



# RAISING THEIR VOICES AGAINST PRECARIOUSNESS:

WOMEN'S EXPERIENCES OF IN-WORK  
POVERTY IN EUROPE



**OXFAM**

This paper is dedicated to the women and men who live with and fight against poverty, inequalities and precariousness at work in their everyday lives; particularly, to the women who suffer poor working conditions due to discrimination and the existing social attitudes towards women and work, still present in many visible and invisible ways in our world today.

Especially dedicated to the French, Italian and Spanish women affected by in-work poverty who participated in this report.

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This paper was written by Ana María Claver Muñoz and Cristina Rovira Izquierdo. Oxfam acknowledges the assistance of Alexandre Poidatz, Alex Prats, Deborah Hardoon, Elisa Baccioti, Federica Corsi, Giovanna Tizzi, Ieuan Ferrer, Iñigo Macías Aymar, Lara Contreras, Liliana Marcos Barba, María Reglero, Melanie Gallant, Nerea Basterra, Nicolás Vercken, Rachael Orr, Rowan Harvey, Sally Copley, Sonia Díaz and Tony Pearce in its production. The authors are grateful to a range of experts and organisations who generously gave their assistance: Cinzia Sechi, Elena Blasco, EAPN Spain, Ignacio Conde Ruiz, Laura Ferrari, Lina Gálvez, María Josep Sempere, Marina Monaco, Mary Collins, Paola Damonti, Severine Lumiere, ILO personnel, and the women affected by precariousness at work who participated in this report.

This paper is part of a series of papers written to inform public debate on development and humanitarian policy issues.

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The information in this publication is correct at the time of going to press.

Published by Oxfam Intermón for Oxfam International, September 2018. Report n.47.  
Oxfam Intermón, Gran Via de les Corts Catalanas, 641, 08010 Barcelona (Spain).

Cover photo: Pablo Tosco/Oxfam Intermón.

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# EXECUTIVE SUMMARY

***'Deep down, I have terrible suffering'***

*Amanda, Paris, France 2017*

***'My self-esteem is so low. You send your CV once and again but nobody calls...'***

*Zoe, Seville, Spain 2017*

***'As women, we have to believe in ourselves, work together and support each other every day to achieve our goals, whatever those are. With the right support, we can do it'***

*Amreet, Manchester, UK 2016*

Since the 2008 global economic crisis, issues facing working-class men in Europe and North America have garnered growing attention from politicians, academics and the media. The pressures they face have been credited with uprooting political orthodoxies, raising the profile of fringe and extreme political parties and politicians and even with throwing the future of the European Union itself into uncertainty. According to the International Labour Organization (ILO), vulnerable employment is on the rise, reflecting high rates of underemployment, dissatisfied workers and a growing incidence of involuntary part-time contracts.

Receiving less attention and less well understood, the situation facing working women and the ways in which their changing patterns of work, the hardships and disadvantages they face, and their individual and collective response, have profound potential to reshape the world we live in. This report seeks to explore the challenges and opportunities facing Europe's working women, particularly those in precarious and low-paid work.

## Women, Wage Inequalities and In-Work Poverty in the EU

The world of work has undergone a radical transformation in the last 50 years. Women today are joining the workforce in greater numbers than ever before but, once there, still find themselves facing reduced opportunity, occupational segregation, increased harassment and violence, and are more likely to find themselves in uncontracted, insecure

and low-paid work than their male counterparts. In the EU-28, women are twice as likely as men to be in low-paid work.

Research into the impact of the 2008 economic crisis showed that, initially, it resulted in a narrowing of the gender gap by dramatically leveling down the working conditions faced by men. However, once the recovery phase began, men's working conditions improved, while, in general, women's either remained the same or continued to degrade. These dynamics seem to be reinforcing long-term trends around women's involvement in the paid economy, marked by low pay and pay discrimination.

Once other factors have been accounted for, at least 10% of the pay gap women face in France and 14% in Spain can only be accounted for by discrimination. As an example, wage bumps conferred by discretionary, variable premiums and wage allowances are more likely to be given to men, partly due to the lower proportion of their time spent in unpaid caring and domestic work such as taking care of children or the elderly, which gives them greater flexibility, more availability to work long hours and more geographical mobility than women. In addition, risk premiums, which compensate workers for undertaking occupations considered risky for their health or physical well-being, are often not available to women workers who face equally hazardous working conditions.

As Mari, who is 43 years old and lives in a town near Madrid with her two children, told us: *'A man who holds the same position, and does the same tasks as me, earns more. This is a reality recognised by the company and confirmed by the confidential data delivered to the Works Committee. The company does it through salary supplements: the plus of availability and the so-called "extra activity of the month". Even if men are not the ones covering extra times, they have these supplements included in their payroll.'*

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Discrimination and harmful social norms continue to devalue women's abilities and contribution and limit their choice of professions. Gender inequality is compounded by discrimination and inequality linked to a range of social characteristics, including age, origin, race, ethnicity, household composition and physical ability, each of which has a significant impact on women's ability to find decent work. In particular, migrant women workers and especially women born outside of the EU, are often among the most exploited and marginalized women workers. Younger employees are also the most likely to suffer in-work poverty, with women aged 15-24 facing the highest in-work poverty rate among all age groups. Generally speaking, 'gender intensifies the disadvantages associated with inequalities and social identities'.

Equally, in the EU-28 lone-parent families are as twice as likely to be facing poverty than households with 2 adults with children (21.6% compared with 10.4%). Over 80% of lone-parent families in Europe

are headed by women. In France, a third of single mothers are at risk of poverty, while across the EU, almost two thirds of single mothers report serious difficulty in making ends meet. The change these women need to see is grounded in policies that respond to both their gender and the other forms of disadvantage and discrimination they experience.

## Structural Causes of In-Work Poverty

The disadvantage and discrimination women face is rooted in a system that from its inception was designed in ways that obscure and devalue their contribution, embedding deep structural inequality that confines them to roles, sectors and forms of work that fail to deliver decent livelihoods. Dismantling these structures will take considerable effort and political will but is fundamental to realising women's rights and building a stronger and more prosperous global economy.

Traditional ideas about women's roles and abilities continue to influence occupational segregation and the sorts of work women can expect to find. The sectors in which women outnumber men, such as social care, childcare, catering, cleaning, sales and customer service, both reflect these norms and routinely command lower pay than those dominated by men. In correlation, the jobs in which workers are likely to be forced into involuntary part-time work are concentrated in elementary and service occupations, within the accommodation and food service sector, as well as administrative and support services, including private security, call centres or collective cleaning and facilities services. Today, almost one in three part-time workers in the EU would rather have a full-time job. Those with the highest chance of becoming an involuntary part-time worker are domestic workers, the considerable majority of whom are women. In particular, migrant working women tend to concentrate in many of these low-paid, feminised and undervalued sectors and occupations.

**Among working women, migrant and young women aged 15-24 face the highest risk of working poverty in Europe**

Sadly, women's concentration in part-time, informal and the lowest-paid forms of work often also results in an employment 'dead-end', where employers see them as unsuited for career advancement and training opportunities. Nearly four out of five part-time workers in the EU are women.

## Making Women Visible

Much of women's work is still invisible, unmeasured and uncounted, while at the same time increasingly recognised as the bedrock on which Europe's economic growth has been built. Women's domestic and unpaid work globally amounts to as much as \$10 trillion of output per year, roughly equivalent to 13 percent of global GDP, making it one of the world's largest and most important industries. Despite this, efforts to-date to recognise, reduce and redistribute the unpaid domestic and caring work women shoulder have been limited. Women in every country in Europe still do more domestic work and hold greater responsibility for caring for children, the sick and the elderly than men, depleting their time and resources as well as further restricting their ability to earn from paid work.

Alongside these historic determinants of inequality, more recently European women have started to feel the seismic shifts heralded by the impact of new technologies, automation and the rise of the gig economy. While for some women these trends will bring new freedoms and opportunity, for many more they herald an uncertain future, with the potential to roll back hard won workers' rights, compound existing inequalities, reduce wages and job security and push increasing numbers of women into poverty.

**Much of women's work is still invisible. Women's domestic and unpaid work globally amounts to as much as \$10 trillion of output per year, 13% of global GDP.**

These changes have thrown into sharp relief the importance of collective bargaining as a mechanism to ensure decent living wages. Unions' presence and collective bargaining raises wage floors and reduces inequalities between groups of workers, such as women and men, or those with temporary and regular contracts. Comparative research shows that countries with strong labour market institutions, social dialogue and policies tend to display lower levels of income inequality and hence display lower gender pay gaps.

Increased restrictions on collective bargaining are potentially damaging to women's prospects and, here again, social norms that restrict women's ability to speak publically and their roles in decision

**This is a unique time to tackle the causes and consequences of precarious and low-paid work for women workers: the State, the private sector, trade unions, civil society, workers, women workers and citizens, all joining efforts.**

making structures at all levels, from the household to the global, limit their opportunities to negotiate a living wage and decent working conditions. Women's voices have been marginalised, both in political and private sector decision making and in trade union movements, a situation that all parties should take immediate action to address.

## The Impact on Women

Poor women are carrying the weight of the global economy on their shoulders and it's taking a toll. Their physical and psychological wellbeing, as well as their personal relationships, are suffering. Material and social deprivation is extremely acute among young and adult women over 50 years-old from non-EU countries. Constant stress and anxiety caused by not having the money to make ends meet, coupled with physically, emotionally and mentally demanding paid and unpaid work, dangerous working conditions, a lack of personal time and a constant pressure to deliver more work for less pay, leaves women demoralized, socially isolated and exhausted. The physical and mental injuries they sustain will stay with them. Women's work is killing them.

That said, these negative consequences are not an inevitable result of women entering the workforce, but rather a consequence of structures and policies that fail to address their needs. There is a considerable advantage to many women in securing decent work, and particularly in embarking on alternative, cooperative projects to gain sustainable livelihoods and safe working conditions, as well as self-organising for their rights and building spaces and structures for mutual support.

## Building a Better Future

As a result, there has never been a more important time for governments to tackle the causes and

consequences of precarious and low-paid work for women workers through effective policies harnessing efforts from the state, the private sector, trade unions, civil society, workers and citizens, as well as listening to and engaging women workers. From policy and legislation that improves living wages, addresses sexual harassment, and implements adequate paid parental leave, to addressing social norms that undervalue women's work, there is much that governments and other actors can and should be doing.

With the right policies we build healthier, more egalitarian and more resilient economies, but more importantly, we unlock the potential for millions of women to realise their rights, live healthier and happier lives, and fulfil their own potential. If we fail to act we run the risk of exacerbating inequality, widening the gap further between men and women, rich and poor alike, the consequences of which will be felt for generations to come.

In recent months and years we've seen profound examples of the ways in which women's collective action can radically reshape our understanding of the world and women's place in power and decision making structures; challenging orthodoxies and norms and tackling head on individuals and organisations prepared to exploit women for their own ends. From Women's Marches, to #MeToo, women are increasingly likely to speak up where their expectations of fairness and equality are far from being met. Governments, thought-leaders and academics who fail to recognise the profound importance of these shifts risk losing touch with new and powerful forces shaping economies and politics.

As Oxfam we work around the world to support the most marginalised women and men to realize their rights and escape the cycle of poverty. Though our work we have come to increasingly recognise the interconnected nature of women's rights across, countries, regions and globally. The inability of women to shape their context in one country and the lack of recognition a government in Europe gives to women's rights, is likely to affect both domestic and foreign policies, impacting aid, trade, work and the rights of migrant women moving between countries and regions. We're committed to continuing to work with new and existing women's movements and civil society, build connections at all levels as well as to supporting governments and other actors to listen and respond to the voices of the poorest and most marginalised women, across the EU and beyond.

To that end, we make the following recommendations:

## RECOMMENDATIONS:

To the European Commission (EC) and the European Parliament (EP), according to their respective remits:

### 1. Ensure a minimum level of income to afford a decent life for all workers

- Establish statutory contours for living wages in the EU
- Close the gender pay gap
- Close the gender pension gap
- Approve a Directive on minimum income schemes to deliver the Minimum Income Principle of the EU Social Pillar

### 2. Promote quality of work and decent working conditions in the EU, preventing labour rights violations towards the workers in most vulnerable situations as a prerequisite of decent work.

- Ratify the ILO Convention on domestic workers
- Ensure that sexual harassment at workplace is prevented, pursued and punished, as one of the most severe rights violations that women face.

### 3. Tackle the care crisis

- Promote and improve childcare facilities that are financially accessible for all
- Promote affordable, quality long-term care services for the elderly and dependents
- Promote orientation and mentoring services that challenge gender stereotypes regarding professions
- Ensure compulsory, equal, well-paid and non-transferable parental leave
- Rationalize working time and schedule

#### 4. Support collective bargaining, women's economic empowerment and gender equality at work

- Provide a common notion that encourages tripartism plus social dialogue among member states, to make collective bargaining more inclusive, bringing women's rights organizations, grassroots and minority in-work poverty groups to the negotiation table, in addition to the voices of the Government, employers and worker representatives.
- Ensure social dialogue in more precarious, 'feminized' and non-standard sectors, such as domestic workers and hospitality services.
- Promote women's membership in trade union organizations as well as women's representation in decision-making positions and bodies.

#### 5. Develop gender-sensitive statistics

- Develop Household Satellite Accounts (HSAs) at EU level on a regular basis to measure and quantify unpaid care and domestic work and to recognize these as part of the growth, wealth and capital of nations and regions, moving beyond GDP to measure human progress.
- Identify new gender-specific indicators of income-related poverty and review existing indicators – particularly that used to measure the risk of in-work poverty – to capture the true numbers and situation of women working poor, and to better reflect gender inequalities.

# FOREWORD

Most people today live in countries where inequality of income and wealth has increased significantly in recent decades. Some argue that inequality results mainly from differences in talent and effort, or even that inequality is a good thing because it motivates those at the bottom to work harder. But these are fallacies that fewer and fewer people dare to defend.

Today, we know that the existing gaps between the wealthiest people and the rest are largely the consequence of policies and practices that favor a few, often with excessive power to influence, at the expense of the rest of the population. This imbalance in power relations is the only reason that can adequately explain why a growing proportion of the wealth generated in the world goes to the accounts of people who own capital, highly concentrated in a few hands, while less and less is going to workers. In short, this is the only way to understand that one in ten people working in the European Union continue to be at risk of poverty and exclusion.

In fact, our neoliberal economic model works especially well for a minority. At Oxfam, we have been claiming for years, in successive reports and campaigns, that extreme inequality undermines the efforts of millions of people to escape poverty, erodes social cohesion and weakens our democracies. With this new report, we denounce that the same neoliberal economic model that generates inequality and that works especially well for the elites - incidentally, mainly made up of men - is also a model that is based on a persistent discrimination against women.

In the European Union, as well as in other regions of the world, women workers predominate in the lowest-paid sectors and occupations and are underrepresented in sectors and jobs of greater social prestige and higher wages. Women are also those who mainly assume the work of unpaid care, essential for the well-being of our families and societies, and therefore face increase difficulties to access the labor market with equal opportunities and conditions as men. Furthermore, women are the main

victims of sexual harassment in the workplace. Ten years on from the financial crisis, it is clear that the economic recovery in Europe is built on the backs of poorly paid women. The data we offer in this report is overwhelming. But the reality is that there is not a single reason that can justify the persistence of inequalities and injustices that women have to face day after day.

Reversing the causes that unjustly leads millions of women to be forced to live in situations of vulnerability and poverty is essential if we want reduce inequality and build fairer societies. In this report, we urge the European Commission, the European Parliament and the governments of all member states to reject the broken neoliberal model. We call on them to promote measures that guarantee the access of women to decent work. To achieve this, not only are public policies related to the labor market needed, but a comprehensive approach that adequately addresses the challenges associated with care work and, above all, that breaks down, once and for all, those values, ideas and beliefs that contribute to perpetuate the discrimination suffered by women.

The good news is that the change is underway and it is unstoppable. This is what the women who have contributed to this report are telling us. As do millions of women who have taken the streets all over the world to shout "Enough" and who are leading changes to shape a new model that will not only be fairer for them, but will also be better for their fellow citizens and for future generations.

Alex Prats  
Inequality lead for Oxfam Intermon

# INTRODUCTION

## The precariat: where do women sit

Ana Cárdenas lives in Barcelona, Spain. She took courses in accounting and management after secondary school, and embarked on a career in the garment sector. When she was 30, Ana joined a company as an account assistant, a role she describes as **'the job of my life'**. For the next 12 years, Ana felt valued; she had good working conditions, decent pay, and the trust of her boss. However, when she returned to work following the birth of her second child, the account service was contracted out and she lost her job. She says: **'You do a lot for the company expecting that they will do the same, but...they do not.'** Her husband became unemployed around the same time, and the family had to rely on social housing and unemployment benefits.

Ana began cleaning and cooking in private houses to boost her family's income. She does not know how many hours she will work per week or month, or how much she will earn, as some employers pay more than others. It is difficult to make plans with such uncertainty and instability. Ana has no paid sick days or holidays, and no respite -eight years without enjoying holidays-. Only 60% of her working time is covered by a formal contract, with social

security, affecting her economic and social rights, today and in the future. She says: **'I have worked and contributed to social security for 24 years. I do not want to waste all that time and effort.'**

Ana earns around **€700–750 per month** on average. The statutory minimum wage in her country is €858. Barcelona has high living costs, and some say that a living wage here should be around €1,200. As a result, she struggles to make ends meet. She also suffers from **social isolation**: **'When you are poor, you lose friends... any social meeting is an extra cost'**. Ana also feels guilty because she cannot spend the time she would like with her children. **'You need to work as much as you can, because you need the money for your family. This constant pressure is awful. It never ends... Sometimes it is such a heavy burden.'**

Ana is now 53 years old. She does not expect to find a different job. What she hopes for is **better working conditions, to have all her work covered by social security, and to achieve the national living wage** so she can make a better life for herself and her family, including quality time together.



Ana's experiences of wage inequalities, in-work poverty and precariousness at work are shared by countless women across Europe – women who are not earning enough to make ends meet, being paid less than men for the same work, and who are constantly in and out of the labour market. For these women, working conditions are poor; they have no paid sick or parental leave, no paid holidays, and no formal contracts or social security benefits. Many live in a state of perpetual insecurity: with no guarantees about when they will work, for how long, for whom, in what conditions and for how much income. This seriously affects their personal and professional expectations, and their ability to make plans. It affects the control women have over their own lives, their wellbeing and health, and their capacity to make decisions in the personal and public spheres. For many, the pressure is intensified by being a lone parent or the family's main breadwinner.

Globally, both women and men experience wage inequalities, low pay and poor working conditions. Even in the twenty-first century, having a job does not necessarily mean escaping poverty.

According to the International Labour Organization (ILO), 'vulnerable employment is on the rise': in 2017, around 42% of workers worldwide – 1.4 billion people – were estimated to be in vulnerable forms of employment, and it is expected to rise. At the same time, the reduction in working poverty is slow. Moderate working poverty – i.e. workers with an income of between \$1.90 and \$3.10 per day – remains widespread,<sup>1</sup> with 430 million workers affected in emerging and developing countries in 2017.<sup>2</sup> The situation in developed countries is less extreme, but the ILO highlights high rates of underemployment, dissatisfied workers and a growing incidence of involuntary part-time contracts.

**Despite some progress, there is still a lot to do. Women are less likely to enter the labour market. Once in employment, they are more likely to suffer segregation in terms of the sector, the occupation or the type of employment relationship they can get access.**

Some emphasize that the most precarious work involves the denial of individuals' *capacities to enforce their rights*, the absence of social protection, putting health and safety at risk,<sup>3</sup> while others point out '*the constant sense of transiency (...)*', with 'in-

secure jobs interspersed with periods of unemployment, living insecurely, with uncertain access to housing and public resources (...)'.<sup>4</sup>

In terms of gender inequality, while there has been some progress for women over recent years, there is still a lot to do. Women are still less likely to enter the labour market than men, with a global participation gender gap of over 26%. Once in employment, women are more likely to suffer segregation in terms of the sector they work in, their occupation and the type of employment relationship they have, for reasons that include discrimination and gender-biased attitudes towards women and work. All this affects the quality of work that women can access.<sup>5</sup>

The **international political agenda** is well aware of the trends and challenges outlined above. The global Sustainable Development Goals (SDGs) (especially goals 1, 5, 8 and 10, on poverty, gender equality, decent work and economic growth and inequalities), the ILO's agenda on decent work, and the European Pillar of Social Rights,<sup>6</sup> are all positive steps.

This report looks at wage inequalities, in-work poverty and precariousness at work for women in the EU, exploring their structural causes and underlying factors. It analyses these phenomenon within the formal sector, prevalent in the EU labour market, paying attention to employees rather than self-employment. Though self-employment has become a rising non-standard form of employment with a high incidence in in-work poverty -self-employed workers face more than three times the risk of working poverty than employees-, due to the limitations of this report as the methodology annex explains, it focuses on employed women workers, though the lines between employees and self-employed, as well as the lines between formal and informal work, are getting blurred.

This report is based on the latest research and statistics, but also draws on the experiences of 26 working women living with wage inequalities, in-work poverty and precariousness in France, Italy, Spain and the UK. We pay special attention to France and Spain, as cases of 'Continental' and 'Southern' models, respectively. Following Eurofound's countries categorisation regarding in-work poverty,<sup>7</sup> the Continental model is so far characterised by strong and protected labour market institutions -such as collective bargaining-, labour rights, and the understanding that the state must have a say in the barriers to access to and enjoyment of

decent work. They have a medium expected level of in-work poverty. The Southern model has a high expected level of in-work poverty. Spain and Italy are included in this group. Its labour market regulation tends to create a divide between 'insiders and outsiders', with a lack of employment opportunities for certain groups of workers, including women.

Section 1 draws a general profile of working poor women in the EU; section 2 explores the gendered routes to in-work poverty and precariousness at work; section 3 looks at the structural causes of working poverty and precariousness; section 4 looks at the consequences for those experiencing in-work poverty, beyond economics; and section 5 proposes a series of recommendations.

## SECTION 1. OVERVIEW: WOMEN, WAGE INEQUALITIES AND IN-WORK POVERTY IN THE EUROPEAN UNION

*"Despite many successes in empowering women, numerous issues still exist in our social, cultural, political, and economic life where women are not equally treated (...)."*

*Vilija Blinkevičiūtė, Chair of the Women's Rights and Gender Equality Committee, European Parliament*

This section looks at wage inequalities and in-work poverty in the EU, and how they are shaped by gender. The fact that there are more low-paid women, and that women are paid less than men for doing work of equal value, may contribute to in-work poverty, but there are other elements at play. Other important factors include job stability, quality of work (particularly in some sectors where women are over-represented), economic independence and security within the household, intensity of work, and the way in which unpaid care work is perceived by society and distributed between women and men.

**'Wage inequalities', 'low pay' and 'in-work poverty' are not isolated realities; they are closely interrelated, with complex drivers and interactions (see Box 1).**

### Box 1: How do we define the gender pay gap, low pay, and in-work poverty?

The unadjusted gender pay gap (GPG) is a measure used to capture wage inequalities between the average gross hourly earnings of men and women, expressed as the percentage of the average gross hourly earnings of men. The unadjusted pay gap allows controlling for factors such as the incidence of temporary and part time contracts, but not the differences in hours worked, occupations chosen, educational attainment and job experience.

Low pay or low-wage employment is a measure that looks at the individual. It is usually defined in terms of low hourly pay, using a relative measure: two-thirds or less of national median gross hourly earnings (Eurostat). For example, a low-paid worker earns €10 per hour in France, €8.3 in Italy, €6.6 in Spain or €9.9 in UK.<sup>8</sup>

Low pay is one factor contributing to the gender pay gap and to in-work poverty.

In-work poverty is a measure that looks at pooled income at the household level. It estimates the percentage of persons who are declared to be in work, with an equalized disposable income below the poverty line, which is at or below the 60% of the national median equalized disposable income.<sup>9</sup> A person is considered 'in work' when she/he has reported activity for at least seven months per year.



**LOW PAY +  
WOMEN BEING  
LESS PAID**



Personal factors, household composition, work intensity, forms of employment, unpaid care work...



**IN-WORK  
POVERTY**

Although poverty is a multidimensional reality, not only monetary, for reasons of data and comparability this report uses the indicator 'in-work poverty' following Eurostat's definition.

## 1.1 Wages inequalities are not gender neutral

Wages are a vital source of income, and hence for livelihoods, for most men and women. In the EU, **wages account for approximately 70% of households' total disposable income**.<sup>10</sup>

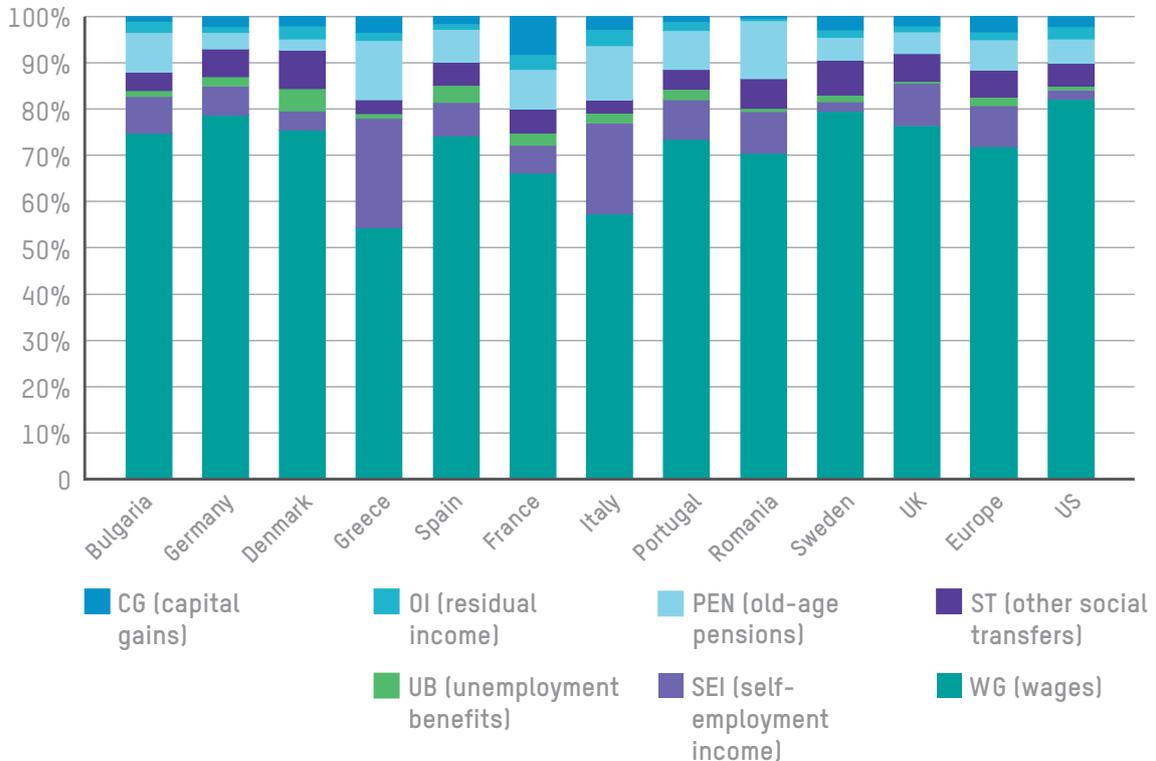
**In recent years, the share of national income paid in wages, i.e. the global labour share, has decreased, while the capital share has increased.**<sup>11</sup>

Recent analysis from the OECD estimates that labour shares decreased by 6–7% in the UK and France over the past four decades, while in Spain and Italy the labour share has decreased by more than 13%.<sup>12</sup> In a context of declining labour shares, improvements in macroeconomic performance, such as overall growth, will hardly translate into tangible improvements in households' personal incomes. Moreover, over time and across many countries, a higher capital share is associated with higher inequality in the personal distribution of income.<sup>13</sup>

Even more worrisome, **the initial steps towards recovery from the last recession seem to be amplifying existing inequalities among workers**. In many European countries, high-income earners have generally made a stronger recovery from the 2008 global financial crisis than workers at the bottom. In the UK for example, despite strong job creation, the increase in labour incomes has been limited by falling real wages and low-quality jobs. In Spain, high levels of long-term unemployment paired with falling real wages provoked a dramatic fall of labour incomes, especially for households at the bottom.<sup>14</sup>

Feminist readings on the economic crisis have shown that **the recession has contributed to reduce existing gender gaps in the labour market by levelling down men's working conditions**. Nevertheless, once the recovery phase started, men's working conditions began improving again, while in general, women's remain the same or keep on degrading.<sup>15</sup> As we will see in the next pages, recent dynamics on wage and gender inequalities, rather than modify the spectrum of women's working conditions, seem to reinforce long-lasting trends such as low pay and pay discrimination.

Figure 1: Share of wages in household income in selected developed economies



Source: ILO estimates, Global wage report 2014/2015, Figure 29.

### Stuck at the bottom of wage scales: low pay is still a women's reality

Women, younger workers, people with disabilities, ethnic minorities and individuals with low educational attainment continue to be low paid in the EU.<sup>16</sup> In 2014, **21.1% of working women in Europe were low-wage earners**, compared with 13.5% of working men.<sup>17</sup> This means that **one in five women in the EU experienced low pay, compared with one in ten men.**<sup>18</sup>

Low-paid women and men may have other characteristics, such as being young, living with a disability or belonging to an ethnic minority, which build up accumulated and unique experiences of discrimination and economic marginalization. While data on these intersecting inequalities is scarce, we know that **almost a third (30.1%) of workers aged under 30 were low-wage earners**, compared with 14% or less for those aged between 30 and 59.

Figure 2: Low-wage earners as a proportion of all employees by sex (excluding apprentices)



Source: own elaboration, using data from the Structure of Earnings Survey, Eurostat (2014)

However, the extent to which women and other structurally excluded groups experience low pay varies greatly between countries. In 2014, the share of employed women who were low-wage earners ranged from 3.2% in Sweden and 4.3% in Belgium, to 26.9% in the UK, 28.7% in Germany and 29.3% in Estonia. As can be seen in Figure 2, **the UK ranks 4<sup>th</sup> for the highest proportion of low-paid women**, while Italy, France and Spain are below the EU average.<sup>19</sup>

### Box 2: Real living wages against low pay

A 'National Living Wage' was introduced in April 2016 in the UK, inspired by the Living Wage campaign promoted by British civil society organisations, including Oxfam.

The coalition contends that the government's living wage is still far below 'real living costs', since is not calculated according to what employees and their families need for a decent living. Instead, it is based on a target to reach 60% of median earnings by 2020.

As a response, the Living Wage Foundation Campaign group has campaigned for a voluntary rate to be adopted by enterprises, £8.75 in the country and £10.20 for those living in London. As a result, the real Living Wage is the only UK wage rate that, today, is voluntarily paid by almost 4,000 UK businesses.<sup>20</sup>

It has been widely reported by ILO and other key actors that establishing an adequate floor to the wage structure helps reduce the gender pay gap and the incidence of low pay,<sup>21</sup> since women are concentrated in low-paid sectors and occupations with limited space for collective bargaining.<sup>22</sup> Hence, and along with other measures, it contributes to the reduction of in-work poverty in low-income households and among most vulnerable workers.

### Box 3: The glass ceiling remains unbroken for many women in the EU

According to the ILO flagship report on wages (2016/17), **women comprised only 20% of the top 10% of earners in Europe in 2016.**<sup>23</sup> In fact, the largest public list of companies with shareholders within the EU's 28 Member states only had an average of 6% of female CEOs in 2016. That means that, of 609 existing CEOs in Europe within this kind of enterprises, only 36 were women. In a similar vein, only 15% of those employees holding senior executive positions within the decision-making bodies of those companies were women.<sup>24</sup>

The incidence of low pay for working women relative to men also varies across countries. In 2014, in Estonia, Spain, Luxembourg, Austria and Portugal, female employees were twice as likely to be low-paid than their male colleagues. In fact, as Figure 2 shows, **the incidence of low pay is higher among women than men in all but two EU countries.** The cases of France and Greece are particularly striking: the proportion of low-paid women has risen from 7.9 to 11.72%, and from 14.6 to 23.5% since 2010, respectively.<sup>25</sup>

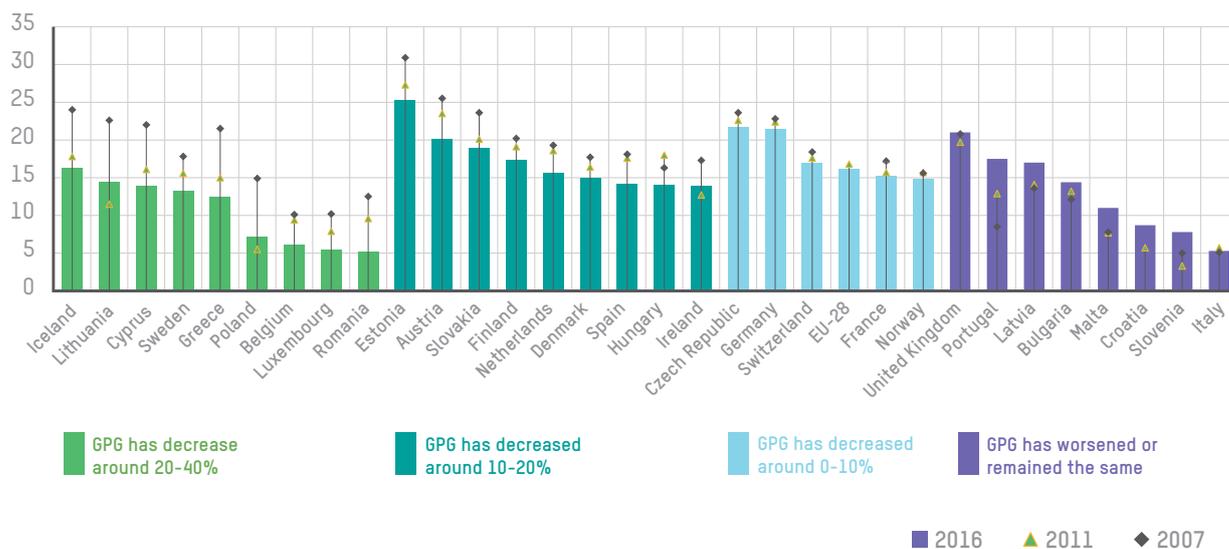
Being low paid is the result of women's systematic presence at the bottom of the pay scale. According to the ILO, **in 2016 women made up over 60% of the 20% lowest-paid European workers, while comprising roughly 56% of the lowest-paid 30% of workers.**<sup>26</sup> At individual country level, women made up an average of 65.5% of the lowest-paid 30% workers in Spain during the last decade,<sup>27</sup> while in France women represented 55% of the lowest-paid 20% of workers.<sup>28</sup>

### *The gender pay gap: women making less money for doing the same work*

Not only are women overrepresented in labour niches where low pay prevails; but they also face continued discrimination at all levels of the wage scale. Even if the gender gap in labour force participation has narrowed down by 8% in the last 2 decades,<sup>29</sup> **on average, women in EU countries continue to earn considerably less than men. For each euro that men earn, women only make €0.84.**<sup>30</sup> That means that women should work 59 days more to get the same pay as men.

The average pay gap across the 28 Member states (the 'EU-28') stood at 16.4% in 2010 and remained at 16.2% for six years thereafter.<sup>31</sup> **As seen in Figure 3 below,** the gender pay gap levels vary greatly across member states, ranging from 25.3% in Estonia to 5.2% in Romania and 5.3% in Italy. Yet some member states have seen significant reductions in their gender pay gaps, in part due to policies to tackle the different causes.

Figure 3: A glimpse of European countries' gender pay gap



Gender Pay Gap in unadjusted form by NACE Rev. 2 activity. Source: own elaboration with data from Eurostat, structure of earnings survey methodology [earn\_gr\_gpgr2].

Former Yugoslav Republic of Macedonia: data not available; Ireland, Malta and Croatia: latest available data from 2014; Greece: latest data available from 2010; Switzerland: earliest data available from 2008; EU-28 and Croatia: earliest data available from 2010.

As shown in Figure 3, European countries can be clustered into four major groups according to their initial gender pay gap (GPG) levels and the percentage of reduction of their GPG during the last decade.

In many cases, the reduction of the gap across countries has more to do with the erosion of men's working conditions and wages after the recession, rather than a true move towards greater gender equality.<sup>32</sup>

Nevertheless, a **group of champions stands out**. These countries, whose GPG levels 10 years ago were at or below the European average, have **attained reductions of 20-40%**, thanks to the implementation of policies targeting the pay gap.

In Belgium, for example, it has been achieved through an **equal pay policy**, strongly encouraged by trade unions, primarily aiming at discrimination stemming from occupational classification, as well as policies for better work-life balance.<sup>33</sup>

Iceland has implemented non-transferable, highly paid paternal leave, being the only country where men and women have the same number of days of non-transferable leave.<sup>34</sup> It has also recently adopted a **new mandatory 'Pay Equality Certification' system** which introduces a requirement for establishments with 25 employees or more to obtain a 'pay equality' certificate at the workplace. The aim is to expose the unexplained component of gendered pay differences at the heart of enterprises.<sup>35</sup>

In most EU countries, a gender pay gap persists within each occupational category, pointing to the existence of other unknown or unexplained factors behind the GPG. **In the case of France**, according to the Observatory of Inequalities, once controlling for differences in age, type of contract, working time and firm size, **about 10.5% of the pay gap remained unexplained**.<sup>36</sup> In **Spain**, economists estimated that this **unexplained gap was around 14% in 2006**.<sup>37</sup>

**Discretionary income, variable premiums and wage allowances**<sup>38</sup> are at the heart of the unexplained

component of gender wage inequalities. Like the economic system and labour market in general, wage complements usually reward characteristics that are more prevalent among male workers freed from their care duties. As we will see in section 3, women shoulder a disproportionate share of unpaid care and domestic work; and this is reinforced by workplace policies and lack of state-provided services and infrastructure, such that men can have greater flexibility, more availability to work long hours and more geographical mobility than women.<sup>39</sup>

**"A man who holds the same position, and does the same tasks than me, earns more. This is a reality recognised by the company (...). It's done through salary supplements"**

Mari, waitress, Madrid

In the same way, **risk premiums**, which are agreed upon in collective bargain settings and compensate individuals for undertaking occupations considered risky for their health or physical integrity, were traditionally designed in a way that benefits mostly masculinized sectors (such as mining), while ignoring sectors where the majority of workers are women (for example, in the hospitality or cleaning sectors, where women can be exposed to harmful chemical products).<sup>40</sup>

In Spain, research over the last decades has proved that, while the base wage gap tends to be around 6%, when wage allowances and further complements dependent on the job category are included the gap expands to over 30%.<sup>41</sup> In the case of France, analysis from 2008 estimates that, premiums and overtime magnify the overall gender pay gap from 13 to 16%. In the same vein, women tend to receive individual performance bonuses 23% lower than those of men.<sup>42</sup> This is certainly the experience of Mari, who is 43 years old, lives in a town near Madrid with her two children, and works as a waitress: **'A man who holds the same**

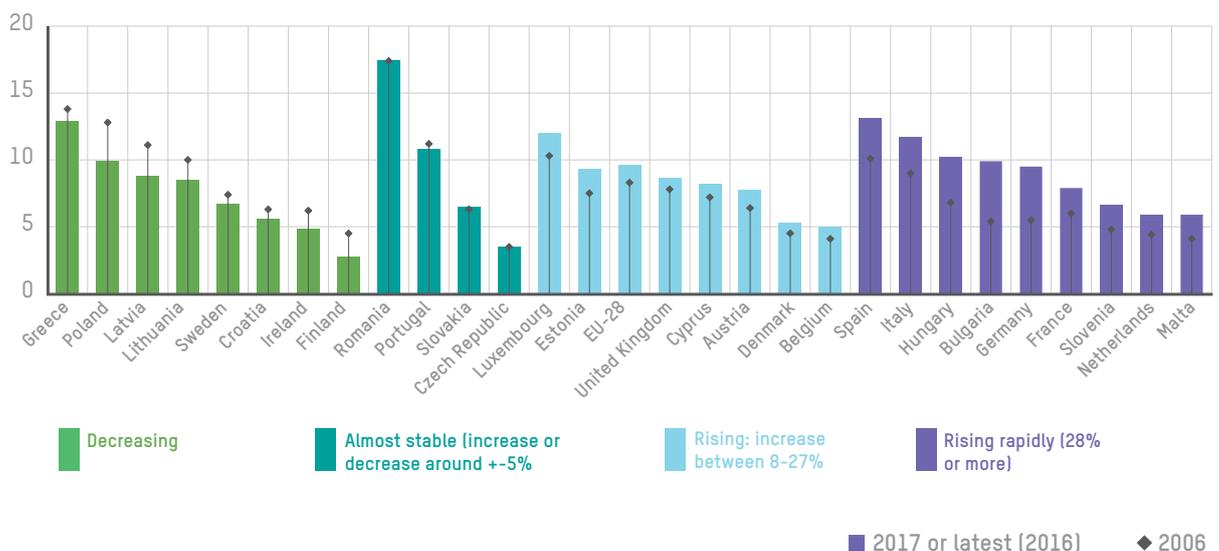
**position, and does the same tasks than me, earns more.** This is a reality recognised by the company and confirmed by the confidential data delivered to the Works Committee. **The company does it through salary supplements: the plus of availability and the so-called "extra activity of the month".** Even if men are not the ones covering extra times, they have these supplements included in their payroll.<sup>43</sup>

In sum, Mari's experience seems to point out at that the gender pay gap persists because its roots can be found in structural, long-standing discriminatory practices against women at work. Since wages still represent a big percentage of households' total disposable income, the more women are discriminated against and underpaid, the more they will be exposed to in-work poverty.

## 1.2 In-work poverty is not gender neutral – and measures can be misleading

As mentioned above, the European indicator of risk at in-work poverty looks at **pooled income at the household level**. So-called in-work poverty is the result of various factors that lead both women and men to live below the poverty line, despite being in work.

Figure 4: In-work at-risk of poverty rate in the EU (%)



Source: own elaboration from data Eurostat EU SILC at risk of in-work poverty indicator. Romania: earliest data from 2007. Croatia: earliest data from 2010, latest from 2016. EU-28: Data 2010.

The last Eurofound flagship report on in-work poverty emphasized its relevance for the EU: in 2016, 9.6% of workers in the EU lived below the poverty line, up from 8% in 2006, with growing inequalities within the EU space. Countries such as Spain, Italy, France or Germany face a special challenge: their numbers have grown at faster pace (see Figure 4), with increases at or above three percentage points in the last 10 years, compared with the EU's average 1.6 percentage point increase of the EU-28.<sup>44</sup>

Due to apprenticeship/training contracts, lower minimum wage rates and the rising of marginal part-time and fixed-term work among other reasons,<sup>45</sup> young employees aged 15-24 were the most likely to suffer in-work poverty in 2016 (10.9%, with 10.2% of young male employees in risk of in-work poverty, compared with 11.8% of young women). *Women in this group face the highest in-work poverty rate among all age groups.* Employees aged 55-64 are the least likely to experience working poverty (6.2%, with 5.6% of men compared with 6.8% of women).<sup>46</sup>

**The risk of in-work poverty according to gender varies across countries.** In most countries, the risk tends to be slightly higher for men than women, with greater gender gaps when looking at self-employed workers rather than employees, where **in-work poverty risk rates seem quite similar even though women tend to have weaker attachments to the labour market.** The EU average in 2016 for female employed persons at risk of in-work poverty was 9%, compared to 10.1% for male employed persons. The risk for women ranges from 13.1% in Romania or 12.8% in Spain in 2017 (compared with male rates of 19.9% and 13.3% respectively), to the lowest 3.8% in the Czech Republic and 2.8% in Finland (with similar male rates in these cases: 3.4% and 2.6% respectively).<sup>47</sup>

**However, these figures do not capture the true reality of women working poor in the EU.** The indicator 'at risk of in-work poverty' has two main limitations that mean it only gives a partial vision of workers experiencing poverty: the household approach to measuring poverty, and the fact that it only covers workers who work at least seven months per year.

**The effects of measurement at individual and household levels become very clear when poverty is measure 'in earned income' at the individual level,** as done by Eurostat. This is an example of alternative measuring, punctually developed to isolate the influence of labour market factors

**on working poverty and bypass the household dimension.** With this estimation, Eurostat contributed to show to what extent working poverty is gendered, due to the precarious ways women are present in the labour market. Calculated in 2010 over a population of 'potential workers' (active, employed and in-work population), their main conclusions showed that in France, 75% of female potential workers would be at risk of poverty, compared with 46% of male potential workers. Similar gaps were observed in Spain (76% of women vs 43% of men), the UK (76% of women vs 55% of men), and Italy (67% of women vs 32% of men). This means that the estimation at the individual level, without the household dimension, triples the risk of poverty for women, potential workers in some countries, compared to the standard measure. In France or Spain, 3 out of 4 potential working women would be at risk of poverty.<sup>48</sup>

These differences can be explained because the Eurostat indicator of risk of in work poverty takes a household approach to the measurement of poverty, which assumes the equal pooling and distribution of income resources at the household level. In doing so, the data fail to capture power relations within households (which are not neutral to gender dynamics), and therefore tends to underestimate women's levels of poverty, including in-work poverty.<sup>49</sup>

**If we overcome the 'household effect' and individualize the poverty risk by individualizing income, as seen above, single women typically face a higher poverty risk than single men.** This is due to their weaker access to work, poorer working conditions, characteristics –including position in the household, the impact of parenthood, or their work intensity (i.e. how much of the year they spend in employment) – and other disadvantages that women may suffer compared to men.<sup>50</sup> Having an individual measure of income poverty in EU regional and national statistics would make data more transparent, accurate and gender-sensitive.

The second major limitation of the EU's in-work poverty indicator is the fact that the indicator only covers workers with at least seven working months during the previous year. Given the current trends of flexibilization of working hours and atypical forms of employment, with working lives characterized by continual movements in and out of the labour market, this measure, as Eurofound is already aware, can leave the most vulnerable groups of workers, including women, behind.<sup>51</sup>

### Box 4: Fitting poverty and precariousness at work into a definition: limitations and constraints

#### *The household effect – how in-work poverty can easily be missed*

Ana Cárdenas, participant in this research, earns 10,200 gross euros a year, working full time. She is the main economic support of her family. She lives with her husband (without any income), her son, who already earned € 5,300 in 2017, and her young daughter. In addition, she receives € 900 from a local social fund for children 0-to-16 years. Ana's income is below the poverty line (calculated at €17,896.2 gross in 2017 for households of two adults and two children), so it should be considered affected by in-work poverty in any case. However, if there was a second or a third income in the household – for example, her husband's, either as a main or as a secondary earner-, it would probably go beyond this threshold. In that case, Ana would disappear from statistics as a working woman at risk of poverty, even if the dynamics of power that may exist within the household prevented her from accessing any extra income beyond her own € 10,200, which are insufficient.

#### *The definition of income thresholds vis-à-vis living costs – being in and out the statistics*

Mari works as a waitress, with a full-time permanent contract. She earns €15,000 per year. She heads a lone-parent family, with two dependent children, living in social rent housing. She lives in Madrid, the Spanish city with the fourth highest living cost.<sup>52</sup> Her earnings allow her to pay the rent, food and clothing, and public transport. She does not receive any state benefits, because she is working. In her experience, 'the state assumes that because you are working, you have enough to live decently, even if you cannot manage. They say that social transfers are few and are for people in worse situations. But my work is not enough [to live on].'

According to the Spanish poverty line, Mari should earn between €12,900 and €16,800 to be considered 'working poor'. But depending on the concrete level of income defined, which differs depending on the fluctuations of the national median income each year and the context-specific living costs, she moves in and out of the boundaries that define in-work poverty, even when her earnings 'are not sufficient at all to live in a city like this'.

**Reality doesn't fit the statistical definition of in-work poverty.**

## 1.3 Who are the working, poor women?

As noted earlier, both women and men in the EU experience working poverty and precariousness. There are many differences between them, and they are not homogenous groups themselves. As the European Institute for Gender Equality (EIGE) points out, their particular realities depend on a number of characteristics: age, country of origin, ethnicity, gender identity, disabilities or household type. The combination and interplay between these characteristics shape individuals' situations, including the direct and indirect discrimination they may face, their economic and social position, and their likelihood of being at risk of poverty and precariousness at work.<sup>53</sup> Generally speaking, '*gender intensifies the disadvantages associated with inequalities and social identities*'.<sup>54</sup>

**In France, working women living in Sensitive Urban Areas are two times more likely to have a non-standard form of employment. Spatial inequalities matter. "I earn enough money, but I spend too much time on commuting, and nobody pays for it"**

Marie, domestic worker, Paris

According to several studies,<sup>55</sup> migrant women workers from EU and non-EU countries have been identified as being at higher risk of in-work poverty.<sup>56</sup> A 20.8% of migrant women workers from foreign countries are at risk of in-work poverty –i.e. including EU-28 and non-EU-28 countries-, compared with 19.7% of men workers from foreign countries (2016).<sup>57</sup>

The risk of working poverty is also associated with low levels of education –the lower the level, the higher the risk-, as well as the rise in so-called non-standard forms of employment – informal work, part-time contracts (affecting women disproportionately), fixed-term contracts and self-employment.

### Box 5 - Women's voices: women working poor in France and Spain<sup>58</sup>

Migrant women in France and Spain are more vulnerable to in-work poverty than women from EU-28 countries: in France, the risk is 10 percentage points higher than women workers coming from EU-28 countries, and over 7 points in Spain. Spain has the EU's highest rate of migrant men and women at risk of in-work poverty: 43.8% and 39.4%, respectively, in 2016.<sup>59</sup> With usually lower education levels (or more barriers to validating their qualifications in European countries), they are more likely to work part-time or combine fragmented periods of employment and unemployment.

Besides, lone mothers are in a more vulnerable situation. Almost one-third of lone-parent women are in poverty in France. In Spain, half of all lone-parent families (which are mostly headed by women) are at risk of poverty and social exclusion: 65% of them find it difficult to make ends meet.<sup>60</sup> Also in Italy, being a lone-mother has been identified as an additional factor to working poverty.<sup>61</sup> In the UK, 20.4% of lone parents are at risk of working poverty, and about 90% of them are women. Children in lone-parent families are at twice at risk of living in relative poverty than those in two-parent families (47% compared to 24% respectively).<sup>62</sup>

The research in **France shows a specific characteristic that directly doubles the risk of being at in-work poverty: living in a Sensitive Urban Area (ZUS)**, i.e. those defined by public authorities to be the priority target of the local council. Working women in ZUS are two times more likely than working women in the rest of France to have a non-standard form of employment and to face permanent instability.

**Marie**, a participant in a focus group conducted in Clichy-sous-Bois in Paris, considers that she earns enough money, but spends too much time on commuting, and nobody pays for it. She works as a maid and lives on her own with her three children. Affordable public transport and infrastructure can be key to enable better working lives and career prospects. Besides being crucial to tackle spatial inequalities, good infrastructure opens up possibilities for working women with caring responsibilities, making their need to work and to care for dependent family members more compatible.<sup>63</sup> 100% of women in Marie's focus group spend an average of 4 hours in commuting every day.

**Zoe**, a participant in a focus group in Seville in Spain, is a migrant woman worker from Brazil; she is a lone mother, living with her son. She has spent 10 years living in Spain, eight of them working for the same private household employer as an in-house domestic worker. 'Being a migrant and in an illegal situation, what you can do is cleaning and caring.' Zoe has had periods of employment and unemployment. Over the years, her earnings have progressively diminished. Every time she had to renew their residence permit, and was in need of a contract, she felt pushed to accept any conditions. 'With my pay, I can afford to pay the rent and support my son. That's all. I tend to be isolated ... to be more absorbed by myself...'. Coming back from a sickness leave, she was fired and found herself unemployed once again.

As these stories illustrate, the composition of the household and the intensity of work is crucial to an analysis of in-work poverty: you can work, be paid and be vulnerable to poverty or not, depending on the situation at home. As Eurofound puts it, *‘while most individuals at risk of in-work poverty are low paid, relatively few low-paid workers experience in-work poverty’*.<sup>64</sup> There are three key factors in this: the number of adults working, having dependent children or adults or not, and the intensity of work (i.e. the ratio of the total number of months that all earners in a household have worked during a year).

Considering the composition of households, in 2014, in all countries of the EU except Greece, poverty rates were higher among individuals living in lone-parent households (with or without children) than in any other type of household.<sup>65</sup> These figures remained similar in 2016, with women particularly affected, since they comprise almost 85% of all lone-parent families in the EU.<sup>66</sup> Furthermore, the lower the intensity of work is, the higher the risk of working poverty: 45% of households with dependent children and low work intensity were at risk of in-work poverty in the EU in 2016, compared to 31.3% of households without children.

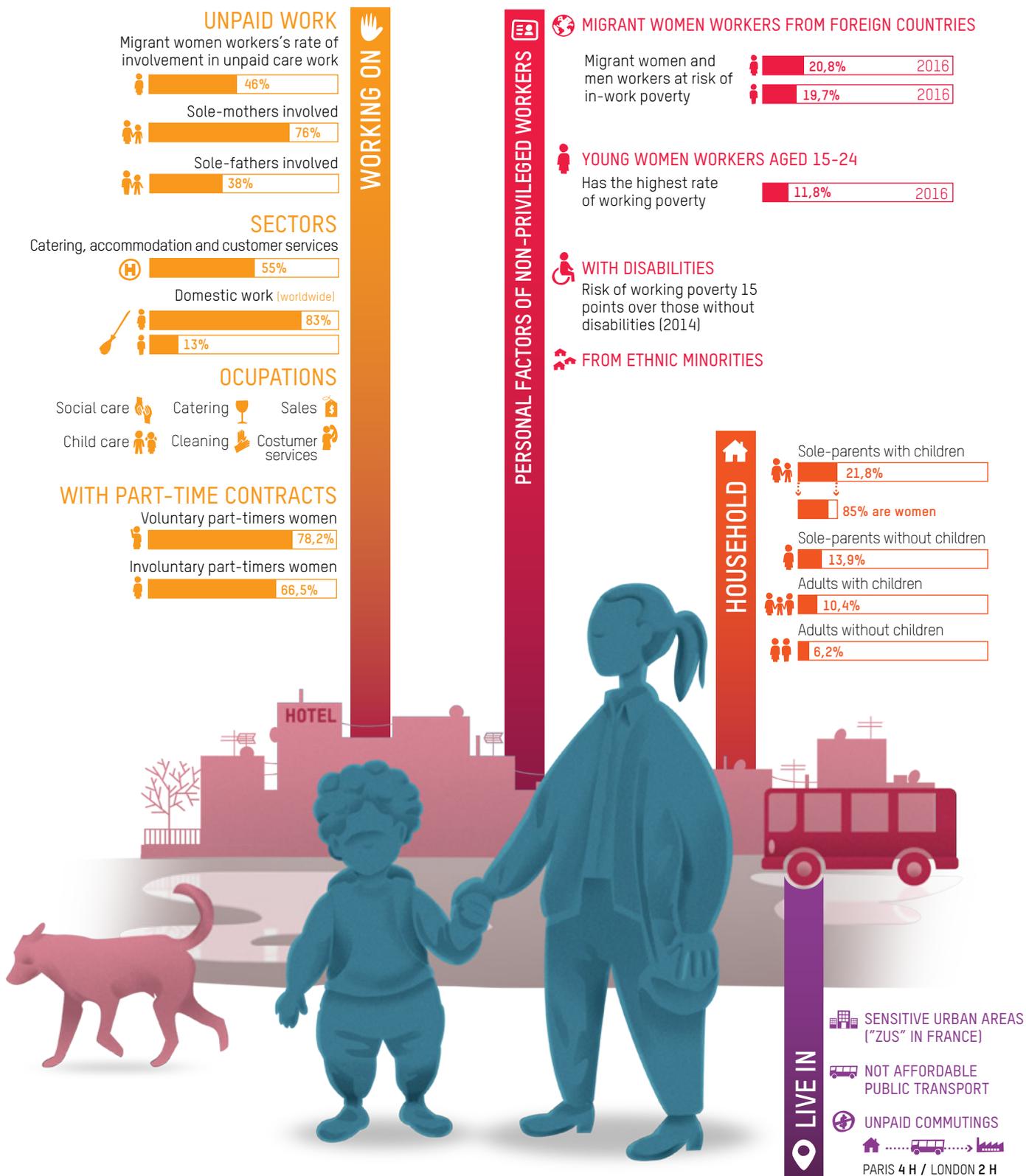
Table 1: In work poverty by household type, EU-28 level, 2014

Households without children	At risk of in-work poverty %	Households with children	%
Lone-parent household	13.9%	Lone-parent household	21.6%
Two adults, no dependent children	6.2%	Two adults with children (one, two, three or more children)	10.4%
Other households without children	10%*	Other households with children	13.6%*

Data Eurostat 2016 – in-work poverty by household type / \*Data 2014 – Microdata EU-SILC 2014, Eurofound (2017)

The European survey of working conditions reports the percentage of workers who experience ‘some to great difficulty’ in making ends meet. Despite the progress made, more than one-third of workers said that their households experienced ‘some or great’ difficulty in 2015 (35%). Interestingly, **women who are the main earners are more likely to say they have difficulties in making ends meet (44%) than the EU average or than any other group**. In line with the statements above and as section 4 will explain, the survey confirms that **lone parents are also more likely to have difficulties, with 55%** reporting ‘great difficulty’ making ends meet.<sup>67</sup>

Figure 5: Who are the working, poor women in Europe?



## SECTION 2. THE GENDERED ROUTES TO IN-WORK POVERTY

*"Throughout the world, women are increasingly finding that their only employment options are through precarious work, in jobs which are insecure, temporary and give no rights to social security, pensions and other conditions..."*

*Marcello Malentacchi, General Secretary of the International Metalworkers' Federation First World Women's Conference, ITUC, Brussels, 2009*

This section analyses the routes and mechanisms that put some groups of women on the path to in-work poverty and precariousness, highlighting three: the way low pay affect women's careers, the increasing forms of non-standard employment, and the sectors where women work.

### 2.1 Trapped in low-paid careers

As stated above, low pay may be the most straightforward pathway to in-work poverty, but it is just one of several contributing factors.

Low pay is still considered a sort of 'entry point' to the labour market for young workers or other vulnerable workers (for instance, the long-term unemployed); a sort of 'rite of passage' before they progress into better and well-paid positions. Young people tend to be more vulnerable, because a low-paid job is often their only option. For many workers, rather than being an entry point, low-paid work may risk trapping them in '**low-paid careers**', with less secure and short-term jobs for long periods of time, and/or being in a vicious cycle of low pay and periods of unemployment, producing broken, interrupted careers.<sup>68</sup> Without the adequate policies, this could be one of the results of the economic crisis.<sup>69</sup>

Once immersed in that cycle, the opportunities to get out are limited. Why is so difficult to break this cycle of low-paid and precarious work?

Qualitative evidence points to the attitudes of employers:<sup>70</sup> workers claim they have no interest in helping workers in low-skilled positions to advance their careers, have no concern for those who need to care for others, and just want supplies of workers who are prepared to fill any vacancies. On the other hand, workers are forced to accept such work due to high levels of debt and inadequate state benefits.

This is backed up by the qualitative evidence collected for this research:

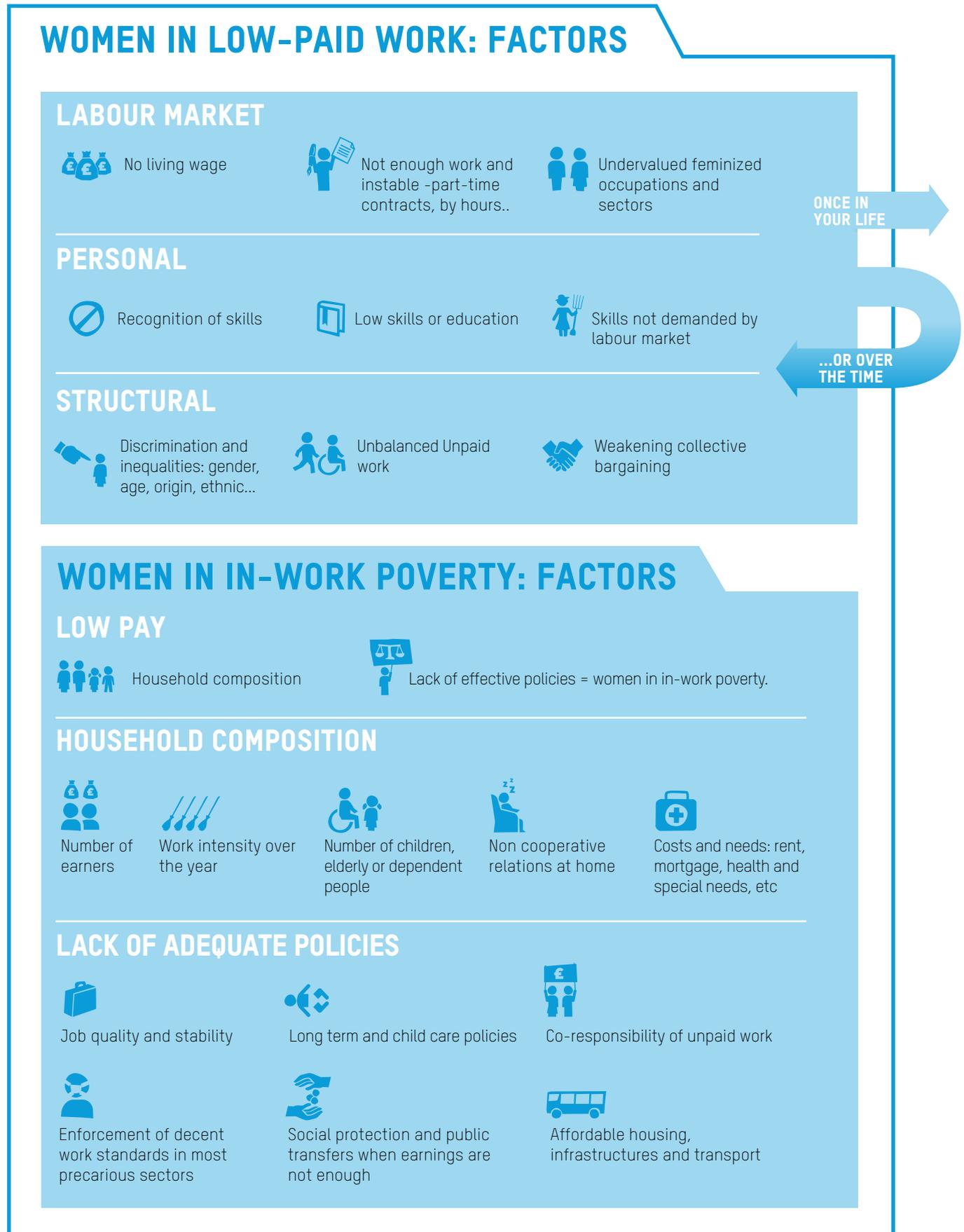
Amanda was indebted to the point that she was afraid of being evicted. She first got into debt in 2007 when she was unemployed, receiving a social welfare allowance and doing a free training course. When social services realized that she was married, they asked her to give back part of the allowance (which is lower for married woman than for single one). This forced Amanda into a vicious cycle of low-paid jobs.

Cristina is a 24-year-old Spanish woman with a double degree in social work and social education, and a Master in gender and equality. She started working as a waitress during weekends, working for three years in the same place. *'My pay was €2 per hour, working 10 hours per day. I had no contract, no social security. (...). Some months ago, I decided to value myself and not just accept any job. Now I search and apply for jobs related to my studies and training. It is still difficult to say "no" when another [waitressing] job comes out. But I know that if I take it, I will be a waitress my whole life* (when what I truly want to be is a social worker and educator)".

**Unfortunately, Cristina is right.** Evidence suggests that taking a low-paid job rather than remaining unemployed, does not improve one's prospects of being in work in the future.<sup>71</sup>

The consequences for those trapped in low-paid careers (as explored in section 4) are not limited to women workers themselves, but also impact their families and increase rates of child poverty.

Figure 6: The vicious cycle of low-paid careers and its relationship with working poverty



## 2.2 Women are over-represented in certain non-standard forms of employment

Globally, 'non-standard' forms of employment are on the rise in many countries. They include temporary employment, fixed-term and casual work, temporary agency work, other flexible contractual arrangements, ambiguous employment relationships, and part-time employment.<sup>72</sup> This type of employment now represents around 35% of all employment on average in OECD countries. Although these non-standard forms are not new, the share of the population engaged in them has been rising in many OECD and emerging economies since 2008.<sup>73</sup> In Europe, **workers in non-standard forms accounted for 39% of all employed population in 2016** -including self-employed, temporary and part-time workers-.<sup>74</sup>

As Manuela Tomei realized as long ago as 1999:

'neither atypical forms of employment nor the informal sector can be viewed as residual categories anymore (...). Quality of employment varies along a continuum which does not follow the dichotomy formal/informal. Not all jobs in the informal sector are necessarily of poor quality, nor do all formal sector jobs qualify as good jobs. Insecurity (...), job precarity and irregularity, lack of limited social protection are increasingly common features of formal activities as well.'<sup>75</sup>

**Non-standard forms of employment, if well-regulated and freely chosen, can be positive**, providing workers (and employers) with greater flexibility, control over their schedules, and hence a satisfactory work-life balance. However, the misuse of non-standard employment too often facilitates the deregulation of labour rights, decent working conditions and social protection. According to the OECD, women and young people predominate in specific forms of this type of employment – part-time and temporary work, respectively.<sup>76</sup>

In the European Union, over the last decade, non-standard forms of employment and especially temporary work, have remained stable and with

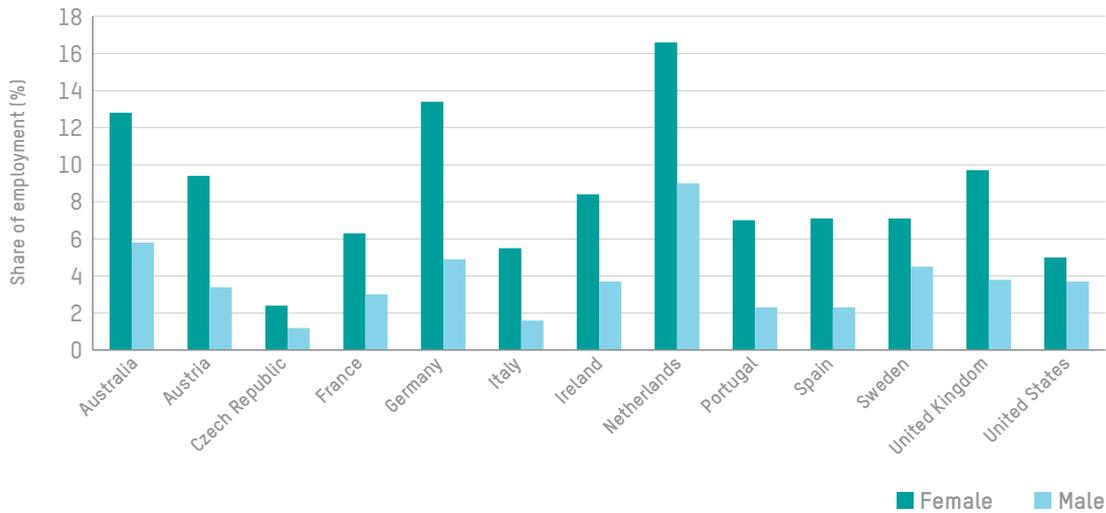
no gender gaps noticeable, except for some countries.<sup>77</sup> However, temporary agency work, despite its low incidence over the total wage employment, is considered the fastest growing form of non-standard employment in Europe by the ILO, with 8.7 million of workers participating in temporary agency work in 2010.<sup>78</sup>

In particular, we have the case **of part-time contracts**. Following the latest Eurofound and ILO analysis of non-standard employment,<sup>79</sup> part-time work has been growing and now accounts for just under **20% of all jobs in the EU** -19.4% in 2017-. This is a phenomenon that affects all age groups, but especially young workers (aged 24 or under) and women. *Crucially, nearly four out of five voluntary part-time workers in the EU are women*, and they tend to be concentrated in certain occupations and sectors.

Specifically, part-time contracts **of 10 hours or fewer per week** have increased in the last 10 years in countries including Germany, Austria and Denmark; across the EU, this form of employment rose from 4% in 2008 to 4.6% in 2015. Again, young people and women are especially affected: **6.6% out of total female workers have one of these jobs, compared with 2.8% of all male workers**.<sup>80</sup> If we look at the national level, ILO data reflects how women are over-represented in these kinds of jobs (figure 7).

As with all non-standard work, part-time can be positive if it is freely chosen and of high quality. **Involuntary part-time work**, when a person is working part time because she/he could not find a full-time job, is another matter. It represented 26.4% of total part-time work in the EU in 2017. Though it decreased in the last two years -from 29.1% in 2015-, involuntary part-time work has shown a significant increase from 22.4% in 2007. This means that almost one in three part-timers in the EU cannot find a full-time job. In some countries experiencing high growth in part-time work, such as Greece or Spain, there seems to be a correlation with their high rates of unemployment.<sup>81</sup>

**There are at least twice as many women involuntary part-timers than men**, though involuntary male part-time work is growing. For instance, in France in 2017, women comprise 75.8% of total involuntary part-time workers. Similar trends can be seen in Italy, with 69.5% of female involuntary part-timers, 69.79% in Spain or 59.5% in the UK.<sup>82</sup>

**Figure 7:** share of employed women and men working 14 hours or less per week, 2014<sup>83</sup>

Source: ILO, Women at work: trends 2016, Figure 29. Adapted from Messenger and Wallot (2015); data from National LFS, EU LFS, ILOSTAT 2014.

Involuntary part-time work is concentrated in lower-paid **service occupations, within the accommodation and food service sector, as well as in administrative and support services** including private security, call centres or collective cleaning and facilities services. Together, these elementary occupations, services and sales occupations account for

57% of all involuntary part-time employment. At the top of the employment ladder, managers rarely work part-time and, if they do it, is usually voluntary.<sup>84</sup> The highest probability of being an involuntary part-time worker is found within the **domestic workers sector, which has a large majority of female workers.**

**Table 2:** Share of overall employment, voluntary part time and involuntary part time, by personal and work characteristics, EU-28, 2015

Variable	Category	All workers %	Voluntary part time	Involuntary part time
Sex	Male	53.9%	21.8%	33.5%
	Female	46.1%	78.2%	66.5%
Age	15-24 years	8.5%	13.3%	15.4%
	25-39 years	35.3%	29.1%	35.9%
	40-54 years	40.3%	34.4%	36.9%
	55-64 years	16%	20.1%	11.8%
<b>Selected sectors (high prevalence)</b>	Activities of households as employer	1.1	2.5	5.6
	Accommodations and food service activities	4.7	7.3	10.4
	Administrative and support services (from private security, cleaning and facilities to buildings, to call centres)	4.2	6.2	4.1
<b>Selected occupations (high prevalence)</b>	Elementary occupations	9.1%	16.1%	26.5%
	Services and sales workers	17%	26.8%	30.1%

Source: Eurofound 2017, *Non-standard forms of employment, based on EU-LFS data*

Read it: 78.2% out of total voluntary part-time workers are women, compared with 21.8% who are men. 66.5% of total involuntary part-time workers are women, compared with 33.5% who are men.

What are the reasons behind this concentration of women in part-time work? The data available does not yield much information about the reasons for involuntary part-time work. Looking at 'voluntary' part-time work and the reasons gathered by Eurostat, it is crystal clear that **gender roles and care work duties** have a huge impact. At the EU-28 level, **42.6% of women worked part time in 2017 in order to look after children or adults living with**

**disabilities, or to deal with other family or personal responsibilities, compared to just 13% of men.** The gender gaps are especially striking if we look in detail at the care for children or other dependent adults: there is a difference of 22.5 percentage points between women and men taking care of dependent relatives as an average in the EU-28: 5% of men are in part-time jobs for this reason, compared to 27.5% of women.<sup>85</sup>

### Box 6: Women's voices: The impact of part-time and low-paid contracts

**Amina** is a 47-year-old migrant who has been living in France since 2000. She started working as a nanny, working three days per week, and had another cleaning job for two days with other families. In 2004, her situation was legalized. She has been working as a domestic worker for 13 years. 'I worked all day, I wasted time in transport, and I did not earn even the minimum wage at the end of the month.' The work was physically too demanding, so Amina took on a role in a school as a part-time carer, with a fixed-term contract. 'Even if it is not well paid and schedules are not easy, I would like to work more. For now, I work 20 hours a week and earn 687 euros per month.'<sup>86</sup>

**Daphné** is a 48-year-old French woman; she is married with six children. She has had to take on two long-term contracts as a cleaning lady to earn enough to live decently. She works full time from 7.30am to 2.30pm, and earns the minimum wage: €1,149 per month in 2017 for 35 hours per week. Her husband was declared unfit to work, so she took on a second job, part-time, from 4.30 to 7.30pm. This adds €400 to the household income. In her experience, a long-term contract doesn't guarantee economic security. Due to her family and household circumstances, one job is not enough to make ends meet.

**Erika** is a 46-year-old Italian woman with three children. Psychologist, she is divorced and has a full-time contract, working as an educator for a public nursery school, with a 1474€ pay per month, 10 months per year -her contract is paused in July and August, when she gets only 700€ as unemployment benefits-. Even when making the most of the public subsidies available for families and children, she needs to do more to make ends meet. She cleans stairs in buildings and rents a room in Airbnb. What she values the most, is stability: '(When I got divorced) I went through a tough time, totally desperate (...). Though the job itself is not stimulating (...), now I know that I get paid on the 27<sup>th</sup> every month (...), and I don't expect the light to be cut off suddenly, as happened before (...)'.<sup>87</sup>

## 2.3 Women workers are concentrated in particular sectors

There are certain sectors that tend to be low-paid, more precarious and with worse working conditions, including many of those non-standard forms of employment described above. The most precarious **sectors** in Europe are the hospitality industry,<sup>88</sup> construction, agriculture, retail and cleaning.<sup>89</sup> At the same time, over 20% of workers

in female-dominated sectors such as health (78% female workers), education (72%), hospitality services and cleaning (50%), are part-time workers,<sup>90</sup> which means worse working conditions because of the number of working hours and lower hourly-pay than full-time contracts. Generally speaking, the service sector 'tend to be more at risk of precariousness' because some non-standard and precarious forms of employment are more prevalent.<sup>91</sup> **Occupations** traditionally associated with low pay include **social care and childcare occupations, elementary occupations in catering and, cleaning** (55% women), **sales and customer service** (64% women).<sup>92</sup>

The concentration of women in these sectors and occupations helps to explain the higher incidence of low pay for women as well as the persistence of the wage inequalities between men and women in the EU countries. For instance, in Spain some of the most precarious sectors are hospitality, and the domestic and care sector. Women represent 55.8% of the workforce of the former and the 87.9% of the latter.<sup>93</sup> In France, the vast majority of female jobs are concentrated in the domestic and care sector – childminders and domestic workers remain more than 95% female.

It is worth noticing that the Index of Gender Segregation developed by the EU,<sup>94</sup> emphasizes the extent to which segregation between women and men at work has remained high and quite stable in Europe over the last 10 years: in 2015, gender segregation was at 24.1% in occupations and 19% in sectors. This means that almost one in four employees in Europe would have to change their occupation, and almost one in five their work sector, in order to bring about an even distribution of men and women.<sup>95</sup>

### Box 7: Reassessing and revaluing women's work: catering services in Portugal

In Portugal, as in many other countries, catering services are largely feminized. The majority of the enterprises in this sector are small and are associated with low earnings, low productivity, high turnover and high levels of absenteeism. The majority of the workers are young migrant women from Brazil and Portuguese-speaking African countries.

A 2005-2008 project financed by the European Commission and the ILO used a job-evaluation method free from gender bias to tackle the undervaluation of these female-dominated jobs in the catering sector, and to achieve equal pay for equal work of equal value. The concerns of both workers and employers were captured. The experience and tools from the project helped to develop a 25-hour training course for the national catalogue of public training for different sectors.<sup>96</sup>

## SECTION 3. STRUCTURAL CAUSES OF IN-WORK POVERTY FOR WOMEN

***"The flexibilisation of the labour market is based on a technique of individualisation. This is why unionisation is fundamental to ensure workers' rights, even more in the case of women who often find themselves lonely in their claims."***

*Muriel Wolfers, member of the "Women Mixity", CGT France*

***"We teach girls to shrink themselves, to make themselves smaller. We say to girls, you can have ambition, but not too much. You should aim to be successful, but not too successful."***

*Chimamanda Ngozi Adichie, We Should All Be Feminists*

This section seeks to address why certain groups of working women are structurally, systematically grounded in a position of social disadvantage in the economy, looking at two root causes at the intersection of gender and economic inequalities.

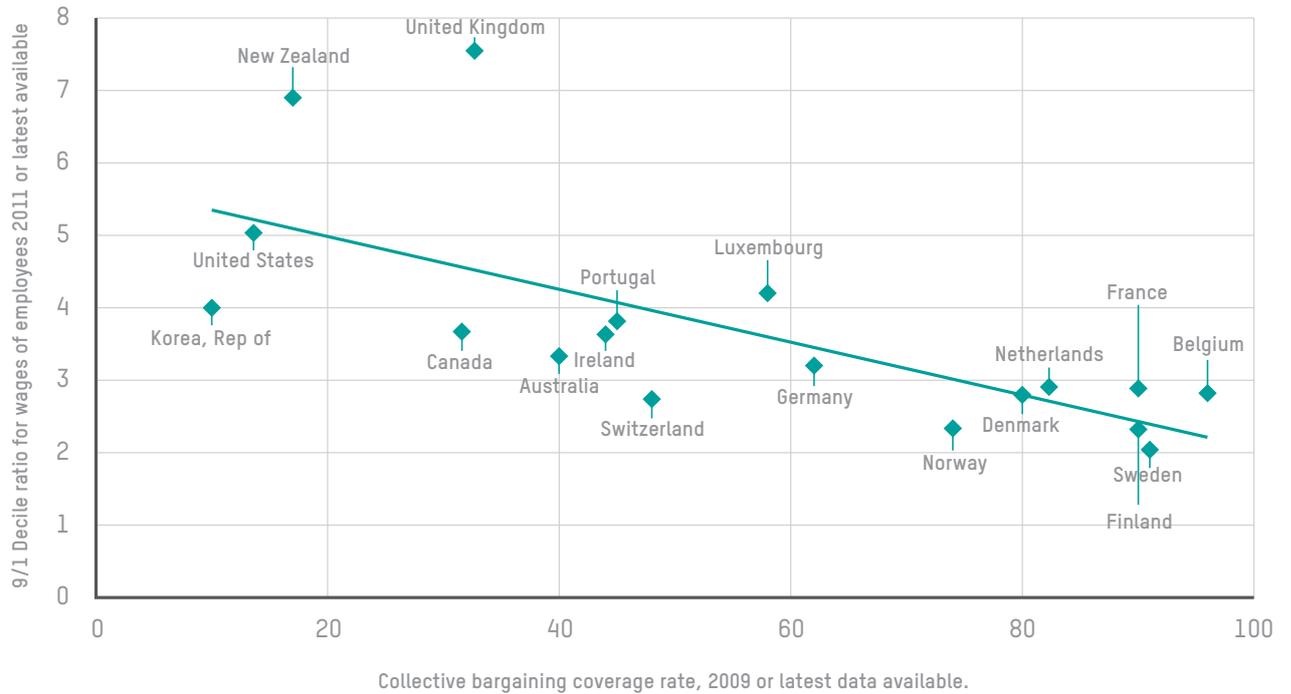
Firstly, it will address the increasing imbalance between workers' and employers' bargaining power. According to ILO's analysis, strong trade unions' and collective bargain on wages and working conditions are key preconditions to achieve greater equality at work. Yet the red flag has been repeatedly raised throughout the last decade on trade unions' declining power and the erosion of collective bargaining,<sup>97</sup> due to neoliberal policies. Even more importantly, and despite the efforts of trade unions to bring to the table gender equality, women's organisations must call on unions to become even more open to women workers' demands.<sup>98</sup>

Secondly, it explores the deep-seated social norms which perpetuate gender inequalities and the gender division of labour and unpaid care work – and which lead to why women's work is systematically underpaid, undervalued and invisible.

### 3.1 A race to the bottom on workers' rights: how the erosion of collective bargaining threatens efforts to reduce gender inequality

The presence of unions and collective bargaining reduce inequality by raising wage floors and reducing inequalities between groups of workers, such as

women and men or those with temporary and regular contracts.<sup>99</sup> Comparative research shows that countries with strong labour market institutions, social dialogue and policies tend to display lower levels of income inequality and hence display lower gender pay gaps, as shown in Figure 8:<sup>100</sup>

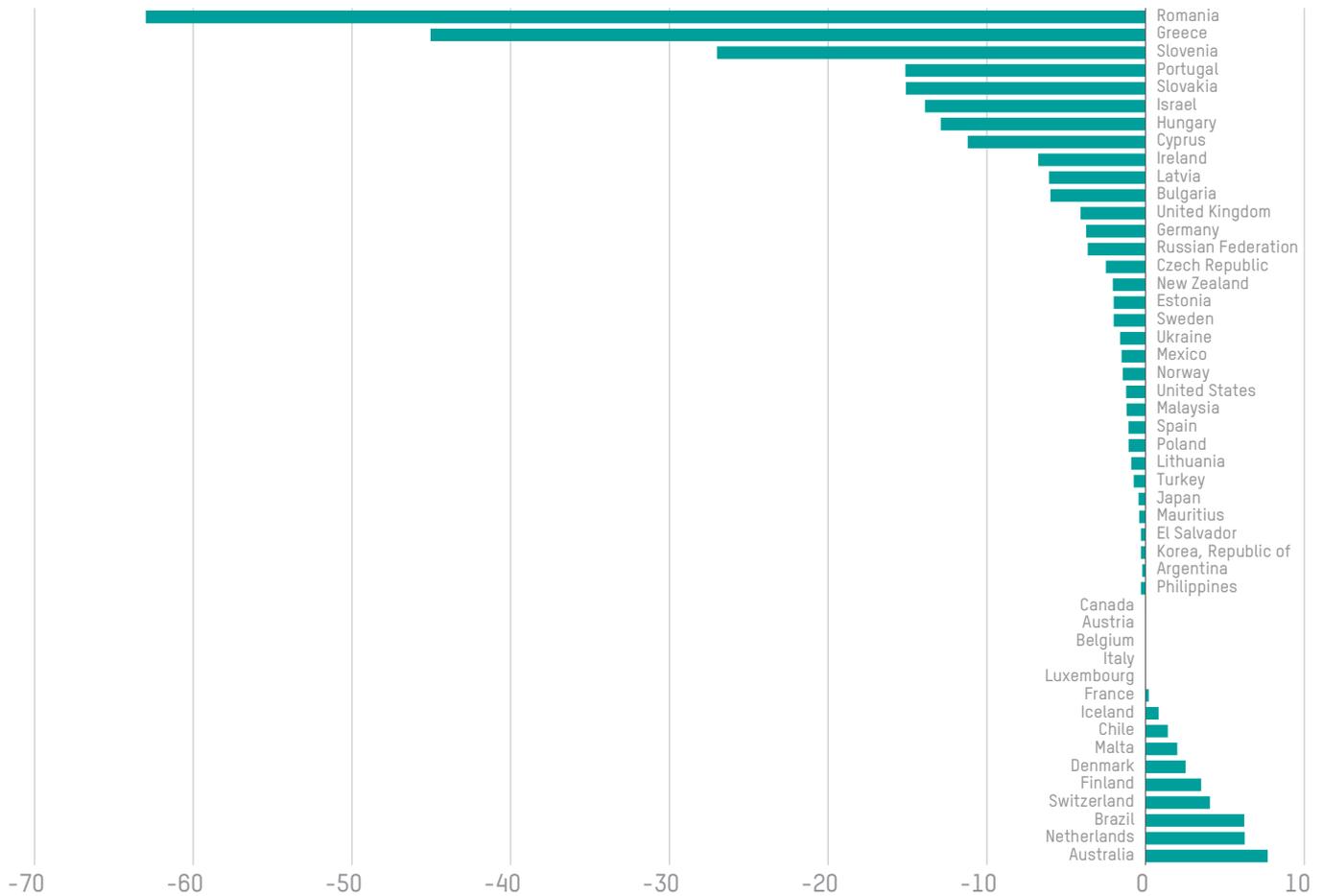
Figure 8: Collective bargaining coverage and wage inequality<sup>101</sup>

Source: ILO/OECD, Hayter, S. (2015), Unions and Collective Bargaining, in Labour markets, institutions and inequality: building just societies for the 21st century

Since unions negotiate better rates for workers at the bottom of the pay scale, it seems that there is room for improvement on the situation of women's in-work poverty. Research across OECD countries has proven that **the gender pay gap amongst the bottom 10% workers diminishes to 8% (that is, half of the EU-28 average) in countries where the collective bargaining rate is at least 80%**. The gap becomes wider, reaching 21%, in those countries with weak collective bargaining coverage and no or very low minimum wages (that is, statutory minimum wages of less than 40% of the average earnings).<sup>102</sup>

However, the role of social dialogue in reducing gender and economic inequalities is coming

under threat. Collective bargaining<sup>103</sup> has come under pressure in those EU countries that suffered severe economic difficulties since the financial crisis of 2008.<sup>104</sup> Several reforms have led to the progressive de-regulation of labour markets and in some cases have resulted into a **sharp decline in bargaining coverage**, i.e. the share of employees to whom a collective agreement applies.<sup>105</sup> The most extreme consequences have been felt in **Portugal, where the number of workers included under collective agreements shrank from 1.7 million in 2008 to just 100,000 in 2014,<sup>106</sup> and in Spain, where it fell from almost 12 million in 2008 to 10.2 in 2014.<sup>107</sup>**

Figure 9: Changes in bargaining coverage 2008-2013 <sup>108</sup>

Source: ILO, Visser, J., Hayter, S. and Gammarano, R. (2015), Figure 5 in Trends in collective bargaining coverage: stability, erosion or decline?

These dramatic declines are not the direct result of employer's resistance to collective bargaining or a sudden decline of unions' membership, but the result of policy-induced changes. For instance, in Portugal and Spain, company agreements were

given priority over sectoral agreements (hence, the so-called favourability principle was set aside),<sup>109</sup> while ongoing labour reforms in France have serious implications for the rights of workers, particularly women.

### Box 8: Policy in Practice – Labour reforms in France: potential implications for working women

When collective bargaining is undermined, it threatens measures to tackle wage inequality, ensure better working conditions and enable greater work-life balance. This has been seen in France, where more than 60 public figures and feminist organizations have publicly spoken out against the impact of labour reforms,<sup>110</sup> including:

- **Measures to eradicate the gender wage gap will now be negotiated every four years** instead of on a yearly basis.<sup>111</sup>
- **Maternity leave and child sick benefits are now at stake.** Until recently, family rights enshrined in the labour law could be upgraded by collective agreements. The new labour ruling establishes that family rights **will be renegotiated at the company level, meaning companies will be free to decide whether or not it applies trade union branch agreements.** Even more worryingly, in companies with fewer than 50 employees, the employer will be able to negotiate without a union's presence.
- **Achieving a work-life balance will be now harder for men and women,** since an employer can unilaterally modify employment contracts to impose changes in schedules, reductions in wages or to require geographical mobility.<sup>112</sup>
- Major mechanisms to counter sexual harassment at work have been erased<sup>113</sup> In addition, French women will only be entitled to ask for limited compensation if they **break their employment relationship unilaterally after being sexually harassed in the workplace,** and the termination of contract under this circumstance will be considered as **invalid.**<sup>114</sup>

Today, 60% of the top 50 trade union branches and 20,000 companies with more than 50 employees have not undertaken any negotiations towards greater gender equality. Nothing in the new labour rulings seems likely to induce them to take action.<sup>115</sup>

Trade unions must rethink their own roles to become more sensitive and open to women's organisations demands. Furthermore, the presence of unions needs to be strengthened in those sectors where women are overrepresented, where low pay still prevails and where unions have been traditionally absent.<sup>116</sup> As Jessica Guzmán, the president of Malen Etxea, a feminist organisation that speaks out against migrants' domestic workers working conditions in private houses, highlighted: *'We do not have political weight, we do not have anyone who support us, because we are not perceived as important.'*<sup>117</sup>

Trade unions also need to look at their own structure and practices. A survey circulated in 2017 among trade unions in the EU concluded that **women only made up 23.9% of leadership positions in European trade unions.**<sup>118</sup> Cultures of exclusionary masculinity at unions must be denounced and new organisational cultures that embrace diversity must be promoted. A greater diversity of trade unionists with precarious work experiences that closely

align with those experienced by women, will boost change on organisational cultures and unions demands.<sup>119</sup>

## 3.2 Undervalued, underpaid and invisible: how social norms shape women's work

The gender division of labour refers to the way each society allocates different types of work to women and men, girls and boys, according to socially established gender roles and expectations. In other words, the ideas and practices around the division of labour **split work according to what is considered suitable and valuable for men and women, according to normative gender roles.**<sup>120</sup> Hence, it influences the way each society distributes, values and recognizes diverse kinds of work, be it formal, remunerated work, or unpaid care work.<sup>121</sup>

The **social norms and practices that perpetuate the existing gender division of work** are held in place through social rewards for those who conform to them and social penalties against those who do not.<sup>122</sup> Girls and boys are steered from their early years on a particular division of labour to be followed, which contributes to perpetuate women's work which is underpaid, undervalued and invisible.

**Worldwide, women are generally expected to undertake reproductive, care-work roles, which are invariably less valued than roles designated to men.** Within the labour market, as section 2

highlighted, women are still concentrated in a narrow range of sectors and occupations, while their productive roles within the unpaid work sphere have remained ignored.<sup>123</sup>

In 2014, **one in four people in Europe did not agree with the fact that 'men should work more in childcare sectors, such as day nurseries'**.<sup>124</sup> Even if this proportion was higher in 2009, this data shows the persistence of gender stereotypes, in a context where **69% of women in Europe still work in niches of female-dominated occupations**, while only 13% in male-dominated occupations.<sup>125</sup>

### Box 9: Policy in practice: Efforts to smash gender stereotypes

Some EU countries have adopted initiatives to tackle gender imbalances in career choices.<sup>126</sup> After the proclamation of the first International Day for Women and Girls in Science in 2016, the Italian government established the 'STEM Month – Women want to count', which seeks to increase women's presence in science, technology, engineering and mathematics by challenging gender stereotypes at the school level.<sup>127</sup>

In Austria, the Ministry of Social Affairs sponsors 'Boys' Days', in which boys aged 14-18 spend a day at work in schools and hospitals. This aims to encourage boys to enter into social and educational professions which are typically dominated by woman. Scotland's 'Men in Childcare Group' promotes men's training and employment in early years' childcare and education. This initiative has helped to boost men's presence in the sector, while introducing male caregiver role models to children and families.<sup>128</sup>

Figure 10: Immediate and mediate causes of working poverty in women



## Undervalued: working women at the bottom of the social ladder

Working women from the paid care work sector<sup>129</sup> in Spain unanimously underscored the fact that care and housekeeping work were seen by others as something that involves **no physical or emotional efforts** and **requires no professional qualification or skills**: *'We are placed in a social stratum where it seems that you are stupid, you have no culture and you deserve no rights. We are undervalued'*. As researcher Paola Damonti pointed out, *'we have been raised to please others, to serve others. We are human beings for others.'*<sup>130</sup>

What this illustration on the remunerated care work sector shows is that our valorisation of women's work is deeply influenced by long-standing gendered, class and ethnic stereotypes.<sup>131</sup>

**"How can you judge that a job is 'unskilled'? The very definition of "unskilled" employment refers to inequality to the detriment of women in the labour market. Reassessing women's jobs is necessary"**

Severine Lemière, French economist specialised on gender and labour market

### Box 10: Women's voices: chambermaids in Spain, invisible workers in the hospitality sector

'The profession of chambermaids, until recently, was not considered a profession as such. In fact, some still think this is a family help that you are doing. (...) The treatment employers give us, I do not say it is humiliating, but almost. You will never hear 'how well you have treated the client, how well you have cleaned ...' It seems that you are not important to the company. However, a hotel sells a clean room. We are an essential part of the company, yet at the same time, we are the forgotten ones.' (Yolanda García, spokesperson from Las Kellys Marina Baja-Benidorm, an association of self-organised chamber maids from the hospitality sector in Spain.)<sup>132</sup>

Chambermaids represent roughly 30% of hotel staff in Spain, yet because they are often outsourced through agencies, hotel managers are able to pay them far less (up to 40% less) than the average wages negotiated through sectoral bargaining agreements. Besides, chambermaids are constantly pressured by time constraints and humiliated with daily practices.<sup>133</sup>

'I knew about a hotel manager who earned almost €15,000 a month. Compared to what we make, €800 a month, that is more than 10 times what a chambermaid makes. But is not only about the salary difference, but the class difference. For instance, we are compelled to use back doors to avoid been seen by customers. It really is not a job where employers care about you, ask if you feel ok, or why you are making such a bad face today ... What matters is that by 3:00 all rooms are done.' (Yolanda)

Workers from female-dominated sectors pointed out that their work is widely considered by the society as a 'natural' or a 'women's duty', or as a back-up livelihoods plan for women with few educational or professional credentials. They identified the extent to which being a care worker or a maid carries a negative connotation. These perceptions tend to be oblivious to the institutional obstacles facing migrant women in particular, for instance, the difficulties of obtaining residence and work permits, or to have educational qualifications recognised in the country of arrival. *"My sister is an accountant and an economist, and she said 'Do not dare*

*to say that we are both working as domestic workers'. Most people have a certain stereotype of domestic workers...*"<sup>134</sup> They unanimously underscored that societies still identify their work as the lowest, least-valued work within the social ladder. The sentence "you must study, otherwise, you will end up being a 'chacha'", encapsulates well this pejorative sense'.<sup>135</sup>

Intimately linked to it, feminist economists have underscored the role that the notions of qualification and skill themselves play when establishing social and monetary rewards for work.<sup>136</sup>

### Underpaid: how social norms influence remuneration of work

As outlined in detail in section 1, women remain concentrated in low-paid sectors, and are paid less than men for work of equal value. **Remuneration for work is deeply influenced by social norms**, expectations and traditions, affecting the value conferred to different forms of work and beliefs about the roles that people should perform (see Box 11).<sup>137</sup> In addition, girls and women have been socialized according to gender roles and expectations that reward seeking compromise and giving priority to collective wellbeing, whereas boys and men have been raised to be self-reliant, ambitious and assertive.<sup>138</sup> These social expectations shape how men and women ask for money at the workplace, as well as the way employers and other employees react to their legitimate

aspirations. Women who try to bargain for higher wages or promotion face being labelled as 'aggressive' or 'competitive'.<sup>139</sup>

### Invisible: the vast, unrecognized contribution to the economy of women's unpaid work

Talking about women's work also means addressing the vast amount of unpaid care work that is still overwhelmingly carried out by women, yet still unrecognized as part of the economy. Unpaid care and housework is still perceived as women's duty; in 2014 half of Europeans agreed with the fact that, *overall men are less competent than women at performing household tasks*. While **working women spent 22 hours per week in unpaid work on average in the EU, working men only spent less than 10 hours**.<sup>140</sup>

#### Box 11: Challenging notions of individual output and productivity

Economists usually refer to the concept of individual output, for which workers are rewarded a salary, which is supposedly determined in an objective manner. Nonetheless, as highlighted by feminist economists, remuneration is a subjective matter, especially in sectors where individual output is difficult to measure. This particularly applies to those labour-intensive, female-dominated occupations such as caring, cleaning, catering or teaching.

Paid care provision, for example, entails a wide range of complex responsibilities and direct human encounters. This human component makes it difficult to measure and quantify the individual output of care work in monetary terms. Interviewees emphasized that improvements in 'productivity' (e.g. increase in number of dependent people washed), are done at the expense of their own mental and physical wellbeing: "We are not robots. (...) Productivity is based on our hands and backs, which bear such a workload. An ergonomic study was done in Benidorm, and its conclusion was that hotels should have around 5 or 6 more chambermaids on average, so that they do not end up injured at work".<sup>141</sup>

Care work can be considered as a common good, as an essential form of labour that sustains social life and, since it enables societies to function, must be put at the centre of public policies.<sup>142</sup> Yet despite the general understanding that care work is socially valuable and entails long-term social benefits for individuals and societies, care work is generally low paid, invisible and undertaken in non-decent working conditions.

#### Box 12: Making unpaid care visible

Unpaid care work is not recognized and valued for its contribution to the overall economy. Putting care at the heart of the policy agenda can be possible through the implementation of 'Household Satellite Accounts' (HSAs), which allow unpaid care and housework to be measured and quantified. HSAs can include the value of adult and childcare, household tasks, nutrition, clothing and laundry, or transport and volunteering.<sup>143</sup>

**For the EU as a whole, estimates of the total value of these activities range between 20.1% and 36.8% of GDP, depending on the applied methodology.<sup>144</sup> At the national level, the UK estimated that the contribution of unpaid care to its economy was 56.1% in 2014,<sup>145</sup> while in Spain it was thought to be approximately 41% of the GDP in 2010.<sup>146</sup>**

**Figure 11: All Who is involved in unpaid care work?** Population involved in care at least one hour per day by sex, family type, age, level of education, country of birth and disability status, and gender gaps, EU-28, 2016



Source: EIGE's calculation, Eurofound, EQLS, Gender Equality Index 2017 report, Figure 37, p. 40.

Even the types of tasks carried out by women and men at the household level reflect gender stereotypes. Women tend to perform more routine, labour-intensive tasks than their male counterparts,<sup>147</sup> and it is women who tend to become more involved when care becomes more intensive, regular and sustained over time, as it happens when caring for the dependent or the elderly. When it comes to providing care on a daily basis, there are twice as many European women than men.<sup>148</sup>

**Social norms especially come into play when it comes to motherhood.**

The existing imbalances in the distribution of care work also influence in how employers and other employees perceive working women, who are commonly stereotyped as less reliable, less committed or less invested in their careers than male workers. Such stereotyping happens both to mothers and those who have not yet become mothers:<sup>149</sup> 'Some employers prefer to hire

**"Many times during job interviews, the second question usually is "are you willing to have children?"; so that we suffer from discriminating practices only because you can give birth"**

(Erika, educator, Italy)

men because they do not have the "problem" of the children, as if they were only women's problem, as if men were not parents too.' (Yolanda García, Las Kelys Marina Baja-Benidorm). 'If you listen to what employers say (...). Many times during job interviews, the second, third question usually is "are you willing to have children?", so that we suffer from discriminating practices even before starting (a job), only because you can give birth' (Erika, Italian worker).

Societal expectations affect the behaviour of mothers and the options open to them regarding work. In all regions, on average, working mothers tend to earn less than childless women and far less than working fathers with similar household and employment circumstances.<sup>150</sup> Women may enter into the so-called ‘mommy track’, by working shorter hours or exchanging a higher-wage job for a more flexible but lower-paid one, or taking a ‘career break’.<sup>151</sup> Unsurprisingly, according to the ILO’s calculations, the gender pay gap begins to widen at a faster pace for those women in their mid-30s.<sup>152</sup>

This cultural norm also impacts on men that challenge gendered expectations: research has shown that employers tend to think that men should not take more than a few days of family leave, and may actively discourage them from doing so.<sup>153</sup> Instead, men may take one-year or longer breaks as ‘sabbaticals’ without facing the social sanctioning or career penalties that both men and women are likely to experience for taking parental leave.<sup>154</sup>

Brief, it seems that societies still have to open up the debate and discuss how we deal collectively with care as a human right worth addressing from a public policies perspective. Yet citizens’ attitudes tell us that there is still room for improvement. Four out of ten citizens in Europe think that, in order to involve in a greater way boys and men on caring activities, policy makers should give priority to **changing men’s and boy’s attitudes towards caring activities** such as housework, caring for children and/or dependents. In this sense, **31%** and **23%** cited more **accessible childcare and compulsory paternity leave** as key measures to distribute care work more equally.<sup>155</sup>

### Box 13: Policy in practice - The Nordic paternity leave model: spurring changes towards greater equality

At the EU-28 level in 2010, for every seven women who took their maternity leave, only one man did. Moreover, roughly 70% of those men who took a break, did so for three months or less.<sup>156</sup>

Countries that have put in place generous paternity leave periods, non-transferable, fully paid and (almost) equal to that of women, are enjoying benefits in terms of children’s wellbeing and greater gender equality.

There is evidence that the use of leave by men in Sweden, Norway, and Iceland is widening through reforms and increasing men’s involvement in childcare. Swedish men can enjoy two months of non-transferable leave plus 10 non-transferable ‘father days’, to be used simultaneously to the mother’s leave. The introduction of the first ‘father month’ led to an increase from 40 to 68.6% in the number of men taking parental leave. After the second ‘father month’, the percentage rose to 70.1%.<sup>157</sup>

## SECTION 4. MY PRECARIOUS JOB AFFECTS MY LIFE IN...

This section addresses some of the daily effects faced by women experiencing in-work poverty in the EU as a result of having one (or more) low-paid jobs, while probably being ‘the economic pillar of their households’,<sup>158</sup> and dealing with unpaid care responsibilities. It looks at their material conditions and physical wellbeing, as well as their psychological wellbeing. This data is drawn from the invitation to 26 working poor women in France, Italy and Spain to complete the statement: ‘I realise that my precarious job affects my life in...’

### 4.1. When Work Does Not Pay-Off

**“When you make 500€, you cannot eat. Either you pay rent or eat”**

(Paqui, Seville, Spain)

It was clear from their responses that being a working poor woman means **not being able to cover your most basic material needs** as measured by Eurostat’s material and social deprivation index: being able to pay the rent or mortgage on time or to keep your house warm, or being able to spend a small amount of money on yourself or on leisure activities.

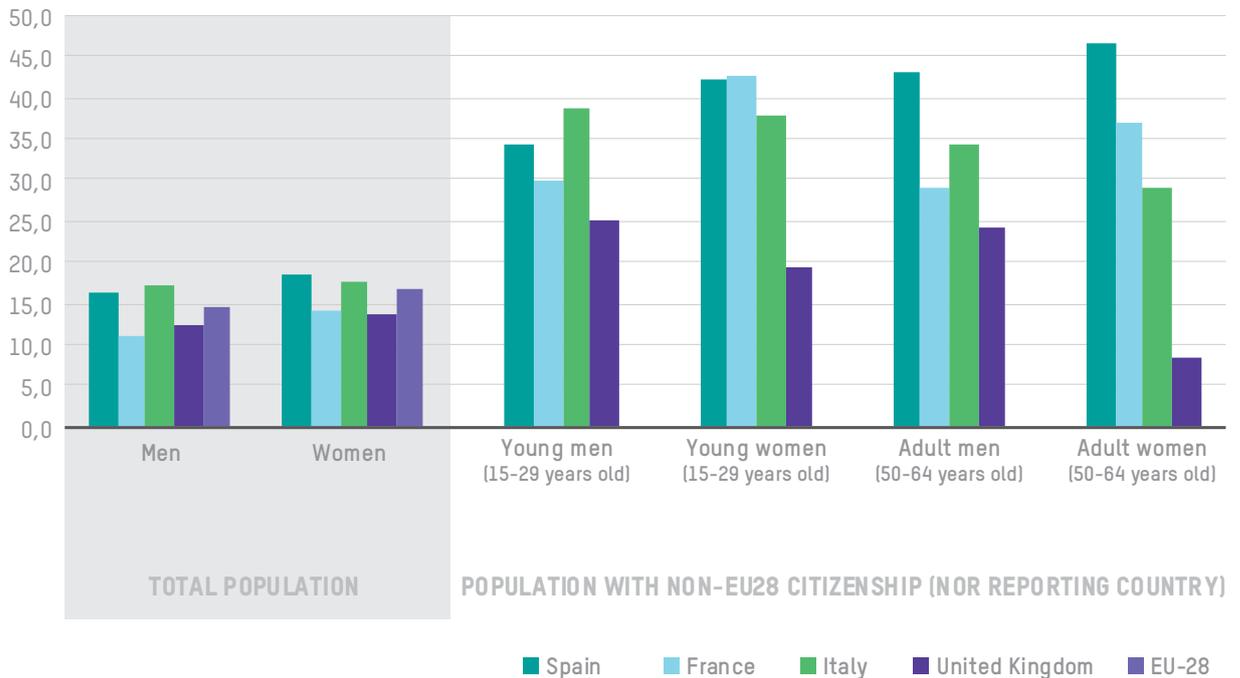
Paqui is 55 and lives in Seville (Spain) with her 21-year-old son. She works on weekends in an elderly care centre where she earns 530€ per month. She lives in a situation of social and material deprivation: “I live on rental accommodation, currently

*I owe the last 3 months rent. I do not have enough money to buy a new water heater. I cannot afford to pay for electricity nor water. In the past, I spent a lot of time not eating at all. All that I had it was for my son.”<sup>159</sup> Or Erika, in Italy, who suffered electricity cuts at home because she could not pay.*

As these testimonies show, **making ends meet is extremely hard when you are the main or sole ‘economic pillar’ in a household with dependent children**. In the EU-28 in 2016, 32% of lone parents with dependent children, children, most of whom are women - almost 85%, experienced social and material deprivation.<sup>160</sup> Within the poorest 10% of the population, the proportion was even larger: 1 out of 2 lived in a situation of deprivation.

Moreover, **material and social deprivation** was extremely acute among young and adult women over 50 years-old from non-EU-28 countries. For instance, **in Spain and France, more than 40% of young women from non-EU-28 countries experienced social and material deprivation**.<sup>161</sup> All in all, as seen in section 2, those groups more prone to experience in-work poverty, are also more likely to live in social and material deprivation.

Figure 12: Who is materially and socially deprived?



Source: own elaboration from Eurostat data, ILC series main indicators: Material and social deprivation rate by age and sex [ilc\_mdmsd07] and material and social deprivation rate by age, sex and broad group of citizenship [ilc\_mdmsd04]. Last update of data: 24/11/17.<sup>162</sup>

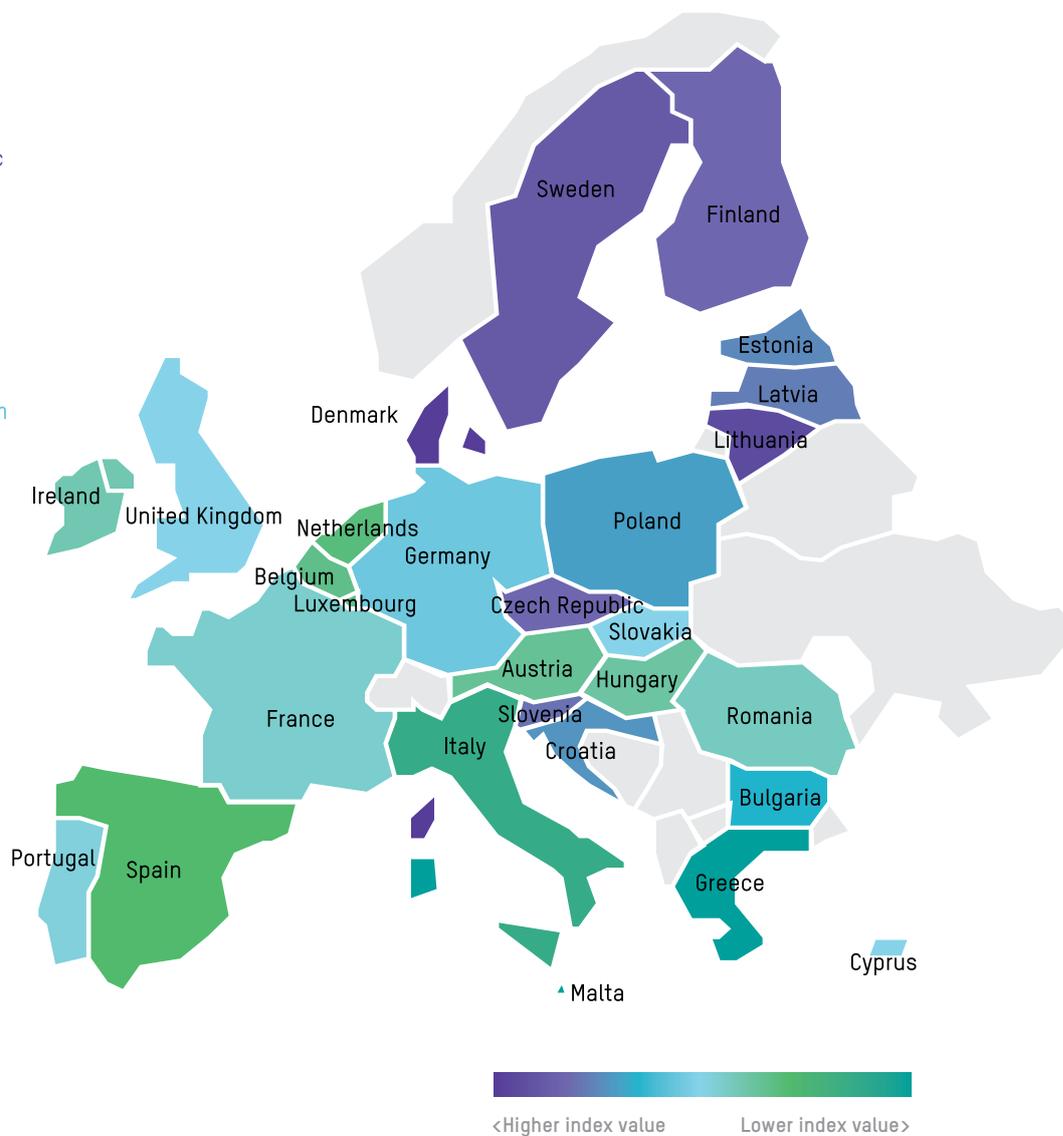
The problem is also about how working poor women will transfer today's deprivation into the future. The experiences of research participants resonated with the EU-Living conditions Survey findings (2016), where **citizens in two-thirds of the EU-28 countries reported serious concerns about not having sufficient income in old age**.<sup>163</sup> "We are working poor, and we will be poor when we are elders (due to high temporality and part-time contracts, paying social security contributions for 4-to-6 hours, when actually working 8 or more)" (Yolanda, Benidorm); "What will be left for me, once I got older? Nothing. I will have to work until I'm 70 years old to be able, at least, to ask for a non-contributory pension" (Paqui, Seville) "I don't even think about retirement yet." (Marie, Paris, France)."<sup>164</sup>

Pension schemes are one of the tools that States have to ensure economic security and dignity among elderly generations. However, **today the average pension of a retired woman in Europe is 36.5% lower than the average male pension (2016)**.<sup>165</sup> Some countries such as Malta, Spain, Belgium or Greece still have great proportions of women with no access to pensions at all.<sup>166</sup> **For instance, in Spain, only 42% of women are granted a pension, compared to 87% of men.**<sup>167</sup>

The pension gap is likely to remain an unsolved issue amongst all the EU member states, according to research commissioned by the European Parliament— with the greatest gaps in Greece, Italy, Spain and the Netherlands, as Figure 13 shows.

Figure 13: Gender Pension Gap Index - Ranking of the EU-28 Member States (2013)

FGPGI	COUNTRY
91,6	Denmark
90,4	Lithuania
89,8	Sweden
89,0	Czech Republic
88,5	Finland
88,2	Slovenia
87,5	Latvia
87,2	Estonia
86,6	Croatia
86,5	Poland
86,5	Bulgaria
86,4	Germany
85,7	United Kingdom
85,4	Cyprus
85,3	Slovakia
85,3	Portugal
85,1	France
85,1	EU28 avg
85,0	Romania
84,1	Ireland
83,0	Hungary
82,6	Austria
82,5	Luxembourg
82,4	Belgium
80,4	Netherlands
80,3	Malta
79,9	Spain
79,8	Italy
77,1	Greece



Source: Chłoń-Domińczak, A. (2017), Figure 2 in Gender Gap in Pensions: Looking ahead. European Parliament, based on data from Eurostat LFS and European Commission

## Box 14: Women's voices: in-work 24/7: being time-poor

Time is a resource, as earnings or income are, and is limited. 'Time poverty' is especially hard for those struggling with material deprivation, and particularly affects women.

Because women's unpaid care and household work tends to be undervalued, **it is often assumed by society that women's time is infinitely flexible**. In times of severe cutbacks, policy makers expect that women can take on roles previously fulfilled by public services, such as care for the sick, the dependent or the elderly.<sup>168</sup> **Women are more likely to face longer weekly journeys** than men, with consequences for their wellbeing. While women in the EU-28 tend to spend less hours in the paid economy, **their average amount of weekly hours devoted to paid and unpaid work combined, exceeds that of men by six hours**.<sup>169</sup>

Begoña, from the Basque Country (Spain), is divorced and lives with her child, who has special needs. She has been working part-time at the same company since the 90s. After divorcing, she has been struggling to make ends meet with her small salary. She felt socially sanctioned when she told her acquaintances that **she needed time for herself**:

"Caring for children involves long time and, unfortunately, even more if one is divorced and the partner does not commit. If you dare to say that you wished your child was with his father... suddenly, you have become a bad mother. I would not say that I have maternal instinct, what I have is a very high sense of responsibility. Of course, I would be happy to have half of my time for my son, and the other half for me. I also have the right to free time, as his father!"<sup>170</sup>

According to the EIGE, in the EU-28 in 2015, only **28% of working women participate at least every other day in** sporting, cultural, leisure or social activities, **compared with 32% of working men**. However, the gap is largest among workers aged 15–24, where **39% of young women and 56% of young men carry out these activities**. Only 20% of women and men with low qualifications could do so.<sup>171</sup>

'Self-care is very important, but we do not have time for it. We are sustaining others, yet we cannot sustain ourselves' (Rafaela, Madrid).

## 4.2. Insecure, exhausted and injured: what precarious working conditions mean for women

According to Eurostat, more than 514.000 women suffered an accident at work in 2016 in the EU-28, and **137 women died because of an in-work accident – that is, one every two days**.<sup>172</sup>

For many working poor women, having a precarious work means being exposed to dangerous, harmful working conditions that undermine their fundamental rights. These include working long hours, being exposed to harmful chemical and cleaning substances, or lacking security and safety in labour intensive tasks that expose them to long-term illness or injuries. Yet most safety incidents are not officially counted as accidents at work:

**'Many employers consider you a slave'**

Amanda, Paris, France

**"We are creating a society of servants"**

Laura Ferrari,

Deputy President of Cora Roma onlus Association, Rome, Italy

*"In the summer season, we have work goals of about 80 beds a day, even 85 this last summer 2018. We suffer illnesses and injuries due to extreme work burdens, such as chronic cervicalgia or carpal tunnel syndrome. All of them are exacerbated by work, but the mutual insurance companies do not recognise them as in-work accidents."* (Yolanda García, spokesperson of Las Kellys, Marina Baja-Benidorm).

The long-term care sector can face similar challenges, as care work involves particularly demanding and energy-consuming duties. When these combine with long working hours and almost no breaks, it can have severe consequences for working women's long-term health. For instance, Amanda (France), who works at a retirement home as a care worker has had several health issues due to the working conditions, but so far, these have not been recognized by her employer:

*"When I go to work, my heart beats at 100%, I feel like I am burning out. I am afraid to take breaks because I fear that my employer can see me and then I could lose my job. **I arrived at a stage where I fainted at my workplace.** The hospital said it is an illness, not a workplace accident. But in my opinion, it's because I work too much and with [constant] stress".*

It is vital that workplaces are healthy and safe, since this is the place where we tend to spend most of our time. This is particularly true for **in-house domestic and care workers**. Since they tend to spend

long hours, or even live in the household, they are likely to build close ties with their employers. Nevertheless, according to ILO estimates, this also frequently means that **they work the longest, most unpredictable hours, and are expected to be available at all times.**<sup>173</sup>

According to **Jessica Guzmán**, President of Malen Etxea, domestic and care workers **can spend up to 22 hours per day at the homes were they work.** In terms of annual breaks, the ILO estimated that **globally, 44.4% of in-house domestic workers are not entitled to annual paid leave.**<sup>174</sup> There is never a real break from work.

Besides seemingly endless working days, many experience loneliness at work and some are exposed to abuses that can have an impact on their mental, emotional and physical health. **While the ILO Convention No. 189 was envisioned as a tool to ensure decent working conditions for domestic workers, only 7 out of the 28 Member States of the EU have ratified it.**<sup>175</sup>

#### Box 15: Policy in practice – Pilots for rationalizing working schedules in the care sector: towards improved wellbeing and work-life balance of care workers

In 2015, elderly care homes in Gotheburg (Sweden) shortened the shifts of their nurses from 8-hour to 6-hour working days, while keeping the same wage. According to the ILO, workers reported higher levels of wellbeing and job satisfaction, while there was a general increase in the quality of the service, and in productivity, with a lower staff turnover. The improved quality of care and working conditions balanced the costs of new staff members for the new shift patterns.<sup>176</sup>

#### Box 16: Women's voices: Working Poor Women #metoo

According to latest European surveys, **up to 55% of women have been sexually harassed in the EU-28 countries. Among them, 32% said that the perpetrator was a boss, a colleague or a customer.** In particular, 61% of women employed in the services sector reported that they had been sexually harassed.<sup>177</sup>

The #Metoo campaign has put a spotlight on the prevalence of sexual assault and harassment, especially at the workplace. Vulnerability to sexual harassment and assault tends to be higher for in-house maids, since they often sleep in common areas, without their own locked room.<sup>178</sup> Jessica Guzmán is President of Malen Etxea, one of the organizations supported by Oxfam's Programme against inequality and poverty in Spain, dedicated to advocate for equality and human rights of migrant women. She shared the extent to which in-house care workers are exposed to sexual harassment and abuse:

*"Ninety percent of our associates have been abused at some point by the people they take care of or their relatives. I personally have been abused too. It was a woman that I took care of. It deeply affects you. Your reaction depends on the tools that you have to cope with that situation. In-house workers are all afraid of losing their jobs. With the recession, the fear remains. You have debts, children... and you have to comply with things, you cannot stay in the streets. You end up putting up with things you should not have to endure: molestations, insinuations, mistreatment."<sup>179</sup>*

### 4.3. The hidden consequences of precariousness: the emotional and social impact

**‘Deep down, I have terrible suffering’**

Amanda, Paris, France 2017

**‘My self-esteem is so low. You send your CV once and again but nobody calls...’**

Zoe, Seville, Spain 2017

**‘As women, we have to believe in ourselves, work together and support each other every day to achieve our goals, whatever those are. With the right support, we can do it’**

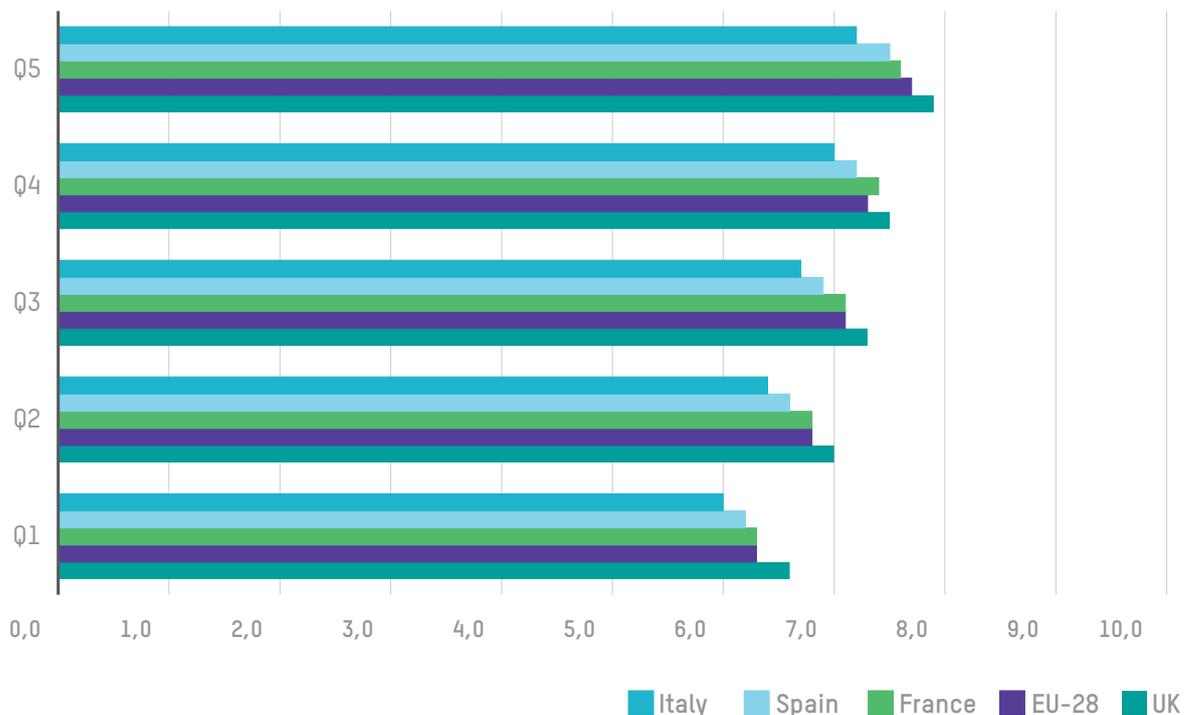
Amreet, Manchester, UK 2016

Not having enough money to pay the rent or one’s debts, together with physically challenging and exhausting long working hours – paid and unpaid, outside and inside the home – with no time for oneself, feeling that one’s work and efforts are not repaid in any monetary or non-monetary sense, may cause invisible and long-term injuries. *Material deprivation, physical exhaustion and poor working conditions contribute to harming workers’ psychological wellbeing*, as this section illustrates.

According to the latest European survey of quality of life, carried out in 2016,<sup>180</sup> the working poor, including those living in material deprivation, are on average less satisfied with life: scoring 6.5 on a scale of 0–10, compared with 7.1 for the total working-age population; they find life less meaningful than other workers: a score of 7.2 compared with 7.5. Working poverty clearly affects one’s expectations in life. When asked what were the hardest consequences she felt, Rosa, a 56-year-old Spanish domestic worker from Madrid, said ‘feeling **I am going nowhere**’.

Figure 14 shows the differences in life satisfaction by income quintile, and the clear lower levels of quintiles 1 and 2, in the EU-28 and the four countries studied: Italy, Spain, France and the UK.

**Figure 14:** Overall life satisfaction by income quintile in France, Italy, Spain and the UK



Source: own elaboration using data from Eurostat, Population and social conditions (2013).<sup>181</sup>

The working poor also suffer anxiety at higher levels than the working-age population: around 2–3 percentage points more for these three indicators ('very nervous', 'down in the dumps', 'downhearted or depressed').

The most frequent psychological impact reported by the women interviewed was **stress, anxiety and even anguish**. The causes were various: material deprivation and the 'fear of seeing myself in the streets' (Amina, Paris); 'not being able to do everything and feel guilty' (Ana, Barcelona); 'feeling totally desperate (...), because your kids need things to be solved and you don't know where to start', and feeling such low self-esteem that one is about to cry (Erika, Italy).

Housekeepers experience particular intensity and pressure at work: '75% of housekeepers have chronic anxiety and stress – such workload, racing against time' (Yolanda, housekeeper, Spain); or the grieving that domestic workers go through when the people they care for pass away: '*nobody even thinks that we suffer*' (Rosa, Madrid). Eurostat data seems to confirm this: if we look at reported levels of **calm and happiness, only half of the working poor feel them all or most of the time, compared with higher numbers of 58% and 60.4% of the working-age population who feel calm and happiness**.<sup>182</sup> Evidence also shows a **tendency for over-medication**.<sup>183</sup> When they are so tired and stressed that they cannot work or sleep, 'the doctor gives you pain-killers and tells you to go back to work in 2–3 days. There are women who even inject the medication one day and go to work the day after.' (Yolanda).

An important aspect of psychological wellbeing is the **capacity to form relationships and get together with others, with respect and freedom from humiliation**.<sup>184</sup> Women interviewed raised the relevance of social connections and how being in poverty tended to isolate them. From 'nobody wants to be with you when you are poor' (Ana, Barcelona), to Zoe in Seville: 'I become more and more absorbed in myself, in my own world. My pay is spent just in paying the rent, and that affects me'. Besides money, other reasons behind poor social connectedness were the lack of time and energy to maintain those relationships or activities: '*this is poverty too*' (Ainhua, Spain). Many women emphasized the support, love and value received from their children.

Finally, the **capacity to ask for help** is part of social connectedness and helps prevent isolation and social exclusion. Working poor with the

**Women working poor report high levels of stress and anxiety, due to 'the fear of seeing myself in the streets', 'not being able to do everything and feel guilty', or 'feeling totally desperate and such low self-esteem that one is about to cry.'**

Amina (Paris), Ana (Barcelona), Erika (Rome)

capacity to ask for help are less likely to suffer depression and to feel happiness than those who do not.<sup>185</sup> In the EU-28 countries, women tend to have this social resource more than men: on average, 94.4% of women in EU-28 countries report having somebody to ask for help, compared with 93.8% of men. This percentage is higher for women in France, Italy, Spain and UK.<sup>186</sup> However, as Amanda reported, '*it is hard to accept that nobody helps* (because you work)' (Paris, 2017). Aurélie feels '*fear to ask for help*' from associations or public institutions, '*maybe because of the look of others*' (Paris, 2017).

All in all, the energies required from women by individuals, the family and the broader society are much higher than those required from men.<sup>187</sup> The social and cultural expectations outlined above, the multi-tasking demanded in private and public spheres and in relation to work, inside and outside home, make women more prone to feel **emotionally exhausted**. Women are affected more by this '**social depletion**', a consequence that links the individual level with the collective one, making it 'difficult to ensure a decent and healthy life for themselves (women), being fully part of their communities and societies'.<sup>188</sup>

However, the women interviewed living with working poverty also reported positive effects, resulting from the struggle to change and improve their lives that some of them have experienced, and the insights and support gained during these journeys. They referred to 'having a good laugh together'; the need for 'peer support and just talking together, like this group'; 'learning'; 'knowing my own rights'; 'being my own boss'; 'self-care'; 'now I value myself'; 'my children value my work – they are my love, my fuel'. These are some of the things that **sustain their lives, help them to carry on, and even to take action, claiming their rights and putting into place initiatives like the following ones**.

### Box 17: Women's voices: Seeds for transformation: women's collective action and power

#### Amreet, Greater Manchester, UK 2016

Amreet volunteers in a busy Oxfam shop in Greater Manchester, as part of the Oxfam Retail Volunteer Scheme. This programme offers positions in Oxfam shops to women in situations of social disadvantage. Participants are supported through their placement and receive retail training and support for looking for work afterwards. Oxfam's aim is, among others, that the participants will get the opportunity to gain an accredited qualification to evidence their retail training.

**Amreet has worked for most of her adult life** – she speaks three languages and has worked as an interpreter and as a community worker. Before joining the scheme though, she had been unemployed: 'I care for my two girls and my sick husband, who is affected by a chronic condition. In the last couple of years I have tried to work around my husband's illness and my children, but it has been almost impossible'. 'Being a carer for someone who is chronically sick is so challenging. When you are the sole carer, you just don't have a break, it is a 24/7 job- you can become isolated, overwhelmed and lonely very quickly'.

Since joining the scheme, Amreet has had a confidence boost: 'I really enjoy talking to customers (...). It is amazing how a smile can lift people up. (...)'. 'My manager and the shop team here have been very supportive. We all help each other, work together and have a good laugh too. I have learned so much. This placement has injected me with new confidence and skills'.

Amreet thinks that there should be more opportunities for women: 'as women, we have to believe in ourselves, work together and support each other every day to achieve our goals, whatever those are'. 'I would love one day to help other women,' Amreet says. 'I would love to open my own centre, offering rest breaks for people who are sole carers'.

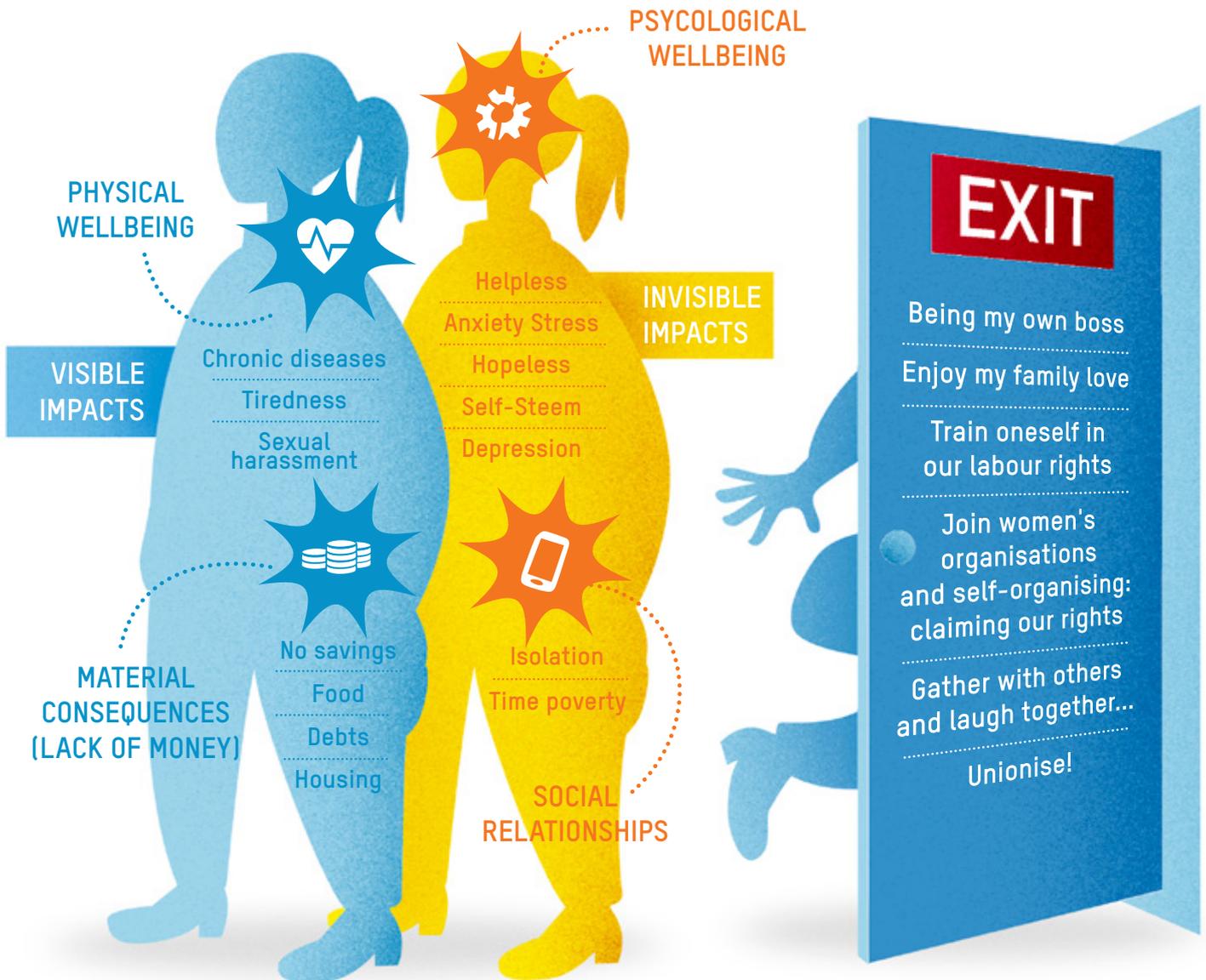
#### Self-organize!

There are also increasing examples of self-organized groups of working women who have set up **social cooperatives** in feminized, precarious sectors such as care work. This is the case for **Senda de Cuidados**, a non-profit Spanish organization which offers decent, integral care services to elderly people, while ensuring decent working conditions for their workers. The association **bargains with employers on behalf of the worker** to secure a previously agreed decent wage, to ensure that a formal contract is signed and social security paid, and to make sure that other rights can be enjoyed such as respite and paid holidays.

The association also offers training and common support spaces, such as **a workers' assembly**, where members can share their concerns, tips and experiences. The example of Senda de Cuidados shows that the **social and solidarity economy model** can promote alternative ways to value, pay and make visible care work, while encouraging networking and supporting workers' self-esteem, psychological wellbeing and empowerment.

In summary, the voices gathered through interviews and group discussions with 26 women working and living in poverty across France, Italy, Spain and the UK, reveal this picture, pointing to their needs and what they consider could help them:

Figure 15: Women's voices on the consequences of working poverty



As this report has shown, there are clear routes to in-work poverty for workers who are already at risk of economic and social disadvantage, for example because they are a woman, young, a migrant, live with a disability, or a combination of these characteristics. These routes include low pay, non-standard forms of employment including involuntary part-time work, and household characteristics such as being a lone parent or the sole breadwinner. The more characteristics a person has, the more likely they are to experience in-work poverty.

Our governments and societies should not accept or adjust to these situations of social, economic and political marginalization. Being a female migrant worker, young, working for instance as a live-in domestic worker or a chambermaid, does not mean that a woman does not have the right to be fairly paid, to work a sufficient number of hours, with decent working conditions and social protection, so that one can enjoy a decent standard of living, economic security and independence, and have some control over her own life.

This could be achieved with determined political will, effective counter-balance policies to tackle gendered low pay and pay gaps, in-work poverty and precariousness at work, with special efforts to overcome the difficulties facing the most vulnerable and precarious workers.

## Policy recommendations

The global and the European political agenda are well aware of the challenges that growing inequalities, poverty and precariousness at work pose for our societies, especially for people in a situation of social, economic and political disadvantage. At global level, there are broad and ambitious agendas on these issues. They include the UN Sustainable Development Goals (SDGs 5, 8 and 10), the ILO's universal agenda on decent work, or the recent Equal Pay International Coalition initiative (EPIC), which aims to achieve equal pay between women and men by 2030.

At the European level, the Pillar of Social Rights pursues a more effective space for citizens' rights, addressing three key crucial issues: equal opportunities and access to the labour market,

fair working conditions, and social protection and inclusion. Although this is a new agenda with a long way to go, the proposed Directive on work-life balance and the Action Plan to tackle the gender pay gap within the EU are welcome, positive steps.

Considering those agendas, the immediate and structural causes analysed in this report, and the evidence gathered from EU women experiencing poverty, inequalities and precariousness at work in their daily lives, we make the following recommendations.

**To the European Commission (EC) and the European Parliament (EP), according to their respective remits:**

**1. Ensure a minimum level of income to afford a decent life for all workers**

**1.1. Establish statutory contours for living wages in the EU**

In order to implement the Principle 6 of the European Pillar of Social Rights,<sup>169</sup> regarding the right of workers to fair wages and a decent standard of living, and to ensure adequate minimum wages and prevent in-work poverty, the EU should establish a statutory

**Decent work and gender equality could be achieved with determined political will and effective counter-balance policies, with special efforts towards the workers in the most vulnerable and precarious situations.**

contour for a living minimum wage.<sup>190</sup> Countries should establish minimum wages that reach the standard of living wages: these should be at least 60% of the average national wage, according to a generally accepted reference established in the Social Charter of the Council of Europe (art. 4).

## Social protection certainly helps to reduce the incidence of in-work poverty among low-wage workers. An effective directive on minimum income scheme should be complemented by child benefits and be compatible with a certain level of income.

### 1.2. Close the gender pay gap

Equal pay for equal work, apart from creating more equal, inclusive, cohesive and coherent societies within the EU, will reduce wage inequalities and the incidence of low pay; in doing so it will improve the lives of women living below the poverty line.

The principle of equal pay between women and men is well established in EU law.<sup>191</sup> Nevertheless, the degree of legal protection is not always matched by the level of enforcement and achievement. **The Action Plan of the EU, 'Tackling the Gender Pay Gap 2017-2019'**, launched in November 2017, is therefore very welcome.

Oxfam calls for enforcement of the existing equal pay legislation in the EU and its member states, to bridge the gap between theory and practice. In line with proposals put forward by the European network of legal experts in gender equality and non-discrimination,<sup>192</sup> measures could include: establishing sanctions for employers and compensations for victims of pay discrimination on the grounds of sex; create common EU definitions of legal concepts such as 'equal work', 'work of equal value' or 'indirect discrimination'; and encourage gender-sensitive judicial procedures and initiatives at national levels.

Besides, measures addressing what the Action Plan calls 'uncovering inequalities and stereotypes: fighting the fog' about social norms on women, gender and work, are particularly relevant.

### 1.3. Close the gender pension gap

The gender pay gap results in even bigger gender pension gaps, currently at 36.5% average in the

EU.<sup>193</sup> Following the European Women's Lobby, we support the following recommendations:

- Ensure that the ongoing pension reforms will not aggravate the gendered and unequal outcomes of the current pension systems, i.e. the gender pension gap and the high poverty rate of elderly women.
- Individualise pension rights, phase out old systems, derived rights must be ensured for women currently relying on widow's pension.
- Adapt pension schemes to accommodate society's need for the care of children and other dependent persons by providing care credits for *both* women and men.
- Ensure that partners have the possibility to share their pension entitlements, including in cases of divorce.
- Carry out a comparative study at the EU level of the number of women participating in occupational schemes and the level of their occupational pensions as compared to men in all EU Member States; study the treatment of involuntary career interruptions in these schemes; and Develop at the EU level a framework for evaluating 2nd (occupational) and 3rd (voluntary individual) pillar pension schemes from a gender perspective.

**Promoting quality of work among the most vulnerable sectors and groups of workers means ratifying the ILO Convention 189 on domestic workers. Only 7 out of the 28 Member States have done it**

### 1.4. Approve a directive on minimum income schemes to deliver the Minimum Income Principle of the EU Social Pillar

It is well established that low-paid employees are more likely to be poor, yet many of them live in households that are not in poverty in the EU. It is social protection that helps to reduce the incidence of in-work poverty among low-waged workers.<sup>194</sup>

The recommended directive should include the evidence-based characteristics that any minimum-income scheme should fulfill *to ensure living income* to fight poverty and inequalities effectively and efficiently. To guarantee *the improvement of the lives of working poor women in Europe*, the minimum-income scheme should be complemented by generous *child benefits*, and *be compatible with a certain level of income, coming either from work or from other state benefits*.

The Directive should define an *evaluation mechanism* to assess the quality of the delivery system and its impact on poverty and inequality reduction, time of response, accessibility, coverage or user-friendliness. The EU should establish time-bound goals in terms of coverage of minimum schemes within the post 2020 Strategy.

To maximize the impact on the lives and rights of the working poor women, *considering the increase of non-standard work lives with workers moving in and out of work*, pension schemes whose access is not conditional upon labour contributions should be expanded. *The transition from contributory to non-contributory schemes must be smooth*.

## 2. Promote quality of work and decent working conditions in the EU, preventing labour rights violations

towards the workers in most vulnerable situations as a prerequisite of decent work. There are two main measures that would particularly improve the situation of working poor women:

- **Ratify the ILO Convention on domestic workers:** the EU must encourage member states to ratify Convention 189 to prevent and regulate non-decent work in one of the most low-paid, vulnerable and undervalued sectors, where women are clearly overrepresented.
- **Ensure that sexual harassment at workplace** is prevented, pursued and punished, as one of the most severe rights violations that women face. As the European Women's Lobby (EWL) has reported, 'sexual harassment in the workplace is one of the most pervasive forms of violence against women (...). In most cases, it remains invisible, too often unreported and trivialized'. Following the recommendations of this women's rights organization, the European institutions must ensure that all member states strengthen and enforce their laws against discrimination in

the workplace on any grounds, particularly sexual harassment. They must ensure mechanisms for effective and safe reporting, creating annual reports to monitor and follow up cases, and make clear that any rights violation will be punished.

**We need to change the minds and hearts of workers, employers and public institutions towards the recognition, redistribution and reward of care work**

## 3. Tackle the care crisis

How the dominant social, economic and labour market models deal with the challenges posed by the need for care, as well as the traditional gender roles and stereotypes about women and work, are at the very heart of gender inequalities.

The unequal distribution of unpaid care work between women and men in households, but also between families, states and communities; the lack of the provision of quality, affordable public care services for children or other dependants, and the dominant social norms all shape gender inequalities in the field of employment and work.

Changing the deeply entrenched social norms and the power dynamics underlying this gender division of work will require additional deeper, long-term measures to change the minds and hearts of workers, employers and public institutions towards the *recognition, redistribution and reward* of care work.<sup>195</sup>

The following package of measures stem from the principle of work-life balance in the European Pillar of Social Rights and the proposed Directive on work-life balance for parents and carers in the EU:<sup>196</sup>

### 3.1. Promote and improve childcare facilities that are financially accessible for all: achieve the Barcelona objectives

Childcare facilities are widely accepted as an effective policy to promote equal access to employment, address low pay, the gender pay gap, and poverty and precariousness at work. To be effective, they must be financially accessible. The so-called 'Barcelona targets',

established in 2002 to promote high-quality, affordable childcare facilities from birth to compulsory school age – covering 90% of children aged between three and the mandatory school age, and at least 33% of children under three. According to the latest data European Commission data (2016),<sup>197</sup> the EU average childcare provision is 28% for 0 to three years, and 83% for three years and above. In 2013, only six countries out of 28 had accomplished both targets, with France and the UK among them. It is time to achieve these goals across the EU.

### 3.2. Promote affordable, quality long-term care services for the elderly and the dependent, as well as decent work for care workers.

Demand for long-term care services is expected to rise as part of existing ageing trends. Unless good-quality, affordable care services are promoted, women will continue to shoulder the majority of care work, either on an unpaid basis or under non-decent and exploitative conditions of paid work.

**Gender-sensitive statistics are key to making visible women's economic work and contributions to the global economy.**

### 3.3. Promote orientation and mentoring services that challenge gender stereotypes regarding professions.

According to the ILO, one of the major factors that explains occupational segregation is segregation in the subject of study chosen by students. As such, combating gender stereotypes from an early age is key to encourage both girls and boys to enter into non-stereotypical fields of education and work.<sup>198</sup> Policy makers should promote and ensure equal access to training for women in the fields of science, technology, engineering and mathematics, while men should be encouraged to pursue careers in areas such as social care, childcare, catering, cleaning or customer service. This can lead to the progressive breaking down of segregation and its underlying discriminatory social norms.

### 3.4. Ensure compulsory, equal, well-paid and non-transferable parental leave

The proposed Directive on work-life balance *requests* that member states establish a minimum period of parental leave of at least *four months, non-transferable*, able to take flexible forms, and remunerated *at the level of at least sick leave*.

As highlighted in this report, compulsory, non-transferable and equal parental leave is key to achieving an 'equal earner-equal carer' model as proposed by the European Women's Lobby. This measure will help to prevent the direct and indirect discrimination against mothers and women of childbearing age. It will therefore help to reduce gender gaps in access to employment, address the overrepresentation of women in involuntary non-standard forms of employment due to care roles, reduce wage inequalities and interrupted careers. It is also a guarantee for those fathers willing to enjoy their full right to equal parental leave.<sup>199</sup>

### 3.5. Rationalize working time and schedules

Both women and men workers who spend time caring for others are undertaking an essential responsibility towards the reproduction of societies.<sup>200</sup> These workers, mostly women, tend to gravitate towards paid part-time contracts and/or certain sectors, which are lower-paid but apparently better able to accommodate their need to balance work and care. *As complementary measures and addressed to both women and men*, policies that create opportunities to reduce working hours while being decently paid (e.g. four-day working weeks), improve the quality and pay of part-time jobs (such that they are paid the same hourly rate as full-time jobs), and allowing flexible working arrangements (being able to work flexible hours, do intensive working days or work remotely), appear to contribute to more fulfilled employees, falling absenteeism, and more equally shared unpaid work.<sup>201</sup>

### 4. Collective bargaining, women's economic empowerment and gender equality at work

Oxfam recommends that the EC unpack the principle of 'social dialogue and involvement of workers' of the European pillar of social rights, as follows:

- 4.1. Provide a common notion that encourages tripartism plus social dialogue** among member states, to make collective bargaining more inclusive, bringing women's rights organizations, grassroots and minority in-work poverty groups to the negotiation table, in addition to the voices of the Government, employers and worker representatives.
- 4.2. Ensure inclusive social dialogue in more precarious, 'feminized' and non-standard sectors**, such as domestic workers and hospitality services.<sup>202</sup>
- 4.3. Promote women's membership in trade union organizations as well as women's representation in decision-making** positions and bodies.

## 5. Develop gender-sensitive statistics

Gender-sensitive statistics are a prerequisite to understanding and making visible women's economic work and contributions to the global economy, and their true situation in relation to wage inequalities, poverty and precariousness at work. In line with the findings of our research, we recommend the following:

- 5.1. Develop Household Satellite Accounts (HSAs) at the EU level** on a regular basis to measure and quantify unpaid care and domestic work and to recognize these as part of the growth, wealth and capital of nations and regions, moving beyond GDP to measure human progress. This initiative will help to recognize, make visible and give value to the unpaid work carried out mostly by women.
- 5.2. Identify new gender-specific indicators of income-related poverty and review existing indicators** – particularly those used to measure the risk of in-work poverty – to capture the true numbers and situation of women working poor, and to better reflect gender inequalities. As section 1 suggests, there are proposals that could be explored, such as the Individual Deprivation Measure, a new gender-sensitive and multidimensional measure of poverty.<sup>203</sup>

# METHODOLOGY NOTE

The object of this study is to explore how working poverty and inequalities affect women workers – who they are, how they are affected, and why and with what consequences. With that aim, we decided to use a mixture of methods. First, primary qualitative data collected in France, Italy and Spain – namely, focus groups, key informant interviews and semi-structured interviews. Second, an analysis of secondary quantitative data – European and global statistics, mainly from ILO and OECD. To this, we added an exhaustive critical literature review on working poverty, wage inequalities, and women at work – most of the documents accessed were written from 2012-to-2017.

Therefore, the data has been triangulated using these different research methods and data sources.

In all these methods, we took a gender-aware research approach. For instance, we aimed to unpack and deepen ‘gender blind’ statistics of working poverty, which stand out as the major value added of this report.

The qualitative methodology involved the following steps:

- **Four focus groups with women affected by in-work poverty were conducted in France and Spain.** The profile of the participants was national and non-national women, aged 23-to-55 years old, with secondary education, currently in a formal work relationship or being with constant in-and-outs of the labour market during the last 2 years, and earnings below the poverty line.

In France, the focus groups were conducted in Clichy-Sous-Bois, the 20/10/2017, with 3 women participating, and in La Courneuve, the 15/11/2017, with 5 women participating, working in the domestic sector in different occupations – in-house workers, cleaning, caring children or elderly people, etc-.

In Spain, the focus groups were conducted in Seville, 26/10/2017, focused on part-time and temporary women workers, working on hospital services and domestic work among others, with 5 participants; and in Madrid, 22/11/2017, focused on one of the most precarious sector: domestic workers, with 5 participants from Madrid, Barcelona and San Sebastián.

The focus groups covered a range of issues, including: women’s working biographies, the main ‘turning points’ that had moved their lives towards precarious and poor working conditions, the consequences of precarious and non-decent work in their lives, as well as the main measures that they consider helpful in their situation and respective countries.

- **Eleven semi-structured interviews with women affected by in-work poverty in Spain and Italy.** The interviews collected detailed information about the situation and characteristics of working poor women, exploring the more invisible causes and consequences of their situation in depth. For instance, this includes the situation and challenges faced by sole-motherhood –one of the groups of women workers at higher risk

of in-work poverty-, and the impacts on mental health, wellbeing and social connectedness that some sectors and work may produce -such as hospitality services and domestic workers-, etc.

2 Italian and 9 Spanish women were interviewed from October-2017 to February-2018. Please, see Annex 1 for a detailed list of profiles, location and dates of the interviews conducted.

- **Key informant interviews with academics, practitioners and activists in the field of poverty, inequalities and gender and work.** The questions were specifically addressed to know and discuss their global diagnosis of working poverty in Europe and the countries involved - France, Italy and Spain-, as well as the best 'candidate policies' and citizen-led pathways against poverty and inequalities of women at work. Please, see Annex 2 for a detailed list of interviewees.

The women and men who collaborated on this report gave their verbal consent to participate for the interviews and focus groups. Their real names are not used in this paper, except for cases where explicit consent was given to do so. All records and transcriptions of interviews for all groups were carefully made anonymous, and the information exclusively used for the purpose of this research and related products. The people involved in this research will receive a copy of this report and/or its summary in their respective languages.

Regarding validity, the research and the report are based on an honest interest to better know, understand and disseminate the stories and lives of ordinary women experiencing in-work poverty, always considering them as collaborators of the research. As a woman said in a focus group in Seville: 'this kind of space, we together, gathering and talking together, are helpful'. This gives a hint of the intended practicality of this report.

Finally, this report focused on **employees between 18-64 years working with formal arrangements**, excluding self-employed workers and the analysis of the informal sector. Though it is well established that self-employed persons without dependent workers and bogus self-employed workers<sup>204</sup> are at greater risk of in-work poverty in the EU,<sup>205</sup> employees, including female workers, as well as the formal labour market still represents the vast majority of employment in the EU.

The changing nature of the working relationships, in terms of the continuum between formal and informal working arrangements in situations of working poverty and precariousness -even in situations and sectors traditionally considered secure, like the public sector and the University-, the constant in-and-outs of the labour market, as well as the very low and shifting poverty thresholds and the differences between countries, have presented challenges for this research. As expressed in the report, the reality of working poverty exceeds the current concepts and definitions, indicators and statistics of it. In this sense, the women participating in this report quickly made us reflect and broaden our perspectives, challenging the current state of things.

Annex 1 – List of women affected by in-work poverty interviewed in Spain and Italy

Interviewee	Location and date	Profile
Yolanda García	Benidorm, Spain 29/11/2017	Spokesperson of Las Kellys Benidorm – Marina Baixa, a self-organised platform of chamber maids and precarious workers of the hospitality sector. Yolanda is 53 years old, widowed some years ago and has two children. She is a hotel chambermaid in Benidorm, one of the most touristic areas in Spain. She claims that despite the impressive benefits of the hospitality business in the region, her work situation has worsened over the last years. She has been downgraded from maid to assistant and her prior 15-year work career has not been recognised. That is why she decided to put her energies to achieve decent work conditions and mobilise other chambermaids from the area to stand for their rights, joining Las Kellys Benidorm – Marina Baixa.
Jessica Guzmán	Zumaia, Spain 05/12/2017	Jessica Guzmán is 50 years old and lives in Zumaia, in the Basque Country. She came to Spain 10 years ago from Chile, where her family is, and she has worked caring elderly people at private homes ever since. Although she has now a contract and is registered at the social security system, she recognises having worked for a salary of 500€ gross per month without contract at a very vulnerable moment of her life. She is now the President of Malen Etxea, an association of care workers that speak out against the human rights violations that maids daily face at private houses. She claims that what they are living is 21st Century slavery, in a non-Spanish, female-dominated sector of work.
Begoña	Basauri, Spain 04/12/2017	Begoña is a woman on her forties who lives in Basauri, the Basque Country, with her son, who has special needs. She has been working on a part-time basis at the same company since the 90s, of which she is a cooperative member. After divorcing almost 5 years ago, she has been struggling to meet ends with her small salary. One of the things she has fought for the most is for an equal share of their son's care duties with her ex-husband.
Cristina	Seville, Spain 16/11/2017	Cristina is 24 years old, holds a MA on gender studies and lives in Seville with her father. Her work career so far exemplifies the insecurity and irregularity that many young people face in Spain. After having had several low paid, non-qualified jobs at the catering and services sector, she has decided not to accept any other precarious job offers. She believes that women's empowerment lies at the heart of the solution to precariousness at work.
Paqui	Seville, Spain 16/11/2017	Paqui is 55 and lives in Seville (Spain) with his 21-year-old son. She works on weekends in an elderly care centre where she earns 530€ per month. She lives in a situation of social and material deprivation.
Rosa (pseudonym)	Madrid, Spain	Rosa is 56 years old and lives alone in Madrid in her own apartment. She has been unemployed for more than 3 years, when she was fired from a super market, where she felt she was constantly put down for the fact of being a woman. She is now working for hours as a care worker and housekeeper, something that she already did before to complement her small wage at the supermarket. She feels she is the mainstay of her family, since she is the only one that economically supports her daughter and her gran-daughter. She is happy for being now her own boss. She thinks cooperativism is an option worth exploring to give a response to precariousness at the care work sector.

Interviewee	Location and date	Profile
Mari	Madrid, Spain 18/12/2017	Mari is 43 years old and lives in a town near Madrid with her two children. She works as a waitress in a catering and food services company.
Ainhoa (pseudonym)	Barakaldo, Spain 04/12/2017	Ainhoa is 44 years old and works as an English teacher in an academy in Barakaldo, in the Basque Country. She is self-employed and her monthly earnings depend on the amount of classes she is able to deliver. She recognises that her earnings are irregular and insufficient, thus, she gives additional private English classes at the fish market, where her parents work. Divorced with 2 children of 10 and 13 years old, she pays half of the mortgage of the house in which her ex-husband still lives.
Fernanda (pseudonym)	Basauri, Spain 04/12/2017	Fernanda is a Venezuelan, divorced, 40 years old women who holds a B.A. in Sociology. She worked in the charity sector in Caracas until she came to Spain to pursue her postgraduate studies in 2002. During her first years in Spain, she earned a living as a precarious worker in the care sector. Once she got her degree recognised, she started working in the social sector until 2014. Since 2016 she is self-employed, working around the clock to be able to cover all the expenses and take care of her children.
Erika (pseudonym)	Rome, Italy 29/01/2018	Erika is 46 years old, and has 3 children aged 17, 14 and 11 years old. Separated from her husband, got divorced one year ago. She lives in in her own house. Ideally, she would be a psychotherapist, but she is now working as a precarious educator in a public nursery school.
Elsa (pseudonym)	Rome, Italy 31/01/2018	Elsa is 45 years old, has 2 sons aged 14 and 11. She got the middle school diploma and then studied in a private school to become a stylist. She lives in a renting house. The husband passed away 4 years ago. Her grandparents live 10km away and give her huge support in childrens' management, however the situation is not that good for them either.

**Annex 2 – List of academics, activists and practitioners interviewed**

Interviewee	Location and date	Profile
Elena Blasco	Madrid, Spain 12/12/2017	Director of the Department of Equality and Women of the trade union Comisiones Obreras
Ignacio Conde Ruiz	Madrid, Spain 30/11/2017	Economist, Professor at the Complutense University of Madrid, Sub-director of Fedea (Studies Foundation of Applied Economy). Research fields: political economy, labour market
Mary Collins	Brussels, Belgium December 2017	Head of Advocacy of the European Women’s Lobby, an European association with national representations in 28 countries, working on gender equality since 1990
Muriel Wolfers	Paris, France 10/11/2017	Member of the National Committee of precarious workers within the General Confederation of Labour, CGT
Laura Ferrari	Rome, Italy 02/02/2018	Deputy President of CORA ROMA onlus, an association offering training and services for adults willing to re-entering the labour market
Lina Gálvez	Seville, Spain 01/12/2017	Professor of History and Economic Institutions in Pablo de Olavide University in Seville, and President of the Gender Observatory of Economy, Policy and Development (GEP&D0) in Spain
Paola Damonti	Pamplona, Spain, 29/11/2017	Predocctoral researcher at the University of Navarra and associated researcher of Foessa Foundation. Research fields: gender, poverty and social exclusion systems and mechanisms
Pascale Coton	Paris, France 16/10/2017	Vice-president of the Economic, Social and Environmental Council, CESE
Raphaëlle Remy-Leleu	Paris, France 10/11/2017	Spokeperson of Osez Le Féminisme, a French feminist organisation
Severine Lemiére	Paris, France 11/10/2017	Economist, specialized in gender and labour market, Professor at University Paris Descartes

# ENDNOTES

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47. Eurostat, in-work at-risk of poverty rate by age and sex, data available for EU-28 from 2016, last update 030818. Available at: <http://appsso.eurostat.ec.europa.eu/nui/submitViewTableAction.do>
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McKnight et al (2016), op.cit., pp.50-61
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57. Eurostat, in-work at risk of poverty by broad group of citizenship, updated 030818, available at: <http://appsso.eurostat.ec.europa.eu/nui/show.do>  
In addition, the risk of being at in-work poverty is equally shared by women and men migrant workers from non-EU countries -27.2% for men and 27.1% for women-. However, women from EU countries face a higher risk than men: 15.8% compared with 12.6% of men.
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87. In-depth interview conducted the 29/01/2018 in Italy. Erika, 46 years old, has 3 children aged 17, 14 and 11 years old. She got divorced one year ago. She lives in in her own house. Ideally, she would be a psychotherapist, but she is working as a precarious educator in a public nursery school.
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In relation to gender segregation by sector and occupation, see Eurofound (2017), *Sixth European Working Conditions Survey – Overview report (2017 update)*, Figures 14 and 15, p.26, Publications Office of the European Union, Luxembourg.  
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93. INE, EPA, annual survey 2017, employees by sex and activity sector, available at: [www.ine.es/jaxiT3/Datos.htm?t=4878](http://www.ine.es/jaxiT3/Datos.htm?t=4878)

94. The index of gender segregation in occupations and economic sectors, developed by the EU, reflects the proportion of employed population that should change an occupation or sector in order to bring about a fair distribution of men and women. The index ranges between 0, showing an absence of segregation in the sector or occupation, and 50, which indicates complete segregation (i.e. a sector or occupation filled only by men or only by women). It is the indicator currently used to monitor segregation within the EU employment strategy.
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105. According to the ILO, this statistic provides an estimation of how inclusive collective bargaining is in providing labour protection, since it expresses the proportion of workers whose pay and working conditions are regulated by one or more collective agreements. Visser, J., et al (2015), *op.cit.*
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108. Visser, J. et al (2015), *op.cit.*
109. Furthermore, the validity of expired agreements was limited to 1 year in Spain, 18 months in Portugal and 3 months in Greece; while in Portugal, it became more difficult to extend existing agreements. Visser, J., et al (2015), *op.cit.*
110. Manifesto of the 60 feminist organisations (2017), *Loi travail : les droits des femmes passent (aussi) à la trappe*. Blog de Mediapart. Available at: <https://goo.gl/RNaZDX>
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124. European Commission - DG COMM "Strategy, Corporate Communication Actions and Eurobarometer" Unit (2015) *Special Eurobarometer 428 on Gender Equality*. Publications Office of the European Union: Luxembourg. Available at: [http://ec.europa.eu/anti-trafficking/publications/special-eurobarometer-428-gender-equality\\_en](http://ec.europa.eu/anti-trafficking/publications/special-eurobarometer-428-gender-equality_en).
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126. The European Commission has flagged up that, according to PISA Surveys, at the age of 15, on average, many boys are more likely to envisage a career as scientists, engineers or ICT professionals; while many girls tend to see themselves as doctors, veterinarians or nurses. Gender expectations, socio-economic background or the absence of non-stereotypical role models shape career expectations of boys and girls. European Commission (2017), Annual Report on Gender Equality. Publications Office of the European Union: Luxembourg. Available at: [https://eeas.europa.eu/sites/eeas/files/2017\\_report\\_equality\\_women\\_men\\_in\\_the\\_eu\\_en.pdf](https://eeas.europa.eu/sites/eeas/files/2017_report_equality_women_men_in_the_eu_en.pdf)
127. Ibidem
128. ILO (2016), op.cit. (Women at work trends 2016)
129. Narrow definitions of care work include the labour performed to fulfil the needs of those who cannot do so by themselves, such as food provision, cleaning, health, etc. Broader understandings also include the work that is often performed complementary to other types of (unpaid reproductive labour -such as planning and management tasks, or the emotional work and support provided in many spheres: the household, the neighbourhood, the workplace...-, and that cannot be considered separate from the broader sphere of social reproduction in general.
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*a. Workers have the right to fair wages that provide for a decent standard of living.*  
*b. Adequate minimum wages shall be ensured, in a way that provide for the satisfaction of the needs of the worker and his / her family in the light of national economic and social conditions, whilst safeguarding access to employment and incentives to seek work. In-work poverty shall be prevented.*  
*c. All wages shall be set in a transparent and predictable way according to national practices and respecting the autonomy of the social partners.*
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205. Self-employed workers in the EU-28 in 2016, male and female, aged 18-to-64, faced more than three times the risk of being at in-work poverty as compared to employees: 23.4% at risk of in-work poverty compared to 7.4% of employees at risk