EXECUTIVE SUMMARY

RAISING THEIR VOICES AGAINST PRECARIOUSNESS:
WOMEN’S EXPERIENCES OF IN-WORK POVERTY IN EUROPE
This paper is dedicated to the women and men who live with and fight against poverty, inequalities and precariousness at work in their everyday lives; particularly, to the women who suffer poor working conditions due to discrimination and the existing social attitudes towards women and work, still present in many visible and invisible ways in our world today.

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

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

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‘Deep down, I have terrible suffering’
Amanda, Paris, France 2017

‘My self-esteem is so low. You send your CV once and again but nobody calls…’
Zoe, Seville, Spain 2017

‘As women, we have to believe in ourselves, work together and support each other every day to achieve our goals, whatever those are. With the right support, we can do it’
Amreet, Manchester, UK 2016

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

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

The world of work has undergone a radical transformation in the last 50 years. Women today are joining the workforce in greater numbers than ever before but, once there, still find themselves facing reduced opportunity, occupational segregation, increased harassment and violence, and are more likely to find themselves in uncontracted, insecure and low-paid work than their male counterparts. In the EU-28, women are twice as likely as men to be in low-paid work.

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

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

Equally, in the EU-28 lone-parent families are as twice as likely to be facing poverty than households with 2 adults with children (21.6% compared with 10.4%). Over 80% of lone-parent families in Europe are headed by women. In France, a third of single mothers are at risk of poverty, while across the EU, almost two thirds of single mothers report serious difficulty in making ends meet. The change these women need to see is grounded in policies that respond to both their gender and the other forms of disadvantage and discrimination they experience.

Once other factors have been accounted for, at least 10% of the pay gap women face in France and 14% in Spain can only be accounted for by discrimination.

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

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

### UNPAID WORK
- Migrant women workers’ rate of involvement in unpaid care work: 46%
  - Sole-mothers involved: 76%
  - Sole-fathers involved: 38%

### SECTORS
- Catering, accommodation and customer services: 55%
- Domestic work (worldwide): 83%

### OCCUPATIONS
- Social care
- Catering
- Sales
- Child care
- Cleaning
- Customer services

### WITH PART-TIME CONTRACTS
- Voluntary part-timers women: 78.2%
- Involuntary part-timers women: 86.5%

### MIGRANT WOMEN WORKERS FROM FOREIGN COUNTRIES
- Migrant women and men workers at risk of in-work poverty: 20.8% (2016), 19.7% (2018)

### YOUNG WOMEN WORKERS AGED 15-24
- Has the highest rate of working poverty: 11.8% (2016)

### WITH DISABILITIES
- Risk of working poverty 15 points over those without disabilities (2014)

### FROM ETHNIC MINORITIES
- Migrant women and men workers at risk of in-work poverty: 20.8% (2016), 19.7% (2018)

### PERSONAL FACTORS OF NON-PRIVILEGED WORKERS
- **HOUSEHOLD**
  - Sole-parents with children: 21.8%
  - 85% are women
  - Sole-parents without children: 13.9%
  - Adults with children: 19.4%
  - Adults without children: 8.2%
  - **SPECIAL SENSITIVE URBAN AREAS** ("ZUS" IN FRANCE)
  - **NOT AFFORDABLE PUBLIC TRANSPORT**
  - **UNPAID COMMUTINGS**
  - **PARIS 4 H / LONDON 2 H**

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Structural Causes of In-Work Poverty

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

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

Making Women Visible

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

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

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

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

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

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

SOCIAL ATTITUDES AND PERCEPTIONS ABOUT WOMEN, GENDER AND WORK

LABOUR MARKET INSTITUTIONS

LOW PAY

BEING LESS PAID THAN MEN

POOR WORKING CONDITIONS

INVISIBLE, UNPAID WORK

DISCRIMINATION: MIGRANT WORKER, GENDER, YOUNG-OLDER

UNDERPAID

UNDERVALUED, UNDOUBLING WORK, WOMEN'S WORK

WORKING CONDITIONS AND PERSONAL FACTORS

LACK OF PUBLIC POLICIES

WEAKENING COLLECTIVE BARGAINING

LACK OF POWER OF WOMEN WORKERS

INADEQUATE SOCIAL PROTECTION

PUNISH DISCRIMINATION

ENFORCEMENT OF LABOUR RIGHTS

LONG-TERM CARE SERVICES FOR THE ELDERLY AND THE DEPENDENT

CHILDRENS' PROTECTION FACILITIES

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

Increased restrictions on collective bargaining are potentially damaging to women's prospects and, here again, social norms that restrict women's ability to speak publicly and their roles in decision-making structures at all levels, from the household to the global, limit their opportunities to negotiate a living wage and decent working conditions. Women's voices have been marginalised, both in political and private sector decision making and in trade union movements, a situation that all parties should take immediate action to address.

The Impact on Women

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

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

Building a Better Future

As a result, there has never been a more important time for governments to tackle the causes and consequences of precarious and low-paid work for women workers through effective policies harnessing efforts from the state, the private sector, trade unions, civil society, workers and citizens, as well as listening to and engaging women workers. From policy and legislation that improves living wages, addresses sexual harassment, and implements adequate paid parental leave, to addressing social norms that undervalue women's work, there is much that governments and other actors can and should be doing.

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

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

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

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PHYSICAL WELLBEING
- Chronic diseases
- Tiredness
- Sexual harassment

VOCAL IMPACTS
- Helpless
- Anxiety
- Stress
- Hopelessness
- Self-esteem
- Depression

INVISIBLE IMPACTS
- Isolation
- Time poverty

MATERIAL CONSEQUENCES (LACK OF MONEY)
- No savings
- Food
- Debts
- Housing

SOCIAL RELATIONSHIPS
- Debts
- Housing
- No savings
- Food

EXIT
- Being my own boss
- Enjoy my family love
- Train oneself in our labour rights
- Join women's organisations and self-organising: claiming our rights
- Gather with others and laugh together...
- Unionise!
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RECOMMENDATIONS:

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

1. Ensure a minimum level of income to afford a decent life for all workers
   • Establish statutory contours for living wages in the EU
   • Close the gender pay gap
   • Close the gender pension gap
   • Approve a Directive on minimum income schemes to deliver the Minimum Income Principle of the EU Social Pillar

2. Promote quality of work and decent working conditions in the EU, preventing labour rights violations towards the workers in most vulnerable situations as a prerequisite of decent work.
   • Ratify the ILO Convention on domestic workers
   • Ensure that sexual harassment at workplace is prevented, pursued and punished, as one of the most severe rights violations that women face.

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

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

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