



Gender in poverty and social inclusion

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1. Relevance of gender in the policy area

Poverty is both a cause and an effect of social discrimination and exclusion; it is both complex and multidimensional.

It goes beyond a basic lack of resources for survival and extends to the deprivation of civil, social and cultural activities, as well as opportunities for political engagement and social mobility (1). It manifests itself in terms of the following: hunger and malnutrition; ill health; limited or no access to education and other basic services; increased morbidity and mortality of illness; homelessness and inadequate housing; and unsafe environments.

Gender differences and inequalities between women and men are a major feature of social exclusion and poverty (2). When considering the specificities of poverty from a gender perspective, it is important to begin by disentangling the main elements of the phenomenon. Focus needs to be placed on the numerous ways in which women, due to specific economic and social processes, may find themselves deprived of resources essential to their well-being.

Women suffer more than men from different types of poverty. For example, gender inequalities are present in women's and men's access to health and long-term care (3) and/or housing and property. In particular, certain categories of women — such as older women or single parents — appear to be much more at risk of poverty than men. Women are less likely to secure a decent individual income through employment and they have a lower employment rate than men in all Member States, with the gap particularly pronounced in some countries.

When women are employed, their average earnings are lower due to structural inequalities such as a higher prevalence of part-time work, unequal division of household work, gender employment segregation, bias and pay systems, the gender pay gap and feminisation of lower-paid and less valued positions (4). Factors of inequality and increased risk of poverty are accumulated over a woman's life — from the start of professional activity to retirement — and lead to increasing gender gaps in pay, pension and poverty (5).

This phenomenon has been described as 'the feminisation of poverty' (6). This means that, from a life cycle perspective, women are a vulnerable group of the population in terms of exposure to poverty. 'The feminisation of poverty should be viewed as the consequence of various structural factors including stereotypes, existing gender pay gaps, barriers caused by the lack of reconciliation between family life and work, the longer life expectancy of women and, in general, the various types of gender discrimination, which mostly affect women (7).'

Among women, specific groups are considered more vulnerable, and therefore more at risk of poverty and social exclusion than others. This is the case, for example, of women living alone (8), migrant women, elderly women and women with disabilities.

(1) European Institute for Gender Equality (EIGE), *Beijing+20 factsheet — Area A: Women and poverty*, EIGE, Vilnius, 2015 (<http://eige.europa.eu/rdc/eige-publications/beijing20-factsheet-area-women-and-poverty>).

(2) European Institute for Gender Equality (EIGE), *Beijing+20 factsheet — Area A: Women and poverty*, EIGE, Vilnius, 2015 (<http://eige.europa.eu/rdc/eige-publications/beijing20-factsheet-area-women-and-poverty>).

(3) Corsi, M., Crepaldi, C. and Samek Lodovici, M., *Facing gender inequality: A close look at the European strategy for social protection and social inclusion and its gender equality challenges after 2010*, DULBEA Working Paper, Research series No 10-04. RS, 2010 (<http://dev.ulb.ac.be/dulbea/documents/1455.pdf>).

(4) Corsi, M., Crepaldi, C. and Samek Lodovici, M., *Facing gender inequality: A close look at the European strategy for social protection and social inclusion and its gender equality challenges after 2010*, DULBEA Working Paper, Research series No 10-04. RS, 2010 (<http://dev.ulb.ac.be/dulbea/documents/1455.pdf>).

(5) European Community of Practice on Gender Mainstreaming, *Poverty, social inclusion and gender in the European Social Fund*, 2014 (<http://www.gendercop.com/wp-content/uploads/2015/01/wg-report-poverty.pdf>).

(6) The term 'feminisation of poverty' was first used by Diana Pearce when discussing and describing the increase in the proportion of 'poor' households headed by women in the United States between the late 1960s and late 1970s. By 1989, the term had been broadened to include the increasing number of adult women living in poverty. There is now general acceptance within the research community (and small-scale studies also clearly suggest) that women experience poverty in a different way than men, by virtue of their subordinate economic and social status.

(7) European Community of Practice on Gender Mainstreaming, *Poverty, social inclusion and gender in the European Social Fund*, 2014 (<http://www.gendercop.com/wp-content/uploads/2015/01/wg-report-poverty.pdf>).

(8) A study commissioned by the European Parliament considers the following within this category: lone women with no dependents; lone mothers; and elderly women living alone. See the European Parliament's Committee on Women's Rights and Gender Equality (2008 and 2012 — update), *Women living alone: Evaluation of their specific difficulties*, prepared by Istituto per la Ricerca Sociale (IRS) ([http://www.europarl.europa.eu/RegData/etudes/etudes/2008/408313/IPOL-FEMM_ET\(2008\)408313_EN.pdf](http://www.europarl.europa.eu/RegData/etudes/etudes/2008/408313/IPOL-FEMM_ET(2008)408313_EN.pdf)).



A range of interrelated factors therefore explain the greater risk of poverty and social exclusion experienced by women. These factors produce a set of persistent gender gaps hampering women's equal participation in this field. The gaps include areas such as:

- the working poor;
- the gender pay gap and pension gap;
- structural factors that increase the risk of poverty;
- the family care burden/work–life balance;
- poverty and social exclusion among different target groups;
- poverty and violence against women.

2. Gender inequalities in the policy area — main issues

Working poor

The rising level of in-work poverty is a key issue for people in Europe. This situation applies to people who are employed but whose salary is not sufficient to satisfy basic needs. The adoption of the 'in-work poverty risk' indicator in 2003 acknowledges that, while being in employment appears to be the best prevention against the risk of poverty, it may not be sufficient ⁽⁹⁾.

Since 2008, the proportion of people at risk of in-work poverty has increased. In 2012, the figure for this indicator for the 27 Member States at that time plus Croatia was 9.2 %, and this figure has risen every subsequent year (for example, in 2010 it was 8.4 %). Men are more affected by this phenomenon than women (9.7 % of men; 8.5 % of women). The gender distribution of this phenomenon varies in different countries: for example, in Spain it primarily affects women ⁽¹⁰⁾.

The gender pay gap and pension gap

The lower relative wages of women create a vicious circle ⁽¹¹⁾ in which the wage gap encourages more women to perform unpaid work within the household, resulting in greater absence from the labour market, which in turn, leads to lower pay and lower pension. Risk of poverty increases with age, especially in retirement, when women receive retirement benefits that are on average 40 % lower than those of men ⁽¹²⁾.

The gender pay gap persists as a major problem. Gender inequalities in terms of pay vary widely among the Member States of the European Union and among professions. In 2013, women's gross hourly earnings were on average 16.4 % lower than those of men in the EU-28. There are

various reasons for the existence and size of a gender pay gap, and these may differ significantly between Member States. Some explanations include the kind of jobs held by women, consequences of breaks in career or part-time work due to childbearing and decisions in favour of family life.

Men's monthly earnings are higher than women's in every occupation. Earnings in men-dominated occupations tend to be higher than in women-dominated occupations, and this is especially so for men in white-collar jobs. The gender pay gap is generally much lower for new labour market entrants and tends to widen with age; it also differs between Member States, and between full-time and part-time jobs ⁽¹³⁾.

Women's lower salaries contribute to their lower pensions. Inadequate pensions are more common for women than men as women's lower earnings, higher concentration in part-time work and greater gaps in their careers due to caring responsibilities often mean they build up fewer pension contributions during their working life. Pension schemes continue to reflect the 'male breadwinner model' ⁽¹⁴⁾. In societies dominated by this model, men are the primary recipients of pensions. Women are mostly dependent family members and have to rely on derived pension rights. These traditions are reflected in pension systems and regulations related to the marital status of women, and remain of prime importance for women in many countries. Many women (especially older women who have not had formal employment during their lifetime) can rely only on survivor benefits, which depend on the level of the pension of the former spouse. The adequacy of survivor benefits is problematic in many countries and in some cases it places women at risk of poverty ⁽¹⁵⁾.

⁽⁹⁾ Eurostat, *In-work poverty in the EU, 2010* (<http://ec.europa.eu/eurostat/documents/3888793/5848841/KS-RA-10-015-EN.PDF/703e611c-3770-4540-af7c-bdd01e403036>).

⁽¹⁰⁾ Eurostat, *In-work poverty in the EU, 2010* (<http://ec.europa.eu/eurostat/documents/3888793/5848841/KS-RA-10-015-EN.PDF/703e611c-3770-4540-af7c-bdd01e403036>).

⁽¹¹⁾ http://igvm-iefh.belgium.be/sites/default/files/downloads/53%20-%20Gender%20pay%20gap%20in%20the%20member%20states%20of%20the%20EU_ENG.pdf

⁽¹²⁾ European Commission Directorate-General for Employment, Social Affairs and Inclusion, Social Protection Committee, *The 2015 pension adequacy report: current and future income adequacy in old age in the EU, 2015* (<http://ec.europa.eu/social/main.jsp?catId=738&langId=en&pubId=7828&visible=0&>).

⁽¹³⁾ Eurostat, *Gender pay gap statistics* (http://ec.europa.eu/eurostat/statistics-explained/index.php/Gender_pay_gap_statistics).

⁽¹⁴⁾ The male breadwinner model is an ideal of the family in which men earn a family wage and provide, while wives are responsible for domestic labour and care of family members. It is part of a much larger gendered division between the public and private spheres. It is not an ideal that has ever been fully achieved, but it has been important in most Western welfare regimes as a logic underpinning state policies towards gender relations and gender roles in paid employment and the family. It has also been used as a conceptual tool for understanding differences between welfare regimes, and puts gender at the centre of the analysis. See *International Encyclopaedia of Social Policy*, Routledge, London (<http://cw.routledge.com/ref/socialpolicy/male.html>).

⁽¹⁵⁾ European Commission Directorate-General for Employment, Social Affairs and Equal Opportunities, *The socioeconomic impact of pension systems on women*, prepared by Sabine Horstmann and Joachim Hüllsmann, Gesellschaft für Versicherungswissenschaft und Gestaltung (GVG), 2009.



It is worth stressing the fact that the design of pension systems can exacerbate or mitigate the gender pension gap. For instance, the existence of differentiated retirement ages between women and men also contributes to the pension gap, because women retire earlier and thus have fewer opportunities to build up contributions. Moreover, defined contribution pension systems exacerbate gender differences in employment more than defined benefit systems. Finally, adequately crediting periods of care in the pension system can help to ensure women's adequate pensions ⁽¹⁶⁾.

Family care burden/work–life balance

As stated by the European Community of Practice on Gender Mainstreaming (Gender-CoP), 'the employment of women is affected in several ways by parenthood. Motherhood is negatively correlated with employment rate in the vast majority of the current EU Member States and, on average, the difference between the employment rates for women with and without children under 12 is greater than 10 percentage points.'

The European Parliament resolution of 8 March 2011 on equality between women and men in the EU ⁽¹⁷⁾ asserts the need for action on the issue of gender inequality in unpaid work. Motherhood should not hold women back in their careers, but statistics clearly show that women with children work shorter hours than those without, unlike fathers, who tend to work longer hours than childless men. In addition, there is a correlation between the rate of women's employment and family responsibilities. Over 20 million Europeans (two thirds of whom are women) care for dependent adults, which prevents them from having a full-time job. Furthermore, lone parents — mainly mothers — are particularly vulnerable to poverty and exclusion, and 35.5 % are at risk of poverty. This rate ranges from 26 % in Slovenia to 66 % in Greece.

At the 2002 Barcelona Summit, the European Council agreed that Member States should remove disincentives to women's participation in the labour market. They should strive to provide childcare to at least 90 % of children aged between 3 and the mandatory school age, and to at least 33 % of children below the age of 3, by 2010. However, in many EU countries there is a fundamental problem in terms

of access to childcare (nurseries, kindergartens, etc.) and care for dependents.

'People with a greater family care burden (such as single parents, or households with a large number of children, and/or who need to care for elderly people) are at high risk of poverty and social exclusion.'

Structural factors that increase the risk of poverty

A range of interrelated factors ⁽¹⁸⁾ have been identified as explaining the greater risk of poverty and social exclusion experienced by women. These are summarised below:

- Gender roles, gender stereotypes and discrimination combine to produce unequal life chances and choices.
- Social protection systems which do not take into account different working trajectories of women and men can particularly affect the position of women, especially elderly women. In addition, given the strong link between women's poverty and child poverty, inadequate child income support is also a crucial factor for many women.
- Poor access to services is a significant factor, as women are more dependent on these than men.

Poverty and social exclusion among different target groups

The Europe 2020 strategy promotes social inclusion, in particular through the reduction of poverty, by aiming to lift at least 20 million people out of the risk of poverty and social exclusion: To this end, a specific indicator, 'At risk of poverty or social exclusion' (AROPE), has been adopted. The AROPE rate refers to the situation of people either at risk of poverty or severely materially deprived or living in a household with a very low work intensity. (Please see 'Examples of indicators for monitoring gender and poverty and social inclusion' later in this section).

⁽¹⁶⁾ European Commission Directorate-General for Employment, Social Affairs and Inclusion, Social Protection Committee, *The 2015 pension adequacy report: current and future income adequacy in old age in the EU*, 2015 (<http://ec.europa.eu/social/main.jsp?catId=738&langId=en&pubId=7828&visible=0&>).

⁽¹⁷⁾ <http://www.europarl.europa.eu/sides/getDoc.do?type=TA&reference=P7-TA-2011-0085&language=EN>

⁽¹⁸⁾ European Commission, *Investing in a social Europe!*, Publications Office of the European Union, Luxembourg, 2012 (<http://ec.europa.eu/social/BlobServlet?docId=9613&langId=en>).

In the European Union, discussions on poverty generally focus on 'relative poverty' rather than on 'absolute or extreme poverty'. The EU's social protection and social exclusion framework therefore uses a relative definition of poverty: '[P]eople are said to be living in poverty if their income and resources are so inadequate as to preclude them from having a standard of living considered acceptable in the society in which they live. Because of their poverty they may experience multiple disadvantages through unemployment, low income, poor housing, inadequate healthcare and barriers to lifelong learning, culture, sport and recreation. They are often excluded and marginalised from participating in activities (economic, social and cultural) that are the norm for other people and their access to fundamental rights may be restricted.'

As stated by the European Anti-Poverty Network⁽¹⁹⁾ (EAPN), 'the debate on poverty in the EU is often closely associated with social exclusion and vulnerability. These are important related concepts'. However, as the EAPN highlights, 'not all people who are socially excluded or vulnerable are poor'; poverty is a specific dimension in itself and has its own nature, causes, consequences and links to inequalities. In addition, poverty is a multifaceted concept which includes social, economic and political elements.

Among women, specific target groups are considered more vulnerable and at risk of poverty and social exclusion than others. This is why it is important to take an intersectional approach⁽²⁰⁾.

For example, the risk of poverty is increased for certain groups of women in the EU, such as lone mothers, elderly women (65 years and over), women who are members of certain other disadvantaged groups (such as immigrants, ethnic minorities and the disabled) and the long-term unemployed and inactive⁽²¹⁾.

The risk of poverty for households led by women is one third higher than that for other households. Lone mothers are in the same situation as large families (with three children or more), and in some cases their situation is worse. Across Europe, the poverty gap between lone mothers and other households is significant: 34 % of lone mothers of an active age⁽²²⁾ are at risk of poverty versus 17 % of other families of active age with children. This is a significant gap (17 percentage points)⁽²³⁾.

Across the majority of EU countries, mothers with partners have noticeably higher rates of participation in the labour force compared to lone mothers. This is a critical finding, and may explain an increasing socioeconomic gap between lone parents and those with partners. Mothers with partners are able to share responsibility, as well as to contribute to household income, whereas lone parents are less able to provide even a single source of income. The most prevalent barrier to full-time work among mothers is looking after children⁽²⁴⁾.

According to the Gender-CoP, 'the employment of women is affected in several ways by parenthood. Motherhood was negatively correlated with employment rate in the vast majority of the European Union's Member States and, on average, the difference between the employment rates for women with and without children under 12 was greater than 10 percentage points'.

As stated in the European Parliament resolution of 8 March 2011 on equality between women and men in the EU,⁽²⁵⁾ 'statistics clearly show that women with children work shorter hours than those without, unlike fathers who work longer hours than childless men'.

⁽¹⁹⁾ <http://www.eapn.eu/images/stories/docs/eapn-books/2014-Poverty-Explainer-EN-web.pdf>

⁽²⁰⁾ Intersectional approaches arose from feminist scholarship, which recognised that there were important differences among women and men, rather than simply between them. Feminist scholars argued that gender, race and class are interconnected as 'intersecting oppressions'. See Crenshaw, K., 'Demarginalizing the intersection of race and sex: A black feminist critique of antidiscrimination doctrine, feminist theory and antiracist politics', *The University of Chicago Legal Forum*, Vol. 140, 1989, pp. 139-167 (<http://philpapers.org/rec/CREDTI>).

⁽²¹⁾ A person is economically inactive, according to the International Labour Organisation (ILO) definition, if she or he is not part of the labour force. Inactive people are therefore neither employed nor unemployed. The inactive population can include pre-school children, school children, students, pensioners, housewives or househusbands and other groups of women and men, provided that they are not working at all and not available or looking for work either. Some of these people may be of working age. See http://ec.europa.eu/eurostat/statistics-explained/index.php/Category:Labour_market_glossary

⁽²²⁾ The labour force, workforce or economically active population, also shortened to active population, includes both employed (employees and self-employed) and unemployed people, but not the economically inactive, such as pre-school children, school children, students and pensioners. The active age is between 15 and 64 years. http://ec.europa.eu/eurostat/statistics-explained/index.php/Category:Labour_market_glossary

⁽²³⁾ European Parliament, Directorate-General for Internal Policies, *Main causes of female poverty*, workshop held on 30 March 2015, Brussels.

⁽²⁴⁾ European Commission, *Single parents and employment in Europe, Short statistical report No 3*, Contract ref. no JUST/2011/GEND/PR/1081/A4, prepared by Rand Europe, 2014.

⁽²⁵⁾ <http://www.europarl.europa.eu/sides/getDoc.do?type=TA&reference=P7-TA-2011-0085&language=EN>



Elderly women are much more at risk of poverty or social exclusion than elderly men (19.4 % compared to 14.2 % in 2014) ⁽²⁶⁾. Among elderly women, those living alone are at greater risk of poverty and more affected by recent changes in pension and welfare provisions. The living conditions of elderly women living alone are affected mainly by their health status and their income, which largely comes from their pensions ⁽²⁷⁾.

Migrant women may face multidimensional vulnerability. Migrant workers generally present lower employment rates than citizens, and experience greater risks of social exclusion and poverty than the resident population. They are often more exposed to employment in precarious work or even undeclared work, jobs of lower quality or jobs for which they are overqualified.

In this respect, Roma women are among the most vulnerable, as 'two thirds are unemployed, one in two children attends kindergarten and only 15 % complete secondary school' ⁽²⁸⁾. Roma and ethnic minority girls achieve a lower educational level than the majority of girls and boys from the same community. Unequal access to quality education is one of the main factors behind the social exclusion and poverty facing Roma women and their children. This then has repercussions on employment status and quality of work, on housing conditions and also on access to healthcare. Poor socioeconomic conditions also increase the health risks of ethnic minorities and especially of Roma women, reducing their life expectancy. Pregnancies and abortions are frequent, as are malnutrition and poor dietary choices ⁽²⁹⁾.

Poverty and violence against women

Violence against women is universal. It crosses all boundaries and can occur in all aspects of our societies, regardless of the level of education, age, occupation, economic situation, community position, racial origin, religious beliefs, family situations or cultural/ethnic background, etc.

However, 'forms and manifestations of violence against women are shaped by social and cultural norms as well as the dynamics of each social, economic and political system.

Factors such as women's racial or ethnic origin, caste, class, migrant or refugee status, age, religion, sexual orientation, marital status, disability or HIV status will influence what forms of violence they suffer and how they experience it' ⁽³⁰⁾.

Multiple discrimination influences the forms of violence that a woman may experience. It makes some women particularly affected by and exposed to violence. Those women who are more likely to experience violence are also often restricted in their access to escape routes and support services ⁽³¹⁾. Low income and/or the financial dependence of women on their husbands/partners also limit the possibility of escaping violence. Women may find themselves in a vulnerable economic situation after experiencing violence due to a variety of reasons, which include:

- traumatisation and health problems related to the violence suffered, which may lead to job loss;
- economic dependence on the husband/partner, which may result in a loss of subsistence;
- the end of a violent relationship, which in many instances leads women with children to become lone parents and therefore exposed to a greater risk of poverty ⁽³²⁾.

Violence against women increases women's risk of poverty and social exclusion.

⁽²⁶⁾ Eurostat, *At-risk-of-poverty rate before social transfers (pensions excluded from social transfers) by poverty threshold, age and sex* (source: SILC), (table ilc_li10).

⁽²⁷⁾ European Parliament, Directorate-General for Internal Policies, *Elderly women living alone: An update of their living conditions*, prepared by Istituto per la Ricerca Sociale (IRS), 2015 (http://www.europarl.europa.eu/RegData/etudes/STUD/2015/519219/IPOL_STU%282015%29519219_EN.pdf).

⁽²⁸⁾ European Commission, 'Poverty and social exclusion' (<http://ec.europa.eu/social/main.jsp?catId=751>).

⁽²⁹⁾ European Commission, Directorate-General for Employment, *Ethnic minority and Roma women in Europe: A case for gender equality?*, Publications Office of the European Union, Luxembourg, 2009.

⁽³⁰⁾ United Nations, *In-depth study on all forms of violence against women: Report of the Secretary-General*, UN Document A/61/122/Add.1, 2006 (<http://www.un.org/womenwatch/daw/vaw/violenceagainstwomenstudydoc.pdf>).

⁽³¹⁾ Crepaldi, C. and Samek, M., 'Background note: Eliminating all forms of gender-based violence', *Equality between women and men conference*, European Commission, DG Justice, 19-20 September 2011, Brussels (http://ec.europa.eu/justice/gender-equality/files/conference_sept_2011/background-paper-eliminating-gender-violence_en.pdf).

⁽³²⁾ European Commission, *Violence against women and the role of gender equality, social inclusion and health strategies*, prepared by the EGGSI Network (Network of experts in gender equality, social inclusion, health and long-term care), Publications Office of the European Union, Luxembourg, 2010.

3. Existing gender equality policy objectives at EU and international levels

EU level

European Commission

The continued existence of poverty among women and the risk of social exclusion it entails has long been a concern of the European Union. In March 2015, the Commission adopted a proposal for a new package of integrated policy guidelines to support the achievement of smart, sustainable and inclusive growth and the aims of the European Semester of economic policy coordination. Guideline 8 'Fostering social inclusion, combating poverty and promoting equal opportunities' stresses the need to 'modernise social protection systems to provide effective, efficient and adequate protection throughout all stages of an individual's life, fostering social inclusion, promoting equal opportunities, including for women and men, and addressing inequalities ... securing the sustainability and adequacy of pension systems for women and men'.

The 2012 European Year for Active Ageing and Solidarity between Generations included specific initiatives targeting women and poverty, such as overcoming discrimination and tackling the gender and age aspects of poverty. To coincide with this, the European Commission published a White Paper on adequate, safe and sustainable pensions⁽³³⁾, prepared on the basis of wide consultation and launched in July 2010. The White Paper puts a strong emphasis on gender issues (e.g. equalising pension ages, reducing the gender pension gap and active ageing for both women and men).

In February 2013, the European Commission adopted the social investment package⁽³⁴⁾, which provides Member States with social policy guidance to better address unemployment, poverty and social exclusion. Within the package, the importance of measures to remove barriers to women's lower labour market participation (recognised as a main cause of women's poverty) is highlighted, such as affordable quality childcare and long-term care services for elderly dependents, family support and benefits, and early-childhood education.

⁽³³⁾ European Commission, White Paper: An agenda for adequate, safe and sustainable pensions (COM(2012) 55 final), 16.2.2012 (<http://eur-lex.europa.eu/LexUriServ/LexUriServ.do?uri=COM:2012:0055:FIN:EN:PDF>).

⁽³⁴⁾ European Commission, DG Employment, Social Affairs and Inclusion, *Social inclusion* (<http://ec.europa.eu/social/main.jsp?catId=1044>).

The European Pact for Gender Equality (2011-2020)⁽³⁵⁾ reaffirmed the Council of the European Union's commitment to fulfil EU ambitions on gender equality, especially in three areas relevant to gender equality: employment; education; and the promotion of social inclusion, in particular through the reduction of poverty. The need to reduce women's poverty is a necessary factor in promoting social inclusion in the pact. The Europe 2020 strategy and the 2010-2015 strategy for equality between women and men link the reduction of women's poverty to the objective of inclusive growth.

European Parliament

In 2011, the European Parliament's Committee on Women's Rights and Gender Equality (FEMM Committee) adopted a resolution on the face of female poverty in the European Union⁽³⁶⁾, which tackles the issue of preventing and reducing women's poverty as an important part of the EU's fundamental principle of social solidarity. The resolution proposes several areas of interest, which can be summarised as follows:

- the feminisation of poverty;
- combating women's poverty through labour policies and social protection;
- the reconciliation of family and work life by women living in poverty or those exposed to the risk of poverty;
- combating poverty among older women;
- the impact of gender-based violence on poverty risk;
- the role of social dialogue and civil society in addressing women's poverty;
- securing finance as a way to combat poverty.

⁽³⁵⁾ Council of the European Union, Council conclusions on the European Pact for Gender Equality for the period 2011-2020, 3,073rd Employment, Social Policy, Health and Consumer Affairs Council meeting, Brussels, 7 March 2011 (https://www.consilium.europa.eu/uedocs/cms_data/docs/pressdata/en/lsa/119628.pdf).

⁽³⁶⁾ European Parliament resolution of 8 March 2011 on the face of female poverty in the European Union (2010/2162(INI)) (<http://www.europarl.europa.eu/sides/getDoc.do?type=TA&reference=P7-TA-2011-086&language=EN>).



Labour market conditions affecting women are also strictly correlated with the unequal sharing of unpaid care and household division of care. Statistics clearly show that women with children work shorter hours than those without, unlike fathers, who work longer hours than childless men.

At the same time, over 20 million Europeans care for dependent adults, thereby preventing them from having a full-time job: two thirds of these carers are women. Unequal sharing of unpaid care and housework severely limits women's equal opportunities to earn an adequate independent income. The correlation between women's employment rate and family responsibilities clearly aggravates women's risk of poverty and social exclusion. This is especially the case for lone parents — mainly mothers — who are particularly vulnerable to poverty and exclusion. The European Parliament resolution on equality between women and men in the EU asserts the need for action on the issue of gender inequality in unpaid work ⁽³⁷⁾.

Gender and poverty was the topic of the European Parliament's FEMM Committee hearing on 30 March 2015, where the committee presented its report on the main causes of poverty among women.

International level

Council of Europe

Women and men entered the economic crisis, which began in 2008, on an unequal footing. The crisis and resulting austerity measures have hit women disproportionately and endangered the progress already made in the enjoyment of human rights by women. A gender-sensitive response is necessary to halt and reverse this trend. These concerns have been further reflected by the Parliamentary Assembly of the Council of Europe ⁽³⁸⁾, which has also stressed that women in poverty or at risk of poverty are more likely to work in low-paid, precarious and informal jobs, including in the field of domestic work, and face the risk of exploitation and trafficking in human beings ⁽³⁹⁾.

United Nations

The Beijing Declaration and Platform for Action (BPfA) adopted at the United Nations fourth World Conference on Women ⁽⁴⁰⁾ urged governments to take action to address the continuous discrimination against women which still persisted across countries as they prepared to enter the 21st century. It urged Member States to promote women's economic independence, including employment, and eradicate the persistent and increasing burden of poverty on women by addressing the structural causes of poverty through changes in economic structures and ensuring equal access for all women (including those in rural areas), to productive resources, opportunities and public services. In particular, BPfA Area A aims to promote strategies and measures in the Member States that address the needs of women in poverty, as well as other policies, measures and practices which ensure that women have equal rights and access to economic resources, savings and credit ⁽⁴¹⁾. Taking into account the global problem of poverty affecting women all over the world, the BPfA set specific strategic objectives:

- A.1. Review, adapt and maintain macroeconomic policies and development of strategies that address the needs and efforts of women in poverty;
- A.2. Revise laws and administrative practices to ensure women's equal rights and access to economic resources;
- A.3. Provide women with access to savings, credit mechanisms and institutions;
- A.4. Develop gender-based methodologies and conduct research to address the feminisation of poverty.

In a follow-up to the BPfA, the 2007 Portuguese Presidency of the Council of the EU prepared a report presenting the three indicators aimed at monitoring and evaluating progress against these objectives, as a basis for analysing the gender dimension of poverty and assessing the situation of women in this critical area ⁽⁴²⁾.

⁽³⁷⁾ European Parliament resolution of 8 March 2011 on equality between women and men in the European Union — 2010 (2010/2138(INI)) (<http://www.europarl.europa.eu/sides/getDoc.do?type=TA&reference=P7-TA-2011-0085&language=EN>).

⁽³⁸⁾ Parliamentary Assembly, resolution 1719 (2010)1, final version, on women and the economic and financial crisis (<http://assembly.coe.int/nw/xml/XRef/Xref-XML2HTML-en.asp?fileid=17841&lang=en>).

⁽³⁹⁾ Council of Europe 10.7.2014 (<http://www.coe.int/en/web/commissioner/-/protect-women-s-rights-during-the-crisis?inheritRedirect=true>).

⁽⁴⁰⁾ Beijing Declaration and Platform for Action adopted at the United Nations fourth world conference on women, 1995 (<http://www.un.org/women-watch/daw/beijing/pdf/BDPfA%20E.pdf>).

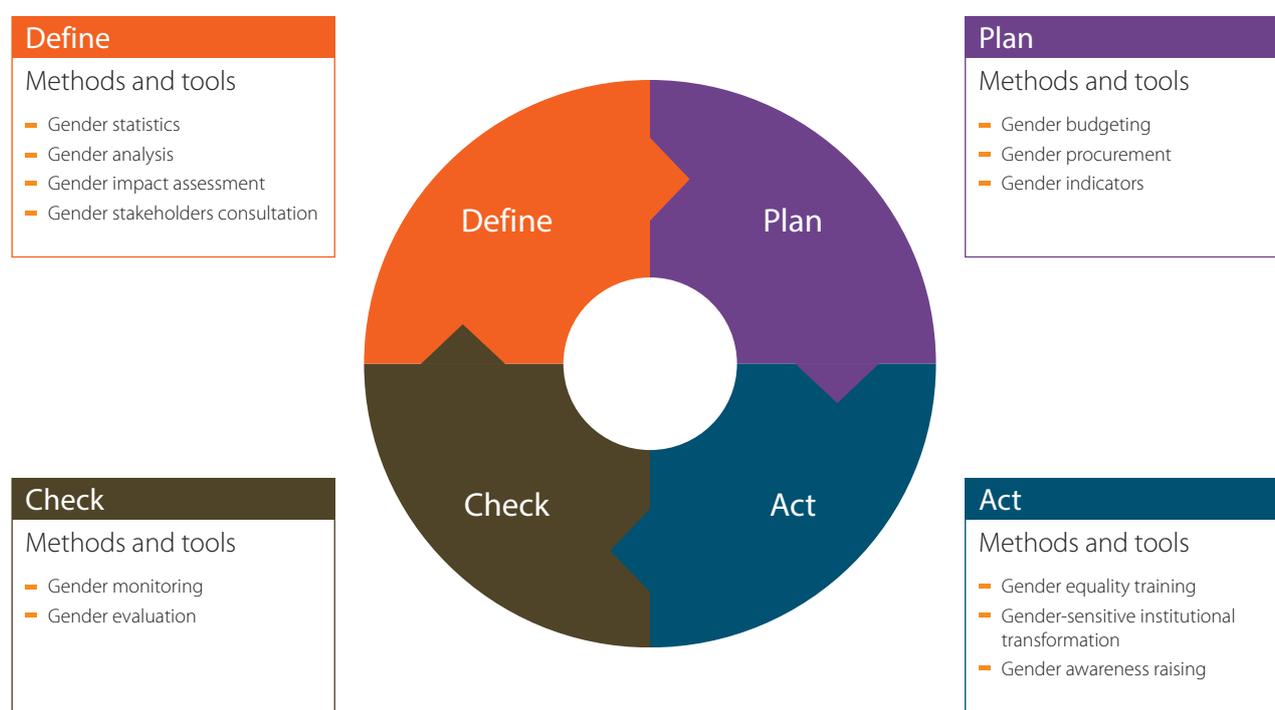
⁽⁴¹⁾ EIGE, *Beijing + 20: The fourth review of the implementation of the Beijing Platform for Action in the EU Member States*, 2015 (<http://eige.europa.eu/rdc/eige-publications/beijing-20-4th-review-implementation-beijing-platform-action-eu-member-states-report>).

⁽⁴²⁾ Conclusions (<http://register.consilium.europa.eu/pdf/en/07/st13/st13947.en07.pdf>). Report: (<http://register.consilium.europa.eu/doc/srv?l=EN&f=ST%2013947%202007%20INIT>).

4. How and when? Poverty and social inclusion and the integration of the gender dimension into the policy cycle

The gender dimension can be integrated in all phases of the policy cycle.

Below, you can find useful resources and practical examples for mainstreaming gender into poverty and social exclusion policies. They are organised according to the most relevant phase of the policy cycle they may serve.



Define

DEFINE PLAN ACT CHECK

In this phase, it is recommended that information is gathered on the situation of women and men in a particular area. This means looking for sex-disaggregated data and gender statistics, and checking for the existence of studies, programme or project reports and/or evaluations from previous periods.

Examples of gender and poverty and social inclusion statistics

At the EU level, relevant databases and indexes have been developed to address the dimension of poverty. Poverty and income inequality indicators aiming to measure access to resources (income, material deprivation) are based

on the assumption of equal sharing of resources within the household. Therefore, those indicators only partially capture the gender dimension of poverty.

As stated by the European Parliament in the 2011 resolution on the face of female poverty in the European Union⁽⁴³⁾, there is a need to find more appropriate methods of measuring poverty among women (Article 17). This should include the collection of systematic sex-disaggregated data and information (Article 18) and the introduction of new individual indicators in respect of women and poverty as a tool to monitor the impact of broader social, economic and employment policies on women and poverty (Article 19).

⁽⁴³⁾ <http://www.europarl.europa.eu/sides/getDoc.do?type=TA&reference=P7-TA-2011-0086&language=EN>



The Eurostat statistics on income, social inclusion and living conditions

The Eurostat statistics on income, social inclusion and living conditions ⁽⁴⁴⁾ cover objective and subjective aspects of income, social inclusion and living conditions in both monetary and non-monetary terms, for households and individuals. They are used to monitor the Europe 2020 strategy, in particular through its poverty reduction headline target. The main source for the compilation of statistics at the EU-28 level is the European Union living conditions survey (EU-SILC). EU-SILC provides cross-sectional and longitudinal information on income, poverty, social exclusion and living conditions, disaggregated by sex, age, nationality, education level, activity status and type of household. This instrument is the main source of comparable annual data on the level of composition of poverty and inequality in the EU.

The survey is divided into five main sections:

1. The 'Income and living conditions' section covers four topics: people at risk of poverty or social exclusion, income distribution and monetary poverty, living conditions and material deprivation, which are again structured into collections of indicators on specific topics.
2. The 'People at risk of poverty or social exclusion' section includes the main indicators on risk of poverty or social inclusion.
3. The 'Income distribution and monetary poverty' section provides indicators relating to monetary poverty for all and elderly people, in-work poverty and distribution of income.
4. The 'Living conditions' section hosts indicators relating to characteristics and living conditions of households, characteristics of the population according to different breakdowns, health and labour conditions, housing conditions and childcare-related indicators.
5. The 'Material deprivation' section covers indicators relating to material deprivation, economic strain, durables, housing deprivation and environment of the dwelling.

Recent modules have explored issues such as banking exclusion and social participation, as well as access to social benefits, housing, public services and facilities. The longitudinal dimension of the EU-SILC survey can also help when assessing the relations between labour market transitions and poverty dynamics, as well as the persistence of poverty.

Data and indicators are available on the Eurostat database on income, social inclusion and living conditions.

<http://ec.europa.eu/eurostat/web/income-and-living-conditions/data/database>

The EU Structure of Earnings Survey (SES)

The EU structure of earnings survey (SES) is the basis for collecting data on earnings and the gender pay gap in the Member States. It provides comparable information at EU level on relationships between the level of earnings, individual characteristics of employees (sex, age, occupation, length of service, educational level) and their employer (economic activity, size of the enterprise). The data collection is based on legislation and data becomes available approximately 2 years after the end of the reference period.

Earnings statistics vary with regard to how frequently the data is collected (biannually, annually, once every 4 years), coverage (economic activity, enterprise size) and units of measurement (hourly, monthly or yearly earnings). In particular, the SES provides information on annual gross earnings, net earnings and tax rates, gender pay gap and minimum wages. Data is broken down by:

- economic activity (NACE: Statistical Classification of Economic Activities in the European Community);
- form of economic and financial control (public/private) of the enterprise and age ranges of employees.

Data and indicators are included in Eurostat's earnings database.

<http://ec.europa.eu/eurostat/web/labour-market/earnings/database>

The European Union Labour Force Survey (EU-LFS)

The European Union labour force survey (EU-LFS) provides the main aggregated statistics on labour market outcomes in the European Union. The EU-LFS is the main data source for employment and unemployment. Tables on population, employment, working hours, job permanency and professional status are included. It provides disaggregated statistics by sex, age groups, economic activity, educational attainment and field of education, from which it is possible to measure the characteristics of the labour force of women, by age and activity status. Starting from 1999, every year the survey has included an ad hoc module on specific topics. In 2005 and 2010, the module was on reconciliation of work and family life.

<http://ec.europa.eu/eurostat/web/lfs/data/database>

⁽⁴⁴⁾ <http://ec.europa.eu/eurostat/web/income-and-living-conditions/data/database>

Examples of studies, research and reports

Bennett, F. and Daly, M. for the Joseph Rowntree Foundation, *Poverty through a gender lens: Evidence and policy review on gender and poverty*, 2014.

This review forms part of the Joseph Rowntree Foundation's programme to develop a set of evidence-based anti-poverty strategies for the United Kingdom. The remit was to identify and analyse evidence on the links between gender and poverty, and possible reasons for them, and to examine the impact of these links on specific policies and overall policy approaches. On the basis of the findings, the review was to make recommendations for gender-oriented measures to prevent and tackle poverty linked to gender and highlight any gaps in the evidence base.

https://www.spi.ox.ac.uk/uploads/tx_oxford/files/Gender%20and%20poverty%20Bennett%20and%20Daly%20final%2012%205%2014%2028%205%2014_01.pdf

European Community of Practice on Gender Mainstreaming, *Poverty, social inclusion and gender in the European Social Fund*, 2014.

This is the final report of the working group of the European Community of Practice on Gender Mainstreaming. The report tackles the issue of the integration of the gender dimension into the European Social Fund (ESF) programmes (2014-2020) in relation to the Europe 2020 strategy. This report identifies the gendered dimensions of poverty and provides policy recommendations, good practices and indicators to monitor women living in poverty resulting from the economic crisis, especially in the form of in-work poverty.

<http://www.gendercop.com/wp-content/uploads/2015/01/wg-report-poverty.pdf>

European Institute for Gender Equality (EIGE), *Gender Equality Index: Measuring gender equality in the European Union 2005-2012*, 2015.

The Gender Equality Index provides a comprehensive measure of gender equality, tailored to fit the EU policy context. The present update includes scores for 2005, 2010 and 2012, for the first time allowing for an assessment of the progress made in the pursuit of gender equality in the European Union and individual Member States over time. Moreover, the present update makes a first attempt at populating the satellite domain of violence.

http://ec.europa.eu/justice/gender-equality/files/documents/140502_gender_equality_workforce_ssr3_en.pdf

European Commission paper, 'Single parents and employment in Europe', 2014.

This paper examines the key characteristics of lone parents through descriptive and comparative perspectives. This short statistical report is part of a series of reports on gender equality in the workforce and the reconciliation of work, family and private life. These reports have been commissioned by the Directorate-General for Justice and Consumers of the European Commission.

http://ec.europa.eu/justice/gender-equality/files/documents/140502_gender_equality_workforce_ssr3_en.pdf

European Commission report, *The impact of the economic crisis on the situation of women and men and on gender equality policies*, 2013.

This report aims to assess the impact of the economic crisis on the situation of women and men in Europe and on gender equality policies. This is important as economic crises are deeply gendered. This report is a product of the network of experts on employment and gender equality issues (EGGE) and the EGGSi expert network of the European Commission. It covers 28 Member States, the European Economic Area (EEA)/European Free Trade Association (EFTA) countries and two candidate countries: the former Yugoslav Republic of Macedonia and Turkey. The core reference period for analysis of the labour market impact is the (nearly) 4 years between the second quarter of 2008 — when the crisis technically started for the EU as a whole — and the first quarter of 2012, the latest quarter for which Eurostat data was available at the time of writing. Analysis of the social impact extends over the period between 2005 and 2010.

http://ec.europa.eu/justice/gender-equality/files/130522_crisis_report_en.pdf

European Commission report, *Gender mainstreaming active inclusion policies*, 2010.

The aim of this report is to inform and help develop gender mainstreaming in active inclusion policies. The report reviews gender differences and inequalities in the risks of poverty and social exclusion and provides a close look at the connections between active inclusion policies and gender-equality strategies. It then analyses examples of concrete gender mainstreaming in each of the three pillars of active inclusion, i.e. income support, labour inclusion and access to services.

<http://ec.europa.eu/social/BlobServlet?docId=6335&langId=en>

One of the first steps to take when defining your policy/project/programme is to gather information and analyse the situation of women and men in the respective policy area. The information and data you collect will allow an understanding of the reality and assist you in designing your policy, programme or project. Specific methods that can be used in this phase are gender analysis and gender impact assessment.



Examples of gender analysis

European Commission, *Manual for gender mainstreaming: employment, social inclusion and social protection policies*, 2008.

This manual provides both an easy-to-understand explanation of what gender mainstreaming is and practical, hands-on advice to policymakers on how to implement it in employment, social inclusion and social protection policies. The manual offers a four-step method which can be easily followed by policymakers: getting organised, learning about gender differences, assessing the policy impact and redesigning policy. A specific section is dedicated to poverty and social exclusion.

<http://ec.europa.eu/social/main.jsp?catId=738&langId=en&pubId=70>

Examples of gender impact assessment

Irish Government, *Poverty impact assessment of the one parent family payment review*, 2006.

This assessment presents the necessary resources to carry out a full impact assessment of the one-parent family payment scheme. Guiding questions are proposed within different steps to be followed. The assessment has a particular relevance with regard to gender and family status, with nearly all recipients of the benefit being women.

<http://www.socialinclusion.ie/documents/OneParentFamilyPaymentReview.pdf>

Integrating gender into poverty and social impact analysis

World Bank, Social Development Department and Gender and Development Group, *Poverty and social impact analysis: integrating gender into poverty and social impact analysis*, 2013.

This document provides practical guidance on how to incorporate a gender lens in poverty and social impact analysis (PSIA), which is an analytical approach used to assess the distributional and social impacts of policy reforms on different groups.

<http://siteresources.worldbank.org/EXTPSIA/Resources/PSIA-Gender-Template-links.pdf>

Consider consulting stakeholders (e.g. gender experts, civil society organisations) on the topic at hand, to share and validate your findings and to improve your policy or programme proposal. This will enhance the learning process

on the subject for all those involved and will improve the quality of the work done at the EU level.

Examples of stakeholders that can be consulted

European Women's Lobby (EWL)

The European Women's Lobby, among its several working areas, includes one on women's economic independence covering important aspects related to women's poverty. In 2014, the EWL launched its report for 1995-2015 'From words to action', which assesses the implementation of the BPfA in Europe 20 years after its adoption by the international community, focusing also on BPfA Area of Concern A 'Women and Poverty'.

<http://womenlobby.org/>

European platform against poverty and social exclusion

The European Platform against Poverty and Social Exclusion is one of seven flagship initiatives of the Europe 2020 strategy for smart, sustainable and inclusive growth. It is designed to help EU countries reach the headline target of lifting 20 million people out of poverty and social exclusion. Gender issues are covered within the European platform against poverty and social exclusion activities given that (i) women's poverty and social exclusion is a multifaceted problem; (ii) unemployment is the main cause of poverty, which particularly affects women; and (iii) the gender income gap leads to higher rates of poverty in the female population both in work and out of work.

<http://ec.europa.eu/social/main.jsp?catId=961>

Oxfam

Oxfam is an international confederation of 17 organisations working together with partners and local communities in more than 90 countries alongside vulnerable women and men to end the injustices that cause poverty.

<https://www.oxfam.org/en/explore/issues/gender-justice>

Plan

DEFINE PLAN ACT CHECK

In this phase, it is appropriate to analyse budgets from a gender perspective. Gender budgeting is used to identify how budget allocations contribute to promoting gender equality. Gender budgeting brings visibility to how much public money is spent for women and men respectively. Thus, gender budgeting ensures that public funds are fairly distributed between women and men. It also contributes to accountability and transparency about how public funds are being spent.

Example of gender budgeting in poverty and social exclusion

'Gender budgets: The experience of the UK's Women's Budget Group' is a paper that starts by defining what a gender budget is, outlines the imperatives to conduct a gender budget and then proceeds to detail how such a budget may be constructed. This methodology was applied to UK budgets, also covering policies tackling poverty and social exclusion.

<http://www.wbg.org.uk/pdf/Gender%20BudgetsWBG%20Rake2002.pdf>

When planning, do not forget to establish monitoring and evaluation systems and indicators that will allow the measurement and comparison of the impact of the policy or programme on women and men over the timeframe of its implementation. Remember to define the appropriate time to monitor and evaluate your policy.

Examples of indicators for monitoring gender and poverty and social inclusion

EU social indicators ⁽⁴⁵⁾

- **At risk of poverty or social exclusion rate** ⁽⁴⁶⁾. This indicator corresponds to the sum of persons who are at risk of poverty or severely materially deprived or living in households with very low work intensity as a share of the total population, expressed in numbers or shares of the population. Components include the following:
 - **At risk of poverty rate:** Share of persons aged 0 + with an equivalised disposable income below 60 % of the national equivalised median income. Equivalised median income is defined as the household's total disposable income divided by its 'equivalent size', to take account of the size and composition of the household, and is attributed to each household member. Equivalisation is made on the basis of the Organisation for Economic Cooperation and Development (OECD) modified scale.
 - **Population living in very low intensity (quasi-jobless) households:** People aged 0-59, living in households, where working age adults (18-59)

⁽⁴⁵⁾ European Commission, Social Protection Committee Indicators Sub-group, 'EU social indicators — Europe 2020 poverty and social exclusion target' (http://ec.europa.eu/eurostat/statistics-explained/index.php/Europe_2020_indicators_-_poverty_and_social_exclusion).

⁽⁴⁶⁾ <http://ec.europa.eu/social/BlobServlet?docId=10421&langId=en>

worked less than 20 % of their total work potential during the past year.

- **Severe material deprivation rate:** Share of population living in households lacking at least four out of the following nine items: (i) able to pay rent or utility bills; (ii) keeps home adequately warm; (iii) faces unexpected expenses; (iv) eats meat, fish or a protein equivalent every second day; (v) has a week's holiday away from home, or could not afford (even if wanted to) (vi) a car, (vii) a washing machine, (viii) a colour TV or (ix) a telephone.

The indicator is one of the most relevant indicators at the EU-28 level for measuring the at-risk-of-poverty situation, although not disaggregated by sex. Nevertheless, disaggregation by sex and age is available.

Currently 16.6 % of the EU-28 citizens are at risk of poverty and all over Europe women are at higher risk of falling into poverty than men (17.2 % and 16.1 % respectively in 2013). The indicator is included in the set of indicators for monitoring Area A 'Women and poverty' of the BPfA ⁽⁴⁷⁾. The indicator is available from the European Union living conditions survey (EU-SILC) included in the Eurostat income and living conditions data (online data code: ilc_li02).

http://ec.europa.eu/eurostat/data/database?node_code=ilc_li02

A3a. Inactivity by age and sex; share of women and men who are inactive by age

A3b. Inactivity by age and sex; share of inactive women and men who are not looking for a job for family care reasons.

This second indicator is a factor (i.e. causal) indicator of poverty. Employment is perceived by many Member States as a key factor of social inclusion and offers the most important means of escaping the poverty cycle. Being employed and earning wages is crucial for the economic independence of women and men; therefore, those events that may lead women and men of working age to interrupt their working lives or not to participate in the labour market can generate a potential risk of poverty. The responsibility for family care still falls mainly on women, in part due to social stereotypes regarding women's and men's roles in the family and society. Due to gender imbalances, the interruption of working life or inactivity for family care reasons can act as women-specific factors that may generate a loss of economic independence and, later in the life cycle, a lower level of social protection (lower pensions) ⁽⁴⁸⁾.

⁽⁴⁷⁾ <http://eige.europa.eu/gender-statistics/women-and-men-in-the-eu-facts-and-figures>

⁽⁴⁸⁾ <http://eige.europa.eu/sites/default/files/documents/Overview%20of%20BPfA%20-%20Women%20and%20Poverty%20-%20A.pdf>



Inactivity has been defined as the percentage of persons who are classified neither as employed nor as unemployed in the labour market. Employed persons are all persons who worked at least 1 hour for pay or profit during the reference week or were temporarily absent from such work. Unemployed persons are all persons who were not employed during the reference week and had actively sought work during the past 4 weeks and were ready to begin working immediately within 2 weeks. Inactivity does not, however, mean that persons who are in this category are inactive in general. They can, for example, be taking care of children or incapacitated adults, doing domestic work or studying ⁽⁴⁹⁾.

Not looking for a job for family care or personal reasons is the share of persons who are outside the labour market and not looking for work due to family or personal reasons and caring for children or incapacitated adults ⁽⁵⁰⁾.

The reason for inactivity captured by this variable deals with the main reason why somebody is not seeking employment. It has to be noted that in some cases, the main reason may not be the only reason for not looking for a job. In addition, the reasons for not looking for a job for family care and personal reasons are presented separately ⁽⁵¹⁾.

The indicator is included in the set of indicators for monitoring Area A 'Women and poverty' in the BPfA ⁽⁵²⁾, as employment is considered a key factor of social inclusion and offers the most important means of escaping the poverty cycle. Being employed and earning wages is crucial for the economic independence of women and men. Therefore certain events that may lead women and men of working age to interrupt their working lives or not to participate in the labour market can generate a potential risk of poverty. In 2014, the inactivity rate in the EU-28 was 27.7 %. Women are, however, particularly affected, with an inactivity rate of 33.5 % compared to 21.9 % for men.

The indicator is available from the Eurostat EU labour force survey, included in the Eurostat labour market database (online data code: lfsa_ipga).
http://ec.europa.eu/eurostat/data/database?node_code=lfsa_ipga

At-risk-of-poverty rate by type of household and sex

This indicator is a 'classical' poverty measure defined as the percentage of people living below the monetary poverty line but it emphasises household attributes that have a particular impact on poverty among women, such as lone parenthood and household size. The number of lone parents has been increasing across the EU and the data shows they face a particular risk of poverty. Many lone parents are the sole carers of their children and are restricted to jobs with hours that enable them to spend as much time with their children as possible. The gap between the income of lone-parent families headed by women (25.1 %) and men (24.6 %) is low but can highlight the vulnerability to poverty of lone parents, on the one hand, and of women on the other.

The indicator is included in the set of indicators for monitoring Area A 'Women and poverty' by the BPfA ⁽⁵³⁾. The indicator is available from the European Union living conditions survey (EU-SILC) included in the Eurostat income and living conditions data (online data code: ilc_li03).
http://ec.europa.eu/eurostat/data/database?node_code=ilc_li03

In-work-at-risk-of-poverty rate by sex

The indicators are calculated as the share of people aged 18 or over with an equalised disposable income below the risk of poverty threshold, which is set at 60 % of the national median equalised disposable income (after social transfers) over the total population. The indicator is strictly related to in-work poverty and is sensitive to the interconnection between low pay and low work intensity at the household level. The indicator is a relevant indicator for monitoring the risk of poverty of people and families with low work intensity, and it is already included among the social inclusion and social policy indicators used at the EU-28 level.

Disaggregation by sex and age is available. The in-work-at-risk-of-poverty rate indicates to what extent employment helps people to overcome the risk of poverty. In general, men were more affected by in-work poverty than women (9.3 % compared with 8.4 %) in 2013. The situation is the opposite for young workers aged 18 to 24 years. In this case, women were more affected (12.5 % compared with 10.7 %).

⁽⁴⁹⁾ <http://eige.europa.eu/rdc/eige-publications/beijing20-factsheet-area-women-and-poverty>

⁽⁵⁰⁾ <http://eige.europa.eu/rdc/eige-publications/beijing20-factsheet-area-women-and-poverty>

⁽⁵¹⁾ <http://eige.europa.eu/rdc/eige-publications/beijing20-factsheet-area-women-and-poverty>

⁽⁵²⁾ <http://eige.europa.eu/rdc/eige-publications/beijing20-factsheet-area-women-and-poverty>

⁽⁵³⁾ <http://eige.europa.eu/gender-statistics/women-and-men-in-the-eu-facts-and-figures/area/21/indicator/22>

The indicator is available from the European Union living conditions survey (EU-SILC) included in the Eurostat income and living conditions data (online data code: ilc_iw01). http://ec.europa.eu/eurostat/data/database?node_code=ilc_iw01

Mean monthly earnings by sex

Mean monthly earnings represent the earnings of an employed person, before any tax deductions and social security contributions, payable by wage earners and retained by the employer. These are restricted to gross earnings which are paid in each pay period during the reference month. They are also considered in the calculation of the EIGE Gender Equality Index under the money domain. With a gender gap in earnings of 510 purchasing power standards (PPS), gender differences in mean monthly earnings on average were small for the EU-27 in 2012 ⁽⁵⁴⁾.

The calculation of mean monthly earnings is based on the structure of earnings survey (SES) (online data code: earn_ses10_20). http://appsso.eurostat.ec.europa.eu/nui/show.do?wai=true&dataset=earn_ses10_20

Income quintile share ratio by sex

This is the ratio of total income received by 20 % of the population with the highest income (top quintile) to that received by 20 % of the population with the lowest income (lowest quintile). Income is defined as equalised disposable income. The income quintile share ratio (also called the S80/S20 ratio) is a measure of the inequality of income distribution. It is disaggregated by women and men and is also considered in the calculation of the EIGE Gender Equality Index under the money domain. In 2012, gender differences in income distribution were small, reflected in a gender gap of 0.8 PPS ⁽⁵⁵⁾.

The indicator is available from the European Union living conditions survey (EU-SILC) included in the Eurostat income and living conditions data (online data code: ilc_di11). http://ec.europa.eu/eurostat/data/database?node_code=ilc_di11

⁽⁵⁴⁾ EIGE, Gender Equality Index, 2015 (<http://eige.europa.eu/rdc/eige-publications/beijing20-factsheet-area-women-and-poverty>).

⁽⁵⁵⁾ EIGE, Gender Equality Index, 2015 (<http://eige.europa.eu/rdc/eige-publications/beijing20-factsheet-area-women-and-poverty>).

Gender pay gap

The unadjusted gender pay gap (GPG) represents the difference between average gross hourly earnings of male paid employees and female paid employees as a percentage of average gross hourly earnings of male paid employees. The population consists of all paid employees in enterprises with 10 employees or more in NACE Rev. 2 aggregate B to S (excluding O). The GPG is an important indicator used within the European employment strategy (EES) to monitor imbalances in wages between women and men. It gives an overall picture of gender inequalities in terms of pay and measures — a concept that is broader than the concept underlying the principle of equal pay for equal work. Unequal pay persists as a major problem: women earned 16.4 % less on average for equal work than men in the EU-28 in 2013. Eurostat collects the structural indicator GPG in unadjusted form on an annual basis. From reference year 2006 onwards, the new GPG data is based on the methodology of the structure of earnings survey (SES) carried out with a 4-yearly periodicity. It is included in the Eurostat earnings data (online data code: earn_gr_gpgr2). http://ec.europa.eu/eurostat/data/database?node_code=earn_gr_gpgr2

The gender gap in pensions

The gender gap in pensions can be identified as the sum of gender inequalities over a lifetime, including differences in the life course (motherhood penalty ⁽⁵⁶⁾), segregated labour market and gendered social norms and stereotypes. The gender gap in pensions is defined as a percentage by which women's average pension is lower than men's. It is computed in the following way: one minus women's average income divided by men's average income and multiplied by 100 to express the ratio as a percentage. The methodology for calculating the gender gap in pensions is based on the methodology used and described in the report 'The gender gap in pensions in the EU' ⁽⁵⁷⁾. The gender gap in pensions throughout the EU is considerable. In 2012, it amounted to 38 % on average ⁽⁵⁸⁾. The major source of statistics on income that can be used to calculate gender gap in pensions is the European Union living conditions survey (EU-SILC).

⁽⁵⁶⁾ The 'motherhood penalty' is a term coined by sociologists who argue that in the workplace working mothers encounter systematic disadvantages in pay, perceived competence and benefits relative to childless women.

⁽⁵⁷⁾ http://ec.europa.eu/justice/gender-equality/files/documents/130530_pensions_en.pdf

⁽⁵⁸⁾ EIGE, *Gender gap in pensions in the EU: research note to the Latvian Presidency* (http://eige.europa.eu/sites/default/files/documents/MH0415087ENN_Web.pdf).



Act

DEFINE PLAN **ACT** CHECK

In the implementation phase of a policy or programme, ensure that all who are involved are sufficiently aware about the relevant gender objectives and plans. If not, set up briefings and capacity-building initiatives according to staff needs. Think about researchers, proposal evaluators, monitoring and evaluation experts, scientific officers, programme committee members, etc.

Examples of capacity-building initiatives about gender and poverty and social inclusion

The International Training Centre gender, poverty and employment course, based on the International Labour Organisation (ILO) 'gender poverty and employment' approach, provides information, analysis and strategies for poverty reduction through decent work for women and men. It gives a better understanding of the dimensions of poverty and formulates gender-sensitive strategies to address them. It is composed of different training modules available online. <http://gender-campus.itcilo.org/lms/?mod=catalog&act=detail&id=44>

Example of gendered language in poverty and social exclusion

Chase, E. and Bantebya-Kyomuhendo, G. (eds), *Poverty and shame: global experience*, Oxford University Press, Oxford, 2015.

This book presents cultural conceptions on issues related to the way poverty is presented and conceived. A specific chapter is focused on the role of media in the construction of poverty with insights and several examples on women and poverty.

<https://books.google.it/books?isbn=0199686726>

Check

DEFINE PLAN ACT **CHECK**

A policy cycle or programme should be checked both during — monitoring — and at the end — evaluation — of its implementation.

Monitoring the ongoing work allows for a follow-up of progress and the remedying of possibly unforeseen difficulties. This process should take into account the indicators delineated in the planning phase and realign data collection based on those indicators.

At the end of a policy cycle or programme, a gender-sensitive evaluation should take place. Make your evaluation publicly accessible and strategically disseminate its results to promote its learning potential.

Example of a gender monitoring and evaluating poverty and social inclusion

The evaluation of the ReGender project, a key part of Oxfam's UK poverty programme, provides an excellent methodology for conducting a gender evaluation in this sector. <http://genderevaluation.unwomen.org/en/~documents/2013/10/14/19/12/evaluation-of-the-regender-project-in-the-uk>

Practical examples of gender mainstreaming in poverty and social inclusion

Austria

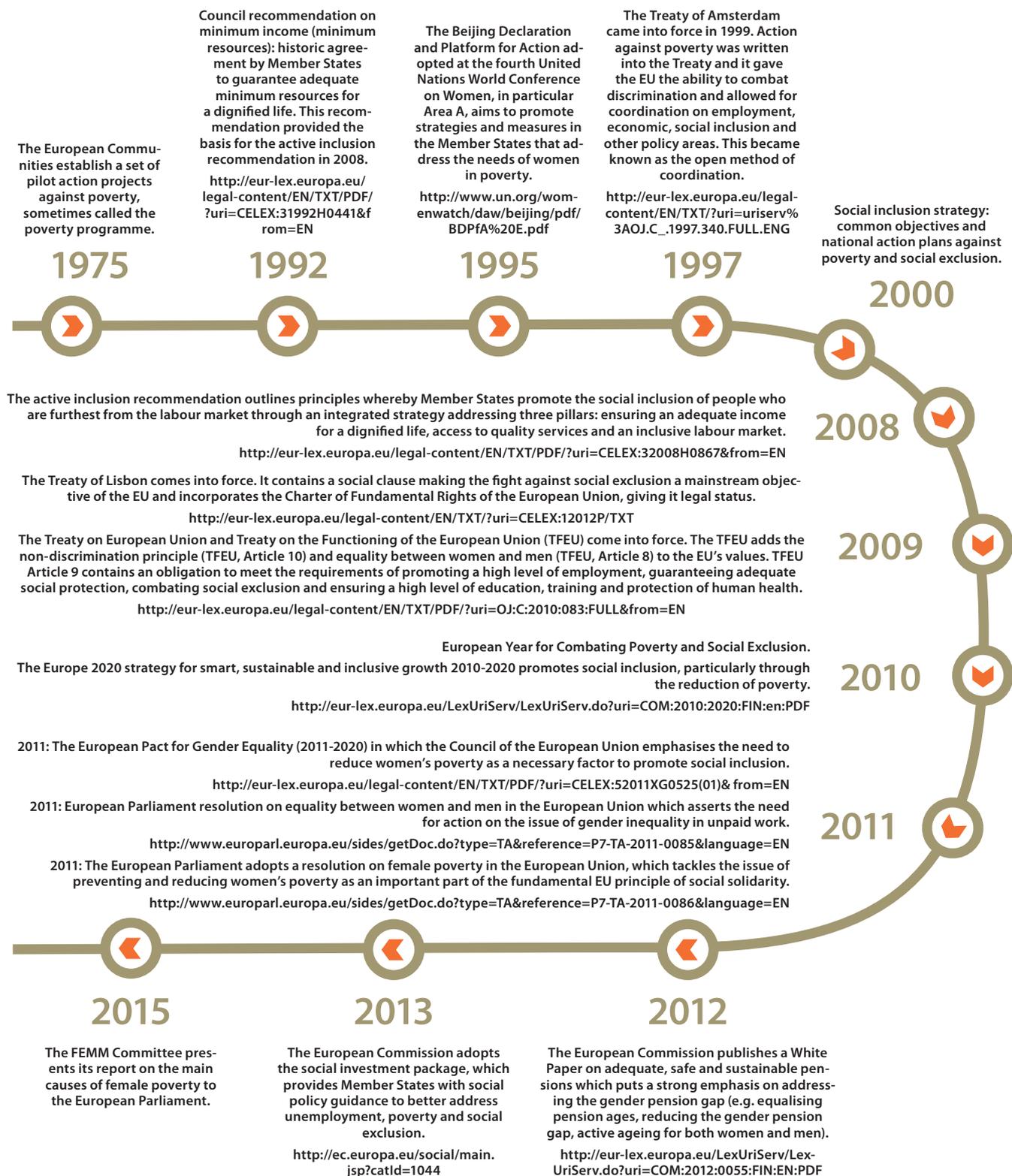
Since 2011, the Women's Department of the City of Vienna has been working on developing a monitoring instrument for the status of gender equality called First Vienna Equality Monitor (Erster Wiener Gleichstellungsmonitor). Poverty and social protection indicators, inter alia, are being developed for this monitor, which will then be assessed and compared on an ongoing basis.

<https://www.wien.gv.at/menschen/integration/pdf/monitoring-2012-short.pdf>

5. Want to know more?

Timeline

The key milestones of the EU poverty and social inclusion policy are presented below.





6. Current policy priorities at EU level

Today the main policy framework in the field of EU social protection is the Europe 2020 strategy ⁽⁵⁹⁾ and the open method of coordination ⁽⁶⁰⁾ for social protection and social inclusion (social OMC). These aim to promote social cohesion and equality through adequate, accessible and financially sustainable social protection systems and social inclusion policies.

The EU provides a framework for national strategy development for social protection and social investment, as well as for coordinating policies between EU countries on issues relating to poverty and social exclusion: healthcare, long-term care and pensions. The strategy also includes seven 'flagship initiatives', providing a framework through which the EU and national authorities mutually reinforce their efforts in areas supporting the Europe 2020 priorities. Two of these flagships target inclusive growth and poverty reduction: the agenda for new skills and jobs ⁽⁶¹⁾ and the European platform against poverty and social exclusion ⁽⁶²⁾. In particular, the platform aims to:

- ensure economic, social and territorial cohesion;
- guarantee respect for the fundamental rights of people experiencing poverty and social exclusion, enabling them to live in dignity and take an active part in society;
- mobilise support to help people integrate into the communities where they live, obtain training and help to find a job and have access to social benefits.

To provide Member States with social policy guidance to better address unemployment, poverty and social exclusion, the European Commission adopted the social investment package ⁽⁶³⁾ in 2013. The implementation of the package is supported by enhanced analysis and monitoring of Member States' policies and social outcomes in the framework of the European Semester, providing financial assistance and streamlining its governance and reporting. Reporting on the social investment package includes the social objectives reflected in the annual growth survey 2014:

- implementation by Member States of the active inclusion priorities;

- preserving access to adequate social protection benefits, services, health and long-term care;
- access to more personalised services (one-stop shop);
- addressing the impact of gender pay and activity gaps on women's pension entitlements;
- containing and reducing poverty;
- modernising pension systems.

Resources

Selected policy documents relevant to poverty and social inclusion

Council of the European Union, Council conclusions on 'A new global partnership for poverty eradication and sustainable development after 2015', Brussels, 26 May 2015.

Council of the European Union, Council conclusions on the European platform against poverty and social exclusion: A European framework for social and territorial cohesion, Brussels, 7 March 2011 (https://www.consilium.europa.eu/uedocs/cms_data/docs/pressdata/en/lsa/119619.pdf).

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European Commission, 'Taking stock of the Europe 2020 strategy for smart, sustainable and inclusive growth' (COM(2014) 130 final/2), Publications Office of the European Union, Luxembourg, 2014 (http://ec.europa.eu/europe2020/pdf/europe2020stocktaking_en.pdf).

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⁽⁵⁹⁾ http://ec.europa.eu/europe2020/index_en.htm

⁽⁶⁰⁾ <http://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:52008DC0418&from=EN>

⁽⁶¹⁾ <http://ec.europa.eu/social/main.jsp?catId=822&langId=en>

⁽⁶²⁾ <http://ec.europa.eu/social/main.jsp?langId=en&catId=961>

⁽⁶³⁾ European Commission DG Employment, Social Affairs and Inclusion, 'Social inclusion' (<http://ec.europa.eu/social/main.jsp?catId=1044>).

European Commission, Staff Working Document on 'Follow-up on the implementation by the Member States of the 2008 European Commission recommendation on active inclusion of people excluded from the labour market — towards a social investment approach, accompanying the document towards social investment for growth and cohesion — including implementing the European Social Fund 2014-2020 (SWD(2013) 39 final), Publications Office of the European Union, Luxembourg, 2013 (<http://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:52013SC0039&rid=1>).

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Policy documents relevant to gender equality

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Other resources

Eurodiaconia is a European network of churches and Christian NGOs providing social and healthcare services and advocating social justice.

<http://www.eurodiaconia.org/category/themes/poverty-and-social-exclusion/minimum-income/>

European Institute for Gender Equality (EIGE) Gender Equality Index

<http://eige.europa.eu/gender-statistics/gender-equality-index>

Europe 2020 website

http://ec.europa.eu/europe2020/index_en.htm

Europe 2020 country-specific recommendations and reports

http://ec.europa.eu/europe2020/making-it-happen/country-specific-recommendations/index_en.htm

Committee of the Regions Europe 2020 Online Monitor Platform

<http://cor.europa.eu/europe2020>

European Anti-Poverty Network (EAPN)

<http://www.eapn.eu>

European Community of Practice on Gender Mainstreaming (Gender-CoP)

<http://www.gendercop.com/>

European Foundation for the Improvement of Living and Working Conditions (Eurofound)

<http://www.eurofound.europa.eu>

European Institute for Gender Equality (EIGE)

<http://eige.europa.eu/content/about-eige>

The European Network of Experts on Gender Equality (ENEGE)

<http://www.enege.eu/>

European Platform against Poverty and Social Exclusion

<http://ec.europa.eu/social/main.jsp?catId=961&langId=en>

European Economic and Social Committee (EESC)

<http://www.eesc.europa.eu/>



<http://eige.europa.eu>



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