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## **Economic Commission for Europe**

Conference of European Statisticians

### **Expert meeting on measuring poverty and inequality: SDGs 1 and 10**

Geneva, Switzerland

5–6 December 2019

Item A of the provisional agenda

### **Disaggregation of poverty indicators for monitoring the 2030 Agenda for Sustainable Development**

## **Understanding gender differences in poverty: A global snapshot**

**Note by UN Women\***

### *Summary*

This paper uses a demographic and life-cycle approach to reveal differences in the way women, men, girls, and boys experience poverty. By disaggregating the global data on extreme poverty by sex, age and household composition, the study finds large gender gaps in poverty rates among individuals aged 25-34. The main finding is that having children increases the likelihood of living in poverty for both men and women, but women assume the risk earlier in the life course and are more likely than men to face poverty alone, for example, in a lone-parent household. The findings highlight the importance of considering the influence of life stages (i.e. periods when individuals are most likely to care for dependents), household composition (i.e. presence of children) and gender differences in the distribution of unpaid care and domestic work in an analysis of gender inequality in poverty. Additional analysis by socio-economic characteristics and dimensions such as the intensity of unpaid care work, availability of basic infrastructure and services shows that poverty is multi-dimensional and that among the most disadvantaged with respect to income and other forms of deprivation are women and girls who face multiple and intersecting inequalities (of gender, income, location, race/ethnicity).

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### 1. Introduction

Measuring poverty accurately and across different groups in society is a key element of development policy. The ability to identify the poorest enables governments and other actors to formulate interventions that meet the specific needs of the most vulnerable in society and to monitor and assess the effectiveness of these policies on poverty eradication. At the global level, eradicating poverty in all its forms and dimensions, including extreme poverty, sits at the core of the Sustainable Development Goals (SDGs). SDG indicator 1.1.1 calls for the measurement of poverty by sex, age, employment status and geographical location (urban/rural). Yet, despite the importance of monitoring and addressing the economic disadvantage of different groups in society, including women and girls, global estimates of income poverty disaggregated by sex are unavailable. This is because nationally representative household surveys, in which the household is the unit of measurement, are the main source for measuring poverty. Such measurements, however, lack granularity on intrahousehold dynamics, such as sex differential consumption patterns, and information on how resources are pooled and shared between household members (Chant, 2006; Lampietti and Stalker, 2000; Atkinson, 2017).

In household measures of poverty, the behavior and well-being of the household is taken to be reflective of the individual preferences and well-being of household members. Under this logic, the well-being of household members is broadly the same, such that all members of a poor household are poor, and all members of a non-poor household are non-poor. The implicit assumption of these household measures is that the household's consumption and expenditure decisions are based on fair and equal negotiation amongst household members. A substantial body of theoretical and empirical research however refutes this claim. Lundberg and Pollak (1994) for example find that household resources are not distributed equally. Allocation of resources at the individual level, they find, is not only unequal but highly dependent on whether household resources are controlled by the husband or the wife. In these unequal settings, women generally fare worse than their male counterparts (Haddad and Kanbur, 1990; and Chant, 2010). Aggregate household measures are ill-suited to capture these inequities. The result being, in some instances, the misclassification of poor women in non-poor households as non-poor, and similarly (although likely less common) poor men in non-poor households as non-poor.

Notwithstanding the foregoing limitations, it is possible to use existing household-level data to get a better—though imperfect—understanding of the gender dimensions of poverty. Based on a dataset of globally harmonized household surveys, developed by the World Bank's Poverty and Equity Global Practice, the current study utilizes household-level measures of poverty disaggregated by sex and age to examine the gender differences in poverty rates and explore how those differences vary over the lifecycle. Gender differentials in poverty among individuals in non-poor households remain opaque, but even with this limited measure of poverty, important insights are revealed about how poverty risks differ for women and men over the lifecycle in poor households. The analysis of household composition, including presence of children provides further insights into how gender inequality in roles and responsibilities within the family, particularly related to unpaid care and domestic work, contribute to women's greater exposure and vulnerability to poverty.

It should be noted that a previous version of this research was published in the 2019 Secretary General's report 'World Survey on the Role of Women and Development'. This article is an expansion of the analysis provided for that report. In this revision, we have made the following additions: (i) we include a literature review on the relationship between family structure, gender and poverty; (ii) we adopted the widely used international poverty line (USD \$1.90 a day), and deleted the analysis using quintiles and time poverty; (iii) we additionally add a section on 'Further research agenda'.

### 2. Review of empirical literature

Researchers and gender advocates have long proclaimed the existence of a gender gap in poverty with women and girls being more likely than men and boys to live in poverty. In previous research on gender

and poverty, we found the percentage of women and girls living in poor households (the female poverty rate) was higher than that of men and boys (12.8 vs. 12.3 per cent). This meant that, after taking into account the share of women and men in the total population, there were 104 women for every 100 men living in poor households (UN Women, World Bank 2018). Women represent a larger share of the poor, particularly in urban areas, while most of the poor live in rural areas. Updated figures prepared for this current study indicate the pattern remains unchanged: the female poverty rate is 12.5 per cent globally, the male in comparison is 12.1 percent. The gender gap across all ages is small and only statistically significant in South Asia. But, when looking at those 15 and above, gender gaps are statistically significant for South Asia as well as Sub-Saharan Africa. Further, as we present in this paper, when data are disaggregated simultaneously by sex and smaller age cohorts, large and significant gender gaps in poverty rates are observed among those aged 25 to 34. What explains this phenomenon?

Discussions related to the gender dimensions of poverty often underscore unequal access to and control over economic resources as root causes of women's poverty. Discriminatory legal frameworks and customary laws, for example, have been shown to place significant constraints on women's ability to earn an income by restricting their access to inheritance, land, property as well as credit. A substantial body of research by Awumbila, 2006 and Shapiro & Tambashe, 2001 and others find a strong link between gender gaps in access to ownership and control over resources and women's greater vulnerability to poverty.

Yet, even where legal restrictions are removed, women face multiple barriers to their ability to move out of poverty. Proponents of the human capital explanation focus on differences in accumulation of skills and credentials among women and men, which as they argue, in turn result in inequalities in the labour market and thus lead to women's greater vulnerability to poverty (Blau and Kahn, 1994). Labour market segmentation, gender wage gaps and unequal access to social protection (Pressman, 2002) remain a persistent driver of economic disadvantage for women. Discriminatory social norms and women's disproportionate share of unpaid care work further hamper their ability to earn a living. As a result, women are less likely than men to have an income of their own, rendering them financially dependent on their partners and increasing their vulnerability to poverty (UN Women 2019).

The impact of parenthood on earnings, especially for women, is another explanation provided in the literature (Budig and England, 2001; Folbre, 1987; Waldfogel, 1997). Paid work opportunities are reduced as women with caring responsibilities are less able to take jobs that require longer hours or substantial travel for instance. This means less opportunities for higher paying works. Castigla 1999 found working mothers remain the main care givers for children in the home which impacts their poverty levels.

Discussions related to the gender dimensions of poverty have also focused on household headship. These studies have generally found female-headed households are more likely to be poor than male-headed households. Northrop (1990) for example in describing the feminization of poverty phenomenon found poverty was increasingly concentrated among individuals living in female headed households. In the context of South Africa, Budlender (1997) revealed that households headed by women earned less than a third of the amount earned by those headed by men. These female-headed households, similar in size as other households, had fewer earners and where they had an earner, they generally had much lower earnings. When there is only one earner, the household is more susceptible to poverty, for example, if the earner falls sick, gets laid off or their hours of paid work are reduced due to economic downturns (Pressman 2003).

However, a number of studies have contested the use of headship as a relevant analytical category for a number of reasons, including the lack of comparable definitions of the terms 'household' and 'head of household'; the ambiguity in the term 'head of household' when the assignment of headship is left to the judgement of household members; and the fact that the term 'head of the household' does not reflect internal conflicts in the allocation of resources (Buvinić and Gupta, 1997, Quisumbing, Haddad, and Peña, 2001). A focus on female-headed households also means there is a dearth of information on how poverty effects

different family forms, including extended-family households which are common throughout the world, but especially in countries with high rates of extreme poverty.

Thus, the focus on female headship is problematic for two reasons: it hides important differences in the types of households in which individuals live and neglects the fact that women's vulnerability to poverty is rooted in their position and situation in society as main care givers, irrespective of family form.

Understanding the different experiences of poverty of women and men requires disaggregation of poverty data by sex and age (caring responsibilities fluctuate with age) and household typologies that are neutral in relation to a normative or cultural view of headship. In this paper, we make an attempt to fill this crucial gap by using a global database on gender and poverty to disaggregate poverty rates by sex, age, household composition and presence of children.

### 3. Data and methodology

Comparable estimates on women and girls and men and boys living in poor households, prepared for the present study, provide new insights into the gender profiles of the poor. In the analysis, women and girls are defined as income-poor if they live in an income-poor household. All women and girls in poor households are assumed to be poor, whereas all women and girls in non-poor households are assumed to be non-poor. The same definition is applied to men and boys. In turn, a household is considered poor if the per capita consumption of its members (or per capita income, depending on the country) falls below the international poverty line of US\$ 1.90 per day, which is the standard definition of absolute extreme poverty under the global monitoring framework for the Sustainable Development Goals and targets of the 2030 Agenda.

This study uses nationally representative household surveys collected **between 2011 and 2016** and available in the Global Monitoring Database (GMD) - a collection of household survey datasets harmonized by the World Bank's Poverty and Equity Global Practice. The GMD includes both per capita income and consumption-based poverty measures, depending on the country. For all 91 countries included, poverty is defined based on whether per capita household income (or consumption)—converted to international dollars using 2011 purchasing power parity (PPP) conversion factors—falls below the poverty line. **The GMD sample has high regional coverage of developing countries in South Asia, East Asia and the Pacific, Europe and Central Asia and Latin America and the Caribbean (above 87 per cent); and partial coverage of sub-Saharan Africa (74 per cent). Because of low coverage in Middle East and North Africa (4.1 per cent), the analysis does not report that region separately in the results.**

Three household compositions are of particular interest in this study: couples with children households in which a married or in-partnership couple is present with at least one biological, step, adopted or foster child under the age of 18 years; lone-mother households in which a lone mother of any age is present with at least one biological, step, adopted or foster child below the age of 18 years and extended households in which all persons are related to each other, but at least one member is outside the parent-child family unit. All three family forms are overly represented among the extreme poor. Among the regions with the highest rates of extreme poverty, such as Central and Southern Asia and Sub-Saharan Africa, for example, some 40 per cent of children under the age of 15 years live in extended households. Forty-four per cent of the extreme poor live in couple with children households and although only 3 per cent of the extreme poor live in lone mother households, they represent 2 million young women between 25 and 34 years of age who are lone mothers with children living in extreme poverty. The remaining 6 per cent of the world's extreme poor live in one-person households, households of couples without children and households of persons where at least one member is unrelated.

### 4. Results

Our analysis of data from 91 developing countries in the GMD, covering **78.1 per cent of the world's population**, indicates that there are specific pressure points in women's life course that place them at greater

risk of poverty compared with men. Poverty rates for women between 25 and 34 years of age are two percentage points higher than for men in the same age cohort. That is equivalent to a total of **49 million poor women and girls, compared with 40 million poor men and boys**.<sup>1</sup> When adjusted for the fact that men outnumber women in the population, the results indicate that, globally, women between 25 and 34 years of age are 25 per cent more likely than men to live in extreme poverty.

The difference in extreme poverty rates among women and men between 25 and 34 years of age coincides with differences in men's and women's life courses. Women marry and have children earlier in life than men. The responsibility for caring for young dependents earlier in life deprives women of opportunities to develop their capabilities and diminishes their chances of gaining access to decent work. Controlling for individual characteristics, such as age, marital status, education and employment status, and for household characteristics, the analysis indicates that women between 25 and 34 years of age with children below the age of 5 years are 4.8 percentage points more likely than those who have no young children to live in extreme poverty. Having a young child in the household increases the likelihood of poverty among men as well, but the magnitude is smaller, at 2.6 per cent.

#### **4.1. Children and their caregivers constitute an overwhelming majority of the extreme poor**

Extreme poverty rates are highest among children, decreasing among young adolescents and young adults and stabilizing among those around 50 years of age. Children between 0 and 14 years of age in particular are disproportionately represented among the poor, accounting for **28 per cent of the total population but 46 per cent of the extreme poor**.<sup>2</sup> Overall, individuals below the age of 35 years account for 76 per cent of those living in extreme poverty.

When poverty rates are disaggregated by sex and age, the data reveal that women are particularly vulnerable to poverty between the ages of 25 and 34 years, when gender gaps are widest (see figure I).<sup>3</sup> Globally, there are 125 women between the ages of 25 and 34 years for every 100 men in the same age group living in extreme poverty. The gender gap among those older than 24 years coincides with the phase in the life course of family formation and child-rearing, during which women and their families face increased expenses associated with having children, while also experiencing time constraints on engaging in paid work (UN Women, 2019).<sup>4</sup> The pattern is consistent across all regions with available data, but the depth and duration of the gender gaps vary between regions. In Latin America and the Caribbean and sub-Saharan Africa, for example, where adolescent birth rates are the highest, the gap surfaces earlier in a young woman's life and is already present among those between the ages of 15 and 19 years (UN Women, 2019).<sup>5</sup>

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<sup>1</sup> Based on a full sample of all ages, 348 million women and girls live in extreme poverty, compared with 341 million men and boys.

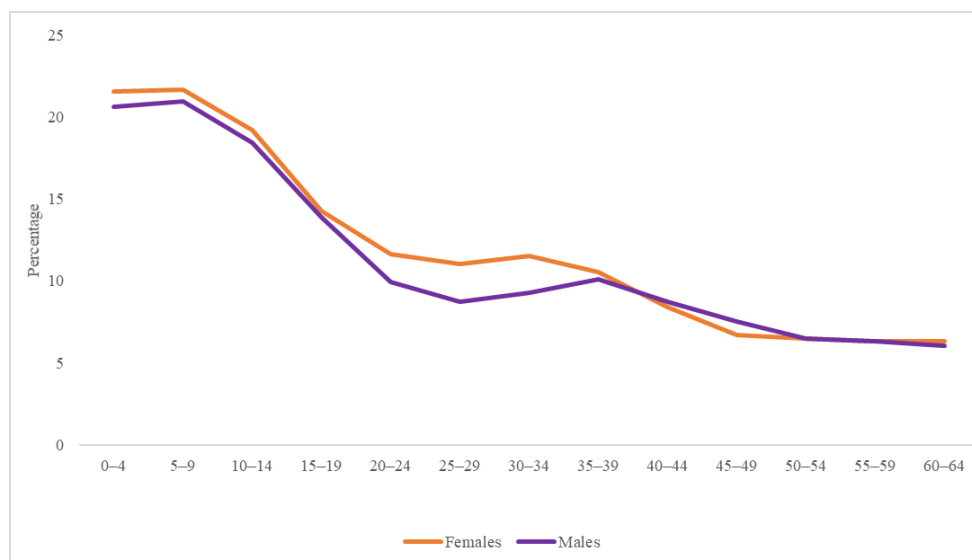
<sup>2</sup> Equivalence scales are not used in the analysis.

<sup>3</sup> The gender gap narrows and is no longer evident among individuals between 35 and 39 years of age and between 40 and 45 years. This is likely the result of a confluence of factors, including older children in the home entering the labour market and women joining and rejoining the labour force, which improves household capital generation and accumulation.

<sup>4</sup> Globally, the average age of women at marriage is 23.3 years, compared with 26.6 for men.

<sup>5</sup> In sub-Saharan Africa, 43 per cent of the population lives on less than US\$ 1.90 per day. In that region, 57.2 per cent of those aged between 25 and 34 years of age living in extreme poverty are women. In Latin America and the Caribbean, even though only 4 per cent of the population lives in extreme poverty, women are overly represented, accounting for 57.9 per cent of those aged between 25 and 34 years of age living in extreme poverty.

Figure I  
**Proportion of people living in extreme poverty globally, by age and sex**



*Source:* World Bank staff calculations based on the World Bank global monitoring database, updated in 2019. Final analysis to be released in forthcoming joint publication as part of an ongoing collaboration between UN Women and the World Bank. *Note:* Extreme poverty defined as living on US\$ 1.90 per day. Based on a sample of 91 countries.

Because women begin family formation and taking on child-rearing responsibilities earlier, actions reinforced by discriminatory social norms and gender stereotypes, women struggle to balance, and in some cases forgo, completing their education or engaging in paid work to care for children early in life (Morrison and Sabarwal, 2008; Saranga and Kurz, 2007; UNICEF, 2005; Parsons et al, 2015). Global data on labour force participation, disaggregated by age and sex, indicate a similar pattern; the gender gap in labour force participation increases sharply among women of reproductive age (UN Women, 2016).

#### **4.2. Increased risk of poverty in households with children, in particular for women with children**

Households with more dependents, many of whom are children, have higher income poverty rates,<sup>6</sup> partly because of the higher expenditures that such families incur, such as child-rearing costs, and the difficulty of combining caregiving with paid work. However, the risk of poverty is different for women and men. Compared with men, a higher proportion of women between 25 and 34 years of age live in households in which they are likely to have dependents, especially young children.<sup>7</sup>

Globally, individuals between 25 and 34 years of age living in households of couples with children are overrepresented among the extreme poor. Whereas 39.7 per cent of individuals in that age range live in such households, they make up 44.2 per cent of the extreme poor. Women represent a greater share of such

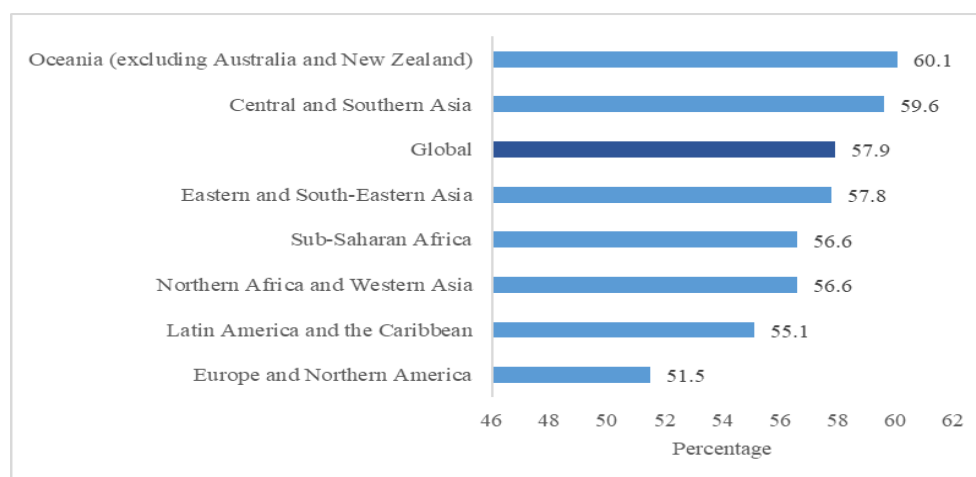
<sup>6</sup> A regression analysis based on a sample of 91 countries, controlling for individual characteristics, such as age, marital status, education, employment status and household size, indicates that the ratio of dependents to earners is a significant predictor of poverty: the higher the ratio of children to adults between 25 and 34 years of age, the higher the likelihood of poverty among women and men in that age group.

<sup>7</sup> Globally, whereas 45.5 per cent of women between 25 and 34 years of age live in households of couples with children in which at least one child is below the age of 18 years, the corresponding figure for men is 33.9 per cent. Similarly, women are more likely than men to live in lone-parent households with dependent children: 3.5 per cent of women between 25 and 34 years of age live in lone-mother households with at least one child below the age of 18 years. In contrast, 0.08 per cent of men between 25 and 34 years of age live in lone-father households with at least one child below the age of 18 years.

individuals: globally, 58 per cent of the extreme poor between 25 and 34 years of age living in households of couples with children are women (see figure II).

The significant poverty risk for children and their likely caregivers, who are primarily women between 25 and 34 years of age, illustrates the intersection between the pressures of care and income poverty among women. A multivariate analysis of poverty rates for women and men with and without children confirms the greater vulnerability of women with children to income poverty. The presence of a child under 5 years of age in the household increases poverty rates for women by 4.9 percentage points and for men by 2.6 percentage points.<sup>8</sup>

**Figure II**  
**Proportion of women between 25 and 34 years of age among those living in extreme poverty in households of couples with children, by region**



*Source:* World Bank staff calculations based on the World Bank global monitoring database, updated in 2019. Final analysis to be released in forthcoming joint publication as part of an ongoing collaboration between UN Women and the World Bank.

Similarly, women are far more likely than men to live in lone-parent households, and such households tend to be poorer than households of couples with children (UN Women, 2019).<sup>9</sup> Women raise their children on their own for a variety of reasons, including widowhood, separation, divorce, the migration of their spouse to another city or country or as a matter of preference or life choice.<sup>10</sup> The fact that women are often financially dependent on partners and spend more time in unpaid care and domestic work places lone mothers at greater risk of poverty. In Latin America and the Caribbean, for example, women between 25 and 34 years of age living in lone-mother households are overrepresented among the extreme poor. In that region, 6.2 per cent of women in that age range live in such households. Among the extreme poor, however, the proportion is 14.2 per cent (see figure III).

Lone mothers are not income-poor because they avoid paid work. In fact, a high proportion of them in high-income countries, typically close to or above 80 per cent, are actively involved in some form of paid work (UN Women, 2019). Despite high employment rates, families with lone mothers face considerable poverty risks. Discrimination and stigma on the basis of family and marital status, along with inadequate income

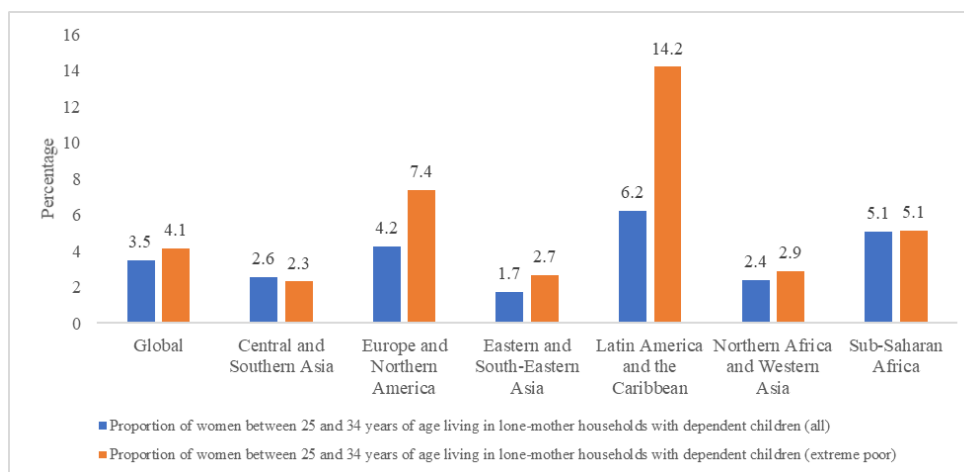
<sup>8</sup> In addition, having a child under 5 years of age increases the likelihood of poverty more than having any children who are 18 years old or under.

<sup>9</sup> Based on data from 86 countries and territories, an estimated 84.3 per cent of lone-parent households are headed by women.

<sup>10</sup> In other cases, women do not have a preference or choice, for example, in cases in which a partner does not want to take part in child-rearing and does not provide emotional or financial support.

support, are key drivers of the higher poverty rates among lone-mother households. In a study of six member countries of the Organization for Economic Cooperation and Development (OECD), researchers found that divorce had substantial negative effects on women's incomes, which were significantly larger than any such effects on men (UN Women, 2019).

**Figure III**  
**Proportion of lone mothers between 25 and 34 years of age in extremely poor households with at least one child under 18 years of age, by region**



*Source:* World Bank staff calculations based on the World Bank global monitoring database, updated in 2019. Final analysis to be released in forthcoming joint publication as part of an ongoing collaboration between UN Women and the World Bank.

*Note:* Oceania, excluding Australia and New Zealand, is not shown owing to an insufficient sample size.

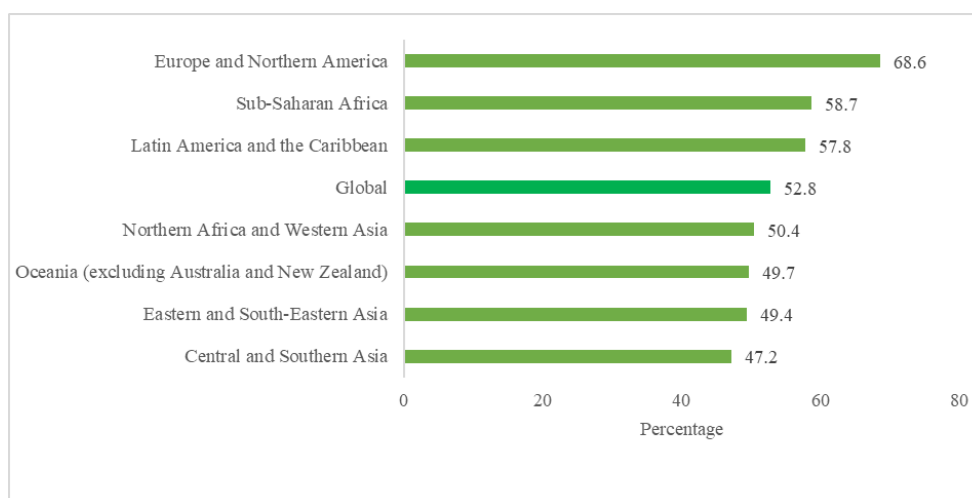
Individuals between 25 and 34 years of age in extreme poverty are also overrepresented across all regions in extended households, defined as households in which all persons are related to each other, but with one or more persons outside the nuclear family unit, such as a parent-child relationship. Globally, 39 per cent of individuals in that age group live in extended households, but among the extreme poor, the proportion is 47 per cent.

Women represent a greater share of individuals between 25 and 34 years of age living in extreme poverty in extended households (see figure IV). Women who reside in extended households have a greater probability of living in extreme poverty than those who live in other types of household; they are 4.7 percentage points more likely to live in extreme poverty than women living alone or in couple-only households.<sup>11</sup> For poor women and men, extended households are part of a broader livelihood strategy for coping with extreme poverty, enabling the sharing of housing and other limited resources, among other things (Randall and Coast, 2015).

<sup>11</sup> Extended households raise the probability of being poor for men as well, but the magnitude is lower, at 3.8 percentage points.



**Figure IV**  
**Proportion of women between the ages of 25 and 34 years among those living in extreme poverty in extended households, by region**



*Source:* World Bank staff calculations based on the World Bank global monitoring database, updated in 2019. Final analysis to be released in forthcoming joint publication as part of an ongoing collaboration between UN Women and the World Bank.

While living with extended family members may support individuals in buffering high living costs (Randall and Coast, 2015),<sup>12</sup> power dynamics related to age and gender can create hierarchies and inequalities. Girls in extended households in which a greater number of members need care may end up leaving school to take on additional domestic responsibilities, such as cooking, fetching water, cleaning or caring for younger siblings, cousins or elderly relatives (UN Women, 2018). Furthermore, male partners and older parents also often control whether women engage in paid work, rendering them financially dependent on their male partners and their partner's family.<sup>13</sup> In other cases, living in extended households can enable greater sharing of childcare responsibilities, most often in the form of younger women seeking help from other adult women, such as their own mothers, grandmothers and other female relatives.

#### **4.3. Dampening effects of paid employment on income poverty for women and the importance of the quality of work**

Women's labour force participation does not automatically reduce their risk of poverty. A broader range of factors, including the nature of paid employment and the distribution of economic resources within the household, influences whether women can use access to income as a way to escape poverty. For example, economic activities that take place within the confines of family relations, most notably in family farms and enterprises, are least likely to involve direct remuneration and thus least likely to support women in becoming economically independent (UN Women, 2019).

Nevertheless, in the aggregate, paid employment has a dampening effect on income poverty. Globally, for women between 25 and 34 years of age, the incidence of extreme poverty is lowest for those engaged in paid employment and highest for those who work as contributing family workers or own-account workers.

<sup>12</sup> For example, the prevalence of extended households increased in Brazil and Colombia during the 1980s and 1990s in response to impoverishment and underemployment in cities.

<sup>13</sup> In Nepal, for example, a study found that daughters-in-law in multigenerational households were often financially dependent on their in-laws and husbands, who controlled household finances and financial decision-making, including whether they could engage in paid work (Lu et al, 2018).

For those not participating in the labour force, the incidence of extreme poverty is 8 percentage points higher for women compared with men, at 18.3 per cent and 10.0 per cent, respectively (see table 1).

The low quality of work available often counters the dampening effect of employment on income poverty. In sub-Saharan Africa, because of the widespread prevalence of extreme poverty and limited access to social protection, individuals often engage in paid employment for economic survival, taking on arduous and potentially hazardous work. In that context, labour market participation rates are relatively high for both women and men, but decent work opportunities are limited. A large share of individuals between 25 and 34 years of age, especially women, work for low pay or without any direct pay in precarious, informal jobs; 56.3 per cent of all women and 55.0 per cent of all men in that age range work as unpaid or own-account workers in sub-Saharan Africa. The share rises to 64.9 per cent for women and 67.9 per cent for men in the same age group among the extreme poor.

In Central and Southern Asia, rising household income levels, driven by improvements in decent work for men, have been followed by declining employment rates for women.<sup>14</sup> Studies show that sectors that attract female workers have expanded least (Klasen and Pieters, 2015). Given the poor quality of paid employment available to women, in the context of long hours of unpaid care and domestic work, improvements in household income levels may be easing the pressure on women to seek outside employment (UN Women, 2019). An overwhelming majority of women between 25 and 34 years of age (76.2 per cent) are out of the labour force, whereas only 4.2 per cent of men in that age group are not in the labour force.

**Table 1**  
**Extreme poverty rates among individuals between 25 and 34 years of age, by sex and employment status**

Region	Women				Men			
	Paid employment	Contributing family worker or own-account worker	Unemployed	Out of labour force	Paid employment	Contributing family worker or own-account worker	Unemployed	Out of labour force
Central and Southern Asia	15.2	13.8	10.5	13	13.4	14	14.6	11.7
Europe and Northern America	0.1	0.3	0.5	2	0.6	0.1	0.4	0.5
Eastern and South-Eastern Asia	0.6	4.8	1.6	3.5	1.6	0.8	4.4	2.5
Latin America and the Caribbean	0.5	11.3	2.9	7.5	3.1	0.7	19.8	4.5
Northern Africa and Western Asia	0.1	0.7	0.7	0.6	0.7	0.5	0.7	0.7
Oceania (excluding Australia and New Zealand)	5.4	19.1	26.8	20.7	20.9	8.5	20.7	28.6
Sub-Saharan Africa	21.3	48.9	37.7	50.9	40.5	19.3	44.8	39.6
Global	3.3	23.2	8.4	18.3	8.7	5.3	23.7	10

*Source:* World Bank staff calculations based on the World Bank global monitoring database, updated in 2019. Final analysis to be released in forthcoming joint publication as part of an ongoing collaboration between UN Women and the World Bank.

Access to high-quality paid employment is needed to mitigate the risk of poverty among women, however, despite the protection from poverty that paid employment can provide, women often reduce their labour force participation upon marriage and when they are of reproductive age. Globally, over half of women of working age who are married or in a union are in the labour force, namely 52.1 per cent, compared with 65.6 per cent of those who are single or have never married and 72.6 per cent of divorced or separated

<sup>14</sup> The trend is driven by declines in employment among lower middle-income households. The poorest still face pressure to engage in paid work, regardless of the quality and pay of the available work.

women. The labour force participation rates for men indicate far less variation by marital status, with men who are married or in a union recording the highest rate of labour force participation, at 96.1 per cent. Marriage seems to depress the labour force participation rate for women, whereas it has the opposite effect on men (UN Women, 2019).

## **5. Women's income poverty and additional deprivations: a multi-dimensional approach**

The analysis using the GMD, presented in section 4, highlights the specific vulnerability to income poverty of women with children between 25 and 34 years of age. These findings, when juxtaposed with other research and evidence on time use highlight the immense challenges women face. When responsibility for unpaid care and domestic work is unequally divided between women and men, along with the inaccessibility of time-saving infrastructure, women face longer workdays, undermining their health and well-being (UN Women, 2019). The worst affected are women and girls who face multiple and intersecting inequalities based on their location, income and or race/ethnicity.

### **5.1. Combining paid work with unpaid care and domestic work: no time for rest and leisure**

Time use data from a sample of 73 countries shows that not only do women carry out a greater share of unpaid care and domestic work, but when they engage in paid work, as is often the case, their total work time is higher than men's; women spend on average an hour more each day than men on paid and unpaid care and domestic work.<sup>15</sup> In Latin America and the Caribbean, women engaged in paid and unpaid care and domestic work do an hour and a half more work on average each day than men (Gammage, 2010). The excessive amount of time spent by women on paid and unpaid work results in physical and emotional depletion and leaves little discretionary time for personal care or leisure.

When asked about competing demands, women report feeling depleted, with no time left for rest and leisure. Researchers conducting a study in Indore, India, were informed by women that: "We go to sleep at 11 p.m. and then wake up at 4 a.m. or 5 a.m. in the morning; there are some days when we go to sleep without food since we're too tired to eat" (Chopra and Zambelli, 2017; Rai, Hoskyns, and Thomas, 2010). Another interviewee, Manjari Rajkumar, an 18-year-old tribal woman with two children who worked with a brick-kiln and in construction, reported the following:

One has to lift water and get it. It is very far; you take it on your head and bring it; one's head too hurts. Once you are back with water, one does all the work like cleaning and cooking, all the work, to bathe and clean the kids, take a shower oneself, clean clothes. All the work and then there is no rest at all.

Women obtain very little respite from their unpaid care and domestic work responsibilities. In a time-use study conducted in India, Nepal, Rwanda and the United Republic of Tanzania to measure changes in the distribution of unpaid care and domestic work during periods when women were pregnant, researchers found that, overall, men took on more unpaid care and domestic work. Direct person-to-person care, however, was taken up by either older women, in 31 per cent of families, or daughters, in 16 per cent. The same study also looked at how women's sleep patterns were affected, and researchers found that women across the four countries had high levels of interrupted sleep. In India, for example, when women reported sleeping 8 hours, only 5 hours and 17 minutes were uninterrupted, signalling significant physical and

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<sup>15</sup> Based on a sample of 73 countries. See J. Charmes, "Measuring time-use: an assessment of issues and challenges in conducting time-use surveys with special emphasis on developing countries. Methodological inconsistencies, harmonization strategies and revised designs", and "How women and men spend their time across the world and how it is changing over time".

emotional depletion. Any time spent on personal care and hygiene had to take place at the same time as their caregiving activities. In the United Republic of Tanzania, for example, when women reported spending a total of 1.25 hours per day on personal care, hygiene and leisure, for an hour of that time they were also engaged in the direct care of children in the home (Chopra and Zambelli, 2017).

### **5.2 Access to public services and basic infrastructure in the context of urban and rural poverty**

The intensity and nature of unpaid care and domestic work vary widely both across and within countries, reflecting the ways in which deprivations in other dimensions, including access to income, public services and basic infrastructure, such as basic drinking water, sanitation and clean energy, exacerbate the time constraints that women face as they juggle competing demands.

In both poor rural and urban contexts, in which households are deprived of access to public services and basic infrastructure, women most often bear the brunt by carrying out tasks such as collecting water for household use. In fact, women and girls are responsible for collecting water in 80 per cent of households without access to drinking water on the premises (World Health Organization, 2017). The task of collecting water is particularly arduous for those in the poorest households in rural areas. In Lesotho, the average time needed for a round trip to and from a water source for those who do not have water on the premises is 39.5 minutes, yet the time varies widely across households. In rural households, water collection takes an average of 45.5 minutes, whereas in urban households it takes 17.6 minutes. Among the poorest households, the average time is 48.3 minutes, compared with 29.7 among the richest.<sup>16</sup> Similar to the situation regarding water, women and girls are tasked with the responsibility of searching for firewood when other energy sources are unavailable. Women travel long distances in search of firewood needed for cooking and heating their homes. They risk being subjected to violence on the way and face long-term health problems related to the impact of indoor air pollution and carrying heavy loads on their bodies.

Moving from rural areas to cities often offers the hope of new opportunities for women and girls, yet inequalities in access to benefits and opportunities persist, contributing to urban poverty. There tend to be lower rates of extreme poverty in urban areas compared with rural areas. In fact, globally, 80 per cent of those living on less than US\$ 1.90 per day live in rural areas. The other 20 per cent of the extreme poor live in urban areas, most often in overcrowded slums that lack access to public services and basic infrastructure.

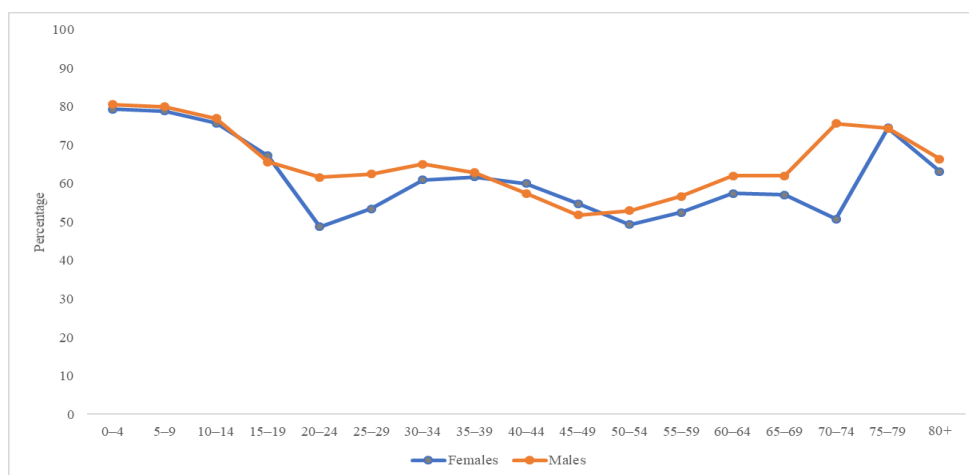
Based on data from 51 countries across Southern Asia, Latin America and the Caribbean and sub-Saharan Africa, women between 20 and 34 years of age are more likely to live in slums than men. Those living in slum conditions lack access to basic drinking water, defined as access to an improved water source that is available within a 30-minute round trip, basic sanitation, which refers to the use of improved toilets that are not shared by several households, durable housing, sufficient living space or security of tenure. In Kenya approximately 63 per cent of women between 20 and 34 years of age live in slums, compared with 54 per cent of men in the same age group (see figure V).<sup>17</sup>

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<sup>16</sup> UN-Women calculations based on data from ICF International.

<sup>17</sup> World Survey in the Role of Women in Development

Figure V  
**Proportion of individuals living in slums in Kenya, by age and sex**



Source: World Survey in the Role of Women in Development, 2019

In South Africa, over 4 million inhabitants live in slum conditions. Time-use data show that women in such settings allocate significant amounts of time to domestic work<sup>18</sup> (201 minutes per day) and the care of persons (33 minutes per day), which is higher than the national average for South Africa of 195 minutes per day for domestic work and 29 minutes per day for the care of persons. In addition, women living in slums spend significantly more time engaged in informal work, which is often characterized by low pay and is of low quality. In South Africa, that includes own-account activities, such as food processing, textile work and petty trading. Women in slums engage in such forms of work at higher rates than their counterparts in other settings, including in urban formal, rural formal and tribal areas (South Africa Time-use Report, 2010).

It is estimated that, by 2050, urban areas will house 68 per cent of all the people in the world (DESA-UN, 2018). By 2030, one in every three people will live in a city with at least half a million inhabitants (DESA-UN, 2016). Unless there are investments in the provision of public services and basic infrastructure, women will face an elevated risk of income poverty and time poverty in urban settings, in particular where their access to decent work and economic resources remains limited.

### 5.3. Multiple forms of discrimination and the furthest behind: deepening poverty and disadvantage

In order to leave no one behind, the benefits of sustainable development must reach everyone. Women and girls who endure multiple and intersecting forms of discrimination, including on the basis of wealth, location and ethnicity, are found to face the greatest deprivations, not only in one dimension but across multiple dimensions of well-being. A study of multidimensional deprivation in Colombia, Nigeria and Pakistan highlights large disparities within and between countries across a wide range of outcomes related to the Sustainable Development Goals, including in access to education, health, basic water and sanitation and decent work.

Poor women in rural areas face significant deprivation of access to public services and basic infrastructure, which is further compounded for marginalized groups of women. As discussed in the previous section, the lack of access to clean energy and water has significant implications for the well-being of women. For example, in all three countries, women and girls in the richest urban households register the highest access

<sup>18</sup> This is referred to in the survey instrument as household maintenance work.

rates with respect to clean fuels, and those in the poorest rural households the lowest rates. In Colombia, the most deprived were indigenous women and girls in the poorest rural households; 75.8 per cent lack access to clean cooking fuel, compared with 0 per cent of women and girls in the richest urban households (UN Women, 2018).

In Pakistan, where only 38.1 per cent of households in rural areas have drinking water within a 100-metre distance, women between 20 and 39 years of age reported spending on average 5.4 hours on domestic work, including fetching water and fuel, compared with 1.6 hours reported for men. The same women reported allocating less time to rest owing to illness: 4.6 hours, compared with 5 for men (Government of Pakistan, 2009). Data on the deprivation of access to basic drinking water showed that differences in access were compounded by location, wealth and ethnicity: 51 per cent of Pashtun women in poorest rural households lacked access to basic drinking water services, compared with only 0.3 per cent of Sindhi women in richest urban households (UN Women, 2018).

Women in poor households often face multiple deprivations, which increases their risks of also facing income poverty and time poverty. In Nigeria, an estimated 15 per cent of all women between 18 and 49 years of age, or 5.2 million people, are simultaneously deprived in four dimensions related to the Sustainable Development Goals, namely, education, health, work and access to basic infrastructure. Such women were not only married before the age of 18 years and deprived of education, but also reported no agency in health-care decisions and that they were not working at the time of the survey. Almost all respondents (99.9 per cent) lacked access to clean cooking fuel in their homes, and 59.0 per cent lacked access to basic water services. Similarly, 50 per cent lacked access to basic sanitation services. The deprivations were particularly stark for poor women who faced multiple forms of discrimination. Hausa and Fulani women were disproportionately represented among those experiencing multidimensional deprivation, making up 54.6 per cent and 19.2 per cent of the total, respectively, a much higher share than their corresponding share within the country's population, at 32.3 per cent and 7.7 per cent, respectively (UN Women, 2018).

## 6. Conclusions and Policy Implications

The present study provides a glimpse of the richness and complexity that can be seen when introducing a gender lens to poverty analysis. The findings of this study indicate that incorporating such a lens can provide important insights for policy design, which to date has generally not included a systematic analysis of gender differences when it comes to policies to eradicate extreme poverty. At the global level, four main findings appear. First, not only does a gender lens matter for poverty analysis in general, it also matters in relation to specific moments in the life cycle for women and men (e.g., their marital status, presence of children and dependents in their households, when and if they join the labour market and their responsibilities for reproductive work).

The disaggregation of the data by age and household composition shows how care responsibilities overlap with economically productive years. Having children increases the likelihood of living in poverty for both men and women, but women assume the risk earlier in the life course and are more likely than men to face poverty alone, for example, in a lone-parent household. The findings highlight the importance of considering the influence of life stages (i.e. periods when individuals are most likely to care for dependents), household composition (i.e. presence of children) and gender differences in the distribution of unpaid care and domestic work in an analysis of gender inequality in poverty.

A further research agenda for evidence-based policy decision-making at the country or regional level, leveraging new data being collected, can build on these initial findings. For example, to address poverty and its gendered dimensions, a multidimensional approach can add value, and surveys at the country level including sufficient information for such exercises can contribute to that agenda. Other aspects of poverty

such as time poverty, asset (e.g., land) poverty and differences in earnings and earnings control would contribute to a gender exploration of poverty differences.

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