



MORE VISIBILITY TO WOMEN IN EUROPE 2020

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A Objectives

This EAPN Report explains the impact on women of the EU2020 Semester (macroeconomic and financial governance), and the lack of visibility of the problems faced by women living in poverty with regard its social headline targets, in the framework of the Mediterranean welfare state, characterized by a (still) strong family model and an underdeveloped social protection system.

This Report consists of two parts. The first one is an analysis of EU and national comparable data, highlighting the lack of statistics relating to the gender dimension of poverty and social exclusion in order to follow the EU2020 headline targets. In particular, the Report takes into account the Italian and Spanish National Reform Programmes and Country-Specific Recommendations in relation to the gender dimension of poverty and social exclusion.

The second part brings in the Voices of Women living in Poverty, in both countries. There are two chapters based on 18 and 19 in-depths interviews in Spain and Italy to women who suffered directly from the crisis and the austerity policies, and are currently in risk of poverty and social exclusion (women who live in households in relative poverty, under material deprivation or in low-work intensity households). Some of these interviews were made to immigrant women, in order to capture the special difficulties that they might face, linked to a discrimination increase in accessing social services or facilities.

B Gender Inequality in the European Union

Equality between women and men is recognized in the Treaties since the Treaty of Rome in 1957 and the Charter of Fundamental Rights of the European Union. While the European Union has adopted many texts to ensure equality of opportunity and treatment between men and women and to combat all forms of discrimination based on sex, and has set itself the specific task of integrating the principle of gender equality in all its activities, progress remains insufficient and still many inequalities between women and men persist.

The European Directives on Equal Treatment for Men and Women adopted since 1975 have made a considerable contribution towards effectively promoting gender equality. However,

some of the Member States either do not yet apply these Directives correctly, or do not exercise sufficient control over the implementing legislation introduced¹, including Spain and Italy.

On March 10th, 2015, the European Parliament confirmed this lack of progress, through the Report “On progress on equality between women and men in the European Union in 2013 (2014/2217(INI))”. The Resolution accounts for the different problems faced by women and their relation both to the economic crisis, as to the policies promoted to address it.

The European Parliament’s Report refers to the increase in discrimination; to the way women are affected by layoffs in the public sector due to “fiscal consolidation policies”; how the situation of women is affecting birth rates and ageing and that one-parent and large families are discriminated by policies, including taxation. **The European Parliament clearly states the impossibility to tackle poverty in order to meet the EU 2020 poverty target without gender equality.**



¹EU directives from 1975 onwards on aspects of equal treatment for women and men (Directive 2010/41/EU(7), Directive 2010/18/EU(8), Directive 2006/54/EC(9), Directive 2004/113/EC(10), Directive 92/85/EEC(11), Directive 86/613/EEC(12), and Directive 79/7/EEC(13)) EUROPEAN PARLIAMENT (2014), **ZUBER Report, MOTION FOR A EUROPEAN PARLIAMENT RESOLUTION on equality between women and men in the European Union – 2012(2013/2156(INI))**<http://www.europarl.europa.eu/sides/getDoc.do?pubRef=-//EP//TEXT+REPORT+A7-2014-0073+0+DOC+XML+V0//EN>

CUTBACKS: A DOUBLE PUNISHMENT

The EU is currently facing the most significant economic and financial crisis since the Great Depression of the 1930s; unemployment rates in all Member States, and especially the southern Member States, have risen significantly as a result of this crisis; the fiscal consolidation policies undertaken by Member States, which frequently involve personnel cuts and the freezing of wages, mainly affect the public sector, which is female-dominated; whereas none of these policies take gender aspects adequately into account;

PRECARIOUSNESS AND LOW WAGES

The destruction of jobs has coincided with an increase in precarious employment, in the form of low-paid part-time jobs and short-term contracts, which affect mostly female workers

HIGHER POVERTY AND EXCLUSION

- Poverty has increased in the EU since 2007 and household income has dropped, with 24.2 % of the EU's population now at risk of poverty or exclusion and 26 % of women being considered at risk of poverty in the EU 27, as against 23.9 % of men.
- Children, who are often looked after by women, are particularly affected and women face a greater risk of poverty than men.
- Self-employed, out-of-work or unemployed, elderly and disabled women, women from ethnic minorities, immigrant women and women with little or no education, single-person households and single parents form a particularly vulnerable group at risk of poverty.
- On average 3 in 10 households in the EU are single-person households, the majority of them comprising women living alone, particularly elderly women, and the percentage is rising.
- Single-person or single-income households in most Member States are treated unfavourably, in both absolute and relative terms, with regard to taxation, social security, housing, healthcare, insurance and pensions.
- **There are more women than men living in poverty and exclusion, especially older women, whose average pension level is 39 % lower than that of men, and single mothers.**
- **For family reasons, it is more common for women rather than men to work part time or under fixed-term or temporary contracts, and whereas women's poverty is due largely to the precariousness of their jobs**

I. Gender inequality as an overall picture

Generalized gender inequality is spread throughout Europe. The following table shows the **Gender Inequality Index** data for both countries, and the European Union². It shows that most of the areas are problematic for Spain and Italy, although the Spanish situation in the domain of Knowledge is better than the EU average, except for the lifelong learning item. The economic situation of Italy is better than Spain, but it does not level up the Italian score, which remains in the EU average.



²The Gender Equality Index is a unique measurement tool that synthetizes the complexity of gender equality as a multi-dimensional concept into a user-friendly and easily interpretable measure. It is formed by combining gender indicators, according to a conceptual framework, into a single summary measure. It consists of six core domains: work, money, knowledge, time, power, health and two satellite domains (Intersecting inequalities and violence). The satellite domains are conceptually related to the Index but cannot be included in the core index because they measure an illustrative phenomenon. Specifically, the domain of violence measures gender-based violence against women, and the domain of Intersecting Inequalities considers specific population groups such as lone parents, carers or people with disabilities. The Index provides results at the domain and sub-domain level for the EU overall and for each Member State. It provides a measure of how far (or close) each Member State was from achieving gender equality in 2010.<http://eige.europa.eu/content/gender-equality-index#/>

Table 1 Gender Inequality Index, EU, Italy and Spain

GENDER EQUALITY INDEX				
100=EQUALITY				
	EU	Spain	Italy	
WORK	69	61.3	60.6	The domain of work relates to the position of women and men in the European labour market. It measures gender gaps in participation in the labour market, duration of working life, sectorial segregation patterns and quality of work, such as flexibility of working time, training at work and health and safety.
PARTICIPATION*	76.6	71.6	57.8	
SEGREGATION AND QUALITY OF WORK*	62.2	52.5	63.4	
	UE	Spain	Italy	
KNOWLEDGE	48.9	53.5	32.1	The domain of Knowledge shows differences between women and men in terms of education and training. Gender differences and inequalities still persist in education, for example, with subject preferences and attainment. This domain measures gaps in participation in tertiary education, segregation and lifelong learning. An analysis of gender gaps shows, at the EU level, a reversal in participation rates in tertiary education. Historically, more men than women achieved higher levels of education.
EDUCATION ATTAINMENT AND SEGREGATION	57.2	69.3	31.1	
LIFELONG LEARNING	41.8	41.3	32.9	
	UE	Spain	Italy	
MONEY	68.9	60.7	68.2	The domain of Money examines inequalities in the access to financial resources and economic situation of women and men. An analysis of gender gaps in the domain of money shows that women are, with
FINANCIAL RESOURCES	69.5	54.2	60.2	

ECONOMIC SITUATION	79.6	67.9	77.3	few exceptions, disadvantaged compared to men. Throughout the EU-27, women earn less than men, with progress in closing the gender gap painstakingly slow. Across the EU Member States, disposable income is also lower for women than for men and, as a result, women on average are more likely than men to be at-risk-of-poverty.
	UE	Spain	Italy	
TIME	38.8	33.8	33.0	The domain of Time focuses on the trade-off between economic, care and other social activities (including cultural, civic, etc.). Because of this trade-off it only measures time spent in unpaid activities, including gender gaps in time spent in childcare and domestic activities, but also other aspects of life such as cultural, leisure or charitable activities. The amount of time spent by women and men in the EU on activities other than economic, shows strong differences. A wide gender gap exists in the time spent caring and educating children and grandchildren in addition to time spent on cooking and housework. Throughout all Member States, it is women who perform the bulk of these caring activities. Men are, however, more likely than women (in the vast majority of Member States) to participate in sporting, cultural or leisure activities on a regular basis.
CARE ACTIVITIES	45.5	58.2	42.5	
SOCIAL ACTIVITIES	33.0	19.6	25.6	

Source: GENDER EQUALITY INDEX 2014.

2. Gender inequality in Spain: an overview

Gender inequality is prominent and transversal in the Spanish society, as shown in the following paragraphs, and furtherly explained through the qualitative information provided by the interviewees.

Policies

During 2005–2012, the most relevant action in gender equality was the approval in 2007 of Organic Act 3/2007, March 22, for the Effective Equality between Women and Men (the Equality Act). Its fundamental principle is the cross-sectional dimension of equality. As a result, central, regional and local governments will actively mainstream the principle of equal treatment and opportunities for women and men in the adoption and implementation of their legislative provisions, definition and budgeting in all areas of public policy and performance of all their activities as a whole. Article 17 of this act established that a strategic plan for equal opportunities would be periodically adopted by the government in areas of the state's competence. Thus, the Strategic Plan 2008–2011 for Equal Opportunities was passed on November 2007, with specified objectives, areas and measures on which public authorities should focus their attention.³ Although the contents were important, there was an implementation gap, including further labor inspection controls, affirmative actions, participation promotion, as well as the budget to carry out the Plan in itself.

Data

Following the National Institute of Statistics (INE) in its report "Women and Men in Spain", inequalities are observed in major areas of life. In terms of income, employment and conciliation, the data are categorical:

- Women earn an annual average wage, which is 22% less than men: 19,502 euros compared to 25,001 euros.
- A 15.2% of women has income less than, or equal to the minimum wage, which is 641.2 euros per month, while this percentage drops to 5.6% for men.
- 97.3% of persons employed part-time due to taking over the care of children under age 14 are women. 82.2% of the unemployed, because they needed to take care of the children, are women.
- For periods longer than one year, 7.4% of employed men have stopped working after the birth of her son, a figure that rises to 38.2% for women.
- As the number of children under 12 year-old increases, the rate of female employment drops, but not so in the case of men: the women's rate goes from 68.4 to 62.3; instead, the men's rate rises from 79.3 to 82.
- Women spend a daily average of 4 hours and 29 minutes to home and family care, while men spend 2 hours and 32 minutes.

³Gender Equality Index Report, loc. Cit., <http://eige.europa.eu/content/gender-equality-index#/country/ES>

- A pensioner receives each month an average of 597.21 euros, while the average male pension is 971.92 euros.

3. Gender Inequality in Italy: an overview

Italy is ranked amongst the countries in the EU with the lowest gender equality, according to the European Gender Equality Index (GEI)⁴. Its performance is above the EU average in one area only, namely health, thanks to Italian women's long life-expectancy.

Policies

As shown in the next paragraph, Italy has a very good legislative framework on equal opportunities and gender equality, the main issue being the lack of political will to fully enforce the current legislation. This is also due to the fact that the country lacks a proper gender infrastructure at central level to promote, coordinate and monitor gender-equality initiatives.

The National Code of Equal Opportunities between Women and Men, which has been established by Legislative Decree No 198 of 2006, is considered as the Italian legal framework on gender equality. The code gathers 11 laws on equal opportunities in a single text and is composed of 59 articles, with a view to rationalize and harmonize the current legislative provisions on gender equality. It regulates the promotion of equal opportunities between women and men in the areas of ethical, social and economic relations and in civil and political rights. Its main goal is to promote women's empowerment, recognize and ensure freedom of choice and a better quality of life for both women and men. The code has introduced the principle of gender mainstreaming in the drafting of laws, regulations and administrative acts, and in all policies and activities.

In 2010, the government adopted a Legislative Decree implementing the Directive 2006/54/EC of the European parliament and of the council on the implementation of the principle of equal opportunities and equal treatment of women and men in matters of employment and occupation. It introduces a general prohibition of discrimination against women in all sectors, in particular in the labour market; extends the scope of affirmative actions beyond employment through a specific provision in line with Article 23 of the Nice Charter of Fundamental Rights; and introduces a general regulation on gender mainstreaming. In 2007, Council Directive 2004/113/EC on 'Implementing the principle of equal treatment between men and women in the

⁴See <http://eige.europa.eu/content/gender-equality-index#!/?country=IT>

access to and supply of goods and services’ was transposed into the Italian legal system by Law No 196/2007.⁵

Data

The data presented here, unless otherwise stated, come from the following publications of the National Institute of Statistics (ISTAT): *La Povertà in Italia, 2013* (trad. “Poverty in Italy, 2013”); *Occupati e Disoccupati, 2014* (trad. “Employed and Unemployed, 2014”), *Rapporto Annuale 2014: la Situazione del Paese* (trad. “2014 Yearly Report: The State of the Country”, and “Statistiche trimestrali occupazione” (Trad. “Quarterly Statistics on Employment”).

- The gender pay gap is 7.3% (16.4% EU-28). It has lowered during the crisis but only because men’s salaries have gone down (February 2015).
- Employment rate of men in the age group 15 – 64 is 64% while it is 46.6% for women in the same age group (April 2015).
- Inactivity rate of men in the age group 15 – 64 is 26.7% while it is 46.1% for women in the same age group (February 2014).
- A pensioner receives an average of 14,728 euro per year if man and 8,964 if woman (2014).
- Only 18% of children 0-3 are enrolled in public day nurseries (2013).
- Almost 50% of the women leaves her job after the first child is born (2013).
- In 2013, 31.9% of women against 7.9% of men worked part-time. For 58.1% of these women the part-time is involuntary.
- According to OECD report “How is Life 2013”, **the average Italian woman devotes 36 hours a week to domestic work, compared with just 14 hours for men.** This gap, 22 hours, is larger than in any other industrial country. Even when we consider the total hours of work in and outside the home, women still work an average of 11 hours more than men, owing to the lopsided burden of domestic work.
- In 2012, 31.7% of women were at risk of poverty and social exclusion ⁶.According to the report of the European Parliament, Commission on Women’s Rights and gender Equality, 41% of single mothers are at risk of poverty
- Italy is the EU country with the highest percentage of couples in which only the man works (32.7%). This traditional model is prevalent in the South (more than 50%); the corresponding share falls to 25.2% in the North-West and 21.3% in the North-East.⁷

⁵Gender Equality Index Report, loc. Cit, <http://eige.europa.eu/content/gender-equality-index#/country/IT>

⁶National Operational Program/ Inclusion 2014-2015

⁷ Source: Donne in Italia, Ministero del Lavoro, 2013.



4. EU2020 and the Semester by country

There are five headline targets for the EU in 2020. In this survey, we will focus on three of them, which are considered to be “social”. These are:

1. Employment

-- 75% of the 20-64 year-olds to be employed

4. Education

-- Reducing school drop-out rates below 10%

EU2020 Intermediate Assessment

Data show scarce progress towards EU2020 targets. By the way, these targets are not broken down by gender, being that one of the key reasons for the invisibility that women specific problems have.

Table 2 Evolution of EU2020 social headline indicators, Spain and Italy

Table 3

EU Objectives		2014 Spain	Spain target	2014 Italy	Italy target
Employment	Employment for 75% of those aged 20 to 64 years	59.9%	74%	59.8%	67%-69%

Education	Early school leaving rates below 10%	21.9%	15%	17%	15%-16%
	At least 40% of people of 30-34 years of age must complete tertiary studies	42.3%	44%	22.4%	26%-27%
Fight against poverty and social exclusion	20 million less people experiencing or at risk of poverty and social exclusion	29.2%. (an increase with respect 2011) 13,656,840 million people.	1,4 - 1,500,000 less people experiencing or at risk of poverty and social exclusion	28.4% (an increase with respect 2011) 17,343,944 people	2,200,000 less people experiencing or at risk of poverty and social exclusion

Therefore, the issues that particularly affect women are not specified in either the European Semester, let alone the National Reform Programs, implemented since 2011, have neither made a breakdown of them by sex. This lack of consideration has had an impact on the slow progress, or complete lack of progress in some cases, towards the EU2020 targets, as explained in Spain and Italy's intermediate assessments.

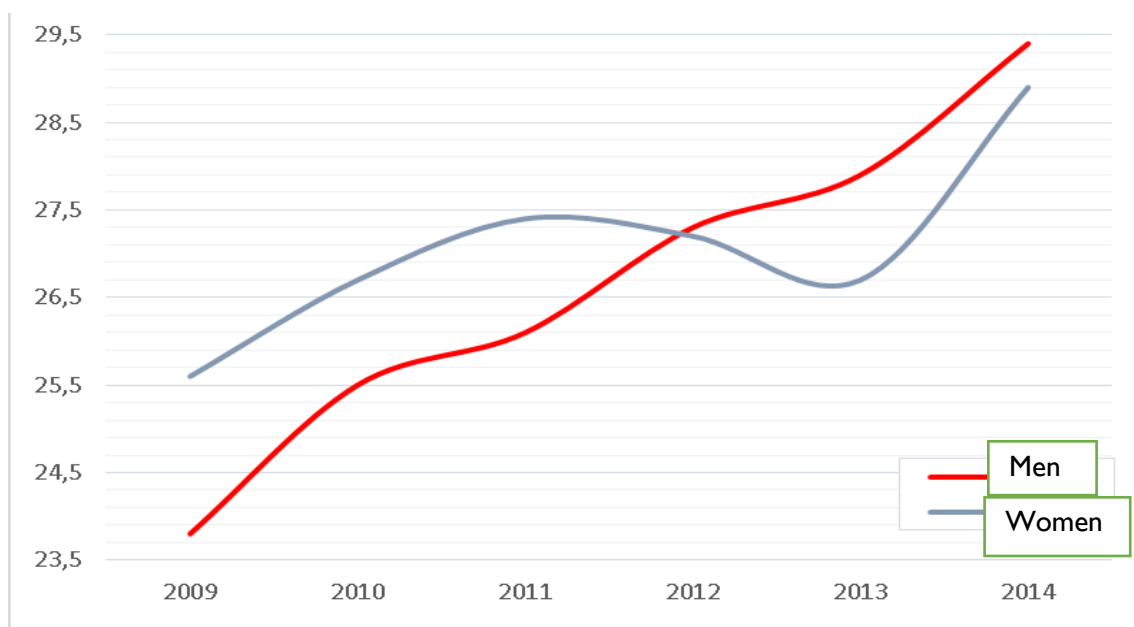
Spain

Statistical indicators are worse than in 2013. In 2014, Spanish households had an average annual income of 26,154 euros, representing a reduction of 2.3% with the previous year. The percentage of population at risk of poverty increased to 22.2% in the Living Conditions Survey 2014 (with 2013 revenues), compared with 20.4% of LCS last year (2012 revenues). AROPE, the aggregate indicator, stood at 29.2% of the resident population in Spain, compared with 27.3% the previous year.

The following chart shows the evolution of the AROPE indicator based on gender. Since 2004, the indicator had undergone a reduction process, which was maintained for the next three years. In 2007, the trend reversed and the AROPE recovered just over one percentage point between that year and 2009.

The indicator's increase is accelerated from 2009, more intensely for the male population. In 2011, the evolution of the AROPE for women changes direction and becomes descendant, probably driven by the group of people over 65, mostly made up of women, who have fixed pension and start “getting out” of poverty, due to the drop in the poverty threshold (caused by widespread reduction in income of the population). Both trends -growth among men and reduction among women- get together to reverse the historical trend; from 2012, the percentage of men in poverty and / or social exclusion slightly exceeds that of women.

Graph I. Spain, AROPE indicator by sex, 2009-2014



Italy

The Italian data show a relatively less severe rise in the case of relative poverty and a striking jump as regards absolute poverty. According to ISTAT's time series, the number of persons living in poverty rose from 6,505,000 (11% of the population) in 2008 to 7,815,000 (12.9% of the population) in 2014. Between 2005 and 2014 the number of persons in absolute poverty rose from 1,911,158 to 4,102,000 and from 3.3% to 6% as a share of the total population. The ISTAT charts below break down the incidence of relative and absolute poverty by geographical area.

The 2015 National Reform Programme (NRP) devotes considerable attention to the issue of women's low employment rate. The new labour market reform law, commonly known as the Jobs Act and described in detail in the NRP, contains a number of positive measures for the

protection of maternity, the reconciliation working time and family time, and the shortage of public nursery schools. Two problems remain open, however. The first is that the legislation is an enabling act, so only the implementing decrees will decide whether its objectives have been translated into practice. The second concerns the budgetary safeguard clause mandating that every legislative measure must not entail additional costs for the government budget. The risk is that the practical implementation of these policies measures, significant and positive as they may be, will depend on the actual procurement of resources, and here the prospects are cloudy: up to now, these measures have not been viewed as priorities for development; they are certainly not at the top of the political agenda.

As regards the situation of women, ISTAT reports data broken down by sex for absolute poverty for the years 2013 and 2014: 7.3% for women as against 7% for men in 2013, rising respectively to 7.4% and 7.3% in 2014.

Are the macroeconomic adjustment programmes gender balanced?

Far from being gender balanced, the macroeconomic adjustment policies, managed through the Semester, have relevance in relation to gender inequality:

- (a) Indirect taxes (VAT, excises) were raised, with regressive implications on family budgets. Sanitary products used by women, such as tampons, and others as diapers, are taxed in the VAT top level.
- (b) The shadow economy and irregular work is encouraged (by facilitating the layoffs in contexts of high unemployment) or tolerated. In these areas, women are more likely than men to be working.
- (c) Cuts take place in sectors of considerable importance for women as they are both producers and users, such as health care, long-term care, education.
- (d) While the public sector is downsizing, new hires are in all cases severely reduced. This has adverse effects on women labor force entrants, who relied on public employment to a larger extent.
- (e) In Spain, the relative risk of poverty has fallen in recent years – as individuals at the middle of the distributions (workers) were affected proportionately more than those at the bottom

(pensioners, benefit recipients). However, this happened while the more vulnerable are becoming worse off in absolute terms.⁸

(f) In Italy, the risk of poverty rises in 2011 but it remains stable in 2011 and 2013. Extreme poverty, instead, grows from 2011 on and it now affects 10% of the population, i.e. 6 million people, 2 million more than in 2007.

(g) Impoverished lone-parent families, usually headed by women, do not receive specific transfers, nor through taxation, nor in cash in neither of the two countries.

http://ec.europa.eu/justice/gender-equality/files/strategy_women_men/131011_mid_term_review_en.pdf

As abovementioned, available data show that gender inequality has increased, because of the crisis, the economic recession and austerity measures implemented since 2011. We will analyze the two EU2020 target areas of employment, and poverty and social exclusion with regard to gender.⁹

5. Fiscal consolidation: exploiting the “family mattress”

Spain and Italy belong to what is known as “Mediterranean welfare state model”, countries with weak welfare models and faulty labor markets, with traditional family schemes which are responsible for their members’ needs, even without any resources for doing so., show that the fiscal consolidation measures (what is known as “austerity”) carried out by the respective governments contributed against a further progress in social investment.

⁸ Partially based on BETTIO (2012), pp 132-133.

⁹ EUROPEAN WOMEN'S LOBBY (2015), Reports. Women's Economic Independence in Times of Austerity. <http://bit.ly/1yXec13>



With regard to the goal of the Europe 2020 strategy of achieving a significant reduction in poverty by 2020, Spain is going in the wrong direction. In accordance with EUROSTAT data, the gap in social protection between the EU-28 and Spain is more than 3 percent. Meanwhile, the situation of Italy is better, as the expenditures on social protection are slightly above the EU average. See the following Table.

Table 3. Expenditure on social protection 2008-2012

	Expenditure in % of GDP (2008-2012)				
	2008	2009	2010	2011	2012
EU-27	26.8	29.7	29.4	29.1	29.5
Spain	22.1	25.4	25.8	26.1	25.9
Spain/EU-27 (in percentage terms)	-4.7	-4.3	-3.6	-3	-3.6
Italy	27.7	29.9	29.9	29.7	30.3
Italy/EU-27 (in percentage terms)	0.9	0.2	0.5	0.6	0.8

Source EUROSTAT: <http://ec.europa.eu/eurostat/web/products-datasets/-/tps00098>

Social Investment in Spain

The process of fiscal consolidation implemented since 2010 has had a significantly negative impact on the Spanish Welfare State. One of the consequences is the remarkable reduction of social expenditures, which very negatively affected the coverage and extension of social projects and programs.

Between 2011 and 2013, the central Government reduced spending on education by 34.6%, on healthcare by 9.6%, on job stimulation by 48.5%, and on unemployment protection by 11.4%.²

Additional cuts were made by the Autonomous Regions (8.2% on education, 6.4% on healthcare, 18.5% on social protection, 7.9% on social services and social promotion, and 34% on job stimulation).¹⁰ However, this restriction was not an uniform behavior in all the Spanish regions. The Basque Country, for example, sustained a high amount of social expenditures, including several programs gender-oriented. This region also has the lowest unemployment and poverty rates within Spain.

Social Investment in Spain

- Fiscal consolidation measures applied since 2010 have had a significantly negative impact on welfare programs. Among the most directly affected policies were those more closely associated with a philosophy of social investment (i.e. family policies, or labour market activation schemes), sacrificed in order to respond to more immediate needs linked to large scale unemployment and rising poverty levels.
- The Spanish welfare system has traditionally had a very weak performance in addressing poverty and social exclusion. The increase in child poverty rates experienced in recent years appears particularly worrying due to the potential emergence of “scarification” processes that may hinder the educational and professional future of those children.
- The “Educa3” program aimed at promoting educational success among children, and facilitating parent’s conciliation of professional and family life by facilitating the early schooling of children 0-3, was clearly framed in a social investment logic. Cash transfers to families, included within an effort to catch up in expenditure on “family and children”, also coincided with this approach. Both programs constitute examples of initiatives cancelled due to fiscal consolidation policies.
- The 2006 LTC Act aimed at facilitating the conciliation of work and family life for workers (women) having to provide care for dependent relatives. The implementation of this legislation has been confronted with significant difficulties and delays largely due to budget cuts and institutional tensions associated to them.
- Parental leave policies played a key role in reducing barriers for women’s labour participation and work/family balance. Fiscal consolidation policies applied over the last years also slowed down progress in the process of equality in parental leaves.
- There is a significant disconnection between active and passive employment policies. Coordination between social and employment services is limited, and compatibility between social assistance and employment is problematic.
- Developments of unemployment benefits and minimum-income protection have been driven by high unemployment and increasing poverty levels in a general context of fiscal consolidation. Resources have been allocated to the most urgent needs, reducing the focus on prevention, activation and investment related programs.
- Social services performed very poorly in addressing the social impact of the crisis. Despite focusing its meagre resources in the most urgent situations, they did not prevent

¹⁰ Ministerio de Hacienda y Administraciones Públicas. (2014) Datos presupuestarios de las Comunidades Autónomas. <http://goo.gl/RAhVqB>.

the deterioration of the living conditions of large segments of the population. They de facto delegated part of the response to social demand in Third Sector organizations while local governments' expenditure significantly dropped.¹¹

Social Investment in Italy

“The functionally biased – towards old-age protection – fragmented and corporatist nature of the Italian welfare system has hampered the development of policies that combine SI strategies with the protection of the rights of people experiencing poverty and social exclusion. The impact of both the sovereign debt crisis and persistent economic stagnation, on the one hand, and the measures recently adopted in the social policy field, on the other, have led to increased social risks for large sections of the population – especially children (critical from an SI perspective), lone mothers and the long-term unemployed (LTU). During the crisis (i.e. 2008 to the present), priority has been given to fiscal consolidation policies. The result has been a reduction in financial resources for public services, as well as in the general budget assigned to regional and local authorities, i.e. the main providers of services and benefits within a highly decentralized social assistance sector.

In 2013 and 2014, however, there were (admittedly limited) signs of increased attention to social issues, but this did not translate into a coherent strategy either to integrate different policy fields or to foster their complementarity, and nor did it fully endorse an SI approach. Analysis of specific policy areas reveals contrasting trends. Investment in early childhood education and care has not returned to pre-2008 levels. Childcare and child well-being initiatives have not been adequately supported. Investment in family support has increased – especially since 2014 – though largely in terms of cash benefits rather than services. In 2015, the most important fund for long-term care services had similar financial resources to those allocated in 2010; these are insufficient for the increasingly older population. Changes have been introduced (especially in 2012) to support more balanced parenting roles, greater sharing of childcare duties, and a more balanced relationship between work and family life. However, national funds to promote equal opportunities (between women and men) and to combat gender-based violence decreased significantly between 2008 and 2014.

¹¹Verbatim. ESPN RODRÍGUEZ CABRERO; Gregorio (Coordinator), ARRIBA GONZÁLEZ DE DURANA, Ana, MARBÁN GALLEGU, Vicente; MORENO FUENTES, Francisco (2015), ESPN Thematic Report on Social InvestmentSpain. CEPS.APPLICA, OSE for the European Commission.

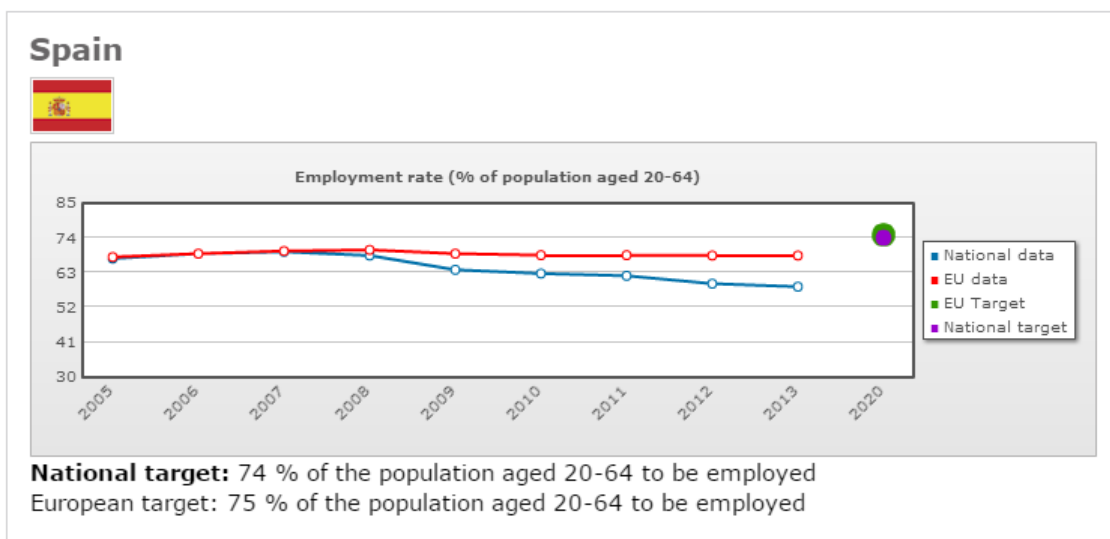
Between 2008 and 2014, fiscal consolidation measures reduced resources devoted to public services and to regional and local authorities. In general, there was a 23.5% reduction in investments (i.e. gross fixed capital formation) by municipalities between 2008 and 2012. The 2015 stability law required further reductions in the general budget of regional and local authorities.

Improvements towards an SI approach were found only in schemes related to unemployment benefits. Serious deficiencies characterized other policy areas, while a minimum income scheme has yet to be introduced throughout the national territory. Moreover, scarce complementary interactions between policies weakened the SI approach. As a result, it was difficult to combine an SI strategy with the protection of the rights of people experiencing poverty and social exclusion¹².

6. The Employment situation and the Employment target

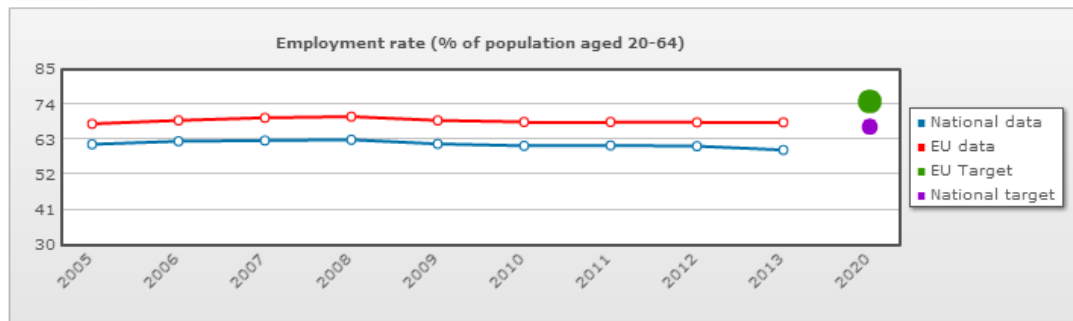
The Employment target is far from being achieved both by Spain and Italy, as shown in the following Graphs.

Graph 2. Unemployment rates in Spain, Italy and the European Union

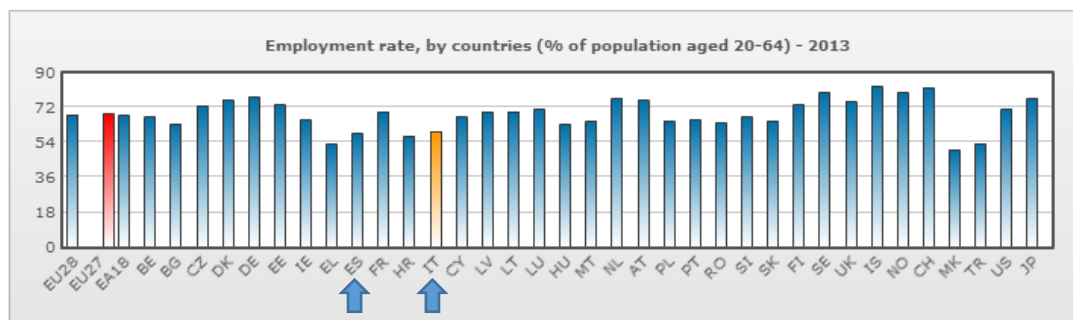


¹² PAVOLINI, Jessoula M. and Strati F (2015), ESPN Thematic report on Social Investment, Italy, January.

Italy



National target: 67 - 69 % of the population aged 20-64 to be employed
European target: 75 % of the population aged 20-64 to be employed



Data for 2011 for ME not available

Employment rate

Employment rate, age group 20-64

Source: Europe 2020, Progress towards 2020 targets. http://ec.europa.eu/europe2020/europe-2020-in-your-country/espana/progress-towards-2020-targets/index_en.htm

The central aspects of EU2020 and the guidelines of employment are in continuity with the Lisbon Agenda and the previous European Employment Strategy (EES), in particular with respect to the flexibility of the labor market, in belief that it would have encouraged the creation of jobs. From the late 90s, in order to increase women's employment, the EES guidelines have recommended a set of policies to remove barriers to women's participation in the labor market and to promote the reconciliation of family responsibility and jobs, through parental leave, care services for children and seniors and flexibility of contracts, time and working conditions. The European Commission has also recommended to avoid excessive job insecurity and to ensure a balance between labor market flexibility and security for workers through the adaptation and modernization of social protection systems and active policies of the labor market, accompanied by appropriate training policies, education, social services. However, employment policies are national matters as are those relating to social security systems with respect to which the EU is limited only to establish minimum standards. Under the combined pressure of the cuts in public

spending and reductions in contributions to increase the competitiveness of enterprises, all social security systems have been reformed in the sense of downsizing. Hence the widespread imbalance between flexibility and security and widespread job insecurity, primarily of women and youth.¹³

Moreover, in overall public services there has been a substantial budgetary and staff reduction, mainly affecting women due to feminization of the public employment (77% of health care personnel and 66% of education employees are female, in 2014, 1st Term).

The steady rise of unemployment justified more social “tolerance” towards gender (and also age and ethnic) discrimination. Women are considered as less desirable workers because of pregnancies, maternity leaves, time-table incompatibilities (due to their taking care of seniors, infants or disabled persons), or simply for the fact of being a woman in reproductive ages.

Discrimination against women in the workplace: Some employers use the crisis as an alibi to exploit women, who are more often willing to work in precarious conditions, for less salary, and without social security. Some employers may be tempted to restrict policies and initiatives that assist women or even to adopt illegal practices (e.g., dismissing pregnant workers) in order to save money.¹⁴

This opinion on women as more problematic is also shared by many businesswomen, as shown by the following example of late 2014. While addressing an audience of peers, the president of the Association of Businessmen, Mrs. Monica Oriol, stated that she preferred to hire "a woman over 45 years-old, or under 25 years-old" to avoid the "problem" of pregnancies.¹⁵ Her statement was not an outburst, but a solid, shared employers' belief that women are less productive and more difficult to lay off. The explanation for the latter is, allegedly, the Workers' Statute, Article 37, which says that a person (in fact, a woman most of the times) who has been granted with a reduction of working hours to take care of a child, cannot be dismissed in the meanwhile. According to the law, this status can last until the child reaches twelve years of

¹³ ROSSILLI, Mariagrazia (2013), “Le politiche di genere nella strategia Europa 2020 alla prova della crisi economica e dell'UE. Possibili strategie alternative”, in <http://www.fondazioneilideiotti.it/docs/documento6164956.pdf>

¹⁴ OXFAM INTERNATIONAL AND EUROPEAN WOMEN'S LOBBY (2010), European Social Watch Report 2010. Women's Poverty and Social Exclusion in the European Union at a Time of Recession. An Invisible Crisis? http://www.socialwatch.eu/wcm/womens_poverty_and_social_exclusion.html

¹⁵ El País, October 3rd 2014, Spanish Edition. http://economia.elpais.com/economia/2014/10/03/actualidad/1412326048_724867.html

age.¹⁶What Oriol probably meant is that if she hired a man, his dismissal is virtually free and has no hindrance, in comparison with hiring a woman.¹⁷ However, in times of steady, high unemployment, this argument is superfluous, as employers are allowed with more “flexibility” in fixing their hiring/dismissal conditions and complying with legislation.¹⁸

A similar situation happens in Italy, as stated by the 2014 European Social Charter Reports.¹⁹

ITALY - Infringement of rights of pregnant and would-be pregnant women during the recession

In Italy the practice of “dimissioni in bianco” is much more widespread than most people think. At the signing of the working contract the worker, more often a woman, is made to sign a blank and undated sheet of paper. In doing so, the employer may, whenever he/she wants, use the signature in the sheet to “resign” the worker. Employers resort to this practice for dozens of excuses, mostly for dismissing pregnant women or when an illness in the family requires her presence at home.

This practice is illegal and so it is difficult to make an accurate estimate of the phenomenon but according to an ISTAT survey of 2011, 8.7% of mothers (800,000) who work or have worked in the past responded that, in the course of their working life, they have been forced to retire during a pregnancy.

The following sections provide more concrete data on female unemployment in Spain and Italy. However, according to the evidence stated by the European Parliament, it needs to be remarked

¹⁶DEIA; “Mujeres, desiguales por ley”. October 26th 2014, <http://www.deia.com/2014/10/26/sociedad/euskadi/mujeres-desiguales-por-ley>

¹⁷ Other articles in the Workers’ Statute related to this matter are: Reduction of daily working time for men and women whose children are hospitalized after birth (Act No. 12/2001). Possibility of taking unexpired leave at a later date in non-maternity cases of temporary incapacity (Article 38(3) of the Workers’ Statute as amended by Act No. 3/2012). Prohibition of dismissal during pregnancy (Act No. 33/1999)

¹⁸In the XX-3 Conclusions (2014) on labor rights SSC (arts. 2, 4, 5 and 6 and 2 and 3 of the Additional Protocol of 1988) the European Social Charter Committee reports the failure in compliance in up to seven different subjects related to individual employment rights, working conditions, collective bargaining, freedom of association and the right to strike.http://www.coe.int/t/dghl/monitoring/socialcharter/Conclusions/ConclusionsIndex_en.asp

¹⁹ In the case of Italy, the in compliance is referred to the following articles: 2, 4, 5, 6, 21, 22, 26, 28 and 29 of the Revised Charter. http://www.coe.int/t/dghl/monitoring/socialcharter/Conclusions/Prep/Italy2014_en.pdf

that “female unemployment rate is underestimated given the fact that many women are not registered as unemployed, particularly those who live in rural or remote areas, along with many of those who devote themselves exclusively to household tasks and childcare. (...) This situation also creates a disparity in terms of access to public services (benefits, a pension, maternity leave, sick leave, access to social security, etc.).”²⁰

The crisis had a deep impact on people and societies...In many Spanish and Italian regions, long-term unemployment has more than doubled, especially among the young. There are potential ‘scarring’ effects on people facing unemployment early in their careers, while underlining the opportunity that the recession presents to step up investment in developing and maintaining skills in order to contribute to a more solid and socially sustainable future growth.

Data show that employment patterns show that there are no signs of increasing gender equality.



²⁰

<http://www.europarl.europa.eu/sides/getDoc.do?pubRef=-//EP//TEXT+TA+P8-TA-2015-0050+0+DOC+XML+V0//EN>

A 2015 Spanish Red Cross Campaign. Translation: “New anti-conceptive based on reflection: If you are unemployed, will they hire you if you get pregnant?”

7. Women Employment in Spain

Employment gender gap

With the prospect of a shrinking working-age population, increasing the labor-force participation and raising the employment rate of women is paramount to meet the Europe 2020 headline target (75% of the population aged 20-64 should be employed by 2020), counteract the shrinking of the workforce and boost growth.

Women account for slightly more than half (51.24%) of the population of working age of 16-64 years. However, women account for 58.76% of all the inactive population.

Women are 45.59% (7,912,100) of the employed population (17,353,100 persons of both sexes) and are 47.85% of the unemployed (5,622 900 in total).

Table 4- Economic Activity of the Spanish Population, 16 year old and above

	Both sexes (miles)	Men (miles)	percentage	Women (miles)	percentage
Population	38,528.1	18,786.4	48.76%	19,741.7	51.24%
Active	22,975.9	12,373.2	53.85%	10,602.7	46.15%
- Occupied	17,353.0	9,441.0	54.41%	7,912.1	45.59%
- Unemployed	5,622.9	2,932.2	52.15%	2,690.7	47.85%
Inactive	15,552.2	6,413.2	41.24%	9,139.0	58.76%

Source: **Active Population Survey** (EPA; Encuesta de Población Activa), Second term 2014.

Annex tables. http://www.ine.es/inebaseDYN/epa30308/epa_inicio.htm#

Occupation by age

The lowest level of female employment is recorded among the younger age groups (especially between 16 and 30 years).

Table 5 - Women occupied, by age

Women	Total female occupied population 7,912,100	percentages
16 - 19 years	27.5	0.35%
20 - 24 years	320.8	4.05%
25 - 29 years	799.5	10.10%
30 - 34 years	1.104.7	13.96%
35 - 39 years	1.318.2	16.66%
40 - 44 years	1.192.3	15.07%

45 - 49 years	1.112.5	14.06%
50 - 54 years	956.4	12.09%
55 years and more	1.080.2	13.65%

Source: **Active Population Survey**, EPA, 2nd term, 2014.

Unemployment rate

The **unemployment rate** among Spanish women (23.11%) is more than two percentage points less than the average female unemployment (25.38%). This is due to a higher incidence of unemployment in the immigrant women.

Table 6 - Unemployment rate by origin

Spanish women rate	Immigrant women rate	Average unemployment rate
23.11%	27.65%	25.38%

Source: **Active Population Survey**, EPA, 2nd term, 2014.

Job duration

The population with full-time jobs accounts for 14,508,900 persons. Men are 59.7% and females are 40.30%. Moreover, there are 2,844,100 with part-time jobs; in this case, women are the majority (72.6%).

Data indicate that there is a feminization of part-time employment. This situation leads to immediate consequences, with a lower level of wage income and unemployment provision among women. It also generates problems in the longer term, with low pensions due to the lower quotes (caused by the reduced working hours, and by periods of non-activity during parenting or caring for dependent relatives).

Table 7 Duration of women's jobs

	(7.912.100)%
Full-time jobs	73.89%
Part-time jobs	26.10%

Source: **Active Population Survey**, EPA, 2nd term, 2014.

The perspective changes if we only observe the situation of women employed. In this case, 73.89% (5,846,600) work full-time, while 26.10% work part-time (2,065,400).

Wage gap

The *wage gap* -i.e. the difference in wages between men and women for the same job and the same time commitment- is widespread throughout the world. In Spain, the estimated rate is 23%.²¹ This means that a woman has to work 84 days more per year to earn the same income than a man does. The economic crisis has accentuated this process of discrimination, that occurs despite regulations.

According to Eurostat, “parenthood is one of the main factors underlying the gender employment gaps. The employment rate for women who have children is much lower than for women without children in most Member States while it is the opposite for men. The employment impact of parenthood varies considerably across the Member States and is extremely high in some cases. Parenthood affects asymmetrically men and women's employment given that women are more often involved in childcare duties when care services are lacking or not meeting the needs of full-time - working parents as it is the case in many Member States. In this respect, little progress was made in the provision of childcare services to meet the Barcelona targets” (referred to an adequate rate of childcare services).²²

Discrimination

Labor discrimination is a consolidated trend. By now, the existence of gendered labor market inequalities is commonly accepted, a fact that was emphasized by feminist theory some time ago. Since then a large number of studies have pointed out the reality of subordination and labor discrimination for most of working women even though women's activity rates have been increasing. On the other hand, it seems that existing structural features are getting worse for women while new ones are appearing. At the labor market, there are persistent horizontal and vertical segregation by gender as well as indirect discrimination. A persistence that it is getting harder in the present context of crisis. In this sense, labor transitions are characterized by a continuum between precariousness and informal work. We can also observe a process of polarization among women workers. In this sense, social class inequalities persist but they have been reinforced by other inequality axis: ethnical —increasingly the inequalities between

²¹ According to a recent survey by UGT, a trade union, in 2014 <http://www.elmundo.es/economia/2014/02/17/530207f5ca4741e6128b4578.html> El Instituto Nacional de Estadística la estima entre 24,2percent y 20,1percent, según el tipo de actividad. http://www.ine.es/ss/Satellite?L=es_ES&c=INESeccion_C&cid=1259925408327&p=1254735110672&pageName=ProductosYServiciospercent2FPYSLayout

²² EUROSTAT; Female Labour Market Participation, page 2. http://ec.europa.eu/europe2020/pdf/themes/31_labour_market_participation_of_women.pdf

nationals and immigrants— and age —which are perpetuating the transition to steady work. These changes are taking place in a crisis framework, and politicians are putting into practice measures that are probably intensifying the inequalities mentioned above. At the same time, this reveals the fragility of legal measures on gender equality adopted a few years ago. Summing up we conclude that inequalities are far from disappearing but they are transforming.²³

8. Women Employment in Italy

Two are the challenges that Italy must meet in the following years even if, up to now, the results have been nil or very scant: rising the employment among women and, reduce the rate of inactive women which is one of the highest in Europe.

Recent figures released by ISTAT and referred to 2014, show that during the crisis, men have lost hundreds of thousands of jobs while women have mostly maintained employment levels before the crisis.

Women account for 50.2% of the working age population (15 – 64 years). The inactivity rate of women in the same age group is 46.1% while men's is 26.7%. Employment rate is 64% for women and 46.6% for men.

According to these data in 2014, it has greatly increased the proportion of families in which only the woman is working (from 9.6% in 2008 to 12.9% in 2014). Two reasons for this: on the one hand single women with children exceeded half a million, and, secondly, because, within the family, the woman or kept their job or has found a net to try to make ends meet during her partner's unemployment. But women are employed in jobs with much lower wages than men, such as, for example, in the field of personal services, with a high percentage of part-time, unsecure and temporary work.

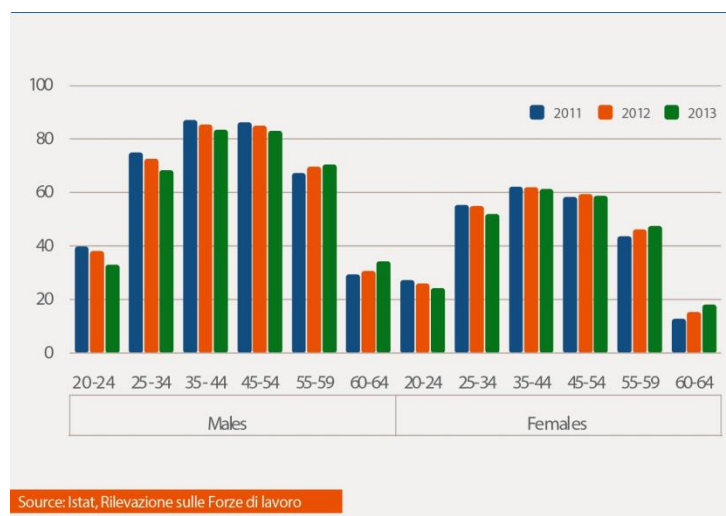
Occupation by age

The condition of the labor market for young people is increasingly worrying. In 2013, the youth unemployment rate in Italy reaches the highest level since 1977, amounting to 40.0 percent, up

²³ TORNOS, Teresa and RECIO CACERES, Carolina (2012), “Las desigualdades de género en el mercado de trabajo: entre la continuidad y la transformación”, Revista de Economía Crítica, nº14, segundo semestre. <http://www.revistaeconomiacritica.org/sites/default/files/revistas/n14/Semimonografico-4.-Tornos-Recio.pdf>

4.7 percentage points from a year earlier and 16.5 points compared to 2004. The youth unemployment rate of Italian women (41.4 percent) exceeds that of men by 2.4 points.

Graph 3. Employment rate by age and gender, 2011 to 2013



Unemployment rate among immigrant women

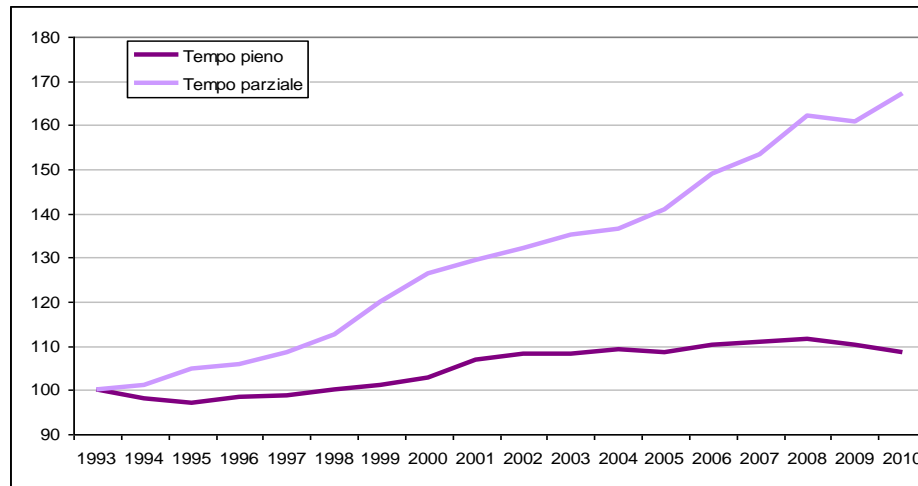
Although the number of foreign workers employed rose by 359,000 between 2008 and 2013, the employment rate among immigrants has fallen throughout the crisis, with a steepening of the decline since 2012. The employment rates among Moldovans, Filipinos and Ukrainians have decreased by 11.0, 0.3 and 8.5 percentage points respectively, to 64.8%, 78.3% and 68.1%.²⁴

Job duration

According to the Report for 2013, 31.9% of employed women and 7.9% of employed men in Italy work part time. Overall, the share of part-time employment continues to grow, reaching 17.9% at the end of the year (4,013,000 persons, up by 108,000 from a year earlier). The proportion of involuntary part-time work is higher among men, but it is also significant among women (71.5% and 58.1% respectively).²⁵

²⁴ Source: Rapporto Annuale 2014: La situazione del paese.

²⁵ Source: Noi Italiani 2014, ISTAT.

Graph 4. Full time and Part-time Jobs in Italy

Wage Gap

In Italy women earn 72% of what men do. According to the European indicator that measures the wage differentials between men and women workers (the unadjusted gender pay gap), for firms with 10 or more employees the gap is relatively small in Italy (17%, against 26.8% in Germany and 23.1% in the United Kingdom).

When the pay differential is measured as the gross daily earnings of women to those of men in firms of all sizes and excluding public employment, in Italy women earn 71.7% of what men do, but with pronounced differences from sector to sector of the economy, ranging from 89.8% in the construction industry to 66% in financial services.

The differences also vary markedly according to job qualification: a women production worker earns 67.6% as much as a male production worker in the same job; among technical and lower-level supervisory personnel, women's gross earnings are 85.8% of those of their male counterparts.²⁶

²⁶ Ministero del Lavoro (2013), Donne in Italia.

9. Education

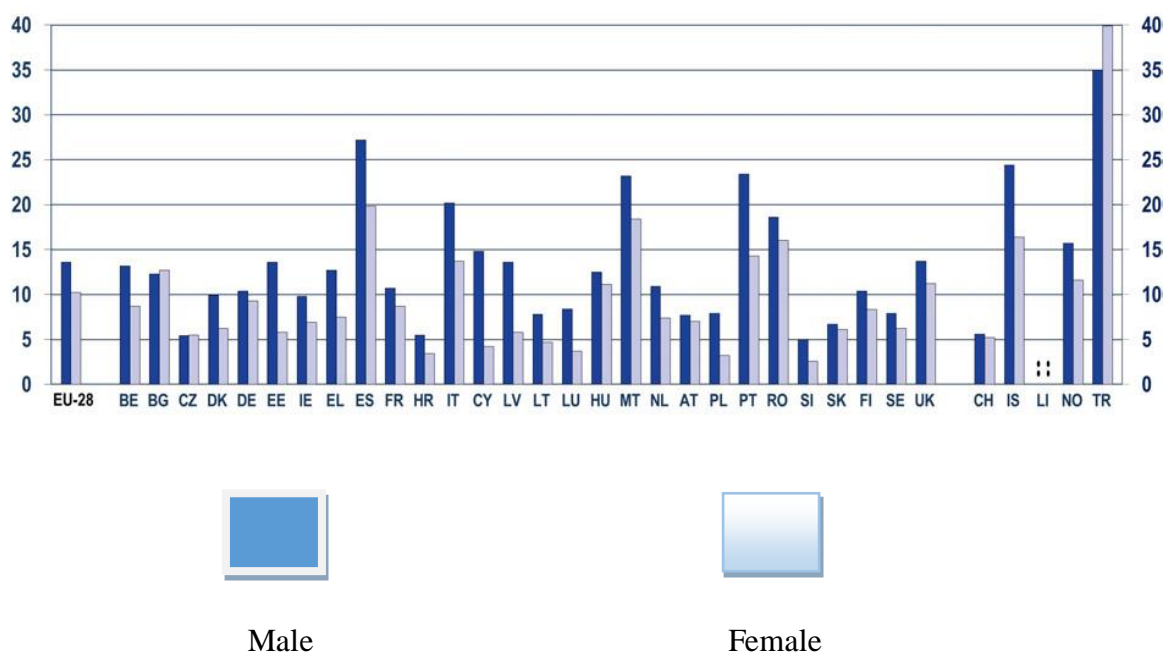
Fighting early school leaving

With Europe 2020 the Member States committed themselves to reduce the share of early school leavers under 10% by 2020. As of now, this seems to be the only social target that the Member States will be able to meet, with some countries already having reached it and even surpassed.

Eurostat coined the term Early Leaving from Education and Training (ELET) to define those 18-24 year-olds with only lower secondary education or less who are no longer in education or training (10). Early leaving is therefore distinguished from 'drop-out', which refers to discontinuing an on-going course.

In more than half of European countries, ELET rates are currently below the Europe 2020 headline target of 10 %. In Croatia, Hungary, Poland, Romania, Slovakia and Sweden, however, ELET rates have slightly increased since 2009; yet, in 2013, the rates in Croatia, Poland, Slovakia and Sweden remained below 10 %. Another 15 countries (4) have ELET rates lower than 10 %. Some countries, despite having rates above 10 %, have made significant improvements since 2009. This is the case in Spain, Malta and Portugal where there has been a decrease of more than 6 percentage points in ELET rates.

As the table below clearly shows, in most countries boys leave school earlier than girls, suggesting a strong link between gender and educational achievement. Indeed, girls tend to outperform boys at school, and more girls than boys receive upper secondary education (OECD, 2012). However, the higher the socio-economic status of students, the less apparent is the difference in the rates of early leaving between the genders.

Graph 5. Percentage of early leavers from education and training by sex, 2013

(Source: Eurostat, EU_LFS [edat_ifse_14] (data extracted October 2014).

A recent study of the European Commission²⁷ states that the socio-economic situation of students appears to exert the stronger influence on the probability of leaving education and training early than other factors. Difficult family situations such as unemployment, low household income and low levels of parental education, can have a direct and lasting effect on students' school career, their attitudes towards learning, their educational achievement; and this can consequently lead to their decision to leave education and training early. The European Parliament, in 2011, stated that, “low socio-economic status is one of the key factors that can increase the risk of early leaving. In general, early leavers are much more likely to come from families with a low socio-economic status, i.e. unemployed parents, low household income, and low levels of parental education, or to belong to vulnerable social groups such as migrants.” And,

²⁷European Commission/EACEA/Eurydice/Cedefop, 2014. *Tackling Early Leaving from Education and Training in Europe: Strategies, Policies and Measures*. Eurydice and Cedefop Report. Luxembourg: Publications Office of the European Union.

another study commissioned by the European Commission²⁸ found that some 70 % of the young homeless had left school with no more than lower secondary education.

Italy is among the European countries with **the highest number of early leavers**: 17% against an EU average of 11.9%. By 2020, Italy should bridge a seven-point difference, so in 2011 a more realistic (and modest) national target of 15-16 % was set. Although progress emerge from the situation of 2000, when the early school leavers were 25.3 % , Italy continues to have a rather significant gap compared to other European countries . The situation remains more critical in the southern regions, the ones where poverty and social exclusion reach the highest levels, with peaks of **23.5% in Sardinia**, 24% in Sicily, 19.7% in Campania and, 16.9% and 16.8% in Puglia and Calabria respectively. In Italy as well, the incidence of school dropouts is higher among boys (17.7% in 2013) than among girls (12.2%).²⁹

Although women are “better students”, gender stereotyping is very common in Italian schools although many schools try to follow a new path. For example, a programme implemented through play in schools in northern Italy challenging young children’s ideas about gender – including a memory game that contains images of male homemakers and female plumbers. The programme created a storm of protest, with some politicians saying the effort will confuse children about their sexual identity.

Spain has established a national target of decreasing the rate of early leavers to 15.0 % by 2020. Spain also aims to reduce the rate of early leavers to 23.0 % by 2015, a goal that has been almost reached.

10. Poverty and Social Exclusion

Female poverty should not be seen as an individual problem; it is a societal matter and must be solved as such. It has multiplying effects, transferred from one generation to another, and political

²⁸ CSEYHP project, *Combating social Exclusion among Young Homeless Populations*. European Commission, 2010. Project supported under the 7th Research Framework Programme (2008-2011). See: [http:// www.movisie.nl/homelessyouth/](http://www.movisie.nl/homelessyouth/) .

²⁹ Source: ISTAT, Rilevazione sulle forze del lavoro, 2014.

repercussions where societies that experience poverty and social exclusion also face a rise in extremism and failed democracy.

Poverty has increased in the EU since 2007 and household income has dropped, with 24.2% of the EU's population now at risk of poverty or exclusion and 26 % of women being considered at risk of poverty in the EU 27, as against 23.9% of men.

Children, who are often looked after by women, are particularly affected and women face a greater risk of poverty than men.

Self-employed, out-of-work or unemployed, elderly and disabled women, women from ethnic minorities, immigrant women and women with little or no education, single-person households and single parents form a particularly vulnerable group at risk of poverty.

On average 3 in 10 households in the EU are single-person households, the majority of them comprising women living alone, particularly elderly women, and the percentage is rising. Single-person or single-income households in most Member States are treated unfavourably, in both absolute and relative terms, with regard to taxation, social security, housing, healthcare, insurance and pensions.³⁰

Adult women and poverty

Regarding In-work poverty, differences among women matter. Part-time and temporary work are among the employment characteristics that contribute to in-work poverty, especially when it is involuntary. So is low pay too. But despite women's over-representation among part-timers, the low-paid, and temporary employees, in-work poverty besets selected segments of women rather than all working women, and remains higher among working men. This is because job and contractual characteristics matter for working people's exposure to the risk of poverty, but so do the characteristics of the family they belong to. For example, a single mother with one child increases her odds of in-work poverty by roughly 2.4 times when she has a second child. Young, single working women are also at greater risk of in-work poverty on account of low starting salaries and temporary contracts, but they largely share this risk with young men. For partnered women, however, notably many of those that could be classified as 'secondary earners', the partner's income often counters the risk of in-work poverty. Commission Services estimated

³⁰ Zuber Report, loc.cit.

for the interval 2007-2009 that, all other things being equal, being a man increased the odds of being in-work and poor by some 4 percentage points compared to being a woman. Between 2008 and 2010, in-work poor individuals rose very slightly and only among women within the EU, although the incidence remains higher among men (8.9% compared to 7.8% among women). A plausible explanation is that job losses were stronger among the low paid, and given the sectoral profile of the recession, among men.³¹

Spain

Spain is a highly decentralized country. Social inclusion policies, which include a Minimum Income scheme, vary greatly from one Autonomous Community to another. These differences in scope, extension and regulation help explain the issues of coordination and the inequalities among vulnerable groups, based on their place of residence.

The following table shows the marked regional differences with respect to the rate of unemployment and poverty. Navarra has the lowest levels of the two indicators (17.12% unemployment and 14.5% for the rate of at risk of poverty or social exclusion, or AROPE), while Andalusia has the highest (34.94% unemployment and 38.3% of AROPE).

In addition, it is important to note the wide gap between Spanish nationals and immigrants with respect to the rate of unemployment, above all as regards non-EU citizens. This disadvantage reveals a problem of discrimination as regards access to the labor market throughout the country. The worst figures are for Ceuta and Extremadura (58.55% and 56.17% being the respective unemployment rates for immigrants).

In the official statistics, the risk of poverty and exclusion (AROPE) is not broken down by place of origin and by Autonomous Community. Accordingly, in the following table the data is given for the total population, by Autonomous Community.

However, it is important to point out that while the AROPE rate for the total population is 26.6%, only 23.5% of Spanish nationals are affected, compared to 38.9% of the EU population and 60.3% of the non-EU population.

³¹ BETTIO ET AL (2012) pages 83-84. <http://www.ingenere.it/sites/default/files/ricerche/crisis%20report-def-7web.pdf>

Italy

Italy too is a country with a high degree of decentralization, although this is a fairly recent development. As in Spain, the result is that social policies depend largely on one's region (and sometimes city) of residence, with large gaps from region to region. Consider, for example, that social policy expenditure per capita amounted to €277 in Val d'Aosta but only €25 in Calabria. There's no nationwide guaranteed minimum income scheme; what provisions do exist depend on the good will of the regional or municipal governments (and amount of funds available to them from year to year).

The highest regional unemployment rates are in the South, with peaks of 2.12% (19.4% for men and 24.2% for women).

Sicily is the European region with the highest unemployment rate among persons aged 20 to 64 (42.2%), while Puglia has the widest gap in the EU between male and female employment (almost 30 percentage points).

In the North, the province of Bolzano, in Trentino Alto Adige, has the country's highest employment rate (76.1%), thanks in part to the high employment rate among women (69.4%).

One finds the same North-South regional gap when it comes to the risk of poverty and social exclusion. All of the poorest regions are in the South – Calabria, 26.9%; Basilicata, 25.5%, Sicily, 25.2%-- where more than one household in four lives in relative poverty, while all of the richest ones are in the North (Trentino Alto Adige, 3.8%), Lombardy, 4%; Emilia-Romagna, 4.2%).

The ISTAT data for July 2015 show that absolute poverty is more widespread among households with foreigners than among those composed only of Italian citizens: the incidence of absolute poverty among all-Italian households is 4.3% (a slight improvement on 5.1% in 2013), 12.9% among mixed households and 23.4% among households composed only of foreigners.

Unlike the National Reform Programme, the 2014-2015 National Operation Plan for Inclusion devotes a specific chapter to poverty among women. It states: "Italy is among the countries with the largest gender differential in the risk of poverty and social exclusion. The percentage of women at risk of poverty and exclusion has grown significantly in recent years, rising from 26.3% in 2010 to 31.7 per cent in 2012, with a differential vis-à-vis the male population that is well above the European average."

Some 85% of all single-parent families are headed by women not in employment partly as a consequence of previous choices, not least the decision to bow to pressure from their husband

to stop working after marriage in order to tend to the house and children. Once they have been forced to leave work, women find it exceedingly difficult to re-enter the job market: only 4 in 10 succeed in doing so at national level, and only 1 in 5 in the South.

Senior women and poverty

Pensions are also affected by gender, not only in Spain, but in the EU in general, with a pay gap of thirty-nine percent. As referred by Eurostat, pension gaps “would reflect the cumulated disadvantages of a career spent in a gender-biased labor market. This is even more true for older cohorts. Pension systems are not simply neutral reflections: they may amplify imbalances, by rewarding thrift or they may dampen them, as a social policy choice”.³²

Pensions are a relatively stable income, although they were frozen in 2011, and only indexed in 2012, 2013 and 2014 (less than 1 percent yearly). In fact, this meant a loss in purchasing power of the seniors.

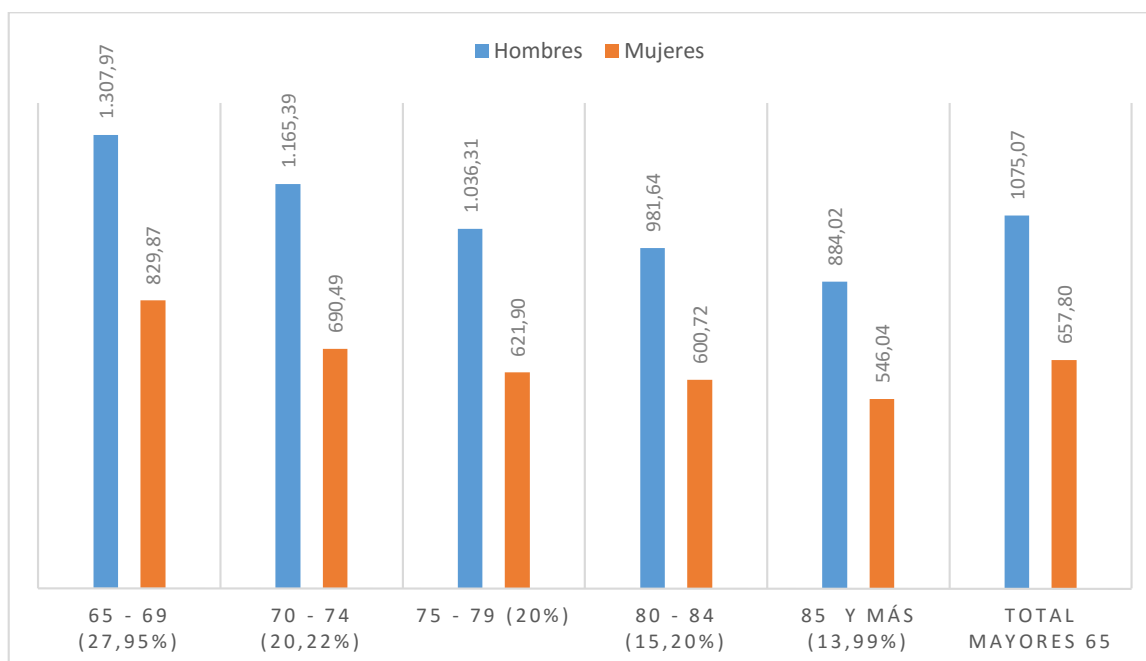
The prevailing gender gaps in the working age population result in wide pension gaps between women and men.

Spain

Women earn on average 417 euros per month less than men do, as pension. Another important aspect is that their pension is lower as the woman is older. In the group of 85 years old and over, men earn an average of 884 euros, while women get about 546 euros per month.

³²BETTIO, Francesca, TINIOS, Platonand BETTI, Gianni (In collaboration with Francesca Gagliardi and Thomas Georgiadis), **The Gender Gap in the EU, 2013**. Page 8. http://ec.europa.eu/justice/gender-equality/files/documents/130530_pensions_en.pdf

Graph 6. Spain. Pension amounts of men and women, by age (average euro per month)



Women earn 94% percent of widows' pensions (1,825,766). The group older than 80 years and more concentrated over half of all widows' pensions.

Italy

Of the 16,700,000 persons receiving retirement pensions in Italy, 53% are women and only 47% men. As to the number of pensions benefits, 56.5% are disbursed to women and only 43.5% to men. But turning to money amounts, of the total €258 billion of pensions paid out, only €113 billion goes to women while €144 billion goes to men. This is the mainspring of gender inequality: the 53% of pensioners who are women get only 44% of the total amount disbursed, while the 47% who are men get 56%. According to the 2014 provisional data by ISTAT, women receive an average of 454 euro less than men, i.e. a monthly payment of 1.095 euro against 1,549 for men.

In 2013 we also find that half of women beneficiaries of public pensions had an annual pension income under €11,851; for 25% the annual figure didn't reach €7,015, while for 25% it exceeded €18,413.

Being single, divorced, widowed, together with a low education level, and with intermittent periods of unemployment related to parenthood or reproductive work (within the family) are factors related to lower pension earnings for senior women, both in Italy and Spain.

Health consequences

The crisis has had a mixed impact on population health and mortality. Life expectancy at birth in EU member states increased by over five years between 1990 and 2012 to 79.2 years. On average, women live six years longer than men. However, this gender gap is **one year only for healthy life years** (defined as the number of years of life free of activity limitation).

The gender gap in life expectancy has decreased since 1990, coming down from 7.2 to 6.1 years in 2012. The narrowing of this gender gap in most countries can be attributed at least partly to the narrowing of differences in risk-increasing behaviors between men and women, such as smoking, accompanied by sharp reductions in mortality rates from cardiovascular diseases among men.³³

This decrease in life expectancy, after many years of improvement, is like 'the canary in the coal mine': it is telling us that something has changed for the worse, so that fewer people are thriving in later life than they could or should. The most obvious likely culprits are the decline in the standards of living of millions struggling with poverty in the last decades, and the rapid decline of state-funded social care in recent years, which is leaving hundreds of thousands of older people to struggle on alone at home without any help.

Italians are increasingly long-lived. In 2012 life expectancy at birth reached 79.6 years for men and 84.4 years for women, respectively 2.1 and 1.3 years above the European average. However, the propensity to have children is low: in 2012 the fertility rate was 1.42 children per woman, compared with the EU28 average of 1.58.

³³ OECD (2014), **Health at a Glance: Europe 2014**. Full report, page 16. <http://www.oecd-ilibrary.org/docserver/download/8114211e.pdf?expires=1428395808&id=id&accname=guest&checksum=E68CA505B50B3E2DC4C16B207C14F6F6>

Table 8 Main indicators of demographic trends for EU-28, some European countries and geographical area -Year 2012

	Life expectancy at birth		Overall fertility rate	Old-age index
	Men	Women		
EU 28	77,5	83,1	1,58	116,6
Germany	78,6	83,3	1,38	158
France	78,7	85,4	2,00	96,7
UK	79,1	82,81	1,92	97,7
Spain	79,5	85,5	1,32	115,8
Italy	79,6	84,4	1,42	151,4

Sources: Eurostat; Istat, Tavole di mortalità; Iscritti in anagrafe per nascita, 2013

While health spending has grown at a modest rate in 2012 in several countries (including in Austria, Germany and Poland), it has continued to fall in Greece, Italy, Portugal and Spain, as well as in the Czech Republic and Hungary.³⁴

Spanish fertility rate with 1.32 children per woman of childbearing age is, after the Polish (1.30), the lowest in Europe, below Greece, Hungary and Slovakia (1.34), according to 2012 figures, last year with comparable data.

This poses a great threaten at the demographic level, and is an example of the extreme stress that women in reproductive ages are currently going through.

II. Unpaid reproductive work and fiscal consolidation policies

Conventional economic analysis -although they measure the unequal position of women and men in the socio-economic system-often considers them more the result of differences in human capital. From that point of view, they focus the different choices they make, without questioning the origin of differences in training, the time availability or socialization influences, which determine female preferences over men choices. Much less, they associate these inequalities in opportunities with the powerful relationships that underlie them (what is commonly known as “the patriarchal system”). This unequal position is like an iceberg, where female roles, spaces, interests and activities that have been historically assigned to women, remain mostly invisible, in particular regarding political decision-making, economic management and power balance. Only

³⁴ OECD (2014), **Health at a Glance: Europe 2014** - ISBN 978-92-64-223578 © OECD 2014. Executive Summary. http://www.oecd-ilibrary.org/docserver/download/health_glance_eur-2014-sum-en.pdf?expires=1428395325&id=id&accname=guest&checksum=091F441F77195B7C1F8BAE6C50392276

the iceberg's emerging peak is accounted for, and it is only focused on employment and market economy. The family or "reproductive" domain remains submerged under deep waters, for the sake of statistics and economics. Consequently, the value that is generated is neither measured, nor considered. In the Seventies, Gary Becker, who acknowledged unpaid domestic work in the dichotomy "work versus leisure", considered this matter. In the Eighties, it also attracted many deep theoretical approaches on behalf the feminist economists, which are very alive, in particular due to the lack of substantial changes, for example in the calculation of key economic indicators, as the GDP.³⁵

Today, we tend to include as "unpaid care work" not only those tasks directly related to care, but all temporary resources allocated for women and men who produce goods and services, vital to the society's sustainability and the human development, which are not exchanged through the market. For example, the time spent acquiring and processing all goods and services necessary for the maintenance of the household members and maintenance repairs, care and supervision of children, sick and elderly dependents, and care of domestic animals. Therefore, the unpaid care work includes all activities developed to meet or support others, both physically and emotionally. From this perspective, all home members require care, and not just those commonly referred to as "dependents".

Care regimes

Care regimes, i.e. the mix of services in kind, financial and time resources that households use to provide care are no less important than fiscal systems for gender equality on the one hand, and women's transition to paid work on the other. Bettio and Plantenga (2004, 2007) argue in particular that care regimes influence female employment and participation both on the supply and the demand side via the outsourcing of domestic and care work from the family. On the supply, side availability of substitutes for informal care work (paid or otherwise) frees up time to be devoted to the market. On the demand side, the strong sex-typing or occupational segregation distinctive of care services supplied by the market or by the state means that

³⁵ There have been many key contributions to understanding the complex and diverse inputs both in the productive and the reproductive domains. Feminist Economics' important authors were Susan Himmelweit, Nancy Folbre, Jane Humphries, Jill Rubery, Veronica Breechey, Laura Balbo, Francesca Bettio, and Heidi Hartman, among others. In Spanish language, there was an outstanding article compilation two decades ago: BORDERIAS, Cristina, CARRASCO, Cristina and ALEMANY, Carmen (Comp.) (1994), **Las mujeres y el trabajo. Rupturas conceptuales**. Madrid, Colección de Economía Crítica II, FUHEM-Icaria Editors.

production of these substitutes generates a disproportional amount of female employment. If we abstract from migration, in mature economies employment grows primarily thanks to women, and therefore from the outsourcing of domestic and care work from the family.³⁶

Spain

In Spain, the National Statistics Institute produced its first Time Use Survey (EET) in 2002-2003 and the second in 2009-2010. This research follows a harmonized methodology proposed by the Statistical Office of the European Union in 2004, in their document "[Guidance for harmonizing time-use surveys](#)". This Guide has led to the Harmonized European Time Use Surveys (HETUS) in several countries of the European Union, allowing not only make international comparative analyzes, but above all, to delve into the causes of unequal time use between women and men, regarding their occupational structure, human capital, income per capita, fertility, etc. and, particularly, with its institutions. Unfortunately, this interest in measuring the time use (and eventually in reassessing the value) did not last many more years, as it is no longer a EUROSTAT's research line.

Since the Eighties, gender equality policies have experienced a substantial development in Spain. Numerous structures, regulations and initiatives have been set up. Women's Policy Agencies (Institutos de la Mujer) were created and, as mentioned before, several generations of gender-equality plans were defined and implemented at national, regional and local level.³⁷ Progress was achieved in key areas such as gender violence, but not clear advances were established in “dark areas” of female occupation, such as prostitution and domestic service.

Italy

As stated in the 2014, “The Policy on Gender Equality in Italy” of the European Parliament, although in a slow and incomplete way, the legislation has incorporated many claims of the women's movement. **Family law** has been reformed; divorce and abortion have been introduced. **Antidiscrimination laws** have been adopted. In some cases, these measures have

³⁶BETTIO, Francesca, PLANTENGA, Janneke and SMIT, Mark (Editors) (2013), **Gender and the European Labour Market**. Abingdon, Routledge Studies in the European Economy, page 26.

³⁷ ALFAMA, Eva; CRUELLES, Marta; DE LA FUENTE, Maria (2015), “Rethinking Gender Mainstreaming in the era of austerity”. Paper presented at the 3rd Equal is not enough Conference - Belgium, February 4-6 2015, page 12.
https://www.academia.edu/10729516/Rethinking_Gender_Mainstreaming_in_the_era_of_austerity

been curtailed in their implementation for lack of funding and resources. The report also underlines that “Italy lacks a proper **infrastructure to enhance gender equality**. There is a lack of coordination and proper monitoring and evaluation tools at central level are not completely and properly implemented due to limited resources both in terms of personnel and funding”.

In both countries, Spain and Italy, the decade of mass immigration, care needs, which were usually supplied by female members of the families, were partially substituted by immigrant women. By introducing this third party in the family game, the pending debate on a more equal distribution of family reproductive responsibilities between men and women has been largely postponed.³⁸ Before the crisis, the implementation of peace-meal flanking services, either directly by the local authorities or by private companies who were sub-contracted by them, was also a relatively source of relief.

Juggling work and family life on temporary contracts has never been an easy task. When female unemployment rates went up since 2009, the family income was reduced, the domestic servers were laid off, while Spanish women reluctantly returned to their traditional full-time caring positions at home. At the same time, immigrant women who were working in the domestic service had to face two alternatives: to resist (working even deeper in the black economy) or to return to their home countries. This decision involved both the women’s migratory project, as their children’s, many of whom were raised by other women, at their countries of origin, and were supported by their mothers’ remittances. In recent times, a population of 1 million immigrants has left Spain, to their homeland countries. Their stories, including the impact on their family members and gender roles that had changed during their stance in Spain, are still to be told.³⁹

³⁸This process, which also happened in other EU member states at the same time, was analysed in MALGESINI, Graciela (Coordinator) (2005), HOMES, CARETAKING, FRONTIERS...Immigrant Women Rights and Conciliation. http://www.cruzroja.es/pls/portal30/docs/PAGE/SITE_CRE/ARBOL_CARPETAS/BB_QUE_HACEMOS/B60_EMPLEO/INFORMEpercent20HOGAREspercent2CCUIDADOS...PDF

³⁹Migrant and ethnic minority women: The recession is causing a heightened sense of job insecurity for millions of migrant and ethnic minority women, and making migrants more vulnerable to abuse. Migrant women are increasingly providing the infrastructure that enables higher numbers of native-born women to enter paid employment. However, the unregulated, insecure, and privatized nature of many migrant women’s work – as cleaners, housekeepers, hotel and tourism staff – leaves migrant women open to abuse and exploitation. OXFAM, loc. Cit.

The National Social Security Institute (INPS) reports that in Italy, as elsewhere, the recession has brought a considerable decline in the number of foreign domestic workers (or perhaps an increase in those who no longer have a regular contract and now work off the books). On the other hand, Italian women have returned to the job market for domestic service, with an increase of 4.3% on 2013 and a further rise of 9.5% in the last two years. There are two reasons for these contrasting developments: the recession has forced households to cut back on non-essential spending, while Italian women who have lost a job or whose partner is unemployed have increasingly been forced to shoulder the burden of breadwinner.

12. Has the practice and understanding of motherhood changed in the last decades?

Spain

Since the late 1990s, Spain has been moving from a traditional scheme of welfare birth-related parental leave for women, towards a more generic parental leave, transferable also to the father. Thus, in 1999, regulation allowing a transfer to the father of a fraction of the maternity leave was introduced. In 2007, the right to 13 days of paternity leave was introduced (with the objective of increasing it to four weeks by 2013), while the unpaid leave to care for children (3 years), or dependent relatives (2 years), was regulated (the return to the same job position is protected during the first year, period after which only the job is guaranteed). In 2009 the law extending the two-week paternity leave up to four weeks was passed. However, fiscal consolidation policies applied over the last years also truncated the limited progress achieved in the process of equality in parental leaves. Non-contributory benefits linked to ML remain at the 2010 level, the expected expansion of the 4 weeks PL as a right has been postponed until January 2016, and regional schemes to promote parental leave have been practically eliminated. The only progress in this domain has been the introduction of an extension of working time reductions for parents (8 to 12 year-old children) in December 2013.

Both Maternity and Paternity Leaves are contributory social insurance schemes financed for a short period with a high level of protection (100% of the salary). Employed mothers are entitled to 16 weeks of ML (of which up to 10 can be transferred to their partner). Non-eligible employed mothers are entitled to a flat rate non-contributory maternity allowance for 42 days. Some regional governments also introduced flat-rate benefits in order to promote parental leave. Data shows that it is mainly women assuming childcare tasks and interrupting their professional careers to do so. This is the case, even when part of the leave can be transferred to the fathers.

These schemes are worse in the case of the vulnerable workers in comparison to those with more stable contracts (permanent positions, public sector employees).⁴⁰

According to another recent study, “The evolution of motherhood in Spain in the last 30 years”, there have been some changes, although not outstanding. Thirty percent of parents believe that men who enjoy paternity leaves may be marginalized in their jobs. Only twenty-seven percent of fathers says that “they always handle bath time”, and this share falls down to eighteen percent, when considering “diapering”. The study also reveals that sixty-four percent of mothers count with the help of grandparents caring for their children.⁴¹

Italy

In Italy, as rightly reported by Simonetta Renga, according to Article 25 of the Code of Equal Opportunities, less favorable treatment related to pregnancy, motherhood or fatherhood, also adoptive, as well as to the respective rights, is regarded as direct gender discrimination. At the end of the maternity, paternity or parental leave, workers have the right to return: a) to the same workplace or, if not possible, to a workplace in the same municipality as the previous one; b) to the same job or, if that is not possible, to an equivalent job. Furthermore, Article 56 lays down the right of a woman on maternity leave to benefit at the end of this period from any improvement in working conditions to which she would have been entitled during her absence (Article 56 of Decree No. 151/2001). As regards dismissal, it must also be noted that the protection afforded is much stronger than required by EU legislation, as it is ensured purely on grounds of pregnancy, regardless of whether the employer has been informed or not. Moreover, protection is granted during pregnancy and maternity leave and for a period of 12 months following childbirth. This dismissal, as well as dismissals on the ground of an application for, or the taking of, parental leave, is considered equal to discriminatory dismissal and the special remedy (reinstatement) provided by Article 18 of the Worker’s Statute is enforceable (Article 54 Decree No. 151/2001). All provisions just described are always granted, also for national and international adoption and official custody of a child. Type and size of the employer do not

⁴⁰ RODRIGUEZ CABRERO, ESPN Report 2015 Spain, loc. Cit., page 13.

⁴¹ A national study conducted with quantitative methodology through interviews with 500 mothers with infants under four years, 700 interviews with general population and 52 interviews with parents with children under four years. Key conclusions summarized in http://www.newscenter.philips.com/es_es/standard/news/press/2014/20140930-philips-avent-celebrates-30-years.wpd#.VSZpDfmsX-8

influence the scope of application of the anti-discriminatory legislation”.⁴² **The main problem is not related to a lack of legislation. Indeed, domestic legislation is in line with the EU directives and most of the time even exceeds EU legislation. The main issue is that of effectiveness of legislation:** workers tend to refrain from exercising their rights as they are afraid of the consequences with their employer. In particular, in case of fixed-term contracts or project work or other types of temporary work positions, they are afraid that their contract will not be renewed. This is especially true for new generations: the majority of young people, the potential parents, work in low-paid precarious jobs, lacking a secure and constant income as well as the respective pension and insurance contributions. This deprives them of the choice to exercise their rights. The only solution would be a change in the distribution of roles within the family. This means improving leave provisions for men and improving services facilities, such as kindergartens. In particular, access to social services, such as crèches, school holiday camps and other school activities, mainly depend on the revenue of the parent/s and the offer is dramatically insufficient in comparison with the needs of families (both of employed and self-employed parents).⁴³

The gender asymmetry of domestic work has always been high in Italy. The index of asymmetry in couples where the woman works and there is a child up to 7 years of age is equal to 70.4%; where the child is between 8 and 12 years old, the index rises to 72.2%. If the asymmetry of the distribution of work in the family has decreased, this is due more “to a reduction in caregiving by women than an increase in that on the part of men.”⁴⁴

Although parental leave for men was introduced in Italy ten years ago, it is still uncommon among Italian firms. In a 2014 survey conducted by Adecco, one of the country’s largest employment agencies, on a sample of one hundred Italian firms, 62% of the respondents reported they had never even received an application for parental leave from a working father. There are basically two reasons why so few workers have availed themselves of this right. The most important is the weight of traditional cultural values (44.5%), followed by the choices made by couples in connection with economic and other factors. In Italian culture, then, the work of educating and

⁴² Simonetta Renga is the Italian Expert in the report, “Fighting discrimination in the (...)”, page 146.

⁴³ Loc. Cit., page 152.

⁴⁴ Source: ISTAT, data referring to 2008.

caring for children still falls mainly to women; parental leave for men continues to be viewed as an “exception”.

In conclusion, regarding maternity, changes in household function of male and female members in the family have not remarkably changed, despite more progressive legislation development and the fact that women have more jobs outside the family.

Maternity protection

Pregnant women and mothers with young children are very vulnerable to changes in the labour market. Both in Italy and Spain, they are more affected through redundancies and compulsory part-time jobs, despite the current legislation against discrimination. Many of them depend on social benefits provided by the state during their maternity leave, or on child benefits, which may be subject to cuts in a time of recession.⁴⁵

13. How has the long-term care for dependent persons performed during the economic crisis?

Spain

The main development in the domain of Long-Term Care in Spain has been the passing of the 2006 Long Term Care Act, which recognizes the individual right to receive care for dependent people of all ages. This law aimed at promoting the provision of care services by public administrations (either directly, or in cooperation with third sector organizations), alongside complementary and exceptional cash transfers (service vouchers, allowances for hiring personal assistance, and compensating informal caregivers). The underlying policy objectives were to facilitate the conciliation of work and family life for many workers (often women) having to provide care for dependent relatives, as well as to promote the emergence of jobs in the caring sector.

⁴⁵ OXFAM, loc.cit.

There were several difficulties and delays in its implementation “largely related to the implementation of fiscal consolidation policies”. Since 2009, the central Government has been cutting the funding of the system, from around 40% of the total costs (regions were initially covering 50%, and the remaining 10% came from users), to around 18% (regions had to expand their contribution to approximately 63% of the costs of the system, and increasing co-payment by beneficiaries of these programs accounted for around 19%). The overall number of beneficiaries, in fact, dropped from 780,000 in July 2012, to 730,000 in December 2014.⁴⁶

Italy

With a view to guaranteeing the right to care, including long-term care, Italy’s national health system has

defined the services that fall within the compass of essential levels of social and health care. However, this constitutionally guaranteed right is all too often a dead letter: in many cases individuals are left to shift for themselves, to make do without the services to which they are entitled, to go without home care, to lose hope in being admitted to hospitals or institutions of the kind they need.

The long recession has become a pretext for inserting budget constraints and spending ceilings at all levels. The aim is to deny the fact and condition of illness, to reduce every need for care to a need merely for assistance or watching. As things now stand, it is left to the administrative courts to guarantee rights and identify the priorities to which available resources should be allocated, a task which properly belongs to the realm of politics.

The consequences are dire for patients and their families, saddled with a heavy burden in both human and economic terms.

The 2015 OECD Report on Health, which refers to 2013, informs us that the long recession has dealt a strong blow to the right to healthcare. In Italy, one person in 10 forgoes needed dental care for economic reasons; for the same reasons, the number of beds available for long-term care falls far short of the European average.

⁴⁶ RODRIGUEZ CABRERO, Gregorio, ESPN Report, page 12.

Unpaid work and care economy

Reductions in public expenditure are likely to result in the transfer of services such as care back onto women, preventing them from fully participating in all aspects of life. Similarly, the impact of expenditure cuts to support services in socioeconomically disadvantaged communities results in a greater reliance on women, both within families and in the community.⁴⁷

14. The Mediterranean family model ¿a “relief mattress” or a “Fakir bed” for women?



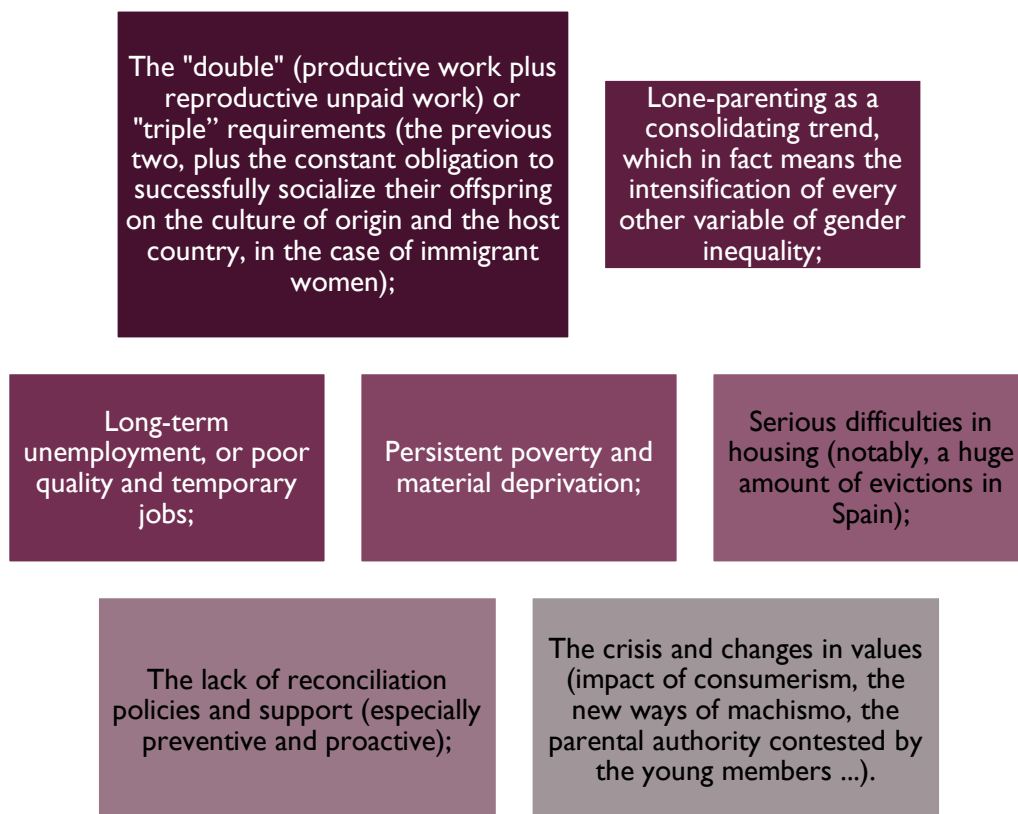
Traditionally, social structures and state policies have covered about family relationships in which the man assumed a role of authority as a “pater familias”, based on their primary responsibility as a provider of livelihoods, and where women meet playback functions and unpaid domestic work. At the beginning of the century, the family structures in Southern Europe maintained its traditional appearance. However, this is just an appearance. Actually, the “old’ family models”

⁴⁷ European Social Watch Report 2010. Women’s Poverty and Social Exclusion in the European Union at a Time of Recession. An Invisible Crisis?http://www.socialwatch.eu/wcm/womens_poverty_and_social_exclusion.html

(the “relief mattress”) are no longer viable nor so widespread, even though the new models are emerging and still remain to be consolidated.

In the countries of southern Europe, the family has remained a solid field of micro solidarity. But there are increasing difficulties in this model’s performance, which are overloading the lives of millions of women.

Moreover, the Mediterranean family model is acting as the main source of support for people in vulnerable situations, mostly relying on the effort of women. As mentioned before, the amount of pressure they are suffering is increasingly growing. With scarce public resources allocated, they cannot cope with the problems arising from issues such as:



The role of grandparents

Recent empirical studies have shown how grandparents are caring for their grandchildren, and are currently one of the main resources that families can count on. Spanish grandparents caring for grandchildren, putting our country at the bottom of the European countries, where one in

three, on average, perform this task. However, while Europeans spend five hours, the Spaniards do it in a more intense way, with more than seven hours a day, according to research entitled "Double dependency: grandparents raising grandchildren in Spain" performed by Nuria Badenes Pla and Maria Teresa Lopez in 2009. The group of seniors, which is 18% of the population (over eight million pensioners), is avoiding a social explosion because there are families who do not have more income than the pension of a grandparent, and so are paying mortgages and other daily expenses; the role of grandmothers is key.⁴⁸

In Italy as well a veritable army of grandparents are engaged in caring for their grandchildren. According to the ISTAT survey for 2009, 30.6% of children (up to 14 years old) are regularly and extensively entrusted to their grandparents; for 42.6%, grandparents provide at least occasional care (e.g. when parents have errands to run or appointments to go to or in emergencies). In addition, 9.1% of children spend vacations with their grandparents.

In the field of social policies, governments can act on different lines, with contradictory consequences, on the lines of "communitise", "statalise" "marketise" and "familiarise". This means that every issue, need or situation at the social level can be directed towards any of these options. In the Mediterranean societies as the Italian and the Spanish, the traditional solution was the family, as explained before.

The State, through its policies, may assume certain services. On the other hand, governments can privatize these services into the realm of the market, if they can generate returns. They can privatize them to nonprofit organizations, mostly in the case of activities or services that do not generate profits. Finally, they can leave the responsibility of services to families (i.e. women, in most cases). In some cases, (i.e. taking care of highly disabled members) providing funds to contribute with these services. This diversity of options shows how social policies can, through their involvement in the distribution of the loads generated by social problems, generate multiplier effects in the Third Sector, in the sector of commercial services, creating more government bureaucracy or greater weight of reproductive work within the family.

⁴⁸Huffington Post, October 1 2013, "Los mayores mantienen al 27% de los hogares españoles", http://www.huffingtonpost.es/2013/10/01/mayores-hogares-espana_n_4021721.html

The closing or rising fees of public caring facilities for seniors, the reduction of food scholarships and extra-curricular activities for children, the elimination of early education programs⁴⁹, and other measures related to cuts in social expenditures did the rest. **It seemed that women's autonomy was a perk, not a right.** As such, it could be erased when the crisis hit the Spanish society, and the governments needed to introduce adjustment policies. An example of this political vision is the extension in the right of non-transferable paternity leave (from two to four weeks), that was planned to be enforced in January 2011 (the Act was passed in 2009), and was postponed until January 2016.⁵⁰

According to ALFAMA et al, “in the last years the economic crisis and the shift to conservative governments have substantially affected to gender equality and in particular to gender policies, rendering visible the fragility of the progress achieved so far”.⁵¹

In metaphoric terms, as regards the women's situations, the family model in Spain and Italy is more likely a Fakir bed, than a relief mattress.

The Fakir bed



The crisis and the policies implemented to address it produced a greater burden on women of unpaid work as a result of retrenchment. Women as the managers of family budgets have to contend with a rise in prices (due to indirect taxes), a fall in disposable income (due to direct taxes and direct earnings cuts), a fall in the supply of social services and joblessness of themselves and other family members. Solving this difficult equation is frequently done through the expedient of women supplying more unpaid labor in the home. This unpaid labor might be directed towards economizing on

⁴⁹ We refer to the disappearance of Educa 3, a state level program addressed to the schooling of under 3-years-olds.

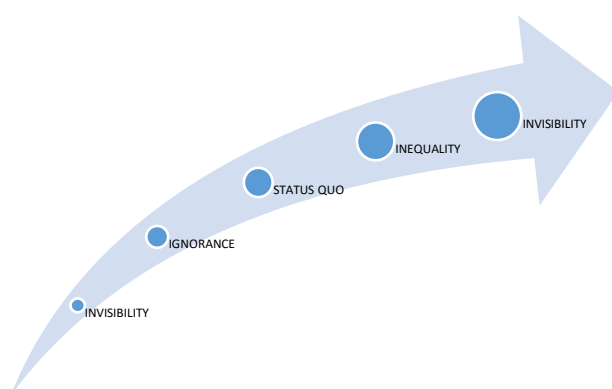
⁵⁰ La Voz Digital, October 1st 2014, “El gobierno retrasa hasta 2016 ampliar un mes el permiso de paternidad” <http://www.lavozdigital.es/cadiz/v/20141001/sociedad/gobierno-retrasa-hasta-2016-20141001.html>

⁵¹ Reproductive economy has grown, when productive economy has shrunk. <http://www.pagina12.com.ar/diario/dialogos/21-269812-2015-04-06.html> VERIFY

purchases or supplying greater care and will have an important if unmeasured effect on women's welfare.⁵²



15. CONCLUSIONS



- Gender mainstreaming has not been implemented in policy design and policy implementation over the crisis. Neither recovery nor consolidation measures have been assessed from a gender perspective in both cases.

- Gender issues are not visible in the Semester, nor in the EU2020 strategy.

However, available data show that gender inequality has increased, as a result of the economic recession and the macroeconomic policies promoted by the EU. Invisibility is not “neutral”

⁵²BETTIO (2012), page 133.

regarding “equality”, it is a mechanism responsible of promoting the status quo and, probably, the spiraling in inequality.

- Cutbacks in care and health services may lead to the privatization of care and a return to traditional gender roles, as they transfer the responsibility for care from the society to households, i.e. women. People with care responsibilities – mostly women – are forced to leave/reduce paid employment in order to take over services that are no more provided by the state, or that they can no more afford.
- Spain and Italy have been particularly affected by the cuts in social expenditures, related to austerity measures and the macroeconomic governance of the Semester.
- Due to the decentralization of both countries, these negative consequences for women would have probably been harder for women who live in less rich regions (the Southern regions, in both cases).
- Because of the contraction/reduction of available public resources and budget availability, the crisis impacts tended to be “familiarised”. This means that problems and solutions have (re)turned from the public sphere, into the family’s core, with more intensity than ever. Mediterranean societies, as the Spanish and Italian, still largely rely on the families’ capacities to help the disadvantaged members cope with their difficulties, which eventually means relying on women’s resilience skills.
- Pensions and work gender gaps have widened in the recent years, during the crisis and the recession, strengthened by labour market and pension system reforms.
- Women unemployment and precarious working conditions have risen, consequently compromising women’s economic independence. There are more women doing low-paid jobs, with temporary and part-time working hours, than decades ago.
- In particular, women who are the only household breadwinners have been facing an incredible amount of stress and increasing discrimination, as flanking services are no longer available and the chance of getting a quality job has been thinning all along these years.
- This overall panorama compromises women’s development as human beings, and deteriorates their fundamental rights as individuals.

In this context, the Europe 2020 ambitious targets will be impossible to meet unless Member States implement innovative policies to promote gender equality in the true sense.

According to the European Parliament's Report, if the present trends continue, the target of 75 % of women in employment will not be reached until 2038 and equal pay will not become a reality before 2084. Equal representation in national parliaments, in the EU institutions and on European company boards could be achieved by 2034: it would take until 2054 before housework was shared equally.⁵³ Therefore, the approval of a EU Strategy for equality between women and men post 2015 by the European Parliament, on June 9th 2015, seems a set forward.⁵⁴

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⁵³European Parliament's Resolution, loc. Cit., Point Q. If considered gender in research and innovation, there is only one woman for nine men in the highest stages of science in Europe. Male researchers represent 12‰ of the labour force, females 7‰. In the case of Spain, the share of female researchers is 38% and, in Italy, it is 34%. See **She Figures Report 2012**, pages 25 and 26. http://ec.europa.eu/research/science-society/document_library/pdf_06/she-figures-2012_en.pdf

⁵⁴ <http://www.europarl.europa.eu/sides/getDoc.do?pubRef=-//EP//TEXT+TA+P8-TA-2015-0218+0+DOC+XML+V0//EN>

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VOICES OF WOMEN IN POVERTY

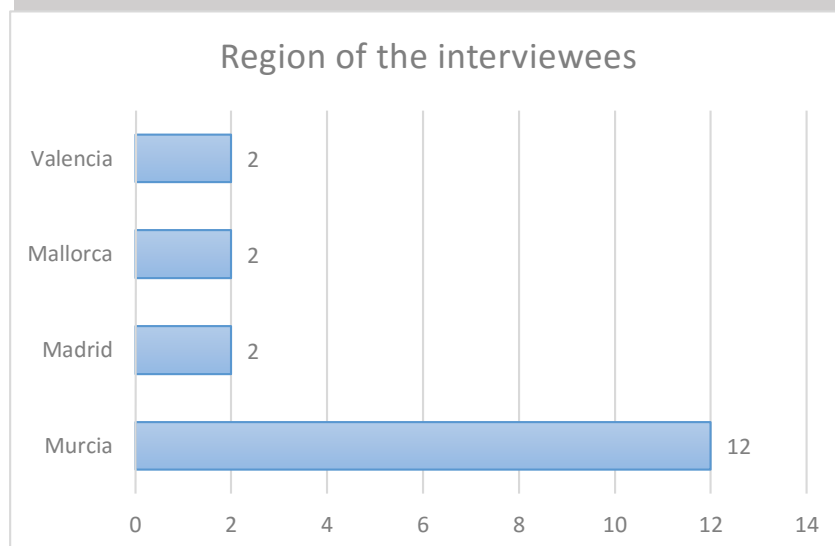




WOMEN IN POVERTY IN SPAIN



17. SPAIN-Socio-demographic features

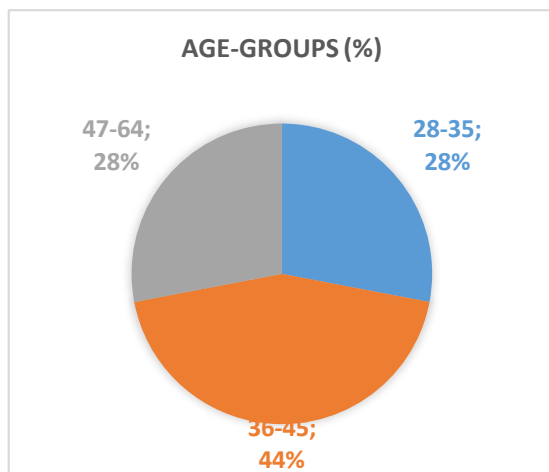


In order to establish the sample for this survey, we used the snowball sampling methodology.⁵⁵ Eighteen Spanish women were interviewed during the months of April and June of 2015. They presently live in the

island of Mallorca, the Regions of Murcia, Valencia and Madrid, in big and medium-size cities.

They are related to the following non-profit associations: Caritas, EAPN, Fundación Secretariado Gitano (Roma), Federación Mujeres Progresistas (Women), Columbares (Immigrants), CEPAIM (Immigrants), ACCEM (Immigrants), Copedeco, Oblatas.

⁵⁵ The snowball sampling is a non-probability sampling technique where existing study subjects recruit future subjects from among their acquaintances.



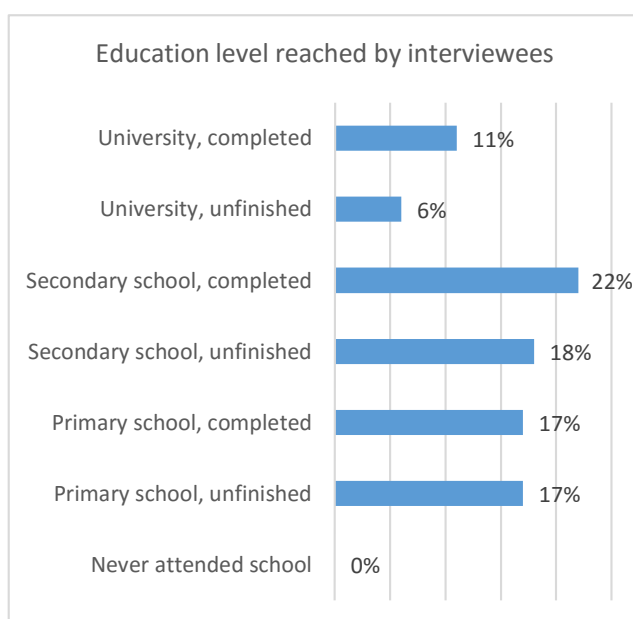
Their ages range from 28 to 64 years-old, with an average of 43 years-old. There are three age-groups, as seen in the following figures.

Concerning their area of origin, 5 of them (28%) were foreign-born. There are two from Colombia, one from México, one from Algeria and one from Nigeria. All of them have been living in Spain for at least 10 years, as shown in the following table. The rest, 72%, is Spanish.

Table 9 Foreign-Born interviewees

Name	Age	Country of origin	Years of residence in Spain
Jamileth	39	Colombia	19
Lina	45	Colombia	15
Guadalupe	47	Mexico	18
Houria	41	Algeria	14
Joy	31	Nigeria	10

Regarding their **education level**, 60% of the women got to secondary school. A 15% went to the university or achieved a degree. See graph.



Education attainment is a social and gender sensitive issue. Most of the interviewees with a low educational level alleged social or gender-related reasons to explain why they dropped-out from studying; the preferred answer is that they had to look for a job. Joining this answer with the fact that “life was turning difficult”, there is a set of reasons related to being at (risk of) poverty. Other answers, chosen by 11, were associated to gender-specific reasons: they got married, had to take care of

their parents and of their children. There is a third cause, the lack of interest in studying, which could be part of both.

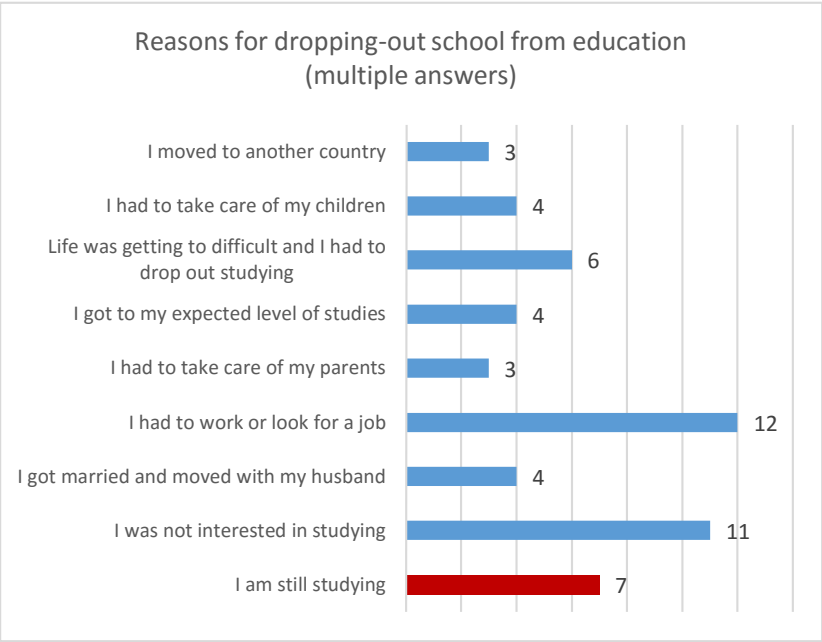
Two women **could not complete primary school**: Maria, aged 28, from Valencia and Elisabet, aged 28, from Murcia. Maria lost interest in studying, needed to find a job, and to take care of their children. In the case of Elisabet, although she was not interested at her time and found she could not keep up with the school rhythm, has retained studying.

All three women who only **got up to primary school** are from Murcia. For Juana (aged 34), primary school was her only education. She did not continue because she married, took care of her kids and it was too difficult for her. Pascuala is 48 years old; she decided that she had to attend only up to primary school, lost interest and looked for a job. The third woman who only finished primary school is Isabel, aged 54. She coincided in the lack of interest, the need of a job, and the difficulty to keep up.



Among the women **who could not complete secondary school**, there are two foreign born: Jamileth (aged 39, from Colombia) and Lina (aged 45, from Colombia) could not complete secondary school. Jamileth said she needed to work and lost interest in studying, but is currently retaining school. In the case of Lina, she mentioned that she had to work, take care of her parents and could not keep on track on school. There are also four Spanish women in this situation: Sebsu (48), Juani (39), Virginia (31), and Eva (38). Sebsu said she got married, looked for a job (or got one) and had to look after their kids. Similar situation for Juani, except for the

children; she is the only one of this group who is currently studying. Virginia mentioned she was not interested any longer, she had to work and it was difficult to keep up with the rhythm. In the case of Eva, she lost interest and got to work as well, but had to take care of her parents.



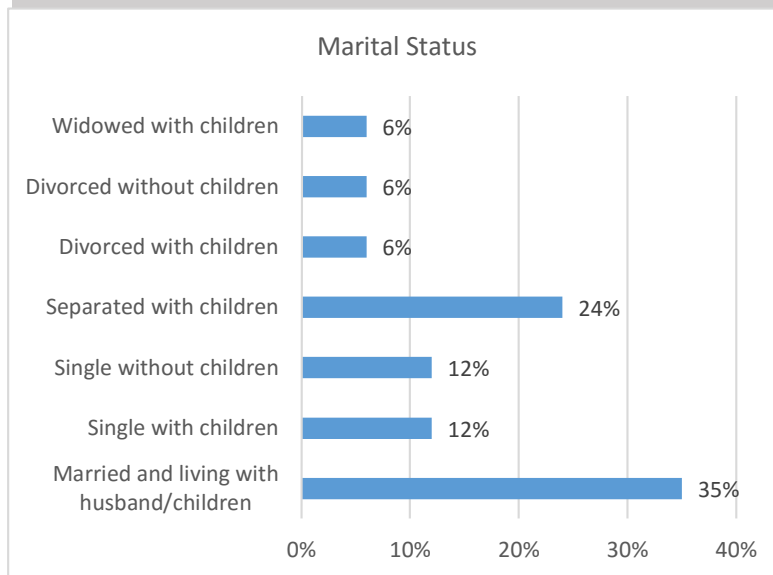
María del Carmen (aged 64, from Mallorca), Amalia (aged 56, from Madrid), Houria (aged 41, from Algeria), Joy (aged 31, from Nigeria) have finished secondary school. Amalia and Houria are currently studying, they both claimed that work was their reason for having stopped studying in the

past. María del Carmen argued that she got married, she cared for her kids and her parents. Joy referred to her migratory experience and the need to find work as the reasons to abandon her studies.

Ana (aged 48, from Murcia) could not complete her university studies because she lost interest and could not keep with the education pace; however, she has reassumed them at present.

There are two women with a university degree: Guadalupe (aged 47, from Mexico) and Belén (aged 57, from Madrid). Belén is currently studying, she formerly had to stop because she had to move to his current residence. Guadalupe explained that her reasons were that she got married and had to migrate to Spain.

18. Family Composition



Most of the interviewees (83%) have children. A 35% is married, 12% is divorced, 24% is single and 6% is widowed. See graph.

Ten women live with children aged under 18.

Three women are separated and have children. They do not have a court ruling in their favour, and the fathers do not pay the children's alimony. One of them, Guadalupe, receives money for their children "from time to time".

Immigrant Women: their Commitment to their Homeland Families



Although the immigrant women share some features – they are considered “immigrants”, as they are non-EU citizens- there are some differences between them.

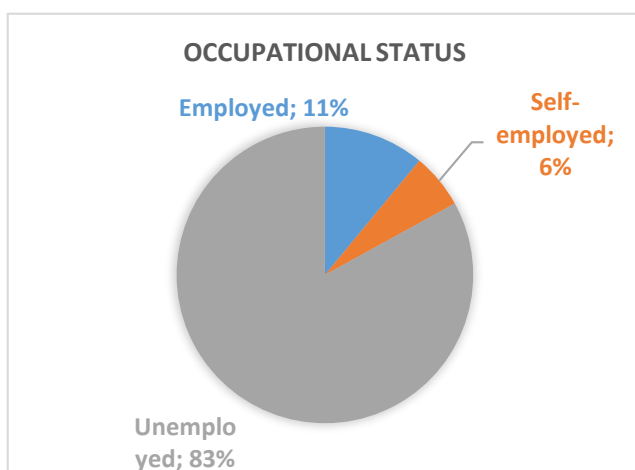
- Guadalupe, born in Mexico, has resided in Spain for 18 years. She is divorced, with a single child. Not only does she not send remittances: she is currently being helped by her Mexican family with money, because she has been unemployed for the last three years.



- Joy, born in Nigeria, has lived in Spain for 10 years. She is married, with two children (aged 2 and 1), and lives with two adults, one is an elderly person that she looks after. She used to send remittances, but she no longer is able to do it, as she is also unemployed.
- Houria, born in Algeria, has lived in Spain for 14 years. She is separated, with one child. His father does not pay his alimony. She cannot send money to her homeland, as she could not find a job for the last five years.
- Lina and Jamileth, from Colombia, have been living in Spain for 15 and 19 years respectively. Lina is single and has one child. She used to send remittances, but she had stopped due to her low income as a domestic worker, which barely reaches for them two. Jamileth is a widow, with two children under 16 and another who is older; the three of them are studying. Despite her situation, she used to send remittances to her mother on a regular basis, but she is not capable of doing it now, as she has been unemployed for 18 months.

The stories of these immigrant women show the difficulties they face in relation with their long-term unemployment, and the lack of sufficient resources, which made them stop remitting funds for their families, in their countries of origin.

19. Occupational Status and Reconciliation between Work and Family/Personal Life



The overall labour situation of the interviewees is represented in the following graph. It shows that 83% of the women are unemployed. **This high percentage reveals the bulking weight of lack of work among these women.**

Among those who are occupied, 3 in total, they have a technical job, a low-skilled job, and as a carer. Their monthly incomes are 200, 640 and 1,200 euro. Only Ana, with the highest income and no children at home, considered that her wage allowed her to make ends meet. Maria, from a Roma family, married with a son and a disabled person at home, receives the

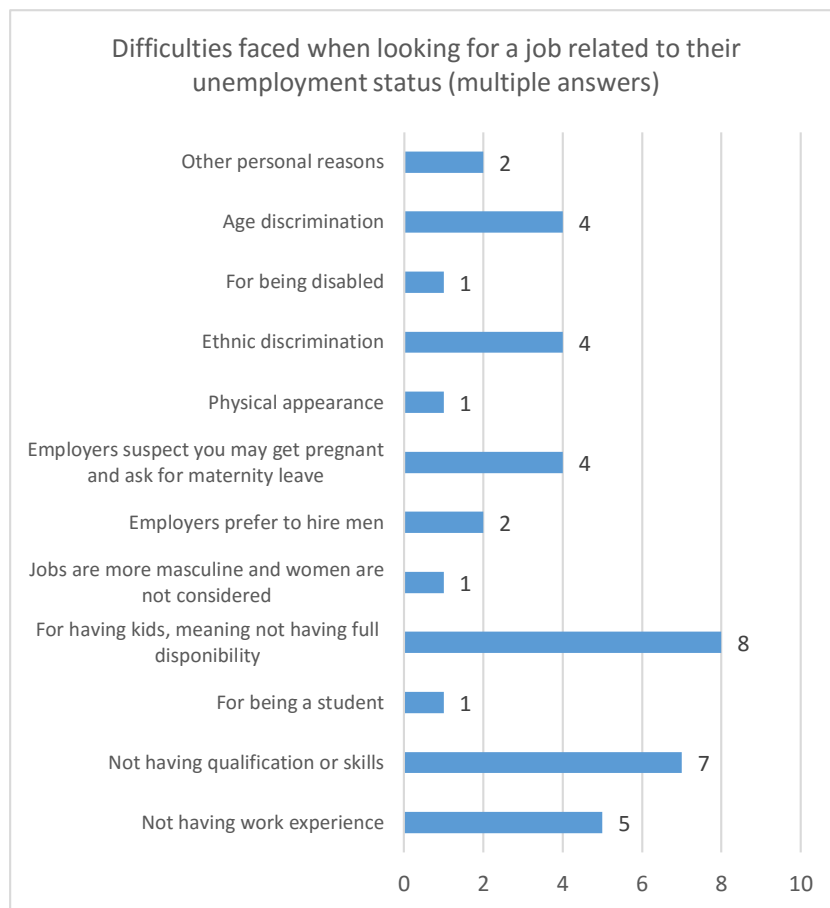


minimum income. Lina, single with a son, who is self-employed as a cleaning person and carer, gets around 200 euros monthly. These two admitted they could not make ends meet.

The three of them coincided in having less purchasing power since the crisis, in 2008, and in the perception of a higher risk in losing their jobs. Therefore, these jobs are not only low-paid, despite the workers' qualifications, but also unstable.

When asked them to compare with the situation of male workers, the viewpoints were divided: two said women earned more, and one that women earned less than their male counterparts (same job, same dedication).

None of them reduced their workload in order to take care of their family. However, two out of three mentioned that they would like to, in order to have more time for themselves (2) and to take care of their families (1). Again the two women coincide in the fact that they are sufficiently capable of reconciling work and family lives. The third said she could not.



Regarding the unemployed interviewees, which are the 83%, they are all in long-term unemployment (they have been in this situation for more than 1 year), with an average of 4,2 years without a job.

There are two outstanding difficulties related to reproductive issues (12 responses) mentioned by these unemployed women: having kids and/or the

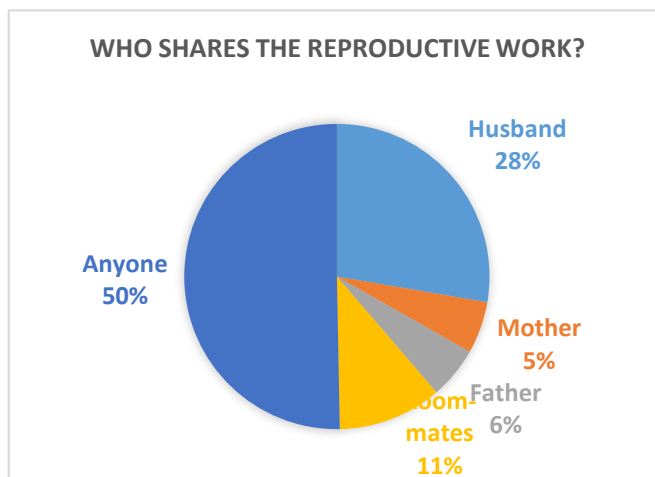
probability of having kids in the future. A second set of responses refers to discrimination (by age, ethnic, disability and physical appearance, a total of 10 responses). A third is linked to lack of qualification, skills or experience (12 responses). The last one gathers around male/female discrimination attitudes (3 responses): employers' preference to hire male workers, and their claim that certain jobs are supposedly "masculine".

As shown in the following Table, unemployed women face both a serious lack of suitable training and a widespread discrimination (because of their age, their family situation and their origin, often a combination of the three). Most of them do not perceive minimum income or other decent non-contributory income, which generates an hazardous and tough situation for them and their relatives. This information is significant in order to combat female unemployment, through policies that take into account gender discrimination (including socio-cultural factors), and not only market-related measures.

Table 10 Explanation of the unemployment situation and perspectives

Name	Age	Education	Marital Status	Children	Self-perception of why you are unemployed and cannot get another job	Do you perceive benefits?	Main obstacle to find a job
Guadalupe	47	University (completed)	divorced	1	I became a housewife	I have applied with no answer until now	Small children
María del Carmen	64	Secondary (completed)	single	0	I got a varicose ulcer	Non contributory income	Having an illness
Virginia	31	secondary (unfinished)	single	1	I did not lose the job but stopped working because of pregnancy.	Yes	Lack of training
Sebsu	48	secondary (unfinished)	married	1	---	No	---
Amalia	56	Secondary (completed)	single	0	Lack of contacts; crisis; age	I have applied with no answer until now	Age
Joy	31	Secondary (completed)	married	2	Because of motherhood, because of the children	No	Being a foreigner
Jamileth	39	secondary (unfinished)	widowed	3	Because I don't have a car, nor the necessary training	Yes, a widow pension (378 euro monthly)	Age
Belén	57	University (completed)	married	3	Completion of contract and no continuation of work. There is almost no work. My age.	Yes	Age
Juani	39	Secondary (completed)	married	0	The economic situation of my country; I cannot find another job because of my lack of qualification plus the lack of demand.	No	Lack of training

Eisabet	28	Primary (unfinished)	married	3	I lost my job because I got pregnant a second time. She cannot get another job because she has kids. She says she can occasionally clean houses, but not get a stable jobpost.	No	Not having a car
Eva	38	secondary (unfinished)	separated	3	The effect of the crisis	No	Lack of training
Juana	34	Primary (completed)	married	3	I lost my job for too high exigencies on behalf the headmistress. Due to lack of experience and qualification, I cannot get another.	I have applied with no answer until now	Lack of training
Pascuala	48	Primary (completed)	separated	3	The company was shut down due to the crisis. There is no work.	No	Age
Isabel	54	Primary (completed)	separated	1	I was sexually harrassed by my boss, so I left. Now I cannot get a job because of my age and the crisis.	No	Age
Houria	41	Secondary (completed)	separated	1	I found my job through a labour insertion project (subvention by IMAS), to cover holidays and leaves, but the manager changed and they did not call her again.	No	Being a foreigner



Regarding reproductive work, most of the interviewed women carried the workload on their own. They dedicate an average of 27,5 hours per week.

Half of them does not have anyone to share the everyday tasks; husbands only count for 28%, although a 35% is married.

As shown in detail in the following Table, these women live in poverty, carry their responsibilities mostly on their own, without any important source of help or relief, face unemployment (83%) and an uncertain future.

Table 11 Reproductive work (interviewees marked* are occupied; the rest is unemployed)

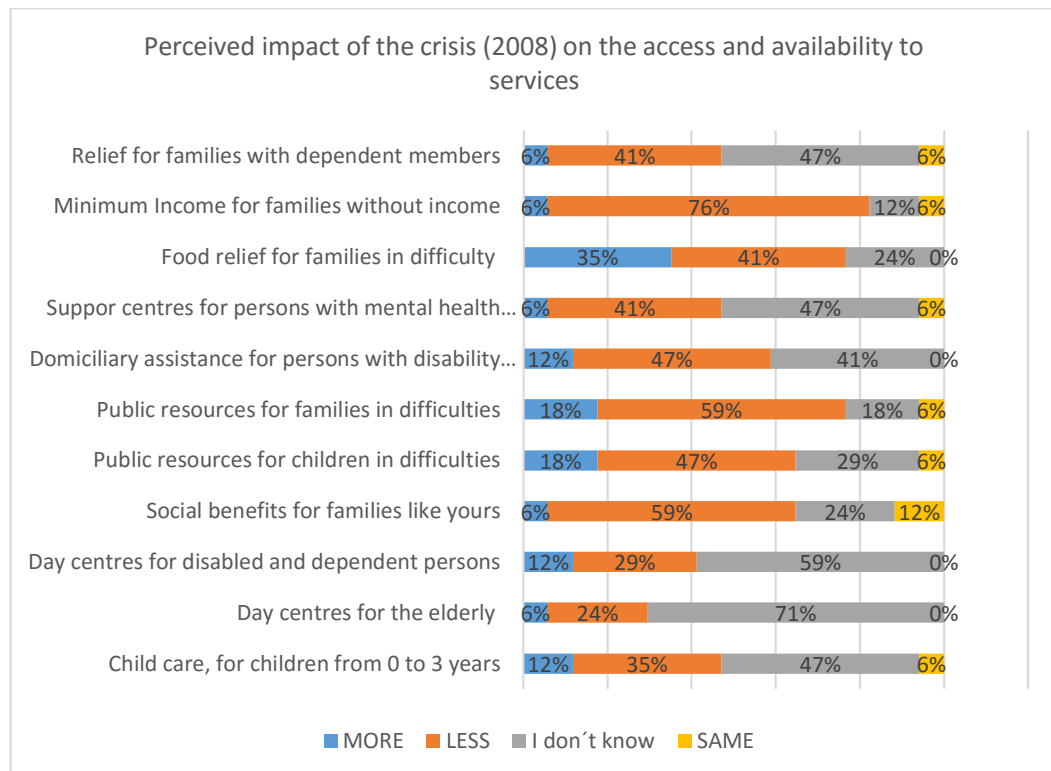
Name	Average time dedicated to taking care of the family and home (hours per week)	The activities that require more dedication in any regular week	Is there anyone who pitches in?
Guadalupe	8	Take care of my children (homework, cooking, cleaning, etc.)	Anyone
Ana*	10	Shopping and pantry tidying	Anyone
Maria del Carmen	10	Volunteering	Anyone
Maria*	60	Take care of my children (homework, cooking, cleaning, etc.)	My mother
Virginia	84	Care for the elderly, take them to the doctor, etc.	Anyone
Sebsu	10	Care for the elderly, take them to the doctor, etc.	Anyone
Amalia	5	Take care of mi pets	Anyone
Joy	70	Take care of my children (homework, cooking, cleaning, etc)	Mi husband
Jamileth	70	Cooking	Anyone

Lina*	6	Take care of mi children (homework, cooking, cleaning, etc)	Anyone
Elisabet	70	Laundry	My husband and other relatives
Belen	21	Cooking	My husband
Juani	10	Cooking	My husband
Houria	25	Take care of my children (homework, cooking, cleaning, etc)	My father
Eva	6	Tidying the house	My room-mates
Juana	9	Take care of my children (homework, cooking, cleaning, etc)	My husband
Pascuala	20	Cooking	My room-mates
Isabel	7	Care for the elderly, take them to the doctor, etc.	Anyone

Regarding the impact of the crisis in their daily lives, there is a 41% that devotes more time than before 2008, and another 18% that works “a lot more time than before”. The reasons are the following:

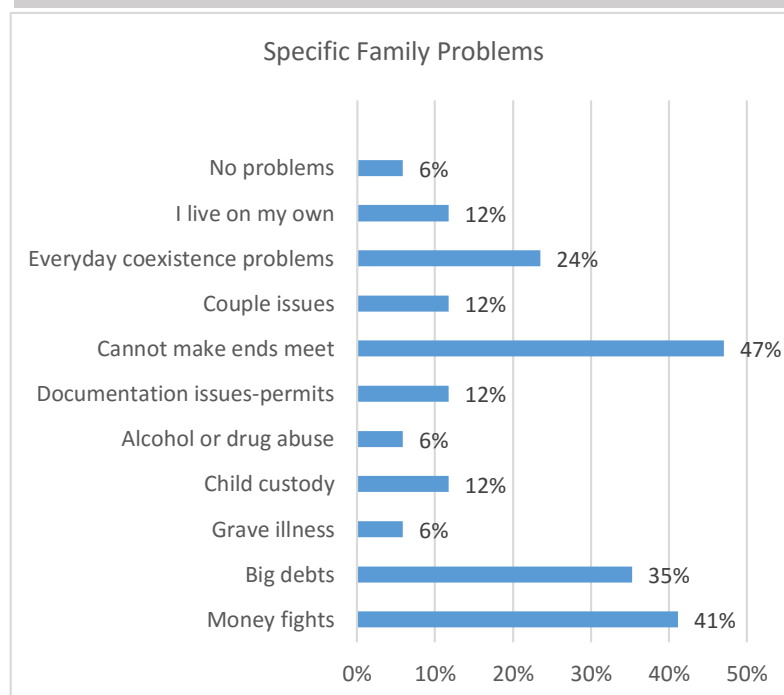
- “I am divorced”
- “I have decided not to be overwhelmed all the time”
- “In 2008, I got pregnant and since then I am a stay at home mum”
- “I do just enough to be fine at home”
- “Because I am now unemployed and my partner, who is unemployed as well, does not cooperate”
- “Because I work and I am not at home very much”
- “Because I had a child in 2008”
- “I have more free time”
- “Before the crisis I worked, and devoted less time to housework”
- “Because I get bored at home”
- “I am out all day, looking for a job”
- “Because I have less resources, so I have to organize myself better”
- “I face difficulties due to my religion, I feel rejected because I am separated, then I live isolated and spend more time at home”.

The interviewees share a common view that social services have been reduced and that these cuts affected their lives, although there are certain answers where the respondents did not know. See following graph:



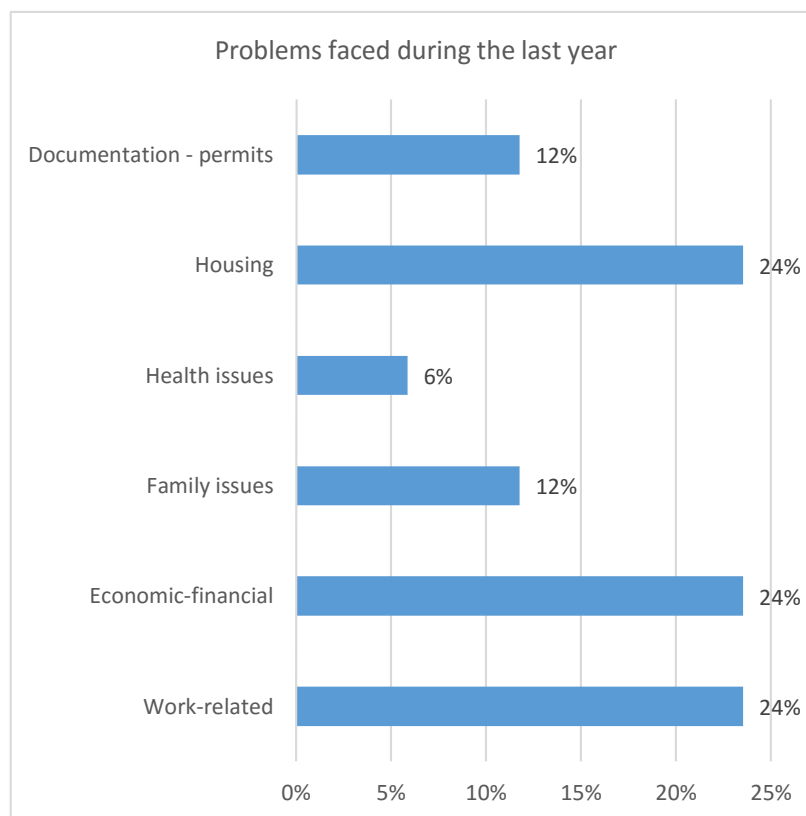
A 47% said that these changes are related to an increase in their dedication to reproductive work, a 35% thought that they do not have influence, and an 18% did not know. Most of the answers refer that, as they do not have a job, and lack of assistance or support, their lives and families are worse.

20. Family Problems



As shown in the graph, the main cause of family problems is caused by poverty: income poverty, big debts and money-related fights within the family. Health is another matter of concern, particularly their own health status.

A 24% affirmed that they had faced economic and financial problems during the present year. Another 24% coincided that they also had labour issues, and another 42% agreed in mentioning housing issues. A 12% had family issues. See graph below. The following table shows **how important specific and general problems have an impact on housing difficulties**. A



24% cannot pay their mortgages, 18% cannot pay their rent, 12% have been evicted from their homes and another 12% cannot pay their homes' utilities (energy, telephone, and other).

Specific and general problems, including housing issues (interviewees marked* are occupied; the rest is unemployed)

Table 12 Important specific problems suffered in the last year

Table 13

Name	Important specific problems suffered in the last year	Important type of problems suffered last year	Specific difficulties on Housing	Do you receive any assistance?
Guadalupe*	Big debts	Economic-financial	Cannot pay mortgage	Yes
Ana	Doesn't answer	Work-related	None	No
Maria del Carmen	Cannot make ends meet/Lives on her own	Health	Cannot pay rent	Yes
Maria*	Money fights/Child custody/Alcohol or drug abuse	Family	Cannot pay mortgage	Yes
Virginia	Cannot make ends meet/Everyday problems of coexistence	Family	None	Yes

Sebsu	Big debts	Economic-financial	None	No
Amalia	Money fights/Big debts/Lives on her own	Work-related	Cannot pay utilities	No
Joy	Big debts/Cannot make ends meet/Everyday problems of coexistence	Work-related	I share my home with other families in similar precarious situation	No
Jamileth	Money fights/Big debts/Death of a direct relative	Economic-financial	Cannot pay mortgage	No
Lina*	Big debts/Work permit	Documentation-permits	Cannot pay rent	Yes
Elisabet	Money fights/Cannot make ends meet/Couple issues	Economic-financial	Cannot pay utilities	Yes
Belen	Cannot make ends meet	Work-related	None	Yes
Juani	Money fights/Big debts/Couple issues	Housing	I was evicted from my home	Yes
Houria	Child custody/Work permit	Documentation-permits	Cannot pay rent	Yes
Eva	Cannot make ends meet/Everyday problems of coexistence	Housing	I share my home with other families in similar precarious situation	Yes
Juana	Money fights/Big debts/Cannot make ends meet	Economic-financial	Cannot pay mortgage	Yes
Pascuala	Everyday problems of coexistence	Housing	I was evicted from my home	Yes
Isabel	Cannot make ends meet	Housing	Cannot pay mortgage	Yes

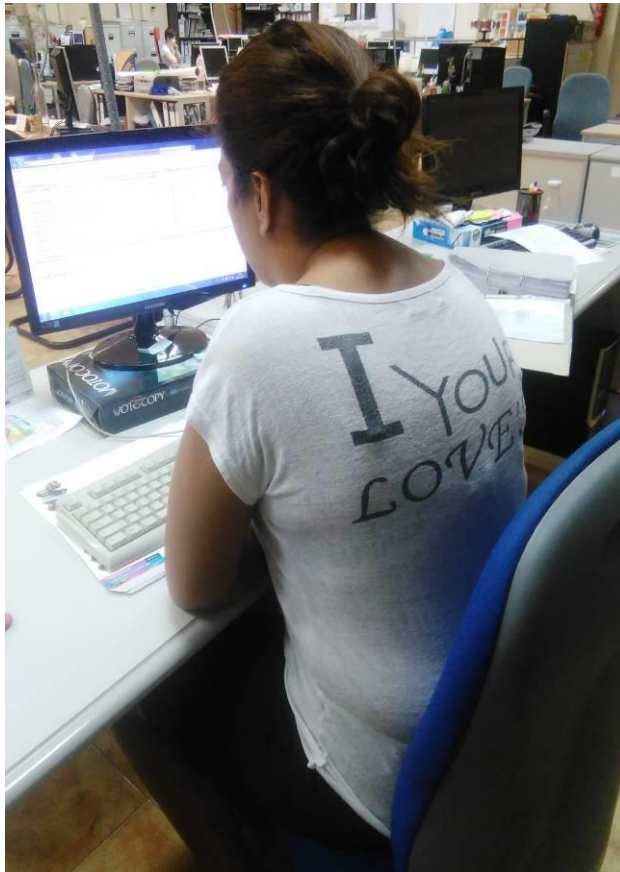
21. Income and Material Deprivation



The monthly average income of the households is 424 euro, considering all the income from the adult members, including unemployment benefits and wages from the informal economy. The household incomes range from 2,700 to 0 euro monthly. Given the present family composition, the respondents said they needed a monthly average income of 1,120 euro, which is 800 euro more than the actual average income. The minimum needed income is 600 euro and the maximum is 3,500 euro per month.

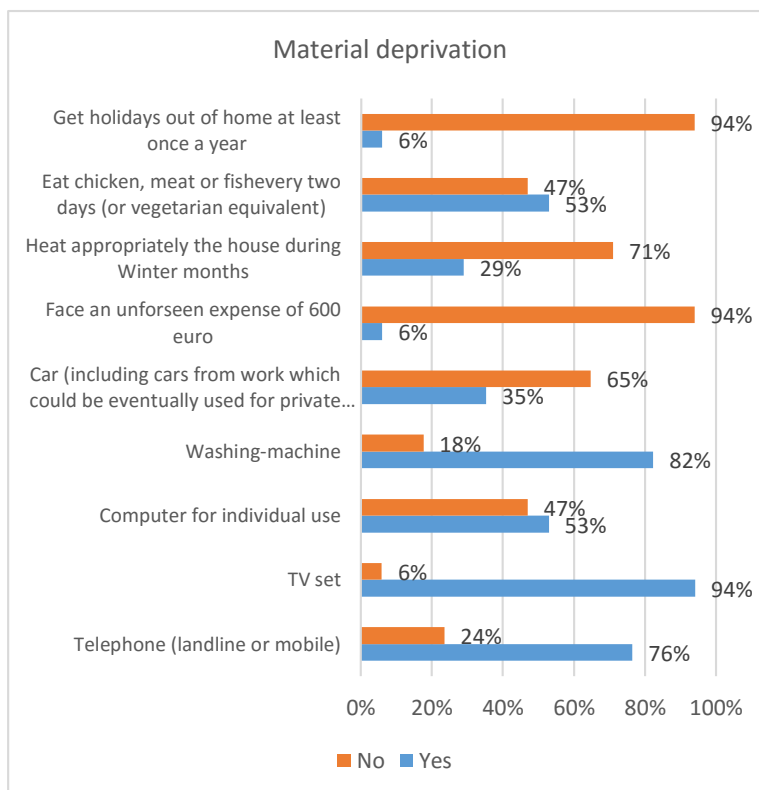
Table 14 Actual and desired household income (interviewees marked* are occupied; the rest is unemployed)

Name	Actual income	household	Desired income	household
Guadalupe		500		1200
Ana*		426		SD
Maria del Carmen		800		600
Maria*		500		1500
Virginia		0		1026
Sebsu		0		SD
Amalia		0		800
Joy		300		800
Jamileth		804		1200
Lina*		200		800
Elisabet		2700		1000
Belen		400		3500
Juani		500		1500
Houria		0		900
Eva		150		600
Juana		0		1100
Pascuala		200		600
Isabel		150		800
AVERAGE		424		1120



Economic problems and extended unemployment are at the core of many everyday difficulties. They have a direct impact on housing hardships, including evictions, and for some women they are also related to child custody fights (as could be seen in the biographic analysis).

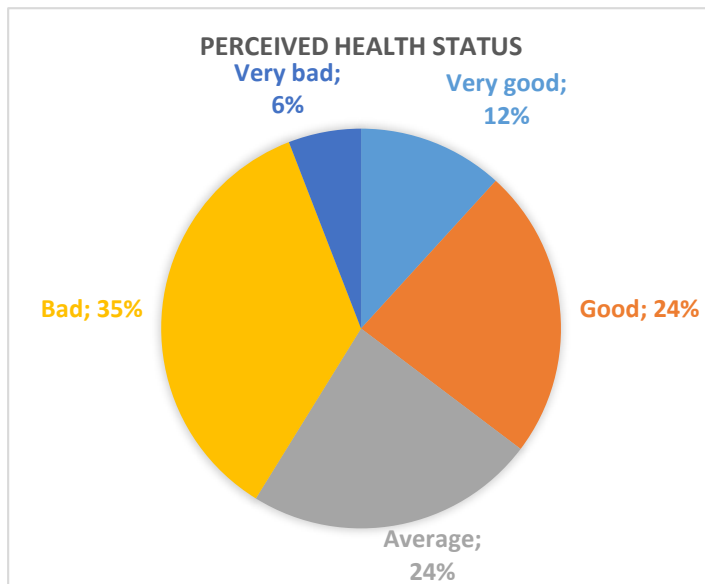
A high indebtedness level is a manifestation of long-term economic problems (without considering the mortgage). A 76% of the women confirmed that debts were a great burden for them, and another 18% said that they were important but could manage to pay for them. For the remaining 6% debts are not an important weigh to carry.



The following graph shows that most of the women have access to a TV set, a washing machine and a phone, but around half has got a personal computer or a car.

A 94% cannot face an unexpected expense of 600 euro and another 94% cannot afford a week-holidays once a year. Energy poverty affects a 71% of the women's homes. Indeed, a 47% cannot eat proteins each two days.

Perceived Health and Emotional Status

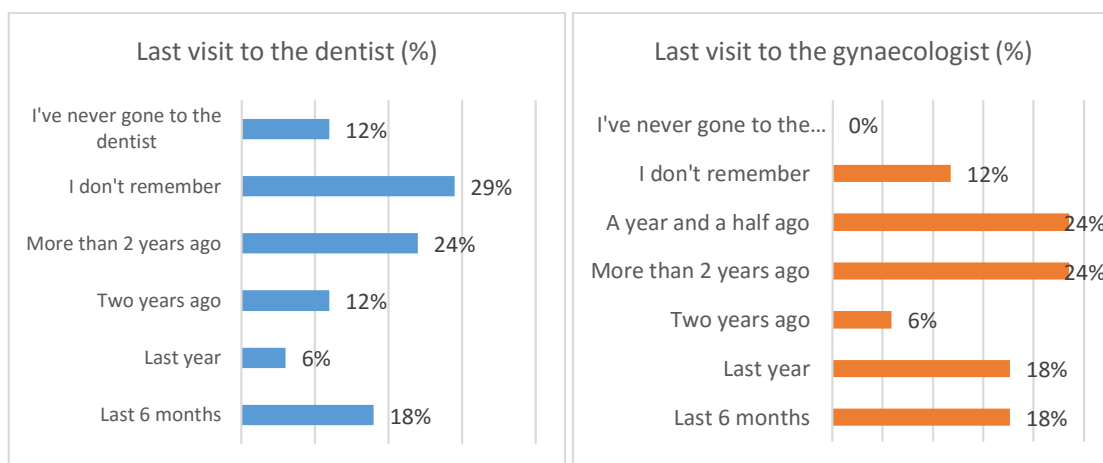


A 24% of the women perceives their health as “average”. There is a remarkable 41% that considers it “bad” and “very bad”.

One of the consequences of poverty and family problems and unshared responsibilities is self-neglect. In this survey, we tried to portrait this by asking about dental and gynaecologist revisions.

As shown in the following graph, a 24% did not visit the dentist in the last two years, and a 29% “cannot remember” when they got a dental revision. On the other side, there is a 18% who did visit the dentist recently.

Regarding the gynaecologist, there is a worrying 12% who “cannot remember” when they had a revision. Only a 18% went recently.



Regarding the medication, most of the women normally take medicines, as seen in the next Table. It is clear that sleeping pills, pain killers, anxiolytics and antidepressants are the most used.

Table 15 Type of medicines taken (in percentages, multiple answers)

Type of medicine	Percentage
Sleeping pill	29%
Pain killers	29%
Anxiolytics	24%
Antidepressants	24%
Medicine against high cholesterol	6%
Medicines for high blood pressure	6%
Medicines for the thyroid	12%
Medicine against rheumatism, arthritis, osteoarthritis	6%

With relation to their psychological wellbeing, the next Table shows that there are many women who sometimes:

- Feel tense and nervous sometimes: always or often (53%) and sometimes (35%)
- Are afraid that something bad is about to happen (48%)
- Have their head full of worries (53%)
- Feel slow or silly sometimes (35%), always and often (18%)
- Feel stressed always and often (59%)
- Are tired, from the moment they get up until the moment they go to bed: sometimes (59%), always and often (24%)
- Suddenly feel fear or panic crisis, always and often (36%).

Another group of women “often” or “sometimes” feels happy (65%), is able to laugh and sees the bright side of things (47%), and feels very enthusiastic (59%).



Table 16 Emotional status of the interviewees

	Always	Often	Sometimes	Never	Almost never
I feel tense and nervous	29%	24%	35%	6%	6%
I'm afraid that something bad is going to happen	24%	24%	24%	12%	18%
I am able to laugh and see the bright side of things	12%	35%	35%	6%	12%
My head is always full of worries	53%	18%	24%	0%	6%
I am happy	0%	18%	65%	6%	12%
I am able to remain seated and quiet, and relax	6%	6%	41%	18%	29%
I feel slow / silly	6%	12%	35%	41%	6%
I feel stressed	41%	18%	29%	6%	6%
I don't have any interest for my physical aspect	29%	12%	29%	18%	12%
I feel very enthusiastic	6%	24%	29%	24%	18%
I am tired, from the moment I get up until the moment I go to bed	18%	6%	59%	12%	6%
Suddenly, I feel fear or panic crisis	24%	12%	29%	29%	6%

Regarding the interviewees' social life, these are the conclusions:

- A 35% has friends or family members who always come to see them or that they visit, and a 24% does not have this chance at all.
- A 47% does not have at all any family members who support them, or their personal projects regarding work and studies, while a 29% has got them.
- When needed, a 41% “often” has someone who offers them affection and understanding. Another 12% has it only “sometimes”.
- A 47% “often” has someone who gives them courage and to whom they can express their ideas and thoughts, and a 18% does not have them at all.
- A 24% can never count with someone who could give them a strong economic aid. Another 59% can count with them only “sometimes”.
- Regarding the possibility of having someone to share their problems, the responses are equally distributed: a 29% has it respectively “always”, a 24% has it “often” and 41%, “sometimes”.
- A 24% can never have someone to confide in.
- A 6% said that they do not have access to the right information sources for the matters that are of their concern. A 18% answered that they have them “often” and another 7% that they have them “sometimes”. Only 29% confirms that they have them “always” available.



Going specifically to the hairdresser is another related issue; it can be considered as an example of grooming and taking care of the physical appearance. Only a 29% went to the salon in the last three months. A 18% had their last visit in the last year and 24% in more than two years. A 24% said she never went or could not remember the last time.

We also asked the women about the last time they bought a pair of shoes and clothes according to their taste, and 35% said it was a year ago, and another 12% mentioned it was two years ago. A remarkable 53% could not remember.

A 59% said that they went to a restaurant or cafeteria with a friend in the last three months, but a 12% could not remember when was their last time.

22. Gender

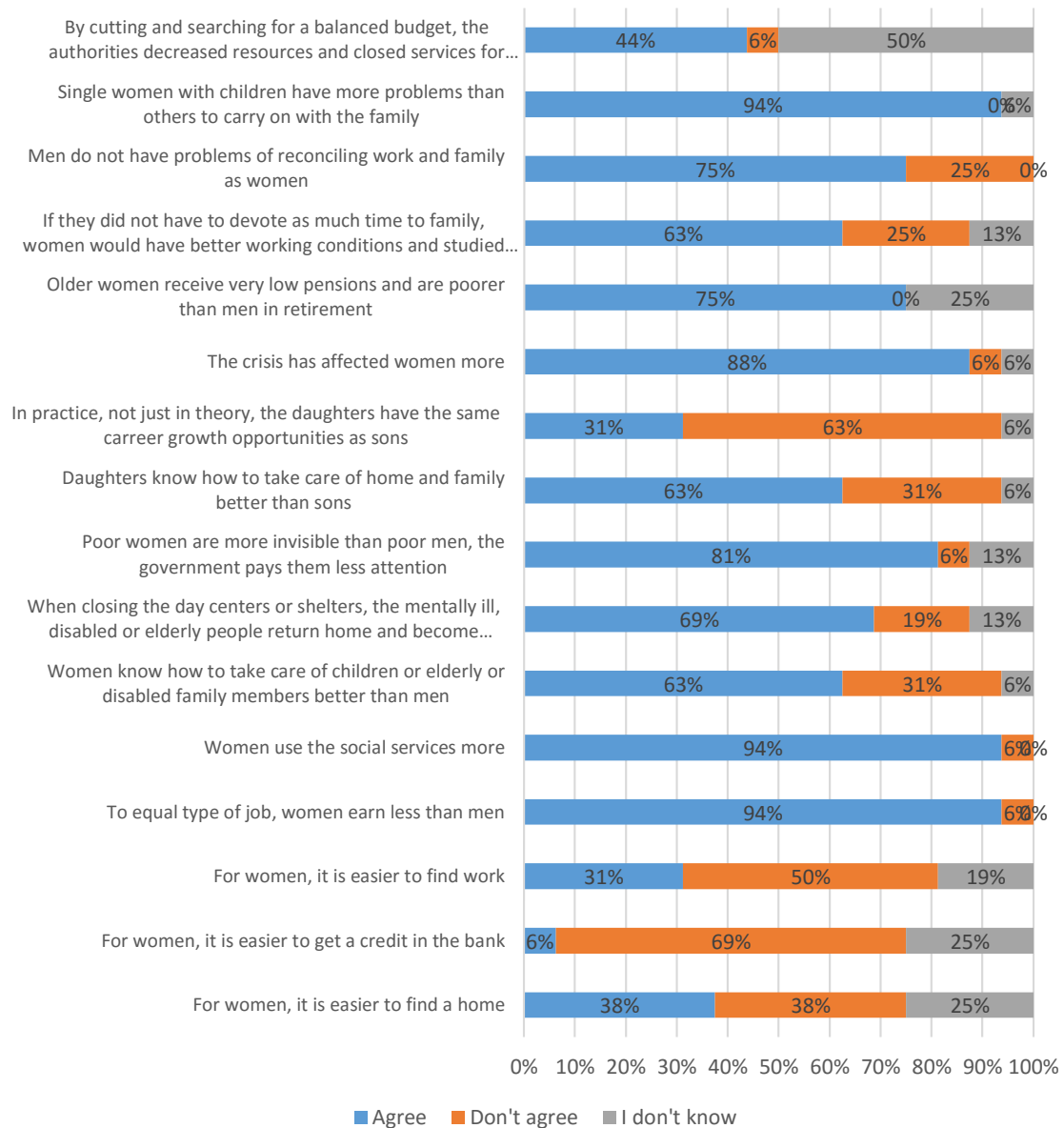


The interviewees have several conceptions related to gender issues which are very clearly stated. All of them agreed that **single women with children have more problems than others to carry on with the family**. They also have a full agreement on the fact that **when closing day centres or shelters, the mentally ill, disabled or elderly people return home and become "women's responsibilities"**. There is also a high level of agreement (63% and more) around the following matters:

- To equal type of job, women earn less than men
- Women use the social services more
- Daughters know how to take care of home and family better than sons
- Women know how to take care of children or elderly or disabled family members better than men
- Poor women are more invisible than poor men, the government pays them less attention
- By cutting and searching for a balanced budget, the authorities decreased resources and closed services for families.

They show a gender awareness on the one side, but a traditional view of gender roles at the same time. For more details, see the following graph.

Perceptions related to Gender





When asked if the men in their families understood their problems (as those mentioned in the previous graph), a 44% thinks that they do and a 31% believes the contrary, while a 25% does not know.

The explanations they gave for these opinions include the different nature of men and women, and men's self-centred attitudes. They also spoke

about feminine solidarity.

- "Those that help me when they can, are women".
- "Some of them do understand the problems that I have, but not others".
- "As for my brother, he does not understand, because he is not interested. It is a complicated story".
- "In my family there is no man; the one is dead".
- "I explain thing to him and he's in his own world".
- "They listen, but do not understand, because they really live problems otherwise".
- "Because they only look for them".
- "My son understands me, but goes on his own".
- "Because they do not value what I do, and feel superior".
- "Women are more loving, and we go through similar circumstances".

Those who believed that men in their family understood these situations, seemed to have faith in the younger generation, their sons:

- "My son, yes, he understands".
- "My son understands the problems I have to face".
- "Both my husband and my children help around, sharing household chores (when possible)".
- "We are together in this".

A 62% agreed on the fact that men in their family **could cooperate more with the domestic chores**, a 19% thought that they would not, and the other 19% did not know. One of the women blamed the machismo that she herself gives to his son. The other considerations are similar to the previous explanations: detachment, self-centred behaviour, and lack of commitment, even when they "help".

23. Women Issues' Invisibility

A 69% believes that the problems suffered by women are invisible to the rest of society. Only 19% thinks that they are visible, and 12% does not know.

The explanations most of the interviewees gave are very significant and clear about the lack of attention and concern that women issues receive, and a certain women's behaviour, characterised by a certain degree of resignation or conformism. It's interesting to note that Joy, from Nigeria, and to some extent Jamileh and Lina from Colombia, also associated this invisibility to the fact that Spanish people do not want to know about the immigrant's situation, and to cultural differences.

Table 17 Explanation for the women issues' invisibility

Name	Explanation
Guadalupe	Because almost nobody cares about the others.
María	Because women search for solutions in silence
Virginia	Because men's problems are always more visible
Sebsu	Because the problems of women do not arise interest in most people
Amalia	Because the problems of women are not seen by anyone, as if we were not important at all.
Joy	We are not visible. People do not want to know what really happens to people from other nations, who live here, in Spain.
Jamileh	Nobody cares about us; many know that we are in bad situation, but do not take action. Apparently, for someone to pay me attention, I have to go dirty and ragged.
Lina	The problems are obvious, but we have a cultural burden of denial that goes on for many, many years.
Belén	Because of people's selfishness
Juani	Society does not care about the problems that we, women, have.
Elisabet	We tend to hide our problems.
Eva	It depends: if the individual tells about her situation, things become more visible.
Juana	I think society does realize, somehow.
Pascuala	Yes, our problems are visible. But women have never been valued and respected. Women are "objects" for men.
Isabel	I do not know why, maybe because everyone lives his own life ... If you are hungry, if you are living on the streets... We do not show high solidarity, because we all have problems around us, and do not want to know more.



Finally, the women responded to the question about the fact that the authorities are or are not concerned about gender inequality. A 75% answered negatively, a 15% assessed it affirmatively, and a 5% does not know.

Those who think the authorities are not concerned (explanations given):

- No. It is assumed that there is no such thing as sexism, therefore they do not take into account the specificities.
- No, as far as you are not a battered woman, they are not concerned. But we have children in our care, we have to take responsibility alone, and this is not given importance. To succeed, we do not want to depend on a man, we want to get out by ourselves, with our children.
- No, because they are in a comfortable situation, they live well and do not care what happens to us.
- No, because there is a lot of work pending on the matter of equality.
- No, the authorities go by their own. For example, there is the problem of Ramadan, which is not taken into account in order to give holiday.

Those who think the authorities are concerned mentioned, as examples, the measures against domestic violence and gender.

Concerning the European Union, a 62% thinks that the EU does not enough for overcoming the differences between men and women, and another 25% does not know, while a 12% believes that the EU does enough.

24. The role of the Social NGO: what women in poverty expect

- More training on gender. We want to do more training for people to realize that together we can reclaim our rights and share more experiences.
- We ask them to fight against the “machismo” within the organizations, and outside.
- To implement more workshops on gender equality and behavioural change.
- To carry out an education process of new generations of men and women in order to make a difference.

Promote women employment

- We ask them to devote more resources to get women into jobs, particularly women in poverty.

Raise awareness

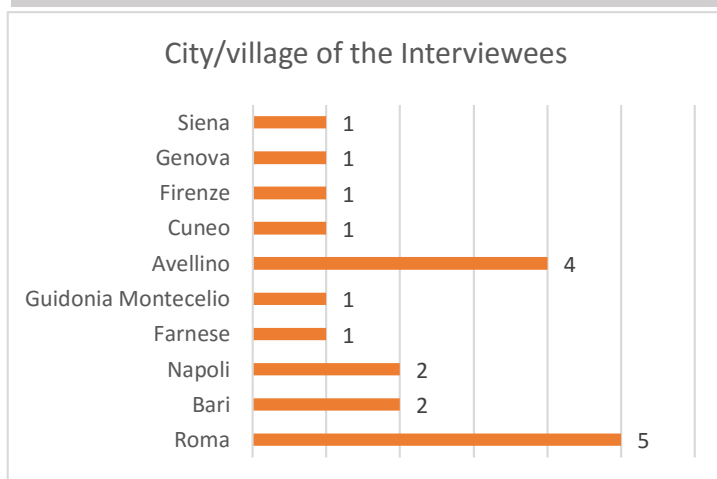
- We ask that NGOs build more capacity among men on these matters; that they communicate better, and work with them.



WOMEN IN POVERTY IN ITALY



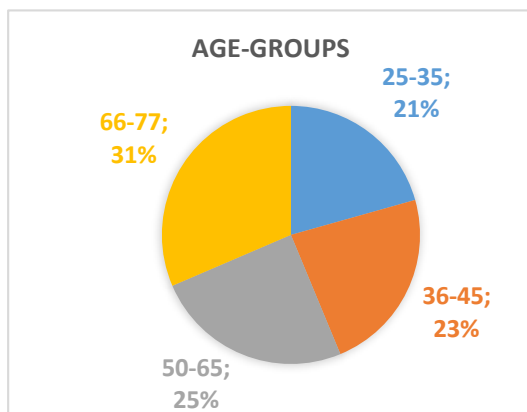
25. ITALY - Socio-demographic features



In order to establish the sample for this survey, we used the snowball sampling methodology.⁵⁶ Nineteen Italian women were interviewed during the months of April and June of 2015. They presently live in Bari, Roma, Napoli, Avellino, Farnese, Guidonia Montecelio, Genova, Siena, Cuneo, and Firenze.

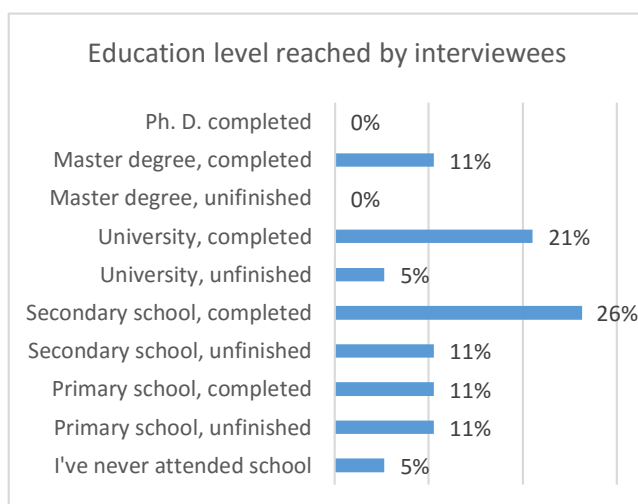
They are related to the following non-profit associations: AssociationEuropa 2000, Centro Famiglia, CILAP EAPN Italy, Maestri di Strada Onlus, 8 Maggio, Sal de la Tierra, Ass. Italiana Familiari Disabili, Sobborgi di Siena, ERMES - cooperativa sociale, Ucrainirpini and CAT. Only one of the interviewees was not participating in any association.

⁵⁶The snowball sampling is a non-probability sampling technique where existing study subjects recruit future subjects from among their acquaintances.



Their ages range from 25 to 77 years-old, with an average of 48 years-old. There are four age-groups, as seen in the following figures.

Concerning their area of origin, 3 of them (16%) were foreign-born: one came from Ghana (and resides in Italy for 15 years) and two are from Ukraine (with 5 and 4 years of residence, respectively). The rest, 84%, is Italian.



Regarding their **education level**, 63% of the women got to secondary school. A 37% went to the university or achieved a degree. See graph.

Education attainment is a social and gender sensitive issue. Most of the interviewees with a low educational level alleged social or gender-related reasons to explain why they dropped-out from studying; out of 12, 6 said they

had to work/find a job, and 4 said they got married/had to take care of their parents.

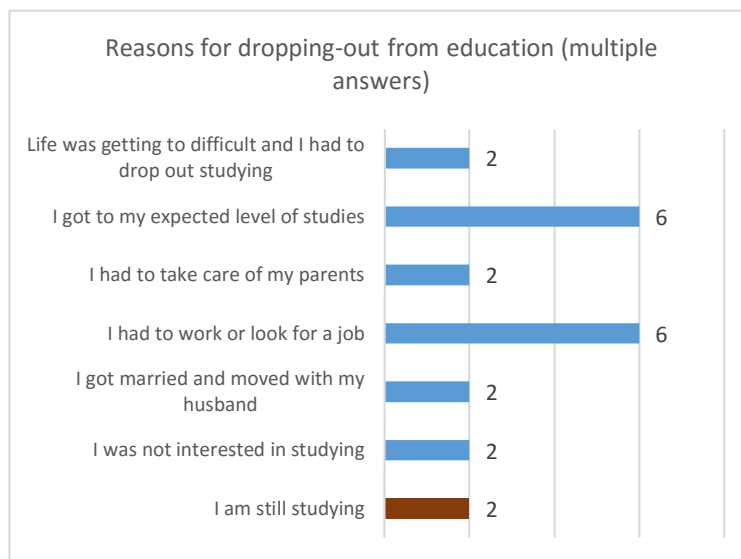
One woman did not attend school at all; she is Saveria, aged 77, from Farnese. The reason was that she had to take care of her parents.

Two could not complete primary school: Anna, aged 58, from Bari and Giovanna, aged 56, from Siena. Anna and Siena had to stop studying because they needed to find a job.

For Rosanna (aged 65, from Roma), primary school was her only education, and she could not go any further due to life difficulties. Comfort, the only Ghanese interviewee, is 35 years old; she completed primary school and had to drop-out because she needed to care for her parents.

Rosa (aged 56, from Roma) and Maria Grazia (aged 50, from Firenze) could not complete secondary school. For Rosa, the reason was that she needed to work. In the case of Maria Grazia, she faced a difficult life situation that impeded her to keep on studying.

Cinzia (aged 34, from Bari), Concetta (aged 41, from Bari), Laura (aged, 71 from Roma), Sandra (aged 66, from Genova) and Vesna (aged 25, from Roma) have finished secondary school. Cinzia explained that she could not study any longer because she got married and had to find a job. Concetta had to seek for work as well. Laura and Sandra, the oldest among



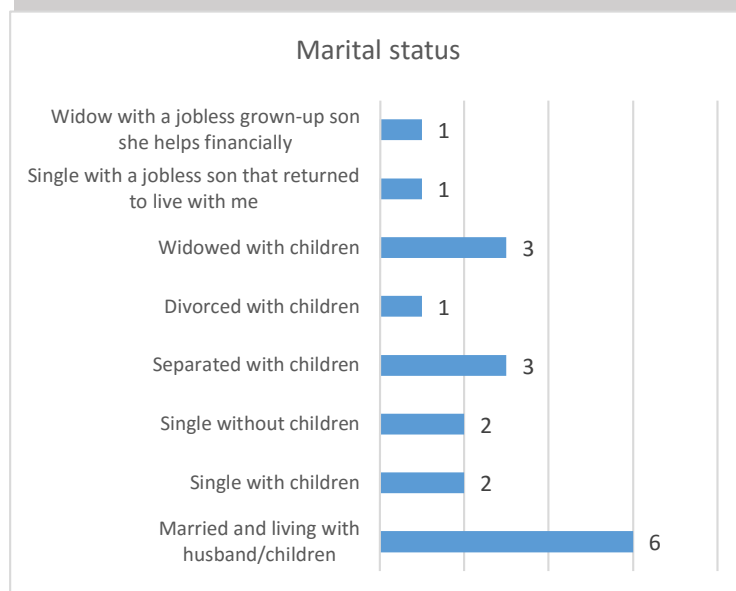
this group, are the only women who said they were not interested in keeping on with her education. In the case of Sandra, she also associated the early school leaving with getting married. Only Vesna, this cluster's youngest, is currently studying.

Claudia (aged 33, from Napoli) could not complete her university studies because she had to work; however, she has reassumed them at present.

There are two Italian women with a university degree: Selene (aged 28) and Daniela (aged 43), both from Avellino. The two Ukrainian interviewees with university degrees as well are Romaniia (45 years-old) and Nadia (40 years-old). They coincide in that they already got to their expected level of education.

Fulvia (aged 28, from Cuneo) and Barbara (aged 36, from Napoli) are the only two interviewees with a Master degree, and both claim that this is the educational level they expected to reach.

26. Family Composition



Most of the interviewees (except for 5) have children. A 32% is married, 16% is divorced and another 16% is widowed. See graph.

Only 5 women live with children aged under 18. Cinzia lives with 2; she is separated and although she has a court ruling in her favour, the father does not pay the children's

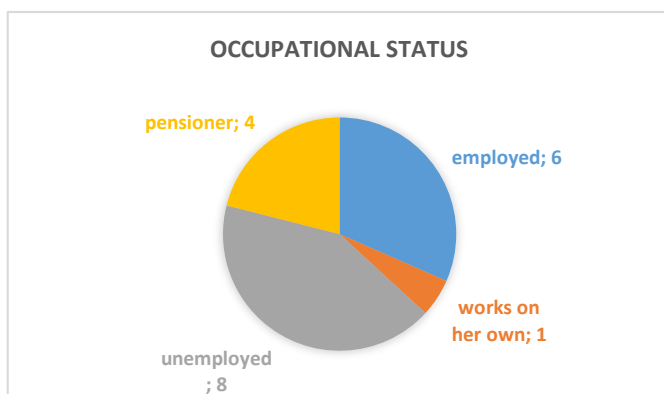
alimony. Concetta lives with her 3 children, but she is a widow, so there is no parental support. The same situation is faced by Romaniia, with 1 child and widowed. Nadia and Fulvia are divorced with 1 child; their ex-husbands send them money "from time to time".

Immigrant Women: their Commitment to their Homeland Families

Although the three women share some features—they are considered "immigrants", are non-EU citizens, and cannot regroup their families (their children are living at their homeland countries)—there are also differences between the African and the Ukrainian women. Comfort has been living in Italy for 15 years, but has got a low educational level and is currently jobless; she lives with other unemployed adults. The women from Ukraine have university degrees and manage to have savings in order to send remittances on a regular basis to their families, even though one of them is not currently working.

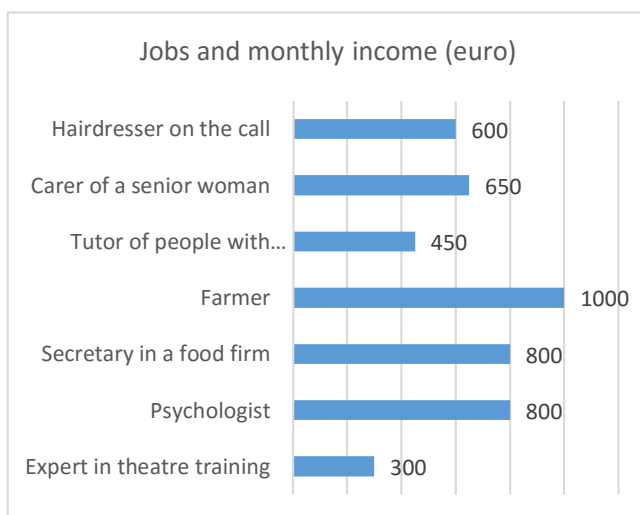
- Before the crisis, Comfort (aged 35, 15 years in Italy) used to send remittances regularly to her mother, who is raising her children back in Ghana. Nowadays, she is unemployed and barely can do it.
- Nadia (aged 40, 4 years in Italy) is employed as a carer of an elderly person. She earns 650 euros per month and sends remittances to her family on a regular basis for his son. She has two sons, one lives with her in Italy, and the other is raised by his aunt in Ukraine.
- Romaniia (aged 45, 5 years in Italy) is currently unemployed. However, she also sends remittances to her two sons who live in Ukraine with their grandmother, on a regular basis.

27. Occupational Status and Reconciliation between Work and Family/Personal Life



The overall labour situation of the interviewees is represented in the following graph. It shows that 42% of the women are unemployed. If considered just the active population, **the unemployment rate peaks to 53%, thus confirming the bulking weight of lack of work among these women.**

Among those who have a job, 7 in total, there is only one who earns 1,000 euro monthly, and she is a farmer with low education level. The average income is 657 euro monthly. **Having a university degree and a master degree is not reflected in the type of job, nor in the wages.**

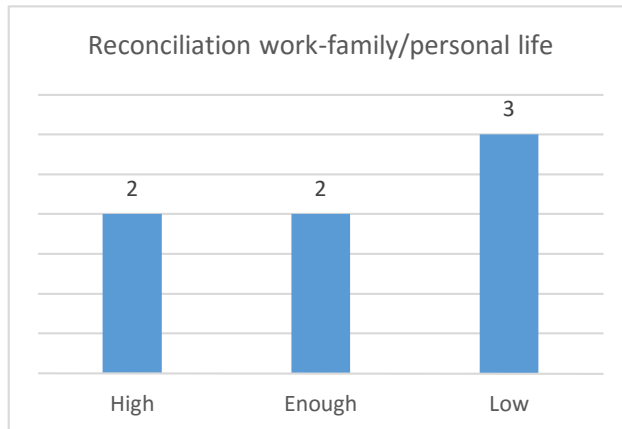


There are two women, the farmer and the carer, who think that they can “more or less” live with their income. **The other five agreed that they could not support their families with it.**

When asked about the impact of the crisis, **6 out of 7 stated that they have lost purchasing power due to the crisis.**

Only two interviewees believed that their jobs were not at risk. For the rest, the situation varies: two considered the risk was low, two said it was high, and one expressed it was the highest. **Therefore, these jobs are not only low-paid, despite the workers’ qualifications, but also unstable.**

When they compared their income to those of men working the same jobs, **two said that men earned more** (the carer and the secretary); three said that there were no differences, and two did not know.



Out of seven occupied women, **two reduced their working hours due to family reasons**: one needed to

tend more carefully to her family (a self-employed hairdresser who earns 450 euro), and the other, to be more time at home (a secretary, who earns 800 euro). The hairdresser mentioned that she would do so if she had fewer customers, and the secretary explained that, after separating from her husband, her son needed more attention. Although they cannot do it, **two other women expressed their desire to reduce their working hours** in order to tend more to their family, and to be more present at home.

Concerning the reconciliation of work and family/personal life, 3 out of 7 have difficulties, 2 managed “enough”, and 2 said that they reconcile “very much”, as shown in the following table. Those who are in the highest capacity have a special family situation: the farmer lives and works at the same place; the Ukrainian immigrant has her kids at her home country, taken care by her mother as well.



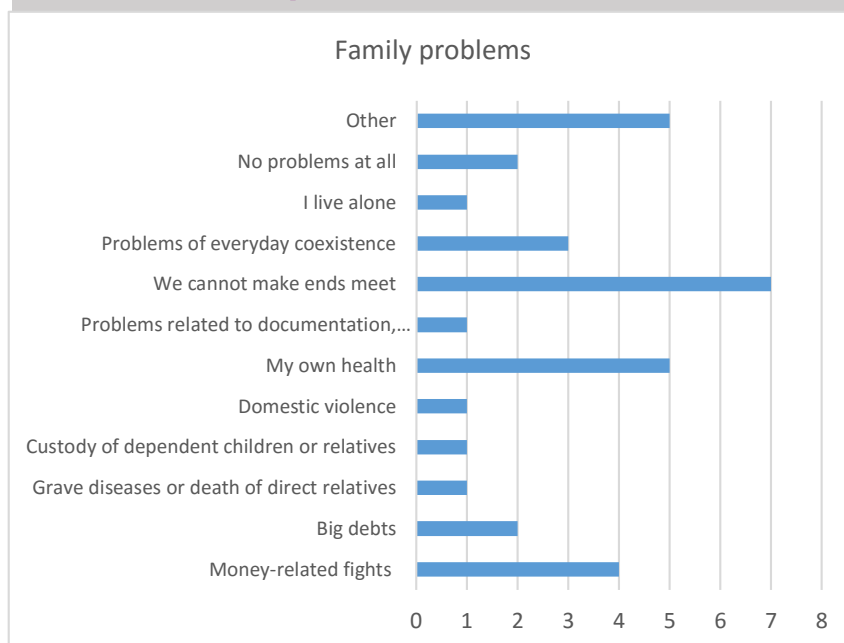
Table 18 Reconciliation between work-family/life (occupied interviewees)

Your capacity to reconcile is...	Explanation
Low	If it were not for my mother, I could not be able to work.
Low	With a partner who works rotating shifts it is difficult to reconcile our desire to leisure; fortunately, as we have the same job, we often have the opportunity to collaborate. However, with the frenetic pace of work, we can hardly meet friends and family.
Low	I live alone, but I have two elderly parents to care for, and it requires a lot of work. Then, I end up working even more than 50 hours a week.
Enough	I do not work long hours, unfortunately.
Enough	Now, with fewer hours of work, it goes better.
High	I live and work in the same place. My business and my home are the same thing. But it is difficult to separate things.
High	My kids live in Ukraine with their grandmother, and I am here alone.

There are four pensioners; one of them receives her pension since the last two years and, in the other side, there is another woman who has been pensioned for 20 years. In between, the other two have their pensions for the last 6 and 4 years. However, **three of them coincided in the fact that their pensions do not allow them a decent living**, while one of them said that it allowed it only relatively. All of them agreed in assessing a decline in their purchasing power in the last years.

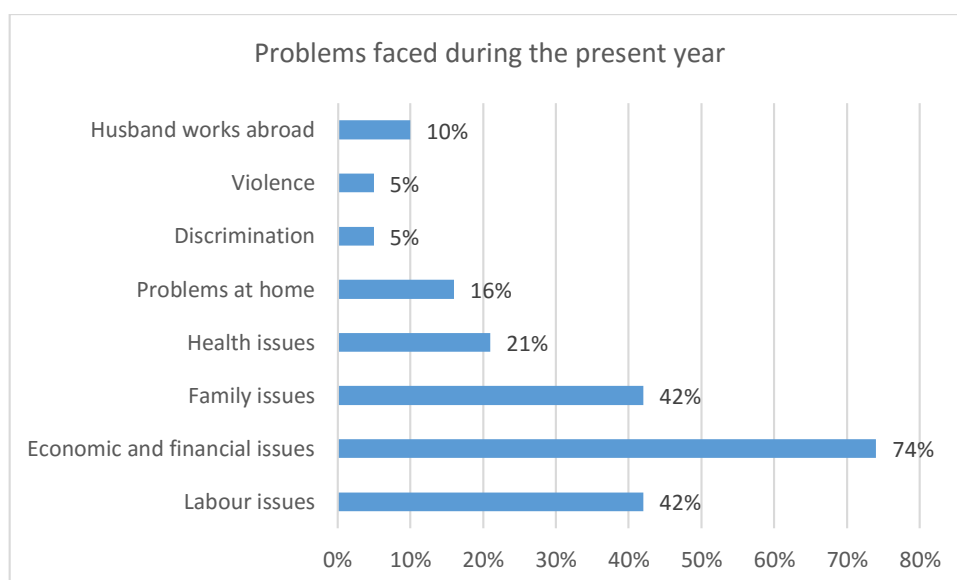
Although three of the pensioners have completely stopped working, the forth still works without contract. **Three (out of four) devote more time to taking care of their family since they are pensioned.**

28. Family Problems



As shown in the graph, the main cause of family problems is caused by poverty: income poverty, big debts and money-related fights within the family. Health is another matter of concern, particularly their own health status.

A 74% affirmed that they had faced economic and financial problems during the present year. A 42% coincided that they also had labour issues, and another 42% agreed in mentioning family issues. A 21% had health issues. A 16% had to solve problems “at home”. A 10% had husband working abroad. A 5% had violence and discrimination.



When asked if the men around them “understood these problems”, a 58% said they did.

They explained the situation in the following terms:

- “Some problems are shared, such as job insecurity. In these conditions, it is impossible to think of a future and then there is the mental and physical fatigue, due to hectic times of work”.
- “My fiancé is always very close”.
- “When he can, he collaborates”.
- “My son knows that for me it is not easy to give a hand to his family”.
- “I talk to my husband and he understands”.
- “My husband understands and helps”.
- “I talk a lot with my husband and I tell him all my problems, especially the fact that I do not find work. And he understands very well”.
- “My two children do understand that I make many sacrifices for them”.
- “My dad is a good listener”.
- “My son helps me in every moment”.



are too young to understand”.

A 5% did not know for sure, arguing that:

- “He understands certain issues (work, study), but for other more personal, he stays away”.

A 37% said they did not. The reasons were the following:

- “Because they care less. They just want to find the house clean and the dish is ready at the table”.
- “My father and my brother think I am separated because I talk too much; that I should have suffered it all and work as a slave, like my mother did”.
- “There are no men in my family”.
- “There are no men in my family. The father of my daughters is completely absent as father”.
- “I feel very lonely. The support I receive is given to me by the association of parents of disabled people who assist me and my sister”.
- “My son is fixed on this studies and does not realize. Indeed, he is angry because he was forced to return home”.
- “I never asked him because I know he would not understand”.
- “There are no men in my family, and my children

29. Income and Material Deprivation

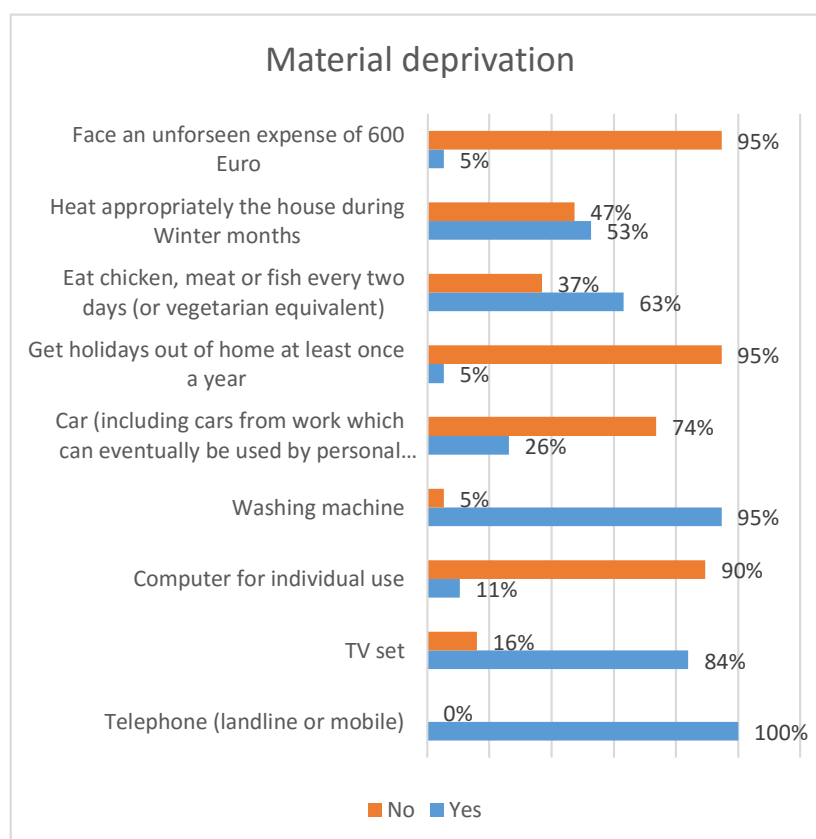
The monthly average income of the households is 1,347 euro, considering all the income from the adult members, including unemployment benefits and wages from the informal economy.

The household incomes range from 2,800 to 800 euro monthly. Given the present family composition, the respondents said they needed a monthly average income of 2,216 euro, which is 900 euro more than the actual average income. The minimum needed income is 1,500 euro



and the maximum is 4,000 euro per month.

Economic problems and extended unemployment are at the core of many everyday difficulties. They have a direct impact on housing hardships, including evictions, and for some women they are also related to child custody fights (as could be seen in the biographic analysis).

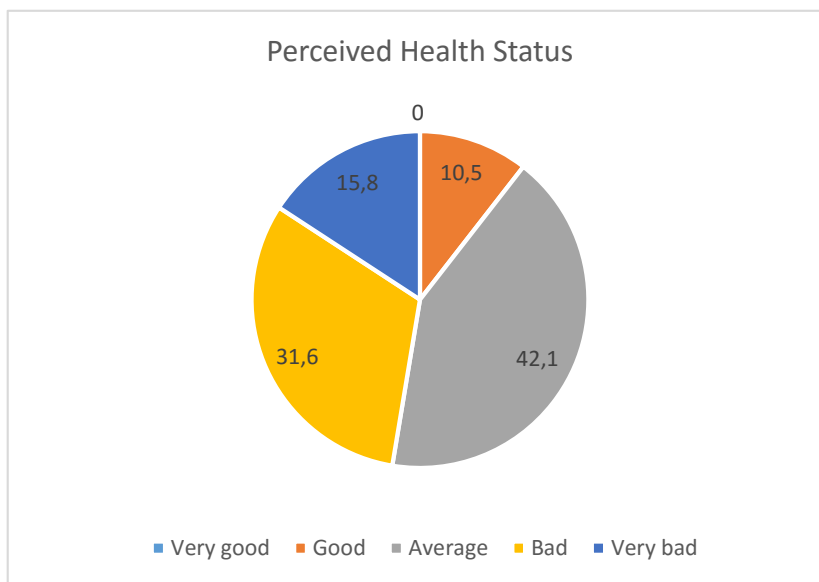


A high indebtedness level is a manifestation of long-term economic problems (without considering the mortgage). A 42% of the women confirmed that debts were a great burden for them, and another 42% said that they were important but could manage to pay for them. For the remaining 11% debts are not an important weigh to carry. The following graph shows that most

of the women have access to a phone, a washing machine and a TV set, but almost none has got a personal computer or a car.

A 95% cannot face an unexpected expense of 600 euro and another 95% cannot afford a week-holidays once a year. Energy poverty affects a 47% of the women's homes. Indeed, a 37% cannot eat proteins each two days.

30. Perceived Health and Emotional Status



A 42,1% of the women perceives their health as “average”. There is a remarkable 47,4% that considers it “bad” and “very bad”.

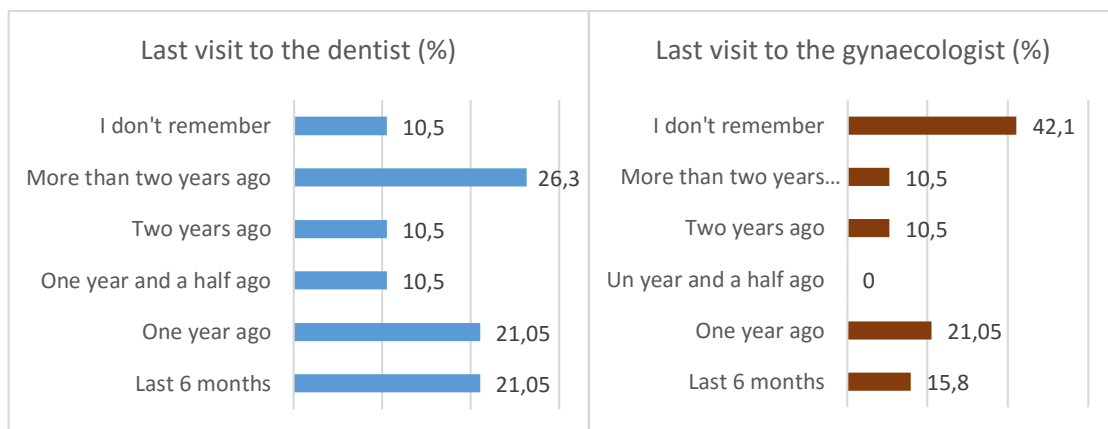
One of the consequences of poverty and family problems and unshared responsibilities is self-neglect. In this survey,

we tried to portrait this by asking about dental and gynaecologist revisions.



As shown in the following graph, a 26,3% did not visit the dentist in the last two years, and a 10,5% “cannot remember” when they got a dental revision. On the other side, there is a 42,10% who did visit the dentist recently.

Regarding the gynaecologist, there is a worrying 42% who “cannot remember” when they had a revision. Only 4 out of ten (36,85%) went recently.



Regarding the medication, most of the women normally take medicines, as seen in Table 2. It is clear that pain killers and bone medication are the most used. Although anxiolytics are not taken, there is a 21,05% under antidepressants, and another 21,05% is medicated for high blood pressure.

Table 19 Type of medicines taken (in percentages)

Type of medicine	Percentage
Sleeping pill	0
Pain killers	26,3
Anxiolytics	0
Antidepressants	21,05
Medicine against high cholesterol	5,3
Medicines for high blood pressure	21,05
Medicines for the thyroid	5,3
Medicine against rheumatism, arthritis, osteoarthritis	26,3
Antihistaminic	5,3
Antidiabetic	5,3

With relation to their psychological wellbeing, the following Table shows that there is a majority of women who sometimes:

- feels tense and nervous sometimes (63%)
- is afraid that something bad is about to happen (37%)
- has their head full of worries (53%)
- feels slow or silly (37%)
- feels stressed (42%)
- is tired, from the moment they get up until the moment they go to bed (42%)
- suddenly feels fear or panic crisis (26%).

Another group of women “often” or “sometimes” feels happy (48%), is able to laugh and sees the bright side of things (47%), and feels very enthusiastic (37%).

Table 20 Emotional status of the interviewees

	Always	Often	Sometimes	Never	Almost never
I feel tense and nervous	11%(2)	21%(4)	63%(12)	0%(0)	5%(1)
I'm afraid that something bad is going to happen	21%(4)	16%(3)	37%(7)	0%(0)	26%(5)
I am able to laugh and see the bright side of things	11%(2)	47%(9)	16%(3)	5%(1)	21%(4)
My head is always full of worries	32%(6)	16%(3)	53%(10)	0%(0)	0%(0)
I am happy	0%(0)	42%(8)	42%(8)	0%(0)	16%(3)
I am able to remain seated and quiet, and relax	5%(1)	16%(3)	42%(8)	21%(4)	16%(3)
I feel slow / silly	5%(1)	21%(4)	37%(7)	21%(4)	16%(3)
I feel stressed	16%(3)	26%(5)	42%(8)	5%(1)	11%(2)

I don't have any interest for my physical aspect	26%(5)	16%(3)	21%(4)	5%(1)	32%(6)
I feel very enthusiastic	0%(0)	37%(7)	21%(4)	26%(5)	16%(3)
I am tired, from the moment I get up until the moment I go to bed	16%(3)	21%(4)	42%(8)	5%(1)	16%(3)
Suddenly, I feel fear or panic crisis	5%(1)	26%(5)	26%(5)	21%(4)	21%(4)

31. Social relations

Regarding the interviewees' social life, these are the conclusions:

- A 16% has friends or family members who always come to see them or that they visit, and a 21% does not have this chance at all.
- A 42% does not have at all any family members who support them, or their personal projects regarding work and studies, while a 21% has got them.
- When needed, a 48% “often” has someone who offers them affection and understanding. Another 32% has it only “sometimes”.
- A 42% “often” has someone who gives them courage and to whom they can express their ideas and thoughts, and a 16% does not have them at all.
- A 37% can never count with someone who could give them a strong economic aid. Another 36% can count with them only “sometimes”.
- Regarding the possibility of having someone to share their problems, the responses are equally distributed: a 26% has it respectively “always”, “often” and “sometimes”; a 24% can never have someone to confide in.
- A 21% said that they do not have access to the right information sources for the matters that are of their concern. A 32% answered that they have them “often” and another 32% that they have them “sometimes”. Only 16% confirms that they have them “always” available.

Going specifically to the hairdresser is another related issue; it can be considered as an example of grooming and taking care of the physical appearance. Only a 21% went to the salon in the last three months. A 42% had their last visit in the last year and 21% more than two years.

We also asked the women about the last time they bought a pair of shoes and clothes according to their taste, and 26% said it was a year ago, and another 26% mentioned it was two years ago. A 16% did not remember.

A 47% said that they went to a restaurant or cafeteria with a friend in the last three months, but a 21% could not remember when was their last time.

32. Biographic analysis by age-groups

- If we analyse the household circumstances according to the women's age-groups, we find 6 women in the first one, ranged from 25 to 35 years of age. Four of them are living

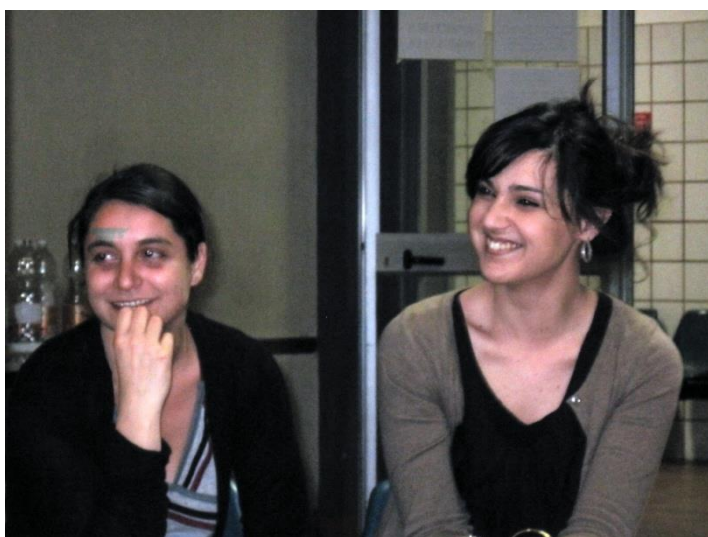
in households with low work intensity. Those who are occupied tend to have difficulties in reconciling work with family and personal life. Two women are unemployed due to discrimination of their employers.

- Vesna is aged 25, single, childless, has finished her secondary school and is a student. She lives with other 6 adults; 4 of them are unemployed and 2 have jobs. There are grand-kids living in the house, and the family takes care of them all together. Vesna has been unemployed for 1 year; she was sacked when her employer learnt that she lives in a Roma camp, and told her she was letting her go as she was afraid of robberies. After that, she decided not to look for a job because those responsible for the Coop. ERMES working in their camp convinced her to go to university, to become a social worker. She lives in a Roma camp, which she believes is “a little unusual”, because it has an extended family feature: there are 8 or 9 families and all of them are related, around 40 people in total. The problem is that their house is overcrowded, and that it is not “a real house” but a cabin built by them (although, they are better than the shacks).
- Selene is aged 28, single, childless, has a university degree and lives alone. However, she has two elderly parents to care for, which requires a lot of work, and her working weeks are above 50 hours. She is occupied as a psychologist and works in a NGO. Her wage is 800 euro monthly, which does not allow her to make ends meet, which is mentioned as his most remarkable problem at present. Her problems are economic, financial and family related. Regarding her housing, she lives in a small house bought by her parents when they could pay for it.
- Fulvia is also aged 28, separated with one child and receives some money as alimony “from time to time”. She has got a Master degree, but works as a secretary earning 800 euro monthly. Her income does not allow her to make ends meet. She lives with other 4 adults, 3 of them are employed and 1 is unemployed. Regarding the child, he attends school and after school it is her duty to take care of him. She had to reduce her working hours in order to reconcile with her family needs. Besides from health issues, Fulvia has faced domestic violence. She had to go out of her home and went to live with another family. She asked for help; at first, the City council managed to keep her in the old house for a few months without paying rent. She was tired of the constant bickering and violence of her husband and the anti-violence shelter helped her to find the strength to leave her husband.
- Claudia is aged 33, she had to interrupt her university studies, but she has now reassumed them. She is occupied, her job is training in theatre techniques. Her income is around 300 euro and does not allow her to make ends meet. She lives with one adult who is employed. Her husband works rotating shifts and she has a low capacity of



reconciling work with family and personal life. She does not acknowledge important problems in her life; just the need to adapt to a low-rent flat in Napoli.

- Cinzia is 34 years old, with secondary education. She is self-employed, as a hairdresser on the call, earning 600 euros monthly. She is separated and lives with her two children, who are studying. For them, she receives no alimony. Her income does not allow her to make ends meet. She has a low capacity of reconciling work-family; if it were not for her mother, she would not be able to work. The problems she mentioned were money fights, big debts and domestic violence; that is, labour, economic-financial and family issues. She has been evicted in the present year. For these problems, she asked for aid and the family centre gave her moral support, although not money.
- Comfort is aged 35 (from Ghana, 15 years in Italy). She is married and childless. She attained only primary education. She lives with other 3 adults, who are unemployed. Comfort has been unemployed for 2 years and 6 months; she attributes this to discrimination for ethnic reasons, and for the lack of jobs (the demand of babysitters and cleaners has dropped), as well. She cannot make ends meet, and has faced multiple problems, unemployment being the first: economic and financial, family, discrimination. Part of her family had to return to Ghana. She has been evicted from her home in the present year. In order to tend to these issues, she has asked for help to the local authorities. The City Council made a small contribution to a new rent and helped them find a new place. An association helped her with her children at an alternative home, so she could not keep them with her.



A second age-group is composed by women aged 36 to 45 years of age. **This is the group with the highest educational level. The incidence of unemployment in their households is very limited. Children are young and still studying.**

- Barbara, aged 36, has a Master degree. She is married to a husband who is employed, and they have one child. She has been unemployed for the last 3 years, as she could not be always available due to her child. The other problem is that Napoli had been hit very badly by the crisis, and she always worked in the informal economy. Her husband works abroad, so she has to raise her child on her own. She currently cannot pay for the rent or the utilities. About her home, she says: "There's nothing here. Only the cradle for the baby and it was a great fortune to have it".
- Nadia, aged 40 (from Ukraine, 4 years in Italy), has a university degree, is childless and lives alone. She is employed, taking care of a senior woman, and earns 650 euro per

month, which is more or less enough to make ends meet. Reconciliation between work and family or personal life is not an issue for her, as her children live in her home country. However, she has had problems with the custody of her children, as well as with her residence and work permits. That is, problems at a multi-level: labour, economic-financial and at and had to go to live for help and Caritas apartment to live.

- Concetta, aged 41, She is widowed and studying. She lives been unemployed pregnant. got sick and to raise three small wants to work, but Members of her during the present economic-financial cannot afford to pay telephone...). for assistance to the NGO.
- Daniela, aged 43, has works in a NGO, as disabilities, earning lives with one adult, who is unemployed, and with two seniors, over 65. One of these persons is disabled, and she is the carer. She thinks she can reconcile work with family and personal life because (“unfortunately”) her working hours are short. Her income does not allow her to make ends meet; this and job difficulties are her main problems. At present, she cannot pay for the house utilities (electricity, telephone...). She receives assistance from a local association, as she says there are not public social resources at her town.
- Romaniaia, aged 45 (from Ukraine, 5 years in Italy), has a university degree as well. She is a widow and has 1 child, who is studying. She has been unemployed for 7 months; she believes there is less work and it is harder to find it. The employer who hired her as a caregiver had passed. She has health and economic issues. She claims that “It is hard to send money home when you are not working and the unemployment benefit plus a little work in black is not even enough for us”. Until now, Romaniaia has not asked for help at any level, either institutional or associations.



home. She lost her home with friends. Nadia asked found her a shared

has secondary education. has 3 children, who are alone with them. She has for 13 years, when she got Afterwards, her husband eventually passed. She had children by herself. She could not find any job. family were very ill or died year. She also faced and family issues. She the utilities (electricity, However, she did not seek social services or the

a university degree. She a tutor of persons with 400 euros per month. She

The third age-group ranges between 50 to 65 years of age; it gathers 5 women. **They have a very low educational level; three of them received their grown-up children back home, as they got unemployed or could not afford to pay their studies. Those who are unemployed claim that they could not get a job once they reached 50.**

- Maria Grazia, aged 50, has not finished secondary education. She has one son who is 28 years old, who returned home because he is unemployed. She has been unemployed for three years, as the textile factory where she had a job as a skilled worker relocated to Bulgaria. She cannot get a new job because she is considered “too old”. At home, she faces money fights, health and economic issues, probably derived from her jobless situation. She cannot pay for the house rent and utilities. She asked for aid and got the support from the municipality for bills and rent, and from Caritas for food.
- Rosa, aged 56, has not finished secondary education. She is separated and receives her children’s alimony, who are above 16 years old. One is unemployed, the other is studying. She has been unemployed for 6 years, because employers prefer younger workers. She claims that, after 50, there are only menial, underpaid jobs in the market. Her biggest problems are that she cannot make ends meet and health issues. She currently cannot pay for her mortgage, but has not asked for help to the social services or the NGO.
- Giovanna, aged 56, has not finished primary school. She is an agricultural worker, at her family’s field. Her income is the highest, 1,000 euro per month, which is more or less enough to make ends meet. She is single and has one child who is above 16 years old. She does not receive child support from his father. His son had to return home because she could not afford to pay his studies out; he is still studying. That is mentioned as her main problem, and for that purpose she asked for a fellowship to the local council. She does not have problems in reconciling her work and her family life; however, she also says that “It gets hard to separate the two things, work and home”.
- Anna, aged 58, without a finished primary education level, is married and lives with her husband and her son. One of them has a job and the other is unemployed. His son has returned home during the crisis, bringing their grandchildren; they are taken care by the whole family. She has been unemployed for 4 years. When she was young, she went to



work in Switzerland, while her children were raised by the grandparents. But then she had to return, as her son got sick, and could not work since then. She has recently suffered

money and family problems. In order to solve them, she had not looked for aid to the social services or the social NGO.

- Rosanna, aged 65, has completed her primary education. She is a pensioner. She is single and lives with 2 adults, who are unemployed. She has increased her dedication to her family since she got her pension. She has problems related to money with her family. There is also the issue of living in a tiny house, which makes difficult everyday life.

The fourth age-group goes from 66 to 77, and is composed by 3 women. **One tends to her disabled son, and two of them aid financially their children, who are no longer at home.**

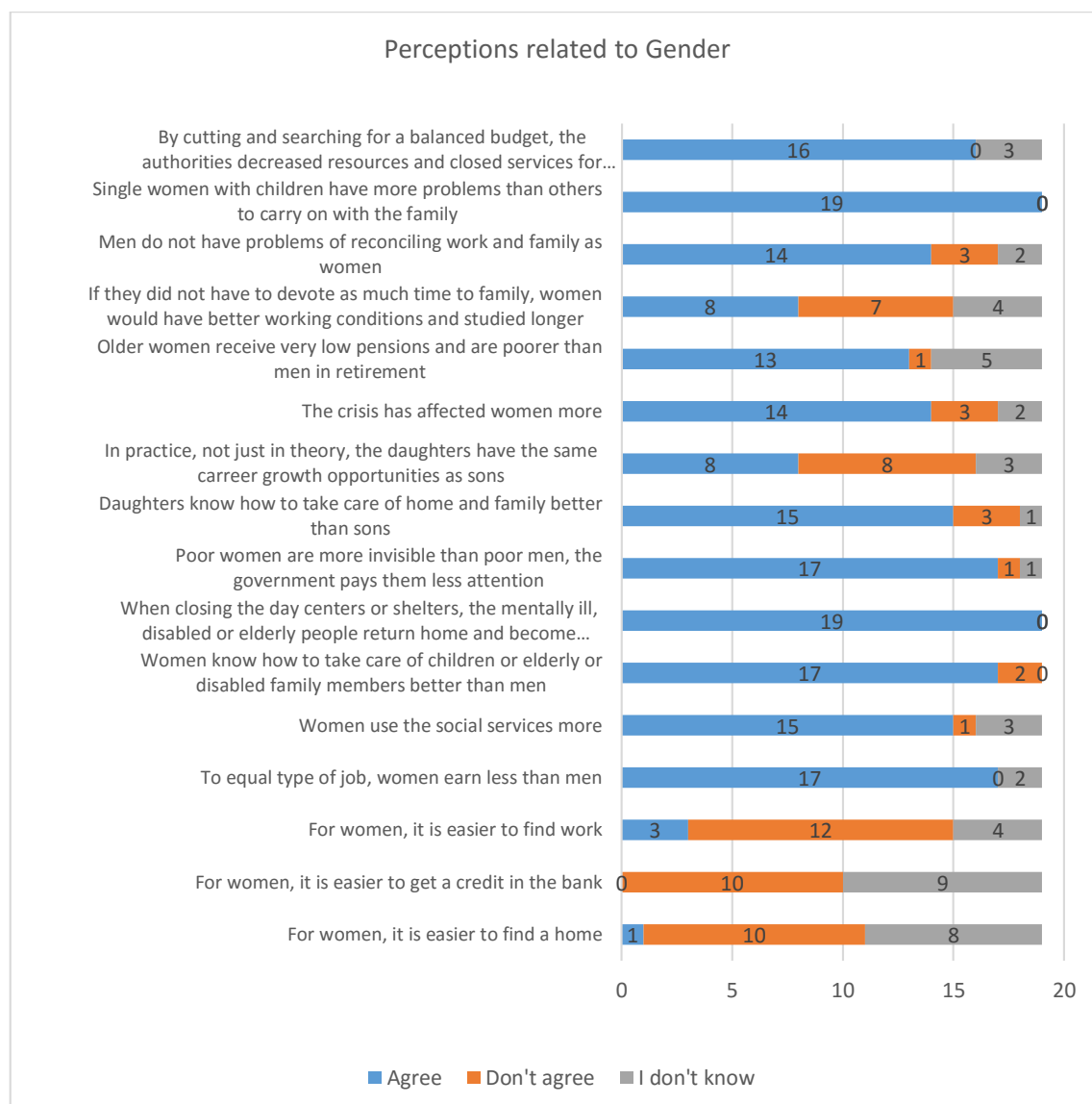
- Sandra, aged 66, has secondary education studies and is a pensioner. She is a widow, has a child with disabilities, who is unemployed. He attends a day centre, and when he/she comes home, Sandra is the only carer. She has increased her dedication to her family since she got her pension. Her problems are economic (cannot make ends meet) and health-related; she said that living with a disabled person is very tough. She cannot pay her house utilities nor her mortgage. She asked for help and the city council is helping in coping with those two expenses.
- Laura, aged 71, has secondary education. She is a pensioner, married and lives with her husband, who is a senior himself. She does not share her home with her children now, but has had done it until recently. She has increased her dedication to her family since she got her pension. She faces big debts, and economic problems. Because of this, she cannot pay the mortgage and is being helped by some friends. She believes she would be living at rough, if it weren't for these friends.
- Saveria, aged 77, never attended school. She is a pensioner. She has one son, who does not live with her, but receives her financial help from time to time. She says she does not devote more time to taking care of her family since she has her pension. Her main problem is her own health. However, she also has economic and financial issues. She cannot pay for the utilities and the Commune (municipality) is helping her with the bills, as well as a reduction of the junk tax.

33. Gender

The interviewees have several conceptions related to gender issues which are very clearly stated. All of them agreed that **single women with children have more problems than others to carry on with the family**. They also have a full agreement on the fact that **when closing day centres or shelters, the mentally ill, disabled or elderly people return home and become "women's responsibilities"**. There is also a high level of agreement (78,9% and more) around the following matters:

- To equal type of job, women earn less than men
- Women use the social services more
- Daughters know how to take care of home and family better than sons
- Women know how to take care of children or elderly or disabled family members better than men
- Poor women are more invisible than poor men, the government pays them less attention
- By cutting and searching for a balanced budget, the authorities decreased resources and closed services for families.

They show a gender awareness on the one side, but a traditional view of gender roles at the same time. For more details, see the following graph.



When asked if the men in their families understood their problems (as those mentioned in the previous graph), a 58% thinks that they do and a 37% believes the contrary, while a 5% does not know. Exactly the same percentages agree on the fact that men in their family cooperate with domestic chores (58%), and other 37% thinks that they do not.

34. Women Issues' Invisibility

Finally, the women responded to the question about the fact that the authorities are or are not concerned about gender inequality. A 63% answered negatively, a 21% assessed it affirmatively, and a 16% does not know.

Those who think the authorities are not concerned (explanations given)

- They do not take gender inequality into account because for them it is what women normally do at life.
- I've never seen the authorities seriously address the problems of women. If they have done it, we would not have all the problems that we have nowadays. No, if they considered it, they would change the laws.
- No, same answer as above.
- No. There are laws, but they are not working in practice.
- No. It is more words, than facts.
- No, otherwise there would be more services that serve especially for those women who have a difficult life. Here (in the North) we are not so bad, but I think that in the South (where my association has contacts) I know it's a mess down there.
- No, otherwise there would be more public services, and less volunteers to help women in difficulty.
- No, the government does not give anything, and local services help only (or almost always) the family. It 'hard to get some help for a single woman.
- I do not think so, otherwise there would be greater equality between men and women, also from the economic point of view.
- Only when it is very obvious, such as in the cases of violence against women. For the rest, only words... although over the years, things have improved. But I think it is more because of the EU, than because of the will of the Italian government.
- In words they do, but then actually they do not, because I think that having only three months of leave after the birth of a child is very little time, and then more could be done to make work more easy for women.

Those who think the authorities are concerned (explanations given)

- Yes. In the institutions, when it happens that a woman who is aware of gender issues gets a decision-making role, the institution begins to deal with such problems. In our country, however, we see too often in institutions that power is more in the hands of the “pink quota” than in those women with skills.
- I think so, but in practice they do nothing.
- On some issues, I think they do (for example, at school) but on others (reconciliation of work and family life, for example) they do not.
- Yes, because it seems that there are new policies for women.

In the minority who did not know, they argued that:

- In Ukraine, they are not concerned. Here, in Italy, I do not know.
- Really, I do not know.
- Frankly, I do not know. But maybe if they would take it into account, there would be more services.

Concerning the European Union, a 42% thinks that the EU does enough for overcoming the differences between men and women, and another 42% does not know, while a 16% believes that the EU does not enough. It is clear that, for these women, the Italian authorities are those who clearly need to step up.



35. The role of the social NGO: What women in poverty expect

Hope

- I do not know what they could do, but hope that they read my answers and perhaps they can do something...

Fight

- They can fight, so the authorities will be forced to improve our conditions.

Raise awareness

- Raise awareness in an urgent matter for these institutions.
- Raise awareness and promote more initiatives that put the rights in the centre.

Do not replace the State role

- Avoid promoting volunteering as a substitute to the shortcomings of the State. In Italy, the third sector has very high skills. The problem is that the need to hoard resources shatters the possibility of union and confrontation. Only by creating networks you get a chance to turn things more important to public opinion and therefore, for institutions.
- They can do little if they are not supported by appropriate policies from the government.

Provide support and services

- Psychological support and practical help in the daily difficulties.
- Helping to reconcile the working time of women who, like me, work in a social cooperative.
- The NGOs could help more women, especially with childcare.
- I do not have much experience of associations but my associations of farmers do nothing to help women who have needs, more than most of men. Here, they should recognize that women have specific problems and they should help them solve them.
- I think they could do more work placements dedicated to women and that they may allow these to develop autonomy, capacity and expertise. Also, with regard training, the third sector should promote more vocational training courses dedicated to women.
- It would be nice if the third sector organizations organize themselves childcare to children of mothers who work or want to work, because the grandparents cannot always help.
- At my association, we are almost all women with children here with us, or in Ukraine. My association gives me the opportunity to meet and talk, and when I come home I feel stronger and can better withstand the pressures of my ex-husband. That's beautiful.



Gender equality within NGOs as well

- Make sure that there are more women who are presidents of associations. For example, in my association (that helps me so much) in 15 years there has never been a female president.
- I do so much volunteer work and there are many women with me..., but the relationship with men is not equal, though it has improved a lot since I was young. However, more women in positions of command implies that most women decide.

Change the masculine mentality

- I can only say that the union did not do much to save our jobs, and we were almost all women. I think that we need a lot more work to change the men because they also think that a woman's work is of lesser importance. And this is wrong.