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## Gender Equality and Poverty are Intrinsically Linked

Rense Nieuwenhuis, Teresa Munzi, Jörg Neugschwender,
Heba Omar, Flaviana Palmisano

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DISCUSSION PAPER

# GENDER EQUALITY AND POVERTY ARE INTRINSICALLY LINKED

## A CONTRIBUTION TO THE CONTINUED MONITORING OF SELECTED SUSTAINABLE DEVELOPMENT GOALS

No. 26, December 2018

**RENSE NIEUWENHUIS | TERESA MUNZI | JÖRG NEUGSCHWENDER | HEBA OMAR | FLAVIANA PALMISANO**

PROGRESS OF THE WORLD'S WOMEN 2019

UN WOMEN

The UN Women discussion paper series is a new initiative led by the Research and Data section. The series features research commissioned as background papers for publications by leading researchers from different national and regional contexts. Each paper benefits from an anonymous external peer review process before being published in this series.

This paper has been produced for the UN Women flagship publication *Progress of the World's Women 2018* by Rense Nieuwenhuis, Teresa Munzi, Jörg Neugschwender, Heba Omar and Flaviana Palmisano. Rense Nieuwenhuis is Associate Professor at the Swedish Institute for Social Research (SOFI), Stockholm University, and Affiliate of The Linnaeus Center on Social Policy and Family Dynamics in Europe (SPaDE), Stockholm, Sweden; Teresa Munzi is Data Team Manager and Research Associate, Jörg Neugschwender is Data Quality Coordinator and Research Associate, and Heba Omar is Data Expert and Research Associate, all three at the LIS–Cross-National Data Center in Luxembourg; Flaviana Palmisano is Assistant Professor in Public Finance, Sapienza University of Rome. The paper was written based on a number of pre-specified tables.



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# SUMMARY

This discussion paper provides an updated analysis of gendered economic inequality in high- and middle-income countries. A review of the literature demonstrates that such an analysis needs to explicitly recognize that gender, poverty and (economic) inequality are intrinsically linked. Specifically, the paper addresses two sets of questions: First, how do intra-family resource allocation and distribution patterns both reflect and shape gender inequalities in power and well-being, and what factors—including policy-related ones—can mitigate these inequalities? Second, how do families as gendered institutions contribute to broader socio-economic inequalities, and what can be done to reduce/reverse these inequalities? Using data from the LIS Database, this paper shows considerable differences among 42 countries with respect to how likely women were to have their own income. The period from 2000 to 2010/2014 saw increasing rates of own incomes as well as women's incomes constituting larger shares in total household income. A key finding is that in countries where many women have an income of their own, relative poverty rates are lower. The comparative analyses, combined with a review of the literature, suggest that welfare state arrangements that support working women not only improve the overall employment rates of women but also help to prevent particularly women in low-income households from living in dependence and instead to have an income of their own—thus reinforcing the potential for poverty reduction. Moreover, institutional contexts that are generally conducive to women's employment tend to be effective across family forms.

# 1.

# INTRODUCTION

## 1.1

## Gendered analyses of economic inequality

Gender equality, economic inequality and poverty are high on the social and political agenda. Major trends in recent decades include a rise in women's employment rates in large parts of the world,[1] perhaps with the exception of South Asia, and declines in absolute poverty rates[2] and global income inequality.[3] At the same time, inequality and relative poverty were rising in the majority of Organisation for Economic Cooperation and Development (OECD) countries,[4] and trends in gender equality were described as "uneven and stalled".[5] The levels of economic and gender inequality—and trends therein—vary substantially across countries and are such that many women live in poverty or lack economic independence.

The need to address poverty and injustice is reflected in *Transforming Our World: The 2030 Agenda for Sustainable Development*, a global plan of action agreed to at the United Nations that sets out 17 Sustainable Development Goals (SDGs) to improve living conditions. The SDGs that are particularly relevant here include SDG 1 to "End poverty in all its forms everywhere", SDG 5 to "Achieve gender equality and empower all women and girls" and SDG 10 to "Reduce inequality within and among countries".

This discussion paper aims to contribute to the continued monitoring of selected SDGs by providing an updated analysis of gendered economic inequality in high- and middle-income countries. Such a gendered analysis explicitly recognizes that gender, poverty and (economic) inequality are intrinsically linked. The data and analyses presented here are not meant to test in any formal way such statements but are meant to provide evidence that such relationships are highly plausible and that the magnitude of the contribution that women´s access to income can have on attacking inequality and ending poverty is indeed large. Specifically, the paper addresses two sets of questions: First, how do intra-family resource allocation and distribution patterns both reflect and shape gender inequalities in power and well-being, and what factors—including policy-related ones—can mitigate these inequalities? Second, how do families as gendered institutions contribute to broader socio-economic inequalities, and what can be done to reduce/reverse these inequalities? These questions will be answered based on a review of the literature, and empirical results based on the LIS Database will support key arguments. It should be noted that, whereas SDG 1 is formulated in terms of eradicating absolute poverty, the paper examines a relative measure of poverty given the data at hand and the countries covered here.

Prominent analyses of economic inequality often fail to incorporate gender equality or address it as a rather isolated subject,[6] of course with notable exceptions.[7] Yet, in addition to reasons of social justice, understanding economic inequality from a gender perspective—with attention to economic inequality within households and women's economic independence—is crucial for a multitude of reasons. Four of these are given below.

1 Bussemakers et al. 2017.
2 World Bank 2017.
3 Milanovic 2016.
4 Ibid.; OECD 2015.
5 England 2010: 149.

6 Piketty 2014; Atkinson 2015; Milanovic 2016.
7 Boushey et al. 2017; Gornick and Jäntti 2014b.

First, Lewis has argued for the importance of economic independence for women—even when living in a wealthy household—in analyses of inequality and the welfare state, by stating that "women disappear from the analysis when they disappear from labour markets".[8] When women are not (self-)employed, and thus in many cases not economically independent, they will not qualify for 'first class' social security based on social insurance but will have to rely on 'second class' social assistance that typically is much less generous. Understood this way, economic independence matters not only for current well-being but also as an investment in securing an adequate standard of living throughout the life course. The latter is particularly relevant with respect to own entitlements in contribution-based pension schemes later in life, which typically exceed the secured level of minimum pension schemes[9] or those of survivor pensions. The latter were implemented with a focus on women whose husband died, while many such women paid the opportunity costs related to an unequal division of labour over the course of their lives.

Second, the perspective on women's economic independence is of particular importance in times of increasing family diversity, including relationship dissolution and single parenthood. Single parents, the majority of whom are single mothers, have substantially higher risks of poverty compared to other family types, across middle- and high-income countries,[10] and even if they are employed.[11] Having to rely on a single income puts greater demands on economic independence, and having been economically independent prior to separation is a great resource in that respect.[12] Single parents' poverty is directly related to child poverty and in turn potentially to the intergenerational reproduction of poverty and inequality.

Third, the importance of women having an income of their own lies in the fact that access to and control over household income are not necessarily shared equally among (adult) household members,[13] which can result in (particularly) women being impoverished even in wealthy households.[14] While it is beyond the scope of this paper to fully assess the literature on within-household allocation of resources, it is important to point out that unequal control over the allocation of household income may also affect expenditure patterns, as the literature suggests that women are more likely than men to invest in food, health and education. Also, in analyses of economic inequality (including poverty), household income is typically divided by the number of (equivalent) members of a household on the assumption of equal sharing. To the extent that this assumption is not met, levels of income inequality among individuals and individual poverty rates may be underestimated. This suggests the importance of an updated look at economic inequality with specific attention to gendered inequality within and between households.

Fourth, gender equality is intrinsically too important to be understood solely as instrumental to achieving other goals.[15] At the same time, it must not be ignored that fostering gender equality also contributes to some other goals, including reducing income inequality among coupled households,[16] protecting households against poverty[17] and stimulating economic growth.[18]

8 Lewis 1992: 161.
9 Neugschwender 2016.
10 Maldonado 2017.
11 Nieuwenhuis and Maldonado 2018a.
12 Millar and Rowlingson 2001; Nieuwenhuis and Maldonado 2018b.
13 Bennett 2013.
14 Cantillon 2013.
15 For a critique on such instrumentalism see, for instance, Saraceno 2015 and Stratigaki 2004.
16 Harkness 2014; Nieuwenhuis, Van der Kolk and Need 2017.
17 Marx et al. 2012; Nieuwenhuis et al. 2016.
18 EIGE 2017.

## 1.2
# Inequality within and between diverse households

Women's employment rates have been increasing during recent decades in many parts of the world, with rising levels of education being a major driving force.[19] Yet, as mentioned above, this trend has been "uneven and stalled",[20] and described as incomplete.[21] Higher educated women are more likely to be employed than lower educated women. In countries that have seen high rates of women's employment for a long time, such as the Nordic countries, there is no longer an increase in women's employment, while in the United States, for instance, women's employment rates have been decreasing since the 2000s.[22] Not only are women's employment rates lower than those of men, but women are also more likely than men to work part-time and working women earn less than their male counterparts.[23]

Within households, even among couples both working full-time, women assume more care roles than men.[24] Indeed, the gendered inequality in work and economic independence is seen more clearly among families with children. Mothers in 18 OECD countries were less likely to be employed than women without children.[25] The degree to which mothers are less likely to be employed—the motherhood-employment gap—decreased in many OECD countries, but the pattern certainly is not uniform (it increased, for instance, in Germany and Portugal).[26] At the same time, households with (young) children are often more likely to be in poverty compared to families without children.[27]

Single-parent families—who have to negotiate the combined challenges (a 'triple bind') of inadequate resources, employment and policies[28]—are at particular risk of poverty. Single parents typically lack the resources a partner could offer (for instance, as a second caregiver and second earner) and tend to be younger and less educated, particularly in the United States[29]—although their lower level of education was recently shown to contribute little to their elevated poverty risks.[30] Child support policies regulate the financial support of children by non-resident parents after separation, with some countries providing guaranteed advances in case former partners cannot or do not pay what they are due.[31] However, as many parents after separation have a low income, the poverty reductions achieved by such child support policies can be rather limited.[32] Increasingly precarious labour markets[33] make it more and more difficult to earn an adequate income on a single wage.[34] Single parenthood is strongly gendered, in the sense that the large majority of single-parent households are headed by women, and since gendered inequalities of resources and the labour market contribute to the precarious position of single mothers. Generally, single parents do comparatively well in societies characterized by low inequality of gender and class.[35]

In contrast to single-parent families, dual-earner households have substantially lower risks of poverty.[36] The rise in women's employment, and the associated

19 Bussemakers et al. 2017.
20 England 2010: 149.
21 Esping-Andersen 2009.
22 Boushey 2008.
23 Blau 2016.
24 Hochschild 1989.
25 Nieuwenhuis et al. 2012.
26 Ibid.
27 Cantillon et al. 2017; Gornick and Jäntti 2012.
28 Nieuwenhuis and Maldonado 2018b.
29 Mclanahan 2004.
30 Härkönen 2018.
31 OECD 2011.
32 Nieuwenhuis and Maldonado 2018a.
33 Kalleberg 2009.
34 Nieuwenhuis and Maldonado 2018a.
35 Cooke 2017; Nieuwenhuis and Maldonado 2018b.
36 Nieuwenhuis and Maldonado 2018a.

rise in dual-earner households, has complex associations with gendered economic inequality. As women's levels of education rose and their participation in the labour market became more common, educational homogamy increased.[37] This, in turn, contributed to greater economic inequality among coupled households[38] and may also have increased the inequality between dual-earner and single-parent households. On the other hand, the rise in women's employment resulted in more women having an income of their own, a lower degree of income inequality among women (because fewer women had zero earnings) and women on average earning a more equal share of coupled households' total earnings (also, had it not been for women's employment, single-parent poverty would have been substantially higher). Moreover, women's earnings were found to attenuate earnings inequality among coupled households.[39] Even though a rise in women's employment was associated with increased homogamy, the rise in economic inequality associated with this was outweighed by the extent to which women's rising earnings reduced inequality. In other words, women's economic independence within households was found to attenuate economic inequality among coupled households.

37 Oppenheimer 1994; Sweeney and Cancian 2004.
38 Breen and Salazar 2010; 2011.
39 Harkness 2014; Nieuwenhuis, Van der Kolk and Need 2017; OECD 2015.

# 2.

# DE-COMMODIFICATION, DE-FAMILIZATION AND THE MANY WORLDS OF WELFARE CAPITALISM

## 2.1

## Welfare state typologies

The rise of women's employment and associated improvements in gender equality have been associated with demographic factors such as rising levels of education and declining fertility, as well as institutional factors.[40] Welfare states have been playing a crucial role in addressing social risks, but countries have differed in the assumptions underlying their welfare arrangements and their implemented policies to secure groups at risk. Various typologies aim at grouping together similar welfare state arrangements. Based on the concept of de-commodification, defined as occurring "when a service is rendered as a matter of right, and when a person can maintain a livelihood without reliance on the market", Esping-Andersen developed a typology of liberal, conservative and social-democratic welfare states.[41] The liberal regime, typically present in Anglo-Saxon countries, developed social security strongly reliant on limited social assistance, with strict entitlement rules, resulting in limited de-commodification. The conservative regime, typically present in countries in Continental Europe such as France and Germany, developed corporatist systems with rights based on class and status and committed to support traditional family forms. Social-democratic regimes, predominantly found in the Nordic countries, combined universal benefits, strong de-commodification and emancipation of the (traditional) family.

Much of the research on determinants of women's employment, (gendered) economic inequality and the welfare state has focused on Western democracies in high-income countries, which is also reflected in much of the literature review. Yet, of course, with the aim of covering a larger part of the world's countries, additional regimes were developed and theoretical concepts beyond de-commodification suggested. For instance, the emerging economies in the BRICS countries[42] were argued to have developed social security with a strong reliance on non-contributory cash transfers.[43] In addition, the concept of de-commodification may be of less relevance in countries where

40 Nieuwenhuis et al. 2012.
41 Esping-Andersen 1990: 22.
42 Brazil, Russian Federation, India, China and South Africa.
43 Hanlon et al. 2013.

the informal economy plays a larger role. Welfare state regimes have often been developed for comparing countries mostly in Europe and North America.[44] Developing regimes that cover countries and territories beyond these, requires attention to the degree to which 'clientelism' plays a role in the provision of welfare.[45] Large informal sectors are particularly problematic in the sphere of own accumulated contribution-based pension entitlements.[46] In relation to this, the United Nations' social protection floor proposes non-contributory 'social pensions'.[47]

The development of welfare regime typologies has given a strong impetus to the analysis of the welfare state, but their application is not without critique. This paper uses regimes merely as a convenient way of presenting complex results. Often, regimes are based on a combination of indicators of social rights and of outcomes, rendering them inadequate for causal analyses.[48] In addition, regimes are incapable of dealing with policy change, diversity of welfare states within regime types, and synergies (or contrasts) between various policies that countries may implement. Most importantly here, feminist scholarship has argued that de-commodification implies that one was commodified first—that is, part of the labour force.[49] An implication is, given gendered economic inequality, that welfare states support the individualization of women differently than of men—which is not captured by welfare regimes based (only) on the concept of de-commodification. Sainsbury distinguished between women's social security state entitlements based on, for instance, their status as 'wives' or as 'workers'.[50]

The concept of de-familization was developed to represent the degree of (welfare state) support to live independently not from work but from family.[51] Korpi analysed welfare states combining perspectives on inequality of class and of gender.[52] With respect to gender policy institutions, he distinguished between 'general family support' in, for instance, France, Germany, Ireland, Italy and the Netherlands; 'market-oriented' countries including Australia, Japan, the United Kingdom and the United States; and 'dual earner' support in the Nordic countries of Denmark, Finland, Norway and Sweden.

44 Béland and Mahon 2016.
45 Wood and Gough 2006.
46 Neugschwender 2016; World Bank 1994.
47 Razavi and Staab 2018.
48 Korpi 2000.
49 Ostner 1996.
50 Sainsbury 1996.
51 Lister 1994; McLaughlin and Glendinning 1994; for a recent overview, see: Lohmann and Zagel 2016.
52 Korpi 2000.

## 2.2
# Welfare state policies

In addition to the development of welfare state types, the consequences of the variety in welfare arrangements are better addressed by examining the outcomes of specific social policies, including with specific attention to policies affecting gender inequality. In that respect, it should be noted that although living conditions vary substantially across the world, and public policies also vary in their availability and generosity, the basic needs of families and workers—as well as the basic types of policies that can support these needs—show great similarity globally.[53] Outcomes of economic inequality are shaped to an important extent by (inequality in) individuals' and households' market income and by the degree of redistribution.[54] This means that social policy can address gendered economic inequality and women's economic independence by facilitating their labour market participation, by ensuring equal pay for equal work and by correcting inequality in—and inadequacy of—market income by means of redistributive taxes and transfers. The following review will first focus on the policies addressed specifically to the needs of families, and then continue with more generic redistributive measures.

Parental leave involves regulations that ensure that women can take leave from their employment in the period prior to and following childbirth, while return to their employment is guaranteed.[55] Often, wages are partially replaced during that period of leave, although many parental leave schemes replace wages only below a certain ceiling and have periods of extended leave at lower replacement rates. Parental leave has been found to be a key policy in the reconciliation of work and family responsibility, effectively facilitating women's employment,[56] although overly long periods of leaves have been found to be a mechanism for exclusion of women from the labour market.[57] Countries differ in the degree to which their parental leave policies are designed to be gender neutral or expect mothers to take more care responsibilities than fathers.[58] Even in countries where parental policies are formulated as gender neutral, with both parents receiving equal rights, mothers take up substantially more leave than fathers. Experiences in the Nordic countries show that leave explicitly reserved for fathers (with the family losing the leave entitlement if the father does not use it) is successful in stimulating fathers to take up leave;[59] in Sweden, even after parents separated.[60]

Childcare is a second work-family reconciliation policy conducive to women's employment. Based on an examination of a century of experience with work-family reconciliation policies, it has been suggested that childcare may be more important than parental leave in facilitating women's employment.[61] Countries differ in their spending on public childcare and the coverage rates,[62] and childcare options do not always align with (non-standard) working hours.[63] Affordable and available childcare of adequate quality not only increases the likelihood that mothers are employed[64] but also reduces the motherhood wage penalty,[65] reduces poverty,[66] affects care roles within the household[67] and increases women's working hours.[68] The benefits of childcare are not socially equal, with the higher educated more likely to use this.[69] Merely increasing government spending on public childcare

53 Heymann and Earle 2009.
54 Atkinson 2015.
55 Gornick and Meyers 2003.
56 Akgunduz and Plantenga 2013; Gornick and Meyers 2003; Nieuwenhuis et al. 2012.
57 Nieuwenhuis, Need and Van der Kolk 2017; Pettit and Hook 2009.
58 Karu and Tremblay 2018; Ray et al. 2010.
59 Eydal et al. 2015.
60 Duvander and Korsell 2018.
61 Olivetti and Petrongolo 2017.
62 Bonoli and Reber 2010.
63 Moilanen et al. 2016.
64 Akgunduz and Plantenga 2017.
65 Halldén et al. 2016.
66 Förster and Verbist 2012.
67 An and Peng 2015; Hook 2010.
68 Andringa et al. 2015.
69 Van Lancker 2013.

was found not to be an effective strategy to reduce this inequality.[70] What may be required is a combination of access, quality and affordability—also described as the 'childcare triangle'.[71]

Redistributive taxes and transfers are the third mode of family policy provision, with clear consequences for gendered inequality. These are of great importance even when work-family reconciliation policies successfully support women's employment, as precarious labour market conditions increasingly produce in-work poverty.[72] Child benefits in particular have proven instrumental in reducing poverty among children and households in which children live.[73] Child benefits were found most effective in reducing poverty when designed based on the principle of 'targeting within universalism'.[74] Generous transfers, in terms of high monetary amounts, to families with children have been associated with the traditional breadwinner model and found to be a disincentive for particularly women's employment.[75] Joint taxation was found to reduce women's employment if it was in a context characterized by restricted childcare options.[76] Such disincentives, strongly surrounding motherhood, can accumulate to a disadvantage in lifetime earnings, resonating in gender inequality in pension entitlements.[77]

Single parents represent a particularly vulnerable form of family, including higher risks of poverty, and single parenthood is strongly gendered. Generally, the policies discussed above are to the benefit of single-parent families just as they are for two-parent families. Parental leave, if well-paid, and family benefits were found to reduce poverty more strongly among single parents than among two-parent families.[78] Paid parental leave and childcare may help single parents to negotiate their work-family conflicts but may also improve their economic outcomes through a life-course perspective: If paid leave and childcare ensure that women remain economically active and independent when becoming mothers (including in partnerships), they will have more and better opportunities for employment if they become single parents later in their lives. Yet, even when working, single parents face more difficulties to earn an adequate income for their households as there is only one earner.[79] This makes them highly reliant on cash benefits in addition to their wages.[80] Yet, welfare states face increasing challenges in maintaining minimum income protection schemes at a level that is adequate to keep single parents out of poverty.[81] Child support policies, regulating financial obligations after parental separation, are specific to the needs of single parents, although countries are struggling to keep their child support up to date with increasing family diversity.[82]

70 Van Lancker 2017.
71 Gambaro et al. 2014.
72 Kalleberg 2009; Lohmann and Marx 2018.
73 Bradshaw and Finch 2002; Gornick and Jäntti 2012.
74 Van Lancker and Van Mechelen, 2015.
75 Apps and Rees 2004; Nieuwenhuis et al. 2012.
76 Dingeldey 2001; Schwarz 2012.
77 Möhring 2017.
78 Maldonado and Nieuwenhuis 2015.
79 Horemans and Marx 2018; Nieuwenhuis and Maldonado 2018a.
80 Bradshaw et al. 2018.
81 Cantillon et al. 2018.
82 Meyer et al. 2011; Skinner et al. 2007.

## 3.

# METHODOLOGY

The analyses in this paper are based on the LIS Database, a public-access archive of micro datasets that are harmonized into a common template. The harmonized microdata are made available to registered researchers via remote access. The LIS Database includes repeated cross-sections from participating countries, with datasets available for up to 12 points in time, depending on the country. The LIS Database include income, labour market and demographic indicators. The microdata are available at the household- and person-level, and records can be linked between levels.[83]

In particular, the analysis is based on the most recent LIS datasets available for 42 countries. It uses the Wave IX (data collected around 2013) for 35 countries and territories (Austria, Brazil, Colombia, Czech Republic, Denmark, Egypt, Estonia, Finland, Georgia, Germany, Greece, Guatemala, Hungary, Israel, Italy, Luxembourg, Mexico, Netherlands, Norway, Panama, Paraguay, Peru, Poland, Republic of Korea, Russian Federation, Serbia, Slovakia, Slovenia, South Africa, Spain, Switzerland, Taiwan Province of China, United Kingdom, United States and Uruguay); Wave VIII (data collected around 2010) for six countries (Australia, Canada, France, Iceland, India and Ireland); and Wave VII (data collected around 2007) for one country (Dominican Republic).[83]

In order to have some insight into the dynamic of the indicators, the analysis also uses the following waves: Wave V (data collected around 2000) for 22 countries and territories (Australia, Austria, Canada, Czech Republic, Denmark, Finland, France, Germany, Greece, Hungary, Ireland, Israel, Italy, Luxembourg, Mexico, Netherlands, Norway, Slovenia, Spain, Taiwan Province of China, United Kingdom and United States); Wave VI (data collected around 2004) for five countries (Colombia, Estonia, Iceland, Peru and Slovak Republic); Wave VII (data collected around 2007) for six countries (Brazil, Guatemala, Panama, South Africa, Switzerland and Uruguay); and Wave VIII (data collected around 2010) for one country (Paraguay).

83 Detailed information on the original surveys, including sample sizes, is available at http://www.lisdatacenter.org/frontend#/home.

The first part of the analysis focuses on individuals aged 25–54 as the units of analysis. The measure of living standards used is individual income. In the LIS data, earnings, wage replacement and pensions can be meaningfully assigned to individual household members. Many other forms of income that are received at the household level, such as family education or means-tested transfers, tax-based benefits and other income flows, are difficult to allocate to each household member. This challenge to allocate income flows limits the possibility of fully comparing women's and men's income in the household. Therefore, the analyses reported in section 3 is based on a restricted definition of disposable individual income, i.e., the sum of labour income plus wage-replacement benefits (sickness and work injury pay, maternity/parental pay, unemployment benefits) and all pensions (private and public). This definition is both more meaningful at the individual level and also more comparable across countries in terms of data availability at the individual level. It should be noted that incomes are reported gross of income taxes and social contributions in all countries except Colombia, Egypt, France, Georgia, Hungary, India, Italy, Mexico, Paraguay, Russian Federation, Serbia, Slovenia and Uruguay, where they are reported net of taxes and contributions or partly gross and partly net.[84] Given that the results are all expressed in terms of income ratios though, the bias is likely low. Note, however, that in Austria, Greece, Ireland, Luxembourg and Spain the

84 Nieuwenhuis, Munzi and Gornick 2017.

source data switched from net to gross; therefore, the results should be treated with care.

Following Gornick and Jäntti, the paper constructs two individual income variables: market income and disposable income.[85] The former includes income from labour (both dependent employment and self-employment) and occupational pensions (second pillar schemes). For the latter, state old-age/disability/survivors' pensions, unemployment benefits, short-term sickness, injury and maternity/parental benefits are added to individual market income. Market income is used only for one specific indicator, while disposable income is used to estimate all the indicators in the first part of the analysis. The analyses on couples are run on the sub-selection of heads and spouses/partners, which preserves consistency between countries and over time.

The second part of the analyses focuses on households. A variety of household types is distinguished between. A single-mother household is defined as a household with children below age 17 and no male adults (18+) residing in this household. The measure of living standard used is disposable household income, which is defined as the sum of income from earnings, capital, private transfers, public social insurance and public social assistance—net of income taxes and social security contributions. Social assistance pensions were included, but no other social assistance transfers. Imputed rents and irregular incomes, such as lump sums and capital gains and losses, are not included in LIS household disposable income. Incomes are adjusted for differences in household size, using the square root of the household size, which represents the half-way point between the two extreme assumptions of no economies of scale and perfect economies of scale. A household was considered to live in (relative) poverty when the disposable household income (equivalized for household size) was below 50 per cent of the national median household income. Throughout the analysis, weights are used to make the samples nationally representative.

The results are organized into country groupings, defined as follows:

- **Nordic countries**: Denmark, Finland, Iceland, Norway
- **Anglo-Saxon countries**: Australia, Canada, Ireland, United Kingdom, United States
- **Continental Europe**: Austria, France, Germany, Luxembourg, Netherlands, Switzerland
- **Mediterranean countries**: Greece, Italy, Spain
- **Central and Eastern Europe**: Czech Republic, Estonia, Georgia, Hungary, Poland, Russian Federation, Serbia, Slovakia, Slovenia
- **Middle East**: Egypt, Israel
- **Latin America and Caribbean**: Brazil, Colombia, Dominican Republic, Guatemala, Mexico, Panama, Paraguay, Peru, Uruguay
- **Asia Pacific**: India, Republic of Korea, Taiwan Province of China
- **South Africa**

Extensive analyses were performed, from which key results are presented and discussed in detail in this paper. These are complemented by brief references to additional tables available in an online appendix.

85 Gornick and Jäntti 2014a.

# 4.

# FINDINGS

## 4.1

## Women's own income

The first step in the analyses was to examine, across countries, the degree to which women (aged 25-54) have an income of their own. Table 1 presents the percentages of women and men who have an income from employment of their own (or short-term insurance-based income replacement that was tied to their employment). The general pattern is clear: With the exception of Finland, in all countries men are more likely than women to have an income of their own. The gap between women and men is by and large shaped by differences in women's access to an income of their own (with men's being more stable across countries).

In the Nordic countries, with their long tradition of dual-earner / dual-carer policies and explicit support for women's employment, the share of women having independent labour income is highest, followed by the countries in Continental Europe. Anglo-Saxon countries, typically with market-driven solutions to (for instance) work-family reconciliation policies, and Central and Eastern European countries show slightly lower percentages of women with independent labour income. Markedly fewer women have their own income (through labour) in the Mediterranean countries, Latin America and the Caribbean and South Africa. Consequently, the gap between women and men in having an own income is larger in these countries, corresponding to their more limited public support for the facilitation of women's employment.

**TABLE 4-1**

**Individuals aged 25–54 with income of their own* by sex and equivalized household income quintiles (latest year)**

| COUNTRY | Ref. year | % of women with own income | % of men with own income | % of individuals with own income | Individuals with own income aged 25-54 by sex and equivalized household income quintiles | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Women | | | | | Men | | | | |
| | | | | | q1 | q2 | q3 | q4 | q5 | q1 | q2 | q3 | q4 | q5 |
| **Nordic countries** | | | | | | | | | | | | | | |
| Denmark | 2013 | 92.1 | 93.8 | 92.9 | 66.0 | 92.2 | 96.2 | 98.0 | 98.0 | 68.3 | 94.1 | 98.0 | 98.7 | 99.3 |
| Finland | 2013 | 95.3 | 94.1 | 94.7 | 83.8 | 97.2 | 98.7 | 98.9 | 97.8 | 76.7 | 97.5 | 98.8 | 98.9 | 99.1 |
| Iceland | 2010 | 95.3 | 96.6 | 96.0 | 90.7 | 95.9 | 97.5 | 97.4 | 97.4 | 90.2 | 96.8 | 99.5 | 98.8 | 99.8 |
| Norway | 2013 | 94.7 | 96.9 | 95.9 | 80.6 | 96.0 | 98.3 | 98.8 | 98.4 | 85.2 | 98.6 | 99.4 | 99.5 | 99.6 |

| COUNTRY | Ref. year | % of women with own income | % of men with own income | % of individuals with own income | Individuals with own income aged 25-54 by sex and equivalized household income quintiles | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Women | | | | | Men | | | | |
| | | | | | q1 | q2 | q3 | q4 | q5 | q1 | q2 | q3 | q4 | q5 |
| **Anglo-Saxon countries** | | | | | | | | | | | | | | |
| Australia | 2010 | 78.3 | 90.3 | 84.2 | 55.2 | 64.5 | 73.6 | 85.8 | 89.2 | 48.2 | 79.3 | 92.3 | 97.1 | 97.8 |
| Canada | 2010 | 84.2 | 90.4 | 87.3 | 61.0 | 85.2 | 87.5 | 93.0 | 93.6 | 70.2 | 90.7 | 94.1 | 97.3 | 97.1 |
| Ireland | 2010 | 72.7 | 81.2 | 76.7 | 34.0 | 58.6 | 76.0 | 85.2 | 93.2 | 47.6 | 63.7 | 80.1 | 94.7 | 97.6 |
| United Kingdom | 2013 | 75.3 | 85.9 | 80.5 | 37.5 | 62.0 | 78.2 | 88.6 | 91.7 | 49.0 | 77.0 | 88.4 | 96.0 | 98.4 |
| United States | 2013 | 79.9 | 91.9 | 85.8 | 60.0 | 75.7 | 82.6 | 87.9 | 90.2 | 71.8 | 91.1 | 94.9 | 97.2 | 98.4 |
| **Continental Europe** | | | | | | | | | | | | | | |
| Austria | 2013 | 88.4 | 97.4 | 92.8 | 71.7 | 87.0 | 93.9 | 92.9 | 95.1 | 91.2 | 96.5 | 99.6 | 99.6 | 98.9 |
| France | 2010 | 85.5 | 93.9 | 89.6 | 44.2 | 64.7 | 87.5 | 95.0 | 95.3 | 55.0 | 84.6 | 96.1 | 98.4 | 99.0 |
| Germany | 2013 | 88.7 | 94.6 | 91.5 | 68.1 | 85.8 | 91.2 | 95.4 | 95.5 | 73.1 | 95.2 | 97.9 | 99.4 | 98.5 |
| Luxembourg | 2013 | 83.2 | 94.8 | 89.1 | 65.2 | 85.7 | 83.3 | 90.7 | 93.1 | 87.4 | 96.7 | 96.8 | 96.0 | 97.0 |
| Netherlands | 2013 | 88.1 | 95.2 | 91.6 | 71.8 | 89.2 | 94.6 | 95.7 | 96.4 | 84.5 | 98.1 | 99.4 | 99.7 | 98.8 |
| Switzerland | 2013 | 88.9 | 98.1 | 93.6 | 76.1 | 87.7 | 93.5 | 94.6 | 93.4 | 93.9 | 98.9 | 98.7 | 99.7 | 98.8 |
| **Mediterranean countries** | | | | | | | | | | | | | | |
| Greece | 2013 | 57.2 | 81.5 | 69.3 | 29.2 | 40.2 | 56.2 | 74.5 | 81.9 | 64.2 | 74.4 | 84.4 | 88.9 | 92.5 |
| Italy | 2014 | 62.2 | 83.7 | 72.7 | 33.8 | 43.5 | 72.4 | 82.7 | 87.8 | 57.3 | 81.5 | 89.8 | 94.8 | 94.6 |
| Spain | 2013 | 77.4 | 88.2 | 82.9 | 55.6 | 72.0 | 81.7 | 86.8 | 93.2 | 66.2 | 88.6 | 93.7 | 95.6 | 97.4 |
| **Central and Eastern Europe** | | | | | | | | | | | | | | |
| Czech Republic | 2013 | 84.4 | 94.7 | 89.5 | 65.8 | 81.7 | 86.8 | 90.2 | 92.6 | 74.9 | 95.3 | 97.7 | 98.5 | 98.8 |
| Estonia | 2013 | 89.5 | 93.5 | 91.5 | 73.1 | 89.7 | 93.1 | 92.8 | 93.6 | 75.0 | 93.0 | 94.4 | 98.8 | 99.0 |
| Hungary | 2012 | 78.7 | 81.9 | 80.2 | 64.2 | 73.8 | 81.9 | 82.7 | 87.5 | 64.3 | 77.2 | 87.5 | 91.8 | 84.9 |
| Poland | 2013 | 68.0 | 82.7 | 75.1 | 36.7 | 58.8 | 73.0 | 80.9 | 83.1 | 54.9 | 79.7 | 89.5 | 91.7 | 92.0 |
| Russian Federation | 2013 | 79.1 | 89.3 | 84.0 | 61.9 | 79.7 | 81.1 | 87.0 | 86.4 | 64.2 | 91.2 | 94.9 | 95.9 | 97.3 |

| COUNTRY | Ref. year | % of women with own income | % of men with own income | % of individuals with own income | Individuals with own income aged 25-54 by sex and equivalized household income quintiles | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Women | | | | | Men | | | | |
| | | | | | q1 | q2 | q3 | q4 | q5 | q1 | q2 | q3 | q4 | q5 |
| Slovakia | 2013 | 81.9 | 89.8 | 85.9 | 53.2 | 75.5 | 86.1 | 91.1 | 95.8 | 62.2 | 91.1 | 96.0 | 95.4 | 97.8 |
| Slovenia | 2012 | 85.8 | 86.7 | 86.2 | 63.3 | 84.7 | 89.7 | 96.1 | 96.5 | 64.7 | 85.9 | 92.4 | 96.4 | 95.8 |
| **Latin America and Caribbean** | | | | | | | | | | | | | | |
| Brazil | 2013 | 65.1 | 90.1 | 77.0 | 32.6 | 55.2 | 69.7 | 78.7 | 83.4 | 71.6 | 88.1 | 92.7 | 95.9 | 96.8 |
| Colombia | 2013 | 61.5 | 90.0 | 75.0 | 36.6 | 47.4 | 63.1 | 72.6 | 81.3 | 81.6 | 90.4 | 91.6 | 92.8 | 93.6 |
| Dominican Republic | 2007 | 59.1 | 91.7 | 75.3 | 37.6 | 47.7 | 56.9 | 66.3 | 73.3 | 80.0 | 90.0 | 93.1 | 94.7 | 94.0 |
| Guatemala | 2014 | 47.5 | 93.7 | 68.8 | 23.7 | 35.7 | 44.4 | 55.1 | 66.0 | 88.2 | 94.2 | 95.6 | 95.5 | 94.3 |
| Mexico | 2012 | 59.9 | 91.2 | 74.8 | 40.4 | 47.1 | 57.1 | 65.5 | 75.3 | 79.0 | 89.3 | 94.1 | 93.0 | 94.7 |
| Panama | 2013 | 60.0 | 93.2 | 75.8 | 27.1 | 34.1 | 52.5 | 70.4 | 82.0 | 71.3 | 93.0 | 94.9 | 95.7 | 98.0 |
| Paraguay | 2013 | 66.3 | 91.8 | 78.6 | 47.9 | 55.2 | 63.5 | 73.4 | 81.3 | 79.9 | 90.4 | 95.0 | 94.8 | 94.6 |
| Peru | 2013 | 61.9 | 87.8 | 74.2 | 31.1 | 49.3 | 61.4 | 69.6 | 77.0 | 67.6 | 86.0 | 89.9 | 92.2 | 92.3 |
| Uruguay | 2013 | 76.2 | 95.7 | 85.6 | 52.9 | 67.6 | 78.3 | 85.8 | 90.3 | 90.1 | 95.2 | 96.5 | 97.7 | 96.9 |
| **South Africa** | 2012 | 53.0 | 71.4 | 61.9 | 15.3 | 37.6 | 55.1 | 61.6 | 72.0 | 31.8 | 43.3 | 57.2 | 78.8 | 92.0 |

*Own income refers to individual total labour income + individual total pension income + individual short-term insurance

Next, the analysis differentiates by income quintile. Not having an own income is more common in lower income quintiles for both women and men. Yet, particularly in countries where few women overall have an income of their own, women lag behind men even more in households with lower incomes. For instance, in the Mediterranean countries, the rates of women having an own income in the highest quintile is close to that of men's, whereas in the lowest income quintile women lag behind markedly. Similar patterns were observed in Central and Eastern European countries, in Israel and in most Latin American and Caribbean countries. Figure 1 illustrates these data pertaining to women. The grey lines represent individual countries and the thicker black lines the grand mean (by means of a LOESS curve) for each region. These black lines tend to be steeper in countries that have weaker support for working women such as, for instance, those in Latin American and the Caribbean but also Australia, Greece, Ireland, Italy and Poland, suggesting that women's likelihood of having an own income is lower particularly among low-income households and in some countries also in middle-income households. Most notably, in the Anglo-Saxon countries, having an own income is highly likely for women in higher income quintiles but markedly less so towards lower quintiles. In the Nordic countries, and to a lesser extent in Continental Europe, the line is much more level for the middle- and higher income quintiles.[86]

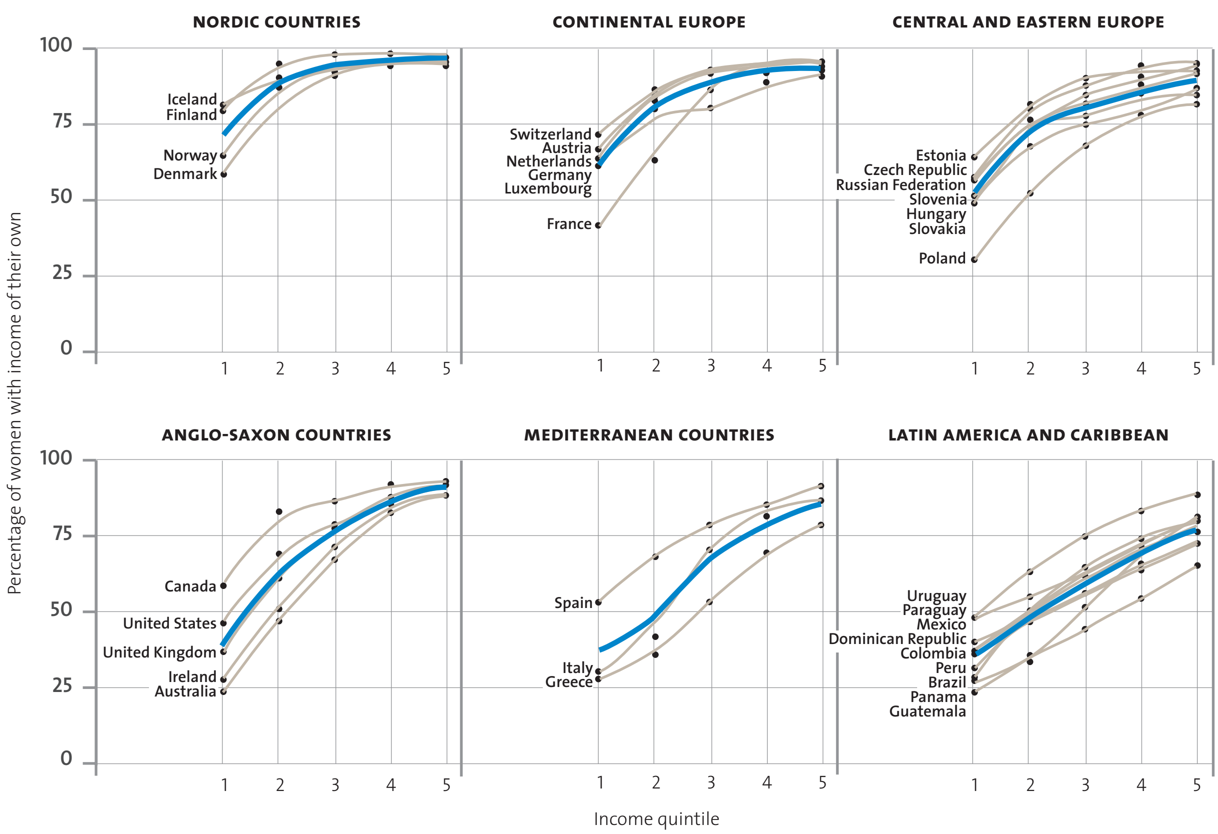
86 France seems to represent an outlier among the Continental European countries, cautioning against over-interpreting the result for this country.

This observation allows for two interpretations, which cannot be distinguished with the data at hand and need not be mutually exclusive. The first is that in many countries dual-income households (thus typically, though not necessarily, households with both a working woman and man) are a near-prerequisite to earn a top-quintile income. Indeed, dual-earner households are more common among households with top-quintile incomes (see Tables 3 and 4 in the online appendix). The second is that women's employment is socially stratified, with those women with more limited earnings potential not having their own income, particularly in those countries with limited institutional support for women's employment. Support for this second interpretation was found elsewhere.[87]

Further analyses have indicated that the patterns described above generally hold when incomes from pensions are accounted for (Table 1a in the online appendix). Among women (and men) aged 55+, the patterns are similar but less pronounced when pension income is included (Table 1b in the online appendix). The exception is that women in Central and Eastern European countries are almost as likely as, or even slightly more likely than, men to have earn their own income after the age of 55 (and including pension income). Finally, in the period from approximately 2000 to 2010-2014, women became slightly more likely to have their own income across most countries (with the exception of the Nordic countries), but markedly so in Continental Europe and Latin America and the Caribbean, whereas the percentage of men with their own labour income declined in these countries (Table 1d in the online appendix).

**FIGURE 4-1**

## Women with income of their own, by household income quintile




87 Korpi et al. 2013.

## 4.2
# Women's share of household income

The results so far have shown the percentage of women with any income of their own. Yet, that provides only limited information on their levels of economic independence as it is not shown how much they earn. Hence, Table 2 presents women's incomes as a share of the household's total income and pertains to heterosexual couples living together—married or otherwise. If women earned, on average, the same income as their partners, then the shares reported in this table would be 50 per cent. Yet, for women aged 25-54 in all countries and for all years, women's incomes contributed less than half to the total household incomes. The cross-national patterns are not unlike those seen in Table 1: Women's share in household income was largest (around 40 per cent) in the Nordic countries, somewhat lower in the Anglo-Saxon countries and in Central and Eastern Europe, and substantially lower in Mediterranean countries, Latin America and the Caribbean and South Africa. The countries in Continental Europe showed women having an income of their own at higher rates than the Anglo-Saxon and Central and Eastern European countries in Table 1. Yet, here it is found that women's share in household income in countries in Continental Europe is lower than in Anglo-Saxon and Central and Eastern European countries. This may relate to the level of work intensity. For instance, part-time employment is very common among women in the Netherlands. While 88.1 per cent of Dutch women have their own income, the incomes of women aged 25-54 only constituted 25.6 per cent of average household incomes in 2013.

**TABLE 4-2**
### Women's income in relation to partner by age and over time

| COUNTRY | Ref. year (latest) | Ref. year (earlier) | Age 25+ | | Age 25-54 | | Age 55+ | | Age 25-54 | Age 55+ |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | Women's income share as % of couple's income | | | | | | Increase/decrease from the earlier to the later year (in percentage points) | |
| | | | (latest year) | (earlier year) | (latest year) | (earlier year) | (latest year) | (earlier year) | | |
| **Nordic countries** | | | | | | | | | | |
| Denmark | 2013 | 2000 | 47.6 | 44.8 | 42.5 | 45.8 | 55.3 | 42.5 | -3.3 | 12.8 |
| Finland | 2013 | 2000 | 42.7 | 41.1 | 42.1 | 41.5 | 43.6 | 40.3 | 0.6 | 3.3 |
| Iceland | 2010 | 2004 | 40.2 | 36.6 | 39.6 | 35.8 | 41.3 | 38.3 | 3.8 | 3.0 |
| Norway | 2013 | 2000 | 39.4 | 37.0 | 39.5 | 37.4 | 39.3 | 36.1 | 2.1 | 3.2 |
| **Anglo-Saxon countries** | | | | | | | | | | |
| Australia | 2010 | 2001 | 35.3 | 34.8 | 33.3 | 32.9 | 39.3 | 39.7 | 0.4 | -0.4 |
| Canada | 2010 | 2000 | 36.9 | 32.2 | 36.8 | 33.0 | 37.2 | 29.8 | 3.8 | 7.4 |
| Ireland | 2010 | 2000 | 35.5 | 23.8 | 38.9 | 25.6 | 28.5 | 18.8 | 13.3 | 9.7 |

| COUNTRY | Ref. year (latest) | Ref. year (earlier) | Age 25+ |  | Age 25-54 |  | Age 55+ |  | Age 25-54 | Age 55+ |
|---|---|---|---|---|---|---|---|---|---|---|
|  |  |  | Women's income share as % of couple's income |  |  |  |  |  | Increase/decrease from the earlier to the later year (in percentage points) |  |
|  |  |  | (latest year) | (earlier year) | (latest year) | (earlier year) | (latest year) | (earlier year) |  |  |
| United Kingdom | 2013 | 1999 | 36.2 | 29.7 | 35.4 | 30.0 | 37.6 | 29.2 | 5.4 | 8.4 |
| United States | 2013 | 2000 | 34.5 | 31.4 | 33.8 | 31.5 | 35.6 | 31.2 | 2.3 | 4.4 |
| **Continental Europe** |  |  |  |  |  |  |  |  |  |  |
| Austria | 2013 | 2000 | 29.5 | 24.8 | 30.3 | 26.7 | 28.2 | 20.8 | 3.6 | 7.4 |
| France | 2010 | 2000 | 35.5 | 30.2 | 37.3 | 31.7 | 32.5 | 27.0 | 5.6 | 5.5 |
| Germany | 2013 | 2002 | 31.9 | 27.3 | 31.7 | 27.8 | 32.0 | 26.3 | 3.9 | 5.7 |
| Luxembourg | 2013 | 2000 | 31.1 | 19.2 | 35.6 | 24.0 | 21.4 | 7.4 | 11.6 | 14.0 |
| Netherlands | 2013 | 1999 | 26.9 | 25.0 | 25.6 | 25.2 | 28.9 | 24.4 | 0.4 | 4.5 |
| Switzerland | 2013 | 2007 | 30.8 | 29.5 | 29.6 | 28.5 | 32.8 | 31.3 | 1.1 | 1.5 |
| **Mediterranean countries** |  |  |  |  |  |  |  |  |  |  |
| Greece | 2013 | 2000 | 27.7 | 20.2 | 27.6 | 20.4 | 27.8 | 20.0 | 7.2 | 7.8 |
| Italy | 2014 | 2000 | 26.4 | 23.3 | 26.8 | 22.6 | 25.9 | 24.7 | 4.2 | 1.2 |
| Spain | 2013 | 2000 | 31.6 | 18.7 | 34.6 | 21.0 | 26.4 | 14.7 | 13.6 | 11.7 |
| **Central and Eastern Europe** |  |  |  |  |  |  |  |  |  |  |
| Czech Republic | 2013 | 2002 | 37.5 | 37.6 | 34.1 | 35.3 | 43.4 | 42.7 | -1.2 | 0.7 |
| Estonia | 2013 | 2004 | 41.6 | 40.8 | 37.9 | 38.1 | 48.5 | 46.7 | -0.2 | 1.8 |
| Hungary | 2012 | 1999 | 42.2 | 40.4 | 39.7 | 40.0 | 46.7 | 41.4 | -0.3 | 5.3 |
| Slovakia | 2013 | 2004 | 39.6 | 42.8 | 36.5 | 42.4 | 44.8 | 43.8 | -5.9 | 1.0 |
| Slovenia | 2012 | 1999 | 44.2 | 40.9 | 45.1 | 43.5 | 42.8 | 34.1 | 1.6 | 8.7 |
| **Latin America and Caribbean** |  |  |  |  |  |  |  |  |  |  |
| Brazil | 2013 | 2006 | 28.0 | 25.3 | 26.2 | 24.0 | 33.5 | 30.5 | 2.2 | 3.0 |
| Colombia | 2013 | 2004 | 22.3 | 20.7 | 22.5 | 20.9 | 21.7 | 19.4 | 1.6 | 2.3 |
| Guatemala | 2014 | 2006 | 15.3 | 14.9 | 15.1 | 14.5 | 16.3 | 16.9 | 0.6 | -0.6 |
| Mexico | 2012 | 2000 | 20.0 | 13.7 | 20.3 | 14.2 | 19.2 | 11.1 | 6.1 | 8.1 |

| COUNTRY | Ref. year (latest) | Ref. year (earlier) | Age 25+ Women's income share as % of couple's income (latest year) | Age 25+ (earlier year) | Age 25-54 (latest year) | Age 25-54 (earlier year) | Age 55+ (latest year) | Age 55+ (earlier year) | Age 25-54 Increase/decrease from the earlier to the later year (in percentage points) | Age 55+ |
|---|---|---|---|---|---|---|---|---|---|---|
| Panama | 2013 | 2007 | 23.2 | 19.9 | 22.6 | 20.2 | 25.1 | 19.2 | 2.4 | 5.9 |
| Paraguay | 2013 | 2010 | 26.7 | 24.1 | 26.2 | 22.8 | 28.8 | 29.8 | 3.4 | -1.0 |
| Peru | 2013 | 2004 | 22.1 | 19.5 | 22.4 | 19.9 | 21.5 | 18.1 | 2.5 | 3.4 |
| Uruguay | 2013 | 2007 | 29.5 | 26.3 | 29.1 | 25.9 | 30.2 | 27.3 | 3.2 | 2.9 |
| | | | | | | | | | | |
| **South Africa** | 2012 | 2008 | 29.9 | 29.4 | 28.3 | 27.4 | 35.0 | 37.2 | 0.9 | -2.2 |

*Own income refers to individual total labour income + individual total pension income + individual short-term insurance

Table 2 further shows that women's share in the earnings of couples tends to be larger in the age group 55+ compared to the prime working age group of 25-54 (and thus also compared to the 25+ age group). This may be due to either men having fewer earnings at retirement age, or due to women having higher incomes either because they have fewer care responsibilities or because of qualifying for social assistance-based pension incomes. Over time, women's incomes constituted larger shares of total household incomes in most countries. This has also been documented elsewhere.[88] This pattern held up across age groups, although an exception was found among the group aged 25-54 in Central and Eastern European countries.

88 Nieuwenhuis, Van der Kolk and Need 2017.

## 4.3

# Market income versus disposable income

In the results presented so far, no distinction was made between the incomes earned on the labour market and additional incomes from social insurance. Hence, Table 3 compares market incomes and disposable incomes, for both women and men. The data show that a smaller percentage of women's disposable income is made up by market income than men's, suggesting that women rely more on short-term wage replacements based on social insurance schemes than men do. These short-term wage replacements include, but are not limited to, maternity and parental leave benefits, sickness benefits and unemployment benefits. The shares of market income in both women's and men's disposable income is notably high in the Anglo-Saxon countries, which may be attributed to their liberal welfare regimes characterized by redistributive policies of limited generosity. This may also apply to Latin America and the Caribbean.

**TABLE 4-3**

**Market income and disposable income of women and men for individuals aged 25+ (latest year)**

| | Ratio of market income / disposable income (%) | | Ratio of women's / men's income (%) | |
|---|---|---|---|---|
| COUNTRY | Women | Men | Market income | Disposable income |
| **Nordic countries** | | | | |
| Denmark | 77.9 | 86.2 | 68.8 | 76.2 |
| Finland | 69.3 | 74.4 | 70.2 | 75.4 |
| Iceland | 80.2 | 86.9 | 62.2 | 67.4 |
| Norway | 74.2 | 82.8 | 60.8 | 67.8 |
| **Anglo-Saxon countries** | | | | |
| Australia | 88.3 | 94.5 | 51.0 | 54.5 |
| Canada | 89.1 | 93.8 | 57.8 | 60.8 |
| Ireland | 83.3 | 88.1 | 57.8 | 61.1 |
| United Kingdom | 86.1 | 91.4 | 53.9 | 57.2 |
| United States | 84.8 | 89.1 | 54.5 | 57.2 |
| **Continental Europe** | | | | |
| Austria | 67.0 | 74.7 | 47.0 | 52.4 |
| France | 65.2 | 69.9 | 59.9 | 64.3 |
| Germany | 73.9 | 80.1 | 50.6 | 54.8 |
| Luxembourg | 71.1 | 75.0 | 57.8 | 60.9 |
| Netherlands | 81.2 | 89.1 | 48.5 | 53.2 |

| COUNTRY | Ratio of market income / disposable income (%) | | Ratio of women's / men's income (%) | |
|---|---|---|---|---|
| | Women | Men | Market income | Disposable income |
| Switzerland | 81.1 | 91.3 | 44.7 | 50.3 |
| **Mediterranean countries** | | | | |
| Greece | 61.8 | 71.4 | 46.9 | 54.2 |
| Italy | 61.0 | 67.7 | 51.0 | 56.6 |
| Spain | 70.0 | 70.2 | 58.4 | 58.6 |
| **Central and Eastern Europe** | | | | |
| Czech Republic | 68.1 | 83.4 | 50.4 | 61.7 |
| Estonia | 74.8 | 86.3 | 58.5 | 67.5 |
| Hungary | 53.2 | 65.7 | 67.2 | 83.0 |
| Poland | 61.4 | 75.4 | 54.3 | 66.7 |
| Russian Federation | 66.6 | 83.1 | 55.3 | 69.0 |
| Slovakia | 70.4 | 83.4 | 61.2 | 72.4 |
| Slovenia | 63.9 | 72.6 | 74.9 | 85.2 |
| **Latin America and Caribbean** | | | | |
| Brazil | 70.2 | 83.6 | 47.0 | 56.0 |
| Colombia | 85.3 | 89.6 | 48.6 | 51.0 |
| Dominican Republic | 97.3 | 94.7 | 41.8 | 40.7 |
| Guatemala | 95.5 | 97.1 | 33.7 | 34.3 |
| Mexico | 85.5 | 90.9 | 41.1 | 43.7 |
| Panama | 85.0 | 88.8 | 50.1 | 52.3 |
| Paraguay | 94.4 | 95.5 | 49.0 | 49.6 |
| Peru | 93.5 | 94.6 | 45.4 | 46.0 |
| Uruguay | 67.5 | 80.1 | 49.8 | 59.1 |
| **South Africa** | 92.3 | 95.0 | 55.2 | 56.8 |

In the columns to the right, the ratio between women's earnings and men's earnings is shown for both market income and disposable income. First, looking at market income, a familiar picture emerges: Women earn less than men and, compared to the Nordic countries, markedly so in, for instance, Anglo-Saxon, Continental Europe, Central and Eastern European countries and Mediterranean countries. Second, women's incomes are closer to men's in all countries when looking at disposable incomes—that is, incomes after social security transfers were accounted for. Disposable incomes were more gender equal (relative to market incomes), in particular in the Nordic, Mediterranean and Central and Eastern European countries. Disposable incomes were much more equal than market incomes in the Anglo-Saxon countries, followed by Latin American and Caribbean countries. Taken together, this evidence suggests that employment-related social insurance institutions are important in maintaining and improving gender inequality in addition to those institutions that facilitate the employment of women (and mainly mothers) by means of in-kind services such as affordable public childcare.

## 4.4

# Families living in poverty

Table 4 turns to families living in poverty, related to SDG 1 to end poverty in all its forms everywhere. The first column presents the percentage of all families living in poverty, defined in relative terms here. Poverty risks are the lowest in the Nordic countries with their generous and universal welfare state arrangements, closely followed by the countries in Continental Europe and then the Mediterranean countries, Central and Eastern Europe and the Anglo-Saxon countries—the latter having liberal welfare states characterized by limited redistribution with strict means tests. Higher poverty risks of around 20 per cent are observed in Latin America and the Caribbean, Asia-Pacific and South Africa. In many of the Mediterranean and Central and Eastern European countries, the Middle East and Latin America and the Caribbean, families with young children have a higher risk of poverty than families without children, typically related to their higher costs of living and, in the case of single adults (with young children), the challenges of combining family responsibilities with having adequate employment. In the Nordic and Anglo-Saxon countries and in Continental Europe—as well as in Republic of Korea and Taiwan Province of China—families with young children were less likely to be in poverty. Generous family benefits are known to play a key role in reducing poverty among (households with) children,[89] although Republic of Korea and Taiwan Province of China achieve low child poverty rates with low expenditure (as a per cent of GDP) on child and family benefits (not shown). The final columns in this table show that poverty risks are strongly related to family type.

89 Bradshaw and Finch 2002; Bradshaw and Richardson 2009.

TABLE 4-4

## Families living at risk of poverty (SDG 1)

| COUNTRY | % of poor families | All families | | Adult women | | Adult men | | Adult couple | |
|---|---|---|---|---|---|---|---|---|---|
| | | with kids 0-6 | no kids 0-6 | with kids 0-6 | no kids 0-6 | with kids 0-6 | no kids 0-6 | with kids 0-6 | no kids 0-6 |
| **Nordic countries** | | | | | | | | | |
| Denmark | 8.4 | 4.5 | 8.9 | 13.5 | 13.5 | 18.8 | 16.7 | 2.6 | 2.4 |
| Finland | 10.5 | 4.8 | 11.2 | 18.4 | 17.7 | 7.4 | 22.8 | 3.4 | 2.4 |
| Iceland | 8.2 | 11.0 | 7.6 | 39.1 | 14.2 | 15.3 | 14.4 | 6.2 | 2.0 |
| Norway | 11.3 | 7.9 | 11.8 | 29.7 | 20.3 | 17.5 | 19.6 | 5.1 | 2.5 |
| **Anglo-Saxon countries** | | | | | | | | | |
| Australia | 18.6 | 14.6 | 19.6 | 42.9 | 35.6 | 30.8 | 28.1 | 9.6 | 11.7 |
| Canada | 15.9 | 15.7 | 15.9 | 51.6 | 30.2 | 16.7 | 26.9 | 11.6 | 7.4 |
| Ireland | 11.7 | 10.7 | 12.0 | 35.3 | 17.5 | 32.2 | 28.6 | 6.4 | 5.5 |
| United Kingdom | 10.9 | 9.6 | 11.1 | 17.5 | 17.3 | 18.8 | 18.7 | 7.8 | 6.3 |
| United States | 19.3 | 20.5 | 19.0 | 51.6 | 33.4 | 22.3 | 24.2 | 14.4 | 11.3 |
| **Continental Europe** | | | | | | | | | |
| Austria | 11.5 | 11.3 | 11.5 | 40.6 | 20.6 | 100.0 | 16.4 | 7.9 | 5.2 |
| France | 9.8 | 11.8 | 9.5 | 36.3 | 14.2 | 18.3 | 14.8 | 8.8 | 5.0 |
| Germany | 12.0 | 11.5 | 12.0 | 35.2 | 20.3 | 23.4 | 17.1 | 6.5 | 4.5 |
| Luxembourg | 9.3 | 13.5 | 8.5 | 60.0 | 12.8 | 17.1 | 13.3 | 9.7 | 4.9 |
| Netherlands | 8.6 | 4.8 | 9.1 | 24.2 | 13.9 | 0.0 | 16.5 | 3.2 | 3.9 |
| Switzerland | 11.0 | 8.9 | 11.2 | 21.3 | 20.2 | 0.0 | 12.3 | 8.1 | 6.7 |
| **Mediterranean countries** | | | | | | | | | |
| Greece | 14.1 | 15.5 | 13.9 | 41.4 | 17.9 | 0.0 | 16.5 | 14.9 | 12.1 |
| Italy | 11.4 | 20.4 | 10.3 | 48.2 | 14.7 | 0.0 | 7.8 | 18.4 | 9.1 |
| Spain | 14.8 | 21.8 | 13.7 | 47.3 | 17.5 | 73.4 | 19.5 | 19.9 | 11.2 |
| **Central and Eastern Europe** | | | | | | | | | |
| Czech Republic | 6.4 | 9.7 | 5.9 | 48.3 | 11.5 | 100.0 | 8.8 | 5.9 | 3.0 |

| COUNTRY | % of poor families | All families | | Adult women | | Adult men | | Adult couple | |
|---|---|---|---|---|---|---|---|---|---|
| | | with kids 0-6 | no kids 0-6 | with kids 0-6 | no kids 0-6 | with kids 0-6 | no kids 0-6 | with kids 0-6 | no kids 0-6 |
| Estonia | 20.1 | 13.0 | 21.1 | 35.0 | 33.2 | 0.0 | 35.9 | 10.7 | 9.1 |
| Georgia | 16.4 | 17.5 | 16.0 | 47.5 | 13.4 | | 22.0 | 15.7 | 16.3 |
| Hungary | 10.3 | 15.0 | 9.6 | 48.2 | 11.3 | 100.0 | 19.4 | 11.7 | 6.8 |
| Poland | 10.1 | 11.7 | 9.8 | 35.2 | 10.9 | 20.1 | 17.6 | 10.3 | 8.1 |
| Russian Federation | 15.2 | 15.5 | 15.1 | 34.4 | 23.0 | 0.0 | 29.7 | 12.7 | 8.2 |
| Serbia | 14.5 | 16.7 | 14.2 | 26.4 | 15.8 | 39.6 | 17.4 | 16.2 | 13.3 |
| Slovakia | 8.9 | 12.0 | 8.4 | 40.5 | 12.4 | | 17.2 | 11.0 | 5.5 |
| Slovenia | 13.9 | 13.1 | 14.0 | 46.0 | 29.7 | 15.8 | 24.5 | 11.6 | 6.1 |
| **Middle East** | | | | | | | | | |
| Egypt | 17.4 | 20.0 | 15.1 | 41.2 | 27.3 | 36.2 | 12.5 | 18.5 | 12.8 |
| Israel | 17.8 | 21.8 | 16.2 | 41.9 | 28.8 | 48.4 | 20.3 | 20.8 | 11.5 |
| **Latin America and Caribbean** | | | | | | | | | |
| Brazil | 17.1 | 28.2 | 13.6 | 51.5 | 18.9 | 45.6 | 14.6 | 24.8 | 12.1 |
| Colombia | 19.5 | 22.9 | 17.9 | 34.1 | 27.1 | 24.1 | 17.6 | 20.5 | 14.7 |
| Mexico | 18.8 | 23.2 | 16.6 | 27.1 | 19.9 | 26.6 | 11.1 | 22.8 | 16.8 |
| Panama | 21.1 | 26.9 | 18.4 | 43.3 | 28.4 | 47.4 | 24.3 | 24.3 | 14.4 |
| Paraguay | 22.2 | 24.0 | 21.3 | 44.0 | 32.6 | 52.8 | 27.7 | 21.2 | 17.5 |
| Peru | 27.5 | 26.6 | 27.9 | 40.9 | 44.2 | 44.4 | 32.3 | 25.3 | 23.6 |
| Uruguay | 13.0 | 20.9 | 10.8 | 45.3 | 17.5 | 33.3 | 15.5 | 17.2 | 7.5 |
| **Asia-Pacific** | | | | | | | | | |
| India | 21.0 | 23.3 | 19.6 | 38.0 | 38.8 | 27.9 | 27.4 | 22.6 | 17.6 |
| Republic of Korea | 21.1 | 7.4 | 24.0 | 22.9 | 46.2 | 24.5 | 30.1 | 6.6 | 16.3 |
| Taiwan Province of China | 15.3 | 7.3 | 16.5 | 35.8 | 33.0 | 8.0 | 28.4 | 6.1 | 12.7 |
| South Africa | 21.5 | 30.0 | 17.5 | 47.6 | 23.6 | 46.1 | 17.4 | 22.4 | 14.1 |

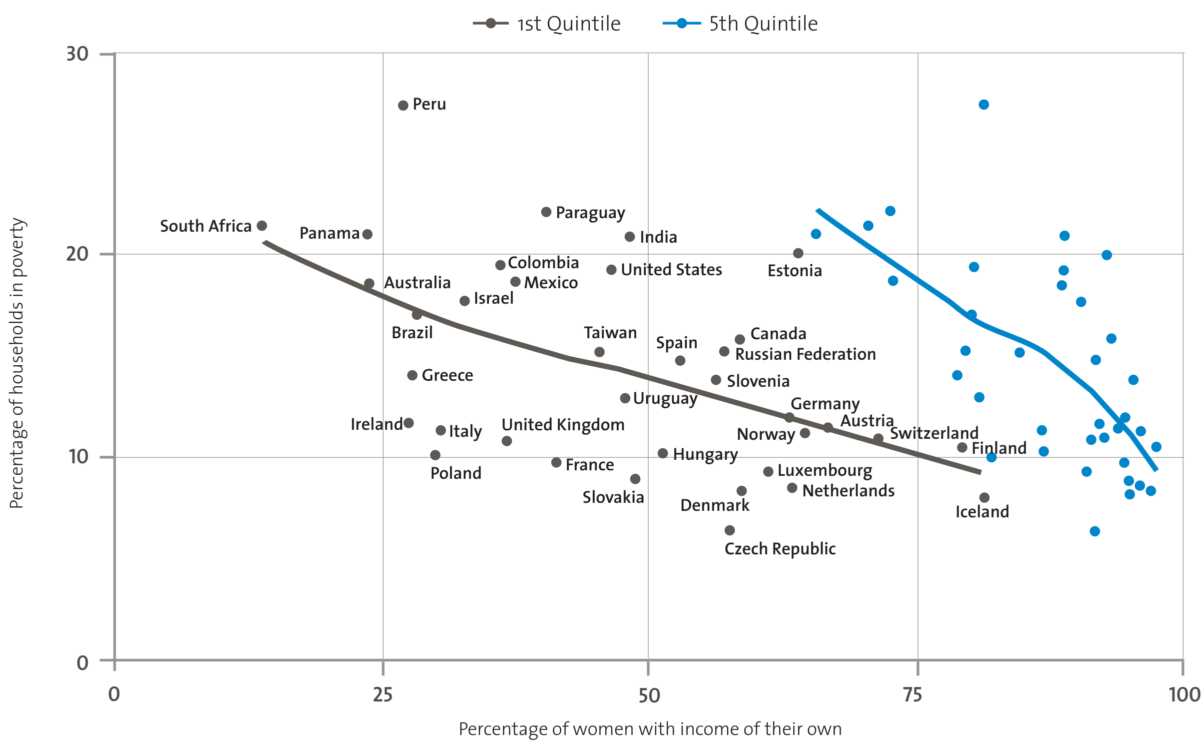
Families headed by a single adult female face poverty risks that are above average, particularly when they have young children. In some countries—Canada, Luxembourg and the United States—an absolute majority of over 50 per cent of single women with young children live in poverty. The poverty rates of families headed by a single adult male, particularly with children, also seem to be elevated, but it should be noted that single fathers represent a very small group in most countries and that these percentages are based on small sample sizes (see Table 6 in the online appendix). Families with two adults face comparatively lower, but still notable, poverty risks.

Further analyses (see Table 8b in the online appendix) showed that in correspondence to these household-level patterns in poverty risks, women on average face higher poverty risks than men—although this pattern is not universal across the examined countries. On average, the difference in poverty risks between women and men was larger in the 55+ age group compared to individuals of prime working age (25-54). Single parents with dependent children of all ages, including both mothers and fathers, have considerably higher poverty rates than coupled parents, albeit somewhat lower than the rates shown in this table. This suggests that particularly single-parent families with young children are at risk of poverty (see Table 9 in the online appendix).

As a final step in the analyses, the poverty risks (among all families) is looked at along with the percentages of women having an income of their own. This is done in Figure 2 for women in households in the first and fifth income quintile. The results are clear: Poverty rates are lower in countries where more women have an income of their own. This applies to women in low-income households (first quintile) as well as in high-income households (fifth quintile). Although this association is neither able nor intended to convey a causal effect, the evidence clearly suggests that gender equality and poverty are intrinsically linked. Countries differ particularly in the degree to which women in low-income households have an income of their own, which is both an indicator of gender inequality and also associated with these countries' poverty rates.

**FIGURE 4-2**

## Association between women with income of their own and poverty rates




Note: Data on Egypt removed from this figure because it was too much of an outliner

## 5.

# CONCLUSION

Women having an income of their own is not only an important indicator of gender equality, but it is also linked to economic inequality in the form of (relative) poverty. This paper has shown considerable differences among countries with respect to how likely women were to have their own income, with increasing rates of own incomes as well as women's incomes constituting larger shares in total household income in the period 2000 to 2010/2014. Further evidence seems to suggest that in the absence of welfare state support for working women, women in middle-income and low-income households were least likely to have an income of their own, with women in high-income households showing high rates of own incomes.

A general—and perhaps not surprising—pattern was observed that in countries where women were more likely to have an income of their own, their incomes constituted a larger share of their households' total incomes. Yet, particularly in countries in Continental Europe, exceptions to this general pattern were found, suggesting that it is also important to consider factors that determine earnings beyond employment as such, including work intensity and pay levels. A key finding is that in countries where many women have an income of their own, relative poverty rates are lower. This suggests that gender inequality and economic inequality (in the form of poverty) are best understood in conjunction with each other, rather than as distinct issues. Indeed, there is strong support for the notion that women's employment and women's earnings reduce economic inequality,[90] and some evidence that it could help to reduce poverty.[91]

An important caveat has to be made, however, which is that in many high-income countries, including the Nordic countries and many Continental European and Anglo-Saxon countries, women's employment rates are already at such levels that there is limited potential to further reduce poverty by improving women's employment.[92] Poverty risks vary by family form, with notably single parents with young children facing high poverty risks for themselves and their children, in part related to their challenges to make ends meet on a single wage.[93] Nevertheless, welfare state arrangements that support working women not only improve the overall employment rates of women but also help to prevent particularly women in low-income households from living in dependence and instead to have an income of their own—thus reinforcing the potential for poverty reduction. Moreover, institutional contexts that are generally conducive to women's employment tend to be effective across family forms.[94]

There is a fairly strong consensus on what institutional arrangements help to support families that work.[95] Almost all countries around the world have some form of paid maternity or parental leave, with the United States being one of very few exceptions.[96] Paid forms of leave have been found to support the employment of mothers.[97] Public childcare arrangements were found to have an even more important impact in facilitating women's employment,[98] and were particularly effective when available, affordable

90 Harkness 2014; Nieuwenhuis, Van der Kolk and Need 2017; Nieuwenhuis et al. 2018.
91 Nieuwenhuis et al. 2016.
92 Nieuwenhuis et al. 2016.
93 Nieuwenhuis and Maldonado 2018a; 2018b.
94 Maldonado and Nieuwenhuis 2015.
95 Gornick and Meyers 2003.
96 Heymann and Earle 2009.
97 Nieuwenhuis et al. 2012.
98 Olivetti and Petrongolo 2017.

and of adequate quality.[99] In addition to work-family reconciliation policies that support (mainly) women's employment, the results in this paper also show the importance of short-term wage replacement policies. These wage-replacements, including maternity leave benefits, sickness pay and unemployment benefits, were shown to reduce gender inequality in own incomes. Facilitating women to have an income of their own promotes not only more equality among households[100] but also more equality in control over resources within the household.[101]

Gender inequality in economic independence has consequences that are both immediate and that accumulate over the life course. Progress has been made with regards to SDG 5 to achieve gender equality and empower all women and girls. Although often ignored in major analyses of economic inequality, efforts towards greater gender equality also pay off in terms of achieving other Sustainable Development Goals such as SDG 1 to end poverty in all its forms everywhere and SDG 10 to reduce inequality within and among countries.

99 Gambaro et al. 2014.
100 Nieuwenhuis et al. 2018.
101 Bennett 2013; Cantillon 2013.

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