

21

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Summary

Presentation

Foreword

Albert Sales

Take stand

Crisis, austerity and poverty from a gender perspective **Maria de la Fuente**

In depth

Feminization of poverty and the labour market **Iolanda Fresnillo**Gender Wage Gap in Barcelona **Ma Jesús Calvo and Cristina Mora**Public policies, crisis and the elderly: feminization of poverty and aging **Sandra Ezquerro**The hidden gender aspect on statistics about poverty. **Francesc Valls Fonayet and Àngel Belzunegui Eraso**Homeless women. The invisibility of female housing exclusion **Albert Sales and Laura Guijarro**Social exclusion, inclusion policies and gender inequalities **Natalia Rosetti**

Experiences

The fight against feminization of poverty and deprivation in the city of Barcelona **Mar Camarasa i Casals, Estel Crusellas and Sonia Ruiz**Sindillar and Las Kellys: From job insecurity to self-organization **Homera Rosetti**

21

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Presentation

Laia Ortiz Castellví. Deputy Major for Social Rights

In June 2016, Barcelona City Council presented the Strategy against the feminization of poverty and precariousness in Barcelona, during the second plenary session of the Council against the Feminization of Poverty. The strategy sets 71 action plans with the aim of tackling from different dimensions the inequalities suffered by women, and the consequently higher vulnerability and risk of poverty suffered by them.

The strategy scopes an eight-year timeline, time enough to launch new measures that contribute to reduce female poverty and insecurity situations on a mid and long-term scale in the city. The action plans are intended to work on the root causes of the feminization of poverty and precariousness, influencing structural aspects such as discrimination in the labour market, inequalities in the distribution of care tasks and domestic work, access to housing or healthcare, acknowledging at the same time intervention limitations on a local level while willing to challenge global realities which are clearly unfair.

There are strong structural factors that drive women to situations of inequality in terms of poverty. Lower occupational rates, higher unemployment rates, a greater number of temporary contracts and part-time jobs and significantly lower wages contribute to make women's attachment to the labour market more insecure than men's and, at the same time, social protection through social insurance contributions becomes weaker for female workers than male workers.

Old women must face, thus, low pensions, loneliness (77% of the elderly living alone are women) and dependency situations, caused by the failure of a social protection system based on contributions generated by paid work. A capitalist and patriarchal conception of work that ignores non-monetary tasks and converts the people who have worked throughout their lives in care and caring provision into individuals forgotten by the social insurance system and by protection devices for old people. The low value given by the market to traditionally female tasks contributes, as well, to making women's tax contributions lower and, accordingly, their social protection becomes weaker than men's.

Within the family ambit, women suffer a higher risk of poverty than men when they separate or when they are in charge of a household on their own. That's the reason why the households with the highest risk of poverty in the city are single-parent homes. The fact that these homes lag behind in terms of attention policies to families and childcare converts having a child into a serious poverty risk factor.

If we observe the poverty phenomenon from a multidimensional perspective and from a combination of gender inequalities with other inequality factors such as age or nationality, we can

see how that female poverty is reflected in migrant women, old women or women heading single-parent households.

We want to devote issue number 21 of the Barcelona Society Journal to the different approaches of the feminization of poverty based on academic rigour and research, in order to explore these vulnerabilities further and encourage discussion to help to steer the design of public policies tackling inequalities. Poverty and social inclusion are not preordained to exist in any society, and neither are inequality or social disengagement. On the contrary: poverty and social exclusion must be tackled using values, social action, institutional practices and public policies. We want to work from that point. We want to be a city that provides citizens with the best life standards, that helps develop personal and social projects. A city that works hard on cohesion and is committed to fighting against all kinds of exclusion, inequalities, poverty or discrimination.

September 2017

Foreword

Albert Sales

The crisis seems to have produced a convergence between the poverty rates of men and women. In Catalonia, the AROPE indicator (*at risk of poverty and exclusion*), that registers individuals living in households affected by economic poverty, low salaried work intensity or material deprivation, is still higher for women than men. The differences reduced progressively from 4.8 points in 2009 to 0.6 in 2015. What's the point, then, of discussing the feminization of poverty? And, beyond the publication of this issue of Barcelona Society, why launch a strategy against the feminization of poverty in the city?

Based on research data, theoretical reflections and experience, the authors of the articles of the 21 issue of Barcelona Society show the need to scope impoverishment and social exclusion forms from a gender perspective, overcoming misleading indicators and an overly economicist conception of social itineraries.

The indicators based on household income, such as the at-risk-of-poverty rate or AROPE rate, don't reflect the internal distribution of economic resources. The Spanish Living Standards Survey data (ECV), reveal, though, that in 62.7% of Catalan households a man is the principal source of income. The disadvantages women face in the labour market and a designing of social protection policies based on tax contributions significantly undermine their capacity to generate income. As a consequence, the average personal earnings (work and other economic activities and social benefits) in 2015 was 17,125 euros for men and 11,375 euros for women. The source of family income determines the individual social risks and, at the same time, influences the capacity of income share. According to ECV, 25.4% of women confess they can't afford to spend even a low amount of money on themselves during the week, a proportion that, in the case of men, reduces to 20.8%.

The distribution of economic resources within the household is not the only factor that makes women's poverty invisible. An overly economicist conception of poverty ignores other socially relevant aspects. Gender determines the access to cultural resources, self-esteem, availability of time and space, dedication to non-remunerated works, personal safety, etc.

Gender inequalities affecting lives can be seen through the availability and use of time. The Time Use Survey (EUT) in 2011 revealed that, on average, men devoted 62 minutes per day more to paid work in comparison to women. At the same time, men devoted on average 46 minutes per day more to leisure and use of media than women. On the other hand, caring and domestic work are still female-dominated, since women devoted on average 112 minutes per day more than men to these tasks.

The social market model and familism forms of the activities assumed by public institutions before the crisis have a different impact according to gender. Reducing the support services addressed to caring tasks of sick people, dependant people and children impacts on the people carrying out that work inside the household. As the authors suggest, the assessment instruments of the feminization of poverty must be improved as, despite the evolution in some indicators, the crisis and austerity measures are strongly linked to a rise in gender inequalities in the distribution of poverty and social exclusion risks.

September 2017

Key words: welfare state, feminization of poverty, austerity, crisis, poverty**Crisis, austerity and poverty from a gender perspective**

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Over the past few years, the vast majority of the population have seen their quality of life reduced. The impact of the financial crisis and the downsizing measures still haven't been evaluated. Within that context, the poverty phenomenon has risen, adopted new forms and become more complex. This article presents an analysis of the concepts of poverty and feminization of poverty, while addressing the evolution of the population's deprivation and the co-related gender inequalities, as well as the impact of gender on the austerity measures.

Introduction

Over the last ten years, the vast majority of the population have seen their quality of life reduced. The impact of the financial crisis and the downsizing measures still haven't been evaluated, and they might lead –apparently presented as emergency measures– to a structural shift of the welfare state and the standard of living of a great number of citizens. Within that context, the poverty phenomenon has risen, adopted new forms and become more complex. What's the role of gender inequalities? Has the feminization of poverty increased, or, on the contrary, has the quality of life being undermined, affecting especially on male population? It's still early to draw concrete conclusions about a transformation that is ongoing. However, according to that context, some concepts can be addressed, and related with what we already know about the consequences of the crisis and 'austerity' measures. Here is presented an analysis of the concepts of poverty and feminization of poverty, while addressing the evolution of the population's deprivation and the co-related gender inequalities, as well as the impact of gender on the austerity measures.

1. What is the feminization of poverty?

The feminization of poverty was initially used within the context of developing measures. It arose from the need to enhance the discussion on how international organizations and associations ignore the gender perspective on the poverty issue. There are currently two interpretations of this term (CCOO, 2016: 29; Pérez Orozco, 2003). The first, basically descriptive, refers to the fact that the population in situation of poverty is mainly female, or a higher increase of women than men in this situation over a specific period. The second, analytical, aims to consider gender as a social structure causing these gender disparities on poverty. That second approach could be called "analysis of poverty with a gender perspective" or "gendered analysis of poverty"

The big difficulty when identifying the current feminization of poverty in Catalonia, after assessing the gender indicators, comes from the statistical systems of measurement, and their implicit

concepts. Risk of poverty data and risk of poverty and social exclusion data, as all statistical indicators, simplify the reality by obtaining a synthetic number which can be compared across time and space to know if the situation is improving or not, and "how good or bad we are" in relation to other contexts. In that case, though, this simplification ignores the gender aspect and fails to recognize the different positions of both genders in relation to deprivation. On one hand, it doesn't include the diversity of experiences attached to wellbeing. On the other, households – composed commonly by two genders– are assumed to suffer from poverty, instead of individuals, which is why inequalities inside the households become difficult to detect.

How to create a measurement that embraces the complexity of the poverty phenomenon –without forgetting relevant excluded experiences– has been a central point of economic development. The multi-dimensional aspect of poverty has been addressed and discussed by several experts, among whom the classic contribution of d'Amartya K. Sen and Martha Nussbaum stands out. The economist and the philosopher (1998) pointed out that considering only income as a measurement of wellbeing leads to a bias of perspective. Human needs are achieved through income, whose size and magnitude can change in each society, but wellbeing requires the development of certain basic capacities common to all human beings, linked to all aspects of life, beyond employment and consumption. The challenge, today, though is to determine which elements are involved in these multiple sides of poverty and impoverishment. There are many proposals, but none of them has a total consensus¹.

Acknowledging the need for a gender perspective (that is to say, considering the needs and experiences of men and women as equally valuable), it can be seen that, aside from the minimal resources needed to avoid extreme deprivation, a multi-dimensional poverty approach should also encompass the question of economical dependency, deprivation and marginalization (CCOO, 2016). Financial autonomy is fundamental, since individuals need their own income (from work or public pensions) and they need to make their own choices. The relationships of power in households become, thus, a central point when assessing the economic wellbeing of its members. This wellbeing, apart from earning sufficient income in certain periods of time, is also attached to a minimum level of long-term security. We call precariousness the lack of this security, generating thus a level of vulnerability and disempowerment incompatible with wellbeing. Finally, income is not sufficient if we live without an adequate community or public support network. Inclusion goes farther than monetary availability, since factors like disengagement or overwork can remove the capacity to use the available resources to live with a minimal quality of life. A multidimensional approach helps us to consider all these elements in order to gauge to what extent our wellbeing has worsened during the last decade and to what degree there's a higher percentage of people who don't enjoy minimum quality of life standards.

As mentioned before, the second big problem attached to the conceptualization of the current poverty measurements is that the minimal unit considered is the family. The household is assumed to be the basic unit of income² and consumption. That way, individual earnings are only estimated from the information obtained by the households; an estimation based on an equal distribution of income and consumption capacity of the people who live there, regardless of their sex or age. Nevertheless, in the majority of households the adults who live there are a man and a woman, and the first earns, in the majority of cases, higher income than the second. Therefore, the assumption means that women are assigned, according to mere statistical terms, part of men's income; "henceforth, when that data are disaggregated by sex (as in the official statistical institutions), it's finally concluded that there's no relevant inequality in poverty terms" (De la Fuente et al, 2016:233).

1. The indicator of poverty and social exclusion (AROPE rate, standardized across Europe) aims at embracing that multi-dimensional approach without interfering on the monetary means, consumption and occupation as main sources of social inclusion.

2. Noticing that assets are excluded from that measurements.

The analytical problem is a big one and the solution is not easy. While it would be false to assume that those with low or no earnings (commonly, housewives) are in the same situation of poverty regardless of their labour activity in the home, it is also untrue to assume that a household is an ambit of equal distribution of resources, as currently occurs. We are currently – against all the knowledge provided by economy and feminist sociology– ignoring the gender inequalities inside the households in economic terms, assuming that the differences of individual earnings among women and men have no influence on their lives, dependency and economic deprivation.

A change of approach would provide us with substantially different information. Using the INE's Life Standards Survey (2015) on individual income, and following the methodology implemented by Belzunegui et al (2012), we know that one out of every four men and one in two women earn income below the poverty threshold. In addition, if we observe –using the same source– average income according to age groups, we see that young women (younger than 30) have, on average, the lowest income (4.996,6 annual euros), and that women aged 65 and older are the lowest earners in comparison with men of the same age (10.213,6 euros versus 19.137,50) (CCOO, 2016: 67).

These income differences don't occur randomly. There's a social structure of gender that conditions the positions and social expectations of each sex, through different ways in combination with other factors like age or origin, and with clear implications on the feminization of poverty. It's characterized by two social rules. Firstly, domestic work and caring work is mainly the responsibility of women. This rule is linked to poverty for two reasons: on one hand, it implies a volume of non-paid work which affects the opportunities to obtain income. On the other, the roles distribution in the household is associated with the economic dependency of men, who are supposed to be responsible for providing sufficient income for all the household members.

According to that first rule, women consequently have a lower labour market attachment. Women's careers are disproportionately marked by on-and-off participation in the labour market, depending on the family needs, and part-time work arrangements. In general, there's a higher job insecurity among women than men, with lower stability and career opportunities. This implies diverse situations of vulnerability. On one hand, lower income of women with regards to men because of the type of contract. On the other, lower pensions within a tax-contributory, not universal, system. This is an influential factor especially for women with unstable and gender-featured work careers, or housewives older than 65. Insufficient work earnings –as well as labour rights– are undermined further by a weaker capacity of social action (less unionism and less participation in trade unions).

The second rule operates on a longitudinal basis both in public and domestic domains. It's a lack of social and economical acknowledgement of women and female concerns. This underestimation has important consequences on the feminization of the risk of poverty. The poor labour conditions of the care workers who look after dependent people –virtually anyone at one moment or another– condemn these people –mainly women who carry out this non-professional task as their main dedication– to a position of serious vulnerability. Not only by affecting the opportunities to obtain income aforementioned, but by the lack of social recognition and public attention in order to assure minimal health and psychosocial wellbeing conditions. That leads to a situation that can go from precariousness to marginalization. These non-monetary risks are also present when gender is combined with advanced age. The social and public disadvantages for elderly women is associated to the lack of recognition of their social roles in the past, that can cause a real situation of marginalization, associated to loneliness or not.

The lack of recognition occurs in the public and labour ambit. There are economical sub-sectors that carry out female-dominated tasks, poorly paid, with labour conditions that cause poor health and quality of life. The domestic workers' and/or the cleaners' sector, as well as housing support services, are two extreme examples of this problem, where feminization of poverty is clearly

evidenced. Deprivation and vulnerability of these work positions affect especially the population of foreign women, where the social risks are specific for combining two conditions: being a woman and a newcomer. Another disadvantaged population group is young women. Many of them have Secondary School studies and they are overrepresented as a population group with individual income under the poverty threshold, evidencing, thus, that having studies doesn't protect women the same way as it does men. This effect on the economical wellbeing is often connected with couples where men earn higher income, not with individual earnings (Valls, 2016: 71). We come back to the start of the analysis: the question of women's economic dependence with regard to men inside the household.

2. Has the feminization of poverty risen during the crisis?

Many indicators show that between 2008 and 2016, wellbeing for a great extent of the population in our context has reduced and that new poverty forms complicate even more the phenomenon. As stated before, it's difficult to identify gender inequalities and living conditions with the tools currently in use. The next approach will serve to scope out (if only partially) this field.

Steered by the multi-dimensional proposal previously presented (CCOO, 2016), we first analyse the income needed to survive. Measuring the average salary³ provides information about the gender inequalities in the access to this critical resource⁴. That way, we can observe that, after slower growth from 2009, male wages from 2012 and female wages from 2013 start to drop off until 2014⁵. In that period, as well, the gender wage gap rises, and women, who were earning 24% less than men, start earning 26% less than men (according to data from INE's Annual Survey on Wage Structure). In that sense, salaries in general have declined and the gender wage gap has risen. However, young people have different patterns from the rest of population sections. Young people's wages (aged 25 to 34) have registered the highest drop, but, at the same time, they have been the most equal during the crisis (wage gap between 14% in 2009 and 15% in 2014). The rest of the age groups have a lower income decrease during the crisis, but a wider gender gap that, besides, has risen to a greater extent. Women aged between 45 and 54 have suffered the largest inequality rise (from 29% to 32%), earning thus a third less, while women older than 55 are also affected (wage gap increased, during the same period, from 31% to 32%). It's also meaningful that in 2014 male wages and young women's wages have recovered slightly, whereas women older than 34 have continued decreasing.

Taking this data into account, we can suppose that economic dependency within the family context has increased. Information about the evolution in the number of separations during the same period enforces that intuition. In Catalonia, the number of break-ups had been increasing until 2006 (reaching 27.493), but they started dropping remarkably from 2007, until 18.898 in 2016, a figure resembling that of the turn of the century. Even though a particular sex is not accountable for this decision, if we assume the –partial or total– economical trigger hidden under this change of social behaviour, we must consider as well that the economic impact brought about by a separation is different for men and for women, since single women and women with children are the families with a highest risk of poverty.

Precariousness is linked to instability, not only with regards to income, but also with regards to assuring social rights in the future. Again, it is difficult to recognize the dimension of poverty during the years of the crisis. Temporary rates have been decreasing during the first half of the

3. Another limitation is that data accounts on salaried employees, excluding self-employed or other employment status. However, great part of the workforce are salaried employees.

4. Another relevant income source is social transfers. Despite their importance (since the majority are contributory-type and consequently attached to the qualifying years of work), we have decided not to analyse them here for space reasons.

5. Data of INE's annual survey on salary ranking. Data from 2009 (since a methodological shift that year hinders comparison with previous years) to 2014, latest year with available data.

crisis and have started rising again. At the same time, despite being a female phenomenon, it has finally registered the same impact for both genders (21.2% of men 21.1% of women). In the private ambit, it's noticeable that the average maternity age –that was quite stable at 29 years old for the first child– has risen to 31.5 years old. Although this fact doesn't provide direct data on the gender inequalities, it describes the worsening of women's perspectives in our century with regards to the last century and, in the case of women older than 35, it has implications on childbearing, that concern being something men don't have to deal with.

The phenomenon of the loss of social attachment –called here marginalization– is the least-measured concern, and we don't dispose of information to scope the evolution in Catalonia, based on a gender perspective. As stated before, studies describe that phenomenon as broadly male, and it's demonstrated by public surveys on the perception of having someone “to talk to” or the data of public support services for homeless people.

Nevertheless, there's a clear lack of criteria and measures to identify vulnerability situations which remain invisible, such as the overwork of care workers, dominant relationships inside the home or loneliness.

3. What is the role of austerity measures in the feminization of poverty?

Despite the fact we are only just starting to evaluate the impact of the inequalities of the policies undertaken as a response to the financial crisis, we do know the gender approach of the principle strategies developed (Bettio et al, 2012). In particular, through policies carried out during the second phase of the crisis, from 2010. It's about the so-called ‘austerity’ phase, framed on the 2011 constitutional reform, which conditioned public expending to the principle of budget stability.

As stated by Alfama et al (2016), these measures can be classified into five types according to our context. The first is the reduction and loss of institutional power of local authorities devoted to guarantee gender equality. These policies, while lacking a direct impact on the feminization of poverty, hinder the public control of the gender impact and even more the performance of alternative approaches that encourage it⁶. The other four gender-based policies plans are, firstly, the budget and staff cuts of public services; in particular, the health and educational services. The gender impact is threefold, since women are the majority among beneficiaries, among workers and among the “substitute care workers” due to the lack of public policies (Gálvez, 2013: 95). These measures increase the risk of poverty for women responsible for childcare and caring for the sick, and for elderly women whose community health support becomes a safety net of social inclusion. Moreover, the rising gender gap since 2012 might be connected to the reduced budget of these professional sectors, highly female-dominated, after an initial phase where the male-dominated sectors faced the highest salary drops.

Secondly, several pensions system reforms have been undertaken with the objective of restraining the access and disassociating the quantity from the rise in the cost of living. As aforementioned, the contributory approach of pension funds (basically State pensions) is a poverty trigger factor for a specific section of women who spent a large part of their potentially most active years during the Franco dictatorship being housewives. Nowadays, the demand of qualifying years punishes labour market instability and part-time jobs, two broadly female phenomena, despite the incorporation of men to these low-intensity labour profiles over the last ten years. That way, the future profiles of people without the right to a pension or earning insufficient pensions to avoid poverty will possibly still be feminized, not because of the lack of access to the labour market, but because of profiles with unstable, precarious careers, combined with access restraints and wage reduction.

6. In particular, the lack of gender-impact evaluations of the central austerity measures framed in the National Plans of Reform of that period (Lombardo: 2013) have two important consequences: on one hand, we are not acquainted with the unequal effects on men and women; on the other hand, we are aware of the political will of ignoring the harm of it and the attached risks for women in a general worsened context of life standards.

The third weakness has been the lack of public support devoted to support care work, through the financial and political restrictions of local governments (and their social services) and the freezing of the Law of Personal Autonomy, which should have been the base of a fourth pillar of the Welfare State. Among the population groups at risk of poverty, are the non-regulated care workers who look after dependent people and who have seen their social rights disappear and their earnings, that were already scant, reduced even more. The supporting services workers have also been affected, since, as we have described, they suffer from extreme precariousness, as well as the domestic workers from the private sector, who are affected by a lack of dignity in a job that is crucial for a fully operating society.

Fourthly, several labour market reforms have led to job insecurity, especially affecting –as we have observed– young people’s income –in particular, women–, and generally men and women of all ages. The domestic workers’ sector –broadly formed by foreign women, suffering from poverty situations and social vulnerability– deserves special mention, since the emergency-approached measures aimed at regulating the sector failed to solve the structural problem.

The last great strategy has been the increase of VAT, an added tax that causes major disadvantages for the lowest earners, contributing to broaden the poverty gap among women and men, and among middle-class women and those who, by class, age or migrant condition, live under greater conditions of social risk.

4. Conclusions

The feminization of poverty is a widely discussed concept, with various meanings and approaches, whose analysis lacks specific tools aimed at identifying its evolution. The gender bias of the conventional measurement instruments impede us gaining comprehensive knowledge of the inequality among men and women in poverty terms, as well as possible female deprivation caused by the financial crisis after the so-called deflationary policies and fiscal adjustment: the austerity policies.

Nevertheless, we can confirm that the greatest part of its multiple dimensions (lack of minimal life conditions, economic dependency, precariousness and marginalization) affect women to a greater extent than men (CCOO, 2016). We can affirm, after this preliminary research, that both insufficient income for a minimal level of wellbeing and economic dependence are feminized phenomena whose gender aspect has worsened. Precariousness is also a feminized phenomenon which might, however, have been masculinized by the financial crisis. Finally, marginalization is a male-dominated phenomenon, even though further and deeper research is still needed to identify trends of population according to gender.

We also know that the social structure of gender has rules that generate a certain situation of vulnerability, in particular with regards to women, whose gender is articulated with age (young, old) or origin (foreigners). They are assumed to be responsible for caring tasks and domesticity, and women-related concerns are undervalued. Austerity measures have been applied to a society marked with this general structure, with a predictably unequal impact in five key areas: reduction of public services, labour market reform, retirement pensions’ adjustment, tax increases and a reduction of policies addressed to support the care tasks. During the following years, these policies will make women’s life conditions worse, and they might also increase the number of poor women traditionally seen as population at risk (foreign workers, elderly women, care workers of dependent people or women with on-and-off working careers) and create new profiles of feminized poverty (young women studying and working).

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Key words: crisis, feminization of poverty, work**Feminization of poverty and the labour market¹**

Iolanda Fresnillo

Ekona cooperative

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

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 dimensions² 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).

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		
Total (Wage gap by hour)	15.9		

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.

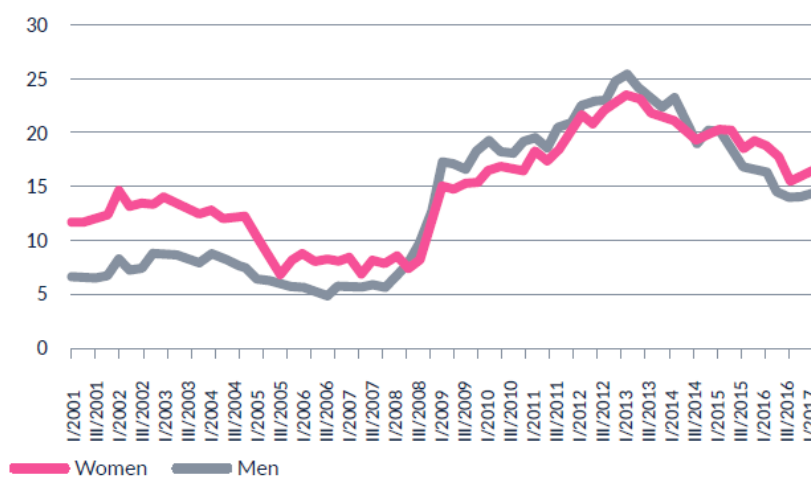
On the other hand, a study made by Rosalía Vázquez, econometrist and expert in OIT's salaries, about the trigger factors of that gap (experience/age, educational level, occupation, industrial sector, work intensity/months worked within the year and hours worked within the week), concludes that in Spain “«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).

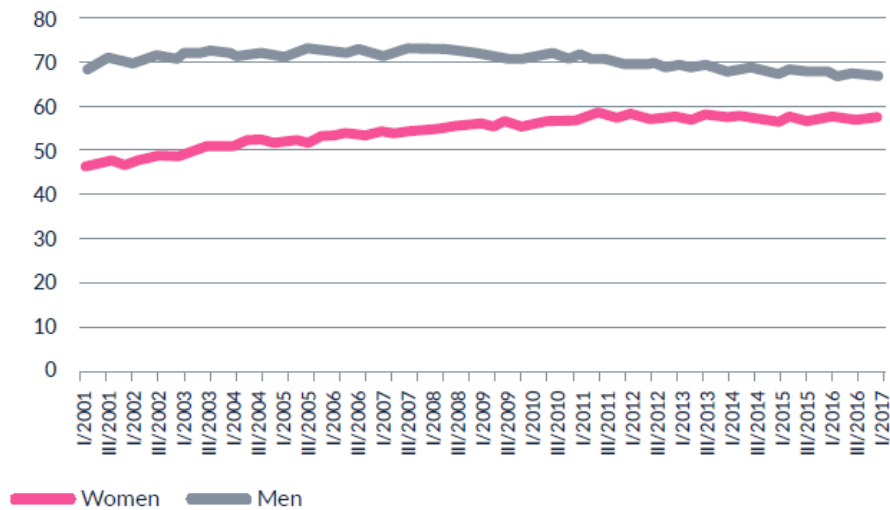


As seen in the graph, the male unemployment rate was higher than the female rate between 2008 and 2014, but the trend has reverted during the last two years. Likewise, the wage gap between men and women reduced during the first years of the crisis but has been growing over the last few years. Some reports 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".

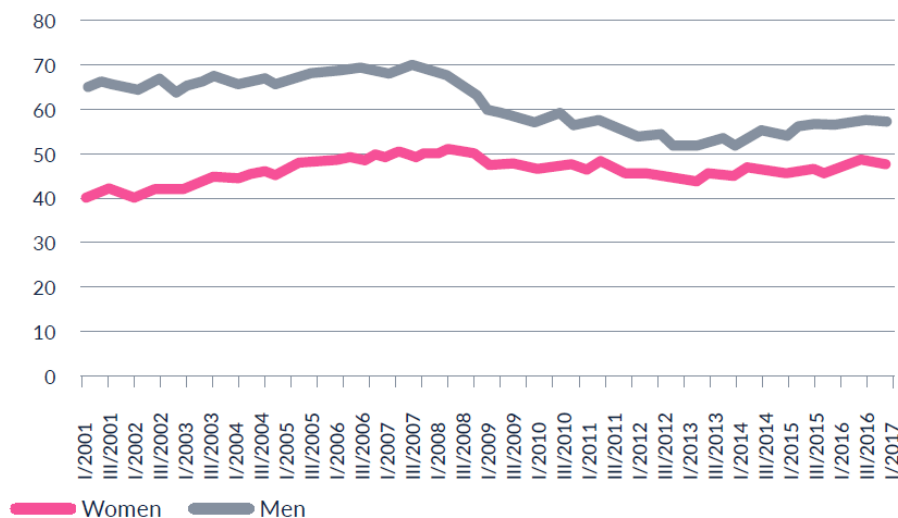
On the other hand, it must be remarked that this indicator is gender-biased, since it's been calculated in relation to the active population. It's been discussed that, over the last few years, the 'discouraged effect' might have brought about an altered perception of the lack of occupation, since several 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.

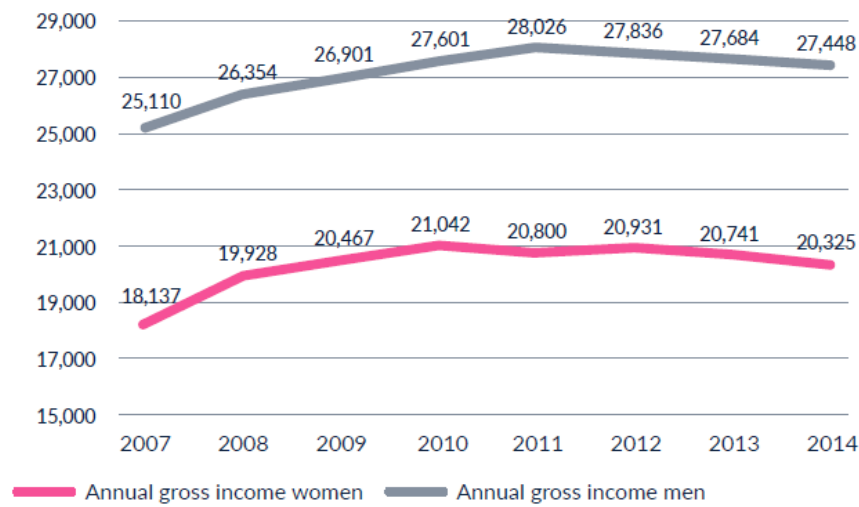
In fact, according to 2015 data from the Department of Employment, 43% of new contracts correspond to women and 57% to men. The majority are temporary, a tendency witnessed in 2014, and which is becoming established during the first term of 2016. Henceforth, women in the long-term benefit less from the 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.

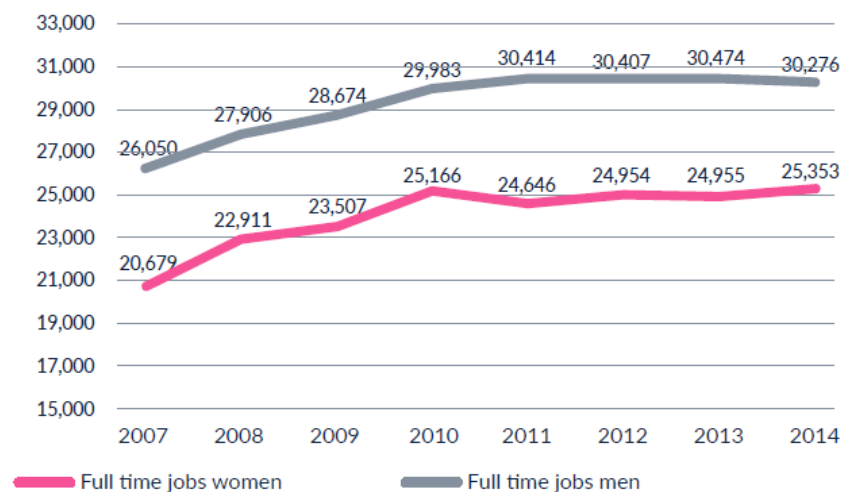
Figure 4. Evolution in the annual gross income. Catalonia (2007-2014).



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

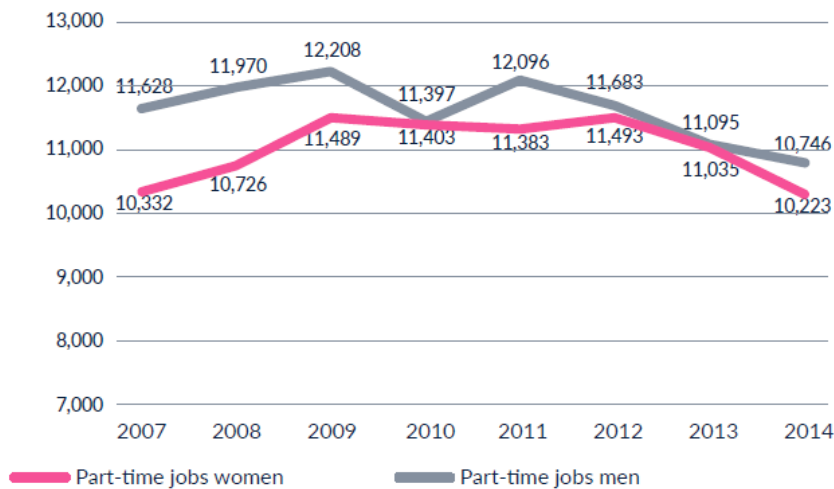
If we observe the evolution of the gross salaries by gender and number of working hours (graphs 5 and 6), we can see that there's a significant difference among men and women in terms of full-time Jobs. In part-time jobs the difference is not so big and tends to get balanced out on a lower level as the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

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



Source: Idescat from INE's annual wages survey data

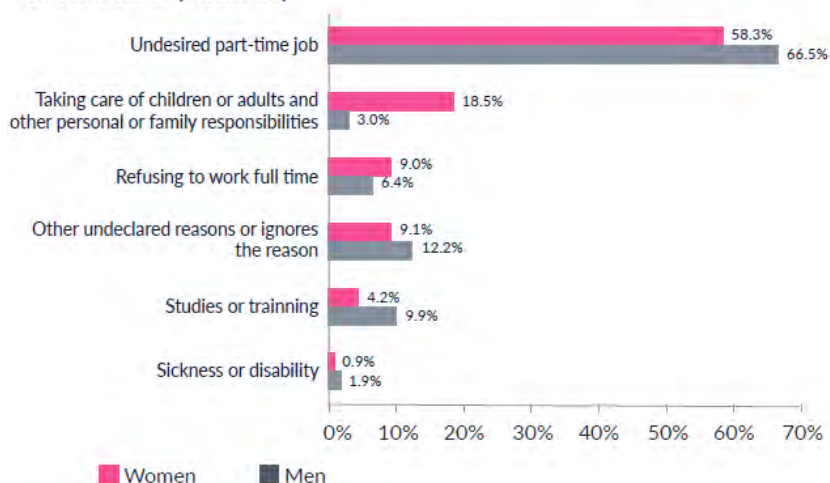
Figure 6. Annual gross wage for part-time jobs (2007-2014).



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
Total	993.94	1,033.53	635.11	368.02	531.48	915.81

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 study³ 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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Key words: gender wage gap, wage equality, average wage

Gender Wage Gap in Barcelona

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Wage is the principle source of income for workers and the main influence on their spending capacity. The average wage statistics of the employed population living in Barcelona in 2014, obtained from the Continuous Working Life Sample (Spanish initials, MCVL)¹ allows for information on the wage differences between men and women in the city to be compiled for the first time. In 2014, the annual average wage for women was 25.1% lower than men's. This difference, called the gender wage gap, was widespread: women earned less than their counterparts in all age groups, on all educational levels, nationalities and professional groups, in almost all of the sectors and with all types of contracts and number of working hours.

Introduction

This report seeks to analyse the unequal earnings of men and women using the detailed statistics of the average wages for workers residing in Barcelona during 2014.

Traditionally, a scarcity of data hasn't allowed for a proper analysis of the structure and detailed evolution of wages, especially at local level. Barcelona City Council's Technical Office of Programming exploited the Continuous Working Life Sample to provide statistics of wages in Barcelona unavailable until now, displaying personal features of workers (age, nationality), type of occupation, type of contract (permanent or fixed-term; full or part-time job) and employment sector, among other aspects.

The information presented here has been obtained from the gross annual earnings of workers (whole payments and in-kind payments), that is, before income tax and Social Insurance tax is deducted.

Included are the earnings of every employed person with a valid contract on the 31st December 2014. Pensions, unemployment benefit or other income derived from conferences, seminars, awards or financial activities are not included.

The information refers to the gross annual earnings of employees who pay taxes and contribute to the Spanish National Insurance, with the exception of domestic employees. Other earnings coming from special economic regimes (self-employed or workers in the farming or fishing sector) are not included.

I. MCVL obtained from social contributions registers and data from the Municipal Continuous Census, along with the annual income tax from the Personal Income Tax of the Spanish Agency of Public Administration (AEAT).

The study is focused on the average earnings in 2014 of employed men and women residing in Barcelona, regardless of where their workplace is located. Nevertheless, some references to the wages of people working in Barcelona –wherever they live– and wages in Catalonia and Spain are also included.

All data presented in this article can be found in the report “Average wages in Barcelona. 2014”, from the Technical Office of Programming, available on the Barcelona Economy website <http://barcelonaeconomia.bcn.cat/ca/estudis-i-publicacions>

Principle results

The average gross annual wage of Barcelona residents in 2014 was 28,649 euros. This wage was higher than the average wage in Catalonia (14.5%) and Spain (22.8%). It was also higher (3.4%) than the average income of employees whose workplace is Barcelona, regardless of their place of residence. Wages for the city residents, for both genders, were higher than in other areas, with differences slightly higher for women.

The gender wage gap was significant and widespread. In 2014 the average annual wage for women was 24,618 euros, 25.1% lower than men's, which was 32,864 euros. That way, the employed women of Barcelona earned, on average, 8,250 less than men.

The wage gap occurring in the city was less than that of employees with a workplace in Barcelona, which was of 28.1%. Wage gaps in Catalonia (26.6%) and Spain (25.8%) were also slightly higher. In the European Union², in the same year, the gap was 16.1%.

Figure 1. Average earnings in Barcelona and other areas (2014).

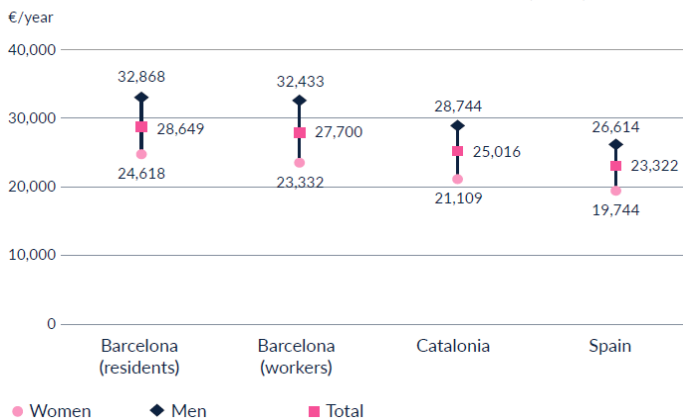


Figure 2. Wage gap between women and men (2014).



Wage differences between men and women

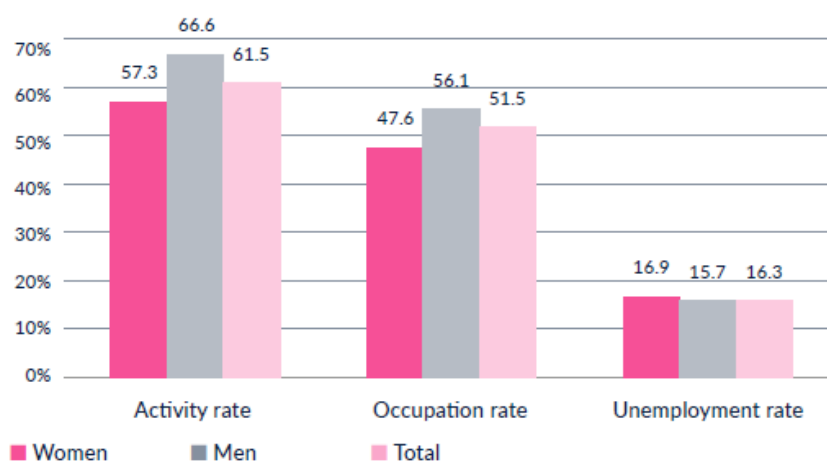
The wage gap is one of the indicators reflecting inequality between men and women. Women's situation in the labor market still hasn't reached a desirable level. In general, women are less present, with lower activity rates (68% men and 61.6% women) and occupation rates (60.3% men and 49.8% women) and suffer more unemployment, even if the rates at the end of 2016 tended to converge (11.3% men and 11.6% women). Women also have shorter job tenures and work part time more. According to the Active Population Survey (EPA), 10.6% of employed men work part time, in comparison to 16.8% of women³.

2. Source: Eurostat, from the gross earnings per hour according to the Structure of Income Survey. Independent results from Barcelona, Catalonia and Spain results, calculated from the MCVL.

3. Source: Active Population Survey, INE. 3rd term 2016 data.

The income differentials are due, in some cases, to occupational trends which are unequal for genders (differences in professions, activity and hours of work), while in other cases these differences occur between people with the same educational level, doing the same work. It is not only an economic issue therefore, but also a structural and social problem, stemming from cultural factors and traditions that have caused women to have more family responsibilities than men. As a consequence, women's talents are wasted in the labor market, which has a clear impact on their wage level, professional career development and access to management positions.

Figure 3. Activity, occupation and unemployment rates. Barcelona (2014).



Although it doesn't follow a strict pattern, in general higher wage gaps occur among older workers, with higher educational levels, higher professional positions and better-paid sectors, while the smallest gaps occur between young people with lower income.

If we examine the personal features of residents working in Barcelona, we can observe, looking at the average wage by nationality, that only Spanish citizens –87% of the total– earned an average wage higher than the median income. The wage gap in this group was notable, and Spanish women earned 26.7% less than their counterparts.

Citizens of the rest of the EU held the next position according to wage level and received around the average wage. The wage gap in this group was even broader (30.9%).

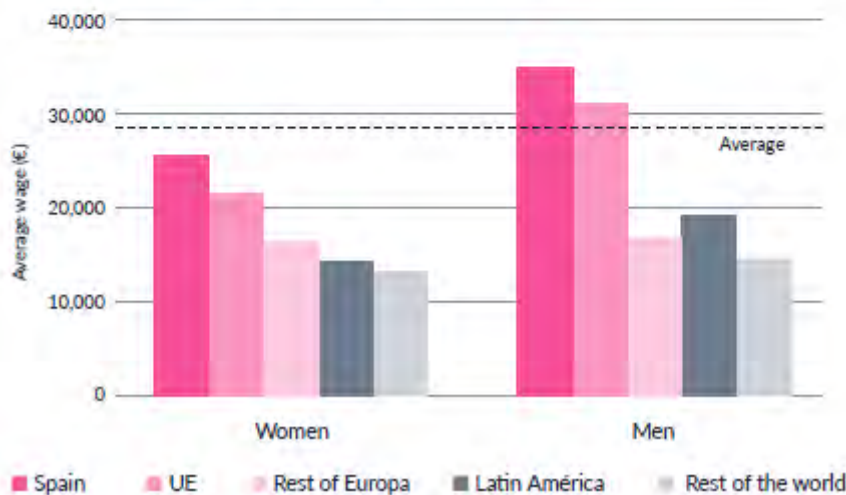
The rest of the groups ordered by geographical area were, at least, 41.8% under the average. Even further below the average were women from Latin America and the rest of the world, with an annual wage lower than 14,500 euros. While, for the first group, the wage differences with their counterparts reached 25%, the wage gap was smaller for the group with the lowest income, the rest of the world (8.3%).

Table 1. Average earnings according to nationality. Barcelona (2014).
€/year

	Women	Men	Total
Spain	25,511	34,784	29,946
EU	21,604	31,274	26,747
Rest of Europe	*16,461	*16,988	16,669
Latin America	14,476	19,293	16,670
Rest of the world	13,482	14,709	14,250
Total	24,618	32,868	28,649

* Number of observations below 10

Figure 4. Average wage according to nationality.



A great part of these wage differences can be explained by the connection between income according to nationality and level of studies or professional category. Thus, for example, among citizens from the rest of the EU, graduates, engineers and doctors predominated, both in the women and men category.

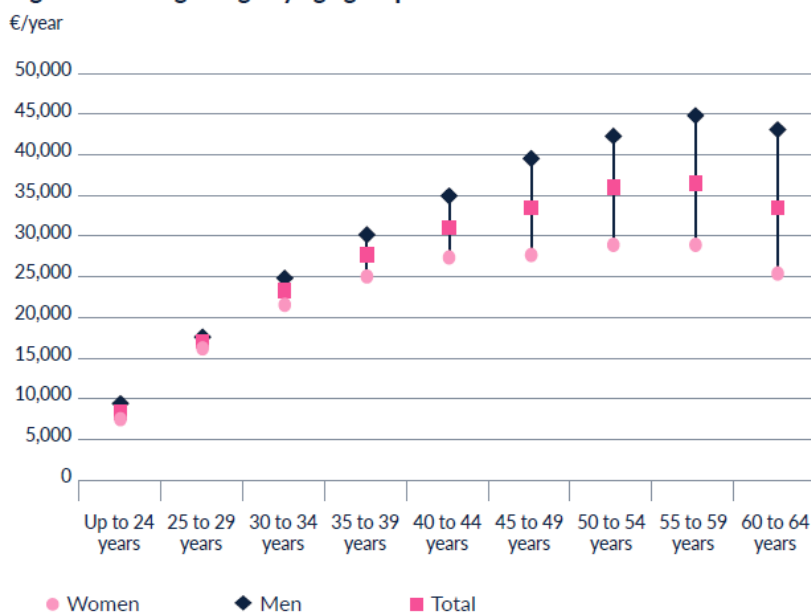
Focusing on income according to age, a positive relation is seen between age and income (see Figure 5). Earnings are normally higher as employees become more experienced and serve longer in their jobs.

Wages of women residents in Barcelona in 2014 were several steps under the men's in all age groups, the gap being bigger between older workers and smaller among younger groups, due to the fact that young men and women finish their studies and enter the labor market with very low wages, but relatively similar.

That way, the group of people aged between 25 and 29 registered the closest wage comparison in 2014, both in Barcelona and in Catalonia or Spain. Women residents of that age in the city received an annual average wage of 16,426 euros, 6.8% lower than the men. It must be also considered that the average wage for this age range (16,998 euros) was more than 40% under the average income in Barcelona.

Only young people aged up to 24 had lower wages (more than 70% under the average), because of the prevalence of short-time tenures that characterized this age group. Wages so low that it's difficult to be financially autonomous in Barcelona, and there's no margin for gender differences.

Figure 5. Average wage by age group.



What's surprising is that, although young women have better qualifications (both in terms of education and professional category) than older women, wage differences between men and women still exist today among people aged under 30.

Nevertheless, it's from that age, at a time when family life and work must often be conciliated, that wage differences become starker. The combined effect of age and educational level and professional group portrays a wider wage gap in older generations, where –on average– women have a lower level of studies and hold lower-skilled occupations, besides the fact that they have probably assumed more family responsibilities throughout their life.

According to 2014 data, women reached their highest wage aged between 50 and 54, and only women aged between 50 and 59 got higher wages than the average in the city, although with a difference in relation to men - their wages were at least 30% lower.

Table 2. Average income according to age group. Barcelona (2014).
€/year

	Women	Men	Total
Up to 24	7,753	8,961	8,336
25 to 29	16,426	17,617	16,998
30 to 34	21,687	24,907	23,333
35 to 39	25,169	30,207	27,719
40 to 44	27,224	35,069	31,049
45 to 49	28,097	39,579	33,543
50 to 54	29,439	42,570	35,896
55 to 59	29,103	45,130	36,706
60 to 64	25,407	43,254	33,386
65 and older	*20,351	*50,694	37,240
Total	24,618	32,868	28,649

* Number of observations below 10

In the group aged 60 to 64, women's wages were 41.3% lower than men's, and 11% lower than the average wage in Barcelona, evidencing, thus, that women were employed in lower-skilled and worse-remunerated positions, whereas positions of responsibility with higher incomes were reserved for men, who had, then, an extra incentive to keep on working beyond 65.

Looking at the future, and considering that there currently exists a gender gap in the academic field, where young women are achieving better grades⁴, it will be necessary to track the evolution of women's careers when they access the labor market, as with more equal conditions in relation to their counterparts and a more balanced distribution of family obligations, they should be able to access higher professional positions.

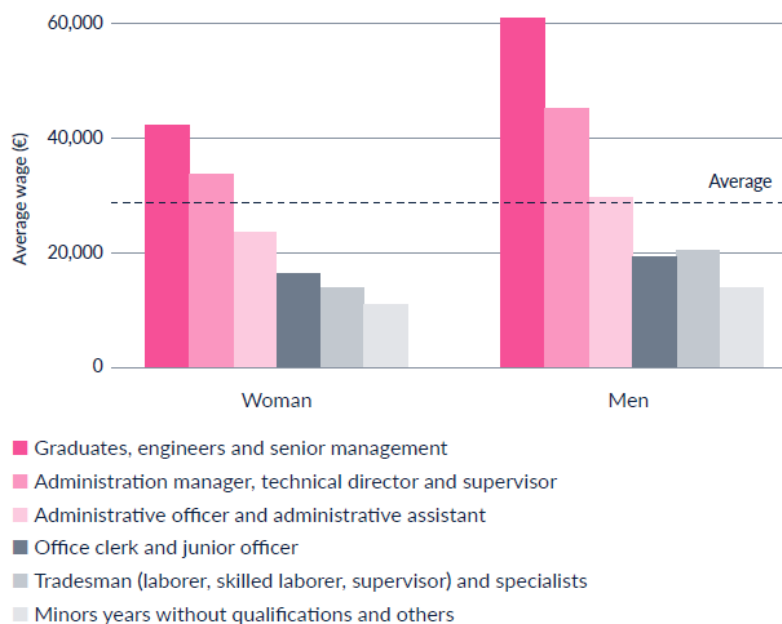
The relationship between women's wages and their occupation in certain tasks is often used to justify their lower earnings. In fact, one of the natural determining factors of an employee's level of income is the professional group he/she belongs to. Graduates, engineers and senior management groups led the wage classification in 2014, with an income 80.6% higher than average. Only the professional groups of administrative workers, apprentices and technicians were also above the average (35.7% in this case), whereas the rest of the groups were below.

4. By post-compulsory degree level in Catalonia, according to data of the Education System's Evaluation Council. 2014.

Table 3. Average earnings according to profession. Barcelona (2014).
€/year

	Women	Men	Total
Graduates, engineers and senior management	41,759	60,540	51,743
Administration manager, technical director and supervisor	33,809	44,763	38,866
Administrative officer and administrative assistant	23,415	29,596	26,084
Office clerk and junior officer	16,186	19,193	17,315
Tradesman (laborer, skilled laborer, supervisor) and specialists	13,788	20,385	18,455
Minors without qualifications and others	10,997	13,967	12,476
Total	24,618	32,868	28,649

Figure 6. Average wage according to professional group.



Women followed the same income scale as men, but in all categories they were situated some steps behind.

Dividing by categories, the wage gap increased at both ends of the classification: the biggest gap was in the group of tradesmen (laborer, skilled laborer, supervisor) and specialists –32.4%–, whereas the group of senior management, engineers and graduates registered a 31.0% gap. As for the rest of the professions, the gap was under the average.

In the most qualified professional group (graduates, engineers and senior management), the proportion of women and men was almost equal: 46.8% of the employees were women, while 15% of women and 18% of men belonged to this professional section. In other words: women had a similar presence to men, but they earned 31% less.

To summarize, it is shown that, with a similar qualification, women that hold more responsible positions earn less than their counterparts, and the difference between their wages is bigger than in lower categories, with the exception of specialists and tradesmen.

A great disparity can be seen in incomes with regards to the sector. According to 2014 data, the finance and insurance sectors led the income ranking with an average wage of 54,158 euros, more than trebling the hospitality industry staff income, who occupied the lowest ranking with 15,055 euros.

Table 4. Average income according to work activity. Barcelona (2014).
€/year

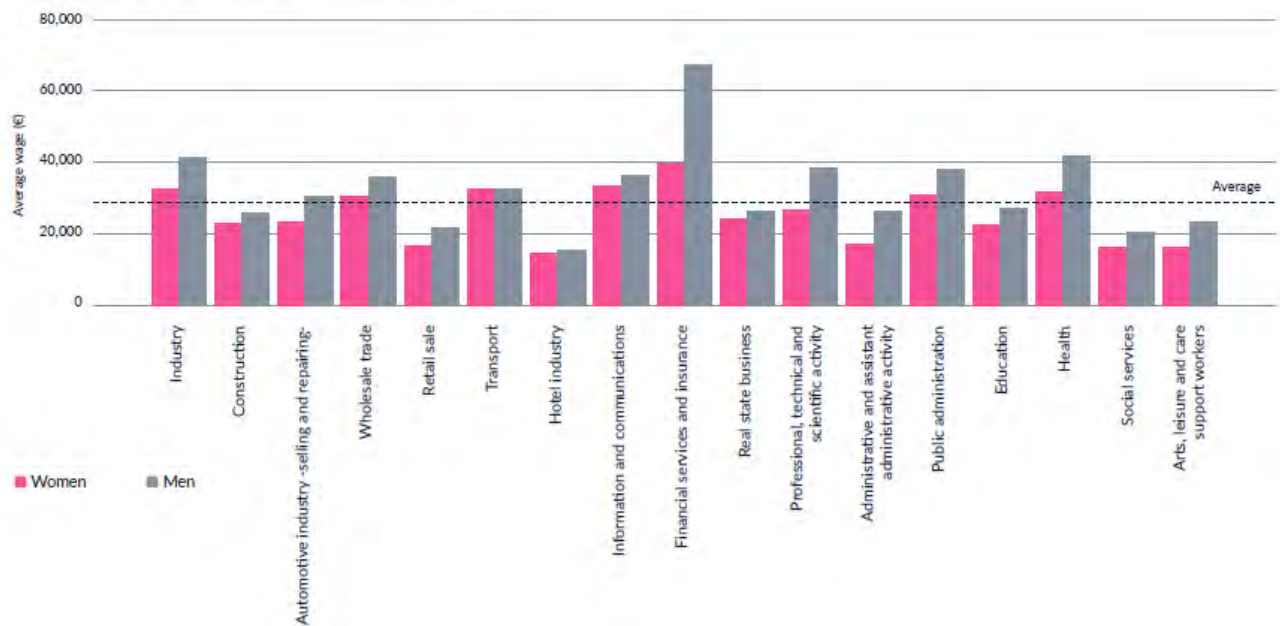
	Women	Men	Total
01. Industry	32,861	41,597	38,632
02. Construction	22,627	25,991	25,199
03. Automotive industry –selling and repairing	*23,548	30,312	29,239
04. Wholesale trade	30,449	36,142	33,793
05. Retail sale	16,765	21,957	18,845
06. Transport	32,698	32,665	32,674
07. Hospitality industry	14,493	15,461	15,055
08. Information and communications	33,174	36,281	35,177
09. Financial services and insurance	39,547	67,236	54,158
10. Real estate business	23,995	26,136	24,825
11. Professional, technical and scientific activity	26,401	38,248	31,528
12. Administrative activity and assistants	16,791	26,460	21,156
13. Public administration	30,714	38,408	33,893
14. Education	22,322	27,264	24,009
15. Health	31,695	42,197	34,607
16. Social services	16,308	20,887	17,593
17. Arts, leisure and care support workers	16,251	23,546	19,507
Total	24,618	32,868	28,649

*Number of observations below 10

It must be highlighted, though, that income according to sectors can be biased due to the outsourcing and subcontracting of technical tasks, which is becoming more and more frequent, though not uniformly across the sectors. The implementation of informal work is not applied uniformly across the sectors either, with this practice broadly extended in sectors such as the hospitality industry or construction and non-existent in Public Administration.

Industry was the work activity with the second-highest level of income, with a wage 34.8% above the average. The fact that this sector where men are the majority –after decades of transformation and losing influence in favour of services– registers a relatively high average wage can be linked to the fact that a great part of the industry remaining in the city has a strong strategic component linked to advanced industries, that attract highly specialized and well remunerated profiles, as well as the fact that many chief executive officers of big companies located in the metropolitan region live in Barcelona.

Figure 7. Average wage according to sectors of activity.



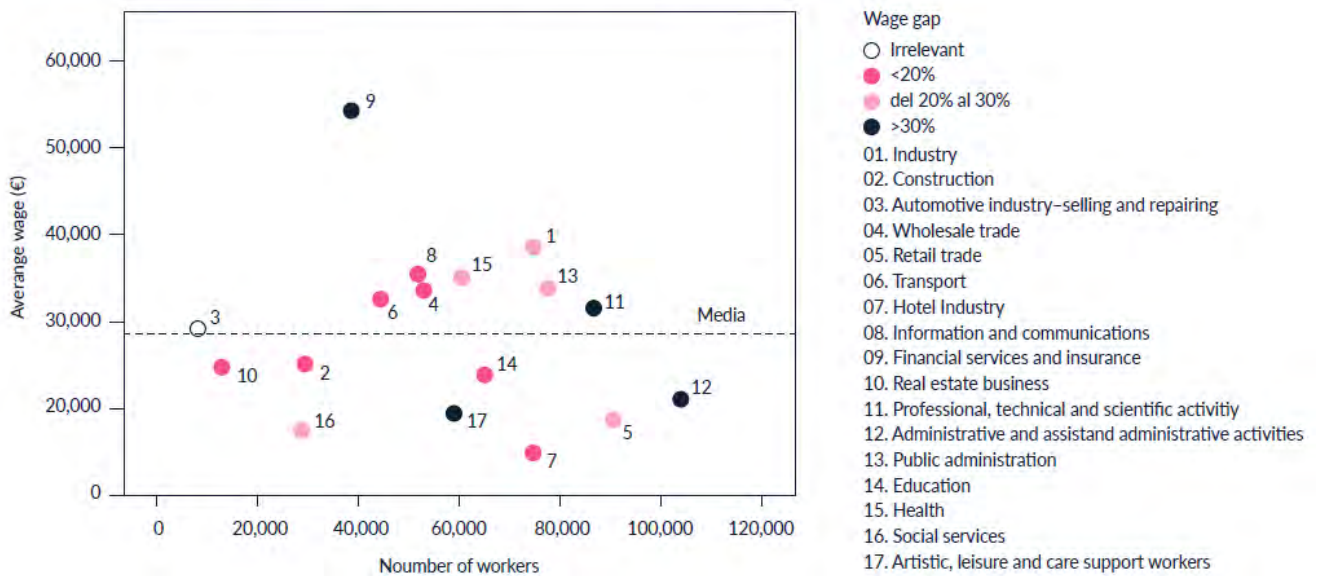
The sectors which fall under the 20,000 euros barrier and register along with the hospitality industry the lowest positions are the artistic and leisure activities, care assistants, retail sales and social services.

In these branches, strongly dominated by women, the underground economy has a certain presence, which can explain a part of the low earnings. However, it's important to point out that this work has a significant influence on the productive structure of Barcelona and a high index of specialization in relation to the Catalan economy; particularly both the retail sale and hospitality industry show an important position both in number of workers (between them they account for 17% of workers in Barcelona) and in the city GVA (around 13% in total).

The income differentials between men and women for activity sectors are considerable. They range from 41.2% in financial and insurance sector to -0.1% in transport, the only sector where wages are equal.

That the best remunerated sector registers, at the same time, the biggest wage gap, can be partially explained by the fact that the proportion of women working in administrative and assistant tasks in this sector is higher than men. Nevertheless, independent of this fact, women who work in finance and insurance in a graduate, engineer or senior manager position earned 48% less than their male counterparts; that is, the wage gap is growing in the highest occupational categories.

Figure 8. Average wage according to sector of activity, number of workers and wage gap.



On the contrary, the hospitality industry displays, leaving out transport, the smallest wage gap (6.3%). As happens in other work sectors, when salaries are very low, the margin for wage inequality decreases.

As can be seen in Figure 8, administrative and assistant administrative activities, along with professional, scientific and technical activities are two of the activities that hired the most employees and where the wage gaps were more significant (36.5% and 31% respectively). Sectors of activity like education, health or public administration are interesting. In these three cases, women are the majority and earn less, with wage gaps ranging from 18 to 25%. Not only that: they are also the majority in the highest professional group: graduates, engineers and senior management, but, even then, they still earn less than their male counterparts: 11.6% in education, 10.9% in health and 21% in public administration.

Other sectors where women are the majority and earn less are retail sales (23.6%) or social services (21.9%), whereas industry, where men represent two thirds of the occupation, women's wages were 21% lower than men's.

The wage level is also strongly determined by the type of contract, and the current lack of job stability creates a sharp divergence of incomes.

The average wages for workers with permanent contracts in 2014 (30,581 euros annually) surpassed by nearly 90% the wages of workers with temporary jobs (16,188 euros). The wage difference between these two types of contract was smaller in the case of women, where the average wages for permanent contracts were 66% more than the wages for fixed-term contracts.

The salary of workers with fixed-term contracts was 43% under the average. This type of contract, with a high presence of young people, represented a sixth of the total according to MCVL, whereas permanent contracts represented more than three quarters of the sample. Other contractual situations –6.5% of observations– that include groups like city servants contributing to the national insurance, had an average wage of 36,352 annual euros, 27% higher than the average earnings of the city residents.

Table 5. Average income according to type of contract. Barcelona (2014).
€/year

	Women	Men	Total
Permanent contract	25,832	35,335	30,581
Fixed-term contract	15,559	16,920	16,188
Other situations ¹	32,840	41,196	36,352
Total	24,618	32,868	28,649

¹ Civil servants contributing to Social Insurance and others who are not obliged to inform about their contract

Women's income was 26.9% lower than men's in relation to permanent contracts. At the highest range of average income, women with permanent contracts in the finance and insurance sector – 47% representation– earned an average salary of 40,642 euros, 41% below their counterparts (69,415 euros in 2014). At the lowest range, the hospitality industry, the average wage for women with permanent contracts was 15,930 euros, and the wage gap was only 6.9%.

The biggest wage equality occurred in fixed-term contracts, where the wage gap was only 8%. But, even for these types of contracts, wage differences between men and women were higher in sectors of activity with the highest earnings. Likewise, education and health, where the average wage of women with fixed-term contracts exceeded 24,000 annually, wage gaps reached 12.8% and 20.1%, respectively.

Along with the type of contract, the amount of hours in a working day is another determining feature of the salary. The average earnings for full-time workers, 33,029 euros annually, were more than double those of part-time workers (14,353 euros), especially in the case of men, whose average wage was 2.5 times higher.

Table 6. Average earnings according to working day. Barcelona (2014).
€/year

	Women	Men	Total
Full-time	29,210	36,316	33,029
Part-time	14,278	14,504	14,353
Total	24,618	32,868	28,649

The wage gap concerning full-time jobs was nearly 20%, whereas the wage gap in part-time jobs was very narrow, almost non-existent (1.6%).

However, part-time jobs don't really have more balanced wages. What occurs, instead, is that there is a high proportion of women with part-time jobs with very low wages, little more than 14,200 euros annually, half the city average. According to the MCVL assessment, the resident population employed in part-time jobs was 23% of the total, a percentage that reached 30.8% in the case of women, compared to 15.8% for men. On the other hand, women occupied two out of three part-time jobs (67%), a type of working day –not always chosen willingly– often linked to cheaper and more flexible contracts.

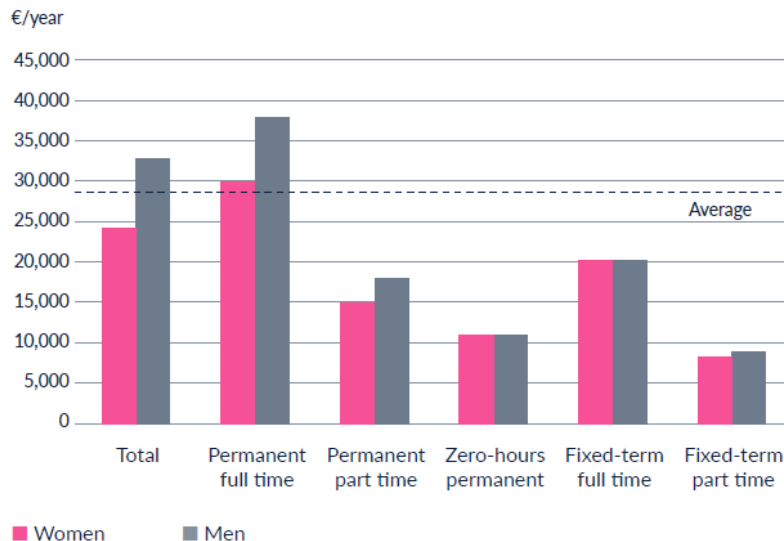
In that sense, the administrative and assistant administrative sector, one of the lowest in terms of salary, registers a part-time occupancy that reached 38%. The wage of part-time administrative officers and assistants (10,962 euros annually) was slightly above their counterparts, but it should be pointed out that, of the total of female workers in this sector, 50.9% were part-time workers

(compared to 22% of men) and that part-time occupancy in this sector was dominated by women, who were hired in almost three out of every four jobs (74%).

Nevertheless, sectors like education, which also had a high prevalence of part-time jobs but with relatively higher earnings, the wage gap for part-time jobs grew up to 25%.

After assessing all the array of contracts, the highest wages (20% above the average) belonged to full-time workers with permanent contracts (34,289 euros), whereas at the lowest range, the average wage of part-time workers with fixed-term contracts (8,614 euros), was a long way from the average (70% below), representing only a quarter of the first group.

Figure 9. Average wage for type of contract.

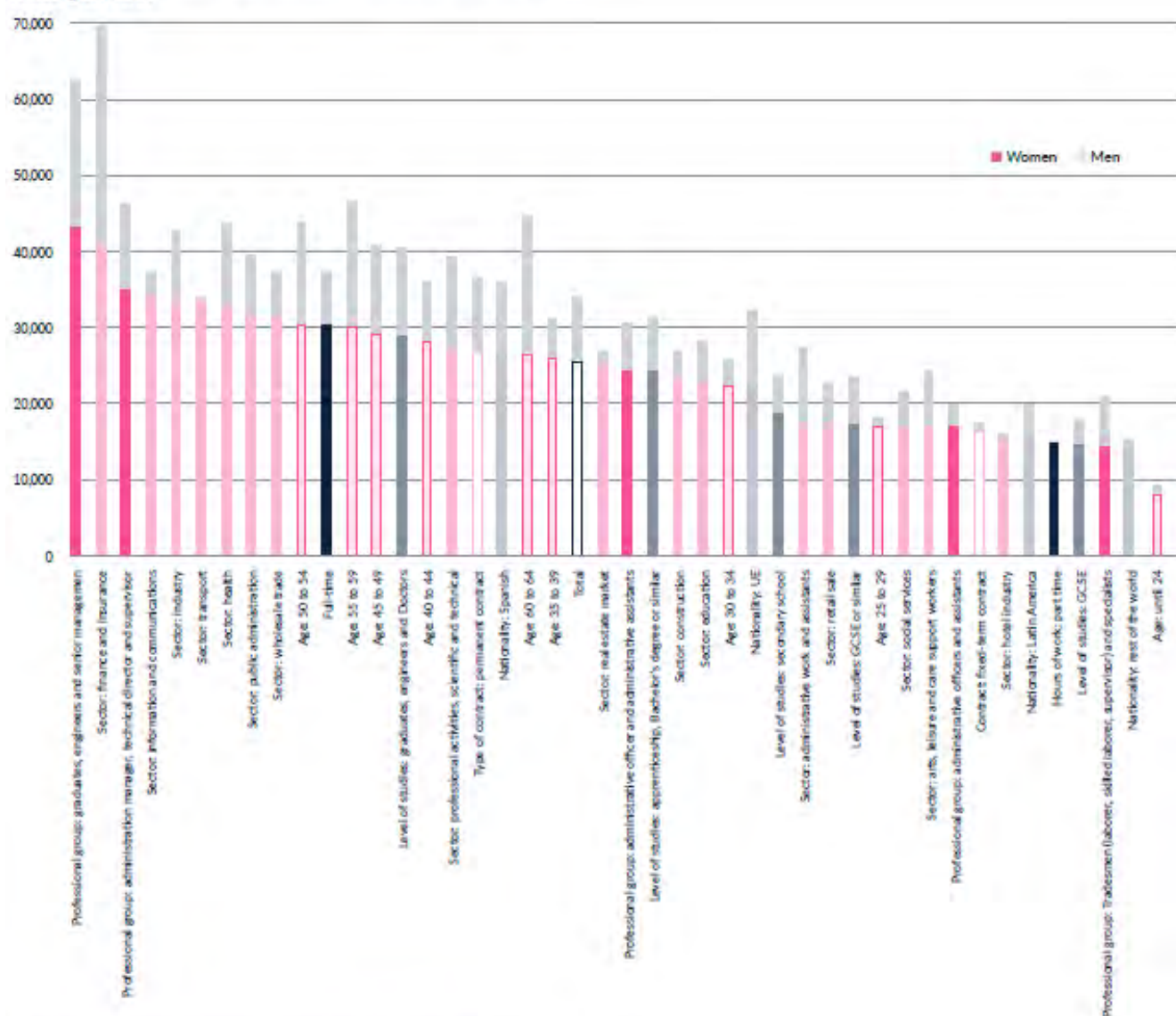


The biggest wage gaps were found in modalities of permanent contracts –both full time (21.8%) and part-time (19%)–, with the exception of zero-hours contracts, where women got salaries slightly above their counterparts. Regarding the two most precarious types of indefinite contract, women represented two thirds of the total of workers. The biggest wage equality occurred in full-time fixed-term contracts (0.5%), whereas the modality with the lowest earnings –part-time fixed-term contracts–, where women occupancy was 60%, there was a 7.1% gap.

Figure 10 highlights the wage differences between men and women in absolute terms, and at the same time reveals the women workers who are facing the most vulnerable situations in terms of wage, drawing a profile of non-European young women aged up to 24 (from Latin America and the rest of the world), with a level of studies lower than Secondary School, administrative assistants and junior officers working part-time and hospitality industry occupancy with fixed-term contracts.

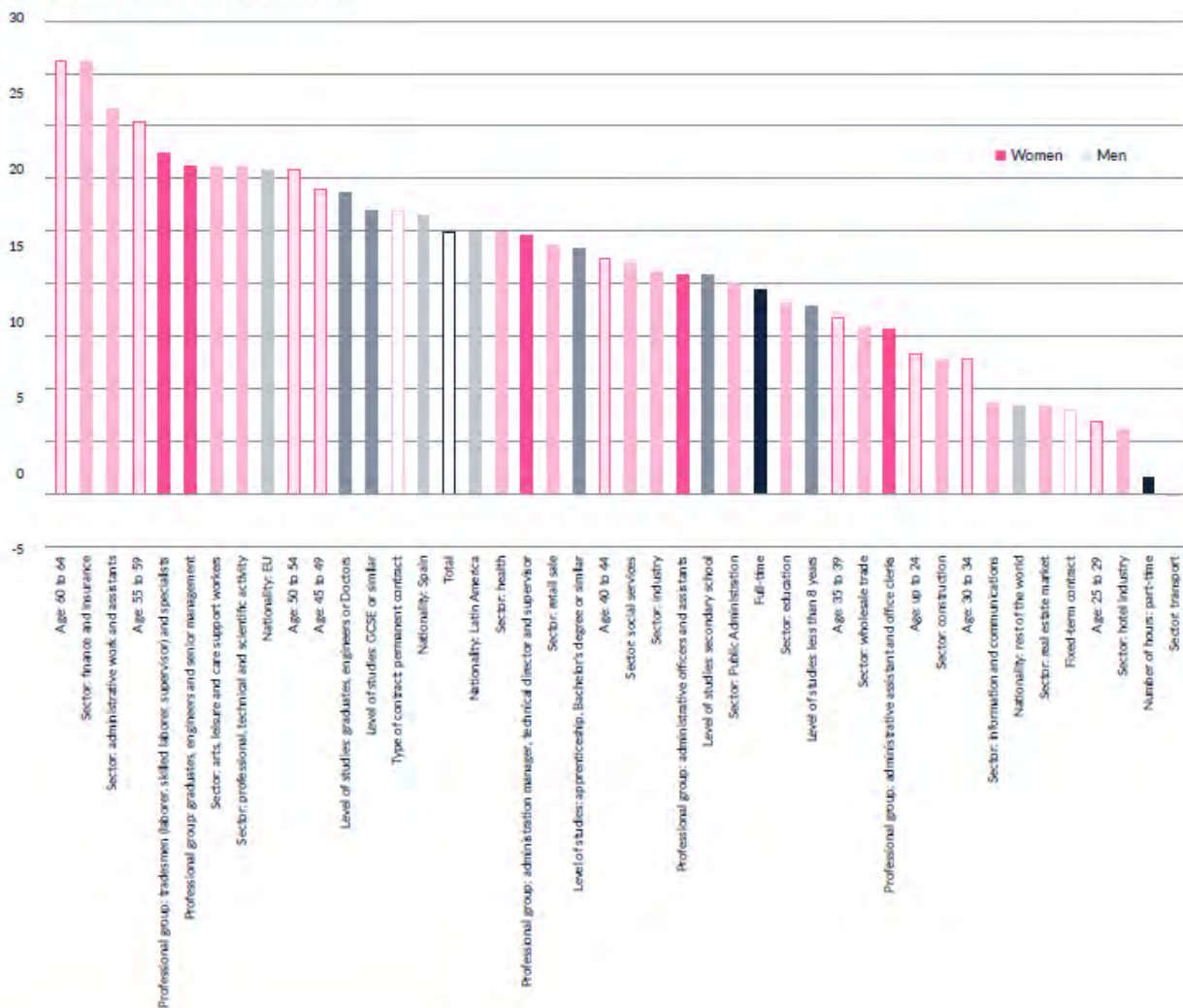
The biggest wage differences in absolute terms were found in the two groups with the highest average income: the finance and insurance sector, where men earned an average of 27,700 euros gross more than women annually, and the professional group of graduates, engineers and senior management, where women earned 18,800 euros less than their counterparts. Also noticeable were the wage differences for the groups of people aged 60 to 64, where women earned an average of 17,800 euros less.

Figure 10⁵. Average wages for women and differences with men's wages.
Annual gross euros



5. Wages in this figure related to age groups, level of studies, nationality, activity sector, professional group, type of contract and number of hours for workers residing in Barcelona with data source from 2014.

Figure 11⁶. Wage gap.
Wage difference between men and women (%)



6. Wage difference between men and women calculated from differences between average annual income of men and women according to percentage with respect to men's average gross income.

Figure 11 shows the wage differences between men and women in relative terms. As we have seen, the wage gap is widespread and occurs in all the age ranges, on all educational levels, nationalities and professional groups, in almost all sectors and all types of contracts and working days, regardless of the relative presence of women and men in all these categories.

But the higher amount of one or other gender in the type of working day and other contractual modalities (such as the zero-hours workers) did have a direct impact on the wage gaps.

In conclusion, both wages and wage differences between men and women were higher in advanced ages and increased when people had higher levels of studies, whereas between young people and in the categories with lower wages is where smaller wage gaps were seen. Without considering the transport sector, the lowest –8% or less– belonged to part-time jobs, the hospitality industry, young people aged 25 to 29 and fixed-term contracts. In these four cases, wages were situated 40 to 50% under the average; that is, they are so low that there's little margin for differences between men and women.

September 2017

Key words: elderly people, aging,
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)¹.

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.

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 rights², imposed an ideology and practices that strengthened traditional gender roles and sought to restrain any form of female autonomy. Regarding labour measures, for example, Franchism prohibited women working at night with the aim of “safeguarding female health and honesty”. Franchist 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 companies³ or when labour activities socially categorized as female, such as remunerated housework, are poorly regulated⁴.

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 Franchist 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, men⁵. 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

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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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.

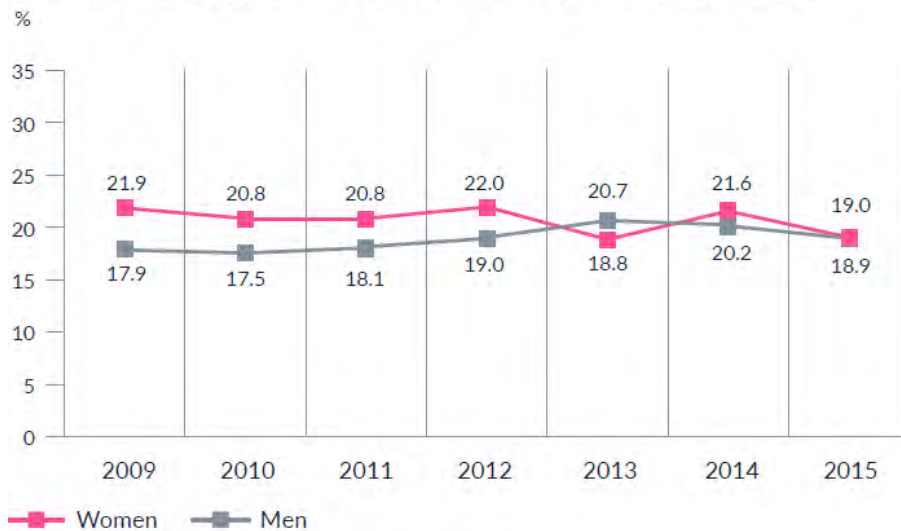
3. The consumption units are the reference units for the distribution of home income among all the members living in it, and are used to set the poverty threshold. The relationship between the individual and the equivalent consumption unit isn't 1=1, since the consumption units take into account the 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.

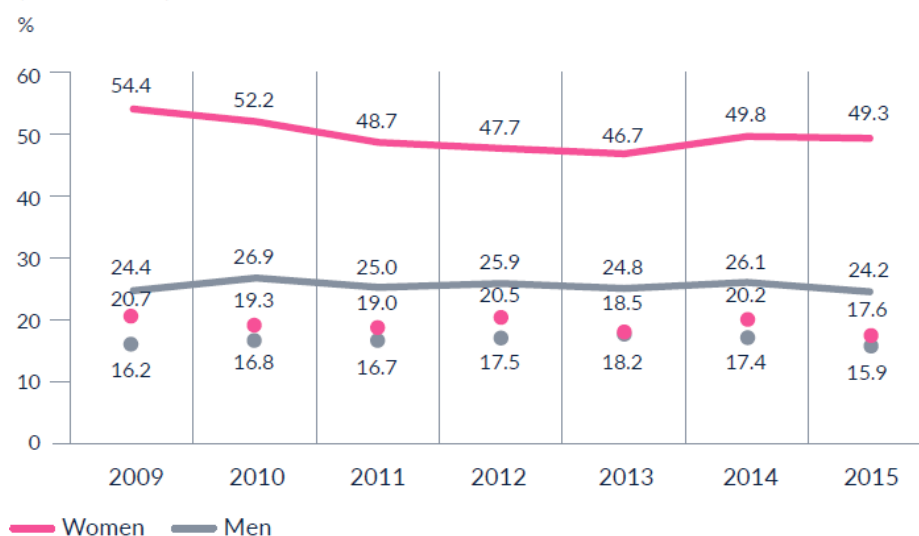
To overcome this methodological bias, the results obtained from an alternative methodological proposal are presented here. This proposal is based on the premise of autonomy, and measures poverty risk by counting the income produced by each member, and assessing them as a single person home. Excluded 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).

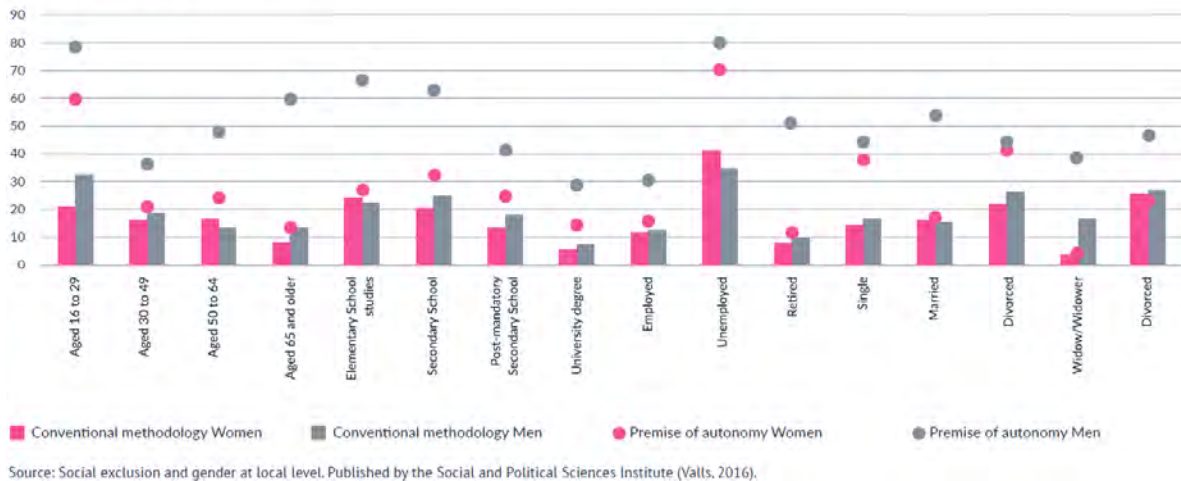


Figure 4 summarizes the results of this model of assessment for 2015, based on Valls (2016: 87). It is a scatter diagram with the four social and demographic variables (age, level of studies, activity attachment and marital status) in turn classified by sex. The horizontal axis represents the poverty 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%).

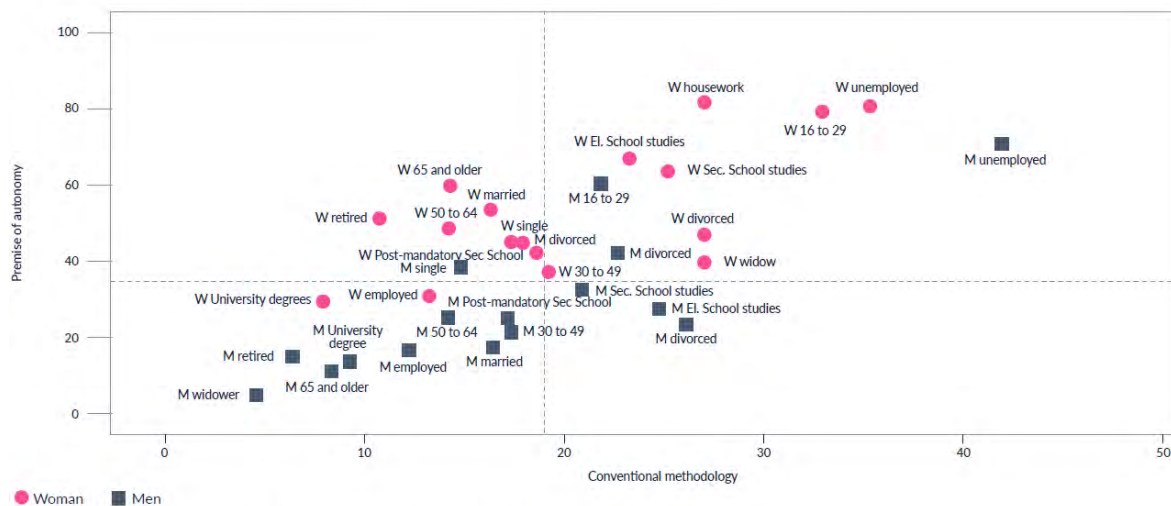
As can be seen, nine male profiles and only two female are situated in the bottom left quadrant, which shows lower than average poverty data, regardless of the methodology used. Whereas the male profiles of this quadrant are relatively transversal, only women with University degrees and/or occupied women 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.

Finally, the top right quadrant is again clearly female-dominated (eight women profiles and three men's) and, as we said, it's characterized by a risk of poverty higher than average, regardless of the methodology. Therefore, it can be defined as a space of explicit social vulnerability to which young men, unemployed or separated also belong to, and a diverse women's profile in relation to activity attachment (unemployed or dedicated to housework), age (aged 16 to 49), education (Elementary School studies or Secondary School) and marital status (widows and divorced).

Figure 4. Scatter diagram of poverty risk according to conventional methodology and according to the premise of autonomy, for gender and different social and demographic profiles. Catalonia (2015).



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

6. Conclusions

This study has addressed the poverty phenomenon while trying to incorporate a gender perspective. Firstly, it has been confirmed that poverty data outlined in official statistics depict a slight inequality among men and women when they are compared to other indicators such as labour market attachment, access to social benefits or the disposability of time. In 2015, 18.9% of men and 19% of women were under the poverty threshold in Catalonia.

On the other hand, the introduction of a gender approach to poverty studies must not only be based on exposing the prevalence of poverty in women which is caused by a social organization model based on a patriarchal system that enhances status and sectors dominated by men and discriminates the ones led by women. This approach must also expose the ignorance of official statistics about poverty associated to the gender approach, caused by technical and methodological decisions that tend to lessen the inequalities between men and women in the households. We have outlined the weaknesses of these decisions from a gendered perspective, from the system of joining the financial potential of household members, to the lack of recognition of non-paid work –which escapes the logic of standard remunerated-work– to the lack of key indicators in relation to gender inequalities in the surveys.

Finally, we have suggested an alternative poverty approach based on the premise of autonomy that seeks to identify which individuals have income lower or higher than the poverty threshold. In 2015, 49.3% of women and 24.2% of men older than 15 who aren't studying had income lower than the poverty threshold. That means that a portion of the population depends on the earnings generated by other household members to escape poverty. The largest part of this population are women. Men have the possibility to generate and control the majority of economic resources produced by a household by focusing time and effort on productive and remunerated work, which translates into an unbalanced situation of power and autonomy in the home which in turn condemns women to work more hours a day and to be employed in less socially-recognized jobs, such as non-paid caring work, and to have less power to decide about their lives.

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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Key words: homelessness, women, feminization, invisibility, poverty, housing exclusion, rooflessness, violence**Homeless women. The invisibility of female housing exclusion**

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Even though extreme forms of homelessness are still considered to be a mainly male problem, the number of women suffering from housing exclusion continues to rise. This article focuses on the features of female homelessness and explores why these remain hidden. The consequences of that lack of detection are also tackled, as well as the knowledge gaps in the designing of strategic plans and policies targeted to the most extreme forms of homelessness. These public policies usually overlook the specific needs of homeless women.

1. Introduction

The number of homeless women is rising in many European countries and cities. Despite the difficulties in quantifying homelessness on a gender basis, several European countries register indicators pointing to growing figures of female housing exclusion. In France, for instance, a 22% rise in women asking for emergency housing¹ from February 2015 to February 2016 has been detected. In Ireland, between January 2016 and January 2017 only, women's access to homelessness support services increased by 28%². Barcelona is not an exception; although female homelessness is less visible, it doesn't mean it doesn't exist³.

Homelessness has been, and continues to be, considered a problem mainly affecting men, due to the invisibility of women suffering from housing exclusion. If we look at the available data, we can see that only 11% of rough sleepers in Barcelona are women (Sales et. al. 2015), and the number in emergency night shelters is only 14%. But it must be remembered that homelessness is a multi-faceted phenomenon and, although men are the most visible (sleeping rough or in accommodation for homeless people, such as emergency shelters), we can confirm that a lack of housing access and impoverishment put women in situations of great vulnerability which remain hidden due to an androcentric and restricted conception of homelessness.

1. I 15 Barometer February 2016 - Alerte au I 15 sur l'absence d'hébergement pour les femmes et les familles. Available at <http://www.federationsolidarite.org/publications-fnars/barometre-I15/barometre-archives-menu/6549-cop-fnars-barom%C3%A8tre-I15-f%C3%A9vrier-2017>

2. Homelessness report January 2016, Homelessness report January 2017. Available at <http://www.housing.gov.ie/housing/homelessness/other/homelessness-data>

3. Barcelona data are presented in the following epigraph.

2. The invisibility of female homelessness

In Barcelona and Catalonia, women are more likely to suffer poverty than men⁴ (Belzunegui, 2012; Sarasa and Sales, 2009). Even so, although poverty is a largely female phenomenon, homelessness is considered to mainly affect men. The principal reason is that the housing exclusion forms suffered by women usually remain hidden in a private ambit. There is a hidden homelessness experienced inside, away from the street, leading to serious situations of housing deprivation that, although not seen in public, limit the capacity to develop life on a self-sufficient basis and the chances of exiting extreme poverty forms.

Housing exclusion itineraries leading to homelessness operate in different ways with men and women. Despite the serious lack of official data on female homelessness in the EU⁵, several studies conducted in different countries and cities address some of the causes of the reduced presence of women sleeping on the street across Europe, making us aware of the invisible forms of female housing exclusion.

Research carried out in Ireland (Mayock and Sheridan, 2012), the United States and the UK (Passaro, 2014), agree that women ask for help from social services to deal with housing problem only when they can't count on family and friends' support. In the case of women with children, the refusal to be assessed by social services, fear of losing the power to decide over their children or losing custody are factors that explain why, in the first instance, women prefer to choose informal solutions. When women lose the possibility of sustaining a household, stronger personal relationships than men and a subsequent greater capacity to mobilize social capital prevent them from ending up on the street or in the circuit of shelters and night accommodation facilities. Women, because of their historically assumed gender role, maintain stronger social ties with family and friends. The diversity of roles they undertake in their daily life seems to provide them with a greater capacity to mobilize relationship resources (Bourdieu, 2000) that, in times of extreme precariousness, could protect them from ending up on the street (Escudero, 2003). On the other hand, men are usually identified more strongly by their job and earning capacity. Becoming unemployed rapidly undermines the meaning an individual gives to his daily routine (Sales et. al. 2015).

If friends, family or associates can provide protection for women in the most extreme situations of social exclusion, informal networks also force women who can't access housing into situations of insecurity and exploitation which constitute, as well, invisible forms of homelessness with an impact on their wellbeing and opportunities to construct a dignified life (Baptista, 2010, Mayock and Sheridan, 2012). These are situations that are difficult to quantify and detect; for instance, living in overcrowded flats without a rental contract, trusting the good will of the person housing them, living in a sub-tenancy room with no legal security and without being able to be on the residence register or staying in a relative's house who's also in a vulnerable situation, with all the added tension implied.

One of the most obvious results of that invisibility is that attention policies to homeless people are designed from a male perspective, based on those people affected by housing exclusion who spend the most time on the street, mainly men. If available, homelessness data is obtained

4. Belzunegui and Valls (2014) outline in the paper *La pobreza en España desde una perspectiva de género* (Poverty in Spain from a gender perspective) how the convergence of the at-risk-of poverty rate of men and women in Spain over the last few years of the crisis has been caused by the worsening of the financial situation of families and how resources are distributed within the family is not considered. Methodologies scoping the at-risk-of-poverty rate based on the premise of autonomy are summarized by the authors, concluding that the standard at-risk-of-poverty rate isn't greatly influenced by the gender inequalities in which women continue to suffer higher and starker poverty.

5. Complaint repeatedly documented on Women's Homelessness in Europe Network.

<http://www.womenshomelessness.org/>

through the information provided by the organizations and public institutions that plan these services (Pleace, 2016). As a result, the housing exclusion forms measured are those that have traditionally shaped the creation of the attention schemes. In Barcelona, data collected annually by XAPSLL (Network of Attention to Homeless People) reveal a large male overrepresentation in the ETHOS categories, which have traditionally constituted the intervention framework of organizations and services specialized in roofless people attention. According to XAPSLL, in 2015, around 11% of rough sleepers were women. Among the people who slept in shelters and emergency centers, women represented 14% of the total number of users. In accommodation centers and community homes offering intensive social case management, women represented 20% of the total number of residents. In inclusion flats and other shared housing with professional support, the figure was 23%. And, among the people who lived in sub-tenancy rooms or hostels thanks to the financial support of an organization or social service, the figure rose to 30% (Sales et al. 2015).

According to the homelessness definition set out in the ETHOS typology, XAPSLL data accurately records the people who are close to a street situation, but present some important gaps when scoping the housing exclusion forms which traditionally have not been considered by homeless people support policies. In that sense, there's a lack of data from the categories "Living in temporary accommodation for migrants or asylum seekers"; "Living in housing institutions or penal institutions, prospect of being dismissed in a deadline without shelter housing available"; "Living under threat of eviction"; "Living under threat of family or partner's violence"; "Living in inappropriate housing according to legislation"; "Living in overcrowded housing".

When the homelessness phenomenon is restricted to the people who sleep on the street or in accommodation centers, the problem of homeless women becomes invisible (Pleace, 2016). Social services and organizations see homelessness as a problem of an accumulation of social challenges, identified only by rough sleepers and use of emergency shelters. In this way, many European countries consider a homeless person as an individual who sleeps rough or in a support center, making invisible thus housing exclusion that is not seen on the street. National statistic and legal agencies in social services in Spain, Italy, Portugal, Greece, and the latest countries incorporated in the European Union, still utilize a limited definition of homelessness. Meanwhile only Denmark, Finland, Sweden, the Netherlands, United Kingdom and Luxembourg have adopted ETHOS categories to systematize data about homelessness on a national level (European Commission, 2013).

Table 1. Number of homeless people in the city of Barcelona. ETHOS typology, categories and available information (March 2015).

	Operational category	People	Men (%)	Women (%)	Younger than 18 -boys and girls- (%)
Roofless	1. Living rough or in a public space ¹	693	89.03	10.97	0.00
	2. Sleeping in a night shelter and/or forced to spend the day in a public space	252	85.71	14.29	0.00
Houseless	3. Living in shelters or in accommodation for the homeless. Temporary accommodation	511	68.69	19.96	11.35
	4. Living in women's shelter	4	0.00	50.00	50.00
	5. Living in temporary accommodation for migrants or asylum seekers	nd			
	6. Living in housing or penal institutions, without shelter housing available upon release	nd			
	7. Living in supported accommodation for homeless people	481	58.63	23.28	18.09
Insecure housing	8. Living in insecure tenancy housing. Without paying rent	424	52.59	30.90	16.51
	9. Living under threat of eviction	nd			
	10. Living under threat of partner or family violence	nd			
Inadequate housing	11. Living in temporary or non-conventional structures ²	434	54.61	23.73	21.66
	12. Living in unfit housing according to legislation	nd			
	13. Living in overcrowded housing	nd			
Total		2,799	68.81	20.08	11.11

1. Proportion of men, women and minors, according to contact made by the Social Insertion Service from Barcelona City Council during March 2015

2. Proportion of men, women and minors contacted in settlements by the Social Insertion Service from Barcelona City Council during 2014.

Source: Sales et. al. 2015

In the European countries that systematize homelessness data, the number of women in the categories 3 and 4 (insecure housing and inadequate housing) becomes more visible, even though some variations can be found in the definitions where not all homeless women are represented. Female homelessness is not always classified in categories such as health or services devoted to female victims of sexist violence. In fact, a woman forced to abandon her home due to domestic violence is classified as a woman at risk of violence and not as a homeless woman and, accordingly, in many European countries women who are living in shelter homes for abused women are not defined as homeless, despite having lost their space of security and wellbeing that a home provides and despite the great challenges they face to build a home again due to labor market and housing obstacles (Pleace, 2016).

3. Women in services support for homeless people

Female homelessness is a different phenomenon to male homelessness, and an adequate analysis of it is undermined by the difficulties in obtaining data of housing exclusion experienced away from public spaces and social services intervention. Adopting a broad definition of homelessness such as that suggested by FEANTSA through the ETHOS categories means that policies must be designed to tackle the reality of people who live in overcrowded or unfit housing, under threat of eviction or about to leave a care home or prison without available housing options. Understanding homelessness as a complex housing inclusion process demands a preventive approach, often forgotten by homeless support services and, consequently, putting special emphasis on homeless women.

Attention policies to homeless people have been focused on male homelessness forms, shaping a services array and intervention methodologies more adapted to male trajectories than women's. Women and men's behavior when they experience housing exclusion forms and their engagement with emergency accommodation centers are conditioned by an androcentric design of facilities and by the fact that women are the minority (Pleace et. al. 2016). The fear and lack of intimacy caused by the lack of a home persists, very intensively, among women who need to use

these types of resources (Sales et. al. 2015), meaning the situation of women in a homeless situation becomes more chronic.

Not only are roofless women forced to live in an uncomfortable masculine environment, they also face double stigmatization. The stigma coming from their situation of poverty on the street is complemented by that of a supposed abandonment of their role as a domestic carer. The loss of family ties that lead to family breakdown is seen as a personal failure by roofless women and their environment (Van den Dries et. al. 2016). That breakdown continues and worsens when the accommodation centers make more difficult or impede the reconstruction of these bonds. The lack of intimacy spaces in public and private housing resources delay the rebuilding of family relationships. When the person attended doesn't consider the center his/her home, it will hardly become an intimacy space.

Research conducted in Sweden also points out that women avoid night shelters and emergency housing resources for roofless people due to the social stigmatization that associates street life with prostitution (Pleace et. al. 2015). According to surveys of women who have suffered a roofless situation in Barcelona, a strong relation between prostitution and women living a roofless situation is also seen (Sales et al. 2015).

Strategies for fighting against homelessness launched in pioneer countries explore the barriers excluding women from the services and housing resources for roofless people. The invisibility of homeless women in public spaces and in specialized centers can't justify the tragic reality of female housing exclusion not being included in policy design.

4. Different trajectories, different needs: female homelessness and violence

Sexist violence and female homelessness are strongly linked, especially when we look at street situations (Baptista, 2010). According to research in that area, the proportion of women who lived on the street and had suffered violence from their partners is very high. Recent research conducted in Ireland in 2015 (Mayock et. al. 2015) reveals that 92% of the women interviewed – all of them attended in resources devoted to roofless people– had suffered some kind of physical violence or sexual abuse in their adult life, whereas 72% had suffered some form of violence or abuse in their childhood.

In Sweden, data indicates that escaping from a partner's physical attacks is the primary cause of women rooflessness (Sahlin, 2004). According to research carried out in Barcelona, the need to break away from familiar spaces and social networks to escape from a situation of sexist violence undermine women's capacity to find informal alternatives to prevent a temporary situation of housing exclusion (Sales et. al. 2015).

There's no doubt that these experiences have a serious impact on women's mental health, weakening their capacity to trust in other people, enjoy an autonomous life and engage in healthy relationships. The problem worsens if we factor in cases of alcohol or substance abuse or some kind of sexual work to get through financially (Pleace et. al. 2016). All of this shows that the situation of homeless women is due to multiple and complex factors that shouldn't be ignored when designing adequate methodologies of social intervention.

In the United Kingdom, a woman at risk of gender violence is legally considered a homeless person (Quilgars and Pleace, 2010). That acknowledgement is the key for priority access to social housing, but latest studies point out that migrant women married to United Kingdom citizens are still very vulnerable to homeless situations caused by sexist violence due to the risk of losing their residence permit and being sent back to their country of origin (Mayock et al, 2012).

Once on the street, violence and sexual harassment are still problems that affect women to a greater extent than men. If we look at the homeless people survey from the National Statistics Institute in 2012, 24,2% of women who live on the street have suffered some type of sexual

aggression, versus 1,5% of men. Research conducted by the NGO *Crisis* in the UK reveals that 58% of women who live on the street have been violently intimidated or threatened over the last 12 months⁶. On the other hand, in the city of Barcelona, the diagnosis report on the homelessness situation in 2015 made by XAPSELL (Sales et. al. 2015) highlights that sexual harassment –both physical and verbal– suffered by roofless women is very high.

Fear and insecurity seem, thus, to be determining factors when seeking alternatives to sleeping rough and, even, accepting institutional support rejected while the social support networks had been effective (Escudero, 2003; Pleace et. al. 2016). Women who have lived in a street situation report situations of harassment, with differing degrees of frequency and intensity. Women who sleep on the street often use group strategies to increase their feeling of safety, both joining other women and becoming part of a group of men. Women residents in accommodation centers also frequently report being victims of sexual harassment and they feel almost constantly at risk (Sales et. al. 2015).

5. Conclusions

When homelessness is acknowledged through the broad perspective of ETHOS categories of housing exclusion forms, we notice that a great part of homeless women are neither considered nor counted by the statistics or registers of public administrations and organizations. Official data of homeless people fails to include victims of sexist violence, who are forced to abandon their homes and break away from their social support networks; or the women with children who receive support after losing their housing, but who don't resort to shelters designed with only men in mind.

Trajectories leading to homelessness are very diverse and there's empirical evidence that each gender experiences homelessness in a very particular way. Men and women suffer the risk factors and experience crisis and poverty in different ways. Relationship breakdowns, episodes of abuse by their partner or sexist violence leave women, with or without family-care responsibilities, in a situation of risk of housing loss. They are able to mobilize resources to deal with the risk of social exclusion or housing loss, living in sub-tenancy rooms, occupied, overcrowded or substandard flats. Tackling the homelessness that remains hidden to official statistics requires early detection through social services, the education or health system and preventive policies aimed at avoiding housing loss.

A gender-based analysis of housing exclusion allows us to widen the comprehension of the homelessness phenomenon, putting an end to the lack of connection between housing policies addressed to the whole population and accommodation policies for roofless people; it helps bring into the open the hidden suffering of poverty inside homes and makes us focus on the right to housing instead of working on service planning policies. But we must also reconsider strategies to attend the people who are sleeping or who have slept on the street. The resources to attend roofless people are designed to attend a broadly male population. Women on the other hand are a minority, a reason why they can feel frustrated, vulnerable, scared and rejected. It is, thus, hugely important that measures addressed to those who have lost their home are person-centered and not service-centered, providing an attention from a gender-perspective, more qualitative, respectful and dignified.

Tailoring policies towards housing provision as the first step of the process of connecting with social services is proven to be a more effective strategy than interventions that start in shelters and communal facilities. Housing First programs or small housing units with an emphasis on self-management are clearly advantageous and foster homeless women to repair their social ties.

⁶ "Homeless women are even more vulnerable than homeless men", published at The Guardian on February the 14th 2017. Available at <https://www.theguardian.com/housing-network/2017/feb/14/homelessness-women-disadvantaged-channel-4-councils>

Redefining homelessness as a result of the lack of housing access and acknowledging the relationship between the different situations defined by the ETHOS categories must help to change the limited thinking when services and social support policies are organized. If social services are to be person-centered, individual attention cannot be based on labels chosen by staff to qualify the situation. Empirical research encourages us to stop attending “homeless women”; “women victims of sexist violence” or “women in situation of energy poverty” in order to tackle housing exclusion as the key element for reconstructing the lives of the people affected by multiple social problems.

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Key words: Social exclusion, social inclusion plans, gender perspective, public policies**Social exclusion, inclusion policies and gender inequalities**

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This article seeks to discuss the conceptual framework of social exclusion by reviewing social inclusion plans at different government levels and assessing the introduction of a gender perspective in these discussions and policies. As a starting point, several current perspectives around the concept of exclusion will be addressed, suggesting new models of inclusion policies. Secondly, the main inclusion plans will be described, as means of action against poverty and social exclusion, from European Union to a local scale, highlighting some important experiences in terms of gender in places such as Alt Empordà and Barcelona. Finally, an inclusive and feminist agenda, supported by the local authorities, will be suggested.

Times of crisis; rise of social and gender inequalities¹

When discussing social exclusion, inclusion policies and gender inequalities, three aspects need to be considered. Firstly, inequalities resulting from a capitalist and patriarchal model that enable a power-based relationship system underpinned by class and gender, influencing all social relations in all areas of life. The patriarchal ideology states that capitalism lets patriarchy intervene in all dimensions that are useful and enables it to perpetuate and reproduce the system (Otero, 2013).

A socioeconomic system in which life is subordinated to capital and productive work is the only valuable thing (Pérez Orozco, 2014).

Secondly, rapid social transformations create whole new contexts, with huge social, economic and cultural repercussions. In that sense, inclusion and exclusion trajectories are becoming more difficult to gauge and precariousness and disengagement forms are spreading. The gender mainstreaming perspective analyses the co-relation with other inequality and discrimination factors which must be considered in order to address social exclusion forms.

Finally, in times of financial crisis, inequalities and social exclusion forms increase, placing them at the centre of the political agenda, at least on an elementary basis. As many studies conclude, European countries have executed austerity plans that have widened women and men's inequalities (Bettio et al, 2012; Gálvez, 2013). The impact of austerity measures is especially

¹. This article has been made thanks to the discussion and feedback of Cities and People Seminar from the Social and Political Sciences Institute. An extended version is published at De La Fuente (coord.) "Social exclusion and gender at local level. Mainstreaming, longitudinal research and empowerment", Barcelona: ICPS.

relevant in the support provided to families in caring tasks, and in important areas such as dependency support, healthcare or childhood support. The need to work –albeit in precarious jobs– has increased, whereas women have been more pressured to assume more reproductive work.

Crisis, gender and social exclusion then are especially interrelated in the situation of women in relation to standard and non-standard economy and the economy of care (Gálvez, 2016). In short, a *market society* conceived through familism forms is occurring, connecting with tasks that, before the crisis, had been partly carried out by public authorities. A narrative focused on the traditional roles of genders is contributing to that trend, worsening situations of social exclusion and even sexist violence (Ezquerro, 2011). The consequence is a reinforcement of the patriarchy domain, both in material aspects affecting women's life on a daily basis, and in symbolic and cultural aspects.

1. Perspectives around social exclusion and inclusion trajectories

The transformations that have occurred in capitalist societies have led to new definitions of complex social trajectories. The academic discussion has efficiently detected situations of devaluation, vulnerability and family breakdown as causes of social exclusion. It is a broadly accepted concept, acknowledged by institutions as a key element in their social inclusion plans. These concepts are defined according to the political framework and, in that sense, they are an important matter of study.

The French government started using the concept of social exclusion, for the first time in Europe, during the 80's in the 20th Century. After that, the United Kingdom began to use it before the European Union presented the concept at the Lisbon European Council in 2000. In the 21st Century, government departments, from a local to an international level, have adopted the concept of social inclusion as a key concept in their policies. That way, plans are designed grouping actions that already existed in a segmented manner, and new inclusion action lines are implemented.

One of the arguments used to defend the concept of exclusion is that poverty refers to economic and income aspects of inequalities, an 'inflexible' approach that doesn't consider other dimensions of vulnerability or exclusion. The feminization of poverty intends to explore these inequalities of earnings and economic capacity, which are especially dramatic for women. But the notion of poverty, in being focused on distributive aspects and individuals, fails to introduce the gender perspective, especially when it's used as a measurement tool for the household, since other situations of exclusion remain unexplored (Valls and Belzunegui, 2014). The concept of social exclusion is comprehensive, as it embraces many triggers and dimensions causing vulnerability and risk situations. To summarize, it describes a social model where a section of the population falls outside social and citizen rights, where several vulnerability and risk forms take place, in various grades. (Castel, 1997).

The main ambits of social exclusion are not only linked to economic resources and productive systems. As is seen in Table 1, other elements and dimensions such as education, health and social provision, housing, community, family and geographical factors are also meaningful, as well as itineraries of social and community disengagement. As other non-monetary factors are included, the concept of social exclusion acknowledges the gender perspective, since the inequalities' pattern among women and men can be considered (De la Cal, 2009). The following table addresses the principle dimensions of social exclusion, introducing the use of time and the impact of overwork –including the reproductive dimension– as core indicators of economic exclusion.

Table 1. Main factors of social exclusion.

Factors of exclusion	Dimensions
Economy	Monetary (income) Use of time and overwork
Employment	Labour market access Labour conditions
Education	Education access Qualified population
Community care, healthcare	Health, morbidity, life standards Health services access Physical, psychological and emotional health
Housing	Affordability Housing conditions
Relations	Personal and family networks Community network
Citizenship-politics	Citizen rights Participation
Spatial-territorial	Physical Social space Economical

Note: exclusively elaborated for this study according to data from the Public Policies and Government Institute (IGOP), 2004.

It's not always easy to translate theory into empirical research of social phenomena, since the studies depend on the indicators chosen and the data available. Using accurate indicators aimed at measuring men and women's disparities is one of the main challenges for robust knowledge to be obtained. On the other hand, the flexible and broad nature of the concept of social exclusion has been criticized for being ambiguous, and makes it difficult to get a precise definition and rigorous methodology. And, although there's usually a common ground of social exclusion, not every approach shares the same features. For that reason, we consider it important to review the different approaches.

Paradigmatic approaches of social exclusion

Although the concept of social exclusion is generally accepted, an accurate definition of its causes remains largely unexplored. What makes up the opposite concept has also been debated. In that sense, research perspectives address different notions about what is social exclusion and which are the trajectories of social inclusion. These proposals not only provide different definitions of social exclusion itineraries, but also propose different responses and, accordingly, might have an impact on public policies and on the current social model.

To illustrate the different thoughts, the paradigms formulated by Silver (1994) and Levitas (2005) are presented here. The first author points out three discussion views of social exclusion based on different political dimensions: republicanism, liberalism and social democracy. The second author analyses discourses in the British context and addresses three points according to the concept of social inclusion: redistribution, social integration and, finally, a conservative view linked to market policies and labour insertion. These three discourses presented by Levitas have some similarities to the three discussion views of Silver.

Table 2 summarizes these three discussion views and presents a fourth, more thorough view, outlining exploitation and domination as the main causes of inequalities and, accordingly, calling

for radical social transformation. Although the other three paradigms see social inclusion inside an established order, the last proposal believes in combining radicalized democracy with power-acquisition recovery policies in order to revert gender and class inequalities and achieve a society free from capitalism or patriarchy domination patterns. 'Social policies for equality' should acknowledge identities with adequate redistribution processes in order to revert the inequalities (Fraser, 1995).

Table 2. Paradigmatic approaches of social exclusion.

Paradigm	Discourse	Social model	Political model	Gender awareness
Individual behaviour	Individualism: work effort and motivation	Market model	<i>Workfare</i> programs: compulsory insertion programs	No gender awareness
Social disengagement	Solidarity and social cohesion	Social integration	Active inclusion policies	Low gender awareness –or none
Inequalities	Redistribution and equality	Social rights and citizen rights	Welfare redistributive policies	Gender awareness in some proposals
Exploitation and domination	Social transformation	Alternative social model. Acknowledge-ment of differences	Political decentralization, empowerment actions and autonomy	Gender awareness

Note: Exclusively elaborated for this study

The personal attitudes' paradigm refers to the individual's effort and motivation, and the need to take advantage of social opportunities. From a neo-conservatory perspective, attached to the liberal anglosaxon viewpoint, that advocates for remunerated labour market access as a principle –or unique– means of social inclusion. *Workfare* policies propose substituting social protection systems by a graduated system of incentives and coercive measures to access the labour market. Statements such as "the poverty trap" or "the culture of dependency" associate social exclusion with excessive subsidies, demotivating individuals to access the labour market (Davies, 2005). That point of view legitimizes welfare cutbacks which substitute the idea of 'social inclusion' with 'occupation' and labour insertion as priority goals.

The social disengagement paradigm or the solidarity model interplays with the ideas of French republicanism and suggests mechanisms for social inclusion to prevent social safety nets from breaking down or becoming undermined, which is the main cause of social exclusion. In that sense, it embraces political actions of inclusion and the labour market as the main interventions for social inclusion.

The inequalities paradigm, also known as monopoly, considers the context of power accumulation in detriment to social sectors that are excluded as one of the causes of inequalities. Entitlement of citizen rights and classical redistribution policies according to the social democratic discourse would be the principle measures against inequalities. Some other proposals point to the gender aspect. Finally, paradigms known as exploitation and domination acknowledge diversity and are more open to the gender perspective. Related radical ideas target social transformation, so the labour market wouldn't be the only tool for social inclusion, as the other models sustain, by seeking recognition of all jobs.

These paradigms of social exclusion are obviously not uniform and are simplified here, but presenting them allows a description of the different perspectives on the causes of exclusion and the political models involved. We also consider important, in relation to gender, the way these perspectives leave gender inequalities unexplored, a reason why the fourth discussion view deserves another category. Only the inequalities paradigm displays some gender-based proposals, whereas the most radical proposals incorporate the feminist economy perspective and gender as important –or even central– factors.

2. Social inclusion policies and gender perspective at different government levels

The main political tools for fighting against social exclusion are the Europe 2020 Strategy, the National Action Plans for Social Inclusion developed by the EU States and, in Catalonia, the Action plan for the fight against poverty and to guarantee social inclusion, as well as a local program for launching local plans of social inclusion. Moreover, city councils, regional councils and local administrations have launched their own plans of social inclusion. The conceptual framework of social inclusion has been incorporated by public policies.

Table 3. Multilevel strategies and social inclusion plans.

Government	Social inclusion strategies and plans
European Union	Europe 2020: A European strategy for smart, sustainable and inclusive growth European Pillar of Social Rights 2017
Spanish State	National Action Plan for Social Inclusion (PNAIS) 2013-2016
Catalonia	Action plan for the fight against poverty and to guarantee social inclusion in Catalonia 2015-2016
Local	Local social inclusion plans (48 municipalities, regional councils and i consortiums)*

*According to the Social Affairs, Employment and Family Departament 2016.

Note: Exclusively elaborated for this study

Social and gender dimension weakness in the EU

Since the approval of the European Social Agenda in 2000, countries are committed to executing National Action Plans for Social Inclusion. In that line, coordination in the fight against social exclusion and poverty is agreed to be improved, marking 2020 as the target date to end poverty in the EU and to reduce drastically unemployment. Despite the good intentions, the reality is a long way from the goals stated. Firstly, because of the voluntary nature of the devices through which the strategic steps in social and employment affairs are outlined and, secondly, because of the limitations of the EU's funds, expressed by social investment and the European Social Fund.

The objectives for social inclusion are based on a methodology –called Open Method of Coordination– and instruments –National Action Plans– which should contribute to harmonize measures, establish common indicators and transfer best practices. That methodology, qualified as *neovoluntaristic*, enhances the Open Method of Coordination, aimed at coordinating social policies in European countries.

The Europe 2020 Strategy for smart, sustainable and inclusive growth was approved in 2010 with the intention of promoting EU competitiveness, by reinforcing the market economy model and incorporating other factors not only linked to the rise of Gross Domestic Product. The Strategy highlighted five co-related goals; among which stand out the reduction of poverty and social exclusion (before 2020, reducing to 20 million the number of people below the poverty and social exclusion threshold, below 25%) and seven landmark initiatives, one of them the creation of the European Platform against Poverty.

The economic crisis has urged a revision of that strategy. Inequalities are recognized to be on the rise and the goals, in social and employment terms –especially about poverty– haven't been reached (European Commission, 2014). In relation to gender inequalities, among the commitments established by the European Strategy 2020, only the unequal share of women and men in labour market participation is mentioned, seeing the rise of active population as the principle objective, especially for women.

Within the UE's institutional crisis context, the European Commission has approved the European Pillar of Social Rights in order to help foster social policies. The new strategy clearly prioritizes labour market insertion, displaying two important occupational goals: the first chapter, devoted to equal opportunities in accessing the labour market and the second one, focused on fair working conditions. Finally, the third chapter of the European Pillar of Social Rights refers to social protection and inclusion. Again, the gender equality is connected with participation in the labour market, by both increasing the number of women employed and improving their working conditions. Although it's said that gender equality must be assured in all areas, it's obvious that further efforts must be devoted to labour market and family-work balancing. The European Pillar of Social Rights is, nevertheless, a statement of intent of the European Commission, since it doesn't set specific actions or funds and displays a set of recommendations to be developed in the future.

In short, strategies to combat social exclusion designed by the European Union have a voluntary component, causing unequal development in the countries and failing to bind them to social policies. Despite the situation of social emergency, for the European Union, social policies have become a burden instead of a solution and the gender perspective hasn't been prioritized, nor is it a mainstream element in community policies for social inclusion. Furthermore, social inclusion is mainly acknowledged as labour market participation, overlooking other jobs and focusing equality actions on female labour access.

Active inclusion of the National Plan against Social Inclusion

From 2001 onwards the National Action Plans for Social Inclusion started being approved –and should be reviewed twice a year; the last revision of the Spanish one is PNAIS 2013-2016. This Plan adopts the commitments of the European Strategy 2020 of poverty and exclusion reduction and sets the goal of lifting at least one and a half million people out of poverty and exclusion². The key concept is 'active inclusion' and actions to help people enter the labour market. The Plan 2013-2016 endorses EU Council's recommendations and prioritizes reducing the number of people at risk of poverty and exclusion by reinforcing active measures of occupation, seeing unemployment as the major factor of social exclusion. All that, accompanied by more 'adequate and efficient' policies while criticizing the fact that all social policies don't have labour insertion as an objective. Paradoxically, at a time when unemployment is rising and the official political discourse highlights the importance of the labour aspect, active occupation policies have been seriously downsized, such as the welfare measures (from 2011 to 2013, funds devoted to active occupation measures were reduced by 50%).

The plan considers that the targeted population, along with the traditional profiles of poverty and exclusion, must include people on the poverty threshold and those who live in and out of poverty. In that sense, the precariousness of the 'poor workers' is described as a factor of exclusion, but no actions are addressed to tackle it. Taking as a measurement indicator the at-risk-of poverty rate or social exclusion (AROE rate), it's seen that unemployment is a determining factor of social exclusion and, therefore, active occupation policies should be prioritized. Continuing with that indicator, poverty and social exclusion affect similarly men and women, even though this indicator shows some weaknesses in the detection of the feminization of poverty, bearing in mind also that the situation of women was worse prior to the crisis.

An evidence of weakness of these 'voluntary' instruments is that among the period 2010-2014, the peak moment of the economic crisis, not a single inclusion plan was approved. The previous Plans have a very limited impact and don't manage to serve as a coordination space of autonomous plans, whereas these plans have been almost exclusively centered on giving support to local entities (Quintana and Campruví, 2015).

2. Included are other indicators of participation in the labour market (global occupancy rate should be 74% and 68.5% for women in 2020), and the education system –by reducing the school drop-out rates to 15% and guaranteeing access to secondary education for 44% of people aged 30 to 44.

To summarize, State strategies of social inclusion acknowledge social inclusion through participation in the labour market, whereas other measures devoted to “people unable to work” aren't given the same importance and the gender perspective is ignored in the plan. Despite the institutionalization of equality policies, a regression in that ambit has been detected, evidenced by the lack of *gender mainstreaming* in public policies and in social policies in particular (Lombardo and Leon, 2014).

The focus on remunerated occupation and improvement of employment as key objectives connect with the *workfare* model that defends the conservative view of individual attitudes. Even though social exclusion is recognized as a complex and multidimensional phenomenon, in the end the process of social inclusion is focused almost exclusively on labour market participation. This explains the importance given to women obtaining remunerated work, ignoring, thus, other jobs.

The local dimension of the social inclusion plans in Catalonia

Since 2006, three social inclusion plans in Catalonia have been designed; the first two for a four-year period and the last, twice-yearly, bringing back the concept of poverty and taking as an example the Inclusive plan against poverty and social exclusion 1995-2000. All of them were supported by the leading organizations in social initiatives working on inclusion. They intend to serve as a longitudinal instrument, analyzing thoughtfully inclusion-exclusion trajectories, and several departments of Catalonia's Government are working on that goal.

The Plan for the inclusion and social cohesion in Catalonia 2006-2009 prioritized the coordination with local organizations to launch Local Plans for Social Inclusion (PLIS). Following EU guidelines, it considered proximity as the crucial factor when designing and planning inclusion policies and, therefore, the duty was centered on local governments. Based on methodological support and through the creation of common-work spaces and monitoring plans, the idea of 'inclusive local areas' was reinforced along with policies for social inclusion aimed at encouraging participation, also from the people supported (Quintana and Camproví, 2015).

The new policies for social inclusion show that the classical measures of the Welfare State are insufficient to cope with the new risks and needs. In that sense, the traditional framework should be substituted by an innovative one: community-based, with participation, a strategic view, multi-faceted and cross-longitudinal while recognizing local features³. At a local level, this leads to the creation of spaces attached to Inclusion Plans, where participation and co-production channels occur (Boards, Committees, Agreements, etc.), aimed at empowering people starting their inclusion itineraries. Secondly, the strategic view is steered by the need to use knowledge and planning instruments (information systems, monitoring plans, dissemination of activities and discussion boards) and, finally, provide autonomy to adapt every social inclusion plan to the reality of every place.

Among the actions developed in the first Plan, the great majority of measures correspond to social policies, educational and health (78%) and half of the actions have a care intervention and palliative effect (21% of actions are direct economic support) and are mainly targeted to childhood and youth (60%), whereas the elderly are the least benefited with 9% of the actions (Generalitat de Catalunya, 2010). However, there isn't a rigorous and comprehensive evaluation of the inclusion policies.

The Action plan for the fight against poverty and for social inclusion in Catalonia 2015-2016 is framed on the European Strategy 2020 and displays several core interventions. The latest twice-yearly plan (in 2014 there was no plan) considers poverty and social inclusion suffered by youth and childhood as priority interventions, devoting 26% of resources destined to the plan in 2015, a

3. Department of Welfare and Family (2014): “Program for the developing of local plans for social inclusion”. Generalitat de Catalunya. Ed. Eines 19.

total of 1.066 million euros, and a specific attention plan for that population for 2015-2018 is also approved. The rest of the 165 actions described by the Plan are distributed in five general strategies aimed at covering basic needs (using almost half of the Plan's resources), occupation (16% of total funds) and the less-supported housing sector (7%) and social and community sector (3,7%). Nearly half of the resources belong to Departments of Business and Occupation (29%) and Social Welfare (nearly 20%) (Generalitat de Catalunya, 2015). The Plan doesn't mean an extra financial effort for the inclusion policies has been made; on the contrary, it distributes the assigned funds of each Department, with the aim to include a wider and more strategic policies scope⁴.

The gender perspective is not acknowledged in these plans nor is the population of women seen as a priority; only for some specific actions, for example, regarding sexist violence. The action Plan provides no statistical data disaggregated by sex –neither in the analysis nor the set of indicators used for plan monitoring. Only some indicators about contracting measures for specific groups of women are seen, and it's significant that it uses a generic male language, whereas one of the most used concepts of the Plan is 'family'. Neither is there mention of gender inequalities in a best practices report of 15 organizations. In conclusion, inequalities among men and women haven't been incorporated in the strategies of social inclusion developed until now.

On a local scale, the Program for the development of Local Plans for Social Inclusion (2014), selected among the best practices of the National Spanish Plan, is still in force. In 2016, 48 local organizations (38 municipalities and 10 regional councils and consortiums) approved their own inclusion plans, half of them in Barcelona's province. Other local institutions such as Barcelona's Provincial Council designed support programs for social inclusion policies⁵. Among the local bodies, some city councils are pioneers, such as Santa Coloma de Gramenet, which has had a Social inclusion plan since 2004 and Barcelona (since 2005).

Two guiding experiences: Barcelona and Alt Empordà

Even though they are very different places, the Regional Council of Alt Empordà and Barcelona City Council both carry out specific practices where gender mainstreaming and the commitment against the feminization of poverty are priority goals (De la Fuente, 2016). The regional experience of the Plan for social inclusion and cohesion in Alt Empordà 2013-2016 is illustrative as an example of gender perspective mainstreaming in all the phases of inclusion policies. Men and women's inequalities and strategies aimed at overcoming them are included in the Plan's diagnosis and conceptual framework, as well as throughout the implementation and evaluation, and in the communication and raising awareness strategies.

Despite the difficulties in obtaining gender-based information sources and statistical data, in Alt Empordà –that embraces 68 city areas– special focus has been given to analysis and knowledge aspects as a basis for planning inclusion policies. It's also noticeable the interest in setting monitoring mechanisms aimed at evaluating, both in quantitative and qualitative terms, actions for social inclusion with a gender approach. Some examples of this gender awareness are the internal training or the tendering of social inclusion programs in the region where gender perspective is valued. The inclusion team, committed and with leadership capacity, has surely observed other limitations such as the difficulties implementing an equality agenda going backwards, the competence and governance limitations, the weak association network for women or political and management structures with low or deprived gender awareness, as stated by Quintana (2016).

4. Department of Welfare and Family (2015). Annual report of the Government agreement for approving the Action Plan against poverty and social inclusion 2015-2016, Generalitat de Catalunya.

5. See Diputació de Barcelona (2012): "Local plans of social inclusion. Methodological guidelines. Revision". Col. Documents de Treball. Benestar Social series, 13.

On the other hand, Barcelona is an example of inclusive support measures and teamwork on a European and international scale. It's one of the most engaged local governments in worldwide city networks on inclusive policies: internationally, through Cities and Local Governments United (CGLU) in past political terms of office and, currently, through Eurocities, where the city holds the presidency of the Social Forum. Teamwork also operates on a local scale, since the city reserves a specific place of co-production of inclusion policies: the Citizen Agreement for an Inclusive Barcelona, that since 2006 has conducted a Common Strategy to end social exclusion, along with more than 600 participant organizations.

From a perspective of fighting against gender inequalities, the Strategy against the feminization of poverty and precariousness approved in 2016 and attached to the Plan for a Justice of Gender 2016-2020 must be highlighted. This strategy advocates for incorporating the gender cross-longitudinal approach in other factors of exclusion, and tackling poverty from its structural causes. The goal is to accomplish women's empowerment and participation and measures are already being implemented, following the same methodology (Cruells and Ruiz, 2016).

One of the most innovative elements of the policies carried out by Barcelona City Council is to recognize and make visible the care tasks. From a feminist perspective, one of the core elements of the Strategy against the feminization of poverty and deprivation is the economy for life and organization of time, which addresses the importance of reproductive work. At the same time, other strategies are operating to validate this hidden practice of economy characterized by inequality and precariousness that deeply affects women. Another example is the process of overhauling social services, a female-dominated professional sector, that aims to strengthen the community work in the neighborhoods and has designed caring measures for the professionals ('Impulsem' Program⁶). From a gendered and fighting against social inequalities perspective, one of the commitments will be to share and align these strategies with the new policies of social inclusion.

3. Towards an inclusive and feminist local agenda

The rise of poverty and exclusion in a context of crisis affects men and women unequally, strengthening the patriarchal scheme of submission and social control. Government cutbacks strategies have contributed to a worsened *market society* by taking over sectors that were managed by institutions and further *familism* with the intensification of the reproductive role of women. In that sense, both policies to tackle social inequalities and gender inequalities have been, since several years ago, in regression.

Discussions about social exclusion have outlined several positions, bringing about different approaches, even polarised ones. Four discussion views have been pointed out: individual attitudes, social disengagement as the central element and the conception of exclusion as a lack of social and citizenship rights. Linked to this last one, a fourth discussion view considers patriarchy and capitalist inequalities as the causes of social exclusion and would advocate for an alternative society model.

These discussion views are not rigid; they have various nuances and offer different responses to the situations of exclusion. The neoliberal framework that values individual decisions as a key factor has permeated the public picture, mainly in the European Union and the State. These positions have also been used to cut social funds. When the problem of social exclusion becomes individualized and bound to the assumption of capacities and attitudes that keep people 'employable', the chances for community action becomes underestimated and care work remains invisible. From that perspective, gender inequalities are hardly seen: on one hand, women are

6. Launched in 2016, 'Impulsem' Program has fostered actions and discussion to strengthen the network of basic social services facing social demands and the necessity of shifting the support services approach. Some of the priorities are reinforcing community work, deinstitutionalizing the management of Social Centers and hiring more staff.

required to access the labour market in equal conditions and, on the other hand, are treated as a specific population section to whom several actions must be addressed.

As seen by that context, one of the challenges is to articulate local strategies of social inclusion, incorporating justice of gender as a key factor. It's obvious that measures aimed at tackling social exclusion and gender inequalities can't only be conducted from a local context; coordination and alignment with different government levels should be achieved, as well as a legal framework to promote social rights in crucial sectors like housing, labour market, health, education or dependency support.

Paradoxically, while local entities are struggling to increase their autonomy, ground-breaking proposals are emerging, opposed to that centralism and based on new institutional practices. These are common good municipality proposals steered towards local policies and community practices that bring about innovative means of social transformation (Blanco and Gomà, 2016). Proximity is the key to create common spaces of inclusion and empowerment, since these inclusion patterns must rely on the emotional and social aspects of people, contributing to an individualized and common empowerment that should acknowledge autonomy as a standard liberty feature and the capacity for each person to decide their own life trajectory.

New inclusion policies should be based on the statement that “an inclusive society is incompatible with capitalism and patriarchy” (Fraser, 2015). At the same time, we need wide and multiple discussions about the three key dimensions on public policies: conceptual and discourse framework; content and fixing operative and social matters of the strategies.

- *From a conceptual and discourse framework*, the article has pointed out some of the main discussion items about the concept of social exclusion. This is a useful concept for embracing a complex and changing reality and because it introduces social, community and reproductive dimensions, enabling the incorporation of men and women inequalities in the assessment. Despite the homogeneous nature of the individualized discourse, some other approaches connected to republicanism, social democracy and new radical trends are emerging. It's evidenced by the new municipalism that advocates for ground-breaking discourses where feminism participates and a new economic and social model acknowledges all jobs. To summarize, a discourse that considers inclusion as participation and autonomy, strengthening community ties and supporting the feminist approach in order to build and prioritize a common and democratic responsibility vision of caring tasks and reproductive work. In that sense, gender justice will be achieved by the radical transformation of power access and, to do that, proximity of practices and actions is needed.

- *From an operative framework*, policies of social inclusion should be aimed at collective emancipation, strengthening measures to cover basic needs and assure rights and defense of common goods. A first step should be to revert the cutbacks suffered in the public sector to design policies that guarantee sufficient income, food and energy supply, housing and labour inclusion, while reinforcing and connecting education, social services, health and cultural policies from an inclusion perspective, targeted to dignity and autonomy (Gomà and Rosetti, 2016). Introducing gender injustices to the local agenda helps encourage policies for the organization of caring tasks, with the aim of reordering time to overcome the centrality of productive work (Moreno, 2016). That perspective should be implemented along with other key factors such as mobility, safety, urbanism and public space and geographical dissemination.

As highlighted by some studies, while the necessities for a provision of care are rising in current societies, due, to a large extent, to people living longer and to changes in family structures, local policies haven't considered them as a key factor.

This is seen by the lack of institutionalization of care services, which are strongly feminized, with high levels of job insecurity (Torns, Castelló and Recio, 2009). In that sense, contributions by the feminist economy are crucial to incorporate sustainable life as a central interest to inclusion

policies, connecting it to the defense of the common good, solidarity and social economy and the ecological economy.

- *The operative and social dimension* of inclusion policies explores how to carry them out from the strengthening of community networks and, especially, the participation of the beneficiaries of the actions, a dimension addressed in many plans of social inclusion. Setting out new inclusion policies also means to abandon official and patronizing models and incorporate co-production forms of public policies, with pluralistic evaluation patterns and methodologies aimed at collecting examples of inequalities and the impact of inclusion policies from a gender perspective. Autonomy means giving a voice to vulnerable people, acknowledging that the right to decide over their lives is as important as enhancing their opportunities⁷. It's crucial to value women's contribution, since there are no rights without empowerment. Believing in an alternative economy that includes all the necessary requirements for wellbeing demands the strengthening of community networks beyond a State-level: social movements and social associations. Several vindication movements have recently emerged, where women have leading roles, corresponding to sectors that suffer from insecure employment –caring tasks and support services– and that, until now, have struggled to raise their voice and organize themselves. Associations such as Las Kellys or Sindillar are a good example, as well as the fight of workers from nursing homes in Bizkaia, a mobilization approach to situations of job exclusion from a feminist perspective.

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Key words Feminization of poverty,
deprivation, social exclusion, gender**The fight against feminization of poverty and deprivation in the city of Barcelona**

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The gender-based analysis of poverty points, beyond the financial resources available, to dimensions like the lack of time, work overload or state of health as factors influencing on how women suffer from poverty and deprivation. This article presents, firstly, the comprehensive action program launched by Barcelona City Council in the fight against poverty and deprivation from a gender perspective: the Strategy against the feminization of poverty and deprivation 2016-2024. The core interventions are addressed, and some of the actions developed during the first months of execution are outlined, as well as the priority actions for 2017. The article describes the strategies already implemented in order to disseminate the Strategy across the different areas of the city; a geographical dissemination that is crucial and which requires further engagement from districts, departments, local governments and association networks in the city.

Introduction

28.4% of women and 27% of men in Barcelona are at risk of poverty or in a situation of social exclusion¹. Alternative methodologies of measuring poverty highlight, though, that, if the income of each household member was taken into account instead of that of the whole household, the poverty rate for women would double, becoming twice that of men². Aside from this data, a gender analysis of poverty shows that, regardless of the list of resources available, there are dimensions such as lack of time, excessive workloads or health that define to which degree women suffer poverty and insecurity. Henceforth, the struggle against poverty, the factors leading people to poverty situations and the impact of policies aimed at ending it are different for men and women.

Over the last few decades, social movements –including feminism– have acknowledged as deprivation new situations that are not exclusively defined by financial poverty. Although deprivation is strongly linked to labour conditions and their deterioration, nowadays it embraces other aspects of life that are not only associated to the standard labour market. It considers, thus, remunerated and non-remunerated work, the lack of time or the impossibility to lead a full life due

1. Idescat and IERMB, Survey on Living Standards and Habits in Catalonia, 2011.

2. According to Francesc Valls Fonayet's research (2016), from the URV Chair of Social Inclusion about the total population in Catalonia; by using this alternative methodology based on the poverty measurement under the premise of autonomy, in 2015 nearly half of the women in Catalonia (49.3%) would be at risk of poverty living with their own income and living alone, against 24.2% of men. According to this methodology, the proportion of women at risk of poverty doubles, whereas men's reduces.

to the lack of opportunities and the diverse forms of discrimination.

In that sense, political measures fighting against poverty and deprivation must incorporate all these factors in order to provide specific responses. Under that premise, Barcelona City Council has committed to launch a comprehensive program of measures from a gender-based perspective: the Strategy against the feminization of poverty and deprivation 2016–2024 (Catalan initials EFPP).

The strategy is framed within the government's measure *Urgent Actions Towards Ending Poverty: for a balanced and equal Barcelona*³, whose main objective is to execute a roadmap formulated by the City Council which, beyond rapid, care assistance and punctual actions, let us pave the way towards a real and effective equity between women and men, by breaking those barriers accountable for the feminization of poverty and deprivation.

After an overview of the EFPP's core intervention, this article exposes some of the measures developed during the first months of the implementation and the priority measures for 2017. Some of the strategies being developed in order to disseminate the EFPP through the different neighborhoods of the city are detailed next. This is a crucial dissemination that must be promoted throughout all the EFPP's evolution. Finally, some conclusions are addressed.

EFPP's core interventions

The EFPP's diagnosis and design has been possible thanks to the participation of experts, associations, labour unions, representatives from different local institutions and women in situation of social exclusion and deprivation. Several focus groups formed by all the different stakeholders and interviews and discussion groups aimed at collecting women's experiences and views defined the EFPP's core interventions, objectives and action plans.

The EFPP is divided into three core interventions, focused on the main factors identified which cause people to fall into, experience and also exit poverty and deprivation situations. To start, 71 actions have been outlined.

The first EFPP core intervention relies on data and information systems, since a proper intervention on the factors impacting on the feminization of poverty requires a profound knowledge of the phenomenon, providing data to make it visible and quantifiable; data which is currently insufficient. That intervention aims to provide the City Council with a data system that enables, from a gender perspective, to gauge comprehensively and thoroughly the phenomenon of the feminization of poverty. Within this core intervention, several actions are planned, such as disaggregation by gender of data in all surveys, research and data lists carried out by the City Council, and the generation of a local and multidimensional poverty indicator which can incorporate a gender- basis approach.

The second core intervention is economy for life, which is the economy tailored to assure an adequate standard of living for the population, attending and considering the essential standards for subsistence, reproduction and wellbeing. That way, this core intervention embraces action plans both in the labour market and in the domestic and care work dimension.

The EFPP recognizes the inequalities women face when accessing and participating in the labour market and the consequences they have on income throughout their lives. In that way, the average income for women generated from work is 18% lower than men's⁴. They also have a higher unemployment rate (14.7% female unemployment against 13.4% male unemployment⁵)

3. Presented before Barcelona City Council's plenary chamber on the 23rd July 2015.

4. Barcelona City Council, *Estrategy against Feminization of Poverty and Deprivation in Barcelona (2016-2020)*, Councillor's Office for Feminisms and LGBT, Department of Gender Mainstreaming –CIRD (2016).

5. Report "Women and Work", CESB, 2016, according to 2015 data.

and they represent 56%⁶ of the population in Barcelona who have been unemployed for more than a year. Moreover, women are also the majority of the population with temporary contracts, working part time or working without a contract⁷. In fact, in view of the current state of the labour market, having a job is no guarantee of avoiding situations of exclusion; the risk of poverty among active women and those with studies rises year after year, being situated at 14% against 11.6% for men⁸. In that sense, accessing the labour market is part of the solution to deal with the feminization elements of poverty, but it also needs to be reformulated to be an efficient solution and not perpetuate precariousness. For women, jobs will be part of the solution as long as these are dignified, without gender discriminations and the rest of factors influencing on their deprivation are taken into account.

For that reason, with this core intervention, the EFPP suggests the development of strategies to tackle the structural gendered inequalities in the labour market that contribute to generate greater vulnerability among women in terms of poverty, through action plans like setting gender clauses for public contracts or creating a quality award designated by Barcelona City Council, on a gender-approach basis, for those companies offering dignified, equal and co-responsible jobs. Other objectives of this first core intervention include the promotion of professional qualifications and certifications, labour access and job retention for women in vulnerable situations, dignifying female-dominated sectors (cleaning services, sales, tourism and support services) and fighting against occupational segregation.

With regards to domestic work and caring tasks, the EFPP takes into account the unequal distribution among women and men when carrying out these tasks, and some objectives are targeted to the co-responsibility of the stakeholders (household members, community, private sector and Public Administration) and the restructuring of time in a municipal context –in order to reduce the importance of productive time and incorporate caring, social and personal time as a political priority– are addressed. In that sense, the broadening of care services provided by the Public Administration has been planned, as well as strengthening the projects devoted to promoting male co-responsibility or the implementation and synchronization of broad public services schedules.

Finally, the third core intervention is the city of rights, understood as the one guaranteeing human rights, also from a gender perspective. Here, the EFPP is focused on the action frameworks considered a priority for a structural fight against feminization of poverty and deprivation: housing, health, basic social conditions, empowerment and socio-political participation of women. The gender diagnosis of female poverty in the city conducted during the elaboration of the EFPP revealed that precarious lives are marked by a lack of decent housing or by the fact they have to work wonders to cope with energy bills. In fact, when housing is given up, other poverty situations have been faced before, such as energy, food or living under insecure cohabitation conditions. In 2015, 61% of housing units supplied due to social emergency were addressed to women⁹. In this framework, the need to broaden the affordable housing stock is addressed; guaranteeing priority access for women in vulnerable or poverty situations and assuring that households meet basic health and comfort conditions, at the same time as fighting energy poverty and improving living standards.

In the health ambit, the EFPP assumes that health, caring (self-care and caring for others), time and work-life balance are factors which directly affect quality of life and, when they are lacking, they contribute to poverty and deprivation. At the same level, women being overworked,

6. Report about unemployment in Barcelona, CESB, 2015, according to 2014 data.

7. Idescat and IERMB. Survey on Living Standards and Habits in Catalonia, 2011.

8. Idescat and IERMB. Survey on Living Standards and Habits in Catalonia, 2011.

9. Census of Social Housing Applicants in Barcelona (2015).

unemployment situations, job insecurity, the fear of being unable to make ends meet or facing the loss of housing have a serious impact on their health. Hence, despite women having a higher life expectancy than men, 26% consider they are in regular or poor health, against 16% of men¹⁰, and this is commonly linked to their work overload (labour market, domestic work and caring tasks). In that framework, the EFPP pursues the fight against malnutrition attached to poverty situations; the guarantee of universal access to health services, putting special emphasis on the sexual and reproductive rights of women and the improvement on their quality of life through the practice of sport.

Finally, with regards to basic social conditions, empowerment and socio-political participation, the EFPP stresses that, very often, precariousness in women's lives is expressed by stressful and submission situations, seeing their decision-making capacities undermined and even facing disempowerment situations. In that sense, the EFPP suggests creating adequate socioeconomic contexts tailored to guarantee full lives, by reviewing the social services model and launching projects and programs aimed at offering women the adequate tools for self-organization, through the supply of economical support of inclusion for the most vulnerable households, the promotion of women networks through community work and the incorporation of the gender approach in social services, among others.

Main actions in 2016 and priority actions for 2017

The launching of an institutionalized action such as the EFPP, as necessary as it is ambitious, is not an easy task. During the first nine months, several actions have started, and some of them already been accomplished. The majority, though, are in a process of execution and will have continuity, at least throughout 2017. That was agreed in the first meeting of the EFPP Technical Team, at the end of November 2016 in accordance with the different departments and municipal bodies involved, in order to track the scheduled action plans for 2016. Some plans of special interest are outlined here:

Core 1: Data and information systems

- *Action 2. Creation of a local and multidimensional indicator of poverty based on a gender approach.* The Department of Knowledge and Research of the Area of Social Rights has designed an Inequality and Vulnerability Index, available for the 73 neighborhoods of the city. Unfortunately, though, it was discarded as a local and gendered poverty indicator after assessing it, since the disposable household income –one of the Index's three indicators– couldn't be disaggregated by gender. As a result, other alternatives were sought. This department started a comprehensive analysis of the EU Gender Equality Index, working on the possibilities of adapting it to a local scale. Although this second indicator displays items relevant to female poverty (unemployment, time or health), it measures the level of inequality and not poverty, which is what the EFPP intends to do. For that reason, and considering all this previous work and other current proposals, it has been decided to keep on working internally in order to set *ad hoc* a system of poverty and deprivation indicators on a gender basis. These actions are planned in coordination with social rights and initiatives based on the fight against inequality and the promotion of inclusion in the city.

- *Action 4. Dissemination of the CESB (Barcelona's Social and Economic Council) annual report, with data on gender and the labour market. Reviewing this report in order to include new indicators. Inputs on the fight against deprivation and wage gap will be outlined and a best practices list will be presented.* Throughout 2016, CESB and QUIT-UAB have worked together in order to open new perspectives, indicators and proposals for improving the analysis of women's situation in different jobs, remunerated and non-remunerated, in Barcelona. The study will be finished before the summer of 2017 and will provide new methodological guidelines and information in order to steer future reports on Women and Work annually conducted by CESB.

10. Idescat and IERMB. Survey on Living Standards and Habits in Catalonia, 2011.

Core 2: Economy for life and management of time

• *Action 12. Setting of gender equality clauses in all the City Council hiring policies. Last October, the Guide on Public Social Hiring was presented.* The Guide sets a battery of gender equity clauses as contract conditions and, in some cases, economic penalties will be executed in case of noncompliance. These clauses include aspects such as the implementation of an Equality Plan or an Equality Measures Record for companies, as well as equality policies for professional profiles and professional groups, inclusive communication and measures against sexual harassment and gendered harassment. The guide has been published as the first step towards the accomplishment of the action plan. During the following months, the implementation of these clauses will be reviewed and monitored, assessing their impact on female poverty and deprivation in the city, and also taking into account the recently published Decree for Sustainable Public Contracts on the 24th April 2017.

• *Action 22. Broadening of SAD services, tele-home care services, Nursery Schools and meal services with priority according to city areas.* During 2016, the core services of the Area of Social Rights –such as SAD– were broadened by improving labour conditions of the community support workers, increasing budget and broadening the attention service. The Home Meals and accompanied Meals services also saw a rise in the number of places offered. Regarding to the tele-home care service, in 2016 there was an automatic broadening of the service. This service is proportional to the number of old-aged people in every district and the level of aging. Likewise, the growth is co-related to the progressive rise of old-aged people in every area. Lastly, regarding to Nursery Schools, during 2016 three State Nursery Schools were administered.

Core 3: City of rights

In 2017, given the importance of a quality attachment to the labour market as a means to leave situations of poverty and deprivation behind, special efforts will be devoted to carrying out actions in this domain, within the EFPP's Economy for life and time management core interventions. Thus, the Board Against the Feminization of Poverty, which will hold a meeting in spring, will be suggested to prioritize the following actions:

• *Action 45. Boosting counseling and awareness actions towards the prevention of unwanted pregnancy, with special focus on teenagers (SIRIAN program).* Within the context of the Healthcare program in every city area, SIRIAN program resources have been broadened and will be running especially in the most vulnerable areas, since this program has been proven to have an efficient impact on the reduction of non-wanted pregnancy cases. Moreover, in the framework of the Sexual and Reproductive Health Strategy, a campaign for the right of abortion has been launched.

• *Action 47. Financial inclusion support for households and people with difficulties in covering basic needs, starting with elderly women with Non-contributory State Pensions, Disability Pensions and single mothers.* Throughout 2016, special benefits on social emergency were approved and formulated into vouchers: on one hand, the Vouchers 0-16, devoted to cover basic needs in food, clothes and school costs for children and young children aged up to 16. On the other hand, vouchers for single parent families, addressed to cover food, clothes and basic needs. Finally, the vouchers provided to women earning Non-Contributory State Pensions, covering all kind of expenses.

Firstly, the action 5, which plans the development of a quality, stable and comprehensive training, accreditation and insertion program for women in vulnerable situations. This action must include a fixed accompaniment service for the female user for, at least, two years.

Secondly, the action 6, which addresses the gender approach in the LABORA program, aimed at promoting occupation for people with difficulties in accessing the labour market. The program

runs and administers a labour market reserved for people attached to any service or program of the Social Rights Area. It is led by the Social Services Municipal Institute of Barcelona City Council, in collaboration with social associations represented by ECAS (Catalan Associations for Social Action), FEICAT (Inclusion Companies in Catalonia) and the Red Cross, as well as the business sector in the city. In order to include the gender approach, greater efforts will be devoted to gather more data segregated by sex (for example, number of incorporations by occupation and gender; incorporations by sector and gender or type and duration of contract according to gender) and being able, thus, to make a diagnosis on women's occupation from LABORA and suggest possible changes.

EFPP geographical dissemination

A few months after the launch of the EFPP throughout the city, in 2017 we are starting to execute it in different areas of Barcelona, especially in those neighborhoods with higher poverty and social exclusion rates. To do this geographical dissemination, three complementary working procedures are being carried out.

On one hand, working alongside the City Council's Neighborhoods Plan in order to accomplish the performance of the EFPP in every area is led by associations and women of the neighborhoods in accordance with the strategic processes linked to this initiative.

On the other hand, through direct contact with the diverse districts of the city represented by the Women Councils or Feminisms and LGBT, and the feminism technical managers of each district. Finally, through the cooperation with new gender mainstreaming representatives in five districts of the city.

Neighborhood Plans

The EFPP is attached to the Neighborhood Plans with the aim of accomplishing and executing EFPP actions in the territory; that is, after a diagnosis of the reality in every neighborhood, generic EFPP actions are adapted to the needs and particularities of each area and the people who live there. To put it into practice, the EFPP Technical Secretary offers support to the Neighborhood Plans through different measures: participation in focus groups during the design phase of the Neighborhoods Plan, document reviews (diagnosis, proposals of focus groups, preliminary papers of Neighborhood Plans, etc.) or monitoring the conciliation between the EFPP and the Neighborhood Plans document.

In this sense, for instance, 2017 has been especially devoted to the Neighborhood Plans of La Marina de Port and Prat Vermell. The EFPP Technical Secretary participated in the financial development focus group, since one of the points included in this area is that of Measures against the feminization of poverty. Other documents have also been reviewed at different stages of the elaboration of Neighborhood Plans, not only to help implement measures against the feminization of poverty, but also to include the gender perspective in more general actions (for example, those addressed to healthy leisure time, to promoting health among young people and teenagers or to fostering social and solidarity economy). That way, companies on industrial estates are to be assessed on gender equality topics and quality measures for female occupation, and a program for pre-entrepreneurship is to be developed, addressed to local citizens interested in creating a social cooperative company with other women.

Districts and Councils

The second guideline for disseminating geographically the EFPP is, as stated before, working in collaboration with the city districts. One of the devices to make it possible is engaging the Women Councils or the Feminism Councils and LGBT in order to detect the needs and set the EFPP measures to tackle the feminization of poverty and deprivation in the city. Since the EFPP's launch last summer, the Technical Secretary has participated in Women Councils in the districts of Gràcia, Nou Barris and Sants-Montjuïc, in order to make it visible and to gather proposals from their own areas. Some of the contributions received were from Nou Barris and were concerned

about the cooperative organization of domestic workers. In Gràcia, women from the Council expressed the importance of taking into account the specific housing needs of women in poverty situations who, furthermore, suffer from some disability.

At the same time, in the district of Sants-Montjuic the Feminism and LGBT Council has created a focus group on the feminization of poverty which has assessed the area's needs and recommended which EFPP actions would be effective in their district.

The Women Council secretary in Barcelona summoned the EFPP Technical Secretary to start defining strategies for policy dissemination across the territory through their focus group. Ministers, technicians and Council representatives from different districts attended this meeting, where some of the current EFPP action plans were discussed. It was considered that some plans could be strengthened across the different districts, while those needs that weren't yet covered by planned EFPP actions were also discussed. The districts committed themselves to keep on thinking about adaptation measures in their area.

In any case, when implementing the EFPP geographical dissemination by districts, it is important to incorporate diagnoses conducted by the Feminism and LGBT Technicians, as well as co-working with women associations in the city areas.

Gender mainstreaming representatives in the districts

Over the next year, the EFPP geographical dissemination will be boosted by the work of the new gender mainstreaming representatives who will start this spring in five districts (Horta-Guinardó, Sant Martí, Ciutat Vella, Sants-Montjuic and Nou Barris).

Their task will be to promote and make effective gender-mainstreaming in the districts, through, among others means, the application of the Justice for Gender Plan (2016-2020) and EFPP execution. That way, they will give the pertinent support to the EFPP actions' development in each district, adapting to the area's reality and needs.

Based on these guidelines and the synergies created with the districts' staff and the Neighborhood Plans, as well as the association networks and women from different areas of the city, we hope to keep on working in order to reduce the feminization of poverty and deprivation in the whole of Barcelona.

Conclusions

A comprehensive and institutionalized action plan such as the EFPP is a great challenge, since it aims to become a driving force for social and structural change, capable of –beyond covering specific needs–, changing the conditions that drive and tie women to poverty and deprivation situations. During the first months of its implementation, progress has been made through several of the actions addressed, but there's still much work to do until 2024.

The current approach is to keep on promoting the initial actions and to make a special effort on the actions attached to the labour market, since they are one of the key ways to overcoming situations of poverty and deprivation.

We are also currently putting special emphasis on EFPP dissemination throughout those neighborhoods which register higher indicators of poverty and deprivation. By working together with the Neighborhoods Plan, collaborating with the city districts and also supported by the new gender mainstreaming representatives in five districts, the specific needs from the different areas will be tackled and, within the EFPP framework, the most efficient actions for overcoming them will be executed.

With the commitment and drive of the different local institutions, districts and association networks of the city to the fight against poverty and deprivation, we are confident that we will be

able to continue working in order to accomplish the EFPP's objective.

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September 2017

Key words: Las Kellys, Sindillar, job insecurity, domestic workers, labour unions**Sindillar and Las Kellys: From job insecurity to self-organization**Homera Rosetti
Barcelona City Council

Experiences such as Sindillar and Las Kellys highlight the invisible reality of domestic workers and chambermaids. These two associations reveal the need to find vindication mechanisms to organize two of the most socially excluded sectors aside from the mainstream trade unions and political parties. They are certain about their vindications and have become good examples of the work and feminist struggle in the Spanish State.

Chambermaids and domestic workers organize themselves outside the large trade unions to raise their voice

Traditionally every year on the 1st of May the labour movement takes to the streets. In the morning, mainstream trade unions lead the main congregation, and federations, union representatives and the large political parties come together in a festive protest march. In the afternoon, anarchist groups, independents, small trade unions and groups of female and male workers who don't feel identified with the CCOO's and UGT's consensus syndicalism also march. Among them this year were Las Kellys and Sindillar, organizations that assemble two of the most precarious and less recognized sectors of the collective negotiation: chambermaids and domestic workers.

These two associations have a lot in common. First, they organize themselves with a complete lack of resources, independently from the large political and union organizations. The workers, all of them women and the majority migrants, share their experiences and organize themselves because there is a lack of spaces to conduct their demands. Their principal fighting mechanisms are mutual support, solidarity from other associations and, especially in the case of Las Kellys, the social networks.

The first trade union of domestic workers

Sindillar is defined on its blog as a "group of organized women who fight against job insecurity and emotional, social, political and economical precariousness" related to care workers and domestic workers. Created in 2011, it is the first trade union in the Spanish State assembling that sector. 50 women of 16 different nationalities got together at the founding assembly, and diversity continues to be a constant feature.

They seek to make their members' work visible and to develop syndicalism training, professional training and emotional training. To do that, they are supported by the centre for Women Culture Francesca Bonnemaison –"Bonne"– which provides a space from which they work on the "fundamental autonomy and empowerment project", along with other women and feminist groups. Music, gastronomy and creativity are the main ingredients of their activities.

The union tasks are not easy however. The legislation for domestic workers and caregivers usually leaves them unprotected. Sindillar reports that 85% of workers have no written contract; they have no right to unemployment benefits and, consequently, after 20 or 30 years working few of them manage to access a retirement pension.

Not only that: the majority of these workers –migrant women– face major difficulties to get residence permits, since they will never have a one-year contract of 40 weekly hours, as Immigration Laws require. The lack of the correct paperwork, residence and work permits, along with foreign language-related difficulties in many cases and the lack of family support have led domestic migrant workers to become one of the most vulnerable population groups.

“We try to face the labour discrimination together”, explains in an interview to the paper *La Directa* Isabel Escobar, one of most committed activists of Sindillar. “We need to fight back, because domestic work has become a form of slavery”, she denounces loud and clear. Apart from being exploited in terms of work, many women suffer from arthritis due to the intense effort in performing their work, or illnesses derived from the use of detergents and other toxic elements.

In the Spanish State, there are roughly 700.000 domestic workers. On one hand, sectors of the middle class have progressively joined the high-class in employing domestic workers and care workers. Furthermore, there’s a new phenomenon of sectors with low economic resources – usually elderly people who need to be looked after– that employ domestic workers to attend them. Since the work is developed in a private ambit, labour abuses are less likely to be perceived, so these groups become even more invisible. In that context, Labour Inspection has a difficult job.

Chambermaids break the silence

Another silenced sector over the last few years is that of the chambermaids. Known popularly as ‘Las Kellys’ –“the cleaners”–, they organized themselves a year ago through a Facebook group to denounce the shocking labour conditions they endure. The outsourcing of chambermaids’ work has left it in the hands of temporary job companies, which has fulminated the rights accomplished during the past few years through the protests. Today, cleaners earn 700 euros a month, have seasonal jobs and, in many cases, work part-time.

Las Kellys are fighting to contain the amount of work, against the free extra hours (they denounce that “it is impossible to clean 24 rooms in 6-7 hours) and to recognize the professional illnesses associated with constantly being overworked. Among their claims, they ask to be protected under the Hospitality Sector’s Collective Agreement –that sets a wage of 1.200 euros–, despite working through outsourced companies. By subcontracting them, they become mere cleaners instead of chambermaids covered by the Agreement, and, consequently, they lose out in terms of job category, wage and conditions.

Since March 2016, when their activity started, ‘Las Kellys’ Association have reported more than 30 cases to the Labour Inspection addressed to hotel chains and subcontracting companies for violating the Agreement and more than 15 claims before a court. They have also led more than a dozen protest acts against the violation of their rights. Here, in Barcelona, their complaints have reached the City Council, which has committed to not circulate job vacancies related to the sector with abusive conditions.

100.000 chambermaids are estimated to work in the Spanish State and, according to Las Kellys, half of them fall outside the Agreement. They are women with family burdens, migrants and scared of denouncing insecurity in their workplace. At last, through Las Kellys, some of these women have overcome their fear and have stood up for themselves. One of the influential factors in making this step forward has been their health problems. Making 80 beds, day after day, can

cause serious injuries (lower back pain, tendinitis, cervical injuries). Also the use of cleaning products, as is the case of domestic workers, can lead to chronic sicknesses and disabilities, such as fibrositis.

“We have got together as hotel workers because trade unions haven’t done their job”, declared the spokesperson of Las Kellys Lanzarote, Myriam Barros to the radio station Ona Mediterrània. “We didn’t want to form part of any large trade union, because, until now, everything they’ve done has been inefficient. Otherwise, we wouldn’t have to join together to defend our rights”, she added.

Mainstream Trade Unions, in crisis

The 15M call “they don’t represent us” was also in some way addressed to the large trade unions. Young people with no future, feminist groups, undocumented migrant associations and deeply deprived sectors of the labour market who joined the great citizen protest in 2011 didn’t feel represented either by the traditional spokespeople of the labour market. That was clear after seeing the composition and running of the squares.

Mainstream syndicalism, noticeably missing at 15M –and later in movements like PAH or the mass demonstrations– highlighted this representation crisis. If not, why would a Trade union of street vendors –a sector that assembles one of the most excluded workers– organize themselves in a completely independent manner? Why did Las Kellys manage to make themselves heard for the first time, using means as precarious as twitter and facebook? Why are domestic workers, migrants or musicians organizing themselves independently from the main trade unions?

Labour protests are sometimes unexpectedly reactivated. Experiences of self-organization, while spontaneous and precarious, are spreading. Meanwhile, the mainstream trade unions lose credibility and members. Scandals like Andalusia’s RIFs, millionaire bank accounts belonging to the historical Asturian leader José Ángel Fernández Villa, Caja Madrid’s black cards used by workers’ representatives and public funds dedicated to traveling or dining out, all of that published by the media, have contributed to the discredit of the main trade unions.

Two indicators explain this decrease. According to the CIS barometer, on one hand, trade unions –along with financial bodies and political parties– are among the lowest-valued institutions. On the other hand, latest figures show that during the recession the main trade unions have lost more than half a million members throughout the State, which is a fifth part of their membership.

The ‘precariat’ and the same class exploited as always

The lack of awareness of job insecurity has probably been a key factor in the aforementioned syndicalist crisis. New movements have boosted organizations, which already felt distant from trade unions, such as young people and women. These are precisely the social sectors which suffer with temporary jobs more and who need to organize themselves.

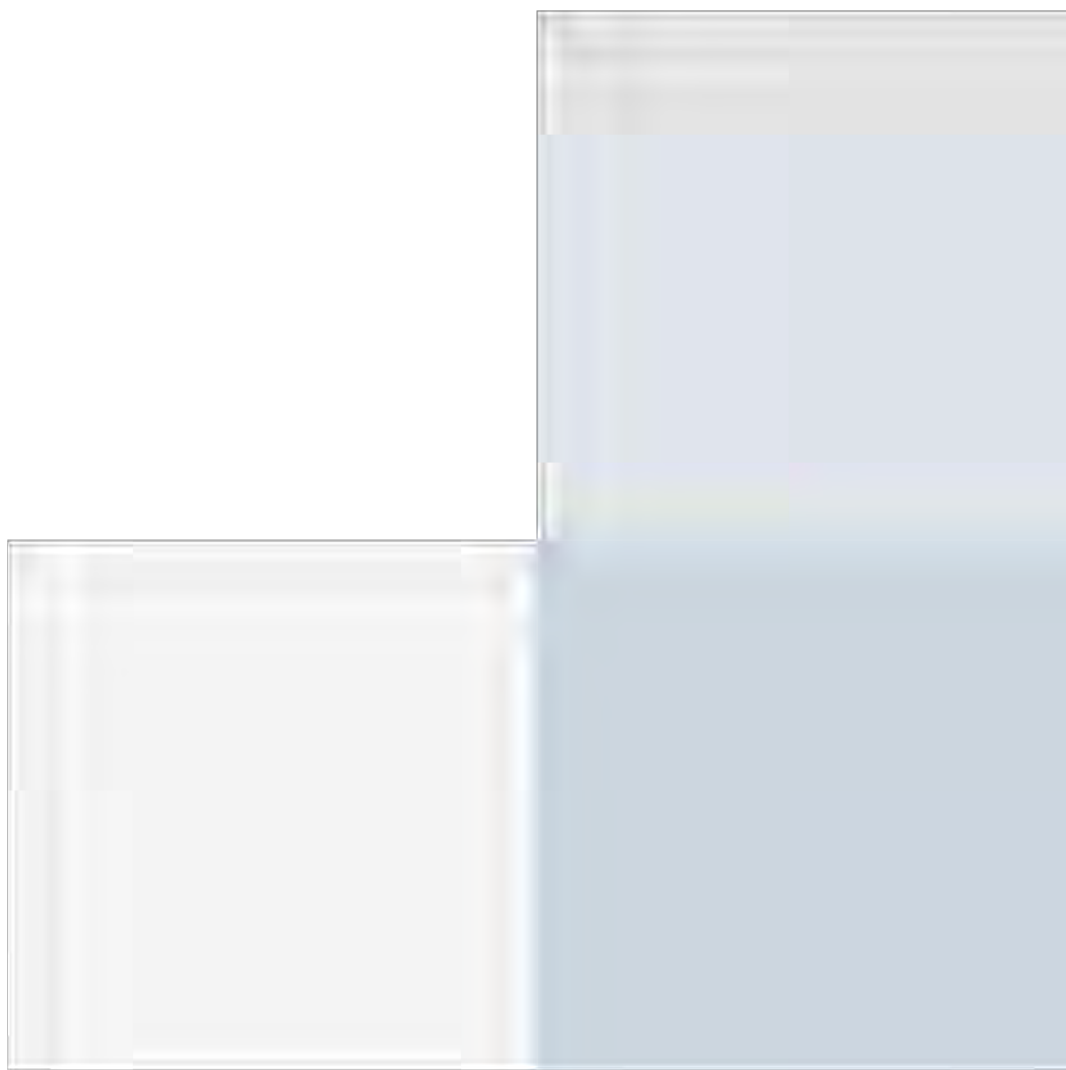
According to the British economist Guy Standing, this is called the ‘precariat’, a new social class characterized by insecure and unstable working conditions. In an interview to Crític he stated that “precariat is the new social class of global capitalism” and remarked that “in Spain, today, it is 40% of the population”. But does this description depict the reality of domestic workers or chambermaids? Are they part of a new social class, extended globally, and hugely exploited?

The writer and journalist Owen Jones explains in the Prologue of his book “Chavs: The Demonization of the working class” that, when Marx and Engels wrote the Communist Manifesto in 1848, the bulk of the labour class was conformed by servants and domestic staff. It wasn’t until the 1940’s and 1950’s that the industrial working class –today a significant minority– started emerging. It is, then, a working mass that has never been homogeneous. Transformations experienced over the last few years, with an acute growth of the services sector and huge insecurity with regards to labour conditions, for Owen Jones, are connected with the changes

suffered by the social and economical system.

It's in that context that Las Kellys and Sindillar appear. In the same way as happened with 20th-century servants, domestic employees and chambermaids are not recognized –despite doing an essential job– because they are not seen. Their work is associated with the caring tasks traditionally performed by women at home. Being women, devoted to manual labour, poorly paid and highly populated by migrants invites elitist prejudices of class, gender and race when the topic of these groups is discussed.

Self-organization experiences such as Sindillar and Las Kellys highlight hidden realities and the need to discover new vindication mechanisms, in order to help the most excluded –both in social and labour terms– raise their voice. Creativity, mutual support and assemblies are the definitive ingredients for the new recipes. And empowered women will be the chefs.



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