

# **The gendered nature of multidimensional poverty in the European Union**

**Fabrizio Botti, Marcella Corsi and Carlo D'Ippoliti**

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This paper aims at building a bridge between the two mentioned streams, by analyzing the gendered nature of multidimensional of poverty. Although gender mainstreaming is specified in the European Union policy framework as a key element of active inclusion policies, this approach to policy design and monitoring is still underdeveloped.

JEL Classifications: B54, I32, J16

Keywords: multidimensional poverty, gender inequality, individual income, household economics, indicators

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# The gendered nature of multidimensional poverty in the European Union

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## Abstract

Recent economic literature on poverty may be broadly divided into two strands. One strand investigates the multidimensional nature of poverty. The other strand, employing the large availability of household surveys, investigates the micro and macro determinants of monetary poverty, analyzing the role played by individual and household characteristics and macro socio-economic factors. In this framework, a gender approach has often been limited to the analysis of the coefficient “woman” in standard regression analyses of the determinants of poverty. By contrast, feminist research has consistently stressed the importance of a more holistic conceptual and empirical approach to encapsulate gender deprivation.

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## Introduction

This paper aims to analyse specific available data concerning the most recent trends in terms of poverty in the European Union. In particular, poverty is considered from two interrelated perspectives. At first, the traditional concept of insufficient monetary income is considered, in a gender perspective. Secondly, a specific focus is devoted to the analysis of gender differences in multidimensional poverty, that is a holistic approach to poverty taking into account several dimensions along with monetary income, such as access to services, education, health, etc.

Accumulated wealth or monetary income, that is access to the money needed to complete exchanges and transactions in the market, have an irreplaceable role in determining men's and women's social inclusion in a capitalist society. However, many of the goods and services that form European citizens material needs are not usually, or not exclusively, provided by the market. The public sector and household production constitute the two other pillars of Europe's economy; two spheres of society in which money is not the necessary nor the sufficient enabler of consumption.

Economic research has not yet found a solution to the issue of quantifying either home production or its value,<sup>1</sup> or the value of the production of public goods.<sup>2</sup> Since most of these goods and services are not exchanged in the market, prices cannot be found for them. Without prices, such activities are counted as if they had no value – that is, they are not counted (the domestic productive activities) or they are largely underestimated (the public production of goods and services). The issue is particularly relevant in Europe, since in our societies the domestic and the public sectors have particularly large roles in the economy: accordingly, in the EU-27 in 2010 the public sector expenditure alone (which is smaller than the overall public production) was comparable in size to the value of all goods and services exchanged in the market, amounting as a share of GDP to 50.3%. Thus, monetary income at the micro-level and the GDP itself at the macro-level are not sufficient to consider all forms of production.

On the supply side of the material needs of European citizens there is a strong argument to move beyond men's and women's monetary income, to consider their overall capacity to obtain the goods and services necessary to their full social inclusion. Also on the demand side of the material needs required in our modern societies, it is not sufficient to consider monetary income only. Living arrangements, health conditions, educational attainments, access to transport services, being or not the object of discrimination or social stigma, being entitled to certain claims or rights, and many other factors, fundamentally shape men's and women's ability to enjoy a certain standard of life and a certain inclusion and participation in society. In this respect, Martha Nussbaum and Amartya Sen coined the term "capability" to express a person's actual ability to do something that, in the context of their society, they value and they have reason to value.<sup>3</sup>

Thus, due to both supply and demand reasons, a holistic approach beyond the sole consideration of income is necessary to provide a realistic assessment of the standard of living of European men and women.

## Income poverty indicators

Poverty is an intrinsically gendered phenomenon: unequal sharing of unpaid care and housework burdens, gender roles and gender stereotypes and discrimination compound to produce unequal life chances for women and men in Europe and elsewhere. However, poverty is also a complex and multidimensional phenomenon. Gender alone, as any other personal characteristic taken individually, is not sufficient to explain why some people live in conditions of income poverty, while others do not. For this reason, it is convenient to consider several factors that may jointly contribute to a person's

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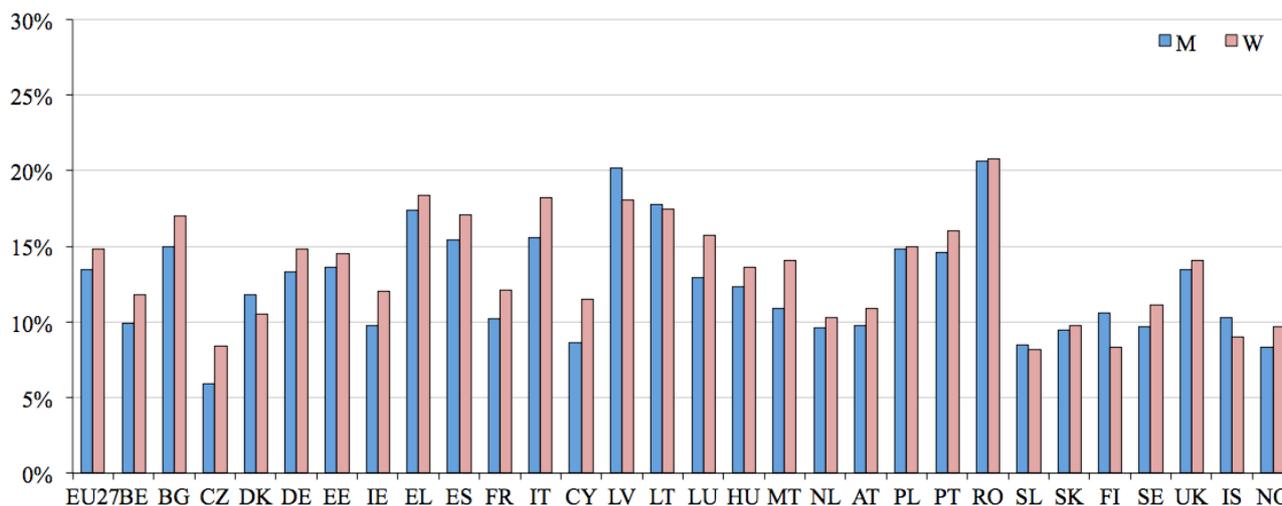
<sup>1</sup> Cfr. Picchio (2003).

<sup>2</sup> With respect to the public sector, estimates are available but they are known to underestimate the actual values since they are largely based on the value of the means of production (such as wages, etc.) and not on the value of the actual output, which is often impossible to estimate. See National Statistical Office (2005).

<sup>3</sup> See for example Sen (1985), Nussbaum and Sen (eds.) (1993).

compressed opportunities, referring to the concept of vulnerability, which is the risk of becoming poor. Among these factors, gender is a prime one. In this section, this finding will be illustrated with respect to income (or monetary) poverty, in the next section a multidimensional view of material deprivation will be adopted.

**Figure 1 - At-risk-of-poverty rate of prime-aged individuals by gender, year 2009, age bracket [25-49]**



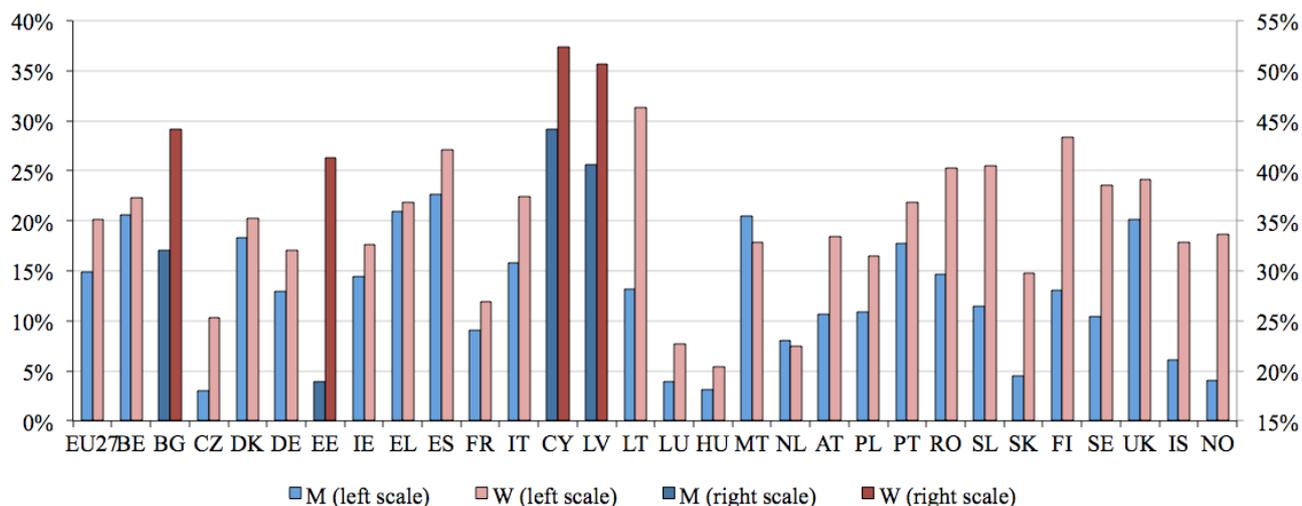
Source: EU-SILC data, own elaborations.

Note: the risk of poverty or social exclusion is defined as the share of people with an equivalised disposable income (after social transfer) below the at-risk-of-poverty threshold, which is set at 60% of the national median equivalised disposable income after social transfers. In order to facilitate the reader, data for Bulgaria and Romania are displayed against the right-hand axis.

To realise that gender, taken in conjunction – for example – with age, is a relevant source of vulnerability it is sufficient to contrast the situation of prime aged individuals with that of elderly people. In 2009, among prime aged individuals – i.e. those between 25 and 49 years, when on average labour market attachment is highest – gender differences in the at-risk-of-poverty rate are relatively low at the EU27 level, 1.3 percentage points, and the situation in the single European countries is rather mixed (Figure 1).<sup>4</sup> While in a few countries (**Denmark, Latvia, Slovenia, Finland** and **Iceland**) men exhibit a higher at-risk-of-poverty rate than women, in most countries the opposite is true, though the difference is never substantial. Only in **Malta** it exceeds 3 percentage points. However, when considering elderly people (Figure 2) men’s at-risk-of-poverty rate only increases, with respect to prime aged men, by 1.4 percentage points (reaching 14.9%), while women’s increases from 14.8% to 20.1%. Only in **Malta** and the **Netherlands** elderly women fare better than elderly men, in terms of risk of income poverty, while in **Bulgaria, Estonia, Latvia, Lithuania, Romania, Slovenia, Slovak Republic, Finland, Sweden, Iceland** and **Norway** the gender gap to women’s disadvantage is higher than 10 percentage points.

<sup>4</sup> It should be noted that data on year 2009 only partially reflect the impact of the crisis, whose employment and social impacts have fully manifested themselves starting from 2010. Moreover, European countries follow slightly different definitions of the time frame of their modules in the EU-SILC survey: some countries ask respondents about their income in the previous solar year while others ask about the 12 months preceding the interview. For a discussion of the international comparability of such data see Brandolini, Rosolia and Torrini (2011).

**Figure 2 - At-risk-of-poverty rate of elderly individuals by gender, year 2009, age bracket [65+]**



Source: EU-SILC data, own elaborations.

Note: the risk of poverty or social exclusion is defined as the share of people with an equivalised disposable income (after social transfer) below the at-risk-of-poverty threshold, which is set at 60% of the national median equivalised disposable income after social transfers. In order to facilitate the reader, data for Bulgaria, Cyprus and Latvia are displayed against the right-hand axis.

Another relevant intersection is that of gender and citizenship. Migrants exhibit both higher risks of poverty than domestic country citizens (Figures A1 to A3 reported in Annex A) and higher gender imbalances. However, these imbalances do not consistently highlight a migrant women's or men's higher risk of income poverty, and the actual situation varies by country and according to the citizenship of the migrant person. Accordingly, among citizens of the country of survey, in all European countries women exhibit higher at-risk-of-poverty rates than men, but such difference is greater than 5 percentage points only in **Bulgaria** and **Cyprus** (Figure A1). Instead, women non-EU citizen migrants suffer from significantly higher (i.e. by more than 5 percentage points) at-risk-of-poverty rates than non-EU citizen migrant men in **Italy, Malta, Sweden and Finland**, and such gender gap is higher than 10 percentage points in **Estonia** and **Latvia** (Figure A3). However, the situation within European countries is not univocal as in the **Czech Republic, Germany, Finland and the United Kingdom**, non-EU citizen migrant men exhibit higher at-risk-of-poverty rates than non-EU citizen migrant women, and such men's greater risk of poverty is higher than women by more than 10 percentage points in **Denmark** and the **Netherlands**. Among European citizen migrants, gender inequalities are lower than within the non-EU migrant population but higher than among domestic country citizens (Figure A2). Thus, EU citizen migrant women exhibit an at-risk-of-poverty rate higher than men by 2.1 percentage point in the EU27, though such difference is greater than 5 percentage points only in **France, Finland and Iceland**. On the contrary, EU citizen migrant men exhibit a higher at-risk-of-poverty rate than women by more than 5 percentage points in **Denmark, Sweden and Norway**.

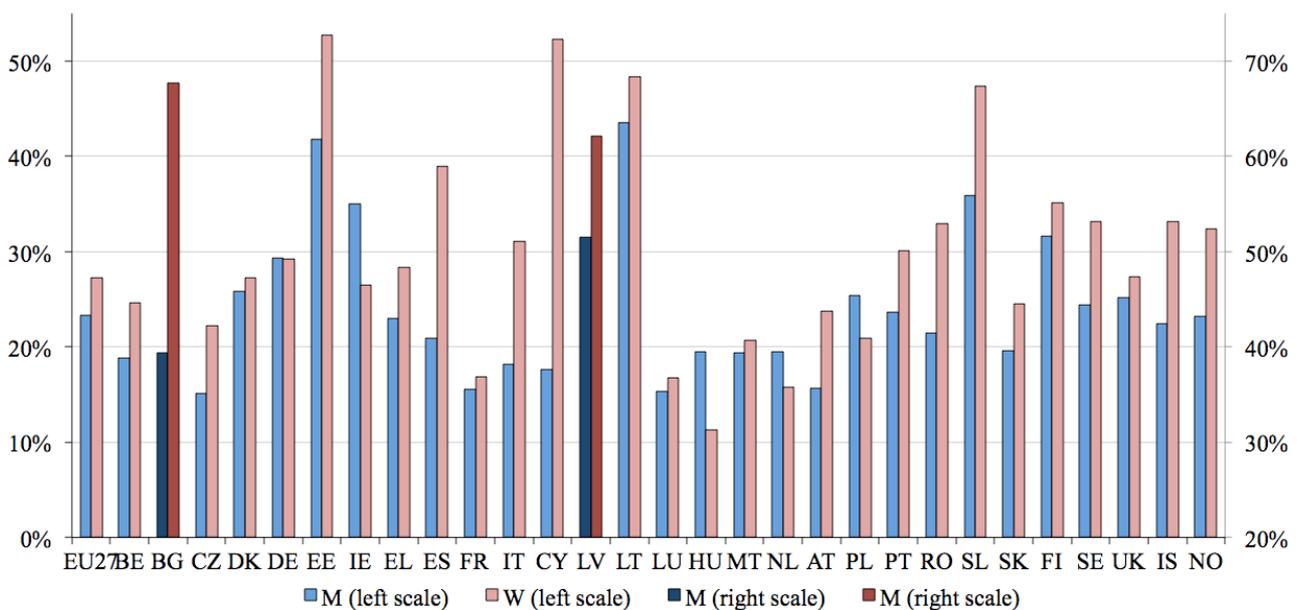
It should be noted that to some extent these sub-populations, namely migrants or the elderly, not only exhibit higher gender imbalances and generally, though not consistently, higher risks of poverty or social exclusion for women, but the statistical evidence concerning these groups of population actually better reflects the actual gender imbalances. This phenomenon is due to the fact that in the whole population a common problem with statistical measures of poverty and social exclusion is that, when constructing statistical indexes, income and all other financial resources are assumed to be equally shared by the members of a same household. This assumption is reflected in the practice of summing up all the incomes of the members of a household and then dividing the corresponding sum by the number of individuals (or by an equivalence scale). Since generally households composed of an adult couple exhibit the same number of adult men and women (commonly a man and a woman), most

households classified as “poor” or “at risk of poverty” equally contribute to the corresponding statistical indexes of poverty of both men and women. Thus, only single-headed households (and those in which there is an unequal number of men and women) determine gender differences that are counted by the official statistics. Such household types are represented in greater proportion among the elderly population or the migrant population, and the corresponding statistics allow thus to better highlight gender imbalances, without implying that such imbalances do not exist within the rest of the population.

Indeed, when considering the at-risk-of-poverty rate by household type, besides single person households exhibiting higher poverty rates than households composed of two or more adults (in both cases considering both with and without children), they also exhibit significantly higher gender differences, as shown in Figure 3. Single women (with or without children) exhibit a higher risk of poverty or social exclusion than single men by more than 5 percentage points in **Belgium, Czech Republic, Greece, Austria, Portugal, Sweden and Norway**, and by more than 10 percentage points in **Bulgaria, Estonia, Spain, Italy, Cyprus, Latvia, Romania, Slovenia and Iceland**. Only in **Germany, Ireland, Hungary, the Netherlands and Poland** the gender gap in at-risk-of-poverty rates of single persons is unfavourable to men.

For the statistical reasons mentioned above, the higher gender imbalances found for single person households to some extent do not necessarily imply that gender inequality is more pronounced within this sub-population, but rather that gender inequality does not adequately emerge in the statistics focussing on the other household types. Indeed, for households with two or more adults, an average household income such as that computed in the way described above (i.e. by summing up all the household members’ resources) needs not reflect the actual access to good and services of each member of the household. Especially when considering gender differences, it is crucial to take into account that control over the family’s resources is a tradition and deeply rooted source of unequal power sharing in the household between men and women. For this reason, following an emergent stream of literature we have computed the risk of poverty for men and women by considering not their households’ resources but only their own (see Box 1).

**Figure 3 - At-risk-of-poverty rate of people in single-headed households, year 2009**



Source: EU-SILC data, own elaborations.

Note: the risk of poverty or social exclusion is defined as the share of people with an equivalised disposable income (after social transfer) below the at-risk-of-poverty threshold, which is set at 60% of the national median equivalised disposable income after social transfers. In order to facilitate the reader, data for Bulgaria and Latvia are displayed against the right-hand axis.

Specifically, we computed the relevant poverty indexes by considering for each individual the incomes that can be attributed with certainty to him or her (e.g. labour income, certain kinds of social transfers, etc.) while we assumed that the other household incomes, such as those from propriety, are equally shared.<sup>5</sup> By considering individual resources, we separately computed the share of men and women whose individual income is below 60% of the median individual income, denoting a risk of monetary poverty.<sup>6</sup>

### **Box 1 - The methodology to individualise household incomes**

Inequality and poverty measures typically consider households' income. This choice is due to the difficulty to assess within each household who actually has control over the household's financial resources and/or access to the goods and services available to the household. Thus, in most official statistics all household's incomes are pooled together under the assumption that the family's resources are equally shared. Within sample surveys, this is done by summing up all the incomes of the household components, possibly then dividing the sum by the number of components or by an equivalence scale (i.e. the number of components modified to allow for economies of scale in consumption). Such procedure thus leads to the consideration, for each household member, of an average household income.

However, a serious drawback of this approach, especially from a gender perspective, is that the assumption of fair sharing of the household's resources as well as that of equal control over the household's means are both suspect and criticised by the scientific literature. Thus, in this report we complement the usual poverty indexes (in particular the at-risk-of-poverty rate, measuring the proportion of population with an income below the poverty line), based on household incomes, with a new one, based on individual incomes. Such an index requires a redefinition of both the concept of income poverty and that of individual disposable income.

First, the consideration for an individual own income must not lead to the presumption that lack of income is equal to income poverty. Indeed, individual members of an household may temporarily or permanently lack an autonomous income or have a very low one, and yet they may have access to a wide range of goods and services (or even of financial resources) due to transfers within household (notice that regular transfers such as alimony payments are already computed within the individual's income). Thus, the individual lacking of own income is at risk of income poverty only if these transfers are insufficient or if they do not take place (for example, because the individual has no partners or relatives, or because all members of the household lack an adequate income). As a consequence, lack or insufficiency of individual income should rather be interpreted as lack of financial autonomy, which is likely to lead to low empowerment and lack of autonomy and agency in society and at home. For this reason, we name the index measuring the lack or insufficiency of income not as an individual poverty rate but as a **financial dependency rate**.

Second, while for some sources of income, such as an individual's wage or pension, it is possible to relate a sum of money to a single specific person directly, for some other forms of income (for example income from a common household property) such attribution is not straightforward. Since the scientific literature has not yet reached an agreement on a methodology to deal with the latter forms of income, in this report we adopt the method compatible with the maximum grade of prudence possible. That is, for all those incomes for which an individual entitlement cannot be determined with surety we assume that household resources are equally shared among all adult family members. Thus, the prospect of determination of individual incomes is the following:

$$\text{Gross Individual Income} = \text{II} + \text{HI} + \text{IT}$$

where II: Individual Income, HI: Household Income (divided by the number of adult members in the household) and IT: Intra-household transfers. Variables are defined as follows:

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<sup>5</sup> This last assumption, following Meulders and O'Dorchai (2010) corresponds to a prudent stance in constructing the index, in the absence of any information on intra-household bargaining and the sharing of common resources. More information on the methodology employed is reported in Box 1.

<sup>6</sup> However, in the next section, material deprivation rates are computed with respect to household resources only, because in the case of assets, durable goods and other resources that are jointly consumed or enjoyed of in the household, the existing European surveys do not report any information on intra-household bargaining and the sharing of common resources. Thus, for these items it is impossible to obtain individual-level data.

**II = Individual Income** = Employee cash or near-cash income + Cash benefits or losses from self-employment + Pension from individual private pension schemes + Old-age benefits, survivor benefits or sickness benefits

**HI = Household Income** = (Capital income from rental or disposal of a household property or real wealth + Interest, dividends or profit from household financial investments) / number of adult members of the household

**IT = Intra-household Transfers** = Regular intra-household cash transfer received – Regular intra-household cash transfer paid.

Consequently, individuals' net income is computed as:

**Net Individual Income = Gross Individual Income + Social transfers - Taxes**

where social transfers and taxes are individualised according to the following formulas:

**Social transfers** = Individual cash benefits + (Household cash benefits / number of adult members of the household)

**Taxes** = Taxes on individual incomes and social contributions + (Taxes on household incomes or wealth / number of adult members of the household)

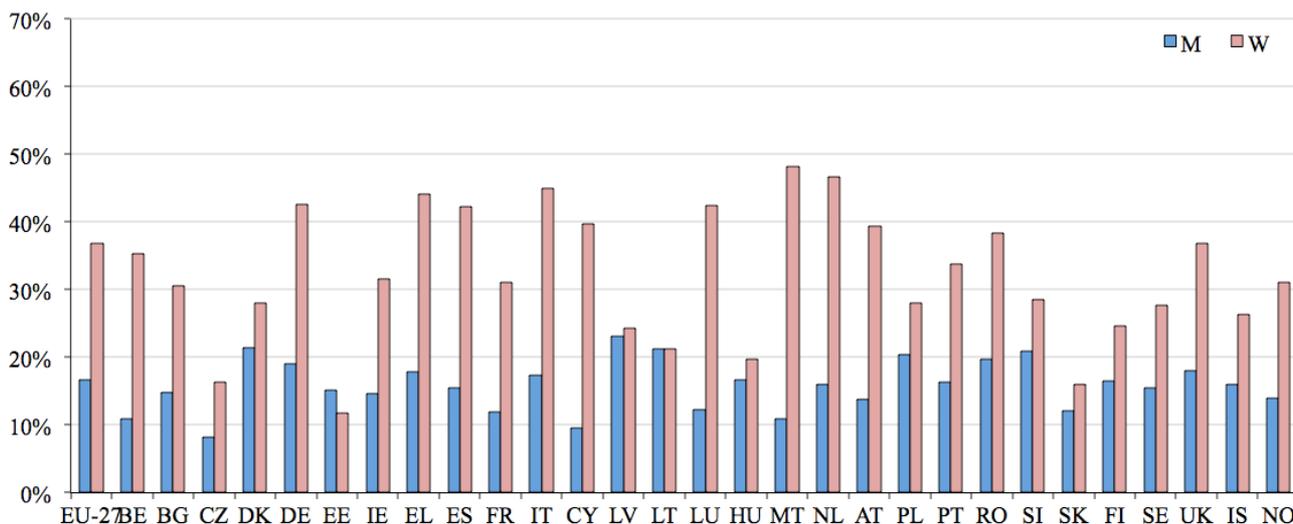
Examples of individual cash benefits are unemployment benefits or education-related benefits, examples of household cash benefits include allowances related to care, housing, etc.; example of taxes on household incomes are taxes on income from property.

According to these definitions, the financial dependency rate is then computed as the ratio between the population whose individual income falls below the poverty line divided by the dimension of the relevant total population. In analogy to the traditional income poverty measures, the poverty line is defined as 60% of the median individual income in the population. The financial dependency rate may be computed before or after social transfers. In the former case, both individual incomes and the poverty line are computed excluding all the items listed under the heading "social transfers" above; in the latter case, all items are considered both in the computation of individual incomes and the poverty line.

When considering individual incomes, it is inappropriate to talk about risks of "poverty" since individuals often live in a household with other persons that can contribute to their subsistence by subsidising their consumption. Indeed, in most European countries relatives and/or cohabiting partners have a legal obligation to do so. Thus, often lack of individual income denotes more a risk of financial dependency than an actual risk of poverty (which may however be the case, for example, with respect to single individuals or single parents). Comparing individual incomes, it emerges neatly a substantially high risk of dependency among European men and women and distinctly higher gender imbalances than those found in the at-risk-of-poverty rate based on household incomes (Figure 4). In the EU27, women exhibit a dependency rate (defined as the number of people at risk of financial dependency as a share of the relevant population) higher than men by more than 20 percentage points. Almost one European man in ten and almost four women in ten in 2009 were dependent on their family, networks or the State not to fall into poverty. Only in **Estonia** men exhibit a higher risk of dependency than women, while in **Cyprus, Luxembourg, Malta** and the **Netherlands** the gender gap is greater than 30 percentage points.

The risk of dependency on a breadwinner partner or relative is especially high for women leaving in a couple, with or without children (Figure 5). While few men living with their wife or unmarried partner face a risk of financial dependency, with a share on the population comprised between 4% in the **Czech Republic** and **Cyprus** and 16% in **Denmark**, for married or cohabiting women such risk can be as high as 75% in **Malta** and is nowhere lower than 13% (the value reached in **Estonia**). The gender gap is especially high in **Germany, Spain, Luxembourg, Malta**, the **Netherlands** and **Austria**, where it exceeds 50 percentage points.

**Figure 4 - Dependency rate by gender, year 2009**



Source: EU-SILC data, own elaborations.

Note: the dependency rate is defined as the share of people with an individual disposable income (after social transfer) below the at-risk-of-poverty threshold, which is set at 60% of the national median individual disposable income after social transfers. Individual incomes according to the methodology described in Box 1.

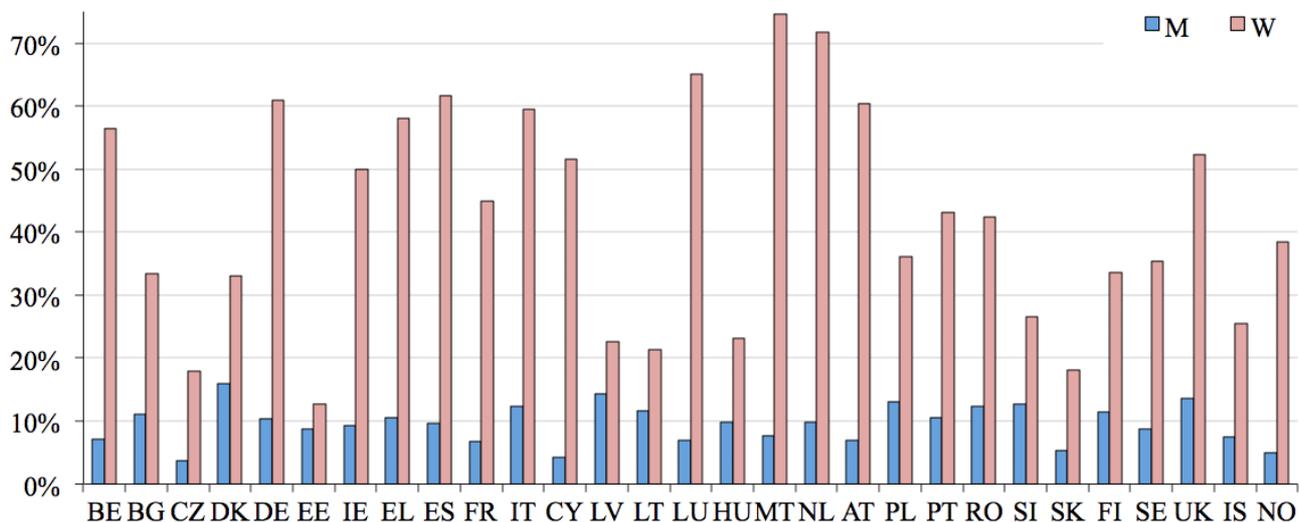
The gender imbalances highlighted for the European men and women living in couple tend to reduce and even reverse when considering separated and divorced individuals respectively (Figures A4 and A5 in Annex A). Among separated individuals (Figure 6, only with respect to the countries where is such information is available or such legal status exists), gender gaps in dependency rates are lower and comprised between zero (in **Latvia**) and 30 percentage points (in **Luxembourg**). In **Estonia** and **Lithuania**, separated men exhibit lower average individual incomes than separated women (Figure A4). When considering divorced people (Figure A5), women exhibit a higher dependency rate than men only in a minority of European countries (**Denmark, Estonia, Latvia, Lithuania, Hungary, Poland** and the **Slovak Republic**), while men's risk of dependency can be as large or higher than 20%, as in the cases of **Germany, Greece, Spain, Italy, Luxembourg** and **Portugal**. To some extent, this modification of gender imbalances with respect to married and cohabiting couples is due to alimony payments liable to the partner with lower individual resources, that is most frequently women. A similar phenomenon, as shown in Figure A6 in Annex A, applies for widowed individuals, where it is usually payments from the State (such as survivor pensions) and income from inherited assets to reduce gender imbalances.

Thus, it may be concluded that due to the traditional division of labour in the household women risk of facing a state of financial dependency considerably more often than men, when they live in a cohabiting couple. However, the breaking up of the couple is a source of greater vulnerability for men who do not enjoy their higher role in the hierarchy of the family division of labour while they become liable of monetary payments to their former partners.

As the case of widowed individuals shows, a crucial role in reducing European men and women's risk of financial dependency is played by social transfers (including pensions). However, it should be noted that regulations disposing the accrual of such transfers to the head of the household in name of the whole family, as well as the difference average value of the transfers paid to women and men, result in a greater efficacy of social transfers in reducing men's risk of dependency than women's. In 2009, in the EU-27 the dependency rate before social transfers (shown in Figure 6) was 23 percentage point higher than the dependency rate after social transfers for men, while for women the difference amounted to 16 percentage points. Indeed, men's dependency rate before social transfers ranged from 31% in **Iceland** to 43% in **Poland** and **Finland**, while women's ranged between 44% in **Iceland** and 61% in **Poland**. When compared to the above-mentioned values after social transfers, considerably lower, it

emerges that preserving the public expenditure on social transfers in a period of crisis is crucial to supporting European men's and women's welfare. However, relevant modifications seem necessary, with the aim to rebalance the effectiveness of social transfers in lowering both men's and women's risks of financial dependency and, ultimately, of poverty.

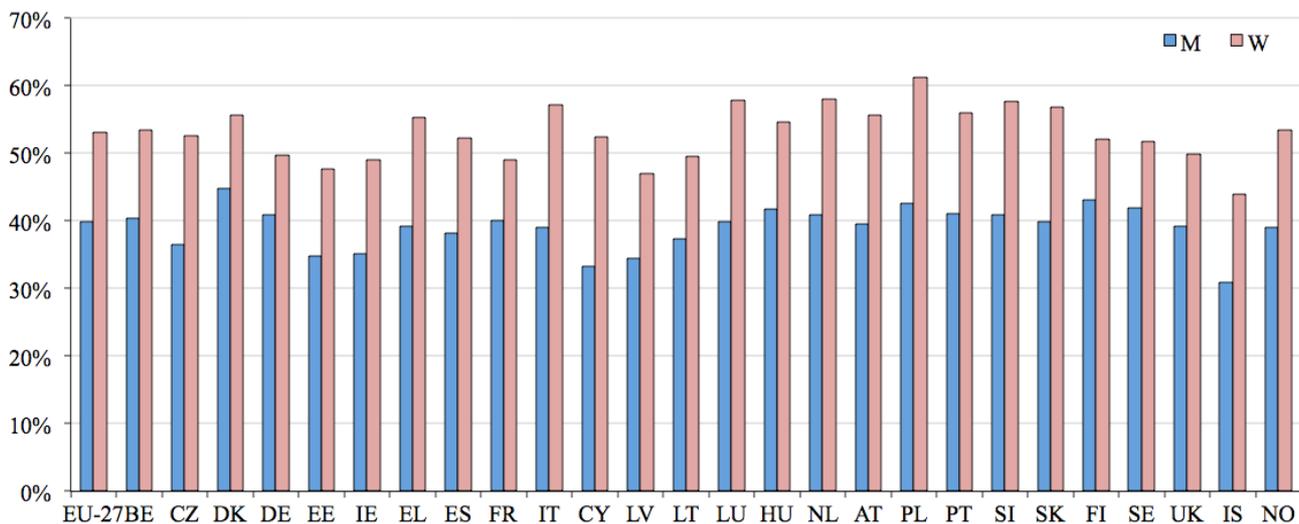
**Figure 5 - Dependency rate of individuals married or cohabiting in couple by gender, year 2009**



Source: EU-SILC data, own elaborations.

Note: the dependency rate is defined as the share of people with an individual disposable income (after social transfer) below the at-risk-of-poverty threshold, which is set at 60% of the national median individual disposable income after social transfers. Individual incomes according to the methodology described in Box 1.

**Figure 6 - Dependency rate before social transfers based on individual incomes, by gender, year 2009**



Source: EU-SILC data, own elaborations.

Note: the dependency rate is defined as the share of people with an individual disposable income before social transfer below the at-risk-of-poverty threshold, which is set at 60% of the national median individual disposable income before social transfers. This indicator examines the hypothetical non-existence of social transfers. Individual incomes according to the methodology described in Box 1.

In conclusion, with respect to monetary income it emerges that gender is a crucial factor contributing

to European citizens' risks of poverty and financial dependency. Elderly women seem especially vulnerable, as well as married women and women cohabiting with a partner. Both single men and single women, with or without children, appear at a greater risk of poverty or of financial dependency; however, along with single mothers (on which see next section), separated and divorced men and migrants appear as sub-populations at substantial risk of poverty or financial dependency. Overall, it appears that the ability of European countries to preserve the levels of their social transfers even in a period of fiscal retrenchment will play a crucial role in shaping European men's and women's welfare during and after the crisis.

## Material deprivation

In the academic literature, "deprivation" is the term used to denote the lack of certain minimum requirements in a certain field such as housing, health, etc. "Multidimensional poverty" is the term usually used to denote a situation of deprivation in several fields or dimensions, with the number of dimensions in which a person is deprived playing a similar role to that played by poverty thresholds in the traditional poverty measures (i.e. they denote different degrees of poverty).<sup>7</sup> However, within the Europe 2020 strategy "material deprivation" is a synonymous term for multidimensional poverty, denoting a condition of lacking specifically three or more deprivation items among a predefined list of 9 items.<sup>8</sup> The condition of material deprivation so defined is likely to imply a hampered ability to fully contribute to and participate in society's life and thus, while the indicator adopted implies the same criteria throughout Europe, even in the face of relevant international differences in each European country material deprivation may be understood to imply a condition of social exclusion. While there is no data regarding year 2010, and it is thus impossible at the moment to estimate the full impact of the economic crisis on European men's and women's material deprivation, it is useful to retain such an integrated and holistic view when comparing gender differences in poverty, as it will be done in this section.

The European Council in Laeken in December 2001 endorsed a set of statistical indicators on social exclusion that are subject to a continuing process of refinement by the Indicators Sub-Group of the Social Protection Committee. Among these indicators, the synthetic index of material deprivation, defined as the enforced inability to pay for a number of items considered necessary to a decent and adequate life, is particularly useful within the Open Method of Coordination to monitor the progress of Member States in the fight against poverty and social exclusion because it allows to retain a unitary view of the satisfaction of the material needs of European men and women, that is their overall access to the goods and services necessary to lead a decent life.

On the one hand, moving beyond the sole consideration for monetary income is necessary in order to obtain a better grasp of the actual living situation of European men and women. However, on the other hand the problem with the material deprivation rate, as with any other statistical indicator based on economic and financial resources other than income, is that there currently exists no shared theory or agreed upon methodology to consider household assets at the individual level. That is, it is not yet possible to trace the enjoyment of the goods and services in possession of the household to the single members composing it. A crucial hindrance is that in the case of assets, durable goods and other resources that are jointly consumed or enjoyed of in the household, the existing sample surveys do not ask or report any information on intra-household bargaining and/or on the sharing of common resources. Thus, in the impossibility to obtain individual-level data for these variables, a gender analysis of the current patterns incurs into the problems mentioned in the previous section, that is it is bound

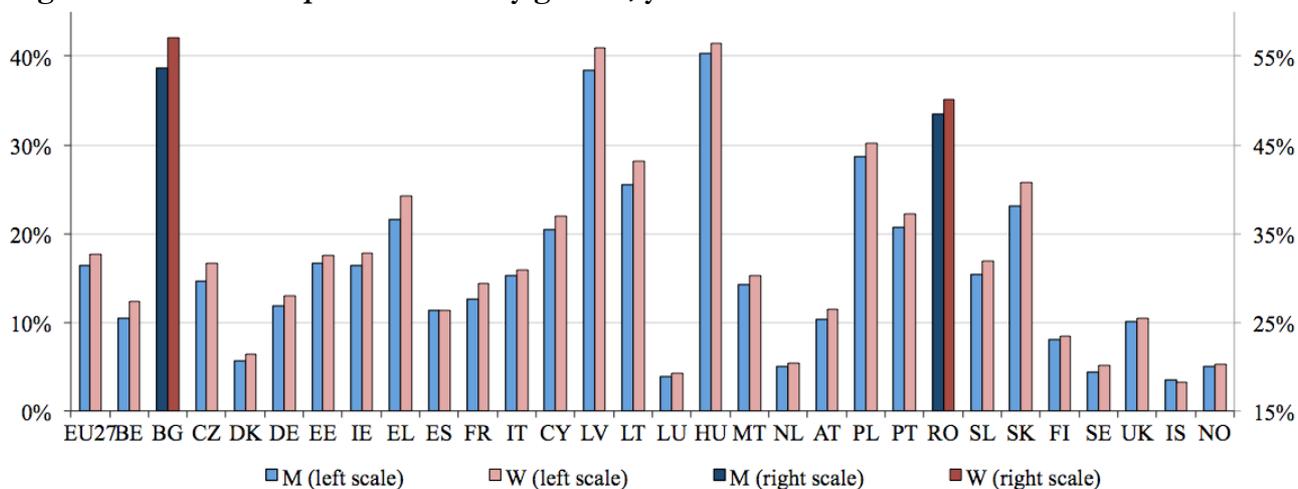
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<sup>7</sup> For a review of poverty measures and the process of selection of the indicators considered within the Open Method of Coordination, see Bradshaw and Mayhew (2011).

<sup>8</sup> These are: 1. inability to face unexpected expenses; 2. inability to pay for one week of holiday away from home per year; 3. being late or having arrears in debts repayments (including mortgage or rent, utility bills or to hire purchase instalments); 4. inability to pay for a full meal with meat, chicken or fish every other day; 5. inability to pay to keep the home adequately warm; 6. not having a washing machine; 7. not having a colour TV; 8. not having a telephone; 9. not having a car.

to assume that individuals share equally the household's resources, without being able to assess how far from reality this assumption is, especially when considering the traditional gender relations within the household.

**Figure 7 - Material deprivation rate by gender, year 2009**



Source: EU-SILC data, own elaborations.

Note: the material deprivation rate is defined as the percentage of population that cannot afford at least three of the following nine items: i) to pay their rent, mortgage or utility bills; ii) to keep their home adequately warm; iii) to face unexpected expenses; iv) to eat meat or proteins regularly; v) to go on holiday; vi) a television set; vii) a refrigerator; viii) a car; ix) a telephone.

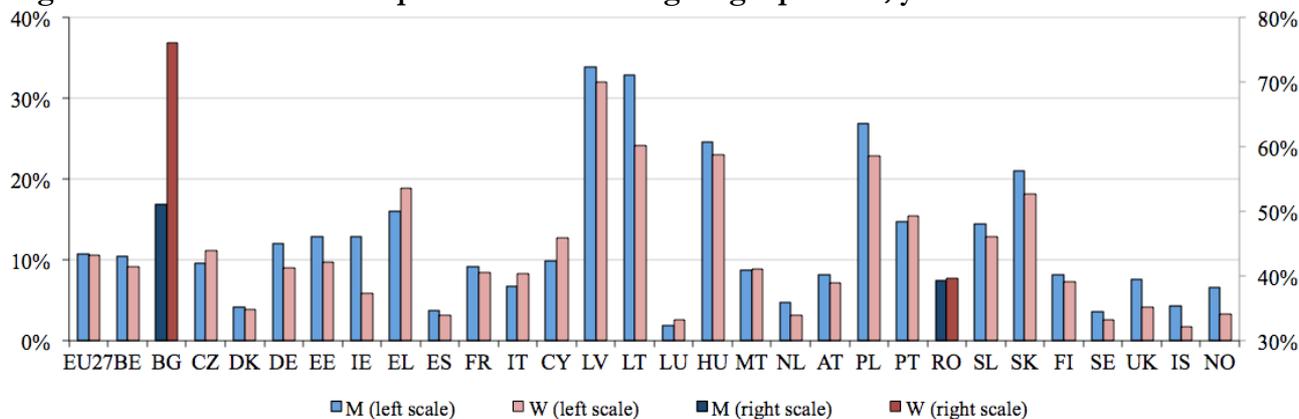
As shown in Figure 7, gender differences in the material deprivation rate, since such indicator considers the average access to the household resources, are relatively small. However, it is noteworthy that in all European countries, with the exception of **Iceland** and **Spain**, women seem to be slightly more affected by material deprivation than men. While national differences appear more relevant than gender differences, in EU27 the gender gap in the deprivation rate in 2009 amounted to 1.3% and in the European countries it ranged between 0.3% in **Luxembourg, United Kingdom** and **Norway** and 3.4% in **Bulgaria**.

For the reasons highlighted in the previous section, that is, due to the higher proportion of single-headed households in these groups, gender imbalances appear higher among migrants and the elderly population. Concerning the latter, both the material deprivation rate and the severe material deprivation rate, measuring an even more serious lack of access to basic goods and services, exhibit high gender imbalances. As shown in Figure A7 in Annex A, 8% percent of European elderly women and 6% of elderly men faced conditions of severe material deprivation in 2009. While only in **Luxembourg** elderly men exhibit a higher severe material deprivation rate than elderly women, in **Bulgaria, Latvia, Lithuania, Poland** and **Romania** the gender gap at women's disadvantage reaches or exceeds five percentage points.

While among citizens of the country in which the survey is conducted gender differences in severe material deprivation rates tend to be small (within plus and minus 1 or 2 percentage points, see Figure A8 in Annex A), with the notable exception of **Bulgaria**, where men's severe material deprivation rate exceeds women's by 5 percentage points, the situation concerning migrants is more mixed, as it was the case concerning income poverty. Among EU citizen migrants (Figure A9 in Annex A), the gender gap in severe material deprivation rate is very variable, approaching or exceeding 5 percentage points in the **Czech Republic, Malta, Austria** and **Finland**, but turning negative (that is, men exhibit higher severe material deprivation rates) in **Belgium, Denmark, Italy, Luxembourg, the Netherlands, the United Kingdom, Iceland** and **Norway**; in **Greece**, men's severe material deprivation rate is higher than women's by 10 percentage points. Among non-EU citizen migrants (Figure A10 in Annex A),

national situations are even more diverse. In most countries non-EU citizen migrant men exhibit higher severe material deprivation rates than women's, with a difference exceeding five percentage points in **Belgium, Cyprus, the Netherlands, Portugal, Sweden and Norway**. However, in **Estonia, Greece, Spain, Latvia, Luxembourg, Austria and Slovenia** the opposite is true, and in **Denmark** migrant women's severe material deprivation rate is higher than men's by more than 10 percentage points.

**Figure 8 - Severe material deprivation rate among single persons, year 2009**

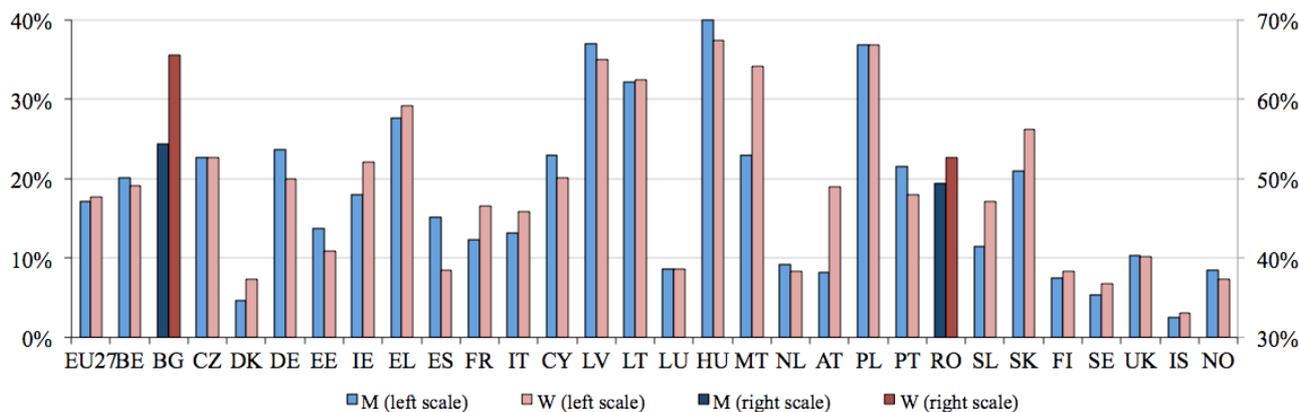


Source: EU-SILC data, own elaborations.

Note: the several material deprivation rate is defined as the percentage of population that cannot afford at least four of the following nine items: i) to pay their rent, mortgage or utility bills; ii) to keep their home adequately warm; iii) to face unexpected expenses; iv) to eat meat or proteins regularly; v) to go on holiday; vi) a television set; vii) a refrigerator; viii) a car; ix) a telephone.

As explained in the previous section, when considering household resources, gender differences are evident from the statistics almost only in the case of single-headed households. However, there is a case for focussing on this sub-population also due to the specific vulnerability that characterises its conditions. As shown in Figure 8, the severe material deprivation rate among single persons at the EU27-level in 2009 was substantially equivalent for men and women, and higher than the average rate (reported in Figure A8 in Annex A) or than that of the elderly population (Figure A7 in Annex A). Roughly one in ten single men and one in ten single women face a risk of severe material deprivation. Yet, gender imbalances within the single countries exist. In almost all European countries single men exhibit a higher severe material deprivation rate than single women's. However, in particular in **Bulgaria** single women exhibit a severe material deprivation rate higher than single men's by more than 25 percentage points.

**Figure 9 - Severe material deprivation rate among single parents with dependent children, year 2009**



Source: EU-SILC data, own elaborations.

Note: the several material deprivation rate is defined as the percentage of population that cannot afford at least four of the following nine items: i) to pay their rent, mortgage or utility bills; ii) to keep their home adequately warm; iii) to face unexpected expenses; iv) to eat meat or proteins regularly; v) to go on holiday; vi) a television set; vii) a refrigerator; viii) a car; ix) a telephone.

Among single parents, at the EU27-level there similarly is a near equality of severe material deprivation rates, though at a higher level (almost 18%, see Figure 9). However, in a majority of countries it is now single mothers to exhibit higher risks of severe material deprivation than single fathers (namely in **Bulgaria, Denmark, Ireland, Greece, France, Italy, Lithuania, Malta, Austria, Romania, Slovenia, Slovak Republic, Finland, Sweden and Iceland**). Moreover, since women are over-represented among single persons and single parents (with the exceptions of **Iceland and Norway**, where single men are slightly more than single women), the higher vulnerability exhibited by these groups affects women to a disproportionate extent.

In sum, already at the inception of the crisis in Europe material deprivation and multidimensional poverty appear as gendered and relevant issues. Specific policies appear to be required to cope with the specific vulnerability suffered by certain groups of the population such as the elderly, migrants, single persons and single parents. However, as it was the case with income poverty, it appears that gender alone is not sufficient to explain all the observed patterns. For example, in the case of the migrant population considerable national differences emerge. According to the national reports by the EGGSI network experts, a possible explanation of the dramatic gender differences in the risks of material deprivation within the migrant population may be related to migrants' employment. In particular in those countries (such as **Germany or Italy**) where low paid jobs in the domestic services industry are mostly taken up by migrant women (both documented and undocumented), it is a common practice for households to feed and host the worker in their home, in order for her to be able to perform 24-hour duties. As a consequence, the risks of material deprivation of these migrant women, especially concerning housing and durables goods, are relatively low with respect to both their risk of income poverty and to migrant men's risks of poverty and of material deprivation.

Such high variability in the risks of material deprivation and multidimensional poverty suggest that the approach taken by most European countries - i.e. to finance or provide services targeted at specific sub-populations or conditional to certain requirements, as opposed to the diffusion of universalistic income support schemes - may be a good strategy to support social inclusion while keeping the public budgets under control. However, certain categories of population appear at a particular risk and, as a consequence of the crisis. this may require additional efforts on the side of the European welfare states in order to allow all European men and women to enjoy a decent life.

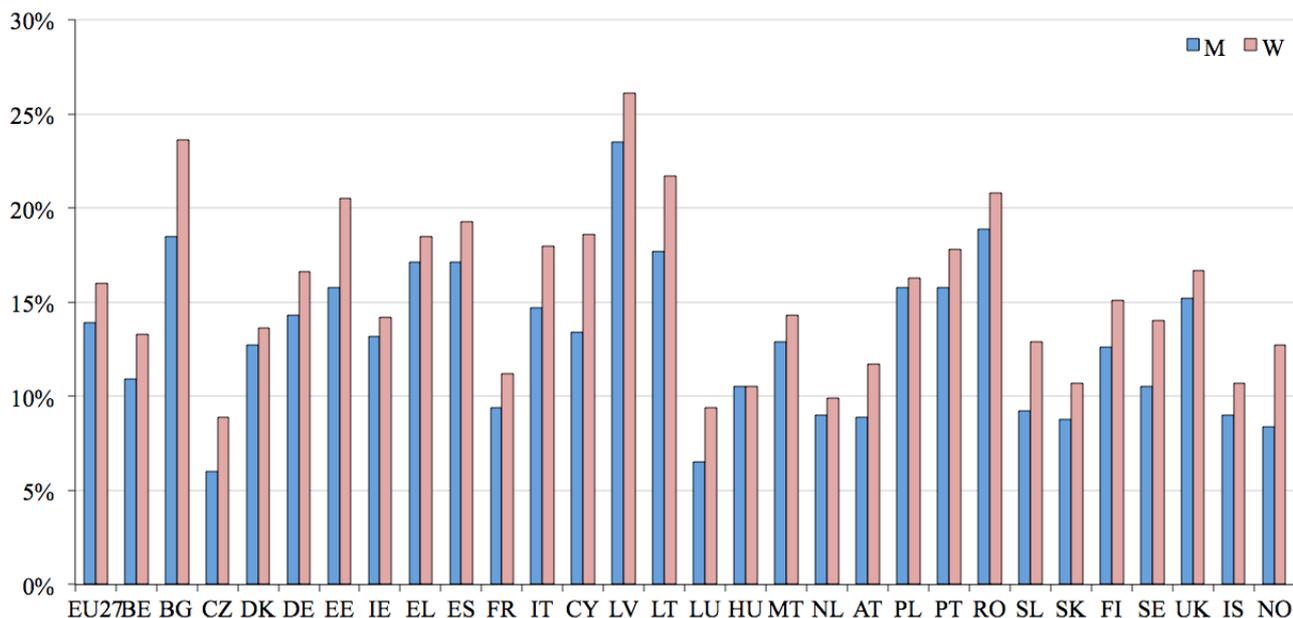
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## Annex A

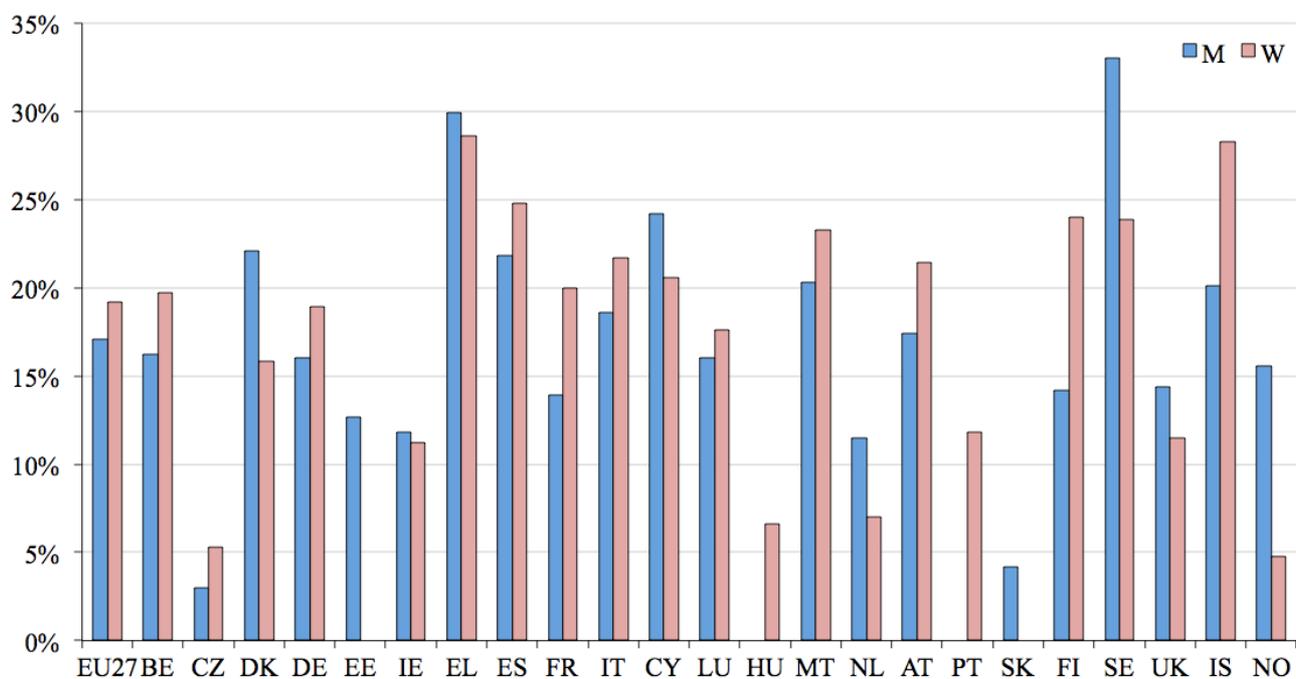
**Figure A1. At-risk-of-poverty rate by citizenship, year 2009, declaring country citizens**



Source: EU-SILC data, own elaborations.

Note: the risk of poverty or social exclusion is defined as the share of people with an equivalised disposable income (after social transfer) below the at-risk-of-poverty threshold, which is set at 60% of the national median equivalised disposable income after social transfers.

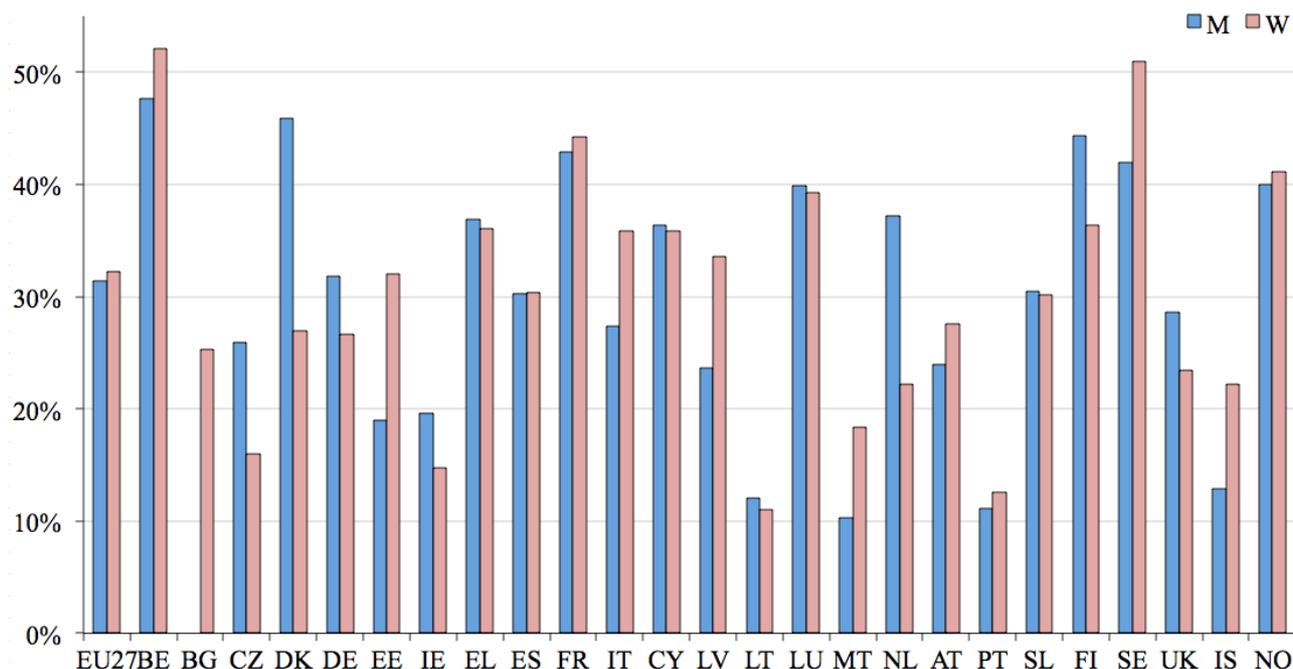
**Figure A2. At-risk-of-poverty rate among EU27-countries citizen immigrants, year 2009**



Source: EU-SILC data, own elaborations.

Note: the risk of poverty or social exclusion is defined as the share of people with an equivalised disposable income (after social transfer) below the at-risk-of-poverty threshold, which is set at 60% of the national median equivalised disposable income after social transfers.

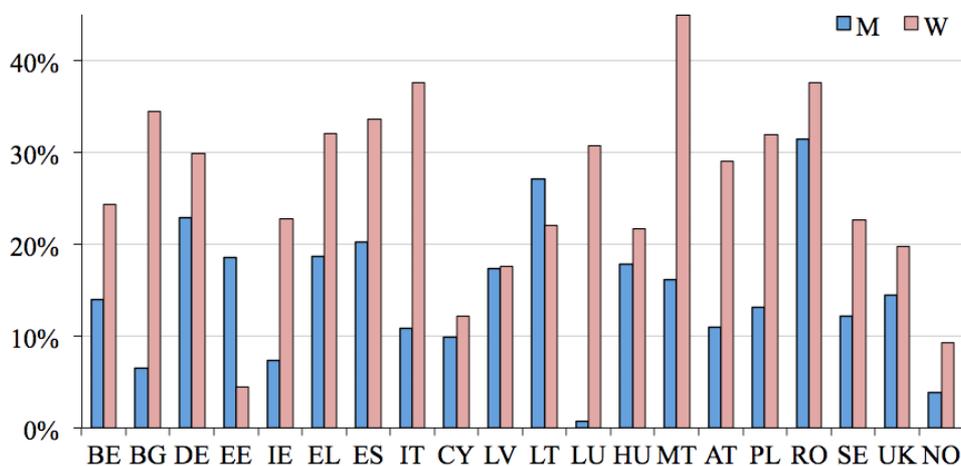
**Figure A3. At-risk-of-poverty rate among non EU27-countries citizen immigrants, year 2009**



Source: EU-SILC data, own elaborations.

Note: the risk of poverty or social exclusion is defined as the share of people with an equivalised disposable income (after social transfer) below the at-risk-of-poverty threshold, which is set at 60% of the national median equivalised disposable income after social transfers.

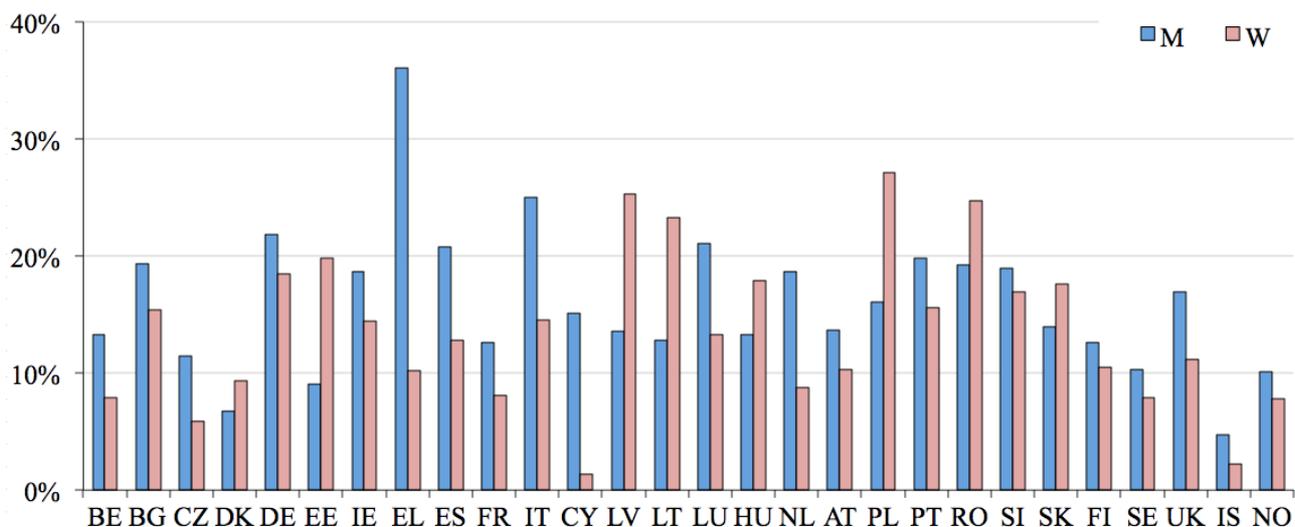
**Figure A4. Dependency rate of separated individuals by gender, year 2009**



Source: EU-SILC data, own elaborations.

Note: the dependency rate is defined as the share of people with an individual disposable income (after social transfer) below the at-risk-of-poverty threshold, which is set at 60% of the national median individual disposable income after social transfers. Individual incomes according to the methodology described in Box 1.

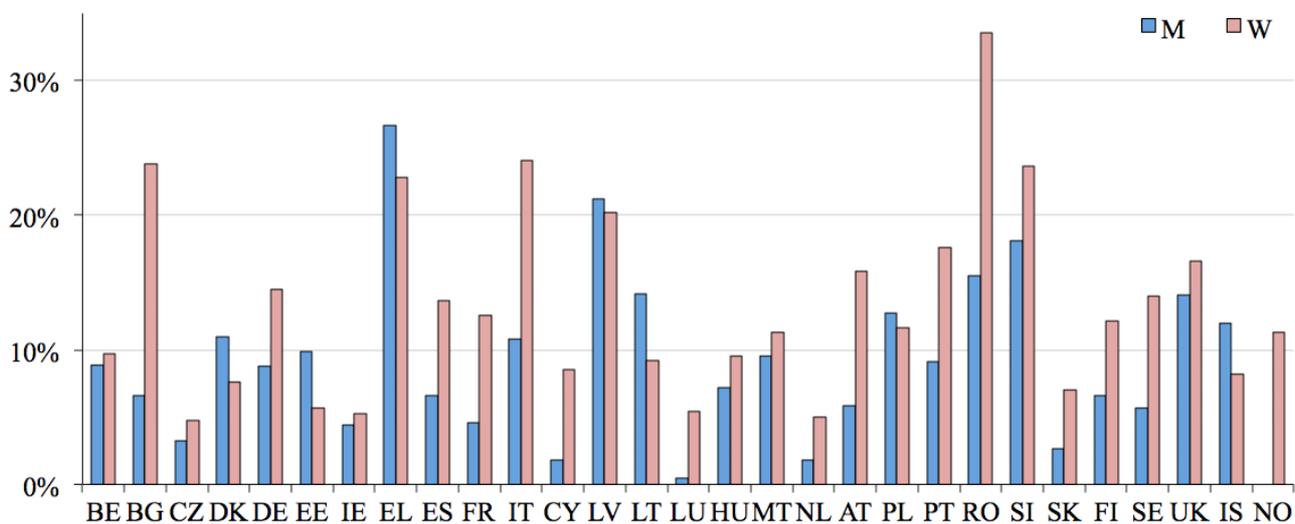
**Figure A5. Dependency rate of divorced individuals by gender, year 2009**



Source: EU-SILC data, own elaborations.

Note: the dependency rate is defined as the share of people with an individual disposable income (after social transfer) below the at-risk-of-poverty threshold, which is set at 60% of the national median individual disposable income after social transfers. Individual incomes according to the methodology described in Box 1.

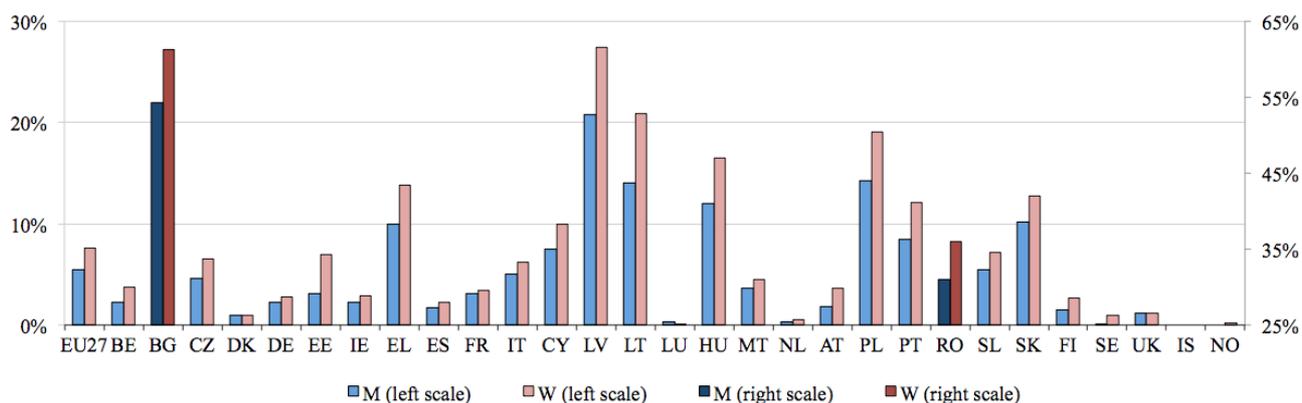
**Figure A6. Dependency rate for widowers, year 2009**



Source: EU-SILC data, own elaborations.

Note: the dependency rate is defined as the share of people with an individual disposable income (after social transfer) below the at-risk-of-poverty threshold, which is set at 60% of the national median individual disposable income after social transfers. Individual incomes according to the methodology described in Box 1.

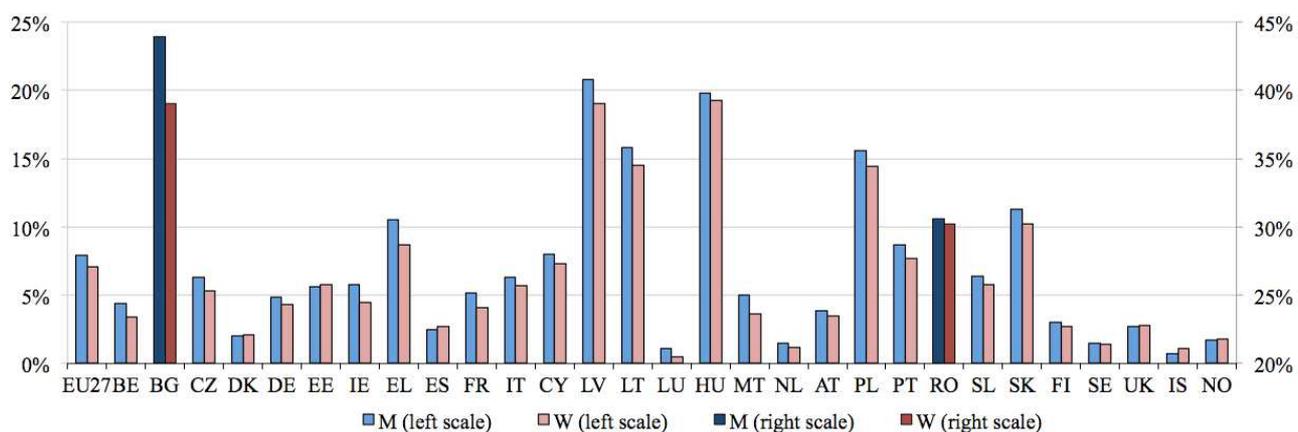
**Figure A7. Severe material deprivation rate among the elderly by gender, year 2009, age group [65+]**



Source: EU-SILC data, own elaborations.

Note: the several material deprivation rate is defined as the percentage of population that cannot afford at least four of the following nine items: i) to pay their rent, mortgage or utility bills; ii) to keep their home adequately warm; iii) to face unexpected expenses; iv) to eat meat or proteins regularly; v) to go on holiday; vi) a television set; vii) a refrigerator; viii) a car; ix) a telephone.

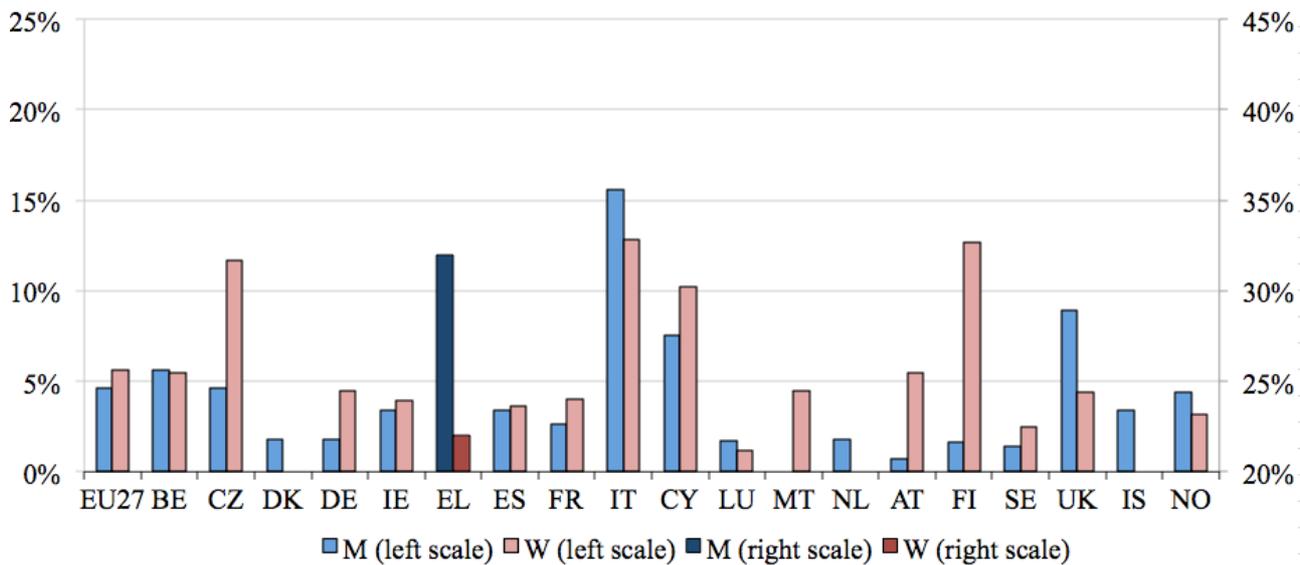
**Figure A8. Severe material deprivation rate by citizenship, year 2009, declaring country citizens**



Source: EU-SILC data, own elaborations.

Note: the several material deprivation rate is defined as the percentage of population that cannot afford at least four of the following nine items: i) to pay their rent, mortgage or utility bills; ii) to keep their home adequately warm; iii) to face unexpected expenses; iv) to eat meat or proteins regularly; v) to go on holiday; vi) a television set; vii) a refrigerator; viii) a car; ix) a telephone.

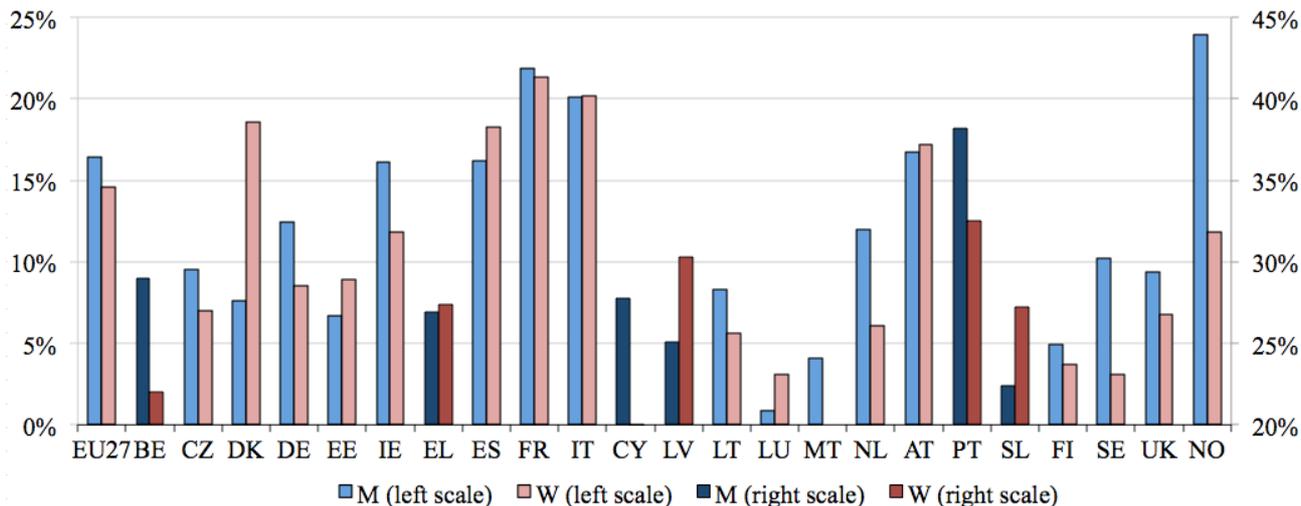
**Figure A9. Severe material deprivation rate among EU27-countries citizen immigrants, year 2009**



Source: EU-SILC data, own elaborations.

Note: the several material deprivation rate is defined as the percentage of population that cannot afford at least four of the following nine items: i) to pay their rent, mortgage or utility bills; ii) to keep their home adequately warm; iii) to face unexpected expenses; iv) to eat meat or proteins regularly; v) to go on holiday; vi) a television set; vii) a refrigerator; viii) a car; ix) a telephone.

**Figure A10. Severe material deprivation rate among non-EU27 citizen immigrants, year 2009**



Source: EU-SILC data, own elaborations.

Note: the several material deprivation rate is defined as the percentage of population that cannot afford at least four of the following nine items: i) to pay their rent, mortgage or utility bills; ii) to keep their home adequately warm; iii) to face unexpected expenses; iv) to eat meat or proteins regularly; v) to go on holiday; vi) a television set; vii) a refrigerator; viii) a car; ix) a telephone.