2020

Women in Poverty
Overview

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EQUINET
European Network of Equality Bodies
Former economic crises have taught us that economic unrest leads to an increased level of individual and structural discrimination for different groups of people and especially those who are generally in a vulnerable position in society. Women in poverty around Europe (and worldwide) are one of the groups heavily and negatively affected by the current COVID-19 crisis regarding their economic situation, their wellbeing, their safety, but also regarding their housing and education circumstances. While in “normal” times they also suffer from inequalities, the COVID-19 crisis aggravates these inequalities and acts like a magnifying glass placing a spotlight on their specific challenges.

Women in poverty are not a homogenous group but include women from different marginalised and vulnerable groups such as Roma women, Muslim women, Black women, Asian women, migrant women, trans women, older women, women with disabilities, single mothers, women with a low socio-economic status, etc. They are also confronted with different types of discrimination, violence and social exclusion. In practice, women in poverty are necessarily victims of intersectional discrimination,
with the ground of gender as one and socio-economic disadvantage or poverty as the other ground.

Equinet has been long calling attention to the importance of introducing socio-economic status or disadvantage as a protected ground under European and national equality legislation. The discrimination women in poverty suffer is often ‘three dimensional’ as even within this group already discriminated on the grounds of gender and socio-economic disadvantage, there are some that suffer discrimination on a further ground or grounds, such as for instance age, disability, race or ethnic origin or religion.
The Beijing Declaration and Platform for Action for Equality, Development and Peace 1995 includes 12 major areas of concern: poverty, education and training, health, violence against women, armed conflicts, economy, women’s political participation and decision-making, institutional mechanisms for women’s empowerment, women and girls’ rights, media, and the environment. It defines poverty as “a complex, multidimensional problem, with origins in both the national and international domains”. The Beijing Declaration and Platform for Action noted that poverty is closely linked to gender as the risk of falling into poverty is much greater for women than for men. While the Beijing Platform for Action (BPfA) was established 25 years ago, many of the challenges identified in 1995 remain relevant in 2020 (such as the unequal distribution of care and domestic work, the gender pay gap, as well as experiences of gender-based discrimination and violence). As an issue directly linked to structural gender inequalities, fighting poverty among women was included in the EU’s Gender Equality Strategy 2020-2025 as a strategic goal.
Around 113 million people or 22.4% of the EU population in 2017 were at risk of poverty or social exclusion. This means roughly one in five people in the EU experienced at least one of the following three forms of poverty: monetary poverty, severe material deprivation or very low work intensity of their household. Some groups are more likely to be affected by poverty including women, children, young people, people with disabilities, single-parent households, migrants, members of minorities, as well as those living in rural areas. In 2017, women had a slightly higher rate of risk of poverty or social exclusion than men (the rate for women was 23.3% compared with 21.6% for men). Findings of research recently published by the Oxford University “indicate that the burden of the pandemic will be disproportionately borne by low-wage earners which, in the absence of compensating policies, will significantly increase poverty and inequality across Europe”.

Poverty of women stems from a range of interrelated factors, including their often precarious position in the labour market, due to a strong educational and occupational horizontal and
vertical gender segregation derived from traditional stereotypes and bias, and the unequal sharing of care and domestic household responsibilities between women and men, leading to lower payment of work done in the majority by women (e.g. in the fields of education, health care, gastronomy, cleaning or domestic work), the gender pay gap and relating pension pay gap, the lack of sufficient and affordable educational and care services, social exclusion, discrimination and violence against women. The situation worsens for women in vulnerable situations or belonging to vulnerable groups, who are more likely to live in poverty, such as older women with a low pension, single-mother families, women with disabilities, women with migrant background or from ethnic minorities, women with a low socio-economic status, women in rural areas, and women in precarious jobs (such as in the care sector), seasonal workers (tourism, agriculture), etc. Single parent households are for example twice as likely to be facing poverty than households with 2 adults with children (21.6% compared with 10.4%). Similarly, the risk of poverty is higher for women with disabilities than for men with disabilities or than for women without disabilities. According to the European Disability Forum, 48.3% of women with disabilities are in employment, compared with 53% of men (20.7% in full-time vs. 28.6% of men).

Women in poverty are not only confronted with direct individual discrimination when applying for a job, searching for an apartment, or assessing the health sector, they also – like all other women - experience structural discrimination and it is often exactly this structural discrimination that pushes them into poverty. There are still strong gender stereotypes, gender hierarchies and gender inequalities existing in European societies, making it difficult for women to participate in the same way as men in the labour market, in politics or decision making. Typical female work, which is carried out predominantly by women, such
as work in the education and social care sector, the health care sector or the cleaning sector, is less paid and undervalued compared to typical male work. Women in general are less paid in most sectors of the economy, even if they do the same job and have the same level of qualification. This is reflected in the gender pay gap, which Europe-wide still amounts to 16% percent. At the same time, women still carry out the majority of care work and are perceived as the principal carers responsible for children and relatives in need of support/assistance and for domestic work. Considering the caring and educating of children and other persons in need, 37.5% of women take responsibility for this daily, in comparison to 24.7% of men. Further, around 80% of women do housework and cooking on a daily basis while only 34% of men do so. Based on their often-lower income, fewer years of work due to their care responsibilities, and related job interruptions as well as part-time jobs, women have also lower pensions, which leads to high risks of poverty for elderly women. In 2017, the gender pension pay gap in Europe was 35.7% on average, with variations between European Member States. The lowest gender pension gap in 2017 was found in Estonia with 2.6% and one of the highest gaps was found in the Netherlands with 43.4%. In addition, women in vulnerable situations, such as women in poverty, are also confronted more often than other women with sexual harassment at the workplace as well as domestic violence.

**Gender intersects** with other personal characteristics such as socio-economic status, age, disability or migration status, confronting women in poverty with the risk of multiple and intersectional discrimination. **Intersectional discrimination** is when discrimination does not simply consist of the addition of two sources of discrimination and “the result is qualitatively different”, or as Crenshaw terms it ‘synergistic’. Thus, different grounds interact in a manner that makes them inseparable. One
can speak of intersectional discrimination when an individual or a group is discriminated based on grounds (e.g. their gender, socio-economic status, religion, race) that are intertwined in such a way that they produce a unique and new type of discrimination.

For example, when searching for a job, Roma women can be facing intersectional discrimination based on their ethnic origin, their gender and socio-economic status. The exclusion of women in poverty on a combination of gender, race and class is framed by strong asymmetries in power relations.
There is a **strong connection between poverty and gender**. Due to a number of **intersectional factors**, women and children have a higher incidence of poverty than men, and their poverty is more severe than that of men, that’s why we talk about the feminisation of poverty.

The economic inequality experienced by women contributes to a lesser status and standing for women than that accorded to men. This is due to their disadvantaged economic position. Discrimination and stereotyping in turn contribute to economic inequality for women by excluding them from economically advantageous positions.

The combination of different forms and grounds of discrimination women in poverty are facing in different areas of life also makes it difficult or nearly impossible for these women to leave the so called “cycle of poverty”.

**CYCLE OF POVERTY**
Poor women from marginalized groups often face double injustice and are oftentimes stuck in a vicious cycle of poverty. For example, a Roma woman who grew up in a poor family, where she had to do most of the housework and therefore did not receive an education, is now in her twenties struggling to find a job. Most of her job applications get rejected, even jobs where she does not need any qualifications. This leads us to the assumption that she might be rejected because of her ethnicity and/or her gender. And without a job, she has no income, and cannot save any money for education, health care and for retirement.

Source: Federal Anti-Discrimination Agency, Germany
Women in poverty, who were already in precarious circumstances before the start of COVID-19, were made more vulnerable by the pandemic as a result of discrimination and existing inequalities in the accessibility of information and service provision. In most countries, women were a majority at the frontline sectors (supermarket cashiers, teachers and health workers, care workers, etc.) facing stress and anxiety related to COVID-19 potential exposure, lack of prevention measures and uncertainties, besides their generally very precarious working conditions in these sectors.

Self-isolation policies failed to consider the unstable situations of victims of domestic violence, the impact of suspending in-person services for people living with disabilities, the effects of school closures on gender dynamics, or particularly on single-parent households. The unequal access for women in poverty to technology and the internet heightened the risk of isolation – especially during the lockdown in many countries – and reduced their chances to make their voices heard. Furthermore, the risk of experiencing domestic violence increased during COVID-19, which
is reflected in a sharp increase in calls to national domestic violence hotlines. All this can lead to more stress, anxiety, lower levels of life satisfaction and less free time for women in poverty.