

Principle 15: Old Age Income and Pensions

Ensure pension adequacy



1 What are the demands of Social Platform & its Members?

Encourage Member States to ensure pension adequacy, measured in comparison to the disposable income older persons need to have in order to ensure a dignified standard of living - not just to be above the poverty threshold;

Encourage Member States to ensure that pensions also cover changed age-specific expenditure patterns in older age, allocating for example a higher budget to mobility, housing (especially when housing needs to be adapted to support independence), health, and long-term care needs.



“ Workers and the self-employed in retirement have the right to a pension commensurate to their contributions and ensuring an adequate income. Women and men shall have equal opportunities to acquire pension rights... ”

2 Why do we make these demands?

In 2018, 18.4% of people above 65 were at risk of poverty or severely materially deprived and poverty rates for this group have been increasing;

Some groups of older people, such as older women living alone, the oldest old, older Roma people and people with disabilities or health problems, are much less protected from poverty.

3 How should they be implemented at EU level?

Support Member States in developing instruments like baskets of goods and services that people need to live in dignity and ensure pension adequacy;

More coherently include pension adequacy in the European Semester process, including through gender impact assessments;

Ensure that indicators measuring poverty and inequalities adequately do so related to older people.

Read more about principle 15 in our [full paper](#).



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