

# Women and poverty: a map of risks

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The purpose is to:

- investigate economic conditions of women and their households,
- apply different measures of poverty and deprivation (severe material deprivation, absolute poverty, homelessness)
- understand events and paths that progressively may conduct to situations of extreme poverty and exclusion.

It may help on formulating

**adequate answer to obstacle to poverty spreading**

### 1. Severe material deprivation

Proportion of people declaring of being unable to afford at least four of 9 items:

- i. mortgage or rent payments, utility bills, hire purchase instalments or other loan payments;*
- ii. one week's holiday away from home;*
- iii. a meal with meat, chicken, fish or vegetarian equivalent every second day;*
- iv. unexpected financial expenses (of 800 euros in 2014);*
- v. a telephone (including mobile telephone);*
- vi. a colour TV;*
- vii. a washing machine;*
- viii. a car*
- ix. heating to keep the home adequately warm)*

Characteristics:

- It represents a synthesis of the effects that strong budgetary constraints may have on living conditions
- It may be influenced by the economic cycle and prices dynamics.

### 2. Absolute poverty

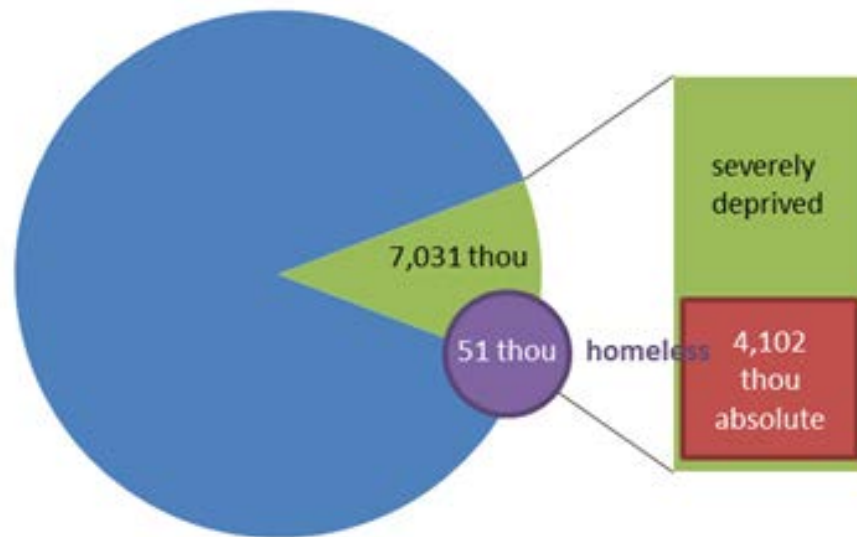
Based on the monetary value of a basket of essential goods and services: i) adequate food, ii) availability of a suitably sized house, heated and equipped with main services, durable goods and accessories, and iii) minimum amount of goods and services to dress, communicate, learn, move within the territory, educate oneself and maintain good health).

Absolutely poor individuals living in households with a consumption expenditure lower than the basket monetary value, defined by:

- household composition
- size of municipality
- geographical area of residence.

### 3. Homelessness

Survey (conducted according to the methodology based on the theory of indirect sampling) referring to homeless people who, in November and December 2014, used a canteen or night-time accommodation service at least once in the main 158 Italian municipalities.



## Severe deprivation:

7 million 031 thousand

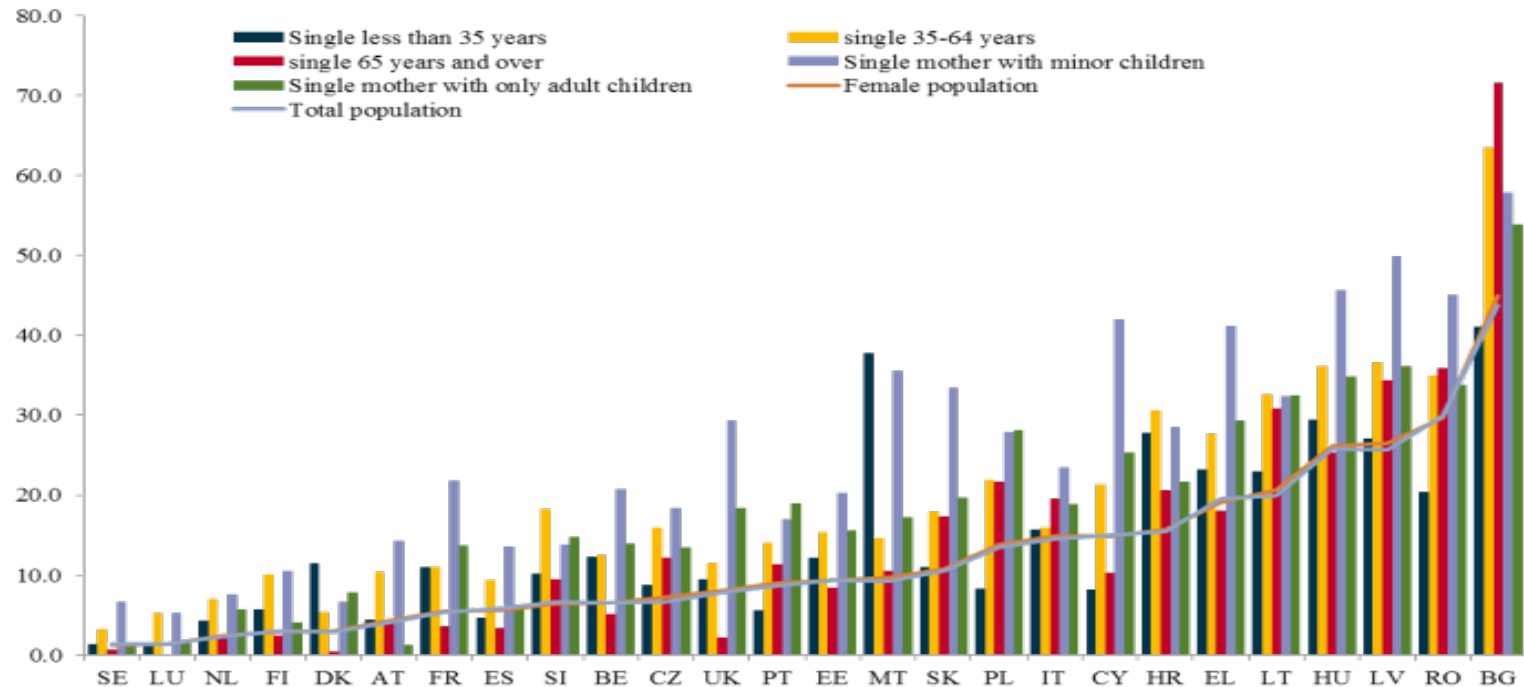
## Absolute poverty:

4 million 102 thousand

## Homeless people:

51 thousand, partially overlapping the resident population

# Deprivation in Italy and Europe



Italy total population value lower only than Cyprus, Croatia, Greece, Lithuania, Latvia, Hungary, Romania e Bulgaria, positioning at 18th place.

Similar result for female population.

Even for different household typologies, the Italian position doesn't significantly change

The woman condition is analysed by household typology and her role within the family, we consider:

- Single woman by age
- Single mother by children's age
- Women in couple, with or without (minor) children

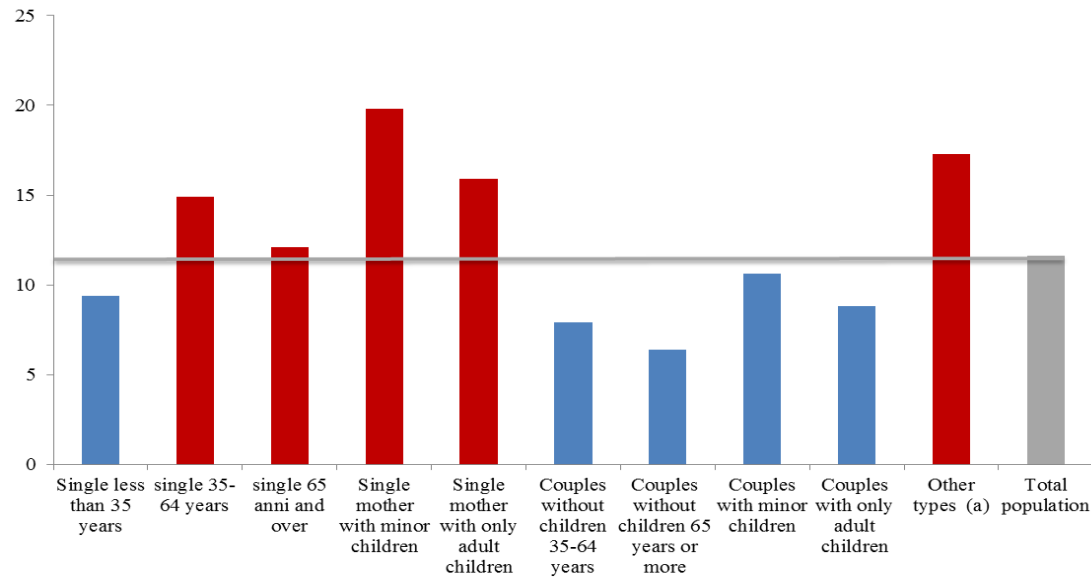
Female population: **21 million 196 thousand**

Women in:

- severe deprivation are **2 million 217 thousand**
- absolute poverty are **1 million 137 thousand**
- homelessness are **6 thousand**

# Women deprivation and poverty by households typology (1)

Incidence of severe deprivation among women, by household typology. Year 2014 (percentage)

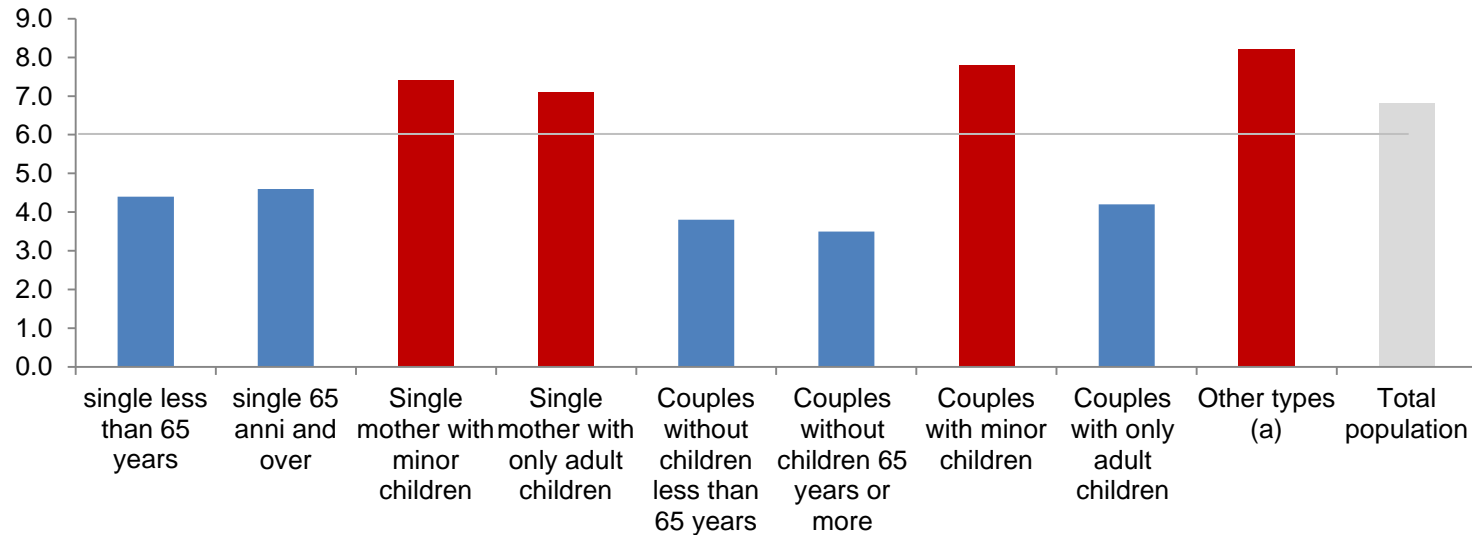


Highest levels → single mothers with minor children, households with aggregated members (other types); difficulties mainly concern house management (mortgage, rent, bills, etc.); almost two-thirds work, with low professional profiles and low education degrees.



## Women deprivation and poverty by households typology (2)

Incidence of absolute poverty, among women, by household typology.  
Year 2014 (percentage)

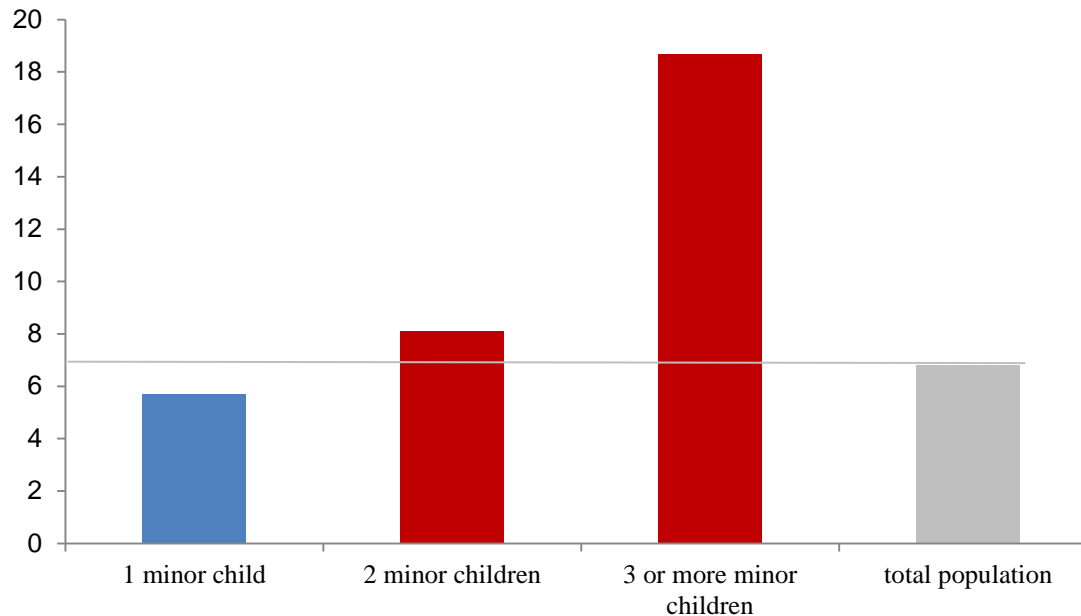


Highest level → women heads of households with aggregated members and single mothers with minor children. The majority of women heading a household with aggregated members had experienced a family dissolution (60% of them are separated, divorced or widowed).

***Is the choice of returning to the original family - after separation, divorce, unsuccessful emancipation- and of cohabiting with relatives a strategy to combat economic hardships?***

## Women deprivation and poverty by households typology (3)

Incidence of absolute poverty, among women in couples with minor children, by number of children. Year 2014 (percentage)



The incidence of absolute poverty increases as the number of minor children increases. When the children are three or more the incidence almost triple.

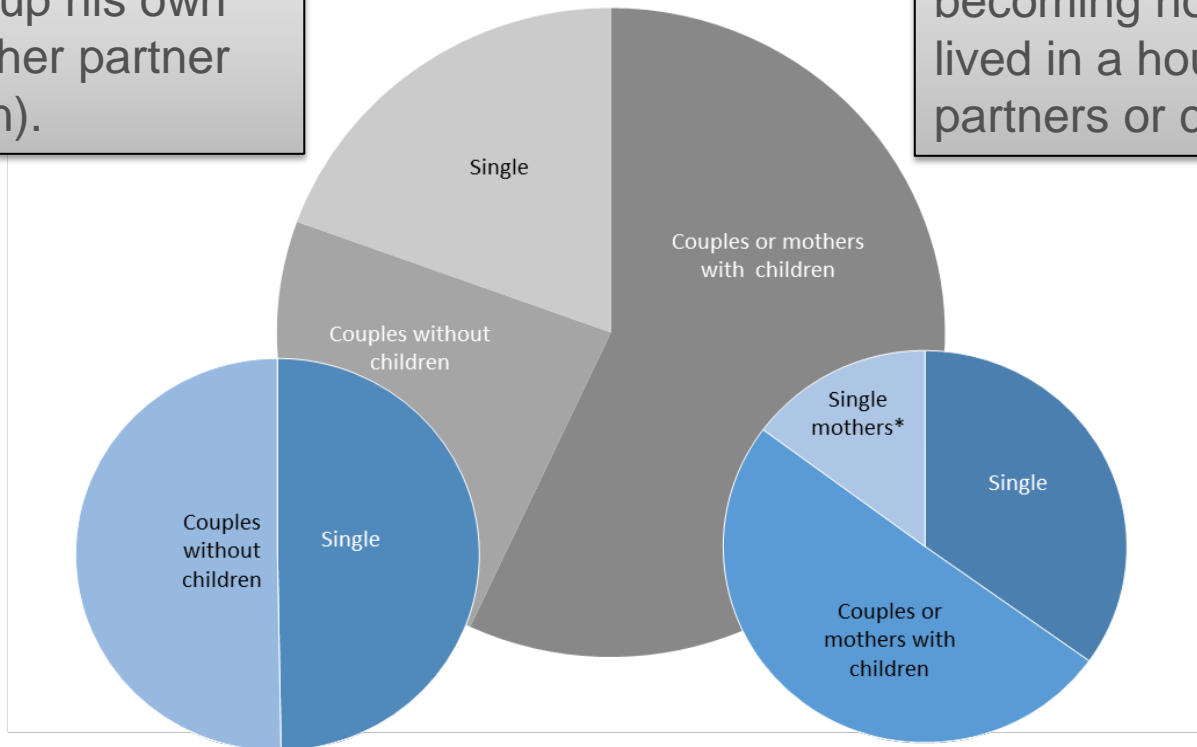
In addition to labour market access and economic problems (often the man is the only receiver of income from work), for those women there are also problems of conciliation and family management.

# Women deprivation and poverty by households typology (4)

## Homeless women by household typology (percentage composition)

Only less than fifth has never built up his own family (neither partner nor children).

More than 80% of homeless women (before becoming homeless) have lived in a house with partners or children

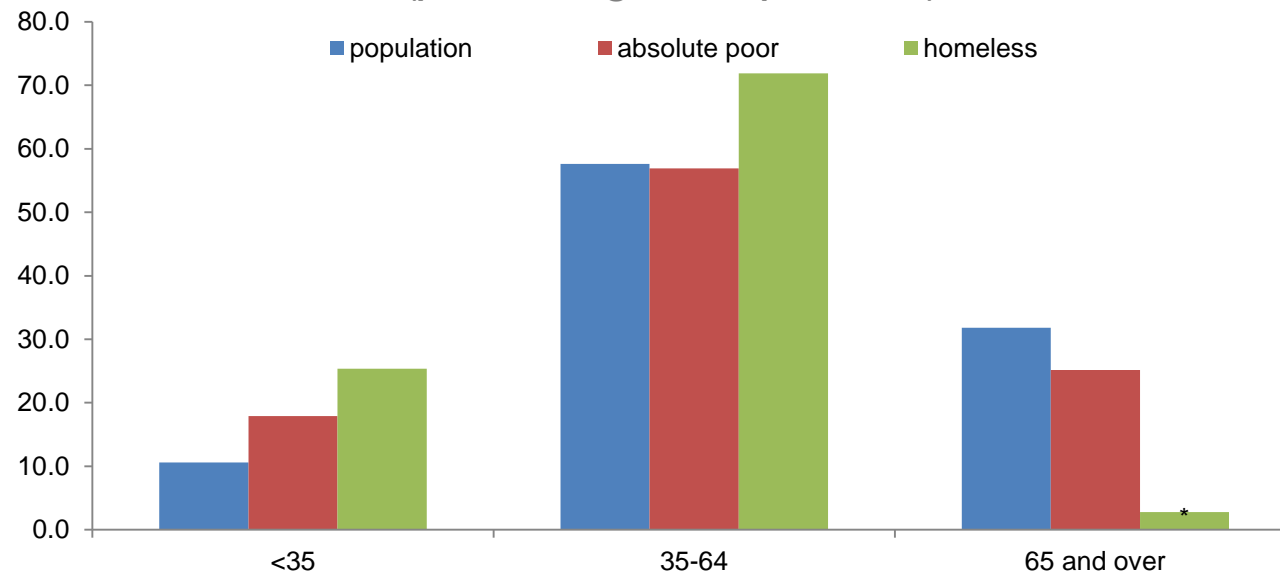


\* Not statistically significant data due to reduced sample size

The typologies represented in grey indicate if the woman has had a partner and/or a child during her life (before becoming homeless); the typologies represented in blue indicates the woman household composition when became homeless.

## The risk map by age

Women in population, in absolute poverty and in homelessness  
(percentage composition)



\* Not statistically significant data due to reduced sample size

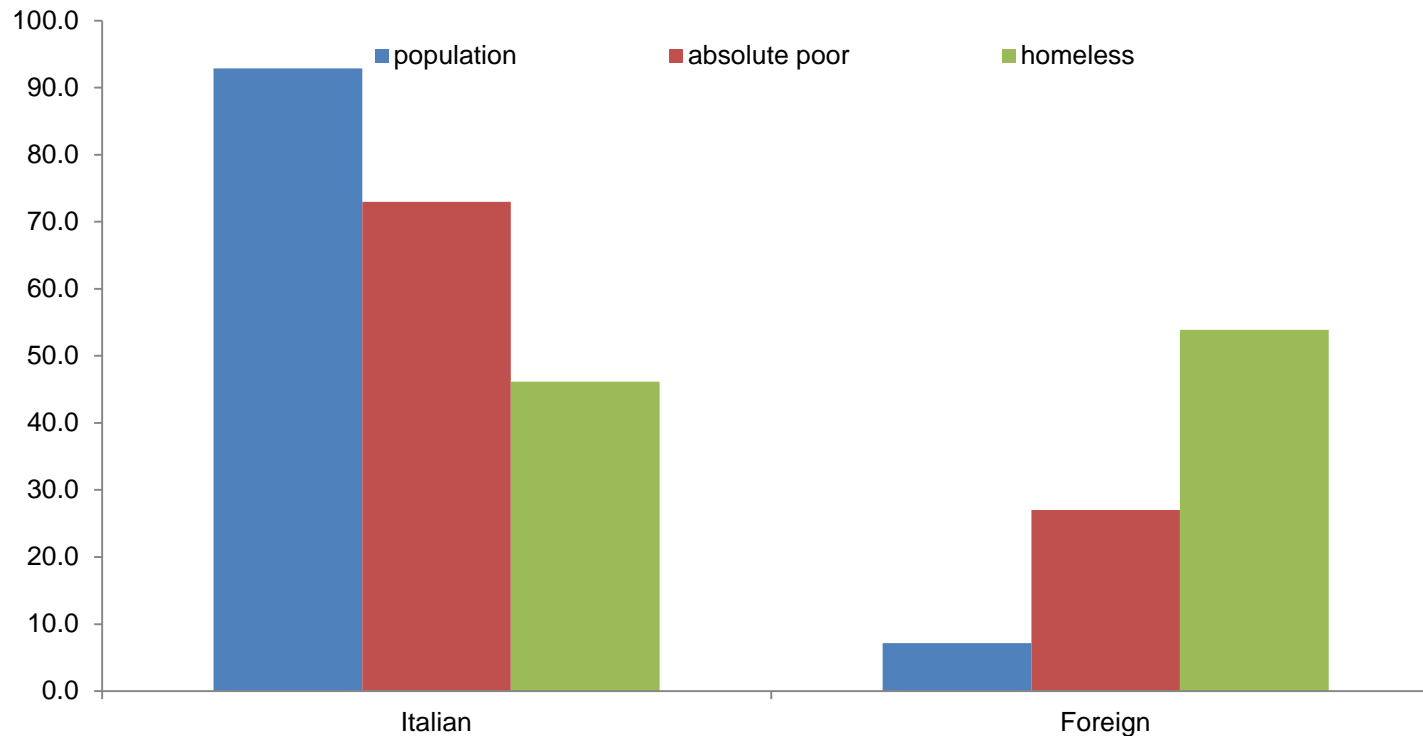
### The poverty risk decreases as the age increases

- until 2009 elderly have shown poverty incidence values higher than the average;
- since 2010 the situation reversed;
- starting from 2012 also elderly women show poverty incidences lower than the average

***progressive entry of the ultra-sixty cohorts with higher education degrees and a better contribution history, but also the regulatory changes in the pension system that have increased the lowest amount of treatment.***

# The risk map by citizenship

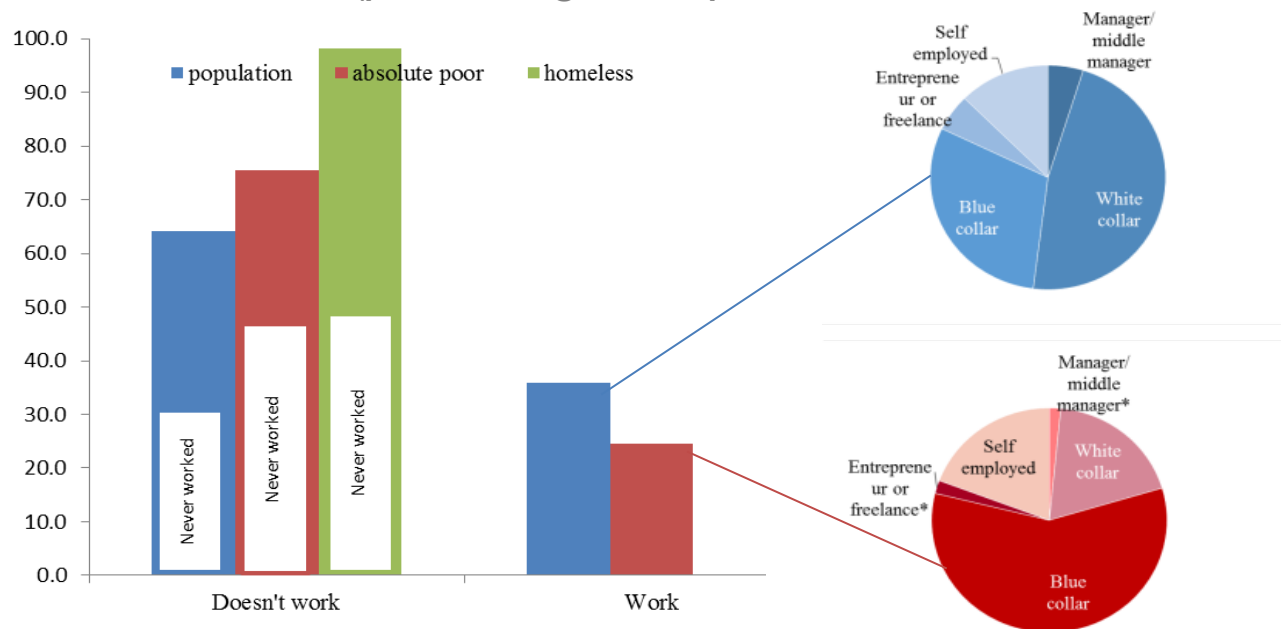
Women in population, in absolute poverty and in homelessness  
(percentage composition)



**The poverty risk is higher among foreign citizens**

# The risk map by professional status

Women in population, in absolute poverty and in homelessness  
(percentage composition)



\* Not statistically significant data due to reduced sample size

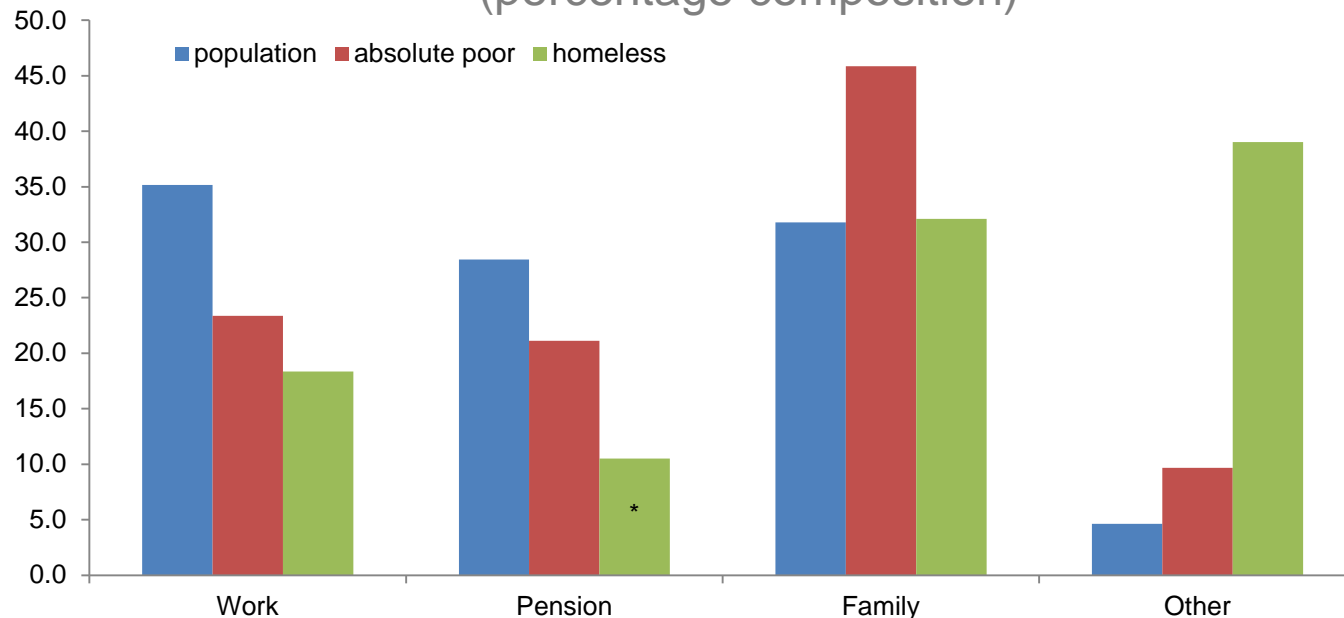
## Highest risk for women not having a job

Among employed women:

- **blue collar highest risk** (they represent almost two third of the working women among the absolutely poor, but just over one third among the female population);
- **white collar and executive lowest risk** (they represent about 50% of the female population, reduce to one fifth among women absolutely poor).

# The risk map by main source of income

Women in population, in absolute poverty and in homelessness  
(percentage composition)



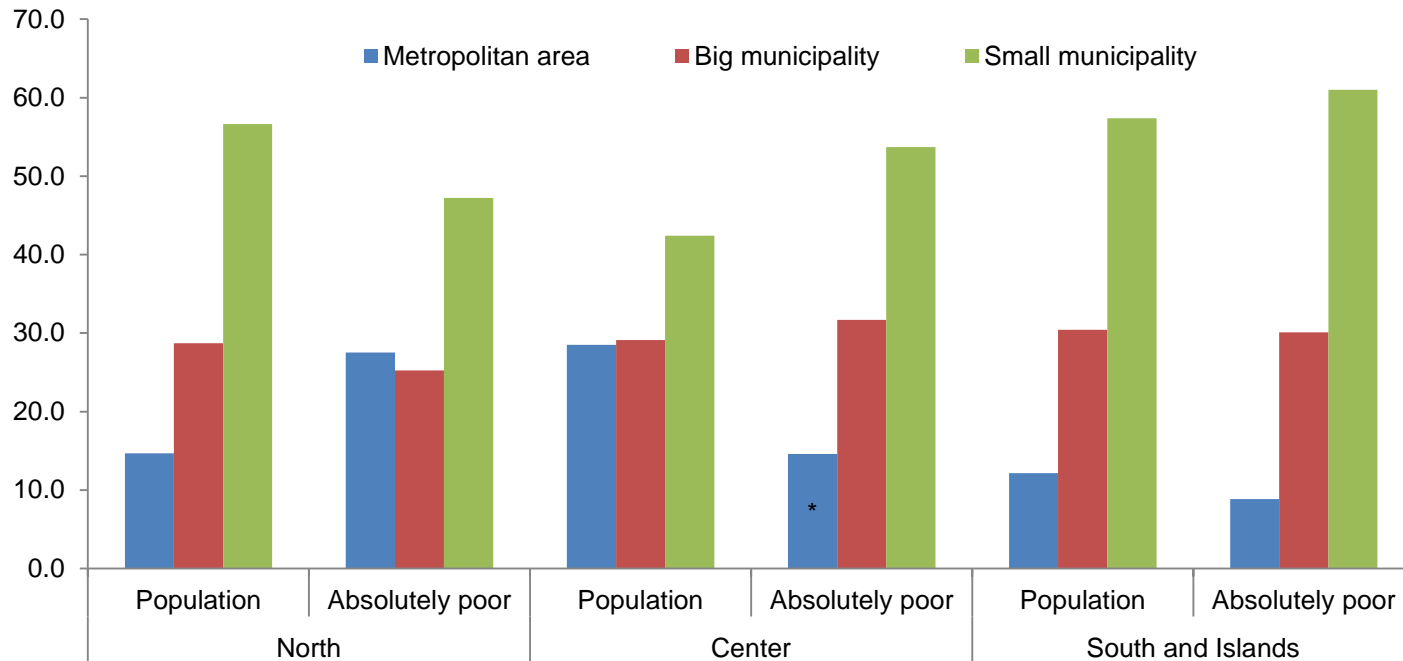
The share of women having work as the main source of income decreases passing from population to absolutely poor to homeless people (in this last case working refer to irregular or sporadic job activities).

Same evidence for women perceiving a pension, while the share of women supported by other household's members (mainly the partner) increases among absolutely poor to reduce again for extreme poor (in this last case a third even doesn't maintain any relationship with relatives).

Obviously the share of those receiving money from other sources (subsidy, associations, volunteers, private people and so on) is highest among homeless.

# The risk map by geographical area and municipality size

Women in population and in absolute poverty<sup>a</sup> (percentage composition)



\* Not statistically significant data due to reduced sample size

In the South and Islands live about one third of the female population but more than half of the absolutely poor women.

In the **North** the absolute poverty highly affect women living in the **metropolitan areas**, while in the **Centre-South** the worst situation is registered among **small municipalities**.

(a) A territorial bias characterizes the homelessness phenomenon and, consequently, the survey. Homeless people are particularly concentrated in the biggest and in their contiguous municipalities (Istat, 2014). About 90% of the homeless females declare of having lived in a different municipality than the municipality she lives at the moment of the interview.



## Final remarks

*High risk for women:*

**single-mother** (especially of minor children) or **elderly living alone** (the indicators for single parent and single elderly, among men, are not even statistically significant) or **when she heads a household with aggregated members** (for men the incidences are about two percentage points lower than women).

*High risk for men:*

**single and young**. Among homeless, more than one third have never had either partner or children (against less than a quarter among women).

\*\*

**Marital breakdown or the dissolution of an important relationship can erode individuals' economic security and jeopardize housing situations:** more than one third of women doesn't have personal income (nearly 5% of men), and only 29% (against 40%) keeps a part of it separate from the common household budget; one third of women do not have access to a bank account.

In addition, when woman is the breadwinner, the situation is often associated with difficult economic conditions, due for example to partner unemployment.

The contribution of this paper wants to stress **the importance of complementary indicators of poverty** (as absolute and extreme measures).

For Italy, both measures are the result of shared work with different stakeholders (Ministries, Universities, Associations).

Collaboration was not only about the economic resources, but also to define goals, methodologies and tools to achieve the results.

In particular, the produced information (disseminated by means of written report and public events) was used by the Ministry of Labor and Social Policies to:

- allocate the EU Structural Funds, for the fight against poverty and social exclusion
- define the Guidelines for Tackling Homelessness.

The *absolute poverty* condition refers to the functioning of the welfare system, to public programs able to provide social protection to the weakest citizens, women in particular, and when specific events happen, as loss of work, divorce, eviction and even bad health (it is well known as women have and perceive their health conditions as worse than men, and it also happens for homeless population: the share of women with bad health conditions is markedly higher- 26%- than among men 15%).

This approach allows the estimation of the monetary transfer needed to make absolutely poor people escape from poverty but also suggests, for women in particular, the necessity of adequate conciliation policies, conceived not just as "helping mothers" but also as policies for children's equal opportunities.

It is a need for the South, but also for foreigner, low-educated women with heavy family burdens (the early childhood services also represent the way to compensate high rates of economic and education poverty, very easily inter-generationally transmitted).

The *homeless measure* indicates:

- the amount of resources to be used on housing access policies and integration policies (also for foreign people or refugees who became homeless on arriving in Italy);

but also

- the necessity of timeliness intervention in the very first phase of the homeless condition, especially for women, when the family ties are still strong and the effort needed to conquer self-sufficiency and to maintain the autonomy of life is minimum;
- the necessity of adequate policies to provide services and avoid a condition of homelessness for those (representing a small minority of) homeless people, especially young people or people with illness or dependency problems, not having resources and capability (very often from the beginning of their life) to look after themselves without help and support.

# Thank you for attention!