

The Female Face of Poverty

Examining the causes and consequences of economic deprivation for
women

The Women's Budget Group

- ▶ Network of academics, feminist economists and activists for an economy that works for women
- ▶ Promoting gender budgeting as tool to make this happen
- ▶ Analysis of impact of government policy on women's lives

The Female Face of Poverty report

- ▶ Poverty overarching problem for women
- ▶ Looks into the causes and consequences of poverty in women's lives
- ▶ Takes a life-course approach - poverty is cumulative
- ▶ Desk research + interviews with Coventry women's orgs and women

Presentation:

1. Poverty - what is it?
2. Causes of poverty
3. Consequences in women's lives
4. Links between domestic violence and poverty
5. Cumulative impact of poverty in life

1. Poverty - what is it?

Different concepts and ways of measuring:

Relative poverty - households below 60% of contemporary median income

Absolute poverty - households below 60% of 2010/11 median income (adjusted for inflation)

Persistent poverty - households in relative poverty in current and 2 out of 3 preceding years

Material deprivation - inability to buy goods considered essential

1. Poverty - what is it?

Different concepts and ways of measuring:

	Before housing costs	After housing costs
Lone parents	30%	45%
Single women	18%	25%
Single men	18%	23%
F pensioners	27%	23%
M pensioners	21%	20%

Both useful to compare and see the toll rents are having on families' budgets and how housing is contributing to poverty.

AHC a more accurate way to gauge households' disposable income.

Poverty is a gendered issue

Households headed by women more likely to be in poverty

48% of single-parent households live in poverty
(23% for couples w/ children)

23% of single female pensioners live in poverty
(20% for single male pensioners)

2. Causes of poverty

- **Women's position in the labour market**
- **Gendered roles and expectations in family**
- **Design of social security and tax system**

Care responsibilities are central in all three

2. Causes of women's poverty

Labour market

- More women part-time
- Sectoral segregation
- Hierarchical segregation



Gender pay gap
Lower earnings

Family

Gendered norms on care
Childcare costs

Social security & tax systems

- Cuts to most benefits
- UC & disincentives to second earners
- Child benefit

Care responsibilities are central in all three

2. Causes of women's poverty

- **Less earnings from paid work**
- **Childcare costs** (seen against women's employment earnings)
- **Housing**
- **Benefits not adequate** (LHA, childcare support, UC and de-labelling of benefits)

3. Consequences of poverty

- **Debt**
- **Foodbank use** (1.6m parcels in 2018/19, 73% increase since 2014/15)
- **Ill health** (burden of managing poverty)
- **Eviction**

4. Domestic violence and poverty

Linked in two ways:

- **Poverty makes it harder to flee abuse**
- **DVA can contribute to women's poverty**

5. Cumulative impact of poverty in life

Female pensioners more likely to be living in poverty than male pensioners.

The median income of women aged 60-79 is just *two-thirds the median income of men* in the same age group.

Gender pension gap

The median accumulated *private pension wealth of men is more than twice that of women*, £162,400 compared with £73,900 (2012-2014 figures).



Thank you!

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