

Women's poverty and social exclusion in
the European Union at a time of recession

An Invisible Crisis?

Oxfam International/European Women's Lobby,
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A GenderWorks paper



EUROPEAN WOMEN'S
LOBBY
EUROPEEN DES FEMMES



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Background to this report

Oxfam's work on UK poverty

Oxfam's programme in the UK aims to: develop projects with people living in poverty to improve their lives and show how things can change; raise public and politicians' awareness of poverty and its causes; and lobby to bring about change. The programme works in the areas of gender, livelihoods, labour rights, social cohesion, and changing public attitudes to poverty.

Oxfam believes that policies to tackle poverty and social inclusion will be more effective if excluded women's needs are mainstreamed into policy and practice. In line with this approach, Oxfam has been involved with partners in Austria and Italy, in the transnational 'GenderWorks' project during 2007-09, funded by the European Commission's 'PROGRESS' Programme. In the UK, GenderWorks has trained groups of women at grassroots level to hold decision-makers to account and has encouraged decision-makers to use gender analysis to reveal the position of women.

European Women's Lobby

The European Women's Lobby (EWL) is the largest umbrella organisation of women's associations in the European Union (EU). The Secretariat is based in Brussels, but EWL has member organisations in all 27 member states of the EU and 21 European-wide organisations in full membership.

EWL aims to promote women's rights and equality between women and men in the EU. The Lobby is active in relation to a range of issues at EU level, including gender equality policies and gender mainstreaming, economic and social justice for women, women in decision making, violence against women, and gender and immigration/asylum.

In relation to poverty and social exclusion, the focus of EWL's recent work has been on monitoring the social dimension of the Lisbon Strategy for Growth and Jobs, ensuring that women's rights and gender equality issues are central to debates and policies on demography, work on care issues, and the promotion of gender mainstreaming in EU Strategy against Poverty and Social Exclusion.

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We are grateful to the member organisations of EWL who responded at very short notice to a detailed questionnaire, whilst juggling the huge demands of sustaining underfunded women's organisations.

GenderWorks is a two-year project (2007-09), funded by the European Commission under PROGRESS, to investigate women's experiences of poverty and social exclusion in Europe, and policy processes to improve their lives. Oxfam is the lead agency, with partner organisations in Italy and Austria.

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Executive Summary

In October 2009, Oxfam and the European Women's Lobby (EWL) commissioned research to explore and analyse the hidden impact of the current economic recession on women's poverty in EU countries. The research was conducted with EWL member organisations, and supplemented with other research and information available at the end of 2009.

Oxfam and EWL conclude that the research gives a snapshot of the current position of women in poverty, reinforcing what is already known about the persistent social exclusion experienced by many women. It also provides some evidence that the impact of recession is making the inequality faced by women even worse. It is difficult to separate out evidence of women's long-term poverty from the effect of the current recession – and further research is needed in this area. But the evidence here clearly indicates that the recession is already having a significant negative effect on the lives of women, not only in relation to the labour market, but also, crucially, outside it. However, the impact of the recession – direct and indirect – on women remains largely invisible, and further in-depth analysis is urgently required.

This report documents evidence of: precarious working conditions; increasing discrimination in the labour market with a subsequent shift to informal work; rising levels of poverty; reduced access to services; and rising levels of domestic violence, accompanied by cuts in vital support services.

Key findings of research:

- Policy responses to poverty in general, and to economic recession in particular, need to acknowledge that poverty is gendered. Poverty has a differential impact on women and men, based on their different roles and responsibilities, and on the responses of governments. Both men and women lose jobs and earnings, but who loses what depends on the structure of the economy, and the extent to which policies are gender-blind or gender-sensitive.
- Existing macro-economic data is not sufficiently sensitive to reveal both existing poverty and the effects of recession, on women's lives. For example, the data available on the first 'wave' of the recession tends to show a significant loss of jobs in the manufacturing and construction sectors (where more men work). But the impact on women's poverty is less visible, because women are less likely than men to register as unemployed. Women are also more likely to work in part-time and poorly-paid sectors of the economy, which are less well measured.
- The impact of the recession is significant and damaging for both men and women living in poverty. This report tracks the impact for women as a whole,

and particularly for members of vulnerable groups, who face multiple disadvantages. The latter are likely to include the young and the elderly, migrants and ethnic minorities, the low-skilled, those with short-term contracts, single mothers, women in rural areas, those aged over 45, and women with disabilities.

- Priorities for government action are often based on a norm, which prioritises subsidies to, for example, car plants and the construction industry which tend to employ men, over subsidies to sectors such as textiles or retail which employ more women.
- Reductions in public expenditure will always have a major – and disproportionate – impact on women's livelihoods, as women are in the majority in the public sector workforce. For example, across the EU, whereas 80 per cent of construction workers are male, 78 per cent of health and social services workers, and over 60 per cent of teachers in primary and secondary education, are female.
- The impact of the recession on women is likely to become more acute over time as the effects of labour-market shifts are increasingly felt within households, and cuts in public expenditure affect public services and the many women who work in them and use them.

Women and poverty in Europe

Existing poverty

All over the world, women remain poor in relation to men. This is true in every member state in Europe, although differentials vary from country to country. Just under 17 per cent of women in the EU's 27 countries are classed as living in poverty, and across a range of indicators in the labour market and in social protection, the structural causes of poverty have a disproportionate impact on women. The continued existence of women's poverty has long been a concern of the EU, and a range of measures supporting gender equality and tackling poverty demonstrate the continuing significance of women's social inclusion as an issue. The persistence of poverty in such a rich region of the world is shocking, even before the impact of recession has been considered. This report provides evidence of that continuing and underlying poverty experienced by women in the EU, and adds some evidence of the additional impact of the recession.

Debate about tackling recession among policy-makers currently focuses on attempts to regulate the financial sector, and on whether governments should withdraw financial stimulus packages (and if so, when). But it is essential not to lose sight of the huge and continuing social impact of the recession, and of the different consequences for women and men – especially those facing poverty and social exclusion.

Limitations of the data

Existing limitations and gaps in the data on women and poverty make it hard to assess the impact of the recession on women. For example:

- The data available lags behind the reality, reflecting delays in the collection and publication of information. This is especially important given the rapidly shifting nature of the issues involved.
- Women are more likely to change jobs frequently, and to be in temporary and/or informal work. Measures of unemployment and redundancy therefore often fail to capture adequately women's specific experiences.
- There has been far less gender-disaggregated study of increases in economic inactivity, or in informal or vulnerable work, or on the quality of life for women beyond the labour market (eg. access to quality services and participation in community activities).
- Existing statistics often treat women and men as homogenous groups, and fail to address adequately the differences within each category (according to class, race, age, disability, faith, and sexual orientation).

Impact of poverty on women at a time of recession

At the beginning of 2010, most EU countries have officially moved out of recession. However, recovery from the effects of the banking crisis in autumn 2008 remains very fragile. The massive sums spent by EU governments to bail out the banks and provide support to failing industries, although necessary to stave off widespread economic collapse, have resulted in large public-spending deficits. Action to reduce these deficits is likely to fall – or in some cases, is already falling – unfairly, on people in poverty, especially through cuts to health, education, and social protection budgets. In Ireland, for instance, a series of budgets have cut child benefit by ten per cent, public-sector pay by up to 15 per cent, and raised prescription charges by 50 per cent. In Greece, a raft of measures has been announced which will cut the public sector and increase taxes significantly.

The research for this paper was carried out in ten member states. It is important to emphasise that not all countries in Europe have the same starting point in their economic and social development, for example on gender equality or the nature and extent of social protection. Drawing on the evidence from EWL members, this research highlights the following themes:

- **Poverty and standard of living:** Greater difficulty in obtaining work (Austria); rising housing, energy, and living costs (Austria and Romania); higher levels of debt and difficulty with repayments, less and poorer-quality food (Romania); increasing levels of debt among Roma women (Slovakia); and increasing fears about unemployment and incomes (UK).

- **Changing employment patterns:** Increased precariousness of work and reductions in social protection – particularly for poorer groups of the population. The pressure of reduced income in households means that recession drives people, particularly women (who are less able to find other work), to accept jobs below their education and qualification levels.
- **Discrimination against women in the workplace:** Some employers use the crisis as an alibi to exploit women, as women are more often willing to work in precarious conditions, for less salary, and without social security. Some employers may be tempted to restrict policies and initiatives that assist women, or even to adopt illegal practices (eg. dismissing pregnant workers) in order to save money.
- **Maternity protection:** Mothers are very vulnerable to changes in the labour market. Many of them depend on social benefits provided by the state during their maternity leave, or on child benefits, which may be subject to cuts in a time of recession. In the UK, there has been pressure from business not to implement previously agreed improvements to maternity leave on the basis that this cannot be afforded at the current time.
- **Unpaid work and care economy:** Reductions in public expenditure are likely to result in the transfer of services such as care back onto women, preventing them from fully participating in all aspects of life. Similarly, the impact of expenditure cuts to support services in socio-economically disadvantaged communities will result in a greater reliance on women, both within families and in the community.
- **Migrant and ethnic minority women:** The recession is causing a heightened sense of job insecurity for millions of migrant and ethnic minority women, and making migrants more vulnerable to abuse. Migrant women are increasingly providing the infrastructure that enables higher numbers of native-born women to enter paid employment. However, the unregulated, insecure, and privatised nature of many migrant women's work – as cleaners, housekeepers, and hotel and tourism staff – leaves migrant women open to abuse and exploitation.
- **Violence against women:** Economic recession puts pressure on families and creates conditions associated with increased domestic/intimate-relationship violence. Evidence from the current study reveals increasing numbers of victims of domestic violence (Bulgaria, Estonia, Ireland, the Netherlands, Romania, Scotland, and Slovakia); increases in trafficking in various countries (Germany, Hungary, and the UK); and a rise in prostitution and attacks on prostitutes (Germany and the UK).

- **Social benefits:** In response to the crisis, most EU member states have affirmed their commitment to support the most vulnerable people through their benefit systems. There is evidence, for example, of a temporary relaxing of eligibility criteria for unemployment benefit in some countries (eg. France, Italy). But in other states (eg. the UK, Sweden, the Netherlands, and Ireland) 'activation policies' and welfare reforms have tightened eligibility criteria in order to compel claimants to take up employment – even though jobs are very hard to come by.
- **Access to essential services (health, education, childcare):** Particular concern surrounds women's access to sexual and reproductive health services during the recession. Sexual and reproductive health services are crucial in giving women control over their bodies, and therefore in efforts to achieve gender equality.

The impact of the recession on education is already visible, including: closure of schools (Bulgaria), rising pupil-teacher ratios (Estonia), and cuts to support services for children with special needs and those who need help with the English language (Ireland).

The number of childcare centres has been reduced (eg. Bulgaria), opening hours have been cut (eg. Estonia), and the cost of places has increased (eg. Ireland). Other evidence suggests a reduction in support for books and materials (Estonia); and in Hungary, subsidies on meals in kindergartens and schools have been cut by two-thirds.

- **Support for women's NGOs:** Women's NGOs have contributed to significant changes in legislation, policy, and public attitudes across Europe, and their campaigning role on behalf of women remains essential at a time of recession. However, the evidence from this research highlights the precarious circumstances of women's NGOs in Bulgaria, Hungary, Ireland, Latvia, Romania, Slovakia, and the UK. Budgetary cutbacks as a result of the recession are clearly an important factor.

Policy responses

National government actions and recovery plans

Over the past year, most member states have launched stimulus packages and recovery plans to cope with the financial, economic, and social problems created by the recession. The analysis in the report suggests that the actions taken by member states may have failed to address gender issues adequately, adding to existing differences in the poverty of women and men. For example, support for industrial sectors and companies appear to have prioritised saving the jobs of car and construction workers, most of whom are men. Given that women are over-represented in

temporary and part-time work, it is likely that they will be significantly affected by changes to working time. And whilst some positive, short-term measures to support household purchasing power (eg. tax reductions, adjustment in social security contributions, and income-support measures that target low-income households) have been introduced, these are insubstantial compared to the amounts spent on banks and businesses. Moreover, without more detail on the precise measures, it is not possible to discern the gender impact of these policies with any certainty.

All policy responses and recovery plans should recognise the importance of building the resilience of women experiencing poverty. Resilience means the ability to cope with day-to-day shocks, such as using up savings to pay for everyday foodstuffs, or longer-term shocks such as the loss of previously available childcare due to public-spending cuts, and the consequent need to run down social capital in finding substitutes. Policy and recovery plans need to focus on preventing the running down of assets, and on building resilience to coping with shocks.

EU actions and recovery plans

Alongside efforts to restore and maintain a stable financial system, the EU's efforts, with those of member states, have focused primarily on infrastructure and employment initiatives. As yet, however, it has been less clear what the role of the EU's Social Protection and Social Inclusion process can and should be, and what initiatives are being developed. Expert studies are underway in all member states of the social impact of the crisis; however, there are currently no plans to make this information publicly available. As a result, public debate about, and oversight of, the impact of the crisis on the most vulnerable people is to some extent hampered. One consequence of this is that the impact on women remains relatively hidden.

Recommendations

Main recommendations:

- Governments and public bodies should undertake gender impact assessments of the recession, and track subsequent changes over time – especially because women are likely to be disproportionately affected by any future cuts in public spending and services (both as workers and users).
- Governments and public bodies should use the gender impact assessments to help them focus on building the resilience of poor women to further shocks.
- Gender-specific indicators in the field of poverty eradication and the promotion of social inclusion should be further identified, adopted, and monitored

by the European Commission and the member states, in line with the Portuguese EU Presidency Conclusions on 'Women and Poverty' (2007).

- Monitoring of the gendered impact of the crisis on poor communities should be increased. For example, little or no research has been conducted as yet on the impact of the recession at community/household level (eg. on informal caring patterns; on family life and domestic violence; on financial assets such as savings or pensions; on housing arrears or repossessions; or on the costs and availability of childcare).
- The current indicators to determine income-related poverty should be revised to better reflect gender differences. Poverty figures are based on accumulated household income, and assume that income is distributed evenly within households, with the consequence that income-related poverty among women is likely to be underestimated.
- Gender-disaggregated data should be developed, and impact assessments undertaken, to explore the changing nature of employment conditions and the effect of this on women's vulnerability to poverty and social exclusion. The following should be monitored: changes of contracts from long to short/fixed term; changes of flexible working hours to part-time work, subcontracts, second jobs, and any other forms that undermine standard labour protection laws; changes affected on return from statutory leave, especially maternity leave, according to different sectors of the economy (including in small and medium enterprises [SMEs]).
- Gender impact assessment should be undertaken on the impact of changing working contracts and conditions on access to social protection (eg. unemployment benefits, maternity pay, sickness benefits, disability benefits, pensions).
- Gender budgeting should be adopted as a standard approach to assess spending on men and women within economic recovery plans and other public budget processes. Alternative accounting measures should also be developed to ensure that women's unpaid activities in the reproductive economy are recognised in systems of national accounts.
- Women's participation should be ensured in decision-making processes affecting the design, implementation, and monitoring of stimulus packages and other measures to aid recovery. Women's groups need to be supported to develop greater participation in economic discussions at both national and international levels.

Specific recommendations:

These summarise the recommendations made at the end of each section.

- **Discrimination against women:** The relevant national authorities (statistics agencies, equality bodies, and government departments) should compile data on the numbers of women who have filed complaints on the basis of sex discrimination in the workplace since the recession in 2008, and undertake analysis of the causes on an ongoing basis.
- **Migrant and ethnic minority women:** Immigration and integration policies should seek to break down structural obstacles to migrant women's full labour-market participation, so that they are not restricted to part-time and insecure work with few, if any, employment rights.
- **Violence against women:** Ongoing and systematic monitoring should be established to measure progress in relation to violence against women. In particular, issues of violence against particularly vulnerable groups of women should be addressed.
- **Social benefits:** Gender-sensitive universal social protection standards (including access to good quality education and health care, and income security) should be established in all member states to address the needs of women, men, and children facing poverty and social exclusion.
- **Access to services:** The gender impact of expenditure cuts on access to high standards of health care and education should be assessed. Member state commitments to the Barcelona targets on childcare, fixed until 2010, should be renewed. New childcare targets should be developed, which recognise not only numbers and costs, but also the quality of care.

1. Introduction

Poverty in Europe

All over the world, women remain poor in relation to men. This is true in every member state in Europe, although differentials vary from country to country. Just under 17 per cent of women in the EU's 27 countries are classed as living in poverty, and across a range of indicators in the labour market and in social protection, women are still suffering from the effects of structural causes of poverty in the labour market and in social protection systems. The continued existence of women's poverty has long been a concern of the EU, and a range of measures supporting gender equality and tackling poverty demonstrate the continuing significance of women's social inclusion as an issue for the EU. The persistence of poverty in such a rich region of the world is shocking, even before the impact of recession has been considered.

This report looks at the continuing and underlying poverty experienced by women in Europe, and provides a snapshot of evidence from women's organisations of the likely impact that the recession is having on women. Existing macro-economic data is insufficiently sensitive to reveal the effects of the recession on women's lives. The evidence in this paper re-states and adds to evidence of how women's pre-existing poverty seems to be exacerbated by recession. It leads us to believe that further in-depth analysis is urgently required to establish how the recession has particularly affected women. Furthermore, it will also take some time for the full consequences of the recession to be seen at community/household level, where women play such a central role. The research questionnaire attempted to explore the impact of the recession on informal caring patterns, family life, domestic violence, financial assets such as savings or pensions, housing arrears or repossessions, the costs and availability of childcare, and on the care of dependent family members. In exploring many of these issues in more detail than has happened until now, this research is an essential part of building a more coherent understanding upon which gender-sensitive policy responses can be developed.

Poverty and recession

At the beginning of 2010, most EU countries have officially moved out of recession. However, recovery from the effects of the banking crisis in autumn 2008 remains very fragile. Much debate among policy-makers currently focuses on attempts to regulate the financial sector and on whether governments should withdraw financial stimulus packages (and if so, when). But it is essential not to lose sight of the continuing economic and social impact of the recession – how it will exacerbate existing poverty, and the different consequences it will have for women and men.

During 2009,¹ unemployment rose in every EU member state, and it is likely that it will continue to rise well into 2010.² Wages have fallen and working conditions have worsened, particularly for those in precarious employment. Housing repossessions have grown and more households are in debt.³ Returns on both public and private pensions are threatened.⁴

Many states are also experiencing significant budgetary deficits. These doubled during 2009 in the EU (from an average 2.3 per cent of GDP in 2008 to six per cent) as a result of both the slowdown itself and (necessary) action to stimulate economic activity. Although the timing and nature of policy responses vary considerably between countries, deep cuts in public expenditure have either been announced already, or are expected, in many countries.

Reductions in public expenditure will inevitably have a major, and disproportionate, impact on women's livelihoods, as women are in the majority in the public sector workforce. For example, across the EU, whereas 80 per cent of construction workers are male, 78 per cent of health and social services workers, and over 60 per cent of teachers in primary and secondary education, are female.⁵

Although there is a common perception that women have been less affected than men by the current recession, the reality is more complex. Women are now much more integrated into the labour force than in previous recessions, and the reliance of both female-headed and dual-earner households on women's incomes has grown substantially.^{6,7} Women tend, however, to be concentrated in part-time, temporary, and flexible work, and are often lower paid. They are also more likely to be ineligible for unemployment benefits, and to have more interrupted employment histories than men. As a result, their savings and their pensions are also generally lower than men's.

Background to the report

This research was commissioned in October 2009 and completed in January 2010. The report aims to provide a picture of women's poverty in the EU, and to show how the hidden effects of the recession on women appear to be increasing the poverty and social exclusion experienced by women. It draws on survey evidence and published data and research, revealing a picture of structural disadvantage for women as a whole, but also of the added vulnerability of certain groups of disadvantaged women. These are likely to include the young and the elderly, migrants and ethnic minorities, the low skilled, those with short-term contracts,⁸ single mothers, women in rural areas, those aged 45+, and women who are disabled.

The report makes recommendations for reducing women's poverty in general, and in relation to the

recession in particular. In many cases, the policy solutions for tackling women's poverty and the impact of the recession are the same, but in some cases they are different and additional. The recommendations are put forward jointly by EWL and Oxfam, but are supplemented by more particular recommendations from each organisation. The recommendations cover how the data gaps identified could be bridged; what further research is required to understand what is happening to women as a result of the recession; and what policy changes would help to protect women from its effects. As a short study it does not claim to offer a comprehensive, in-depth analysis of the complex issues involved, as the organisations involved lacked the capacity and resources to do this. Rather, it provides a snapshot, seen from the perspective of the last quarter of 2009. It builds upon earlier analysis and position papers from both organisations on the effects of poverty on women, and on the economic crisis.⁹

For more information on the methodology, see Appendix A. For the survey questionnaire sent to EWL member organisations, see Appendix B.

Limitations and gaps in data on women's poverty

The situation of poor and excluded women has been a concern of the European Commission and member states for many years. The continuing existence across EU countries of a gender pay gap, occupational segregation (with women over-represented in the lower pay categories), the concentration of women in part-time and temporary work, and the lack of affordable childcare, are all long-term problems. Many women remain in a position of relative economic insecurity and dependence, suffering disproportionately from poverty relative to men.

However, there are long-term and deep-seated limitations and gaps in the data available which make it hard to assess the impact of the recession on women. The diverse histories, structures and policies of different EU member states may mean that definitions and recording methods vary, and that information is therefore often not available on a directly comparable basis. In order to avoid some of the difficulties arising from differences between member states' approaches, we have sought, where possible, to draw upon standardised EU data collection. Here we detail some of the limitations and gaps.

Measuring the impact on women over time

One important limitation of the statistical base is the lag of available data behind the reality, reflecting delays in the collection and publication of information. This is especially important given the rapidly shifting nature of the issues involved. For most EU countries, the latest data that are published relate to the first six months of 2009. Furthermore, there is not only a time

lag in the statistics becoming available, but also a time lag between a downturn in economic activity and this being visible in unemployment figures.¹⁰

Coverage of what is happening in particular sectors is also patchy. The available data on the first 'wave' of the recession tends to show a significant loss of jobs in the manufacturing and construction sectors (where more men work). However, the impact on women's poverty is less visible because women are less likely than men to register as unemployed. Women are also more likely to work in part-time and poorly-paid sectors of the economy, which are measured less well. And as job losses, home repossessions, and income insecurity feed through into household spending decisions, the longer-term gender impact will probably become apparent – if intra-household resources receive more attention. Moreover, future cuts in public spending will be likely to impact heavily on the health, education, and welfare sectors (where more women work). It is likely that the full impact of the recession is yet to be felt by many women on low incomes.

Limitations of labour-market data in revealing poverty

'Measures of unemployment may not necessarily capture the full impact of the changing economic conditions for women, especially as women are more likely than men to leave the labour market altogether. In addition, the difference in the types of job that women and men perform will be reflected in the impact of the recession on their employment and unemployment; for example women's greater concentration in part-time work, lower-paid jobs, jobs with shorter tenure and smaller firms will all have an impact on not only the relative effects of the downturn but also the extent to which policy responses benefit or disadvantage different groups.'

European Commission, Employment in Europe 2009

There are significant limitations in traditional labour-market data, which have an impact on what is visible in women and men's different patterns of employment. For example, existing analyses have concentrated on formal employment, looking at unemployment figures, with some breakdown by gender. The categories of today's labour force statistics tend to obscure part-time employment, whilst women form the majority of part-time employees.

People with employed partners are less likely to register as unemployed, and such people are more likely to be women. Women are also more likely to change jobs frequently, and to be in temporary and/or informal work. Measures of unemployment and redundancy therefore often fail to capture adequately their specific experiences.

For instance, job losses recorded by the European Restructuring Monitor (ERM) are ‘intended’ redundancies involving at least 100 jobs or affecting at least ten per cent of the workforce in sites that employ more than 250 people. This bias probably leads to a higher reporting rate in the ERM for manufacturing relative to services, and is therefore likely to underestimate the impact on women (who tend to work in smaller enterprises and units).¹¹

Overall, there has been far less gender-disaggregated study of increases in economic inactivity, or in informal or vulnerable work – or on the quality of life of those beyond the labour market.¹² Having said this, there is some evidence of recent improvements. Eurostat, in collaboration with the member states, has, for example, improved the methodology used to calculate the gender pay gap in the EU. Instead of using a mix of various national sources, it now uses an EU-harmonised source (Structure of Earnings Survey).

Invisibility of indirect impact on women

Whereas some available statistics highlight the direct impact of job losses in manufacturing and construction (where the majority of employees are men), this of course will have a significant, but largely invisible, indirect impact on their female partners. The latter may as a result take on extra paid work, whilst continuing to provide the majority of care in the home.

Access to quality services and participation in community activities and decision-making processes may also be affected. In extreme cases, women’s health and wellbeing may be seriously affected by a male partner’s redundancy, and vice versa. These hidden indirect impacts are unlikely to be captured by existing data collection methods and indicators.

There is a risk that some of the compelling evidence we set out in this report in relation to these issues will be dismissed as being ‘anecdotal’. This provides a strong justification for a more rigorous approach, whereby robust statistics are collected in future. In some cases (eg. violence against women, the extent of sex work, etc.) it is acknowledged that it is difficult to gather accurate statistics because of the nature of the issues involved. In these cases, we argue that attention to gathering qualitative evidence of the gendered impact (eg. from grassroots NGOs, from women affected, etc.) is essential.

‘As we approach the 15th anniversary of the Beijing conference, it is critical that governments, parliamentarians, and women’s organisations work together to document the impact of the crisis on the level and scope of gender-based violence.’

Inés Alberdi, Executive Director, UNIFEM, The World Economic and Financial Crisis: What Will It Mean for Gender Equality? Fifth Annual Meeting of Women Speakers of Parliament, Vienna, Austria, 13 July 2009

Difficulties in measuring women’s poverty

Income figures, which are used to assess poverty levels, routinely attempt to measure the living standards of an individual according to household income. This assumes that both partners in a couple benefit equally from that income, whereas in practice men tend to control more household resources. Women’s poverty may therefore be hidden if statistics are based on household income.¹³ Reflecting this reality, the 2008 Workplan of the ‘Indicators sub-group of the Social Protection Committee’ (ISG) – part of the EU Social Protection process – recognised that *‘the measure of poverty, based on the pooling of household income among members of a household, doesn’t lend itself to be broken down by genders, since it cannot reflect the actual sharing of resources between men and women inside the household.’* It suggests that the ISG should consider, with the help of Eurostat, how to better reflect gender differences in social inclusion.¹⁴ However, this commitment has appeared in the last three work programmes in precisely the same formulation, suggesting that progress still needs to be made in this area.

Lack of attention to diversity among women

Existing statistics often treat women and men as homogenous groups, and fail to address adequately the differences within each category (according to class, race, age, disability, faith, and sexual orientation). In practice, certain groups of women – single mothers, disabled women, younger/older women, migrant women, undocumented women, women from minority communities, women in rural areas, and women experiencing violence – are most likely to be poor and to suffer disproportionately as a result of the recession. But the overall figures for women will inevitably obscure this reality. Although some analyses has been done at EU and member state levels of the impact of the recession on various groups, these are often insufficiently sensitive to reveal multiple disadvantage.

‘Gender equality is more likely to be promoted when the focus of purchasing power is on the individual rather than the household; certainly information on gendered individuals is necessary if the gender implications are to be discovered. Further, income support that is provided to the mother in a household is more likely to be spent on children than if it is given to men.’

Walby S, Auditing the Gender Implications of Recovery Policies for the Financial and Economic Crisis, meeting of European Platform of Women Scientists and European Commission, 28 April 2009

Recommendations:

- We recommend that each member state introduce a chapter on women's poverty into its poverty monitoring reports eg. National Action Plan (NAP) or successor, and fund its national equality body to produce annual digests of statistics on gender and poverty.
- In order to rectify the limitations and gaps in the available data, information should be collected on the following indicators of change in the labour market, poverty, and access to services:

Labour market:

- labour-market changes recorded in work contracts (long-term/short-term/fixed-term), broken down by women and men, over a six-month period;
- labour-market changes in contracts of women returning to work following statutory maternity leave;
- number of jobs held at one time, broken down by women and men;
- moves between full-time and part-time working, broken down by women and men;
- changes in working hours, broken down by women and men;
- moves between employed and self-employed status, broken down by women and men;
- changes to employment benefits (eg maternity/paternity/parental leave).

Increases in poverty:

- due to changes to informal caring patterns (women/men);
- rise or fall in costs of childcare;
- due to change in care of dependent family members (eg. who is doing the caring, type of care [home, institutional, community care, independent living]);
- changes in financial assets (eg. savings/pensions);
- housing arrears (mortgage/rent), broken down by women and men and type of household (eg. single parent);
- repossessions broken down by type of household;
- numbers of women/men homeless;
- changes in health-care coverage over a six-month period (women and men);
- changes in income derived from other sources (social protection schemes);
- changes in access to rights due to social protection conditionality criteria.

Changes in access to services:

- introduce or improve monitoring of financing or availability of services across member states (eg. nurseries, transport, schools);
- carry out gender impact assessments of shifts in public expenditure on services;
- measure levels of domestic violence and availability of support services (eg. number of women seeking/refused refuge, number of calls to helplines and police, as counted by both mainstream services and women's refuges).

2. Women's poverty and the impact of recession

In this chapter, we outline the existing situation of women experiencing poverty, summarise the evidence from the research in this study, and give country examples to illustrate the impact of recession in relation to key issues. Whilst each issue is treated as discrete, it is essential to recognise the overlapping connections and influences between them. Throughout the report we highlight that the thread bringing these issues together is the relative invisibility of women's poverty and social exclusion.

Although there have been changes and improvements, many statistics, policies, and interventions tend to be shaped, consciously or more often unconsciously, around what is seen as the norm. Perhaps the most obvious example is labour-market data, which, as identified in the previous section, still tends to collect data around the norm of full-time long-term employment, behind which still lies the assumption of a main breadwinner for the family, traditionally the man. There have been huge changes in labour-market participation in recent decades, with significant numbers of women now in the labour market – but the collection and analysis of labour-market data has not necessarily kept pace with these changes.¹

The section is structured as follows:

- Poverty and standard of living
- Changing employment patterns
- Discrimination against women in the workplace
- Unpaid work and care economy
- Women of migrant and ethnic origin
- Violence against women
- Trafficking, prostitution and poverty
- Social benefits
- Access to essential services (health, education, childcare)
- Women's NGOs

¹ Smith, M. Analysis note: gender equality and recession, Gender Experts Group paper, May 2009

1. Poverty and standard of living

'The disadvantaged position of women on the labour market increases the risk that they will be exposed to poverty. This was particularly true for those aged over 65, amongst whom the proportion living in households at risk of poverty (ie. having an income below the threshold set at 60 per cent of the national median income) was significantly higher for women than for men in EU-25 in 2006 (21 per cent compared with 16 per cent). This was a pattern in almost all member states.'

Commission staff working document, European Commission 2009

How poverty is defined influences how its gendered aspects are understood. The narrow concept of poverty as lack of income and access to goods and services ('consumption and income poverty') does not reveal its broader facets. For organisations such as Oxfam and EWL (and other organisations using a human rights based approach), poverty involves a denial of rights, opportunities, and choices for living a decent life. A gender dimension adds significantly to the concept of poverty, incorporating issues such as poverty of decision-making power, poverty of time, and poverty of means of self-determination.¹⁵

In 2006, the Commission's 'Expert Group on Gender, Social Inclusion and Employment' suggested, based on analysis of poverty in 30 European countries,¹⁶ that: *'gender inequalities in employment combined with design inadequacies in social welfare systems produce a situation whereby poverty is disproportionately borne by women or is "feminised".'* They concluded that a gender perspective was generally lacking in policy debates.

According to provisional Eurostat figures, 24 per cent of men and 26 per cent of women were at risk of poverty (before social transfers) in the EU-27 in 2008,¹⁷ but rates vary considerably between member states. In the new member states in particular, neoliberal reforms and recovery plans have had the worst effect on the most vulnerable groups in society, the majority of whom are women. For some of them, indeed, crisis has been a permanent state of their daily lives for the past two decades: *'Instability and the struggle for survival have been part and parcel of managing every day life for the last 20 years, as well as earlier, as the first signs of crisis of state socialism appeared in the 1980s.'*¹⁸ Women facing poverty are amongst those who have paid the highest price of the transition of economies in Central and Eastern Europe: *'Inequalities in access to new wealth generated by privatisation, to paid work and other sources of income have been skewed against women. In turn, the social costs of transition, particularly those related to the transfer of responsibilities for social reproduction from the state to households, have been borne disproportionately by women.'*¹⁹

Having said this, it is also important to recognise that the poorest groups in society – which usually contain a high proportion of women – may be less affected by labour-market fluctuations, given that many of them are already out of work. The research literature tends to suggest strong effects of recessions on the incomes of working-age individuals, but weaker effects on individuals who are retired or who are not strongly attached to the labour force.²⁰

The impact of recession – the evidence so far

In relation to the current recession, Eurobarometer opinion surveys²¹ highlight that women are more worried than men about their incomes, family budgets, and security in old age. Men were slightly more optimistic than women regarding the evolution of their household's financial situation in the next 12 months: 18 per cent [and below] of them anticipated a better financial situation in the year following the survey, compared to 14 per cent of women. Almost half of female respondents foresaw at least a low risk of having problems with being able to cope with paying ordinary bills, buying food or other daily consumer items in the next 12 months (48 per cent vs. 41 per cent of men). Women were more worried about the possibility that their income in old age would not enable them to lead a dignified life: 53 per cent of women (vs. 47 per cent of men) were 'very worried' or 'fairly worried', and 21 per cent of women (vs. 15 per cent of men) were 'very worried'. These conclusions are perhaps unsurprising, given the findings of previous research that women tend to bear the brunt of managing day-to-day family expenditure.²²

Facts as well as attitudes have changed. In Austria, for example, expenditure on housing, energy, and living costs has increased in recent years relative to income. High energy costs are especially burdensome for people on low incomes. The repayment of debts on a low income is often no longer possible. When debts are repaid, the remaining money is insufficient. Often, debt repayments cause rent arrears or the shutting off of energy supplies. Women try to buy food as cheaply as possible but this is often of lower quality.²³

Responses from EWL members (see 'Country examples' below) highlight the following themes: greater difficulty in obtaining work (Austria); rising housing, energy, and living costs (Austria, Romania); higher levels of debt and difficulty with repayments (Romania); less and poorer-quality food (Romania); increasing levels of debt among Roma women (Slovakia); and increasing fears about unemployment and incomes (UK).

Country examples

Bulgaria: Loss of jobs has further social implications – a lot of young families have taken bank loans for houses and now they are facing serious problems in

paying their mortgage. As a result, they may take on new debts and get into a vicious circle. The impact of recession on enterprise creation is very serious and a lot of women's enterprises have failed, reducing their income.²⁴

Romania: *'In both family and social life, women still having a job have many more responsibilities to deal with within a reduced budget. There is not any hope for a better life... working women are overwhelmed and have no time for themselves and the stress is terrible.'*²⁵

Further aspects of the crisis identified by Romanian women are: *'higher levels of debt and difficulty with repayment; incurring new debts; more difficult to pay rent/mortgage, heating, electricity, telephone and other basic services; using up more savings than before; less and poorer-quality food because of the rise in prices for the clients of our governmental institution; poorer quality of the medicine (drugs) they use.'*²⁶

Slovakia: The recession has increased debt levels among Roma women. Some Roma do borrow small sums through local Roma lenders. Interest rates are reportedly extortionate – 40 per cent or higher – compared with an interest rate for consumer credit of around 14 per cent.²⁷ According to the social workers from marginalised Roma communities, the precarious economic situation has caused extreme increases in indebtedness to private lenders. Among borrowers, women on maternity leave are highly represented since they have insufficient regular income from maternity allowance. More women have taken loans, and more women have more than one loan.²⁸

UK: Women's personal finances have been harder hit than men's, according to one official survey. Some 59 per cent of women said they cannot afford to save now. Among men, the figure was 49 per cent. Only 19 per cent of women were optimistic that their personal finances would improve over the next 12 months, compared to 27 per cent of men.²⁹

Recommendations:

- Gender-specific indicators in the field of poverty eradication and the promotion of social inclusion should be further identified, adopted, and monitored by the European Commission and the member states, in line with the Portuguese EU Presidency Conclusions on 'Women and Poverty' (2007).
- The current indicators to determine income-related poverty should be revised to better reflect gender differences. Poverty figures are based on accumulated household income, and assume that income is distributed evenly within households, with the consequence that income-related poverty among women is likely to be underestimated.³⁰
- The 'liberalisation' of energy markets³¹ (eg. gas, electricity) prior to the financial crash in 2008 has

resulted in 'energy poverty' for many low-income families. In the light of growing difficulties to meet energy bills, particularly in single-parent households, poor families should not be denied access to energy supplies.

- Many people in poverty do not pay very much (or anything) in direct taxes on their incomes; however they are hit disproportionately hard by indirect taxes (eg. VAT on food, goods, and services). We recommend that governments seek to claw back public expenditure deficits from direct rather than indirect taxes.

2. Changing employment patterns and their impact on poverty

'...in many countries the women who are furthest away from the labour market (lone mothers, the low skilled, etc), still face important barriers to find a job, and a job that pays (lack of childcare or of care for other dependants, involuntary part-time, lack of reconciliation measures).'

The Social Protection Committee, Growth, Jobs and Social Progress in the EU: a contribution to the evaluation of the social dimension of the Lisbon Strategy, September 2009

There have been very significant changes in the labour-market position of women in the last decade. Women's increased employment is not only crucial for their own wellbeing, but also to the maintenance of household incomes. There are increasing numbers of two-earner households, but what is the impact if one or other loses their job? What are the gender dimensions of these changes? What do these changes mean for the expectations and possibilities of either or both, of the other? These effects are as significant as the changes in women's labour-market position, but remain relatively unmeasured. Here we give details of recent labour-market changes, followed by evidence of the impact of the recession on women's labour-market position revealed in the survey. The impact of gaining or losing a job, or remaining on benefits, for single-parent households (majority women) are better measured and known. Overall, the financial position of single-parent households remains a matter of serious concern for many member states.

In the period between 2000 and 2008 there was a strong growth in the employment rate across the EU. One significant factor was a considerable rise in female employment: rates for women aged 25-54 rose six per cent – and for older women went up more than nine per cent during this period. However, employment rates for women were still substantially lower than they were for men (almost 15 per cent lower in the 25-54 age group, and 18 per cent lower in the older age group). Female activity rates (ie. those employed or unemployed) were

also much lower than the male rate, at 64 per cent compared to 78 per cent respectively (with the largest differences in Malta, Greece, and Italy, and relatively small differences in the Nordic and Baltic States).³²

Part-time work is much more common for women than for men in virtually all countries (in the Netherlands, for example, more than 75 per cent of female workers worked part time in 2008). Fixed-term contracts are also more frequent among female than male employees (eg. with relatively high rates in Cyprus, Sweden, and Finland).³³ In practice, labour turnover appears to be higher for women than for men in most countries.³⁴ At household level, the risk of poverty for people working part-time is 11 per cent against seven per cent for those working full-time, and the risk of poverty for people on temporary contracts is 13 per cent against five per cent for workers holding permanent contracts.³⁵

As in the past, unemployment was generally higher among women than among men in 2008 (particularly in Greece), although some countries (eg. Ireland and Romania) registered higher unemployment rates for men. Long-term unemployment is generally more frequent among women than men. In Slovakia, almost eight per cent of the female labour force was long-term unemployed in 2008, with Greece (six per cent), Portugal (four per cent), and Italy (four per cent) also having relatively high rates.³⁶

Although unemployment rates have been rising over the last year or so in all member states, the extent of this varies significantly between countries. The increase has been especially steep in certain countries (unemployment rates have roughly doubled in Ireland [up six per cent] and Spain [up seven per cent], and tripled in the Baltic States [up 9-11 per cent]).

Since the average unemployment rate in the EU reached a low in spring 2008, the rate for men increased by 2.9 percentage points to 9.1 per cent by August 2009, and for women by 1.7 percentage points to nine per cent. According to Eurostat figures, the absolute rise in male unemployment in the EU has been more substantial than that for women across all age groups. In terms of relative increase, the level of male unemployment rose by almost 40 per cent over the year to the second quarter of 2009, while for women it rose by around 20 per cent.³⁷

However, these headline figures do not necessarily reflect women's position accurately, as we identified earlier in this report (see above section on 'Limitations and gaps in data'). For example, by the second quarter of 2009, the number of employees in the EU with temporary contracts had fallen by 1.7 million (or around six per cent) compared with the second quarter of 2008; the impact of this shift is unclear as it depends on whether employees gained permanent posts or left employment. Moreover, the decline in full-

time employment has been offset to some extent by a continued increase in part-time employment; whilst the increase in part-time working among women has been significant, some of them will have felt pressure to go back to work because their male partners have been made redundant. As a result, they may find themselves coping with a 'double shift' of paid employment and care in the home.

Both of the trends outlined above will affect women more than men.³⁸ The rise in part-time employment of women also suggests that the change in the overall employment rate tends to overstate the additional amount of work performed by women.³⁹

Female unemployment can be further expected to rise disproportionately as consumption is shrinking (affecting retail staff) and public spending in the social sector is declining, since female workers are concentrated in those areas. Both as employees of the public sector and as users of services, for example care services, women are particularly sensitive to budget cuts. Such cuts are either planned or being implemented already across many member states in order to plug the public deficits created by the bailout of the banks, and to address the impact of falling tax revenues.⁴⁰

In terms of different sectoral effects, evidence from the recessions of the early 1980s and early 1990s appears to show that economic downturns tend to hit manufacturing much more than services; and within manufacturing, some industries are affected more than others, especially the engineering industries and others that manufacture producer goods. There are early indications that the present recession may follow a similar pattern, but until the first quarter of 2009, a serious drop in production of over 20 per cent had not yet fed through to massive job cuts (except in some countries, Spain being the prime example). Indeed, the scale of jobs losses in textiles, where women are in the majority of the workforce (cuts of ten per cent), and in construction where men are in the majority of the workforce (cuts of eight per cent), were more significant at this stage.⁴¹ To some extent, the less severe fall in manufacturing may also reflect the financial support packages provided in some member states, and also the temporary reductions in working hours instigated by some employers.

In some new EU member states, women tend to be employed in labour-intensive manufacture export industries (electronics and textiles) that are more prone to fluctuations in demand. A recession-induced downturn in exports to Western Europe has had a negative impact on output and employment in small open economies such as the Czech and Slovak Republics, Estonia, and Hungary, where exports accounted for 70-80 per cent of GDP in 2008.⁴²

'Economic sectors hiring more women than men are also being impacted: tourism and leisure, as well as banking and insurances services are suffering from consumption reduction as well as the impact on retail and distribution. Public services, with a high proportion of female staff are being reduced. Women in the service sector, on precarious contracts, have been very vulnerable to dismissal, and are big losers in the contraction of undeclared work...'

European Anti-Poverty Network, Social Cohesion at Stake, 2009

The impact of the recession on women's employment

Beyond statistics, the evidence from EWL members (see 'Country examples' below) supports the argument that the major gender implications of the recession are increased precariousness of work and reductions in social protection – particularly for poorer segments of the population.⁴³ The pressure of reduced income in households means recession drives people to accept jobs below their education and qualification levels. This is particularly the case for women (especially mothers) who may find it harder than men to accept a job further away from home because of family responsibilities and limited access to public transport, especially in some rural areas.⁴⁴ As a result, not only do they get lower salaries, with implications for family budgets, but the underlying gender pay gap – on average 17.6 per cent across the EU in 2009 – increases again, and there is a reversion to the economic dependence of women on men. Accepting a precarious/part-time job may often be connected with a loss of social security. Lay-offs and downsizing of staff are also causing women's working conditions to deteriorate and their workloads to increase.

At this stage, most forecasts indicate that the impact of the recession on employment and unemployment is not yet clear-cut. The European Commission has, however, endorsed the view that women are likely to be more affected as time goes by: *'As the effects of the economic crisis broaden beyond the male-dominated sectors immediately affected, and as these in turn provoke some job losses in female-dominated services sectors, it seems likely that there may be a more significant effect on female employment in coming quarters than that observed so far.'* From a global perspective, the International Labour Organisation (ILO) also points to other female-dominated areas of the economy, such as social services, tourism and clerical support staff, as being next in line for layoffs, with redundancies in these sectors already starting in many countries.⁴⁵

Country examples

Austria: According to an interview with a Caritas social consultant, the situation of socially-excluded women has been getting worse for the last two years. She reports that since the financial crisis, it has become even harder to find an adequate job; and many jobs are short-term and do not provide a living wage. It is very difficult for women with caring responsibilities to return to work (especially for single parents), because the working hours for low-wage earners often are not compatible with childcare availability, or employers refuse to employ women with childcare responsibilities.

Bulgaria: The situation is critical for single mothers, victims of domestic violence, younger/older women and disabled women. Many of those who lost full-time jobs have since been working on a part-time basis. For young women it is impossible to find a job, especially if they are single mothers or mothers of more than one child. The impact on Roma women is very serious, since they often have few educational qualifications and are unemployed. Increasingly, unemployed women are willing to take any kind of job without social insurance and other forms of social protection.

Czech Republic: Czech NGOs identify redundancy as the main impact of the crisis for women, particularly affecting mothers returning from maternity leave, mothers of young children in general, women over 50, and migrant women. In addition, many permanent contracts have been changed into contracts for services, where employees are not paid social and health insurance, do not get any sick pay, and can be dismissed without notice. In NGOs' experience, employers often use the recession as an excuse to discriminate against women. Many families have gone bankrupt because they were unable to pay their mortgages.⁴⁷

Slovakia: More than 90 per cent of employees in textile and related industries are older women of low educational status,⁴⁸ who are particularly vulnerable if they lose their jobs. Textile firms have suffered from the recession at least as much as car producers; recently, one of the biggest textile factories dismissed 654 people,⁴⁹ the majority of whom were women. For elderly women in small cities and rural areas, it is nearly impossible to find new employment.

Ireland: Since the start of 2009, the areas of employment in which women predominate have been severely affected. Whereas at the beginning of the recession job losses were overwhelmingly male, since 2009 the rate of female unemployment has increased in comparison to that of men. In 2008, while the construction sector was the first to experience serious job losses (of 45,900), the retail and wholesale trade, where women employees predominate, was the next sector affected, with 18,200 job losses. The hotel and services sector experienced losses of 10,500. Since

⁴ See, for example, House of Commons Hansard, Written Answers 21.4.09, col. 664W.

the start of 2009, the rate of female unemployment has steadily increased, peaking in July 2009 where the figures recorded a slightly higher number of women (5,500) than men (5,100) signed on the 'live register'.⁵⁰

Not only are jobs being lost, but employers are also using the recession as a cover for withdrawing hard-won rights for women workers. Women are experiencing reduced working hours and are unable to claim social welfare due to an outdated system which does not accommodate atypical work.

UK: The recession is affecting family life. More people are taking second jobs, and others are turning to 'shift-parenting', where one parent works in the day and the other at night to avoid childcare costs. One study, which has so far involved 1,000 families, has found that many parents have faced partial unemployment by being forced to reduce their hours when they would prefer to work full time. A positive side-effect, it added, was that more and more fathers were spending time at home with their children. The findings have emerged from the initial report of an 18-month inquiry by the charity, 4Children.⁵¹

Recommendations:

While the evidence from this study is limited, it seems to indicate that the recession may be being used to disguise a downgrade in working conditions, even in pre-existing precarious situations (eg. part-time, flexible work). Long-term contracts are being converted into short/fixed term; for some women this happens when they return from maternity leave.

These changes are not being captured by data-collection mechanisms because women are not generally losing jobs (and will not therefore be registered as unemployed). However, women's vulnerability in the labour market is increasing, and in the long term will impact on their poverty and social exclusion. Therefore, we recommend that:

- Gender-disaggregated data should be developed, and impact assessments undertaken, to explore the changing nature of employment conditions and the relationship with women's vulnerability to poverty and social exclusion. For specific recommendations on the indicators needed, see pages 15-16.
- Member states should be vigilant in enforcing existing employment rights, and the impact of changes to employment contracts and conditions on the gender pay gap should be assessed.

3. Discrimination against women in the workplace

'Gender equality is at risk if the downturn is used as a reason to slow down progress on equality policies, or even to rethink 'expensive' policies that help women on the labour market. When faced with challenging times some employers may be tempted to limit or cut policies that aid women, yet this approach may have longer term consequences for retention and aggregate levels of female employment. Negotiated concessions to protect levels of employment also need to recognise that women are already more likely to be employed in flexible jobs, be lower paid and/or work shorter hours, thus concessions risk a negative impact on inequality.'

Smith, M. Analysis Note: Gender Equality and Recession, EGGE – European Commission's Network of Experts on Employment and Gender Equality issues – Fondazione Giacomo Brodolini, Grenoble Ecole de Management, 2009

Despite the existence of equal opportunities and anti-discriminatory legislation, various inequalities between men and women in the labour market persist across the EU.

Discrimination against women in the labour market is the result of a range of factors: women are more concentrated in lower-paid jobs, or in lower positions in a company's job hierarchy (vertical and horizontal segregation). The gender pay gap is the result of such discrimination, meaning that women are on lower wage levels than men in comparable positions. It also results in women having fewer employment benefits such as pension rights and access to supported education and training, because a higher proportion have a broken work record or are part time (often due to caring responsibilities). Finally, women are often at greater risk of losing their employment rights because they are not as well-informed as they should be of what their rights are. Mothers are always very vulnerable to changes in the labour market and *'also tend to be last to be hired and first to be fired during times of economic hardship'*.⁵² Many depend on social benefits provided by the state or employers during their maternity leave, or on child benefits.

In October 2008, the European Commission proposed to revise maternity leave provision, increasing it to 18 weeks, of which six would have to be taken after the birth.⁵³ This reform has generated considerable debate, with issues relating to pay, duration of leave, and the protection of women on return to work proving to be major obstacles. The context of recession is making it more difficult to secure agreement, in particular due to arguments over whether such reforms are affordable.

The evidence for greater discrimination in times of recession

The evidence from this survey is that discrimination in the labour market is more likely to increase as a result of the recession. Some employers, faced with pressure on profits, are more likely to take the opportunity provided by the crisis to exploit women. Women may be more willing than men to work in precarious conditions, for less salary, and without social security, because of their poorer labour-market position and therefore poorer bargaining power. Some employers may be tempted to restrict policies and initiatives that assist women, or even to adopt illegal practices (eg. dismissing pregnant workers) in order to save money. Any signal from governments that equality is no longer a political priority may exacerbate this tendency.⁵⁴ Of course, women face higher risks of losing their jobs if they are pregnant or on maternity leave, even during more stable times – but these risks are heightened at a time of recession, when the need to make under-the-counter job cuts or to reduce wage bills is more acute.⁵⁵

Country examples

UK: NGOs, legal firms, and campaign groups report a sharp increase in complaints from women of unfair selection for redundancy, as well as covert techniques used by their employers to drive them out, such as altering working hours or refusing flexible-working requests. Even if women are not made redundant, there is evidence of managers making their lives harder by being less sympathetic to their childcare needs. Unions are reporting that people who had previously set work arrangements around childcare have now been told that they have to work Saturdays, or work in a location that is further away from their home or from the location of their childcare. In some cases, this amounts to employers driving women out of work – which can result in their losing out on statutory maternity pay and working families' tax credit.⁵⁶

Slovakia: As a result of recession, women may be less aware of discrimination and harassment – or may be more willing to bear it. According to the Slovak national centre for human rights, which is responsible for monitoring the implementation of the Anti-discrimination Act, an increasing number of victims of sexual harassment simply put up with it rather than report it, as they fear losing their jobs in the recession.⁵⁷

Czech Republic: Women's NGOs have strongly criticised the cut to maternity subsidy.⁵⁸ Because of the recession-related cuts in state budget, mothers will get about one-fifth less maternity allowance compared with 2009 levels.⁵⁹

Hungary: EWL members provide evidence of cuts to maternity pay in Hungary. In 2008, before the global crisis, the government launched a strong campaign

against parental leave and in favour of the employment of women. The campaign was backed by some gender experts close to the government, and received very strong support from male educational experts in Roma integration, who argued that long maternity leave results in increased poverty among the Roma population. In 2009, these ideas suddenly turned into concrete proposals. After a new, 'crisis tackling' government was formed, it came to light that maternity pay would be cut to one year, and parental leave to two years. This was not accompanied by any measures to help women find employment after the second year, nor money for building nurseries, nor measures to make part-time work more desirable for employers (it is very rare in Hungary), nor state campaigns or legal amendments to parental leave to involve fathers more in childcare.⁶⁰

UK: Despite protective legislation, women in the UK already face an unacceptably high penalty at work for becoming mothers, according to the Fawcett Society. Thousands who have babies could now face even harsher consequences, with rogue employers using the recession as an alibi to protect them against the charge of discrimination.⁶¹ According to the Equality and Human Rights Commission, an estimated 30,000 women lose their jobs as a result of pregnancy every year – without factoring in the economic downturn. No firm data exists about the impact of the credit crunch on discrimination by employers, and it is too early to identify any rise in tribunal cases. But lawyers and campaign groups say the numbers suffering discrimination are increasing sharply because employers see pregnant employees and mothers as soft targets. Those who complain are likely to be the tip of the iceberg, as many women are reluctant to make a fuss for fear of being branded a troublemaker.⁶²

Ireland: The National Women's Council of Ireland (NWC) has heard from women who have had their employer 'top up' to maternity benefit reduced, women coming back from maternity leave who have been asked to go on contracts (which ensures that they will not be entitled to maternity leave if they need it again); and women who have been asked to work part time, but on a flexible basis, giving them a pay cut but no opportunity to cut back on childcare costs. Parenting websites, and other female-dominated discussion boards, tell a similar tale.

Recommendations:

- Relevant national authorities (statistics agencies, equality bodies, government departments, etc.) should compile data on the numbers of women who have filed complaints on the basis of sex discrimination in the workplace since the recession in 2008, and undertake analysis of the causes on an ongoing basis.

- Laws protecting pregnant women/those who have recently given birth/women with children, from discrimination in the workplace, should be more actively enforced by member states.
- A new Maternity Leave Directive should grant at least 24 weeks maternity leave, paid to the level of the last monthly salary. The Directive should also ensure better legal protection from dismissal, and more flexible working-time arrangements for mothers.²

4. Unpaid work and care economy – how it increases women’s poverty

The gender distribution of time devoted to paid work versus unpaid domestic and family work is a crucial indicator of gender equality in society.⁶³ How reproductive work in society is recognised and rewarded is a key factor in the inequalities of distribution of income between men and women – and thus for social and gender justice. Across the EU, the share of those with care responsibilities declaring that they are inactive, or working part-time due to a lack of care services, has increased from 26.7 per cent in 2006, to 29.8 per cent in 2008.⁶⁴ In practice, this affects women disproportionately as they do the bulk of unpaid care work – as carers of children, older people, and those in need.

Here a common double standard is at play: such work is considered to be valuable, necessary, and socially useful, but it is not paid or adequately rewarded. Under these conditions, some groups of women have very limited options. They may depend on a husband/partner with a good income, or they may qualify for limited state support. And, as the International Trade Union Confederation has argued, *‘More evidence from job segregation along gender lines is found in low-paid informal work and domestic employment sectors, which both more often employ female than male workers. The high rate of women employed in these areas is another explanatory factor of the disproportional sharp decline in the real wages of women workers during economically tough times. More people are forced into informal work and homework during an economic downturn, which leads to increased competition for this type of work and consequently to downward pressure on wages. Moreover, benefits or other forms of government support hardly exist in these sectors, which negatively impacts on a woman’s income when she loses her job.’*⁶⁵

‘Governments may depend on women’s underpaid or unpaid work to deliver or even replace public services as they seek to reduce care’s financial burden on the State. Yet unpaid care work is one of the biggest barriers to equality for women and affects their ability to upgrade skills, find highly paid jobs, join in social dialogue, and benefit from social protection.’

International Labour Office (ILO): Gender equality at the heart of decent work, Geneva 2009

The likely impact of recession on caring and unpaid work

In some member states, social care services are being weakened. In such circumstances, in addition to their role as wage earners, women are often also the main carers for dependent family members. Reductions in public expenditure may well result in the transfer of paid-for care services back to women’s unpaid reproductive role, occupying their time and further preventing them from fully participating in all aspects of life. Similarly, the impact of expenditure cuts to support services in socio-economically disadvantaged communities will result in a greater reliance on women, both within families and in the community.⁶⁶

In a time of economic recession, as a result of cuts in public expenditure, care work is shifted to the private sphere, which is often seen as a natural source of public expenditure savings.⁶⁷

Particularly in times of economic recession, when the family income decreases, the ‘double burden’ of paid work and care, usually undertaken by women, rises with the pressure to undertake more intensive paid work in order to maintain basic needs. The European Anti-Poverty Network suggests: *‘When the man loses his job, many women who bear the primary care responsibilities are pressured into getting full time jobs, often facing severe challenges in work/family balance, as well as new poverty traps, due to lack of affordable childcare and other services and the restricted chances of finding reasonably paid employment.’*⁶⁸

Women who are migrants may also encounter particular obstacles: if they entered the EU for the purpose of family reunification they may face reviews to their resident permit when their male husband/partner becomes unemployed.

Country examples

Slovakia: An estimated 25,000 Slovaks, mainly women, provide care services for households in Austrian families. If the recession puts pressure on the Austrian government to downsize the care-related financial support to families, this will have a negative impact on both groups of women: Austrian women will be expected to care for their family members, and Slovak women will lose their jobs and income without

any chance of finding similar work at home. Falling remittances are also likely to mean economic hardship for the Slovak women's families in their home country.⁶⁹ In **Germany**, where Czech and Polish women provide care services for German families, the situation is the same.

Recommendations:

- We recommend a review of the current method of measuring GDP as an indicator of growth and wealth, which excludes women's vital unpaid contribution to the economy and to society as a whole.
- As a first stage, 'satellite accounts'³ should be developed at EU level, similar to those provided by the United Nations, as a step towards making women's unpaid work visible.

5. The poverty of migrant and ethnic minority women

Migrant women across Europe are increasingly providing the infrastructure that enables higher numbers of native-born women to enter paid employment, especially in medium- and high-skill occupations. However, the unregulated, insecure, and privatised nature of many migrant women's work – as cleaners, housekeepers, hotel and tourism staff – leaves migrant women open to exploitation.⁷⁰

Public fears about the pressures placed by migrants on public services, communities, and cultures, as well as concerns about threats of terrorism, have become widespread amongst citizens in migrant-receiving countries, making integration highly problematic and heightening the risks of discrimination, abuse, and violence towards migrants.

Although research evidence is very limited (much previous work has focused on male migrants), one EU study of migrant women in the labour market⁷¹ suggests also that they face considerable structural obstacles. These include inadequate provision of appropriate housing (ie. in locations conducive to better employment), limited access to key public services, and discrimination in the labour market on the basis of nationality, ethnicity, religion and/or gender.

Human rights advocates are alarmed by reports indicating an upsurge in violent attacks targeting migrants, refugees, asylum seekers, and minorities such as the Roma. They state that: *'Europe's history demonstrates how economic depression can tragically lead to increasing social exclusion and persecution. We are concerned that in times of crisis, migrants, minorities and other vulnerable groups become "scapegoats" for populist politicians and the media.'*⁷²

According to the Roma Rights Centre: *'the violent attacks targeting Romani communities have intensified in some countries since the beginning of 2008. In Hungary, more than 23 violent attacks have been recorded claiming eight lives. In the Czech Republic and Italy, pogrom attempts have been witnessed. The increasing problems of Roma are not limited to these countries, however. What we observe across Europe is an increase in anti-Romani sentiments, often expressed violently. Many attempts have been made to establish a connection between the rise of extremism and the global economic crisis. According to this argument, the global economic crisis has (at least in part) triggered extremism.'*⁷³

Although none of the above-mentioned reports pays special attention to the situation of Roma women, they are particularly vulnerable. For example, they may be victims not only of increased racist violence but also of domestic violence (see below).

Impact of the recession on migrant women

Country examples

Bulgaria: Roma women in Bulgaria are likely to suffer disproportionate economic hardship as a result of the crisis. As Roma people are over-represented in the sectors most affected by the worsening economy (their lower level of education means they are over-represented in the unskilled workforce), their unemployment levels are likely to rise faster than those among other ethnic groups. Roma women and children remain highly vulnerable to trafficking.⁷⁵

Ireland: Proposed cuts to Irish social welfare will have an impact on migrant women, who are most at risk of social exclusion and poverty. There are many migrant women who find themselves in highly vulnerable situations of extreme exploitation and forced labour. Many are undocumented and are not covered by the social welfare code. Cuts added to the already restrictive conditions (the 'Habitual Residence Condition') will undermine their capabilities to recover, regain confidence, and ensure quality of life. Many of these women cannot travel home again due to stigmatisation and forced migration, and are dependent on the social welfare system. An increase in cuts will only add to their vulnerability.⁷⁶

Recommendations:

- Immigration and integration policies should seek to break down structural obstacles to migrant women's full labour-market participation, so that they are not restricted to part-time and insecure work with few, if any, employment rights.
- The rights of migrant women to decent wages, social protection, and access to health care (including sexual and reproductive health care) and education, should be guaranteed by member states.

³ Satellite accounts provide a framework linked to the central accounts, enabling attention to be focused on a certain field or aspect of economic and social life in the context of national accounts; common examples are satellite accounts for the environment, tourism, or unpaid household work. See: <http://stats.oecd.org/glossary/detail.asp?ID=2385>

- Governments and NGOs should encourage more informed public debate about the social and economic contribution of migrant women to the EU, particularly to the domestic/care economy.
- Migrant women in situations of family reunification should be ensured an independent legal status.

6. Violence against women

The costs of domestic violence to the economy, and the way in which it makes women experiencing it poorer, has been well known for many years. A European study estimates that the total annual cost of domestic violence against women in the 27 member states of the EU could be as high as €16bn in 2006, amounting to €33 per capita per annum, or €1m every half hour.⁴ The funding of specialist services supporting women who have suffered violence has been a campaign issue for women's organisations for many years, with some success in different countries. Women's organisations continue to highlight the patchiness of services in different areas; the way in which levels of investment rarely meet the need; the varying levels of understanding amongst service providers of how to recognise domestic violence when they see it; and the different levels of support available.

How recession is worsening domestic violence

An understanding of how gender roles and identities are constructed provides insights into how the economic recession contributes to increasing violence against women. For men, loss of earning power can represent a significant challenge to their sense of their role and entitlements as men, and can result in them blaming women for their plight. For some, this can ultimately lead them to react with violence.

Country examples

Bulgaria: NGOs reported an increasing number of victims of domestic violence as a result of the recession. Because of a lack of security and financial resources, women victims of domestic violence prefer not to take any steps for protection, and to remain silent about the situation at home.⁷⁷

Estonia: Women's organisations have expressed concern that domestic violence is on the increase as economic hardship and unemployment hit families; women's shelters continue operating, as funding from the Open Estonia Foundation was granted to continue their services (thanks to an initiative by women's NGOs). However, this is highly precarious since there is no government or municipal funding for women's shelters to guarantee their sustainable operation over the long term.⁷⁸

Netherlands: Leaders of local women's shelters believe a downturn in the economy is one factor in a recent spike in demand from women seeking domestic

violence services. The Centre for Women in Transition saw a 49 per cent jump in the number of women and children assisted by emergency shelters in the May to August quarter between 2008 and 2009. Not only are there more people seeking refuge, but they are also staying longer.⁷⁹

Ireland: Women's Aid announced details of calls to its Domestic Violence National Free Phone Helpline and its support services in 2008. Many callers disclosed that they are trapped in abusive relationships and are more vulnerable to abuse due to the recession. Callers to the helpline disclosed more than 15,000 incidents of physical, emotional, sexual, and financial abuse in 2008. Many women reported that they were experiencing domestic violence before the recession, but that the economic downturn was leading to more frequent abuse and more dangerous abuse. In particular, women disclosed that abusive men were using the recession to excuse their behaviour. In addition, there has been a significant escalation in calls to Rape Crisis Centres.⁸⁰ In its budget for 2010 the Irish government has introduced further cuts to frontline services, at a time when the demand has increased.

Romania: According to one interview respondent: 'the Romanian government already has destroyed, during the last two to three years, the NGOs' services for women affected by violence.'⁸¹

Another woman spoke about the increased occurrence and intensity of domestic violence by partners: '*There was only one crisis centre and one shelter for battered/abused women in Lasi County, but both vanished because of the lack of funding sources. There is not any free juridical assistance for these women. The forensic services are based in Lasi, and because of the increased price of public transport, and the very long duration of the travel (due to very bad infrastructure), women cannot afford to benefit from the forensic service. Also it is not that cheap, and there are that signs that the price is likely to be raised.*'

Slovakia: Rising male unemployment is a threat to women in relation to partner violence. According to the representative survey of violence against women, in 2008 up to 21 per cent of women who had a partner at the time of the survey experienced a violent or 'acute violent' relationship.⁸³ One of the main reasons given for the outbreak of violent behaviour by a partner was his unemployment or failure at work. The escalation of partner violence could be expected also as a consequence of the traditional attitude of the dominant male breadwinner role and the male partner's sole responsibility for the economic security of the family.⁸⁴ According to the research, a typical perpetrator of partner violence is a man aged 45 or more, with a low level of education, who works manually or is outside the labour market altogether.⁸⁵

⁴ Psytel, 2006 Daphne Project on the cost of domestic violence in Europe

At the end of 2009, about half the women's crisis centres in Slovakia reported a rising number of women exposed to domestic violence, as well as women with children seeking shelter after divorce or losing their job. All centres reported financial problems arising from the economic crisis, as public authorities cut spending and grants to women's NGOs which provide support to victims of domestic violence. Furthermore, private donors also tend to save money even if they are not hit directly by the crisis. Thus the current situation for these NGOs is very difficult, as more clients need to be helped with fewer resources.⁸⁶

UK: Whilst no UK-wide statistics are available, research by Women's Aid in Scotland has revealed a sharp, eight per cent rise in the number of incidents of domestic abuse over the previous year. Moreover, a record 53,000 domestic abuse cases were recorded in Scotland last year, but more than half the female victims faced being turned away from secure refuges due to lack of space.⁸⁷

The recommendations below combine measures generic to tackling the poverty which results from domestic violence, with specific suggestions for tackling the problem in the context of recession.

Recommendations:

- The EU and member states should take all necessary measures to address and eradicate all forms of violence against women, as an inherent part of gender equality strategy, policies, and actions.
- Public services must better support women experiencing domestic violence: they must be properly resourced; workers must be trained to ask the questions which will reveal domestic violence; and appropriate support must be provided through mainstream services such as health, employment, housing, and education. The most vulnerable women, including migrant women and those with insecure immigration status, must receive additional support.
- An EU Directive on Violence against Women, as called for by the European Parliament Resolution on violence against women (P7_TA(2009)0098), 26 November 2009, and also called for in the EP report on equality between women and men 2010 (Tarbella report European Parliament resolution of 10 February 2010 on equality between women and men in the European Union – 2009 [2009/2101(INI)]), should be brought forward to ensure protection and support for women, and sanctions for the perpetrators of violence.
- A European Action Plan on violence against women should be developed, with specific funding. This should include recognition of and support for the role of women's NGOs working with victim-support

services, and set precise targets and funding for service provision to victims.

- Ongoing and systematic monitoring should be established to measure progress in relation to the fight against all forms of violence against women. In particular, issues of violence against particularly vulnerable groups of women (eg. ethnic minorities, migrant women, women in institutions or in detention, minors, women with disabilities, older women, and refugee women) should be addressed.

7. Trafficking, prostitution, and poverty

Trafficking women for sexual exploitation comprises a significant portion of overall human trafficking. *'Sex trafficking can also occur alongside debt bondage, as women and girls are forced to continue in prostitution through the use of unlawful "debt" purportedly incurred through their transportation or recruitment – or their crude "sale" – which exploiters insist they must pay off before they can be free.'*⁸⁸ The economic recession is affecting not only trafficking of migrant women; due to declining opportunities to find a decent job, women are more easily enticed into the sex industry, even in 'rich countries'.

The impact of recession on trafficking, prostitution, and poverty

According to US Secretary of State Hillary Clinton: *'as the ongoing financial crisis takes an increasing toll on many of the world's migrants – who often risk everything for the slim hope of a better future for their families – too often they are ensnared by traffickers who exploit their desperation.'*⁸⁹ The global economic crisis is also boosting the demand side of human trafficking, for example in the demand for agricultural labour organised by illegal gangmasters.

Faced with increasing poverty exacerbated by recession, the evidence in this study is that women may well become desperate to make enough of a living to survive. The rise of extreme poverty gives rise to trafficking in women, to prostitution, to violence, and more generally to exploitation of all kinds.⁹⁰

The tough times also seem to be affecting the work of anti-trafficking NGOs, which often provide crucial services in the absence of adequate government or private-sector programmes. One example of this is in Hungary (see 'Country examples'), though it appears that the problem is much more widespread. According to the evidence from this study (see below), trafficking has recently increased in various countries (Germany, Hungary, and the UK). In Germany and the UK, there are suggestions that more women are turning to prostitution and that attacks on prostitutes are becoming more common.

Country examples

Germany: There are more German women choosing prostitution as the only way to combat poverty – around 60 per cent of prostitutes in Berlin are German women. According to an organisation supporting women in the sex industry in Berlin, *‘since the crisis started more women in the age group 40-50 went on the streets – it is so-called poverty prostitution’*.⁹² A similar situation has been reported from Switzerland where, following dismissal from jobs, young Swiss women have no choice but to get involved in pornography production or ‘escort services’ which are very often synonymous with prostitution.⁹³

Hungary: *‘Experts have noted a significant increase in trafficking within the country; mostly women from eastern Hungary trafficked to Budapest and areas along the Austrian border. Roma women and girls who grow up in Hungarian orphanages are highly vulnerable to internal sex trafficking. While the government’s anti-trafficking hotline referred an increased number of victims for assistance, and the police implemented a new trafficking database to help improve victim identification, the government’s overall efforts to combat trafficking declined. The government did not provide funding to NGOs for victim assistance and protection, and caused one NGO to close its trafficking shelter (one of only two in the country) when it cancelled the lease for the government-owned building in which the shelter was housed. While the government offered alternative shelter space to the NGO, the location of the proposed facility was too remote to be practical for providing adequate assistance to victims.’*⁹⁴ Therefore extremely vulnerable women are being made even more so as a result of recession-induced cuts in services.

Slovakia: A similar situation to that in Hungary has been reported. According to social workers from a Roma settlement, trafficking in women for sexual exploitation and forced begging increased in the last year. There are more regions in Slovakia where women are vulnerable to forced prostitution and becoming victims of trafficking.⁹⁵

UK: As the economic recession hits, more women, especially mothers, are likely to resort to prostitution to support their families.⁹⁶ *‘A growing number of women are turning to prostitution because of the recession,’* reported a welfare group in Leicester. A single mother who has been working as a prostitute for several years said: *‘There are a lot of new people starting to work, and women I haven’t seen for donkey’s years. I ask them why they’re back and they tell me it’s all about money – the gas or electricity bills, and the costs of supporting a family.’*⁹⁷ The support group also revealed that more women were turning to prostitution for the first time to make ends meet after losing their jobs.⁹⁸ The recession has also been blamed for a huge rise

in attacks on prostitutes. A tenfold increase in assaults by clients who refuse to pay has been reported in Liverpool.

Recommendations:

- The EU and member states should prevent trafficking for the purpose of sexual exploitation, protect women victims of trafficking, and prosecute buyers and pimps. We call for full ratification and implementation by all the EU member states (that have yet to do so) of the Council of Europe Convention on Action against Trafficking in Human Beings, 2005. This has not been signed by Czech Republic and Estonia; and has not been ratified by Finland, Germany, Greece, Hungary, Ireland, Italy, Lithuania, the Netherlands, and Sweden (nine EU countries).
- Mechanisms should be established to ensure that the gender dimension of trafficking in human beings is part of all policies aimed at preventing and combating trafficking.
- Female victims of trafficking for sexual exploitation should be guaranteed strengthened rights and support, as well as access to residence permits.
- Support should be provided for the networking of organisations, especially NGOs, that are involved in the provision of assistance to victims and the rehabilitation and repatriation of women victims of trafficking.

8. Poverty and social benefits

Given the huge complexity of member state social security systems, it is beyond the scope of this study to present a comprehensive picture of either the existing situation of women in relation to social benefits, or more recent developments across EU member states. The examples below therefore provide some pointers, but should be treated as illustrations rather than detailed analysis.

In response to the crisis, most member states have affirmed their commitment to support the most vulnerable people through their benefit systems. There is evidence, for example, of a temporary relaxation of eligibility criteria for unemployment benefit in some countries (eg. France and Italy). However this is not universal. In other states (eg. the UK, Sweden, the Netherlands, and Ireland) ‘activation policies’ and welfare reforms have tightened eligibility criteria in order to compel claimants to take up employment – even though jobs are very hard to come by. The European Anti-Poverty Network argues that: ‘holes are clearly appearing in safety nets at the very time when these are most needed. Social Protection schemes ensuring minimum income and specific support for the most vulnerable are proving insufficient to cushion the impact of the crisis’.

According to the European Commission and the Social Protection Committee:¹⁰⁰ *'Social protection systems and social inclusion policies have started to play their role as automatic economic stabilisers and as effective mechanisms for cushioning the social impact of the downturn.'* However, the Social Protection Committee also argues that *'attention should be paid to the adequacy of benefits, especially in member states with major weaknesses and loopholes in their safety nets'*.¹⁰¹

Country examples

Czech Republic: Government reforms in 2008 have already had a negative impact on women. Reductions in direct taxes mainly benefited men (who earn significantly more), whereas increases in indirect taxes disadvantaged women (who take responsibility for family food and basic needs), resulting in more day-to-day poverty in the household.¹⁰²

On a temporary basis during 2010, the daily rate for determining sickness benefits has been unified at 60 per cent, abolishing the more advantageous rate for long-term inability to work. The same three-day 'guard period' has been introduced for benefits paid when caring for a dependent family member, as is now applied to wage compensations, meaning that benefits are not paid for the first three days of sickness/care (they used to be paid after one day). Since the overwhelming majority of carers are women, and most illnesses last for less than three days, such a measurement means that women will have further earnings reductions.¹⁰³

Estonia: From 1 July 2009, the period not covered by sickness benefits was increased to three days. For the subsequent five days of illness, sickness benefits are paid by the employer at a rate of 80 per cent of the average wage of the employee. As a result, employees increasingly opt to work despite being ill.¹⁰⁴

Ireland: The cuts to child benefit introduced in the 2010 budget have reduced the only state support to mothers for all costs relating to children, including childcare. The view that this is a kind of 'luxury' and should be one of the first things to go in the recession is both short-sighted and detrimental to women's participation in every aspect of society.

In February 2009, the NWCI surveyed its members about child benefit and the potential impact of further cuts or reductions. The survey highlighted the critical importance that parents currently place on child benefit and other direct payments. Forty-five per cent of respondents said that it would be a 'financial disaster' for their families if child benefit was cut in the budget. Two-thirds of respondents said that child benefit is currently a 'critical part' of family income.¹⁰⁵

Recommendations:

- Gender-sensitive universal social protection standards (including access to good quality education and health care, and income security) should be established in all member states to address the needs of women, men, and children facing poverty and social exclusion.
- The European Commission should encourage, and all member states should ensure, levels of basic social protection for all working-age adults including women – with enhanced social protection for the most vulnerable women, such as young women.

9. Access to essential services

Here we look broadly at changes across the EU in essential services, draw out concerns about the impact of cuts in public spending on women, and give country examples.

Health and social services

Spending on EU health systems generally increased in the last few years for a range of reasons, including the need to meet the increasing demands of an ageing population, the introduction of new technology, and rising public expectations about access to high quality care. There are around 20 million workers in the health and social services sector across the EU, which accounts for between five and 13 per cent of GDP in the EU economy. Women make up 78 per cent of the workforce, and almost half are below age 40. Although it is early to draw conclusions, the recession is clearly imposing pressure on state budgets. Whilst there have been some recent announcements of significant job creation in this sector (eg. 400 jobs by Fresenius Medical Care and 250 jobs by MedLife [Romania]), deeper cuts have also been announced (700 jobs by Orbis [Netherlands], 570 jobs by Riga's Hospital No.1 [Latvia]; and 265 jobs by Centre Universitaire Hospitalier, Reims [France]).

Particular concern surrounds women's access to sexual and reproductive health services. Sexual and reproductive health services are crucial in giving women control over their bodies, and therefore in efforts to achieve gender equality. As the United Nations Family Planning Association has argued: *'In a time of crisis, funding for sexual and reproductive health, gender equality, and prevention of HIV, unwanted pregnancies and preventative care in general, are often first to be discontinued. In the time of narrowing national budgets, there is a risk that family planning services, pre- and post-natal services, may be perceived as non-essential and dropped as a result.'*¹⁰⁶ Evidence from member states on the effect of recession on sexual and reproductive health services is limited; however this is an important area requiring further monitoring.

Education

In 2006, in all European countries (except Greece and Luxembourg), over 60 per cent of teachers in primary and secondary education were women. In four countries (Bulgaria, Estonia, Latvia, and Lithuania), 80 per cent of teachers at these levels were women. In contrast, less than 50 per cent of tertiary-level teachers in all countries (with the exception of Latvia and Lithuania) were women.¹⁰⁷

Although there are wide variations between member states, public investment in education in the EU accounted for five per cent of GDP in 2006. Denmark had the highest relative investment level in education (eight per cent of GDP), followed by Cyprus (seven per cent), Sweden (6.8 per cent), and Finland (6.1 per cent). However, the Commission has recently warned: *'As a result of the current economic downturn many European countries will be increasingly limited in the amount of resources that they have at their disposal and in the ways in which they may use them. In some member states, infrastructure budgets will be at risk whereas in others, investment in education (school infrastructure, hiring new teachers, etc.) is part of the recovery plan; this investment will assist in the short-term re-launch of the economy and is expected to enhance the long-term economic perspectives.'* It goes on to report forecasts of significant falls in particular in public expenditure on higher education, with cuts in seven member states (by around six to ten per cent).¹⁰⁸

The impact of recession on essential services

'Women were more likely to say that in the past six months it had become somewhat or much more difficult to afford general healthcare (32 per cent vs. 26 per cent of men), childcare (14 per cent vs. 11 per cent) and long-term care services (26 per cent vs. 21 per cent).'

Monitoring the social impact of the crisis: public perceptions in the European Union: Analytical report, Flash Eurobarometer 276, October 2009

The European Commission and the Social Protection Committee¹⁰⁹ have outlined evidence of public investment by some member states in social and health infrastructures (including hospitals, GP practices, nurseries, schools, universities, social care, and long-term care infrastructures, social housing, etc.) in order to boost the construction sector and generate labour demand, while improving access to social services.

But this is only part of the story. Due to the recession, governments are facing serious challenges to welfare-state systems. Evidence from EWL members suggests that initial governmental stimulus packages are already giving way to cuts in public expenditure at national level as governments seek to address budget deficits. This trend can be expected to continue. Women are likely

to suffer both as employees in public services, where they are strongly represented (eg. health, childcare, education, public administration), and as clients of public services which are crucial for their participation in the labour market and their economic independence.

Evidence from this study (see below) suggests that a range of effects on education are already visible, including: closure of schools (Bulgaria), rising pupil-teacher ratios (Estonia), and cuts to support services for children with special needs and those who need help with the English language (Ireland). Meanwhile, in Germany, spending on schools and childcare services has increased, but only for infrastructure projects.

'As women tend to bear the main responsibility for childcare in the household, their labour market participation can be influenced by the availability, quality, and type of childcare. Women often leave the labour market because childcare facilities are unavailable, too expensive, inaccessible, or inadequate. Indeed, women without children are more often employed than those with children.'

Foundation Findings, Childcare Services in Europe, European Foundation for the Improvement of Living and Working Conditions, 2009

Another vital source of support for parents, and women in particular, is childcare provision. Affordable and good quality childcare services can help women to balance work and family commitments, facilitating labour-market participation and promoting gender equality. Quality services also have an important role in fostering positive child development.

The EU has a long-standing interest in promoting the development of accessible and high quality childcare services. According to the 2002 Barcelona targets, the European Council agreed that member states should strive to provide childcare to at least 90 per cent of children aged between three and the mandatory school age, and to at least 33 per cent of children under three, by 2010. These targets were reaffirmed in the Council's Employment Guidelines (2008-10).

However, a recent analysis by the European Commission's Expert Group on Gender and Employment Issues (EGGE)¹¹⁰ of childcare services across the EU concluded, that due to budgetary constraints, 'despite all the efforts and improvements, high quality and affordable childcare facilities are still in short supply' and many member states are 'far from reaching the Barcelona childcare targets'. There are wide disparities in access to services across the European countries, ranging, in terms of childcare, from 61.7 per cent in Denmark to less than 15 per cent in Austria, Germany, Hungary, and Italy.¹¹¹ Many of the new EU member states have a history of high female labour-market participation, supported by high quality childcare services. However, a decline in childcare

services in these countries over the past decade has led to an increase in the number of women working part time or remaining outside the labour market.¹¹²

The recession appears to be making this situation much more acute in some countries. For example, according to EWL members, the number of childcare centres has reduced (eg. Bulgaria), opening hours have been cut (eg. Estonia), and the cost of places has increased (eg. Ireland). Other evidence suggests that support for books and materials has been reduced (Estonia); and in Hungary, subsidies on meals in kindergartens and schools have been cut by two-thirds.¹¹³

Country examples

Bulgaria: The quality and the number of social services – such as kindergartens – has decreased. The government is planning to close about 50 schools in rural areas.¹¹⁴ Access to school is very difficult for many children because of the cost of transport, books, etc. In rural areas the closure of services such as hospitals, schools, and kindergartens has a devastating impact on women, who form the bulk of the workforce in those institutions. To find a new job in a rural area is very hard, and it is more difficult for women to migrate than men, because of their family and household responsibilities.¹¹⁵ Furthermore, it is women who care for sick children and family members. Since September 2009, 21 hospitals – mainly in small villages/cities – have been closed, creating high unemployment in areas with poor infrastructure, including roads. This has resulted in a lack of health services for local populations, including for pregnant women who now have to travel 40-60km to attend antenatal hospital care and/or to give birth. It also means an increased burden of care responsibilities for women.

Czech Republic: NGOs providing social services have received less funding from the state over the past year. As a result, agencies do not have sufficient funds to pay the mainly female staff,¹¹⁶ and women affected by the recession are receiving less support with services than before.

Estonia: Women are concerned by a worrying tendency to shorten the opening hours of childcare services, which undermines their ability to reconcile work and family life. Education services have also faced cuts; the number of pupils in classes has risen, as have teachers' workloads. These measures have a major impact on women who are in the majority in the education services workforce.¹¹⁷

Ireland: The financial crisis has left low-paid women particularly exposed as the predominant users of social and public services. The crude measures of value for money used by the McCarthy group (an independent body set up by the Irish government

in 2009 to make recommendations for saving public expenditure) are incapable of measuring the contribution which women make to Irish society through their work within their communities – in many cases, women set out to fill the gaps left by inadequately-funded social services. The cuts proposed to social welfare will undoubtedly increase women's poverty, reduce women's economic independence, and create new barriers for women attempting to move from welfare to work.

While the overall cost of living is falling, the cost of many items on which women on low incomes spend a high proportion of their income, is in fact rising. Childcare has increased by 6.4 per cent, with average prices for one childcare place in Dublin between €800-1,000 per month. Similar increases are seen in the cost of electricity (4.7 per cent), public transport (11 per cent), and hospital fees (9.1 per cent). Women rely on social welfare to a greater extent than men and face an increased risk of poverty.

The lack of support services for children to participate in education increased pressure on parents as they attempted to compensate for those services, and it is primarily mothers who fulfil this role in families. There is also no evidence provided in the McCarthy Report to justify a reduction in these services.¹¹⁸

Recommendations:

- The gender impact of expenditure cuts on access to high standards of health care should be assessed. Access to health care services, including sexual and reproductive health care, should be monitored regularly – especially for the most vulnerable women.
- The gender impact of cuts in education systems should be monitored, particularly with regards to Special Needs education and languages education for children of migrant origin.
- Member state commitments to the Barcelona targets on childcare, fixed until 2010, should be renewed. A Commission report in 2008 showed that in most countries these targets, particularly for the 0-3 age group, were far from being met. New childcare targets should be developed that recognise not only numbers and costs, but also the quality of care.
- The gender impact of reductions in public spending in rural areas should be monitored.
- Free or subsidised childcare should be provided to allow women to take up jobs and training, and greater financial assistance provided for all carers so that women are not impoverished by their caring responsibilities.

10. Support for women's NGOs

Women's organisations cover a wide range of issues, such as equality between women and men, human rights, economic independence of women, violence against women, employment, health, social affairs, education, environment, and development.

Women's NGOs have contributed to significant changes in legislation, policy, and public attitudes across Europe, and their campaigning role on behalf of women remains essential at a time of recession. This study found evidence of women's organisations carrying out a range of campaigning and lobbying activities in various countries (Czech Republic, Estonia, Hungary, Ireland, and Latvia). However, the evidence from respondents in this research highlights the precarious circumstances of women's NGOs in Bulgaria, Hungary, Ireland, Latvia, Romania, Slovakia, and the UK. Budgetary cutbacks as a result of the recession are clearly an important factor, but not the only one.

Access to private donor funding is severely curtailed in some member states as a direct impact of the recession, because private donors' reserves were directly affected by the crash of the financial markets. This is particularly the case for women's NGOs in member states where the reliance on this source of funding was high due to the absence of public funding.

Country examples

Bulgaria: All women's organisations have suffered serious financial problems since the beginning of the recession. Women's rights and gender equality have never been prioritised by the Bulgarian institutions, and since the crisis they have totally forgotten these topics. At the same time, many foreign donors that traditionally provided funds for women's issues have reversed or changed their policies, contributing to the serious shortfall in funding.¹¹⁹

Czech Republic: The Women's Lobby responded publicly several times to issues relating to the recession. It has issued appeals to politicians, has held press conferences, issued press releases, published several articles, made presentations in the media, and organised meetings with politicians. Recently it applied for funding for a project to track the impact of the recession on women.

Estonia: Cuts in public spending endanger the survival of women's crisis centres, which rely on financial support and donations. Indeed, our research highlighted a lack of secure funding for and/or cuts in domestic violence services and refuges in Estonia, Slovakia, and the UK. Overall, it is to be expected that a higher number of female victims of domestic/intimate-partner violence may need to be supported by weakened services. More stress is put on women's

crisis centres, which are run mostly by women. As is often the case in times of crisis, society relies on women to provide care and a safety net through informal paid and unpaid work.

Hungary: Women's NGOs do not get funding from the national or local governments. The only project calls are from the EU development funds, but few women's NGOs have the necessary cash flow to avoid bankruptcy (as payments are always very late; in practice they are not pre-financed but have to be reimbursed).¹²⁰

Ireland: The National Women's Council is particularly concerned at measures taken in the 2010 budget to amalgamate two key programmes currently charged with promoting equality for women. The Community Development Programme and the Local Development Social Inclusion Programme will be amalgamated into one programme, the Local Development Social Inclusion Programme, resulting in the closure of 180 community projects (24 of which are women's projects). The new programme is a cost-saving measure, which does not target women, prevents effective representation, and serves to dismantle the autonomy and critical voice of communities and women at local level. The current financial crisis and recession have already impacted negatively on NGOs which respond to domestic violence, with services experiencing cuts in their funding and some at risk of becoming non-viable or having to reduce service delivery. There are grave concerns that funding to vital services may be further eroded in future budgets. Refuge provision also remains inadequate, and many women and children are denied access to refuge each year. The experience of the Women's Aid National Helpline is that many women and children cannot access the emergency accommodation and support they need, when they need it.¹²¹

Romania: According to an interview with an NGO activist: *'organisations working with women are in the worst situation in Romania, along with other NGOs, since Soros (the most important donor for women's issue in Romania) cut its funds. You need to work much more, with less money, and there is no future.'*¹²² Another respondent pointed out: *'As far as I know there are no funds for organisations working with women... real NGOs in Romania do not have access to the structural funds in Romania because of the extremely weak fiscal provisions for the not-for-profit sector. NGOs cannot face the cash-flow problems of the structural funds. In addition, fundraising for organisations working with women is not at all possible.'*¹²³

Slovakia: Apart from very small grants, the European Structural Funds (ESFs) are the only funds available to enable women's NGOs to survive. Global donors changed their criteria and private donors are very rare due to the recession; and there is little political support

for gender equality. While NGOs were initially quite successful in acquiring ESF support for their projects, in recent years many new organisations have applied for funding for gender equality projects without any expertise or experience in gender issues. Due to the high level of corruption and nepotism, and through having ‘the right’ political contacts, these organisations are very successful in getting funding for any kind of projects – including gender equality projects – while authentic women’s NGOs are left behind. Furthermore, the government withholds funds from women’s NGOs which are critical of the state policy on gender equality (ie. NGOs which produced the Shadow Report to CEDAW¹²⁴). Thus women working in the NGO sector often reflect the gender stereotype of female unpaid work, since their only other option would be to give up.¹²⁵

UK: According to research by the Women’s Resource Centre: *‘There is no single reason why women’s organisations lack adequate investment, but rather it is likely to be a combination of lack of women’s sector representation and influence in decision making processes, gender-neutral policies, the shift away from grant aid and increasing use of competitive tendering, and other factors (such as the recession).’*¹²⁶ It predicts that a continuing diminishment of the women’s voluntary and community sector is likely to have serious, long-term, and adverse consequences for service users, local communities, and government commitments to women’s equality.

Recommendations:

- Women’s NGOs should be recognised as part of the solution for the development of a post-recession framework; all key stakeholders should engage in civil dialogue with women’s NGOs.
- Public funding should be increased to enable women’s NGOs to continue to make women’s voices heard, and to influence legislation, policies, and public attitudes. These roles should be strengthened in times of recession so that women’s NGOs can inform policy-makers of the ways in which the recession is impacting on women’s lives and how this should be addressed.
- While respecting the principle of transparency, there is a need to lessen the bureaucratic obstacles (eg. huge delays in payment once projects have been approved) and burdens (available cash flow, bank guarantees), which prevent small- and medium-sized NGOs from accessing available funding mechanisms.

3. Policy responses

Both member states and the EU have responded to the recession and financial crisis with recovery packages. Although recovery packages cannot provide a total solution to the economic crisis, they can help to protect populations from its most adverse impacts. Such packages tend to involve two types of measures. First, they seek to restore macroeconomic stability, through job creation and support to the business sector; and second, they attempt to cushion the impact of the crisis on consumers in general, and vulnerable groups in particular.

This is a complex topic, and we cannot do full justice to it given the scope and timing of this paper. We acknowledge that expenditure, for example on infrastructure, will have multiplier effects, the indirect impact will be considerable, and their success or failure can only be judged in the longer term. Here, we examine EU responses from a gender and poverty perspective, acknowledging that they represent only a small part of the total recovery packages of all member states.

EU legislation, directives, and guidelines are extensively underpinned by requirements and recommendations to pay attention to the gendered impact of economic and social measures on poverty. Policy responses to the financial crisis and economic recession also need to acknowledge and respond to the differential impact on women and men, based on their different roles and responsibilities and on the responses of governments. Both men and women lose jobs and earnings, but who loses what depends on the structure of the economy, and the extent to which its policies are gender-blind or gender-sensitive.

In this section we examine the responses of the EU member states, and the EU as a whole, through a ‘gender lens’. Although the issues are addressed here in separate sub-sections, it is important to note that there is some tension between competences at member state and EU level which makes it difficult to design a coherent overall approach. For example, employment policies are part of EU policy processes (the Lisbon Strategy on Growth and Jobs and the European Employment Strategy), but social security systems are a national competence.

Whilst the overview in this chapter remains partial and provisional, in general it highlights a lack of gender analysis in the design and implementation of recovery plans at all levels. This is in spite of the strong commitment at the heart of the EU Treaties (and also in the European Commission’s *Roadmap for equality between women and men 2006-2010*) to gender equality and gender mainstreaming.

National government actions and recovery plans

Over the past year, most member states launched stimulus packages and recovery plans to cope with the financial, economic, and social problems created by the recession. Walby provides a useful framework for auditing the gender implications of EU and member state recovery plans,¹²⁷ based on a preliminary analysis of the Commission Communication on 'Driving European Recovery'.¹²⁸ We draw extensively on this framework below.

The Communication identifies four groups of policies implemented by member states: supporting industrial sectors and companies (31 per cent); supporting labour markets (16 per cent); supporting investment (32 per cent); and supporting household purchasing power (21 per cent).

In relation to **support for industrial sectors and companies**, it is essential to identify the gender composition of the workforce in sectors and companies that are given support. Whilst most of the measures taken focus either on increasing the volumes of subsidised loans or loan guarantees available to businesses, other measures – fiscal incentives or direct subsidies to consumers in the car, tourism, and construction sectors – are aimed at bolstering sector-specific demand. As we identify elsewhere in this report, the actions taken appear to have prioritised saving the jobs of car and construction workers, most of whom are men. Whilst some funding has been distributed to support the ailing textile industry, where women workers predominate, this has been at a much lower level (see in particular evidence from the European Globalisation Adjustment Fund in the section on 'EU actions and recovery plan' below).

Measures **supporting the functioning of labour markets** include temporary working-time reductions and flexible working-time arrangements, easing labour-market transitions through increased training opportunities, reduction of taxes on labour, targeted tax cuts, changes in the design of unemployment benefit systems, and changes in wages (including cutting the public sector wage bill). Given the statistics outlined above (see section on 'Employment and economic activity of women'), which demonstrate that women are over-represented in temporary and part-time work, it is likely that women will be significantly affected by changes to working time. Similarly, women are likely to be negatively affected by reductions in state expenditure; the impact will be both in reduced wages in the public sector (where women are the majority of workers), and in reduced access to services (of which women are the primary users).

Measures to **support investment** activity include physical infrastructure (investment in roads, railroads, ports and airports, and renewable energy); energy

efficiency; and research, development, and innovation. Walby comments that the infrastructure appears to be focused on fixed capital rather than human capital (eg. training), and that this means the majority of this investment is in areas of the economy where men are disproportionately present.

Measures to **support household purchasing power** include tax reductions, adjustment in social security contributions, and income-support measures that target low-income households. The European Anti-Poverty Network (EAPN) has highlighted some of the specific measures introduced by governments, which they believe have, to some extent, helped to protect people facing poverty and social exclusion. Examples are: measures against financial exclusion (Czech Republic, Spain, France, and Bulgaria); increases in benefit levels (Belgium, Czech Republic, and Romania); improvements in the guaranteed minimum income (Spain and Finland); increases in pensions (Spain, Germany, Finland, Cyprus, Greece, and Romania); and support for training and new jobs (Czech Republic, Sweden, Finland, and the UK). There are also measures to provide extra support to households, especially to families with children, in the form of a one off allowance (France), an increase in children's benefits (Germany and Czech Republic), improvements in health-care packages (Malta) and fiscal policy (Austria), and payments to alleviate energy bills (Greece and Cyprus). However, EAPN concludes that: *'the positive short-term social measures are insubstantial compared with the amounts spent on banks and business and do not fit the size of the social impact of the crisis... Most EAPN members complain that the Recovery plans, which primarily aim at the revitalizing of industry and business and boosting consumption, are not really helping people experiencing poverty.'*¹²⁹ Moreover, without more detail on the precise measures, it is not possible to discern the gender impact with any certainty.

Country examples

Czech Republic: The Czech government has introduced a national recovery plan without considering gender equality at any stage. The impact of the crisis on women and men has not been monitored. The government established a National Economic Council, but there are no female members.¹³⁰

Estonia: Keeping the 2010 deficit below the Maastricht deficit limit presents a key challenge for the Estonian government. Given the projected deterioration of the economy, and notably a further rise in unemployment, achieving this target calls for significant cutbacks. This means a lot of social costs falling on women due to major cuts affecting social spending. There are no plans or actions that specifically take into consideration the impact of the crisis on women.¹³¹

Hungary: Hungarian economists and political analysts do not use gender analysis methods, and the approach at governmental level is gender-blind. The few gender experts and NGOs have no voice at this level. The present government, which was formed as a result of the crisis, is the first Hungarian government for many years without any female member.¹³²

Ireland: Proposed recent cuts would – according to the analysis of the NWCI – impact on women at three levels. First, there will be increasing numbers of women who are unemployed, dependent on social welfare, and living in poverty. Second, there will be less support for women and families. Third, at national level, there will be no strategy or infrastructure to address women's inequality.¹³³

Slovakia: The Slovak government adopted several measures to tackle the economic recession and support economic growth and employment, such as scrappage schemes and infrastructure/construction projects. All these measures have largely secured male jobs, while 'female' service sectors have not been supported in the same way.¹³⁴

Recommendation:

- A gender impact assessment of economic stimulus packages will enable governments to make informed choices about who will benefit, depending on which gender predominates among employees. Economic stimulus packages should be gender-responsive, addressing the differential needs of women and men, and providing mechanisms for reaching the most vulnerable women.

EU actions and recovery plans

'To reduce the negative impact of the current economic crisis on people's lives and jobs, policy responses should reflect the experience, knowledge and interest of women as well as of men. Therefore, when it comes to gender equality policies, we must not lower our guard: their contribution to economic and social development remains as crucial as ever.'

European Commission, Report on Equality Between Women and Men 2009

Alongside efforts to restore and maintain a stable financial system (which are not addressed in detail in this report), the EU's efforts to promote employment in response to the crisis have concentrated on: maintaining employment, creating jobs and promoting mobility; upgrading skills and matching labour-market needs; and increasing access to employment.¹³⁵ Initiatives include the following:

- The European Economic Recovery Plan (EERP) was adopted by the European Council in December 2008. The Plan involves a €200bn recovery package

(including a financial contribution from the EU itself of €30bn) to help mitigate the impact of the financial crisis, and calls for fiscal stimulus and structural reforms at both member state and EU level.

- Access to the European Globalisation Adjustment Fund (EGF) is being made easier and more effective to cover redundancies caused by the crisis, by co-financing training and job placements. The EU funding rate has been increased from 50 per cent to 65 per cent until the end of 2011, and the eligibility threshold for EGF applications has been lowered from 1,000 to 500 redundant workers. In addition, the duration of EGF support has been extended from 12 to 24 months to provide sufficient time for re-integrating particularly the most vulnerable people into new jobs.
- Changes to the European Social Fund (ESF) to ensure greater access and support to the labour market: €19bn in support is allocated through the ESF for 2009-2010. Assistance is provided to member states to put in place rapid reaction packages, with speeded-up procedures.
- Proposing the establishment of a new micro-finance facility to provide credit to people who have lost their jobs and want to start their own small businesses.
- A 'new skills for new jobs' initiative to improve the analysis and prediction of the future skills requirements of the European economy.
- Stepping up monitoring of the employment and social situation, including through the publication by the European Commission of a new series of monthly monitoring reports on the rapidly changing situation.
- The Commission Communication 'Driving European Recovery' in March 2009 outlined a number of elements to help member states design and implement policy responses to the economic crisis.

The above measures have focused primarily on employment initiatives. As yet, however, it has been less clear what the role of the EU's Social Protection and Social Inclusion process can and should be, and what initiatives are being developed.¹³⁶ Expert studies are underway in all member states on the social impact of the crisis. However, there are currently no plans to make this information publicly available. As a result, public debate about, and oversight of, the impact of the crisis on the most vulnerable people is to some extent hampered. One consequence of this is that the impact on women remains relatively hidden. Ironically, equality between women and men is an overarching objective of the 'Open Method of Coordination' (OMC) – a peer process between member states for monitoring social inclusion.

Alongside EU-initiated activities under the ESF, the EGF most directly addresses the issue of restructuring. The EGF supports active labour-market measures. Funds are disbursed on a case-by-case basis, following a proposal by the European Commission and adoption by the European Council and the European Parliament. So far, activity under the EGF has been relatively limited compared to ESF intervention. However, it is interesting to analyse the distribution of the cases that have been awarded or submitted. A notable feature is the dominance of the textile industry and, to a lesser extent, the car and mobile phone industries. By 19 August 2009, support for textile companies (in Italy, Malta, Lithuania, Spain, and Portugal) stood at €40m; support for car plants (in France, Portugal, and Spain) at €19.4m; and for mobile phone companies (in Germany and Finland) at €20.3m. Given that textiles, clothing and leather are industries with high numbers of female workers, this financial injection from the EGF does appear to have offered significant support to women.¹³⁷

The limited evidence from this particular fund suggests that there has been some attempt to consider the gender dimension in resource allocations. However, it must be borne in mind that the sums involved are extremely small in relation to the overall fiscal stimulus packages. Analysing this particular fund does not necessarily provide a representative overview. For example, whilst not providing a direct comparison, it is worth noting that the European Investment Bank, which has increased annual lending by €15bn per year in 2009 and 2010, provided loans amounting to €4bn to the troubled car industry in the first four months of 2009, dwarfing any intervention to support textile companies. Meanwhile, the European Central Bank had lent banks in the Eurozone €442bn by 24 June 2009. To gain a realistic picture of how funds have been allocated, both at member state and EU levels, and the impact of this on male and female employment, more in-depth analysis of the detailed figures is required.

Recommendations:

The EU has a long-standing obligation under the EU Treaties¹³⁸ to eliminate inequalities and to promote equality between women and men in all its activities. Reducing poverty and social exclusion and promoting greater social inclusion has also been a key EU policy priority since 2000: the Social Inclusion Process has the stated aim of making a decisive impact on the eradication of poverty and social exclusion by 2010.¹³⁹ In light of these commitments, we recommend that:

- The findings of this report are communicated to the European Parliament's Special Committee on the Financial, Economic and Social Crisis (October 2009-September 2010), for consideration in its final report (scheduled to be adopted in September 2010).

- The allocation of EU funds differently to women and men should be monitored on an ongoing basis. In addition, it is essential to assess inequalities in allocation between different groups of women (and men), and to monitor the access of women's NGOs to EU funding.
- In the context of the new Structural Funds cycle (2011-2017), gender equality should be integrated as an objective and specific guidelines developed on gender budgeting; and allocation of Structural Funds should be assessed in the framework of gender equality.
- Within the Open Method of Coordination, the Social Protection Committee should propose a peer review on women's poverty, addressing in particular the impact of the recession on women.

4. Conclusion

This report has looked at the existing situation for women experiencing poverty in Europe, and provided a snapshot of evidence from women's organisations of the likely impact of the recession.

The research on which it is based was commissioned in October 2009 and completed in January 2010. As a short-term project it does not claim to offer a comprehensive, in-depth analysis of the complex issues involved. Rather, it adds some evidence, seen from the perspective of the last quarter of 2009, to a picture of existing poverty and social exclusion for women in Europe.

Evidence has been provided on a range of issues, including standard of living, employment discrimination, unpaid work and the care economy, social benefits, and access to essential services. The report pays particular attention to the way in which women are vulnerable.

Based on the analysis and examples from different EU countries set out in the main body of this report, it is clear that the existing poverty and social exclusion of women is compounded by the effects of recession. We give evidence to show that the recession is already having a significant negative effect on the lives of women, not only in relation to the labour market, but also, crucially, outside it. The report documents, among other things:

- Precarious work conditions, increasing discrimination in the labour market, and shifts to informal work.
- Rising levels of poverty, with some women increasingly unable to secure a decent life for themselves and their children.
- Reduced access to services due to reduced provision or increased cost.

- Rising levels of domestic violence, accompanied by cuts in vital support services.

The massive sums spent by EU governments to rescue the banks and provide support to failing industries, although necessary to stave off widespread economic collapse, have resulted in large public-spending deficits. Action to reduce these deficits is likely to fall – or in some cases, is already falling – unfairly on people in poverty, especially through cuts to health, education, and social protection budgets. In Ireland, for instance, a series of budgets have cut child benefit by ten per cent, unemployment benefit by four per cent, and public sector pay by 50 per cent. In Greece, a raft of measures has been announced which will cut the public sector and increase taxes significantly. Other member states experiencing budgetary deficits, such as Spain, Portugal, and some eastern countries, are also under pressure to impose austerity measures.

There is a risk here that action to shore up banks and financial markets is being paid for by cuts to social protection systems and social inclusion policies. EAPN questions why cutbacks should fall on the social sector and argues that: loans and bailouts should be recouped directly from the banking and financial sector; revenue to the public account should be rebuilt through more progressive taxation, taxes on capital gains, and tackling tax avoidance and evasion; and expenditure should be reduced across public budgets – not just social budgets.

The evidence set out in this report suggests that not only is this analysis valid, but also that the gender dimension needs to be taken fully into account. The EU's Advisory Committee on Equal Opportunities for Women and Men argues that most member states characterise their interventions as being 'gender neutral', with only a few undertaking any gender impact assessments when developing new policies. As is demonstrated in this report, one consequence is that governments routinely prioritise subsidies to, for example, car plants and construction sites over subsidies to sectors where more women work. According to EWL members, most countries did not consider the gender impact of their recovery plans at all (eg. Czech Republic, Estonia, Hungary, and Ireland).

In assessing the gender impact of the stimulus packages and cutbacks it is important not only to evaluate whether a concrete measure has different effects on men and women, but also to analyse whether the anti-crisis policy forms the basis for long-term stability, and counters discrimination against women. The gender effects of recovery measures to counter the crisis need to be monitored to ensure they do not jeopardise progress made in the last decades towards more gender-equal societies.

This research concludes that the impact of the recession is likely to make women's existing poverty and social exclusion more acute over time as the effects of labour-market shifts are increasingly felt within households, and cuts in public expenditure affect public services and the many women who work in them and use them. It will, however, take some time for the full effects of the recession to become apparent. Exploring these issues is an essential part of developing a more coherent picture of how poverty is exacerbated by recession.

Recommendations:

- A financial transactions tax, applied globally, could raise billions every year. Half of the revenue should be spent on domestic needs in countries where it is raised and the remainder on international priorities, such as the Millennium Development Goals and tackling climate change.
- It is essential to undertake gender impact assessments of the recession, and to track changes over time – especially because women are likely to be disproportionately affected by any future cuts in public spending and services (both as workers and users).
- All policy responses and recovery plans should recognise the importance of building the resilience of poor women to cope with both day-to-day and longer-term shocks, protecting their existing assets, and helping them to find new ways of building a sustainable livelihood.
- The European Commission Social Protection Committee should respond to the International Labour Organisation call for a 'universal social floor' on income security, which could improve the lives of vulnerable women in Europe.
- In the short term, member states should examine the need for emergency increases in out-of-work benefits and tax credits, which could be paid for from a tiny tax on banking transactions (see previous recommendation).
- Gender budgeting should be adopted to assess spending on men and women within economic recovery plans and other public budget processes. Alternative accounting measures should also be developed to ensure that women's unpaid activities in the reproductive economy are recognised in systems of national accounts.
- Monitoring of the gendered impact of the crisis on poor communities should be increased. For example, little or no research has as yet been conducted on the impact of the recession at community or household level (eg. on informal caring patterns; on family life and domestic violence; on financial assets

such as savings or pensions; on housing arrears or repossessions; or on the costs and availability of childcare).

- Women's participation should be ensured in decision-making processes affecting the design, implementation, and monitoring of stimulus packages and other measures to aid recovery. Women's groups need to be supported to develop greater participation in economic discussions at both national and international levels.

APPENDIX A

Methodology

The methodology involved the following steps:

- A questionnaire to member organisations of the European Women's Lobby (EWL) to gather information about the impact of the recession on gender relations – and on women in particular – in each country. The questionnaire covered a range of issues, including: national recovery plans, employment/income, services, health/wellbeing, violence against women, discrimination, and family/social life.
- Responses were received from women's organisations in ten countries. Those participating were:
 - Bulgarian Coordination of EWL
 - Czech Women's Lobby
 - Estonian Women's Association Roundtable
 - Hungarian Women's Lobby
 - Coordinamento Italiano della Lobby Europea delle Donne (Italy)
 - The National Women's Council of Ireland
 - Women's NGOs Cooperation Network of Latvia
 - Lithuanian Women's Lobby
 - Romanian Women's Lobby
 - Slovak Women's Lobby
- A small number of individual interviews and discussions were undertaken with female activists working with women in poverty, in order to supplement the written information provided by EWL members.
- Secondary research and literature searches were carried out for materials on gender and the recession. This included documents from a range of levels (international and EU institutions, member states) and from different perspectives (state, media, NGO, academic). Most of the documents accessed were from 2008-2009.
- Findings from the questionnaire, interviews, and literature searches were analysed from a gender perspective.
- The project was supported and managed throughout by a small Advisory Group, consisting of representatives of Oxfam GB and the European Women's Lobby, and the researchers (Sandy Ruxton and Olga Pietruchova).

APPENDIX B

Questionnaire for EWL members:

Impact of the recession on poor women in Europe

This study for Oxfam and the European Women's Lobby aims to explore the **hidden impact of the recession on women's poverty and social exclusion in Europe**. Little research has been conducted as yet on the impact on households, where women bear the brunt of cuts in incomes, employment, benefits, health care, housing, and services – and potential increases in violence against them.

Against this background, we are seeking qualitative information/case studies in order to build a fuller picture than is available from official data. Given the short time frame for this project it will not be possible to conduct an in-depth qualitative analysis. However we would ask you to respond as fully as possible to the questions below:

Questions

1. Has the government of your country introduced a **national recovery plan** in which measures of crisis management are included, such as short term support to industry, subsidies etc.? If yes, for which industry or products? Is gender equality considered in any way in the plans and action?
 - Do you have suggestions of **short/long-term actions** that should be taken to counter the negative impact of recession on women:
 - by civil society/private sector/unions/governments in your country?
 - by the EU institutions?
2. Do you know of **any research** (secondary or primary) or policy analysis done in your country into the impact of the recession on women during the last 12 months? If yes, please send it ASAP!

What kind of data is missing; what type of data should be collated at country and EU levels to give greater visibility to the impact of the recession on women's poverty and social exclusion? What **further research** do you suggest should be done in your country (and across Europe) in order to establish how the recession is affecting women in the long term?

3. As a **women's organisation**, have you responded to the recession through press releases, other press contacts, briefings, letters to government, other lobby actions (please specify and indicate the issues raised)? If yes, what was the response and follow-up? Did you contribute to any of the research identified in question 1?

- Are you aware of other organisations in your country that have taken up the issue of the impact of recession on women? Please describe.

- Has there been a particular impact on your organisation or other organisations working with women (eg. Reduction in funding and services?). Please describe.

4. From your contact with **individual women** you work with has the recession particularly affected them in any of these ways? Please give details. We are interested in both **direct impact** (ie. women directly affected themselves) and **indirect impact** (ie. partner has been directly affected but with real impact on women's lives as a result).

Note: Please pay particular attention to the experiences **of women with particular vulnerabilities** – eg. single mothers, disabled women, younger/older women, migrant women, undocumented women, women from minority communities, women in rural areas, women experiencing violence.

Proposal for areas and issues to be focused on:

Employment/Income

- Loss of jobs or earnings, including welfare benefits
- More difficult to access social welfare benefits including unemployment, sick benefit, others
- Changing to more casual and informal work, including undeclared work (including in the 'sex' industry? – this information may be available from organisations dealing with sex workers)
- Forced to look for additional income/job, less time for children and own interest
- Using up more savings or pension than before, finding it difficult to save; finding it more difficult to live on a pension
- Higher levels of debt, difficulty with repayment, making new debts
- Rise in cost of housing, or loss of home
- More difficult to pay rent/mortgage, heating, electricity, telephone and other basic services/food

Services

- Reduced provision or increased price of services incl. public services (public transportation, education, health etc.)

- Reduced access to public services (eg. health, childcare, education, training, transport)
- Rise in cost of childcare, or using more unpaid care because paid-for childcare is more expensive

Health/wellbeing

- Less or poorer quality food and utilities (eg fuel) because of rise in price
- Changes in life-style patterns, including health care – less inclined to see the doctor if ill, postpone medical check-up also in the area of reproductive health and other preventative health-care practices
- Mental health issues (higher levels of stress, more physical/chronic pain, worrying, anxious for the future: for themselves, their partner, their children, their broader family circle, etc.)

Violence against women

- Increased occurrence of/intensity of domestic violence by partner (please contact crisis centres or NGOs dealing with VAW if possible)
- Have there been or are planned cuts in services for women affected by violence?

Discrimination

- Discrimination against women/undermining of women's rights, using crisis as excuse to do so (eg. redundancy as a result of maternity)

Family/social life

- Unable to go on holiday or visit friends/family, social isolation, cuts in free time activities
- Forced to give up paid household services, care for family members etc.
- Given up the wish of having a (or another) child.

Has **this evidence been documented**? Please let us know if it is any of these – interviews, anecdotes, stories told to you, survey you have carried out, via other organisations, newspaper articles.

Is there evidence that any of the issues raised above are **likely to worsen over the next year** (eg. planned cuts in public expenditure)?

Could you arrange and carry out a telephone interview with a woman/women who has/have been affected by the recession, at short notice? If this is possible, this will take place and be used in full confidentiality, as the purpose of the interview is to illustrate the real impact on women. **Please use this questionnaire as a basis for the interview.**

5. Are there any other issues that are **particularly important in your country** that are not addressed in the questions above? Please comment.

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