

September 2017

Key words: poverty, inequality, gender
feminization of poverty, methodology,**The hidden gender aspect on statistics about poverty***Francesc Valls Fonayet and Àngel Belzunegui Eraso
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The study presents an analysis of the main poverty results for men and women in Catalonia. In the first place, it can be seen that women's poverty rates are higher than men's, even if these rates aren't comparable with the inequality levels in other indicators, such as labour market access or social protection.

It must be pointed out that official poverty statistics completely ignore the gender issue, as they reduce the living conditions of the household members to a single measurement: joint household income. Finally, we present the results, of men and women, obtained with an alternative methodological proposal based not on joint household income, but on individual earnings. This alternative approach points out the economic dependence of women in Catalonia: almost half of women dispose of an individual income lower than the poverty threshold.

1. The need for a gender approach in poverty studies¹

Poverty is a complex phenomenon in which multiple factors intervene and which can be analysed from various theoretical approaches, all of them strongly linked to political and ideological positions. Each of these approaches provides definitions in accordance with its concept and makes methodological decisions based on the best indicators to use. Therefore, the first alarm is raised when definitions, methodologies and indicators of poverty, as well as policies constructed from this conception of the phenomenon, are not neutral (Tortosa, 2001, 2002, 2009; De la Cal, 2009).

This work considers it necessary to introduce a gender approach in studies about poverty. Incorporating this perspective doesn't simply mean confirming that official statistics reveal that poverty impacts more on women than men, but acknowledging as well the relationship that exists between gender and precariousness. That is, exposing that part of the poverty risk experienced by women is specifically explained by the fact of being women, because in the fight between male and female gender, females are still in second position in terms of social opportunities, roles and responsibilities both inside and outside the household.

Even though it's confirmed that poverty risk factors impact differently on men and women

* A revision based on Catalonia's data.

1. Part of this study is included in a research project of the Social Inclusion Chair of the Rovira i Virgili University on poverty and gender. Some of the results included here have been incorporated in two recent collective studies: the VII FOESSA Paper on exclusion and social development in Spain (Valls and Belzunegui, 2014) and the issue on Social Exclusion and Gender at local level, published by the Institute of Social and Political Sciences (Valls, 2016).

(Benería, 1992; Maruani, 2007; Gálvez, 2016) and that, consequently, poverty and gender are strongly linked, differences in the poverty rates for men and women don't seem to have been deemed relevant enough to justify the need for a gender approach. As highlighted by Valls and Belzunegui (2014), this is due to the ignorance of measures and indicators reflected by the official statistics in relation to gender, since, among other limitations further explained in section 3, the household income is counted as a whole, distributed equally between the members without considering which individuals participate more in the administration of resources and, therefore, which individuals are likely to be more autonomous and which are likely to be economically dependent.

In addition, the limited economicist approach of poverty ignores other socially relevant aspects from a gender perspective (Maestro and Martínez, 2003). Among others, these aspects include the access to cultural resources, self-esteem, availability of time and space, non-remunerated work and domestic violence. By focusing only on the earnings of the home, non-paid activities and tasks –mostly carried out by women– become discriminated against. Accordingly, the poverty problem, from a gender perspective, is assumed to be the result of an aseptic inequality of earnings generated by work or social benefits and that this inequality becomes balanced when the home income is distributed equally among household members.

Against that, we understand that a gender perspective must be used in the different ambits reflecting these disparities, from a greater tolerance towards female unemployment (Torns, 1997) to the impact of the privatization of caring tasks that are reducing the number of jobs in the social work field, mostly carried out by women, jobs which are still dependent on women, only now in an informal and non-paid way, among others (Gálvez, 2016). Rosetti (2016) points out that overcoming the economicist approach enables a gender perspective by introducing social, cultural and political aspects, connecting, thus, with the feminist tradition that defends a redistribution of power and not only of wellbeing. Following that point, Fraser (1996) points out that gender, as a dual concept, covers not just an economic dimension, but also describes dominant cultural models of interpretation and evaluation, which emphasize androcentrism. This leads us to focus the gender approach both on what occurs inside homes and on the social construction of poverty; that is to say, the cultural and social factors through which men and women socialize.

2. Inequalities in the labour market, social protection and home roles

The gender division of labour and the resulting social organization determine a secondary position of women with respect to men in the three traditional protection systems: labour market, social benefits and the home. This section offers a brief review of the results that reflect that inequality.

In Catalonia, as in the majority of economies based on the capitalist model of production, access to the labour market is essentially male-focused. Even though men have been more affected than women by the labour recession during the last few years (Álvarez et al., 2013; Permanyer and Treviño, 2013), as women were previously less favored during times of economic growth with higher rates of unemployment, inactivity and part-time jobs, the so-called insiders –workers who are already inside the labour market– or workers who are more protected from unemployment are mostly men. In that sense, Ayllón (2013) calculates that the eradication of gender wage discrimination in the labour market in Catalonia would have contributed to reducing poverty between 1.5 and 2 percentage points in 2010: that means roughly 150,000 people, among which other population groups such as children living in single-mother households would also have benefited.

According to Labour Force Survey data (EPA), the occupation rate for the last quarter of 2016 has been 57.5% for men and 47.7% for women. This rate is higher for men on a permanent basis, despite the drop occurred from the start of the recession (when it almost reached 70%) to the end of 2012, when it was just above 50%, essentially caused by the increase of male

unemployment, since when it has recovered slightly. In the last quarter of 2016, the unemployment rate has been higher among women (15.9%) than men (13.9%), something uncommon during a long period of the recession: from 2008 to 2014 it was higher among men in 26 of the 28 quarters. Unemployment and occupation rates have been higher for men during these years because men are more likely to be active than women. During the last quarter of 2016 in Catalonia there were 1,359,000 inactive women against 981,000 men. If we exclude the population aged 65 and older in order to avoid any possible effect higher female life expectancy could have on that indicator, the inequality between men and women is still significant: 609,000 women and 415,000 men.

Gender inequality is also reproduced in the access to social benefits. According to Catalonia's Mediterranean-continental welfare system, (Esping-Andersen, 1990) the right to access benefits and the level of benefits are in large part determined by how long someone has worked and the amount of taxes paid. Because of that, men still receive more and larger benefits. Data from the Living Standards Survey (ECV)² indicate that in 2015 40.6% of men and 36.9% of women received some type of social benefit. Among the population who got social allowances, the average income was 11,962 euros annually for men and 9,004 euros for women.

The secondary position of women in the labour market and in the access to social protection has an impact on the capacity of income production. The average individual income in 2015 (including, from work earnings to economic activities and revenues to social benefits) was 17,125 euros among men and 11,375 among women.

All that creates an unbalanced economic power situation in the home, at least with regards to these two dimensions:

Firstly, in relation to income. Even though from 2009 to 2015, inequality has been reduced, men are still chiefly the principle source of income in Catalan homes. In 2015, 62.7% of Catalan homes had a man's income as the principle source of income (66.8% in 2009), compared to 37.3% where this source was a woman. Furthermore, the home earnings where the principle source of income came from men were 19,278 annual euros per consumption unit, and 16,950 in the case of women, an unbalanced situation that explains why 30.3% of female-headed households declared having some difficulties or many difficulties to make ends meet, in comparison to 27% of male-headed households. Another indicator seen in the Living Standards Survey also points to the unbalanced appropriation of resources: 25.4% of women stated they couldn't spend a small amount of money on themselves during the week, that rate being reduced to 20.8% among men. Women can't afford to buy new clothes either (5.8% declared they can't, against 4.2% of men), meet friends or family for a drink or a meal once a month (6.7% and 5.7% declared they can't afford it, respectively) or attend leisure activities like sport, cinema or concerts (18.3% and 15.6%, respectively).

Secondly, the amount of disposable personal time is assessed. Even though, unfortunately, the production of statistical data on this dimension is getting more and more scarce, the 2011 Time Use Survey pointed at a masculinization of paid work (men worked an average of 62 minutes more per day) and of leisure time and consumption of media (46 minutes of difference every day) and a feminization of caring tasks at home and family responsibilities (112 minutes more of dedication daily by women), especially cooking, doing housework, cleaning clothes and attending children.

In that sense, this first data based on personal circumstances of men and women reveals that women face obstacles to have an equal access to the main economic protection mechanisms in

2. ECV is a type of European survey, applied to all European countries under the project EU-SILC (European Union – Statistics on Income and Living Conditions). From its start in 2004, Catalonia's sample is statistically meaningful.

our society: labour market and access to social benefits. This translates into a loss of financial capacity and, consequently, a loss of autonomy for women with regards to men, resulting in a still evident inequality that promotes non-remunerated work for women while the breadwinner role keeps being consolidated.

3. Official statistics ignore the gender aspect

Even though this study does not intend to offer an exhaustive definition of poverty, we can briefly summarize that it started from an absolute notion that considered at risk of poverty those individuals who find themselves in physical danger of survival (measuring, thus, their lack of basic needs such as food, clothing or housing). From the 1970's onwards, there's been a progressive shift towards a relative definition of the poverty risk of individuals, one which is defined by the whole living standard conditions of the society he/she belongs to. From a practical perspective, despite new multi-dimensional approaches emerging such as material deprivation and social exclusion, the concept of poverty still prevails and focuses on the analysis of individuals' economic income, understanding that their availability is a means to access goods and services, which provide wellbeing.

Since the turn of the century, prompted by the EU statistical office EUROSTAT, individuals at risk of poverty are defined as those living in households below the poverty threshold, marked at 60% of the median income for consumption unit of the corresponding country or territory, which in Catalonia in 2015 was 9.667 annual euros³. These technical decisions are relevant to incorporate a gendered perspective on the study about poverty.

The main analysis about poverty consists of counting which individuals are below the poverty threshold and their size in relation to the amount of population. In 2015, in Catalonia 1,400,000 people were at risk of poverty. That means 18.9% of men (686,000 in absolute numbers) and 19% of women (around 714,000) and, globally, this is the lowest rate since 2009, when the series analysis started.

Figure 1 shows a 3.2 percentage point rise on male poverty risk between 2010 and 2013 (reaching the highest register of 20.7% this year), followed by a sharp decrease between 2014 and 2015, though not sharp enough to return to the first years' register. The evolution of female poverty has been characterized by higher stability than the male's during the recession period (during which it is regularly higher) between 2009 and 2012 and by a severe reduction in 2015, placing it nearly three points below the mark registered in 2009 (21.9%). In any case, a first surprise appears: even though the main wellbeing indicators have worsened with the crisis, poverty figures have maintained stable or even been reduced. This is due to a methodological reason: the poverty threshold is updated every year in accordance with the society's disposable income and, therefore, a widespread drop in income from one year to the next doesn't necessarily alter the proportion of individuals who live below the poverty threshold⁴.

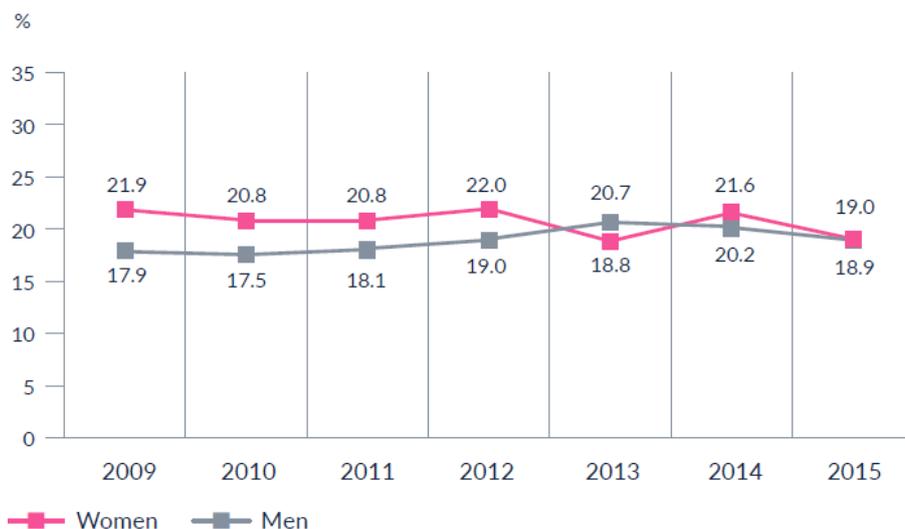
3. The consumption units are the reference units for the distribution of home income among all the members living in it, and are used to set the poverty threshold. The relationship between the individual and the equivalent consumption unit isn't 1=1, since the consumption units take into account the economies of scale that are produced in the household as the number of members rises. On a technical level, the equivalence scale modified by OECD is used –the most common for this type of operation– and ponderes the individual's influence the following way: the first adult corresponds to 1 consumption unit; the rest of people from 14-years-old correspond to 0.5 consumption units each, and each person younger than 14 corresponds to 0.3 consumption units. Accordingly, whereas the poverty threshold is 9.667 annual euros for an individual household, a household constituted by two adults has a poverty threshold of 14,501.

4. A solution suggested to this limitation is to safeguard the poverty threshold to the starting point and evaluate the evolution of the risk of poverty through the following years. To summarize: in 2015 there were 20.6% of men and 20.9% of women below the poverty threshold in relation to 2009 (10,091 euros per consumption unit), which reveals that living conditions have worsened, but similar poverty data between men and women is still seen.

From a gendered perspective, we can talk about a feminization of poverty if we consider that the poverty risk has been higher for women six years out of seven. However, two points must be pointed out:

- a) Although it's true that from 2009 to 2015 averages have situated Catalonia among the countries with the highest gender inequalities in terms of poverty risk (1,8 points above the EU average of 1,2 points), it is also a fact that inequalities between male and female poverty rates have been progressively decreasing, reducing from 4 points in 2009 to 0,1 in 2015.
- b) The poverty risk inequality rate between men and women is lower than in other indicators such as level of studies, place of birth or type of activity.

Figure 1. Risk of poverty according to sex. Catalonia (2009-2015).



Source: Own results from the Living Standards Survey.

As part of the 2020 Europe strategy framework, EUROSTAT has recently presented a new proposal to measure social vulnerability called People at risk of poverty or social exclusion index, which attempts to go farther than the uni-dimensional analysis of monetary poverty by incorporating two complementary non-monetary production factors: low intensity of work and severe material deprivation⁵. While it means a step forward towards a multi-dimensional analysis of vulnerability, from a practical point of view it's still tied to economic poverty data due to the high influence of this item over the other two. In Catalonia, this indicator is constantly higher among women (23.2% of men affected and 23.8% of women in 2015), with the exception of 2013, but the differences have been progressively decreasing: from 4.8 between the two genders in 2009 to 0.6 points in 2015. In gross numbers, data from 2015 revealed that 893,000 women and 845,000 men were affected by, at least, one of these indicators.

4. Why do we state that official statistics on poverty are ignorant to the gendered aspect?

Official statistics of poverty measurement lack several features such as, among others, the

5. AROPE indicator identifies individuals affected by, at least, one of the following problems: a) living in a home in situation of financial poverty, an aspect we have seen until now; b) living in a home with a significant low work intensity (under 20% of the total home capacity among the members aged 18 to 59), and c) suffering from severe material deprivation in, at least, four indicators suggested from nine estimated (being unable to deal with unexpected bills, being unable to go on holidays at least one week a year; delays in bill payments related to the main house during the year; being unable to afford a meat, chicken or fish dish at least every two days, being unable to afford to buy a washing machine, being unable to afford a TV, telephone or car).

analysis of household income instead of capital income or consumption expenditure in order to evaluate the quality of life; the fact of being based on private households excludes, thus, the problem of housing exclusion and the comparison challenges emerging from the relative concept of poverty that enables, for instance, that the same home is considered at risk of poverty in one society and not considered so in another.

But there are also other features lacking which specifically affect the results from a perspective of gender. Some of the most relevant for us are listed below.

The most clear is seen in the manner of calculating a household's disposable income. The following operational steps are made in the study of poverty: a) the total household annual income is calculated; b) equal distribution of this income among the household members (through the equivalent in consumption units); c) average household income in the society is established; d) poverty threshold is calculated, which is 60% of the average income obtained in the previous step and e) households falling below that threshold (and, as a consequence, all the individuals living in it) are at risk of poverty. Steps 'a' and 'b' are meaningful from a gender perspective, since they don't associate unequal access to financial autonomy with the sexual labour division. Official statistics neutralize that inequality and allocate the level of the average household income to all its members. The Women's position, thus, is likely to be overestimated –since they usually dispose of a lower income, as we have seen in section 2– in order to balance it with the men's average: it is assumed that, as long as they live in the same home, they will both dispose of the same resources, ignoring the fact that the production of resources has a direct impact on the capacity of controlling them and the subsequent distribution of roles and power in the household (and it might also impact on other inequality factors such as home ownership). The same problem is seen with AROPE index, since both financial poverty and severe material deprivation and low work intensity are based on joint household figures.

In order to solve this first weakness, the methodological bias of considering a home as a homogeneous unit in income terms should be ended. This can be done by quantifying in isolation the earnings of every household member and by taking into account the position of each individual regarding poverty risk. In section 5, an alternative methodology based on this assumption is suggested. Specifically, it involves determining if the individual earnings for women and men are higher or lower than the poverty threshold in order to know if, under the premise of autonomy, they would find themselves or not at risk of poverty. Another alternative in this same line consists of detecting which of the individuals is the main source of household income. As we've seen in section 2, a large part of Catalan homes are headed by men (62.7% in 2015), while the poverty risk is also unequally distributed by gender: 15.1% of male-headed households and 20.8% of female-headed households were below the poverty threshold in 2015.

A second weakness in the official surveys on poverty is the excessive relevance of financial income, which excludes from the analysis those activities or conditions that don't generate income. From a gender perspective, that renders irrelevant and dispensable those jobs which don't follow the remunerated-productive logic, such as the health and care tasks at home, assumed mostly by women, avoiding, thus, one of the main sources of gender inequality. Not only that: it doesn't take into account the fact that the unequal distribution of productive-reproductive work among men and women has consequences on aspects such as the time available for rest, leisure, community participation or access to labour opportunities. A solution would be to quantify and allocate the reproductive work assumed by some members of the household and calculate the total household income from that figure, since that situation shows that some household members (who assume these tasks) have less financial autonomy or disposable time with respect to the other members, who can contract reproductive work.

This exercise would be relatively easy if the poverty measurement unit were household expenditure, but it is technically more complex, insofar as income is the indicator measured.

Moreover, the current ECV survey doesn't incorporate any measure of gross time devoted to housework, so the option becomes even more complicated.

A third weak point is the lack of key variables from a gender perspective in ECV surveys. Specifically, variables that could provide information on at least three areas of inequality: a) the control patterns in the distribution of resources and household expenditure and the uneven relations which generate them; b) the distribution of autonomy in the use of time among the members of the household and the dedication to reproductive work and c) the identification of domestic violence patterns. In the first case, there is only one variable which vaguely addresses this matter, the question about the possibility of a person disposing of income for himself/herself – of which, as seen in section 2, men have more disposability–, whereas in the second, the ECV information is insufficient and therefore other sources of information like the Time Use Survey are needed, which, as we have seen in section 2, shows a higher dedication of women to the health and caring tasks at home. In the case of domestic violence, the ECV question survey provides no items to scope that phenomenon.

Finally, a fourth weakness consists of the difficulties the official statistics face to combine a micro perspective (what happens inside the home) with a macro one (access to power in the whole society), aimed at detecting unbalanced power relations occurring between household members, bearing in mind also public discrimination processes. This last weak point goes beyond the ECV research scope (private homes), which is why it's necessary to combine other information sources with all the comparison difficulties (sample, geographic and time-related reasons) related to these types of analysis.

5. A methodological alternative: poverty data under the premise of autonomy

As explained before, one of the methodological characteristics of poverty studies is that the measurement unit is the combined disposable household income, without considering which member is the main producer of that income. For that operative decision, and given that men and women tend to live in a balanced number in households, it's difficult for official statistics to offer different poverty results for the two population groups. This contrasts with the fact that the real access to protection provided by labour attachment or social benefits do reveal a gender inequality, as seen in section 2.

That's why incorporating a gendered perspective on poverty studies forces current methodological instruments to be questioned. And official statistics forget that being either financially autonomous or dependent has implications on the distribution of roles in the home, and that this is a gender-based division.

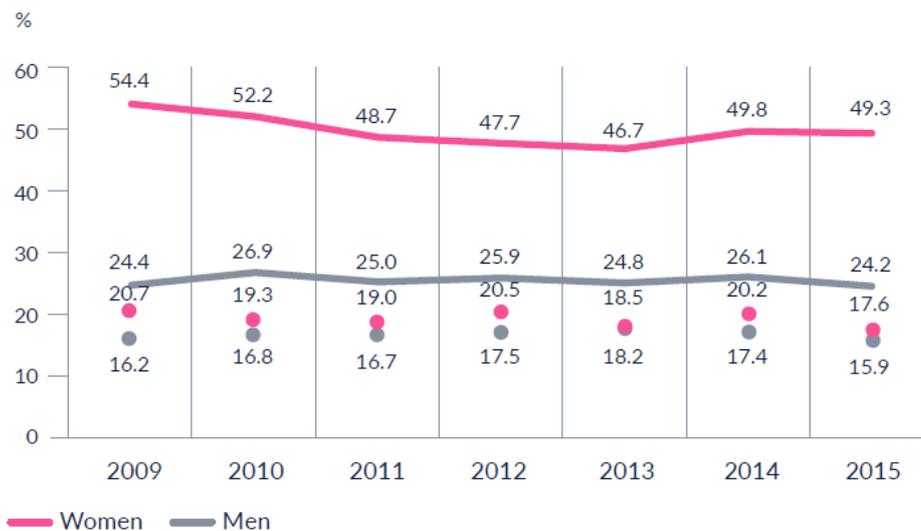
To overcome this methodological bias, the results obtained from an alternative methodological proposal are presented here. This proposal is based on the premise of autonomy, and measures poverty risk by counting the income produced by each member, and assessing them as a single person home. Excluded from this analysis, thus, are the population aged 0 to 15 and students older than 18, due to the bias of their financial dependency over the global results.

As with any other methodological decision, this proposal also presents some challenges, such as: a) in being considered as a single-person household, a hypothetical situation is imposed on subjects; b) any possible changes in behaviour if that presumption was real are not considered or c) the complexity of determining if individuals would maintain, alone, earnings that the whole household currently receives (such as income from family support or income from rents of other properties or joint assets). Despite these limitations, this exercise allows us to address the inequality patterns inside the household and expose the failures of conventional poverty measures employed to tackle this problem.

In 2015, almost half of women in Catalonia older than 15 and who aren't studying were at risk of poverty (17.6%) or would be if they lived alone with their individual earnings (an additional 31.7%,

making a final register of 49.3%), a percentage that doubles men's: only 24.2% have individual earnings below the poverty threshold. This means an average increase of 52.2% of poverty risk among men and 180.1% in the case of women in comparison with the results obtained using conventional methodology. In the case of women, the risk of poverty according to that methodology had decreased remarkably from 2009 to 2013 (7.7 percentage points) only to rise again during the last two years. Despite that, 2015 data remains 5.1 points below the percentage of 2009 (54.4% of the population group). This indicator becomes more inflexible in the case of men, since between the minimum (registered in 2015) and the maximum (registered in 2010) there are only 2.7 points of difference.

Figure 2. Risk of poverty according to sex, based on the premise of autonomy. 16 years-old and older who are not studying. Catalonia (2009-2015).



Source: Own results from the Living Standards Survey.

Note: The premise of autonomy points indicate values according to conventional methodology.

Figure 3 (page 12) shows the impact of applying one methodology or another on the risk of poverty according to the main demographic and social profiles such as age, level of studies, activity attachment and marital status⁶.

Results based on conventional methodology show that, at the same age, the risk of poverty is usually higher among women, except for the population aged 50 to 64 where men have suffered to a higher extent the labour market evolution. The situation is especially relevant for the group aged 16 to 29: in 2015 it registered the highest risk of poverty among women (32.9%); it's the population group where the female risk of poverty has risen most (almost 40% in six years) and where there's the highest absolute difference of risk of poverty in relation to men (11.1 percentage points). The premise of autonomy enhances this tendency even more and, now, the risk of poverty would be higher in all the age groups among women in comparison to men, reaching the highest values in the group aged 16 to 29 (almost 8 out of 10 women who aren't studying of this age group would be at risk of poverty with their individual earnings) and aged 65

6. We have decided not to include a specific analysis about the place of birth or nationality, due to the limitations observed from the ECV, which disaggregates this information in only three categories: a) Spanish State; b) Rest of the European Union (EU) and c) Rest of the world. Moreover, the second category displays a sample size smaller than 50 cases of men and women, an aspect that limits the robustness of the results in terms of representation.

and older (nearly six out of ten). Furthermore, while the penalizing factor of autonomy on the risk of poverty is observed in women throughout all their lives, men mainly experience it in their youth. That is to say, when the transition to adulthood finishes, the conventional methodology shows a similar pattern regarding the risk of poverty of men and women, whereas the alternative methodology reflects the situation of family dependency of adult and elderly women, which gets starker as they get older: for individuals aged 65 and older the risk of poverty under the premise of autonomy is 4.3 times higher among women than men, whereas results from conventional methodology reduce that ratio to 1.5.

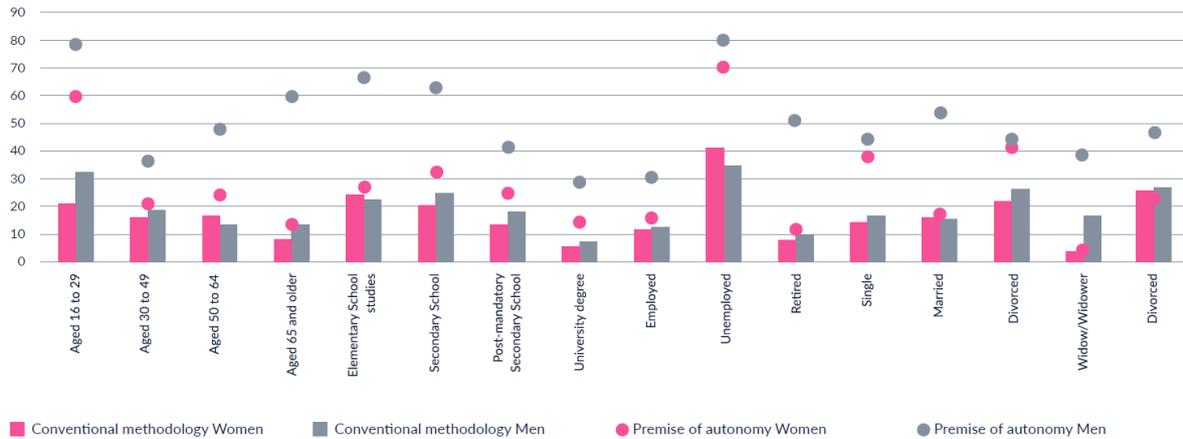
As for the level of studies, a higher level of studies translates into a low risk of poverty, with the exception of the population with Elementary School studies, concentrated in the 65-year-old and older group, who are supported by broader protection systems thanks to receiving retirement pensions. Furthermore, regardless of the level of studies, the female risk of poverty is higher – again– with the exception of Elementary School studies. The application of the premise of autonomy uncovers higher inequality levels among men and women than official statistics results. The female risk of poverty would rise 2.5 to 3.7 times with respect to conventional methodology. The probability for women to be under the poverty threshold is between 1.7 and 2.4 times higher than men's in every study level, whereas, according to conventional methodology, the maximum was 1.3 times in the case of A-Level studies. As an example, whereas conventional methodology points to a similar risk of poverty among men and women with University degrees, the percentage of women with degrees and annual income below the poverty threshold (29.5%) is higher than men's who have completed, at most, Elementary School studies (27.5%). In that sense, a significant part of protection enjoyed by women with higher levels of studies seems to be explained by their qualification, but also because of the criteria of selective relationships and educational homogamy (Cervini-Pla i Ramos, 2013).

In relation to labour activity, the fact of being employed reduces the risk of poverty in relation to unemployment, and this is observed in both conventional and alternative methodologies. The risk of poverty in the first case is situated just above 10% of the total of men and women and represents people who haven't been employed throughout the year or who share a house with individuals who have no earnings. The premise of autonomy increases slightly the register of men in a poverty situation (16.8%) and notably that of women: almost one out of three occupied women has a lower than poverty threshold income. The unemployed population is the most affected by the risk of poverty according to conventional methodology, with a 42% impact on men and 35.4% on women. The higher risk of poverty for unemployed men in relation to women is not due to the fact that women are better protected, but because –since homes are still ruled by a patriarchal model of organization–, when men lose their job, households become more affected than if it happens to women. In fact, when we calculate again the poverty impact, but now focusing on individual income, unemployed women would be more likely to find themselves at risk of poverty (80.7%) than men (71%). In relation to the retired population, conventional methodology points to a similarity among the poverty figures between men (8.3%) and women (10.8%), and the premise of autonomy has an insignificant effect on men (11.6% would be at risk of poverty with their earnings). The risk of poverty among women however is almost five times higher (51.3%).

Finally, in Catalonia more than half of married women (53.6%) would be at risk of poverty if they lived alone, while in men the percentage is just 17.5%. The household effect on poverty calculations becomes evident, since official statistics show almost identical registers for both groups: 16.4% of men and 16% of women are at risk of poverty. In that sense, marriage seems to be an institution especially protective in financial terms for women (who reduce to a third their risk of poverty in comparison to living alone), even if that figure ignores that the protection given hides a financial dependency in relation to the husband. Among the single population, marked by a youth factor, the shift from conventional methodology towards the premise of autonomy doesn't present a distinguishable impact for gender reasons: in both cases, men and women would suffer a proportional increase in the risk of poverty if they lived with their own earnings. Divorced women

and widows would also be affected if they lived exclusively from their earnings, with a risk of poverty that would multiply by 2.2 and 1.7 respectively, and would be notably higher than that of men. This same tendency is not observed to the same extent among separated women.

Figure 3. Risk of poverty according to gender, for specific profiles, according to the premise of autonomy. 16-years-old and older who aren't studying. Catalonia (2009-2015).



Source: Social exclusion and gender at local level. Published by the Social and Political Sciences Institute (Valls, 2016).

Figure 4 summarizes the results of this model of assessment for 2015, based on Valls (2016: 87). It is a scatter diagram with the four social and demographic variables (age, level of studies, activity attachment and marital status) in turn classified by sex. The horizontal axis represents the poverty risk calculated according to conventional methodology and the vertical axis according to the premise of autonomy. Vertical and horizontal lines mark the average in both cases (19 and 34.6%).

As can be seen, nine male profiles and only two female are situated in the bottom left quadrant, which shows lower than average poverty data, regardless of the methodology used. Whereas the male profiles of this quadrant are relatively transversal, only women with University degrees and/or occupied women access this protection sphere. Whatever the case, even considering that these profiles correspond to higher level of studies or work positions, women with University level and/or occupied would see their risk of poverty rise 3,7 times and 2,4 times, respectively, if only their individual income was taken into account (for men, 2,4 and 1,4 times).

The bottom right quadrant is a male-dominated sphere (three male profiles men and no female one): men with Elementary School studies, Secondary School studies or divorced. This population profile is characterized by being hardly affected in terms of poverty when passing from one methodology to another: they are, thus, men with a limited financial capacity (given that the risk of poverty is higher than the average), but financially self-sufficient, to such an extent that the premise of autonomy would have almost no effect on them.

The two top quadrants are clearly female-dominated. The left one has seven female profiles and only one male one. A relatively low risk of poverty can be seen (lower than average, according to conventional methodology), but it would rise remarkably if we counted exclusively individual earnings. It can be defined, thus, as a latent poverty space, defined by the lack of financial autonomy of its members, who depend on the protection given by income of other household members. Included are married women, aged 50 to 64 or 65 and older, retired women and women with Secondary School studies. In that space we find, as well, single and separated women: whereas in the first case they are mainly young women living and depending on the family home, in the second they are mostly separated women who live alone or with another adult.

At the bottom line, we understand that a gender approach to poverty studies means to acknowledge the structural factors that cause a great part of female vulnerability to be explained by the status of women, both inside and outside the home, and to expose that part of this unequal vulnerability share is not being explained by official methodologies and indicators.

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