Living conditions in Europe - monetary poverty among the elderly

Statistics Explained

Data extracted in December 2025
Planned article update: January 2027

Highlights

In 2024, the average pension for women aged 65 years or over in the EU was 24.5% lower than those for men.

In 2024, the at-risk-of-poverty rate for women aged 65 years or over was higher than that for men in the same age group in 22 EU countries.

Minor disparities in pension adequacy were recorded at EU level in 2024, with a gender difference in the aggregate replacement ratio standing at 0.03 percentage points.

This article examines monetary poverty among those aged 65 years or over, using various statistical indicators such as the average and median gender pension gaps, pension coverage rate, at-risk-of-poverty rate of pensioners, and gender differences in the aggregate replacement ratio for pensions.

All figures are from EU statistics on income and living conditions (EU-SILC) accessible via Eurostat's online database . EU-SILC data cover all EU countries, and most EFTA and candidate countries .

EU average gender pension gap was 24.5% in 2024

In 2024, the average gender pension gap for those aged 65 years or over in the EU was 24.5%, showing that, on average, women's pensions were around one quarter lower than those of men, as shown in **Figure 1** . The largest gaps were recorded in Malta (40.3%), the Netherlands (36.3%) and Austria (35.6%), while the smallest were noted in Estonia (5.6%), Slovakia (8.4%), Czechia and Hungary (both 9.6%).

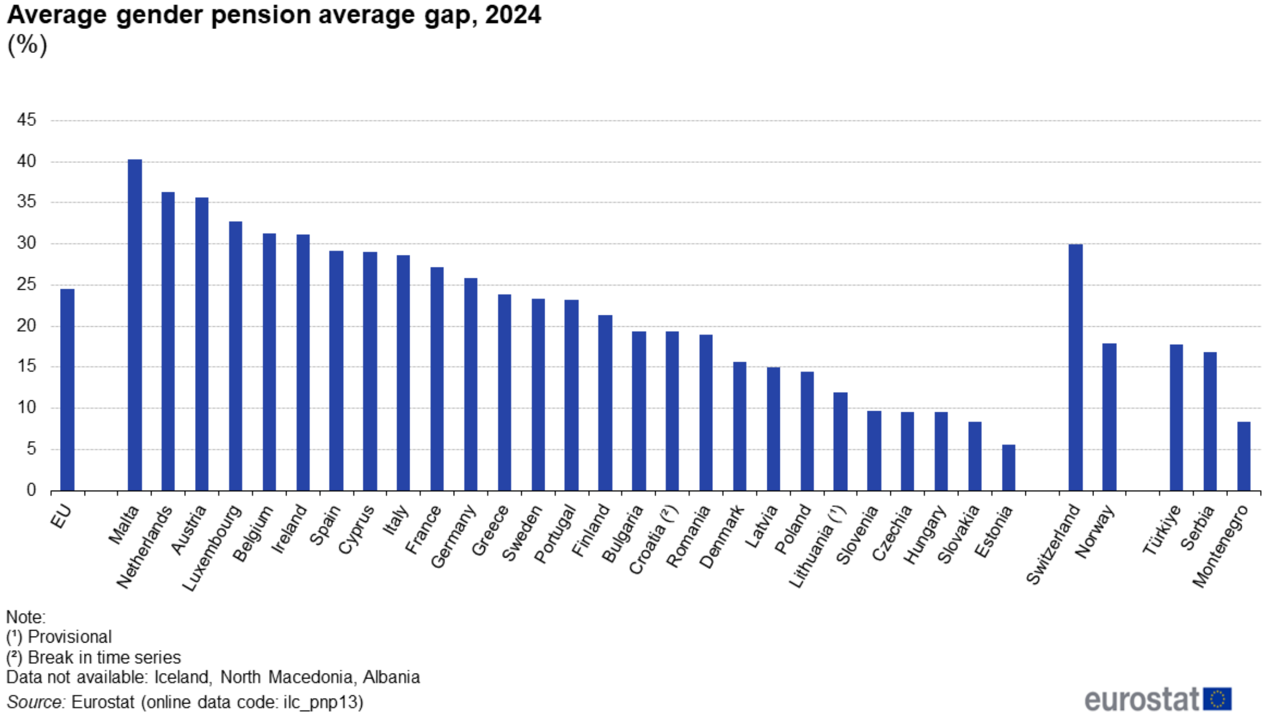


Figure 1: Average gender pension gap, 2024. Source: Eurostat (ilc_pnp13)

EU median gender pension gap was 24.9% in 2024

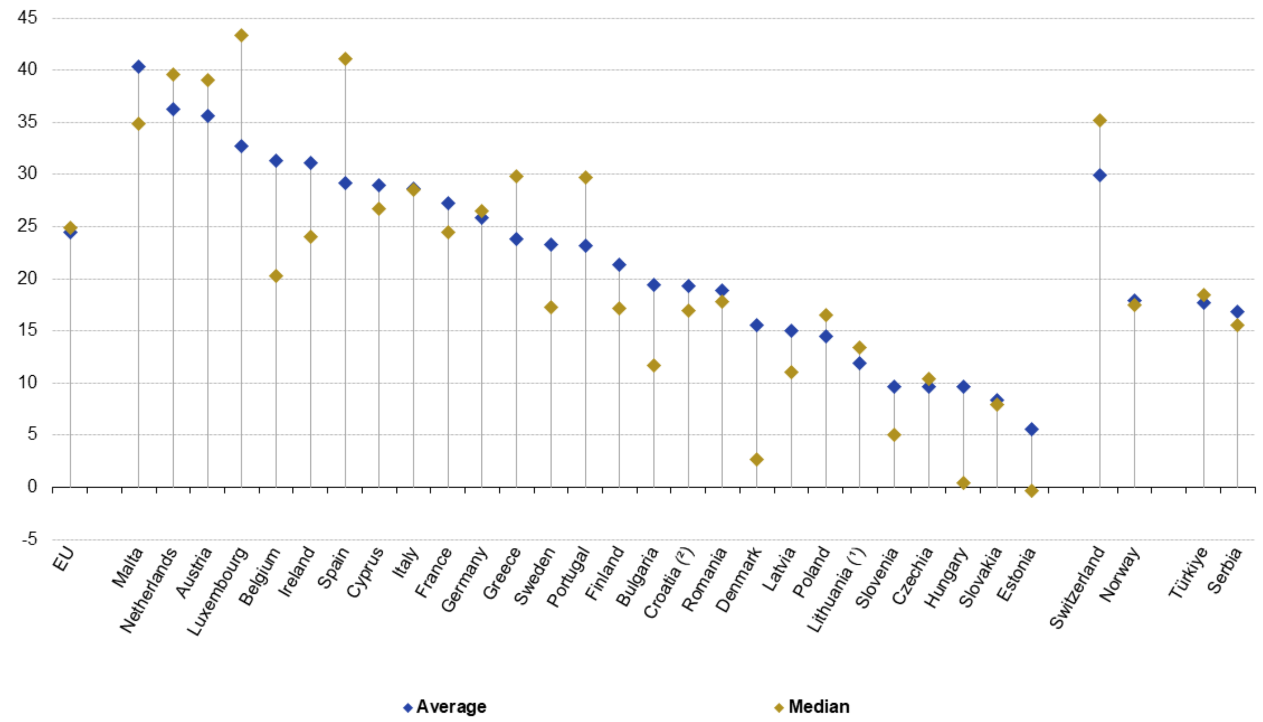
In 2024, the median gender pension gap among people aged 65 years or over in the EU was 24.9%, as shown in **Figure 2** . The largest gaps were recorded in Luxembourg (43.3%), Spain (41.1%) and the Netherlands (39.6%), while the smallest were noted in Estonia (-0.3%), Hungary (0.4%) and Denmark (2.7%). Estonia was the only country with a slightly negative gap in 2024, indicating women's median pension was marginally higher than men's. Hungary and Estonia reported values close to zero, showing near-equal pensions for men and women.

The difference between median and average values varied across EU countries. The countries with the largest differences were Denmark (12.9 percentage points (pp)), Belgium (11.0 pp) and Hungary (9.2 pp). In these cases, the average was higher than the median, indicating high pensions among men, which elevate the average and widen the gap.

Conversely, in Spain (-11.9 pp), Luxembourg (-10.6 pp) and Portugal (-6.5 pp), the median gender pension gap was larger than the average value.

Average and median gender pension gaps, 2024

(%)



Note: ranked by average values.
(¹) Provisional
(²) Break in time series
Data not available: Iceland, North Macedonia, Albania, Montenegro
Source: Eurostat (online data code: ilc_pnp13 and ilc_pnp13m)

Figure 2: Average and median gender pension gaps, 2024. Source: Eurostat (ilc_pnp13 and ilc_pnp13m)

Men aged 65 years or over were more likely to receive a pension than women

The gender coverage rate in pensions at EU level was 4.1 pp in 2024, suggesting women were less likely than men to receive a pension. Spain (19.5 pp), Greece (12.1 pp), and Italy (10.4 pp) saw the largest gender gaps in pension coverage, favouring men. Conversely, Denmark and Bulgaria (both 2.6 pp), the Netherlands and Poland (both 1.3 pp) had gaps favouring women.

Estonia was the only country with a zero value, indicating equal pension coverage for men and women. Additionally, 12 countries reported values between -1.0 and +1.0 pp, suggesting near-parity in coverage.

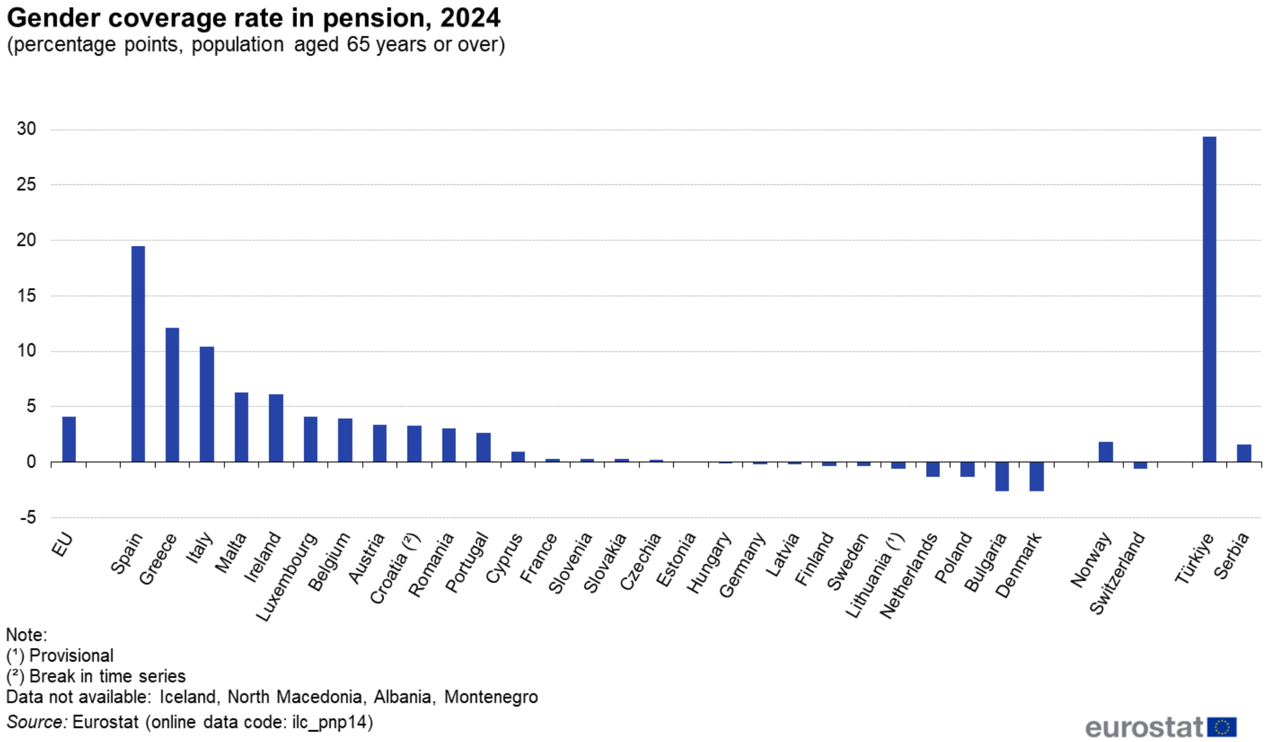


Figure 3: Gender coverage rate in pension, 2024. Source: Eurostat (ilc_pnp14)

Women aged 65 years or over faced higher at-risk-of-poverty rate than men in 22 EU countries

At EU level in 2024, the difference in the at-risk-of-poverty (AROP) rate between men and women aged 65 years or over was -5.6 pp, indicating a higher AROP rate for women. Only 5 countries reported positive AROP differences, where men faced a greater risk than women, as shown in **Figure 4** . Women over 65 years were less at risk of poverty than men in Luxembourg (1.9 pp), Sweden (1.3 pp), and Denmark (0.7 pp), whereas the opposite was particularly evident in Malta (-18.6 pp), Lithuania (-13.3 pp), Austria (-13.0 pp), and Portugal (-12.5 pp).

Gender differences in the AROP rate were wider among people aged 65 years or over than among those under 65 years; however, this pattern was not observed in all countries. At EU level, the gender difference in the AROP rate was -1.9 pp for women under 65 years and -5.6 pp for those aged 65 years or over. Countries where this difference was more pronounced were Portugal (8.4 pp for women younger than 65 years and -12.5 pp for women aged 65 years or over, resulting in -20.9 pp difference), Lithuania (-20.0 pp difference), Ireland (-18.7 pp) and Bulgaria (-17.2 pp).

Although women aged 65 years or over generally faced a higher risk of poverty than those under 65 years, relative to men in the same age groups, there were 5 EU countries where this pattern was reversed: Luxembourg (+9.2 pp difference), Slovenia (+4.1 pp), Denmark (+2.5 pp), Germany (+1.3 pp) and France (+0.7 pp). A positive difference indicates that younger women faced a greater relative disadvantage compared to men than older women did.

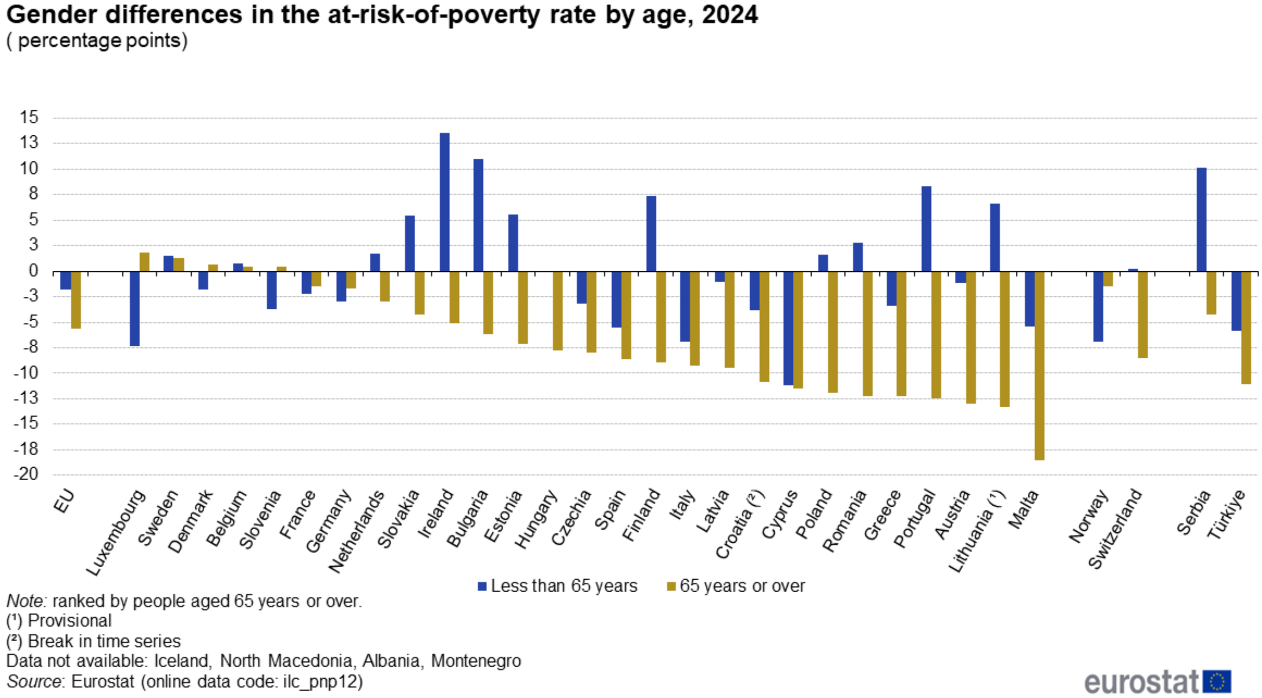


Figure 4: Gender differences in the at-risk-of-poverty rate by age, 2024. Source: Eurostat (ilc_pnp12)

Gender difference in the aggregate replacement ratio at EU level indicates minor disparities in pension adequacy

Looking at the aggregate replacement ratio (ARR) , which measures how similar the pension is compared to working life income, the difference between the genders at the EU level in 2024 was 0.03 pp. This shows that men had pensions that were slightly more similar to their working-age earnings than women. Spain (0.18 pp), Italy (0.11 pp), and Poland (0.10 pp) had the highest values, reflecting a larger male advantage. In contrast, Luxembourg (0.11 pp), Germany (0.07 pp), and Czechia (0.06 pp) had the lowest values, indicating a female advantage. Malta and Croatia reported no difference, suggesting identical income replacement levels for men and women post-retirement.

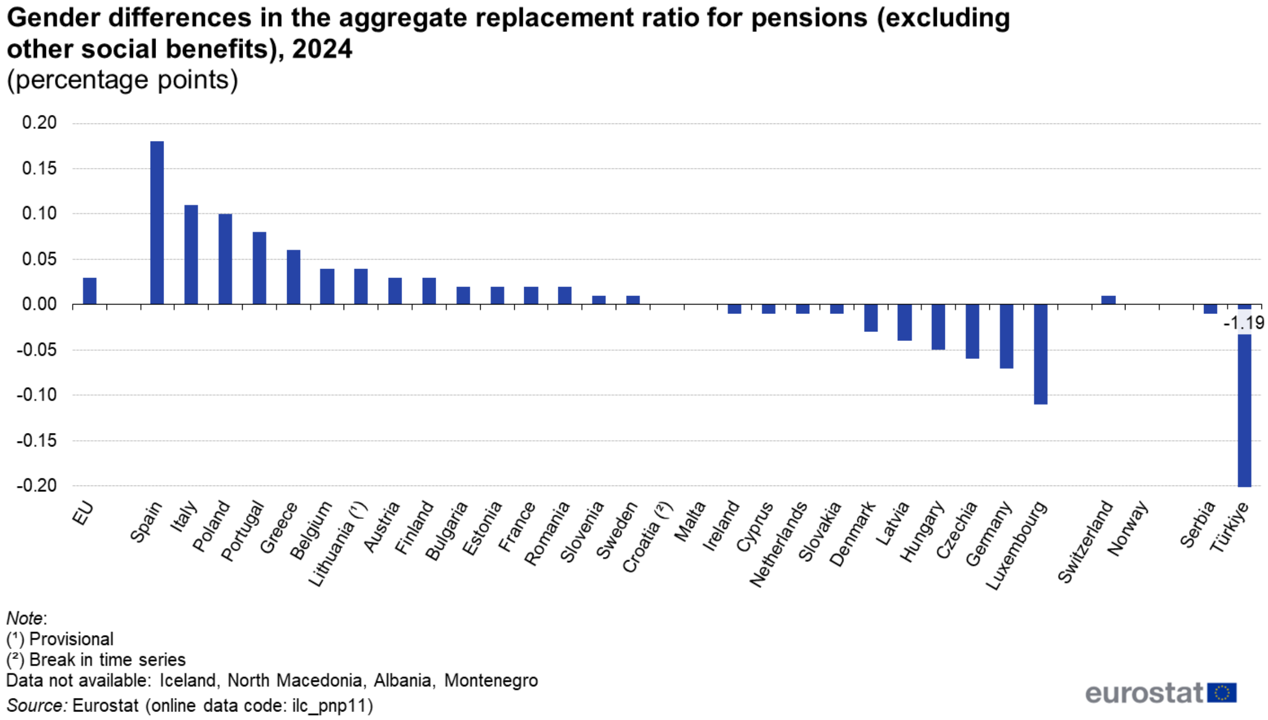


Figure 5: Gender differences in the aggregate replacement ratio for pensions (excluding other social benefits), 2024. Source: Eurostat (ilc_pnp11)

Source data for tables and graphs

- Download Excel file

Data sources

The data used in this article are derived from EU statistics on income and living conditions (EU-SILC) . EU-SILC data are compiled annually and are the main source of statistics that measure income and living conditions in Europe. It is also the main source of information for linking various aspects of households ' and individuals' quality of life.

The reference population for the information presented in this article is all private households and their current members residing in the territory of an EU Member State (or non-EU member country) at the time of data collection. Individuals in collective households are generally excluded from the target population. EU data represent population-weighted averages of national data.

Context

The average gender pension gap is defined as the percentage difference between women's and men's average (gross) pension income. Pension income includes old-age benefits, survivors' benefits and regular pensions from individual private plans.

The median gender pension gap is defined as the percentage difference between women's and men's median (gross) pension income. Pension income includes old-age benefits, survivors' benefits and regular pensions from individual private plans.

The gender coverage rate is the difference between the proportion of women who do not receive a pension compared to men, expressed in percentage points. A positive value indicates that men are more likely to receive a pension than women, while a negative value indicates the opposite.

The gender difference in the at-risk-of-poverty rate presented is defined as the absolute difference between men and women in the at-risk-of-poverty (AROP) (i.e. not only those receiving a pension), measured in percentage points.

The aggregate replacement ratio (ARR) is the gross median individual pension income of those aged 65–74 years relative to the gross median individual earnings from work of those aged 55-64, excluding other social benefits. Gender differences in the ARR are defined as the absolute difference between men and women in the aggregate replacement ratio (ARR). By measuring the level of older people's pensions relative to the income from work of people in the decade before retirement, the aggregate replacement ratio reflects the overall adequacy of pensions in the transition from work to retirement. This indicator is used in the Pension Adequacy Report, published triennially by the European Commission and the Social Protection Committee, which is an EU policy monitoring instrument that assesses whether Member States' pension systems provide adequate income in old age while tracking poverty risks, replacement rates, and reform impacts.

Explore further

Database

- Income and living conditions database

Thematic section

- Income and living conditions

Publications

- Key figures on European living conditions – 2025 edition - Eurostat

Methodology

- ESMS metadata file — ilc_esms
- Income and living conditions - information on data
- Income and living conditions - methodology

Legislation

- Income and living conditions - legislation

External links

- European Commission — Directorate General for Employment, Social Affairs & Inclusion: Indicators' Sub-Group of the Social Protection Committee
- European Commission — Directorate General for Employment, Social Affairs & Inclusion: Employment and social analysis
- Pension adequacy report - Current and future income adequacy in old age in the EU, 2024