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## OLD SOCIAL RISK IN A NEW LIGHT - THE OLD AGE\*\*

### ABSTRACT

*Increasing gap between the working cohort and the retired one gave rise to substantial social and economic problems in the last decades. Reconsideration of the present retirement schemes revealed them as becoming incompatible with current structural changes, which calls for changing particularly the work contract and the welfare contract in operation. Many students of the old age issue advocate the idea that the old age and retirement per se stopped to be the principal risk for this cohort. While testing this assumption by employing the Slovene empirical evidence, the author concludes as follows:*

1. The acquired education and occupation primarily determines the household's income while gender and age show no significant influence in this respect;
  2. In comparison to the employed, retired might live in worse living conditions, but the relation of the latter with retirement is either weak or absent;
  3. Living conditions satisfaction lacks any relation to living conditions themselves.
- Summing up, the old age and retirement fail to increase the risk of impoverishment, which fits to findings of certain other scholars, too.*

*Key words: age structure, retirement, well-being, poverty.*

### 1. Introduction

The common belief is that old age has always lost against youth; what is more, various sources from the whole history of mankind prove that the old always mourn over the lost youth while the young fear the approaching old age. This distinction is reflected on the entirely interpersonal level, says Simone de Beauvoir, while certain wishes, emotions and requirements are something utterly common for young people, the old people find those a matter of disapproval or even rejection and disgust. The

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ticking of the biological clock should thus also reveal and prove the lapse of social time and the movement of the elderly towards the margin of the society.

Every civilisation has its own model of old age through which the elderly are judged; the more this model is idealised the more requirements and cruelty the society imposes on its older members. The most evident indicator of the elderly is their changed appearance and physical frailty, but also the accumulation of secular and spiritual goods, and social and political power. Unlike modern societies which emphasise and idealise youth which stands for their products yet untouched by the ravages of time, traditional societies mostly divided people into those capable of work and those incapable of work. At the same time they appreciated the elderly for their rich experience and knowledge since they represented the memory of a society, especially when this was based on oral tradition and lore, as Minois (ct. in Johnson, Slater 1996: 327, 330) discusses.

In spite of numerous other problems, the current period of transition into the third millennium in the countries of developed world differs significantly from other periods also for its uneasy feelings towards the elderly generation. We are dealing with a problem which escaped control of pension schemes, thus becoming one of the priority items on various lists of political actions and social measures - the increased ageing of the population and the increase of their counterpart in the demographic structure. The end of twentieth century saw the old age in the developed world become one of the problems Flora (ct. in Novak 1997b) predicted as soon as a decade earlier.

This article addresses the issue of old age first from the theoretical aspects, focusing also on its connections with impoverishment risk. However, the part targeting this problem in Slovenian society shifts the focus to the relation between old age and impoverishment, where the analysis results confirm those which deny an immediate connection between the two phenomena.

## **2. Demographic Ageing as a Social Problem**

The end of the twentieth century witnesses the termination of the demographic transition in developed industrial societies, where the process of decrease of birth and death rates was terminated on one hand while those processes were rather unstable due to the effects of war on the population structure. The increase of the percentage of the elderly was, among others, due to increasing longevity, which gives this cohort a special political weight. Thus the ageing of population is not revealed as a process which societies should avoid, but as one they would have to perceive as a result and a consequence of planned or desired processes, which also requires the adaptation of social institutions as Grigsby (ct. in Johnson, Slater 1996: 350) advocates.

The legal retirement age varies between 60 and 65 years throughout EU while pension insurance has spread to all categories of workers and their partners, which continued to increase the number of economically inactive population. However, the current demographic trends - decrease of births and increased longevity - and increased

retirement broke down the balance of dependence from younger to elderly people, thus burdening the active population more than the political measures had foreseen.

This is why the average higher age of population does not automatically mean economic problems; it became a problem when it was not followed by an increased number of years of service since the retirement age had been even lowered. Due to the prolonged process of education the beginning of the working process entry was postponed. These long-term changes in the employment contract - postponed commencement of work and earlier termination - brought about the shortening of the productive period in spite of improved health and greater chances of survival which at the same time encouraged the growth of production potentials of an individual. The shortened period in the employment process prolonged the period of dependence and the source transfer between the productive and the unproductive part of the population, as being proved by Johnson, Conrad, Thompson (ct. in Johnson, Slater 1996: 225).

### **3. Poor Elderly People: Preserved Stereotype or Reality?**

Welfare of an individual is, among others, dramatically influenced by old age and mostly by an ordinary exit from labour market and thus from the active population on one hand, and changed main income source on the other. The risk of welfare decrease and poverty increase is often increased. Regardless of conditions of the retirement of an individual the question of whether it is possible that he/she would statistically move into the class with significantly lower income remains open.

Parallel with the increased unemployment threat the chance of the elderly to choose labour market exit themselves was lowered. In the beginning many countries solved unemployment problem by earlier retirement, which aggravated the relation between the employed and the maintained, and burdened state budgets. This process was especially apparent in Italy whose unemployment benefits are low and whose companies solve its employment problems by re-structuring and early retirement and temporal employment, to which the state silently agrees.

Throughout Europe the retired have the right to work without their pensions being endangered. This trend reflects low salaries in the past which turned into low pensions and the need of additional paid work. In many countries early retirement was a widely accepted strategy of employment problem solving, which on the other hand increased the danger of poverty and exclusion.

In the European countries the elderly are relatively well protected in comparison with some other groups as long-term unemployed and children from big families. Since the retired represent a significant part of the voters in all countries, their standard has not changed essentially in comparison with other groups, or it has even improved, as for instance in Poland.

Thus many countries in transition give an impression that their retired persons went through a greater psychological shock due to liberalisation of prices and inflation rather

than due to too low pensions (e.g. Romania, Albania). A great deal of retired persons receive minimal pensions which are nevertheless relatively high in comparison with average salaries. The problem of greater poverty of the retired persons is thus revealed as a problem of poor countries whose budgets are burdened with social expenses and retirement is much earlier than elsewhere (even up to 8 years) when inflation decreases the real value of pensions, and where retired persons represent more than quarter of the population. The increase of retirement age can in those countries, like in those of Western Europe, bring about more common invalid retirement since people try to maximise their income in the strategic triangle of unemployment, invalidity and retirement. For those who are not included or only partly included in pension insurance social assistance is intended. In Bulgaria the share of such persons does not exceed 5 per cent. Poor transition countries also face the threat of the retired persons being curtailed in the pension insurance reform, concludes Duffy (1998: 61, 88-89).

By contrast to the above trends, Smeding's (1991) findings who on the basis of his researches, deduces that female-headed families show a greater presence among the share of poor population (in the countries included in the Luxembourg Income Study). At the same time he rejects the thesis that the elderly and the retired are more exposed to poverty. This statement was valid in 50s and 60s while in mid-80s this story lost its empirical base. Individual cases cannot be denied while we cannot talk about a general pattern.

Similar trends in the United States of America, as Novak recalls (1994) were discovered by Smolensky, who states that:

1. the level of poverty among the elderly was significantly reduced after 1939 and especially after 1969 when the "anti-poverty war" programme was introduced;
2. the level of poverty among children was significantly reduced during the 1939-1969 period, but grew again after 1969;
3. the level of poverty among children after 1974 grew in favour of the elderly.

These shifts can be explained in the following way. The shift was ascribed to political measures which mostly target the reduction of the poverty of the elderly. However, the growth of poverty among children should not be ascribed to the same fact, as is usually stated, but the fact that more and more children live in poor and single parent families which are particularly exposed to the threat of poverty.

To cut a long story short, if we put aside the outstanding general poverty in some European countries, the elderly and the retired do not pass as the social category more endangered by poverty than others. But what about the situation in Slovenia?

## **4. Slovenia under Pressure of the Demographic Transition**

Many indicators in Slovenian society can compare with more developed European countries, with the significant stress on that of the relation between the active and the inactive part of the population, Prijatelj (1998) reveals. If the activity is measured by the period between 15 and 59 years of age, 35 per cent of the population is inactive, although some estimates show the proportion 2:1. Low birth rate and immigration rate

reveal the accelerated ageing of the whole population. Although the share of women in the labour force (44.4 per cent) is higher than in many other European countries, the longevity is proportional to other countries - women live almost 10 years longer (78.2 years) than men (70.8 years). Contrary to other European countries the average retirement age for both genders is relatively low: 58 years odd for men and almost 55 years for women. Also disadvantageous is the relation between the retired and the active insured persons (employed) since the number of the retired has nearly doubled since 1981 (273,000 in 1981 and 468,000 in 1997). The share of the retired thus represents a quarter (24 per cent) of the whole population while the proportion between them and the employed has, from 1991 when it was 1:2, decreased further, namely to 1:1.7. Like elsewhere, demographic projections predict further increase of the number of the retired which should even increase after 2000 without any essential changes in the share of the employed. In the framework of similar demographic trends and the prevalent pension scheme in the present (pay-as-you-go scheme), a further growth of pensions burdening GDP is expected, from the present 14.42 per cent in 1997 to the predicted 26 per cent in 2040.

Requirements of the pension scheme reform are accompanied by various critical notes and objections which present the present retired generation as a generation alliance which has to defend itself from the initiatives for changes by younger cohorts. They are also accompanied by beliefs that the older cohort, in comparison with the younger people, the employed, is more endangered by poverty and worse living conditions. Besides gender, old age is supposed to be the most important factor of poverty risk. Thus the intention of the analysis is to verify whether information available support these statements or maybe even deny them.

#### **4.1. Data - The Demographic Structure of the Subject of Analysis**

The analysis contains data collected in 1994 through the question form 'Quality of Living in Slovenia' on a representative pattern of the inquired people (the inquiry was carried out by the Institute of Social Sciences of the Faculty of Social Sciences in Ljubljana). All analyses were made on the sub-pattern of the employed (the term employed denotes everybody who were not retired and who worked full time or part time, on their farms or in their companies, in crafts or freelance) and on the sub-pattern of the retired. Thus it included 958 employed persons (52.1 per cent of the entire pattern) and 499 retired persons (27.6 per cent of the entire pattern).

The pattern of the inquired thus consists of two central categories: employed and retired persons in the proportion 2:1. The gender structure reveals a double image: among employed persons there are more men than women, while the figures among retired persons are opposite - men and women are represented in the proportion 2:3. The education structure also confirms the well known fact that the younger generations are more educated than the older ones - the share of those employed persons with higher or high degree of education (13.3 per cent) is two and a half times higher than that of the same category of unemployed persons (5.7 per cent) and contrary - the share of

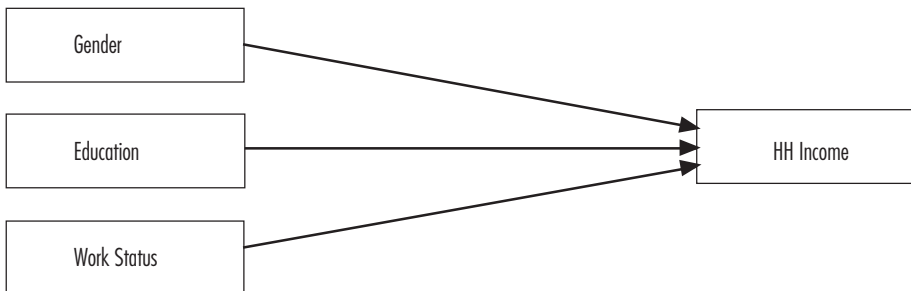
retired persons with completed only elementary education (60.1 per cent) is twice as high as that of the same category of employed persons (30.8 per cent).

#### 4.2. Well-being

Research of the level of living is a part of a long tradition of research of welfare on the individual level which combines different approaches placed in different social disciplines and which does not unfamiliar with periodic aggregate data collection, due to which it sometimes obtains different marks. The widest known and most exemplary approaches still include the Swedish analysis, which was profoundly described by Erikson (1993), the centre of whose research interest is the access to sources of living, while it is also familiar with the evaluation of this access by an inquired person. A special interest in the framework of this analysis will be devoted to the well-being of inquired persons in the first place, as it is shown on the level of housing, financial and material conditions.

In illustrating the currents of the analysis it is meaningful to form a two-level model and first illustrate the validation of the hypothesis: *social factors such as gender, the status of retirement and education do not affect household income.*

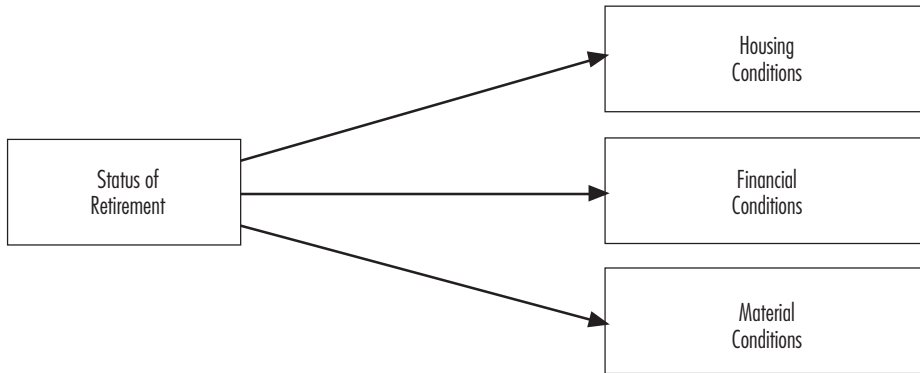
**Figure 1**  
**The influence of the social structure on income**



Numerous sources, but Townsend (1979) particularly, support the thought that female gender and old age, besides being part of an ethnic minority and unemployment, have a significant influence on impoverishment and thus potentially help form social minorities. What is more, the above mentioned factors increase the vulnerability of the endangered social groups such as families of lone mothers, immigrants, retired persons and widows, young families with a greater number of non-provided children, add Hauser and Fischer (1990) and Ringen (1986), while others, like Smeeding (1991), deny mostly unambiguous effect of old age and retirement on impoverishment.

The other hypothesis presumes that the status of retirement *does not affect the well-being of an individual* and can be illustrated by the following model.

**Figure 2**  
**The Influence of the status of retirement on well-being.**



The validation of the above mentioned hypotheses will include the following indicators in the analysis:

1. social structures measured in terms of gender, education completed and work status (employed, retired);
2. well-being in terms of material conditions (possession of telephone, car, household appliances and appliances of entertainment), housing conditions (bathroom, toilet, humidity, density - area per resident) and financial conditions (the ability of gaining 200,000 SIT or 720 USD per week, which was the equivalent of five average incomes in June 1994);
3. impoverishment measured in terms of monetary measure (half of median of household income per capita) and non-monetary measure (statements of the inquired about whether they have occasional problems with making ends meet with living basics as food and clothes and rent).

The statistical methods used were cross-tabs and Cramer V-test (Table 1 of the Annex).

#### **4.2.1. The Impact of Social Structure on Income**

However the relation between the active and the inactive part of the population changes, mostly by quick increase of the share of the elderly, beliefs remain unchanged that every labour market exit increases the impoverishment risk of the unemployed. What is more, old age and widowhood had remained a synonym of poverty for a long time, while employment had been considered as a functional equivalent of relative well-being.

Just as international comparisons of the connection of old age and greater impoverishment are incompatible - some confirm this connection while other deny it - Slovenian situation of those information is similar to it. While Ružič (1994: 307) and Žnidaršič (1995) confirm this connection, Novak (1996) denies it. The latter author

also offers a credible explanation of what is the reason of those differences. In her opinion their source is to be searched in different measures; the former two authors measure the economic standard by household expenses while the third author measures it by income. The latter author as well states - contrary to Žnidaršič - that gender, along with old age, does not affect material standard of people in terms of statistical importance. What affects it, as Novak (1996) states, is mostly lower degree of education, which is related to more difficult access to various welfare sources. The above mentioned characteristics are a reason descriptive enough to conduct a more precise analysis of two population categories - the employed and the retired - in terms of different dimensions of the level of living.

#### **4.2.2. The Impact of the Status of Retirement on Well-being**

Factors of impact on well-being of an individual and the society in which he/she lives are many; however, the subject of analysis will be the following conditions: living, financial and material ones. (see Figure 2)

What surveys *the living conditions* most appropriately is the data of the quality of lodgings and their provision with different household and other appliances. Important data also include those of the type of the ownership of lodgings where the observed population lives. Both observed categories, the employed and the retired, have approximately the same shares of living in hired lodgings (8 per cent), while the retired are more frequently owners of their lodgings (80 per cent), but living less frequently in their relatives' lodgings (7.4 per cent) than the employed (26.4 per cent). This picture is not as much in favour of the better ownership housing structure of the retired as it points at the important pattern of co-habitation of parents and their children where the latter will very likely inherit their parents' lodgings.

Regardless of the fact that an apparent improvement can be observed in the comparison of the housing conditions of the population in the last decade, although to a smaller extent in those with lower degrees of education, the known statements also show that the problem of inadequately provided lodgings is concentrated mostly around the oldest part of population and those with lower degrees of education while in higher education categories this problem has entirely disappeared. When the standard of adequate provision is observed - lodgings have showers or bathrooms, flushing toilets, are not humid, and the average area per resident is between 15 and 25 square meters (super-standard provision means that all standard conditions are met, the area per resident being at least 25 square meters) - the fact is revealed that the retired (a half) live more frequently in lodgings of sub-standard provisions than the employed (a third). Although the connection of the employment status and adequately provided lodgings is significant, it is weak, which indicates that the establishment of this association requires other factors to the same, or to an even greater extent.

Living conditions are supplemented by the provision of household with various *assets* as different household appliances on one hand and objects of entertaining electronics on the other. Thus a great majority of households (seven tenths in the employed inquired persons and eight tenths in the retired) have standard equipment



because they have a cooker, a refrigerator and/or a freezer and a washing machine, while super-standard provision (with a dishwasher and a microwave oven) is more typical of the category of the employed. Also in this case the association of the provision of lodgings with such objects and the employment status is characteristic; however, it is relatively weak, also indicating an important role of other factors. The connection of variables and the employment status is, on the contrary, rather strong in the possession of entertaining electronics objects where colour television set is a trademark of the retired while the employed usually possess, besides this, a hi-fi component, a video appliance and a personal computer, which can lead to a conclusion that the possession of those objects is also associated to being part of a generation.

In measuring of living conditions, an especially interesting information is that those do not influence the satisfaction with them; although the housing conditions of the retired are more frequently substandard than those of the employed, the retired are satisfied with them. What is more, statistical measures show that the comparison of the two factors is statistically irrelevant (non-significant).

Similar to the other two clusters - living and material conditions - financial conditions depend on the profession with the related work post and income on the one hand, and on the number of the members of the society living on this income on the other. Among the monetary indicators relevant for this analysis the income per household member is among the most important ones, calculated so that an average total monthly income of a household in three months prior to the inquiry (1994) was divided by the number of household members.

Thus it turned out that the average income per household member was almost the same in both observed categories (between 34,000 and 35,000 SIT) while it was lower in the whole pattern SIT (32,721). However, statistical measures reveal the fact that the association between the income per household member and the employment status is statistically insignificant, which means that its level is affected by other factors and not the two selected. Nevertheless, the observation of the association between the employment status and the ability of the activation of additional financial resources gives a completely opposite picture; the association is significant and considerable, because the activation of additional financial resources would be easier for the employed (a good half) than for the retired (a third). Family and friends - namely informal networks - would be the most frequent source of these resources in both categories, although their shares would differ.

However, non-monetary indicators do not only indicate *the material conditions* of the inquired persons but also a possible access to other sources (grey economy), which indeed affect their well-being. Ownership of such material goods as a car, a holiday house or a caravan, a house and/or lodgings and land which an inquired person does not use, sheds additional light to their material conditions. The statistical measures used show a statistically significant connection between the status of retirement and the above mentioned goods, although it is mostly weak except for car ownership where it is reasonably strong.

An important part of every kind of well-being is also its opposite - non-well-being or *impoverishment*, especially in the sense of the commonly adapted premise that employment is the equivalent of well-being and an adequate guarantee for prevention

from impoverishment risk. This framework defines the elderly, especially widows, as particularly vulnerable categories. When the dependence of impoverishment risks (lower income and one's own estimation of not making ends meet) on the employment status is being verified, the statistical non-significance of the association between them is revealed. All in all, the level of available income does not depend on the employment status - the state of being employed or retired - but on other - unfortunately unmeasured - factors. This picture is also confirmed by the fact that the same share of both observed categories (five per cent) receives financial assistance or a certain form of social benefits due to the income below the level of the official minimal living costs criterion. Similar statistical non-significance is valid for the association between the status of retirement and *one's personal judgement of not making ends meet*.

In view of the given picture of well-being it is also interesting to state how people are satisfied with the given material conditions within this association. Data reveals that this satisfaction is indeed statistically connected with the employment status, but that this association is weak, which only means that a more important role is played by other factors. Both the employed and the retired evaluate their material conditions as follows: a good eighth as bad, a half as good, while a good third cannot decide between the two extremes.

The comparison of well-being between the employed and the unemployed indicates a well known statement that the fact whether a person lives in a palace or in a hut does not essentially affect their satisfaction with these conditions, nor their happiness.

## 5. Conclusion

In comparison of the findings of the analysis with the two hypotheses stated the following has to be emphasised:

1. the only social structure indicator of the measured ones affecting household income is completed education and not gender or the status of retirement;
2. the status of retirement is associated with living conditions, but to a lesser extent except for car ownership;
3. the latter fact does not reduce the satisfaction of the retired with their living conditions.

The analysis conducted and its findings agree with those who defend the thesis that the old age as such and the status of retirement are not unambiguous indicators of a more difficult access to sources of living, worse living conditions and greater impoverishment risk. These statements also agree with that criticism which denies consideration of the retired and the elderly as a monolith cohort, thus denying their social stratification. On the contrary, the findings of the analysis indicate the unchanged fact that people differ in their living conditions especially regarding social class, which, of course, does not deny the impact of other factors. Thus the emphasis is shifted, because it is not about denying the influence of old age and the status of retirement on the access to the sources of living, but about their consideration within different factors such as education level or social status in the broader sense, which usually crucially influence the observed phenomenon. Such interpretative position also indicates an

attempt to avoid one-dimensional observation of a certain phenomenon and thus does complicate the (complexity of) picture, but is at the same time more reliable.

## Annex

**Table 1**  
**Well-being in 1994 - a comparison between the employed and the retired in per cent**

Conditions	Employed n = 958	Retired n = 499	Significance	Cramer V-test
<b>Living</b>				
part-owner of lodgings	63.5	81.3	0.00000	0.22393
housing substandard	38.4	49.6	0.00000	0.14845
substandard provision	3.4	6.5	0.00000	0.17349
possession of a colour TV set	24.0	53.1	0.00000	0.34834
colour TV set +	69.4	31.0	0.00000	0.34834
<b>Financial</b>				
average income in SIT	34.294	34.782	0.81000	0.0579
income above average level	38.3	39.8	0.61402	0.01379
income above minimum liv. c.	31.4	33.2	0.51195	0.01793
income above min. wage level	76.9	76.7	0.92816	0.00247
cash assistance recipient	5.9	5.1	0.53556	0.01623
collects 200.000	57.1	31.1	0.00000	0.23942
<b>Material</b>				
owns a car	80.2	45.2	0.00000	0.33533
owns a holiday house/caravan	6.4	9.2	0.05083	0.05116
owns land	10.4	11.6	0.49358	0.17940
<b>Impoverishment</b>				
ends not met	40.7	38.1	0.32827	0.02561
<b>Satisfaction</b>				
with lodgings	77.4	82.0	0.12171	0.05370
with material condition	52.5	45.0	0.02423	0.07138

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