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## Women, poverty, and social policy regimes: A cross-national analysis

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# **Luxembourg Income Study Working Paper Series**

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## **Women, Poverty, and Social Policy Regimes: A Cross-National Analysis**

**Janet C. Gornick and Markus Jäntti**

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**Women, Poverty, and Social Policy Regimes:  
A Cross-National Analysis**

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## **ABSTRACT**

This paper assesses women's poverty in 26 diverse LIS countries – five Anglophone countries, six Continental European countries, four Nordic countries, two Eastern European countries, three Southern European countries, and six Latin American countries. Our analyses are organized around four questions: (1) What is the probability that prime-age women, compared to their male counterparts, live in poor households? (2) How does the overall pattern differ when we consider pre-transfer as well as post-transfer income, and when we consider absolute as well as relative poverty? (3) How do women's poverty rates, compared to men's, vary by family type, by educational attainment, and by labour market status? (4) How does our cross-national portrait of gender and poverty shift when we consider person-level income as well as household-level income? We conclude that: women's market income lags men's everywhere; public income transfers matter for reducing poverty disparities by gender; families are crucial venues for income support for partnered women, especially women with weak labor market attachment; single mothers remain extremely economically vulnerable in many countries; and institutional contexts matter.

## **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 26 high- and middle-income countries?

A large body of research, much of it drawing on the LIS data, has established that, in many 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 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 due to their role as family caregivers, 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 many countries, substantial numbers 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 (mainly unshared) 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, female-headed 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 most of these 26 countries are high-income countries – seven are classified as middle-income countries<sup>1</sup> – they are spread across diverse geographic regions, which largely correspond to equally diverse welfare state models. In this study, we include five Anglophone countries, six Continental European countries, four Nordic countries, two Eastern European countries, three Southern European countries, and six Latin American countries. The selection of countries – especially the 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, only a few are included at this time and they are mostly from Latin America.

This 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 comment on the ways in which this paper extends on past research. In Section III, we draw on other research literatures to sketch a portrait of social policy

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<sup>1</sup> 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-mid 2000s, 19 of these 26 countries were classified as high-income countries. Hungary, Mexico and Uruguay were classified as upper-middle income countries. Brazil, Colombia, Guatemala and Peru were classified as lower-middle income countries.

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 much-studied “Social Democratic” model long associated with the Nordic countries, the “post Socialist” model in place in the Eastern European countries in the wake of their transitions to capitalism, , and the so-called “Latin” model operating in the Southern countries. We also offer some comments about social policy in Latin America.

In the Section IV of the paper, we describe the LIS data and our methods. Assessing gender differentials 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 likelihood, 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 results, and in Section VI we summarize our major findings. Our results, which focus on both commonality and variation across these 26 countries, are organized around four 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?
- ◆ How do women’s poverty rates, compared to men’s, vary by family type, by educational attainment, and by labour market status?
- ◆ How does our cross-national portrait of gender and poverty shift when we consider person-level income as well as household-level income?

## **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, and an edited book (Goldberg 2010), have made poverty and gender their central focus.<sup>2</sup> Several studies have assessed gender differentials in poverty outcomes, while others have concentrated on poverty among particularly vulnerable groups of women, especially single mothers.<sup>3</sup> 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; Gornick and Jantti 2009). Not surprisingly, a major theme cutting across these studies concerns the impact on poverty of national conditions, including public policies – mainly income transfers and work-family 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. Third, cross-national variation in tax-and-transfer policies explains a large share of the variation in post-tax-and-transfer income poverty.

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<sup>2</sup> 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.

<sup>3</sup> 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.



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 favored 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 were 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 (when both are 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 Krysiak 1995; Solera 1998; Morissens 1999; Christopher 2001a.) Nichols-Casebolt and Krysiak (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 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/mid 2000s. We incorporate multiple poverty indicators – reporting both relative and absolute poverty – as well as income measures based on both pre-transfer and post-transfer income. In addition, 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. Finally, in 2009, LIS added five new Latin American datasets to its archive – from Brazil, Colombia, Guatemala, Peru and Uruguay – and the analyses reported here are among the first to use these datasets.

### **III. Social Policy Regimes – Welfare State Variation Across Countries.**

To place the variation across our 26 countries into institutional context, we group these countries into six 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* countries<sup>4</sup>; Austria, Belgium, Germany, France, Luxembourg, and the Netherlands as *Continental European* countries; Denmark, Finland, Norway and Sweden as *Nordic European* countries; Hungary and Slovenia as *Eastern European* countries; Greece, Italy and Spain as *Southern European* countries; and Brazil, Colombia, Guatemala, Mexico, Peru, and Uruguay as *Latin American* countries. 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 commonalities. Substantial within-cluster 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 cluster framework that we adopt here is rooted largely in 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 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,

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

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 upheld 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.<sup>5</sup>

Subsequent cross-national research extended “the three worlds” to characterize other country groupings as well. Perhaps most obviously, the transition countries of the former Eastern block share common traits. Some characteristics have been carried over from the state socialist period, whereas others emerged during the transitions. In their review of family policy shifts in Eastern Europe, Saxonberg and Sirovatka (2006) argue that the post-Communist 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. Several comparative researchers have argued that the Southern European countries constitute a “Latin European 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.

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<sup>5</sup> 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.

While comparative welfare-state research, especially with a European focus, generally excludes Latin America, social policy in these countries also displays some characteristic features. Although Latin America has a long history of social policy development, income benefits have typically been extended only to formal workers, mainly in urban labor markets, and informal and/or rural workers have generally been excluded. One result is that Latin America is characterized by extremely high levels of income inequality, and post-transfer inequality is often greater than pre-transfer inequality. In recent years, new anti-poverty programs known as Conditional Cash Transfers (CCTs) provide money targeted on poor families, conditional on their adherence to specified behavioral rules (such as attending school or getting medical care). Three countries included in our study, Brazil, Colombia and Mexico, now have CCT programs – although only the former two were operating at the time that the microdata that we use were collected.

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 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 nearly 40 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 mainly from LIS' Wave V (Release 2), which is centered on the year 2000. We selected 21 Wave V countries for comparison: Australia, Austria, Belgium, Canada, Ireland, Denmark, Finland, France, Germany, Greece, Hungary, Italy, Luxembourg, Mexico, Netherlands, Norway, Slovenia, Spain, Sweden, the United Kingdom and the United States. We also include five datasets from LIS' Wave VI (centered on year 2004): Brazil, Colombia, Guatemala, Peru, and Uruguay. (Thus, throughout the paper, we refer to our time period as the "early/mid 2000s".)

### 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 prime-age 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 result of these complexities, most research on gender gaps in economic wellbeing focus on market earnings<sup>6</sup>. Research on poverty differentials between women and men often limit themselves to adults without partners, especially single parents or the elderly who live alone.<sup>7</sup>

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

<sup>7</sup> 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



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”.

*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

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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).

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 5, 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 then 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 5) 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).

In part of our analysis (i.e., the first table), 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.* Our sample is limited to persons aged 25-54; the restriction to prime-age adults was done to exclude students and pensioners, whose prevalence and economic status varies greatly across these countries. 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/techdoc/education-level/education-level.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 “medium-high” otherwise.

### Analysis Plan

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

## V. Results.

### Gender Differences in Household Poverty Rates.

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 28-32 percent in Hungary, Brazil and Uruguay. Substantial variation in “pre” poverty across the country groupings is also evident – with average pre-transfer poverty rates of 14-19 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; 26 percent in the Eastern countries, and 24-28 percent in the Latin American countries.

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 21-22 percent in Guatemala and Peru. 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; 9-10 percent in the Eastern countries, and 18-19 percent in the Latin American 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<sup>8</sup> varies sharply across them – from a low of 24-32 percent in Latin America, 43-45 percent poverty reduction in the Anglophone and Southern countries, 66-67 percent in the Continental countries, 72-75 percent in the Eastern countries, to a remarkably high 77-83 percent in the Nordic countries. Clearly, these 26 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: with the exception of the two Eastern European countries, women are everywhere more likely to be poor than are men – although in general the differences are relatively small (see column 3). Women’s “pre” poverty rates are higher than men’s by one percentage point or less in Denmark and Finland and, on the high end, by about 4-5 percentage points across the Anglophone and Continental countries, and in Colombia and Guatemala. 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 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 Anglophone, Continental, Southern, and Latin American countries, the gender gap narrows, although (with the exception of Guatemala) 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, and in Guatemala, women are now slightly *less* likely to be poor, 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,

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<sup>8</sup> Although not directly reported here, these poverty reduction magnitudes are easily discerned from the table. Poverty reduction is calculated as  $((\text{“pre poverty”} - \text{“post poverty”}) / \text{“pre poverty”})$ . The ranges reported refer to poverty reduction among men and women, respectively, using unweighted country averages within clusters.

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 seven middle-income countries, poverty rates based on this real income line are dramatically higher than when measured in relative terms. In Hungary, the absolute poverty rates reported here – both “pre” and “post” – exceed 70 percent. In the Latin American countries, absolute poverty rates – again, both “pre” and “post” – exceed 80 percent and, in Colombia and Peru, 90 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 24 of the 26 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 Slovenia, women are slightly less likely to be poor than are their male counterparts.

#### Gender Differences in Poverty Rates – Variation across Family Types.

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 2, we report women’s and men’s (relative, post-transfer) poverty rates, and the gender poverty gap, among household heads and spouses across four family types – partnered with children, partnered without children, single with children, and single without children.

[Table 2 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 5-11 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. Colombia produced a remarkably higher gender gap; there, partnered women without children and nearly 7 percentage points more likely to be poor than are their male counterparts. The apparent explanation is that, in these countries, Colombia especially, a larger share of women than men resides with partners who are out of the labour market.

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. 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 21 of the 26 countries and, among the women, in 19 of the 26 countries.

The gender differences in Table 2 reveal a varied pattern. Among those without partners, women are *less* likely to be poor in half of the countries, and *more* likely to be poor in the other half. Among these single childless adults, women's higher poverty risk is most marked in the Southern European countries.

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 2-5 percent of women in Greece, Hungary, Italy, Luxembourg, the Netherlands, Slovenia, and Spain, 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 is evident in Table 2, in fully ten of the 26 countries, we have fewer than 30 cases of single fathers in these LIS datasets, hence we report “not available” (n.a.) 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 five countries (Belgium, France, Luxembourg, Guatemala and Mexico); between 30-39 percent in 11 diverse countries (four Latin American, two Continental, two Southern countries, and three Anglophone); and reaching a remarkable 40 percent in Ireland and the U.S. In the 16 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 analysis focuses on education. In Table 3, we report (relative, post-transfer) poverty rates and gender gaps among adults with low, medium, and high education.<sup>9</sup>

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<sup>9</sup> Australia is excluded from this analysis due to incomparable education data.



[Table 3 about here]

In most countries we see that, not surprisingly, poverty rates fall as education rises. At the country-cluster level, among both men and women, poverty rates decline with education in all cases – and often quite sharply. The U.S. stands out as a case with an especially sharp education gradient; the least educated men, for example, are 25 percentage points more likely to be poor than are their highly educated counterparts; the same difference among women is 35 percentage points. The pattern is marked among the Latin American countries, where the lowest educated adults are dramatically more likely to be poor than are the highest educated. In nearly all of the Latin American countries included here, the poverty differential between the least and most educated is in the range of 20-35 percentage points.

At the same time, the gendered story is mixed. For example, among those with low education, in most of the Anglophone and several of the Continental countries, 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, and in half of the Latin American countries, among those with the least education, women are somewhat less likely to be poor than are men.

The results among the mostly highly 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 disappears in a number of cases – including the U.S. – while it reverses direction, for example, in France and in the Netherlands.

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

In Table 4, 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.)

[Table 4 about here]

In all 26 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. The Anglophone countries stand out. In all of these English-speaking countries, the poverty rate among both men and women with the weakest labor market connection is more than 20 percentage points higher than among those with stronger employment outcomes.

A fairly consistent gendered picture also emerges. In most of these countries – Ireland, the U.K., Italy, and three Latin American countries 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 their households 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.

#### Gender Differences Household- versus Person- Level Income.

In our final 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 many 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 5 we offer an exploratory analysis along these lines. Table 5 subdivides each country population into poor, near-poor, 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 Table 5a. We then present a parallel analysis for pre-transfer ("market") income; see Table 5b. (These income definitions were given in the methods section.)<sup>10</sup> Of course, by construction, average person-level income, for all individuals, is less than their corresponding household-level income – even for persons who live alone – because the person-level variables capture a subset of the household-level variables.<sup>11</sup>

[Table 5a/b about here]

First we consider the results for household disposable income. Table 5a indicates, first, that among poor women and poor men, women's post-transfer income at the household-level is, in nearly every case, greater than men's household income. In seven rich countries – Denmark, Norway, Austria, Belgium, France, Australia and the U.K. – poor women's household income is 30 percent higher (or more) than that of their male counterparts. Evidently, poor women in these countries live in households with substantially higher market income, higher income transfers – net of taxes – or both. Among the near-poor, the overall pattern is that women's household income is closer to men's but still higher,

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<sup>10</sup> See Appendix Table 1 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).

<sup>11</sup> In fact, in one case – among the poor in Denmark – "market income" (which is net of taxes) is negative, meaning that average income and social security tax liabilities exceeded gross market income.

especially in the Nordic countries. Among the non-poor, gender differentials in household income are small – not surprisingly, as the role of income transfers is most limited here. Likewise, among the poor and near-poor, the gender differentials are smaller in the Southern European and Latin American countries, where income transfers to lower-income households are less widely available, less generous, or both.

The person-level results are very different – and varied. Among the poor, in most of the study countries, women’s person-level income is substantially less than that of poor men. Poor women’s personal income is 80 percent of poor men’s or less (sometimes much less) in 19 of the 26 countries included in this analysis. In other cases – Hungary, Australia, Sweden, and especially Denmark – poor women’s person-level income exceeds poor men’s. Among the poor, the clearest story emerges in the (low female-employment) Continental, Southern European, and Latin American countries, where women’s person-level incomes are a fraction of men’s. In these countries (with Italy as a partial exception), these large female/male income gaps seen at the person level are closed or reversed 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 person-level income lags men’s; the near-poor in Denmark, Finland, and Hungary are exceptions. The lowest female/male person-level income ratios are again seen in the Southern European countries (19 among the near-poor and 49 among the non-poor) and Latin American countries (30 and 44, respectively). 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 5b). Leaving aside the anomalous case of Denmark, we find that – with the stark exception among the poor in Sweden – women’s person-level market income lags men’s everywhere and across all three income groups. Again, the most dramatic cases are in (low female-employment) Latin America, where the ratio of women’s

market income to men's averages only 24 among the poor, 27 among the near-poor, and 42 among the non-poor – and in Southern Europe, where the ratios average 19, 17, and 47 respectively. In all 26 countries, near- and non-poor women command market income at the household-level that is substantially closer to that of their male counterparts. In general (with a few exceptions among the poor), women's 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 countries, remain substantially economically dependent on their partners and families.

## **VI. Summary of Findings.**

In this paper, we have described variation in gendered poverty outcomes across 26 high- and middle-income countries, spanning six relatively diverse social policy models. Our key findings are as follows:

First, *women's market income lags men's everywhere*. Before income transfers are taken into account, poverty outcomes with respect to gender are remarkably uniform: in 24 of the 26 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 averages a mere 17 percent of men's. Person-level market income ratios in Latin American are somewhat higher, but still low in comparative terms, with the female/male ratio averaging 27 across these six countries. 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 Latin America, where women's market income is just 42 percent that of men's.

Second, *public income transfers matter for reducing poverty disparities by gender*. After accounting for income transfers, the gender picture becomes more favorable for women. In all 26

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, nearly everywhere women are *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 within their families, and that keep them out of poverty, are inherently unstable; women's economic wellbeing depends on their partners' continued economic success and on their families remaining intact.

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 16 countries in which we can compare poverty rates among single mothers with those of single fathers, single mothers are more likely to be poor (than are 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 28-32 percent in Hungary, Brazil and Uruguay. 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, an exemplar of the Nordic model, to a high of 21-22 percent in two Latin American countries, Guatemala and Peru. 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.**  
**Poverty Rates by Gender:**  
**Relative and Absolute; Pre-Transfer and Post-Transfer Income**  
**(early-middle 2000s)**

	Relative Poverty Rates						Absolute Poverty Rates					
	Pre-transfer Income			Post-transfer Income			Pre-transfer Income			Post-transfer Income		
	M	F	F-M	M	F	F-M	M	F	F-M	M	F	F-M
<b>Anglophone</b>												
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	19.2	24.2	5.0	8.5	11.0	2.5	20.3	25.4	5.1	10.2	13.2	3.0
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
<i>average</i>	18.3	22.3	4.0	10.3	12.7	2.4	16.9	20.6	3.8	8.8	10.9	2.1
<b>Continental European</b>												
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
<i>average</i>	14.1	18.6	4.5	4.7	6.3	1.6	11.6	15.6	4.0	3.5	4.5	1.0
<b>Nordic European</b>												
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
<i>average</i>	20.4	22.5	2.0	4.7	3.8	-0.8	21.3	23.4	2.1	5.5	4.9	-0.7
<b>Eastern European</b>												
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
Slovenia	21.4	21.4	0.0	7.3	5.8	-1.5	42.8	41.7	-1.1	23.6	23.2	-0.5
<i>average</i>	26.3	25.5	-0.8	7.4	6.3	-1.1	61.0	61.2	0.2	47.5	47.4	-0.1
<b>Southern European</b>												
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
<i>average</i>	17.2	19.1	1.9	9.4	10.7	1.2	27.5	29.4	1.9	18.4	19.9	1.5
<b>Latin American</b>												
Brazil	27.5	30.1	2.6	17.3	18.3	0.9	85.6	86.2	0.6	82.3	82.4	0.0
Colombia	20.0	24.4	4.4	16.9	19.1	2.2	92.1	92.4	0.3	91.0	91.0	0.0
Guatemala	24.6	29.2	4.6	22.1	21.4	-0.8	87.1	88.3	1.2	86.0	86.2	0.2
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
Peru	24.2	27.0	2.8	21.9	22.3	0.4	90.4	91.2	0.8	89.4	90.0	0.5
Uruguay	28.3	31.7	3.4	14.9	15.5	0.6	86.6	87.8	1.3	83.5	84.4	0.9
<i>average</i>	24.3	27.7	3.5	18.4	19.0	0.6	87.1	87.9	0.8	85.3	85.6	0.3

Note: All income is post-tax. Country group averages are unweighted.

**Table 2.**  
**Poverty Rates by Family Type and Gender:**  
**Relative Poverty, Post-Tax-Post Transfer Income**  
**(early-middle 2000s)**

	Partnered with Children			Partnered without Children			No Partner, with Children			No Partner, without Children		
	M	F	F-M	M	F	F-M	M	F	F-M	M	F	F-M
<b>Anglophone</b>												
Australia	10.6	10.8	0.2	5.5	7.1	1.6	35.4	36.6	1.2	24.0	18.2	-5.8
Canada	9.6	9.4	-0.1	5.8	6.5	0.7	16.5	37.9	21.4	18.1	25.3	7.2
Ireland	11.1	11.0	-0.1	3.4	7.6	4.2	<i>n.a.</i>	40.3	<i>n.a.</i>	23.4	19.4	-4.0
United Kingdom	9.3	9.1	-0.2	4.1	4.4	0.3	29.7	39.5	9.8	15.5	13.8	-1.7
United States	11.0	10.6	-0.4	5.7	6.1	0.4	19.8	40.4	20.5	17.0	21.0	4.0
<i>average</i>	10.3	10.2	-0.1	4.9	6.3	1.4	<i>n.a.</i>	38.9	<i>n.a.</i>	19.6	19.5	-0.1
<b>Continental European</b>												
Austria	4.9	4.9	0.0	4.6	3.8	-0.8	<i>n.a.</i>	17.5	<i>n.a.</i>	11.3	13.4	2.2
Belgium	5.2	4.8	-0.4	3.7	4.6	0.9	<i>n.a.</i>	25.8	<i>n.a.</i>	5.0	7.8	2.8
France	4.7	4.9	0.2	3.0	2.4	-0.6	18.7	26.5	7.8	10.0	8.5	-1.4
Germany	3.4	3.7	0.2	1.9	1.9	0.0	19.8	33.2	13.4	13.3	14.7	1.3
Luxembourg	7.6	8.1	0.5	2.3	2.0	-0.3	<i>n.a.</i>	23.6	<i>n.a.</i>	3.6	7.4	3.8
Netherlands	2.3	3.3	1.0	1.9	1.0	-0.8	<i>n.a.</i>	32.7	<i>n.a.</i>	5.6	6.5	0.9
<i>average</i>	4.7	4.9	0.3	2.9	2.6	-0.3	<i>n.a.</i>	26.6	<i>n.a.</i>	8.1	9.7	1.6
<b>Nordic European</b>												
Denmark	1.6	1.5	0.0	1.5	1.2	-0.4	7.2	5.8	-1.5	10.5	11.0	0.6
Finland	2.1	2.2	0.0	1.1	1.1	0.0	3.5	8.9	5.4	13.6	8.0	-5.6
Norway	1.7	1.6	-0.2	1.6	1.4	-0.3	2.3	10.0	7.7	12.8	10.7	-2.1
Sweden	2.1	2.2	0.0	2.8	2.4	-0.4	5.2	10.3	5.1	11.3	11.9	0.7
<i>average</i>	1.9	1.9	0.0	1.8	1.5	-0.2	4.5	8.7	4.2	12.0	10.4	-1.6
<b>Eastern European</b>												
Hungary	6.2	6.5	0.3	6.5	5.5	-1.0	<i>n.a.</i>	17.9	<i>n.a.</i>	14.6	8.0	-6.6
Slovenia	5.4	5.3	0.0	4.5	4.3	-0.2	<i>n.a.</i>	18.8	<i>n.a.</i>	19.0	11.7	-7.3
<i>average</i>	5.8	5.9	0.1	5.5	4.9	-0.6	<i>n.a.</i>	18.3	<i>n.a.</i>	16.8	9.8	-7.0
<b>Southern European</b>												
Greece	9.8	9.5	-0.3	7.0	8.5	1.5	<i>n.a.</i>	32.1	<i>n.a.</i>	7.4	12.4	5.0
Italy	13.9	13.4	-0.5	5.9	7.5	1.5	<i>n.a.</i>	17.7	<i>n.a.</i>	8.9	14.9	6.0
Spain	12.2	12.3	0.1	4.6	4.2	-0.4	<i>n.a.</i>	34.4	<i>n.a.</i>	10.3	17.1	6.8
<i>average</i>	12.0	11.8	-0.2	5.8	6.7	0.9	<i>n.a.</i>	28.1	<i>n.a.</i>	8.9	14.8	5.9
<b>Latin American</b>												
Brazil	24.6	23.4	-1.2	9.6	9.2	-0.4	26.1	34.4	8.4	13.6	13.2	-0.3
Colombia	21.0	20.4	-0.6	5.6	12.3	6.8	27.6	31.3	3.8	10.1	19.3	9.2
Guatemala	26.1	25.1	-1.0	10.5	10.9	0.4	10.8	22.2	11.4	14.2	11.1	-3.0
Mexico	19.5	20.1	0.6	9.7	10.6	0.8	18.9	20.4	1.5	11.7	8.2	-3.5
Peru	28.6	27.6	-1.0	12.7	12.8	0.1	27.5	30.0	2.4	19.7	17.7	-1.9
Uruguay	20.0	19.3	-0.7	8.6	8.4	-0.3	17.3	30.1	12.7	13.4	13.3	-0.1
<i>average</i>	23.3	22.6	-0.6	9.4	10.7	1.3	21.4	28.1	6.7	13.8	13.8	0.0

Note: Country group averages are unweighted. Cell sizes that are too small for reporting are marked "*n.a.*"

**Table 3.**  
**Poverty Rates by Level of Education Attainment and Gender:**  
**Relative Poverty, Post-Tax-Post Transfer Income**  
**(early-middle 2000s)**

	Low Education			Medium Education			High Education		
	M	F	F-M	M	F	F-M	M	F	F-M
<b>Anglophone</b>									
Australia	<i>n.a.</i>	<i>n.a.</i>	<i>n.a.</i>	<i>n.a.</i>	<i>n.a.</i>	<i>n.a.</i>	<i>n.a.</i>	<i>n.a.</i>	<i>n.a.</i>
Canada	18.2	24.1	5.9	11.8	13.3	1.5	7.1	9.2	2.1
Ireland	15.2	23.8	8.6	6.6	7.7	1.1	2.5	5.7	3.2
United Kingdom	9.9	12.7	2.8	7.9	7.4	-0.6	3.8	4.7	0.9
United States	30.0	40.3	10.3	11.4	14.8	3.4	4.6	5.3	0.7
<i>average</i>	16.2	21.5	5.3	9.5	10.9	1.5	6.4	8.2	1.7
<b>Continental European</b>									
Austria	9.6	6.8	-2.7	4.8	5.9	1.2	8.0	8.9	0.9
Belgium	6.1	12.4	6.2	6.3	7.6	1.3	1.8	1.8	0.0
France	7.9	11.1	3.2	4.4	4.8	0.4	2.7	2.1	-0.6
Germany	10.5	13.7	3.1	4.8	5.9	1.1	3.2	4.2	0.9
Luxembourg	13.5	10.1	-3.4	3.3	6.8	3.5	0.0	2.0	2.0
Netherlands	3.4	9.8	6.5	1.7	3.1	1.4	3.3	2.6	-0.7
<i>average</i>	8.5	10.7	2.2	4.2	5.7	1.5	3.2	3.6	0.4
<b>Nordic European</b>									
Denmark	4.4	3.2	-1.2	3.3	3.4	0.0	3.0	2.4	-0.6
Finland	6.2	4.5	-1.6	5.5	4.1	-1.4	2.5	1.7	-0.7
Norway	6.8	5.5	-1.3	3.7	3.3	-0.4	3.6	3.1	-0.6
Sweden	6.5	6.1	-0.4	4.9	5.1	0.2	5.7	4.3	-1.4
<i>average</i>	6.0	4.8	-1.1	4.4	4.0	-0.4	3.7	2.9	-0.8
<b>Eastern European</b>									
Hungary	20.4	17.2	-3.2	4.9	3.2	-1.7	1.3	0.8	-0.5
Slovenia	20.3	12.9	-7.4	4.5	4.0	-0.6	1.8	0.7	-1.1
<i>average</i>	20.4	15.0	-5.3	4.7	3.6	-1.1	1.5	0.7	-0.8
<b>Southern European</b>									
Greece	13.4	16.0	2.5	7.0	7.0	0.0	2.7	2.0	-0.7
Italy	18.2	18.0	-0.2	5.9	7.1	1.2	1.9	3.1	1.2
Spain	13.2	15.4	2.2	4.6	5.1	0.5	2.1	4.0	1.9
<i>average</i>	14.9	16.4	1.5	5.8	6.4	0.6	2.2	3.1	0.8
<b>Latin American</b>									
Brazil	24.5	26.8	2.3	5.3	7.6	2.3	0.9	0.8	-0.1
Colombia	23.5	27.4	3.9	8.0	7.6	-0.4	2.7	2.5	-0.1
Guatemala	27.1	25.9	-1.3	1.8	0.8	-1.1	0.5	1.0	0.5
Mexico	22.0	21.2	-0.8	3.8	1.4	-2.4	0.3	0.8	0.5
Peru	39.3	36.6	-2.8	10.9	7.8	-3.1	2.5	2.6	0.1
Uruguay	20.3	23.6	3.3	5.2	4.9	-0.3	0.7	1.0	0.3
<i>average</i>	26.1	26.9	0.8	5.8	5.0	-0.8	1.3	1.5	0.2

Note: Country group averages are unweighted. Comparable educational data are not available for Australia.

**Table 4.**  
**Poverty Rates by Labor Market Status and Gender:**  
**Relative Poverty, Post-Tax-Post Transfer Income**  
**(early-middle 2000s)**

		<b>Low</b>			<b>Medium-High</b>		
	<b>M</b>	<b>F</b>	<b>F-M</b>	<b>M</b>	<b>F</b>	<b>F-M</b>	
<b>Anglophone</b>							
Australia	34.9	28.8	-6.0	1.5	2.7	1.2	
Canada	35.6	30.5	-5.2	4.9	6.5	1.6	
Ireland	28.9	30.4	1.5	3.5	3.8	0.3	
United Kingdom	25.6	26.2	0.6	2.1	3.2	1.2	
United States	35.1	29.6	-5.5	7.0	8.5	1.6	
<i>average</i>	32.0	29.1	-2.9	3.8	5.0	1.2	
<b>Continental European</b>							
Austria	22.7	14.2	-8.5	2.7	2.8	0.1	
Belgium	26.8	17.9	-9.0	0.8	1.6	0.8	
France	18.9	15.9	-3.0	2.8	2.5	-0.3	
Germany	14.7	13.0	-1.7	3.5	4.9	1.3	
Luxembourg	18.5	7.7	-10.7	3.6	5.9	2.3	
Netherlands	11.9	11.2	-0.7	1.6	2.1	0.4	
<i>average</i>	18.9	13.3	-5.6	2.5	3.3	0.8	
<b>Nordic European</b>							
Denmark	14.3	9.2	-5.0	1.3	1.6	0.3	
Finland	16.6	10.8	-5.8	1.9	1.3	-0.5	
Norway	18.4	10.4	-8.0	1.7	1.9	0.2	
Sweden	21.3	14.4	-7.0	2.0	2.3	0.3	
<i>average</i>	17.6	11.2	-6.4	1.7	1.8	0.1	
<b>Eastern European</b>							
Hungary	23.0	13.8	-9.2	4.5	3.7	-0.9	
Slovenia	20.0	14.7	-5.3	2.9	2.6	-0.3	
<i>average</i>	21.5	14.2	-7.2	3.7	3.1	-0.6	
<b>Southern European</b>							
Greece	17.0	14.5	-2.5	3.4	3.0	-0.4	
Italy	18.6	19.0	0.4	6.6	2.4	-4.2	
Spain	15.4	15.3	-0.1	5.8	5.4	-0.4	
<i>average</i>	17.0	16.3	-0.8	5.3	3.6	-1.7	
<b>Latin American</b>							
Brazil	23.3	26.1	2.7	13.0	8.3	-4.7	
Colombia	24.9	23.2	-1.7	7.5	8.0	0.5	
Guatemala	24.7	26.1	1.4	21.1	9.9	-11.2	
Mexico	25.5	22.6	-3.0	13.4	5.4	-8.1	
Peru	32.0	26.8	-5.3	10.5	7.2	-3.3	
Uruguay	21.5	21.8	0.4	11.0	9.0	-2.0	
<i>average</i>	25.3	24.4	-0.9	12.8	8.0	-4.8	

Note: Country group averages are unweighted.

**Table 5a.**  
**Female/Male Ratios, Comparison of Household- and Person-Level Income:**  
**Post-Transfer Income**  
**(early-middle 2000s)**

	Poor		Near-Poor		Non-Poor	
	Household	Person	Household	Person	Household	Person
<b>Anglophone</b>						
Australia	131.9	135.3	111.3	59.2	98.4	57.0
Canada	118.4	98.8	106.5	63.7	99.3	55.2
Ireland	117.9	62.8	112.9	51.7	104.6	52.6
United Kingdom	158.2	47.4	116.6	56.0	96.4	49.5
United States	117.9	61.8	109.3	58.4	101.2	54.7
<i>average</i>	128.9	81.2	111.3	57.8	100.0	53.8
<b>Continental European</b>						
Austria	135.6	73.9	107.0	47.7	100.3	57.3
Belgium	122.9	74.5	107.0	76.5	98.2	53.2
France	124.2	36.6	107.4	45.9	100.9	60.5
Germany	116.7	73.9	109.2	52.7	96.6	50.7
Luxembourg	112.1	45.7	101.1	40.4	98.3	46.2
Netherlands	136.2	57.8	107.7	28.7	98.2	45.4
<i>average</i>	124.6	60.4	106.6	48.6	98.7	52.2
<b>Nordic European</b>						
Denmark	123.3	199.7	120.9	112.8	100.3	70.0
Finland	110.7	82.3	116.1	106.5	101.2	71.3
Norway	135.2	100.9	117.6	87.9	98.2	63.7
Sweden	115.9	138.3	120.1	96.9	99.2	65.9
<i>average</i>	121.3	130.3	118.7	101.0	99.7	67.7
<b>Eastern European</b>						
Hungary	106.4	139.3	109.6	105.6	103.2	70.5
Slovenia	113.5	89.0	102.7	73.8	101.0	86.5
<i>average</i>	110.0	114.1	106.1	89.7	102.1	78.5
<b>Southern European</b>						
Greece	106.9	22.3	100.4	18.9	98.6	45.6
Italy	98.8	21.8	100.7	17.9	99.9	54.8
Spain	101.9	29.1	102.1	20.2	98.7	46.8
<i>average</i>	102.5	24.4	101.1	19.0	99.0	49.1
<b>Latin American</b>						
Brazil	109.1	29.2	105.7	38.7	101.9	53.3
Colombia	112.3	34.1	106.2	28.3	102.4	48.8
Guatemala	111.3	19.4	111.4	21.8	100.9	32.7
Mexico	103.4	15.9	104.6	20.5	97.5	31.7
Peru	104.8	23.3	106.1	30.1	102.0	41.9
Uruguay	110.1	36.9	105.4	37.8	100.5	54.8
<i>average</i>	108.5	26.5	106.6	29.5	100.9	43.9

Note: All income is post-tax. Country group averages are unweighted.

**Table 5b.**  
**Female/Male Ratios, Comparison of Household- and Person-Level Income:**  
**Pre-Transfer Income**  
**(early-middle 2000s)**

	Poor		Near-Poor		Non-Poor	
	Household	Person	Household	Person	Household	Person
<b>Anglophone</b>						
Australia	72.6	58.2	98.7	37.0	97.4	55.4
Canada	101.6	58.8	103.9	53.3	99.0	53.8
Ireland	98.0	33.7	105.1	33.5	105.4	47.6
United Kingdom	158.6	27.9	99.4	37.4	94.6	47.0
United States	106.3	58.2	105.4	56.5	100.2	53.8
<i>average</i>	107.4	47.4	102.5	43.6	99.3	51.5
<b>Continental European</b>						
Austria	96.0	36.2	95.7	28.8	100.4	50.9
Belgium	66.7	44.5	101.5	56.3	95.6	45.1
France	77.3	33.0	99.4	41.4	99.3	59.2
Germany	94.5	71.7	101.4	46.0	94.9	49.4
Luxembourg	102.8	42.3	97.6	36.7	96.5	43.6
Netherlands	55.9	54.5	97.8	26.4	96.2	44.5
<i>average</i>	82.2	47.0	98.9	39.3	97.1	48.8
<b>Nordic European</b>						
Denmark	-741.7	242.3	146.2	106.0	100.0	67.0
Finland	139.5	78.1	117.8	81.7	98.9	66.5
Norway	156.8	73.7	105.2	66.3	96.6	59.2
Sweden	51.5	126.9	130.1	95.8	96.3	62.2
<i>average</i>	-98.5	130.3	124.8	87.5	98.0	63.7
<b>Eastern European</b>						
Hungary	76.7	66.9	110.9	71.0	103.1	63.4
Slovenia	131.2	89.6	99.5	66.1	100.2	82.5
<i>average</i>	104.0	78.3	105.2	68.5	101.7	72.9
<b>Southern European</b>	103.2	16.4	97.7	16.3	96.3	42.7
Greece						
Italy	93.4	17.5	98.0	17.1	100.1	53.9
Spain	91.6	22.7	100.9	16.8	99.3	45.7
<i>average</i>	96.1	18.9	98.9	16.7	98.6	47.4
<b>Latin American</b>						
Brazil	102.9	29.2	101.6	37.2	98.4	50.9
Colombia	100.6	31.4	102.3	25.9	99.0	48.6
Guatemala	96.2	16.7	89.1	19.3	93.8	31.5
Mexico	96.4	15.0	100.5	20.2	92.8	30.0
Peru	101.8	20.9	100.9	26.9	98.5	39.9
Uruguay	97.2	28.2	95.5	31.9	95.7	50.5
<i>average</i>	99.2	23.6	98.3	26.9	96.4	41.9

Note: All income is post-tax. Country group averages are unweighted.



Appendix Table 1. Household and Person Level Variables

Household Income Included in LIS Variable DPI		Corresponding Person-Level Variable	
v1	<b>Gross wages and salaries</b>	pgwage	Gross wages and salaries
v1net	<b>Net wages and salaries</b>	pnwage	Net wages and salaries
v4	<b>Farm self-employment income</b>	pself	Self-employment income
v5	<b>Non-farm self-employment income</b>	pself	Self-employment income
v7	<b>Mandatory contributions for self-employment</b>		not available at person level
v8	<b>Cash property income</b>		not available at person level
v8s1	<i>Interest and dividends</i>		not available at person level
v8s2	<i>Rental income</i>		not available at person level
v8s3	<i>Private savings plans</i>		not available at person level
v8s4	<i>Royalties</i>		not available at person level
v8sr	<i>Cash property income n.e.c.</i>		not available at person level
v8x	<i>Interest paid</i>		not available at person level
v11	<b>Income taxes</b>	pytax	Income taxes
v13	<b>Mandatory employee contributions</b>	pmec	Mandatory employee contributions
v16	<b>Sickness benefits</b>	pst sick	Short-term sickness and work injury benefits
v17	<b>Occupational injury and disease benefits</b>		not available at person level
v17s1	<i>Short-term occupational injury and disease benefits</i>	pst sick	Short-term sickness and work injury benefits
v17s2	<i>Long-term occupational injury and disease benefits</i>		not available at person level
v17sr	<i>Occupational injury and disease benefits n.e.c.</i>		not available at person level
v18	<b>Disability benefits</b>		not available at person level
v18s1	<i>Disability pensions</i>		not available at person level
v18s2	<i>Disability allowances</i>		not available at person level
v18sr	<i>Disability benefits n.e.c.</i>		not available at person level
v19	<b>State old-age and survivors benefits</b>	psocret	State old-age and survivors benefits
v19s1	<i>Old-age pensions</i>	psocret	State old-age and survivors benefits
v19s1a	<i>Universal old-age pensions</i>	psocret	State old-age and survivors benefits
v19s1b	<i>Employment-related old-age pensions</i>	psocret	State old-age and survivors benefits
v19s1c	<i>Old-age pensions for public sector employees</i>	psocret	State old-age and survivors benefits
v19s1r	<i>Old-age pensions n.e.c.</i>	psocret	State old-age and survivors benefits
v19s3	<i>Early retirement benefits</i>	psocret	State old-age and survivors benefits
v19s4	<i>Survivors pensions</i>	psocret	State old-age and survivors benefits
v19sr	<i>State old-age and survivors benefits n.e.c.</i>	psocret	State old-age and survivors benefits
v20	<b>Child/family benefits</b>		not available at person level
v20s1	<i>Child allowances</i>	pchben	Child-related benefits
v20s2	<i>Advance maintenance</i>	pchben	Child-related benefits
v20s3	<i>Orphans allowances</i>		not available at person level
v20sr	<i>Child/family benefits n.e.c.</i>	pchben	Child-related benefits
v21	<b>Unemployment compensation benefits</b>	punemptl	Total unemployment benefits
v21s1	<i>Unemployment insurance benefits</i>	punemptl	Total unemployment benefits
v21s2	<i>(Re)training allowances</i>	punemptl	Total unemployment benefits
v21s3	<i>Placement/resettlement benefits</i>	punemptl	Total unemployment benefits
v21sr	<i>Unemployment compensation benefits n.e.c.</i>	punemptl	Total unemployment benefits
v22	<b>Maternity and other family leave benefits</b>	pfamilv	Family leave benefits
v22s1	<i>Wage replacement</i>	pfamilv	Family leave benefits
v22s2	<i>Birth grants</i>	pfamilv	Family leave benefits
v22s3	<i>Child care leave benefits</i>	pfamilv	Family leave benefits
v22sr	<i>Maternity and other family leave benefits n.e.c.</i>	pfamilv	Family leave benefits
v23	<b>Military/veterans/war benefits</b>		not available at person level
v24	<b>Other social insurance benefits</b>		not available at person level
v24s1	<i>Invalid caregiver benefits</i>		not available at person level
v24s2	<i>Education benefits</i>		not available at person level
v24s3	<i>Child care cash benefits</i>	pchben	Child-related benefits
v24sr	<i>Other social insurance benefits n.e.c.</i>		not available at person level
v25	<b>Social assistance cash benefits</b>		not available at person level
v25s1	<i>General social assistance benefits</i>		not available at person level
v25s2	<i>Old-age and disability assistance benefits</i>		not available at person level
v25s3	<i>Unemployment assistance benefits</i>	punemptl	Total unemployment benefits
v25s4	<i>Parents assistance benefits</i>	pchben	Child-related benefits
v25sr	<i>Social assistance cash benefits n.e.c.</i>		not available at person level
v26	<b>Near-cash benefits</b>		not available at person level
v26s1	<i>Near-cash food benefits</i>		not available at person level
v26s2	<i>Near-cash housing benefits</i>		not available at person level
v26s3	<i>Near-cash medical benefits</i>		not available at person level
v26s4	<i>Near-cash heating benefits</i>		not available at person level
v26s5	<i>Near-cash education benefits</i>		not available at person level
v26s6	<i>Near-cash child care benefits</i>	pchben	Child-related benefits
v26sr	<i>Near-cash benefits n.e.c.</i>		not available at person level
v32	<b>Private occupational and other pensions</b>	pprvpen	Private occupational and other pensions
v32s1	<i>Occupational pensions</i>	pprvpen	Private occupational and other pensions
v32s1a	<i>Mandatory occupational pensions</i>	pprvpen	Private occupational and other pensions
v32s1b	<i>Voluntary occupational pensions</i>	pprvpen	Private occupational and other pensions
v32s1r	<i>Occupational pensions n.e.c.</i>	pprvpen	Private occupational and other pensions
v32s2	<i>Mandatory individual retirement pensions</i>	pprvpen	Private occupational and other pensions
v32sr	<i>Private occupational and other pensions n.e.c.</i>	pprvpen	Private occupational and other pensions
v33	<b>Public sector occupational pensions</b>	ppubpen	Public sector occupational pensions
v34	<b>Alimony/child support</b>	pchben	Child-related benefits
v34x	<b>Alimony/child support paid</b>		not available at person level
v35	<b>Regular private transfers</b>		not available at person level
v35s1	<i>Regular transfers from relatives</i>		not available at person level
v35s2	<i>Regular transfers from private charity</i>		not available at person level
v35sr	<i>Regular private transfers n.e.c.</i>		not available at person level
v35x	<i>Regular transfers paid to relatives</i>		not available at person level
v36	<b>Other cash income</b>		not available at person level

Note: There is one additional person-level variable in the LIS data: ppenstl (total pensions), which corresponds to (V8S3 + V19 + V32 + V33 + V25S2 + V23 + V17S2 + V17SR + V18S1 + V18SR) at household level.