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feminization of poverty**Public policies, crisis and the elderly: feminization of poverty and aging**

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**This paper analyses the current, ongoing impoverishment itineraries of elderly people. It states that feminization of poverty is a reality among old people, and in turn sets out the thesis that we are now facing what we call feminization of aging conditions, since some traits traditionally attached to women's aging –such as precariousness and uncertainty– are becoming widespread among old people. With the aim of delving deeper into this thesis, the relationship between their personal trajectories from a gendered perspective and their life cycle is assessed, as well as the evolution of the political frameworks that have contributed to these trajectories and some of the political responses to the financial crisis that started ten years ago.**

**1. Introduction**

This paper analyses, from a gendered perspective, the ongoing impoverishment itineraries of the elderly, which are likely to continue in the following years. It states that feminization of poverty is a reality among old people, and in turn sets out the thesis that we are now facing what we call feminization of aging conditions, since some traits traditionally attached to women's aging –such as precariousness and uncertainty– are becoming widespread among old people. With the aim of delving deeper into this thesis, the relationship between 1) their personal trajectories from a gendered perspective and their life cycle, and the influence of these on the current situation 2) the evolution of the political frameworks that have contributed to these trajectories and 3) some of the political responses to the financial crisis that began ten years ago are assessed.

It will be highlighted that the people who least represented the archetypal citizen created by the policies of the first half of the 20th Century and from the 'post-war consensus' of labour market regulations and social protection, the elderly women of today, are also those suffering a greater risk of being conditioned by the uncertainty that marked their childhood and adulthood, causing a feminization of poverty among old people.

On the other hand, the current economic crisis has brought about new contradictory scenarios where security and flexibility are gender-biased and affect more and more broader population sections. Women's life experiences, which for decades have been considered exceptions or deviations from the implicit or explicit rule of citizen-worker-supplier, are becoming more and more common among both women and men.

Flexibility, presented as innovation, is no such thing, since women have had this flexibility throughout all their lives. What is new, instead, is that it has become common in male

experiences and in the new forms of aging, called here feminization of aging conditions (Ezquerro, Alfama and Cruells, 2016).

## **2. Landmark biographies and main policies**

At the same time as the profound transformations undergone in the Spanish State throughout the 20th Century and the socioeconomic growth during the second half of it, the personal itineraries of an increased number of old people have been marked by a socioeconomic pattern of great insecurity, as well as remarkably low levels of educational attainment, followed by upward mobility, increasing economic stability and progressive improvement in their life conditions (see Alfama, Cruells and Ezquerro, 2014)<sup>1</sup>.

The oldest generations, born between the 20s and 30s, endured the Civil War and its dramatic effects during their childhood, and they had to struggle to survive after the first post-war period. Their lives were mainly about humble origins, starvation, political repression, loss of family members, little or no studies, traveling around the Spanish territories in search of a job, migrations from the fields to the city and, among other aspects, never-ending working days from a young age for a miserable daily wage.

The life evolution of the youngest people among the elderly, aged now between 60 and 70, is framed by somewhat more advantaged conditions. Although they also suffered the harsh post-war period and became part of the massive migration from and towards various regions in the Spanish State, they are also the generations that headed the transition towards democracy and a mass consumption society. Their lives, on one hand, are in general less tragic than the previous generation's, despite the fact they devoted them to work and have a similar process of upward social mobility in common. Although the mass access to university still doesn't emerge until the next generation, much more of the "youngest old people" have primary studies compared to the previous generation, and accessed secondary and bachelor studies to a wider extent, while occupational training plays an important role in their lives.

Despite the general improvement and upward mobility of both these generations, important status and gendered based differences regarding levels of opportunity and stability throughout their lives also exist.

Men from these generations have played, in their youth or adult lives, leading roles in the growth of industrial Spain. Men brought up in humble homes with lower educational attainment often accessed the labour market first as an apprentice and, then, started gaining experience, got trained and were promoted. The most qualified workers and professionals, who had average educational levels, followed a similar pattern. They both share long careers in the same company, which have contributed to getting seniority and having sizable retirement pensions. A large part of them, nonetheless, didn't manage to end their career in the companies where they developed as workers due to the Spanish industrial crisis, which, since the 70s has seen lots of restructuring and redundancy schemes. During the 80s and the first third of the 90s, there was a massive approval of labour force adjustment plans (almost 1.300 per month at the start of the 80s and 1.916 in the 90s). As a consequence of the closure and/or companies outsourcing production processes, a significant number of men from that generation were obliged, in their forties or fifties, to reintegrate into the labour market. That led, in the short term, to a loss of income or to worse working conditions and, in the long term, to a significant reduction of retirement pensions that, now retired, are currently being received.

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1. These general itineraries of the elderly come from fieldwork for the project "Active Aging, citizenship and participation: reviewing the goals, needs and strategies for the autonomy and empowerment of old and new generations in Spain" (2012-2015), financed through a research grant of CSIC and La Caixa Foundation, called "Zero projects about aging". The project was led by Joan Subirats and Mercè Pérez Salanova and the research team composed by Eva Alfama, Ramón Canal, Marta Cruells, Jorge Salcedo, Mayo Fuster, Sandra Ezquerro, Margarida Pla, Joan Font, Toni Salvà, Pilar Monreal y Arantza del Valle.

Women have had more intermittent and complex trajectories that are characterized by more informal arrangements, even in occupations and economic sectors where men have contributed with taxes and have got formal acknowledgement. On the contrary to the great majority of their male counterparts, women combined diverse forms of formal remunerated employment, informal remunerated employment and non-paid domestic and care work. Despite the stereotypes and imaginary collectives, few of them have been exclusively 'housewives' during their lives and few of them have abandoned completely and/or irrevocably remunerated work after marriage and/or maternity. They do, however, belong to the male *breadwinner* pattern –with what is still considered a “family salary”– and the woman pattern of being responsible for looking after the house. They often combined that responsibility with formal and/or partial employment that intended to complement male earnings, but wasn't considered as the base of the household economy. At the start of the 60s, for instance, the number of male workers registered was above 60%, whereas women's didn't even reach 15%.

That gender pattern was no doubt favored by the Franco dictatorship, which, after some years of a Second Republic that promoted women's rights<sup>2</sup>, imposed an ideology and practices that strengthened traditional gender roles and sought to restrain any form of female autonomy. Regarding labour measures, for example, Francoism prohibited women working at night with the aim of “safeguarding female health and honesty”. Francoist legislation also blocked women's access to certain management positions, both in the public and private sector, as a result of believing they should dedicate themselves to the home. The Franco regime regulated, as well, female workers' maternity rights and established they must stop working after marriage. Other laws required women to have their husband's permission to enter the labour market and contemplated the possibility that the husband earned his wife's wage. On top of these barriers was the female labour discrimination by male salaried workers, documented in many laws (see Duby and Perrot, 2000; Ruiz, 2007). All that made stability very difficult for women in the formal labour ambit and had irreversible consequences on their life cycles, including their financial autonomy and quality of life during old age.

Even after the end of Franco's dictatorship, legislation has tended to shape an informal labour situation for women; for instance, the fact that a contract is not obligatory for women working in family companies<sup>3</sup> or when labour activities socially categorized as female, such as remunerated housework, are poorly regulated<sup>4</sup>.

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2. Despite the legal progress made by women during the Second Republic, many critical voices have emerged from feminist literature, confronting the republican political system for being anchored to the male breadwinner model, which has contributed to shaping women as a secondary workforce. During the international crisis of the 30s, policies against unemployment were exclusively addressed to men. Moreover, the State supported the restrictions to women's access to labour market in sectors affected by unemployment and excluded domestic work from the Law of labour. Salary discrimination was maintained in the private and public sector.

3. The role of the “freelance partner” exempts businessmen from formalizing work contracts. These days, that role is very commonly assumed by women, while the role of employer is disproportionately represented by men, the reason why it becomes indirect discrimination, as it's known in legal terms.

4. Remunerated domestic work, currently performed by women in 95% of the cases and since the 2000s by an increasing number of migrant women, was never recognized as formal employment by the Francoist law. During the 80s, the Spanish Labour Socialist Party (PSOE) approved the RD 1424/1985 through which some employment traits were recognized, without being fully equal –neither in terms of labour rights, nor in terms of social protection with regards to the rest of economic activities. Although in 2011 the PSOE government with José Luís Rodríguez Zapatero approved the law 27/2011 about updating, adaptation and modernization of the Social Insurance System and planned the social inclusion of domestic work in the framework of the General Regime of Social Security, it still lacks the labour rights established in the Workers Statute, and is still submitted to many labour discriminations. Furthermore, the current government refuses to adopt the 189 Agreement of the International Labour Organization, that seeks to ensure equal legal protection within the sector and avoid discrimination practices.

The policies aimed at regulating work-life balance keep on steering women towards leaving work in order to assume care tasks, resulting in a loss of income and labour discrimination. That legislation, as opposed to the Franco period, hasn't been explicitly designed to impede women's labour access, but has led to family and labour disadvantages for women, characterized by double roles and absences and, eventually, to female careers which are less likely to provide an acceptable retirement pension.

As stated before, despite the historical institutionalized labour discrimination towards women, many of them have combined throughout their lives non-paid housework with different contributions to the household income from the formal or informal economy. While older women – particularly those coming from humble backgrounds– have lived a much more precarious financial situation that has forced both members of the couple to work as much as possible, during the period of *desarrollismo* (characterized by Francoist liberalism policies, rapid industrialization and social inequalities), a higher flexibility in the combination between remunerated work –regular and irregular– and non-paid care work started to be seen. Young women's labour access is now a widespread reality. In that sense, female work rates have doubled in the last four decades: on a state scale, from 15% at the start of the 70s to above 52% in 2010 and to 53% at the start of 2017, according to data from the Labour Force Survey. That evolution of women's participation share contrasts with the decline in male activity rates, from 77.8% in 1976 to 70% in the mid 2000s and, currently, 64.6%. In Catalonia, the female (and male) labour participation average is above the Spanish average. According to data from the Catalonia Statistics Institute (IDESCAT), the male and female activity rates in 2001 were 69.07% and 45.90% respectively, whereas in 2017 these are 66.62% and 57.21%.

The extraordinary growth of female labour participation has produced at the same time their incorporation into contributory state pensions schemes, which have also increased during the last few years. The younger generation among old women has more qualified professional profiles; women who worked in classical feminized jobs such as secretaries or other emerging jobs, also feminized, such as social education or teaching.

Despite that evolution, aging is still not the same for women as it is for men. Old people's lives continue to be influenced by gender patterns, which have shaped society and political measures over the years. Women have endured the interaction between life conditions in the productive and reproductive context, resulting in an excessive assumption of non-paid housework and care work devoted to their families, following on-and-off occupation trajectories as a consequence of looking after children and the elderly, working more often than men with informal labour arrangements, somewhat segregated in less remunerated and valued employment niches. However, although the conventional contribution measurement systems of workers overlook women's contribution to the household wellbeing, from a feminist perspective those contributions are essential to ensure families' security and wellbeing.

The patriarchal alliance between social and labour conditions and public policies still prevails today in the field of social protection. Social protection systems addressed to the elderly are based on the contributory axiom, according to which social rights (unemployment benefits, retirement pensions, etc.) are dependent on the tax contributions made to public funds throughout a person's working life via formal employment. The quantity of unemployment benefit or retirement pension is calculated by a combined value of the qualifying years of contributions and the contribution basis in particular periods. The importance of contribution in the access to rights describes to which extent formal remunerated employment has been influential during the 20th Century in the Spanish State. In that line, it becomes an androcentric principle of rights provision, since it's underpinned by typically male labour trajectories and ignores female labour ones, along with the important contributions they make to the society in the form of housework and wellbeing and care provision. The acknowledgement of male trajectories and the penalization of women's ones limits women's social rights and financial autonomy, both during their active period and retirement.

According to data from the National Institute of Social Security from January 2016, the number of men earning a State pension was 4,242,652, and women was 3,290,371. The information not only reflects a higher labour market participation for men throughout their lives, but also that, even though when women have worked enough qualifying years to get a State pension, their on-and-off careers, with part-time and informal jobs, reduce their current pensions to levels remarkably lower than men's: whereas, among men, the average pension is 1,312.13€, women's decreases more than 31.6%, becoming 896.27€.

If we look at the same reality from another perspective, we see that 1,237,112 men currently earn State pensions lower than 700€ per month, whereas the number of women is 2,222,728. On the contrary, only 219,694 women earn retirement pensions higher than 1,500€ against 1,083,546, or nearly four times as many, men<sup>5</sup>. It must be highlighted, as well, that 92.5% of widowed allowances, coming from tax contributions of the deceased partner, are 633€ on average and are addressed to women. Another type of pension widely received by women is the Basic state pension and disability benefit (Spanish initials SOVI), reserved for certain people who have no right to a contributory pension from the National Insurance, which corresponds to 385,97€ on average. Finally, 85.7% of Income support benefits or non-contributory pensions, which are considerably lower than retirement pensions and are addressed to people who have not contributed sufficiently to the tax system to meet the eligibility criteria, are allocated to women.

All that is causing gender inequalities in life conditions of the elderly and also a feminization of poverty in that particular sector at State level: through situations of risk of poverty among old men and women (12.5% among women and 10% among men older than 65); serious material deprivation (2.8% of women older than 65 and 1.9% of men with the same age) and great difficulties to make ends meet (11.9% of women older than 65 and 8.9% of men of the same age). This contributory-based androcentric bias leads to disparities also in their disposable income (11,839€ for old women and 12,631€ for old men). In the particular case of Barcelona and, according to 2011 IDESCAT data, the age range of 65 and above is where the female risk of poverty is at its highest in comparison to the male's (19.1% versus 16.5%) and there are 17,500 women living alone, earning less than 9,000€ net per year.

To summarize, instead of reducing the gender inequalities occurred in households and in the labour market as a consequence of labour policies, the welfare system reproduces these inequalities in old age. As will be seen, the economic crash in that context, as well as the array of measures aimed at deregulating the labour market and minimizing public investment, aggravates that process of feminization of poverty among elderly people and threatens somewhat to steer aging towards a female approach. In other words, in the same way that from the 70s onwards restructuring programs launched a feminization process of the labour market –featuring not only a massive participation of women, but also by 'leveling out' low work conditions for men and women–, a similar transformation during the last few years in material deprivation is taking place, mainly through social protection mechanisms in which men and women become old. We call that process feminization of aging conditions.

### **3. Feminization of poverty and aging conditions of the elderly**

A great part of old women with long careers fail to meet the eligibility criteria of the social protection programs in the latter stages of life. Moreover, economic gender inequality among old people became starker after the crash of the 2008 economic crisis and the public institutions reforms launched as a response. Retirement pensions have been one of the most highlighted ambits of the Spanish welfare state through the government's neoliberal management of the crisis from 2010. Over the last few years, these measures, prompted by economic means –and not by social protection means, as should be the case– have remarkably modified retirement plans. These reforms feed even more the importance of the contributory system and convert

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5. In accordance with the different profiles of old people generations, it must be highlighted that among the youngest generations (now aged 60 to 64) there are less gender inequalities in their pensions.

retirement pensions into something far out of reach of the current, and especially the future, 'average worker'. Combining these reforms with other measures of crisis management, such as labour market deregulation, moves the "average working and social experience" towards the so-called 'deviations' or, in other words, towards experiences classified until then as typically female.

The model of retirement pensions is based on a full-time worker with a stable tax contribution throughout his life, ignoring not only that this experience has never been applicable to the whole population, but that, after the economic crisis and several labour market reforms, it will be less and less relevant. The main consequences of the labour reform are an increased flexibility for the companies to reduce salaries and workdays, as well as ending contracts for technical or economic reasons, a general reduction of firing costs and a widespread precariousness and insecurity for male and female workers. Since the two labour reforms of the PSOE and PP governments in 2010 and 2012, for instance, part-time jobs contracts have been rising and there has been a reduction of the average hours worked in the formal employment market as a result of the redundancies in force.

Despite the insecurity of the labour market during the last few years, retirement pension plans reforms have set the criterion of "complete working career", considered as the model of tax payment within the future National Insurance framework, at 38 years and 6 months of tax contribution instead of the 35 years required previously. The PSOE's 2011 pensions plan reform also modified the taxable base income, calculating it from the last 25 years worked as opposed to the last 15. That reform not only reduces significantly the pension income by calculating it from contributions made further back in time and, thus, of less quantity; it also allows the inclusion of periods of less tax contribution or no contribution as a result of long-time unemployment or, among other causes, on-and-off job itineraries in working lives due to childcare, situations that were not normally found in the last 15 years of tax contribution.

Both factors make it more difficult for some population sectors to access a pension equivalent to 100% of the corresponding tax payment basis. That's the case of part-time workers, young people and, in general, people who haven't contributed on a consistent basis as they have been unemployed for long periods of time, or have had temporary and/or informal jobs due to their work-life balance and care duties, among other causes. That has and will have a clear impact on women's retirement pensions, but not only that: what will be the impact on their pension the fact that women currently hold 74% of part-time jobs or take 84.7% of unpaid leaves for looking after their family? What will be the impact of the young people's unemployment rate being above 50% and migrant people's 42% during the crisis?

In the particular case of women, if their pre-crisis labour trajectories produced pensions significantly lower than men's, the measures taken have increased the penalization of "flexible female labour trajectories", promoting a starker feminization of poverty among old people. In that sense, although these reforms are gradually being executed and their consequences are still to be felt, current data points out that the difference among the median income of contributory pensions for men and women increased around 100€ between 2008 and 2016. In reference to migrants or young people, it's anticipated that more men will retire in vulnerability conditions – which until now were generally felt by women – due to the labour market's precariousness and the restructuring of welfare plans. On the other hand, the sustainability factor and the reevaluation index introduced by the Popular Party's pensions' plan reform in 2013, will help to devalue pensions and increase the current gender gap (see Cebrián and Moreno, 2015). In conclusion, we are not only facing a more than certain rise of the feminization of poverty among old people in the future, but also a feminization of the material conditions in which aging takes place.

#### **4. Political policies to promote a dignified and fair aging process**

The restructuring of the benefit system of pensions sets out measures to reduce some of the negative effects on women; particularly, in cases of unpaid leave for looking after their children (see Gala, 2012). Although these measures recognize the structural disadvantages for women as

main care providers and the difficulties they face to access retirement pensions, they also present two problems which must be tackled in order to foster genuinely gender-based social protection of elderly people.

The first problem of these measures is that they contemplate exclusively the care of children and forget the situations of care necessities –which, due to the widespread demographic aging, are increasing– of people whose functional autonomy is restricted and, particularly, of old people: a vast majority of people suffering from a functional dependency are looked after by a female family member, a great part of whom are still of a working age. The care crisis caused by the current demographic trends and the social protection decline undergone over the last few years is finding a ‘solution’ mainly through the increase of non-paid care work performed by women in the family home. Apart from the poverty impact in terms of time spent, poorer health, wellbeing, quality of life and personal projects, the economic consequences upon retirement will be assessed in the following years.

The second problem of the “gender-correcting” measures is deeper and concerns the aforementioned underlying tensions of the current social framework of care, on one side, and the labour market and contributory pensions model promoted over the last decades and reinforced during recent years, on the other. We can see, in the first case, an excessive female assumption of the different types of care in the household throughout their lives. These responsibilities are barely recognized socially, economically and politically, for instance, through a solid system of services, allowances and leave for the provision and access to care in different stages of life. This lack of acknowledgement is not only seen through an absence of social awareness of the duty of care within the community, public administrations and private sector –since women usually assume that duty alone– but also in the penalization of their careers and, therefore, in the retirement conditions women suffer.

The question we must face is whether, from a public policies perspective, the path to take involves mitigating the negative effects the current protection and aging system has on women due to a standardized male construction based on a citizen-worker model where women and their influencing gender roles can’t find a place or, instead, reinforce public policies targeted to a new paradigm of citizen–universal care (Fraser, 2015), in order to award and promote a greater balance of employment and care. The aim is to shift the underlying discrimination of women produced by the contributory system towards a fight against social discrimination affecting women recurrently, who endure a lack of protection during their old age as just ‘one’ of the consequences (see Barrère Unzueta, 2009). This study believes the situation of the elderly is the result, among other factors, of the current androcentrism in the social organization of care, labour market and public policies. As a result, political efforts must embrace more than just modifying measures on retirement provision and reducing the disadvantages of the “exceptions to the rule” of these policies and actually question that rule: the one stating that care in life is both a secondary social activity and a woman’s responsibility, used to sustain the labour discrimination of women and to condemn them to a second-class citizen role throughout their lives, and particularly when they grow old.

The response must be based on a conceptual framework of gender justice sensitive to the multiple dimensions of men and women’s lives, to the disadvantages women face and how these are noticeable in the family ambit, in the labour market and in public policies. Tackling the question from that approach can be extremely useful to fight the feminization of poverty, or the excessive risk of social exclusion for elder women. It can also help to revert the feminization conditions that the whole population is increasingly submitted to as it gets older. While it seems unreasonable to submit old women’s rights to criteria that overlook their life circumstances (enhancing, in that sense, the labour sexual division inside and outside households), it’s just as difficult to understand that social protection of the elderly is organized without taking into account what’s currently happening on the job market.

It seems pointless that formal employment (in terms of tax contribution) remains a primary criterion for rights eligibility, as men's employment rates have been plummeting for decades and employment –whether formal or informal– offers increased insecurity and instability. Formal employment's key role has historically excluded half of whole generations and is currently threatening to make it impossible for more and more social sectors to have a dignified old age. Moreover, if tax contributions through the participation of remunerated work are crucial to society, the same importance needs to be given to those tasks historically carried out mainly by women: childcare, adult care and care of everyone throughout their lives, and public policies must stop ignoring that.

Believing in a greater social and political acknowledgement of 'reproductive' work, in a balanced share of it along with 'productive' work among men and women, a socialization/redistribution of care responsibilities within the family towards other social institutions and in an acknowledgement –from public policies– of that new balance between the 'productive' and 'reproductive' dimension could contribute to generate more reasonable expectations about lives; it could promote common reciprocal care and financial self-sufficiency for everyone; it could help to break down the gender bias characteristic of public policies and the system of penalizations and compensations underpinned by androcentric axioms; it could prevent, finally, the feminization of poverty among old people and the feminization of aging conditions, fostering wellbeing and quality of life among men and women, the elderly included.

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