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## Feminization of poverty and the labour market<sup>1</sup>

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**Within the framework of the economic crisis, many testimonies have highlighted the emergence of the feminization of poverty. The crisis is triggering an impoverishment of the most vulnerable population and women –particularly the working class, migrants or dependents– have been especially affected. In brief, women and men suffer in different ways both the impacts of the economic downturn and the subsequent austerity measures. Despite that, if we paid attention to some indicators such as the evolution of the at-risk-of-poverty rate, this phenomenon of the feminization of poverty linked to the economic crisis wouldn't seem so evident. A long-term in-depth analysis is needed in order to evaluate what we acknowledge as poverty and how we define this feminization of poverty.**

### Poverty beyond money

Over the past decades, the concept of 'poverty' has undergone an important change. Unidimensional and quantitative approaches, mainly focused on monetary factors (income, earnings or consumption capacity) have been transforming into a holistic scope that, along with material deprivations caused by a determined level of income or earnings, address the difficulties of accessing other non-material factors, ranging from the subjective perception of poverty to power relationships or vulnerability (Chant, S., 2003). This latest vision sees poverty as a multi-dimensional phenomenon, underpinned not only by the resources available, but above all by the individual's capacity to manage these resources.

Despite this evolution and a certain consensus in the academic field towards that multi-dimensional approach, different visions still coexist today and therefore there are different methodologies to measure poverty. In fact, one of the most broadly-used indicators is the at-risk-of-poverty rate, that measures the percentage of people in a determined place living under the poverty threshold, set at 60% of the median income in that territory. Therefore if the most common indicator is based on being able to enjoy a certain level of income to define if a person is poor or not, we can't be surprised if poverty is still addressed today as a lack of monetary resources.

We understand, though, that the threshold that indicates if a person is poor or not is not only determined by a number of disposable resources, but also if these resources and others (material and non-material), along with the earning and managing capacity allow for a dignified life to be

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1. This text is an updated review of the chapter "Crisis, occupation and feminization of poverty" included in the report "Poverty with gender perspective: Concepts, indicators and situation in Catalonia", by De la Fuente, M., Cutillas, S., Fresnillo, I., Carrere, H, i Castellà, H., published by CCOO (2017).

achieved and sustained. In that sense, we could define poverty as the lack of sufficient resources and capacity to cover the needs that guarantee a determined level of wellbeing (CCOO, 2017). Multiple elements or factors determine a fair availability of these resources and capacities to reach a decent life in a specific context, and they can differ according to the society and context.

This multi-dimensional approach of poverty arises from the need for a gender-based perspective on the analysis of impoverishment itineraries. This need is based on the fact that “experiences of poverty and exclusion are tied by inequalities among women and men” (Rosetti, 2016). This clearly biased feature of poverty is due to multiple causes, the most evident being a difference of capacities caused by an unequal access to resources. According to Amaya Pérez Orozco, this unequal access to resources occurs “in the three fundamental ambits –house, market, state– and there’s a different access according to gender. In that way, women have less access to the market resources since they earn lower salaries from remunerated work or social transfers” (Pérez Orozco, 2003).

For Rosetti, gender inequality, that also occurs within the poverty and social exclusion dimension, is influenced not only by the patriarchal system, but also by the capitalist model, where the market economy plays a leading role and women and men’s contributions are awarded unequal values, considering in a divergent way the jobs needed for subsistence, not only for the society, but for the whole economic system. “As long as caring and reproductive work –mainly performed by women– is hidden and undervalued, the remunerated work will be the only aspect valued, capable of granting people with a ‘sense of life’ and social inclusion” (Rosetti, 2016).

The feminization of poverty is, thus, related to the different impact of impoverishment and to causality. Likewise, firstly we address the feminization of poverty as the evidence of the greater impact of poverty on women than men, or that female poverty is more severe than men’s. From that viewpoint, when we talk about feminization of poverty attached to the crisis, we mean that poverty among women is rising more, or more intensely, than among men. According to other authors, among who is Amaya Pérez Orozco, the concept of the feminization of poverty becomes relevant in our field when we refer to the new poverty or new poor. Job insecurity hasn’t stopped increasing –more severely during the economic crisis– insofar as that new poverty would particularly describe “these people who, despite having a job or some social benefit payment, don’t have sufficient resources to cover their needs. The majority of these new poor people are women, and that reality –growing and widespread– has been called feminization of poverty or feminization of impoverishment” (Pérez Orozco, 2003). Pérez Orozco also explores the feminization of poverty within the family unit, characterized by an unequal participation in the management and consumption of resources in the homes, a reality that, according to her, is ignored by the popular belief of families as balanced units.

This latest meaning would be close to the perspective of feminization of poverty from a causality approach; that is to say, the relationship between gender and the impoverishment process, confirming that part of women’s poverty is conditioned by gender. Regardless of whether poverty impacts more or less than on men, emphasis is placed on the causes of that poverty, as well as their link with gender relationships. Poverty comes from the fact of being a woman. In that sense, poverty and exclusion are conditioned by gender, which is associated to the sexual division of work and the different working conditions of men and women.

Some authors such as Sylvia Chant have questioned the concept of feminization of poverty from a quantitative and impact perspective (higher number of women among poor people and poorer as well). “People often refer to ‘feminization of poverty’ without any elaboration, with three of its most common tenets being repeated; that women represent a disproportionate percentage of the world’s poor, that this trend is deepening, and that it’s all linked with a rising number of female-led households” (Chant, 2006). Feminist movements have criticized this latest statement, since they see women are blamed because of their greater poverty. In relation to these ‘tenets’, Chant argues there is no data to sustain those statements and that women’s impoverishment has

become a 'global orthodoxy' that is not questioned anymore. She explains the difficulties in obtaining relevant, sex-disaggregated statistics as one of the principle factors in not being able to support this tendency. Chant also questions the lack of attention to gender relationships in the analysis focused on the feminization of poverty. "If poverty is feminizing, does this imply there is a counterpart 'masculinization' of wealth, power, privilege and asset accumulation?"

For Chant, the focus on rising deprivation inequality from a gender perspective would be more adequate and obvious if contributions were considered (not only monetary) instead of earnings; that is, how the increase of responsibilities and non-remunerated work hasn't meant more power to renegotiate men's inputs or personal recompenses. Finally, Chant sustains that the term 'feminization of poverty' will be relevant when indicators manage to capture more efficiently the dimensions of the poverty that lead women to greater suffering and exploitation. This conceptual framework of 'feminization of poverty' is poorly "reflected by conventional measurements, since a crucial factor remains unexplored: women's position in the social structure and their structural vulnerability, suffered due to an unequal social relationship characterized by power asymmetry" (Brunet, 2010).

### **Gender, crisis and work: discrimination factors**

We consider that, from the two perspectives around the feminization of poverty, this phenomenon would be more severe in our context due to the economic crisis and the consequent transformations in employment, both remunerated and non-remunerated. Women and men suffer in different ways both the impact of the economic downturn and the austerity measures implemented to deal with it, and the poverty levels are, therefore, different for men and women. In that sense, the unequal and different position regarding access to economic resources, particularly through remunerated work, but also through social benefits, land, natural resources or credit and the inequalities in the distribution of time and jobs or the participation in power-settings, especially financial, are the key to understanding the root of this different impact the crisis has on men and women.

In other words, we can see that the severe impact of the economic crisis both on the labour market and on other aspects of the socioeconomic reality in our country is not neutral regarding gender and neither, from a longitudinal approach, is it neutral in terms of other factors such as social status, income, nationality, age or sexual orientation.

Historically, crisis has led to greater gender inequalities, as women's work becomes more intensified (both remunerated and, particularly, non-remunerated). At the same time female remunerated work is submitted to more pressure, remunerated male employment recovers quicker, and advances in equality achieved during times of progress (regulation, equality measures and guidance rules) have worsened ( Gálvez, L. and Rodríguez, P. 2012). That impact is not immediate though and, regarding the current economic crisis, it seemed at the start that the male population was more affected, due to the harsh consequences in the construction sector, which is male-dominated. A wider and long-term scope is needed then to assess the real gender impact of the crisis.

It's clear that labour attachment is crucial to understand the trigger factors of impoverishment and, in particular, the feminization of poverty. The labour divergences between men and women have traditionally meant a significant gap in unemployment and occupation rates; to a greater number of part-time jobs among women; to female employability characterized by fixed-term contracts; to wage discrimination for women and a noticeable female segregation in lower-remunerated occupations. Among these factors, the gender wage gap is one of the most influential factors that contribute to the lower earnings of female-dominated households. Furthermore, it also means less allowances, benefits and state pensions are received, reducing, thus, the economic capacity of women throughout their lives (Cantó, Cebrián and Moreno, 2016).

For Amaia Pérez Orozco, since remunerated work is the main and, usually, the only source of

income, “gender biases in the labour market are a first and crucial discrimination for women in the access to monetary resources” (Pérez Orozco, 2003), as these determine their greater predisposition to poverty risk. But inequalities go beyond the monetary factor. In that sense, labour conditions and having or not having remunerated work impact on other dimensions<sup>2</sup> linked with poverty, such as health, autonomy, security (due not only to a stable income, but also social benefits or being able to make plans for the future), overwork (for paid and non-paid work), social relationships and social life, the possibility to have holidays or enjoy leisure time.

Beyond that systematic approach, it is interesting to analyze the discrimination factors in the labour market that might contribute to an increased feminization of poverty. As Nieto and Carreras (2016) state, women’s participation in the labour market is less, and they are more likely to be unemployed. Women also endure worse work conditions; that is, more job insecurity, and the market access to feminized sectors is usually through part-time jobs. That job precariousness causes low economic security in periods of unemployment and poorer pensions at the end of the working career.

Following the outline proposed by Amaia Pérez Orozco, we can distinguish the following common traits of the labour market that cause gender inequalities:

- **Activity rates.** The number of women in the labour market, despite an important evolution in the past few decades, is still lower than that of men and highly conditioned by their life cycle. In Catalonia, the activity rate gap among women and men aged 15 to 64 in 2014 (the last year for which we dispose of EU’s comparative data) was 8.6 points, whereas that gap rises, on average, to 10.7 points in the Spanish State and is 11.6 points in the EU.
- **Unemployment rate.** Unemployment has traditionally been a female phenomenon. Long-term unemployment has also been higher for women than men. It’s one of the trigger factors of social exclusion, and, thus, to a greater risk of female poverty.
- **Part-time jobs.** Traditionally a reality in the Spanish State, even though less pronounced than in the EU, part-time jobs tend to be very feminized. “These are usually seen as ‘desirable’ contracts for women, since «then they can have a good work-life balance”» (Pérez Orozco, A., 2003), but often it’s an unwanted choice. In that sense, the percentage of people with unwanted part-time jobs has increased from 3% among women and 0.5% among men in 2004 to 11.8% among women and 4.2% among men (Conde, J.I., 2015).
- **Temporary jobs.** As is the case with part-time jobs, it’s not a reality that is chosen, but rather imposed by the labour market reality that contributes to female job insecurity.
- **Non-standard forms of employment.** Some studies (Pérez Orozco, A., 2003; Gálvez, L. and Rodríguez, P. 2012; or OIT, 2016) indicate a greater number of women in the informal or underground economy. In Western Europe it’s particularly noticeable in domestic work or care work. (Pérez Orozco, A., 2003).

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2. See the proposal of sector, dimensions, sub-dimensions and possible indicators for a conception of poverty from a multi-dimensional approach included in the study “Poverty with gender perspective: Concepts, indicators and situation in Catalonia”, CCOO, 2017.

**Table 1. Gender inequality factors in the labour market (2007, 2011, 2015).**

	2007		2011		2015	
	Women (%)	Men (%)	Women (%)	Men (%)	Women (%)	Men (%)
Activity rate (aged 16 to 64)	68.40	86.20	73.40	84.80	74.30	83.50
Unemployment rate	7.68	5.60	20.05	20.70	19.09	16.55
Part-time jobs	21.46	4.50	22.34	5.65	21.67	7.07
Temporary jobs (Less than a year)	23.26	19.21	15.47	13.78	14.96	15.90
Temporary contracts	82.95	83.08	89.74	88.51	88.35	87.85

Source: Idescat, from different primary sources

• **Horizontal segregation.** It refers to the segregation by economical sectors and activity. The Spanish labour market is segregated in a way that “women are overrepresented in trade, administration tasks and attention services” (CCOO, 2015). Horizontal segregation is one of the reasons why the crisis affected, initially, the male workforce, because of the impact on sectors such as construction. However, it’s affecting –possibly on a long-term basis– more permanently women, who are concentrated in activities that suffer from cutbacks and privatization. Women also tend to be heavily present in care and reproductive work (assigned to women by the patriarchy), thus earning less and having more insecure working conditions (no legal contracts, ‘black’ economy, long workdays, etc.)

**Table 2. Horizontal labor segregation. Percentage over salaried population according to gender and economic sector (2007, 2011, 2015).**

	2007		2011		2015	
	Women (%)	Men (%)	Women (%)	Men (%)	Women (%)	Men (%)
Agriculture	0.32	1.89	0.62	1.53	0.18	1.54
Industry	14.92	30.83	12.02	27.45	12.60	29.03
Construction	1.65	19.57	1.50	12.61	0.91	8.83
Services	83.09	47.71	85.86	58.41	83.09	60.60

Source: Idescat

• **Vertical segregation.** Within the same activity, women have more difficulties to access management positions (glass ceiling to access senior positions) and they congregate in junior positions with, therefore, poor labour conditions and lower salaries. In the Spanish market, for instance, “women are overrepresented in the so-called elementary positions; hotel industry service and sales; administrative jobs, technical and professionals. Men are overrepresented in qualified chief executive jobs, machinery jobs and management. In general, women are overrepresented in the less qualified jobs” (CCOO, 2015), the so-called elementary occupations.

The report conducted by the observatory Women, Companies and Economy of the Chamber of Commerce of Barcelona with the aim of setting an equality indicator describes perfectly that situation of vertical segregation in the labour sector: “In 2015, the number of women with executive positions was 45% lower than men’s (57,675 women against 104,025 men), a percentage that has barely changed since 2005. Against that, the number of women in scientific and intellectual positions is 29% higher than men’s (316,875 women against 243,800 men), a ratio that is higher than ten years ago. It is confirmed, thus, that women hold fundamental positions to keep institutions and companies running, but at the same time a glass ceiling makes it difficult for them to be promoted to senior positions. Finally, the percentage of women on boards of directors is still very low (17% in large companies in Spain according to the European Commission in 2015), although it has improved in relation to 2005, when they were only 4%”.

That vertical segregation is also seen in the public sector where, although women are the majority –62% of the total–, they constitute only 36.8% of senior positions, management posts or positions of trust and, on the other hand, they represent 70.4% of interim and temporary staff and 72.8% of



staff with fixed-term contracts (support, substitution or temporary programs) (UGT, 2017).

- **Wage gap.** Is the distance between women and men's earnings for the same job, even in the same company or position. According to a study recently published by the Department of Employment, Social Affairs and Families of Catalonia's Government, on average, women earn annually 26% less than men, the highest wage gap since 2008. That percentage rises to 42.6% when the lowest salaries are assessed, since inequalities are not uniform throughout the salary rankings.

Wage gap can be calculated according to earnings by hour, week, month or year. Generally, the salary gap by hour is lower than the weekly, monthly or annual wage gap. This is the result of women carrying out less hours of remunerated work.

**Table 3. Salary gap by hour, according to the annual gross income in Catalonia (2008-2014).**

	2008 (%)	2009 (%)	2010 (%)	2011 (%)	2012 (%)	2013 (%)	2014 (%)
By hour	19.8	18.5	17.7	19.8	20.2	19.9	16.3
Annual	24.4	23.8	23.8	25.8	24.8	25.1	26.0

Source. Idescat and Working and Productive Model Observatory from data of the Annual salary ranking survey (INE)

As seen in the tables, although the hourly salary gap has been rising and falling throughout the crisis, decreasing between 2012 and 2014, the annual salary gap has risen since 2012. The increasing number of part-time jobs for women is the main cause of this apparently divergent trend.

The study mentioned above also highlights that the average male annual salary was 27,477 euros, whereas the female one was 7,123 euros lower, precisely 20.324 euros (2014 data). Men earn more than women in all age groups and the salary gap becomes more visible in the above 55 age group. "When people start working, they usually earn lower salaries and less salary means less gap. Men's salaries increase more than women's during their career. In the case of women, we observe that the age when they get the highest salaries is between 35 and 44. From 45, women salaries get slightly modified and are prone to decrease" (CCOO, 2015). Men also earn more than women in all educational levels, but especially among people with elementary studies, where it rises to 25.1%.

**Table 4. Salary gap by hour, educational level and age in Catalonia (2014).**

Educational level	(%)	Age	(%)
Less than primary' education	10.5	Younger than 25	11.9
Primary education	25.1	25 to 34	7.2
First stage of secondary education	23.8	35 to 44	12.5
Second stage of secondary education	22.6	45 to 54	21
Apprenticeship	20.6	55 and older	23.1
University studies and others	15.5		
Bachelors degrees and PhDs	20.1		
<b>Total (Wage gap by hour)</b>	<b>15.9</b>		

Source. INE's quarterly wage structure survey

\* Data from that category corresponding to a number of observations between 100 and 500. Results must be approached with caution.

It's in the private sector where that difference rockets, reaching 29.3%, 3.3% points above the general gap, and is almost double in the public sector, which is 15% "That difference is partially due to the stronger control of selection processes, promotion and regulation in the public sector. In that sense, the higher the size of public occupation in a territory, the smaller the general salary gap. Accordingly, in Catalonia, which has the lowest public occupation rate (9.8%), women earn

26% less than men, whereas in Extremadura, where the public occupation rate is 24.5%, the general salary gap is only 16.4%” (UGT, 2017).

For occupational type, the highest gender salary gap is seen in hotel industry services, personal services and sales; and for economic activity, in financial and insurances activities.

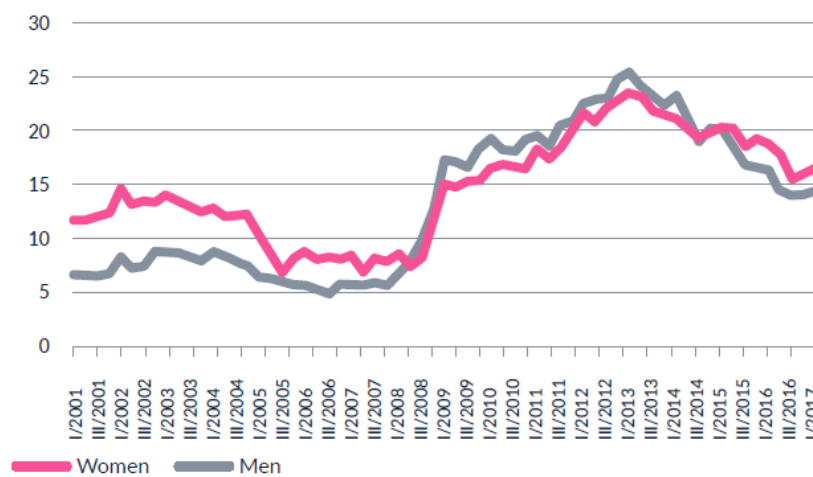
On the other hand, a study made by Rosalía Vázquez, econometrist and expert in OIT’s salaries, about the trigger factors of that gap (experience/age, educational level, occupation, industrial sector, work intensity/months worked within the year and hours worked within the week), concludes that in Spain “«if we take into account the objective capability of women and men, the salary gap shouldn’t exist. If a gap did exist, it would be in women’s favor, since they are slightly more qualified than men”» (Nieto and Carreras, 2016).

Discriminations in the labour market occur, also according to Pérez Orozco, in a concrete socioeconomic and familiar structure: the capitalist system, dominated by a model basically patriarchal, characterized by the “division of jobs by gender; undervaluation of non-remunerated jobs and social organization around markets”, and not around the reproduction of life.

### Feminization of poverty and the labour market within the crisis context

As mentioned above, the economic crisis has had a strong impact on the labour market, affecting differently men and women. However, that different impact can change if we make a short-term or long-term analysis. In that sense, whereas a higher number of jobs performed by men were lost during the first phase of the crisis –particularly because of the impact on the construction sector and, to a lesser extent, on industry, both highly masculinized– throughout the years there’s been a heavy impact on the services sector, which is largely feminized (in large part because of the cutbacks made in the public sector).

Figure 1. Unemployment rate. Catalonia (2001-2017).



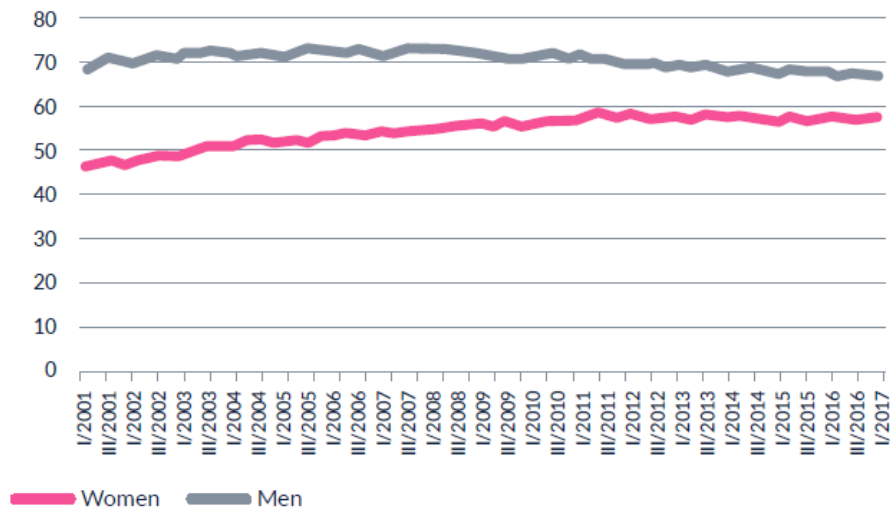
Source: Idescat

As seen in the graph, the male unemployment rate was higher than the female rate between 2008 and 2014, but the trend has reverted during the last two years. Likewise, the wage gap between men and women reduced during the first years of the crisis but has been growing over the last few years. Some reports back up this reduction of the gender gaps in occupation, unemployment, salaries and poverty in the majority of European countries during the first phases of recession (Valls and Belzunegui, 2014). That decrease is not caused by better conditions in remunerated work for women, but by a general drop in occupation and salaries for men and women that, as we have seen, reponds to the horizontal segregation in the labour market. In that sense, “the reduction in the salary gap in many variables such as activity, occupation and

unemployment is due to a worsening of men's situation, as opposed to an improvement in that of women".

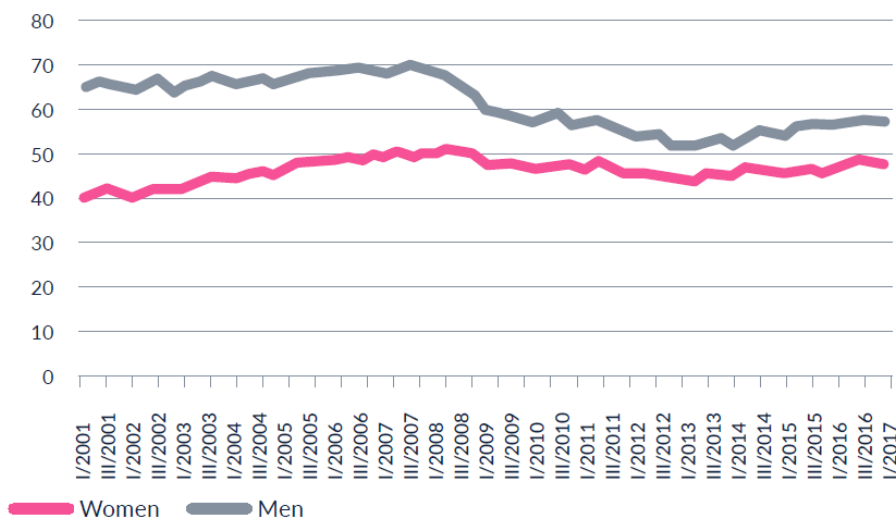
On the other hand, it must be remarked that this indicator is gender-biased, since it's been calculated in relation to the active population. It's been discussed that, over the last few years, the 'discouraged effect' might have brought about an altered perception of the lack of occupation, since several occupation sectors no longer consider themselves active (or have left to other countries) due to the lack of opportunities. From a gendered viewpoint, the 'housewife effect' is even more relevant than the 'discouraged effect'. In that case, women with that role are identified (categorized as 'inactive') –although they'd rather have a remunerated job– as a 'shelter role', better considered than 'unemployed'. Data from the last two years regarding occupation rates demonstrate Cantó, Cebrián and Moreno's thesis: in crisis, male occupation rates (which had always been, in fact, better than women's, even though they have dropped) always recover before female rates.

**Figure 2. Activity rate. Catalonia (2001-2017).**



Source: Idescat

**Figure 3. Occupation rate. Catalonia (2001-2017).**



Source: Idescat



According to Gálvez and Rodríguez, a historical analysis of the impact of the last crises on gendered inequalities in the labour market reveals the complexity of situations with multiple effects and strategies for women to deal with the crisis. As mentioned before, severe gender divisions in the workplace (horizontal segregation) worked as a safety net for some female workers at the start of the crisis. But the response to the crisis (austerity measures) has affected, at the same time, more and more feminized sectors (public sector and care work). Contributing to that is the clear impact of the traditional workplace reserve role women play still prevailing today in the Spanish State and the feminization of the administration sector, that has suffered important job cutbacks, complicating the translation of the 'economic recovery' into job increases. In that sense, the loss of female jobs in the second stage of the crisis is caused by female occupation dispersion in all sectors of the productive economy, as well as the social measures undertaken; policies that, apart from being antisocial, ignore the gender perspective.

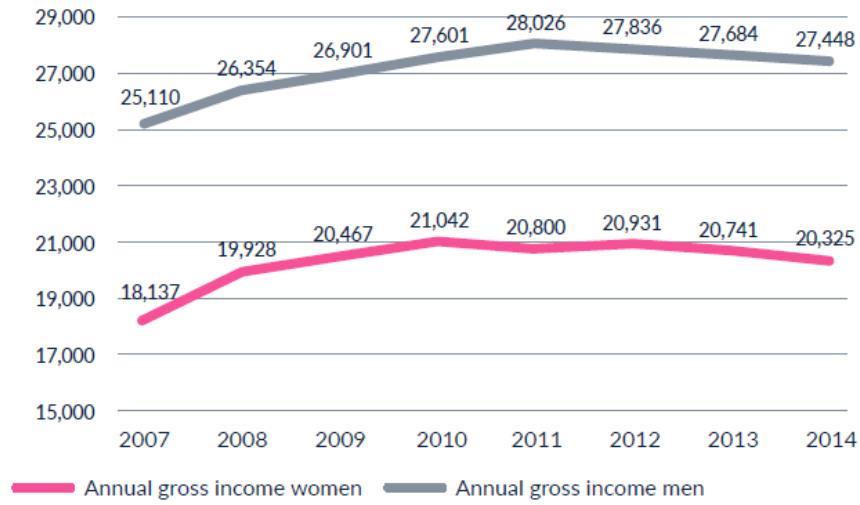
In fact, according to 2015 data from the Department of Employment, 43% of new contracts correspond to women and 57% to men. The majority are temporary, a tendency witnessed in 2014, and which is becoming established during the first term of 2016. Henceforth, women in the long-term benefit less from the slight recovery in terms of job creation, as being considered as a flexible reserve means they perform more temporary and insecure jobs. The hypothesis, then, that states that women are cushioning the impact of the crisis, is confirmed. Furthermore, women accessing the labour market during a period of crisis are usually enduring a precarious situation, aiming to balance a loss of household income (substitution hypothesis).

Another factor occurring during the crisis –triggered to a great deal by the labour reform– has been the increase of fixed-term contracts. Whereas in 2007, 83% of female contracts were temporary (a percentage similar to men's), this rate has risen to 88% in 2015 (in 2011, it was close to 90%). Among them, there's a remarkable number of substitution contracts that, in the case of men doesn't reach 8%, but for women surpasses 20% (2015). In 2007, the percentage of substitution contracts was 5% among men and 16% among women. These figures support the substitution hypothesis; that is, the momentary access of women in the labour market, with short-term temporary contracts to deal with the lack of household income.

During the crisis, an increase of vertical segregation also occurs. According to the report "The feminization of poverty. Defending a gender-based approach from the Third Sector Round Table" (2016), "during the crisis, the number of women holding management positions was reduced in half, from 6.6% of employed women in Catalonia to 3.3%, whereas the reduction for men has been one point, from almost 11% to a little less than 10%".

Precariousness has also affected the wage gap. Although in 2010 there was a drop in the wage difference between men and women in Catalonia, that was basically due to a deterioration in terms of men's salaries. Male salaries, in full-time jobs, have slightly recovered, whereas female salaries have remained stagnant, below men's.

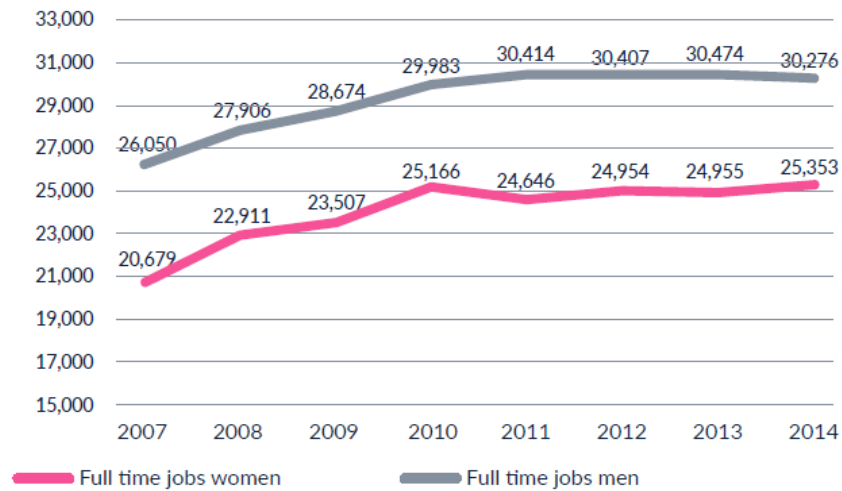
**Figure 4. Evolution in the annual gross income. Catalonia (2007-2014).**



Source: Idescat, from INE's annual wages survey data

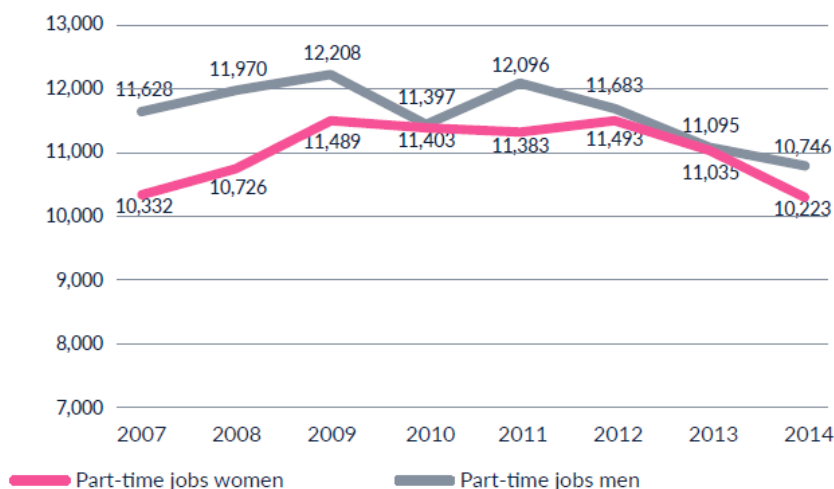
If we observe the evolution of the gross salaries by gender and number of working hours (graphs 5 and 6), we can see that there's a significant difference among men and women in terms of full-time Jobs. In part-time jobs the difference is not so big and tends to get balanced out on a lower level as the economic crisis expands.

**Figure 5. Annual gross wages for full-time jobs (2007-2014).**



Source: Idescat from INE's annual wages survey data

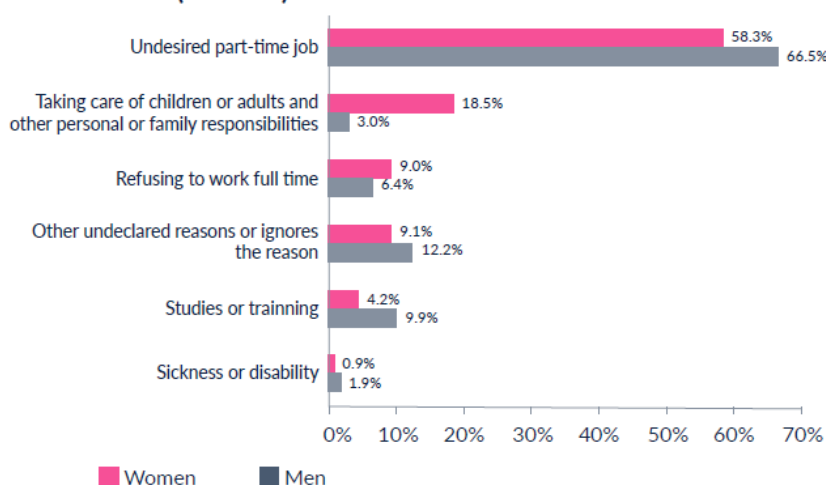
**Figure 6. Annual gross wage for part-time jobs (2007-2014).**



Source: Idescat, from INE's annual wages survey data

Part-time jobs have been historically performed by women. Although the crisis has increased the rate of part-time jobs among men, reducing the difference in relation to women, part-time employment is still much higher among the female population, with a part-time employment rate nearly trebling that of the male population (21.6% compared to 8% in the last term of 2016). The majority of people, women and men, who work part-time do it involuntarily, with 56% doing so because they haven't found a full-time job, in contrast to an average of 30% in the European Union. Women who decide to work part-time do it mainly –at a State level– to be able to look after children or the elderly and carry out other family or personal responsibilities –reproduction and care tasks–, whereas with men this is almost a token reason.

**Figure 7. Distribution of employees working part-time by gender and circumstance (4th 2016)**



Source: Figure made by the Productive Model and Employment Observatory from EPA's data (INE)

As Fina Rubio from Surt Foundation points out, the wage gap not only causes a higher risk of poverty at the time of earning the salary, but also in the future, since it implies lower social security contributions. "Our pensions will be lower. Every year, female Catalan pensioners earn 4,429 million euros less than retired men" (Rubio, 2015). As a matter of fact, women's

contributory state pensions are, on average, 40% lower than men's. This percentage is especially relevant regarding retirement pensions: the median contributory state pension is 1,276 euros for men and 716 euros for women, a 516 euros monthly difference.

Table 5. Median contributory state pension for type and gender (2014).

	Permanent disability	Retirement	Widowhood	Orphanhood	Family assistance	Total
Men	1,110.12	1,276.24	452	367	571.95	1,190.73
Women	842.22	716.84	650.62	369.16	522.23	691.77
<b>Total</b>	<b>993.94</b>	<b>1,033.53</b>	<b>635.11</b>	<b>368.02</b>	<b>531.48</b>	<b>915.81</b>

Source: Idescat, National Institute of Social Security data

In that context the phenomenon of workers living in poverty emerges, a situation more common in women than in men. In 2012, 17.36% of women earned less than the minimum wage (national minimum wage: 641,40 €/month in 2012) versus 7.52% of men. 56% earned then less than twice the NMW, against 35.59% of men. The percentage of women who earn less than 1.000 gross euros per month working full time is 18.5%, double that of men (9%) (CCOO, 2017).

Analyzing the at-risk-of-poverty labor rate in the study<sup>3</sup> about the premise of autonomy (that is to say, considering individual income and not household income), we can see a severe gender gap, with 25.9% of female workers earning below the risk of poverty rate, as opposed to 14.9% of male workers. The same indicator calculated for all the household –without the premise of autonomy– indicates that 11.5% of men and 10.4% of women working are at risk of poverty, revealing women's dependency on men to avoid falling into poverty, despite working. Finally, the at-risk-of-poverty indicator for employed women has risen more than men's over the last 20 years (4.2 percentage points for women and only 0.4 for men) and that risk of poverty at work is higher among young women aged between 18 and 25, 16.9% or 3.3 points above young men of the same age (Rovira, 2016).

On the other hand, in times of crisis, female non-remunerated employment forms tend to increase, especially domestic and care work. We have no updated data on a Catalonia level, but the EU average of weekly hours devoted to housework and care work and reproduction is 22 among women and only 10 among men, whereas weekly hours devoted to remunerated work are 33 among women and 39 among men. That greater share of reproduction and caring tasks increased also since the cutbacks in social policies (dependency, health, education...), impacts on women's health and also undermines their opportunities in their labour market share. In that sense, occupational segregation and the partial or temporary participation of women in the remunerated labour market occurs, increasing also the precariousness of contracts and the chances of accessing non-standard forms of employment. As a consequence, women's capacity of control and management over their own resources becomes reduced (not only the availability of resources, but also the capacity to manage them).

## Conclusions

As we have seen, data shows a very unequal situation in the labour market due to a different impact on men and women's impoverishment processes. "Women's poverty is closely connected to their secondary position in the labour market; a position causing fragmented labour itineraries with limited production of resources" (Valls and Belzunegui, 2014). A secondary position worsened by the economic crisis, especially through the last stage, leading to starker precariousness, partiality, temporality (usually against their will), predominance of part-time jobs and lower salaries. But the process of feminization of poverty within the economic crisis

3. The at-risk-of-poverty labor rate shows the number of people who worked at least seven months in the income year studied (a year before the survey date) and had an equivalent disposable income below the risk of poverty. The premise of autonomy analyzes the individual income, without considering the income distribution within the household.

framework is not only related to resources being less available (mainly remunerated work, salary and social benefits), but also to increasing situations of dependency, insecurity and vulnerability with regards to the capacity of accessing and managing these resources.

Furthermore, labour market evolution as well as the impact of austerity policies implemented by leaders have led to a rise of care and reproduction work, carried out until then by public services, and the privatization of care work as a background strategy by the austerity policies (Rosetti, 2016).

The gender-based perspective analysis of the impact of the crisis confirms to which extent it is relevant to tackle questions such as population impoverishment with a wider focus. Even though the usual indicators (risk of poverty or unemployment registers during the first years of the crisis) don't depict an evident process of 'feminization of poverty' from a quantitative point of view (rise of female poverty in relation to male's), when we explore sensitive indicators, we notice that millions of women in our context suffer, due to the economic crisis, higher levels of job insecurity and greater prospects of non-remunerated work. Learning to look at the gender inequalities and transferring that perspective to the common social knowledge implies an evaluation of the current indicators to see if they are useful to assess the risk disparities between women and men regarding poverty or social exclusion.

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