



Gender, Poverty, and Social Policy Regimes

A Comparative Analysis of Twenty-Four Upper-Income Countries

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Gender, Poverty, and Social Policy Regimes:

A Comparative Analysis of Twenty-Four Upper-Income Countries

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OUTLINE OF THE PAPER.

- I. Introduction and Overview.
- II. Previous Gender and Poverty Studies Based on the Luxembourg Income Study (LIS).
- III. Social Policy Regimes Welfare State Variation Across Upper-Income Countries.
- IV. Microdata Analysis Data, Methods, and Analysis Plan.
- V. Descriptive Results.

Gender Differences in Household Poverty Rates and Gaps. See Tables 1 and 2.

Gender Differences in Poverty Rates – Variation across Family Types. See Table 3 (also see Appendix Table 1).

Gender Differences in Poverty Rates – Variation across Education Groups. See Table 4 (also see Appendix Table 2).

Gender Differences in Poverty Rates – Variation by Labour Market Status. See Table 5 (also see Appendix Table 3).

Gender Differences in Poverty Rates – Variation by Immigrant Status. See Table 6 (also see Appendix Table 4).

Gender Differences Household- versus Person- Level Income. See Table 7 (also see Appendix Tables 5 and 6).

VI. Multivariate Results.

The Effects of Gender, Age, Education, Employment, and Family Structure on the Odds of Being Poor.

See Table 8 (also see Appendix Table 7).

Gender Differences in Predicted Odds of being Poor. See Table 9.

- VII. Summary of Findings.
- VIII. References Cited.

I. Introduction and Overview.

Although all industrialized countries have enacted public policies that place a floor under household resources and/or redistribute income from higher to lower income families, none have entirely eradicated income poverty. A substantial research literature on poverty in rich countries has reached two over-arching conclusions. One is that the prevalence and intensity of poverty varies markedly across relatively similar countries, due at least in part to variation in social policy designs. The second is that, within all countries, poverty outcomes vary extensively across subgroups. In this paper, we draw on data from the Luxembourg Income Study (LIS), a cross-national microdata archive, to examine one widely-recognized factor associated with poverty – that is, gender. Specifically, we focus on the question: How does gender as a poverty risk factor vary across a group of 24 upper-income countries?

A large body of research, much of it drawing on the LIS data, has established that, in many upper-income countries, women are more likely to be poor than are their male counterparts. That is true both before, and after, taxes and transfers are taken into account. The causes underlying women's higher risk of economic insecurity are complex, overlapping, and cumulative. The most powerful factor is women's weaker attachment to the labour market. On average, women command lower market income, including wages and occupational pensions, than do men and, as a result, they also receive lower employment-related social transfers. In addition, as a group, women still command lower pay than do men for each hour worked, partly due to their concentration in lower-paying occupations and partly due to pay discrimination based on gender. In turn, the main reason that women's connection to paid work is weaker than men's is their disproportionate engagement in caring for family members, especially young children. Largely because of their greater caregiving duties, women are less likely to be employed than are similarly-situated men and, if employed, they average fewer weekly work hours, including among those in full-time employment. Recent evidence indicates that being an active caregiver (independent of gender) further reduces many women's hourly pay.

Furthermore, in all upper-income countries, a substantial number of parents are raising their children without partners, and everywhere single parents are overwhelmingly women. Single mothers, as

a group, typically report worrisome levels of poverty – not surprisingly, as their solo caregiving responsibilities depress their own labour supply; their gender is associated with lower hourly earnings; and their homes typically lack a second earner. Finally, diverse households – young and old, femaleheaded and male-headed, with and without children – receive tax benefits and public income transfers. Among lower-income households, those transfers can make them less poor or lift them out of poverty altogether. In some countries – the U.S. is a prime example – social benefits targeted on children are meager compared to those granted to other demographic groups. As a result, families with children, which disproportionately include women, are more likely to be poor than are other family types. In many countries, these factors – both micro and macro – operate independently and interactively to raise women's likelihood of poverty relative to men's.

Against this broad portrait of commonality, we focus in this paper on cross-national *variation*, in particular on variation that captures diversity in social policy designs. Although nearly all of these 24 countries are high-income countries – three are classified as upper-middle income countries¹ – they are spread across diverse geographic regions, which largely correspond to equally diverse welfare state models. In this study, we include five Anglophone countries, seven Continental European countries, three Eastern European countries, four Nordic European countries, three Southern European countries, and two countries not easily classified, Israel and Mexico. The selection of countries – especially our limited inclusion of middle-income countries – was driven by data availability. Although the LIS archive will add a large number of middle-income countries over the next three to five years, unfortunately only a few are included at this time.

This background paper is organized as follows. In Section II, we present highlights from past LIS research on cross-national variation in women's poverty status and/or poverty gender gaps, and comment on the ways in which this paper extends on past research. In Section III, we draw on other research

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¹ The World Bank ranks countries into four income categories – high, upper-middle, lower-middle, and low – based on per capita GDP. As of the early 2000s, 21 of these countries were classified as high-income. Three – Hungary, Poland and Mexico – were classified as upper-middle income. In this paper, we use the term "upper income" to refer to the top two groups: high and upper-middle.

literatures to sketch a portrait of social policy variation across the major country grouping captured in this study. In particular – albeit it in a stylized way – we describe the underlying principles and characteristics of the "residual welfare-state" model associated with the Anglophone countries, the "conservative-corporatist" model typified by the Continental countries, the "post Socialist" model in place in the Eastern European countries in the wake of their transitions to capitalism, the much-studied "Social Democratic" model long associated with the Nordic countries, and the so-called "Latin" model operating in the Southern countries.

In the Section IV of the paper, we describe the LIS data and our methods. Assessing gender gaps in poverty raises thorny methodological problems, because gender is fundamentally an individual characteristic whereas poverty is largely a household concept. In this section, we explain our approach, which relies mainly on assessing women's odds, compared to men's, of living in a poor *household*; to a lesser extent, we assess pre-and post-transfer income recorded at the person-level. We also present other crucial details, including the income definitions used, our method for adjusting for household size, and the logic behind of our descriptive and multivariate analyses.

In Section V we present our descriptive results, in Section VI our multivariate results, and in Section VII a summary of our major findings. Our results, which focus on both commonality and variation across these 24 upper-income countries, are organized around of set of five research questions:

- What is the probability that prime-age women, compared to their male counterparts, live in a poor household?
- How does the overall pattern differ: (a) when we consider pre-transfer as well as post-transfer income? (b) when we consider absolute as well as relative poverty? and (c) when we consider poverty gaps as well as poverty rates?
- How do women's poverty rates, compared to men's, vary by family type, by educational attainment, by labour market status, and by immigrant status?
- ♦ How does our cross-national portrait of gender and poverty shift when we consider person-level income as well as household-level income?
- ♦ In a multivariate context: (a) what is the nature of the association between poverty and gender, both alone and in interaction with our other covariates? and (b) how does the risk of women's poverty, compared to men's, vary across a set of six example "cases" which vary by level of expected disadvantage?

II. Previous Gender and Poverty Studies Based on the Luxembourg Income Study (LIS).

The issue of women and poverty has attracted considerable attention among scholars using the LIS data. Over the last twenty-five years, nearly fifty LIS Working Papers have made poverty and gender their central focus.² Several studies have assessed gender differentials in poverty outcomes, while others have concentrated on poverty among particularly vulnerable groups of women, especially single mothers.³ At the micro-level, these studies have focused variously on the effects of household composition and/or employment, hours and/or earnings on women's poverty risk. Another substantial LIS-based literature addresses child poverty; child poverty is, of course, distinct from women's poverty but the two are inextricably linked because among the highest risk children are those who live with single mothers (see, e.g., Bradbury and Jantti 1999). Not surprisingly, a major theme cutting across these studies concerns the impact on poverty of national conditions, including public policies – mainly income transfers and workfamily reconciliation policies – political configurations, and/or macroeconomics outcomes. These studies are diverse with respect to conceptual approaches, measurement decisions, countries included and years covered. In this section, we synthesize the primary, and most consistent, findings that emerge from this body of research.

The LIS research on gender and poverty has produced three general findings. First, in several LIS countries, post-tax-and-transfer poverty is more prevalent among women compared to men, mothers compared to fathers, and female-headed households compared to male-headed households. Second, solo mothers everywhere face especially high risks of poverty, especially in the English-speaking countries.

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² All LIS Working Papers are available on-line; see http://www.lisproject.org/publications/wpapers.htm. For readers' ease, in this paper we cite the Working Paper versions of these studies. Several of these LIS Working Papers have been subsequently published; the publication information appears on-line.

³ There is also LIS-based research on older women's poverty (see, e.g., Doring, Hauser, Rolf and Tibitanzl 1992; Hutton and Whiteford 1992; Siegenthaler 1996; Smeeding 1991; Smeeding and Sandstrom 2005; Smeeding, Torrey, and Rainwater 1993; Smeeding and Saunders 1998; Stapf 1994). We do not review that literature here as our core interest in this paper is in prime-age women.

Third, cross-national variation in tax-and-transfer policies explains a large share of the variation in post-tax-and-transfer income poverty.

LIS researchers began to focus on gender gaps in post-tax-and-transfer poverty in the early 1990s. Casper et al (1994) assessed gender poverty gaps across eight countries. They concluded that, in the English-speaking countries (especially in the U.S.) and in Germany, women are substantially more likely than men to live in poverty; in contrast, they found no poverty gender gaps in Italy or the Netherlands and, in Sweden, a gap that actually favors women. Casper et al concluded that gender differences in demographic characteristics – especially in employment and single parenthood – explain substantial portions of within-country poverty gaps as well as a considerable share of cross-national variation. In contrast, differences in marital status, education, and age are less important overall, partly because within-country gender differences are small.

Also in the early 1990s, both Wright (1993) and Pressman (1995) used the LIS data to analyze gender poverty gaps. Wright used poverty measures that are sensitive to the income of the "poorest poor," while Pressman shifted the unit of analysis and compared female-headed with male-headed households. Like Casper et al (1994), both of these researchers found that women (or female-headed households) are, in fact, more likely to be poor than their male counterparts in some but not all LIS countries. While these researchers found substantially different country-specific results, in general, they concurred that women are considerably more likely to be poor (relative to men) in the U.S. and in the other English-speaking countries – with the possible exception of the U.K.

A second round of research in the later 1990s and early 2000s assessed gender gaps in poverty, focused more directly on policy impacts. Pressman (2000) revisited his earlier work, using later LIS data and covering a larger number of countries, including Taiwan and five transition countries. Pressman's 2000 study compares poverty rates between female-headed and "other" households to construct a "gender poverty gap," and concludes that, using this measure, there are gaps – female-headed households are poorer – in 21 of the 23 LIS countries included; Poland and Switzerland are exceptions. Again, especially large differentials are found in the English-speaking countries – and in Russia. Pressman concludes that

variations in tax-and-transfer policy ("fiscal policy") explain a major share of the cross-national diversity in both female-headed households' poverty rates and in gender poverty gaps.

Turning her attention to mothers, Christopher compares the poverty rates of mothers' and fathers' (2001b) and also of mothers and all men (2001c). She finds a strong cross-national pattern of heightened poverty risk for mothers compared to all men – everywhere except in Finland and Sweden – and for mothers compared to fathers (both custodial parents) in all nine countries that she studied. As in earlier LIS research, Christopher finds the largest gender gaps in the English-speaking countries; mothers in the U.S. are fully 58 percent more likely than fathers to be post-tax-and-transfer poor.

Several LIS studies in the early 1990s also focused attention on the high risk of poverty (or low income) experienced by single mothers in the LIS countries (Sorensen 1990; Gornick and Pavetti 1990; Wong et al 1992; McLanahan et al 1992). Sorensen (1990) reported that a third of single-mother households in Germany – and over half in the U.S. – lived in poverty; solo-mother households with three or more children had far higher poverty rates. In contrast, Sorensen found, Swedish single mothers' poverty rates were remarkably low (7 percent overall). McLanahan et al (1992) assessed women's poverty cross-nationally, comparing the likelihood of poverty across various work-family combinations. Virtually everywhere, employed wives without children are the least likely to be poor, and solo mothers – especially if not employed – the most likely.

A number of LIS researchers have focused on the role that employment and earnings play in solo mothers' poverty risks, both within and across countries (Nichols-Casebolt and Krysik 1995; Solera 1998; Morissens 1999; Christopher 2001a.) Nichols-Casebolt and Krysik (1995) found that the percent of (never-married) solo mothers with earnings varied sharply across the four countries they studied, ranging from over 60 percent in France to 53-55 percent in the U.S. and Canada and only 34 percent in Australia. They also found that being employed significantly reduced solo mothers' poverty odds in all four countries, and that the independent poverty-reducing impact of being employed was greater everywhere than the impact of being a recipient of either child support or public transfers. Solera (1998) reports that varying solo-mother employment rates explain nearly all of the variation in solo mothers' economic

wellbeing across Sweden, the U.K., and Italy. In Sweden, in particular, high levels of employment, shored up by strong policy supports, leave Swedish solo mothers far less poor than, for example, their counterparts in the U.K. In contrast, the majority of British solo mothers have no (or very part-time) labour market attachment and rely instead on social assistance. Christopher (2001a) adds that low wages also matter. In the U.S. in particular, she reports, it is not low employment rates, but the preponderance of poverty-wage jobs that exacerbates U.S. single mothers' poverty. In fact, Christopher reports, compared to their counterparts elsewhere, U.S. single mothers who work full-time are among the least likely to work in jobs that pay wages above the poverty line.

Pressman (2003) assessed the role that occupational segregation plays in the gender poverty differential. Using a ten-category occupational breakdown, he concluded that, across a group of ten LIS countries, the "gender poverty gap", based on disposable income, would be nearly three percentage points (or about 20 percent) lower if women household heads were employed in the same occupations as male household heads. Orsini, Buchel, and Mertens (2003) studied the impact of mothers' employment on family poverty risk, in seven European countries. They concur with the established finding that there is a strong positive effect of mothers' paid work on family income across countries and family types. However, Orsini et al conclude that a substantial portion of this effect is due to the fact that mothers in employment are a select group. They conclude that this implies that expanding mothers' labor force participation through policy supports is likely to become less "efficient" as the participation of mothers increases.

Recently, LIS researchers have considered the effects of policies outside the tax-and-transfer arena on solo mothers' poverty. Huber et al (2001) pooled datasets across countries and over time to model the effects of labour market and political variables on a range of gendered outcomes; one of their dependent measures was solo mothers' pre-tax-and-transfer poverty rate. They find that both union density and having a Left Cabinet have independent, significant, negative effects on solo-mothers' market poverty. While having a Left Cabinet seems to operate at least in part by raising solo mothers' employment rates, the causality underlying these institutional effects is not completely clear. Using a

similar approach, Brady and Kall (2007) assess associations between women's (and men's) poverty and a range of policy and institutional factors. They conclude that economic growth, manufacturing employment (although, interestingly, not public employment), social security transfers, and public health spending all significantly influence both women's and men's poverty. Beaujot and Liu (2002) assess child poverty in 19 LIS countries, but with a central focus on child poverty in solo-mother households — shedding light on other policy factors that might reduce solo mothers' poverty. Using a cross-national correlation approach, they conclude, not surprisingly, that poverty among the children of solo mothers falls (significantly) as both public revenue and transfers to households (as shares of GDP) rise. Perhaps more interesting are the conclusions that they draw in other policy arenas: they also find that the children of solo mothers are less likely to be poor in countries where the extent of joint custody is higher — and they argue that joint custody arrangements are highly policy-sensitive — and in countries where the government takes a more active role in ensuring child support collections from absent parents.

Throughout this paper, we draw on lessons from this rich prior literature, by systematically incorporating the main risk factors that have been found to matter – especially women's family structure and their employment status. We update much of this prior LIS research on women and poverty to the early 2000s, covering countries across a wide range of welfare state designs. We also incorporate multiple poverty indicators – reporting both relative and "absolute" poverty, both poverty rates and gaps, and income measures based on both "pre-transfer" and "post-transfer" income. We also extend on prior work by incorporating data on immigration status, a factor that has received little attention thus far in the LIS poverty literature on gender – partly due to data limitations. Finally, we explore gender gaps in economic wellbeing considering person-level (in addition to household-level) income, to the extent that our data permit us to do that meaningfully.

III. Social Policy Regimes – Welfare State Variation Across Upper-Income Countries.

To place the variation across our 24 countries into institutional context, we group these countries into five country clusters. In the text and tables, we refer to these groupings by their geographic/regional or linguistic characteristics. We classify Australia, Canada, Ireland, the United Kingdom and the United States as *Anglophone* countries⁴; Austria, Belgium, Germany, France, Luxembourg, the Netherlands and Switzerland as *Continental European* countries; Greece, Italy and Spain as *Southern European* countries; Denmark, Finland, Norway and Sweden as *Nordic European* countries; and Slovenia, Poland, and Hungary as *Eastern European* countries. We also include but do not categorize, two other countries, Israel and Mexico. Of course, ultimately it is not geography, region or language that makes these groupings meaningful for our analyses of gender and poverty across countries. These clusters are meaningful for our study because of their well-established institutional commonalties. Substantial withincluster variability is undoubtedly evident, in all of these groups, but overall they are clearly characterized by common features. In this section, we offer a brief synopsis of these institutional features – with a focus on policy configurations as they shape redistribution in general and gender in particular.

The clusters that we adopt here stems, to a large degree, from the theoretical and empirical work of Danish sociologist Gosta Esping-Andersen, as presented in his 1990 book *The Three Worlds of Welfare Capitalism*. Esping-Andersen classified the major welfare states of the industrialized west into three clusters, each characterized by shared principles of social welfare entitlement and relatively homogeneous outcomes. He and subsequent authors using this framework have characterized social benefits in the Anglophone countries as reflecting and preserving consumer and employer markets, with most entitlements derived from need based on limited resources. Social transfers in the Continental European countries are typically tied to earnings and occupation, and public provisions tend to replicate market-generated distributional outcomes. In the Continental countries, social policy is also shaped by the principle of "subsidiarity", which stresses the primacy of the family and community for providing

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⁴ Following the convention in cross-national research, we refer to Canada as Anglophone, although it is officially bilingual, part Anglophone and part Francophone.

dependent care and other social supports. In contrast, social policy in the Nordic countries is characterized as organized along Social Democratic lines, with entitlements linked to social rights.

In the 1990s, many feminist critics – including Chiara Saraceno, Jane Lewis, Julia O'Connor, Diane Sainsbury, Ilona Ostner, and Ann Orloff – charged Esping-Andersen with neglecting gender issues, such as variation in the provision of family leave and child care, and the roles of paid and unpaid work in establishing welfare state entitlements. While these critics were undoubtedly correct, subsequent empirical efforts to establish welfare state typologies that did incorporate gender largely confirmed Esping-Andersen's classification – although the Continental cluster effectively split in two, with Belgium and France standing out with more developed work-family reconciliation policies. Nevertheless, the relative robustness of the original clusters suggests that the welfare state principles underlying them are highly correlated with those that shape family policy and other labor market policies that especially influence women's economic outcomes. In the Nordic countries, the Social Democratic principles that guide policy design are generally paired with a commitment to gender equality in paid and unpaid work; the market-replicating principles in the Continental countries are often embedded in socially conservative ideas about family and gender roles; in the Anglophone countries a preference for the market usually takes precedence over strategies overtly aimed at gender-egalitarian outcomes.⁵

Subsequent cross-national research extended "the three worlds" to characterize other country groupings as well. Several comparative researchers have argued that the Southern European countries constitute a "Latin model". Gornick and Whiteford (2006) conclude that the Southern European countries, are characterized by low levels of public social spending -- including on work-family policies – and, in cross-national terms, very meager assistance for poor lone parents. Perhaps most obviously, the transition countries of the former Eastern block also share common traits. Some characteristics have been carried over from the state socialist period, whereas others emerged during the transitions. In their a review of family policy shifts in Eastern Europe, Saxonberg and Sirovatka (2006) argue that the post-Communist

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⁵ For detailed descriptions of these three social policy models, especially as they shape women's outcomes, see Gornick and Meyers 2003; Misra, Budig, and Moller 2006; and Gornick and Whiteford 2006.

regimes have tended to move towards relatively conservative family policy and labor market schemes – schemes that are compatible with a push to encourage women to leave the labour market to raise children. Saxonberg and Sirovatka qualify their claim, noting that the Eastern European countries are, at present, remarkably diverse with respect to policy offerings.

The regime-type framework provides a useful organizing framework. We make use of country clusters in this paper – however imperfect – because they bring into relief the importance of policy configurations for poverty reduction, and because they help us to identify empirical patterns across our comparison countries. Working with these well-known groupings will also allow comparative scholars to situate our findings into the larger literature on the nature and consequences of social policy variation across upper-income countries.

IV. Microdata Analysis – Data, Methods, and Analysis Plan.

Data.

For this study, we use data from the Luxembourg Income Study (LIS). LIS is a public-access archive of microdatasets, now containing 30 countries. The LIS staff collects datasets (mostly based on household income surveys), harmonizes them into a common template, and makes the data available to registered researchers via remote access. The LIS database includes repeated cross-sections from participating countries, with datasets available for up to six points in time, depending on the country. The LIS datasets include income, labour market, and demographic indicators. The microdata are available at the household- and person- level and records can be linked between levels. Detailed information on the original surveys, including sample sizes, is available at http://www.lisproject.org/techdoc.

We use datasets from LIS' Wave V (Release 2), which is centered on the year 2000. We selected 24 countries for comparison: Australia, Austria, Belgium, Canada, Ireland, Denmark, Finland, France, Germany, Greece, Hungary, Israel, Italy, Luxembourg, Mexico, Netherlands, Norway, Poland, Slovenia, Spain, Sweden, Switzerland, the United Kingdom and the United States.

Methods.

Unit of analysis. Measuring differentials in women's and men's likelihood, or intensity, of poverty is never a simple exercise. It is complicated because large numbers of women, especially primeage women, share their homes with men. Designating "her" and "his" income, for the most part, is not feasible. First, many sources of income are received at the household level. That includes, for example, public benefits such as child allowances (in many countries) and means-tested assistance, as well as some private transfers, such as gifts made to a household; in addition, in many settings, the household is the unit of analysis with respect to tax liabilities and benefits. Second, even if some or all income sources could be disaggregated, doing so has limited meaning, as individuals who live together (especially partners) generally pool their income, so "her" wellbeing is clearly shaped by "his" income as well as her own. As a results of these complexities, most research on gender gaps in economic wellbeing focus on market earnings⁶. Research on poverty differentials between women and men often limit themselves to adults without partners, especially single parents or the elderly who live alone.⁷

In this study, our approach is to consider individuals poor if they live in households with poverty-level income, with income counted at the household level – an approach that, of course, produces relatively small gender gaps among adults who are partnered. Because the story of gendered poverty is inextricably linked to family structure, we assess poverty outcomes among persons living both with and without partners. In one part of our analysis, we make an exception to measuring income solely at the household level; there we consider some elements of person-level income, compared with household income, and we do that for women and men separately. That allows us to assess, in part, the extent to which women's (and men's) household income is "their own".

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⁶ For a review of LIS-based research on gender gaps in labour market outcomes, see Gornick, J. (2004).

⁷ See Wiepking and Maas (2004) for a strong version of this argument. In their LIS-based paper, they explain: "We will concentrate our analyses on 'single' men and women, defined as those men and women who do not share their households with an adult partner. This group is not literally single because it includes widows and widowers, divorced men and women, and men and women living with children. Important, though, is the exclusion of households in which men and women live together. It is difficult to differentiate between poor and not-poor individuals within one household. In most research on poverty, therefore, all household members are assumed to be equally poor. Households containing both a man and a woman can thus, per definition, not [contribute] to a gender-poverty-gap" (p. 3).

Income indicators. As is common in research using the LIS data, our main household income variable – used throughout the poverty analyses – is household disposable income (known in the LIS literature as DPI), which is defined as the sum of income from earnings, capital, private transfers, public social insurance and public social assistance – net of income taxes and social security contributions. (Imputed rents, and irregular incomes, such as lump sums and capital gains and losses are not included in LIS DPI.) Throughout this paper, we adjust household income for family size, using a common equivalence scale transformation, in which adjusted income equals unadjusted income divided by the square root of household size; that represents the half-way point between the two extreme assumptions of no economies of scale and perfect economies of scale.

In the analysis of person-level income, we construct two person-level income variables. One, capturing individuals' "market income", includes income from earnings (both employee and self-employed earnings) and occupational pensions (public and private); employees' earnings are net of income and social security taxes. We also construct a person-level measure of "disposable income", which includes person-level market income (as described above) and adds state old-age and survivors benefits, unemployment benefits, short-term sickness and injury benefits, child-related benefits and family leave benefits – also net of income and social security taxes. In this analysis, we also use household "market income", a standard LIS variable that includes income from earnings, occupational pensions (public and private) and from capital – again net of income and social security taxes.

In the portion of our poverty analyses based on real income levels (i.e., Table 1) and the analysis of person-level income (i.e., Table 7), we measure income in 2005 prices in United States (U.S.) dollars. We use price indices for "Actual Final Consumption", published by the Organization for Economic Cooperation and Development (OECD) if available, and national consumer price indices when not, to convert current prices to 2005 prices. We than use the OECD's purchasing power parity (PPP) exchange rates to convert those amounts to international dollars.

Poverty measures. Again drawing on long-established practices in LIS-based research, we use two types of poverty lines. We use a relative line to calculate poverty rates and gaps; here, we set the

poverty line at one-half of national median equivalent disposable income among all persons. We also report so-called "absolute poverty", meaning that we choose a single poverty line and convert it across countries using purchasing power parities. We calculate such a line by taking the 2005 U.S. poverty line for a family of four, converting it to a single-person poverty line using our equivalence scale – the square root of family size – and applying this to all cases. In our analyses of person-level income (i.e., Table 7) we further distinguish between "poor" (less than 50 percent of the median), "near-poor" (51 to 75 percent of the median), and "non-poor" households (76 percent of median and above).

We define the poverty gap as the difference between the poverty line and disposable income, divided by the poverty line, for the poor – and zero for all others. This means that the poverty gaps that we report capture the average proportion by which poor persons' income falls short of the poverty line, multiplied by the proportion poor.

In parts of our analysis (i.e., the first two tables), we compare poverty outcomes based on income after taxes but before transfers are taken into account (labeled as "pre") with poverty outcomes based on income after both taxes and transfers have been accounted for (labeled "post"). Some datasets in the LIS archive report only after-tax income. To maximize cross-national comparability, we limit ourselves to after-tax income throughout our study. Unfortunately, this approach clearly lessens the degree of redistribution reported relative to a comparison of *pre-tax*/pre-transfer income versus post-tax/post-transfer income. In the case of this paper, however, the results are likely to be similar either way, because most poor families in these countries have fairly limited tax liabilities.

Demographic and labour market variables. To assess the factors that affect the risk of poverty for both women and men, we construct indicators of age, family structure, educational attainment, labour market status, and immigration status. Our study sub-sample is limited to persons aged 25-54. In the multivariate analyses we use three component age groups: 25-34, 35-44, and 45-54. To assess the role of family structure, we classify persons as being heads or spouses partnered with children, partnered without children, single with children, single without children, and other adults. Partners include both married and cohabiting partners; children refers to co-residing dependents below age eighteen.

Educational attainment is measured as "low", "medium" or "high", using the standardized recodes provided by LIS (http://www.lisproject.org/dataccess/educlevel.htm.) "Low" educational attainment includes those who have not completed upper secondary education; "medium" refers to those who have completed upper secondary education and non-specialized vocational education, and "high" includes those who have completed specialized vocational education, post-secondary education and beyond. Where LIS did not provide recodes, we constructed them, adhering to these educational cutoffs as closely as possible. Our measure of labour market status takes the annual wage of all persons in our age range (25-54) and defines a person to have a "low" attachment to the labour market if his or her wages are less than the lowest quintile of wages (women and men combined) and "high" otherwise. Finally, in thirteen of our 24 countries, we have microdata on immigration status. Persons are coded as "native", meaning born in the country of current residence, or "immigrant", which refer to those who are born outside the country.

Analysis Plan

The analytic strategy of this paper is straightforward. First, we present our various poverty outcomes disaggregated by gender and then by each of set of covariates – family type, education, labour market status, and immigrant status. These descriptive results enable us to assess poverty levels, and gender differentials in poverty, across subgroups. Second, we shift units of analysis and consider person-level income, both pre-transfer and post-transfer, relative to household-level income.

The final empirical analyses are multivariate. In order to simultaneously control for several important dimensions along which poverty varies, we estimate multivariate logistic regressions that relate poverty to age, education, family structure and labour market status, as defined above, all of which we interact with gender. All of the regressions model relative poverty based on post-tax-and-transfer income. The purpose of these descriptive regressions is to examine if and how poverty varies along these dimensions across countries, once we control for the other factors. We estimate logistic regressions for each country included in our study for which we have the required information; the logistic regression

models include all of our background factors fully interacted with gender. (Due to the absence of person-level earnings, and thus labour market status, we omit Poland and Switzerland from the multivariate analysis.) All our regression results use the LIS sampling weights, in this case standardized to sum to sample size, in order to produce unbiased population-level estimates.

Finally, we use the estimated regression results to compare predicted poverty rates for women and men with particular types of characteristics, to gauge the extent to which background factors typically thought to account for the incidence of poverty affect the gender difference. For these analyses, we constructed six example cases, designed to represent persons with varying levels of disadvantage. The six cases – all persons aged 35-44 – are summarized as follows:

	education	labour market status	partnership status	parenting status
1	low	low	no partner	no children
2	low	low	partner	children
3	medium	low	no partner	children
4	medium	high	partner	no children
5	high	high	no partner	children
6	high	high	partner	no children

V. Descriptive Results.

Gender Differences in Household Poverty Rates and Gaps.

We report poverty rates in Table 1 – relative in the left panel and absolute in the right panel. The first three columns indicate the pre-transfer poverty rates, by gender, and the difference between female and male poverty rates. The second three columns report the post-transfer poverty rates (and the gender difference). The right panel, using the same scheme, reports absolute poverty rates.

[Table 1 about here]

Relative poverty results. Among prime-age adults, the prevalence of "pre-transfer" poverty varies markedly across our study countries, ranging from a low of 10-15 percent in the Netherlands to a high of 36-37 percent in Poland. Substantial variation in "pre" poverty across the country groupings is also

evident – with pre-transfer poverty rates of 14-18 percent in the Continental countries; 17-19 percent in the Southern countries; 18-22 percent in the Anglophone countries; (a surprisingly high) 20-23 percent in the Nordic countries; and 29-30 percent in the Eastern countries. In addition, relative poverty rates in Israel and Mexico are 25-28 percent and 21-24 percent respectively.

Income transfers reduce poverty substantially. Post-transfer poverty rates are much lower than pre-transfer rates everywhere – with "post" rates ranging from a low of 3-4 percent in Denmark to a high of 17 percent in Mexico. The country clusters again show consistent patterns with respect to "post" poverty rates as well: with poverty rates of 5-6 percent in the Continental countries; 9-11 percent in the Southern countries; 10-13 percent in the Anglophone countries; 4-5 percent in the Nordic countries; and 9-10 percent in the Eastern countries. It is evident, of course, that accounting for transfers causes these country clusters to re-order substantially. Indeed, the percentage of poverty reduced by transfers varies sharply across them – from 44-45 percent poverty reduction in the Anglophone and Southern countries, 65-68 percent in the Continental and Eastern countries, to a remarkably high 80 percent in the Nordic countries. 8 Clearly, these 24 countries, and these country groups, vary both by the level of poverty prior to transfers and by the extent to which income transfers pull otherwise poor households out of poverty.

Before income transfers are taken into account, the pattern with respect to gender is remarkably uniform: in 22 of the 24 countries, women are more likely to be poor than are men – although in general the differences are relatively small. Women's "pre" poverty rates are higher than men's by one percentage point or less in Denmark, Finland and Poland and, on the high end, by about four percentage points across the Anglophone and Continental countries. In Slovenia, women and men are equally likely to be poor and, in Hungary, men are slightly more likely to be poor than are women.

After accounting for income transfers, the gender picture becomes more favorable for women. In all 24 countries, when we shift from "pre" to "post" poverty, the gender gap narrows or reverses direction entirely. With respect to "post" poverty, in all of the Anglo, Continental and Southern countries, the

⁸ Although not directly reported here, these poverty reduction magnitudes are easily discerned from the table. They are based on men's and women's poverty, averaged, and they are calculated as ((pre-post)/pre).

gender gap narrows, although women are still about 1-3 percentage points more likely to be poor than are men. In contrast, in all of the Nordic and Eastern countries, women are now slightly *less* likely to be poor than men, although the differences are quite small. Clearly, the overall finding is that, across these countries, income transfers are disproportionately reducing women's prevalence of poverty.

Absolute poverty results. In the poverty literature, the practice of comparing relative poverty rates across countries is often criticized, understandably, for obscuring substantial cross-national variation in levels of real income. In the right panel of Table 1, we compare poverty across these same countries, using the 2005 U.S. poverty line converted into international dollars. It is telling that, in the U.S. itself, absolute poverty rates are well less than relative poverty rates – both "pre" and "post" – because the U.S. line lies considerably below 50 percent of U.S. median household income. In other words, to be officially poor in the U.S., a household has to be considerably poorer than the 50 percent-of-median standard. The most salient finding here is that, in the three middle-income countries, poverty rates based on this real income line are dramatically higher than when measured in relative terms. In Hungary, Poland, and Mexico, the absolute poverty rates reported here – both "pre" and "post" – exceed 70 percent. In real terms, both men and women in these countries are much poorer than are their counterparts in the U.S. and across the other high-income countries.

Although the levels are different, the gender story is remarkably similar. Considering "pre" poverty, women are modestly more likely to be poor nearly everywhere – Slovenia is an exception – with the largest differences (about four percentage points) seen in the Anglophone and Continental countries. When transfers are taken into account, the gender picture again becomes more favorable for women. In all 24 countries, when we shift from "pre" to "post" poverty, the gender gap in poverty either narrows or reverses direction entirely. And again, in the Nordic countries and in two of the Eastern countries, women are slightly less likely to be poor than are their male counterparts.

Poverty gaps. Analyses of poverty rates can obscure cross-national variation in the depth of poverty. So, in Table 2 we supplement our analysis of poverty rates – reporting a poverty gap measure that weights the depth of poverty among the poor by its prevalence. Overall, while our poverty gap results

broaden our portrait of poverty across countries, the country groupings are largely upheld. The "pre" gaps vary much like "pre" rates: –with poverty gaps of 7-10 percent reported in the Continental countries, 9-10 percent in the Southern countries, 12-15 percent in the Anglophone countries, about 15 percent in the Nordic countries, and 18 percent in the Eastern countries (with Poland standing out as an extreme case).

[Table 2 about here]

Income transfers, of course, go a long way toward reducing the "pre" poverty gaps reported in all of these countries. Here, our results are largely similar to the results for poverty rates – transfers in the Southern countries (especially) and the Anglophone countries reduce poverty gaps the least, followed by the Continental and Eastern countries. The Nordic countries, as a group, reduce poverty gaps by the largest percentage; in these countries, before transfers, "pre" poverty gaps are in the range of 15 percent while "post" gaps are reduced by 90 percent to less than 2 percent.

The story of gender differentials as captured by the poverty gaps is, likewise, largely similar to that in the poverty rates. Before we account for transfers, except in Denmark, Finland, and Hungary, women's poverty gaps exceed men's everywhere. The differences are, however, fairly small, in most cases less than a percentage point, but averaging about three percentage points in the Anglophone and Continental countries. After accounting for income transfers, the gendered picture generally becomes more favorable for women – that is, narrowing or reversing direction. When we consider post-transfer poverty gaps, in all of the Nordic and Eastern countries, women are now slightly *less* likely to be poor than are men (or the same, in Sweden) although the differences are quite small. Across these countries, as we found with the poverty rates, income transfers reduce women's poverty gaps more than those of their male counterparts.⁹

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⁹ In Tables 3, 4, 5, and 6 we report *relative* post-transfer poverty rates and – for reference purposed – the poverty gaps as well. In the body of the paper, we discuss only the poverty rates, as the findings with respect to rates and gaps are quite similar across these tables.

In the right panel of Table 2 we report the poverty gaps based on the U.S. poverty line. Again, we note that American men and women are substantially "less poor" using this measure, again because the poverty standard is stricter than the 50-percent-of-median standard. As with absolute poverty rates, the starkest finding here is that, in the three middle-income countries, poverty gaps based on this line are enormously higher than when measured in relative terms. In Hungary, Poland, and Mexico, the absolute poverty gaps reported here – both "pre" and "post" – exceed 40 percent. In real terms, the intensity of poverty in these countries is far greater than it is in the high-income countries, among both men and women.

<u>Gender Differences in Poverty Rates – Variation across Family Types.</u>

Much prior literature on poverty established that family type matters – for men, for women, and for their relative likelihood of being poor, and that conclusion is overwhelmingly confirmed in our results. In Table 3, we report the difference between women's and men's (relative, post-transfer) poverty rates for household heads and spouses across four family types – partnered with children, partnered without children, single with children, single without children – and among the residual group of adults ("other"). The underlying poverty rates are reported in Appendix Table 1.

[Table 3 about here]

First, we consider the family type in which both men and women, overall, are least likely to be poor – those who are partnered but without children (group B). Among these adults, poverty rates range from about 1-2 percent in the Nordic countries, about 3 percent in the Continental countries, to about 5-8 percent in the other country groups. In this family type, gender differentials are, with few exceptions, quite small – not surprisingly as these men and women are, for the most part, each others' partners. In most countries, the gender differences are about one percentage point or less. In a few countries – Australia, Greece, Italy, and especially Ireland – women are about two to nearly five percentage points

more likely to be poor than are their male counterparts. One likely explanation is that, in these countries, a larger share of women than men have partners who are out of the labour market, most likely because they are pensioners.

Next, we consider adults who are partnered – and with children (group A). Across these country clusters, men and women in this family type are about 1.5 to two times as likely to be poor as their childless counterparts (see Appendix Table 1). The Nordic countries are a marked exception, where partnered adults without and with children are about equally (un)likely to be poor. Among these adults – in so-called traditional families – there are virtually no gender differences at all in the probability of living in a poor household. Again, that finding is hardly surprising, as these men and women are largely each others' partners. The limited gender differences reported among partnered adults without children disappear here, most likely because these adults are younger and the women are less likely to be partnered with retirees and other men who have left the labor market.

Third, we consider the family type that, in most country clusters, reports the next highest level of economic vulnerability – single adults without children (group D.) In this group, we see remarkably high poverty rates in a number of countries – most especially in the Anglophone countries, where on average about a fifth of both men and women in this family type are poor. Overall, we find double-digit poverty rates for the men in this group in 18 of the 24 countries and, among the women, in 14 of the 24 countries. The gender differences in Table 3 reveal a varied pattern. Among those without partners, women are *less* likely to be poor in Australia, Ireland, the U.K., France, and Switzerland, as well as in the Eastern countries (Poland is an extreme case) and in Israel and Mexico. In the remaining countries, women are more likely to be poor.

Finally, we turn our attention to the family type in which the sharpest gendered story emerges – single parents who are heads of household (group C.) The first crucial point to stress is that women are far more prevalent in this family type group than are men. In this age group (25-54), single parents constitute about 3-5 percent of women in Greece, Hungary, Italy, Luxembourg, Slovenia, Spain and Switzerland, and 6-10 percent or higher in the other countries (results not shown). In contrast, in most of these

countries, fewer than 1-2 percent of men are single fathers. In fact, as reported in Appendix Table 1 (and evident in Table 3), in fully eleven of the 24 countries, we have fewer than 30 cases of single fathers in these LIS datasets, hence we report a double dash rather than a poverty rate. Clearly, single parenthood (and its associated economic hazards) is demonstrably more prevalent among women throughout these countries.

Among single mothers across our study countries, the prevalence of post-transfer poverty is worrisome – falling between 20-29 percent in Belgium, France, Luxembourg, the Netherlands, Israel, and Mexico; between 30-39 percent in Australia, Canada, the U.K., Germany, Greece and Spain; and reaching a remarkable 40 percent in Ireland and the U.S. (see Appendix Table 1). In the thirteen countries in which we can compare poverty rates among single mothers with those of single fathers, these mothers are more likely to be poor nearly everywhere, and sometimes dramatically so. Two Anglophone countries especially stand out – Canada and the U.S. – where single mothers are more than 20 percentage points more likely to be poor than are single fathers.

Gender Differences in Poverty Rates – Variation across Education Groups.

Our next descriptive analysis focuses on education. In Table 4, we report the difference between women's and men's (relative, post-transfer) poverty rates among adults with low, medium, and high education. The associated poverty rates are reported in Appendix Table 2.

[Table 4 about here]

In most countries we see that, not surprisingly, poverty rates fall as education rises (see Appendix Table 2). At the country-cluster level, among both men and women, poverty rates decline with education in all cases – and often quite sharply. For example, in the Anglophone countries, 21 percent of the lowest educated women are poor, compared to 11 percent of medium educated, and 8 percent of the highest

educated women. Poverty rates also fall especially sharply with education in the Eastern countries and in Israel and Mexico.

At the same time, the gendered story is mixed. Among those with low education, in most of the Anglophone and several of the Continental countries (Belgium, France, Germany, and the Netherlands), women are more likely to be poor than are men – with the U.S. emerging as the extreme case with a ten percentage point gender difference. Throughout the Nordic and Eastern countries, among those with the least education, women are somewhat less likely to be poor than are men.

The results among the highest educated are substantially different. In the Anglophone and Continental countries, the gender differentials (with women more likely to be poor) among those with low education are markedly reduced among those with the highest education. The gender difference nearly disappears in a number of cases – including the U.S. – while it reverses direction in France and in the Netherlands.

Gender Differences in Poverty Rates – Variation by Labour Market Status.

In Table 5, we report the difference between women's and men's poverty rates among adults with lower versus higher labor market attachment, as defined by their earnings. (Those with earnings in the bottom fifth of each country's earnings distribution, including those with zero earnings, are in the "low" group.) The underlying poverty rates associated with Table 5 are reported in Appendix Table 3.¹⁰

[Table 5 about here]

In all 22 countries included in this analysis, not surprisingly, both women's and men's poverty rates are sharply lower among persons more highly attached to the labour market (see Appendix Table 3). Again, the Anglophone countries are notable. In these countries as a whole, 32 percent of men and 28

¹⁰ Note that earnings are not available in the data from Switzerland or Poland so they are excluded from this analysis. For the same reason, these two countries are also excluded from Table 7 and from the multivariate results.

percent of women with weak employment are poor – compared to 4-5 percent, respectively, among those with more substantial employment.

A fairly consistent gendered picture also emerges. In nearly all of these countries – Ireland, the U.K., Israel and Italy are exceptions – among those with weaker employment, women are *less* likely to be poor than are their male counterparts. This result is not unexpected – as many more women than men in this age group (especially among parents) are out of the labour market; a large share of these women are partnered with men with substantial labor market attachment and sufficient income to keep the household out of poverty. In contrast, among men in this age range who are weakly attached to the labor market – a less common occurrence – a higher proportion have no partners (and no second income) while substantial numbers share their homes with partners who also have no or weak connections to the labour market.

<u>Gender Differences in Poverty Rates – Variation by Immigrant Status.</u>

In our final descriptive poverty table, Table 6, we report the difference between women's and men's poverty rates among adults who are native born versus those who are immigrants – in the thirteen countries in which we could identify immigrants. The poverty rates associated with Table 6 are reported in Appendix Table 4.

One largely consistent finding, across the countries for which we have data, is that immigrants are more likely to be poor than are their native-born counterparts (see Appendix Table 4.) In some cases, the immigrant-native poverty differentials among both men and women are large – most notably, in the U.S., Belgium, France, Germany, Denmark, Norway, Sweden and Israel.

[Table 6 about here]

The gendered pattern is remarkably varied. The first result to note is that, in twelve countries – Switzerland is the exception – immigrant women are more likely to be poor than are native-born women, and in some countries by a substantial margin. The pattern among men is similar, although there are more cases where no immigrant disadvantage with respect to poverty is seen. In Ireland, where immigrant men

are slightly less poor than native-born men, immigrant women report a poverty rate that is nearly 14 percentage points higher than (or double that of) native-born women.

With respect to gender gaps in poverty, results are diverse, with both larger and small gender gaps found among immigrant versus native-born adults. Clearly more research is needed here, to identify the complex interplay across these countries between immigration status, labour market attachment, family type – and gender.

Gender Differences Household- versus Person- Level Income.

In our final descriptive analysis, we shift course and turn our attention to the question of person-level income. As noted in our methods section, in the LIS data, as in all income datasets, it is difficult (and to some degree impossible) to allocate household income to individual household members. While many income streams, such as earnings and certain pensions, can be meaningfully assigned to individual household members, many transfers, tax-based benefits, and other income flows cannot be disaggregated below the household level. That limits the possibility of comparing women's and men's income, especially post-transfer income, at the person-level.

Nevertheless, in Table 7 we offer an exploratory analysis along these lines; the underlying income values are reported in Appendix Table 6. Table 7 subdivides men and women into poor, nearpoor, and non-poor. Within those income categories, the "household" column reports the ratio of women's to men's *household* income and the "person" column reports the ratio of women's to men's *personal* income. We first carry out this analysis on post-transfer ("disposable") income; see the first page of Table 7. We then present a parallel analysis for pre-transfer ("market") income; see the second page of Table 7. (These income definitions were given in the methods section.)¹¹

[Table 7 about here]

¹¹ See Appendix Table 5 for a schematic table that shows the correspondence in the LIS data between household income sources and the subset of those income streams that can be assigned at the person-level. A crucial point is that the person-level income sources, when summed across household members, do not equal total household income (DPI).

Of course, by construction, average person-level income is less than the corresponding household-level income (see Appendix Table 6). In addition, it is important to note that in a few cases "market income" (which is net of taxes) is negative. We see negative values for person-level income among poor men in the U.K., and for both household- and person-level income among poor men in Denmark. The negative values mean that, in the relevant income period, for these groups of men, average income and social security tax liabilities exceeded gross market income.

First we consider the results for household disposable income. Table 7 (first page) indicates, first, that among poor women and poor men, women's post-transfer income at the household-level is in most cases similar to, or greater than, men's household income. In four countries in particular – Denmark, Norway, and Austria and the U.K. – poor women have substantially higher household income than do poor men. Evidently, poor women in these countries live in households with substantially higher market income, higher income transfers, or both. Among near-poor and non-poor persons, women's household income is consistently nearly the same as men's.

The person-level results are different – and varied. Among the poor, in about half of the study countries, women's person-level income is substantially less than that of poor men. Poor women's personal income is about 80 percent or less than poor men's (and sometimes much less) in 14 of the 22 countries included in this analysis. In other cases – Canada, the U.K., Hungary, and most of the Nordic countries (with Denmark as an extreme case) – poor women's person-level income exceeds poor men's. Among the poor, the clearest story emerges in the (low-female-employment) Continental and Southern countries, where women's person-level incomes are a fraction of men's. Those gendered income gaps are largely closed at the household level, which indicates that in these countries many low-income women receive crucial income supplements from within their households.

Among the near-poor and the non-poor, the gendered patterns in post-transfer income are much more easily characterized. In all countries, women's personal income lags men's; the near-poor in Denmark and Finland are two marked exceptions. The lowest women/men person-level income ratios are

seen in the Southern countries (21 among the near poor and 50 among the non-poor), followed by the Continental countries (55 in both groups), and the Anglophone countries (67 and 59). For the most part, these gender gaps in income are all closed at the household level – not surprisingly as many of these women share their households with the same men who command more person-level income than they do.

Finally, we consider market income, at the household- and person-level (Table 7, second page). Leaving aside the anomalous cases where poor men have negative income, we find that – with the stark exception of the Nordic countries – women's person-level market income lags men's, across all three income groups. Again, the most dramatic cases are in (low female-employment) Southern Europe, where the ratio of near-poor women's market income to men's is less than 20 in all three countries, with Mexico just above (at 22). Among the non-poor, women's person-level market income especially lags men's in the Southern countries (where the ratio is 49) and, even more so, in Mexico (at 31). In all of these countries, near- and non-poor women have access to market income at the household-level that is substantially closer to that of their male counterparts. In general, women' household-level market income is 90 percent or more of men's. Clearly, sharing income within households is an important vehicle for reducing gender gaps in market income. It can also be said that large numbers of women, in many upper-income countries, remain substantially economically dependent on their partners and families.

VI. Multivariate Results.

The Effects of Gender, Age, Education, Employment, and Family Structure on the Odds of Being Poor.

The results of the regression models are reported in Table 8 and in Appendix Table 7. Table 8 reports for each of the background factors the value of the test statistic associated with excluding it from the regression (but leaving all other explanatory variables in) – i.e., the ANOVA table for each regression. For example, the column for Austria 2000 (at00) indicates the test statistic for our three-category age classification to be associated with the test statistic value of 5.3, which, with two degrees of freedom has a p-value of 7.1 percent. This suggests that, at the conventional 5 percent significance level, poverty in

Austria is not associated with significant differences across age group once we control for the other determinants of poverty. The interaction of our age categories with gender, which in turn is intended to capture differences in the poverty-age profile between men and women, has a test statistic of 2.7, which with two degrees of freedom has a p-value of 25.6 percent, which is far from being statistically significant. Thus, age is in Austria not a significant determinant of poverty, controlling for our other factors, for either men or women.

[Table 8 about here]

Age is, in the vast majority of our countries, associated with poverty. As evident from Appendix Table 7, the general pattern is that, where age is significantly associated with poverty, persons aged 35-44 or 45-54 are less likely to be poor than are those aged 25-34. In several countries – mostly in Continental Europe, and also in Greece, Luxembourg, Mexico and Slovenia – age is not associated with poverty, and in Spain and Finland, it just fails to be statistically significant. The interaction between age and gender, by contrast, is statistically significant in only Australia, Canada, Israel and Slovenia. In these countries the association between poverty and age is different between men and women, while in the other countries this appears not to be the case.

Similarly, while education is in every country statistically significantly associated with poverty differences, the association of education with poverty differences varies between men and women in small but diverse group of countries: Denmark, Israel, Italy, Luxembourg and Mexico.

Family structure is also strongly associated with the odds of being poor. Here, the interaction with gender is statistically significant in most, but not all, cases. However, given that single parenthood (group C, no partner, with children) is a very strongly associated with poverty and there are so few male single parents, it is not easy to interpret the lack of statistical significance. It may simply be because there are too few male cases in the data.

The regression models include full interactions of all factors with gender, as well as including the main effects. Gender (controlling for all other factors with gender interactions) is associated with significantly different poverty rates in about half of the cases. The exceptions are a number of (non-Anglophone) countries: Austria, Greece, Hungary, Israel, Italy, Luxembourg, Mexico, Norway and Sweden. The general pattern is that being female is actually associated with a lower probability of being poor. These results must of course be interpreted with care, as the gender differences may – and do – operate through the interactions.

Gender Differences in Predicted Poverty Rates.

The purpose for estimating these regressions was to illustrate for a few example cases the difference between women's and men's predicted poverty rates. For this final empirical analysis, we constructed six example cases, designed to represent persons with varying levels of disadvantage. See Table 9 for the differences between women's and men's predicted poverty rates; note that a negative sign means that women's predicted poverty rates are *lower* than men's. The six cases comprise women and men, with otherwise like educational, labour market and family type characteristics. (Persons in all six example cases are age 35-44). The characteristics of the six cases were described in Section IV, and the gender differences in predicted poverty rates are reported in Table 9.

[Table 9 about here]

The first example case includes persons with low education, low labour market status, no partner and no children. In most countries, for these relatively disadvantaged persons, men's poverty rates are more often than not higher than women's. Exceptions to this are three Anglophone countries (Canada, Ireland, and the U.S.), Belgium, and the entire group of Southern European countries, where women with these characteristics are more likely to be poor than are men.

The second example case comprises persons with low education, low labour market status and with a partner and children. In this group, women are uniformly *less* likely than their male counterparts to be poor – often by a substantial magnitude -- with the sole exception of the Netherlands, where there is virtually no difference. The explanation for this result is both straightforward and somewhat paradoxical. Among the women in this group, many are either not in the labour force or are marginally employed – but they are partnered, typically with employed men, so they live in non-poor homes. The same is not true of their male counterparts; fewer men (than women) with weak labour market attachment have employed and economically-secure partners. This case is paradoxical because it highlights both the economic advantage that families "provide" for women, as well as women's economic vulnerability. The "income transfers" that women receive from their families, and that keep them and their families out of poverty, can be (and often are) disrupted due to family dissolution and/or to the loss the breadwinner's earnings capacity.

In the third constructed case, persons are single parents with medium education and low labour market status. Here, we find that, in most countries, women are substantially more likely to be poor than are their male counterparts. However, as there are very few single fathers, gender *differences* in this category have to be interpreted with caution. Nevertheless, it seems that single parenthood is doubly problematic for women; it is far more prevalence among women (as noted earlier) and single mothers are in many cases poorer than otherwise similar single fathers.

The fourth example case includes persons with medium education, but high labour market status, and who are partnered but with no children. In this case, the gender differences in poverty are very small. In the Nordic countries, women are slightly less likely to be poor; in the Southern European countries, they are slightly more likely to be poor -- while in Continental Europe, the Anglophone countries and Eastern Europe, gender differences are evident in both directions.

Among persons in example case five, single parents with high education and high labour market status, in the great majority of countries women have higher predicted poverty rates than do men. The

results – quite similar to case three – indicate that France, Denmark, Sweden, Hungary and Spain are exceptions to this pattern.

Finally, the sixth and last case comprises persons with high education and high labour market status, who are partnered with no children; this is the group with, presumably, the highest standard of living. In this case, more often than not, women have a slightly higher poverty risk but all of the gender differences are within a percentage point on either side of zero.

The overall pattern that emerges from this exercise is that, given the same set of characteristics, men and women in many circumstances have reasonably similar poverty outcomes. Among partnered adults with weak employment, women are actually *less* likely to poor than are men – because they are more likely than are similar men to have economically-secure partners. Among single parents, women, overall, are *more* likely to be poor. What these multivariate analyses and the example cases based on them do not reveal, however, is that some of the factors most strongly associated with poverty, in particular single parenthood and labour market status, are much more common among women than among men.

VII. Summary of Findings.

In this background paper, we have described variation in gendered poverty outcomes across 24 upper-income countries, spanning five relatively diverse social policy models. Our key findings are as follows:

First, women's market income lags men's. Before income transfers are taken into account, poverty outcomes with respect to gender are remarkably uniform: in 22 of the 24 countries included in this study, women are more likely to be (relatively) poor than are men – although in general the differences are fairly small. In addition, when we consider market income at the person-level, it is clear that women's income lags men's and in many cases by an enormous margin. The most dramatic cases are in Southern Europe, where (among the near-poor) women's market income less than one-fifth of men's in all three countries, with Mexico just above, at 22 percent. Among the non-poor, women's person-level

market income also lags men's especially in the Southern countries, where the ratio is about one-half, and, even more so, in Mexico, where women's market income is just 31 percent that of men's.

Second, state income transfers matter. After accounting for income transfers, the gender picture becomes more favorable for women. In all 24 countries, when we shift from pre-transfer to post-transfer poverty, the poverty gender gap narrows or reverses direction entirely. With respect to post-transfer poverty, in the Anglophone, Continental and Southern countries, the pre-transfer poverty gender gap narrows, although women are still about 1-3 percentage points more likely to be poor than are men. In contrast, in all of the Nordic and Eastern European countries, women are slightly less likely to be poor than men, although the differences are quite small. Clearly, the overall finding is that, across these countries, income transfers play a key role in reducing women's prevalence of market-generated poverty.

Third, families are crucial venues for income support for partnered women – especially those with weak labor market attachment – a reality that has a worrisome side. Our results indicate that, among partnered adults with children, women are uniformly *less* likely than their male counterparts to be poor – often by a substantial magnitude. This finding, perhaps momentarily surprisingly, is due to the fact that among women in this group, many are either not in the labour force or are marginally employed – but they are partnered, typically with employed men, so they live in non-poor homes. The same is not true of their male counterparts, as their female partners are much less likely to be in a position to protect them from poverty. As noted earlier, this finding has a double-edged-sword aspect to it. On the one hand, it highlights the extent to which men "provide" for their female partners, reducing women's likelihood of being poor. On the other hand, the "income transfers" that women receive from their families, and that keep them out of poverty, are inherently unstable, as they depend on both continued economic success among women's partners and on families staying together.

Fourth, single mothers remain extremely economically vulnerable in many countries. In all of our study countries, single parenthood is more prevalent among women. And, in the thirteen countries in which we can compare poverty rates among single mothers with those of single fathers, single mothers are more likely to be poor (compared to single fathers) nearly everywhere and sometimes dramatically so.

Two Anglophone countries especially stand out – Canada and the U.S. – where single mothers are more than 20 percentage points more likely to be poor than are single fathers.

Fifth, institutional contexts matter. While the core subject of this background paper has concerned gender *differentials*, it is crucial to emphasize that women – as well as men – report widely varying levels of poverty, a powerful measure of wellbeing, across countries. Among prime-age adults, the prevalence of pre-transfer poverty varies markedly across our study countries, ranging from a low of 10-15 percent in the Netherlands to a high of 36-37 percent in Poland. Post-transfer poverty rates are lower than pre-transfer poverty rates everywhere, but they vary as well, ranging from a low of 3-4 percent in Denmark to over 10 percent in Australia, Canada, Ireland, Israel, Italy, Mexico, Poland and the U.S. In the end, gender clearly matters for women's wellbeing, but so does one's home country – and, in turn, poverty outcomes across these countries are undoubtedly shaped by social policy designs.

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Table 1 Post-tax and pre- and post-transfer poverty rates of women less that of men using both 50% of the national median and US PPP dollars relative to US poverty line

	Relative poverty/Pre-Post			US poverty line/Pre–Post								
	M	F	F-M	M	F	F-M	M	F	F-M	M	F	F-M
Anglophone												
Australia	20.2	24.1	3.9	11.0	12.7	1.7	19.7	23.4	3.7	10.2	11.6	1.4
Canada	19.2	21.8	2.6	10.3	12.6	2.2	15.9	18.4	2.5	6.9	8.7	1.8
Ireland	17.3	21.7	4.4	10.6	13.5	2.9	18.3	22.7	4.4	11.0	13.8	2.7
United Kingdom	19.3	24.2	5.0	7.7	9.7	2.0	20.2	25.3	5.2	9.4	12.3	2.8
United States	15.5	19.4	3.9	11.0	13.9	2.8	10.2	13.3	3.1	5.6	7.4	1.7
A.average	18.3	22.3	4.0	10.1	12.5	2.3	16.8	20.6	3.8	8.6	10.7	2.1
Continental European												
Austria	14.9	19.1	4.2	5.7	6.5	0.9	11.5	15.0	3.5	3.7	3.6	-0.1
Belgium	12.9	18.6	5.8	4.5	6.6	2.1	11.7	17.2	5.5	4.5	6.2	1.8
France	17.7	21.6	3.9	5.0	6.2	1.2	19.3	23.1	3.8	6.0	7.4	1.4
Germany	13.5	16.9	3.4	5.4	7.1	1.7	12.6	15.6	3.1	4.4	6.0	1.5
Luxembourg	15.7	20.1	4.4	5.0	6.5	1.6	6.1	9.5	3.4	0.2	0.6	0.3
Netherlands	9.9	15.0	5.0	2.7	4.6	2.0	8.2	13.0	4.8	2.1	3.3	1.2
Switzerland	11.0	13.0	2.0	5.2	5.5	0.3	8.2	9.4	1.2	3.0	3.2	0.2
C.average	13.7	17.8	4.1	4.8	6.1	1.4	11.1	14.7	3.6	3.4	4.3	0.9
Eastern European												
Hungary	31.1	29.6	-1.5	7.4	6.8	-0.6	79.2	80.8	1.5	71.4	71.7	0.3
Poland	36.0	36.5	0.6	14.8	13.4	-1.4	83.0	83.4	0.4	76.2	75.6	-0.5
Slovenia	21.4	21.4	0.0	7.3	5.8	-1.5	47.2	45.6	-1.6	27.8	27.6	-0.1
E.average	29.5	29.2	-0.3	9.9	8.7	-1.2	69.8	69.9	0.1	58.4	58.3	-0.1
Nordic European												
Denmark	21.0	22.0	1.0	3.8	3.2	-0.6	19.5	20.3	0.8	3.1	2.5	-0.6
Finland	22.4	23.0	0.6	4.7	3.3	-1.5	26.9	28.2	1.3	8.7	7.8	-0.9
Norway	14.8	17.4	2.6	4.7	3.8	-1.0	12.3	14.2	1.9	3.3	2.4	-0.8
Sweden	23.7	27.6	4.0	5.4	5.0	-0.3	26.4	30.8	4.5	7.1	6.7	-0.5
N.average	20.4	22.5	2.0	4.7	3.8	-0.8	21.3	23.4	2.1	5.5	4.9	-0.7
Other												
Israel	25.1	27.9	2.8	12.1	12.9	0.9	32.7	36.1	3.4	21.3	22.9	1.6
Mexico	21.0	24.0	3.0	17.1	17.4	0.3	80.9	81.8	0.9	79.5	79.9	0.4
O.average	23.1	26.0	2.9	14.6	15.2	0.6	56.8	58.9	2.1	50.4	51.4	1.0
Southern European												
Greece	15.9	18.0	2.1	8.9	9.9	1.0	31.1	33.9	2.8	23.2	24.6	1.4
Italy	18.6	20.4	1.8	11.2	12.0	0.8	29.6	31.1	1.5	20.3	21.9	1.6
Spain	17.2	19.0	1.8	8.3	10.2	1.9	21.6	23.2	1.5	11.5	13.1	1.6
*	17.2	19.1	1.9	9.4	10.7	1.2	27.5	29.4	1.9	18.4	19.9	1.5

Table 2 Post-tax and pre- and post-transfer poverty gaps of women less that of men using both 50% of the national median and US PPP dollars relative to US poverty line

	Relative poverty/ Pre-Post				US p	overty l	ine/Pre	-Post				
	M	F	F-M	M	F	F-M	M	F	F-M	M	F	F-M
Anglophone												
Australia	14.7	17.6	2.9	4.7	4.8	0.1	14.5	17.4	2.9	4.5	4.6	0.1
Canada	10.7	12.4	1.7	3.6	4.0	0.5	9.5	11.0	1.5	2.7	2.9	0.2
Ireland	11.2	14.5	3.3	2.6	3.0	0.4	11.6	14.9	3.3	3.1	3.6	0.3
United Kingdom	15.3	19.1	3.8	3.9	4.0	0.1	15.5	19.4	3.9	4.2	4.4	0
United States	7.7	10.1	2.4	3.9	5.0	1.1	5.8	7.7	1.9	2.3	2.9	0.0
A.average	11.9	14.7	2.8	3.7	4.2	0.4	11.4	14.1	2.7	3.4	3.7	0.3
Continental European												
Austria	7.1	9.7	2.6	2.1	1.7	-0.4	6.2	8.6	2.4	1.8	1.3	-0.3
Belgium	8.0	12.7	4.7	1.4	2.1	0.6	7.8	12.4	4.6	1.3	1.8	0.0
France	8.4	11.5	3.0	1.2	1.4	0.2	9.0	12.1	3.1	1.4	1.7	0.2
Germany	8.0	10.2	2.2	1.5	2.0	0.5	7.6	9.7	2.1	1.2	1.6	0.4
Luxembourg	5.8	8.6	2.8	0.7	1.0	0.3	3.4	5.3	1.9	0.1	0.1	0.0
Netherlands	6.5	10.8	4.3	0.9	1.4	0.5	6.2	10.4	4.3	0.8	1.1	0.4
Switzerland	6.5	7.5	1.0	1.9	1.9	0.0	5.8	6.6	0.8	1.4	1.3	-0.
C.average	7.2	10.1	2.9	1.4	1.6	0.2	6.5	9.3	2.8	1.1	1.3	0.
Eastern European												
Hungary	16.9	15.8	-1.1	1.8	1.4	-0.4	43.4	43.0	-0.4	27.6	27.2	-0.4
Poland	26.8	27.4	0.6	7.4	6.6	-0.8	50.4	51.0	0.6	33.5	32.5	-1.0
Slovenia	9.7	9.8	0.1	2.1	1.6	-0.6	18.9	18.7	-0.2	7.6	6.9	-0.7
E.average	17.8	17.7	-0.2	3.8	3.2	-0.6	37.6	37.6	0.0	22.9	22.2	-0.6
Nordic European												
Denmark	16.9	16.6	-0.3	1.7	1.2	-0.5	16.7	16.2	-0.4	1.5	1.0	-0.3
Finland	14.8	14.2	-0.6	1.4	1.0	-0.4	16.3	15.9	-0.4	2.2	1.6	-0.3
Norway	9.8	10.1	0.4	2.2	1.3	-0.9	9.1	9.2	0.1	1.9	1.0	-0.3
Sweden	17.7	19.6	1.9	2.1	2.1	0.0	18.4	20.5	2.1	2.5	2.4	-0.
N.average	14.8	15.1	0.3	1.8	1.4	-0.5	15.1	15.5	0.3	2.0	1.5	-0.3
Other												
Israel	15.5	17.5	2.0	3.7	3.9	0.2	18.7	21.0	2.3	6.8	7.2	0.4
Mexico	10.0	12.7	2.7	6.1	6.2	0.1	48.8	51.0	2.2	46.0	46.6	0.0
O.average	12.8	15.1	2.3	4.9	5.0	0.2	33.7	36.0	2.3	26.4	26.9	0.3
Southern European												
Greece	7.3	9.1	1.8	3.1	3.2	0.2	12.7	14.7	2.0	7.2	7.8	0.0
Italy	9.9	11.6	1.6	4.3	4.7	0.4	13.2	14.9	1.7	7.0	7.6	0.0
Spain	8.7	10.0	1.2	2.7	3.3	0.6	10.0	11.3	1.3	3.5	4.3	0.
S.average	8.7	10.2	1.6	3.3	3.8	0.4	12.0	13.6	1.7	5.9	6.6	0.

Table 3 Poverty of women less that of men across family types (A. poverty rate)	

				ı	
Anglophone					
Australia	0.2	1.6	1.6	-5.9	-1.0
Canada	-0.1	0.7	21.4	7.2	1.0
Ireland	-0.1	4.2		-4.0	0.9
United Kingdom	-0.2	0.3	8.8	-2.2	0.4
United States	-0.4	0.4	20.5	4.0	1.0
A.average	-0.1	1.4		-0.2	1.5
Continental European					
Austria	0.0	-0.8		2.2	-0.3
Belgium	-0.4	6.0		2.8	7.0-
France	0.2	9.0-	7.8	-1.4	9.0
Germany	0.2	0.0	13.4	1.3	5.4
Luxembourg	0.5	-0.3		3.8	-1.5
Netherlands	9.0	-1.2	17.5	0.8	0.0
Switzerland	0.0	0.8		-2.5	4.8
C.average	0.2	-0.2		1.0	1.2
Eastern European					
Hungary	0.3	-1.0		9.9-	2.4
Poland	-0.1	0.2	-0.7	-12.5	-5.2
Slovenia	0.0	-0.2		-7.3	-4.2
E.average	0.1	-0.3		-8.8	-2.3
Nordic European					
Denmark	0.0	-0.4	-1.5	9.0	6.0
Finland	0.0	0.0	5.4	-5.6	-5.2
Norway	-0.1	-0.3	3.9	-2.5	-0.3
Sweden	0.0	-0.4	5.1	0.7	-5.3
N.average	0.0	-0.3	3.2	-1.7	-2.5
Other					
Israel	9.0-	0.8		-3.0	3.7
Mexico	9.0	8.0	1.5	-3.5	-0.1
O.average	0.0	8.0		-3.3	1.8
Southern European					
Greece	-0.3	1.5		5.0	-0.1
Italy	-0.5	1.5		0.9	2.1
Spain	0.1	-0.4		8.9	4.3
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d States 0.0 0.2 7.5 1.5 1.5 range 0.0 0.2 0.3 0.3 In a	United Kingdom	0.3	-0.2	-0.4	8.0-	0.3
rage 0.1 0.30.3 tental European 0.0 -0.10.3 um -0.1 0.2 2.0 -0.3 um -0.1 0.2 2.0 -0.3 um -0.1 0.2 1.0 um -0.1 0.0 0.0 -0.3 rage 0.0 0.0 0.30.5 um European 0.0 0.0 0.22.9 um the control o.0 0.0 0.0 0.0 0.0 rage 0.0 0.0 0.0 0.0 0.0 0.0 rage 0.1 0.2 0.2 0.0 rage 0.1 0.0 0.0 0.0 0.0 rage 0.1 0.0 0.0 0.0 0.0 0.0 rage 0.1 0.0 0.0 0.0 0.0 0.0 rage 0.1 0.2 0.0 0.0 0.0 rage 0.1 0.2 0.0 0.0 0.0 rage 0.1 0.2 0.0 0.0 0.0 0.0 rage 0.1 0.2 0.0 0.0 0.0 0.0 rage 0.1 0.2 0.0 0.0 0.0 0.0 0.0 rage 0.1 0.2 0.0 0.0 0.0 0.0 0.0 0.0 rage 0.1 0.2 0.0 0.0 0.0 0.0 0.0 0.0 0.0 rage 0.1 0.1 0.2 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	United States	0.0	0.2	7.5	1.5	0.2
tental European ia	A.average	0.1	0.3		-0.3	0.1
tiat 0.00 -0.13.0 um -0.1 0.023.0 any 0.1 0.032.0 any 0.1 0.0 6.2 2.0 any 0.1 0.0 6.2 0.3 any 0.1 0.0 6.2 0.3 any 0.1 0.0 -0.51.8 any 0.0 0.0 0.22.9 any 0.0 0.0 0.03.8 any 0.0 0.0 0.0 0.0 0.7 1.7 ange 0.0 0.0 0.0 0.7 1.7 ange 0.0 0.0 0.0 0.0 0.7 2.5 ange 0.0 0.0 0.0 0.0 0.0	Continental European					
um -0.1 0.2 2.0 e 0.2 -0.1 -2.1 -1.0 ment 0.1 0.0 6.2 -0.3 mbourg 0.1 0.0 0.0 erlands 0.2 0.0 0.0 erland 0.0 0.0 0.0 rage 0.1 0.0 -2.9 at y 0.0 0.2 -2.9 nia 0.0 0.2 -2.9 d 0.0 0.2 -2.9 nia 0.0 0.2 -2.9 starge 0.0 0.0 0.0 -3.8 stark 0.0 -0.1 1.5 -2.5 en 0.2 -0.2 -0.9 -0.9 at y 0.0 0.0 0.0 0.0 c 0.1 0.7 -1.0 rage	Austria	0.0	-0.1		-3.0	-1.2
any 0.2	Belgium	-0.1	0.2		2.0	-0.3
any 0.1 0.0 6.2 -0.3 hibourg 0.1 0.0 6.2 -0.3 hibourg 0.1 0.0 6.2 -0.3 hibourg 0.1 0.0 6.0 0.4 erlands 0.2 0.0 6.0 0.4 arge 0.1 0.1 1.8 ary 0.0 -0.5 2.5 d d 0.0 0.0 0.3 -2.5 -5.6 his 0.0 0.0 0.0 0.5 3.8 ary 0.0 0.0 0.0 0.7 1.7 ary 0.0 0.0 0.0 0.7 1.7 arge 0.1 0.1 0.1 1.5 -2.5 arge 0.1 0.1 0.7 2.5 co 0.4 0.7 0.6 -2.3 arge 0.1 0.5 2.4 arge 0.1 0.2 0.4 2.5 arge 0.1 0.2 0.4 2.5 arge 0.1 0.2 0.4 3.1 arge 0.1 0.2 0.4 2.5 arge 0.1 0.2 0.4 0.7 0.6 0.2 3.1 arge 0.1 0.2 0.4 0.7 0.6 0.2 3.1 arge 0.1 0.2 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	France	0.2	-0.1	-2.1	-1.0	9.0
nbourg 0.1 0.0	Germany	0.1	0.0	6.2	-0.3	2.5
rated so 0.2 0.0 5.1 -0.4 rated color 0.0 0.61.8 rate 0.1 0.10.5 n European 0.0 -0.52.5 at y 0.0 0.3 -2.5 -5.6 nia 0.0 0.23.8 rage 0.0 0.0 0.0 -0.9 at k 0.0 0.0 0.0 -0.9 rage 0.0 0.0 0.0 0.7 -1.7 rage 0.0 0.0 0.0 0.7 -1.7 rage 0.0 0.0 0.0 0.7 -1.7 rage 0.0 0.0 0.0 0.0 0.7 rage 0.1 0.1 0.7 -1.0 rage 0.1 0.1 0.5 -2.3 rage 0.1 0.32.3 rage 0.1 0.2 0.6 -2.3 rage 0.1 0.2 0.6 -2.3 rage 0.1 0.2 0.6 0.7 -1.0 rage 0.1 0.2 0.6 0.7 -2.3 rage 0.1 0.2 0.6 0.7 -2.3 rage 0.1 0.2 0.4 0.7 -2.3 rage 0.1 0.2 0.6 0.7 -2.3 rage 0.1 0.2 0.7 0.6 0.2 rage0.1 0.32.4 rage0.1 0.31.9	Luxembourg	0.1	0.0		9.0	-0.1
rage 0.0 0.6 0.6 0.0 0.5 n European 0.0 0.0 0.6 0.0 0.5 at y 0.0 0.0 0.3 0.2 0.5 at y 0.0 0.0 0.2 0.3 0.3 rage 0.0 0.0 0.0 0.0 0.0 0.0 rate 0.0 0.0 0.0 0.0 0.0 0.1 at y 0.0 0.0 0.0 0.0 0.0 rate 0.0 0.0 0.0 0.0 0.0 0.0 0.0 rate 0.0 0.0 0.0 0.0 0.0 0.0 0.0 rate 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 rate 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 rate 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.	Netherlands	0.2	0.0	5.1	-0.4	0.0
rage 0.1 0.10.5 n European 0.0 -0.52.9 at 0.0 0.0 0.3 -2.5 -5.6 inia 0.0 0.23.8 rage 0.0 0.0 0.00.9 at 0.0 0.0 0.0 0.7 -1.7 at 0.0 0.0 0.0 0.0 0.0 at 0.0 0.0 0.0 0.0	Switzerland	0.0	9.0		-1.8	2.7
n European o.0 -0.5 -2.9 ary 0.0 0.3 -2.5 -5.6 nia 0.0 0.2 -3.0 rage 0.0 0.0 -3.8 s. European 0.0 -0.2 -0.9 -0.9 nark 0.0 0.0 0.7 -1.7 ay 0.0 -0.1 1.5 -2.5 en 0.1 -0.1 0.7 -1.0 rage 0.1 -0.1 0.7 -1.0 rage 0.1 0.7 0.6 -2.5 rage -0.1 0.2 -2.4	C.average	0.1	0.1		-0.5	9.0
ary 0.0	Eastern European					
d 0.0 0.3 -2.5 -5.6 nia 0.0 0.2 -3.0 rage 0.0 0.0 -3.8 European 0.0 -0.2 -0.9 -0.9 ark 0.0 -0.2 -0.9 -0.9 ad 0.0 -0.1 1.5 -2.5 en 0.0 -0.1 1.5 -2.5 en 0.2 -0.2 1.3 1.1 rage 0.1 -0.1 0.7 -1.0 rage 0.1 0.7 - -2.5 rage 0.1 0.5 - - -2.4 rank European - </td <td>Hungary</td> <td>0.0</td> <td>-0.5</td> <td>1</td> <td>-2.9</td> <td>-0.4</td>	Hungary	0.0	-0.5	1	-2.9	-0.4
nia 0.0 0.2 — —3.0 rage 0.0 0.0 — —3.8 European 0.0 —0.2 —0.9 —0.9 ark 0.0 —0.2 —0.9 —0.9 ad 0.0 —0.1 1.5 —2.5 en 0.2 —0.2 1.3 1.1 rage 0.1 —0.1 0.7 —1.0 rage 0.1 0.7 — —2.5 rage 0.1 0.7 —0.2 —2.3 rank European —0.1 0.5 — —2.4 srn European —0.1 0.3 — —2.4 ce —0.1 0.3 — —2.4 rage —0.1 0.2 — —2.4 rank European —0.1 0.3 — —2.4 rank European —0.1 —0.2 — —2.4 rank European —0.1 —0.2 — —2.4	Poland	0.0	0.3	-2.5	-5.6	-2.2
rage 0.0 0.03.8 -	Slovenia	0.0	0.2		-3.0	-1.5
European aark 0.0 -0.2 -0.9 -0.9 ad 0.0 0.0 0.7 -1.7 ay 0.0 -0.1 1.5 -2.5 en 0.2 -0.2 1.3 1.1 rage 0.1 -0.1 0.7 -1.0 co 0.4 0.7 0.6 -2.5 rage 0.1 0.5 -2.4 ran European -0.1 0.5 -2.4 c -0.1 0.3 -2.4 rage -0.1 0.3 -2.4 rage -0.1 0.3 -2.4 rage -0.1 0.3 -2.4 rage -0.1 0.0 1.9 1.9	E.average	0.0	0.0		-3.8	-1.4
ark 0.0	Nordic European					
add 0.0 0.0 0.7 -1.7 asy 0.0 -0.1 1.5 -2.5 en 0.0 -0.1 1.5 -2.5 en 0.2 -0.2 1.3 1.1 rage 0.1 0.4 0.7 0.0 -2.5 so 0.4 0.7 0.6 -2.5 rage 0.1 0.5 $$ -2.4 rankernopean -0.1 0.2 $$ -2.4 e -0.1 0.3 $$ -0.7 rankernopean -0.1 -0.7 -0.7 rankernopean -0.1 -0.7 -0.7 rankernopean -0.1 -0.7	Denmark	0.0	-0.2	-0.9	6.0-	7.0-
ay 0.0 -0.1 1.5 -2.5 en 0.2 -0.2 1.3 -2.5 rage 0.1 -0.1 0.4 0.7 -1.0 co 0.4 0.7 0.6 -2.5 rage 0.1 0.7 0.6 -2.3 rank European -0.1 0.5 $$ -2.4 re -0.1 0.2 $$ -2.4 re -0.1 0.3 $$ -0.7 ranke -0.1 0.3 $$ -0.7 ranke -0.1 0.2 $$ -0.7 ranke -0.1 0.2 $$ -0.7 ranke -0.1 0.2 $$ -0.7 ranke -0.1 0.0 $$ -0.7	Finland	0.0	0.0	0.7	-1.7	-1.4
en 0.2 -0.2 1.3 1.1 rage 0.1 -0.2 0.4 -1.0 co 0.4 0.7 0.6 -2.5 rage 0.1 0.5 $ -2.4$ ran European -0.1 0.5 $ -$ re -0.1 0.2 $ -$ re -0.1 0.3 $ -$ range $ -$ range $ -$ range $ -$ range $ -$ range $ -$ range $ -$ range $ -$ range $ -$ range $ -$ range $ -$ range $ -$ range $ -$	Norway	0.0	-0.1	1.5	-2.5	-0.8
rage 0.1 -0.1 0.7 -1.0 rage -0.2 0.42.5 rage 0.1 0.52.3 rage -0.1 0.52.4 srn European -0.1 0.22.4 -0.1 0.3 3.1 0.0 0.0 0.0 3.2 rage -0.1 0.2 1.9	Sweden	0.2	-0.2	1.3	1.1	-3.1
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	N.average	0.1	-0.1	0.7	-1.0	-1.5
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	Other					
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	Israel	-0.2	0.4		-2.5	3.9
0.1 0.5 -2.4 -0.1 0.2 -0.7 -0.1 0.3 3.1 0.0 0.0 3.2 -0.1 0.2 1.9	Mexico	0.4	0.7	9.0	-2.3	0.1
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	O.average	0.1	0.5		-2.4	2.0
e -0.1 0.2 $$ -0.7 0.3 $$ 3.1 0.0 0.0 $$ 3.2 age -0.1 0.2 $$ 1.9	Southern European					
age $\begin{array}{cccccccccccccccccccccccccccccccccccc$	Greece	-0.1	0.2		T-0-	-0.2
age $\begin{array}{cccccccccccccccccccccccccccccccccccc$	Italy	-0.1	0.3		3.1	8.0
-0.1 0.2 $$ 1.9	Spain	0.0	0.0		3.2	1.3
	S.average	-0.1	0.2		1.9	9.0

 Table 4 Poverty of women less that of men across education groups (A. poverty rate)

	Low	Medium	High
Anglophone			
Australia	-1.2	1.8	1.9
Canada	5.9	1.5	2.1
Ireland	8.6	1.1	3.2
United Kingdom	2.3	-1.1	0.7
United States	10.3	3.4	0.7
A.average	5.2	1.4	1.7
Continental Europea	ın		
Austria	-2.7	1.2	0.9
Belgium	6.2	1.3	0.0
France	3.2	0.4	-0.6
Germany	1.2	1.1	1.1
Luxembourg	-3.4	3.5	2.0
Netherlands	6.5	1.4	-0.7
Switzerland	-0.1	0.4	-0.9
C.average	1.6	1.3	0.3
Eastern European			
Hungary	-3.2	-1.7	-0.5
Poland	-4.1	-1.4	0.0
Slovenia	-7.4	-0.6	-1.1
E.average	-4.9	-1.2	-0.5
Nordic European			
Denmark	-1.2	0.0	-0.6
Finland	-1.6	-1.4	-0.7
Norway	-1.3	-0.4	-0.6
Sweden	-0.4	0.2	-1.4
N.average	-1.1	-0.4	-0.8
Other			
Israel	1.5	1.4	0.8
Mexico	-0.8	-2.4	0.5
O.average	0.3	-0.5	0.7
Southern European			
Greece	2.5	0.0	-0.7
Italy	-0.2	1.2	1.2
Spain	2.2	0.5	1.9
S.average	1.5	0.6	0.8

Table 4 (cont) Poverty of women less that of men across education groups (B. poverty gap)

	Low	Medium	High
Anglophone			
Australia	0.8	0.8	-0.6
Canada	1.7	-0.7	0.9
Ireland	1.4	-0.2	0.4
United Kingdom	0.4	-1.9	-0.2
United States	3.9	1.5	0.0
A.average	1.7	-0.1	0.1
Continental Europea	n		
Austria	-0.2	-0.3	-2.0
Belgium	1.1	1.0	-0.1
France	0.3	0.1	0.0
Germany	0.7	0.4	0.1
Luxembourg	-0.4	0.6	0.4
Netherlands	2.5	0.4	-0.7
Switzerland	-0.7	0.3	-0.7
C.average	0.5	0.4	-0.4
Eastern European			
Hungary	-1.5	-0.5	-0.1
Poland	-2.6	-0.5	-0.4
Slovenia	-2.4	-0.2	-0.8
E.average	-2.2	-0.4	-0.4
Nordic European			
Denmark	-0.9	0.1	-0.8
Finland	-0.2	-0.6	-0.4
Norway	-1.1	-0.5	-0.7
Sweden	0.6	0.1	-0.7
N.average	-0.4	-0.2	-0.6
Other			
Israel	-0.5	1.0	0.2
Mexico	-0.3	-0.8	0.1
O.average	-0.4	0.1	0.1
Southern European			
Greece	1.3	-0.4	-1.1
Italy	0.1	0.5	0.6
Spain	0.6	-0.1	1.3
S.average	0.7	0.0	0.3

 Table 5 Poverty of women less that of men across labour market status (A. poverty rate)

	Low	High
Anglophone		
Australia	-6.0	1.2
Canada	-5.2	1.6
Ireland	1.5	0.3
United Kingdom	0.1	1.0
United States	-5.5	1.6
A.average	-3.0	1.1
Continental European		
Austria	-8.5	0.1
Belgium	-9.0	0.8
France	-3.0	-0.3
Germany	-1.7	1.3
Luxembourg	-10.7	2.3
Netherlands	-0.7	0.4
Switzerland	NA	NA
C.average	-5.6	0.8
Eastern European		
Hungary	-9.2	-0.9
Poland	NA	NA
Slovenia	-5.3	-0.3
E.average	-7.2	-0.6
Nordic European		
Denmark	-5.0	0.3
Finland	-5.8	-0.5
Norway	-8.0	0.2
Sweden	-7.0	0.3
N.average	-6.4	0.1
Other		
Israel	0.4	-1.5
Mexico	-3.0	-8.1
O.average	-1.3	-4.8
Southern European		
Greece	-2.5	-0.4
Italy	0.4	-4.2
Spain	-0.1	-0.4
	-0.8	-1.7

 Table 5 (cont) Poverty of women less that of men across labour market status (B. poverty gap)

	Low	High
Anglophone		
Australia	-4.2	0.5
Canada	-2.7	0.3
Ireland	-1.1	0.3
United Kingdom	-2.0	0.2
United States	-3.8	0.6
A.average	-2.7	0.4
Continental European		
Austria	-6.8	0.1
Belgium	-3.5	0.3
France	-2.2	0.1
Germany	-0.2	0.3
Luxembourg	-1.3	0.3
Netherlands	-1.2	0.1
Switzerland	NA	NA
C.average	-2.5	0.2
Eastern European		
Hungary	-4.2	0.0
Poland	NA	NA
Slovenia	-2.5	0.0
E.average	-3.3	0.0
Nordic European		
Denmark	-3.4	0.1
Finland	-1.7	-0.1
Norway	-4.6	-0.2
Sweden	-2.7	0.2
N.average	-3.1	0.0
Other		
Israel	-2.1	0.9
Mexico	-2.1	-2.7
O.average	-2.1	-0.9
Southern European		
Greece	-1.5	0.0
Italy	-0.3	-1.3
Spain	-0.8	0.0
S.average	-0.9	-0.4

 Table 6 Poverty of women less that of men across migrant status (A. poverty rate)

	Native	Immigrant
Anglophone		
Australia	1.7	1.5
Canada	NA	NA
Ireland	1.6	13.8
United Kingdom	NA	NA
United States	2.8	3.6
A.average	2.1	6.3
Continental European	1	
Austria	0.7	4.0
Belgium	2.8	-3.3
France	1.3	0.6
Germany	2.1	-1.1
Luxembourg	0.9	2.2
Netherlands	NA	NA
Switzerland	0.2	0.3
C.average	1.3	0.4
Eastern European		
Hungary	NA	NA
Poland	NA	NA
Slovenia	NA	NA
E.average	NaN	NaN
Nordic European		
Denmark	-0.5	-1.7
Finland	NA	NA
Norway	-0.2	-8.9
Sweden	0.1	-3.6
N.average	-0.2	-4.7
Other		
Israel	0.1	1.5
Mexico	NA	NA
O.average	0.1	1.5
Southern European		
Greece	NA	NA
Italy	NA	NA
Spain	NA	NA
S.average	NaN	NaN

Table 6 (cont) Poverty of women less that of men across migrant status (B. poverty gap)

	Native	Immigrant
Anglophone		
Australia	0.1	0.2
Canada	NA	NA
Ireland	0.3	0.7
United Kingdom	NA	NA
United States	1.0	1.5
A.average	0.5	0.8
Continental European		
Austria	-0.4	0.4
Belgium	1.1	-3.2
France	0.2	0.1
Germany	0.7	-1.2
Luxembourg	0.2	0.4
Netherlands	NA	NA
Switzerland	0.0	-0.2
C.average	0.3	-0.6
Eastern European		
Hungary	NA	NA
Poland	NA	NA
Slovenia	NA	NA
E.average	NaN	NaN
Nordic European		
Denmark	-0.5	-1.1
Finland	NA	NA
Norway	-0.5	-4.0
Sweden	0.3	-2.1
N.average	-0.2	-2.4
Other		
Israel	0.2	0.2
Mexico	NA	NA
O.average	0.2	0.2
Southern European		
Greece	NA	NA
Italy	NA	NA
Spain	NA	NA
S.average	NaN	NaN

Table 7 Comparison of male and female household income and personal level income, post-tax and pre- and post-transfer (A. dpi) – female/male ratio

			Near Foor	00r	Non Foor	100
	Honsehold	Person	Household	Person	Household	Person
Anglophone						
Australia	108.1	78.1	99.2	59.1	97.0	64.8
Canada	104.0	133.6	7.66	75.2	9.66	62.2
Ireland	103.0	61.9	100.3	59.5	102.6	59.1
United Kingdom	118.6	216.6	7.86	74.4	96.1	54.3
United States	0.66	70.8	7.66	8.49	7.66	56.4
A.average	106.5	112.2	99.5	9.99	0.66	59.3
Continental European						
Austria	117.5	77.2	9.86	50.8	6.86	59.5
Belgium	100.9	7.77	9.86	84.5	98.4	51.5
France	102.3	38.5	9.66	53.7	99.3	63.6
Germany	100.5	71.4	99.2	56.8	8.86	52.2
Luxempourg	9.86	49.8	98.3	49.4	98.2	49.3
Netherlands	105.3	49.7	99.4	35.8	8.76	53.4
Switzerland	NA	NA	NA	NA	NA	NA
C.average	104.2	60.7	6.86	55.2	9.86	54.9
Eastern European						
Hungary	105.3	108.3	100.1	92.6	100.5	70.4
Poland	NA	NA	NA	NA	NA	NA
Slovenia	103.5	87.1	100.2	71.0	100.4	84.6
E.average	104.4	7.76	100.2	81.8	100.5	77.5
Nordic European						
Denmark	114.4	379.8	100.3	115.6	100.2	74.8
Finland	99.1	92.3	100.0	109.5	9.66	78.6
Norway	119.9	173.5	100.6	8.98	98.3	68.1
Sweden	296.7	108.4	100.6	87.1	7.66	67.1
N.average	107.5	188.5	100.4	8.66	99.4	72.2
Other						
Israel	100.6	42.1	100.4	37.4	6.66	52.0
Mexico	7.66	17.2	6.66	21.9	96.5	32.8
O.average	100.1	29.6	100.1	29.7	98.2	42.4
Southern European						
Greece	102.7	26.7	99.5	20.6	99.4	46.3
Italy	98.2	24.8	100.2	19.8	99.4	56.2
Spain	6.66	32.6	100.5	22.2	6.76	48.8
	001	0 00	1001	0.00	0 00	

 Table 7 (cont)
 Comparison of male and female household income and personal level income, post-tax and pre- and post-transfer (B. mi) – female/male ratio

	Honsehold	Person	Household	Person	Household	Person
Anglophone						
Australia	72.0	43.8	93.7	43.6	296	63.3
Canada	97.5	86.3	7.66	62.4	7.66	0.09
Ireland	0.06	37.2	8.96	41.2	103.2	55.1
United Kingdom	144.6	-459.3	91.7	50.4	95.3	51.0
United States	92.4	67.1	97.4	62.6	99.1	54.8
A.average	99.3	-45.0	95.9	52.0	8.86	56.8
Continental European						
Austria	89.1	43.1	0.06	34.3	100.2	54.9
Belgium	61.1	43.8	7.96	71.4	96.4	44.7
France	73.5	34.9	93.3	48.6	98.2	62.4
Germany	82.8	74.2	95.1	53.2	97.3	51.5
Luxembourg	92.4	47.4	94.5	46.3	296.7	47.6
Netherlands	61.0	45.3	91.2	30.4	95.8	51.8
Switzerland	NA	NA	NA	NA	NA	NA
C.average	7.97	48.1	93.5	47.4	97.4	52.1
Eastern European						
Hungary	78.8	61.6	106.2	9.92	100.8	67.0
Poland	NA	NA	NA	NA	NA	NA
Slovenia	119.3	92.7	97.0	2.99	100.0	82.1
E.average	0.66	77.1	101.6	71.7	100.4	74.6
Nordic European						
Denmark	-236.4	-188.9	121.5	119.2	100.4	70.5
Finland	131.9	336.3	105.6	89.3	98.4	73.2
Norway	148.9	217.0	95.1	73.9	97.8	62.7
Sweden	44.6	101.7	113.2	98.4	6.76	62.9
N.average	22.3	116.5	108.9	95.2	9.86	67.3
Other						
Israel	83.0	42.1	94.9	37.4	8.86	52.0
Mexico	94.6	16.2	96.2	21.6	92.6	31.0
O.average	88.8	29.2	92.6	29.5	95.7	41.5
Southern European						
Greece	101.3	20.3	97.1	17.5	97.2	43.3
Italy	93.9	19.1	8.76	18.7	100.1	55.4
Spain	88.8	25.8	9.66	18.9	8.86	48.0
C Carrotte Co						

	at00	au01	pe00	ca00	de00	dk00	es00	00ij
Gender	$0.80 \\ (df=1, p=0.370)$	4.91 $(df=1,p=0.027)$	3.73 $(df=1,p=0.054)$	$\begin{array}{c} 40.24 \\ (df=1, p=0.000) \end{array}$	$\begin{array}{c} 10.43 \\ (df=1,p=0.001) \end{array}$	$\begin{array}{c} 13.22\\ (df=1,p=0.000) \end{array}$	3.79 $(df=1,p=0.051)$	$\begin{array}{c} 17.65 \\ (df=1,p=0.000) \end{array}$
Age	5.30 (d $f=2, p=0.071$)	7.96 ($df=2,p=0.019$)	1.83 $(df=2, p=0.400)$	$ 15.02 \\ (df=2, p=0.001) $	57.35 ($df=2,p=0.000$)	(df=2,p=0.000)	5.93 (d $f=2, p=0.052$)	4.81 ($df=2,p=0.090$)
Education	6.69 (d $f=2.p=0.035$)	70.71 $(df=2,p=0.000)$	47.70 $(df=2, p=0.000)$	607.29 $(df=2, p=0.000)$	$\begin{array}{c} 52.51 \\ (df=2,p=0.000) \end{array}$	50.60 (d $f=2.p=0.000$)	178.00 $(df=2, p=0.000)$	(4f=2,p=0.000)
FamilyStructure	(44.35) $(4f=4,p=0.000)$	383.94 (df=4,p=0.000)	$\begin{array}{c} 29.42 \\ 2f_{=4,p=0.000} \end{array}$	1261.98 $(df=4,p=0.000)$	542.88 $(df=4,p=0.000)$	2021.28 $(df=4,p=0.000)$	126.92 $(df=4,p=0.000)$	397.62 $(df=4,p=0.000)$
LabourMarketStatus	163.92 $(df=1,p=0.000)$	1218.69 (df=1,p=0.000)	191.80 $(df=1,p=0.000)$	3150.14 $(df=1,p=0.000)$	(4f=1,p=0.000)	(2379.59) $(4f=1,p=0.000)$	(df=1,p=0.000)	505.06 $(df=1,p=0.000)$
Gender: Age	$\begin{array}{c} 2.72 \\ (df=2.p=0.256) \end{array}$	10.84 $(df=2.p=0.004)$	2.08 $(df=2.p=0.353)$	9.94 $(df=2.p=0.007)$	(2.87) $(4f=2.p=0.239)$	4.36 $(df=2.p=0.113)$	3.88 $(df=2, p=0.144)$	0.35 $(df=2.p=0.839)$
Gender: Education	$\begin{array}{c} 2.85 \\ 2.85 \\ (df = 2, p = 0.241) \end{array}$	$\begin{array}{c} 1.12 \\ 1.12 \\ (df=2,p=0.572) \end{array}$	0.97 $(df=2, p=0.615)$	4.76 $(4f=2,p=0.092)$	3.13 $(df=2,p=0.209)$	(df=2,p=0.004)	3.18 $(df=2,p=0.204)$	0.06 $(df=2,p=0.971)$
Gender: Family Structure	6.78 $(df=4.p=0.148)$	6.70 $(df=4.p=0.153)$	8.38 (df=4.p=0.079)	121.06 (df=4,p=0.000)	12.73 (d $f=4.p=0.013$)	42.15 $(df=4.p=0.000)$	21.38 $(df=4,p=0.000)$	7.35 $(df=4.p=0.118)$
Gender:LabourMarketStatus	0.48 $(df=1,p=0.490)$	(22.13) $(df=1,p=0.000)$	$\begin{array}{c} 5.11 \\ 5.11 \\ (df=1,p=0.024) \end{array}$	$\begin{array}{c} 27.05 \\ 27.05 \\ (df=1,p=0.000) \end{array}$	(-f, f, f	$\begin{array}{c} (3.5 \pm 0.000) \\ 48.07 \\ (df=1,p=0.000) \end{array}$	$0.12 \ (df=1,p=0.730)$	0.01 $(df=1,p=0.907)$

 Table 8 Regression results: ANOVA tables – dependent variable: relative poverty

(cont)

	000		-		70:		-	
	1100	gr00	hu99	1e00	1011	it00	lu00	mx00
Gender	7.79	1.75	0.83	5.42	1.41	1.60	3.31	1.11
	(df=1, p=0.005)	(df=1, p=0.186)	(df=1,p=0.361)	(df=1, p=0.020)	(df=1, p=0.235)	(df=1, p=0.206)	(df=1, p=0.069)	(df=1,p=0.291)
Age	9.76	0.87	10.59	33.11	16.27	8.69	3.21	0.88
)	(df=2, p=0.008)	(df=2, p=0.648)	(df=2, p=0.005)	(df=2, p=0.000)	(df=2, p=0.000)	(df=2, p=0.013)	(df=2, p=0.201)	(df=2, p=0.644)
Education	191.67	145.65	116.05	106.52	344.10	445.41	107.88	1003.49
	(df=2, p=0.000)	(df=2, p=0.000)						
FamilyStructure	279.55	28.01	17.99	95.89	105.86	77.31	61.95	108.67
,	(df=4, p=0.000)	(df=4, p=0.000)	(df=4, p=0.001)	(df=4, p=0.000)	(df=4, p=0.000)	(df=4, p=0.000)	(df=4, p=0.000)	(df=4, p=0.000)
LabourMarketStatus	544.70	171.81	39.85	311.51	530.30	425.14	18.99	362.98
	(df=1, p=0.000)	(df=1, p=0.000)	(df=1,p=0.000)	(df=1,p=0.000)	(df=1,p=0.000)	(df=1,p=0.000)	(df=1, p=0.000)	(df=1, p=0.000)
Gender: Age	0.82	0.42	1.02	1.93	7.44	5.79	3.70	5.60
)	(df=2, p=0.662)	(df=2, p=0.811)	(df=2, p=0.602)	(df=2, p=0.381)	(df=2, p=0.024)	(df=2, p=0.055)	(df=2, p=0.157)	(df=2, p=0.061)
Gender: Education	0.46	0.98	0.21	2.05	12.28	12.25	23.16	10.72
	(df=2, p=0.795)	(df=2, p=0.614)	(df=2, p=0.900)	(df=2, p=0.358)	(df=2, p=0.002)	(df=2, p=0.002)	(df=2, p=0.000)	(df=2, p=0.005)
Gender: Family Structure	11.18	9.38	10.13	12.39	12.53	29.75	7.42	5.39
	(df=4, p=0.025)	(df=4, p=0.052)	(df=4, p=0.038)	(df=4, p=0.015)	(df=4, p=0.014)	(df=4, p=0.000)	(df=4, p=0.115)	(df=4, p=0.249)
Gender: Labour Market Status	0.02	0.09	0.19	4.60	0.54	21.32	19.58	43.12
	(df=1.p=0.899)	(df=1 n=0.764)	(df-1 n-0.661)	(Af-1 n-0.032)	(df-1 n-0.464)	(df-1 = 0.000)	$(Af-1 n=0 \ 0.00)$	$(Af-1 n=0 \ 0.00)$

(cont)

 Table 8 (cont) Regression results: ANOVA tables – dependent variable: relative poverty

	96lu	no00	se00	66 is	uk99	00sn
Gender	15.06	3.54	0.89	4.86	32.41	103.03
	(df=1,p=0.000)	(df=1,p=0.060)	(df=1, p=0.345)	(df=1, p=0.027)	(df=1,p=0.000)	(df=1, p=0.000)
Age	18.66	89.47	144.81	0.38	78.91	131.04
)	(df=2, p=0.000)	(df=2, p=0.000)	(df=2, p=0.000)	(df=2, p=0.828)	(df=2, p=0.000)	(df=2, p=0.000)
Education	41.63	49.29	17.15	248.21	197.72	3555.13
	(df=2, p=0.000)					
FamilyStructure	121.23	333.41	344.77	82.39	942.13	1942.49
	(df=4, p=0.000)					
LabourMarketStatus	125.56	658.12	722.83	259.50	1989.06	3445.77
	(df=1,p=0.000)	(df=1,p=0.000)	(df=1,p=0.000)	(df=1,p=0.000)	(df=1,p=0.000)	(df=1, p=0.000)
Gender: Age	2.00	2.04	4.57	9.13	2.62	2.34
0	(df=2, p=0.368)	(df=2, p=0.361)	(df=2, p=0.102)	(df=2, p=0.010)	(df=2, p=0.270)	(df=2, p=0.31)
Gender:Education	4.29	0.13	3.37	3.85	2.54	2.57
	(df=2, p=0.117)	(df=2, p=0.938)	(df=2, p=0.185)	(df=2, p=0.146)	(df=2, p=0.281)	(df=2, p=0.276)
Gender:FamilyStructure	16.70	20.60	11.70	5.09	16.62	289.20
ò	(df=4, p=0.002)	(df=4, p=0.000)	(df=4, p=0.020)	(df=4, p=0.278)	(df=4, p=0.002)	(df=4, p=0.000)
Gender:LabourMarketStatus	1.21	19.11	13.21	0.01	25.14	7.69
	(df=1,p=0.272)	(df=1,p=0.000)	(df=1,p=0.000)	(df=1,p=0.936)	(df=1,p=0.000)	(df=1,p=0.006)

Table 9 Predicted poverty for selected cases – difference between female and male persons

			Family	type		
	1	2	3	4	5	6
Anglophone						
Australia	-31.4	-26.5	-8.4	0.6	4.5	0.6
Canada	4.0	-15.1	10.9	0.3	12.2	0.4
Ireland	19.3	-1.3	49.2	0.2	11.5	0.5
United Kingdom	-3.1	-9.4	-6.1	0.1	3.3	0.4
United States	6.4	-17.0	19.6	-0.3	8.1	-0.3
A.average	-1.0	-13.8	13.1	0.2	7.9	0.3
Continental European						
Austria	-23.3	-32.5	37.3	-0.7	9.6	-0.1
Belgium	1.6	-22.8	53.8	0.4	2.7	0.2
France	-0.5	-12.2	-7.2	-0.8	-2.8	-0.5
Germany	-1.2	-7.8	10.7	0.1	8.3	0.2
Luxembourg	-26.9	-52.1	19.8	-0.3	5.3	0.3
Netherlands	13.2	1.1	16.6	-0.2	3.2	-0.5
C.average	-6.2	-21.1	21.8	-0.2	4.4	-0.1
Eastern European						
Hungary	-15.0	-14.0	-80.2	-0.5	-98.0	0.2
Slovenia	-11.6	-8.0	17.6	0.2	-0.4	-0.3
E.average	-13.3	-11.0	-31.3	-0.1	-49.2	0.0
Nordic European						
Denmark	-2.7	-2.5	-7.8	0.1	-0.5	-0.1
Finland	-9.3	-2.0	10.0	0.0	1.0	-0.1
Norway	-0.9	-4.5	5.7	0.4	1.5	0.4
Sweden	-10.5	-5.9	-4.5	0.0	-0.2	-0.7
N.average	-5.9	-3.7	0.9	0.1	0.4	-0.1
Other						
Israel	-11.5	-14.8	14.7	-0.1	3.4	0.0
Mexico	-10.7	-8.8	-3.5	-1.3	0.3	0.1
O.average	-11.1	-11.8	5.6	-0.7	1.9	0.0
Southern European						
Greece	20.2	-4.3	23.9	-0.6	3.5	-0.3
Italy	11.6	-12.1	24.0	-0.7	1.9	-0.1
Spain	16.5	-9.1	-46.9	-0.7	-31.4	0.0
S.average	16.1	-8.5	0.3	-0.7	-8.7	-0.1

Note: Family type no: Age:Education:FamilyStructure:LabourMarketStatus;

Family type 1:(34,44]:Low:D No part. no kids:Low;Family type 2:(34,44]:Low:A Part. kids:Low;Family type 3:(34,44]:Medium:B Part. no kids:High;Family type 5:(34,44]:High:C No part. kids:High;Family type 6:(34,44]:High:B Part. no kids:High

 Table A 1 Poverty for men and women across family types (A. poverty rate)

	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	A Deat Lists	J. J. G.	D D 11		ON Superior		D M 1:13.	170	T Ott 5 5 414.
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Anglophone										
Australia	10.9	11.1	5.3	6.9	36.2	37.8	23.9	18.0	4.9	4.0
Canada	9.6	9.4	5.8	6.5	16.5	37.9	18.1	25.3	7.8	8.8
Ireland	11.1	11.0	3.4	7.6	I	40.3	23.4	19.4	6.5	12.5
United Kingdom	8.6	8.4	3.7	4.0	24.4	33.2	13.5	11.3	3.7	4.1
United States	11.0	10.6	5.7	6.1	19.8	40.4	17.0	21.0	12.1	13.2
A.average	10.2	10.1	4.8	6.2	I	37.9	19.2	19.0	7.0	8.5
Continental European										
Austria	4.9	4.9	4.6	3.8	I	17.5	11.3	13.4	3.7	3.4
Belgium	5.2	4.8	3.7	4.6	I	25.8	5.0	7.8	0.7	0.0
France	4.7	4.9	3.0	2.4	18.7	26.5	10.0	8.5	3.7	4.3
Germany	3.4	3.7	1.9	1.9	19.8	33.2	13.3	14.7	1.4	6.9
Luxembourg	7.6	8.1	2.3	2.0	I	23.6	3.6	7.4	2.1	9.0
Netherlands	2.0	2.6	1.8	9.0	5.2	22.8	3.9	4.6	0.0	0.0
Switzerland	6.5	6.5	2.4	3.2	I	18.0	6.2	3.7	6.5	11.3
C.average	4.9	5.1	2.8	5.6	I	23.9	9.7	9.8	2.6	3.8
Eastern European										
Hungary	6.2	6.5	6.5	5.5	I	17.9	14.6	8.0	3.7	6.5
Poland	16.1	16.0	8.8	9.0	18.5	17.7	22.4	6.6	14.3	9.5
Slovenia	5.4	5.3	4.5	4.3	I	18.8	19.0	11.7	9.5	5.3
E.average	9.2	9.3	9.9	6.3	I	18.1	18.7	8.6	9.2	6.9
Nordic European										
Denmark	1.6	1.5	1.5	1.2	7.2	5.8	10.5	11.0	2.0	2.9
Finland	2.1	2.2	1.1	1.1	3.5	8.9	13.6	8.0	6.2	6.0
Norway	1.9	1.8	1.7	1.3	1.4	5.2	10.9	8.4	2.0	1.7
Sweden	2.1	2.2	2.8	2.4	5.2	10.3	11.3	11.9	6.7	1.4
N.average	1.9	1.9	1.8	1.5	4.3	7.6	11.6	8.6	4.2	1.7
Other										
Israel	13.6	13.1	4.9	5.7	I	28.4	17.4	14.4	9.1	12.8
Mexico	19.5	20.1	6.7	10.6	18.9	20.4	11.7	8.2	14.4	14.3
O.average	16.5	16.6	7.3	8.1	I	24.4	14.5	11.3	11.8	13.6
Southern European										
Greece	8.6	9.5	7.0	8.5	I	32.1	7.4	12.4	0.6	8.9
Italy	13.9	13.4	5.9	7.5	I	17.7	8.9	14.9	11.0	13.1
Spain	12.2	12.3	4.6	4.2	I	34.4	10.3	17.1	4.8	9.1
S.average	12.0	11.8	5.8	6.7	I	28.1	8.9	14.8	8.3	10.4
	İ									

	A Pa	A Part. kids	B Part	B Part. no kids	CNo	C No part. kids	D No p	D No part. no kids	E Oth	E Other adults
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Anglophone										
Australia	4.1	4.1	3.3	3.5	7.6	8.8	11.5	10.5	1.5	0
Canada	2.5	2.5	2.3	2.5	5.2	10.0	8.1	10.4	2.3	2.
Ireland	2.7	2.7	0.5	1.7	I	10.5	7.3	3.7	1.0	1.
United Kingdom	4.1	4.4	3.3	3.1	5.8	5.4	5.8	5.0	1.1	1.
United States	3.2	3.2	2.3	2.5	7.4	14.9	7.3	8.8	4.3	4.5
A.average	3.3	3.4	2.3	2.6	I	6.6	8.0	7.7	2.0	2.
Continental European										
Austria		1.4	1.4	1.3	I	5.0	0.9	3.1	1.5	0.
Belgium	1.8	1.7	1.4	1.6	I	5.9	0.7	2.7	0.3	0
France	6.0	1.1	0.8	0.7	8.9	4.7	2.7	1.7	0.0	1.
Germany	0.7	0.8	0.4	0.4	4.5	10.8	4.4	4.1	0.1	2.
Luxembourg	1.1	1.2	0.4	0.4	I	3.7	9.0	1.2	0.1	0.1
Netherlands	9.0	6.0	0.2	0.1	2.6	7.7	1.6	1.1	0.0	0.
Switzerland	2.1	2.1	0.0	1.5	I	3.5	3.0	1.2	2.0	4
C.average	1.2	1.3	0.8	6.0	I	5.9	2.7	2.2	0.7	1.3
Eastern European										
Hungary	1.2	1.2	1.5	1.1	I	6.3	4.2	1.4	1.4	1.
Poland	8.4	8.4	5.0	5.3	7.3	4.7	9.4	3.8	5.4	3.3
Slovenia	1.1	1.1	1.3	1.5	I	5.9	7.1	4.1	2.9	1.4
E.average	3.6	3.6	2.6	2.6	I	5.6	6.9	3.1	3.3	1.
Nordic European										
Denmark	0.7	8.0	1.0	0.8	2.0	1.2	3.9	3.1	1.7	1.0
Finland	1.1	1.1	0.3	0.2	1.7	2.4	3.3	1.6	1.5	0.1
Norway	9.0	0.5	0.8	0.7	0.3	1.9	5.4	2.9	1.0	0.
Sweden	0.8	1.0	1.7	1.6	1.0	2.3	4.2	5.3	3.1	0.0
N.average	0.8	8.0	6.0	8.0	1.3	1.9	4.2	3.2	1.8	0.
Other										,
Israel	4.0	3.8	1.4	1.8	I	4.7	7.1	4.6	2.4	9.
Mexico	8.9	7.2	3.0	3.6	5.8	6.4	5.1	2.8	5.5	5.5
O.average	5.4	5.5	2.2	2.7	I	5.5	6.1	3.7	4.0	5.
Southern European										
Greece	2.9	2.8	2.5	2.7	I	15.1	0.9	5.2	2.9	2.7
Italy	5.0	4.9	2.5	2.8	I	10.4	4.7	7.8	4.0	4
Spain	3.7	3.7	1.5	1.5	Ι	11.0	5.4	8.6	1.4	2

 Table A 2 Poverty for men and women across education groups (A. poverty rate)

	Ι	OW	Me	dium	Н	ligh
	Male	Female	Male	Female	Male	Female
Anglophone						
Australia	7.5	6.3	9.5	11.4	14.0	15.9
Canada	18.2	24.1	11.8	13.3	7.1	9.2
Ireland	15.2	23.8	6.6	7.7	2.5	5.7
United Kingdom	8.7	11.0	7.9	6.8	3.8	4.5
United States	30.0	40.3	11.4	14.8	4.6	5.3
A.average	15.9	21.1	9.4	10.8	6.4	8.1
Continental European	1					
Austria	9.6	6.8	4.8	5.9	8.0	8.9
Belgium	6.1	12.4	6.3	7.6	1.8	1.8
France	7.9	11.1	4.4	4.8	2.7	2.1
Germany	8.7	9.9	4.8	5.9	3.3	4.4
Luxembourg	13.5	10.1	3.3	6.8	0.0	2.0
Netherlands	3.4	9.8	1.7	3.1	3.3	2.6
Switzerland	6.5	6.4	5.3	5.7	4.5	3.7
C.average	8.0	9.5	4.4	5.7	3.4	3.6
Eastern European						
Hungary	20.4	17.2	4.9	3.2	1.3	0.8
Poland	30.2	26.1	13.1	11.8	1.4	1.4
Slovenia	20.3	12.9	4.5	4.0	1.8	0.7
E.average	23.6	18.7	7.5	6.3	1.5	1.0
Nordic European						
Denmark	4.4	3.2	3.3	3.4	3.0	2.4
Finland	6.2	4.5	5.5	4.1	2.5	1.7
Norway	6.8	5.5	3.7	3.3	3.6	3.1
Sweden	6.5	6.1	4.9	5.1	5.7	4.3
N.average	6.0	4.8	4.4	4.0	3.7	2.9
Other						
Israel	23.9	25.4	9.9	11.3	6.5	7.4
Mexico	22.0	21.2	3.8	1.4	0.3	0.8
O.average	23.0	23.3	6.8	6.3	3.4	4.1
Southern European						
Greece	13.4	16.0	7.0	7.0	2.7	2.0
Italy	18.2	18.0	5.9	7.1	1.9	3.1
Spain	13.2	15.4	4.6	5.1	2.1	4.0
S.average	14.9	16.4	5.8	6.4	2.2	3.1

Table A 2 (cont) Poverty for men and women across education groups (B. poverty gap)

	I	Low	Me	dium	Н	ligh
	Male	Female	Male	Female	Male	Female
Anglophone						
Australia	3.7	4.5	4.7	5.5	5.2	4.6
Canada	5.7	7.5	4.5	3.8	2.4	3.3
Ireland	3.1	4.5	2.2	2.0	1.7	2.2
United Kingdom	3.5	4.0	4.6	2.7	4.5	4.
United States	10.4	14.3	3.8	5.3	2.0	2.
A.average	5.3	7.0	4.0	3.9	3.2	3
Continental European	n					
Austria	2.5	2.3	1.7	1.4	4.6	2.
Belgium	1.6	2.7	2.0	3.0	0.9	0.
France	1.7	2.0	1.1	1.2	0.7	0.
Germany	2.1	2.7	1.3	1.6	1.2	1.3
Luxembourg	1.8	1.4	0.6	1.1	0.0	0.4
Netherlands	0.8	3.3	0.6	1.0	1.2	0
Switzerland	2.3	1.6	1.8	2.1	1.9	1.3
C.average	1.8	2.3	1.3	1.6	1.5	1.
Eastern European						
Hungary	4.8	3.3	1.2	0.7	0.3	0.
Poland	14.7	12.1	6.5	6.0	0.9	0.0
Slovenia	5.9	3.5	1.3	1.1	0.9	0.
E.average	8.5	6.3	3.0	2.6	0.7	0.
Nordic European						
Denmark	1.9	0.9	1.3	1.4	1.6	0.
Finland	1.3	1.1	1.4	0.8	1.5	1.
Norway	2.7	1.7	1.6	1.1	1.9	1.3
Sweden	2.3	3.0	2.1	2.2	2.1	1
N.average	2.1	1.7	1.6	1.4	1.8	1.3
Other						
Israel	7.0	6.5	2.8	3.8	2.3	2.:
Mexico	7.8	7.6	1.2	0.4	0.1	0.3
O.average	7.4	7.0	2.0	2.1	1.2	1.4
Southern European						
Greece	3.7	5.0	3.0	2.5	1.8	0.
Italy	7.2	7.3	1.9	2.4	0.9	1
Spain	4.2	4.8	1.6	1.5	0.9	2.
S.average	5.0	5.7	2.2	2.1	1.2	1.4

 Table A 3 Poverty for men and women across labour market status (A. poverty rate)

	I	ow	Н	ligh
	Male	Female	Male	Female
Anglophone				
Australia	34.9	28.8	1.5	2.7
Canada	35.6	30.5	4.9	6.5
Ireland	28.9	30.4	3.5	3.8
United Kingdom	22.5	22.6	2.0	3.0
United States	35.1	29.6	7.0	8.5
A.average	31.4	28.4	3.8	4.9
Continental European				
Austria	22.7	14.2	2.7	2.8
Belgium	26.8	17.9	0.8	1.6
France	18.9	15.9	2.8	2.5
Germany	14.7	13.0	3.5	4.9
Luxembourg	18.5	7.7	3.6	5.9
Netherlands	11.9	11.2	1.6	2.1
Switzerland	NA	NA	NA	NA
C.average	18.9	13.3	2.5	3.3
Eastern European				
Hungary	23.0	13.8	4.5	3.7
Poland	NA	NA	NA	NA
Slovenia	20.0	14.7	2.9	2.6
E.average	21.5	14.2	3.7	3.1
Nordic European				
Denmark	14.3	9.2	1.3	1.6
Finland	16.6	10.8	1.9	1.3
Norway	18.4	10.4	1.7	1.9
Sweden	21.3	14.4	2.0	2.3
N.average	17.6	11.2	1.7	1.8
Other				
Israel	25.2	25.6	5.4	4.0
Mexico	25.5	22.6	13.4	5.4
O.average	25.4	24.1	9.4	4.7
Southern European				
Greece	17.0	14.5	3.4	3.0
Italy	18.6	19.0	6.6	2.4
Spain	15.4	15.3	5.8	5.4
S.average	17.0	16.3	5.3	3.6

 Table A 3 (cont) Poverty for men and women across labour market status (B. poverty gap)

	I	ow	Н	ligh
	Male	Female	Male	Female
Anglophone				
Australia	34.9	28.8	1.5	2.7
Canada	35.6	30.5	4.9	6.5
Ireland	28.9	30.4	3.5	3.8
United Kingdom	22.5	22.6	2.0	3.0
United States	35.1	29.6	7.0	8.5
A.average	31.4	28.4	3.8	4.9
Continental Europea	n			
Austria	22.7	14.2	2.7	2.8
Belgium	26.8	17.9	0.8	1.6
France	18.9	15.9	2.8	2.5
Germany	14.7	13.0	3.5	4.9
Luxembourg	18.5	7.7	3.6	5.9
Netherlands	11.9	11.2	1.6	2.1
Switzerland	NA	NA	NA	NA
C.average	18.9	13.3	2.5	3.3
Eastern European				
Hungary	23.0	13.8	4.5	3.7
Poland	NA	NA	NA	NA
Slovenia	20.0	14.7	2.9	2.6
E.average	21.5	14.2	3.7	3.1
Nordic European				
Denmark	14.3	9.2	1.3	1.6
Finland	16.6	10.8	1.9	1.3
Norway	18.4	10.4	1.7	1.9
Sweden	21.3	14.4	2.0	2.3
N.average	17.6	11.2	1.7	1.8
Other				
Israel	25.2	25.6	5.4	4.0
Mexico	25.5	22.6	13.4	5.4
O.average	25.4	24.1	9.4	4.7
Southern European				
Greece	17.0	14.5	3.4	3.0
Italy	18.6	19.0	6.6	2.4
Spain	15.4	15.3	5.8	5.4
S.average	17.0	16.3	5.3	3.6

Table A 4 Poverty for men and women across migrant status (A. poverty rate)

	Na	ative	Imm	igrant
	Male	Female	Male	Female
Anglophone				
Australia	9.9	11.6	13.9	15.4
Canada	NA	NA	NA	NA
Ireland	10.6	12.2	10.3	24.1
United Kingdom	NA	NA	NA	NA
United States	9.6	12.4	18.3	21.9
A.average	10.0	12.1	14.2	20.5
Continental European				
Austria	5.8	6.4	3.4	7.4
Belgium	3.1	5.9	16.2	12.8
France	4.0	5.3	12.9	13.4
Germany	4.5	6.6	11.6	10.5
Luxembourg	3.6	4.5	6.9	9.1
Netherlands	NA	NA	NA	NA
Switzerland	5.8	5.9	3.5	3.8
C.average	4.4	5.8	9.1	9.5
Eastern European				
Hungary	NA	NA	NA	NA
Poland	NA	NA	NA	NA
Slovenia	NA	NA	NA	NA
E.average	NaN	NaN	NaN	NaN
Nordic European				
Denmark	3.3	2.8	10.2	8.5
Finland	NA	NA	NA	NA
Norway	3.5	3.3	17.3	8.4
Sweden	4.2	4.3	12.5	8.8
N.average	3.7	3.5	13.3	8.6
Other				
Israel	8.4	8.5	16.0	17.5
Mexico	NA	NA	NA	NA
O.average	8.4	8.5	16.0	17.5
Southern European				
Greece	NA	NA	NA	NA
Italy	NA	NA	NA	NA
Spain	NA	NA	NA	NA
S.average	NaN	NaN	NaN	NaN

 Table A 4 (cont) Poverty for men and women across migrant status (B. poverty gap)

	Na	ative	Imn	igrant
	Male	Female	Male	Female
Anglophone				
Australia	4.3	4.4	5.7	6.0
Canada	NA	NA	NA	NA
Ireland	2.4	2.7	4.9	5.6
United Kingdom	NA	NA	NA	NA
United States	3.4	4.5	6.2	7.7
A.average	3.4	3.9	5.6	6.4
Continental Europear	1			
Austria	2.1	1.7	1.8	2.1
Belgium	0.9	2.0	5.5	2.3
France	1.0	1.2	2.8	2.8
Germany	1.2	1.9	4.0	2.8
Luxembourg	0.5	0.7	1.0	1.4
Netherlands	NA	NA	NA	NA
Switzerland	2.2	2.1	1.0	0.8
C.average	1.3	1.6	2.7	2.1
Eastern European				
Hungary	NA	NA	NA	NA
Poland	NA	NA	NA	NA
Slovenia	NA	NA	NA	NA
E.average	NaN	NaN	NaN	NaN
Nordic European				
Denmark	1.5	1.0	3.6	2.5
Finland	NA	NA	NA	NA
Norway	1.7	1.1	7.5	3.4
Sweden	1.8	2.1	4.3	2.3
N.average	1.6	1.4	5.1	2.7
Other				
Israel	2.6	2.7	4.8	5.0
Mexico	NA	NA	NA	NA
O.average	2.6	2.7	4.8	5.0
Southern European				
Greece	NA	NA	NA	NA
Italy	NA	NA	NA	NA
Spain	NA	NA	NA	NA
S.average	NaN	NaN	NaN	NaN

HOUSEHOLD INCOME VARIABLES INCLUDED IN DPI

PERSON-LEVEL VARIABLE IN WHICH THE EQUIVALENT OF THIS HH INCOME VARIABLE IS CONTAINED

v1	Gross wages and salaries	pgwage	Gross wages and salaries
v1net	Net wages and salaries	pgwage	Net wages and salaries
vinet v4	Farm self-employment income	priwage	Self-employment income
v4 v5	Non-farm self-employment income	pself pself	Self-employment income
v7	Mandatory contributions for self-employment	psen	
v/	Cash property income		not available at person level not available at person level
v8s1	Interest and dividends		not available at person level
v8s2	Rental income		not available at person level
v8s3			not available at person level
v8s4	Private savings plans		•
vos4 v8sr	Royalties		not available at person level
vosi v8x	Cash property income n.e.c.		not available at person level
vox v11	Interest paid Income taxes	pytax	not available at person level Income taxes
v13	Mandatory employee contributions		
v16	Sickness benefits	pmeec pstsick	Mandatory employee contributions Short-term sickness and work injury benefits
v17	Occupational injury and disease benefits	pataick	not available at person level
v17s1	Short-term occupational injury and disease benefit	teneteick	Short-term sickness and work injury benefits
v17s2	Long-term occupational injury and disease benefit		not available at person level
บ17sr	Occupational injury and disease benefits n.e.c.		not available at person level
v18	Disability benefits		not available at person level
v18s1	Disability pensions		not available at person level
v18s2	Disability allowances		not available at person level
v18sr	Disability benefits n.e.c.		not available at person level
v19	State old-age and survivors benefits	psocret	State old-age and survivors benefits
v19s1	Old-age pensions	psocret	State old-age and survivors benefits
v19s1a	Universal old-age pensions	psocret	State old-age and survivors benefits
v19s1b	Employment-related old-age pensions	psocret	State old-age and survivors benefits
v19s1c	Old-age pensions for public sector employees	psocret	State old-age and survivors benefits
v19s1r	Old-age pensions n.e.c.	psocret	State old-age and survivors benefits
v19s3	Early retirement benefits	psocret	State old-age and survivors benefits
v19s4	Survivors pensions	psocret	State old-age and survivors benefits
v19sr	State old-age and survivors benefits n.e.c.	psocret	State old-age and survivors benefits
v20	Child/family benefits		not available at person level
v20s1	Child allowances	pchben	Child-related benefits
v20s2	Advance maintenance	pchben	Child-related benefits
v20s3	Orphans allowances		not available at person level
v20sr	Child/family benefits n.e.c.	pchben	Child-related benefits
v21	Unemployment compensation benefits	punemptl	Total unemployment benefits
v21s1	Unemployment insurance benefits	punemptl	Total unemployment benefits
v21s2	(Re)training allowances	punemptl	Total unemployment benefits
v21s3	Placement/resettlement benefits	punemptl	Total unemployment benefits
v21sr	Unemployment compensation benefits n.e.c.	punempti	Total unemployment benefits
v22	Maternity and other family leave benefits	pfamly	Family leave benefits
v22s1	Wage replacement	pfamlv	Family leave benefits
v22s2	Birth grants	pfamlv	Family leave benefits
v22s3	Child care leave benefits	pfamly	Family leave benefits
v22sr	Maternity and other family leave benefits n.e.c.	pfamlv	Family leave benefits
v23	Military/veterans/war benefits		not available at person level
v24	Other social insurance benefits		not available at person level
v24s1	Invalid caregiver benefits		not available at person level
v24s2	Education benefits		not available at person level
v24s3	Child care cash benefits	pchben	Child-related benefits
v24sr	Other social insurance benefits n.e.c.		not available at person level
v25	Social assistance cash benefits		not available at person level
v25s1	General social assistance benefits		not available at person level
v25s2	Old-age and disability assistance benefits		not available at person level
v25s3	Unemployment assistance benefits	punemptl	Total unemployment benefits
v25s4	Parents assistance benefits	pchben	Child-related benefits
v25sr	Social assistance cash benefits n.e.c.		not available at person level
v26	Near-cash benefits		not available at person level
v26s1 v26s2	Near-cash food benefits Near-cash housing benefits		not available at person level
V2682 V2683	Near-cash medical benefits		not available at person level not available at person level
v26s3 v26s4	Near-cash medical benefits Near-cash heating benefits		not available at person level
v2684 v2685	Near-cash reading benefits Near-cash education benefits		not available at person level
v26s6	Near-cash education benefits	pchben	Child-related benefits
v26sr	Near-cash benefits n.e.c.	permen	not available at person level
v2051	Private occupational and other pensions	pprvpen	Private occupational and other pensions
v32s1	Occupational pensions	pprvpen	Private occupational and other pensions
v32s1a	Mandatory occupational pensions	pprvpen	Private occupational and other pensions
v32s1a	Voluntary occupational pensions	pprvpen	Private occupational and other pensions
v32s1b	Occupational pensions n.e.c.	pprvpen	Private occupational and other pensions
v32s1	Mandatory individual retirement pensions	pprvpen	Private occupational and other pensions
v32sr	Private occupational and other pensions n.e.c.	pprvpen	Private occupational and other pensions
v33	Public sector occupational pensions	ppubpen	Public sector occupational pensions
v34	Alimony/child support	pchben	Child-related benefits
v34x	Alimony/child support paid	political	not available at person level
v35	Regular private transfers		not available at person level
v35s1	Regular transfers from relatives		not available at person level
v35s2	Regular transfers from private charity		not available at person level
v35sr	Regular private transfers n.e.c.		not available at person level
v35x	Regular transfers paid to relatives		not available at person level
v36	Other cash income		not available at person level

 Table A 6 Comparison of household income and personal level income for men and women, post-tax and pre- and post-transfer (A. dpi)

T						•		•				
		Poor/Men-We	-Women			\ear Poor/\	Near Poor/Men-Women			Non Poor/Men-Women	en-Women	
	Household	Personal	Household	Personal	Household	Personal	Household	Personal	Household	Personal	Honsehold	Personal
Anglophone												
Australia	5826	2454	6297	1918	12942	6975	12838	4120	30557	17048	29650	11049
Canada	7585	2568	7885	3431	14740	8415	14698	6327	34667	19879	34538	12361
Ireland	7035	3526	7245	2183	11960	7320	11997	4359	27120	16816	27816	9933
United Kingdom	4601	941	5456	2038	11612	5326	11466	3964	31912	19863	30670	10778
United States	8824	5218	8739	3696	17165	12655	17122	8205	44684	31565	44553	17802
A.average	6774	2942	7124	2653	13684	8138	13624	5395	33788	21034	33445	12385
Continental European												
Austria	7059	4721	8298	3643	14588	10579	14385	5371	29963	17917	29634	10655
Belgium	7075	4969	7136	3860	13312	9150	13120	7732	33100	21588	32576	111108
France	7145	3875	7313	1490	11970	0669	11917	3753	25957	16511	25776	10509
Germany	7688	5409	7724	3861	13970	12451	13856	7076	29402	29626	29037	15460
Luxembourg	13296	9969	13105	3468	20042	12537	19698	6194	43382	27825	42592	13719
Netherlands	7274	3046	7659	1514	14379	9567	14291	3429	28772	18921	28126	10109
Switzerland	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
C.average	8256	4831	8539	2973	14710	10212	14545	5592	31763	22065	31290	11927
Eastern European												
Hungary	2606	850	2744	920	4384	1668	4390	1546	10099	5053	10147	3558
Poland	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Slovenia	4274	1766	4424	1539	7739	3695	7753	2624	15589	6931	15657	5865
E.average	3440	1308	3584	1229	6061	2682	6072	2085	12844	5992	12902	4711
Nordic European												
Denmark	5990	783	6851	2973	13724	5588	13761	6460	26608	16100	26656	12042
Finland	5938	4153	5887	3834	10717	4780	10722	5235	22205	12208	22117	9598
Norway	6267	2376	7514	4123	14897	8365	14986	7260	30578	17531	30068	11943
Sweden	5429	1584	5249	1717	11535	5701	11609	4965	23350	14359	23276	9638
N.average	2906	2224	6375	3162	12718	6109	12770	5980	25685	15050	25529	10805
Other												
Israel	5266	1526	5299	643	9391	5069	9424	1894	24176	18628	24148	9681
Mexico	1320	875	1316	150	2558	1884	2555	414	10170	6438	9811	2114
O.average	3293	1201	3307	396	5974	3477	5990	1154	17173	12533	16980	5897
Southern European												
Greece	4320	2975	4438	793	8371	5554	8325	1143	20841	12249	20717	9995
Italy	4644	2738	4562	629	9429	6953	9448	1377	23187	11932	23040	8029
Spain	5874	3644	2867	1189	11045	7745	111101	1721	27363	14993	26792	7313
S.average	4946	3119	4956	887	9615	6751	9624	1414	23797	13058	23516	6562

 Table A 6 (cont) Comparison of household income and personal level income for men and women, post-tax and pre- and post-transfer (B. mi)

		Foor/Men-W	n-women			Near Foot/IV	Near Poor/Men-women			Non Poor/IV	Non Poor/Men-Women	
	Honsehold	Personal	Household	Personal	Household	Personal	Household	Personal	Household	Personal	Household	Personal
Anglophone												
Australia	1341	577	965	252	8261	5853	7742	2553	29149	16797	28176	10627
Canada	3259	1965	3176	1695	11035	7624	10999	4754	32154	19509	32043	11711
Ireland	2271	1808	2045	672	8503	6450	8231	2657	25602	16492	26421	2806
United Kingdom	334	-158	484	725	909	4671	5561	2353	30052	19799	28645	10101
United States	6156	4342	5688	2915	15229	10658	14835	6999	42788	27194	42422	14910
A.average	2672	1707	2472	1252	9819	7051	9474	3797	31949	19958	31542	11287
Continental European												
Austria	4026	3441	3588	1484	10902	9332	9816	3201	25885	17288	25941	9493
Belgium	2300	1670	1406	732	8105	6276	7835	4478	29929	21084	28849	9424
France	3988	3062	2932	1069	7992	6449	7457	3136	25186	16154	24720	10078
Germany	3287	3360	2721	2493	9602	10998	9134	5847	26931	29276	26215	15065
Luxembourg	7852	6505	7253	3081	15378	12137	14535	5624	38769	27395	37503	13038
Netherlands	3841	2818	2343	1275	10179	8861	9283	2697	26722	18670	25595	9665
Switzerland	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
C.average	4216	3476	3374	1689	10359	6006	<i>LL</i> 96	4164	28904	21645	28137	11127
Eastern European												
Hungary	917	579	723	356	2227	1352	2366	1036	8234	4792	8302	3213
Poland	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Slovenia	2006	1219	2393	1130	5542	3363	5375	2242	13086	9899	13087	5493
E.average	1462	899	1558	743	3885	2358	3871	1639	10660	5739	10695	4353
Nordic European												
Denmark	-247	-723	585	1367	3484	2389	4233	2846	22737	13774	22839	6026
Finland	834	294	1100	066	4370	3135	4617	2799	19126	11370	18822	8322
Norway	1939	1075	2887	2333	8350	6385	7939	4721	27507	16993	26890	10660
Sweden	1462	904	652	920	3355	2553	3798	2512	19528	13490	19125	8488
N.average	766	388	1306	1402	4890	3615	5146	3220	22225	13907	21919	9295
Other												
Israel	1800	1526	1495	643	5937	5069	5634	1894	21831	18628	21569	9681
Mexico	1095	873	1037	141	2358	1875	2269	405	9710	6395	8993	1984
O.average	1448	1199	1266	392	4147	3472	3951	1150	15770	12512	15281	5833
Southern European												
Greece	3565	2894	3610	586	7046	5381	6842	944	19268	12005	18726	5203
Italy	3493	2550	3279	488	8196	2899	8013	1253	20250	11667	20275	6460
Spain	3783	3088	3359	797	8993	7477	0968	1416	24279	14773	23983	7092
S.average	3613	2844	3416	624	8078	6515	7938	1204	21266	12815	20995	62.52

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	at00	au01	be00	ca00	de00	dk00	es00	fi00
Age(34,44]	-0.678 (0.324)	0.047 (0.166)	0.100 (0.480)	-0.364	-1.010	-0.889	-0.205	0.043
Age(44,54]	-1.498 (0.414)	-0.313 (0.174)	-0.179 (0.554)	-0.396	-0.944 (0.180)	-1.548 (0.082)	-0.307 (0.189)	0.084 (0.175)
EducationHigh	-0.660	0.019°	-0.864	-0.765	-1.187 (0.225)	0.492	-1.853 (0.322)	-0.294
EducationMedium	-0.807 (0.371)	-0.225 (0.209)	0.374 (0.405)	-0.343 (0.078)	-0.800 (0.163)	0.304	-1.086 (0.218)	0.012 (0.152)
FamilyStructureB Part. no kids	-0.282 (0.387)	-0.840 (0.191)	-0.773 (0.495)	-0.717 (0.090)	-0.737 (0.248)	0.086	-1.123 (0.212)	-0.750 (0.272)
FamilyStructureC No part. kids	-11.043 (518.621)	1.145 (0.365)	-14.662 (1121.284)	0.931	2.122 (0.496)	1.297 (0.228)	3.559 (1.388)	0.600 (0.671)
FamilyStructureD No part. no kids	0.802 (0.325)	1.112 (0.166)	-0.134 (0.522)	0.827	1.225 (0.158)	1.673 (0.078)	0.034 (0.294)	1.804 (0.161)
FamilyStructureE Other adults	-1.312 (0.476)	-1.517 (0.231)	-2.668 (1.656)	-1.115 (0.108)	-1.579 (0.478)	-0.493 (0.153)	-1.130 (0.205)	0.244 (0.289)
GenderFemale	-1.843 (0.632)	-1.209	-0.493	-0.535 (0.127)	-1.175 (0.275)	-0.711 (0.132)	-0.364	-0.092
GenderFemale:Age(34,44]	-0.176 (0.445)	-0.111 (0.216)	-0.704	0.099)	0.429 (0.228)	-0.069 (0.108)	-0.101 (0.240)	-0.181 (0.262)
GenderFemale:Age(44,54]	$0.536 \\ (0.543)$	0.492	-1.112 (0.715)	-0.190 (0.107)	0.231 (0.253)	-0.051 (0.122)	-0.328 (0.261)	-0.091 (0.262)
GenderFemale:EducationHigh	1.064 (0.642)	0.360 (0.275)	-0.278 (0.675)	-0.016 (0.105)	0.448 (0.325)	-0.134 (0.131)	0.454 (0.396)	-0.050 (0.306)
GenderFemale:EducationMedium	0.549 (0.491)	0.440 (0.290)	-0.459 (0.510)	-0.163 (0.108)	0.276 (0.217)	0.211 (0.107)	-0.172 (0.310)	0.018 (0.239)
GenderFemale:FamilyStructureB Part. no kids	0.622 (0.561)	0.452 (0.258)	0.833 (0.663)	0.456 (0.123)	0.417 (0.350)	0.095 (0.163)	0.142 (0.297)	0.195 (0.386)
GenderFemale:FamilyStructureC No part. kids	13.171 (518.621)	0.522 (0.397)	16.547 (1121.284)	1.301 (0.216)	0.900 (0.528)	-0.025 (0.253)	-1.571 (1.421)	0.883 (0.705)
GenderFemale:FamilyStructureD No part. no kids	1.069 (0.488)	0.008 (0.246)	1.264 (0.669)	0.823 (0.105)	0.697 (0.240)	0.606 (0.116)	1.158 (0.391)	-0.150 (0.255)
GenderFemale:FamilyStructureE Other adults	0.852 (0.743)	0.779 (0.402)	-11.668 (650.894)	0.899 (0.151)	1.385 (0.691)	0.759 (0.228)	0.991 (0.277)	-1.568 (0.957)
GenderFemale:LabourMarketStatusHigh	0.288 (0.417)	1.094 (0.235)	1.246 (0.559)	0.453 (0.087)	0.210 (0.203)	$0.671 \\ (0.097)$	-0.075 (0.217)	-0.025 (0.217)
(Intercept)	0.308 (0.515)	-0.303 (0.235)	-0.549 (0.502)	0.280 (0.097)	-0.632 (0.219)	-2.120 (0.094)	-0.563 (0.186)	-2.364 (0.234)
LabourMarketStatusHigh	-2.678 (0.293)	-3.773 (0.182)	-3.920 (0.431)	-2.589 (0.063)	-1.752 (0.148)	-2.589 (0.067)	-1.147 (0.148)	-2.233 (0.140)
n	2513	7389	2204	32013	10050	74424	5289	12435
	50	20	50	20	20	50	20	20
Dispersion			_ ;		1	1	1	
AIC	910	3.65e+03	679	1.71e+04	3.35e+03	1.64e+04	3.08e+03	2.9e+03
logLik	-433	-1.81e+03	-320	-8.51e+03	-1.62e+03	-8.18e+03	-1.52e+03	-1.43e+03

 Table A 7 (cont) Regression results – dependent variable: relative poverty

	fr00	gr00	66ny	ie00	i101	it00	1u00	mx00
Age(34,44]	-0.468 (0.165)	-0.217 (0.226)	0.547	-0.325 (0.297)	-0.674 (0.137)	-0.139 (0.136)	-0.542 (0.319)	0.087
Age(44,54]	-0.748 (0.179)	-0.355 (0.251)	0.886	0.295 (0.283)	-1.053 (0.152)	-0.348 (0.150)	-1.187 (0.381)	0.122 (0.091)
EducationHigh	-1.114 (0.207)	-1.536 (0.295)	-3.677 (1.244)	-1.754 (0.419)	-1.534 (0.139)	-2.576 (0.314)	-17.634 (462.801)	-4.427 (0.641)
EducationMedium	-0.617	-0.680	-1.517	-0.705	-1.200	-1.341	-1.425	-1.946
FamilyStructureB Part. no kids	-0.469	-0.505	-0.557	-1.249	-0.934	-1.003	-1.228	-0.823
FamilyStructureC No part. kids	1.899 (0.395)	0.527 (1.132)	18.593 (501.126)	0.660 (2.286)	0.490	-0.526 (0.862)	-17.524 (6254.947)	-0.061 (0.322)
FamilyStructureD No part. no kids	0.730 (0.168)	-0.228 (0.362)	0.513 (0.349)	0.912 (0.271)	0.237	-0.454 (0.198)	-1.044 (0.436)	-0.479 (0.185)
FamilyStructureE Other adults	-0.995 (0.294)	-0.336 (0.233)	-0.905 (0.564)	-1.169 (0.339)	-0.972 (0.178)	-0.469 (0.143)	-2.019 (0.627)	-0.211 (0.090)
GenderFemale	-0.658 (0.232)	-0.341 (0.290)	-0.584 (0.533)	-0.130 (0.372)	-0.972 (0.186)	-0.544 (0.176)	-2.468 (0.502)	-0.171 (0.097)
GenderFemale:Age(34,44]	-0.083 (0.222)	0.104 (0.299)	-0.047 (0.542)	0.070 (0.382)	0.343	-0.012 (0.180)	-0.334 (0.426)	-0.248 (0.109)
GenderFemale:Age(44,54]	0.060	-0.177 (0.341)	-0.457 (0.584)	-0.460 (0.384)	0.768 (0.208)	-0.095 (0.206)	$\frac{1.177}{(0.478)}$	-0.284 (0.125)
GenderFemale:EducationHigh	-0.224 (0.294)	-0.309 (0.477)	0.710° (1.508)	0.792 (0.511)	0.652 (0.192)	0.864 (0.402)	16.122 (462.801)	1.376 (0.803)
GenderFemale:EducationMedium	-0.087 (0.200)	-0.255 (0.251)	-0.120 (0.428)	-0.039	0.567	0.374 (0.162)	1.039	-0.925 (0.341)
GenderFemale:FamilyStructureB Part. no kids	-0.025 (0.291)	0.252 (0.324)	0.333 (0.551)	1.159 (0.542)	0.140 (0.305)	0.370 (0.222)	-0.412 (0.569)	0.148 (0.193)
GenderFemale:FamilyStructureC No part. kids	0.539 (0.430)	$\frac{1.573}{(1.187)}$	-17.352 (501.127)	2.290 (2.312)	0.703	1.797	18.877 (6254.947)	0.557 (0.344)
GenderFemale:FamilyStructureD No part. no kids	0.721 (0.256)	1.190 (0.466)	0.020 (0.619)	0.902 (0.459)	0.166 (0.262)	1.076 (0.264)	1.014 (0.553)	-0.288 (0.286)
GenderFemale:FamilyStructureE Other adults	0.690 (0.467)	0.502 (0.335)	0.985 (0.731)	1.219 (0.449)	0.853 (0.250)	0.770 (0.197)	-0.623 (1.616)	0.215 (0.125)
GenderFemale:LabourMarketStatusHigh	-0.025 (0.199)	-0.088 (0.293)	0.181 (0.412)	-0.754 (0.358)	-0.127 (0.174)	-0.827 (0.186)	1.873 (0.425)	-0.780 (0.123)
(Intercept)	-0.500 (0.188)	-0.823 (0.229)	-0.920 (0.400)	-0.464 (0.290)	0.506 (0.142)	-0.323 (0.140)	0.976 (0.425)	-0.731 (0.081)
LabourMarketStatusHigh	-2.232 (0.139)	-1.650 (0.181)	-1.322 (0.289)	-2.286 (0.222)	-1.827 (0.118)	-1.334 (0.101)	-2.222 (0.345)	-0.725 (0.070)
n	10996	4439	1561	2792	7500	9650	2903	14883
K	20	20	20	20	20	20	20	20
Dispersion	1	1	-	1	1	1	1	1
AIC	3.81e+03	2.51e+03	788	1.43e+03	4.76e+03	5.44e+03	1.06e+03	1.19e+04
logLik	-1.89e+03	-1.23e+03	-374	-693	-2.36e+03	-2.7e+03	-511	-5.95e+03

 Table A 7 (cont) Regression results – dependent variable: relative poverty

	66lu	no00	se00	96is	uk99	00sn
Age(34,44]	-1.410	-0.888	-0.752	0.134 (0.208)	-0.340	-0.275
Age(44,54]	-0.963	-1.339	$\frac{(0.172)}{(0.172)}$	0.025 (0.232)	-0.601	
EducationHigh	0.353	-0.059	0.496	-2.245	-0.552	-2.073
EducationMedium	-0.352	-0.361	-0.045	-1.502	-0.042	-1.166
FamilyStructureB Part. no kids	-0.303	-0.009	0.518 (0.233)	-0.444	-0.811	-0.816
FamilyStructureC No part. kids	0.982	-0.492 (0.319)	1.049 (0.433)	1.256 (0.689)	0.815	0.676
FamilyStructureD No part. no kids	0.279	$\frac{1.553}{(0.178)}$	1.570 (0.161)	1.485	0.235	0.393
FamilyStructureE Other adults	-14.501 (493.896)	-1.127 (0.381)	0.007	0.229	-1.430 (0.164)	-0.523 (0.063)
GenderFemale	-0.529 (0.534)	-1.128 (0.343)	-0.806 (0.300)	0.004 (0.320)	-0.605 (0.113)	-0.658 (0.091)
GenderFemale: Age(34,44]	0.692 (0.461)	0.438 (0.222)	-0.184 (0.218)	-0.365 (0.302)	0.069	-0.048 (0.069)
GenderFemale: Age(44,54]	0.515 (0.475)	0.178 (0.260)	0.391° (0.238)	-1.023 (0.356)	0.178 (0.136)	-0.071 (0.078)
GenderFemale: EducationHigh	-1.146 (0.499)	-0.139 (0.291)	-0.304	-0.471 (0.685)	0.013	-0.170 (0.090)
GenderFemale: EducationMedium	-0.522 (0.458)	-0.025 (0.250)	0.171	0.394 (0.249)	-0.357 (0.230)	-0.033 (0.072)
GenderFemale:FamilyStructureB Part. no kids	-1.379 (0.812)	0.472 (0.437)	0.085	0.148	0.360 (0.156)	0.474 (0.093)
GenderFemale: Family StructureC No part. kids	1.449	1.627 (0.380)	0.541 (0.474)	0.710 (0.767)	0.644 (0.256)	1.616 (0.141)
GenderFemale:FamilyStructureD No part. no kids	0.924 (0.461)	0.647	0.476 (0.232)	-0.164 (0.405)	0.391 (0.147)	1.080 (0.082)
GenderFemale: Family Structure E Other adults	0.471 (866.434)	1.042 (0.664)	-1.285 (1.117)	-0.586 (0.345)	0.650 (0.268)	0.712 (0.095)
Gender Female: Labour Market Status High	0.440 (0.399)	0.883	0.696 (0.192)	-0.021 (0.261)	0.591 (0.118)	0.177
(Intercept)	-1.237 (0.452)	-1.365 (0.244)	-1.477 (0.215)	-0.663 (0.240)	-0.621 (0.087)	0.967 (0.071)
LabourMarketStatusHigh	-2.449 (0.304)	-2.869 (0.141)	-2.804 (0.137)	-1.975 (0.170)	-2.649 (0.089)	-1.996 (0.046)
n	4698	15712	12565	5642	24275	55736
×	20	20	20	20	20	20
Dispersion		-	1	1	-	
AIC logLik	1.15e+03 -556	3.71e+03 -1.83e+03	4.23e+03 -2.09e+03	2.23e+03 -1.09e+03	1.18e+04 -5.88e+03	3.23e+04 -1.62e+04