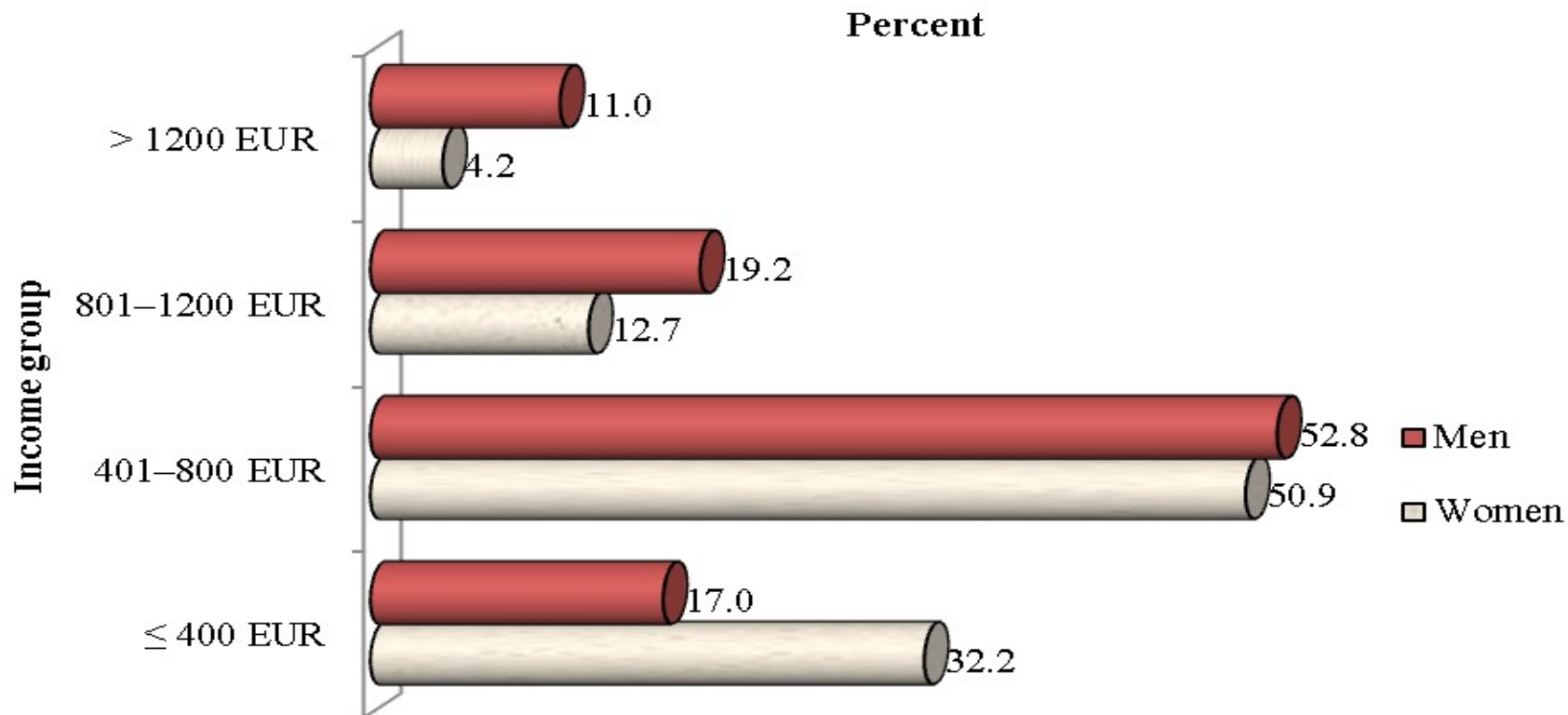


Figure 1. Respondents, aged 50 and over by income group and gender, in percent.

Source: Anton Trstenjak Institute, Slovenia, 2010, N=1016



WOMEN HAVE LOWER INCOME THAN MEN (CONTINUE)

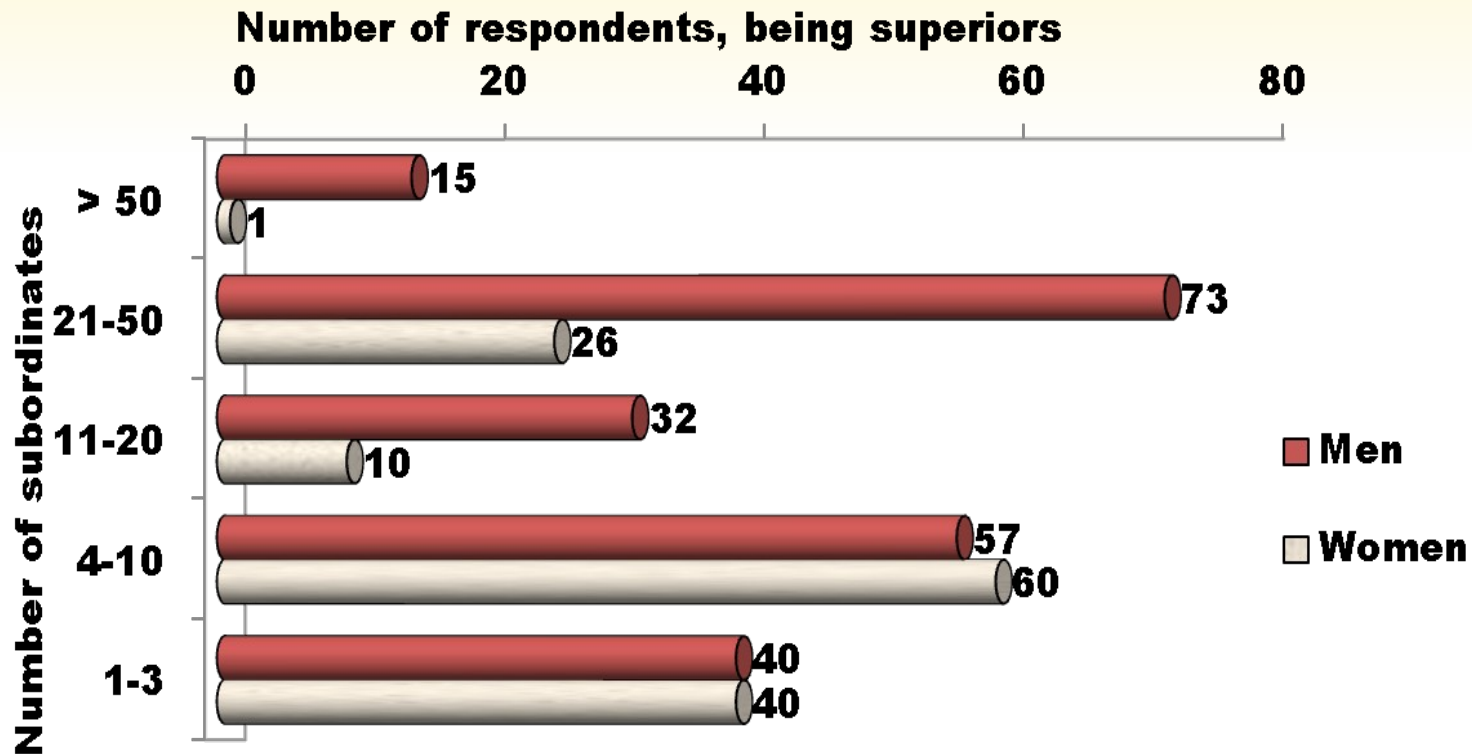


Fig 2. Number of respondents, being superiors at workplace, by number of subordinates and gender

Source: Anton Trstenjak Institute, Slovenia, 2010, N = 354



WOMEN HAVE LOWER EDUCATION THAN MEN

Study results show that

- **64 % of women in Slovenia, old 50 and more have vocational school or less (59 % of men)**
- **36 % of women have high school or more (41 % men)**



WOMEN HAVE LOWER EDUCATION THAN MEN (CONT.)

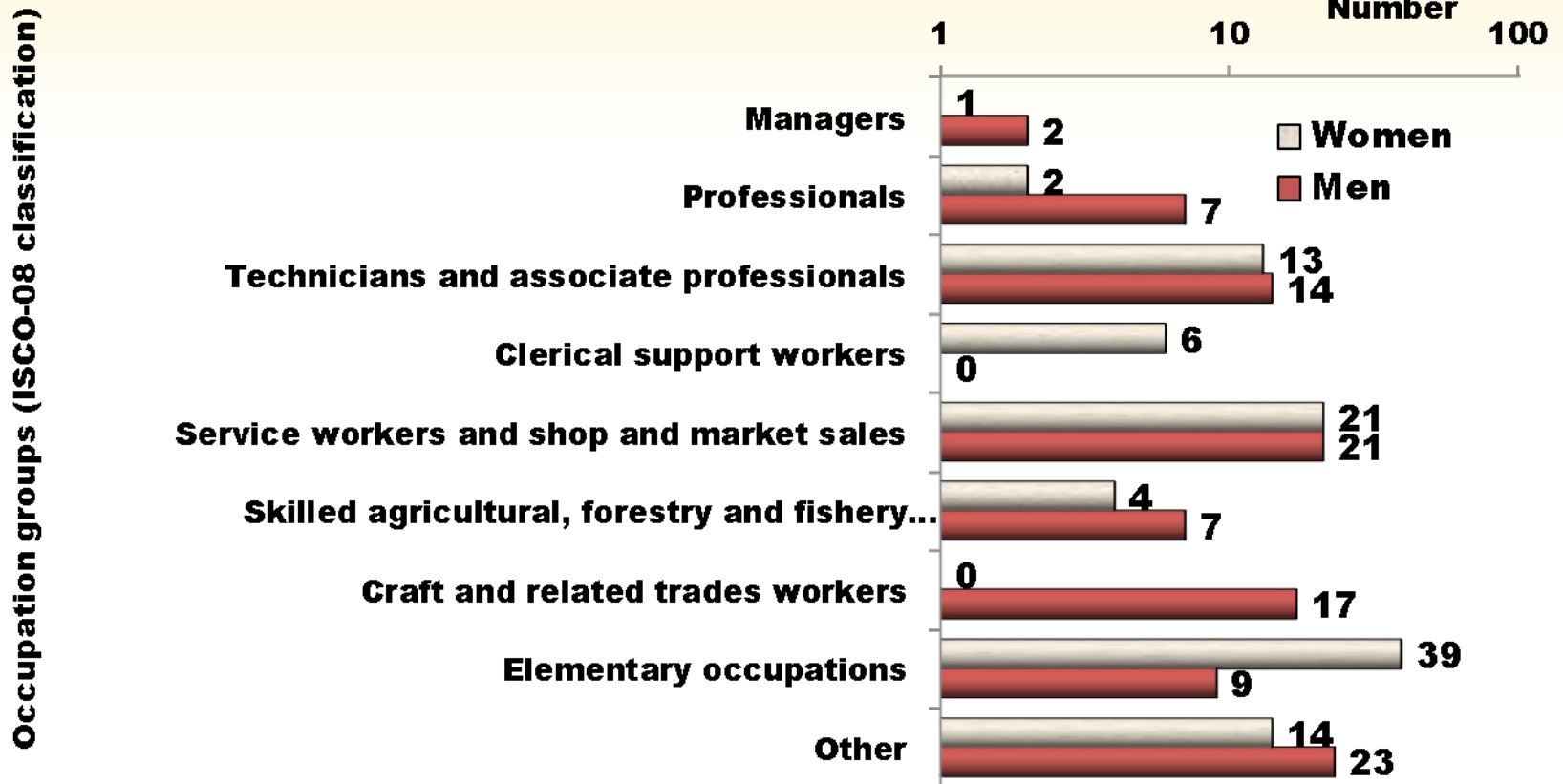


Figure 3. Number of respondents, aged 50 and over by occupation groups (ISCO-08 classification) and gender

Source: Anton Trstenjak Institute, Slovenia, N=1035.



WOMEN LEAVE LABOUR MARKET EARLIER THAN MEN

Years of work and length of retirement

- **Women have on average 29 years of work (men: 35 years) and**
- **Women are on average retired 15 years (men: 13 years)**



Conclusions

The exposure to poverty is highest among elderly women

- ❑ **not included in labour force (31.8 %)**
- ❑ **older than 64 years (24.9 %)**
- ❑ **and lessees (24.0 %)**

Social transfers try to alleviate this, but the risk still exists. Generally, the posts are not adapted to older workers and it is difficult to fulfil UN Madrid International Plan of Action on Ageing (MIPAA), referring to enhancing the employability of older workers through appropriate measures.