United Nations

Economic Commission for Europe

Conference of European Statisticians

Work Session on Gender Statistics
Belgrade, Serbia
29 November – 1 December 2017
Item 6 of the provisional agenda
Gender issues in vulnerable population groups

Women and poverty: a map of risks

Note by the Italian National Institute of Statistics*

Abstract

The lack of adequate resources for many women and their households leads to significant economic difficulties, often resulting in an inability to acquire essential goods and services.

Among different measures of poverty and deprivation, in this paper we focus on the so called *absolute approaches*, which oppose to relative measures that leads to a definition of poverty as a disadvantageous situation of certain households or individuals compared to others. In an absolute approach, the poverty measure does not depend on the resources distribution in the population, but identifies as poor those who are not able to reach a pre-defined standard of living. The standard can be the inability to afford: a set of basic goods and services (as in the European deprivation approach), a basket of goods and services that allow achieving a "minimum acceptable" standard of living (as in the Italian absolute measure) or, in the most serious situations, a place to live (as in the Italian homelessness measure)[1].

We mostly concentrate on absolute poverty and homelessness (after considering the deprivation measure also at the European level), not only because they involve the population

---

[1] Among absolute measures of poverty, there are also the World Bank estimations (poverty headcount ratio at $1.90 or $3.20 a day-World Bank 2017) that we do not consider in this paper; they have been defined to make across countries comparison and the breakdowns we consider are not easily available.

*Prepared by Ms. Alessandra Masi and Ms. Nicoletta Pannuzi (masi@istat.it; pannuzi@istat.it)
NOTE: The designations employed in this document do not imply the expression of any opinion whatsoever on the part of the Secretariat of the United Nations concerning the legal status of any country, territory, city or area or of its authorities, or concerning the delimitation of its frontiers or boundaries.

with the worst economic conditions and the highest degree of hardship, but also because some elements of the material deprivation index, even if statistically valid, may be problematic in terms of policy prescriptions (the goods and services considered in the indicator are varied also in terms of monetary values and they may induce very different deprivation profiles, Notten et al. 2016, Alkire et al., 2011). Moreover the material deprivation index is influenced by people perception, economic cycle and prices dynamics that may also affect its interpretation over time (a sudden or significant change in the cost of some goods or services modifies the perception of the ability to acquire it). The absolute and extreme poverty measures help on understanding events and paths – for some aspects different between women and men - that from a condition of vulnerability may progressively conduct to situations of extreme poverty and exclusion. By this way, they may help on formulating adequate policies, not only in terms of monetary transfers, to obstacle to poverty spreading.

I.   Indicators

1. The *severe material deprivation rate* (Eurostat 2012, Eurostat 2017) represents the proportion of people declaring of being unable to afford at least four of the following nine 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; and ix) heating to keep the home adequately warm. The indicator represents a synthesis of the effects that strong budgetary constraints may have on living conditions.

2. The Italian *absolute poverty* (Istat 2015a, Grassi et al. 2010, Istat 2009) approach is based on the monetary value of a basket of essential goods and services (adequate food, availability of a suitably sized house, heated and equipped with main services, durable goods and accessories; and minimum amount of goods and services to dress, communicate, learn, move within the territory, educate oneself and maintain good health). The absolutely poor individuals are those in households with consumption expenditure lower than the basket monetary value, which is defined by household composition, size of municipality and geographical area of residence.

3. The *homeless estimation*[2] (Istat 2015b, Istat 2014) comes from a survey (conducted according to the methodology based on the theory of indirect sampling) and refers 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

4. The above mentioned three measures can be classified by the degree of distress they are able to capture: homeless measure is more serious than absolute poverty, which in its turn is more serious than severe deprivation (also assuming that the symptom less widespread is the most severe).

5. In 2014 (graph 1) - the last year when all the measures are available - the severe deprivation involved 11.6% of the Italian population (about 7 millions 031 thousand people), whereas people in absolute

---

[2] With reference to the European Typology on Homelessness and Housing Exclusion (ETHOS classification), homeless population includes all those who live in: public spaces; a night-time dormitory and/or are forced to spend many hours of the day in a public space (outdoors); live in shelters for the homeless/temporary lodgings; lodgings provided in support of those in specific social situations (for singles, couples or groups with no fixed abode).

poverty were 6.8% (about 4 million 102 thousand people). Finally, the estimated number of homeless people[3] is 50,724; they partially represent an additional population to the resident (only 71% are Italian resident), which is the reference population for deprivation and absolute poverty measures.

Graph 1. Number of people in the population severely deprived, absolutely poor and homeless.
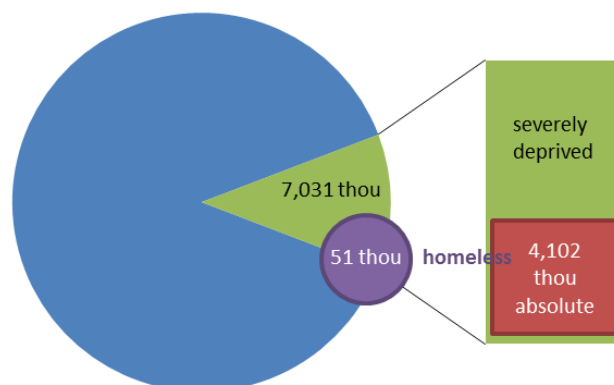
## II.   Women's deprivation and poverty

6. Both the women increasing access to the labour market and the increased spread of non-traditional household forms, where there is not a male partner with the woman, suggest of analysing the female status in relation to household typology and her role within the nucleus. The condition of single women is observed taking into account their age: this allows to distinguish between situations of youth independence from those where the failure (nubile women) or a dissolution (separated, divorced or widowed) of a union causes economic discomfort (Istat 2015c).

7. The condition of single mothers is analysed with respect to children's age in order to take into account both the stage of woman's life and the degree of economic dependence of the children on the mother.

8. Finally, also the condition of women living in couple – with or without children- is analysed; their condition depends not only on investment in human capital and labour market participation, but also on the conciliation strategies that take place within the domestic walls, also as result of agreements or compromises with the partner . So, the female population we consider (hereafter named female

---

[3] This estimate excludes in addition to homeless persons living outside the 158 municipalities where the survey was carried: homeless people who during the month of the survey never ate at a soup kitchen and never slept in a shelter; minors; people living in settlements (whether authorized, structured or not) and all persons who, although homeless, have been guests, in more or less temporary form, at private lodgings (as for example those receiving hospitality from friends or relatives).

population) is represented by all the women living without a partner- with or without children- but also those living with a partner, with or without children.

9. In Italy, the female population includes 21 million 196 thousand women; among them the severely deprived are 2 million 217 thousand, the absolutely poor are 1 million 137 thousand and the homeless amount to 6 thousand.

10. Italy, in comparisons with the other European countries, shows a severe deprivation rate lower only than those registered in Cyprus, Croatia, Greece, Lithuania, Latvia, Hungary, Romania e Bulgaria, positioning at 18th place; values and ranking are very similar if we refer to the female population (graph 2). Even if we consider the different household typologies, among the female population, the Italian position doesn't change in a significant way (graph 2 and 3).

11. The difficulties for single mothers with minor children mainly concern house management (mortgage payments, rent, bills or other debts; failure to adequately heath the house) and the inability to cope with unforeseen expenses. Almost two thirds of these households also state that they cannot afford a week away from home and just under one-fifth a protein meal at least every two days.

Graph 2. Incidence of severe housing deprivation by household typology. Year 2014 (percentage)
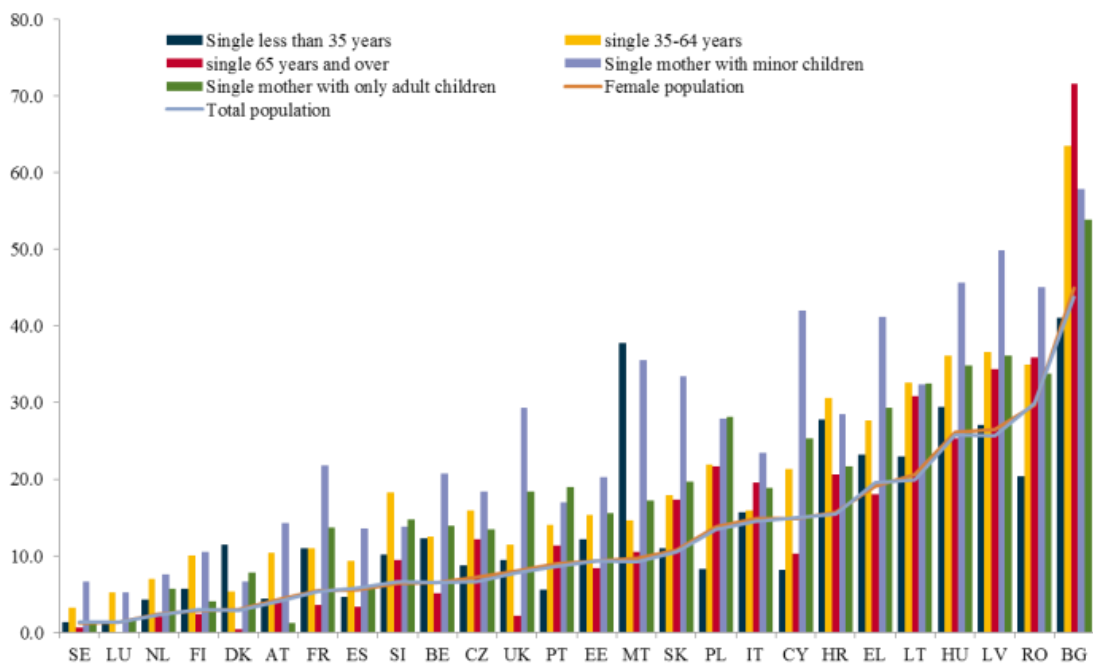
Graph 3. Incidence of severe deprivation among women, by household typology.
Year 2014 (percentage)
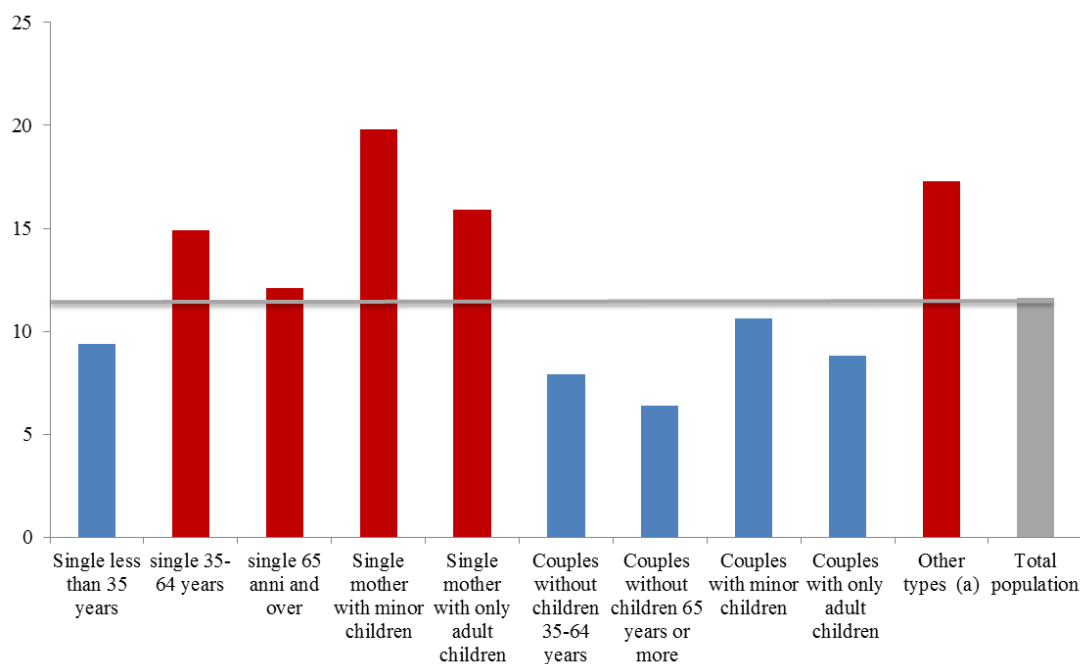
12. High deprivation values, albeit lower than those of single mothers with minor children, are found among single mothers with adult children and among women heading other types of households. If the children are adults, mothers less frequently than those with younger children are in arrears with the mortgage, rent, bills or other debts and cannot afford unforeseen expenses. Mothers of adult children are generally older and this ensures more stable housing and income conditions.

13. Although most single women in severe deprivation (with or without children) has a job, the income received - often coming from part-time jobs, low-profile professions or temporary occupations - is not high enough to avoid economic discomfort. Almost two-thirds of single mothers with minor children and of single young women (less than 35 years old) work, half in part-time; over half of singles between 35 and 64 years has a job (a third a part time job). The share of workers dramatically reduces among mothers with adult children and women heading households with aggregated members, it becomes equal to zero among elderly women. The low professional profiles, which characterize over two-thirds of the workers in severe deprivation, are linked to the fact that many of these women have only the compulsory school level of education: among single women with less than 35 years, about half did not exceed the low secondary school, and only a small 15 percent reached at least a post-secondary education.

14. Economic difficulties stem from a total lack of work income for less than a quarter of young women who live alone, single mothers with minor children and young women heads of households with aggregated members.

15. Among women living in couples (regardless their age), the levels of severe deprivation are significantly below the average. The situation worsens among single women with more than 35 years old, and also for elderly women the incidence is higher than the average. The difficulties, in this last case, are linked to low pensions amounts: only in a third of cases the woman receives a retirement pension (often coming from irregular/intermittent career paths), while more than half receive a social

or reversibility pension. This evidence also characterizes single mothers with adult children: the mother's pension must often sustain the economic weight of children who are not yet independent.

16. Over the crisis years the spread of households with aggregated members headed by a woman has increased together with the share, among them, of separated, divorced or widowed. This seems to indicate as the choice of cohabiting with relatives, especially after separation, divorce or unsuccessful emancipation, is a strategy to face the growing vulnerability of the members' emancipation pathways, particularly women, and to combat economic hardships.

17. If we consider the severe housing deprivation rate (Rybkowska and Schneider, 2009) - defined as the percentage of population living in an overcrowded dwelling also exhibiting at least one of the housing deprivation measures (referred to dwellings with leaking roof, no bath/shower and no indoor toilet, or too dark)- the highest value is reached among other type households, followed by single mothers and couples with minor children (graph 4). Also the absolute poverty measure confirms the worst condition among women heading households with aggregated members. These women show the highest value of absolute poverty incidence, indicating as living without a partner, especially with children, represents an element of vulnerability.

Graph 4. Incidence of severe housing deprivation among women, by household typology. Year 2014 (percentage)
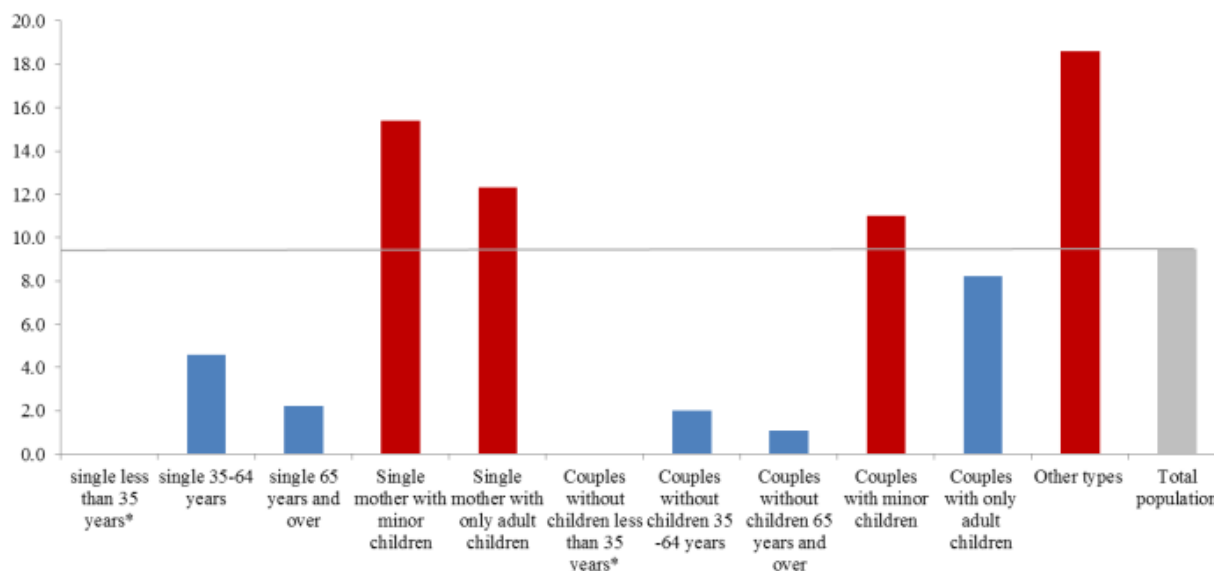

18. On the other hand, also being in couples may result in a situation of serious economic distress. In terms of absolute poverty, the couples with minor children show incidence values very close to those observed among other type households (this doesn't happen for the severe deprivation measure) and single mothers with minor children (graph 5). It means that when the woman, living in couple with minor children, has economic difficulties, those difficulties tend to be very serious: her vulnerability (and of her family) very often derives from the fact that the man is the only receiver of income from work, and he has to sustain the weight of at least three other members (woman and two children); the incidence of absolute poverty, in fact, is higher than the mean when the minor children are at least two and it increases as the number of minor children increases (graph 6). When the children are three or more the incidence almost triple; in addition to labour market access and economic problems, for this women there are also problems of conciliation and family management.

Graph 5. Incidence of absolute poverty, among women, by household typology.
Year 2014 (percentage)
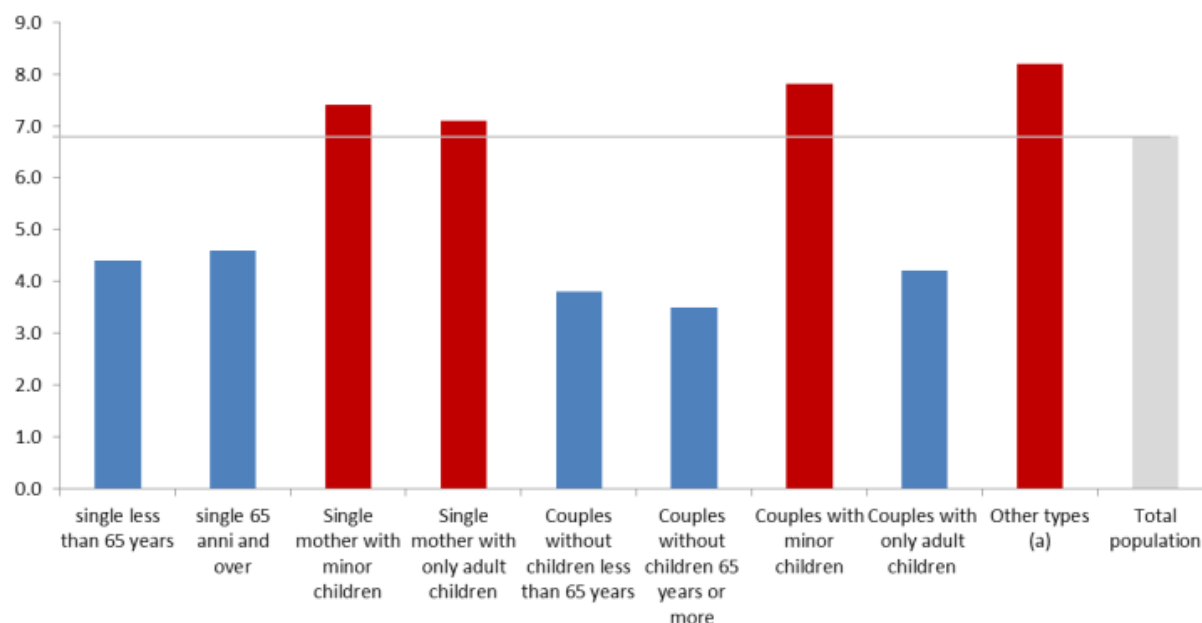
Graph 6. Incidence of absolute poverty, among women in couples with minor
children, by number of children. Year 2014 (percentage)
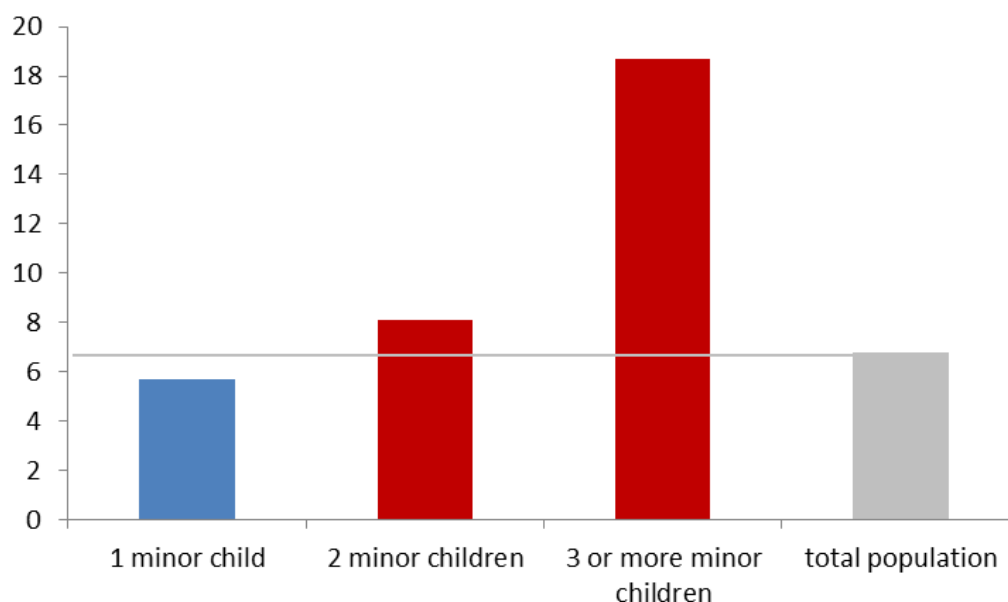
19. For absolutely poor households, the housing expenditure represent about 40% of the total consumption expenditure; if they live in a rented house, the rent represent, on average, more than one third of the total expenditure (89% of the housing costs); the same evidence characterizes the female population in absolute poverty . Because women in absolute poverty frequently live in a rented house, especially when they are young single, when they live alone or in couples with minor

children, or in households of other type, the economic difficulties are very often associated with housing instability (graph 7). If the absolute poverty becomes persistent, event that seems to happen in a little less than half of the cases (Sabbadini 2015), it may represent a possible prelude to a condition of impossibility and/or incapacity to independently find and maintain a house. Nearly one third of homeless women, when has entered in this situation, were living with children (in couple or as single parent); a further quarter comes from this condition but, before becoming homeless, also faced the separation that, in the majority of the cases, was a separation from the children too (graph 8).

Graph 7. Incidence of tenants among absolute poverty women, by household typology. Year 2014
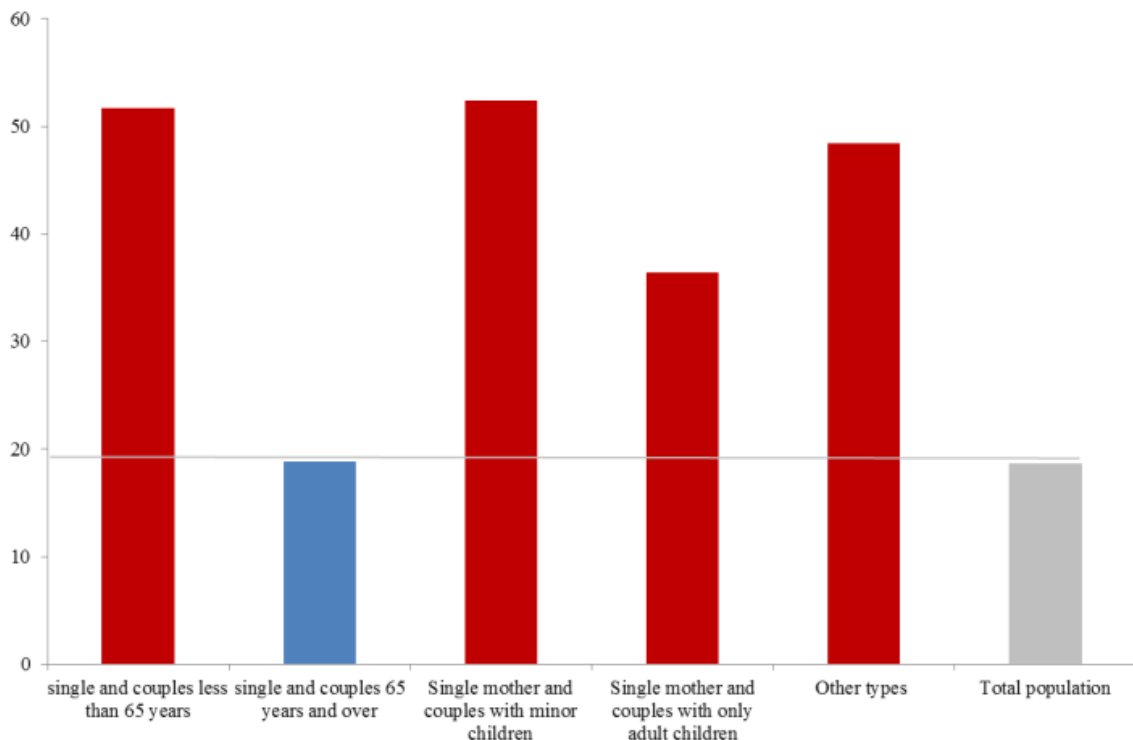
20. In addition, before becoming homeless, more than one-tenth of homeless women have lived in couple without children, and similar is the share of those who have also lived the separation from their spouse/partner.

Graph 8. Homeless women by household typology#. Year 2014 (percentage composition)
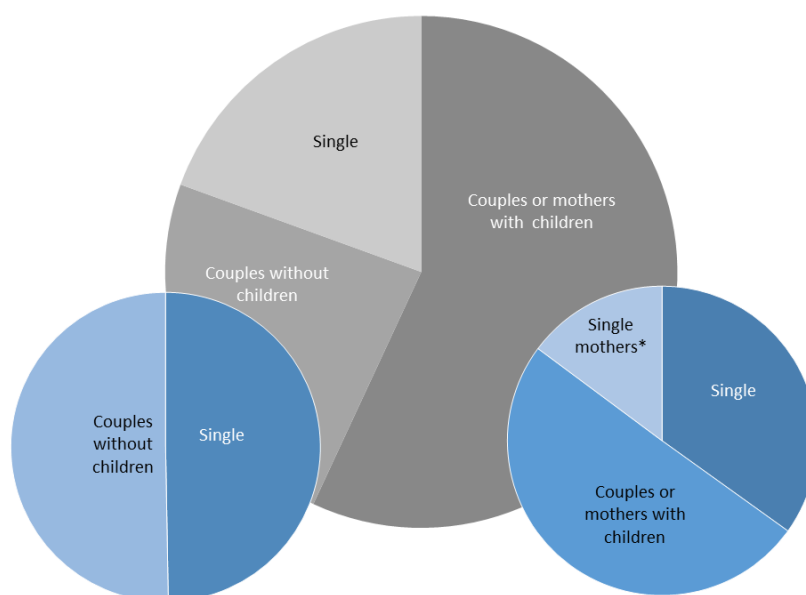
The typologies in grey indicate if the woman has had at least a partner and/or a child during her life (before becoming homeless); the typologies in blue indicates the woman household composition when she became homeless.

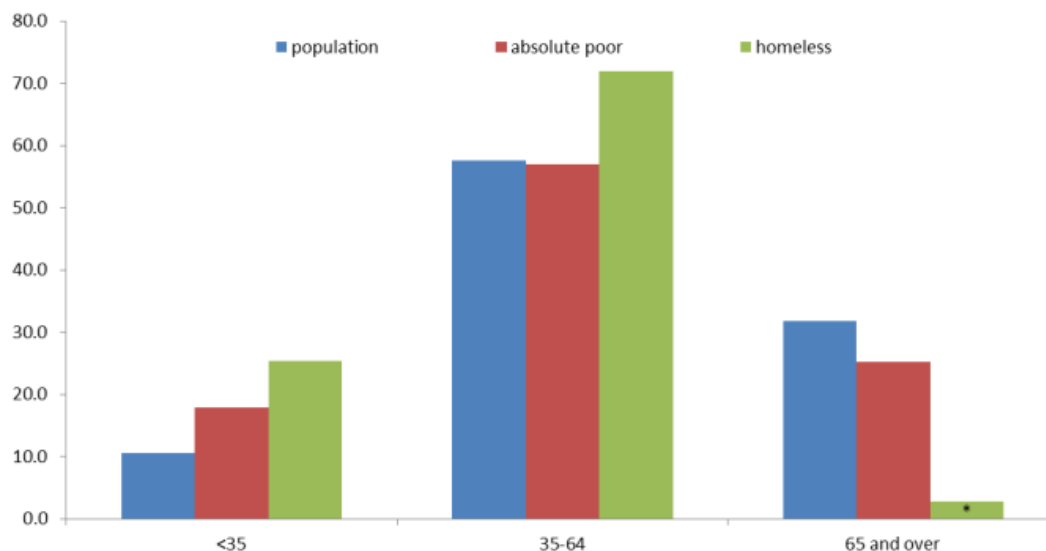* Not statistically significant data due to reduced sample size

21. Finally, the remaining fifth has never built up his own family (neither partner nor children).

22. It follows that more than 80% of homeless women previously have lived in a house with partners or children, and subsequently have experienced a family dissolution event (both prior and contextual to homeless condition).

III.   The risks map

23. If family dissolution represents one of the main driver to poverty in his different forms, other characteristics or events are associated to major poverty risk. In particular for women, this factors also contribute to increase the probability of becoming poor after a separation, divorce or widowhood.

24. The poverty risk is strictly linked to age, absolute and extreme poverty incidence decreases as the age increases. Elderly women represent more than one third of the female population, while they represent about one fourth among absolutely poor and the share is even not statistically different from zero among homeless (graph 9). It is interesting to underline as this risk has changed over time, especially during the crisis years. Until 2009, despite the progressive signs of improvement, elderly have shown poverty incidence values higher than the average, representing one of the subpopulation at greater risk of poverty; since 2010 the situation reversed and starting from 2012 also elderly women show poverty incidences lower than the average. This improvement followed the progressive entry of the ultra-sixty cohorts with higher education degrees and a more continuous working

history, but also the regulatory changes in the pension system that have increased the lowest amount of treatment. This dynamics obviously applies also to women.
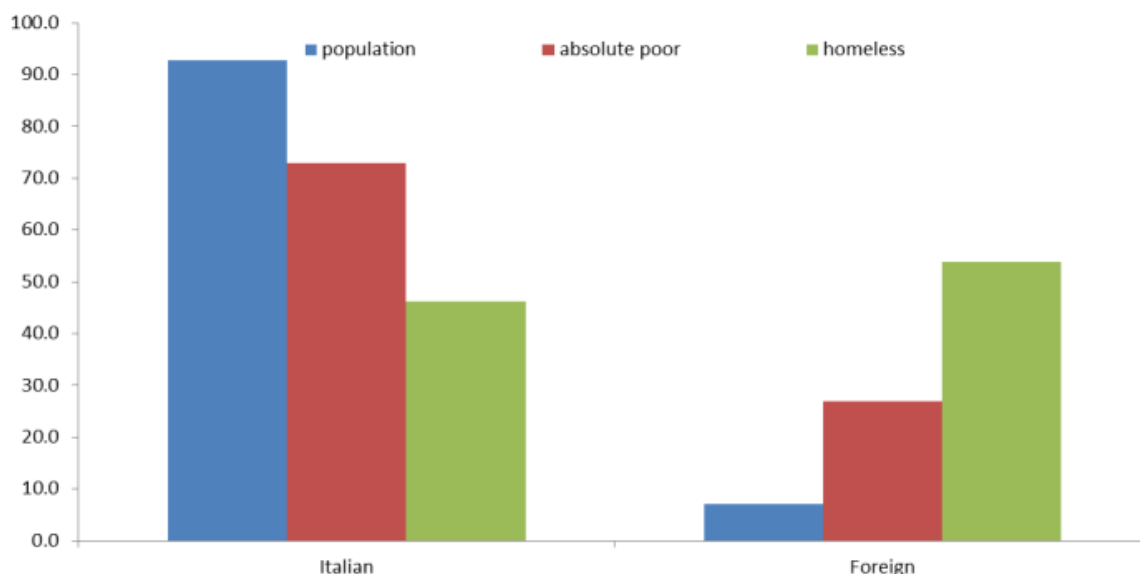
Graph 9. Women in population, in absolute poverty and in homelessness by age. Year 2014 (percentage composition)

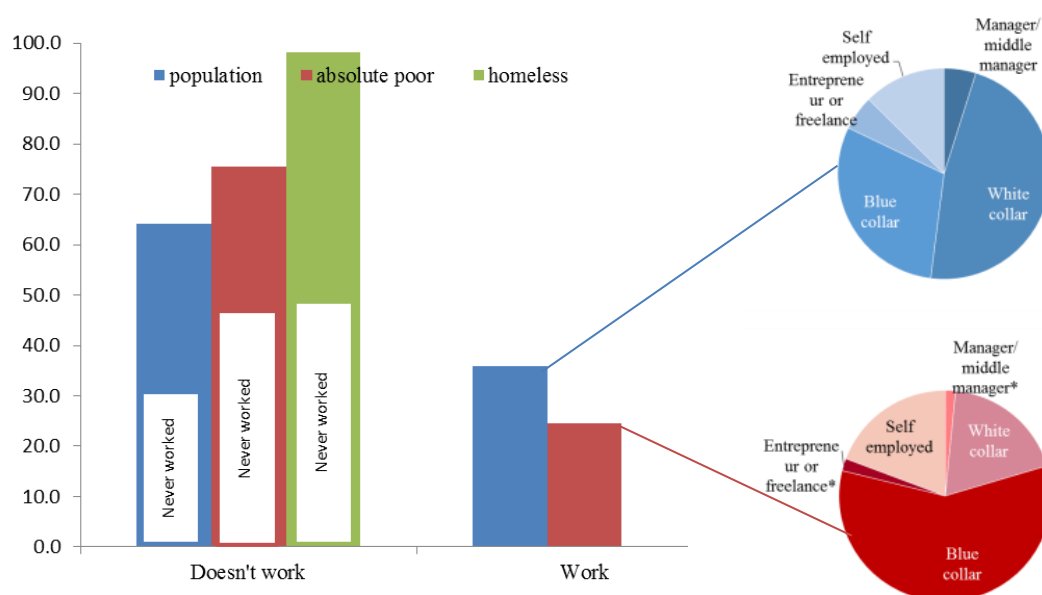* Not statistically significant data due to reduced sample size

25. Not having an Italian citizenship is a risk factor: foreign women represent about 7% of the female population, but among poor women the share is more than one fourth and it exceeds half for homeless women (graph 10). On the other hand, having a job is even more important to preserve from enter to poverty.

Graph 10. Women in population, in absolute poverty and in homelessness by citizenship. Year 2014 (percentage composition)

26. About half of homeless women has never worked and the share of those still having a stable job is statistically insignificant (the fourth who declares of working refer to irregular or sporadic job activities) (graph 11).

Graph 11. Women in population, in absolute poverty and in homelessness by professional condition. Year 2014 (percentage composition)

* Not statistically significant data due to reduced sample size

27. Women not working present also a higher risk of becoming absolutely poor: the share of absolutely poor women not having a job is three-quarters (more than 60% of them has never worked) against two-thirds among the female population (only half of them has never worked).

28. Having a job reduces the probability of becoming poor but it doesn't completely preserve from falling into poverty, especially when it is a low-profile occupation: the blue collars represent nearly two third of the absolutely poor working women but less than one third among the female population. At the same time, white collars and managers, representing about half of the employed female population, reduce only to one fifth among women in absolute poverty.

29. For all the employed women, work is the main source of income (one third of the female population); the proportion is similar to that represented by women supported by other household's members (mainly the partner). This last proportion markedly increases among women in absolute poverty, following the reduction of the share of women having a work or a pension as main source of income (graph 12).

Graph 12. Women in population, in absolute poverty and in homelessness by main source of income. Year 2014 (percentage composition)
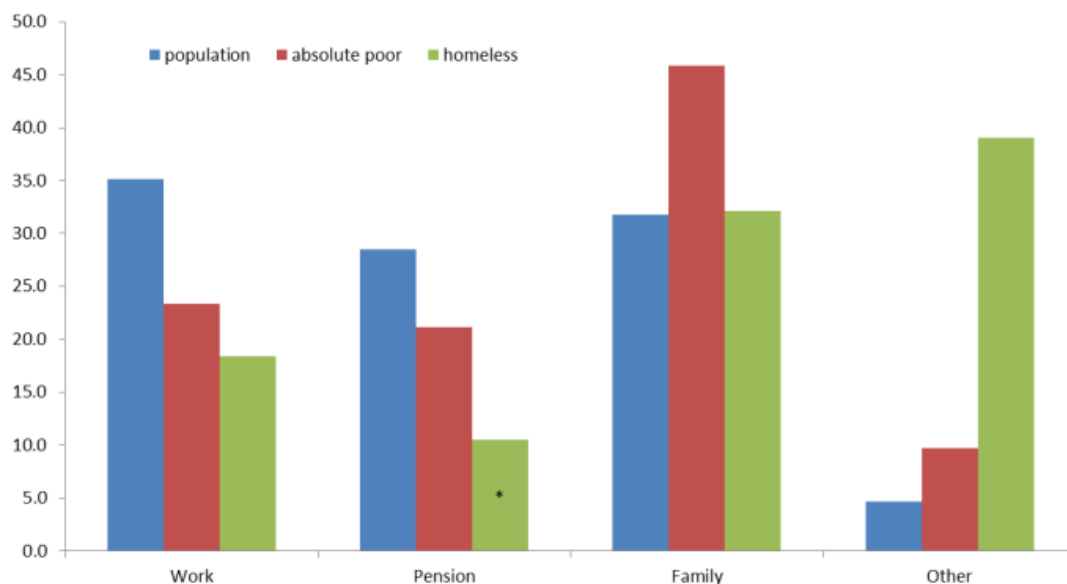
* Not statistically significant data due to reduced sample size

30. Among extreme poor, the share of women receiving support from relatives obviously decreases (one third of them do not even maintain any relationship with relatives), but an increases is observed in the share of those receiving money from other sources (subsidy, associations, volunteers, private people and so on).

31. Poverty is territorially characterized also for the female population we consider. If there aren't evident differences in terms of municipality size (more than half of the female population and also of the poor lives in small municipalities and less than one fifth in metropolitan areas), the differences markedly appear when the geographical area is taken into account: in the South and Islands lives about one third of the female population but more than half of the absolutely poor women (graph 13). If we jointly consider both the geographical area and the municipality size it is evident as 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.

Graph 13. Women in population and in absolute poverty by geographical area and municipality size. Year 2014 *(percentage composition)*
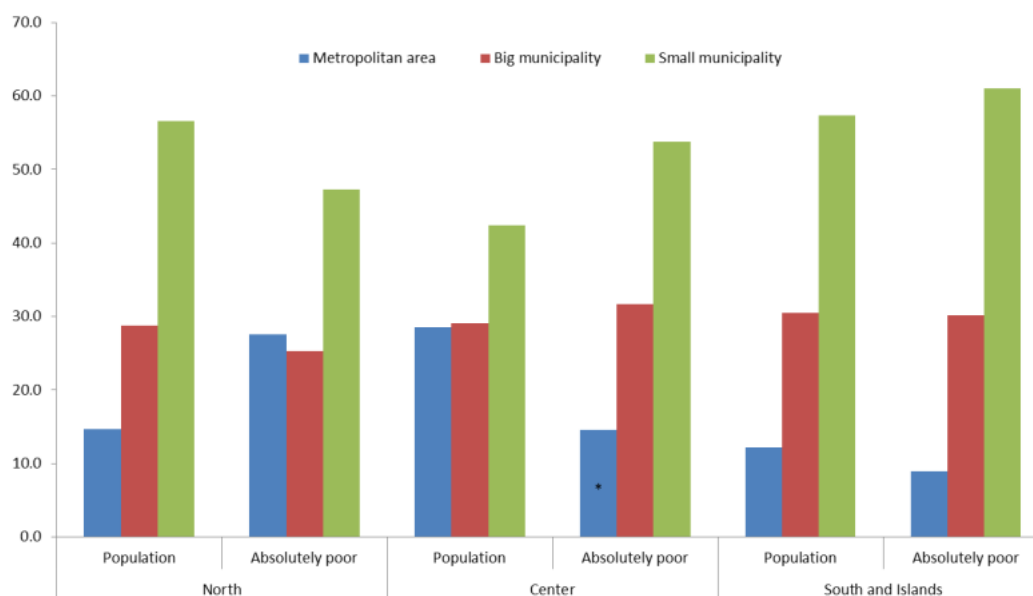
* Not statistically significant data due to reduced sample size

32. The territorial analysis cannot be extended to homeless women, given the territorial bias that characterizes the phenomenon and, consequently, the survey.

33. Services for homeless –and homeless people– are particularly concentrated in the biggest municipalities and in their contiguous municipalities (Istat, 2014), so we found that the majority of the homeless population live in a metropolitan area (even if born or have had a house in a different municipality). About 90% of the homeless females declare in fact of having lived in a different municipality than the municipality where she was living at the moment of the interview. Moreover, homeless people (Istat, 2015b) not using services represent a very small proportion, and are characterized by being more frequently - than homeless people using services - men and Italian, and often have never had a family.

IV.   Final remarks

34. For women the risk of falling into deprivation / poverty / homelessness is higher and higher than man when it is a single mother or an elder who lives alone (indicators for single parents and older people among men are not even statistically significant) or when it manages a family with aggregate members (for men the incidence is about two percentage points lower than the women). Men show a higher risk when they are single and young, not only in terms of deprivation and absolute poverty, but also considering homelessness. Among the homeless, men are about a year younger than women (considering both the age at which they became homeless and the age at the interview) and more often they never had neither partners nor children (the share is more than one third against less than a quarter of the women).

35. Marital disruption or dissolution of a major relationship can erode the economic security of individuals and endanger housing situations. More than a third of women do not have a personal income (compared to almost 5% of men) and less often than men (29% vs. 40%) they retain a part of

their income separate from the common household's budget; one third of women have no access to a bank account (Eurostat 2010). In addition, when the breadwinner is the woman, the situation is often associated with difficult economic conditions, due for example to partner's unemployment (Istat, 2015c). Moreover, the poverty risk increases when the woman is foreigner, has low human capital and low professional profile, when she has minor children.

36. The availability of all this information may give clear elements to formulate targeted political interventions, varying from a "mere" monetary transfer to employment policies. Each group of women present different needs and these needs may arise with different times, modalities or intensity. The contribution of this paper wants to stress the importance of complementary indicators of poverty (as absolute and extreme measures); they are available for Italy, but they should be part of the information assets in all developed countries.

37. For Italy, both measures are the result of shared works with different stakeholders (Ministries, Universities, Associations). Collaboration was not only about the economic resources to conduct surveys, 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 to allocate the EU Structural Funds, for the fight against poverty and social exclusion, and to define the Guidelines for Tackling Homelessness (Ministry of Labor and Social Policies, 2015a and 2015b).

38. 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: loss of work, divorce, eviction, but also 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; in 2011 survey, the share of women declaring bad health conditions is markedly higher- 26%- than among men 15%). The absolute poverty measure 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. In particular, this represents a need for the South, where the female occupation rate is the lowest, but also for foreigner, low-educated women with heavy family burdens. In those cases more than other, the early childhood services are not merely conciliation tools, but they represent the way to compensate high rates of economic and education poverty, very easily inter-generationally transmitted.

39. Homeless measure indicates the amount of resources to be used on housing access and integration policies (also for foreign people or refugees who became homeless on arriving in Italy), but also the necessity of: i) timeliness interventions 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; ii) adequate policies to provide services and avoid a permanent condition of homelessness for (the small minority of) homeless people, especially young or with illness/dependency problems, who do not have the resources and capabilities (very often from the beginning of their life) to look after themselves without help and support.

VI. References

Alkire, S., & Foster, J. (2011). Understandings and Misunderstandings of Multidimensional Poverty Measurement. Oxford Poverty & Human Development Initiative (OPHI) working paper no. 43. http://www3.qeh.ox.ac.uk/pdf/ophiwp/OPHIWP043.pdf.

Eurostat (2017). Material deprivation statistics - early results. Statistics Explained, Eurostat website.

http://ec.europa.eu/eurostat/statistics-explained/index.php/Material_deprivation_statistics_-_early_results

Eurostat (2012). Measuring material deprivation in the EU, Indicators for the whole population and child-specific indicators. Publications Office of the European Union, Luxembourg. http://ec.europa.eu/eurostat/documents/3888793/5853037/KS-RA-12-018-EN.PDF.

European Commission (2011). The Measurement of Extreme Poverty in the European Union. Bradshaw J.; Mayhew E.. Brussels: European Commission, DG Employment, Social Affairs and Inclusion.

http://ec.europa.eu/social/main.jsp?catId=89&furtherNews=yes&langId=en&newsId=982.

Grassi D., Pannuzi N., Siciliani I. (2010). New Measures Of Poverty: The Absolute And Extreme Poverties. Proceedings of the 45th Scientific Meeting of the Italian Statistical Society. ISBN 978-88-6129-566-7; Editor: CLEUP.

https://www.sis-statistica.it/ita/3065/index.php?p=3668

Istat (2016). Income and living conditions Year 2015. Households Economic Conditions and Disparities. Press release.

http://www.istat.it/en/archive/193757.

Istat (2015a). Poverty in Italy. Year 2014. Press release, 15 July 2015.

https://www.istat.it/en/archive/164876

Istat (2015b). The homeless. Year 2014. Press release, 10 December 2015. http://www.istat.it/en/archive/186791

Istat (2015c). Le condizioni economiche delle donne. In Come cambia la vita delle donne. Anni 2004-2014. Collana: Letture statistiche – Temi. pp. 161-182.

https://www.istat.it/it/archivio/176768

Istat (2014). La ricerca nazionale sulla condizione delle persone senza dimora in Italia. Collana: Letture statistiche – Metodi.

https://www.istat.it/it/archivio/127256

Istat (2009). La misura della povertà assoluta. Grassi, D., & Pannuzi, N. (Eds), Argomenti Istat series; n. 24. Press release.

http://www3.istat.it/dati/catalogo/20090422_00/misura_della_poverta_assoluta.pdf.

Ministry of Labour and Social Policies (2015a). Linee di indirizzo per il contrasto alla grave emarginazione adulta in Italia.

http://www.fiopsd.org/en/linee-di-indirizzo-per-il-contrasto-alla-grave-emarginazione-adulta-in-italia/

Ministry of Labour and Social Policies (2015b). Programma Operativo Nazionale Inclusione Nazionale Inclusione Programma operativo nell'ambito dell'obiettivo "Investimenti in favore della crescita e dell'occupazione" 2014-2020.

http://www.lavoro.gov.it/temi-e-priorita/europa-e-fondi-europei/focus-on/pon-Inclusione/Pagine/default.aspx

Notten G. and Mendelson M. (2016). Using low income and material deprivation to monitor poverty reduction. Caledon Institute of Social Policy, 28 July 2016.

http://www.caledoninst.org/Publications/PDF/1103ENG.pdf.

Rybkowska A., Schneider M. (2009). Housing conditions in Europe in 2009. Eurostat, Statistics in focus 4/2011. Population and social conditions

http://ec.europa.eu/eurostat/documents/3433488/5578396/KS-SF-11-004-EN.PDF/2ef3ac6a-9d13-4911-8808-20145b2a125a

Sabbadini L.L. (2015). The integration of different measures of poverty and social distress as key to design equity policies: the case of Italy. Paper presented at the SIS 2015 statistical conference Statistics and Demography: the Legacy of Corrado Gini. Treviso, September 9-11.

http://meetings.sis-statistica.org/index.php/ginilegacy/SIS2015/paper/view/3702/695

World Bank (2017). The Poverty and Equity Data Portal. The World Bank website.

http://povertydata.worldbank.org/poverty/home/