# GENDER AND POVERTY: SOCIO-PSYCHOLOGICAL ANALYSIS OF FEMALE ROLE MODELS AND VULNERABILITY PROFILES

#### Antonella RISSOTTO

Institute of Cognitive Sciences and Technologies – National Research Council  $00185-Rome-Italy\,$ 

E-mail: antonella.rissotto@istc.cnr.it

## Angelita CASTELLANI

Institute of Cognitive Sciences and Technologies – National Research Council 00185 – Rome – Italy

E-mail: angelita.castellani@istc.cnr.it

#### Loris Di GIAMMARIA

University "Sapienza" - Roma 00185 - Rome - Italy

E-mail: loris.digiammaria@uniroma1.it

#### Abstract

The contribution regards an analysis of gender-related role models and their relevance for poverty. Data were gathered using a semi-structured questionnaire.

Poverty as a function of gender is interpreted in the present case in the light of the interrelation between economic disadvantages, inherent in the systems of integration, and social exclusion, with special reference to the family and the labour market. From this point of view, the concept of dependence represents a strategic concept that may be broken down into the dimensions of:

- economic (income source);
- material (non economic help in the management of the family).

It will be shown how gender models have a statistically significant weight in the distribution of a greater or lesser degree of dependence. Economic dependence and material dependence may be related back to two empirical typological indexes, which summarize a set of semantically relevant indicators. Also an additional index of economic hardship has been constructed, which also summarizes specific indicators.

In addition to gender profiles, the analysis takes into account specific categories of women, focusing attention on subjects that are potentially vulnerable to poverty (elderly women, women with precarious jobs and divorcees) defining their specific profiles.

**Keywords:** poverty; dependency; feminization of poverty

**JEL Classification: Z13** 

#### 1. INTRODUCTION

The expression "Poverty feminization" has been coined in 1978 by Diana Pearce. By using this expression, she meant that women were forming a growing part in the group of aided and poor people; as years went by, a more complex interpretation has imposed itself: it identified the main factors basing this phenomenon in family structure, working biography and in the various models of integration between houseworks and working activity. Talking about family, one of the more significant mechanism impoverishing women is "defamiliarization", that is family break-offs, separations and widowhood (Olagnero, 2000). Also economic dependency is an important factor that happens when, for example, women are not able to invest in their own working career because of family management.

Women often hold low level and low retribution work positions, with lower career chances than men (Morlicchio, 2000; Scherer, 2000). To this first aspect, we can add the non-admission of women' caring (Land, 1989; *Unwaged work*, Hobson, 1990) and the consequences this may have on opportunity for women to succeed in waged work likewise men.

Finally, welfare policies may influence women dependency because they heavily interfere in balance between domestic life and work life. Compensatory interventions mainly refer to a traditional family model, in which women economic dependency from *breadwinner* men is expected. This mechanism is unfit to catch the needs of single women (unmarried women, lone mothers, widows etc.) or women who cannot dispose of husband income, and has indirectly contributed in feminizing poverty.

From what has been told and from examining literature in this field, a strict link emerges between feminization of poverty and the dependency concept, because the first one often rises from the second one: dependent women risk impoverishment more than others.

Dependency is a faceted and multiform concept, hard to catch. There are several types of dependency. Fraser and Gordon (1994) talk about semantic geography of dependencies: dependency can be expressed by economic terms, for example a person may depend on another one or on an institution for her subsistence; dependency can be expressed in socio-legal terms, because it may reveal lack of a public identity, like for housewives; dependency may also be a political term (to be dependent on an external power) and a psychological term (Kyllonen, 1999). Dependency can manifest itself in different fields such as privacy (a woman dependent on her partner or on family network) and public one (women dependent on social policies).

There are "preferred" - or "natural" - and "stigmatized" dependencies (Bimbi, 2000). "Natural" dependency, as resulting from emotional and family ties (Giullari, 2000), is generally well tolerated so that it constituted the basis of many welfare policies. The public dependency is highly stigmatized. The transfer of duties and costs on society that should be to the family is perceived as a dependency of this latter type. Stigmatizing attitude is linked to the belief that the economic dependency of women from family is not a social problem, until the break-off of marriage risks to become a public issue.

Dependency is a gendered concept, linked to a typically female compulsive altruism (Land and

Rose, 1985) that moves between the "compulsory love work" and the vicious circle of mutual dependency (Lewis and Meredith 1988; Trifiletti, 2000). Women, indeed, think they are better able to care for others, certainly more than what could be done by anyone else in the household. The gender analysis shows how the social value of autonomy linked to earned income is subject to the importance accorded to *caring* (Bimbi, 2000).

If, on the one hand, there is a causal link between the almost exclusive responsibility of women for *caring* and their dependency, poverty and social exclusion (Bimbi and Ruspini, 2000), on the other hand, support networks are an important help for women in child care and for economic issues; thanks to supporting networks women may participate in the public sphere (Giullari, 2000). This refers to complex weaving existing between *dependency* and *interdependency* (Land, 1989; Glendinning, 1990; Giullari, 2000). As it has been well summarized "the welfare dependency of an adult woman is likely to solve the greater independency of another person, young or old" (Ostner, 1994; Trifiletti, 2000).

Dependency is also a *dynamic* concept, if considered in a perspective of life course. Women (and men) change their roles within families and thus can experiment with forms and varying levels of dependency negotiating in relationships, particularly power relationships. In this context emerges as in female choices we can often notice the attitudes of distrust, fear, lack of knowledge of their own abilities and a strong inclination to give up. This is closely related to the women tendency to perceive their needs as less important than those of children and husband.

#### 2. METHOD

In this paper we analyzed data collected under a project granted by the region of Lazio with the aim to obtain information about the socio-economic life situation of resident people who live in this area. In this research it was adopted a concept of poverty used as multidimensional and dynamic deprivation that affects on different aspects of a person's live, such as social and economic conditions (the inclusion/exclusion in relation to the job market and to the family social network of reference) and psychological-motivational conditions (as prospects of life and troubles in achieving them). The sample, consisting of 2000 adult subjects residing in Lazio, was stratified by three socio-demographic variables: *population size of municipality of residence, gender*, and *age*. The strata sample were calculated by census data gathered from the National Institute of Statistics (ISTAT) and concerned the resident population in Lazio on January 1, 2001.

The semi-structured questionnaire we used included items referable to the following thematic areas: poverty, social-demographic information, occupational status, income, housing conditions, sense of security linked to possession of assets, debt, economic status, difficulty, supporting networks, opinions and subjective experience.

This study considers data for the entire sample (N=2000) and it is focused on the dimensions presented in table below:

## Conceptual dimensions and indicators

CONCEPTS	CONCEPTUAL DIMENSIONS	INDICATORS	
Socio-		Age	
demographic		Gender	
variables		Educational qualification	
variables		Marital Status	
		Aims	
		Troubles in achieving fixed aims	
Socio-		Concern about cost of living	
economic and	Psychological motivation	Issues considered as priorities for the	
psychological	r sychological motivation	Country	
conditions		Past economic conditions assessment	
		Forecast of economic status for the	
		next 12 months	
		Personal Income	
	Economic	Familiar Income	
		Debits	
		Ability to deal with an unforeseen	
		Profession	
	Social	Employment status	
		Unemployed status	
		Family composition reference	
	Material Dependency: to be in need	Organizational management support	
Dependency	of turning to social-familiar network	(aid) by the family network	
Dependency	in the arrangement of the practical	Organizational management support	
	management	(aid)by the friendly network	
	Economic Dependency: to be in need		
	of turning to social-familiar network	Income sources	
	of reference for the economic	Economic family aid	
	support		

## 3. DATA ANALYSIS

To the scope of promoting the readability of the outputs, the data have been organized into social profiles. The first group of profile shows, in a comparative form, the social-economic status of male and female. Instead, the second group of profiles shows descriptive information about the economic conditions of women's clusters.

In agreement with Ruspini (2000), who argues that concepts such as dependency have a key role in the study of woman conditions, in this paper we show three dependency indexes built from the available data. They are:

- 1. Material Dependency Index
- 2. Economic Dependency Index

# 3. Economic Hardship Index

In the following tables we show the indexes construction:

# 1. Material Dependency Index:

		Management support by the family network			Total
	Low	Medium	High		
Management support by the friendly network	Low	942 (1)	291 (2)	480 (2)	1713
	Medium	77(2)	76 (2)	84 (3)	237
	High	34 (2)	10 (3)	20(3)	64
Total		1053	377	584	2014

<sup>1:</sup> Low dependency. 2: Medium dependency. 3: High dependency.

# 2. Economic Dependency Index:

		Income sources		Total
		Supporting by the family	Working Independency	
Economic	Low	94 (2)	1092 (1)	1186
family aid	Medium	43 (2)	334(2)	377
	High	221 (3)	236(2)	457
Total		358	1662	2020

<sup>1:</sup> Low dependency. 2: Medium dependency 3: High dependency.

## 3. Economic hardship index:

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N	%			
(1)1035	61,3			
(2)145	8,6			
(2)157	9,3			
(2)120	7,1			
(3)93	5,5			
(3)58	3,4			
(3)36	2,1			
(3)21	1,2			
(3)14	,8			
(3)9	,5			
1688	100,0			
	N (1)1035 (2)145 (2)157 (2)120 (3)93 (3)58 (3)36 (3)21 (3)14 (3)9			

<sup>1:</sup> Low dependency. 2: Medium dependency. 3: High dependency.

## 3.1 Psychological, social-economic conditions of Male and Female in the region of Lazio

This section of data analysis examines gender differences placing them in a comparative perspective and it outlines some relevant characteristics to differentiate between men and women as regards (as to) psychological-motivational and social-economic dimensions.

Psychological-motivational dimension, representation of socioeconomic condition family, description of principal problem of Country (synoptic table n. 1)

Psychological-	motivation	al dimension	
Women	% <sup>1</sup>	Men	%
Aims	•		
Family	25,5%	Occupation	21,8%
Purchasing of possessions	12,3%	Economic welfare	9,1%
Absence of aims	8,3%	Autonomy and	25,5%
		psychophysical	
		wellbeing	
Difficulties in achieving the aims	(objectives)		
Working, economic and personal	40,7%	Life and	15,4%
difficulties		healthcare	
		condition	
Familiar difficulties	3,7%	Structural	32,8%
		working and	
		economic	
		difficulties	
Evaluation of past economic cond	ition		
Deteriorated	48%	Improved	9,1%
		Stable	44,5%
Cost of living anxiety			
High	53%	Absent	3,8%
		Low	9,6%
		Medium	39,6%
Forecast of economic and familian	r condition	for the next 12 month	ıs
Stable	38,1%	Improving	20,7%
I do not know	16,5%	Deteriorating	30,2%
Main problems for the Country		·	
Unemployment	71,5%	Tax evasion	37,7%
Crime	46,2%	National debt	28,1%
Inefficient health care system	28%		

<sup>&</sup>lt;sup>1</sup>The percentages reported in table n.1 are calculated on the total of male and female in the sample. For Example, the 25,5% women in the sample declares that the family is their priority in front of a smaller percentage of men. The significance of the Chi-square coefficient is P<0,050, unless it make explicit an absence of significance.

We tried to draw a demarcation line which may take in account of both the influence of gender on socio-economic status acquired in the context of reference (in this specific case, Lazio Region), and the specific role that material dependency and material/management factors may assume in the specification of this process.

Basically we try to check the available data through the assumption that the gender membership is generally related to the acquisition of a particular socio-economic status, causing reproduced and consolidate gender dependency by the same socio-economic and psychological condition of reference.

This conceptual dimension refers to aspects related to the perception and representation of its socio-economic condition and to the fundamental motivations that influences the construction and the identification of principal goals of life, examining also specific types of difficulties that people may encounter in achieving those aims.

These data confirm a spread stereotype referred to the family context centrality into the women lives and the prevalence of working and economic welfare (economic wellbeing) horizons for men; the role of breadwinner given to men leads to the prevalence of economic welfare aims, cited by men for 9.1% and for only 4.9% by women.

Economic dimension: income and economic difficulty (Synoptic table n. 2)

Economic dimension: income and e	conomic difficulty (Syno <sub>l</sub>	otic table n. 2)	
	<b>Economic dimensions</b>		
Women	%	Men	%
Personal income			
Very low	40,3%	Medium-high	21,9%
Medium low	32,1%	High	36,3%
Familiar income			
0-1000 euro	27,7%	1001-1700 euro	25,6%
		1701-2006 euro	27,5%
		Over 2006 euro	27,3%
Household possibility to support a	n unexpected expenditur	e of 600 euro	
No	33,6%	Yes	66,5%
I do not know	8,1%		
Hardship economic index			
Absence of difficulty	62,7%	Limited	25%
		difficulties	
Limited difficulties	25%	Extended	15,1%
		difficulties	

The personal income distribution by gender shows that women are in a more uncomfortable condition than men.

According to differences between women and men in personal and family income, one might expect a gender difference in the values of the *economic hardship index*.

In fact there are no significant differences between men and women in the values of this index. It

can be assumed that different strategies enable to women to overcome handicap conditions they have without recognizing difficulties in this area (see chapter 3).

The economic hardship index makes impossible to point out the economic hardship of different types of women and as a matter of fact it is indicator of how the woman independency from the marital or from their family of origin income results as a concealment of their economic hardship.

Social dimension (Synoptic table n. 3)

Soci	al dimensio	n	
Women	%	Men	%
<b>Educational level</b>			
Absence of title or primary school qualification	17,8%	Junior secondary school qualification	26,3%
Degree or post-degree	19,9%	Secondary school qualification	43,3%
Occupation			
Intellectual and scientific professions	19,4%	Legislator, entrepreneurs	5,6%
Employees	23,4%	Technical professions	6,4%
Business and services	32,9%	Craftsman, workers and farmer	9,8%
Non qualified professions	16,6%	Army	1,6%
		Non self-employed	32,8%
		Self-employed	21,7%
Unemployed working condition			
Unemployed	26,2%	Students	49%
Subordinated and illegal	11,3%	Looking for a first occupation	14,7%
Retired	26,1%	Out of work	29,4%
Housewife	47,2%		
Marital status			
Separated and divorced	7,2%	Cohabitant married	53%
Widow	16%	Single	3,7%

Our data shows that such as possession of a high degree produces changes in the employment situation especially for women. It should be stressed however that the presence of a high degree (under graduate and postgraduate) is not sufficient to erase the gap in the employment situation that continues to be favorable to for men.

Differences in employment status between men and women increase, in the presence of children. In case of a higher education qualification, this gap tends to persist and it tends to increase in case of subordinated and illegal off-the book workers.

There are also differences in time working between women and men: the 22.4% of women have a part time job and the 87, 1% of men have a full-time job.

These data, which persist even under conditions of high education of women, suggest that the family care remains a prerogative of only women and that this commitment can be reconciled with the workload only if it has a limited amount of hours per day.

Material dependency and economic dependency indexes (Synoptic table n. 4)

Material dependency				
Women		Men		
Low material dependency index	48,5%	Medium material dependency index	49,4%	
Eco	nomic depe	ndency		
Women		Men		
Medium economic dependency	38,7%	Low economic	60,8%	
index		dependency index		
High	13,7%			

The material dependency index, whether cross-gender, is not statistically significant; the trends through percentage deviation are consistent with the hypothesis that men are in a greater dependency status than women. These differences become more evident as men and women are both at a low level of schooling.

The economic dependency index shows a reversal of (the) obtained results whit the material dependency index, that showing expressing high levels of statistical significance.

The economic dependency of men and women crossed with age, tends to have a similar trend. The dependency is greater for men and young women (aged 18-30 years), and it decreases as age increases becoming minimal among the over 65 for both genders.

It is worth to underline the different performance of the hardship and economic dependency indexes in front of the gender. Presumably, this difference has the considerable interpretative because of the overcoming of the economic difficulties in women seems to coincide with their acceptance and reinforcement of a dependency condition by the family income, and it confirm, as well, their subordination in front of the role.

## 3.2 Women Profiles

3.2.1 Senior Women<sup>2</sup>

Older women have a low cultural status. The profile emerged is also characterized by a relative isolation within the family (the 51.1% of women over 65 are widowed or married, 40.3%).

The women studied, despite the vulnerability resulting from the prevailing status of their solitude,

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<sup>&</sup>lt;sup>2</sup> These are 268 women (25% of all women interviewed) over 65 years.

are distinguished by an economic condition supported by a pension (84%), strictly speaking, this should mean that women interviewed support themselves by their own pension in case transferred by the deceased husband.

On a dependency/independency economic level appears that women interviewed maintain a certain level of economic autonomy, while having difficulties arising from the level of income within the limits of subsistence.

The economic dependency index value expresses a prevalent situation of economic autonomy (72,9% with low dependency), with only the 23,6% of subjects in a medium dependency situation and for the 3,5% in a high dependency situation.

It seems that a minimum level of welfare, in substance identifiable with pensions, guarantees (after all) a sufficient margin of support, considering also the economic hardship position.

As for the economic dependency, it is possible to express the same considerations on the material dependency index. It emerges that

It emerges that older women not only maintain a good level of economic independency, but they are also able to exercise an overall control on the real family management (low dependency 61,2% and mean dependency 36,5%).

# 3.2.2. Temporary worker or unemployed women<sup>3</sup>

Excluding women who declare themselves as housewives, the vulnerable woman are those with a low permanence of a position, or with an unemployed status, Evidently, the reference to the category of poor women should also be interpret in the light of the correlation between gender and employment status, where it emerges that women are significantly more precarious than men. These are women with a medium-high educational level. The prevalent age group, understandably, is identifiable with 18-30 years (66.0%). The presence of 22.0% of unemployed or precarious women in the range of 31-45 years is criticality sign in support of the idea that women would remain exposed to a condition of employment instability up to they are not young anymore. These individuals tend to depend on the household reference with an unmarried women, and a very low personal income that is balanced by a greater income families. Concerning to the hardship economic index value it emerges that the 53% of temporary working women interviewed declare to have any difficulty and the 17,7 % of them claims to have limited difficulties whereas the 15,6 % says to have enlarged difficulties. As regard to the material dependency index, it emerges that the 55,8% of precarious working women have a medium dependency level and the 66,4% of them has high dependency with reference to economic dependency. It seems to emerge an overall framework where there is a strong dependency for the economic supporting and to which corresponds a medium dependency for the material/management dimension. The low economic difficulty seems to be a result of the strong demands to the family of reference. On the significant presence of children further information can be read in two directions: on one hand the working poor and the unemployed tend to be at least partially advanced with the age, on the other hand

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<sup>&</sup>lt;sup>3</sup> These are 141 subjects (13,1% of all women interviewed).

having a child is by itself a great obstacle to get a stable job or simply to work. Also in this sense the reference family role, these are families of origin or newly formed families (as a result of marital union), it seems almost a strategic plan, essential for the livelihood.

#### 3.2.3. The Housewives<sup>4</sup>

The housewives are characterized between 46 and 65 years with a significant percentage (26%) also in the range of 31-45 years.

The junior and secondary certificates are the prevalent educational qualification, with a consistent percentage of subjects with the primary school certificate or without educational qualification (20,5%). The marital status is married or cohabiting for the 89,8% and the more life-goals reported concern to the family (31,5%). The number of dependent children tends to be relatively large (31,5% with one child and the 28,8% with two or more children). The 41,7% of subjects declares to have dependent children because of the prevailing age of 45-65 years they have and it is reasonable that in many cases they have created a separate family.

Of course the personal income is very low or absent, while the household income is rather higher, due to the amount from the spouse. The economic hardship emerged from the value index is mostly absent (44,9%) or restricted (29,8%) while it emerges an economic dependency of medium and high consistency. As it was expected the housewives are placed on a low material dependency index (60,3%), because the take himself upon the material management of their household (family and home) and they give up the possibility to put themselves into a supporting family or into a network of friends.

#### 4. CONCLUSION

Concurring with literature, the gap between woman and men occupation status is referable to the wide diffusion of a traditional family-model that credit (gives) the breadwinner role to the men and put the family caring down to the women. The part-time job diffusion, that is only a woman characteristic will be referable to needs reconciling the working burden with the family burden, these last are totally shouldered to women. To this need is socially tributed a positive evaluation reflected also on the "women shaped professions": low remunerative jobs, that take women's up few time and they give to them few opportunities to get on in their job.

A first consideration concerning the woman economic dependency consider to the necessity to not limit to the familiar income the analysis on resources managed by women. Te data of this study confirm as emerged by literature: the family-income withhold the awkwardness (uneases) woman making use of different strategies. This is the case of housewives and young short-term employed which overtake their economic hardships by their spouse or their family of origin income. For single women instead is the subdued balance between needs, available resources and savings, all this factors allow them to meet their economic hardship, without a trace of it. The case of this last women, in fact, are non pointed out by the hardship economic index constructed in this study.

From the outputs of this research it seems in part that a high educational level is a hindrance to a dependency condition, because of qualification allows women to get prestigious and remunerative

<sup>&</sup>lt;sup>4</sup> These are 127 subjects (11,8% of all women interwieved).

occupations. Even social conventions contribute to conceal the economic gap between women and men. This condition, in fact, does not appear immediately in our analysis of unemployed by sex. Man who are looking for their first occupation and who are unemployed define themselves as "non-occupied", while unemployed woman generally tend to tell about themselves as housewives.

If we conceptualize poverty by referring only to economic dimension, the gender differences tend to reduce. If we consider poverty as a multidimensional phenomenon, linked not only to the economic conditions of families, and we think it as also opportunities for a socio-cultural growth and for the development of an independent living for men and women, then the gender gap remains unresolved .From this point of view, our findings are consistent with the importance given by Ruspini (2000) a central level of analysis in the readability of female poverty: individualizing family as a single level of analysis means to give up the opportunity of study this phenomenon in relation to the dynamics taking place inside families. By this study it is possible to draw useful observations for the policy- makers. In this field, different policy to promote the women employment status, are based on measures to help reconciliation of working and family loads. Ultimately, the fact that women work for less time seems to have a key role in maintaining the condition of economic dependency (and non only)) produced by the salary gap between men and women. In fact this type of intervention tends to stabilize the centrality of the family context than working context in women lives which will turn further disadvantaged out by the implementation of these same interventions.

However, the welfare interventions should aim for a load balance differentially allocated to the two genders differentially and/or to reduction caring. From this point of view the achievement of quality services for children and the elderly can more effectively support the employability of women and reducing the gender gap in this area

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