

Women and Poverty: How Economic and Material Dependency May Produce Vulnerability

Antonella Rissotto⁺ and Maurizio Norcia

Institute of Cognitive Sciences and Technologies – National Research Council

Abstract. Data shown in this paper come from a 2011 survey in which 1000 participants have been interviewed by using a semi-structured questionnaire. The main topic is Poverty and some of its meanings for women regarding the economic disadvantages, integration and social exclusion, with special reference to the family and the labour market. From this point of view, the concept of female dependency represents a strategic concept that may be broken down into the dimensions of: - Economic dependency (income source); - Material dependency (non-economic help in the management of the household from family of origin and friends). Chi squared analysis will show how gender has a statistically significant weight in the distribution of a greater or lesser degree of dependency. With this aim, Economic and Material dimensions have been operationalized by building two empirical typological indexes, which summarize a set of semantically relevant indicators. Moreover, the analysis takes into account specific categories of women, allowing the authors to conclude the paper by drawing out women's profiles focusing on subjects that are potentially vulnerable to poverty (elderly women, women with precarious jobs and divorcees) more than others. The analyses carried out show that cultural ties tend to perpetuate traditional models and gaps of capabilities between men and women. It seems to have a strong effect on economic, occupational, and socio-cultural dimensions and, in the final analysis, on women's dependency. In this paper some observations for policy-makers are provided about enforcing working and assistance policies in order to reduce this gap.

Keywords: Poverty, Dependency, Feminization of Poverty

1. Introduction

The expression "Poverty feminization" was coined in 1978 by Diana Pearce (1). By using this expression, she meant that women were forming a growing part of the group of aided and poor people. As years went by, a more complex interpretation has stood out; this interpretation identified the main factors basing this phenomenon in the family structure, career track and in the various models of work/life balance. Within family, one of the more significant mechanisms impoverishing women is "defamiliarization", that is the splitting up of a family, separations and widowhood (2). Also, economic dependency is an important factor that happens when, for example, women are not able to invest in their own working career because of family management. Women often hold low level and low retribution work positions, with lower career chances than men (3; 4). To this, we can add the non-admission of women's *caring* (5; *Unwaged work*, 6) and the consequences this may have on opportunity for women to succeed in waged work like men. Finally, welfare policies may influence women's dependency because they heavily interfere in the balance between domestic life and work life. Compensatory interventions mainly refer to a traditional family model, in which women economic dependency on *breadwinner* men is expected. This mechanism is unfit to meet the needs of single women (unmarried women, lone mothers, widows etc.) or women who cannot dispose of their husband's income, and has indirectly contributed in feminizing poverty.

From examining literature in this field, a strict link emerges between feminization of poverty and the dependency concept, because the former often rises from the latter: dependent women risk impoverishment more than others. *Dependency* is a faceted and multiform concept, hard to understand. There are several types of dependency. Fraser and Gordon (7) talk about semantic geography of dependencies: dependency can be expressed by economic terms, for example a person may depend on another one or on an institution for their subsistence; dependency can be expressed in socio-legal terms, because it may reveal a lack of a public

⁺ Email: antonella.rissotto@istc.cnr.it

identity, like for housewives; dependency may also be a political term (to be dependent on an external power) and a psychological term (8). Dependency can manifest itself in different spheres such as a private (a woman dependent on her partner or on family network) and a public one (women dependent on social policies). There are “preferred” - or “natural” - and “stigmatized” dependencies (9). "Natural" dependency, as resulting from emotional and family ties (10), is generally well tolerated so that it has constituted the basis of many welfare policies. Public dependency is highly stigmatized. The transfer of duties and costs onto society that should be the responsibility of the family is a stigmatized dependency. This attitude is linked to the belief that the economic dependency of women on the family is not a social problem, but when the marriage ends, it becomes a public issue. Dependency is a *gendered* concept, linked to a typically female compulsive altruism (11) that moves between the “compulsory love work” and the vicious circle of mutual dependency (12; 13). Women, indeed, think they are better able to care for others, certainly more than what could be done by anyone else in the household. The gender analysis shows how the social value of autonomy linked to earned income is subject to the importance accorded to *caring* (14). If there is a causal link between the almost exclusive responsibility of women for *caring* and their dependency, poverty and social exclusion (15), then support networks are needed to help women with child care and with economic issues (16). Thanks to supporting networks women may participate in the public sphere (10). This refers to complex weaving existing between *dependency* and *interdependence* (5; 17; 10). As it has been well summarized, "the welfare dependency of an adult woman is likely to solve the greater independence of another person, young or old" (18; 13). Dependency is also a *dynamic* concept, if considered over the course of a lifetime. Women (and men) change their roles within families and thus can experiment with forms and varying levels of dependency negotiating in relationships, particularly power relationships. In this context we can often notice among women the attitudes of distrust, fear, lack of knowledge of their own abilities and a strong inclination to give up. This is closely related to women’s tendency to perceive their needs as less important than those of their children and husbands.

2. Method

In this paper we analyzed data collected under a project granted by Lazio Council with the aim to obtain information about the socio-economic life situation of resident people who live in this area.

Tab. 1: Conceptual dimensions and indicators

<i>Concepts</i>	<i>Conceptual dimensions</i>	<i>Indicators</i>
Socio-demographic variables		Age Sex Educational qualification Marital Status
Socio-economic and psychological conditions	Psychological motivation	Concern about cost of living Past economic conditions assessment Forecast of economic status for the next 12 months
	Economic	Personal Income Familiar Income Debts Ability to deal with an unforeseen expenditure
	Social	Employment status Unemployed status
Dependency	Material Dependency: to be in need of turning to social-familiar network in the arrangement of the practical management	Organizational aid by the family network Organizational aid by the friends’ network
	Economic Dependency: to be in need of turning to social-familiar network of reference for the economic support	Income sources Economic family aid

In this research a concept of poverty used as multidimensional and dynamic deprivation was adopted. This deprivation affects different aspects of a person's life, such as social and economic conditions (the inclusion/exclusion in relation to the job market and to the family social network of reference) and psychological-motivational (as attributional style, life goals and trouble in achieving them. 19). The sample, consisting of 1000 adult subjects residing in Lazio, was stratified by three socio-demographic variables: population size of municipality of residence, sex, and age. The strata sample were calculated by census data

gathered from the National Institute of Statistics (21) about resident population in Lazio on January 1, 2008. Items of the semi-structured questionnaire we used, were referable to the following thematic areas: poverty, social-demographic information, occupational status, income, housing conditions, sense of security linked to possession of assets, debt, economic status, difficulty, supporting networks, opinions and subjective experience. This study considers data for the entire sample (N=1000) and it is focused on the dimensions shown in Table 1.

3. Data Analysis

In order to create readable outputs, the data have been organized into social profiles. The first group of profiles shows, in a comparative form, the social-economic status of male and female. The second group of profiles shows descriptive information about the economic conditions of women by clusters.

In agreement with Ruspini (20), who argues that concepts such as dependency have a key role in the study of woman's conditions, in this paper we show two dependency indexes built from the available data: Material Dependency Index and Economic Dependency Index.

In the following tables we show how indexes have been built.

Tab. 2: Material Dependency Index (frequencies)

		Management support by the family network			Total
		Low	Medium	High	
Management support by the friends' network	Low	431 (1) *	119 (1)	289 (2)	839
	Medium	42 (1)	22 (2)	42 (3)	106
	High	11 (2)	2 (3)	17 (3)	30
Total		484	143	348	975

(*): 1: Low dependency. 2: Medium dependency. 3: High dependency.

Tab. 3: Economic Dependency Index (frequencies)

		Income sources		Total
		Family support	Working Independency	
Economic family aid	Low	46 (2) *	493 (1)	539
	Medium	43 (2)	123 (2)	166
	High	134 (3)	111 (2)	245
Total		223	727	950

(*): 1: Low dependency. 2: Medium dependency 3: High dependency.

Tab. 4: Psychological-motivational dimension

<i>Psychological-motivational dimension</i>			
<i>Women</i>	% ¹	<i>Men</i>	%
<i>How do you spend your money?</i> ^β			
House	34,6	Family	42,8
		Personal wellbeing	30,7
		Personal education	1,4
<i>How do you spend your free time?</i> ^δ			
Spouse, children, house	62,3	Personal education, recreation, wellbeing	57,7
<i>Evaluation of past economic condition</i>			
Deteriorated	47,1	Improved	4,4
		Stable	47,8
<i>Cost of living anxiety</i> ^β			
High	36,3	Absent	3,2
Medium	53,3	Low	13,9
<i>Forecast of economic and familiar condition for the next 12 months</i> ^δ			
I don't know	30,3	Improving	18,9
		Stable	36

^β: $p < ,05$
^δ: $p < ,000$

¹The percentages reported in table 4 are calculated on the total of males and females in the sample. For example, the 47,1% of women in the sample considers as deteriorated the past economic condition of their family in front of a smaller percentage of men.

3.1. Psychological, Social-Economic Conditions of Males and Females in Lazio

This section of data analysis examines gender differences placing them in a comparative perspective and it outlines some relevant characteristics to differentiate between men and women in regards to psycho-motivational and socio-economic dimensions. We tried to draw a demarcation line which takes into account both the influence of sex on socio-economic status acquired in the context of reference (in this specific case, Lazio), and the specific role that material dependency and material/management factors may assume in the specification of this process. We tried to check the available data through the assumption that sex is generally related to the acquisition of a particular socio-economic status, causing reproduced and consolidate gender dependency by the same socio-economic and psychological condition of reference.

These data confirm what is widely believed, that is women place the house sphere first than what men do. Men - as breadwinners - place more importance on household budget than women (42,8% and 38,5% respectively).

Tab. 5: Economic dimension: income and economic difficulty

<i>Economic dimensions</i>			
<i>Women</i>	%	<i>Men</i>	%
<i>Personal income</i> ^γ			
Medium-low	40,2	High	34,4
Very low	30,2	Medium-high	20,3
<i>Familiar income</i> ^γ			
0-1000 euro	33,1	1751-2500 euro	29,9
1001-1750 euro	22,4	Over 2500 euro	25,8
<i>Household's possibility to deal with an unexpected expenditure of 600 euro</i> ^α			
No	35,3	Yes	66,2
I do not know	5,1		

^α: $p < ,1$
^γ: $p < ,005$

The distribution of personal income by sex shows that women earn less than men. When familiar income or possibility to deal with a 600€ expense are considered, women relate lower values than men: this may be due to the remarkable amount of one-parent households or separated/divorced women (9,6%).

Tab. 6: Social dimension

<i>Social dimension</i>			
<i>Women</i>	%	<i>Men</i>	%
<i>Educational level</i> ^γ			
Secondary school qualification	45,7	Junior secondary school qualification	34,5
Degree or post-degree	18,4		
No title or primary school qualific.	12,4		
<i>Occupation</i> ^γ			
Non self-employed worker	71,7	Self-employed worker	35,2
Part-time job	28,4	Full-time job	82,7
<i>Unemployed working condition</i> ^δ			
Housewife	46,8	Unemployed	48,4
Subordinated and illegal	7,3	Retired	30,9
		Student	30,5
		Looking for a first occupation	6,3
<i>Marital status</i> ^δ			
Separated and divorced	11,4	Married	51,2
Widow	15,5	Single	38,3

^γ: $p < ,005$
^δ: $p < ,000$

Our data show that having a higher degree produces changes in the employment especially for women. It should be stressed however that the presence of a higher degree (graduate and postgraduate) is not sufficient to erase the wage gap and the difference in opportunities for higher level positions in the employment situation that continues to favor men. Differences in employment status between men and women increase with the presence of children. In cases of a higher education, this gap tends to persist. It tends to increase in cases of subordinated and illegal off-the book workers. There are also differences in worked hours between women and men: 22,4% of women have a part time job and 82,7% of men have a full-time job. These data,

which persist even under conditions of higher education of women, suggest that family care remains a woman's prerogative and that this commitment can be reconciled with the workload only if it has a limited amount of hours per day.

Tab. 7: Material dependency and economic dependency indexes

<i>Material dependency and economic dependency</i>			
<i>Women</i>	%	<i>Men</i>	%
<i>Material dependency</i> ^a			
Low	61,8	High	8,6
Medium	33,6		
<i>Economic dependency</i> ^δ			
Medium	39,2	Low	62,5
High	16,4		

^a: $p < ,1$
^δ: $p < ,000$

The Material Dependency index doesn't show statistical significance in comparison between women and men; the trends through percentage deviation are consistent with the hypothesis that men have a greater dependency than women. These differences become more evident when both men and women have a low level of education. The economic dependency index which shows a high statistical significance, is a reversal of the results obtained with the Material Dependency index. The economic dependency of men and women crossed with age, tends to have a similar trend. The dependency is greater for men and young women (aged 18-34 years), and it decreases as age increases, becoming minimal among those over 65 for both genders. Women Profiles

3.2. Senior Women

Older women have a low cultural status. The profile that emerged is also characterized by a relative isolation within the family (54.5% of women over 65 are widowed) or by marriage (35.6%). The women studied, despite the vulnerability resulting from the prevailing status of their solitude, are distinguished by an economic condition supported by a pension (88,1%). Strictly speaking, this should mean that women interviewed support themselves by their own pension or by the pension of their deceased husband. On a dependency/independency economic level it appears that the women interviewed maintain a certain level of economic autonomy, whereas they also have difficulties arising from the disproportion of income versus cost of living. The economic dependency index value expresses a prevalent situation of economic autonomy (69,1% with low dependency), with only 23,8% of subjects in a medium dependency situation and for 5,9% in a high dependency situation. All considered, it seems that a minimum level of welfare, in substance identifiable with pensions, guarantees a sufficient margin of support. As for material dependency, it is possible to express the same conclusions as those of Economic Dependency index. It emerges that older women not only maintain a good level of economic independence, but they are also able to exercise an overall control of family management (low dependency 64,6% and medium dependency 35,4%).

3.3. Temporary Worker or Unemployed Women

Excluding women who declare themselves as housewives, the most vulnerable woman are those with a short-term contract, or an unemployed status. It is important to consider occupational data in studying poor women, because women have a more precarious employment status than men. Women with a precarious employment status have a medium-high educational level (72,7%). The prevalent age group is 18-34 years old (78,8%). The presence of 21,2% of unemployed or precarious women in the range of 35-54 years is a critical sign that supports the idea that women will remain exposed to a condition of employment instability until middle age. These individuals tend to depend on the family, if unmarried, and very low personal income is balanced by a greater family's income. Regarding to the Material Dependency index, it emerges that 40,6% of precarious working women have a medium dependency level and 92,3% of them have a high economic dependency. An overall framework in which there is a strong economic and a corresponding medium dependency level for the material/management dimension emerges. The low economic difficulty seems to be a result of the dependency on the family. The significant presence of children further information can be read in two ways: on the one hand the working poor and the unemployed tend to be older, on the other

hand having a child is by itself a great obstacle to get a stable job or simply to work. It is also essential for the extended families to become caregiver/babysitter in order for the mother to work.

3.4. The Housewives

The housewives are mainly between 35 and 64 years old (72,4%) with a significant percentage (24,1%) in the range of 35-44 years old. The junior secondary school certificate is the prevalent educational qualification amongst housewives (55,2%). The marital status is married (cohabiting or not) for 79,3%. Money and free time they spend are mainly put towards family or house (respectively 88,2% and 86,2%).

Of course the personal income is very low (mean value = 111€ per month) or absent (for 83% of respondents), while the household income is definitely higher (mean value = 1755€ per month), due to the spouse's income. Economic dependency of medium (57,7%) or high consistency (42,3%) emerges. As it was expected, the housewives are placed on a low Material Dependency index (65,5%), because they take on themselves the material management of their household (family and home) and they don't need to be supported by their family of origin or by the friends' network.

4. Conclusion

Concurring with literature, the gap between women's and men's occupational status is referable to the wide diffusion of a traditional family-model that gives the breadwinner role to men and family caring to women. Women take part time jobs in order to reconcile the need to work with the needs of their family. In order to support this need, "women-shaped professions" were created; this jobs take up little time but they are low remunerative with few opportunities to move ahead. It is necessary not just consider family income but to specify the resources managed by women. The data of this study confirm previous literature: the family income disguises different strategies the women use to cope with economic difficulties. This is the case of housewives and young short-term employees who overcome their economic hardships through their spouse's or their family of origin's income. Single women create a balance between their needs, available resources and savings. All this factors allow them to confront their economic hardship, without leaving measurable signs. From the outcomes of this research it seems in part that a high educational level is a hindrance to a dependency condition, because qualification allows women to get prestigious and remunerative occupations. Even social conventions contribute to conceal the economic gap between women and men. This condition, in fact, does not appear immediately in our gender analysis of the unemployed. Men who are looking for their first job and who are unemployed define themselves as "non-occupied", whereas unemployed women generally tend to report themselves as housewives. If we conceptualize poverty by referring only to economic dimension, the sex differences tend to reduce. If we consider poverty as a multidimensional phenomenon, linked not only to the economic conditions of families, but also to opportunities for a socio-cultural growth and for the development of an independent living, then the gender gap remains unresolved. From this point of view, our findings are consistent with the importance given by Ruspini (20) to the level of analysis in the readability of female poverty: identifying family as the only level of analysis means to give up the opportunity of study this phenomenon in relation to the dynamics taking place inside families. Our study offers some observations for the policy-makers. In this field, different policies aimed to promote women employment status, are based on measures that reconcile working and family loads. The fact that women work for less time seems to have a key role in maintaining the condition of economic dependency produced by the salary gap between men and women. In fact this type of intervention tends to stabilize the centrality of the family context than working context in women lives.

However, the welfare interventions should aim to a different load balance between the two sexes and/or to the reduction of women caring role. From this point of view the achievement of quality services for children and the elderly can more effectively support the employability of women and reduce gender gap in this area.

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