

# Gender Equality Index 2019. Work-life balance

## Lifetime pay inequalities fall on older women

Despite growing population income and women's continuing gains in education and employment, gender gaps in pay ensure poverty is mostly concentrated in families where women are the sole earners. In 2017, 35 % of lone mothers in the EU were at risk of poverty, compared to 28 % of lone fathers<sup>[1]</sup>. The latter figure not only spotlights the sizeable gender gap in this group, it also underlines the high level of vulnerability to poverty among lone parents. Although acknowledged by policymakers, existing remedies remain limited in their effectiveness, not least because of barriers to accessing work and earning a decent income.

The risk of poverty rises sharply along the life-course, pointing to the accumulating impact of pay inequalities. Poverty among those aged 75 years and above is consistently concentrated among women, due mainly to the impact of women's reduced time in work and/or lower earnings throughout their careers and therefore the lower pensions they receive. Although women's shouldering of unpaid care duties is often perceived as a 'family' choice, poverty rates among older people reflect the adverse impact on women's individual well-being from such gendered arrangements. With the exception of a handful of Member States (HU, NL, DK, BE), at-risk-of-poverty rates among women aged 75 or more were higher (2-10 p.p.) or much higher (+ 10 p.p.) than among older men (Figure 16) in 2017. In some instances where the gender gap was above 20 p.p., this was accompanied by significant rates of poverty (45-57 %) among older women. This situation was particularly prevalent in Estonia, Bulgaria and Lithuania.



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Figure 16: At-risk-of-poverty rate among older people, by women and men, and EU Member State (75+ %), 2017

The response to the feminisation of poverty in older age in general requires more explicit societal awareness of the financial impact of unpaid duties, a burden primarily borne by women. It also requires income redistribution mechanisms (both within and outside the social-protection systems) to better offset prevailing labour-market inequalities (i.e. gender segregation and gender pay gaps) and to redress gender inequalities in the division of unpaid care work.

High at-risk-of-poverty rates also remain evident among women and men with low educational attainment (26 % and 25 % respectively) and among those born outside the EU (32 % for both genders)<sup>[2]</sup>. Among migrant households, gender gaps in at-risk-of-poverty rates are less visible as income is estimated at household level. Nonetheless, existing research indicates that women and men from non-EU countries often struggle to access the labour market or tend to work in low-paid, unstable jobs (Institute of Development Studies, 2016), with women migrants facing even more barriers to quality jobs. The trend in Europe for domestic work (often irregular, low-paid, dead-end jobs increasingly carried out by migrant women) implies women’s economic independence gained through this type of work is very fragile (Triandafyllidou, 2013).

The financial and economic situation for some groups of women and men across the EU is especially difficult. Europe's largest minority, the Roma, experience deep poverty and poor socioeconomic conditions. According to a 2018 survey by the European Union Agency for Fundamental Rights (FRA, 2018), 80 % of Roma interviewed were at risk of poverty compared to an EU average of 17 %, 30 % of Roma were living in households with no tap water and 46 % had no indoor sanitation facilities. When employed, Roma women earn less than Roma men, whose wages in turn are well below those of the non-Roma population. Direct comparison of men's and women's earnings by ethnicity showed a larger gender gap among Roma workers than non-Roma workers (O'Higgins, 2015).

Disability also increases the risk of poverty for both women and men. More than half of women of working age with disabilities are economically inactive. They are more likely to be affected by an inability to meet unexpected financial expenses than men with disabilities and women without, and are at a higher risk of economic and social marginalisation than either of the other groups (European Parliament, 2017). In all Member States the severe material deprivation rate of women with disabilities is also higher than that of women without disabilities.

While the widespread social exclusion of and discrimination against the LGBT population is generally discussed (FRA, 2013), these also have economic consequences. Data on the financial and economic situation of LGBT people in Europe is scarce. However, drawing upon information from other world regions and qualitative case studies, it is possible to state that this social group faces a high risk of financial insecurity, poverty and even homelessness. Estimates show that between 20 % and 40 % of young homeless people identify as LGBTQI in the United States and Canada, with United Kingdom data suggesting a respective figure of 25 % (Feantsa, 2017). With LGBTQI people constituting about 7 % of the general population, these estimates indicate this group is over-represented among homeless people (Feantsa, 2017).

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## Footnotes

[1] EIGE's calculation, EU-SILC.

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