



Gender mainstreaming active inclusion policies



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Gender mainstreaming active inclusion policies

Final synthesis report

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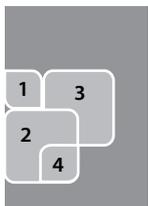
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Country abbreviations

AT = Austria
 BE = Belgium
 BG = Bulgaria
 CY = Cyprus
 CZ = Czech Republic
 DE = Germany
 DK = Denmark
 EE = Estonia
 EL = Greece
 ES = Spain
 FI = Finland
 FR = France
 HU = Hungary
 IE = Ireland
 IT = Italy
 LT = Lithuania
 LU = Luxembourg
 LV = Latvia
 MT = Malta

NL = Netherlands
 PL = Poland
 PT = Portugal
 RO = Romania
 SE = Sweden
 SI = Slovenia
 SK = Slovakia
 UK = United Kingdom
 IS = Iceland
 LI = Liechtenstein
 NO = Norway

Other abbreviations and acronyms

EFTA = European Free Trade Association
 EU = European Union
 GBA = gender budget analysis
 GIA = gender impact assessment
 OMC = open method of coordination
 LTC = long-term care

Executive summary

In order to help Member States mobilise those who can work and provide adequate support to those who cannot, the European Commission in 2007 proposed a holistic strategy that can be termed active inclusion ⁽¹⁾. It combines three pillars, (1) adequate income support (2) inclusive labour markets and (3) access to quality services. Active inclusion shapes an active welfare state by providing personalised pathways towards employment and ensuring that those who cannot work can live in dignity and contribute as much as possible to society.

Active inclusion has a number of implications from a gender perspective: the gender disparities in exposure to poverty show higher rates for women than men and do so in a life-cycle perspective. This is partly due to women's greater likelihood for slower, shorter and/or interrupted careers and on average lower earnings than men. Furthermore, the disadvantages faced by women of certain groups tend to be more accumulated than those for men from the same groups. Finally, access to quality services (including childcare, long-term care and health services) is particularly important for the social and labour market participation of women who still have in many Member States the main responsibility for caring for the most vulnerable members of the household (children, elderly, sick and disabled).

Although gender mainstreaming is specified as a key element of active inclusion policies and a requirement in the 'Open method of coordination for social protection and social inclusion', this approach to policy design and monitoring is still underdeveloped ⁽²⁾.

The aim of this report therefore is to inform and help develop gender mainstreaming in active inclusion policies. In order to do this, the report at first reviews gender differences and inequalities in the risks of poverty and social exclusion and it provides a close look at the connections between active inclusion policies and gender equality strategies (Chapters 2 and 3). It then analyses examples of concrete gender mainstreaming in each of the three pillars of active inclusion, i.e. income support (Chapter 4), labour inclusion (Chapter 5) and access to services (Chapter 6). Under each heading, the report summarises available information on the actual policy developments and

looks at the results of the policies in terms of gender equality. Finally, Chapter 7 draws some conclusions.

The information in this report is mainly provided by the national experts of the EGSI network of experts in gender equality, social inclusion, healthcare and long-term care and covers 30 European countries (the EU-27 Member States) and the three EEA-EFTA countries (Iceland, Liechtenstein and Norway).

Gender differences and inequalities in the risks of social exclusion and poverty

Gender differences and inequalities are a fundamental feature of social exclusion and poverty. Eurostat indicators provide some hints regarding gender inequalities in poverty and social exclusion. However, these indicators may underestimate the magnitude of women's greater risk of poverty because they assume household resources are pooled and shared equally. Research has, however, demonstrated resource inequalities between individual members of households. In low-income households, it is common practice for women to manage the domestic budget and reduce their own consumption (food, clothes, heating, leisure, etc.) to maintain the living standards of their male partners and children. Living on a low income for a sustained period causes stress and has negative impacts on housing quality, health and social isolation. In addition to women's greater exposure to poverty and their low income, there are gender differences in how men and women experience the stress and social isolation of life on a low income, with implications on their health and life expectancy as well.

A gender-based analysis is therefore essential for understanding the extent and form of social exclusion among disadvantaged groups within the population: some disadvantaged groups are numerically dominated by one sex. Many are female dominated, e.g. single parents and older persons in low-income households; others are male dominated, for example some types of homeless people and school drop-outs. A gender perspective is also relevant where the group membership is more evenly split by sex, for example among the Roma, migrants or disabled persons.

The concept of 'intersectionality' provides a nuanced tool (more than that of 'double disadvantage') for understanding gender-based differences in exposure

⁽¹⁾ COM(2007) 620 of 17 October 2007 (<http://eur-lex.europa.eu/LexUriServ/LexUriServ.do?uri=COM:2007:0620:FIN:EN:PDF>).

⁽²⁾ *Joint report on social protection and social inclusion 2008* and its supporting document (http://ec.europa.eu/employment_social/spsil/docs/social_inclusion/2008/joint_report_en.pdf).

to various forms of discrimination and social exclusion. The premise of intersectionality is that gender discrimination, racism and other systems of discrimination interact to structure the roles of women and men. Some are pushed to the extreme margins of society, while others are more integrated. Hence women from ethnic minority groups have a substantively distinct experience than that of, both, men from the same minority group and women from the ethnic majority group. This approach also acknowledges that an individual can experience both oppression and privilege in a single society; for example a woman may occupy a high-status professional position yet still be exposed to racism or domestic violence. By applying the concept of intersectionality, it is possible to develop both a gender mainstreaming perspective on social inclusion policy and to expose the disadvantaged position of women vis-à-vis men in society⁽³⁾.

The process of gender mainstreaming active inclusion policies

According to the European Commission, gender mainstreaming ‘involves not restricting efforts to promote equality to the implementation of specific measures to help women, but mobilising all general policies and measures specifically for the purpose of achieving equality by actively and openly taking into account at the planning stage their possible effects on the respective situation of men and women (gender perspective). This means systematically examining measures and policies and taking into account such possible effects when defining and implementing them’⁽⁴⁾. Gender mainstreaming should thus be seen as a strategy to achieve gender equality, which focuses on transforming by questioning the status quo (mainstream) and assuming that a transformation of institutions and/or organisations may be necessary to establish gender equality. As such, gender mainstreaming should not be regarded as a replacement for direct equal opportunities policy but as an addition to it.

An important precondition for an effective gender mainstreaming strategy is the establishment of a

clear and transparent organisational infrastructure with a clear focus on gender equality. In some countries the promotion of gender equality is backed up by legislation, while other countries have formulated the principle of gender mainstreaming as a general policy principle. In addition, some governments have a specific ministry for gender equality issues that is responsible for gender mainstreaming or coordinates gender mainstreaming efforts horizontally, meanwhile other countries have installed inter- or intra-ministerial committees to enhance the process of gender mainstreaming, or rely on external committees or gender equality institutes.

In addition to a transparent structure aimed at gender equality, an essential precondition for successful gender mainstreaming is the availability of sex-disaggregated statistics. Such statistics enable the description of the actual situation in order to assess gender (in)equality and to prioritise areas for attention. The possibility of monitoring the situation over time also provides information on the trends in gender (in)equality. Gender impact assessment (GIA) and gender budget analysis (GBA) are important instruments for implementing gender mainstreaming. A systematically conducted GIA identifies whether the policy under scrutiny has positive or negative outcomes in terms of promoting gender equality and can be used to improve the quality and efficacy of policy design and implementation.

The present assessment of the current state of affairs in gender mainstreaming active inclusion policies indicates that there are large differences among Member States with regard to both organisational aspects and implementation. Though most countries have developed initiatives that promote gender equality, a systematic and comprehensive approach for active inclusion policies is generally lacking and actual implementation is often underdeveloped. Moreover, the attention paid to gender mainstreaming may be sensitive to political changes, resulting in a lack of consistency.

Adequate income support

Income support policies differ across EU Member States, most of which provide more than one income support scheme. The analysis followed in this report thus does not only focus on minimum income schemes, but takes a more comprehensive approach and considers other kinds of income support measures

⁽³⁾ See Fagan C., Urwin, P., Melling, K. (2006), *Gender inequalities in the risks of poverty and social exclusion for disadvantaged groups in 30 European countries*, report prepared by the EGGSI network, European Commission, Employment, Social Affairs and Equal Opportunities DG.

⁽⁴⁾ COM(1996) 67, quoted in the Commission’s *Manual for gender mainstreaming employment, social inclusion and social protection policies*, p. 3 (<http://ec.europa.eu/social/BlobServlet?docId=2045&langId=en>).

(such as invalidity benefits, income support measures within pensions systems, housing and in-kind allowances, family and child-related allowances).

All Member States have developed categorical schemes, i.e. measures targeting specific vulnerable groups of the population, such as the unemployed, the disabled, or the elderly. Moreover, with the exception of Greece, Hungary and Italy, all EU countries have set up some kind of minimum income scheme. In general, categorical schemes are likely to disadvantage women when eligibility rules or the amount of benefits is dependent or related to (previous) labour market experience, because of women's lower employment rate, greater exposure to low pay and more broadly by their lower average lifetime earnings. Categorical schemes may nonetheless prove as effective instruments of targeted poverty reduction, in many instances with a positive gender impact, as is the case for example of minimum pensions or survival benefits, which seem to contribute significantly to the reduction of elderly women's poverty. Universalistic schemes, however, are usually inspired by strong concerns for equality of treatment, which is a major aim of gender mainstreaming.

As emerges from the analysis presented throughout the report, there are a number of gender-specific implications among eligibility conditions, such as previous employment, residence or age.

In the majority of EU Member States, with the exception of Belgium, Cyprus, Denmark, Lithuania, Spain and Sweden, men benefit most from income support related to previous employment, due to their greater attachment to the formal labour market. Concerning age, it is found that minimum income guarantees and income support measures within pension systems are more beneficial to women as there are more women than men with a record of no or limited employment.

In almost all Member States, means-testing is based on household rather than individual resources, thus possibly contributing to women's dependence on a breadwinner partner. The same dependence may be increased also by the practice to actually transfer the cash benefit to the main earner of the household (i.e. usually men), thus exasperating income inequality within the household.

The focus that most Member States adopt on encouraging paid work might positively contribute to

the reduction of gender differentials in poverty rates, because the differentials in employment rates are among the major determinants of gender differences in at-risk-of-poverty rates. The focus on incentives to work within income support schemes is especially justified in a gender perspective, because — as the literature shows — women, unlike men, appear fairly responsive to monetary incentives to work. However, the financial incentives to labour supply embedded into the design of income support schemes may not be sufficient to attract more people to the labour market, because these schemes may include other sources of inactivity traps, e.g. when considering informal care as a legitimate reason for not working for long periods. This may lead to social exclusion because frequent or long periods of inactivity reduce women's employability, and also because these arrangements imply a cultural message in favour of the male breadwinner model.

The availability of sex-disaggregated data is a relevant issue within income support measures. While the majority of the Member State disposes of data on the sex of the recipients, some others, such as Cyprus, Greece, Luxembourg, Portugal, Romania and Liechtenstein, do not report the number of recipients or the average benefit payments disaggregated by sex. According to the experts of the EGGSI network, there is usually no adequate data to evaluate the gender perspective of the effectiveness of income support schemes in terms of social inclusion and the activation of the recipients.

Income support schemes are found to affect the intra-household division of labour and women's propensity to search for a job in the labour market. Especially for lone mothers and women living in large households, family and child-related allowances may generate unemployment or inactivity traps. Similarly, regulations relating to maternity and care-related benefits may induce women to take on long career breaks.

In terms of effectiveness in granting the means to conduct a dignified life, it would be important that the level of the various benefits is equal or at least very close to the at-risk-of-poverty threshold level. However, in a number of Member States the very low level of benefits implies that these are not sufficient alone to prevent individuals from falling into the risk of poverty. In particular, the provision of benefits to households (or to only a member of it) may reinforce women's financial dependency on their partner. Especially in the face of the most recent demographic developments and

changes in family structures, income support schemes may prove less apt in granting a decent standard of living to women, i.e. a special focus should be directed at investigating the situation of cohabiting, divorced and widowed women.

Labour inclusion

Active labour market policies aim to increase the likelihood of employment or improve income prospects for vulnerable groups who find it difficult to enter the labour market. Active measures mainly include training, job rotation and job sharing, employment incentives, direct job creation and start-up incentives. Across EU Member States, active labour market measures often focus on the integration of specific groups into the labour market, in particular, the disabled, the long-term unemployed, lone parents, those returning to work after a long term of care leave, migrants, young people and the elderly. Empirical evidence suggests that the combination of being a woman and belonging to one of the abovementioned vulnerable categories accrues the layer of individual disadvantage and the risk of poverty and exclusion from the labour market. Yet, there are some examples of concrete gender mainstreaming available in these domains.

The labour inclusion of disabled is addressed in Spain, for example, through higher reductions in social security contributions to employers who hire people with disabilities. The programme has proved particularly effective due to the large percentage of open-ended contracts signed by women. In Greece, positive action in companies and cooperatives are highlighted in particular for disabled women. In Belgium, the labour inclusion of long-term unemployed women is addressed by an employability scheme, combining active and passive measures to reduce women's unemployment traps, through the increase of the amount of guaranteed income to unemployed workers accepting a part-time job; currently, 79 % of the workers involved by this scheme are women.

More attention is paid to gender issues in policies targeting vulnerable groups whose members are predominantly women, as is the case with lone parents and returners from long-term care leave. In Belgium, Germany, Iceland and the United Kingdom, lone parents represent a specific target group of active labour market policies. The labour inclusion of lone mothers is supported in Belgium and Germany by means of

reconciliation measures, especially flexible working arrangements to improve job placement and retention. In addition, Belgium has recently designed the distribution of free services vouchers for one-parent families in a precarious situation, aimed at the purchase of personal and family services (such as cleaning, caring, catering). As regards women returners, Austria, Germany, Liechtenstein and Poland provide qualification measures; Greece, Hungary, Italy and Sweden offer subsidies to employers; while Belgium and Malta give income incentives.

Migrant women are at a distinct disadvantage in many areas of their lives compared with both migrant men and native-born women (the so-called 'double disadvantage'). Initiatives targeting their greater inclusion into society include: qualification and job support measures in Austria, Belgium, Hungary, Norway, Romania and the United Kingdom; employment subsidies for asylum seekers, refugees and their relatives (the majority of them are women) in Sweden; start-up incentives in Germany.

While active labour market policies specifically targeted at vulnerable groups of women are limited, looking at activation measures from a broader life-cycle approach reveals relevant findings. The relevance of the life-cycle approach is that men and women have a very different profile of labour supply at different stages of lifetime: the gender gaps in employment rates and earnings are small before household formation and increase when individuals form a couple. Childbirth has a different impact on the employment patterns of women and men: while for women a drop of employment rate occurs, for men it usually increases and their labour market participation remains substantially stable until they retire. What is worth noticing is that, in most countries, women's disadvantage in the labour market is still relevant when their children get older and they approach retirement, often accrued by their more precarious health conditions.

Therefore, gender differences along the three main stages of life cycle (youth, adulthood and seniority) vary both in terms of relevance and in terms of nature. According to EGGSI network experts, gender differences between young people are mainly due to different school-to-work transitions caused by the qualification segregation. In adulthood, gender differences are mainly the results of a combined set of factors such as professional segregation, career breaks caused by maternity and family responsibilities, pay gap, discrimination. In seniority, gender differences

are mainly the results of the labour market disadvantage women accumulated in their earlier stages of the life cycle, which leads to the persistency of in-work poverty, to early retirement and inactivity, and to the permanence in low-skilled and low-paid jobs.

Few national reports of the EGGSI network contain information on active labour market policies for young people but there are several examples of gender mainstreaming in this field. Most of the available examples focus on preventing the gendered nature of professional segregation by promoting young women's skills in non-traditional subjects and jobs, as in Austria, Denmark, Germany, Liechtenstein and Sweden. These programmes aim at increasing the number of young women in technical occupations and non-traditional qualifications, raising awareness of equal opportunities and encouraging young women and men to question traditional gender roles. Spain promotes the school-to-work transition of women through special reductions in social security contributions paid by employers who hire young women; while Greece supports young women's entrepreneurship through start-up grants within four years from graduation.

Adult women are a more prominent target of active labour market policies. Their participation in the labour market is usually encouraged through improving reconciliation, promoting entrepreneurship and employability, and reducing professional segregation. Austria, Belgium, France, Italy and Sweden offer contributions for the purchase of personal services (cleaning, childcare, etc.), which make it easier to outsource domestic work, thereby improving the work-life balance of service users. Other countries promote flexible working arrangements and family-friendly work organisations to encourage the labour market participation of inactive or unemployed women (Bulgaria, Cyprus, Germany, Hungary, Portugal and Romania). In terms of initiatives that promote entrepreneurship among young women, several countries, such as Cyprus, Germany, Greece, Lithuania, Malta, Poland, Spain and the United Kingdom provide positive examples. These usually entail the allocation of specific funds to support the founding of enterprises and the provision of knowledge to women on how to start and develop a business. Examples of gender mainstreaming in training and job-search support to improve employability are found in Germany, Greece and Iceland. These countries promote unemployed women to employment through training programmes which are aimed at upgrading their skills and improving their self-awareness and self-

confidence. Italy also provides employment incentives in the form of social security contributions to employers hiring women in disadvantaged regions (regions in the south). Lithuania, Poland and Portugal have recently launched training schemes and campaigns to reduce horizontal segregation, by providing adult women with comprehensive knowledge on non-traditional female occupations to strengthen their position in technical activities.

Though the majority of Member States recognise that older women are at disadvantage in terms of labour inclusion, measures taken for older workers in recent years are, in general, either not explicitly gender mainstreamed or largely ignore the different situations of older men and women. For example, the EGGSI experts for Austria, France and Hungary highlight good-practice examples aimed at improving the quality of working conditions to create sustainable and healthy workplaces for older workers throughout the life cycle. Among the examples given by EGGSI national experts, the Polish provides an exception — by offering qualification to the professions in shortage in the labour market and motivational campaign for older women returning to the labour market.

It is important to keep in mind that there are large differences in the organisation and implementation of activation measures and their gender equality dimension. Though most countries have developed initiatives to ensure the labour inclusion of disadvantaged groups, it is a general trend that gender differences are overall scarcely documented or taken into account in the design and implementation of policies. With the exception of some continental countries (such as Austria, Belgium and Germany), a systematic and comprehensive approach to active labour market policies with an explicit gender mainstreaming strategy is yet to be developed.

Access to services

Accessible and quality social services are the third pillar of active inclusion policies, and this report analyses three main policy areas in this field. The first is access to housing and the fight against homelessness, which is recognised at the international and community level as a basic need and a fundamental right of the person, and which, in the face of homelessness in particular, clearly exhibits gender-specific dynamics. The second policy area is vocational and on-the-job training, for its major role in shaping individuals' social

inclusion and employment and career opportunities in particular. Finally, the provision of childcare and long-term care services is examined, in view of how it facilitates the labour market integration and social participation of carers, given that these responsibilities are among the major determinants of women's inactivity and unemployment.

Housing and the fight against homelessness

Although a decent, stable, affordable independent accommodation is an important condition for social inclusion and for staying in employment, there is a lack of data on housing and homelessness. The provision of such information, however, would be fundamental for in-depth analyses and the design of effective policies. Still, it may be said that households for which gaining access to housing seems to be more difficult include lone parents, disabled persons and migrants, as well as young and elderly people.

At the root of homelessness are often both individual causes of vulnerability and macroeconomic reasons. In many countries housing prices have risen significantly during recent years, while living conditions have deteriorated notably. As a consequence of the increasing difficulties vulnerable individuals face when trying to have access to housing, homelessness is growing all over Europe. Women are increasingly among people living on the streets; young people and even children are becoming more and more present among the homeless.

Homelessness tends to manifest itself in conjunction with other sources of vulnerability. Thus, in Lithuania it is shown that homeless women have lower levels of education than homeless men. In France, Portugal and Sweden, migrants tend to be over-represented among the homeless, while in Belgium there is a lack of housing supply available to migrants. In the Czech Republic, the Roma face particular difficulties.

As regards access to housing and the fight against homelessness, policies and measures tend to have a gender-neutral design, with the exception of temporary shelters offered to victims of violence and to lone mothers with young children. However, national experiences show that homelessness increasingly exhibits different features for men and women. Women are more often parents and live together with their children; as such they are often homeless for a shorter

period of time than men or they are 'invisibly' homeless, i.e. they react by seeking temporary solutions like living with family, friends, 'convenience partners' or casual acquaintances.

The main factors of vulnerability and the causes behind homelessness also tend to differ. For example, in the Netherlands most male homeless people have severe personal problems of addiction, are ex-psychiatric patients or ex-convicts, while for women homelessness and living in sheltered housing are mostly related to domestic violence or (child) abuse. Similarly, it is found that in Sweden the causes behind homelessness differ between women and men: conflict or violence in close relationships is given as a much more common cause by women than by men. In Germany, an inability to sustain excessive debt burdens and long-term unemployment are found to be major causes of men's housing vulnerability, while separation or divorce, a move from the parental home, and experiences of violence are important factors for women.

Vocational and on-the-job training

Member States vary considerably in the target groups for vocational and on-the-job training, but in general it can be said that training is more often aimed at citizens who, with regard to their age, family conditions, length of unemployment, education, lack of experience, and state of health, find it more difficult to successfully enter the labour market.

A number of gender-specific training programmes are co-funded by the European Social Fund. These programmes frequently entail post-compulsory and post-diploma training, although many are devoted to training for reintegration in the labour market.

In general, women involved in training programmes have low or medium educational levels and are relatively older than the men who participate ⁽⁵⁾.

Training programmes vary to a considerable degree among European countries. For example, in Belgium the Jobcoaching project was aimed at accompanying an individual well beyond the point at which he or she was recruited, without leaving him or her and their employer on their own. The results of the project have shown that more women have

⁽⁵⁾ See 'Compendium of indicators for monitoring the employment guidelines and employment analysis' (<http://ec.europa.eu/social/BlobServlet?docId=4093&langId=en>).

persisted with a job due to the encouragement of a job-coach and absenteeism has been reduced. Many programmes are increasingly aimed at validating both formal and informal learning experiences, so as to acknowledge all the skills and competences acquired both in formal and informal settings. For instance, in Malta a number of projects are aimed at the recognition of experience gained while rearing a family, to render these informal skills transferable to the workplace. This strategy is especially important for vulnerable groups, who are often characterised by not having completed educational pathways, and is considered by some Member States as particularly relevant for women.

A certain level of gender segregation is still found in many Member States, concerning the kind and content of training offered. The experts from the EGGSI network find that women tend to be mostly involved in training opportunities in a few sectors of the labour market, frequently those exhibiting relatively worse job opportunities and smaller wages. For example, in France, in 2000, only 14 % of women manual workers had access to training, as opposed to 23 % of men, and only 31 % of women employed as clerical, sales or service workers vis-à-vis 37 % of men. By contrast, the number of women managers enrolled in vocational training was 56 %, slightly above the figure for men (54 %). These findings are related to the gender occupational segregation, whereby women are over-represented among sales and services workers in the private sector and women managers are more frequently employed in the public sector. Similarly, women more often work on a part-time contract, thus they are more affected by the finding that part-timers have smaller access to training (28 %, as opposed to 38 % for full-time workers) ⁽⁶⁾. Furthermore, there is evidence that in Cyprus, the Czech Republic and Estonia, even though women participate in training more often than men, their choice of the domain of training is still often led by stereotypes.

Childcare and long-term care

Care services bear a double relevance concerning gender differences in active inclusion. On the one hand, they aim at improving the living conditions of their direct beneficiaries; on the other hand they imply a relief

or a support to the primary carers within households, i.e. women. In this report, the focus is mainly on the extent to which care services may allow more women to access the labour market, so as to increase households' disposable income, and consequently the social inclusion of all household members.

As was noticed above, concerning income support schemes, some Member States (e.g. Belgium, Finland) provide cash benefits to families, such as childcare allowances, implying a financial incentive for women to stay at home caring for children. Indeed, these economic incentives are likely to turn into traps for women, who might opt for definitely leaving their job or encounter many obstacles in their career going back to work after a long absence.

Lone mothers are at higher risk of exclusion because of their care responsibilities, which may prevent them from labour market participation. To cope with this issue, they are the target of specific policies in relation to care: for example, lone mothers have access to special economic support for childcare in Belgium, Spain and Greece. These measures could be more effective if they contained work incentives.

The issue of long-term care is particularly sensitive to a gender approach, because in most European countries women are the majority of both the beneficiaries (due to their generally longer life expectancy) and the care suppliers (usually supplying unpaid, informal care which often impacts on their quality of life). When looking at measures supporting carer's integration into the labour market, care leave and flexible working arrangements need to be examined. Some positive examples of care leave are provided by Germany, France and the Netherlands. For example, in France the 'Leave for family support' provides family members of an elderly dependant person with the possibility to temporarily leave the labour market for up to one year, without being forced to quit the job because of caring responsibilities. This also allows easier reintegration after the period of care has come to an end. With respect to the right to request flexible working time, there are some positive examples in Austria, Germany, Liechtenstein, the Netherlands and the United Kingdom. In Germany, for example, holidays for care and caring time during the standard working hours are available free of charge. In the Netherlands, a quarter of working informal carers agreed with employers to adopt flexible working hours, which contributes to a better reconciliation of family and working life.

⁽⁶⁾ Fournier, C. (2001), 'Hommes et femmes salariés face à la formation continue', Bref Cereq No 79, October.

The position of migrant women has recently become more delicate, due to their increasing over-representation among informal care-givers as highlighted by many EGGSI experts. However, the policy measures addressed to promote the legalisation of the caring-work of migrant women seem to be still rare. Some examples are provided by Austria, France, Hungary, Spain and Italy. In Austria, for example, the recent '24-hour care allowance' introduced in July 2007, aims at the formalisation of informal care arrangements between patients and care-givers, which are mostly from eastern Europe.

Most of the EGGSI national experts believe that, unless adequate supports to informal care-workers are introduced, the ongoing shift to migrant care-givers may create new race-based segregation of care-works. Stereotypes on the characteristics of migrant women (for example, their willingness to accept low wages and to work without protest) may indeed end up to feed the vicious circle of low-paid and low-skilled jobs in the domestic care sector.

Looking ahead

Member States are increasingly focusing on 'active inclusion' to strengthen social integration. There is a clear trend towards making benefits more strictly conditional on availability to work and improving incentives through tax and benefits reforms. All Member States encourage inclusion in the labour market, either in the form of employment or through job training. Some countries are also developing a more structural approach for dealing with housing exclusion and homelessness.

The focus that most Member States have adopted to encourage paid work may positively contribute to the reduction of gender differentials in poverty rates, because the differentials in employment rates are among the major determinants of gender differences in the at-risk-of-poverty rates. However, very few countries within the EU-27 have designed and implemented gender-specific measures that take into account the specific needs of women and men respectively in promoting the inclusion of vulnerable groups such as migrants, the disabled and the long-term unemployed. The implemented policies include especially: 'qualification and job-search support' and 'subsidised wage and employment schemes'. The most active countries in this sense are Austria, Belgium, France,

Germany, Greece, Hungary, the Netherlands, Norway, Romania, Spain, Sweden and the United Kingdom. Most countries have, on the other hand, developed activation measures for women returning to work after maternity leave through the implementation of reconciliation policies. Other policies implemented in a few countries for the labour market inclusion of vulnerable groups of women are 'contributions to the demand for personal services', 'quota for women in employability schemes' and 'start-up incentives'.

As in-work poverty is frequent among women, making work pay measures should in particular be considered: the continuation of benefit entitlements for women with a low labour income, even once they are in employment, secures an adequate level of income for the household. Some of the countries have introduced specific policies in this regard. The risk to avoid is to introduce income support schemes that may provide disincentives to return to work and a real further inclusion in the active society. As is the case with disability pensions, the measures that accommodate inactivity without providing adequate support for the conciliation of family and work life may prove to be effective instruments for poverty reduction, though at the cost of reduced social inclusion for vulnerable women in the long run. This is so because frequent or long periods of inactivity reduce women's employability. Earnings-related benefits can be more directly targeted toward younger generations as they make paid work an attractive option. Such a benefit encourages women to join the labour market, earn their own living and gain independence and gender equality.

When looking ahead, it should be considered that the lack of synergies among different instruments and policy interventions is still a problem when considering national approaches to active inclusion. Adequate income, inclusive labour markets and access to quality services are dealt with separately in most cases, whereas most disadvantaged people suffer from multiple disadvantages and integrated responses are essential. This is particularly true if considering minimum income. Even if it has already been implemented in most of the Member States, there is still the need to implement better links between out-of-work benefits and in-work support, in order to create the right incentives, while at the same time ensuring adequate income support and preventing in-work poverty.

Résumé analytique

Pour aider les États membres à mobiliser les personnes capables de travailler et à soutenir de manière adéquate celles qui ne le peuvent pas, la Commission européenne a proposé en 2007 une stratégie complète qualifiée d'inclusion active⁽⁷⁾. Cette stratégie repose sur trois piliers: 1) une aide au revenu adéquate; 2) une insertion sur les marchés du travail; 3) un accès à des services de qualité. L'inclusion active donne corps à une politique de protection sociale active en prévoyant des parcours personnalisés vers l'emploi et en garantissant que les personnes qui ne peuvent pas travailler pourront vivre dans la dignité et faire partie autant que possible de la société.

L'inclusion active a de nombreuses implications en termes de genre. Les femmes sont ainsi plus touchées par la pauvreté que les hommes, de telles différences étant également présentes tout au long de la vie d'un individu. La plus grande probabilité qu'ont les femmes de connaître des carrières plus lentes, plus courtes et/ou des carrières interrompues et d'avoir des revenus moyens moins élevés que les hommes l'explique en partie. Par ailleurs, les désavantages auxquels les femmes de certains groupes sociaux sont confrontées tendent à se cumuler davantage que pour les hommes des mêmes groupes. Enfin, un meilleur accès à des services de qualité (garde des enfants, soins de longue durée et services de santé) est d'une grande importance pour la participation des femmes à la vie sociale et au marché du travail dans la mesure où, dans de nombreux États membres, les soins aux membres les plus vulnérables du ménage (enfants, parents âgés, malades et personnes handicapées) leur incombent encore principalement.

L'intégration de la dimension de genre, qui est considérée comme un élément clé des politiques d'inclusion active et représente un des critères de la méthode ouverte de coordination en matière de protection sociale et d'inclusion sociale, est pourtant encore sous-exploitée dans l'élaboration et le suivi des politiques⁽⁸⁾.

Le présent rapport a pour objet d'informer et de contribuer à l'intégration de la dimension de genre dans les politiques d'inclusion active. À cette fin, les différences et inégalités de genre sont tout d'abord examinées en liaison avec les menaces que représentent la pauvreté et l'exclusion sociale, avec une attention toute particulière portée sur les rapports entre

les politiques d'inclusion active et les stratégies pour l'égalité des genres (chapitres 2 et 3). Des exemples concrets d'intégration de la dimension de genre sont ensuite analysés pour chacun des trois piliers de l'inclusion active, à savoir l'aide au revenu (chapitre 4), l'accès à des marchés du travail facilitant l'inclusion (chapitre 5) et un meilleur accès aux services (chapitre 6). Un résumé des données existantes en matière d'élaboration de politiques est proposé après chaque titre, et les résultats des politiques en vigueur sont examinés dans une perspective d'égalité des genres. Enfin, le chapitre 7 apporte quelques conclusions.

Les données contenues dans le présent rapport ont été fournies principalement par les experts nationaux du groupe d'experts sur les questions de genre, l'inclusion sociale, les soins de santé et les soins de longue durée (EGGSI) et couvrent trente pays européens (les vingt-sept États membres de l'Union européenne) et les trois pays de l'EEE-AELE (Islande, Liechtenstein, Norvège).

Les différences et inégalités de genre en liaison avec les menaces de l'exclusion sociale et de la pauvreté

Les différences et inégalités de genre sont une des caractéristiques fondamentales de l'exclusion sociale et de la pauvreté. Les indicateurs d'Eurostat fournissent quelques éléments relatifs aux inégalités de genre en liaison avec la pauvreté et l'exclusion sociale. Ces indicateurs pourraient cependant sous-estimer le fait que la menace de la pauvreté est plus présente pour les femmes, car ils partent du postulat que les ressources du foyer sont mises en commun et équitablement partagées. À cet égard, des travaux de recherche ont fait ressortir l'inégalité des ressources entre les membres d'un même ménage. Dans les ménages à faible revenu, il est fréquent que les femmes gèrent le budget du ménage et réduisent leur consommation personnelle (nourriture, vêtements, chauffage, loisirs, etc.) pour préserver le niveau de vie de leur conjoint et de leurs enfants. Vivre avec un faible revenu sur une période prolongée est source de stress et a des répercussions négatives sur la qualité du logement, la santé et l'isolement social. Outre le fait que les femmes sont davantage exposées à la pauvreté et ont un revenu plus faible, les femmes et les hommes ressentent d'une manière différente le stress et l'isolement social d'une vie avec un faible revenu. Cette situation a donc également des implications pour la santé et l'espérance de vie.

(7) COM(2007) 620 du 17 octobre 2007 (<http://eur-lex.europa.eu/LexUriServ/LexUriServ.do?uri=COM:2007:0620:FIN:EN:PDF>).

(8) Rapport conjoint sur la protection sociale et l'inclusion sociale et documents complémentaires (2009).

Une analyse comparative entre les genres apparaît dès lors essentielle pour la compréhension de l'ampleur de l'exclusion sociale et de la forme qu'elle prend au sein des groupes vulnérables de la population, certains de ces groupes étant caractérisés par la forte présence d'un genre. Les femmes sont les plus représentées dans nombre de ces groupes, comme dans le cas des parents isolés et des personnes âgées dans les ménages à faible revenu, alors que les hommes sont les plus représentés dans d'autres groupes, comme certains types de sans-abrisme et d'abandon scolaire. Une telle analyse est également très utile lorsque la composition d'un groupe est répartie plus équitablement entre les genres, comme chez les Roms, les immigrés ou les personnes handicapées.

La notion d'«intersectionnalité» apporte un outil nuancé (plus que celui du «double désavantage») qui permet de comprendre les différences de genre en liaison avec les différentes formes de discrimination et d'exclusion sociale. L'intersectionnalité repose sur le postulat que la discrimination de genre, le racisme et d'autres types de discrimination interagissent et structurent les rôles des femmes et des hommes, certains individus étant repoussés en marge de la société alors que d'autres sont mieux intégrés. Ainsi, les femmes appartenant à des minorités ethniques vivent des situations très différentes de celles des hommes du même groupe et de femmes d'autres minorités ethniques. Il ressort également de cette approche qu'un individu peut à la fois être victime d'oppression et avoir un statut privilégié au sein d'une même société. Une femme peut par exemple avoir un statut professionnel élevé tout en étant exposée au racisme ou à la violence domestique. Avec la notion d'intersectionnalité, il devient possible de développer l'intégration de la dimension de genre dans le domaine des politiques d'inclusion sociale et de mettre en évidence la situation défavorable aux femmes dans la société ⁽⁹⁾.

L'intégration de la dimension de genre et les politiques d'inclusion active

Selon la Commission européenne, l'intégration de la dimension de genre «revient non pas à se limiter à encourager l'égalité par la mise en place de mesures spécifiques d'aide aux femmes, mais à mobiliser toutes les politiques et mesures générales dans le but spécifique de réaliser l'égalité en tenant compte activement et ouvertement, pendant leur mise au point, de leurs effets éventuels sur la situation des hommes et des femmes (dans une perspective de genre). Cela implique d'évaluer systématiquement les mesures et les politiques et de tenir compte de leurs effets éventuels lors de leur élaboration et de leur application.» ⁽¹⁰⁾. L'intégration de la dimension de genre devrait donc être considérée comme une stratégie visant à réaliser l'égalité des genres, qui porte sur une transformation quant à l'état actuel des choses (courant principal) et sur le fait qu'une transformation des institutions et/ou des organisations peut être nécessaire pour donner corps au concept d'égalité des genres. Dès lors, il ne faut pas voir l'intégration de la dimension de genre comme un substitut aux politiques actives pour l'égalité des chances, mais plutôt comme un complément.

Une des conditions préalables à une stratégie efficace d'intégration de la dimension de genre est *la mise en place d'une structure organisationnelle transparente clairement orientée vers l'égalité des genres*. Certains pays encouragent l'égalité des genres en passant par le cadre législatif, d'autres en formulant les principes de l'intégration de la dimension de genre comme un principe politique général. Certains gouvernements ont nommé un ministre spécifiquement chargé des questions d'égalité des genres, qui a la responsabilité de l'intégration de la dimension de genre ou de la coordination des actions horizontales d'intégration de la dimension de genre. D'autres pays ont mis sur pied des commissions inter- ou intraministérielles pour favoriser le processus d'intégration de la dimension de genre, ou s'appuient sur des commissions externes ou sur des instituts pour l'égalité des genres.

En plus d'une structure transparente visant à donner corps à l'égalité des genres, une condition préalable essentielle à la réussite de l'intégration de la

⁽⁹⁾ Voir Fagan, C., Urwin, P., Melling, K., *Gender inequalities in the risks of poverty and social exclusion for disadvantaged groups in thirty European countries*, 2006, rapport rédigé par l'EGGSI, Commission européenne, direction générale de l'emploi, des affaires sociales et de l'égalité des chances.

⁽¹⁰⁾ Doc. COM(1996) 67, cité dans *Manual for gender mainstreaming employment, social inclusion and social protection policies* (p. 3) de la Commission, disponible à l'adresse <http://ec.europa.eu/social/BlobServlet?docId=2045&langId=en>.

dimension de genre est l'*existence de statistiques désagrégées par sexe*. Ces statistiques permettent de procéder à une description de la situation afin d'évaluer les questions d'(in)égalité de genre et d'établir des priorités. La possibilité d'assurer un *suivi de la situation dans le temps* fournit également des informations sur les tendances en matière d'(in)égalité de genre. L'évaluation de l'impact selon le genre et l'analyse budgétaire selon le genre sont autant d'outils importants en vue de l'intégration de la dimension de genre. Lors de l'examen d'une politique, une évaluation systématique de l'impact selon le genre permet de déterminer ses effets positifs ou négatifs en termes de promotion de l'égalité des genres et peut être utilisée pour améliorer la qualité et l'efficacité de l'élaboration et de la mise en application des politiques.

L'analyse de la situation actuelle en matière de politiques d'inclusion active et d'intégration de la dimension de genre montre d'importantes différences entre les États membres en ce qui concerne les aspects organisationnels et l'application des politiques. Si de nombreux pays ont développé des initiatives en faveur de l'égalité des genres, une approche systématique et complète dans le cadre des politiques d'inclusion active fait généralement défaut, et la mise en application effective est souvent sous-développée. De plus, l'attention portée à l'intégration de la dimension de genre peut être très sensible aux changements politiques, ce qui peut entraîner un manque de cohérence.

Aide au revenu adéquate

Les politiques d'aide au revenu diffèrent selon les États membres de l'Union européenne (UE), plusieurs dispositifs d'aide étant en vigueur dans la majorité d'entre eux. L'analyse menée dans ce rapport ne porte donc pas seulement sur les dispositifs assurant un revenu minimal, mais se fonde dans une approche plus globale en tenant compte d'autres types de mesures d'aide au revenu (comme les prestations d'invalidité, les mesures d'aide au revenu dans les systèmes de retraite, les allocations de logement et les prestations en nature, les allocations familiales et les prestations liées aux enfants).

Tous les États membres ont mis au point des dispositifs catégorisés, c'est-à-dire des mesures destinées à des groupes vulnérables spécifiques, comme les personnes sans emploi, handicapées ou âgées. À l'exception de la Grèce, de la Hongrie et de l'Italie, tous les pays

de l'Union européenne ont par ailleurs mis en place un dispositif assurant un revenu minimal. Les femmes sont susceptibles d'être désavantagées par les dispositifs catégorisés lorsque les règles d'éligibilité ou le montant des prestations dépendent ou sont liés à leur expérience (précédente) sur le marché du travail, en raison d'un taux d'emploi et d'une rémunération plus faibles et, plus généralement, de leurs revenus moyens plus faibles tout au long de leur vie. Les dispositifs catégorisés peuvent néanmoins se révéler efficaces dans l'optique d'une réduction ciblée de la pauvreté avec, dans de nombreux cas, un impact positif en termes de genre, comme dans le cas des minimums retraite ou des indemnités de survie, qui semblent notablement contribuer à réduire la pauvreté chez les femmes âgées. Les dispositifs universalistes, cependant, sont habituellement inspirés par de fortes préoccupations en termes d'équité, l'un des objectifs majeurs de l'intégration de la dimension de genre.

Comme il ressort de l'analyse exposée dans ce rapport, un grand nombre d'implications pour les genres ressortent des conditions d'éligibilité, telles que le précédent emploi, la résidence ou l'âge.

Dans la majorité des États membres de l'Union européenne, à l'exception de la Belgique, de Chypre, du Danemark, de l'Espagne, de la Lituanie et de la Suède, les hommes bénéficient davantage d'une aide au revenu liée à un *emploi précédent* du fait d'une participation plus importante au marché du travail formel. Concernant l'*âge*, il apparaît que les garanties de revenu minimal et les mesures d'aide au revenu dans le cadre des systèmes de retraite profitent davantage aux femmes, les femmes qui ont été sans emploi ou qui ont eu un emploi limité au cours de leur existence étant plus nombreuses que les hommes.

Dans presque tous les États membres, *les critères de revenus portent sur les ressources du ménage plutôt que sur celles des individus*, ce qui peut contribuer à renforcer la dépendance des femmes vis-à-vis du conjoint qui travaille. Cette dépendance peut être renforcée par la pratique consistant à verser les prestations au principal contributeur du ménage (habituellement l'homme), ce qui exacerbe les inégalités de revenu dans le ménage.

La position adoptée par la plupart des États membres, qui consiste à encourager le travail rémunéré, pourrait contribuer à réduire les écarts de genre en matière de taux de pauvreté, les différences de taux d'emploi étant parmi les principaux déterminants

des disparités hommes-femmes en référence au taux de risque de pauvreté. Le souci de diffuser des mesures d'*incitation au travail* dans le cadre des dispositifs d'aide au revenu se justifie particulièrement dans une perspective de genre, les femmes, au contraire des hommes, se révélant assez sensibles aux incitations financières au travail. Cependant, les incitations financières au travail intégrées dans des dispositifs d'aide au revenu peuvent ne pas être suffisantes pour attirer plus de personnes sur le marché du travail, ces dispositifs étant susceptibles d'induire d'autres sources d'inactivité, par exemple si l'on considère les soins informels comme un motif légitime de cesser de travailler pendant une longue période. Cela peut mener à l'exclusion sociale, non seulement parce que des périodes d'inactivité fréquentes ou prolongées réduisent l'aptitude des femmes au travail, mais aussi parce que ces dispositifs véhiculent un message culturel implicite en faveur de l'homme en tant que soutien de famille.

La disponibilité de données désagrégées par sexe est d'une grande importance lorsqu'on traite des mesures d'aide au revenu. Si la majorité des États membres dispose de données sur le genre des bénéficiaires, quelques-uns, comme Chypre, la Grèce, le Liechtenstein, le Luxembourg, le Portugal et la Roumanie, ne comptabilisent pas le nombre de bénéficiaires ou les prestations moyennes par genre. Selon les experts de l'EGGSI, il n'existe habituellement aucune donnée appropriée pour évaluer, selon le genre, l'efficacité des dispositifs d'aide au revenu en termes d'inclusion sociale et de participation des bénéficiaires.

Il apparaît que les dispositifs d'aide au revenu affectent la répartition du travail dans le ménage et la propulsion des femmes à chercher un emploi sur le marché du travail. Pour les mères seules et les femmes vivant dans des familles nombreuses notamment, les allocations familiales et les prestations liées aux enfants peuvent être une source de chômage et d'inactivité. De la même façon, les dispositions relatives aux prestations de maternité et de soins peuvent amener les femmes à interrompre leur carrière pendant une longue période.

Pour que des moyens efficaces d'assurer des conditions de vie décentes existent, il serait important que le niveau des différentes prestations soit égal au seuil du taux de risque de pauvreté, ou du moins très proche de celui-ci. Dans un grand nombre d'États membres cependant, le très faible niveau des prestations ne permet pas à certains individus

d'éviter de vivre dans la pauvreté. En particulier, le versement de prestations aux ménages (ou à un seul de ses membres) peut renforcer la dépendance financière des femmes vis-à-vis de leur conjoint. Dans le cadre des récentes évolutions démographiques et des mutations des structures familiales notamment, les dispositifs d'aide au revenu peuvent être moins adaptés pour assurer aux femmes un niveau de vie décent. Il conviendrait par conséquent de s'intéresser à la situation des femmes en concubinage, divorcées ou veuves.

L'insertion professionnelle

Les politiques actives du marché de l'emploi visent à accroître les chances d'embauche ou à améliorer les perspectives de revenu pour les groupes vulnérables qui éprouvent des difficultés à entrer sur le marché du travail. Les mesures actives comprennent principalement la formation, la rotation et le partage du travail, les incitations à l'emploi, la création directe d'emplois et les incitations au démarrage. Parmi les États membres de l'UE, les mesures actives sur le marché de l'emploi se concentrent souvent sur l'intégration de groupes spécifiques dans le marché du travail, en particulier *les handicapés, les chômeurs de longue durée, les parents isolés, les personnes qui reviennent sur le marché de l'emploi après une pause de longue durée liée à une garde, les immigrés, les jeunes et les personnes âgées*. La preuve empirique suggère que la combinaison entre le fait d'être une femme et le fait d'appartenir à l'une des catégories vulnérables susmentionnées accroît l'ampleur du désavantage individuel et le risque de pauvreté et d'exclusion du marché de l'emploi. On dispose cependant de certains exemples d'intégration concrète de la dimension de genre dans ces domaines.

L'insertion professionnelle de personnes handicapées est abordée, par exemple, en Espagne par des baisses de charges sociales plus importantes pour les employeurs qui engagent des personnes porteuses de handicap. Ce programme s'est révélé particulièrement efficace en raison du grand pourcentage de contrats à durée indéterminée signés par les femmes. En Grèce, on souligne une initiative positive au sein des sociétés et des coopératives, notamment pour les femmes handicapées. En Belgique, l'insertion professionnelle de femmes *chômeuses de longue durée* est traitée par un programme d'aptitude à l'emploi, alliant des mesures actives et passives pour réduire les pièges à chômage, par l'augmentation d'un montant

de revenu garanti pour les travailleurs au chômage acceptant un emploi à temps partiel. Actuellement, 79 % des travailleurs concernés par ce programme sont des femmes.

On accorde plus d'attention aux questions de genre dans les politiques ciblant des groupes vulnérables dont les membres sont en majorité des femmes, comme c'est le cas pour *les parents isolés et les personnes revenant sur le marché du travail après une pause pour garde de longue durée*. En Allemagne, en Belgique, en Islande et au Royaume-Uni, les parents isolés représentent un groupe cible spécifique des politiques actives du marché de l'emploi. L'insertion professionnelle des mères isolées est soutenue en Allemagne et en Belgique par des mesures de conciliation, en particulier des *régimes de travail flexible pour améliorer le placement et la conservation de l'emploi*. En outre, la Belgique a récemment mis au point la distribution de coupons-services gratuits destinés à l'acquisition de services personnels et familiaux (comme le nettoyage, la garde et la restauration) pour les familles monoparentales en situation précaire. En ce qui concerne les femmes qui réintègrent le marché de l'emploi, l'Allemagne, l'Autriche, le Liechtenstein et la Pologne proposent des mesures de qualification professionnelle, la Grèce, la Hongrie, l'Italie et la Suède des subventions aux employeurs, tandis que la Belgique et Malte octroient des incitations à la rémunération.

Les *femmes immigrées* sont nettement désavantagées dans de nombreux domaines de leur vie, si on les compare aux hommes immigrés et aux femmes autochtones (ce que l'on qualifie de «double désavantage»). Parmi les actions visant à leur plus grande insertion dans la société, on trouve des mesures de qualification professionnelle et de soutien à l'emploi offertes par l'Autriche, la Belgique, la Hongrie, la Norvège, la Roumanie et le Royaume-Uni, des subventions à l'emploi pour les demandeurs d'asile, les réfugiés et leurs familles (la majorité d'entre eux sont des femmes) en Suède, et des incitations au démarrage en Allemagne.

Alors que les politiques actives du marché de l'emploi spécifiquement ciblées sur les groupes vulnérables de femmes sont limitées, l'examen de mesures de déclenchement d'une approche de cycle de vie plus étendue apporte des conclusions importantes. La pertinence de l'approche du cycle de vie réside dans le fait que les hommes et les femmes présentent un profil très différent d'offre d'emploi à divers stades de

la vie: les écarts entre les sexes dans les taux d'emploi et les revenus sont faibles avant la formation du ménage et augmentent lorsque les individus forment un couple. La naissance des enfants a une incidence différente sur les modèles d'emploi des femmes et des hommes: alors que les femmes enregistrent une baisse du taux d'emploi, les hommes, en général, connaissent une augmentation, et leur participation au marché de l'emploi reste fondamentalement stable jusqu'à leur retraite. Il est bon de remarquer que, dans la plupart des pays, le désavantage des femmes sur le marché de l'emploi reste important lorsque leurs enfants grandissent et qu'elles approchent de l'âge de la retraite, et il est souvent accru par leurs conditions de santé plus précaires.

Les différences entre les sexes au long des trois principaux stades de la vie (jeunesse, âge adulte et vieillesse) varient donc beaucoup en importance et en nature. Selon les experts du réseau EGGSI, les différences entre les sexes parmi les jeunes sont principalement dues à des transitions différentes de l'école au monde du travail en raison d'une ségrégation dans la qualification. À l'âge adulte, les différences entre les sexes sont le résultat d'un ensemble de facteurs combinés, comme la ségrégation professionnelle, les interruptions de carrière dues à la maternité et aux responsabilités familiales, l'écart de rémunération entre les hommes et les femmes et la discrimination. Au moment de la vieillesse, les différences entre les hommes et les femmes sont principalement le résultat des désavantages sur le marché de l'emploi accumulés par les femmes au cours des étapes précédentes de leur cycle de vie, qui débouchent sur la persistance de la pauvreté dans le travail, la retraite anticipée, l'inactivité et la permanence d'emplois peu qualifiés et faiblement rémunérés.

Peu de rapports nationaux du réseau EGGSI contiennent des informations sur les politiques actives du marché de l'emploi pour les jeunes, et les exemples d'intégration de la dimension de genre sont limités dans ce domaine. La plupart des exemples disponibles se focalisent sur la prévention de la nature de genre de la ségrégation professionnelle par la promotion des compétences des jeunes femmes dans des domaines et des emplois non traditionnels, comme en Allemagne, en Autriche, au Danemark, au Liechtenstein et en Suède. Ces programmes visent à accroître le nombre de jeunes femmes dans des emplois techniques et des qualifications non traditionnelles, à sensibiliser à l'égalité des chances et à encourager les jeunes, femmes et hommes, à remettre en question

les rôles traditionnels attribués à chaque sexe. L'Espagne encourage la transition entre l'école et le monde professionnel des femmes par des baisses spéciales des charges sociales versées par les employeurs qui engagent de jeunes femmes. La Grèce soutient le jeune entrepreneuriat féminin par des subventions au démarrage dans les quatre ans suivant l'obtention du diplôme.

Les femmes adultes sont une cible plus évidente des politiques actives du marché de l'emploi. Leur participation au marché de l'emploi est encouragée habituellement par une amélioration de la conciliation en promouvant l'entrepreneuriat et les aptitudes à l'emploi et en réduisant la ségrégation professionnelle. L'Autriche, la Belgique, la France, l'Italie et la Suède offrent des contributions pour l'acquisition de services personnels (nettoyage, garde d'enfants, etc.), qui facilitent la sous-traitance du travail domestique, tout en améliorant *l'équilibre entre la vie professionnelle et la vie privée* des utilisateurs du service. D'autres pays promeuvent les régimes de travail flexible et les organisations de travail favorables à la famille pour encourager la participation des femmes inactives ou au chômage au marché du travail (Allemagne, Bulgarie, Chypre, Hongrie, Portugal et Roumanie). En ce qui concerne les *initiatives qui promeuvent l'entrepreneuriat* parmi les jeunes femmes, plusieurs pays, comme l'Allemagne, Chypre, l'Espagne, la Grèce, la Lituanie, Malte, la Pologne et le Royaume-Uni, apportent des exemples positifs. Cela entraîne en général l'allocation de financements spécifiques pour appuyer la création d'entreprises et l'apport de connaissances aux femmes concernant la manière de lancer et de développer une activité commerciale. En Allemagne, en Grèce et en Islande, on trouve des exemples d'intégration de la dimension de genre dans la formation et le soutien à la recherche d'emploi afin d'*améliorer les aptitudes à l'emploi*. Ces pays encouragent les femmes au chômage à retourner sur le marché du travail par des programmes de formation qui sont destinés à améliorer leurs compétences, leur conscience d'elles-mêmes et leur confiance en elles. L'Italie accorde également des incitations à l'emploi sous forme de contributions à la sécurité sociale pour les employeurs qui embauchent des femmes dans les régions défavorisées (régions du sud du pays). La Lituanie, la Pologne et le Portugal ont récemment lancé des formations et des campagnes pour *réduire la ségrégation horizontale* par l'apport de connaissances détaillées aux femmes adultes concernant les professions féminines non traditionnelles en vue du renforcement de leur position dans les domaines techniques.

Bien que la majorité des États membres admettent que les politiques liées à l'insertion professionnelle désavantagent les femmes plus âgées, les mesures mises en place en faveur des travailleurs âgés au cours des dernières années n'intègrent pas explicitement la dimension de genre ou ignorent même plus largement les différentes situations dans lesquelles les femmes et les hommes plus âgés peuvent se trouver. Ainsi, les experts du réseau EGGSI pour l'Autriche, la France et la Hongrie ont mis en évidence des exemples de bonnes pratiques qui visent à améliorer la qualité des conditions de travail pour créer des lieux de travail sains et viables pour les travailleurs plus âgés à travers le cycle de vie. Selon les experts nationaux EGGSI, la Pologne est une exception, car elle fournit une qualification pour les professions en pénurie sur le marché du travail et a mis en place une campagne de motivation pour les femmes plus âgées qui réintègrent le marché du travail.

Il est important de garder à l'esprit qu'il existe de grandes différences dans l'organisation et la mise en œuvre des mesures de déclenchement et leur dimension d'égalité de genre. Bien que la plupart des pays aient mis au point des actions pour assurer l'insertion professionnelle des groupes défavorisés, la tendance générale est à la faible documentation et prise en compte des différences de genre dans l'élaboration et la mise en œuvre des politiques. À l'exception de certains pays continentaux (comme l'Allemagne, l'Autriche et la Belgique), une approche détaillée systématique des politiques actives du marché de l'emploi avec une stratégie d'intégration de la dimension explicite de genre reste à développer.

Accès aux services

Des services sociaux accessibles et de qualité représentent le troisième pilier des politiques d'insertion actives. Le rapport analyse trois secteurs politiques principaux dans ce domaine. Le premier est l'accès au logement et la lutte contre le sans-abrisme, qui sont reconnus aux niveaux international et communautaire comme une nécessité élémentaire et un droit fondamental de la personne et qui montrent clairement, en ce qui concerne le sans-abrisme en particulier, des dynamiques sexospécifiques. Le deuxième secteur politique est la formation professionnelle et en cours d'emploi, pour son rôle majeur dans la modélisation de l'insertion sociale des individus et des opportunités d'emploi et de carrière en particulier. Enfin, l'offre de services de garde d'enfants et de soins de longue

durée est à l'étude, étant donné qu'ils facilitent l'intégration sur le marché de l'emploi et la participation sociale des aidants, ces responsabilités figurant parmi les principaux facteurs déterminants de l'inactivité et du chômage des femmes.

Le logement et la lutte contre le sans-abrisme

Bien qu'un logement indépendant décent, stable et abordable soit une condition sine qua non de l'insertion sociale et de la conservation de l'emploi, on manque de données sur *le logement et les sans-abri*. L'apport de ce genre d'informations serait cependant fondamental pour réaliser des analyses approfondies et élaborer des politiques efficaces. On peut dire toutefois que les ménages pour lesquels l'accès au logement semble plus difficile comprennent les parents isolés, les handicapés, les immigrés, ainsi que les jeunes et les personnes âgées.

À la base du sans-abrisme, on trouve souvent des causes individuelles de vulnérabilité et des raisons macroéconomiques. Dans de nombreux pays, les prix du logement ont fortement augmenté ces dernières années, alors que les conditions de vie se sont nettement détériorées. Le sans-abrisme s'accroît partout en Europe en raison des difficultés croissantes que les individus vulnérables affrontent lorsqu'ils tentent d'avoir accès au logement. Les femmes se retrouvent de plus en plus parmi les personnes vivant dans la rue. Les jeunes, voire les enfants, figurent de manière croissante parmi les sans-abri.

Le sans-abrisme a tendance à se manifester en association avec d'autres sources de vulnérabilité. En Lituanie, on a constaté que les femmes sans-abri ont des niveaux d'éducation moins élevés que les hommes dans la même situation. En France, au Portugal et en Suède, les immigrés ont tendance à être surreprésentés parmi les sans-abri. En Belgique, peu d'offres de logements sont accessibles pour les immigrés. En République tchèque, les Roms affrontent des difficultés particulières.

En ce qui concerne l'accès au logement et la lutte contre le sans-abrisme, les politiques et les mesures sont généralement élaborées de manière neutre en ce qui concerne le genre, à l'exception d'abris offerts temporairement aux victimes de violence et aux mères isolées avec de jeunes enfants. Toutefois, les expériences nationales démontrent que

le sans-abrisme se manifeste de manière différente pour les hommes et les femmes. Les femmes sont plus souvent des mères vivant avec leurs enfants. En tant que telles, elles restent souvent sans abri pour une période plus courte que les hommes ou elles se classent au nombre des sans-abri «invisibles», c'est-à-dire qu'elles réagissent en cherchant des solutions temporaires, comme la vie auprès d'une famille, d'amis, de «partenaires de convenance» ou de connaissances occasionnelles.

Les facteurs principaux de vulnérabilité et les causes qui sous-tendent l'absence de logement ont également tendance à varier. Par exemple, aux Pays-Bas, la plupart des hommes sans-abri ont de sérieux problèmes personnels d'addiction, sont des anciens patients psychiatriques ou des ex-détenus, alors que les femmes sans-abri, ou vivant dans des logements-foyers, le sont, pour la plupart, pour des raisons liées à la violence domestique ou à la maltraitance (des enfants). De même, on a découvert qu'en Suède, les causes cachées du sans-abrisme diffèrent entre les femmes et les hommes: le conflit ou la violence en relation étroite est un motif beaucoup plus commun chez les femmes que chez les hommes. En Allemagne, l'incapacité à supporter le fardeau d'un endettement excessif ou d'un chômage de longue durée figure parmi les causes principales de la vulnérabilité des hommes face au logement, alors que la séparation, le divorce, le déménagement du domicile parental et les expériences de violence sont des facteurs importants pour les femmes.

Formation professionnelle et en cours d'emploi

Les États membres diffèrent considérablement en ce qui concerne les groupes cibles pour la formation professionnelle et en cours d'emploi, mais, en général, on peut dire que la formation est plus souvent destinée aux citoyens qui, en raison de leur âge, de leur situation familiale, de la longueur du chômage, de l'éducation, du manque d'expérience et de l'état de santé, éprouvent plus de difficultés à entrer avec succès sur le marché du travail.

Un certain nombre de programmes de formation sexospécifiques sont cofinancés par le Fonds social européen. Ces programmes comprennent souvent une formation postsecondaire et postdiplôme, bien que beaucoup soient consacrés à une formation visant la réintégration sur le marché de l'emploi.

En général, les femmes qui participent aux programmes de formation ont des niveaux d'éducation bas ou moyens et sont relativement plus âgées que les hommes.

Les programmes de formation varient énormément d'un pays européen à l'autre. Par exemple, en Belgique, le projet «Jobcoaching» était destiné à accompagner un individu bien au-delà du moment où il était recruté, sans laisser l'individu ou l'employeur livré à lui-même. Les résultats de ce projet ont montré qu'un plus grand nombre de femmes ont gardé un emploi en raison de l'encouragement du coach et que l'absentéisme s'en est trouvé réduit. Nombre de programmes sont de plus en plus destinés à valider des expériences d'apprentissage formel et informel, de manière à accueillir toutes les compétences et pratiques acquises dans des cadres formels et informels. Par exemple, à Malte, un certain nombre de projets sont destinés à la reconnaissance de l'expérience acquise en élevant une famille, pour que ces pratiques informelles acquises soient susceptibles d'être transférées sur le lieu de travail. Cette stratégie est particulièrement importante pour les groupes vulnérables, qui se caractérisent souvent par un parcours éducatif incomplet, et elle est considérée par certains États membres comme tout à fait pertinente pour les femmes.

Un certain niveau de ségrégation entre les sexes se rencontre encore dans beaucoup d'États membres en ce qui concerne le type et la teneur de la formation offerte. Les experts du réseau EGGSI estiment que les femmes ont tendance à être plus impliquées dans les opportunités de formation dans quelques secteurs de travail: souvent ceux qui affichent des opportunités d'emploi relativement maigres et des rémunérations plus faibles. Par exemple, en France, en 2000, seulement 14 % des ouvrières ont eu accès à une formation, contre 23 % d'hommes, et seulement 31 % des femmes travaillant comme employées, salariées des ventes et services, contre 37 % d'hommes. Au contraire, le nombre de femmes dirigeantes engagées dans une formation professionnelle s'élevait à 56 %, légèrement plus que les hommes (54 %). Ces conclusions sont liées à la ségrégation professionnelle entre les sexes, qui entraîne une surreprésentation des femmes parmi les travailleurs de la vente et des services dans le secteur privé, alors que les femmes dirigeantes sont plus fréquemment employées dans le secteur public. De même, les femmes travaillent plus souvent dans le cadre de contrats à temps partiel. Elles sont donc plus affectées par le fait que les travailleurs à temps partiel jouissent d'un plus faible accès à la formation (28 %, contre 38 % pour les travailleurs à temps

plein). En outre, il est prouvé qu'à Chypre, en Estonie et en République tchèque, les femmes participent plus souvent aux formations que les hommes. Toutefois, leur choix du domaine de formation reste souvent dicté par des stéréotypes.

Garde d'enfants et soins de longue durée

Au regard des différences entre les genres dans l'insertion active, les *services de soins* revêtent une importance à double titre. D'une part, ils visent à l'amélioration des conditions de vie des bénéficiaires directs; d'autre part, ils impliquent une assistance ou un soutien aux premiers aidants à l'intérieur des ménages, à savoir les femmes. Dans le présent rapport, l'attention est essentiellement portée sur la mesure dans laquelle les services de soins peuvent permettre à un plus grand nombre de femmes d'accéder au marché du travail, afin d'accroître les revenus disponibles des ménages et, en conséquence, l'insertion sociale de l'ensemble des membres du ménage.

Ainsi que cela a été relevé plus haut, en ce qui concerne les programmes d'aide au revenu, certains États membres (tels que la Belgique et la Finlande) prévoient des prestations en espèces en faveur des familles, telles que des allocations *familiales*, impliquant des mesures financières incitant les femmes à rester à la maison pour s'occuper de leurs enfants. Or ces mesures économiques incitatives sont susceptibles de se transformer en piège pour les femmes, qui pourraient décider de quitter définitivement leur emploi ou rencontrer de nombreux obstacles dans leur carrière à leur retour au travail après une longue absence.

Les mères isolées encourent un risque d'exclusion plus élevé en raison de leurs responsabilités d'aidantes, qui peuvent les empêcher de participer au marché du travail. Pour surmonter ce problème, elles font l'objet de politiques spécifiques en matière de soins: par exemple, les mères isolées ont droit à une aide économique spéciale pour les soins aux enfants en Belgique, en Espagne et en Grèce. Ces mesures pourraient être plus efficaces si elles contenaient des incitations au travail.

La question des soins de longue durée est particulièrement sensible à une approche intégrant le genre, parce que, dans la plupart des pays européens, les femmes représentent la majorité tant des

bénéficiaires (en raison de leur espérance de vie généralement plus longue) que des aidantes (fournissant habituellement des soins non payés, informels, qui ont souvent des répercussions sur leur qualité de vie). Lorsqu'on regarde les mesures favorisant l'intégration des aidants sur le marché du travail, il convient d'examiner les congés d'aidants et les accords en matière de flexibilité du travail. L'Allemagne, la France et les Pays-Bas fournissent des exemples positifs de congés d'aidants. Par exemple, en France, le «congé de soutien familial» donne aux membres de la famille d'une personne âgée dépendante la possibilité de quitter temporairement le marché du travail pour une période maximale d'un an, sans être contraints de quitter leur emploi en raison de responsabilités d'aidants. Cela permet également de faciliter leur réintégration à l'issue de la période de soins. Concernant le droit de demander des *horaires de travail flexibles*, il existe des exemples positifs en Allemagne, en Autriche, au Liechtenstein, aux Pays-Bas et au Royaume-Uni. En Allemagne, par exemple, des jours de congé pour des soins et du temps pour des soins pendant les heures normales de travail sont disponibles et exemptés de charges. Aux Pays-Bas, un quart des aidants informels actifs ont convenu avec leur employeur d'adopter des horaires de travail flexibles, ce qui permet de mieux concilier vie familiale et vie professionnelle.

Récemment, la situation des femmes immigrées est devenue plus délicate, en raison de leur surreprésentation grandissante parmi les aidants informels, ainsi que l'ont souligné de nombreux experts EGGSI. Cependant, les mesures politiques visant à promouvoir la légalisation du travail d'aidant de femmes immigrées semblent être rares. Certains exemples en sont fournis par l'Autriche, l'Espagne, la France, la Hongrie et l'Italie. En Autriche par exemple, la récente «allocation de soins continus», introduite en juillet 2007, vise à la formalisation de conventions de soins informels entre patients et aidants, qui viennent le plus souvent d'Europe de l'Est.

La plupart des experts nationaux du réseau EGGSI estiment que, à moins de prévoir des aides appropriées pour les aidants informels, le changement en cours vers des aidants immigrés peut créer une nouvelle discrimination raciale dans les prestations de soins. Les stéréotypes en matière de caractéristiques des femmes immigrées (telles que leur empressement à accepter des salaires peu élevés et à travailler sans protester) peuvent en effet finir par nourrir le cercle vicieux des emplois sous-payés et sous-qualifiés dans le secteur des soins à domicile.

Regarder vers l'avenir

Les États membres vont se focaliser de plus en plus sur l'insertion active pour renforcer l'intégration sociale. Il y a une tendance claire pour rendre les allocations plus strictement conditionnelles à la disponibilité de travail et pour améliorer les incitations par des taxes et des réformes des allocations. Tous les États membres encouragent l'insertion sur le marché du travail, soit sous la forme d'emploi soit à travers la formation professionnelle. Certains pays développent également une approche plus structurale pour s'occuper des questions de l'exclusion des logements et du sans-abrisme.

L'accent mis par la plupart des États membres sur un soutien au travail rémunéré pourrait contribuer positivement à la réduction des différences entre les femmes et les hommes en matière de taux de pauvreté, car les différences des taux d'emploi sont un des facteurs déterminants des différences entre les femmes et les hommes face au risque de pauvreté. Cependant, peu de pays parmi les vingt-sept de l'UE ont créé et mis en œuvre des mesures sexospécifiques qui prennent en compte les besoins propres des femmes et des hommes pour la promotion de l'inclusion des groupes vulnérables comme les migrants, les handicapés et les chômeurs de longue durée. Les politiques mises en œuvre portent plus spécialement sur la «qualification et l'aide à la recherche d'un emploi» et les «salaires subventionnés et les systèmes d'emploi». Les pays les plus actifs à cet égard sont l'Allemagne, l'Autriche, la Belgique, l'Espagne, la France, la Grèce, la Hongrie, la Norvège, les Pays-Bas, la Roumanie, le Royaume-Uni et la Suède. Par ailleurs, de nombreux pays ont développé des mesures d'activation pour les femmes retournant au travail à la suite d'un congé de maternité par la mise en œuvre de politiques de conciliation. D'autres politiques mises en œuvre dans quelques pays pour l'insertion des groupes vulnérables de femmes sur le marché du travail consistent en «contributions à la demande de services personnels», en «quotas pour femmes dans les dispositifs d'employabilité» et en «incitations économiques pour le démarrage d'entreprises».

Étant donné que la pauvreté des travailleurs est fréquente parmi les femmes, des mesures visant à rendre le travail rémunérateur devraient être particulièrement prises en considération: le prolongement des droits d'allocation pour les femmes avec une faible rémunération, même une fois qu'elles travaillent, assure un niveau de revenu suffisant pour le ménage. À cet égard, certains pays ont introduit des politiques spécifiques. Le risque à

éviter est d'introduire des dispositifs d'aide au revenu qui pourraient dissuader de retourner au travail et de se réinsérer dans la société active. C'est également le cas pour les pensions d'invalidité; les mesures qui permettent l'inactivité sans offrir de soutien suffisant pour l'équilibre entre le travail et la vie personnelle peuvent s'avérer être des instruments efficaces pour la réduction de la pauvreté, mais ce serait au prix d'une insertion sociale réduite pour les femmes vulnérables sur le long terme. Les longues et les fréquentes périodes d'inactivité réduisent l'employabilité des femmes. Les allocations proportionnelles au salaire peuvent être plus directement ciblées sur les générations les plus jeunes, car elles rendent le travail rémunéré attractif. Une telle allocation encourage les femmes à entrer sur le marché du travail, à gagner leur vie et à obtenir l'indépendance et l'égalité des sexes.

À l'avenir, il faudra penser au fait que *l'absence de synergies entre différents instruments et interventions pose encore problème* au moment d'aborder les approches nationales pour l'insertion active. Un salaire approprié, des marchés du travail inclusifs et l'accès à des services de qualité sont traités séparément dans la plupart des cas, alors que la plupart des personnes défavorisées souffrent de désavantages multiples et que des réponses intégrées sont donc essentielles. C'est particulièrement vrai lorsque l'on considère le revenu minimal. Même si ce dernier a déjà été mis en œuvre dans la majorité des États membres, le besoin de mettre en place de meilleurs liens entre les prestations de chômage et le soutien accordé aux travailleurs se fait toujours sentir, et ce afin de créer les justes incitations et, en même temps, d'assurer une aide suffisante au revenu et de prévenir la pauvreté des travailleurs.

Kurzfassung

Um den Mitgliedstaaten bei der Mobilisierung arbeitsfähiger Personen und der angemessenen Unterstützung der nicht Arbeitsfähigen zu helfen, hat die Europäische Kommission 2007 eine umfassende Strategie vorgestellt, die mit dem Begriff aktive Eingliederung umschrieben werden kann ⁽¹⁾. Sie vereint drei Säulen: 1. angemessene Einkommensbeihilfe, 2. integrative Arbeitsmärkte und 3. Zugang zu hochwertigen Dienstleistungen. Die aktive Eingliederung ermöglicht individuelle Wege in die Erwerbstätigkeit und sichert denjenigen, die nicht am Arbeitsleben teilhaben können, ein würdevolles Leben mit einem größtmöglichen gesellschaftlichen Beitrag und gestaltet so einen aktiven Sozialstaat.

In Bezug auf die Gleichstellung der Geschlechter hat die aktive Eingliederung mehrere Implikationen: Die Armutsverteilung zwischen den Geschlechtern zeigt für Frauen in sämtlichen Lebensphasen höhere Armutsraten auf als für Männer. Dies ist zum Teil auf die größere Wahrscheinlichkeit einer verlangsamten, verkürzten und/oder unterbrochenen Karriereentwicklung weiblicher Erwerbstätiger sowie auf deren durchschnittlich geringeres Einkommen gegenüber dem der Männer zurückzuführen. Zudem sind die Formen der Benachteiligung, denen Frauen bestimmter sozialer Gruppen gegenüberstehen, tendenziell vielschichtiger als bei Männern derselben Gruppen. Nicht zuletzt ist der Zugang zu hochwertigen Dienstleistungen (darunter Kinderbetreuung, Langzeitbetreuung und gesundheitsdienstliche Versorgung) für die gesellschaftliche Beteiligung und die Beteiligung am Arbeitsleben von besonderer Bedeutung für Frauen, denen in vielen Mitgliedstaaten nach wie vor die Hauptverantwortung für die Pflege der schwächsten Mitglieder des Haushalts (Kinder, ältere, kranke und behinderte Menschen) zufällt.

Oggleich die durchgehende Berücksichtigung der Geschlechterfrage als Schlüsselement der Strategien zur aktiven Eingliederung sowie als Grundanforderung in der „Offenen Methode der Koordinierung im Bereich Sozialschutz und soziale Eingliederung“ ausgewiesen ist, ist sie als politischer Gestaltungsansatz nach wie vor wenig entwickelt ⁽¹²⁾.

So möchte dieser Bericht Informationen liefern und helfen, die durchgehende Berücksichtigung der Geschlechterfrage im Rahmen der Strategien zur aktiven

Eingliederung zu festigen. Dafür werden zunächst geschlechtsspezifische Divergenzen und Ungleichgewichte in den Risikobereichen Armut und soziale Ausgrenzung beleuchtet sowie die Zusammenhänge zwischen den Strategien zur aktiven Eingliederung und denen zur Umsetzung der Geschlechtergleichstellung näher untersucht (Kapitel 2 und 3). Anschließend werden für jede der drei Säulen der aktiven Eingliederung konkrete Beispiele der durchgehenden Berücksichtigung der Gleichstellungsfrage analysiert: in Kapitel 4 für die angemessene Einkommensbeihilfe, in Kapitel 5 für die integrative Beschäftigungspolitik und in Kapitel 6 für den Zugang zu Dienstleistungen. Zu jedem Bereich werden die verfügbaren Informationen zur aktuellen politischen Entwicklung zusammengefasst und die Ergebnisse im Hinblick auf die Gleichstellung der Geschlechter betrachtet. In Kapitel 7 werden einige Schlussfolgerungen gezogen.

Die Informationen in diesem Bericht stammen größtenteils von den Länderexperten des EGGSI *Expertenetzwerk für Fragen der Gleichstellung von Mann und Frau, soziale Integration, Gesundheit und Langzeitpflege* aus 30 europäischen Ländern, den 27 EU-Mitgliedstaaten sowie den drei EWR-EFTA-Mitgliedsländern (Island, Liechtenstein und Norwegen).

Geschlechtsspezifische Divergenzen und Ungleichgewichte in den Risikobereichen soziale Ausgrenzung und Armut

Geschlechtsspezifische Divergenzen und Ungleichgewichte stellen ein grundlegendes Charakteristikum von sozialer Ausgrenzung und Armut dar. Eurostat-Indikatoren geben Hinweise auf diese Ungleichheiten. Sie können jedoch das Ausmaß des erhöhten Armutsrisikos innerhalb der weiblichen Bevölkerung unterbewerten, da sie von einer gleichmäßigen Umverteilung der häuslichen Ressourcen ausgehen. Studien haben aber die ungleiche Verteilung von Ressourcen in familiären Haushalten aufgezeigt. In Haushalten mit geringem Einkommen sind Frauen üblicherweise für die Verwaltung der häuslichen Finanzen zuständig und reduzieren die Mittel für den Eigenbedarf (Lebensmittel, Kleidung, Wärmeversorgung, Freizeit usw.), um den Lebensstandard des Lebenspartners und der Kinder zu gewährleisten. Das Leben mit geringem Einkommen verursacht, selbst auf kurze Dauer, Stress und wirkt sich negativ auf die Wohnqualität, die Gesundheit und die soziale Einbindung aus. Frauen haben nicht nur ein geringeres Einkommen und sind in größerem Umfang von Armut

⁽¹⁾ KOM(2007) 620 vom 17.10.2007.
<http://eur-lex.europa.eu/LexUriServ/LexUriServ.do?uri=COM:2007:0620:FIN:DE:PDF/>

⁽¹²⁾ 2009 *Joint Report on Social Inclusion and Social Protection* sowie Begleitveröffentlichung. Verfügbar auf: http://ec.europa.eu/employment_social/spsi/docs/social_inclusion/2008/joint_report_en.pdf/

betroffen. Es bestehen darüber hinaus geschlechtsspezifische Unterschiede im Umgang mit der durch ein Leben an der Einkommensuntergrenze verursachten Belastung und sozialen Isolation, was sich schließlich auch auf Gesundheit und Lebenserwartung auswirkt.

Eine geschlechtsspezifische Analyse ist daher grundlegend für das Verständnis von Ausmaß und Art der sozialen Ausgrenzung innerhalb benachteiligter Bevölkerungsgruppen: Einige dieser Gruppen werden zahlenmäßig von einem Geschlecht dominiert. Häufig sind Frauen in der Überzahl vertreten, beispielsweise in den Bereichen Alleinerziehende oder ältere Menschen mit geringem Einkommen. In anderen Bereichen finden sich vorwiegend Männer, darunter Gruppen von Obdachlosen oder Schulabbrechern. Eine geschlechtsspezifische Sichtweise ist auch in den Bereichen angezeigt, die eine gleichmäßigere Geschlechterverteilung innerhalb der Gruppen aufweisen, so z. B. unter den Roma sowie Migranten oder Menschen mit Behinderung.

Für die Betrachtung geschlechtsspezifischer Unterschiede verschiedener Formen der Diskriminierung und sozialen Ausgrenzung bietet sich das Konzept der „Intersektionalität“ (mehr noch als das der „doppelten Benachteiligung“) als geeignetes Werkzeug an. Der Ansatz der Intersektionalität beruht auf der Annahme, dass die Interaktion von geschlechtsspezifischer Diskriminierung, Rassismus und anderen Diskriminierungssystemen die gesellschaftlichen Rollen von Frauen und Männern strukturiert. Einige werden an den äußersten Rand der Gesellschaft gedrängt, andere eher integriert. Die Erfahrungen weiblicher Angehöriger ethnischer Minderheiten unterscheiden sich daher deutlich sowohl von denen männlicher Angehöriger derselben Minderheit als auch von denen der ethnischen Mehrheit zugehörigen Frauen. Dieser Ansatz berücksichtigt auch die Tatsache, dass eine Einzelperson innerhalb einer Gesellschaft sowohl Unterdrückung ausgesetzt sein als auch Rechte genießen kann. So kann eine Frau einen sozial geachteten beruflichen Status genießen, aber dennoch mit Rassismus oder häuslicher Gewalt konfrontiert sein. Das Konzept der Intersektionalität macht es möglich, politische Strategien zur gesellschaftlichen Eingliederung zu entwickeln, die die durchgehende Berücksichtigung der Gleichstellungsfrage zum Grundsatz haben, und andererseits die soziale Benachteiligung der Frauen gegenüber den Männern deutlich aufzuzeigen⁽¹³⁾.

⁽¹³⁾ Vgl. Fagan C., Urwin P., Melling K. (2006), *Gender Inequalities in the Risks of Poverty and Social Exclusion for Disadvantaged Groups in Thirty European Countries*, Bericht des EGGISIE Network, Europäische Kommission – GD Beschäftigung, soziale Angelegenheiten und Chancengleichheit.

Die durchgehende Berücksichtigung der Gleichstellungsfrage und politische Strategien der aktiven Eingliederung

Mit den Worten der Kommission bedeutet Gender Mainstreaming nicht, „dass Bemühungen um das Vortreiben der Chancengleichheit auf die Durchführung spezifischer Maßnahmen für Frauen beschränkt sind, sondern dass zur Verwirklichung der Gleichberechtigung sämtliche allgemeinen politischen Konzepte und Maßnahmen mobilisiert werden, wobei von Anfang an ihre möglichen Auswirkungen auf die jeweilige Situation von Männern und Frauen aktiv und offen berücksichtigt werden („Geschlechterperspektive“). Dies bedeutet, dass systematisch alle Maßnahmen und Strategien überprüft und bei ihrer Definition und Umsetzung mögliche „Gender-Effekte“ berücksichtigt werden müssen“⁽¹⁴⁾. Das Gender Mainstreaming, also die durchgehende Berücksichtigung der Gleichstellungsfrage, sollte daher als Strategie zum Erreichen einer Gleichstellung der Geschlechter gesehen werden, deren Hauptaugenmerk auf einem Umwandlungsprozess durch Hinterfragung des Status Quo (die Hauptgruppe, bzw. der mainstream) sowie auf der Annahme beruht, dass für die Durchsetzung der sozialen Gleichstellung der Geschlechter eine Umgestaltung von Institutionen und/oder Organisationen notwendig sein könnte. Das Gender Mainstreaming sollte daher nicht als Ersatz für eine gezielte Gleichstellungspolitik erachtet werden, sondern als eine Ergänzung derselben.

Eine wichtige Voraussetzung für eine wirkungsvolle Strategie zur durchgängigen Berücksichtigung der Gleichstellungsfrage ist die Entwicklung einer übersichtlichen und transparenten organisatorischen Infrastruktur, die klar auf eine Gleichstellung der Geschlechter ausgerichtet ist. In einigen Ländern findet die Umsetzung der Gleichstellung der Geschlechter Rückhalt auf legislativer Ebene, in anderen wiederum wurde die durchgehende Berücksichtigung der Gleichstellungsfrage als politisches Grundprinzip formuliert. Einige nationale Regierungen haben zudem ein Ministerium für Gleichstellungsfragen, das für die durchgängige Berücksichtigung der Gleichstellungsfrage verantwortlich ist bzw. die Durchsetzung der Belange horizontal koordiniert. Wieder andere haben inter- oder intraministerielle Ausschüsse zur Stärkung des Umsetzungsprozesses

⁽¹⁴⁾ KOM(1996) 67, zitiert nach dem *Leitfaden für die durchgängige Berücksichtigung der Geschlechter-Perspektive in der Beschäftigungspolitik, soziale Eingliederung und Sozialschutz* der Kommission (S. 3), unter: <http://ec.europa.eu/social/BlobServlet?docId=2045&langId=de/>.

eingrichtet oder arbeiten mit externen Ausschüssen oder Instituten für Gleichstellungsfragen zusammen.

Zusätzlich zur Schaffung transparenter Strukturen für die Umsetzung der geschlechtlichen Gleichstellung ist die Arbeit mit geschlechtsspezifisch gegliederten Statistiken eine unabdingbare Voraussetzung für den Erfolg der Strategien zur durchgehenden Berücksichtigung der Gleichstellungsfrage. Solche Statistiken ermöglichen eine Beschreibung der tatsächlichen Situation, auf deren Grundlage die (Un-)Gleichstellung der Geschlechter beurteilt und Schwerpunktbereiche festgelegt werden können. Eine mögliche Beobachtung der Entwicklungen über einen längeren Zeitraum hinweg liefert zudem Informationen zu Tendenzen in der (Un-) Gleichstellung der Geschlechter. Die Beurteilung der Auswirkungen der Geschlechterspezifika (gender impact assessment, GIA) und die geschlechtsspezifische Ressourcenanalyse (gender budget analysis, GBA) sind wichtige Instrumente im Rahmen der Durchsetzung einer durchgängigen Berücksichtigung der Gleichstellungsfrage. Eine systematisch durchgeführte GIA lässt erkennen, ob die untersuchte politische Strategie im Hinblick auf die Förderung der geschlechtlichen Gleichstellung positive oder negative Ergebnisse zeitigt, und kann für eine Qualitäts- und Effizienzsteigerung bei der Gestaltung und Umsetzung politischer Maßnahmen von Nutzen sein.

Die in diesem Bericht vorgelegte Beurteilung, inwieweit politische Strategien zur aktiven Eingliederung derzeit von der durchgängigen Berücksichtigung der Gleichstellungsfrage durchdrungen sind, zeigt sowohl hinsichtlich organisatorischer Aspekte als auch bei der Umsetzung große Unterschiede zwischen den einzelnen Mitgliedstaaten auf. Obgleich in den meisten Ländern Initiativen zur Förderung der geschlechtlichen Gleichstellung eingeführt wurden, fehlen doch generell umfassende politische Ansätze zur aktiven Eingliederung, und die eigentliche Umsetzung ist häufig gering ausgeprägt. Darüber hinaus kann die Aufmerksamkeit, die der durchgängigen Berücksichtigung der Gleichstellungsfrage zukommt, von politischen Veränderungen beeinflusst werden, so dass sich ein Defizit bei der konsequenten Durchsetzung ergibt.

Angemessene Einkommensbeihilfe

Die Einkommenssicherungsstrategien der einzelnen Mitgliedstaaten der EU variieren stark, und in den meisten Ländern stehen mehrere Einkommenssicherungssysteme zur Verfügung. Die Analyse in diesem

Bericht konzentriert sich also nicht ausschließlich auf Systeme zur Sicherung eines Mindesteinkommens, sondern nimmt in einem umfassenderen Ansatz auch andere Einkommenssicherungsmaßnahmen, so z. B. Invaliditätsunterstützung, Einkommenssicherung im Rentensystem, Mietzulagen und Sachleistungen sowie Familien- und Kinderzuschüsse ins Blickfeld.

Alle Mitgliedstaaten haben kategorielle Systeme eingeführt, d. h. spezifische Maßnahmen zugunsten besonders gefährdeter Bevölkerungsgruppen wie Arbeitslose, Menschen mit Behinderung oder ältere Menschen. Mit Ausnahme Griechenlands, Ungarns und Italiens gewähren zudem alle EU-Länder die Sicherung eines Mindesteinkommens. Kategorielle Systeme führen aufgrund der geringeren Beschäftigungsrate, des häufig geringeren Einkommens und der allgemein für die gesamte Beschäftigungszeit zusammengefassten geringeren Durchschnittseinkünfte der weiblichen Bevölkerung leicht zu einer Benachteiligung von Frauen, sobald die Anspruchsregelung oder die Höhe der Unterstützung von der (bisherigen) Eingliederung in den Arbeitsmarkt abhängig oder daran gekoppelt ist. Gleichwohl können sich kategorielle Systeme als wirkungsvolle Instrumente für eine gezielte Armutsverringering erweisen, häufig verbunden mit einer positiven Beeinflussung der Geschlechtersituation, was beispielsweise auf Mindestrenten oder Erlebensfallleistungen zutrifft, die offenbar deutlich zur Reduzierung der Armut unter der älteren weiblichen Bevölkerung beitragen. Universelle Systeme sind ihrerseits gewöhnlich von einem großen Bemühen um Gleichbehandlung getragen, eines der Hauptziele bei der Umsetzung durchgängiger Berücksichtigung der Gleichstellungsfrage.

Aus der in diesem Bericht vorgestellten Analyse geht hervor, dass sich Anspruchsbedingungen wie z. B. die frühere Beschäftigung, der Wohnsitz oder das Alter vielfach geschlechtsspezifisch auswirken.

Mit Ausnahme Belgiens, Zyperns, Dänemarks, Litauens, Spaniens und Schwedens ziehen in den meisten EU-Mitgliedstaaten Männer aufgrund der stärkeren Bindung an den formellen Arbeitsmarkt den größten Nutzen aus einer an die frühere Beschäftigung gekoppelten Einkommensunterstützung. Mit Blick auf das Alter ist festzustellen, dass im Rahmen der Rentensysteme die Gewährleistung von Mindesteinkommen und Einkommensunterstützungsmaßnahmen in größerem Umfang Frauen zugutekommt, da die Anzahl von Frauen ohne oder mit nur eingeschränkter früherer Beschäftigung höher ist als die der Männer.

In nahezu allen Mitgliedstaaten erfolgt die Prüfung der Bedürftigkeit nicht auf Basis der individuellen Ressourcen, sondern auf Haushaltsbasis, was zur Abhängigkeit der Frau vom Einkommen des Partners beitragen kann. Diese Abhängigkeit kann zudem dadurch verstärkt werden, dass die konkrete finanzielle Unterstützung dem Hauptverdiener des Haushalts (also für gewöhnlich dem Mann) überwiesen wird, was die Einkommensdiskrepanz im Haushalt noch verschärft.

Die Schwerpunktsetzung der meisten Mitgliedstaaten auf der Förderung der Aufnahme einer bezahlten Arbeit könnte sich günstig auf die Reduzierung des geschlechtsspezifischen Gefälles der Armutsquoten auswirken, da die geschlechtsspezifischen Divergenzen in der Armutsgefährdungsquote zu einem Hauptteil vom Gefälle der Beschäftigungsquoten bestimmt werden. Die Fokussierung auf Arbeitsanreize im Rahmen von Einkommenssicherungssystemen ist aus der Gleichstellungsperspektive besonders gerechtfertigt, da Frauen – wie in der Literatur aufgezeigt – im Gegensatz zu Männern für finanzielle Arbeitsanreize durchaus zugänglich sind. Die Einbettung solcher finanziellen Anreize in die Gestaltung von Einkommenssicherungssystemen genügt jedoch möglicherweise nicht, um mehr Menschen auf den Arbeitsmarkt zu führen, da diese Systeme andere Grundlagen für ein erwerbsloses Dasein beinhalten können, wie z. B. die nichtprofessionelle Pflege als rechtmäßiges Motiv für anhaltende Phasen der Erwerbslosigkeit. Dies kann zu sozialer Ausgrenzung führen, da zum einen die häufigen oder langen Phasen der Erwerbslosigkeit die Beschäftigungsfähigkeit von Frauen vermindern und zum anderen die kulturelle Botschaft solcher Regelungen das Leitbild vom Mann als Ernährer der Familie verfestigt.

Im Zusammenhang mit Maßnahmen zur Einkommensunterstützung ist das Erstellen von geschlechtsspezifisch gegliederten Statistiken ein wichtiger Aspekt. Während die überwiegende Zahl der Mitgliedstaaten Daten zum Geschlecht der Leistungsempfänger erhebt, machen andere, darunter Zypern, Griechenland, Luxemburg, Portugal, Rumänien und Liechtenstein, zur Zahl der Empfänger oder den durchschnittlich gezahlten Unterstützungsleistungen keine nach Geschlecht gegliederten Angaben. Laut den Länderexperten des EGGSI-Netzwerks ist die Datenlage für gewöhnlich nicht ausreichend, um die Gleichstellungsdimension der Effizienz der Einkommenssicherungssysteme hinsichtlich der sozialen Eingliederung und der Aktivierung der Empfänger/-innen zu beurteilen.

Es zeigt sich, dass die Arbeitsteilung innerhalb der Familie sowie die Bereitschaft von Frauen, eine Erwerbsmöglichkeit auf dem Arbeitsmarkt zu suchen, durch Einkommenssicherungssysteme beeinflusst werden. Insbesondere für alleinerziehende Mütter und Frauen, die in großen Haushalten leben, kann der Empfang von familien- und kinderbezogenen Zuschüssen zu Arbeitslosigkeit oder in eine Nichtaktivitätsfalle führen, wie es beispielsweise in Belgien, Irland und Italien der Fall ist. Auch die Vergabe einer Mutterschafts- oder Pflegeunterstützung kann dazu führen, dass Frauen lange Pausen in der beruflichen Karriere einlegen (so z. B. in der Tschechischen Republik oder Finnland).

Im Hinblick auf die effiziente Bereitstellung der für ein Leben in Würde erforderlichen Mittel wäre es wichtig, dass die Höhe der verschiedenen Zuschüsse gleich oder doch zumindest sehr nahe an der Armutsgefährdungsschwelle ist. In einer Reihe von Mitgliedstaaten sind die Zuschüsse allein jedoch nicht ausreichend, um zu verhindern, dass Einzelne in das Armutsrisiko geraten. Insbesondere kann die Vergabe von Zuschüssen an Haushalte (oder nur ein Haushaltsmitglied) die finanzielle Abhängigkeit der Frau vom Partner verstärken. Vor allem angesichts der jüngsten demografischen Entwicklungen und der Änderungen familiärer Strukturen ist es möglich, dass bestehende Einkommenssicherungssysteme zunehmend schlechter geeignet erscheinen, um Frauen einen akzeptablen Lebensstandard zu garantieren; besonderes Augenmerk sollte daher auf Lebenssituationen gelegt werden, in denen Frauen mit einem Partner zusammenleben, geschieden oder verwitwet sind.

Integrative Beschäftigungspolitik

Eine aktive Beschäftigungspolitik ist auf eine Steigerung der Beschäftigungswahrscheinlichkeit oder eine Verbesserung der Einkommensaussichten für Mitglieder schwacher sozialer Gruppen gerichtet, die Probleme beim Eintritt in den Arbeitsmarkt haben. Aktive Maßnahmen umfassen in erster Linie Fortbildungen, Job-Rotation und Job-Sharing, Beschäftigungsanreize, direktes Schaffen von Arbeitsplätzen und Anreize zur Unternehmensgründung. In den Mitgliedstaaten der EU konzentrieren sich aktive beschäftigungspolitische Maßnahmen häufig auf die Integration bestimmter sozialer Gruppen in den Arbeitsmarkt, insbesondere von Behinderten, Langzeitarbeitslosen, Alleinerziehenden, Wiedereinsteigern nach einer langen Unterbrechung für Erziehung und Pflege, Migranten, Jugendlichen

und älteren Menschen. Empirische Erhebungen legen nahe, dass speziell für Frauen, die einer dieser schwachen Gesellschaftsgruppen angehören, die individuelle Benachteiligung und die Risiken für Armut und Ausschluss vom Arbeitsmarkt zusätzlich steigen. Es finden sich jedoch gerade in diesen Bereichen einige konkrete Beispiele für die durchgehende Berücksichtigung der Gleichstellungsfrage.

In Spanien beispielsweise ist ein Mittel zur Integration von Menschen mit Behinderung die Reduzierung der Sozialabgaben für Arbeitgeber, die Menschen mit Behinderung einstellen. Das Programm hat sich aufgrund des hohen Anteils der von Frauen abgeschlossenen unbefristeten Verträge als überaus wirkungsvoll erwiesen. In Griechenland wird in Unternehmen und Genossenschaften besonderer Wert auf Maßnahmen zugunsten behinderter Frauen gelegt. In Belgien wird die Integration langzeitarbeitsloser Frauen mithilfe eines Beschäftigungsprogramms angegangen, das aktive und passive Maßnahmen zur Verringerung der Arbeitslosigkeitsfallen für Frauen vereint, indem das garantierte Einkommen unbeschäftigter Erwerbsfähiger, die eine Teilzeitstelle annehmen, erhöht wurde. Derzeit sind 79 % der in diesem Programm Beschäftigten Frauen.

Größere Aufmerksamkeit wird den Aspekten der Gleichstellung der Geschlechter im Rahmen politischer Strategien geschenkt, die speziell auf schwache gesellschaftliche Gruppen ausgerichtet sind, deren Mitglieder überwiegend weiblich sind, wie beispielsweise Alleinerziehende und Wiedereinsteiger nach einer langen Unterbrechung für Erziehung und Pflege. In Belgien, Deutschland, und Großbritannien bilden Alleinerziehende eine spezielle Zielgruppe der aktiven Beschäftigungspolitik. Die Integration alleinerziehender Mütter in den Arbeitsmarkt wird in Belgien und Deutschland durch Maßnahmen gefördert, die helfen, Familie und Haushalt mit dem Berufsleben zu vereinen, so z. B. flexible Arbeitsbedingungen zur Verbesserung von Vermittlung und Erhalt von Arbeitsstellen. Belgien hat zudem vor Kurzem kostenlose Bonusscheine für Dienstleistungen für sozial schwache Ein-Eltern-Familien eingeführt, die die Nutzung individueller und familienbezogener Dienstleistungen (wie Reinigung, Betreuung, Versorgung) ermöglichen. Österreich, Deutschland, Liechtenstein und Polen bieten Frauen, die in den Beruf zurückkehren, Qualifizierungsmaßnahmen an, Griechenland, Italien und Schweden bezuschussen die Arbeitgeber, Belgien und Malta wiederum bieten Einkommensanreize.

Migrantinnen sind sowohl im Vergleich zu Migranten als auch zu einheimischen Frauen in vielen Lebensbereichen speziell benachteiligt (die sogenannte „doppelte Benachteiligung“). Initiativen für eine bessere soziale Integration dieser Frauen umfassen beispielsweise in Österreich, Belgien, Ungarn, Norwegen, Rumänien und Großbritannien die Unterstützung für Schulungen und Erwerbstätigkeit, in Schweden werden Beschäftigungszuschüsse für Asylsuchende, Flüchtlinge und deren Familienangehörige (größtenteils Frauen) geboten, Deutschland bietet finanzielle Anreize zur Unternehmensgründung.

Wenngleich speziell auf sozial schwache Gruppen der weiblichen Bevölkerung zielende aktive beschäftigungspolitische Strategien nur begrenzt zu finden sind, liefert der Ansatz einer Betrachtung der gesamten Lebensspanne aussagekräftige Informationen. Die Bedeutung dieses Ansatzes liegt in der Berücksichtigung des sehr divergenten Beschäftigungsprofils von Männern und Frauen in verschiedenen Lebensabschnitten: Das geschlechtsspezifische Gefälle der Beschäftigungsrate und des Einkommens ist vor der Haushaltsgründung noch gering und nimmt erst mit dem Eingehen einer Partnerschaft zu. Die Geburt eines Kindes wirkt sich unterschiedlich auf das Beschäftigungsmuster von Frau und Mann aus. Während sich für Frauen ein Rückgang der Beschäftigungsrate zeigt, erfährt die Beschäftigungsrate der Männer einen Anstieg, und die Beteiligung der Männer am Arbeitsmarkt bleibt bis zum Rentenalter im Wesentlichen stabil. Des Weiteren sei darauf hingewiesen, dass in den meisten Ländern die Benachteiligung der Frauen auf dem Arbeitsmarkt auch mit dem Älterwerden der Kinder und der Annäherung an das Rentenalter weiterbesteht und sich oft zusätzlich durch die unsicherere gesundheitliche Verfassung verschärft.

Die geschlechtsspezifischen Unterschiede im Verlauf der drei Hauptlebensphasen (Jugend, Erwachsenenalter und Alter) variieren daher sowohl hinsichtlich ihrer Bedeutung als auch hinsichtlich ihrer Art. Laut den Länderexperten des EGGSI-Netzwerks beruhen geschlechtsspezifische Divergenzen im Jugendalter hauptsächlich auf Unterschieden im Übergang von der Schule in das Berufsleben, die sich aufgrund der Segregation in der Bildung ergeben. Im Erwachsenenalter sind die geschlechtsspezifischen Unterschiede Folge einer Kombination mehrerer Faktoren, darunter berufliche Segregation, Karriereunterbrechung durch Mutterschaft und Übernahme von familiärer Verantwortung, Lohngefälle und Diskriminierung. Im Alter sind geschlechtsspezifische Unterschiede

größtenteils Folge der akkumulierten Benachteiligungen der Frauen am Arbeitsmarkt, was zu anhaltender Armut trotz Erwerbstätigkeit, zu einem frühzeitigem Rückzug aus dem Berufsleben und Inaktivität sowie zu andauernder Beschäftigung in gering qualifizierten Niedriglohnpositionen führt.

Die Zahl der Länderberichte des EGGSI-Netzwerks, die Informationen zu beschäftigungspolitischen Strategien für Jugendliche enthalten, ist gering, aber es gibt in diesem Bereich einige Beispiele für die durchgehende Berücksichtigung der Gleichstellungsfrage. Bei den meisten vorliegenden Beispielen geht es darum, eine geschlechtsspezifische berufliche Segregation zu verhindern. Dazu werden, wie in Österreich, Dänemark, Deutschland, Griechenland, Spanien, Liechtenstein und Schweden, die Fähigkeiten von Mädchen und jungen Frauen in nichttraditionellen Bereichen und Berufen gefördert. Die entsprechenden Programme sind auf eine größere Zahl junger Frauen in technischen Berufen und mit nichttraditionellen Abschlüssen ausgerichtet. Das Interesse für Chancengleichheit soll gesteigert und junge Frauen und Männer dazu angeregt werden, traditionelle Geschlechterrollen zu hinterfragen. Spanien fördert Frauen beim Übergang von der Schule in den Beruf durch gezielte Reduzierung der Sozialabgaben für Arbeitgeber, die junge Frauen einstellen. Griechenland hingegen unterstützt Unternehmensinitiativen junger Frauen durch Vergabe von finanziellen Mittel innerhalb von vier Jahren nach Abschluss des Studiums.

Erwachsene Frauen stehen noch deutlicher im Mittelpunkt der aktiven Beschäftigungspolitik. Ihre Arbeitsmarktbeteiligung wird im Allgemeinen durch eine Verbesserung der Vereinbarkeit von Familie und Berufsleben, die Förderung von Unternehmensinitiativen und Beschäftigungsfähigkeit sowie die Verringerung beruflicher Segregation gefördert. Österreich, Belgien, Frankreich, Italien und Schweden bieten Zuschüsse für die Nutzung personenbezogener Dienstleistungen (Reinigung, Kinderbetreuung usw.), die die Vergabe der Hausarbeit an außenstehende Dienstleister erleichtern und so für die Nutzer das Gleichgewicht von Berufs- und Privatleben verbessern. Andere Länder setzen auf flexible Arbeitsbedingungen und eine familienfreundliche Arbeitsorganisation, um den Eintritt inaktiver oder arbeitsloser Frauen in den Arbeitsmarkt zu fördern (Bulgarien, Zypern, Deutschland, Ungarn, Portugal und Rumänien). Im Hinblick auf Initiativen zur Förderung der Unternehmertätigkeit junger Frauen liefern mehrere Länder, darunter Deutschland, Griechenland, Litauen,

Malta, Polen, Spanien und das Vereinigte Königreich, positive Beispiele. Sie umfassen im Allgemeinen die gezielte Vergabe finanzieller Mittel, um Unternehmensgründungen zu unterstützen und Frauen das notwendige Wissen für den Auf- und Ausbau eines Unternehmens zu vermitteln. Beispiele der durchgehenden Berücksichtigung der Gleichstellungsfrage bei der Unterstützung von Ausbildung und Stellensuche zur Verbesserung der Beschäftigungsfähigkeit finden sich in Deutschland, Griechenland und Island. Die zwei Länder fördern den Eintritt arbeitsloser Frauen in eine Beschäftigung durch Schulungsprogramme zur Erweiterung ihrer Kenntnisse und Fähigkeiten sowie zur Verbesserung der Selbstwahrnehmung und des Selbstbewusstseins. Auch Italien bietet Beschäftigungsanreize in Form einer Bezuschussung der Sozialabgaben für Arbeitgeber, die in benachteiligten Regionen (im Süden des Landes) Frauen einstellen. Litauen, Polen und Portugal haben vor Kurzem Trainingsprogramme und Kampagnen zur Reduzierung der horizontalen Segregation ins Leben gerufen, in deren Rahmen erwachsene Frauen umfassendes Wissen in traditionell nicht mit der Rolle der Frau assoziierten Berufen vermittelt wird, um so ihren Stand im technischen Bereich zu stärken.

Obwohl die Mehrheit der Mitgliedstaaten anerkennt, dass ältere Frauen auf dem Arbeitsmarkt benachteiligt sind, wird in den letzten Jahren bei Eingliederungsmaßnahmen für ältere Arbeitnehmer/-innen die Geschlechterperspektive entweder nicht explizit berücksichtigt, oder die unterschiedliche Situation älterer Männer und Frauen bleibt weitgehend unbeachtet. Zum Beispiel stellen Österreich, Frankreich und Ungarn bewährte Verfahren zur Verbesserung der Arbeitsbedingungen vor, um für ältere Arbeitnehmer/-innen für alle Phasen des Lebensverlaufs nachhaltige und arbeitnehmerfreundliche Arbeitsplätze zu schaffen. Unter den Beispielen, die von nationalen EGGSI-Experten gegeben wurden, bildet Polen eine Ausnahme, da es Schulungen in auf dem Arbeitsmarkt nachgefragten Berufen anbietet und Motivationskampagnen zur Wiedereingliederung älterer Frauen in den Arbeitsmarkt durchführt. Obgleich die meisten Länder Initiativen zur beruflichen Eingliederung benachteiligter Gruppen entwickelt haben, werden geschlechtsspezifische Divergenzen im Gesamtbild kaum dokumentiert oder bei der Gestaltung und Umsetzung politischer Strategien berücksichtigt. Mit Ausnahme einiger Länder Kontinentaleuropas (darunter Österreich, Belgien und Deutschland) steht die Entwicklung eines systematischen und umfassenden Ansatzes zur aktiven

Beschäftigungspolitik mit einer expliziten Strategie zur durchgängigen Berücksichtigung der Geschlechterfrage noch aus.

Zugang zu Dienstleistungen

Gut zugängliche und hochwertige Sozialdienste sind die dritte Säule der aktiven Eingliederungspolitik. In diesem Bericht sollen drei Hauptpolitikfelder aus diesem Bereich analysiert werden. Das erste dieser Felder ist die Wohnraumversorgung und die Bekämpfung von Obdachlosigkeit, die auf internationaler wie auch auf EU-Ebene als Grundbedürfnis und Grundrecht des Menschen anerkannt sind und die, besonders bezüglich der Obdachlosigkeit, eine klare geschlechtsspezifische Dynamik aufweisen. Das zweite Politikfeld ist, aufgrund ihrer Bedeutung für die gesellschaftliche Eingliederung sowie für die Beschäftigungs- und Karrieremöglichkeiten, die Berufsausbildung und die betriebliche Fortbildung. Abschließend werden die Möglichkeiten der Kinderbetreuung und der Langzeitpflege unter dem Aspekt betrachtet, inwiefern sie die Integration in den Arbeitsmarkt und die soziale Teilhabe der betreuenden Personen erleichtern. Dies vor allem angesichts der Tatsache, dass die Betreuungsverantwortung einen der Hauptgründe für Inaktivität und Arbeitslosigkeit von Frauen darstellt.

Wohnraumversorgung und Bekämpfung der Obdachlosigkeit

Ogleich ein akzeptabler, gesicherter, bezahlbarer und unabhängiger Wohnraum eine wichtige Grundlage für die Einbindung in die Gesellschaft und einen dauerhaften Arbeitsplatz ist, mangelt es an Informationen zur Wohnraumversorgung und Obdachlosigkeit. Die Verfügbarkeit dieser Angaben ist jedoch grundlegend für tiefgreifende Analysen und die Entwicklung wirkungsvoller politischer Strategien. Dennoch kann festgestellt werden, dass zu denjenigen Haushalten, für die sich die Versorgung mit Wohnraum relativ schwerer gestaltet, Alleinerziehende, Behinderte, Migranten sowie Jugendliche und Ältere zählen.

Ursprung von Obdachlosigkeit sind häufig sowohl Bedingungen einer individuell schwachen Stellung als auch weitreichendere wirtschaftliche Gründe. In vielen Ländern haben sich die Wohnungspreise in den vergangenen Jahren deutlich erhöht, während sich zugleich die Lebensbedingungen deutlich verschlechtert haben. Als Folge der wachsenden

Schwierigkeiten, mit denen wirtschaftlich und sozial anfällige Personen konfrontiert sind, wenn sie auf Wohnraumsuche sind, nimmt die Obdachlosigkeit in allen Teilen Europas zu. Immer häufiger finden sich Frauen unter denjenigen, die auf der Straße leben. Auch Jugendliche und selbst Kinder gehören in zunehmendem Maße zu den Obdachlosen.

Obdachlosigkeit tritt in vielen Fällen zusammen mit anderen Ursachen für wirtschaftliche oder soziale Anfälligkeit auf. So zeigt sich beispielsweise in Litauen, dass obdachlose Frauen über einen geringeren Bildungsstand verfügen als obdachlose Männer. In Frankreich, Portugal und Schweden sind in überwiegender Zahl Migranten unter den Obdachlosen zu finden. In Belgien ist das Wohnraumangebot für Migranten/Migrantinnen gering. In Tschechien stehen die Roma besonders großen Schwierigkeiten gegenüber.

Politische Strategien und unmittelbare Maßnahmen zur Wohnraumversorgung und der Bekämpfung von Obdachlosigkeit sind im Allgemeinen geschlechtsneutral gestaltet. Eine Ausnahme bilden lediglich vorübergehende Unterkünfte, die Gewaltopfern oder alleinerziehenden Müttern mit kleinen Kindern zur Verfügung gestellt werden. Erfahrungen auf nationaler Ebene zeigen jedoch, dass Obdachlosigkeit in steigendem Maße unterschiedliche Züge für Männer und Frauen annimmt. Frauen sind häufiger in der Elternrolle zu finden und leben mit ihren Kindern. So sind sie häufig für kürzere Zeit obdachlos als Männer oder sie sind „unsichtbare“ Obdachlose, d. h., sie reagieren auf die Situation mit der Suche nach Übergangslösungen wie dem Zusammenleben mit anderen Familienmitgliedern, Freunden, in Zweckgemeinschaften oder mit entfernten Bekannten.

Auch die Hauptfaktoren für eine erschwerte Wohnraumversorgung und die Ursachen von Obdachlosigkeit sind im Allgemeinen unterschiedlicher Art. So haben in den Niederlanden die meisten männlichen Obdachlosen schwere Probleme mit Abhängigkeit, waren Psychatriepatienten oder im Strafvollzug, wohingegen Frauen meist aufgrund von häuslicher Gewalt oder (Kindes-)Missbrauch auf der Straße oder in Obdachlosenheimen leben. Ähnlich zeigt sich, dass auch in Schweden die Gründe für Obdachlosigkeit von Frauen und Männern verschieden sind: Konflikte oder Gewalt in engen Beziehungen ist unter weiblichen Obdachlosen ein sehr viel häufiger anzutreffender Grund als unter männlichen. In Deutschland ist die Unfähigkeit, ein Übermaß an Schulden oder Langzeitarbeitslosigkeit ein häufiger Grund für

Obdachlosigkeit von Männern, während bei obdachlosen Frauen Trennung oder Scheidung, das Loslösen vom Elternhaus und Gewalterlebnisse wichtige Faktoren darstellen.

Berufsausbildung und betriebliche Fortbildung

Die Zielgruppen für Maßnahmen zur Berufsausbildung und betrieblichen Fortbildung der Mitgliedstaaten variieren stark. Generell kann jedoch festgestellt werden, dass Schulungen häufig auf die Personengruppen ausgerichtet sind, die aufgrund ihres Alters, der familiären Situation, der Dauer der Arbeitslosigkeit, ihres Bildungsstands, eines Mangels an Erfahrung oder ihrer gesundheitlichen Verfassung mit Schwierigkeiten beim Einstieg in den Arbeitsmarkt konfrontiert sind.

Zahlreiche Schulungsprogramme zum Thema der Gleichstellung werden vom Europäischen Sozialfonds mitgetragen. Diese Programme umfassen häufig eine Ausbildung, die nach der obligatorischen Schulbildung oder nach Erreichen eines berufsbeachtlichen Abschlusses ansetzt. Viele sind jedoch auf Schulungen zum Zweck der Reintegration in den Arbeitsmarkt ausgerichtet.

Generell verfügen Frauen, die an solchen Schulungsprogrammen teilnehmen, über einen geringen oder mittleren Bildungsstand und sind im Durchschnitt älter als die männlichen Teilnehmer ⁽¹⁵⁾.

In den europäischen Ländern unterscheiden sich die Schulungsprogramme teils in beträchtlichem Maße. Das belgische Jobcoaching-Projekt zielte beispielsweise darauf ab, eine Person noch lange nach deren Einstellung zu begleiten und sie oder ihn und den Arbeitgeber nicht sich selbst zu überlassen. Die Ergebnisse dieses Projektes haben gezeigt, dass aufgrund der Unterstützung durch einen Job-Coach mehr Frauen in einer Anstellung geblieben sind und die Fehlzeiten gesenkt werden konnten. Viele Programme zielen verstärkt sowohl auf formelles wie auch auf informelles Lernen ab, um so die in beiden Kontexten erworbenen Fähigkeiten und Kompetenzen anzuerkennen und zu fördern. So zielen eine Reihe von Projekten in Malta auf die Anerkennung von Erfahrungen ab, die im Rahmen der Familiengründung gemacht wurden,

so dass auch diese informell erworbenen Fähigkeiten auf die Situation am Arbeitsplatz übertragen werden können. Diese Strategie ist für anfällige Gruppen von besonderer Bedeutung, da diese häufig nicht die gängigen Bildungswege absolviert haben. In einigen Mitgliedstaaten wird sie zudem als besonders relevant für die weibliche Bevölkerung erachtet.

Ein bestimmtes Maß an geschlechtsspezifischer Segregation in Art und Inhalt der Schulungsangebote findet sich nach wie vor in vielen Mitgliedstaaten. Die Länderexperten des EGSSI-Netzwerks haben festgestellt, dass Frauen tendenziell zu einem Großteil Schulungsmöglichkeiten in wenigen Sektoren des Arbeitsmarktes nutzen, die zudem häufig vergleichsweise schlechte Karrieremöglichkeiten und geringere Einkommen aufweisen. So hatten 2000 in Frankreich nur 14 % der Arbeiterinnen eine Schulungsmöglichkeit, Arbeiter hingegen zu 23 %, und nur 31 % der weiblichen Bürofachkräfte, Verkaufs- oder Serviceangestellten gegenüber 37 % der männlichen. Die Zahl weiblicher leitender Angestellter, die an Schulungen teilnahmen, betrug 56 % und lag leicht über der der männlichen leitenden Angestellten (54 %). Diese Ergebnisse stehen auch im Zusammenhang mit der geschlechtsspezifischen Segregation im Berufsleben, wonach Frauen im Verkauf und als Dienstleister im privaten Sektor überrepräsentiert sind, wohingegen Manager häufiger im öffentlichen Sektor beschäftigt sind. Dem vergleichbar arbeiten Frauen häufiger auf Teilzeitbasis und sind somit eher von der Tatsache betroffen, dass Teilzeitarbeitnehmer weniger Schulungsmöglichkeiten haben (28 % gegenüber 38 % für Vollzeitarbeitnehmer) ⁽¹⁶⁾. In der Tschechischen Republik, Zypern und Estland wird bei Frauen, obgleich sie häufiger an Schulungen teilnehmen als Männer, die Wahl des Schulungsthemas nach wie vor häufig von stereotypen Rollen bestimmt.

Kinderbetreuung und Langzeitpflege

Betreuungs- und Pflegedienste sind gerade im Hinblick auf geschlechtsspezifische Unterschiede für die aktive Eingliederung von doppelter Bedeutung. Einerseits zielen sie darauf ab, die Lebensbedingungen ihrer unmittelbaren Nutznießer/-innen zu verbessern, und andererseits bedeuten sie für

⁽¹⁵⁾ Vgl. *Compendium of indicators for monitoring the Employment Guidelines and employment analysis* auf: <http://ec.europa.eu/social/BlobServlet?docId=4093&langId=en/>.

⁽¹⁶⁾ Fournier C. (2001), *Hommes et femmes salariés face à la formation continue*, Bref Cereq n°79, octobre.

die in den Haushalten hauptsächlich mit der Betreuungsarbeit beschäftigten Personen, d. h. für die Frauen, eine wesentliche Erleichterung und Unterstützung. Der Schwerpunkt dieses Berichts liegt vor allem auf der Frage, inwieweit Frauen durch Betreuungsleistungen mehr Möglichkeit erhalten, in den Arbeitsmarkt einzusteigen, um auf diese Weise das verfügbare Haushaltseinkommen zu erhöhen und dadurch in Folge auch die soziale Integration sämtlicher im Haushalt lebender Personen verbessern zu können.

Wie oben erwähnt, bieten einige Mitgliedstaaten (z. B. Belgien und Finnland) im Rahmen der Einkommenssicherungsregelungen verschiedene Geldleistungen für Familien, darunter Kinderbetreuungszuschüsse, die den Müttern einen finanziellen Anreiz bieten, zu Hause bei ihren Kindern zu bleiben. Tatsächlich kann sich dieser wirtschaftliche Anreiz auch als Falle erweisen, falls sich die Frauen aufgrund dessen dazu entschließen, ihren Arbeitsplatz zu verlassen, und anschließend beim versuchten Wiedereinstieg durch die lange Abwesenheit vom Berufsleben zahlreichen Hindernissen gegenüberstehen.

Letztere sind aufgrund ihrer Betreuungsverpflichtungen, die sie möglicherweise von einer aktiven Beteiligung am Arbeitsmarkt abhalten, einem sehr viel höheren Risiko der sozialen Ausgrenzung ausgesetzt. Um diesen Problemen entgegenzutreten, gibt es eine Reihe gezielter Maßnahmen für Alleinerziehende. So erhalten Alleinerziehende in Belgien, Spanien und Griechenland spezielle Zuschüsse für die Kinderbetreuung. Diese Strategien wären jedoch noch weit aus wirkungsvoller, wenn sie den Müttern auch einen Beschäftigungsanreiz böten.

Die Frage der Langzeitpflege ist vor allem in Bezug auf den geschlechtsspezifischen Ansatz ein besonders sensibles Thema, da in den meisten europäischen Ländern die Frauen die Mehrheit sowohl unter den Nutznießern (aufgrund ihrer allgemein höheren Lebenserwartung) als auch unter den Pflegekräften stellen (üblicherweise als unbezahlte, informelle Pflegekräfte, was sich wiederum negativ auf die Lebensqualität auswirkt). Im Hinblick auf effiziente Maßnahmen zur Förderung der Integration der Pflegekräfte in den Arbeitsmarkt sind insbesondere Pflegeurlaube und flexible Arbeitsregelungen genauer zu betrachten. Einige positive Beispiele für Pflegeurlaube sind in Deutschland, Frankreich und den Niederlanden zu finden. In Frankreich beispiels-

weise bietet der „Urlaub aus familiären Gründen“ den Familienmitgliedern einer älteren pflegebedürftigen Person die Möglichkeit, den Arbeitsmarkt vorübergehend für einen Zeitraum bis zu einem Jahr zu verlassen, ohne deshalb gezwungen zu sein, die Stelle aufgrund der Pflegeverpflichtungen kündigen zu müssen. Dies ermöglicht nach Ablauf des Pflegezeitraums einen sehr viel einfacheren und unkomplizierteren Wiedereinstieg in das Berufsleben. Und im Hinblick auf das Anrecht auf flexible Arbeitszeiten gibt es vor allem in Österreich, Deutschland, Liechtenstein, den Niederlanden und in Großbritannien einige positive Beispiele. So können in Deutschland Pflegeurlaube und Betreuungszeiten während der üblichen Arbeitszeiten unentgeltlich in Anspruch genommen werden. In den Niederlanden hat ein Viertel der im Berufsleben stehenden informellen Pflegekräfte mit den Arbeitgebern flexible Arbeitszeiten vereinbart, wodurch Familie und Arbeitsleben sehr viel besser aufeinander abgestimmt werden können.

Vor allem in letzter Zeit zeigte sich, dass die Position der Migrantinnen aufgrund ihres immer noch im Anstieg begriffenen mehrheitlichen Anteils unter den informellen Pflegekräften immer heikler wird, wie bereits von zahlreichen EGGSI-Experten/-Expertinnen hervorgehoben wurde. Allerdings scheinen die bereits eingeführten politischen Maßnahmen zur Legalisierung der Pflegearbeit von Migrantinnen immer noch unzureichend zu sein. Es liegen einige Beispiele aus Österreich, Frankreich, Ungarn, Spanien und Italien vor. In Österreich zum Beispiel soll der im Juli 2007 eingeführte „Pflegezuschuss für 24-Stunden-Betreuung“ die Formalisierung von informellen Pflegevereinbarungen zwischen Patienten und dem zumeist aus Osteuropa stammenden Pflegepersonal fördern.

Die meisten der Länderexperten/-expertinnen des EGGSI glauben, dass der anhaltende Trend zu ausländischen Pflegekräften mit Migrationshintergrund möglicherweise zu einer neuen ethnisch motivierten Ausgrenzung von Pflegepersonal führen könnte, falls keine angemessenen Unterstützungen für informelle Arbeitskräfte in der häuslichen Pflege eingeführt werden. In der Tat könnten stereotype Eigenschaften von Migrantinnen (zum Beispiel ihre Bereitschaft, für geringe Löhne und widerspruchslos zu arbeiten) tatsächlich den fatalen Kreislauf von unterbezahlten und gering qualifizierten Stellen im Bereich der häuslichen Pflege weiter nähren.

Zukunftsaussichten

Die Mitgliedstaaten richten ihre Aufmerksamkeit vermehrt auf die „aktive Eingliederung“ zur Stärkung sozialer Integration. Es zeigt sich eine eindeutige Tendenz, Zuschüsse strenger von der Verfügbarkeit für Arbeit abhängig zu machen und Anreize durch Steuer- und Sozialleistungsreformen zu schaffen. Alle Mitgliedstaaten fördern die Eingliederung in den Arbeitsmarkt entweder in Form von Beschäftigung oder durch berufliche Fortbildung. Einige Länder entwickeln zudem eine strukturiertere Herangehensweise, um dem Ausschluss von Wohnmöglichkeiten und der Obdachlosigkeit Herr zu werden.

Die Aufmerksamkeit, die die meisten Mitgliedstaaten der Förderung bezahlter Arbeit schenken, trägt positiv zur Verringerung von geschlechtsspezifischen Unterschieden im Hinblick auf die Armutsrate bei, denn die Differenzen innerhalb der Beschäftigungsrate gehören zu den entscheidenden Faktoren der geschlechtsspezifischen Ungleichheiten bei den armutsgefährdeten. Jedoch haben nur sehr wenige Staaten innerhalb der EU-27 geschlechtsspezifische Maßnahmen entwickelt und eingeführt, die die speziellen Bedürfnisse von Frauen beziehungsweise Männern berücksichtigen, indem sie die Eingliederung von schutzbedürftigen Gruppen wie Migranten/Migrantinnen, Behinderten und Langzeitarbeitslosen fördern.

Die eingeführten, politischen Maßnahmen sehen besonders die „Qualifikation und Unterstützung bei der Arbeitssuche“ und „subventionierte Löhne und Beschäftigungsprogramme“ vor. Die aktivsten Länder in diesem Zusammenhang sind Österreich, Belgien, Frankreich, Deutschland, Griechenland, Ungarn, die Niederlande, Norwegen, Rumänien, Spanien, Schweden und Großbritannien. Auf der anderen Seite haben die meisten Staaten Strategien entwickelt, wie beispielsweise die Einführung von Maßnahmen zur Vereinbarkeit von Beruf und Familie, um Frauen die Rückkehr in ein Beschäftigungsverhältnis nach einem Erziehungsurlaub zu ermöglichen. Andere Mittel, die in einigen wenigen Ländern zur Arbeitsmarkteingliederung schutzbedürftiger Gruppen von Frauen eingeführt wurden, sind die „Bezuschussung der Inanspruchnahme personenbezogener Dienstleistungen“, „die Frauenquote in

Beschäftigungsprogrammen“ und „Anreize zur Unternehmensgründung“.

Da Armut trotz Erwerbstätigkeit bei Frauen in höherem Maße anzutreffen ist, sollten insbesondere Maßnahmen ergriffen werden, die Arbeit lohnend machen: Die Fortdauer der Unterstützungsberechtigung für Frauen mit niedrigem Einkommen, auch wenn sie arbeiten, sichert ein ausreichendes Einkommensniveau. Einige Länder haben diesbezüglich spezielle arbeitsmarktpolitische Maßnahmen ergriffen. Das Risiko, das dabei vermieden werden muss, ist die Einführung von Programmen zur Einkommensunterstützung, die keine Anreize zur Rückkehr in Arbeit und zu einer wirklichen Eingliederung in die aktive Gesellschaft schaffen. Die Maßnahmen, die im Falle der Invaliditätsrente bei Erwerbslosigkeit greifen, ohne aber eine angemessene Unterstützung bei der Vereinbarung von Familie und Erwerbstätigkeit zu bieten, mögen wirksame Instrumente zur Armutsbekämpfung darstellen, gehen aber auf Kosten einer langfristigen Integration schutzbedürftiger Frauen. Denn häufige oder lange Phasen der Erwerbslosigkeit reduzieren die Beschäftigungsfähigkeit von Frauen. Lohnabhängige Zuschüsse können direkter auf jüngere Generationen abzielen, da sie bezahlte Arbeit zu einer attraktiven Option macht. Solch eine Art von Zuwendung ermutigt Frauen, sich in den Arbeitsmarkt einzubringen, ihren Lebensunterhalt zu verdienen sowie ihre Unabhängigkeit und die Gleichstellung der Geschlechter zu erringen.

In der Zukunft sollte im Hinblick auf die nationalen Ansätze zur aktiven Eingliederung die Tatsache berücksichtigt werden, dass der Mangel an Synergie zwischen den verschiedenen Instrumenten und politischen Interventionen noch immer ein Problem darstellt. Ein angemessenes Einkommen, integrative Arbeitsmärkte und der Zugang zu hochwertigen Dienstleistungen werden in den meisten Fällen separat behandelt, während die meisten benachteiligten Menschen unter einer Vielzahl von Nachteilen leiden, die eine ganzheitliche Reaktion auf die Problematik erforderlich macht. Dies ist besonders zutreffend im Hinblick auf das Minimaleinkommen. Auch wenn dieses schon in den meisten Mitgliedstaaten eingeführt wurde, so ist es notwendig, Arbeitslosen- und Lohnunterstützung besser miteinander zu verknüpfen, um den richtigen Ansporn zu schaffen und gleichzeitig eine angemessene Einkommensunterstützung zu gewährleisten sowie Armut trotz Erwerbstätigkeit zu verhindern.

1. Introduction

In order to help Member States mobilise those who can work and provide adequate support to those who cannot, the European Commission in 2007 has proposed a holistic strategy that can be termed active inclusion ⁽¹⁷⁾. It combines three pillars: (1) adequate income support; (2) inclusive labour markets; and (3) access to quality services. Active inclusion shapes an active welfare state by providing personalised pathways towards employment and ensuring that those who cannot work can live in dignity and contribute as much as possible to society.

Active inclusion has a number of implications from a gender perspective: the gender disparities in exposure to poverty show higher rates for women than men and do so in a life-cycle perspective. This is partly due to women's greater likelihood for slower, shorter and/or interrupted careers and, on average, lower earnings than men. Furthermore, the disadvantages faced by women of certain groups tend to be more accumulated than those for men from the same groups. Finally, access to quality services (including childcare, long-term care and health services) is particularly important for the social and labour market participation of women who still have in many Member States the main responsibility for caring for the most vulnerable members of the household (children, elderly, sick and disabled).

Although gender mainstreaming is specified as a key requirement of active inclusion policies and in the open method of coordination for social protection and social inclusion, this approach to policy design and monitoring is still underdeveloped ⁽¹⁸⁾.

The aim of this report therefore is to inform and help develop the gender mainstreaming of active inclusion policies. In order to do this, the report at first reviews gender differences and inequalities in the risks of poverty and social exclusion and it provides a close look at the connections between active inclusion policies and gender equality strategies (Chapters 2 and 3). It then analyses examples of concrete gender mainstreaming in each of the three pillars of active inclusion, i.e. income support (Chapter 4), labour inclusion (Chapter 5) and access to services (Chapter 6). Under each heading, the report summarises available information on the actual policy developments and looks at the results of the policies in terms of gender equality. Finally, Chapter 7 draws some conclusions.

The information in this report is mainly provided by the national experts of the EGGSI network of experts in gender equality, social inclusion, healthcare and long-term care and covers 30 European countries (the EU-27 Member States and the three EEA-EFTA countries: Iceland, Liechtenstein and Norway).

⁽¹⁷⁾ COM(2007) 620 of 17 October 2007 (<http://eur-lex.europa.eu/LexUriServ/LexUriServ.do?uri=COM:2007:0620:FIN:EN:PDF>).

⁽¹⁸⁾ *Joint report on social protection and social inclusion 2008 and its supporting document* (http://ec.europa.eu/employment_social/spsi/docs/social_inclusion/2008/joint_report_en.pdf).

2. Gender inequalities in the risk of poverty and social exclusion

A gender-based analysis is essential for understanding the extent and form of social exclusion among disadvantaged groups within the population. As a matter of fact, some disadvantaged groups are numerically dominated by one sex: many are female dominated (e.g. lone parents and older persons in low-income households) while others are male dominated (e.g. some types of homeless people and school drop-outs). A gender perspective is also relevant where the group membership is more evenly split by sex, as is the case, for example, among migrants or disabled persons.

The concept of 'intersectionality', adopted throughout this chapter, provides a nuanced tool for understanding gender-based differences in exposure to various forms of discrimination and social exclusion. The premise of intersectionality is that gender discrimination, racism and other systems of discrimination interact to structure the roles of women and men. Some are pushed to the extreme margins of society, while others are more integrated. Hence women from ethnic minority groups have a substantively distinct experience than that of, both, men from the same minority group and women

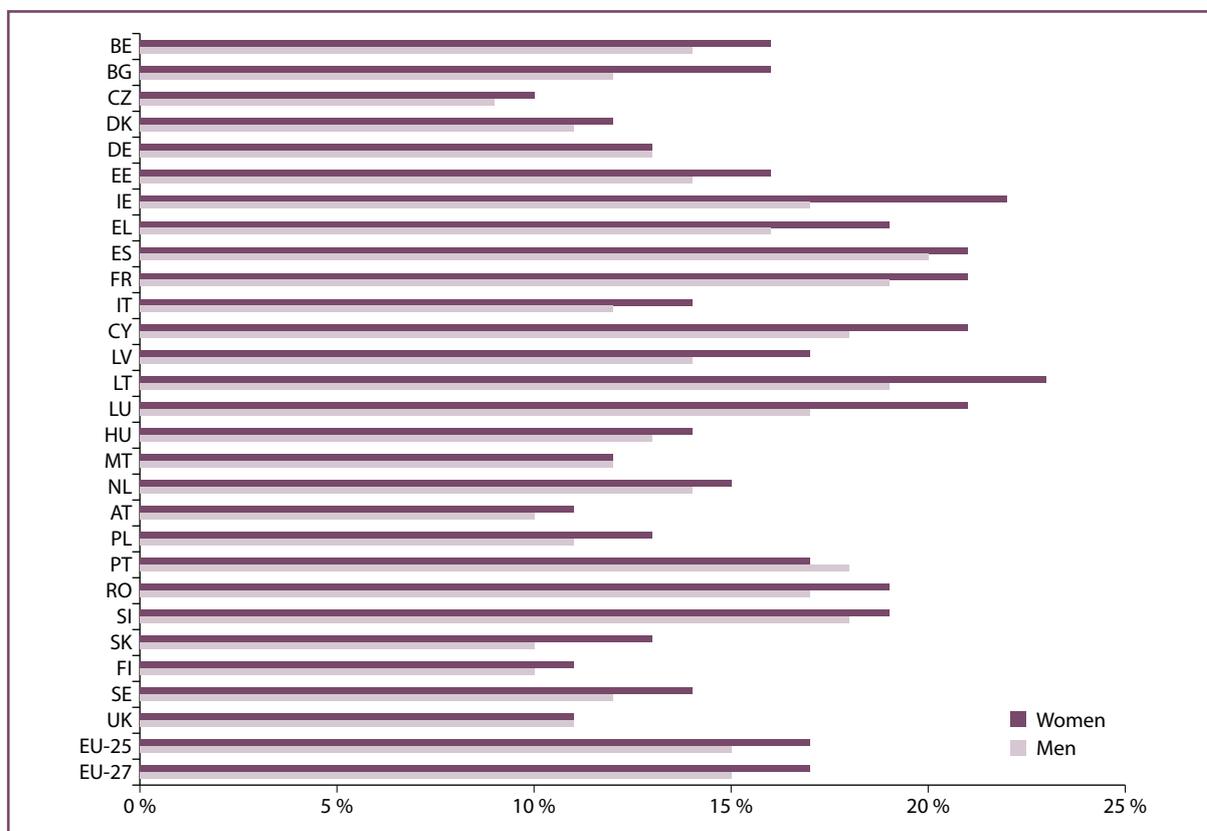
from the ethnic majority group. As already stressed elsewhere ⁽¹⁹⁾, this approach also acknowledges that an individual can experience both oppression and privilege in a single society; for example a woman may occupy a high-status professional position yet still be exposed to racism or domestic violence. By applying the concept of intersectionality, it is possible to develop both a gender mainstreaming perspective on social inclusion policy and to raise awareness about inequalities and the disadvantaged position of women vis-à-vis men in society.

Women are at greater risk of poverty than men

The common statistical indicators adopted for the social inclusion process ⁽²⁰⁾ provide some hints of the gender inequalities in poverty and social exclusion. The at-risk-of-poverty rate in 2007 was higher for women than men in 20 of 27 countries, while there was a gender-equal risk in three countries and only in Poland, Romania, Finland and Sweden was the average at risk rate higher for men than women (see Figure 2.1).

⁽¹⁹⁾ See Fagan, C., Urwin, P. and Melling, K. (2006), *Gender inequalities in the risks of poverty and social exclusion for disadvantaged groups in 30 European countries*, report prepared by the EGGSi network, European Commission, Employment, Social Affairs and Equal Opportunities DG.

⁽²⁰⁾ We refer to the process began in 2000 and re-emphasised in 2005, when the Commission set forward detailed proposals for simplified and synchronised reporting in the fields of social inclusion, health and long-term care, and pensions. In its communication (COM(2005) 706) on these new working methods, the Commission asked Member States to provide forward-looking national strategy reports on social protection and social inclusion addressing the specific challenges for each of these policy fields, and drawing out high-level and summary messages across the sector as a whole. In particular, the Commission committed itself to strengthen gender mainstreaming in the open method of coordination for social protection and social inclusion and to provide a manual for actors involved in the process. See European Commission (2008a), *Manual for gender mainstreaming employment, social inclusion and social protection policies*, Employment, Social Affairs and Equal Opportunities DG, Unit G.1. See also European Commission (2008b), *Guidance note for preparing national strategy reports on social protection and social inclusion 2008–2010* (http://ec.europa.eu/employment_social/spsi/docs/social_inclusion/2008/080207_guidance_note_nsrs_cln_en.pdf).

Figure 2.1 — At-risk-of-poverty rate, by sex, 2007

Source: European Commission, Common indicators for the social open method of coordination (http://ec.europa.eu/employment_social/spsi/common_indicators_en.htm); Overarching Portfolio Indicator: 1a, based on EU-SILC data.

Explanatory note: Share of persons aged 0+ with an equivalised disposable income below 60 % of the national equivalised median income.

This indicator, however, may underestimate the magnitude of women's greater risk of poverty because it assumes household resources are pooled and shared equally. Research has demonstrated resource inequalities between individual members of households. In low-income households it is common practice for women to have to manage the domestic budget and to reduce their own consumption (food, clothes, heating when alone, leisure, etc.) to protect the living standards of their male partners and children. Living on low income for a sustained period causes stress and has negative impacts on housing quality, health and social isolation. In addition to women's greater exposure to poverty and low income, there are gender differences in how men and women experience the stresses and social isolation of life on a low income, as well as gender differences in health and life expectancy, among others ⁽²¹⁾.

Clear gender differences are also apparent in many of the other common indicators of poverty and social exclusion. While these indicators often show that women face the greatest risk, in some cases risks are greater for men. Furthermore, the magnitude of the gender gap varies according to which dimension of social exclusion is being analysed within a country, as well as across countries.

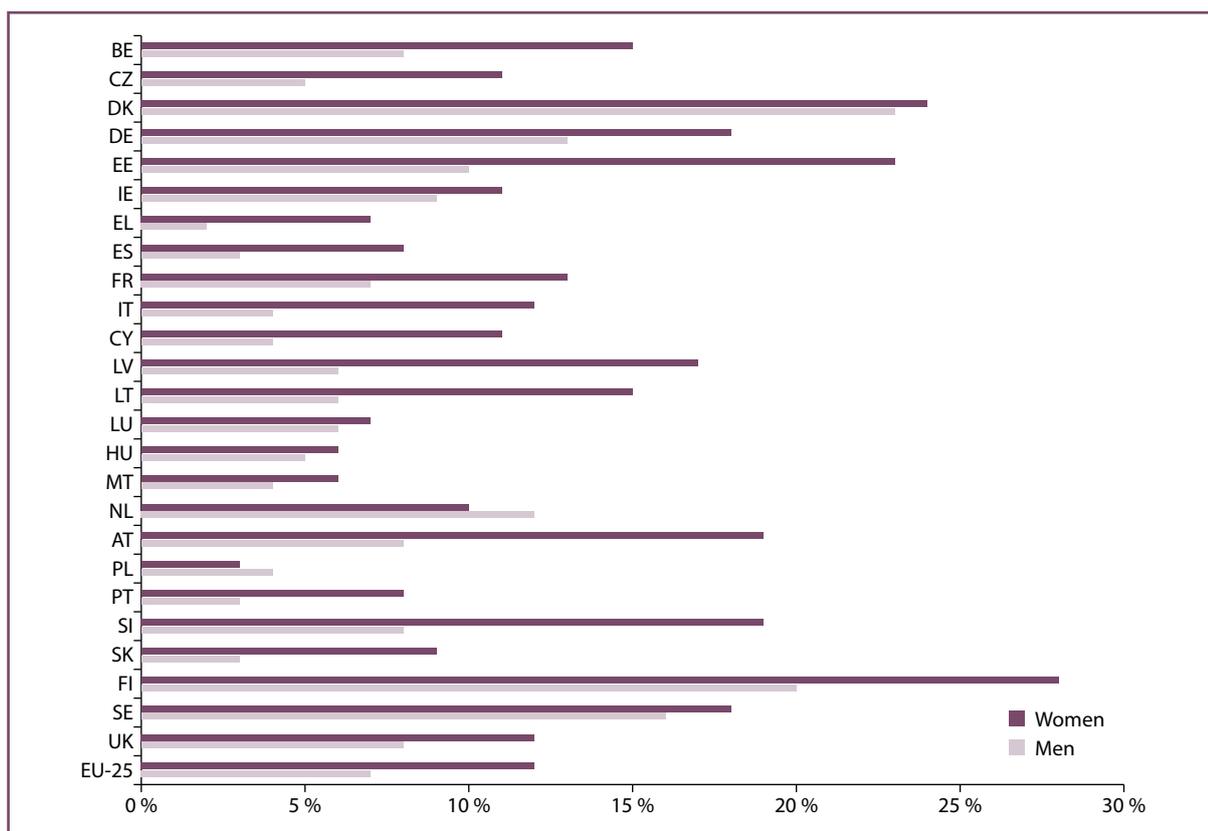
If we look at one-person households (without dependent children) across all ages at the EU level we see that in 2007 12 % of women in one-person households were at risk of poverty compared with 7 % of men in this household type (see Figure 2.2). However, when we compare countries, the size and direction of the gender gap varies. Part of the explanation for these national differences is due to country differences in the propensity for young and elder persons to live alone; and part according to the degree of social protection afforded to one-person households in different stages of the life course. The

⁽²¹⁾ This was already stressed by Fagan et al. (2006), p. 52.

poverty risk is quite similar for women and men in one-person households in four countries (Denmark, Luxembourg, Hungary and Poland). In two countries the poverty risk for people in one-person households is higher for men (Poland and the Netherlands). In the

other countries the poverty risk is higher for women among those who live alone, in four countries the size of the gap being particularly marked and exceeding 10 percentage points (Estonia, Latvia, Austria and Slovenia).

Figure 2.2 — At-risk-of-poverty rate, by household type (one-person households, without dependent children, 2007)



Source: European Commission, Common indicators for the social open method of coordination (http://ec.europa.eu/employment_social/spsi/common_indicators_en.htm); Social Inclusion Portfolio Indicator: SI-S1a, based on EU-SILC data. No available data for Bulgaria and Romania.

Explanatory note: Poverty risk for the total population aged 0+ in the following household types: households with no dependent children (single person under 65 years old; single person 65 years and over; single women; single men; two adults at least one person 65 years and over; two adults both under 65 years; other households) and households with dependent children (single parent, one or more dependent children; two adults one dependent child; two adults, two dependent children; two adults, three or more dependent children; three or more adults with dependent children).

At the EU-27 level the male employment rate in 2007 stood at 72.5 %, the female employment rate at 58.3 % and the gender gap at 14.2 percentage points. It is the higher employment rate of men which accounts for their higher overall activity rate in each country, amounting to an activity rate of 77.7 % for men compared with 63.4 % of women aged 15–64 years in the EU-27 (2007 data; see the annex, Tables A.1 and A.2). This gap is lowest (equal or less than 4.6 percentage points) in the Nordic countries (such as Finland and

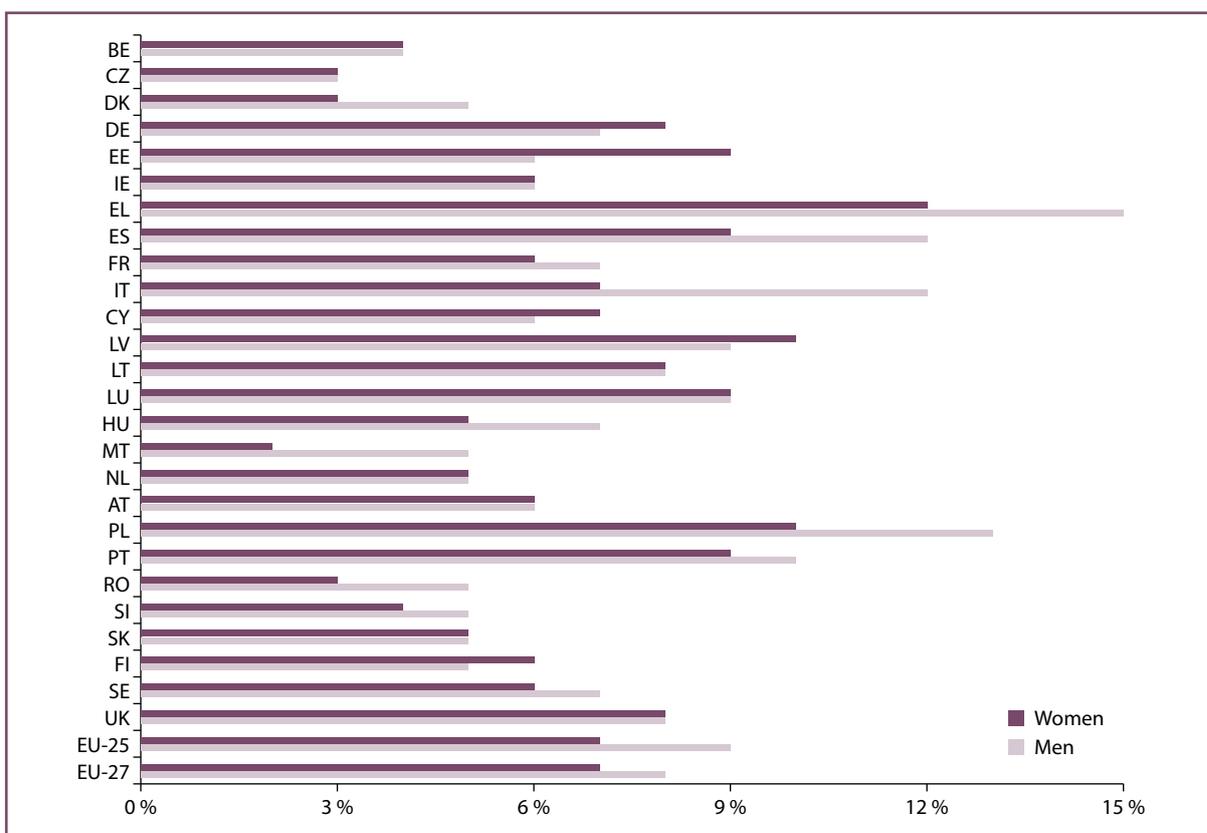
Sweden), but it is highest in the southern countries (such as Spain, Greece, Italy and Malta — where the gap is more than 20 percentage points).

Employed women typically earn less than men and are more exposed to the risk of low pay. The gender pay gap is still evident and rests at 17 %, even if differences in women and men's human capital (education and experience) are taken into account. Whether employed workers are poor depends on the combination of pay,

taxation, the social protection system and resource transfers within families (including between generations in different households). The ‘in-work poverty risk’ indicator attempts to capture these different flows (see Figure 2.3). In particular, it assumes that resources are pooled and equally split in households so that on this indicator a low-paid woman may not be poor if she has a spouse who is well paid; similarly an individual who is not low-paid may still be in poverty if his (her)

earnings are insufficient to support a non-employed spouse or children in their household. Thus, among the employed in most countries it is men who have a slightly higher ‘in-work poverty’ risk. In nine countries the rate is equal for women and men (Austria, Belgium, the Czech Republic, Ireland, Luxembourg, Lithuania, the Netherlands, Slovakia and the United Kingdom), and it is higher for women in five countries (Cyprus, Estonia, Finland, Germany and Latvia).

Figure 2.3 — In-work at-risk-of-poverty rate after social transfers, by sex, 2007



Source: European Commission, Common indicators for the social open method of coordination (http://ec.europa.eu/employment_social/spsi/common_indicators_en.htm); Overarching Portfolio Indicator: 11. based on EU-SILC data. No available data for Bulgaria and Romania.

Explanatory note: The share of persons aged 18+ with an equivalised disposable income below the risk-of-poverty threshold, which is set at 60% of the national median equivalised disposable income (after social transfers).

The unemployment rate is higher for women than men in every Member State except six (Estonia, Ireland, Latvia, Romania, Sweden and the United Kingdom) and the rate is particularly high for women in Greece and Spain (2007 data; see the annex, Table A.3).

The picture is more mixed across countries for the long-term unemployment rate (2007 data; see the annex, Table A.4). It is higher for men than for women in 12 countries (Estonia, Romania, Ireland, the United Kingdom, Latvia, Malta, Finland, Luxembourg, Cyprus, Sweden, Lithuania

and Germany), but this figure should be interpreted with reference to the much higher inactivity rate for women, because women’s unemployment is more likely to be hidden as ‘inactivity’ if they are married or have children.

The intersection of gender and age in the risks of social exclusion

The intersection of gender and age in the risks of social exclusion is complex and changing.

Among the younger generations women now achieve qualification levels which match or exceed those of their male peers. Yet other gender inequalities remain which disadvantage young women. Pronounced gender segregation by specialisation in education and training means young women are often over-represented in areas which feed into lower-paid occupations; and women's greater propensity to become economically inactive in connection with family responsibilities also starts to open up in the early years of labour market participation. Processes of labour market discrimination mean women still secure lower labour market returns (earnings, career development) than men with similar qualifications and activity patterns.

For older generations, the lower lifetime earnings of women impacts on their pensions in schemes built on individual earnings and employment records, thus increasing their risks of poverty in old age. In addition, while women benefit from a greater life expectancy compared with men, this also means that they predominate among the elderly, who are more disadvantaged than the younger retired. Hence, not only do women predominate among the older age groups, but there are also gender-related differences in the extent and causes of social exclusion for older persons ⁽²²⁾.

Summary indicators of common tendencies and differences across countries in the intersection of age and gender gaps are presented in Box 2.1.

Box 2.1 — Examples of statistical indicators of gender gaps in age-related risks of poverty and social exclusion ^(*)

Young people

- Among people aged 18–64, the at-risk-of-poverty rate is higher for women in 20 of the 27 EU countries (the exceptions are Bulgaria, Denmark, Finland, Poland, Romania, Slovenia and Sweden).
- In most countries the employment rate for young women is notably lower than that for young men. This gender gap varies according to the educational status of young people and usually decreases moving from primary to tertiary education. However, even for highly educated people it exceeds 10 percentage points in the Czech Republic, Luxembourg, the Netherlands, Austria, Poland, Slovenia, Slovakia, Sweden, Iceland and Norway. By contrast, the employment rate for young women exceeds that of young men, taking into account highly educated people, in Belgium, Cyprus, Germany, Estonia, Greece, Ireland, Italy and the United Kingdom.
- Early school-leaving heightens the risk of poverty and social exclusion. Overall rates vary across countries, but data show that early school-leaving is much more prevalent for young men in most EU countries. Romania is somewhat exceptional with young women being more exposed to early school-leaving than men.
- The average youth unemployment rate in the EU is slightly higher for young men than young women but there are important national differences in the size and direction of the gender gap. For example, recorded unemployment rates are much higher for young women than young men in eight countries (Belgium, Greece, Spain, Italy, Luxembourg, Lithuania, Poland and Portugal), while in six countries the unemployment rate is at least two percentage points higher for young men (Cyprus, Germany, Ireland, Malta, Romania and the United Kingdom).
- Economic inactivity connected with motherhood is also a factor for some young women, and inactivity due to family responsibilities can also mask some hidden unemployment; see Chapter 5 in this report.

Older people

- The at-risk-of-poverty rate in old age is much higher for women in every country except Malta.
- The gender gap in the employment rate is more pronounced than for young age groups and among those aged 55–64 years the rate is lower for women than for men in all EU countries, except Estonia. The gender gap is smallest in Finland, Sweden and France and exceeds 30 percentage points in Greece, Cyprus and Malta.

(*) See the annex for figures and tables related to this box: i.e. Tables A.5, A.6, A.7; Figures A.1, A.2, A.3. All indicators refer to the year 2007 and are based on EU-SILC data.

⁽²²⁾ This was already stressed by Fagan et al. (2006), p. 8.

The risks of social exclusion and poverty faced by lone parents

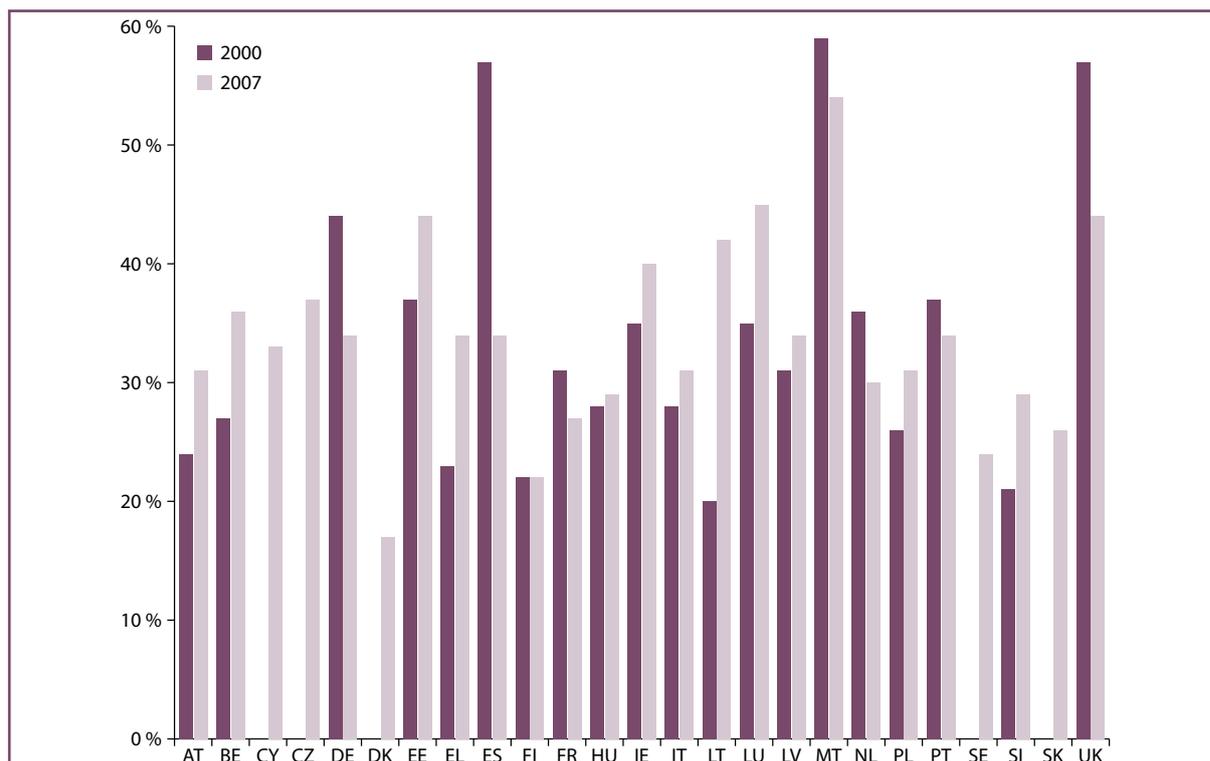
Rates of single parenthood vary across European countries and are mostly rising. In all countries the majority are female-headed households; accounting for 80 to 95 % of all single parents in most countries (Eurostat data, 2007) ⁽²³⁾.

Lone parents are vulnerable to poverty for several reasons. The most important is the financial constraint which increases the work-family reconciliation pressures of raising children single-handedly compared with the resources available in dual-parent households. Lone mothers are likely to present greater poverty risks than lone fathers, largely because of their labour market conditions: women have higher

unemployment rates than men and if employed they generally receive a lower wage. In addition, they are more likely than men to be employed in part-time, low-quality jobs.

Generally, the risk of poverty in lone-parent households ⁽²⁴⁾ is higher than that observed for the overall population in working age. The incidence of lone parents at risk of poverty is quite significant in almost all the European countries. In 2007, one third (34 %) of lone parents were at risk of poverty in the EU-25, relative to 12 % for couples with one dependent child. The highest incidences are in Malta (54 %), Luxembourg (45 %), the United Kingdom (44 %) and Ireland (40 %). Very high percentages are registered also in the Baltic countries — Lithuania (42 %), Estonia (44 %) and Latvia (40 %) — as well as in the Czech Republic (37 %).

Figure 2.4 — At-risk-of-poverty rate of lone parents, 2000/2007



Source: European Commission, Common indicators for the social open method of coordination, (http://ec.europa.eu/employment_social/spsi/common_indicators_en.htm); Social Inclusion Portfolio Indicator: SI-S1a, based on EU-SILC data. No available data for Bulgaria and Romania.

Explanatory note: Poverty risk for the total population aged 0+ in the following household type: single parent with at least one dependent child.

⁽²³⁾ See Samek Lodovici, M., Semenza, R., Fellini, I., Patrizio, M., Pesce, F. and Ricci, L. (2008), *Women living alone: evaluation of their specific difficulties*, report prepared for the European Parliament, (<http://www.europarl.europa.eu/activities/committees/studies/latestdoc.do;jsessionid=95D7AED2B4BD29C4D1A03A6F8C32F12E.node2?language=EN>).

⁽²⁴⁾ NB: This is different from speaking about 'one-person households', because in that case there are no dependent children.

According to the available EU-SILC data, there was an increase in the proportion of lone parents at risk of poverty in the period 2000–07, especially in the Baltic countries: in Lithuania, the proportion of lone parents at risk of poverty was 20 % in 2000 and increased to 42 % in 2007, in Estonia the same rate rose from 37 % to 44 %, but the rates also increased in Luxembourg and Belgium (plus 10 and 9 percentage points respectively) in the period concerned. The main exceptions to the overall increasing trend are registered in Germany, France, Portugal, Spain and the United Kingdom (see Figure 2.4).

The intersection of gender and ethnicity in social exclusion

Overall, ethnic minority and especially Roma women experience greater social exclusion compared with men from their own community and to the majority of women in accessing employment, education, health and social services. Despite the lack of empirical evidence, research has shown that they are more likely to suffer multiple discrimination than other women, due to prejudice and the discrimination of host societies as well as discrimination against women, especially in ethnic communities where traditional gender roles prevail. These forms of discrimination are, however, hard to recognise, as is domestic violence and human trafficking, due to the economic dependency of these women on the family and communities (especially in the case of immigrant and Roma women), the scant knowledge of their rights and of supporting services ⁽²⁵⁾.

Religion and cultural traditions are particularly relevant in affecting women's condition. Roma women and women in ethnic communities, where traditional forms of gender roles prevail, often face discrimination and exclusion both from the majority population and within their own communities and households.

Disadvantaged ethnic minority and Roma women tend to present a poorer educational attainment than ethnic minority men and majority women. However, ethnic minority girls of the second and third generation tend to attain a higher educational level than their parents or males from the same communities. The

school system of the host country appears to have a significant impact in reducing the educational inequality among the second and third generation ⁽²⁶⁾.

Disadvantaged ethnic minority and Roma women tend to live in segregated, low-income neighbourhoods with poor housing conditions and overcrowding, which increases their isolation and domestic workload. These poor socioeconomic conditions impact negatively on their health, while access to health services is hampered by cultural and language barriers, besides their lacking knowledge of their rights ⁽²⁷⁾.

Women from these groups usually show lower employment rates and a higher level of dependency on social welfare benefits than minority men and majority women. When employed, they are more likely to work in informal or occasional low-wage jobs, usually in domestic care services. Highly educated women of foreign origin, more often than men and majority women, are often employed in low-skilled jobs and may encounter difficulties when their qualifications are not recognised. The recent tightening of eligibility conditions for residence, work permits and access to welfare benefits in some EU countries has an important impact on women, who are usually more dependent on these benefits. They also face greater difficulties than men in accessing financial services, where there is evidence of discrimination on the part of loan institutions, especially in relation to single women of foreign origin ⁽²⁸⁾.

Immigrants and migrants

The size of the migrant population is increasing in most EU countries, fuelled by cross-border inequalities in economic and political conditions. In recent years, migration flows have shown an increasing feminisation trend ⁽²⁹⁾.

Most migrants migrate to more affluent countries, attracted by the prospect of higher living standards and compelled by political and economic problems in their home countries. They often have limited labour market opportunities on arrival. Typically they are recruited to

⁽²⁵⁾ See European Commission (2009b), *Ethnic minority and Roma women in Europe: A case for gender equality?*, report prepared by the EGGSI network, European Commission, Employment, Social Affairs and Equal Opportunities DG, (<http://ec.europa.eu/social/BlobServlet?docId=4833&langId=en>).

⁽²⁶⁾ Idem.

⁽²⁷⁾ See Corsi, M., Crepaldi, C. and Samek Lodovici, M. (2009), 'Access to healthcare and long-term care: Equal for women and men?', report prepared by the EGGSI network, unpublished.

⁽²⁸⁾ See European Commission (2009b), *Ethnic minority and Roma women in Europe: A case for gender equality?*, report prepared by the EGGSI network, Employment, Social Affairs and Equal Opportunities DG (<http://ec.europa.eu/social/BlobServlet?docId=4833&langId=en>).

⁽²⁹⁾ OECD (2007), *International migration outlook*, Paris.

fill vacancies in low-paid and unskilled jobs, some of which are in the informal economy. They are disadvantaged by a combination of economic and socio-cultural factors: language barriers, poor education or qualifications which are not recognised; race discrimination and xenophobia; and limited legal or economic rights. Undocumented, illegal migrant workers have an even more precarious position. The extent and form of exclusion is shaped by the national policies in their host country (anti-discrimination legislation, training systems, eligibility in welfare systems, etc.).

Female migrants can face additional disadvantages. Indeed, the dynamics of the country of origin play an influential role: cultural factors, such as those concerning women's traditional economic roles, their qualification levels and whether women arrive as dependent family members (wives, daughters) or as independent (single) economic migrants, all of these have influences which shape the labour market integration of migrant women and shape the experiences of second and subsequent generations of women ⁽³⁰⁾.

Box 2.2 — Examples of statistical indicators of gender gaps for migrant people ^(*)

In recent years, migration flows have shown an increasing feminisation trend. As a result, the distribution of migrants by sex shows a predominance of women (52.1 %) over men (47.9 %) at EU level. The share of female migrants is particularly high in Cyprus, Luxembourg, Hungary, the Netherlands, Poland, Iceland and Norway. The only country with a relevant predominance of men is Slovakia.

Male migrants show typically higher activity rates, including higher unemployment rates, than non-migrant males. Migrant women often have lower economic activity rates than non-migrant women, but not always. In comparative terms, more women than men are inactive among migrants (43.2 % vs 19.9 % respectively, at EU level), but the gender gap is reversed when looking at unemployment: only 8.7 % of female migrants are unemployed in comparison with 10.9 % of men.

(*) See the annex for figures related to this box: i.e. Figures A.4, A.5. All indicators refer to the year 2007 and are based on EU-SILC data.

The risk of social exclusion and poverty at the intersection of gender and health: the case of people with disability

A gender mainstreaming perspective is also important for exposing inequalities and differences in experiences of people with disabilities ⁽³¹⁾.

Across the EU as a whole, 16 % of those aged 16–64 declare to have a long-standing health problem or disability. Among these, just over 10 % of men and women (the proportion being similar for both) report being restricted in either the kind or amount of work they can do or in their mobility to and from work or

in some combination of these, the proportion varying from over 20 % in Finland and around 17 % in Slovenia to only around 4–5 % in Greece, Italy, Luxembourg and Romania.

People who are disabled, in the specific sense that they are limited in the work they can do, are more likely to live alone than those who are not limited, and much less likely to have children. This applies equally to men and women, although it varies across Member States — notably between the North and the South of the EU. Those who are limited and live as a couple are less likely to have children than those without limitations — 33 % as against over 50 % and the scale of the difference applies across all countries.

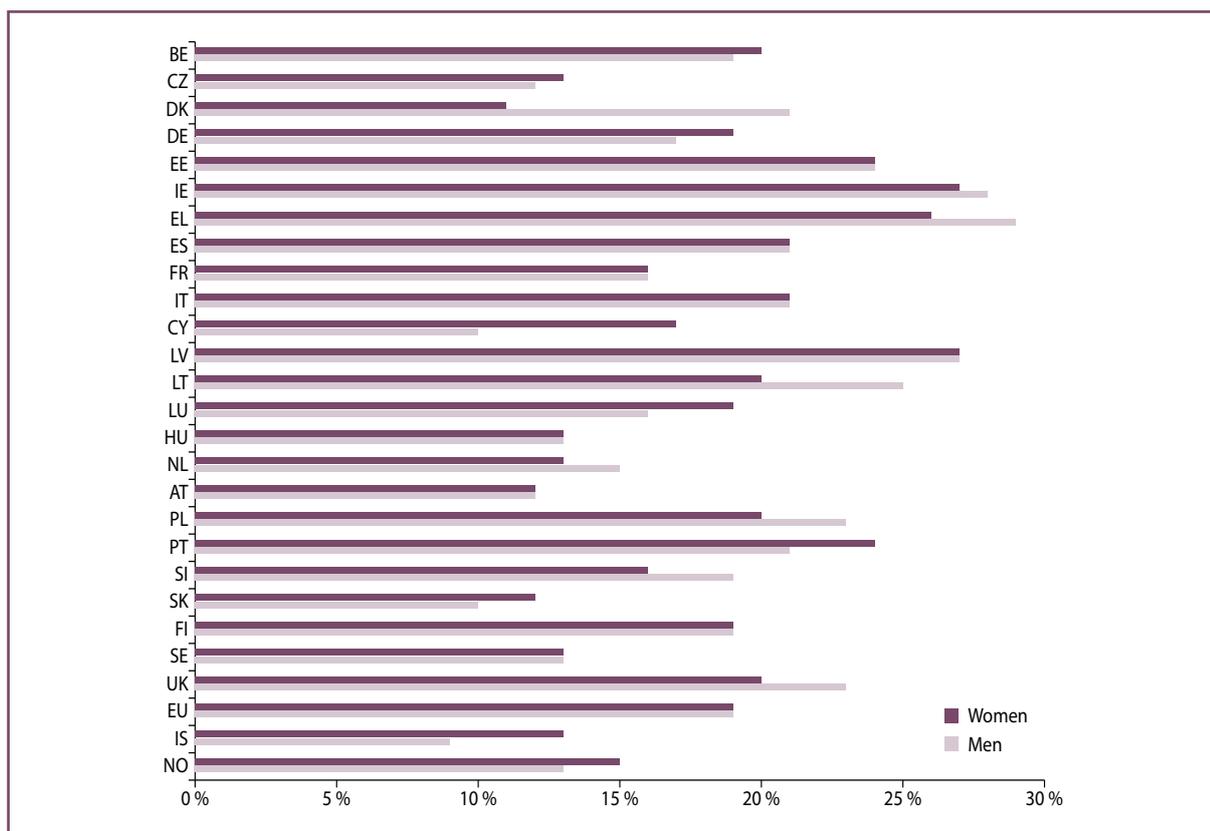
⁽³¹⁾ See Applica et al. (2007), *Men and women with disabilities in the EU*, report prepared for the European Commission, Employment, Social Affairs and Equal Opportunities DG. This is a quantitative study of people in the EU with long-standing health problems or disability (LSHPD) which addresses a series of issues concerning the extent of their ability to participate in employment and to access education as well as their income and wage levels. Empirical evidence stems from two datasets: 1. the special ad hoc module of the EU Labour Force Survey (LFS) on people with disabilities and long-term health problems, carried out in 2002, covering all EU-25 Member States (except Latvia and Poland) plus Norway; 2. the EU-SILC 2004, covering 13 Member States (EU-15 except Germany, the Netherlands and the United Kingdom) plus Estonia and Norway.

⁽³⁰⁾ See Rubin, J. et al. (2008), *Migrant women in the EU labour force*, report prepared for the European Commission, Employment, Social Affairs and Equal Opportunities DG (<http://ec.europa.eu/social/BlobServlet?docId=2098&langId=en>).

In some EU countries, among the disabled population women have higher poverty rates (see Figure 2.5). Such a difference between disabled men and women is particularly marked in the Nordic countries (except Sweden) and in Cyprus, where the at-risk-of-poverty rate of disabled women is

7 percentage points higher than for disabled men. The reverse is true in Denmark, Greece, Ireland, Latvia, Poland, Slovenia and the United Kingdom. By contrast, there is virtually no difference in the risk of poverty of disabled men and women in Austria, Estonia, Finland, Hungary, Italy and Sweden.

Figure 2.5 — At-risk-of-poverty rate of disabled people, by sex, 2007



Source: Elaboration from EU-SILC data, version 2007-1 from 1 March 2009; this indicator is not included in the indicator list of the social open method of coordination. Data for Bulgaria, Malta and Romania are not available for 2007.

Explanatory note: Share of disabled persons aged 16–64 with an equivalised disposable income below the risk-of-poverty threshold, which is set at 60% of the median equivalised disposable income.

3. Active inclusion policies and gender equality

Following a large body of work ⁽³²⁾, the Commission adopted in October 2008 recommendation 2008/867/EC ⁽³³⁾, accompanied by a communication ⁽³⁴⁾, on the active inclusion of people excluded from the labour market. This recommendation contains common principles and practical guidelines on a comprehensive strategy, based on the integration of the three policy pillars, and it identifies the need for active inclusion policies to promote gender equality ⁽³⁵⁾.

Gender mainstreaming is identified as an integral part of the active inclusion policy framework in order to eliminate these inequalities.

Indeed, an important precondition for an effective gender mainstreaming strategy is the establishment of a clear and transparent organisational infrastructure with a clear focus on gender equality. In the case of the development of active inclusion policies, this would entail that gender equality concerns are clearly taken into account at all stages of policymaking, which implies a proper knowledge of how and where to find relevant and sex-specific information and the visible integration of gender equality concerns in the design, implementation, and evaluation of policies. This requires political commitment, adequate human resources (trainings or external expertise if necessary) and synergies among the different stakeholders, including the involvement of gender equality NGOs into open consultations.

In a number of Member States there have been moves to apply a gender mainstreaming approach in the development of active inclusion policies, albeit sometimes fragmentarily (see Box 3.1).

As will be shown in the next chapters, although most countries have developed initiatives regarding gender mainstreaming and specific actions, a systematic and comprehensive approach to active inclusion policies is generally lacking and actual implementation is often underdeveloped.

In assessing the current state of affairs in EU and EEA/AFTA countries, experts of the EGGSI network have adopted a common checklist, consistent with the European Commission's *Manual for gender mainstreaming employment, social inclusion and social protection policies* (see Box 3.2). The rationale behind the adopted checklist is to provide concrete and relevant insights into gender equality issues for the three pillars of the policy, with a view to inform policy design and implementation.

⁽³²⁾ Presidency conclusions of Brussels European Council of 14 December 2007 and SPC orientation note on active inclusion of 3 July 2008. Council conclusions of 5 December 2007, Document 16139/07; opinion of the Committee of the Regions of 18 June 2008 on active inclusion (Doc. CdR 344/2007); opinion of the Economic and Social Committee of 27 October 2007 on minimum social standards (Doc. CESE 892/2007).

⁽³³⁾ Published in the *Official Journal of the European Union* L 307, 18.11.2008, p. 11, notified under document No C(2008) 5737.

⁽³⁴⁾ COM(2008) 639 of 3 October 2008 (<http://eur-lex.europa.eu/LexUriServ/LexUriServ.do?uri=COM:2008:0639:FIN:EN:PDF>).

⁽³⁵⁾ These common principles and guidelines have been endorsed by the Council in its conclusions of 17 December 2008 'on common active inclusion principles to combat poverty more effectively'. The European Parliament adopted a resolution on 'the active inclusion of people excluded from the labour market' on 6 May 2009 (see Lambert's report, No 2008/2335(INI)) (http://europa.eu/legislation_summaries/employment_and_social_policy/social_inclusion_fight_against_poverty/em0009_en.htm).

Box 3.1 — Changing gender equality infrastructures

In **Austria** gender mainstreaming of social policies is not institutionalised as such, however, factual gender equality has been anchored in public budgets according to a recent reform of the Austrian federal constitution and federal budget law adopted in 2007. Thus, as of 1st January 2009, the Austrian federal state, its provinces and municipalities are committed to mainstreaming their budgets towards gender equality. In addition, all federal ministries are required to carry out a minimum of one pilot project on gender budgeting from 2009 and to include the amounts spent on actual gender equality in their reporting. Additionally, all ministries are part of an inter-ministerial working group for gender mainstreaming (IMAG) supporting and accompanying gender mainstreaming processes in all ministries and on all political levels. The Ministry for Social Affairs, Labour and Consumer Protection carries out several projects aimed at anchoring gender mainstreaming internally as well as projects analysing single social policy measures. The Public Employment Service carries out a gender-relevant assessment of all active labour market policy measures and ascribes 50 % of all active labour market funds to measures for women.

In **Belgium**, the Institute for the Equality of Women and Men (Institut pour l'égalité des femmes et des hommes/Instituut voor de gelijkheid van vrouwen en mannen) is the competent institution for gender equality. It can support cases before tribunals and courts, conduct research and gather statistics. Parallel to this institute, another federal body, the Centre for Equal Opportunities and Opposition to Racism (Centre pour l'égalité des chances et la lutte contre le racisme/Centrum voor gelijkheid van kansen en voor racismebestrijding) is in charge of other types of discrimination, e.g. those based on nationality or ethnic background.

When women face multiple discrimination, both institutions can act on the basis of their respective competence.

Another important actor in terms of promoting gender equality and fighting gender inequality is the Council for Equal Opportunities between Men and Women (Conseil de l'égalité des chances entre hommes et femmes/Raad van de Gelijke Kansen van Mannen en Vrouwen). This is an advisory body whose primary mission is to answer federal ministers' requests for opinions or draft legislation. However, the Council may also produce opinions on its own initiative, and in this capacity it has repeatedly been instrumental in the elimination of discrimination, even when no individual had complained. It has produced a number of opinions on employment, activation measures and women's poverty issues.

In **Germany**, the former Red–Green coalition (1998–2005) had agreed on the principle of gender mainstreaming as a general policy principle. In addition, it had installed a cross-ministerial working team (interministerielle Arbeitsgruppe) to enhance and to coordinate the process of gender mainstreaming, and an institute to promote gender equality (GenderCompetenceCentre). Under the grand coalition (2005–09) and the new federal government (since November 2009), however, the work of the cross-ministerial working team has been suspended, though the GenderCompetenceCentre still exists. In addition, the department for gender equality (Abteilung für Gleichstellung, existing since 1987) within the Ministry for Family, Seniors, Women and Youth (BMFSFJ) is responsible for gender issues and coordinates the policies of gender equality. Regarding active inclusion policies, a group of experts from three institutions (Karen Jaehrling — IAQ, Institute for Work, Skills and Training at the University Duisburg-Essen, Clarissa Rudolph — GendA, Gender and labour research at the University of Marburg and Alexandra Wagner — FIA, Research group on international labour market policy in Berlin) carried out a gender-specific evaluation of the latest social policy reform 'Hartz IV' (Bewertung der SGB II-Umsetzung aus gleichstellungspolitischer Sicht), commissioned by the Federal Ministry of Labour and Social Security, and their findings will be published in 2010.

In **Finland** the programme of the current government (2007–11) continues to put emphasis on gender equality. Equality has been given a central position, along with the financial policy, in the Government's Programme. For the first time a majority of ministers are women in the Government and there is a commitment to promote equal pay and women's labour market position with far reaching programmes and legislation.

Gender equality has long been one of the priorities of **Lithuanian** social policy. Systematic implementation of programmes, projects and initiatives have been aimed at improving the situation of women and men. The highest recognition of the achievements of Lithuania with respect to gender equality has been the European Union's decision to establish the European Institute for Gender Equality in Vilnius.

In **Romania**, progress has been made in the area of equal opportunities between women and men in terms of extending the partnerships between various local public authorities with the involvement of the civil society. These partnerships are based on unitary intervention protocols and common working methodology. The Romanian Government pays special attention to gender equality aspects in the area of labour relationships and related domains such as social security and health. Gender mainstreaming into other fields — such as education, political participation, family and civil rights — is in the course of being further developed to better take into consideration women's needs and interests.

In **Sweden**, three different elements have been set up in order to further gender equality policy: legislation, an organisational infrastructure for gender mainstreaming and a special gender equality division for supporting the work of gender mainstreaming and also to handle special strategic gender equality projects (a double strategy). Up until 1 January 2009 there was an Equal Opportunities Ombudsman and an Equal Opportunities Act, but on that date a new Discrimination Act entered into force and at the same time a new agency, the Equality Ombudsman was established to supervise compliance with the Act. The new Act is to combat discrimination on grounds of: sex, transgender identity or expression, ethnic origin, religion or other belief, disability, sexual orientation and age. Gender mainstreaming is the principal strategy for achieving the national gender equality policy objectives, which means that a gender equality perspective is to permeate all government policies. It is argued that, as everyday decisions, the allocation of resources and the establishment of standards all affect gender equality.

Spain has shown considerable progress in promoting gender equality issues. In the institutional domain, there have been recent and remarkable initiatives that attempt to foster women's empowerment, the eradication of discriminatory practices, and the adoption of the gender mainstreaming approach in public policy. As a sign of the political will to comply with those objectives, the government created at the beginning of its second term of office (in March 2008) the Ministry of Equality (Ministerio de Igualdad). This new governmental department is entitled to promote and apply public policies in the area of gender equality, the fight against discrimination and domestic violence. In particular it is in charge of the preparation and development of any actions and measures aiming to guarantee equal treatment and equal opportunities in all ambits, especially between women and men, and the promotion of political and social participation of women.

Sources: EGGSI national reports.

Box 3.2 — Gender mainstreaming active inclusion policies: a checklist

Minimum income

- What are relevant gender issues when talking about minimum income (MI)?
- What is the importance of taking a gendered approach?
- What strategies try to overcome the causes of inactivity, and correspondingly to support the inclusion of the recipients of MI in the labour market? Specifically: (a) Are the measures designed in such a way to encourage the avoidance of unemployment and inactivity traps, while at the same time providing adequate support in terms of decent life and participation in society? (b) Are other forms and dimensions of social inclusion encouraged, apart from employability and job seeking in the labour market?
- How does MI interact with other benefits (e.g. child benefits, minimum pensions, minimum wages, monetary transfers for specific kinds of expenditure such as gas, electricity, etc.)?
- How effective are MI measures, in terms of coverage (take up rates) and adequacy (measured by the reduction of poverty incidence and income gap)?
- Are MI measures directed at individuals or households? Do/how do they impact on intra-household inequality?
- What is the role of MI in promoting — or impeding — the modification of traditional gender roles and the reduction of imbalances in the gender division of unpaid labour?
- Do/how do MI measures consider multiple discrimination? Are there specific schemes for different groups of people, at a greater risk of exclusion ⁽³⁶⁾?

Labour inclusion

- Who are the most vulnerable groups of women/men in terms of labour market inclusion (i.e. lone parents, women returners, the disabled, as well as ethnic minority or immigrant women, long-term unemployed)?
- How do adequate active labour market policies promote the likelihood of employment or improve income prospects of vulnerable groups of women (or men where they are the more disadvantaged)?
- How can a life-cycle approach to policies better address the specific issues faced by young, working age, and elderly women and men?
- Are there measures for the inactive as well as for the unemployed?
- Do these policies promote the entry of both women and men into high-quality, non-traditional jobs?
- Do men and women benefit in equal terms of initiatives to start up businesses?

Access to services

- Do women or men face more difficulties in access to services? If yes, how can they be tackled with a view to eliminating them?
- Are the needs of specific groups facing multiple discrimination (such as ethnic minority and immigrant women, disabled women, etc.) taken into account?
- Do shelters for the homeless take into account the specific needs of women and men (i.e. single men versus lone mothers with children)?
- Are the specific needs of women and men considered, for example, in the way in which training or childcare is offered?

⁽³⁶⁾ For example, it might then prove interesting to highlight the impact of MI on disabled men and women, lone parents and atypical household and family structures, the long-term unemployed or inactive, migrant women and the working poor.

4. First pillar: income support and its relevance for gender equality

The October 2008 recommendation on active inclusion⁽³⁷⁾ identifies the aim of minimum income and income support schemes to ‘recognise the individual’s basic right to resources and social assistance sufficient to lead a life that is compatible with human dignity as part of a comprehensive, consistent drive to combat social exclusion’. In the context of the holistic active social inclusion strategy, this means combining income support with the individual’s active availability for work or for vocational training, in the case of persons whose conditions permit such active availability, or with the involvement in other economic and social integration measures, in the case of other persons. The same recommendation recognises that this requirement implies that income support schemes should be combined with a number of other policies (e.g. concerning employment or access to services) deemed as necessary, at national level, for the economic and social integration of those concerned. Thus, Member States’ income support policies will be analysed in the light of how they fit within the respective welfare state regimes, and how they interact with other policies, most notably activation measures and the whole set of cash transfers to households and individuals. The forms of income support that will be considered in this chapter include unemployment benefits, disability payments, survivor and minimum pensions, family and child-related allowances, tax credits and deductions, housing allowances and minimum income schemes.

Some general arguments in favour of the gender analysis of social and economic policy apply to the gender analysis of income support measures as well. Thus, it is frequently argued that a gender analysis may take policymaking and policy evaluation closer to people’s real life, making them down-to-earth and less abstract, aware of people’s needs and voices and, hence, attain more effective outcomes. Moreover, within the economic and sociological literature relevant differences of behaviour are found between men and women, implying a need for different and separate sets of incentives, tailored for men and women, if policymaking is to attain its objectives (e.g. incentives to work).

In the face of this situation, a number of features of the very design of income support schemes have been considered by the experts of the EGGSI network as potentially leading to gender biases, especially those concerning eligibility requirements and means-testing, which will be analysed in detail in Sections 4.2 and 4.3.

The impact of income support policies will be analysed with respect to the three following dimensions of social inclusion. In Section 4.4, the impact of income support policies on family structures and gender stereotypes will be investigated; Section 4.5 will analyse the gender impact of activation measures within income support schemes; Section 4.6 will investigate the effectiveness of these schemes in reducing the risk of poverty for men and women.

4.1. The variety of income support schemes and gender differences

In all Member States income support is provided by means of several schemes simultaneously. Specifically, all Member States have developed some form of categorical schemes, that is, schemes that target specific groups of the population, e.g. vulnerable groups or the insured population. In some Member States, these groups may be targeted within universal schemes, that is, schemes that cover the whole population from certain risks, mainly the risk of poverty and social exclusion. A person is considered as ‘covered’ if he or she would be entitled to the benefit, in the case that he or she met all the eligibility criteria, i.e. if the risk materialises.

As emerges from EGGSI national reports, the groups more frequently targeted within categorical or universal schemes are: the population at risk of extreme poverty and the long-term unemployed or inactive, lone parents, large families, disabled persons and the elderly. Consequently, the schemes that will mostly be dealt with in this chapter are unemployment benefits, disability payments, minimum pensions, survivor benefits, family and child-related allowances, tax credits and deductions, housing allowances and minimum income schemes⁽³⁸⁾.

It is convenient to distinguish between income support to households and to individuals. Income support to individuals may be further distinguished between schemes aimed at individuals able to work and schemes supporting the income of those who cannot work. Among the former, unemployment benefits are the main income support scheme focusing on the population of working age. Unemployment benefits aim at sustaining the income of job-seekers, and often

⁽³⁷⁾ Commission recommendation 2008/867/EC of 3 October 2008 on the active inclusion of people excluded from the labour market (notified under document number C(2008) 5737) (<http://eur-lex.europa.eu/LexUriServ/LexUriServ.do?uri=OJ:L:2008:307:0011:0014:EN:PDF>).

⁽³⁸⁾ The following descriptions are aimed at exemplifying the schemes and are not meant to provide formal definitions. For a more rigorous classification see Eurostat (2008), *ESSPROS manual*, Office for Official Publications of the European Communities, Luxembourg.

at providing adequate financial incentives to actively search for a job. In some countries unemployment benefits are universal and provide flat-rate benefits, while in other Member States unemployment benefits are categorical, i.e. they focus on certain groups of people, usually being conditioned on previous employment.

For individuals of working age, disability and sickness payments are income support schemes aimed at those who are fully or partially not able to work. Disability benefits are traditionally provided in the form of lifelong annuities, but a recent trend among Member States is the introduction of temporary and/or partial definitions of disability, as explained in Box 4.4.

Minimum pensions are instead the major scheme of income support focusing on the elderly population not of working age. Member States have set up both universal schemes, where eligibility only depends on residency, and categorical schemes, where previous employment is the most relevant eligibility requirement (see Box 4.3).

Finally, survivor payments are of derivative nature, being related to social transfers or individual income of a deceased spouse or relative. Nonetheless, they prove very effective instruments of poverty reduction, especially from a gender perspective (see Section 4.2.1).

Household-level benefits can be classified into three groups. The first sorts of household-level schemes are family or child-related allowances (see Box 4.9), i.e. income support schemes focusing on vulnerable groups such as low-income or lone parents, aiming at reducing the costs of child-rearing. They may be provided in the form of cash and in-kind transfers or tax credits and deductions.

The second group of household-level schemes are housing allowances and the other allowances designed to meet specific sorts of expenditure (e.g. energy costs related to heating) or to cope with extraordinary events (e.g. natural disasters or family mourning).

Finally, income support to households may be aimed at preventing that, for whatever reason, households' resources fall below a certain threshold. Such last resort schemes are commonly referred to as minimum income schemes and are formally classified as 'social transfers not elsewhere classified' by Eurostat and most international institutions, due to their residual nature (of being resorted to only when all other sources of income are not sufficient to grant a dignified life).

Minimum income schemes

The October 2008 recommendation defines minimum income schemes as universal schemes, aimed at tackling severe poverty by granting a minimum amount of resources to those who have no other means to secure the standard of living necessary to lead a dignified life. All European countries, with the exception of Greece, Hungary and Italy, have set up some kind of minimum income scheme, as emerges from a recent survey⁽³⁹⁾ and the EGGSI national reports.

In the case of minimum income the cash transfer may be the same for all beneficiaries or differentiated according to their income. In the former case the beneficiary who has access to the measure, because he/she has an income below a minimum level, receives a fixed amount; this amount is often related to other social measures such as social pensions or unemployment benefits, or fixed according to the price of elementary needs such as food, clothes, personal hygiene, heating and housing. Member States adopting this model are the Czech Republic, Denmark, Finland, France, Germany, Ireland, the Netherlands and Sweden. With the second model, the beneficiary of income support receives an amount that varies according to the household's or the beneficiary's income; this benefit is an integration aimed at compensating the difference between the amount of the guaranteed minimum and the beneficiary's resources. Member States that adopt this model are Austria, Belgium, Bulgaria, Cyprus, Estonia, Latvia, Lithuania, Luxembourg, Malta, Norway, Poland, Portugal, Romania, Slovakia, Slovenia and the United Kingdom. A similar distinction applies to unemployment benefits and to disability benefits, as some Member States provide a universalistic flat-rate benefit (for example Germany, Ireland and Sweden) while others provide benefits proportional to previous earnings. There is no gender impact in the classification of systems in terms of providing variable income integration or flat-rate benefits; instead, the distinction between systems providing fixed amounts and those providing benefits proportional to previous contributions is relevant. Indeed, the latter sort of systems are likely to imply lower benefits for women on all the occasions in which benefits are directly or indirectly related to previous employment, due to women's lower lifetime average earnings (see Section 4.2).

⁽³⁹⁾ IRS (2007), *The role of minimum income for social inclusion in the European Union*, report prepared for the European Parliament's Committee on Employment and Social Affairs (IP/A/EMPL/FWC/2006-05/SC2).

Box 4.1 — The role of minimum income within the different welfare state regimes

As emerges from the EGGSI national reports, the variability of the mix of income support schemes in each country corresponds to different philosophies of income support. In some countries (Cyprus, Germany, Luxembourg, Malta, Poland, Romania and Slovakia) minimum income is the main or the only form of income support, open to all those who do not have adequate resources (as defined by a threshold set at the national or local level). In other countries (Austria, France, Finland, Germany, Ireland, Liechtenstein, Norway and the United Kingdom) it is designed as an instrument of last resort, targeting those who have exhausted all other possible instruments of categorical assistance. The remaining countries (with the mentioned exception of Greece, Hungary and Italy, which do not have minimum income schemes) may be classified as lying in between the two groups.

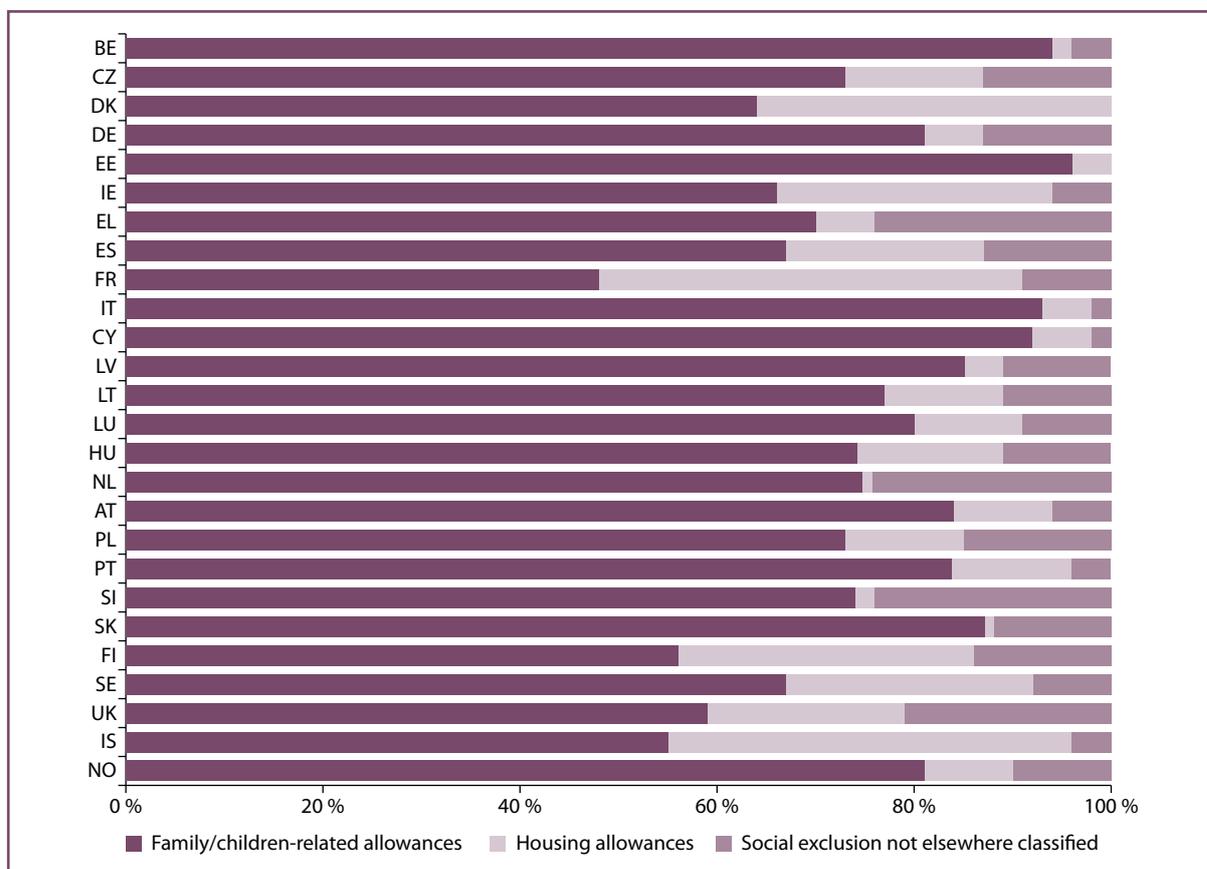
This classification partially reflects that based on the whole of welfare states, as proposed by Esping-Andersen (1990). Thus, as shown in Figure 4.1, when considering income support to households it emerges that those Member States traditionally more heavily relying on informal care and the intra-household provision of services (namely Mediterranean and some continental welfare states) usually devote relatively more public resources to family and children-related allowances. By contrast, in Member States characterised by a liberal (or 'British') or a Nordic ('social-democratic') welfare state, minimum income schemes tend to constitute a higher share of the expenditure for income support. Finally, continental (or Bismarckian) welfare regimes are generally characterised by a high share of allowances for specific expenses (e.g. housing).

Source: IRS (2007).

The relevance of a mix of income support schemes

As shown in Figure 4.1, the relevance of the different income support schemes varies considerably across Member States, in terms of both aggregate expenditure and their role in coping with the risks of poverty and social exclusion. In the year 2007, expenditure for family and children-related allowances

varied between 0.8 % of GDP in Poland and 3.8 % in Denmark; housing allowances and minimum income were allocated between 0.1 % of GDP in Italy and 1.7 % in Denmark and the United Kingdom. Disability payments accounted for between 0.7 % of GDP in Cyprus and 4.8 % in Sweden, while the expenditure for unemployment benefits amounted to 0.2 % of GDP in Estonia and Lithuania, up to 3.5 % in Belgium.

Figure 4.1 — Composition of income support to households, by gender, 2007

Source: Elaboration from EU-SILC data, version 2007-1 from 1 March 2009.

Explanatory note: This indicator is not included in the indicator list of the social open method of coordination. Data for Bulgaria, Malta and Romania are not available for 2007. For each gender, the proportion of benefits is expressed as a percentage of all benefits on average received by lone parents. The classification of benefits by function is operated according to the definitions reported in Eurostat (2008), *ESSPROS manual*, Office for Official Publications of the European Communities, Luxembourg. According to this classification, minimum income benefits are classified under the heading 'income support not elsewhere classified', while 'housing allowances' includes all income support related to housing.

An analysis of the coverage of the different schemes in terms of the composition by sex of the recipients is not possible in many cases, i.e. when transfers are made to households rather than to individuals. Thus, most of the subsequent analysis of coverage and effectiveness of income support will be based on individual-level benefits. However, household-level benefits can be disaggregated by sex in the case of single-person households: among these, lone parents are a crucial vulnerable group, among which women are over-represented (compare Section 4.4).

As will be shown in the following sections, categorical schemes are likely to disadvantage women when eligibility rules or the amount of benefits is dependent or related to (previous) labour market experience, while in general universal schemes are inspired by

strong concerns for equality of treatment. However, categorical schemes may nonetheless prove as effective instruments of targeted poverty reduction, and in many instances they exhibit a positive gender impact, as for example the case of minimum pensions or survivor benefits. Thus, a gender analysis of income support schemes is bound to consider each scheme in the context of the welfare state as a whole, and no general judgments can be inferred solely from the categorical or universal nature of the schemes.

4.2. Eligibility requirements

Eligibility requirements are the rules concerning the entitlement to a certain benefit. A person may be covered by a certain scheme, but the actual entitlement

to the corresponding benefit may be dependent on the occurrence of a certain event (e.g. a health-related reduction of the capability to work, to be entitled to disability benefits, or the death of the spouse, for survivor benefits) or condition (e.g. being a lone parent or long-term unemployed). According to the experts of the EGGSI network, among eligibility conditions those more likely to bear gender-specific implications are previous employment, nationality or residence and age. Income constitutes a special case among eligibility requirements, since a large majority of income support schemes focuses on low-income households or individuals, thus it will be the specific object of Section 4.3, on means-testing. Finally, in some Member States willingness to work is a further eligibility requirement, and it will be discussed with the other measures of active inclusion in Section 4.5.

Previous employment

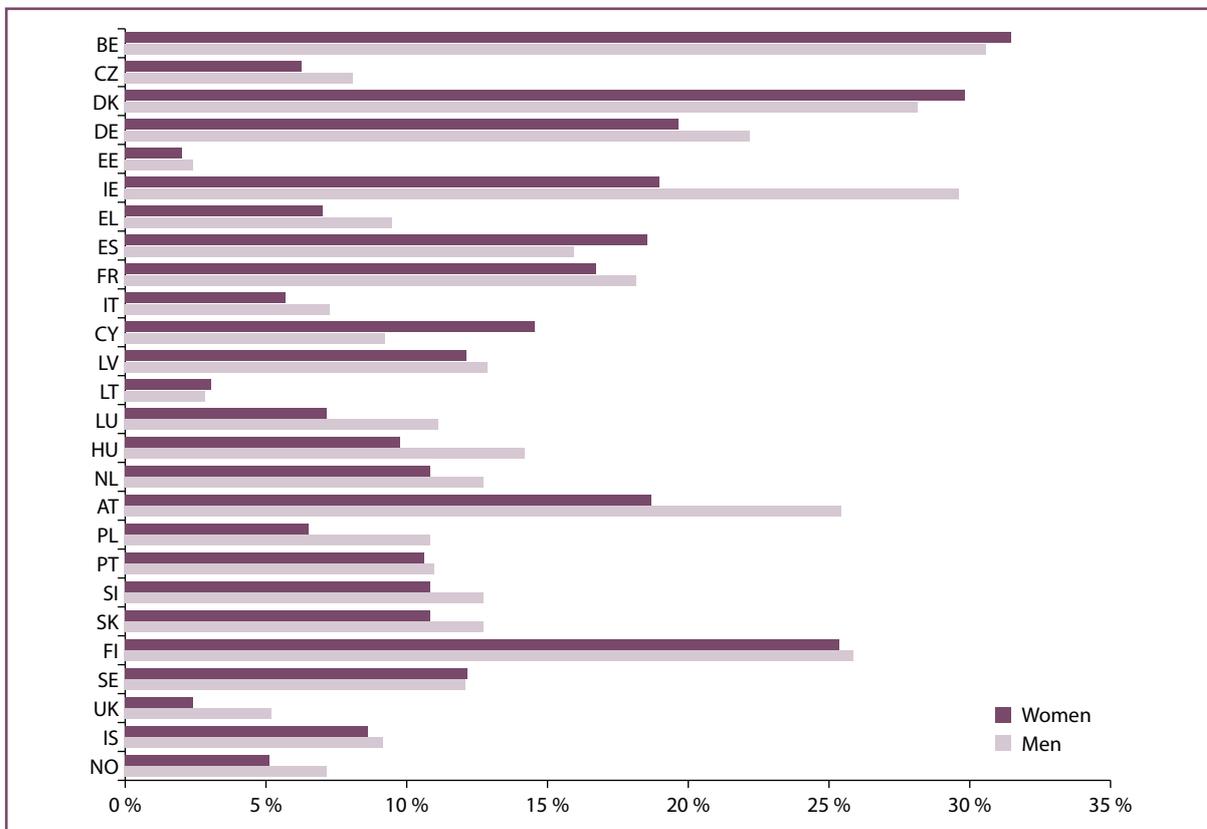
In most Member States, recent or previous employment is a condition for eligibility to income support, in the forms of unemployment benefits or minimum income (Austria, Belgium, Bulgaria, Cyprus, the Czech Republic, Denmark, Germany, Estonia, Greece, Hungary, Italy, Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia and Sweden), disability pensions (Austria,

Belgium, the Czech Republic, Hungary, Ireland, Luxembourg, Poland, Romania, Slovakia and Sweden), or even maternity and child-related allowances (e.g. Austria, Hungary and Romania).

Previous employment may constitute an eligibility requirement in two forms: in some cases, a minimum amount of individual contributions must have been cumulated in order for the individual to be entitled to certain income support benefits (e.g. the 'fast' childcare allowance in the Czech Republic, described in Box 4.9; or minimum pensions in Italy). In some other cases, only the length of employment is relevant: for example, in Denmark eligibility to social assistance is subject to having worked at least 450 hours in the previous two years, while in Austria only workers continuously employed for the previous five years are entitled to childcare benefits.

As regards gender equality implications and as shown in Figure 4.2, unemployment benefits constitute a higher share of the income support received by men than by women in most countries. Only in Belgium, Cyprus, Denmark, Lithuania, Spain and Sweden are the percentages higher for women. In all other Member States men benefit more from income support related to previous employment due to their greater attachment to the formal labour market.

Figure 4.2 — Unemployment benefits as a percentage of income support to individuals, 2007



Source: Elaboration from EU-SILC data, version 2007-1 from 1 March 2009.

Explanatory note: This indicator is not included in the indicator list of the social open method of coordination. Data for Bulgaria, Malta and Romania are not available for 2007. The proportion of benefits is expressed as a percentage of all benefits on average received by individuals. The classification of benefits by function is operated according to the definitions reported in Eurostat (2008), *ESSPROS manual*, Office for Official Publications of the European Communities, Luxembourg.

As recorded by IRS (2007), in most Member States income support is higher for those who were previously or recently employed, usually in the form of unemployment allowances being defined as a function of previous earnings or — if flat rate — being set at a level higher than the universalistic income support schemes. This difference is most evident where, such as in Lithuania, unemployment benefits are computed as the sum of a fixed component, equal to the

minimum income benefit, and a variable component, proportional to previous earnings. As a consequence, since men are more often the recipients of unemployment benefits, they benefit more often from the higher benefits. In some Member States the difference in average benefits is reduced by the formula for the determination of the value of the benefit, setting income support and unemployment benefits at an equal level (e.g. in Germany, Ireland and Sweden).

Box 4.2 — The ‘Fourth law for modern labour market services’ in Germany

In **Germany**, two formerly distinct schemes were recently merged: the nationwide unemployment assistance for the unemployed and labour market programmes for social assistance recipients (financed and administered by local authorities). With this reform, unemployment assistance was faded off while an income support scheme for job-seekers was newly introduced. This scheme provides a standardised benefit for all the unemployed persons who are in need and are capable of work.

The reform is a typical example of a general trend (see Box 4.10) towards the merging and equalisation of income support schemes, with the aims to rationalise the different conditions and values of the benefits, and to bring a change from passive social assistance to active social inclusion.

Thus, in Germany, with the reform, incentives to take on a job have been established; criteria for what is formally recognised as a ‘reasonable job offer’ — that may not be refused by the income support recipient — have been tightened up; the level of payments of unemployment benefits (Arbeitslosengeld II) have been reduced to a minimum social security benefit instead of being oriented at the former income — as was the standard within the unemployment assistance scheme. Thereby the pressure to take on a job has been increased. Furthermore, the professional integration of job-seekers is promoted actively through services such as placement, advisory services, vocational training and further training as well as immediate job promotion, while municipalities offer advisory services for debtors or addicts, psycho-social services and childcare. It is hoped that with these services the reintegration of long-term unemployed persons into the labour market will be achieved.

As discussed in Section 4.5, the set-up of financial incentives within income support schemes, and their interlinkedness with the provision of in-kind services, with the aim to make work pay, is a sensible strategy from a gender perspective, as women’s labour market participation is frequently found more responsive to monetary incentives than men’s.

Sources: EGGSI national reports.

Nationality or residency

Concerning the requirements in terms of nationality or residency, in all Member States income support is generally accessible to any person permanently residing in the country (the exception being Malta, where nationality is a requirement). In most Member States where a minimum period of residency is an eligibility requirement, EU nationals are subject to smaller time length requirements than non-EU nationals. However, the evaluation of ‘residence’ differs from country to country: in Denmark eligible beneficiaries need to have resided in the country during seven of the last eight years; in Luxembourg 5 of the last 20 years; in the Czech Republic for at least three months; in Spain usually between three and five years⁽⁴⁰⁾. Given the most frequent patterns of migration⁽⁴¹⁾, according to which men migrate before the rest of the family, these eligibility requirements often imply that at least

for a certain number of years migrant women are at a greater risk of poverty than migrant men, or at least they are at greater risk of dependence on their husbands, who in case of unemployment or temporary lack of resources are the only family members eligible for income support.

Age

Concerning age, two sorts of requirements should be distinguished. For working age individuals, eligibility of some benefits may be subject to minimum age requirements. Thus, young people below the age of 25 years are often not eligible for unemployment benefits or minimum income benefits, or they are entitled to smaller benefits. While this measure is gender-neutral, some countries (e.g. Cyprus, Germany, Denmark, Ireland, Luxembourg and the United Kingdom) allow for exceptions to it, granting full entitlement to income support for full-time carers or lone parents, i.e. vulnerable groups among which women are over-represented.

⁽⁴⁰⁾ Ecorys (2008), *Impact assessment of EU basic requirements on measures to promote the integration of persons excluded from the labour market*, report prepared for the European Commission, Employment, Social Affairs, and Equal Opportunities DG.

⁽⁴¹⁾ Though with significant deviations, especially in southern Member States, see Simonazzi, A. (2009), ‘Care regimes and national employment models’, *Cambridge Journal of Economics*, 33(2), pp. 211–232.

The second aspect concerning age is the protection from poverty in old age (during the late working age or after). Income support to the elderly may be provided in several ways, either as residence-based minimum pensions or as minimum provisions within earnings-related pension schemes (contributory minimum pensions). Belgium, Bulgaria, the Czech Republic, Cyprus, France, Hungary, Latvia, Lithuania, Luxembourg, Portugal, Slovenia, Spain and Sweden have provisions for a minimum pension within the contributory earnings-related system; Denmark, Finland, Ireland, Italy and the Netherlands established basic flat-rate pensions, which may include years of residency; separate social assistance is provided for in Cyprus, Greece, Italy, Latvia, Malta, Poland, Portugal

and Slovenia; while a guaranteed minimum is part of pension systems in Austria, Belgium, France, Germany and the United Kingdom.

In general, minimum income guarantees and income support measures within pension systems are more beneficial to women as there are more women with a record of no or limited employment who either rely on a residence-based minimum pension, a contributory minimum pension or on social assistance allowances. Available Eurostat data show that income from pensions, though variable from country to country, is by far the most important component of income and it is more important for elderly women than for elderly men ⁽⁴²⁾.

Box 4.3 — Gender unbalances and pension systems

In some EU countries, the gender gap in at-risk-of-poverty rates is reduced by social transfers more for the age group 65+ than for the age group 18–64 (see Box 2.1). This phenomenon is partly the result of the fact that frequently the social security system is of greater importance in reducing women's poverty than social assistance. For example, while social assistance in **Sweden** reduced women's at-risk-of-poverty rate by 18 % and men's by 15 % in 2007 (respectively the highest reduction and the second highest, see Figure 4.6), social protection reduced old women's poverty rates by 17 % and old men's by only 5 %. The lower effectiveness of social protection for men is explained by the fact that, even excluding social transfers, men's incomes are sufficient to keep them above the poverty line (for example in Sweden women's at-risk-of-poverty rates before social transfers in 2007 was 31 % as opposed to 12 % for men).

Indeed, pension systems as a whole transfer more resources to men than to women, while minimum income guarantees within pension systems benefit women more frequently than men, who concentrate in the higher quintiles of the distribution of pensions. As is well-known, the phenomenon is a consequence of women's interrupted and shorter work careers, in combination with the pay gap. For this reason, the **Italian** expert of the EGGSI network signals a recent reform, introducing a 14th annual payment for low-income pensioners, as bringing relevant indirect gender benefits, despite it being formally gender-neutral. Similar positive indirect gender effects are underlined with reference to the increase, from 2008, of social pension benefits for pensioners over 70 years old, as the oldest pensioners are on average poorer, and women are over-represented among the oldest population, due to their higher life expectancy.

The **Danish** pension system is composed of a state pension, consisting of a basic pension and a means-tested supplement, and a labour market supplementary scheme (ATP). In addition, the main part of the labour market in Denmark is covered by occupational collectively bargained pension funds. According to the Danish national expert, the consequence of the growing importance of occupation-based pensions in the labour market is that the gender pay gap is more directly translated into old age. Indeed, those outside the labour market have a higher risk of living in poverty because the level of the state pension is below, albeit only slightly, the 60 % poverty line. It would be possible to significantly reduce the total number of people with an income below the poverty line with only a slight increase in the pension supplement. Moreover, it is estimated that in the future around one fifth of all pensioners will have to rely solely on the state pension, and women more often than men ⁽⁴³⁾.

Sources: EGGSI national reports.

⁽⁴³⁾ Greve, B.(2007), *Occupational welfare — winners and losers*, Edward Elgar, Cheltenham.

⁽⁴²⁾ As documented by GVG (2009), *The socio-economic impact of pension systems on women*, report prepared for the European Commission, Employment, Social Affairs, and Equal Opportunities DG, mimeo.

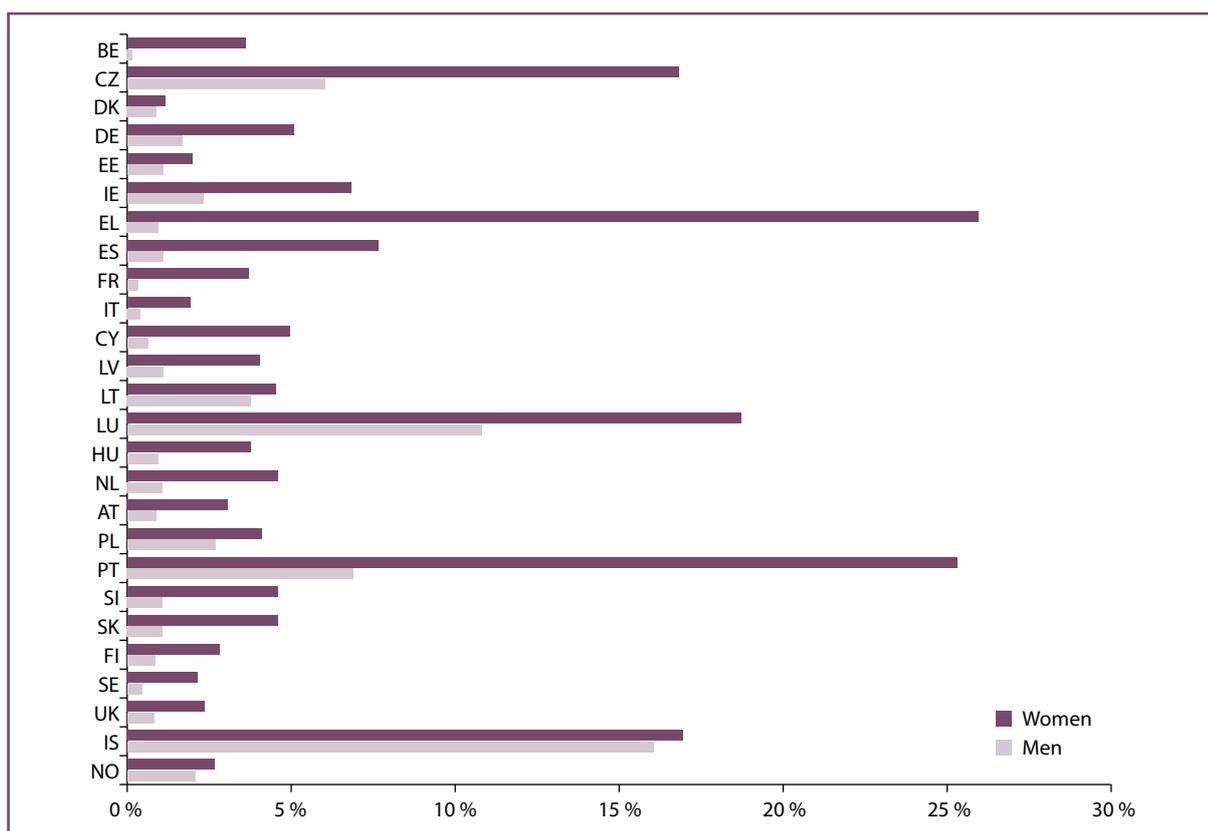
4.2.1. Application of eligibility requirements

The coverage of categorical schemes and the eligibility requirements of categorical and universal schemes may or may not be formally gender-neutral (for example, in Italy the minimum retirement age is, in some cases, five years higher for men; in Poland a smaller number of years of contributions is required to women to obtain a disability pension; in the United Kingdom looser eligibility requirements for income support apply for women). However, equal requirements may

nonetheless imply a very different actual possibility for men and women to access the benefits provided by income support schemes.

An important example is survivor benefits. As shown in Figure 4.3, due to women's higher life expectancy, in all Member States survivor benefits constitute a higher share of the income support on average received by women than by men. In Greece and Portugal the difference is equal or higher than 20 percentage points. Thus, the degree to which benefits are reduced when paid to survivors (the discount of derivative benefits) prove to be a gender-sensitive policy tool.

Figure 4.3 — Survivor benefits as a percentage of income support to individuals, 2007



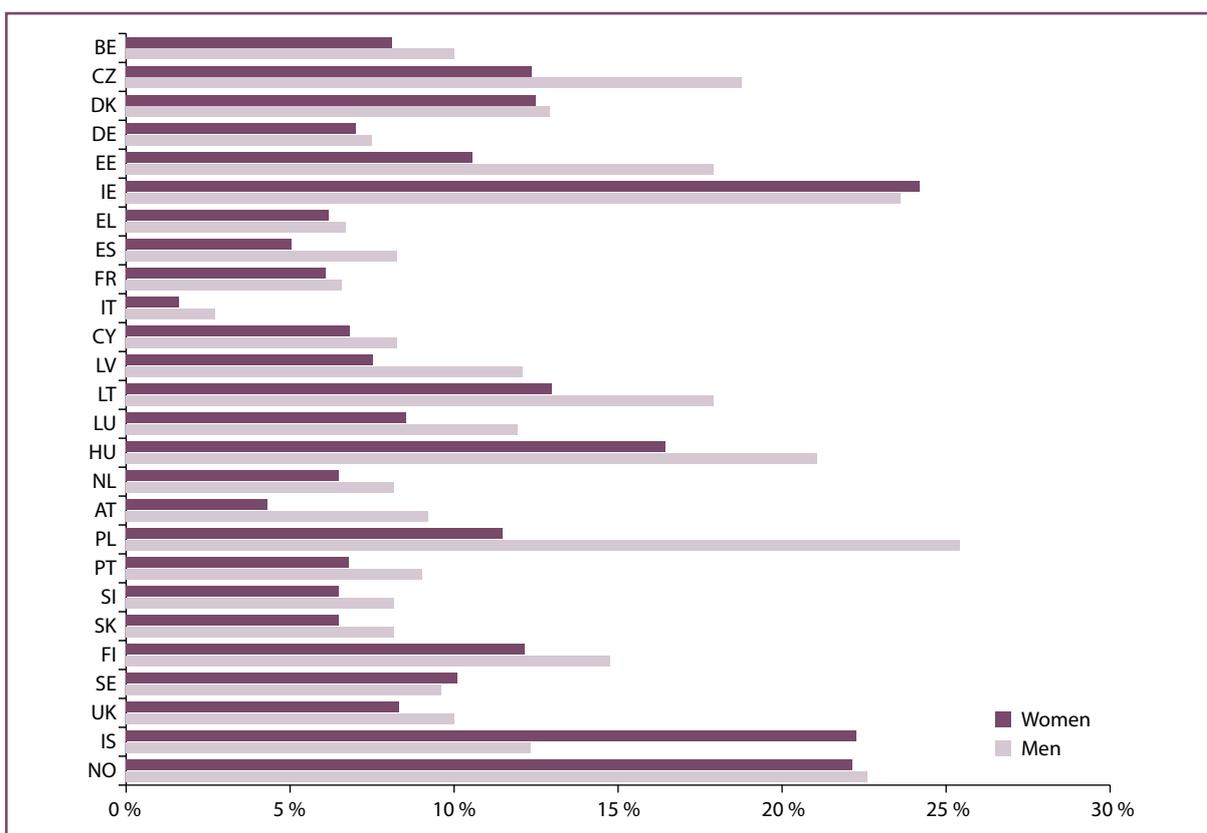
Source: Elaboration from EU-SILC data, version 2007-1 from 1 March 2009.

Explanatory note: This indicator is not included in the indicator list of the social open method of coordination. Data for Bulgaria, Malta and Romania are not available for 2007. The proportion of benefits is expressed as a percentage of all benefits on average received by individuals. The classification of benefits by function is operated according to the definitions reported in Eurostat (2008), *ESSPROS manual*, Office for Official Publications of the European Communities, Luxembourg.

Not only formal eligibility requirements matter, but also their concrete interpretation and application. As experts of the EGGSI network report, in a number of Member States disability pensions and benefits officially or de facto are or have been used as an instrument to cushion the impact of the largest

macroeconomic shocks in terms of unemployment and poverty, often at the local level, following for example economic crises or in the midst of drastic industrial restructuring processes. This second use of disability benefits clearly emerges from a comparative analysis of Member States, as shown in Figure 4.4.

Figure 4.4 — Disability benefits as a percentage of income support to individuals, 2007



Source: Elaboration from EU-SILC data, version 2007-1 from 1 March 2009.

Explanatory note: This indicator is not included in the indicator list of the social open method of coordination. EU refers to EU-25. Data for Bulgaria, Malta and Romania are not available for 2007. The proportion of benefits is expressed as a percentage of all benefits on average received by individuals. The classification of benefits by function is operated according to the definitions reported in Eurostat (2008), *ESSPROS manual*, Office for Official Publications of the European Communities, Luxembourg.

In most Member States disability benefits constitute similar shares of the income support received by men and women, while the EU-27 average is slightly higher for men. However, as a consequence of the mentioned policies, receipt of disability benefits in some Member States exhibits relevant gender differences of a magnitude that can hardly be attributed to gender differences in morbidity rates: women receive a significantly higher share of income support in the form of disability benefits in Iceland, while men do in Austria, the Czech Republic, Estonia, Finland, Hungary, Latvia, Lithuania, Poland and Spain.

While the immediate impact of such extensive uses of disability benefits is a reduction of poverty and poverty risk, this specific gender unbalance, whereby men appear to profit more, should not necessarily be regarded as a favour to men, because disability benefits are often attributed over an unlimited period of time and thus they frequently imply high disincentives to work, ultimately leading to a risk of social exclusion. This is a major reason for the recent trend towards temporary and/or partial definitions of disability, as explained in Box 4.4.

Box 4.4 — The trend towards temporary incapacity and partial disability benefits

As explained in the text, disability benefits may imply a permanent compulsory exclusion from the labour market also to persons who eventually may at least partially return to it, and men and women are unevenly affected by this phenomenon in many Member States. To cope with this issue, as well as to allow a better and faster return to the labour market after career breaks due to sickness, a number of Member States are developing schemes of partial and/or temporary disability benefits. Recipients of these benefits participate in special activation measures, and income support is provided with the aim to help them returning to the labour market.

In **Iceland** a rehabilitation pension was introduced already in 1990 and reformed in 2000, with the aim to actively promote the timely and effective return to work after an accident or disease. In **Finland** partial sickness benefit was introduced in 2007 to encourage the recipients of sickness benefits to return to work on a part-time basis earlier than what they would otherwise do.

In the **United Kingdom**, all recipients of the new employment and support allowance, introduced in 2008 to substitute the old invalidity benefit, participate to a work capability assessment, aimed at assessing what a claimant can do, rather than what he or she cannot. The allowance offers health-related support the claimant might need to enter paid employment.

From October 2009 medical rehabilitation, vocational rehabilitation and temporary disability benefits are merged in **Norway**. The aim of this reform is to make the system more flexible: on the one hand, it will not be necessary to go through long-standing procedures in order to get a disability pension (which previously required a two-year process), while on the other hand rehabilitative and activation measures will be provided at an earlier stage, with the aim to activate and reintegrate more recipients in the labour market.

Sources: EGGSI national reports.

A further disadvantage within disability payment schemes is implied when, as for example in Iceland, only workers employed for paid work are eligible to sickness and disability benefits, thus harming informal carers and unpaid workers, among whom women are disproportionately represented.

4.3. Means-testing

In the context of eligibility requirements, means-testing is a crucial feature of income support schemes liable to gender-relevant consequences. Means-testing is the process through which public administrations assess individuals' command of a minimum level of resources, below which they are entitled to income support. As shown below, in the vast majority of European welfare state regimes, publicly financed income support is supposed to act as a resource of last resort, only provided when the individual is unable to provide an adequate income for him/herself, not even through the support of the closest relatives. Thus, means-testing is usually referred to household resources or, in the case of young people below a certain age (depending on each Member State's regulation) the parents' resources are considered even if not living together.

Means-testing may consider income, assets and savings. On average, means-tested benefits accounted for 10.5 % of all social benefits in the EU-27 in the year 2005, ranging from 1 % in Estonia to 25.1 % in Ireland⁽⁴⁴⁾. The threshold set to access the benefit is usually based on the cost of living or a basket of goods, and is reviewed annually taking inflation into consideration. In some Member States the threshold for access is linked to other measures such as minimum wages and/or minimum pensions (i.e. Luxembourg, Malta and the Netherlands). As emerges from a comparison of EGGSI national reports, there are several exceptions from income assessments, such as family allowances (in Austria, Cyprus, Denmark, Estonia, Ireland, Lithuania, Luxembourg, Poland, Portugal, Romania, Slovakia, Slovenia and the United Kingdom), assets up to a certain level (Denmark and Germany), real estate (Ireland), capital assets under a certain value (the Netherlands, Romania and the United Kingdom), labour earnings for a certain percentage or up to a certain level (Cyprus, Ireland, Luxembourg, Portugal and Slovakia).

⁽⁴⁴⁾ See Eurostat (2008b), 'Social protection in the European Union', *Statistics in Focus* 46/2008, Office for Official Publications of the European Communities, Luxembourg.

Most income tests consider household resources, the main exceptions being means-testing for social pensions in Iceland and for unemployment benefits in Finland and Denmark, which instead consider individuals' incomes. Means-testing at the household

level may contribute to a low earners' condition of dependence on a breadwinner partner, at least in certain situations or periods such as during unemployment or when providing part-time or full-time care to relatives and family members.

Box 4.5 — The arguments in favour of individual-level means-testing

The recent reform of social assistance in **France** is a good example of the arguments — from a gender perspective — in favour of individual-level means-testing. The most recent trend in France is the activation of the assisted, not only former beneficiaries of the minimum integration income who were supposed to look for a job, but also categories such as lone parents who were previously exempted from work obligations for a period of time (one to three years). This activation goes through a mixed strategy that aims at 'making work pay', supporting and counselling the unemployed in their job search and providing them with priority access to subsidised employment or training contracts. However, in a Bismarckian system where social protection is linked to employment or to the family, income support schemes refer to the household's income rather than to individual income. This definition is not gender neutral, a number of points can be raised against household-level means-testing.

Firstly, since income support addresses households rather than individuals, gendered data are hardly available.

Secondly, if we consider existing gendered inequalities both in the labour market and within households, women whose individual income is low are not always eligible to income support. Despite the fact that they represent a majority of low-wage workers, women constitute a minority of 'working poor' because the definition of poverty (monetary poverty as well as administrative poverty) refers to the household's (and not to the individual's) income. Since women in a couple most often earn less than their spouse or cohabitant, they are more often than men 'saved' from poverty by their couple, and deprived from income support.

Thirdly, within the new active solidarity income (RSA, Revenu de solidarité active), financial incentives to work are not primarily individual (despite the apparent reference to individual economic rationality): the 'making work pay' strategy is placed within a household-level income support scheme and thus nothing guarantees that financial incentives are such that in a two-adult household both adults will be encouraged to work.

Fourthly, since also the working poor are eligible to income support under the RSA — which thus becomes a sort of wage integration — the system creates wage inequalities that are independent from workers' effort or qualification and that only depend on the workers' household structure and income. Furthermore, these inequalities are gendered: despite the fact that women are overrepresented among low-wage workers, they could represent a minority among the working poor who will benefit from the RSA.

Finally, lone mothers are subjected to a specific strategy of activation as compared with women in a couple, for whom the activation strategy is more ambiguous, at least in France: women in a couple who do not work nor benefit from the RSA will not be eligible to financial incentives to work nor will they be submitted to job-search support.

Sources: EGGSI national reports.

It is often the case that persons with income or resources below the threshold set for eligibility to income support are in fact not eligible for such measures because their partner's income is counted as well, as is observed for example in the EGGSI national reports on Cyprus, Finland and the United Kingdom. Since in all Member States women constitute the second earner in a large majority of households, this situation affects women disproportionately more than

men⁽⁴⁵⁾. Crucially, some experts of the EGGSI network (Belgium, France, Germany and Ireland) note that these arrangements reinforce the cultural stereotypes and the traditional sexual division of labour, which are at the base of women's disadvantage in the labour market.

⁽⁴⁵⁾ See Bettio, F. and Verashchagina, A. (2009), *Fiscal systems and female employment in Europe*, report prepared by the EGGE network.

Box 4.6 — Some examples of the consequences of household-level means-testing

In **Finland**, those with no recent work history, all long-term unemployed (after two years) and those entering the labour market for the first time, are entitled to the labour market subsidy, a means-tested allowance. Since means-testing is conducted at the household level, married or cohabiting people may lose their access to an individual income due to their partner's resources exceeding a certain threshold. Unemployed spouses, married or unmarried, lose the subsidy or receive a decreased amount due to their spouse's income, and it is found that this happens to women more often than men. According to a recent survey ⁽⁴⁶⁾ there were about 17 700 persons receiving reduced labour market subsidy (71 % women) and 4 300 persons (86 % women) receiving no subsidy at all due to means-testing in 2005. Migrant subsidy was paid at a reduced rate to about 1 200 persons (69 % women) and not paid at all to 560 applicants (82 % women). Among those who received no labour market subsidy at all due to means-testing, the most common group were middle-aged married women without a long work history (25 %). The next most common group were young cohabiting women who had just finished their studies (21 %), middle-aged mostly married long-term unemployed women, whose entitlement to earnings-related benefit had finished (18 %) and long-term unemployed middle-aged men (13 %), a half married and the other cohabiting, whose entitlement to earnings-related benefit had finished. The rest of the groups were cohabiting young women with an unstable work career (12 %) and mothers (11 %) who were entering the labour market after a childcare period.

Similarly, in **Ireland** men are more likely than women to increase their income support benefits because of their 'adult dependent', effectively a spouse or partner with low or non-existent earnings. Crucially, the adult dependents of the recipients of job-seekers' benefit and of job-seekers' allowance are under no obligation to seek employment. In a sense, the welfare system thus rewards 'wifely labour', as noticed by Murphy (2008) ⁽⁴⁷⁾.

In **Germany**, since the newly introduced unemployment benefit (Arbeitslosengeld II, henceforth ALG II) is oriented at the need of household ⁽⁴⁸⁾, persons with a very low income or unemployed persons who are in need and who live in the same household with a person who earns money, do not receive any money and are not included into the labour market services. By taking means and income of the partner into account, the principle of subsidiarity between married partners which had been repealed in other areas of social security is reintroduced. With this, many former recipients of the old unemployment benefit (Arbeitslosenhilfe) — and among them there is a high proportion of women — have lost their individual entitlements for social security since 2005. All in all, the reform of social assistance is based on a change from individual social security to mutual — though individual social rights have been identified as especially important for gender equality.

The German institute for labour market research has carried out an empirical study of the financial effects on long-term unemployed women and men. According to their findings, women lost their entitlement for benefits twice as often as men: 15 % of those who have formerly received unemployment benefits have not received ALG II — even though they were still unemployed — for men the quota is less than 8 % ⁽⁴⁹⁾. Applications for ALG II from women are — according to the legal position — more often rejected because their (mostly full-time working) partner earns too much. In contrast, unemployed men more often receive payments within ALG II, since their partners are not employed or only work part-time — and therefore the household income is low.

Sources: EGGSI national reports.

⁽⁴⁶⁾ Latvala, M. (2008), 'Puolison armoilla. Työttömyysturvan tarveharkinta [At the financial mercy of one's spouse — The means-testing of unemployment benefits]', *Studies in social security and health*, Vol. 97, Helsinki.

⁽⁴⁷⁾ Murphy, M. (2008), *Reframing the Irish activation debate: accommodating care and safeguarding rights*, Policy Institute and Combat Poverty, Dublin.

⁽⁴⁸⁾ Gender-Projekt (2007), *Bewertung der SGB II-Umsetzung aus gleichstellungspolitischer Sicht, Jahresbericht 2007, Kurzfassung*.

⁽⁴⁹⁾ Bruckmeier, K. and Schnitzlein, D. (2007), 'Was wurde aus den Arbeitslosenhilfeempfängern?', *IAB Discussion Paper No 24/2007*.

In Belgium, means-testing and benefit entitlement to minimum income are defined at the household level, but each household member is paid his or her share of the benefit. Also in Cyprus the household-level benefit is paid to the different family members. However, these household members' benefit payments are not equal: the head of household receives a share of double value.

Indeed, recent researches have found a significant impact of the definition of the family member to whom the household-level benefit is actually credited. In the United Kingdom, it was found that a reform of childcare benefits had a positive impact on children's well-being, by defining women as the recipient of the household-level child allowance, possibly as a consequence of a better use of these resources with respect to the previous period, when they were credited to the heads of households⁽⁵²⁾.

Box 4.7 — Means-testing and unmarried couples

The increasing diffusion of unmarried couples poses new challenges from a gender perspective, because many norms related to marriage aim or have the consequence of protecting the weaker spouse, i.e. most frequently women. Within income support schemes, this new demographic trend may imply a rethinking especially of the norms concerning means-testing.

Indeed, in a number of Member States (e.g. Austria, Belgium, the Czech Republic, Germany, Estonia, Finland, Luxembourg, Malta, the Netherlands and Poland) unmarried partners' and all other co-living adults' incomes are counted for the sake of means-testing, even though these persons may have no legal obligation to mutual support.

Some national experts note that the lack of protection for unmarried or unregistered unions exposes women to a greater risk of poverty and social exclusion, because they have a smaller bargaining power within the household and worse employment prospects in the labour market.

The **Swedish** expert of the EGGSI network also notes that the presence of universalistic last resort schemes may reduce the risk of poverty for women in case of family breakdown.

In fact, means-testing at the household level may imply biases in the allocation of benefits also in the case of married couples, when for some reason they do not behave in traditional ways. For example, in **Poland** means-testing considers the resources of both spouses even if they do not share the same household, thus possibly leading to inadequate support of married individuals who for any reason do not live together, and presumably who do not share their resources (any more).

Sources: EGGSI national reports.

An issue parallel to household-level means-testing is the shift from cash benefits to tax credits and deductions that is currently taking place or is being discussed in a number of Member States. Tax credits may prove very effective in setting up appropriate incentives to work, and they make it easier to relate the amount of the benefit to the recipient's income while simplifying all the procedures related to means-testing. However, they frequently imply a convenience within the household to allocate the benefit of tax credit to the highest income, or possibly to the only one (e.g. in the Czech Republic, Italy, and the United Kingdom). Hence, tax deductions and tax credits exhibit a similar criticality with household-level means-testing, concerning the intra-household allocation of benefits, as well as the same risk of reducing the incentives for women to work (see the next section).

4.4. Income support and family structures

In all European countries and for most income support schemes, benefits differ according to the number of components of the family or household, although different arithmetic relations are in place, to link family dimension to the level of the amount.

In some Member States (e.g. the Czech Republic, Ireland, and Italy) individuals may receive income support in the form of tax credits or tax deductions if they live with financially dependent partners. The Irish national expert of the EGGSI network notices that this

⁽⁵⁰⁾ Himmelweit, S. (2002), 'Making visible the hidden economy: the case for gender-impact analysis of economic policy', *Feminist Economics*, 8(1), pp. 49–70.

sort of regulation implies that men are able to obtain higher income support by virtue of their being married to full-time carers or unpaid women workers. The Czech expert notices that these arrangements create financial incentives towards the maintenance of traditional gender roles, exhibiting women as prime or sole care-givers and house workers, and men acting as family breadwinners. However, in some Member States these policies in fact aim at the preservation of

traditional nuclear family forms, not only by providing financial incentives, but also by sanctioning what is socially preferred that individuals do: for example, in Italy and Liechtenstein only married individuals are entitled to such tax deductions. Pro-family policies imply a greater vulnerability for women in those Member States where income support to households does not adequately consider the situation of single persons or non-traditional family forms, as explained in Box 4.8.

Box 4.8 — Family breakdown and benefit entitlements

Women's financial dependence on a male breadwinner is a specific cause of vulnerability because dependent women are exposed to high risks of poverty and social exclusion in case their union breaks down. Thus, in most Member States it is found that at-risk-of-poverty rates are higher than the average for widows and divorced women while, as discussed in Chapter 6, abandoning the household as a consequence of domestic violence is a typical cause of women's housing exclusion.

Thus, as shown in Section 4.2.1, survivor benefits are predominantly paid to women, and they constitute a relevant tool of poverty reduction. However, in many cases this public expenditure should not be considered as a transfer from men to women: for example, in **Italy** the benefit formula linking pensions to past contributions discounts the average probability of leaving a survivor and the expected lifetime payment to him or her. Thus, the benefit formula of the public pension system implies a sort of compulsory clause of insurance for the pensioner's spouse, which is computed with reference to an average between men and women. While some women benefit from this clause, as recipients of survivors' pensions, other women are damaged by it, because they should receive higher old-age pensions since they have a lower probability of leaving a survivor after them. Overall, the system implies a transfer from single persons and unmarried couples to married persons, but not from men to women.

To partially reduce women's status of dependency, in **Malta** widows are entitled to survivor pensions, even after re-marrying, for five years. In **Poland** and **Finland**, a publicly financed fund was set up to provide divorced women with alimony payments, in case they have a right to it as pronounced by a court but do not receive it due to their former spouse's negligence or for other reasons.

It is frequent that policies targeting lone parents implicitly cope with the higher risk of poverty faced by women after family breakdown. However, in a number of Member States women lamented that these policies risk producing a situation of new dependency, from that on the husband to a new one on the welfare state. In the words of the **Swedish** expert of the EGGSI network, women felt as 'married to the municipality'. For this reason, in **France**, **Germany**, the **Netherlands** and the **United Kingdom**, recent reforms were directed at moving income support to lone parents from the family allowances schemes to unemployment benefits of minimum income schemes. More generally, in these countries a trend towards the activation of lone parents is being developed, aimed at transforming a situation of dependency into one of active reinsertion into the labour market.

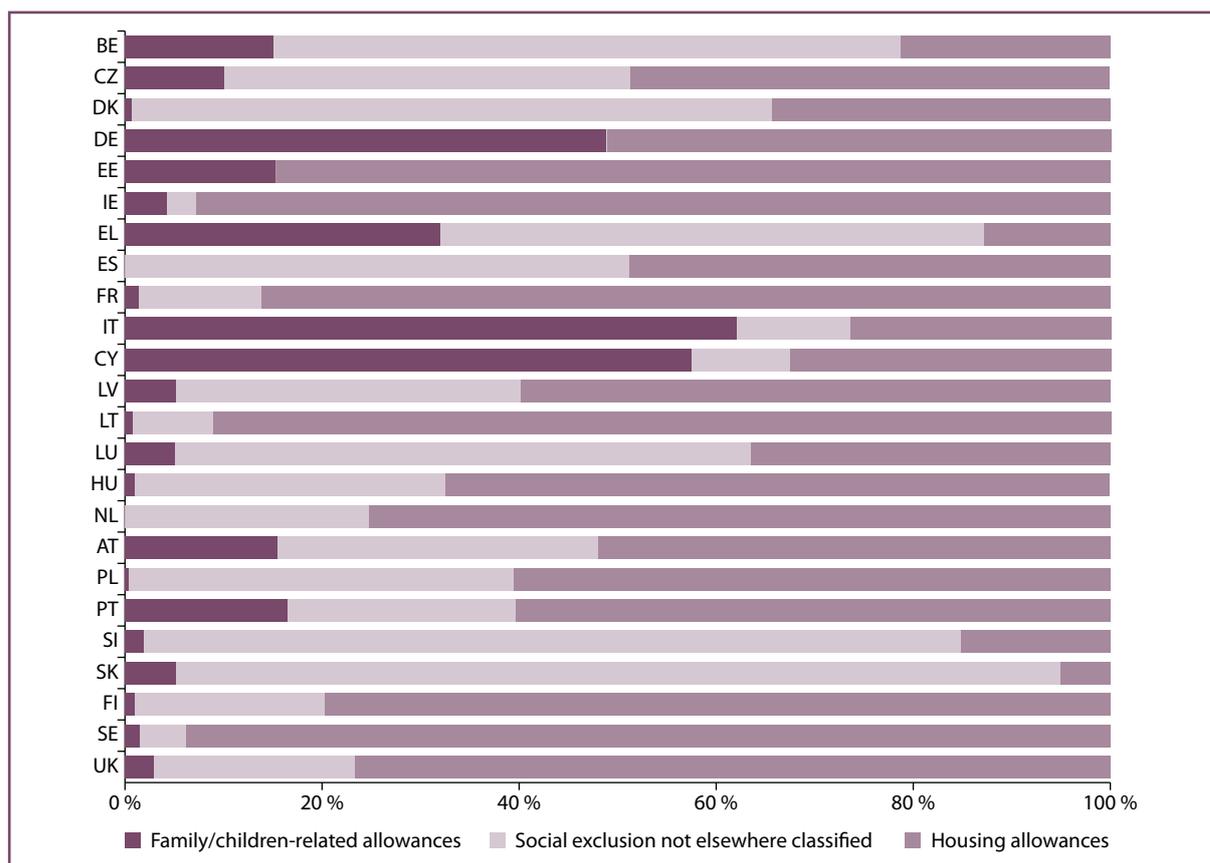
Sources: EGGSI national reports.

A crucial cause of vulnerability is being a lone parent, as lone parents exhibit at-risk-of-poverty rates systematically higher than the population average ⁽⁵¹⁾. The issue is inherently gendered: as is well-known, in all Member States women are over-represented among lone parents. In most European countries lone parents are targeted by ad hoc policies: they receive greater benefits, are subject to less strict eligibility requirements (e.g. in terms of age or earnings) or they are the target of categorical schemes in Austria, Belgium, Cyprus, the Czech Republic, Denmark, Finland, France, Greece, Ireland, Liechtenstein, Luxembourg, Malta, the Netherlands and the United Kingdom.

Income support to lone parents tends to exhibit roughly the same distribution by function as

income support to households in general, as shown in Figure 4.5 for the case of lone mothers ⁽⁵²⁾. Housing benefits and other income integration allowances related to specific expenditures tend to constitute a higher share than for the population average while, as noted above (Section 4.1) the overall welfare state regimes tend to determine the mix of income support schemes. Indeed, welfare states more heavily relying on informal care usually provide a high share of income support in the form of family or children allowances, while liberal welfare state regimes tend to be characterised by a higher share of minimum income benefits (formally classified as ‘transfers for social inclusion support not elsewhere classified’).

Figure 4.5 — Percentage composition of income support to lone mothers, 2007



Source: Elaboration from EU-SILC data, version 2007-1 from 1 March 2009.

Explanatory note: This indicator is not included in the indicator list of the social open method of coordination. Data for Bulgaria, Malta and Romania are not available for 2007. The proportion of benefits is expressed as a percentage of all benefits on average received by lone mothers. The classification of benefits by function is operated according to the definitions reported in Eurostat (2008), *ESSPROS manual*, Office for Official Publications of the European Communities, Luxembourg.

⁽⁵¹⁾ For an analysis of the social exclusion and poverty risk of lone parents, see Fondazione Giacomo Brodolini (2007), *Study on poverty and social exclusion among lone-parent households*, report prepared for the European Commission, Employment, Social Affairs and Equal Opportunities DG.

⁽⁵²⁾ There are no relevant gender differences in the composition of income support to lone parents.

In some Member States a relevant issue concerning lone parents may be the overlapping of multiple income support measures, which may result in benefits levels even substantially high relative to minimum wages, thus producing unemployment traps as noticed by the experts of the EGGSI network for Belgium, Cyprus, the Czech Republic and Ireland. To overcome this situation, in France and the United Kingdom recent reforms of income support aimed at making activation measures and financial incentives to 'making work pay' applicable also to lone parents,

whereas prior to these reforms lone parents were formally or substantially exempted from the requirement to search for a job. Similarly, the issue of unemployment traps arises from the generosity of family and childcare allowances, potentially leading to cash transfers to large families high enough to reduce the incentive for women to work, especially in the light of the increased care and housework burdens that large families imply. This sort of 'care trap' was signalled by the EGGSI experts in Austria, the Czech Republic, Finland, Hungary and Italy.

Box 4.9 — Child-related allowances and parental leave in Austria and the Czech Republic

In **Austria** parental leave benefit was replaced in 2002 by a childcare allowance, whereby drawing the benefit was made independent of the parents' actually taking on a period of leave from work. Childcare allowance was set at EUR 436 per month, for three years (30 months if the benefit is claimed only by one parent). From 2008 parents are free to choose between three different childcare benefit schemes: in addition to the scheme already available, parents can now claim higher benefits for shorter periods of time.

It is now possible to opt for childcare benefits in the amount of EUR 624 per month for 20 months (if one parent) or 24 months (if two parents), or for the amount of EUR 800 per month up to the 15th month of the child (one parent) or 18th (both parents). In 2010 an income-related childcare allowance as a fourth option will be introduced, amounting between EUR 1 000 and EUR 2 000 and available for 12 months or 14 months if parents split childcare. The 2008 and 2009 reforms of the childcare benefit are intended to reduce the length of women's career breaks and to encourage fathers to take on parental leave. However, so far only a small number of women have chosen the new regulation (2008) and opted for an earlier re-entry into the labour market ⁽⁵³⁾.

In the **Czech Republic** a parental benefit is provided at four rates, paid in lump-sum monthly amounts set according to the duration of the period in which the allowance is to be drawn. By selecting the period of support, the parent also selects the amount of the allowance. This universal benefit is provided to a parent, regardless of gender, who personally and fully cares for a child under the age of 4. There are three rates of drawing, ranging from a faster version, when the benefit is provided on an 'increased rate' (EUR 427 per month) and is paid only until the child is 24 months old. The standard drawing provides the parent with the 'basic rate' benefit (EUR 285 per month) until the child is 36 months old. The 'slower' drawing is paid at the basic rate until the child is 21 months old and at the 'reduced rate' (EUR 142 per month) until the child is 48 months old.

While theoretically the choice of option only depended on the parents' decision, in reality many parents (in 98.6 % of cases the allowance is drawn by women) have limited options because their choice depends on the amount of salary they were earning before the child was born ⁽⁵⁴⁾. Indeed, the faster drawing is only open to parents who are entitled to maternity benefits of at least EUR 14 per calendar day, which in 2006 was not the case for 48 % of women. Women with no right to maternity benefits are forced to take the four-year option for drawing the parental allowance. As the Czech expert underlines, the long period of parental leave and the possibility of collecting the parental allowance up until the child reaches the age of 4 may represent a trap for women, which is gaining new importance in the face of the economic crisis and rising unemployment. Indeed, as the allowance is not paid exclusively to the actual care provider, it may be profitable for the family if the father applies for the highest benefit, but remains in employment, while at the same time the mother stays at home and cares for children ⁽⁵⁵⁾.

Sources: EGGSI national reports.

⁽⁵³⁾ Bock-Schappelwein, J., Eppel, R. and Mühlberger, U. (2009), 'Sozialpolitik als Produktivkraft', *WIFO Monographie*, No 4/2009, Vienna.

⁽⁵⁴⁾ Úřad vlády (2008), *Muži & ženy v datech*, Prague.

⁽⁵⁵⁾ Pavlík, P. (ed.) (2008), *Shadow report on equal treatment and equal opportunities for women and men 2008*, Prague: ESF.

However, targeting income support to large families is a sensible policy, as they may be considered as vulnerable groups in many Member States. For instance, it is estimated that in Estonia family allowances reduce child poverty by 30 % ⁽⁵⁶⁾. As maternity tends to be concentrated in proximate periods of life, in Finland the amount of childcare allowance was recently set as a proportion not of previous income but of earnings at the time of birth of the first child. Furthermore, in order to reduce the incentive to take on long career breaks to care for children while receiving income support, a number of countries (e.g. Austria and the Czech Republic) allow men and women to choose among a number of options for the combination of length of benefits and monthly amount, given the sum total of income support, i.e. the monthly benefit increases if it is received for a smaller number of months.

4.5. Income support and the strategies to support active inclusion

Within the framework of the active inclusion strategy, income support schemes should be designed in a way that provides an adequate income support to all those in material need, while contributing to the activation in the labour market of those who can work, and to other forms of social and economic inclusion for those for whom work is not a real option, as mentioned earlier ⁽⁵⁷⁾. Social inclusion may concern many dimensions, and can be encouraged in many forms. For example, in the Netherlands special education programmes and free admission to entertainment and social activities are open to the children of households that are in receipt of minimum income; in Austria those in receipt of social assistance are entitled to free public transportation and to reduced prices for a number of cultural activities. However, among the activation strategies and the various forms of active inclusion, it emerges from a comparison of EGGSI national reports that all Member States privilege the approach of encouraging paid work. If this approach will actually be pursued with effective policies, it will positively contribute to the reduction of gender differentials in poverty, because the differentials in employment rates are among the major determinants of gender differences in at-risk-of-poverty rates.

However, as in for example the case of disability benefits, it is equally important that the most vulnerable groups and those furthest from the labour market are given real chances to contribute to society and the public life, even though they are fully or partially unable to work. How this goal is concretely reached varies among Member States. Social programmes include several actions, such as: education programmes (i.e. Denmark and Ireland); counselling and support to beneficiaries with specific needs related to daily life (i.e. the United Kingdom, France and Slovenia); occasions of active participation in community life for example for pensioners (i.e. Bulgaria and Germany); socially useful activities such as gardening in public spaces, assistance in office work at local councils (i.e. Bulgaria and Italy); as well as medical treatment and rehabilitation, for example in the case of beneficiaries with problems of alcohol or drug abuse (i.e. Estonia, Latvia and Slovakia).

In Romania, Hungary and Slovakia activation is sought through the participation in publicly managed socially useful work programmes, though the actual activities requested to the participants (such as street cleaning or the maintenance of public gardens) are sometimes considered as humiliating for the more skilled unemployed. In Austria, social inclusion is encouraged by means of in-kind income support providing reduced price or free access to museums and cultural activities or public transport.

The focus on incentives to work within income support schemes is especially justified in a gender perspective. As emerges from some research findings, due to their frequent role as second earner women, unlike men, appear as fairly responsive to monetary incentives to work ⁽⁵⁸⁾. Variations in net hourly earnings hardly influence men's decisions on if and how much to work, while women's choices are much more sensitive to (net) earnings.

For this reason, some EGGSI experts underline as a gender-specific issue the high level of benefits from income support, when compared to minimum or average wages (for example in Malta and Spain) and the well-known issue of the joint taxation of earnings, currently applied in Liechtenstein. These arrangements are gender-specific as they substantially increase the marginal tax rate on earnings from additional hours of work, thus reducing the monetary incentive to work especially for the second earners (i.e. women).

⁽⁵⁶⁾ Võrk, A. and Paulus, A. (2007) 'Peredele suunatud rahaliste toetuste mõju laste vaesuse leevendamisele Eestis', *Riigikogu Toimetised*, 15/2007, pp. 98–105.

⁽⁵⁷⁾ COM(2007) 620 of 17 October 2007 (<http://eur-lex.europa.eu/LexUriServ/LexUriServ.do?uri=COM:2007:0620:FIN:EN:PDF>).

⁽⁵⁸⁾ See Bettio and Verashchagina (2009).

Box 4.10 — Financial incentives to work and ‘making work pay’

To avoid poverty traps and to stimulate the beneficiaries to accept job opportunities, almost all European countries have elaborated specific strategies:

- (1) to provide decreasing benefits after a certain period of time (e.g. minimum income in Austria, or unemployment benefits in Spain); or to provide only very low benefits (e.g. social assistance in Cyprus);
- (2) to withhold benefits in case of refusal of an adequate job offer or if the recipient does not take part to activation programmes (Belgium, Cyprus, Estonia, Germany, Liechtenstein, Luxembourg, the Netherlands, Norway, Poland, Portugal and Spain);
- (3) to mandate the registration with the employment office or agency for all the recipients capable to work (Austria, Lithuania, Poland and Portugal), possibly asking them to sign a binding agreement or contract that regulates the individual’s activation programme (Belgium, Luxembourg, Poland, Portugal, Romania and Spain);
- (4) to set taxes on benefits higher than on labour income (Finland) or to set a maximum ceiling on the sum of all income support benefits for each individual, to ensure that they do not exceed the minimum wage (Hungary);
- (5) to exclude part of the labour income (or the whole earnings for a limited period) from means-testing (Czech Republic and France), and/or to provide income support to low earners (Cyprus, Estonia, France, Germany and Liechtenstein);
- (6) to only gradually reduce the amount of minimum income when a beneficiary begins to work (Cyprus), or to actually increase it for a short time (Romania).

As some or many of these features only apply to some benefit schemes and not others, a growing number of Member States (e.g. France, Germany and the United Kingdom) are undergoing a process of reform towards the unification of several schemes, with the aim to extend the activation measures also to categories to which they were previously not targeted (e.g. lone parents, sick or disabled persons, the long-term unemployed).

Sources: EGGSI national reports.

Some EGGSI experts remark that the financial incentives to work, embedded into the design of income support schemes, may not be sufficient to attract more people to the labour market, as other factors may be important as well. On the one hand, low labour demand (especially for some groups of workers) and non-financial incentives such as supportive, healthy and non-discriminative working environments are crucial factors that will be dealt with in the next chapter. On the other hand, the very design of income support schemes may exhibit features that do not adequately tackle the issue of reconciling working and family life: for example in Malta and Belgium informal care for a dependent relative may be considered a reason for not working while being eligible for income support. In the United Kingdom, full-time carers are targeted by a categorical scheme, while in a number of countries (e.g. Cyprus and Luxembourg) carers are subject to looser eligibility requirements concerning income and/or age.

Overall, as is the case for disability pensions, discussed above, the measures that accommodate inactivity (or the exclusive undertaking of unpaid work), without

providing adequate support for the conciliation of family and work life, may prove effective instruments of poverty reduction, though at the cost of a reduced social inclusion of vulnerable women in the long run. As the experts note, this applies because frequent or long periods of inactivity reduce women’s employability but it is also due to the cultural message in favour of the male breadwinner model that these arrangements imply.

These sorts of inactivity or unemployment traps are enhanced by the fact that in many Member States income support is unlimited in time, provided that the eligibility conditions persist. Indeed, income support is conceived by most Member States as a temporary and transitory measure; however, it is found that, for example, in Norway roughly 40 % of all recipients could be considered as long-term recipients of income support⁽⁵⁹⁾. To partly limit the inactivity trap implied by generous income support schemes, in some Member States the duration is limited: it is equal to three months in France, Lithuania, Latvia and Slovenia;

⁽⁵⁹⁾ See Statistics Norway (http://www.ssb.no/soshjelpk_en).

minimum income lasts a maximum of 12 months in Bulgaria, Portugal and Spain, and 24 months in Slovakia. The duration may be prolonged in all of these countries but in different ways. Minimum income in Latvia and Slovakia can become unlimited in some special cases, in the sense that it can be renewed for an unlimited number of times for those whose social status does not change. In France it can be extended for periods of between three months and one year and in Latvia it is renewable for a period no longer than nine months per year. Also, it can be extended in Portugal and Spain if the eligibility requirements are continuously met, and in Slovakia local municipalities may start to provide it after 24 months ⁽⁶⁰⁾.

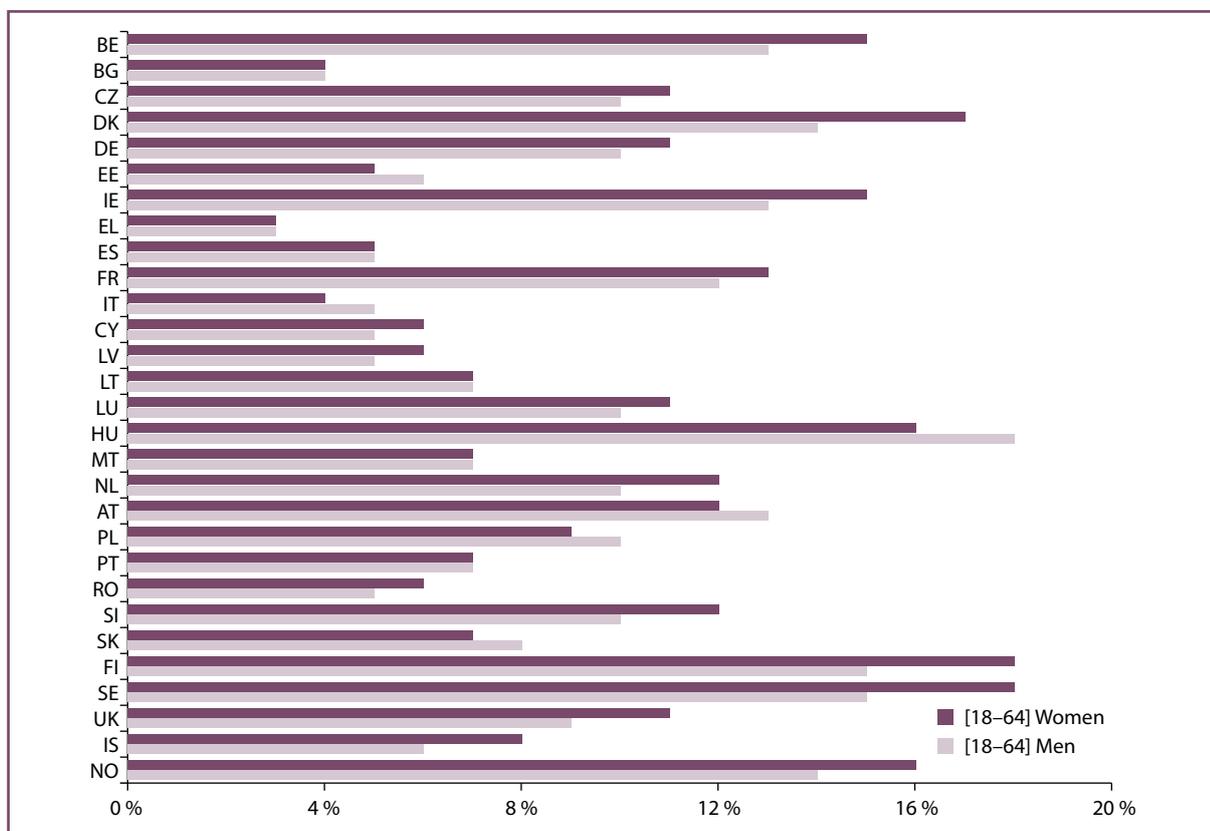
The provision of services and the complexity of activation measures embedded in or related to income support imply that when persons are not eligible to the benefit they may also have a worse access to activation measures. This observation is particularly relevant in connection to the issue of household-level means-testing, whereby many women are excluded by the activation measures connected to income support on account of their partners' income exceeding a certain threshold. At the same time, a number of EGGSI experts (e.g. for Germany, Malta, the Netherlands and Portugal) notice that unfortunately in the respective countries

the provision of care services is not adequately linked to income support with the aim of activating the recipients, whereas low income may be a reason for exclusion from these services and consequently for a greater vulnerability of women on the labour market (see Chapter 6 on access to services).

4.6. The effectiveness of income support in a gender perspective

The mix of income support schemes adopted in European countries produces different outcomes in terms of poverty reduction. We may quantify the effectiveness of income support by measuring the reduction of the at-risk-of-poverty rates before and after social transfers (excluding pensions), that is, by comparing the actual situation (so-called 'after social transfers') with the situation that would be observed if no social transfer was made. It appears that among income support measures, minimum income schemes in particular prove a very effective measure of poverty reduction. Specifically, it emerges that income support reduces the risk of poverty by 9 % on average in the EU, as shown in Figure 4.6. Roughly the same figure holds for both men and women, as well as for both total population and specifically the population of working age.

⁽⁶⁰⁾ See IRS (2007).

Figure 4.6 — Effectiveness of income support, reduction of at-risk-of-poverty rates, 2007

Source: Elaborations from EU-SILC data, version 2007-1 from 1 March 2009.

Explanatory note: This indicator is not included in the indicator list of the social open method of coordination. The effectiveness of income support is calculated as the difference between the at-risk-of-poverty rates before and after social transfers, with the exclusion of pensions. For each population group, the at-risk-of-poverty rate is the share of persons with an equivalised disposable income below 60 % of the national equivalised median income of the relevant population.

In general, it emerges that at-risk-of-poverty rates are highly correlated to the chosen measure of effectiveness of the minimum income schemes, implying that income support is a very effective tool of poverty reduction, able to substantially modify the risks of poverty generated by market and societal dynamics.

As shown in Figure 4.6, in Belgium, Denmark, Finland, Ireland, Iceland, the Netherlands, Norway, Slovenia, Sweden and the United Kingdom, income support reduces women's at-risk-of-poverty rate by two or more percentage points more than men's. In Belgium, Cyprus, the Czech Republic, Germany, Greece, France, Latvia, Lithuania, Luxembourg, Malta, Portugal, Romania and Spain, the reduction is equal for men and women, or slightly higher for women (within 1 percentage point). Only in Austria, Estonia, Hungary, Italy, Poland and Slovakia is income support more effective in reducing men's at-risk-of-poverty rate than women's. Thus, in general it may be affirmed that the

protection afforded by income support schemes is gender neutral, or — given the gender difference in the at-risk-of-poverty rates before transfers — that income support schemes do not reduce poverty more for the population at greater risk from it, i.e. women.

For most Member States there is no adequate data yet to evaluate the effectiveness of income support schemes in terms of social inclusion and activation of the recipients. In terms of effectiveness in granting the means to conduct a dignified life, if income support is to fully protect from poverty it would be important that the level of the various benefits is equal or at least very close to the at-risk-of-poverty threshold level. However, in a number of Member States the very low level of benefits implies that they are not sufficient alone to prevent individuals from falling into poverty, as is the case in Austria, Belgium, Cyprus, Estonia, Greece, Ireland or the Netherlands, for example.

From a gender perspective, as already remarked, a crucial difficulty in measuring individuals' well-being is the use of indicators only defined at the household level. These indicators may underestimate the magnitude of women's greater risk of poverty because they assume household resources are pooled and equally shared. This issue is not easily resolved because, on the one hand, household-level measures (i.e. assuming that household resources are equally shared) may not consider a person to be at risk of poverty if other members of the household have sufficient resources; on the other hand, individual-level indicators (i.e.

only counting individuals' resources) may not consider a person to be at risk of poverty if he or she has sufficient resources for one person, but not for sustaining the household members actually dependent on him or her. Hence, both families of indicators can only provide an approximated representation of reality. However, the use of specifically household-based indicators is more likely to underestimate poverty among dependent family members (frequently women), whereas individual-based indicators underestimate lack of resources among heads of households (frequently men).

Box 4.11 — The impact of the economic crisis on income support schemes

It should be recognised that the recent economic and financial crisis is likely to affect the efficiency of income support schemes (or it already has), possibly impacting on coverage and adequacy of benefits, as well as posing challenges for the sustainability of social expenditure. At the same time, a renewed public demand for state support may induce (and in some Member States has induced) modifications of the schemes' design or of their role within European welfare states and economies ⁽⁶¹⁾.

Such evolutions are too recent to be adequately investigated in this report, the extent of the economic and employment impact of the crisis being possibly still uncertain, and the policy proposals being yet to be adopted or fully implemented. Thus, the report focuses on the structural and long-term features of income support measures and is based on data gathered before the occurrence of the main developments of the crisis.

However, some national experiences may provide meaningful insight into possible developments. For example, in **Finland** the amount of the home childcare allowance was high relative to the minimum unemployment benefit (and to average wages) at the beginning of the 1990s, in the midst of a recession. The allowance was then reduced during the late 1990s, as economic recovery developed, while in 2009 it was again harmonised to the level of the minimum unemployment benefit. It is thus likely that, in the face of the current economic crisis and low labour demand, vulnerable women may be induced to focus on caring for their children at home, choosing the care allowance instead of the minimum unemployment benefit, which instead would imply an obligation to search for a job.

Similarly, in **Iceland** in periods or areas subject to employment crises, early retirement and particularly disability benefits appear to risk being used as substitutes for long-term social assistance, with a serious risk of 'disability traps' ⁽⁶²⁾. Indeed, a strong correlation is found between unemployment rates and the incidence of disability payments, possibly also due to the fact that disability pensions are set at a higher amount than sickness benefits. As was discussed in Section 4.2.1, in Iceland the diffusion of disability payments is extraordinarily higher for women than for men, and the major reason for concern related to this phenomenon is that many women are induced to permanently abandon the labour market (disability payments being a lifetime annuity) instead of temporarily receiving a support while participating in active inclusion policies.

As the two examples show, women and particularly vulnerable women risk bearing a disproportionate burden of the current economic crisis, implicitly on account of the need to safeguard at least a breadwinner (i.e. a man) for most families (as for example when prioritising the breadwinners' participation in retraining activities in **Romania**; see Chapter 6). It should instead be stressed that gender equality and the full participation of everyone is a major resource for every country to rapidly recover from the crisis and to enter a path of sustainable growth.

Sources: EGGSI national reports.

⁽⁶¹⁾ For a preliminary analysis of the gender impact of the crisis in the European countries, see Smith, M. (2009), *Gender equality and recession*, EGGE analysis note, May.

⁽⁶²⁾ Thorlacius, S., Stefánsson, S. B. and Ólafsson S. (2004), 'Tengsl atvinnuleysis og nýgengis örorku á Íslandi 1992–2003' [Relationship between rate of unemployment and incidence of disability pension in Iceland 1992–2003], *Icelandic Medical Journal* 2004; 90:833–836, and Thorlacius, S. and Stefán Ólafsson, S. (2008), 'Sveiflur í atvinnuleysi og örorku á Íslandi 1992–2006' [Fluctuations in unemployment and disability in Iceland 1992–2006], *Icelandic Medical Journal* 2008; 94:193–198.

5. Second pillar: labour inclusion and its gender dimension

Active labour market policies (ALMPs) aim to increase the likelihood of employment or improve income prospects for vulnerable groups who find it difficult to enter the labour market. Active measures include training, job rotation and job sharing, employment incentives, integration of specific groups, direct job creation and start-up incentives.

The political aims of active labour market policies in the European countries are embedded in the European employment strategy, which was first laid down in Luxembourg in 1997 for 1998 and was continued in subsequent years. From the outset, equality of opportunity between women and men was one of the four pillars of the European employment strategy, which was intended not only to strengthen equal opportunities for women and men but also to improve women's employment rates. Since 1999, the EU employment guidelines⁽⁶³⁾ have recommended that: (i) special measures should be aimed to ensure inclusive labour markets, enhance work attractiveness, and make work pay for job-seekers, including disadvantaged people, and the inactive; (ii) gender mainstreaming⁽⁶⁴⁾ should be used as a cross-sectional task to insure that gender-specific effects are monitored and documented in the implementation and evaluation of labour market policy programmes; (iii) reconciliation of work and family life should be improved by creating childcare and elderly care facilities and labour market re-integration after family related career breaks should be facilitated.

This assessment of the current state of affairs in 30 European countries indicates that the importance of a gender mainstreaming approach to active labour market policies is widely acknowledged in almost all European countries. Still, the assessment of active labour market policies carried out by EGGSI experts indicates that gender mainstreaming remains uneven and rather narrow in focus. In quite a number of countries, policies in this area have not been developed with an explicit gender perspective or reference to gender equality and mainstreaming, especially with respect to the position of women within vulnerable groups.

The aim of this section is to review gender differences and inequalities in the risks of labour exclusion and to illustrate the relevance of a gender mainstreaming approach to active labour market policies.

At first it provides an analysis of the most relevant employment policy domains for the labour market inclusion of specific vulnerable groups and examines examples of concrete gender mainstreaming or gender-specific actions in each area (Section 5.1). It then focuses on a life-cycle approach to activation and on the policy options implemented by European countries to improve the labour market participation of women and men when they are young, when they are in adulthood, and when they face seniority (Section 5.2). The importance of this latter approach is transversal across vulnerable and non-vulnerable groups.

5.1. Programmes targeting vulnerable groups of women

The determinants of a weak attachment to the labour market can be represented by household and/or individual characteristics. Among household characteristics, the presence of children and old-aged dependants and lone parenthood increase the length and the number of career breaks due to family responsibilities; among individual characteristics, disabilities, long-term unemployment, young and old age, migrant background increase women's and men's risk of exclusion from the labour market. These characteristics generally lead to more precarious employment conditions and hence the focus of this chapter will be on selected examples of disadvantaged groups: lone mothers, the long-term unemployed, migrants and the disabled.

This section highlights specific programmes — implemented across EU countries — targeting vulnerable groups of women, by briefly discussing their main features and why these programmes can be effective in promoting gender equality in the labour market.

5.1.1. Lone mothers

Family related responsibilities represent a relevant obstacle to the labour market inclusion of lone parents. Lone-parent households have to surmount important obstacles in order to have a foothold in the labour market and be able to earn income without becoming dependent on welfare payments. A disproportionate number of them face unemployment and the risk of

⁽⁶³⁾ Council of the European Union (2008), *Guidelines for the employment policies of the Member States*, Council Decision 2008/618/EC of 15 July 2008.

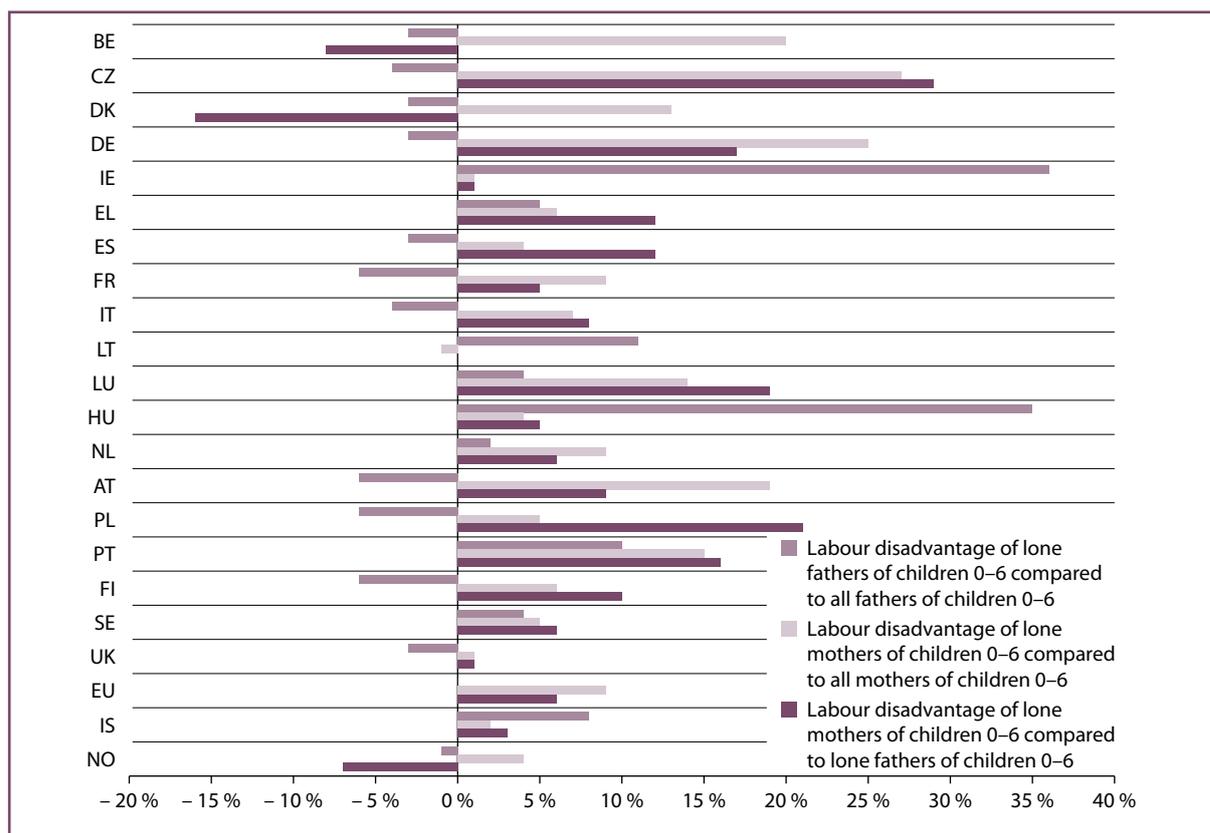
⁽⁶⁴⁾ For a comprehensive understanding of the concept of gender mainstreaming see: Rees, T. (1998), *Mainstreaming equality in the European Union*, Routledge, London; Stevens, I. and Van Lamoen, I. (2001), *Manual on gender mainstreaming at universities*, Garant, Leuven-Apeldoorn; Rubery, J. and Fagan, C. (2000), *Gender impact assessment and European employment policy*, University of Manchester, EWERC, Manchester (http://www.mbs.ac.uk/research/europeanemployment/projects/gendersocial/documents/GIA_Report.pdf).

poverty. Growing up in a poor family, particularly in a family with three or more children or in a lone-parent family has been identified by many national experts as one of the main risk factors associated with poverty and exclusion. Poverty and social and labour market exclusion among lone-parent households, if not countered, may have long-term effects because of the risk of transmission of poverty between generations.

Eurostat data for the year 2007 show that lone mothers represent a specific vulnerable group in terms of labour market inclusion: they face higher unemployment, compared with both lone fathers and all mothers. In fact, in the EU, the unemployment rate of lone mothers of children between 0 and 6 years old

(see Figure 5.1) is 6 percentage points higher than the unemployment rate of lone fathers (see Figure 5.1) and 9 percentage points higher than the unemployment rate of all mothers of children between 0 and 6 years old (see Figure 5.1). The higher unemployment rate of lone mothers compared with lone fathers is more significant in the Czech Republic, Poland, Luxembourg, Germany, Portugal, Greece and Spain (over 10 percentage points); it is negative in Denmark, Belgium and the Netherlands. Except for Lithuania, in all countries lone mothers of children aged 0–6 exhibit a higher unemployment rate compared with all mothers of children in the same age. The difference is highest in the Czech Republic, Germany and Belgium (over 20 percentage points, see Figure 5.1).

Figure 5.1 — Labour market disadvantage in terms of higher unemployment rates of lone mothers of children between 0 and 6 years old, 2007



Source: Elaboration from EU-SILC data, version 2007-1 from 1 March 2009.

Explanatory note: This indicator is not included in the indicator list of the social open method of coordination. Data for Bulgaria, Cyprus, Estonia, Latvia, Malta and Romania are not available for 2007. Labour disadvantage of lone fathers/mothers of children 0–6 compared with all fathers/mothers of children 0–6 is calculated as the difference between the share of lone fathers/mothers of children 0–6 aged 25–54 in unemployment in percent of all lone fathers/mothers of children 0–6 aged 25–54 and the share of all fathers/mothers of children 0–6 aged 25–54 in unemployment in percent of all fathers/mothers of children 0–6 aged 25–54. Labour disadvantage of lone mothers of children 0–6 compared with lone fathers of children 0–6 is calculated as the difference between the share of lone mothers of children 0–6 aged 25–54 in unemployment in percent of all lone mothers of children 0–6 aged 25–54 and the share of lone fathers of children 0–6 aged 25–54 in unemployment in percent of all lone fathers of children 0–6 aged 25–54.

Surprisingly, lone fathers of children between 0 and 6 years old do not always seem at a disadvantage compared with all fathers of children of the same age. They seem to find much greater difficulties in accessing the labour market compared with all fathers only in Hungary, Iceland, Ireland, Lithuania and Portugal (see Figure 5.1).

Although the labour inclusion of lone parents enters in the policy priorities of several EU countries, few of them have effectively implemented special programmes to this aim. Furthermore, the characteristics of the implemented policies are very different across countries.

Specific programmes and good-practice examples targeting lone mothers are highlighted by

the national experts of Belgium, Germany, Iceland and the United Kingdom. They primarily include and often combine reconciliation and activation measures. For the vulnerable group of lone parents, reconciliation policies are of primary relevance. They can be defined as policies that directly support the combination of professional family and private life. As such they may refer to a wide variety of policies ranging from childcare services, leave facilities or flexible working arrangements to other reconciliation policies such as financial allowances for working partners. Activation policies are primarily aimed at encouraging lone parents to undertake job-search activities and at facilitating their job placement.

Box 5.1 — Reconciliation and activation options for lone parents

In the **United Kingdom**, where over 90 % of lone parents are mothers and lone-parent households account for around one quarter of all working-age families, the 'New deal for lone parents' (NDLP) has been developed. It combines active and passive measures, supporting household's income on one side and encouraging lone parents to support their families on the other side via employment through compulsory six-monthly work-focused interviews, during which the lone parents engaged in the programme can discuss their needs in terms of training and reconciliation measures with professional advisers to facilitate their reintegration into the labour market. This approach is considered a positive step in that it has been tailored to the particular needs of lone parents, by providing support in the form of tax facilities and reconciliation measures to make it feasible to be absent from home during job-search activities. Evaluation studies show that the programme has contributed to raising the employment rate of lone parents.

In this field, **Belgium** has recently designed special contributions at the demand of household services related to those domestic works that may take lone parents away from the labour market: the so-called 'service voucher system', which touches the core of all time-allocation problems. In the case of one-parent families, service vouchers are free of charge and, therefore, they give also to low-income families the possibility of externalising time-consuming household tasks.

Germany has recently launched a comprehensive strategy aimed at helping lone parents in their reconciliation challenges. In February 2009 the Federal Ministry for Family Affairs, Senior Citizens, Women and Youth (BMFSFJ), the German Federal Ministry of Labour and Social Affairs (BMAS) and the Federal Employment Agency (BA) entered into a strategic partnership, called *Perspektiven für Alleinerziehende* [Opportunities for single parents], which ensures a coordinated and cooperative process in providing opportunities for single parents. In the coming years, cooperation within the partnership — which also involves local government associations — will concentrate on four main areas of activity: (i) initiation and further development of specific network-based cooperation activities to improve work-life balance for single parents; (ii) an ideas competition to devise models for *Gute Arbeit für Alleinerziehende* [good jobs and working conditions for single parents]; (iii) improved job placement and case management processes for single parents; (iv) improved data collation and research findings on the life situation (realities) of single parents. The programme is subsidised with EUR 65 million.

A good-practice example in the field of activation measures, the so called 'Women's workshop', was developed in **Iceland** in 2001. The programme was aimed at providing lone unemployed mothers with job orientation and training to promote active involvement in society among participants.

Sources: EGSI national reports.

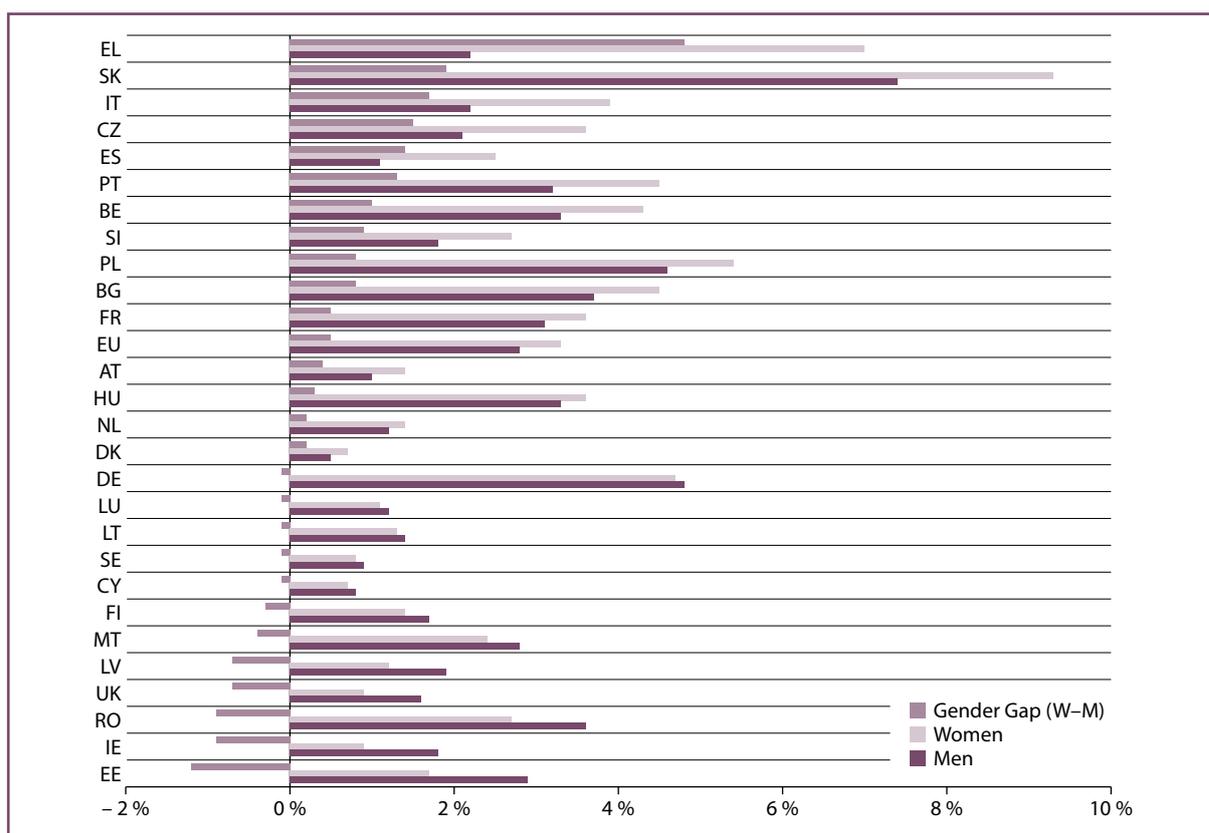
5.1.2. Long-term unemployed

Long-term unemployment may result in serious problems for the unemployed individuals themselves. People who are taking a long time to find a job are losing the opportunity to earn income, gain work experience and, in some cases, receive health insurance and other non-wage benefits provided by employers. Moreover, long-term unemployment accelerates the process of skills obsolescence, which may cause the job-seekers to lose the skills sought by employers in the labour market and in turn reduce their employability. Finally, long-term unemployment often flows into inactivity, because, after a long period of job search, the job-seeker may become discouraged on the actual possibilities to be employed and stop trying to find a job. This step from long-term unemployment to

inactivity is even more likely to occur for women than for men due to the contemporaneous burden of family responsibilities from traditional gender roles.

In those Member States where labour markets are less inclusive because the long-term unemployment rate (i.e. unemployment for a duration of 12 months or more) is higher than the EU average, there is also a prevalence of long-term unemployment among women (see Figure 5.2). This disadvantage for women seems particularly relevant in Greece (where the long-term unemployment rate of women is almost 5 percentage points higher than that of men), followed by Slovakia, Italy, the Czech Republic, Spain and Portugal (where the long-term unemployment rate of women is over 1 percentage point higher than that of men).

Figure 5.2 — Long-term unemployment rates of women and men, 2007



Source: Elaboration from EU-LFS data, year 2007.

Explanatory note: This indicator is included in the list of new common indicators from 2006 for the social open method of coordination (http://ec.europa.eu/employment_social/spsi/common_indicators_en.htm); Social Inclusion Portfolio Indicator: SI-P4.

Explanatory note: Total long-term unemployed population (≥ 12 months' unemployment; ILO definition) as a proportion of total active population aged 15 years or more. The gender gap is measured as the difference between the long-term unemployment rate of men and the long-term unemployment rate of women.

The attention paid by national active labour market policies to long-term unemployed women is, however, somewhat limited. The national experts of Belgium and Greece provide two positive examples with measures primarily aimed at improving the employability of the long-term

unemployed through training and job-search assistance. Providing training represents one of the most important measures of active labour market policy in order to improve the employability of the unemployed, by adapting their skills to need of the labour demand.

Box 5.2 — Training and requalification initiatives to long-term unemployed women

In **Greece**, programmes for the labour inclusion of long-term unemployed women consist of a combined set of training and requalification initiatives under the programme 'Improving the conditions for the integration of vulnerable groups of women in the job market', organised by the Research Centre for Gender Equality, supervised and financed by the General Secretariat for Gender Equality. The aim of the programme is to strengthen and prepare women for their integration in the job market, support them in taking on entrepreneurial initiatives and advancing them to jobs. In particular, the programme provides consulting and legal supporting services, in matters of employment and entrepreneurship to eligible women.

In **Belgium**, attention has been given to measures combining active and passive schemes to reduce women's unemployment traps, in order to give income support on one side and to improve job-seekers' employment prospects through training, job-search assistance or direct job creation on the other side. The Belgian initiative in this field consists of an increased amount of guaranteed income to a minimum of EUR 147 net per month for unemployed workers who accept a part-time job performing at least one third of full-time. So far, 79 % of the persons involved have been women.

Sources: EGGSI national reports; GSGE (2009), *Report of policies and actions on gender equality (2004–2008)*, General Secretariat for Gender Equality, Greece (<http://www.isotita.gr/en/index.php/news/271>); UNECE.

5.1.3. Migrants

Immigrant and migrant workers often have limited labour market opportunities in their host countries. Their labour market disadvantage is produced by a combination of factors: language barriers, poor education or qualifications which are not recognised in the destination country; race discrimination and xenophobia; a legal status which rests precariously on temporary rights to stay and work and secures them fewer rights than those of nationals. The undocumented workers who are illegal migrants have an even more precarious position, because they are more likely to be involved in the informal economy and more constrained in the range of jobs open to them.

These sources of vulnerability raise relevant barriers to labour market participation and stable employment prospects especially to migrant women from less developed countries, who are usually more constrained in terms of resources and often reliant on their male partner, more likely to be discriminated against and to be charged with family responsibilities⁽⁶⁵⁾.

⁽⁶⁵⁾ For example, Rubin, J. et al. (2008), *Migrant women in the European labour force — Current situation and future prospects*, RAND Europe Technical Report observes a large unemployment disadvantage for third-country migrant women living in the traditional migrant-receiving countries of the EU. The large disadvantage of these women too, when compared with EU-migrant women, suggests that their migrant status (that is, having been born outside the receiving country) is not the only important determinant of their disadvantage. Instead, it is likely to be a combination of their individual characteristics and their interaction with the receiving country environment.

Migrant women's vulnerability tends to increase especially among the non-EU-born⁽⁶⁶⁾. Indeed, according to the EU-LFS data for 2007⁽⁶⁷⁾, as a result of the mixed picture across Member States, average employment rates at EU level for the EU-born and non-EU-born are rather similar — 64.6 % and 63.3 % respectively. Nevertheless the average rate of 59.9 % for recent non-EU migrants is considerably lower. The difference is concentrated among recent female migrants, for whom the gap compared with their EU-born counterparts is around 10 percentage points (44.2 % and 54.5 %, respectively), reflecting the particular difficulties migrant women face in integrating into the labour market. This is especially the case in Austria, Belgium, Finland, France, the Netherlands and Sweden, where the employment rate of non-EU-born recent female migrants is below that of EU-born migrants by over 25 percentage points. Although in these countries they tend to moderate with time of residence in the host country, the gaps persist and remain of the order of 10–20 percentage points.

However, it is not universally the case that employment rates for recent female migrants are always below those of EU-born women: in Cyprus, the Czech Republic, Hungary, Portugal and Spain, for example, their rates are actually higher, which suggests that these countries have attracted female workers in particular.

⁽⁶⁶⁾ European Commission (2008d), *Employment in Europe 2008*.

⁽⁶⁷⁾ European Commission (2008d), Chart 23, p. 65.

As concerns educational achievements, although the proportion with tertiary-level education tends to be very similar among the EU-born and non-EU-born, third-country working-age migrants are more concentrated in the lower levels of the skill distribution (45 % are low-skilled), whereas for the EU-born the medium-skilled account for the largest share (45 % of EU-born are medium-skilled). Data for the skill distribution by sex among the non-EU-born are not available ⁽⁶⁸⁾. However, from the declared reasons for inactivity among non-EU migrants ⁽⁶⁹⁾, it is found that while among men education or training accounts for a significant share of inactivity, personal or family responsibilities is the dominant reason for inactivity among women. Migrant women's inactivity for educational purposes is more pronounced among northern countries, such as Belgium, Denmark, Finland, Luxembourg and Sweden, and less relevant in Austria, Spain and the United Kingdom as well as among the new Member States.

The gender differences in the extent of being included in the labour market among migrants highlight the importance of addressing the distinct disadvantage that migrant women face in many Member States. Germany, the Netherlands and Sweden implemented programmes which provide employment, job creation and start-up incentives. Despite their common aim (i.e. to facilitate the labour market integration of migrant women), these measures significantly differ in terms of design and implementation. Employment incentives are primarily addressed to employers to 'facilitate the recruitment of unemployed persons and other target groups or help to ensure the continued employment of persons at risk of involuntary job loss' ⁽⁷⁰⁾. Direct job creation refers to the creation of additional jobs, usually of benefit to the community or of a socially useful nature, in order to find employment for the people otherwise difficult to place. The majority of the labour cost is normally covered by public finance ⁽⁷¹⁾. Start-up incentives include financial and non-financial incentives to motivate women to start-up businesses.

Box 5.3 — Employment, job creation and start-up incentives

In **Sweden**, the issue of the labour integration of migrant women is tackled by promoting employment incentives. The 'Step in jobs' programme provides reduced social security contributions to employers hiring asylum seekers, refugees and their relatives. In 2007, more women than men participated in this programme.

Direct job creation is at the core of the so-called 'Thousand-and-one-strength programme' implemented in the **Netherlands**. The programme aims at supporting the labour inclusion of 50 000 ethnic minority women through their involvement into volunteering and paid work organised by municipalities.

Start-up incentives have been promoted in **Germany** to motivate migrant women to start up businesses and improve their conditions. The initiative is known as 'Power for women entrepreneurs' and is promoted by the German Federal Ministry of Education and Research (BMBF). The first projects have been under way in recent months and focus on: promoting entrepreneurial knowledge and skills, improving the potential entrepreneurship ability of women with humanities or social science degree, providing women with innovative advisory and consulting services in the process-related start-up research.

Sources: EGGSI national reports; BMBF (2009), *Equal opportunities in education and research*, Federal Ministry of Education and Research, Germany (http://www.bmbf.de/pub/chancengerechtigkeit_eng.pdf); UNECE, National report of Germany, 2009.

⁽⁶⁸⁾ European Commission (2008d), Chart 51, p. 84.

⁽⁶⁹⁾ European Commission (2008d), Chart 62, p. 90.

⁽⁷⁰⁾ European Commission (2006b), *Employment in Europe 2006*, Luxembourg.

⁽⁷¹⁾ European Commission (2006b).

Austria, Belgium, Hungary, Norway, Romania and the United Kingdom promote qualification and job-search support measures, in order to improve migrant women's employability, through upgrading

skills and language and providing knowledge of the needs and functioning of the local labour market. The specific characteristics of these programmes are different.

Box 5.4 — Qualification and job-search support measures

In **Austria**, the project network 'Learning centres for migrant women' aims at strengthening the learning and action capacity of migrant women, by not only upgrading their skills and qualifications but also by reinforcing their political participation.

In **Belgium**, a programme offering job-coaching has been implemented between 2001 and 2007, to improve the labour inclusion of migrant women. With a budget of EUR 619 682, this programme promotes information, training, mediation and assistance during job-search activities. The project has exerted relevant gender effects since half of women involved have been finally employed in full-time jobs.

The **Hungarian** qualification programme 'Take a step forward' ⁽⁷²⁾ aims at improving the employment prospects of Roma women, by combining passive and active schemes: indeed, training courses are free to participants and an amount of one monthly minimum wage is offered during the qualification period. Recently, the 'Nurse' programme, part of the major 'Labour force integration' programme 2008–09, provides training and work opportunities to female refugees. According to existing evaluations, 15 women refugees have already been trained and have received the correspondent certification.

The **British** 'Train to gain' programme includes women from ethnic minority groups, to progress in non-traditional areas where they are under-represented.

In **Norway**, two programmes have been implemented to improve the social inclusion of ethnic minorities and of migrant women in particular: the 'Introduction' programme and the 'New opportunities' programme. The 'Introduction' programme (established by the Introductory Act for New Immigrants) applies to refugees and family members reunited with them. The aim of the programme is to provide basic skills in the Norwegian language and an insight into Norwegian society and to prepare the participant for employment and/or further education in Norway. All participants are eligible for an economic benefit allowance. The duration of the programmes is adjusted to the individual's needs, and may run for up to two years with additional periods for approved leaves of absence. Women participate on equal terms with men, and free childcare is provided to support their participation. Some evaluations of the introductory programme indicate that benefits are greater for women than men. For women, the elements of success are: the provision of an income to participants, contacts with the labour market and basic education. The 'New opportunities' programme contributes to the qualification of long-term unemployed immigrants. Many projects within the 'New opportunities' programme focus entirely on women and the majority of the participants in these programmes are women from non-Western countries.

In **Romania**, the 'Skilful craftsman, looking for employer' programme ran between May 2008 and April 2009. The project aimed at increasing the social inclusion of the Roma population from the South Muntenia region through professional development and job-search assistance. The target group was represented by 150 Roma men and women (aged 16–50 years old), with (at least) elementary education from the active population of 10 localities from Arges County where there is a significant Roma population looking for jobs (Aninoasa, Balilesti, Berevoiesti, Calinesti, Malureni, Merisani, Micesti, Mihaiesti, Stefanesti and Vladesti).

Sources: EGSSI national reports.

⁽⁷²⁾ Vámosi, T. (2008), 'Aspects of a special group of Hungarian labour market', University of Pécs, mimeo (<http://www.freeweb.hu/eduscience/0407-Vamosi.pdf>); UNECE, National report of Hungary, 2009.

5.1.4. Disabled people

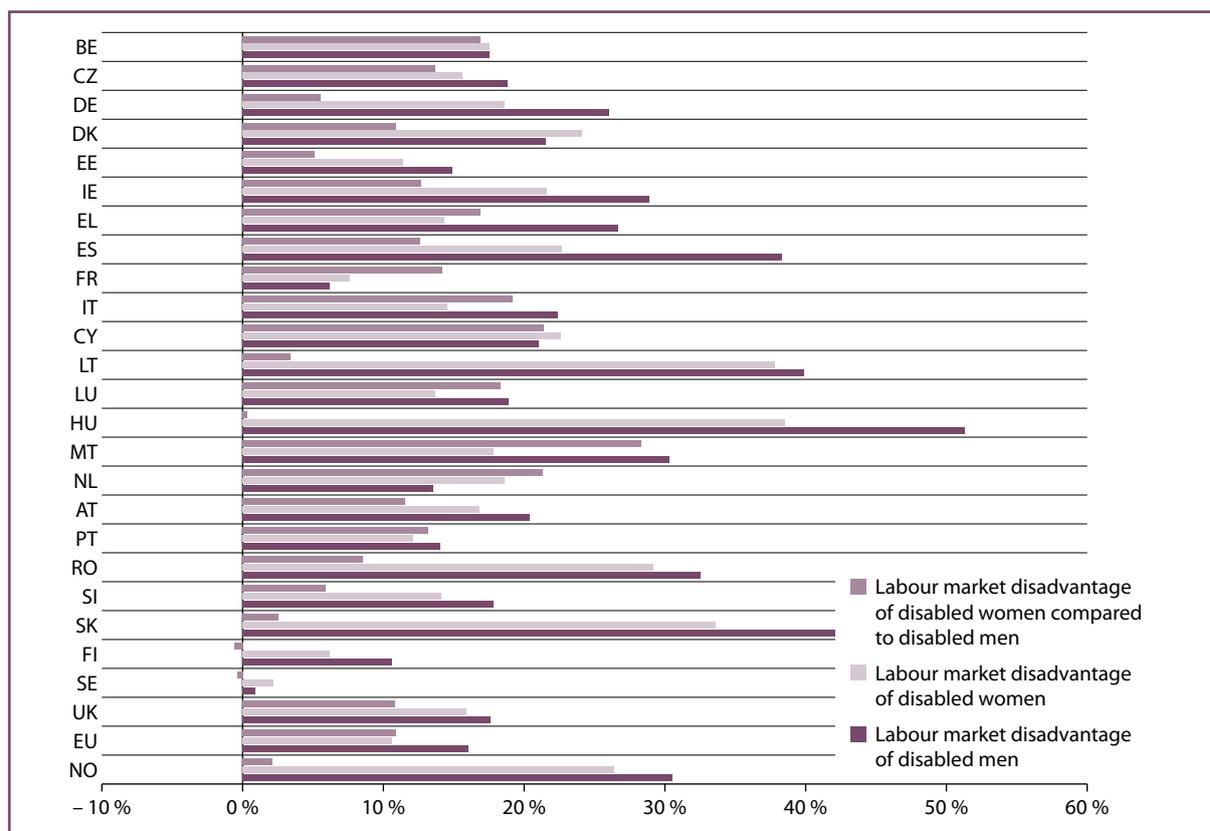
Poor health or disabilities raise difficulties in performing daily tasks, which may induce women and men not to engage in market work activities. This effect can be significant especially to women, whose exclusion in the labour market is often exacerbated by family responsibilities and traditional gender roles. Women with disabilities are therefore at a distinct disadvantage in many areas of their lives compared with both disabled men and non-disabled women (the so-called 'double disadvantage'). This double disadvantage is a concrete condition in the EU, when comparing the employment rates of disabled women and men with the employment rate for the whole population.

According to Eurostat data, in all countries, except in Sweden, the employment rate of disabled women is lower than the employment rate for all women and the

same happens for men. However, while the difference between the employment rate of all women and that of disabled women is 10.6 percentage points in the EU-25, for men the same difference increases to 16 percentage points at EU level, due to the higher employment rate of men. The labour disadvantages for disabled women and men are the most pronounced in Hungary, Lithuania and Slovakia, followed by Romania, Norway, Denmark, Spain and Ireland (see Figure 5.3).

Further, disabled women are not only at disadvantage compared with non-disabled women, but also compared with disabled men. Indeed, the difference between the employment rate of disabled men and that of disabled women is positive in all countries, except in Finland and Sweden where it is close to zero. In the EU-25, the labour disadvantage of disabled women compared with disabled men is at 10.9 percentage points, and higher than 20 percentage points in Cyprus, Malta and the Netherlands.

Figure 5.3 — Labour market disadvantage of disabled women and men, 2002



Source: Elaboration from LFS — Ad hoc module data, 2002.

Explanatory note: This indicator is not included in the indicator list of the social open method of coordination. EU refers to EU-25. The employment rate of the disabled population (women/men) is calculated as the share of disabled women/men in employment in percent of all disabled women/men. The employment rate of the whole population is calculated as the share of women/men in employment in percent of all women/men. The labour disadvantage of the disabled population is calculated as the difference between the employment rate of the whole population and the employment rate of the disabled population. The labour disadvantage of disabled women compared with disabled men is calculated as the difference between the employment rate of disabled men and employment rate of disabled women.

The labour market inclusion of women with disabilities has been explicitly addressed in Spain and Greece ⁽⁷⁵⁾, for example, through the implementation of employment incentives. Employment incentives may 'facilitate the recruitment of unemployed persons and other target groups or help to ensure the continued employment of persons at risk of involuntary job loss' ⁽⁷⁶⁾. Examples are subsidies or reduced social security contributions; the employer normally

covers the majority of labour costs. Employment incentives might exert a relevant impact of the employment prospect of disabled women, by raising employers' incentives in hiring them and reducing the potential double discrimination based on gender and ability when hiring new employees. In Greece positive action in companies, entrepreneurship and cooperatives are highlighted in particular for disabled women and single mothers.

Box 5.5 — Employment incentives to support the labour market inclusion of disabled women

In **Spain**, Law 43/2006 promotes special reductions in the employers' social security contributions when hiring people with disabilities (in which case benefits can be up to EUR 5 100/year) and women. According to data of the Ministry of Labour, the participation of women in this scheme was even higher than the overall women's employment rate: in 2008, 48 % of open-ended contracts under this scheme were signed by women (41 % full-time and 69 % part-time); fixed-term contracts registered a similar participation of women (47 %). These findings confirm the relative efficacy of the scheme in gender terms.

Source: EGGSI, National report of Spain, 2009.

5.2. The life-cycle approach

According to the guidelines for the employment policies of the Member States ⁽⁷⁵⁾, a life-cycle approach to work is necessary to promote labour supply, in the context of the expected decline of working age population. Promoting a life-cycle approach to work would require: facilitating the transition from education to the labour market; reducing gender gaps in employment, unemployment and pay; better reconciliation of work and private life and supporting childcare and elderly care facilities; supporting active aging, including appropriate working conditions, improved health status and adequate incentives to work, as well as the discouragement of early retirement.

The importance of such an approach is easily verified, as across all European countries men and women have a very different profile of labour supply at different stages of the life course. In all countries, the gender gap is smaller before union formation and increases when individuals form a couple. A drop

of employment rate occurs for women at the first childbirth. In contrast, men get more involved in the labour market when they become fathers and their labour participation remains substantially stable until they retire. What is worth noticing is that, in most countries, women's disadvantage in the labour market is still relevant when they approach retirement and their children get older. The reasons are often related to family responsibilities and health problems that the greater financial and cultural barriers to public health insurance of women compared with men may make difficult to solve ⁽⁷⁶⁾.

Therefore, gender differences in terms of labour market inclusion along the three main stages of life cycle (youth, adulthood and seniority) may be not only quantitatively but also qualitatively dissimilar. According to Eurostat data and the evidence provided by the EGGSI national experts, gender differences between young people are mainly due to differences in dynamics and length of the school-to-work transition caused by the qualification segregation. In adulthood, gender differences are the results of the professional qualification inherited from youth and the career breaks caused by maternity and family responsibilities, as well as other

⁽⁷³⁾ National report on strategies for social protection and social inclusion 2008 — the Greece national report.

⁽⁷⁴⁾ European Commission (2006b).

⁽⁷⁵⁾ Council Decision 2008/618/EC of 15 July 2008 on guidelines for the employment policies of the Member States.

⁽⁷⁶⁾ Corsi, M., Crepaldi, C. and Samek Lodovici, M. (2009).

structural inequalities such as the pay gap, discrimination and women's predominance in precarious employment conditions. In seniority, gender differences are mainly the results of the labour market disadvantage women accumulated in their earlier stages of life cycle, which often flows into in-work poverty (due to women's lower career and earnings profile), early retirement and inactivity (due to the precocious abandonment of the labour market caused by the lack of reconciliation options and skill obsolescence).

Though the patterns and causes of gender inequality in the labour market are strictly related to the stage of life cycle and the importance of promoting a life-cycle approach to work is widely acknowledged by most EU countries, the majority of the active labour market policies promoting gender equality are addressed to women and men in adulthood, often disregarding the disadvantaged position of young and old women compared with men of the same age.

This section aims at providing a broad overview of the gender differences in the labour market at the three stages of life cycle and then explores some policies European countries implemented in order to improve gender equality.

5.2.1. Youth

Young people are typically characterised by a higher unemployment rate and a weaker inclusion in the labour market. The reasons are several. First, young people typically have the least work experience, and the least amount of company training invested in them since they are more likely to be working on a short-term contract. Young workers are, therefore, the most likely to be let go especially during economic downturns ⁽⁷⁷⁾. Second, whatever the state of the economy, young people simply have less experience in looking for work. Third, young people are generally endowed with fewer resources than older workers and have a stronger financial attachment to their family. Consequently, they are somewhat less able or willing to move to places where more jobs might be available. This is especially true for those in the 15- to 19-year-old category. Fourth, young people are charged by weaker financial and family obligations and hence can typically afford to take immediate employment less seriously.

⁽⁷⁷⁾ Gary, M. (2009), 'A portrait of the youth labor market in 13 countries, 1980–2007', *Monthly Labor Review* (<http://www.bls.gov/opub/mlr/2009/07/art1full.pdf>).

Labour inclusion is harder for young women than for young men. The reason why this happens is that, if on one side young women are more educated than young men in most European countries, on the other side qualification segregation is still particularly relevant with women being more likely to be skilled in subjects whose occupational prospects are usually less dynamic. Moreover, due to the expectation of career breaks and care leave following childbirth and traditional gender roles, young women may be hired more reluctantly by employers.

According to Eurostat harmonised unemployment series, youth unemployment (aged 15–24) remains a serious concern and efforts to integrate young people into the labour market and to support them as they pursue careers alternating between employment, study and unemployment should therefore remain high on the policy agenda. Youth unemployment stood at 15.3 % in the EU in 2007, down from 16.9 % in 2006, but still more than twice the prime-age adult unemployment rate. In many Member States youth unemployment remains a severe problem, with rates over 20 % in Romania, Italy, Slovakia, Poland and Greece, which are countries with a high overall unemployment rate too. The unemployment rate of young women is dramatically higher than that of young men in several southern Member States, with a difference of almost 15 percentage points in Greece, and over 5 percentage points in Spain, Portugal and Italy.

The school-work transitions are harder for young women than for young men. According to Eurostat data, one year after leaving school, 67 % of women between 18 and 24 years old are employed compared with 71 % of young men in the EU, while more women than men are unemployed (19 % and 12 % respectively) (see Table 5.1). Young women's disadvantage in employment rates is positive and particularly pronounced in Luxembourg, the Czech Republic and Italy where it is over 20 percentage points, but also in the Netherlands, Latvia, Lithuania, Poland and Slovenia where it is over 10 percentage points. Instead, one year after leaving school, the employment rate of young women is higher than that of young men in two Nordic countries (Finland and Sweden), many west-continental countries (such as Austria, Belgium, Germany, Ireland and the United Kingdom), and in Cyprus, Estonia, Greece and Portugal (see Table 5.1).

In many of these countries, the school-to-work transition is favoured by apprenticeship. There is no unique model of apprenticeship however and each country

retains its peculiarities ⁽⁷⁸⁾. For example, in the continental European countries, apprenticeship is ‘supply-led’; that is, employers take on apprentices on the basis of their assessment of their future skill requirements. Individuals therefore get trained in relevant areas, while firms get the skills that they need. In the United Kingdom, however, apprenticeship training is ‘demand-led’. Training providers receive government funding to place young people with firms, with the aim of achieving government targets for numbers trained rather than to accurately respond to local skill needs and the aspirations of young people.

In the continental European countries, apprenticeship has a common identity across occupations, provided by statutory regulation of its key features, such as duration, standards and assessment. In the United Kingdom, however, there are widespread differences in the quality of apprenticeships along these dimensions, such that there is no single definition of what an apprenticeship actually is and what it entails. In all countries, however, employer and employee representatives play a key role in developing training programmes and ensuring relevance and high-quality apprenticeship.

Table 5.1 — Labour market status of women and men aged 18–24 one year after leaving school, 2007

	Employed		Unemployed		Inactive	
	Men	Women	Men	Women	Men	Women
BE	66.7	72.7	13.0	12.2	20.3	15.1
CZ	81.7	50.9	18.3	45.1	0.0	3.9
DE	74.5	76.4	6.2	7.6	19.3	16.0
EE	65.4	78.8	8.4	5.2	26.2	16.0
IE	56.0	62.1	41.2	28.7	2.7	9.3
EL	31.6	40.9	17.0	39.1	51.4	20.0
ES	75.6	67.8	13.5	20.4	10.9	11.8
FR	84.0	79.0	10.6	14.3	5.4	6.7
IT	56.6	36.3	25.9	37.5	17.5	26.2
CY	13.0	66.9	4.2	21.9	82.8	11.2
LV	77.1	65.2	16.1	15.2	6.8	19.6
LT	89.3	78.3	5.0	11.2	5.7	10.6
LU	91.9	47.3	0.0	30.9	8.1	21.8
HU	52.7	49.5	14.8	26.7	32.4	23.9
NL	78.6	65.7	1.9	5.4	19.5	28.8
AT	62.5	66.4	5.0	3.7	32.5	29.8
PL	70.8	59.9	18.4	27.1	10.8	12.9
PT	48.6	61.2	3.0	24.4	48.4	14.5
SI	69.1	58.3	30.9	37.0	0.0	4.7
SK	68.9	67.5	20.6	23.6	10.5	9.0
FI	45.9	69.1	13.0	15.9	41.1	15.0
SE	79.4	92.3	6.9	6.0	13.7	1.8
UK	79.0	78.8	6.2	6.5	14.7	14.7
EU (*)	71.0	66.8	12.2	18.6	16.8	14.6
IS	98.4	94.2	0.0	0.0	1.6	5.8
NO	69.2	62.6	0.0	1.1	30.8	36.3

Source: Elaboration from EU-SILC data, version 2007-1 from 1 March 2009.

(*) Data for Bulgaria, Denmark, Malta, and Romania are not available for the year 2007.

Explanatory note: This indicator is not included in the indicator list of the social open method of coordination. Share of people aged 18–24 in employment, unemployment or inactivity one year after leaving school in percent of all people in the same age group, by sex.

⁽⁷⁸⁾ Steedman, H. (2005), *Benchmarking apprenticeship: UK and continental Europe compared*, CEP, London School of Economics (<http://cep.lse.ac.uk/research/skills/SFA10.pdf>).

Few national experts of the EGSI network report information on active labour market policies for young people and there are limited examples of gender mainstreaming in this field. Most of the available examples focus on preventing the gendered nature of professional segregation by promoting young women's skills in non-traditional subjects and jobs. These programmes aim at increasing the number of young women in technical occupations and hard subjects, raising awareness of the concept of equal opportunities, encouraging young women and men to question the traditional gender roles

and promoting the entry of young women into high-quality and/or non-traditional jobs.

In this field, Austria implemented specific programmes for young women including a technical pre-qualification for school-leavers to prepare for a possible apprenticeship in a technical profession. The aim is to qualify young women in trade, technology and science. In other countries, including Germany and Sweden, most of the activities are addressed to increase the interest of girls in scientific subjects, by offering summer courses or lectures in maths, science and technology.

Box 5.6 — Training activities to reduce professional segregation: Women in science

Austria: There are several publicly funded NGOs, such as Sprungbrett, specialising in girls' professional orientation and specific courses to increase the number of girls in technical occupations. One of those programmes, the 'MIT' [Girls into techniques] includes a technical pre-qualification for school-leavers to prepare for a possible apprenticeship in a technical profession. The home page <http://www.arbeitszimmer.cc> provides specific online information and tools for young people searching for work or qualification possibilities: young women and young migrants are particularly addressed. A similar initiative is called the 'Women in trade and technology' or 'FIT' programme (2006–08) covering a wide range of active labour market activities, from job orientation and preparation to education/training and tutoring. Training and educational measures on offer include apprenticeships as well as enrolment in vocational schools and universities of applied science and technology. In 2006 and 2007, a total sum of about EUR 20 million was spent on the FIT programme by the Public Employment Sector. Moreover, the labour foundation FEM-Implacement — with the support of the Public Employment System — provides professional training for unemployed women in technical occupations. The training lasts for a maximum of three years and participants receive unemployment pay or other subsidies as well as a scholarship of EUR 90 per month after completion of the preparation course.

Germany: In 2008, the Federal Ministry for Education and Research initiated the *Mathematik, Informatik, Naturwissenschaften und Technik* (MINT) [Mathematics, informatics, natural sciences and techniques] project to increase the interest of women in these areas. At the same time, the Federal Ministry of Family Affairs, Senior Citizens, Women and Youth (BMFSFJ) started the project 'idee_it' [idea IT] in order for more girls to qualify for jobs in information technology. A similar aim is followed by the annual Girls Day, where girls are invited by companies to join lectures and other happenings to inspire female pupils for technical and scientific jobs. Since 2005 the BMFSFJ is also promoting the project *Neue Wege für Jungs* [New perspectives for boys], which is financed through means from the European Social Fund. This project supports initiatives for boys to widen their choices of career as well as their choices of subjects of study. The idea is to question traditional gender roles and to extend social competences. Moreover, the Federal Employment Agency publishes two magazines for teenagers: *Style your future* for girls and *Ready for job* for boys. Both publications are useful sources of information for pupils approaching school-leaving age and use appropriate language to present 'men's jobs' as an option for girls and 'women's jobs' for boys.

Sweden: Several projects have been implemented to encourage girls and young women to enrol in scientific subjects. For example, in 2007 the Swedish National Agency for School Improvement made grants for 29 municipalities to organise summer courses in technology for girls. The purpose was to increase girls' interest in technology and to encourage them to choose the technology programme in upper secondary school. The project was considered successful. In 2008 the government appointed a stakeholder-composed committee on MST (maths, science and technology) and ICT, the Technology Delegation, to promote and increase young people's interest in engineering studies and girls' and women's interest in maths, science, technology and ICT. The result is to be presented no later than 30 April 2010.

Sources: EGSI national reports; Brandell, G., Leder, G. and Nyström, P. (2007), 'Gender and mathematics: recent developments from a Swedish perspective', *ZDM Mathematics Education*, Vol. 39, pp. 235–250; European Commission (2009d), *Cluster 'Mathematics, Science, Technology' (MST): Compendium of good practices in MST*, Education and Culture DG (<http://www.kslll.net/Documents/MST%20Compendium.pdf>); UNECE, National report of Sweden, 2009.

In Denmark, Greece and Liechtenstein, campaigns have been addressed to students and teachers to raise awareness of gender equality in educational choices, making young people more inclined to

question their gender-based educational choices. The characteristics of these campaigns considerably differ across countries, in particular in terms of the communication technology adopted.

Box 5.7 — Campaigns to raise awareness of gender equality in educational choices

In **Denmark**, the campaign, promoted in 2006 by the Minister for Gender Equality, included the set up of the website <http://www.lige-frem.dk>. The purpose is to draw attention to gender-based educational choices, making young people more inclined to focus on their competences rather than on their gender when choosing education and job. The website is targeted at parents, career counsellors and young women and men. It contains examples of young people who have chosen an untraditional career, quizzes, PowerPoint presentations for parent–teacher meetings, theme days at school, etc. The website is updated on an ongoing basis, and receives approximately 10 000 visits a year on average out of a target group of approximately 70 000. The Department of Gender Equality distributed material to draw attention to the website in 2007 and 2008.

In **Greece**, the General Secretariat for Gender Equality (GSGE) promoted the diffusion of books related to gender equality matters among schools and universities. The project ‘Positive actions in favour of women in initial vocational education and training schools (study/research/documentation/support of libraries)’ (with an overall budget of EUR 1 285 000) aspires to enhance and enrich the libraries of 764 public technical schools and vocational training institutes of the country with books related to gender equality matters. The programme ‘Raising awareness of teachers and interventional programmes to promote gender equality’ explicitly aims at raising teachers’ awareness in matters of gender equality. With an overall budget of EUR 25 million, it has been implemented by the Research Centre for Gender Equality (KETHI) in cooperation with the Ministry of Education and Religious Affairs since July 2002. Until now, 487 interventional programmes have been implemented overall, involving the participation of 3 621 school units, 6 719 teachers and 89 782 pupils.

Interestingly, in **Liechtenstein**, the Career Impulse Year (2000/01) promoted various activities in schools, to raise students’ parents’ and teachers’ awareness of the concept of equal opportunity in career choices. *The Starke Frauen — Ganze Männer* [Strong women — Complete men] project, for instance, carried out an experiment in which the boys and girls at a secondary school swapped roles for four days. The girls engaged in crafts and technical tasks while the boys worked in the social and domestic areas. Another project, entitled *Frauenberufe — Männerberufe* [Women’s occupations — Men’s occupations], encouraged young women and men to question the traditional gender roles in the choice of careers. As part of the project, the boys spent one day in various kindergartens, while the girls visited a technical enterprise and Liechtenstein’s College of Advanced Technology. Furthermore, various workshops for girls were held with the aim of educating them at jobs in the crafts sector and in technical areas as well as helping them to discover their own identity and promoting their self-confidence.

Sources: EGGSI national reports; GSGE (2009), *Report of policies and actions on gender equality (2004–2008)*, General Secretariat for Gender Equality, Greece (<http://www.isotita.gr/en/index.php/news/271>); UNECE, National report of Denmark, 2009.

There are two exceptional examples of employment subsidies and start-up incentives to reduce the risk of unemployment among young women.

Start-up incentives include measures that promote entrepreneurship by encouraging young people who recently completed education to start their own business or to become self-employed, in order to facilitate the school-to-work transition. As stated above, the school-to-work transition is more delicate for women than for men, often due to the gender-based educational segregation, which confines women in less dynamic sectors of economic

activity. At the same time, young people are often less likely to be provided with loans from a bank for the start-up of their business, often due to the lack of adequate securities pledged for the repayment of the loan. Therefore, start-up incentives addressed to young women might help at facilitating women’s school-to-work transition and improving their self-employment rates. Greece provides a positive example in this direction, by making grants available to young people for the start-up of their own business within four years after graduation. The scheme pays a special attention to women, with a 60 % quota for them in the grants distribution.

Employment incentives may 'facilitate the recruitment of young people or help to ensure the continued employment of persons at risk of involuntary job loss' ⁽⁷⁹⁾. Examples are subsidies or reduced social security contributions; the employer normally covers the majority of labour costs. Employment incentives might exert a relevant impact of the employment prospect of young women. Indeed, on one side they facilitate the school-to-work transition, which, as stated above, is often less fluid for women than for men due to gender-based educational choices. On the other side, employment incentives might attenuate the gender discrimination of employers when hiring new young employees. Indeed, it frequently happens that employers prefer hiring young men rather than young women with the same skills and qualifications because they expect that men will be more attached to their job during the career cycle and will be less likely to incur career breaks due to family related responsibilities. This gender discrimination is at the core of the longer school-to-work transition of women compared with men and represents the incipit of horizontal and vertical segregations.

Despite the great importance that employment incentives might play in promoting an effective inclusion of women into the labour market, few examples

are available. Spain adopted employment incentives in the context of active employment policies to promote the labour market inclusion of youth with a gender focus. In particular, the 2006 reform of the labour market (Law 43/2006) included reductions in the employers' social security contributions to all young workers aged 16–30. These incentives are higher in the case of young women. In 2008, 55 % of all contracts benefiting from these reductions were signed by young women ⁽⁸⁰⁾.

Employment incentives have recently been adopted by Estonia and the United Kingdom to constrain the recession-fuelled rising youth unemployment. Project evaluations are not available yet. In Estonia, the Ministry of Social Affairs has recently granted subsidies for the year 2010 to support job creation for the long-term unemployed (since at least 12 months) and the young unemployed since at least six months. Similarly the United Kingdom has recently implemented the programme Future Jobs Fund (2009) to constrain recession-fuelled rising youth unemployment. In particular, in response to the recession-fuelled rising youth unemployment in the United Kingdom, the Future Jobs Fund aims to create 150 000 additional jobs, primarily aimed at 18–24 year olds who have been out of work for nearly a year.

Box 5.8 — A comprehensive project to support youth employment: the cases of Malta

In 2008, **Malta** implemented a comprehensive project to support the labour inclusion of young women and men in the labour market, the so-called 'Youth employment policy'. The programme aims at increasing youth employment through the extended use of diverse employment aid programmes and schemes, including employment subsidies, training, job-search assistance. Though the policy is not gender specific, it may provide very relevant indirect gender effects as it explicitly aims at improving the employment prospects of young women and men at risk of long-term unemployment and poverty. In particular, the 'Youth at risk — Empowerment and inclusion' community based project is addressed to young people at risk of social exclusion, among which young women represent the majority.

Source: EGGSI, National report of Malta, 2009.

5.2.2. Adulthood

The presence of children and old-aged dependants may induce a weaker attachment to the labour market and a greater risk of exclusion. This is typically due to the intensification of family related responsibilities which, by gender roles, are more likely to charge women than men.

According to Eurostat data for the year 2007, the inactivity rate of prime-aged women due to family related responsibilities is, overall, significant, being much higher than that of men and increasing at lower educational attainment. In the EU, 30 % of adult women with low education are inactive due to family related responsibilities compared with only 1 % of adult men with the same level of education. The percentage of inactive women reduces to 13 % among women with

⁽⁷⁹⁾ European Commission (2006b).

⁽⁸⁰⁾ EGGSI, National report of Spain, 2009.

upper secondary education (0 % for men) and to 6 % among women with tertiary education (0 % for men). The percentage of women who are inactive due to domestic tasks is impressive among lowly educated women in many countries and predominantly higher (over 30 %) in Cyprus, Italy, Greece, Spain, Ireland, the Netherlands and the United Kingdom. Cross-country

differences in the inactivity rates of qualified women are much less pronounced, though in some countries, such as Austria, the Czech Republic and Luxembourg, the percentage of highly educated women who are inactive due to domestic tasks remains not negligible (over 10 %) (see Table 5.2).

Table 5.2 — Inactivity rate of women and men aged 25–54 due to fulfilling domestic tasks and care responsibilities, by sex and educational attainment, 2007

	Less than upper secondary		Upper secondary		Tertiary	
	Men	Women	Men	Women	Men	Women
BE	0.7	23.4	0.4	13.1	0.2	4.8
CZ	0.1	11.7	0.3	13.2	0.1	15.8
DK	0.6	2.6	0.1	1.1	0.0	1.6
DE	0.7	20.9	0.5	11.5	0.3	7.3
EE	2.5	25.5	1.2	12.5	0.2	9.8
IE	1.6	47.7	0.1	26.7	0.3	9.9
EL	0.0	41.8	0.0	28.4	0.0	8.1
ES	0.2	30.9	0.0	16.5	0.0	6.5
FR	0.1	8.0	0.2	8.5	0.1	3.9
IT	1.0	46.0	0.4	21.8	0.9	5.6
CY	0.0	36.9	0.0	19.8	0.0	7.4
LV	0.2	19.5	0.8	11.4	0.0	3.6
LT	2.9	27.6	1.1	7.4	0.2	2.5
LU	0.2	29.1	0.1	28.7	1.3	12.6
HU	1.0	17.6	0.3	13.8	0.3	10.0
NL	3.3	35.1	0.0	3.3	0.8	6.5
AT	1.3	31.5	0.6	15.8	0.1	12.7
PL	0.3	11.8	0.0	0.0	0.0	3.3
PT	0.0	15.9	0.1	8.4	0.0	1.0
SI	:	13.9	:	3.3	:	0.7
SK	:	0.4	:	0.8	:	0.1
FI	0.0	9.7	0.6	10.2	0.6	8.6
SE	0.0	4.8	0.1	1.3	0.0	1.4
UK	2.8	37.9	0.8	15.1	0.1	9.1
EU (*)	0.7	30.0	0.4	12.9	0.2	6.1
IS	0.2	6.5	0.7	6.4	0.2	3.6
NO	0.0	0.0	0.3	15.2	0.0	0.0

Source: Elaboration from EU-SILC data, version 2007-1 from 1 March 2009. (*) Data for Bulgaria, Malta, and Romania are not available for the year 2007.

Explanatory note: This indicator is not included in the indicator list of the social open method of coordination. The inactivity rate is the proportion of the population aged 18–54 that is not in the labour force due to fulfilling domestic tasks and care responsibilities by sex and education level attained. The educational classification to be used is the International Standard Classification of Education (ISCED 1997) coded according to the seven ISCED-97 categories. Less than upper secondary education is ISCED 0-1-2; Upper secondary education is ISCED 3-4 and Tertiary is ISCED 5.

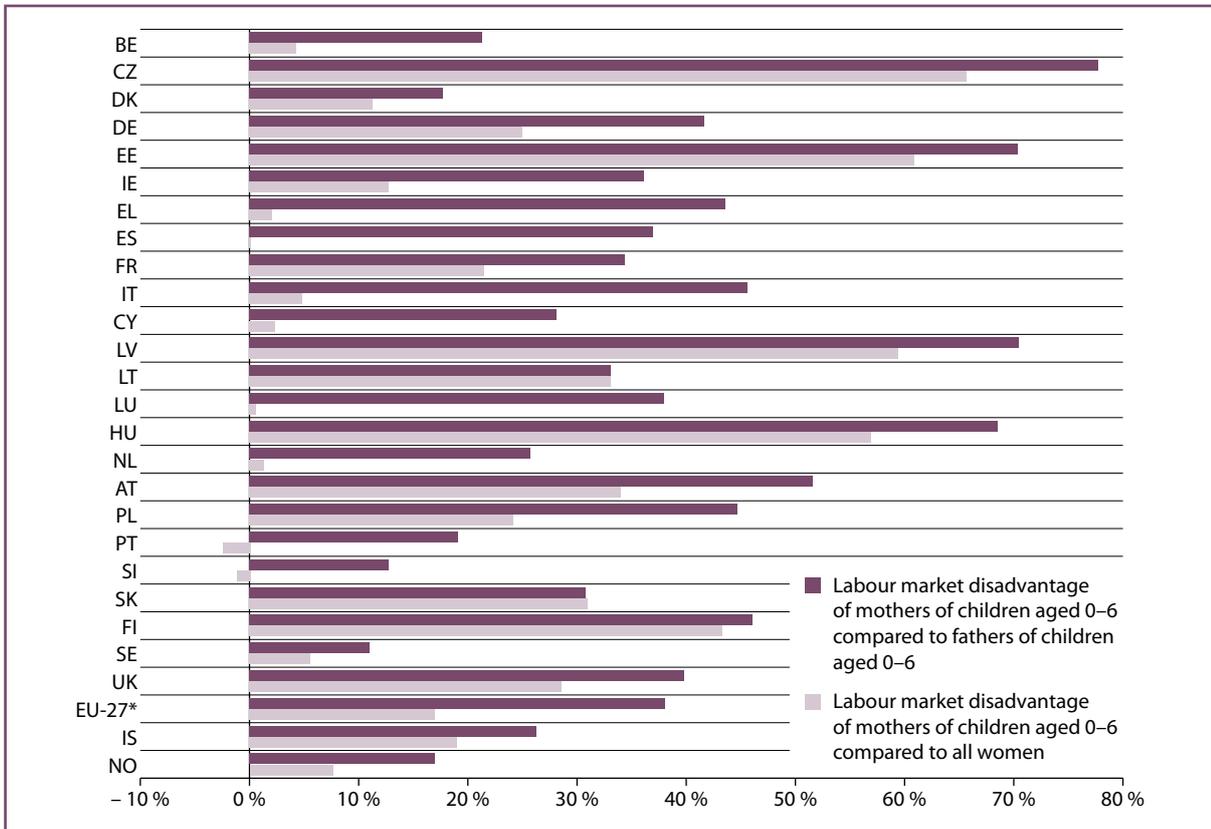
Family related responsibilities represent a relevant obstacle to labour market inclusion especially of new mothers, who after childbirth are much more likely than men to take on parental leave and to incur more frequent and longer spells of career and labour market participation breaks. Throughout Europe, women who might want to return to the labour market after a period of care leave (the so-called 'women returners') make up a significant proportion of the potential labour pool and yet are often overlooked by policies and can lack the confidence or the skills to return to employment. This loss of confidence, career self-efficacy and vocational skills often flows into a higher risk of long-term unemployment spells and inactivity.

Women returners are therefore at a distinct disadvantage in many areas of their lives compared with both men with children of the same age and with non-returner women. This double disadvantage is confirmed by Eurostat data for the year 2007, which report a disproportionate negative gap between: (i) the employment rate of women versus men with children aged between 0 and 6; and (ii) the employment rate of women versus men with children aged between 0 and 6 (see Figure 5.4).

Across all countries, the first disadvantage (that is compared with men with children aged 0–6 years old) is higher than the second disadvantage (that is compared with women without children aged 0–6). At the EU level, the employment rate of women with children aged between 0 and 6 is at 38 percentage points less than the employment rate of men in the same household conditions (see Figure 5.4). The difference is greatest (over 60 percentage points) in the Czech Republic, Latvia, Estonia and Hungary. It is lowest (less than 20 percentage points) in Sweden, Norway, Denmark and Portugal (see Figure 5.4).

The fact that women's disadvantage on the labour market compared with men with the same household characteristics is larger than the disadvantage compared with all women seems to indicate that women's weak attachment to the labour market is strictly related to stereotypes, traditional gender roles and the traditional division of labour, all of which are the main causes of the unbalanced burden of family care responsibilities (see Figure 5.4).

Figure 5.4 — Labour market disadvantage in terms of lower employment rates of women with children between 0 and 6 years old, 2007



Source: Elaboration from EU-SILC data, version 2007-1 from 1 March 2009.

Explanatory note: This indicator is not included in the indicator list of the social open method of coordination. Data for Bulgaria, Malta, Romania, Slovakia and Slovenia are not available for 2007. Labour disadvantage of women with children 0-6 compared with women without children 0-6 is calculated as the difference between the share of mothers aged 25-54 with children aged 0-6 in employment in percent of all mothers aged 25-54 with children aged 0-6 and the share of all women aged 25-54 without children aged 0-6 in employment in percent of all women aged 25-54 without children aged 0-6. Labour disadvantage of women with children 0-6 compared with men with children 0-6 is calculated as the difference between the share of mothers aged 25-54 with children aged 0-6 in employment in percent of all mothers aged 25-54 with children aged 0-6 and the share of fathers aged 25-54 with children aged 0-6 in employment in percent of all fathers aged 25-54 with children aged 0-6.

The active labour market policies which might improve employment stability and the career prospect of adult women are several: among the most relevant, there are skill-training programmes and job-search assistance, campaigns, direct job creation, start-up incentives, flexibility measures, employment subsidies and service vouchers. However, the assessment of active labour market policies carried out by EGGSI experts indicates that gender mainstreaming remains uneven and rather narrow in focus. In quite a number of countries, policies in this area have not been developed with any explicit gender perspective or reference to gender equality and mainstreaming. Conversely, a gender mainstreaming perspective in the domain of reconciliation is to a certain extent established, insofar as most European countries recognise the impact

of care responsibilities on women's employment. Yet countries differ in their policy responses and in their implicit or explicit focus on gender equality. Some countries encourage the supply of public and private services, others improve the opportunities to work part-time hours. Some still consider reconciliation a woman's affair, whereas others recognise the role of men in care and family responsibilities.

Women's participation in programmes that increase labour market opportunities, like successful skill-training programmes and job-search assistance, may subsequently lead to job offers that are acceptable and/or to improved job search. In the long run this would lead to improve women's employment. Training seems a common policy in

European countries and examples of gender mainstreaming addressed to improve the employment prospects of adult women are several. Examples involve Austria, Germany, Greece, Hungary, Iceland, Liechtenstein, Lithuania, the Netherlands and Poland. The programmes implemented in these countries intend to reach different goals: to reduce the gendered nature of professional segregation (as in Lithuania and the Netherlands), to improve women's employability⁽⁸¹⁾ through training that could prepare them for the vocations demanded by the labour market (as in Austria, Germany, Greece, Hungary, Iceland, Liechtenstein and Poland).

In particular, Austria, Germany, Liechtenstein, and Poland focus on the employability of women returners, by offering vocational and academic skills, and relevant and usable labour market information to raise awareness on the available labour market options. In Austria, special funds for the qualification of women returners and specific counselling services are available and provided by the Public Employment System; in Poland, traineeships take the largest part of expenditures on public works⁽⁸²⁾, which are commonly financed by both the labour fund and community funds; in Liechtenstein the Vocational Guidance Centre was instituted to offer individual and differentiated career counselling free of charge to women re-entering the labour market.

Box 5.9 — Comprehensive measures for qualification and job-search support

In **Greece**, two programmes have been implemented to provide training programmes to women for upgrading their skills. One provides consultation and qualification services addressed to unemployed women; the other provides financial incentives to medium and large size companies for the continuous education and training of their female employees. The first project, implemented by the General Secretariat for Gender Equality (GSGE) and called 'Integrated interventions in favour of women', aims not only to support unemployed women in finding work, but also to facilitate the reconciliation of family and working life. Up to 31 December 2007, 8 763 unemployed women had benefited from Consultation services; 5 004 unemployed women were promoted to employment through the Greek Manpower Employment Organisation (OAED) and other national and business programmes; 789 women have benefited from training programmes for upgrading their skills⁽⁸³⁾. The second project, also implemented by the GSGE and called 'Positive actions for the equality of opportunities between men and women in medium-sized and large enterprises', provides financial incentives to companies for the continuous education and training of women, for the coverage of operating expenses for child daycare facilities. The programme has a total budget of EUR 16 665 479.92. The first step of the programme (with a total budget of EUR 2 396 439.76) has been implemented in 19 companies, benefiting a total of 2 189 women. The second cycle of the programme involves 145 companies, with a total budget of EUR 14 243 167.23, benefiting a total of approximately 20 000 women⁽⁸⁴⁾.

In **Iceland**, the 'Educational workshop for women' (started in 1994 and running twice per year) — owned by the Ministry of Education, Science and Culture — intends not only to enhance the skills of unemployed women but also to raise self-awareness and self-confidence. To this aim, it offers classes in three main subject areas: (i) practical skills, i.e. computer skills, Icelandic, English, about money and life, and managing personal finances and the domestic budgets; (ii) creative skills, i.e. art, body motioning, dance, drama and hand craft; (iii) self-assurance, which involves holistic social-therapeutic classes called 'the life-web'.

In **Germany**, qualification strategies consist of special information and consulting services for women who want to return into their jobs after one year, such as the interactive portal *Perspektive Wiedereinstieg* (<http://www.perspektive-wiedereinstieg.de>). Moreover, in 2008, the Federal Ministry for Family Affairs, Senior Citizens, Women and Youth (BMFSFJ)

⁽⁸³⁾ GSGE (2009).

⁽⁸⁴⁾ GSGE (2009).

⁽⁸¹⁾ Employability is defined as the capability of gaining initial employment, maintaining employment, and obtaining new employment (as in the case of women returners).

⁽⁸²⁾ A public works programme (PWP) is the provision of employment by the creation of predominantly public goods at a prescribed wage for those unable to find alternative employment. This functions as a form of social safety net. PWPs are activities which entail the payment of a wage (in cash or in kind) by the state, or by an agent acting on behalf of the state, in return for the provision of labour. These activities have the aim of enhancing employment or producing an asset (either physical or social), with the overall objective of providing social protection.

together with the Federal Employment Agency launched the programme 'Vocational reintegration as a perspective'. The programme supports women who for family related reasons have been away from their jobs for a number of years and now wish to return to work. The idea is to encourage men to support their wives or partners in returning to work after a period of childrearing. The broad-based initiative is designed to provide: (i) a model employment policy programme (in conjunction with the Federal Employment Agency and using funds from the European Social Fund); (ii) a web-based portal with a piloting function (leads users to the advisory and counselling services provided at national, *Länder* and municipal level); (iii) the integration of local-level actors by addressing local alliances, *Mehrgenerationenhäuser* [multigenerational homes] and *Infobörsen für Frauen* [information exchanges for women], the latter offering a dedicated Infotag Wiedereinstieg [information day on returning to work].

In the **Netherlands**, which is characterised by a high level of horizontal segregation due to the large share of women working part-time, the Taskforce 'Part-time plus' (established in April 2008 for a period of two years) aims at encouraging women to work more hours. The activity plan includes research, debates, pilots, information on the Internet and communication to women, men, employers and other relevant actors (politicians, media, social partners, etc.).

Lithuania has recently approved the development of a strategy for ensuring equal opportunities for women and men in science, to reduce professional segregation. The strategy covers the period 2008–13 and is intended to implement gender mainstreaming in all levels of the field of science, to increase the number of women scientists in managing position at the top career levels and in managing positions of scientific and educational institutions, and to increase the number of women in the field of physical science.

Sources: EGGSI national reports; GSGE (2009); UNECE, National report of Greece, 2009.

Few countries, namely Lithuania, Poland and Portugal, have recently launched campaigns to make women and men more aware of gender equality, through changing traditional stereotypes, and improving women's independence and positive self-evaluation. These activities might exert a positive impact on

favouring the labour inclusion of women because gender stereotypes restrict women's and men's study and career choices, leading to a gender-segregated labour market and to the persistency of the male breadwinner model, which often restricts women's option to inactivity due to family related responsibilities.

Box 5.10 — Campaigns for the promotion of gender equality

In **Lithuania**, the project 'Stereotypes of gender roles in employment: extensive monitoring and education system' (implemented between 2006 and 2008 by the Gender Studies Centre of Vilnius University) intended to set up a platform to investigate the role of traditional gender stereotypes on unequal opportunities of women and men in the field of employment. Moreover, since 2006, the association Women Crises Centre of the County of Kaunas has been implementing the project 'Gender equality through elimination of stereotypes'. The goal of this project is to raise awareness on changing the stereotypes of women's and men's roles in the economic activity of the county.

Similarly, between 2005 and 2008, in **Poland**, the Department for Women, Family and Anti-Discrimination in the Ministry of Labour and Social Policy implemented the project 'Stereotype and equal opportunities for women and men in rural societies'. The aim of the project was to break the stereotypical image of women's social roles and strengthen their position in the labour market of rural areas. The project has been implemented through workshops, training courses and information seminars taking place all around Poland and has included the establishment of an Academy for Active Women.

In **Portugal**, since September 1993, the project '+ Equality: DL towards change' promotes women's empowerment through guidance, training and professional insertion. The programme is publicly financed and implemented by the following associations: Association for Rural Development of Lafões (Idea Alentejo ADRL), Cultural and Recreational Association of Tondela — Solidarity Foundation (ACERT), Group 'Learning in festival Beira Serra' (GAF) and the Association for the Development of Local Communities (ADCL). These actors periodically collect and publicise best practices in the field of promoting gender equality.

Sources: EGGSI national reports; European Commission (2009c), *Summary report — Gender stereotyping in Germany*, Programme of exchange of good practices on gender equality (<http://ec.europa.eu/social/BlobServlet?docId=3274&langId=en>); UNECE, National report of Lithuania, 2009.

Another category of active labour market measures for women returners is direct job creation ⁽⁸⁵⁾. This measure could substantially help the labour inclusion of women with caring responsibilities, who are often discriminated against by employers when hiring new employees.

Few national experts report policy measures aimed at the creation of jobs; for example Greece provides a case of direct job creation policy, which is gender mainstreamed. In particular, two quota systems promote women's inclusion in the labour market. A first system (which has been running since 2000) provides a 60 % quota for women in all employability schemes, in line with the female share of the unemployed. Since 2004, it has also been applied to the unemployed

hired for part-time jobs in the public sector. Moreover, Act 3174/2003 extended part-time work to the public sector, reserving 10 % of new hires to mothers with children up to 12 years old on top of the general 60 % quota for women. Law 3250/2004 for 'Part-time employment in the civil sector, local government and the legal entities of public law' has partly modified the cited act, by reserving 10 % of new hires also to parents who have more than three children. It also provides up to 60 % from various unemployment categories (i.e. up to 30 years of age, and those who are five years away from retirement) who benefit from such employment positions be reserved for women. Some policy evaluations report that 73 % of all part-time positions in the civil sector, within the scope of the above law, are occupied by women ⁽⁸⁶⁾.

Box 5.11 — Non-financial incentives in the field of entrepreneurship

In **Cyprus**, the Industrial Development Service of the Ministry of Commerce, Industry and Tourism has recently promoted a grant scheme for the strengthening of women's entrepreneurship, which is expected to run for six years from 2007 to 2013. It aims at providing training and qualifications about the new technologies and developing knowledge and ideas in the creation, production and sales of products and services, with a total budget of EUR 5 000 000. Over the period 2006–08, approximately 780 women participated in the scheme, 230 for placements and 550 for participation in training programmes ⁽⁸⁷⁾.

Similarly, in **Germany**, the Federal Government promotes the *Bundesweite Gründerinnenagentur* (BGA) [National Agency for Women Start-Ups]. As a centralised platform, the agency consolidates information and services designed to assist women's start-ups in all sectors and in every phase of the start-up. BGA regional offices have been in place in all 16 German states since August 2006. Jointly with the BGA, the Federal German Government has initiated a nationwide campaign *Nachfolge ist weiblich* [Succession is female] to encourage more women to take over a business. As part of the campaign, a travelling exhibition *Unternehmensnachfolgerinnen in Deutschland* [Women in business succession in Germany] was opened in 2007 to raise citizens' awareness of the opportunity for women to be engaged in business and to present positive role models.

Similar initiatives have been taken in **Lithuania, Malta and Poland**, providing women with necessary knowledge of how to start a business, where to seek funds for the business, how to promote it through a media campaign, including a television programme, spots, books and online publications, and creating awareness of the impact that women entrepreneurs can have on the national and regional economy.

Sources: EGGSI national reports; European Commission (2008e), *The European network to promote women's entrepreneurship (WES): Annual Activity Report 2007*, European Commission, Directorate-General for Enterprise and Industry; UNECE, National report of Germany, 2009.

⁽⁸⁷⁾ UNECE, National report of Cyprus, 2009.

⁽⁸⁶⁾ CEDAW (2007), *Concluding comments of the Committee on the Elimination of Discrimination against Women: Greece*, Committee on the Elimination of Discrimination against Women, 37th session, Greece (http://www.isotita.gr/en/var/uploads/Greece_%20Concluding_comments_OHE.pdf); UNECE, National report of Greece, 2009.

⁽⁸⁵⁾ European Commission (2006b).

Start-up incentives include measures that promote entrepreneurship by encouraging the unemployed and other target groups to start their own business or to become self-employed⁽⁸⁸⁾. Therefore, start-up incentives addressed to adult women might help at re-entering the labour market and improving women's self-employment rates. Self-employment also allows women and men to opt for more flexible working time, thereby facilitating reconciliation options.

Several countries provide positive examples in this direction, by implementing projects aimed at promoting women's entrepreneurship. However, they are very different in content. For example, several countries focus on providing non-financial incentives (such as training activities) in the field of entrepreneurship (i.e. Cyprus and Germany); other countries provide financial incentives as support for founding women's enterprises (i.e. Greece, Spain and the United Kingdom).

Box 5.12 — Non-financial incentives in the field of entrepreneurship

In **Greece**, the Manpower Employment Organisation supported the entrepreneurship of mothers with small children or women who care for persons with a disability through the coverage of certain start-up expenditures (one third of operating expenses, childcare expenses, etc.). Moreover, the business proposals of women wanting to establish their own business were awarded with additional grading points during their evaluation. As a result, 1 291 women established their own business⁽⁸⁹⁾.

Another major initiative runs in **Spain**, where women's self-employment is encouraged through: lump sum benefits up to EUR 10 000 (higher for women victims of domestic violence); consultancy and training services; reductions in social security contributions; capitalisation of up to 60 % of the contributory unemployment benefit to cover investment costs. The initiative has been addressed to young people under 30 or women under 35 and women starting-up after maternity leave. According to data of the *Anuario de Estadísticas Laborales* [Ministry for Labour and Immigration], in 2008, 51 % of the 10 330 persons having made use of the capitalisation of their unemployment benefit were women.

In the **United Kingdom**, the Northern Ireland Assembly has undertaken a number of measures in order to close the existing gender gap in self-employment. Between 2006 and 2008, the 'Pathways to female entrepreneurship' programme delivered 26 pre-enterprise programmes to 234 women participants and a business growth programme to 40 women already in business⁽⁹⁰⁾. In 2009, the 'Booster' pilot programme has been announced to stimulate female entrepreneurs to explore export opportunities.

Sources: EGGSI national reports; Council of Europe (2008), Fourth report on the implementation of the Additional Protocol of the European Social Charter submitted by the Government of Greece, Prot/GR/IV2008; GSGE (2009); UNECE, National report of Greece, 2009; PricewaterhouseCoopers (2009), *Evaluation of pathways to female entrepreneurship programme 2006–08 — Final report — Executive summary*, Invest NI (http://www.investni.com/print/pathways_evaluation_executive_summary__jan_09__.pdf); UNECE, National report of the United Kingdom, 2009.

⁽⁸⁹⁾ GSGE (2009).

⁽⁹⁰⁾ PricewaterhouseCoopers (2009), *Evaluation of pathways to female entrepreneurship programme 2006–08 — Final report — Executive summary*, Invest NI: (http://www.investni.com/print/pathways_evaluation_executive_summary__jan_09__.pdf).

⁽⁸⁸⁾ See European Commission (2006b).

Flexibility options include those sets of policies which aim at increasing the adaptability of workers and the workplace, by providing a wider set of working arrangements for a better balance between market work and family responsibilities.

From the information provided by EGGSI national experts, several measures have been taken to improve the accessibility of the labour market to women by providing more flexible options, especially in the private

sector. Some examples have been provided by Bulgaria, Cyprus, Germany, Hungary, Portugal and Romania. In these countries, initiatives have been taken with the aim of attracting those people who are outside the labour market because of lack of reconciliation options and family-friendly work arrangements (the majority of them are women). Hence, flexible working opportunities are provided to balance market work and family responsibilities, to re-enter the labour force and search for the job that is the most suitable to their needs.

Box 5.13 — Family-friendly work arrangements

In **Germany**, the *Erfolgsfaktor Familie* [Business Programme Success Factor Family] was launched at the beginning of 2006 to promote a wider range of family-friendly measures that stretch from flexible working hour models, teleworking, and company-supported childcare, to financial assistance for employers who set flexible working arrangements in the field of work–life balance. Special attention is given to establish networks and alliances which provide forums for exchange and mutual learning of experiences. Similarly, in **Cyprus**, the programme 'Promotion of flexible forms of employment (FFE)' for the programming period 2007–13 has provided a scheme for the subsidisation of businesses/organisations which promotes flexible employment regulations especially addressed to long-term unemployed and persons with dependants (the majority of them are women).

For the support of the harmonisation of workplace and family obligations, in each year since 2000, **Hungary** has announced the Family-Friendly Workplace Award, to be granted to companies and institutions implementing outstanding family-friendly measures. The proposed measures are evaluated according to the following criteria: (i) data about the distribution of employees, policies and practices (e.g. distribution of employees by the position, family status, method of work, promotion systems, issues in relation to childcare, wages and salaries, training, etc.); (ii) issues concerning equal opportunities (e.g. regulations and practices); (iii) family-friendly policies, practices for the support of the harmonisation of work and private life (e.g. work organisation, leave and holidays, other benefits, etc.); (iv) matters concerning the organisational culture (e.g. family-friendly organisational culture, involvement of employees and social corporate responsibility); (v) miscellaneous questions (e.g. development and monitoring). The winners of the competition are entitled to use the of Family-Friendly Workplace logo for a year.

In **Portugal**, the project *Convidas* (run in the period 2001–04 and endowed with a budget of EUR 639 557) has carried out a wide range of activities aimed at offering practical support to families, improving the flexibility of existing services, raising awareness among employees, and changing attitudes within society about the roles of men and women in the home and community. One of its key initiatives is a 'voluntary network for family support', which has already provided support to over 500 people, 61 % of them elderly, 21 % children and 18 % disabled. It is coordinated entirely by local actors to ensure its long-term sustainability.

In many countries, flexible working arrangements are regulated in the national collective work agreement to encourage women not to leave their job after childbirth. In **Romania**, several measures in this direction are noteworthy. First of all, after the statutory two years of parental leave, employers need to allow women to continue in their previous job. Secondly, if women do not take parental leave, they may benefit from reduced working time or flexible working hours with no effect on their basic wages and seniority. Then, when women have children younger than six and there is no kindergarten available, they can work part-time, but this is considered full-time work in terms of tenure. Moreover, a family-friendly measure provides that starting from the fifth month of pregnancy women should not be allowed to work nightshifts or be forced to work overtime, to travel for work purposes or to change their workplace without consent. In companies with more than 50 employees where more than 20 % are women, the company health and safety committee must include at least one woman.

Sources: EGGSI national report; Klammer, U. and Letablier, N. T. (2007), 'Family policies in Germany and France: the role of enterprises and social partners', *Social Policy & Administration*, Vol. 41, No 6, pp. 672–692; UNECE, National report of Germany, 2009.

Employment incentives may 'facilitate the recruitment of people or help to ensure the continued employment of persons at risk of involuntary job loss' ⁽⁹¹⁾. Examples are subsidies or reduced social security contributions; the employer normally covers the majority of labour costs. Employment incentives might exert a relevant impact on the employment prospect of women, especially those with family related responsibilities, by raising employers' incentives to hire them and reducing gender discrimination in the hiring process.

Belgium, Greece, Hungary, Italy, Malta, Romania and Sweden rely on employment incentives to support women's re-entrance into the labour market. In the case of Belgium and Malta these incentives are

addressed to women, through tax reductions; in the case of Greece, Hungary, Italy and Sweden they are addressed to employers, through the reduction of social security contributions and support to wage costs. In the first case, employment incentives try to make work pay, by raising the convenience for women to be engaged in market work. In the second case, employment incentives try to change employers' preferences, by raising their convenience to hire women returners. In Romania, employment incentives do not provide financial incentives. Instead, collective work agreements settle that in the event of workforce reductions, women are to be made redundant only as a last resort when they have children or are less than three years away from retirement.

Box 5.14 — Employment incentives to support women's re-entrance into the labour market

The **Belgian** 'employment bonus' is a structural reduction on quarterly social security contributions paid by low-wage employees, to raise their convenience to be engaged into full-time employment. The first reduction had been introduced in 1999. The appealing feature of the bonus is its link with equivalent full-time earnings: gross earnings are first transformed in full-time equivalent, then the maximum reduction to which a worker might be entitled is scaled to the amount of hours worked. This way, employees working full-time are entitled to the full reduction, while part time employees will only have half of the maximum reduction. This feature is indeed an improvement with respect to the previous earned income tax credit: the employment bonus clearly distinguishes between low productivity and low effort (thus avoiding the part-time premium implicit in the earned income tax credit), and low-wage workers benefit from the increase in net income immediately (instead of having to anticipate next year's tax reimbursement). The employment bonus has specific consequences for women. Indeed, both partners are potentially eligible and, more importantly, the income of one has no effect on the eligibility of the other. Further, the Belgian Minister of Labour has announced the future extension of the one-parent family bonus for women returners who are not registered as unemployed and have to start working after a partnership break or divorce.

Conversely, in **Hungary**, on the basis of the favourable experience from a similar programme addressed to young people, the programme 'Start plus' was launched in July 2007. Through reductions in social security contributions paid by employers, the programme aims at improving the employment prospects of: (i) persons returning from the childcare allowance, childcare benefit, child-raising support or care-giver fee within one year after receiving the last financial support, (ii) people intending to go back to work after the first birthday of the child parallel with the childcare allowance, (iii) the long-term unemployed.

In **Greece**, Act 3227/2004 provided subsidies to employers for an amount equal to their social security contributions if hiring women with at least two children. Subsidies are granted for one year per child.

Similarly, in **Italy**, Law 244 dated December 2007 (2008 Financial Law) has introduced tax deductions for the enterprises employing women from southern regions.

In **Sweden**, the *förstärkt anställningsstöd* [special employment support] programme (between 1999 and 2006) aimed at stimulating employers to hire persons who had been enrolled at the Public Employment Service for at least 24 months. Support was given for 18 months. During the first six months, it amounted at 75 % of the wage costs up to a ceiling of SEK 525 per day; during the following 12 months, it covered only 25 % of the wage costs up to a ceiling of SEK 175 per day. Though the project had no specific gender orientation it benefited women more than men. According to existing evaluations, after 90 days from the end of the programme, 57 % of women and 52 % of men involved had an employment without support, while 24 % of the women and 27 % of the men were unemployed.

⁽⁹¹⁾ European Commission (2006b).

Malta has recently proposed a new fiscal policy to stimulate a more equal sharing of family responsibilities and market work to help women to re-enter the labour market. The rules are the following: mothers who return to the labour market after a five-year absence can benefit from a one-year exemption from income tax, for every child under the age of 16; mothers already in employment or who have not been absent for five years, and who return to work after childbirth, benefit from a one-year exemption from income tax, for all children born from 2007 onwards. Since 2009, tax savings have been agreed to attract women returners to employment and self-employment. The benefit does not exceed EUR 2 000 in any one year, but any unused credit may be used in the subsequent year.

Sources: EGGSI national reports; Orsini, K. (2005), 'Is Belgium making work pay?', *Center for Economic Studies Discussion Paper Series 06.05*, Department of Economics, Katholieke Universiteit Leuven (<http://www.econ.kuleuven.be/ces/discussionpapers/Dps06/Dps0605.pdf>).

Finally, service vouchers represent a further incentive towards more active job search. The aims of the scheme are several: (i) to create new jobs, particularly for low-skilled workers; (ii) to provide an incentive to move from undeclared work to a regular job in economic sectors where undeclared work is common; (iii) to improve the work–life balance of service users by making it easier to outsource domestic work and respond to the demand for reasonably priced household services (see Box 5.15 for an example of the service vouchers system explicitly addressed to lone parents).

The service vouchers system touches the core of all time-allocation problems. Its main merit is that it extends the possibility of externalising time-consuming household tasks to less well-off families because of the affordability of the vouchers. As a result, it alleviates the multiple burden of women not only in higher income categories but also in low-income households.

In the field of active labour market policies, this measure lies in between direct job creation policies and reconciliation policies, as they aim at the creation of additional jobs of benefit to the households. In particular, the main objectives are twofold: to find formal and secured employment for those involved in care and household works (due to the prevalence of illegal work in the field of personal services) and to offer women and men the possibility to buy services in the field of domestic works, thereby facilitating a better balance between private and professional responsibilities.

Few EGGSI national experts, such as those from Austria, Belgium, France, Italy and Sweden, refer to the service vouchers as an implemented measure in the set of active labour market policies.

Box 5.15 — Some examples of service vouchers systems

Austria recently introduced a household cheque to encourage the legalisation of domestic workers and provide them with social insurance. However, some impact evaluations ⁽⁹²⁾ reveal that the take-up rates for the cheques has been very low and 62 % of employers still do not legally declare the employment of domestic workers.

In **Belgium**, the diffusion of service vouchers is more widespread. In 2006, within the new system of service vouchers, 23 755 new jobs were created, mostly among women and the low-skilled, providing services for a total number of 11.66 million hours to 88 400 users. **France** and **Sweden** implemented similar measures to stimulate the individual private demand for services (cleaning, childcare, etc.) through tax credits and exemptions of contributions.

Italy has recently allocated a fund for the legalisation of women's work in the field of personal services. This action called *Donne Sommerse* [Hidden women] has produced an important legislative and political result, consisting in the publication (in 2008) of a public notice for the funding of pilot projects aimed at legalising the phenomenon of hidden work in the field of home care services. The Department for Equal Opportunities has allocated EUR 5 000 000 to finance 30 projects which have been implemented at the regional and local levels.

Sources: EGGSI national reports; DDPO (2008), *Documento conclusivo del progetto 'Donne Sommerse'*, Dipartimento Diritti e Pari Opportunità, Presidenza del Consiglio dei Ministri, Italia; UNECE, National report of Italy, 2009.

⁽⁹²⁾ EGGSI, National report of Austria, 2009 (<http://www.bmwa.gv.at>).

The service vouchers system has often been questioned in political and research debates. The advantage of the system is clearly that the goal of activation of unemployed and non-active people goes hand in hand with the aim of creating regular jobs. However, there are some concerns about the poor quality of jobs created, characterised by absence of training, pay progression, strong prevalence of part-time jobs, and gender segregation of workers (in Belgium, 98 % of jobs generated by the service vouchers system are performed by women) ⁽⁹³⁾.

5.2.3. Seniority

Old-aged people are considered a vulnerable group in terms of labour inclusion because they are more likely to be affected by age discrimination, health problems and skill obsolescence. Age discrimination in the labour market may take different forms. Some are explicit, such as the exclusion of older workers from training or the inclusion of age-limits in recruitment advertisements, which depresses the employability of those outside the labour market and the career prospects of workers. Other ways are more subtle, such as dealing with job redundancies by means of

early retirement. Moreover, health-related problems and skill obsolescence may prevent them from sustaining standard working hours, performing within normal working arrangements and exerting a good labour productivity. All these factors may induce or force the elderly to early retirement and inactivity.

The issues of lack of training opportunities and skill obsolescence are particularly relevant for older women, due to their more frequent spells of career breaks caused by family related responsibilities and by the lower level of educational attainment compared with men of the same age. According to the common indicators, in the European Union ⁽⁹⁴⁾, 49 % of women between 55 and 64 years old were low qualified, compared with 38 % of men in the same age. This difference is consistent in most European countries, with the exception of Estonia, Finland, Ireland, Latvia, Lithuania and Sweden where the percentage of old-aged women with low educational attainment is lower than the corresponding percentage for men. Older women's disadvantage in terms of qualifications is more pronounced in older Member States (especially in Luxembourg, the Netherlands, Austria, the United Kingdom, Spain, Denmark and Germany) as well as Slovenia, Hungary and Cyprus (see Table 5.3).

⁽⁹³⁾ EGGSI, National report of Belgium, 2009.

⁽⁹⁴⁾ EU refers to EU-25. Data for Bulgaria and Romania are not available for the year 2007.

Table 5.3 — Persons with low educational attainment by age and sex, 2007

	55–64			25–64		
	Total	Women	Men	Total	Women	Men
BE	51.9	55.6	48.1	33.4	33.3	33.5
CZ	16.6	24.1	8.4	9.8	13.3	6.3
DK	24.0	29.8	18.2	18.3	20.0	16.5
DE	20.7	27.3	13.8	16.7	19.9	13.5
EE	19.6	17.2	22.9	11.5	9.1	14.2
IE	61.6	59.7	63.4	35.0	31.6	38.4
EL	66.8	70.8	62.3	41.3	40.6	42.1
ES	75.3	80.7	69.5	51.8	51.4	52.2
FR	51.1	55.9	46.1	33.5	35.4	31.6
IT	68.3	72.7	63.8	48.9	48.5	49.3
CY	57.9	62.9	52.6	30.9	32.2	29.5
LV	25.8	23.4	29.0	15.5	11.6	19.7
LT	24.7	23.3	26.6	11.6	10.2	13.3
LU	47.3	60.1	34.9	34.8	38.8	30.9
HU	35.1	41.2	27.6	22.0	25.4	18.3
MT	86.8	90.2	83.1	74.1	79.3	68.9
NL	40.8	51.0	30.7	27.7	30.5	24.8
AT	28.6	37.8	18.8	19.7	25.9	13.5
PL	29.1	32.7	25.1	14.3	15.0	13.6
PT	88.6	89.7	87.4	72.9	70.7	75.2
SI	30.4	38.1	22.5	18.6	21.0	16.3
SK	21.8	28.0	14.3	11.4	14.5	8.2
FI	38.1	37.3	38.9	20.4	18.2	22.6
SE	27.4	25.0	29.7	16.0	14.0	18.0
UK	34.5	44.7	27.3	27.5	31.4	23.7
EU-25	43.6	49.3	37.9	30.5	32.0	29.0

Source: European Commission, New common indicators from 2006 for the social open method of coordination (http://ec.europa.eu/employment_social/spsi/common_indicators_en.htm); Social Inclusion Portfolio Indicator: SI-52.

Explanatory note: Data for Bulgaria and Romania are not available for the year 2007. Share of the adult population (aged 25 years and over) whose highest level of education or training is ISCED 0, 1 or 2.

In all countries, except Estonia and Finland (where the gender difference is modest), older women's employment rates are much lower compared with those of men of the same age, with a labour market disadvantage of 17.9 percentage points in the EU. The difference is greatest in Malta, Greece, Cyprus and Slovakia, where it reaches over 30 percentage points, and it is above the EU-27 average also in Spain, Ireland, the Czech Republic, Slovenia, Italy, Poland, Austria and the Netherlands (in diminishing order). It is lowest in the Nordic countries and in France (see Table A.7).

Although retirement is the main reason for older men to be outside the labour market in almost all

countries (the exceptions being Finland, Lithuania, Poland and Sweden where illness and disability account for a higher share), the picture is more mixed for older women. In several countries (Cyprus, Greece, Ireland, Luxembourg, Malta and Spain), personal or family responsibilities are a more important reason for the non-participation of older women than retirement (see Table 5.4). This highlights the importance of the availability of flexible working arrangements and care facilities which can enable older female workers to achieve a better balance between private responsibilities and work, as well as action to address regulations on retirement and health issues, such as health and safety at work.

Table 5.4 — Shares of the inactive population aged 55–64 by sex and reason for not being economically active, 2007

	Looking after children or incapacitated adults or other family or personal-related responsibilities		Own illness or disability		Retired		Think no work is available	
	Men	Women	Men	Women	Men	Women	Men	Women
BE	1.9	24.3	14.1	9	4	34	9.5	14.4
BG	3.7	8.6	25.2	17	55.2	66.4	9.9	5.3
CZ	:	0.5	7.1	3	9.5	94.7	0.7	0.7
DE	:	13.2	11.6	8.9	82.1	63	1.7	2.1
DK	:	2.5	31.9	33.8	65.5	58.8	:	:
EE	:	:	45.4	27.1	44	65.3	:	:
EL	:	27	1.4	5	85.8	28.4	:	:
ES	3.2	51.3	39	24	43.4	8.3	1.8	3.9
FR	:	:	0.6	0.9	97.2	96	:	:
IT	1.1	14.9	9.7	7.9	72.6	3.9	3.6	5.4
CY	:	68.7	35	12.6	57.7	16.4	:	:
LV	:	:	26	18.2	54	66.3	:	:
LT	:	:	43.9	27.4	42.7	62.7	:	:
LU	:	67.5	25.2	13.4	6.5	17.2	:	:
HU	:	2.1	26.4	18	67.7	74.6	2.1	1.4
MT	:	42	17.4	:	75.1	2.6	:	:
NL	:	16.6	33.3	27.7	51.5	25.4	2.7	2.3
AT	:	2.2	7.6	4.2	87.7	73.4	:	:
PL	2.3	5.9	41.4	19.3	37	67.7	6.7	3.6
PT	:	25.4	13.5	15.4	74.1	46.1	:	:
RO	:	7.4	22.4	15.9	45.5	41.4	3.3	3.2
SI	3.2	7.2	23.8	12.6	67.5	76.1	2	1.5
SK	:	:	31.7	9.6	64.3	87.7	:	:
FI	:	5.2	44.9	36.8	38	43.9	3.1	3.1
SE	:	1.9	56.4	64.6	34.7	22.1	:	:
EU (*)	1.4	16	19.2	14	66.9	49.8	2.9	3.3
IS	:	:	:	75.7	:	:	:	:
NO	:	6.6	59.5	66	33.8	18.1	:	:

Source: EU-LFS data, version 2007.

(*) EU refers to EU-27 excluding the United Kingdom and Ireland for which data are not available for 2007.

Explanatory note: This indicator is not included in the indicator list of the social open method of coordination. Missing data are shown when the information is not available or deemed unreliable from the Eurostat database. The shares of the inactive population aged 55–64 by sex and reason for not being economically active is calculated as the share of inactive women/men aged 55–64 who declare to be inactive for one specific reason in percent of all inactive women/men aged 55–64.

Terminating the practice of compulsory retirement, providing greater care support facilities (especially for older women) and addressing the negative perceptions of certain older workers about their labour market prospects could result in significant increases in the participation of older people.

In the context of raising older people's labour market participation, much analysis and debate has taken place on reviewing financially related aspects (such as pension provisions and increasing the retirement

age to receive a pension) and on improving, training and professional orientation services, while less attention has been given to creating appropriate employment opportunities and the right working and employment conditions to encourage older workers to remain in work for longer. It is also becoming increasingly clear that the work–life balance is an important factor in the job satisfaction and the career plan of older people in particular. Employers would benefit from considering the overall pattern of their older employees' wishes and expectations towards

work. With advancing age, these increasingly encompass their personal lives outside work, such as their family care responsibilities. In this regard, flexible working arrangements, particularly part-time work and self-employment, should be further promoted as an important mechanism for 'active ageing'.

From a gender perspective, though the majority of Member States recognise that older women are at disadvantage in terms of labour inclusion,

measures taken for older workers in recent years are, in general, either not explicitly gender mainstreamed or largely ignore the different situations of older men and women. For example, Austria, France and Hungary highlight good-practice examples aimed at improving the quality of working conditions to create sustainable and healthy workplaces for older workers throughout the life cycle. For older women in particular, Poland provides an exception.

Box 5.16 — Comprehensive strategy for the labour inclusion of older women: the case of Poland

Poland has recently implemented a comprehensive set of measures to foster the labour market inclusion of older women, including not only training and professional orientation services, but also equalising the retirement age of women and men, providing reconciliation of work and family life opportunities and raising awareness on the need to break stereotypes and traditional gender roles.

Between November 2006 and November 2007, the Department for Women, Family and Anti-Discrimination at the Ministry of Labour and Social Policy implemented the project 'Wanted: women over 45 — reliability, commitment, experience', designed to contribute to change stereotypes concerning working women over 45. The programme aimed at stimulating discussions with respect to the gradual levelling of retirement age of women and men and their equal access to employment and lifelong learning. The project consisted in a media awareness-raising campaign, addressed in particular to employers and women over 45 who were already working and wanted to learn and raise their professional qualifications. Later, the programme 'Active women' launched in 2007 (with a budget of PLN 15 million) targeted senior women over 50 years old. Activation instruments of the programme included mainly training and retraining (especially related to the professions in shortage at the labour market), promotion of self-employment and the reimbursement of transportation related to trainings.

In 2009, a large and comprehensive labour market programme 'Solidarity across generations — measures aiming at increasing the economic activity of people over 50' was launched. Two out of seven operational goals of this programme clearly consider the gender aspect, namely: 'Expanding the opportunities of employment for women' (mainly through reconciliation of work and family life measures) and 'Limitation of employees' withdrawal from the labour market within the social benefit system' (mainly through equalising the retirement age of women and men).

Sources: Ministerstwo Pracy i Polityki Społecznej (2009), *The programme 'Solidarity across generations. Measures aiming at increasing the economic activity of people over 50'*; Departament Analiz Ekonomicznych i Prognoz, Government of Poland (http://analizy.mpips.gov.pl/images/stories/publ_i_raporty/50+Solidarity_across_generations.pdf); EGGSI National report of Poland; UNECE, National report of Poland, 2009.

6. Third pillar: access to services and its implications for gender equality

Within the framework of active inclusion the provision of services is foreseen as a fundamental policy tool to achieve the goal of a sustainable integration of vulnerable groups in society through employment. More specifically, those services directly provided to individuals and households, such as housing, vocational training and lifelong learning services, care services for children, the disabled and elderly people, play a preventive as well as a cohesive role since they address the whole population independent of wealth and income ⁽⁹⁵⁾. They contribute to non-discrimination, to gender equality, to human health protection and to improving living standards and enhancing the capacity of individuals in the society.

Decent housing is a precondition to active inclusion strategy for all women and men belonging to vulnerable groups. However, women due to their discontinuous participation in the labour market and their less rewarding positions in terms of income and career opportunities find greater hindrances in acquiring property and accommodation. Women are therefore more likely to encounter housing difficulties. Furthermore, studies have shown that domestic violence is one of the principal causes of homelessness among women.

Vocational training and lifelong learning services are the main tools to favour the adaptation of individuals' skills demand allowing a better matching between demand and supply in the labour market and an effective labour inclusion. People belonging to vulnerable groups may benefit more from participating in vocational training and lifelong learning, especially women who are more likely to be at a disadvantage in the labour market.

Women's care-giving role has proved to be an obstacle in accessing and remaining in the labour market. As regards childcare the most vulnerable women are lone mothers who cannot benefit from partners' support in caring for children and are still at higher risk of remaining outside the labour market. Long-term care aims at allowing both the inclusion of care-givers in the labour market by providing them support in their caring activities and the inclusion of care-receivers. They are extremely relevant for the participation of women in the labour market since women are the wide majority among carers. To conclude, it is worth noting that the promotion of both childcare and long-term care services is a major contributory factor to improve women's participation in the labour market.

⁽⁹⁵⁾ See the communication from the Commission 'Services of general interest, including social services of general interest: a new European commitment'. COM(2007) 725 final (http://ec.europa.eu/services_general_interest/docs/com_2007_0725_en.pdf).

In this chapter, drawing on the available EGSI national reports, the main evidence as regards both the present conditions of vulnerable groups and the policies adopted by Member States to provide services are discussed from a gender perspective.

6.1. Housing and homelessness

The purpose of decent housing is to meet the basic psychological and social need of individuals for protection and privacy ⁽⁹⁶⁾ and for a place to rest and recover.

Access to decent housing is established as a right in the EU Charter of Fundamental Rights ⁽⁹⁷⁾ and, in the EU policy context, public intervention in the housing sector is envisaged within the strategy for social protection and social inclusion ⁽⁹⁸⁾. From this perspective decent housing is the precondition for participation in employment, for accessing resources, rights, goods and services.

This is especially true for all those who are in vulnerable conditions ⁽⁹⁹⁾: people in poverty, lone parents, disabled people, migrants and ethnic minorities, the youngest and the elderly, who need to be supported in regaining autonomy and in re-establishing their ties within the society ⁽¹⁰⁰⁾. Otherwise they risk to be caught in a vicious circle of resource deficiency and isolation that might lead them to step into the pathway of homelessness ⁽¹⁰¹⁾.

⁽⁹⁶⁾ European Foundation for the Improvement of Living and Working Conditions (2006), *First European quality of life survey: Social dimensions of housing* (<http://www.eurofound.europa.eu/pubdocs/2005/94/en/1/ef0594en.pdf>).

⁽⁹⁷⁾ The EU Charter of Fundamental Rights Article 34(3) states: 'In order to combat social exclusion and poverty, the Union recognises and respects the right to social and housing assistance so as to ensure a decent existence for all those who lack sufficient resources, in accordance with the rules laid down by Community law and national laws and practices'.

⁽⁹⁸⁾ See the communication from the Commission 'Working together, working better: A new framework for the open coordination of social protection and inclusion policies in the European Union' adopted by the European Council in March 2006 (http://ec.europa.eu/employment_social/spsi/docs/social_inclusion/2006/objectives_en.pdf).

⁽⁹⁹⁾ Harrison, M. and Davies, C. (2001), *Housing social policy and difference*, Polity Press.

⁽¹⁰⁰⁾ As highlighted in the official documents of the European Commission on the strategy on social protection and social inclusion (http://ec.europa.eu/employment_social/homelessness_en.htm).

⁽¹⁰¹⁾ FEANTSA (2008), *Housing and homelessness — The role of housing in pathways in and out of homelessness* (http://www.feantsa.org/files/Housing_Annual_Theme/European_Report/08_European_Report_FEANTSA_Housing_final_EN.pdf).

Interventions in the housing sector, besides the traditional objectives of improving quality (decentness) and controlling prices (affordability), entail a more comprehensive approach within the framework of the active inclusion strategy ⁽¹⁰²⁾.

Drawing on EGGSI national reports and available information, this section reviews gender differences in housing conditions, discusses housing policies by European countries, and presents the conditions of homeless people as well as the measures adopted to improve their situation.

6.1.1. Access to housing among vulnerable groups from a gender perspective

While there is a scarcity of comparable information on the specific situation of women and men as regards housing issues, some conclusions can nevertheless be drawn while looking at specific aspects of the phenomenon such as: tenure status, dwelling type, overcrowding and housing costs ⁽¹⁰³⁾. A detailed analysis at the intersection between gender and vulnerable groups was conducted on tenure status and dwelling type in the EU-27 countries plus Iceland and Norway, whereas results on overcrowding and housing costs are available only for some vulnerable groups and only for the EU-27 countries with the exception of Bulgaria ⁽¹⁰⁴⁾.

The analysis on tenure status shows gender disparities in favour of men who are more likely to be owners in most of the European countries, either in the total population or in most of the identified vulnerable groups (with few exceptions) excluding the case of migrants (see the annex, Table A.8). As regards the total population, men are therefore always more likely to be owners and the same holds for women with the exception of Denmark, Germany and the Netherlands, where this is not the case.

Among lone parents, men are always at advantage compared with women. Men are more likely to be owners except in Belgium, France, Germany, Greece

and the United Kingdom, where they are more often tenants. This is the situation of the majority of women lone parents in Austria, Belgium, Denmark, Finland, France, Germany, the Netherlands, Sweden and the United Kingdom (see the annex, Table A.8).

Disabled people, both women and men, are generally more likely to be owners, with few exceptions. Men are less likely to be owners in Denmark, Germany, the Netherlands and the United Kingdom while for women this is the case in Austria, Germany, the Netherlands and the United Kingdom.

Data for migrants show a completely different picture: all women and men are more likely to be tenants than owners in most of the countries. This might be related to discriminatory practices or to barriers to ownership of foreign citizens (as is the case, for example, in Slovakia for the latter aspect). Countries in which the prevailing tenure condition of migrants is not tenants (i.e. exceptions to the prevailing situation) are: for men, the Czech Republic, Estonia, Hungary, Iceland, Latvia, Luxembourg, the Netherlands, Poland, Portugal and Slovakia; and for women, Cyprus, Estonia, Hungary, Latvia, Luxembourg, the Netherlands, Norway, Poland, Portugal, Slovakia and the United Kingdom. It is interesting to note that the share of owners among migrant women is almost everywhere higher than among their male counterparts.

In many countries ownership is widely spread among the youngsters (18–24) although less common than in the total population. The condition of tenants concerns the majority of men only in Denmark and Sweden and the majority of women only in Denmark, Finland and Sweden. In contrast, among the elderly, higher shares of owners are found for both women and men with the only exception being women in the Netherlands. This phenomenon can be explained by the life-cycle approach, i.e. young people tend to move from their parents' houses, particularly while studying far away, while the elderly are more likely to have paid back the loans for the mortgages on their own property houses.

As regards the dwelling type, data analysis at the intersection between gender and vulnerable groups is presented in Table A.9 (in the annex). The majority of the EU population live in detached houses or buildings with more than 10 dwellings. However, men are more likely to live in the first type of home than women. Gender differences concerning lone parents are worth highlighting. Lone fathers are much more

⁽¹⁰²⁾ *Joint report on social protection and social inclusion 2008* (http://ec.europa.eu/employment_social/spsi/docs/social_inclusion/2008/joint_report_en.pdf).

⁽¹⁰³⁾ Ad hoc elaborations from the EU-SILC database on tenure status and dwelling typology, at the intersection between gender and vulnerable groups, have been conducted and are presented in the annex.

⁽¹⁰⁴⁾ Set of indicators approved on 30 June 2009 by the Indicators Subgroup of the Social Protection Committee — Definitions and data tables 08/07/2009. Secondary indicator p. 6, based on EU-SILC data. Data for Bulgaria not available.

likely to live in detached houses than lone mothers (with the exception of Cyprus, Greece, Latvia, Lithuania, the Netherlands, Portugal and Spain), who are more likely to live in apartments or flats. More specifically, men are more likely than women to live in small buildings (as in Cyprus, Estonia, Finland, Hun-

gary, Iceland, Latvia, Luxembourg, Poland, Portugal, Sweden and the United Kingdom). It is rare to find men living in buildings with more than 10 dwellings, except in Greece, Lithuania and Spain. Disabled people are more likely to live in detached houses, though gender disparities are reduced for this group.

Table 6.1 — Overcrowding by gender, age groups and poverty status for the total population, 2007

	Total	Gender		Age groups			Poverty status	
		Men	Women	0–17	18–64	65+	Poor	Non-poor
EU-27 (*)	16.9	17	16.8	22.1	17.8	7.4	26.8	14.9
AT	14.8	15.4	14.2	20.7	15.3	5.8	32.8	12.3
BE	5.7	6	5.4	7.4	5.9	2.4	12.5	4.4
CY	1.5	1.6	1.3	1.5	1.4	1.5	4	1
CZ	32	31.4	32.6	46.2	31.4	16.2	63.1	28.8
DE	3.4	3.4	3.4	5.1	3.5	1.2	8	2.5
DK	7.6	7.9	7.3	10.1	8.3	1.2	23.1	5.6
EE	42.8	42.2	43.4	54.6	43.7	26.2	47.3	41.8
ES	3.6	3.6	3.5	5.2	3.7	1.2	6.9	2.7
FI	5.7	6	5.4	3.8	6.5	5.2	18.2	3.9
FR	9.2	9.4	9	11.8	9.9	3.3	22.5	7.2
EL	27.6	27.8	27.4	32.5	30.4	13.3	34.7	25.8
HU	46.4	47.2	45.7	60.6	46.5	25.5	64	43.9
IE	3.8	3.8	3.7	4.1	4.1	1	5.3	3.4
IT	23.7	24.3	23.2	33	25.8	8.8	36.8	20.5
LT	51.7	51.8	51.7	66	53.2	26.9	57.2	50.4
LU	7.9	7.9	7.8	9.8	8.3	2.6	27.9	4.7
LV	59.1	58.3	59.9	72.1	59.5	41.5	57	59.7
MT	3.6	3.5	3.6	4.1	3.8	1.7	3.4	3.6
NL	1.5	1.6	1.5	1.5	1.8	0.2	5.6	1.1
PL	51.6	52.4	50.8	63	51.8	33.5	68.2	48.1
PT	15.5	16.3	14.7	21.8	16.1	5.9	20.7	14.3
RO	54.4	54.8	54.2	70.1	55.8	26.2	58.5	53.1
SE	9.6	10.3	9	10.1	11.2	3	28.2	7.3
SI	39.1	38.6	39.7	46.4	40.7	22.9	47.8	38
SK	41.3	42	40.6	51.8	43.3	17.5	56.5	39.5
UK	5.6	5.5	5.7	9.3	5.6	0.8	10.9	4.3

Source: European Commission, Set of indicators approved on 30 June 2009 by the Indicators Subgroup of the Social Protection Committee — Definitions and data tables 08/07/2009, Secondary indicator p. 6, based on EU-SILC data. Data for Bulgaria are not available.

Explanatory note: Percentage of people living in an overcrowded household.

An indicator of the quality of living condition is overcrowding (see Table 6.1) ⁽¹⁰⁵⁾. This is more common in former communist countries, where during the transition time the lack of market regulations and the extensive privatisation of state rental flats have determined shortages in housing to rent (this is the case of Bulgaria, Estonia, Poland, Romania and Slovakia). In general the overcrowding rate varies according to the stage of the life cycle. It is lower for couples (aged less than 65) with no children, while it starts to grow in the majority of the countries with the arrival of the first child. Contrasting trends are highlighted for the arrival of the second child: overcrowding increases sharply in the Czech Republic, Greece, Italy, Lithuania, Portugal, Romania, Slovenia and Slovakia, while more moderately in other countries (Germany, Poland, Spain and the United Kingdom). It finally reaches high levels, with the third child, in most of the countries.

Lone-parent households are more likely to live in overcrowded houses independently from the number of children. Overcrowding is an issue for single households as well, while no relevant difference emerges for couples with no children at a late stage. An interesting exception is Finland, where overcrowding is seldom observed among couples with children, while single households and lone parents are more likely to live in worse conditions. Other determinants of overcrowding are poverty and age: the poor are more likely to live in overcrowded accommodation (the only exception is Malta) than the non-poor. The same holds for age. Children (the few exceptions being Cyprus, Finland, Ireland, the Netherlands and Sweden) are more likely to live in overcrowded accommodation than adults (aged less than 65) and/or the elderly (aged more than 65). Gender differences are generally small, however it is worth noting that overcrowding is higher among women in the Czech Republic, Estonia, Germany, Latvia, Malta, Slovenia and the United Kingdom.

⁽¹⁰⁵⁾ The dwelling is considered overcrowded if one of the criteria mentioned below is not fulfilled:

- one room for the household;
- one room for each couple;
- one room for each single person aged 18+;
- one room for two single people of the same sex between 12 and 17 years of age;
- one room for each single person of different sex between 12 and 17 years of age;
- one room for two people under 12 years of age.

Table 6.2 — Share of population whose housing cost burden exceeds 40 % of the total household income, by tenure status, 2007

	Total	By quintile					By poor/non-poor		
		1	2	3	4	5	Total	Poor	Non-poor
EU-27	12.3	35.2	13	7.3	4.1	2.2	12.3	38.1	7.2
AT	5.4	21.9	2.8	1.3	1	0.2	5.4	31.6	1.9
BE	10.1	33.5	12	3.3	0.9	0.9	10.1	38.9	5
CY	1.9	6.8	1.2	1	0.4	0	1.9	8	0.7
CZ	10.3	28.6	10.7	6	4.1	2.2	10.3	38.9	7.3
DK	13.4	45.4	12.3	5.7	2.3	1.4	13.4	58	7.5
EE	5.2	18.5	4	1.3	1.1	1.3	5.2	18.9	2
ES	6.8	21.8	7.1	3.1	1.9	0.4	6.8	22	3.1
FI	4.7	14.2	4.1	3.1	1.6	0.7	4.7	18.3	2.7
FR	5.6	16	5.8	3.6	1.7	0.7	5.6	18.9	3.6
EL	16	65.8	10.5	2.9	0.6	0	16	65.6	3.3
HU	7.3	23	7.5	3.1	2	0.8	7.3	32.1	3.8
IE	3.1	11.3	1.8	1.5	0.9	0.4	3.1	12.1	1.2
IT	7.7	26.6	7.3	2.8	1.4	0.2	7.7	26.8	2.9
LT	4.9	19.6	3	0.8	0.4	0.4	4.9	20.2	1.2
LU	3.9	16.8	1.5	1.2	0.2	0.2	3.9	23	1
LV	9.5	31.4	8.3	4.7	2.1	1.5	9.5	30.5	4
MT	2.6	8.3	2.7	0.5	1	0.5	2.6	11.3	1.2
NL	18.6	46.3	19.5	11.2	8.5	7.5	18.6	61.2	13.7
PL	10.5	31.4	12.4	6	2.4	0.4	10.5	33.1	5.8
PT	7.4	20.9	9.8	4.3	1.5	0.7	7.4	21.9	4.2
RO	18.4	47	21.2	14.8	7.1	1.7	18.4	42.7	10.3
SE	7.8	30.7	6.3	1.6	0.3	0.3	7.8	45.5	3.3
SI	5.1	16.1	4.3	3.4	1.1	0.5	5.1	22.3	2.8
SK	18.9	43.7	22.9	14.2	8.3	5.4	18.9	52.8	14.9
UK	16.9	46.1	18.8	10.9	5.4	3.7	16.9	46.6	9.9

Source: European Commission, Set of indicators approved on 30 June 2009 by the Indicators Subgroup of the Social Protection Committee — Definitions and data tables 08/07/2009, Secondary indicator p. 4, based on EU-SILC data. Data for Bulgaria and Germany are not available.

Explanatory note: Share of the population living in a household where housing costs (net of housing allowances) represent more than 40 % of the total household income (net of housing allowances).

If we look at housing costs (see Table 6.2), the lower the income of the household, the higher the corresponding share of it that goes for housing expenses. Most of the countries present a share of the total population below the EU average of 12.3 % whose housing cost burden exceeds 40 %. The exceptions are: Denmark (13.4 %), Greece, the Netherlands, Romania, Slovakia and the United Kingdom where the share is above 16 %. Limiting the analysis to the condition of the poorest part of the population, the countries where the housing cost burden exceeds the 40 % threshold of the income for this group are Denmark, Greece, the Netherlands and Slovakia. Housing-related costs are always higher for women. This is the result of many phenomena. Women often have a lower income compared with that of men. However, the choice of

renting the accommodation instead of purchasing it is related to lower income: low-income households are less likely to buy a property. Therefore single women and lone mothers are more likely to be tenants. But data show that tenants always bear higher costs than owners. Tenants, who are more often women, are more likely to have a lower income and to bear heavier housing costs. Countries where these shares are well above the EU average are Romania, Slovakia and the United Kingdom. Among owners a distinction by outright owners and owners paying loans for mortgages can be assumed, the second group being in worse conditions compared with the first. In almost all countries, data for tenants paying a reduced rent or renting for free show the obvious result that the second group bears lower housing costs.

Additional information on the risk of poverty by gender, age groups, tenure status of the whole population before and after housing allowances were highlighted in some EGGSI national reports. The most interesting comments are those presented for the Netherlands, shown in Box 6.1. Generally speaking, results on the risk of poverty before housing allowances have shown

that it is higher for women than men, with the exception of Luxembourg, Malta, Portugal and Sweden where it appears the same. It is also higher for young people (aged less than 18) and the elderly (aged more than 65), for the poor and for tenants. Moreover, it is much higher for lone parents and single households than for other household types.

Box 6.1 — Housing expenses and income of people in poverty in the Netherlands

In the **Netherlands** the median of the distribution among individuals of the share of housing costs in total disposable income in 2006 confirms the specificity of the Dutch situation. The overall median is, at 28 %, the highest of the EU-25. For the at-risk-of-poverty population the median stands at 47 % of disposable income. For tenants the median is some 9 percentage points higher than for owners (34 % against 25 %). Lone parents (38 %) and single households (39 %) are the household types with the highest median percentage. There are hardly any differences according to gender and age groups. The influence of housing allowances leads to a median of 45 % for the at-risk-of-poverty population in general. The biggest difference can be noted here for the lone parents where the median goes from 38 % 'before' to 33 % 'after' the housing allowance.

Source: EGGSI national report for the Netherlands; data come from the European Commission set of indicators approved on 30 June 2009 by the Indicators Subgroup of the Social Protection Committee, Definitions and data tables 08/07/2009.

6.1.2. Housing policies by European countries

According to the European strategy for social inclusion, public interventions in the housing sector should assume two overall objectives: improving decentness and improving affordability for all those who are in vulnerable conditions in society ⁽¹⁰⁶⁾. In addition, housing should be considered just as one component of an individually tailored approach in the framework of active inclusion. Member States are reorientating policies in the housing sector, accordingly. The focus is turning to individuals' needs and much more attention than before is devoted to avoiding unintended negative impacts of adopted measures (for instance the phenomenon of ghettoisation is explicitly considered in Denmark and in the Netherlands) ⁽¹⁰⁷⁾.

To improve decentness possible interventions are regulations on housing standards or the provision of direct or indirect subsidies to house renovations,

private construction and adaptation ⁽¹⁰⁸⁾. Existing quality standards across Europe are not the main focus of this report (this is an issue that experts in the field of urban studies and city planning are debating); the focus thus turns to direct and indirect subsidies provided to enhance the quality of housing ⁽¹⁰⁹⁾. House renovation is supported in Cyprus, Estonia, Finland, France, Germany, Hungary, Italy, Malta, Poland and Slovakia. It is generally means-tested, i.e. targeted only to those who are in poor conditions, more specifically in Cyprus they consider only households based on married couples, so they are adopted as a family policy tool to encourage marriages. Only in two countries are economic incentives for renovating houses provided to the entire population (Austria and Liechtenstein), and here incentives are also available for building private individuals' new houses. These interventions have, however, been criticised since they may benefit owners (who in most of the cases are men), more than tenants (who are more likely to be women), and high and medium income households who are more likely to live in individual detached houses (in Liechtenstein

⁽¹⁰⁶⁾ *Joint report on social protection and social inclusion 2008* (http://ec.europa.eu/employment_social/spsi/docs/social_inclusion/2008/joint_report_en.pdf).

⁽¹⁰⁷⁾ The Danish experience of promoting the presence of different social groups in the same neighbourhood can be mentioned as an interesting policy orientation in the framework of urban regeneration projects aimed at achieving a new urban development of degraded areas.

⁽¹⁰⁸⁾ These interventions may in turn also affect prices indirectly and may transfer part of builders' potential return from investments to buyers or tenants in forms of higher quality houses.

⁽¹⁰⁹⁾ See Sheridan, L. (2001), *A comparative study of the control and promotion of quality in housing in Europe (Parts 1 and 2)*, Delft University Press, Delft; Sheridan, L., Visscher, H. J. and Meijer, F. M. (2003), *Building regulations in Europe — Part 2: A comparison of technical requirements in eight European countries*, Delft University Press, Delft.

these subsidies are available for migrants as well, if they have been living in the country for three years). In some other countries interventions are targeted at the elderly or the disabled and aimed at adapting private accommodation to their specific needs. From a gender perspective, house adaptation would have a positive impact on both women and men, though women (who prevail among the elderly for demographical reasons) would be the majority among the beneficiaries.

To improve affordability, three different interventions have been identified, which in turn are achieved by specific policy tools: rent levels control (corresponding specific tools are subsidisation of tenants or the establishment of intermediation procedures)⁽¹¹⁰⁾; property house prices control (possible tools are controlling for the interest level of loans and the subsidisation of loans) and promotion of social housing. Among available types of intervention to improve affordability, direct or indirect subsidies play a prominent role in most of the countries. They, whenever implemented, are always means-tested. The same holds for social housing intervention, except measures for the disabled, the elderly and victims of violence. In this section, drawing on the EGGSI national reports, policies adopted at national level are discussed by distinct vulnerable groups (lone parents, victims of violence, disabled people, the young and the elderly, and migrants).

Rent subsidies are available for lone parents in Greece, whereas in Sweden there is an intermediation service for renting. In Austria and France lone mothers may have preferential access to social housing. The same holds for women evicted while pregnant in Poland, while in Spain all women may enjoy this support. Actually, in that country the aid is provided to all victims of violence, independent of their gender, while in Austria, Belgium and France this is designed only for women in these conditions. In Germany women victims of violence are offered night shelters, medical and psychological support as well as shared temporary accommodation. Women in this condition might be offered similar temporary solutions also in Spain or Poland, but this measure is part of a wider path to recover from the experience of violence. In the United Kingdom pregnant women as well as homeless families with no accommodation are welcome in shared residences.

The elderly (who are in the majority women) and the disabled benefit from the following measures: first, interventions aimed at adapting their accom-

modation to their needs (in Cyprus, Finland, France, and Liechtenstein); second, interest-free loans to buy homes (in Greece); third, preferential access to social housing (in Estonia, Germany, Italy and Spain); fourth, for the mentally ill or disabled (in Sweden) an intermediation service for renting is available.

Young people, independent of their gender, may benefit either from subsidies to rent their homes in Malta and Poland or to buy them as in Estonia, Poland and Spain. They may also have preferential access to social housing in Spain and Romania. In some countries, age and low income is not sufficient to enjoy housing policies, the additional condition of being a family based on a heterosexual married couple should be fulfilled; as a consequence, housing policy turns into a family policy tool, actually discriminating between regular heterosexual married partners and other forms of cohabitation equally based on love relationships. This is the case, for example, in Cyprus, where young married couples may benefit from subsidies either for renovating their homes or for renting or buying them, but homosexual couples do not have access to the same subsidies. Similar conditions apply in Greece as regards renting.

Migrant owners, who are more likely to be women, have access to subsidies for renovating or building their houses in Liechtenstein, but at the condition of a three-year residency in the country. In contrast in Slovakia they may access social housing at the same condition as Slovak and EU citizens. In Austria, France, Germany and the Netherlands migrants and asylum seekers have access to social housing, while in Italy migrants enjoy some special programmes of social housing implemented at local level.

As far as ethnic minorities are concerned, Roma people in Bulgaria, France, Italy, Romania and Slovakia are targeted by social housing initiatives while in Greece they may benefit of subsidies to buy their homes, but only if they are also Greek citizens. Among these initiatives some are mentioned as good practices. This is the case of 'Housing support for Roma families' implemented by the Municipality of Bologna in 2007, to allow them to gradually start a social inclusion path in which housing forms a central part. Another example is the 'Roma settlement of Nalepkivo' in Slovakia, according to which more apartments in the Roma settlement and new jobs created for a period of two years for the Roma and new infrastructure were provided for them.

The most interesting measures aimed at the provision of housing for vulnerable groups and which contain some gender-specific features are presented in Box 6.2.

⁽¹¹⁰⁾ In some countries subsidies are provided to large households to support family policy; this is the case for example in Estonia where the good practice 'Housing support for large families' is reported.

Box 6.2 — Examples of housing policies by country

Greece

In 1996 the Greek Government announced a national policy framework for Greek gypsies. The 'Integrated Programme for the Social inclusion of Roma' was launched in 2001 and aimed to implement housing policy for the Greek Roma, in combination with actions that support and promote their social inclusion (vocational training, education, promotion to employment, provision of health services, culture and athletics). A major element of the housing initiative is the provision of housing loans 'to Greek gypsies living in shacks, tents or any other construction that do not meet minimum requirements on permanent habitation'. Data for 2008 show that 6 984 applications were approved and, of these, 5 689 loans (almost 82 %) have already been granted by participating banks ⁽¹¹¹⁾. However, earlier data from 2005 indicate a total of 15 665 applications of which 5 747 (36.7 %) were approved ⁽¹¹²⁾. Of these applications, 6 117 (39 %) were from women, whose share of successful applications was proportional (37 %) to the total (with 2 114 approved) ⁽¹¹³⁾. The relatively high proportion of women both applying and gaining approval for loans was attributed to the effect of the single-parent family criterion. It has to be noted that the integrated programme does not have a budget of its own to finance the measures but relies on funds from the Community support framework and other sources (national funds and other financial sources). The main problems faced during implementation were: (a) the lack of guaranteed funds; (b) lack of coordination and cohesion between the implementing bodies; (c) lack of support for the final beneficiaries; and (d) a fragmented management system which lacked the appropriate mechanisms to carry through the programme.

Spain

1. In September 2007, the plan for supporting the emancipation of young people and boosting home rental was approved. Among the measures included in the plan, fiscal deductions on rental and an economic benefit for young people aged 22–30 with an income below EUR 22 000/year are worth highlighting. As regards the first measure, people living in rented accommodations with a maximum net annual income of EUR 24 000 are entitled to a 10.05 % deduction in the state quota of the personal income tax, as is currently the case with home buying (up to a maximum of EUR 9 015). As regards the second measure, Royal Decree 1472/2007, which regulates the basic income to help young people to emancipate, was approved, which includes a monthly amount of EUR 210, aimed at facilitating the payment of expenses associated with the rental contract of the usual house, EUR 120, aimed at facilitating the payment of all kinds of expenses associated with putting down and maintaining a guarantee, and a 0 % interest rate loan of EUR 600 to cover the guarantee. According to data of the Ministry of Housing, in April 2009, almost 100 000 youngsters were receiving this income and 56 % of them were women ⁽¹¹⁴⁾.

2. The government has recently approved the new State Housing Plan 2009–12. It increases the protection for: families with low incomes, youth, women, victims of gender violence, the elderly, people with disabilities, single-parent families with children, large families, communities, dependent persons, separated people, divorced people, people affected by catastrophic situations and homeless, and people affected by the restructuring of shanty towns. In the state and regional housing policy there is a certain gender approach, especially as far as victims of gender violence are concerned. The same holds for single-parent households. However, the main accessibility restriction is imposed by the fact that the beneficiary has to be able to pay for the housing. Unfortunately, women's incomes on average are lower than men's. Therefore women, even when they have preferential access, are often not able to afford housing provided under these measures.

Finland

ARA ⁽¹¹⁵⁾ participates in financing housing for vulnerable groups by investment grants. The grant may cover up to 50 % of the total cost of investments if the building developers are local authorities (municipalities) or non-profitable associations and organisations. The grants are given both for improving and reconstructing existing dwellings and for

⁽¹¹¹⁾ MESP Ministry of Employment and Social Protection (2009), 'Abstract', Integrated programme for the social inclusion of Greek Roma, Athens.

⁽¹¹²⁾ Idem.

⁽¹¹³⁾ Idem.

⁽¹¹⁴⁾ Ministry of Housing (April 2009).

⁽¹¹⁵⁾ The Housing Finance and Development Centre of Finland (ARA) is a governmental agency operating under the supervision of the Ministry of the Environment. ARA is an agency that implements social housing policy; its main task is to finance state-subsidised rental housing production. The Centre has also other obligations such as making grants for housing repairs and supervising the granting of state guarantees on loans for owner-occupied housing. The Centre's target is to promote well-planned quality housing at a reasonable housing cost, to promote housing development and to produce information concerning the housing market. Properties to be constructed must be located in comfortable and safe areas in municipalities with housing demand (<http://www.ara.fi/default.asp?node=679&lan=en>).

building new dwellings. A majority of the grants are allocated to homes or service homes for elderly people (among whom women are the majority) in poor health or suffering from dementia (40 %) and homes for disabled or mentally handicapped persons (37 %). Other special groups are mentally ill persons in rehabilitation (9 %), students (4 %) and young persons needing different kinds of support (6 %) ⁽¹¹⁶⁾. A small share of investments is focused on the homeless and refugees. Before the EU regulations on the free competition of services, RAY ⁽¹¹⁷⁾ used to finance the building of service homes for special groups in need, but due to competition rules it cannot continue to do so. People with severe disabilities are reimbursed for renovations made to their home and for devices installed in their home, as well as for the costs of acquiring devices and equipment.

Poland

Specific programmes and measures are derived from three laws: the Act of 21 June 2001 on tenant protection and on municipal housing stock, the Act of 8 December 2006 on financial support for setting up social and protected apartments, night shelters and accommodation centres for the homeless, and the Act of 12 March 2004 on social welfare ⁽¹¹⁸⁾. The Act of 21 June 2001 sets rules for rent regulation, tenancy contracts and evictions, and clarifies obligations of municipalities for financing and administering their stocks of dwellings, including social housing. Eviction rules consider subtle gender aspects. Namely, pregnant women (and some other categories, such as children and the seriously ill), if evicted, have to be supplied with *mieszkanie socjalne* [social housing]. Such housing is defined as a dwelling of the lowest acceptable standard, of usable floor area at least 5 m² per residing person (10 m² — if the tenant is a single person). It is devised for the poorest who face extreme housing problems but local authorities often use social dwellings as 'emergency flats' (in case of a destruction of a building due to natural disaster, for instance) or for the evicted.

Sources: EGGSI national reports.

⁽¹¹⁶⁾ Statistics on Social Housing available on the site: <http://www.ara.fi>

⁽¹¹⁷⁾ RAY is the 'Finland's slot machine association', it was established in 1938 to raise funds through gaming operations to support Finnish health and welfare non-profit organisations and foundations. It has an exclusive right in Finland to operate slot machines and casino table games, and to run a casino. Gaming profits amount to EUR 300 million to EUR 400 million per year. The government decides the main targets of its funding, which might be: securing the basic operating conditions for voluntary organisations, preventing significant public health problems, breaking the cycle of social and economic marginalisation, securing help and support to deprived groups, developing services and service systems (<http://www.ray.fi/inenglish/>).

⁽¹¹⁸⁾ See the Act of 8 December 2006 on financial support for setting up social and protected apartments, night shelters and accommodation centres for the homeless (Dz. U No 251, item 1844, with amendments); the Act of 21 June 2001 on tenant protection, municipal housing stock and Civil Code amendment (Dz. U of 2005, No 31, item 266, with amendments), and the Act of 12 March 2004 on social welfare (Dz. U of 2008, No 115, item 728, with amendments).

6.1.3. Homelessness in relation to gender

The analysis of housing conditions as a whole, and more specifically when it is conducted in relation to vulnerable groups, has to focus also on homelessness as one of the possible living arrangement (more precisely, its lack of) that people in vulnerable conditions might experience ⁽¹¹⁹⁾. Homelessness, in fact, is a situation that 'can last a variable length of time with frequent movements in and out' ⁽¹²⁰⁾. It is a process that presents both a housing dimension, the lack of accommodation, and also a social dimension, the absence of social relations or ties.

⁽¹¹⁹⁾ See European Commission (2007), *Measurement of homelessness at European Union level*, Employment, Social Affairs and Equal Opportunities DG, Inclusion, Social Policy Aspects of Migration, Streamlining of Social Policies Unit (http://ec.europa.eu/employment_social/social_inclusion/docs/2007_study_homelessness_en.pdf).

⁽¹²⁰⁾ Idem.

Causes of homelessness have to be found among: first, structural factors such as changes in the housing market (deregulation policies, for instance, as has happened in former communist regimes during the transition time); second, institutional factors (as de-institutionalisation processes such as what happens when people are released from institutions, e.g. prisons ⁽¹²¹⁾, and are confronted with weak support by external inclusion agencies); third, relationship factors (household breakdowns, domestic violence, especially in the case of women) ⁽¹²²⁾; fourth, personal factors (among which gender is also relevant, since

⁽¹²¹⁾ The de-institutionalisation processes for, among others, young people leaving care and offenders leaving prison. See Edgar B., Doherty, J. and Meert, H. (2002) *Access to housing: homelessness and vulnerability in Europe*, Policy Press.

⁽¹²²⁾ Domestic violence is a major pathway into homelessness and, among women, for patterns of repeat homelessness. See Hague, G. and Malos, E. (1994), 'Domestic violence social policy and housing', *Critical Social Policy*, Vol. 14, No 42: 112–125.

many studies have shown that the condition of homelessness for women is often related to previous experiences of violence, other personal conditions might be related to drugs addiction or alcohol abuse).

This definition of the phenomenon contradicts the conception of homelessness, as a stable condition experienced by a particular group of people for whom special policies should be framed to provide them with the services to meet their basic needs. The analytical perspective assumed here entails an integrated approach to policies aimed at tackling homelessness, according to which housing is just one component of wide inclusive strategies to support the recovery of people who are in the situation of homelessness⁽¹²³⁾.

Drawing on the EGGSI national reports, information is available that allows for certain deductions to be made as regards the dimensions of the homelessness phenomenon from a gender perspective. However, it must be underlined that data are not fully comparable, since they originate from different sources. Accordingly, in some countries (among them Denmark,

Finland, Germany and Spain) there are official data on homeless people, but in others there are only estimations by NGOs (this is the case of Austria and Poland for instance). Occasionally results are available from surveys carried out among people who sleep in public shelters (as in the Netherlands), while yet other information is gathered from scholarly researches. In general, nevertheless, it can be said that women are officially estimated as a low share of the homeless population in all countries where data are available (see Box 6.3).

In terms of other vulnerable groups, migrants are a high share among the homeless. The phenomenon of homeless children is also particularly present in some of the eastern Member States and it is more widespread in urban rather than in rural areas. Another interesting aspect to highlight in these countries is the phenomenon of privatisation of public housing that took place during the transition time and from which many people were excluded. The lacking protection of property rights left some without a home, as highlighted in the case of Bulgaria⁽¹²⁴⁾.

Box 6.3 — Homelessness in a gender perspective

Germany

It is estimated that women are affected to the same extent by homelessness or in danger of becoming homeless; however, the percentage of women in institutions for the homeless is just between 20 and 30 % of all clients⁽¹²⁵⁾. Compared with 2003, it is estimated that in 2006 the number of homeless children and adolescents had been halved and the number of women among homeless people was about a quarter⁽¹²⁶⁾. Reasons for homelessness differ by gender: In 2006, 71 % of homeless men were in debt and 75 % were unemployed for more than a year, while 60 % were homeless only for a limited period of up to one year. For women, the most common causes for homelessness were separation or divorce (23 %), a move from the parental home (17 %) and experience of violence (16 %).

Estonia

In 2008 there were 957 persons using the night shelter service (84 % of them men, 54 % aged 25–49). The age structure of men and women who stay in the night shelters is somewhat different: 55 % of homeless women are over 50 years old (38 % of men are) while over half (56 %) of the men are aged 25–49 (38 % of women). There were almost no young people below 18 (only one in 2008)⁽¹²⁷⁾.

⁽¹²⁵⁾ BMAS (2008), *Armuts- und Reichtumsbericht der Bundesregierung*, Kurzfassung, Berlin.

⁽¹²⁶⁾ BAGW (2006), *Bundesarbeitsgemeinschaft Wohnungslosigkeit*, quoted in BMAS (2008), *Armuts- und Reichtumsbericht der Bundesregierung*, Kurzfassung, Berlin.

⁽¹²⁷⁾ Administrative data by Ministry of Social Affairs (<http://www.sm.ee/meie/statistika/sotsiaalvaldkond/sotsiaalhoolekanne/kodutute-oomaja-teenus.html>).

⁽¹²³⁾ *Joint report on social protection and social inclusion 2008* (http://ec.europa.eu/employment_social/spsi/docs/social_inclusion/2008/joint_report_en.pdf).

⁽¹²⁴⁾ The Bulgarian EGGSI expert referred to this phenomenon in relation to homelessness and mentioned the report 'Homelessness in Bulgaria', prepared for FEANTSA (Minev, D., September 2003).

Finland

The share of women among homeless single persons has been 18–19 %, meaning 1 500 women in 2008 ⁽¹²⁸⁾. The statistics on homelessness are, however, not quite exact and comparable in time. That is because classification of different form of dwellings may vary locally (halfway houses, halls of residence, different kind of rental dwellings).

France

Among the homeless, women represent a minority; however, their proportion is increasing. Around 45 % of the homeless are single unemployed persons, mainly men and many refugees, 22 % are single working persons, mainly young workers, 18 % are women, mainly low-skilled lone mothers of young children, 13 % are couples, one of two with children and 2 % are elderly persons without any professional career ⁽¹²⁹⁾. Determinants that lead to homelessness are complex: both macroeconomic or institutional factors (the housing market situation as well as the labour market situation) and individual or biographical factors (family breaks and unemployment).

Iceland

A survey ⁽¹³⁰⁾ made among homeless people in 2009 in Reykjavik found that 70 % of homeless people were male and 30 % female. Most of them were over 30 years old, single or divorced. About 47 % had just finished compulsory schooling or less. They were recipients of a disability pension or social assistance from municipalities and 50 % spent the nights in overnight shelters (women 67 %, men 42.9 %). About 50 % of the women had no contact with family of origin but this figure was 70 % for the men, while 60 % had children (women 66 %, men 57 %). Whereas 50 % of men had two or more friends, no woman had so many friends, but 50 % of the women had one or two friends. About 58 % often felt lonely, men and women equally. Around 83 % of the women and 61 % of the men said they were diagnosed with long-term physical illnesses and 30 % had to be on medication. About 47 % had been diagnosed with psychiatric illness, 50 % of the women but 46 % of the men, and about 74 % had considered suicide (men 85 %, women 50 %). Homeless people have recourse to the accident and emergency department much more frequently than to general practitioners and 95 % report they were using drugs or alcohol (the biggest majority used alcohol, men relatively more than women, whereas women used drugs more often). Over 50 % had been in a clinic for alcohol treatment six or more times. While 60 % (33 % women and 77 % men) report they had experienced emotional abuse at some point during the last six months, 50 % said they had experienced such abuse three to four times over that period and 25 % had experienced emotional abuse daily over the last six months.

Lithuania

The most recent survey ⁽¹³¹⁾ carried out among homeless people in 2003 has shown that men make up considerable part of the homeless, 51 % of them of working age 30–49. Youth among the homeless constitute 14 %; every third homeless person is older than 50 years. The vast majority of homeless persons (91 %) are single, 57 % of homeless have children (40 % of them are younger than 18 years old). Only 5 % of homeless men and 20 % of homeless women are taking care of children. Homeless women have lower levels of education than homeless men. More than half of homeless women (55 %) have background education. According to the duration of homelessness, the share of people experiencing it short term is 12 %, for a period of one to five years the rate is 28 %, and from 5 to 10 years it is 30 %, while for 10 or more years it is 25 %. Long-term homeless people could be characterised by the highest proportion of persons (18 %) who never participated in paid employment.

Norway

In 2008 ⁽¹³²⁾ 73 % of the homeless were male and 27 % female. The percentage for females is slightly higher than the 2005 figure. On average, homeless people are 35 years old. Approximately 1 in 4 are under the age of 25 and only 6 % of the homeless are 55 years of age or older. The percentage of young homeless people under 25 years of age has been growing since the year 1996. The results also showed that the percentage of foreign-born homeless people in Oslo is markedly higher than in the other municipalities. Around 18 % of Oslo's homeless population were born in Africa.

⁽¹²⁸⁾ *Asunnottomat*, 2008, [Statistics on homelessness], *Selvityksiä* 3/2009, the Housing Finance and Development Centre of Finland (ARA).

⁽¹²⁹⁾ Observatoire national de la pauvreté et de l'exclusion sociale (2008).

⁽¹³⁰⁾ Student's Innovationfund and Reykjavik Welfare Department (2009). *Misfits in Reykjavik: Mapping and Research* (Utangarðsfólk í Reykjavik: Kortlagning og rannsókn).

⁽¹³¹⁾ A survey of homeless people was conducted for the first time in 2003 (by implementation of Phare Access project 'Social integration and human development in transitional Lithuania'). 606 homeless people were surveyed.

⁽¹³²⁾ Dyb, E. and Johannesen, K. (2009), 'Bostedsløse i Norge 2008 –en kartlegging', NIBR-rapport 2009:17 (<http://www.husbanken.no/Venstremeny/bibliotek/~media/7BF3A554F1754FF99403E09FF33B9082.ashx>).

The study also showed that social benefits are the main source of income overall for the homeless, while 37 % receive a pension of some kind. It was also shown that most homeless individuals (88 %) are single.

Poland

Although official documents state that a person of any sex, age or background may become homeless⁽¹³³⁾, in fact homelessness is gender biased. This may be read from various sources. For instance, Ministerstwo Pracy i Polityki Społecznej [Ministry of Labour and Social Policy] (acronym MPiPS) statistics⁽¹³⁴⁾ on the number of the homeless receiving assistance by NGOs through the main MPiPS programme show that 'According to data reported by voivodships in 2005, organisations supported 87 238 people, of whom 55 148 were males; 18 270 females and 13 829 children'. This would give a share of women (20.9 %) in the homeless population far below the share of men (63.2 %). Similar statistics for 2007 and 2008 show a slightly lower total number of homeless but a somewhat higher number and a higher share of women among them. The total number of supported homeless was equal to 83 804 (2007) and 81 736 (2008), of whom — respectively — 53 322 (63.6 %) and 40 187 (49.1 %) were males, 19 059 (22.7 %) and 22 572 (27.6 %) females, and 11 423 (13.6 %) and 18 977 (23.2 %) were children⁽¹³⁵⁾. These statistics apply to ETHOS types 1–4, and possibly 7⁽¹³⁶⁾. One should remember, however, that they are only rough estimates of the number of homeless persons, indicating the number of those who were supported. While they clearly show that homelessness is predominantly a male problem in Poland, changes in the share of women (and children) may result from a new approach to granting support, with relatively more attention recently being paid to homeless women and children.

The Netherlands

Data collected in 2007 by the Dutch Federation of Shelters, and commissioned by the Ministry of Health, Welfare and Sport, made an inventory of available places and of users of sheltered housing (social accompaniment by social workers)⁽¹³⁷⁾. Results show that to an estimate of almost 72 000 users, 16 685 used women's shelters and 56 552 used general shelters. Living in shelter houses for women is often related to domestic violence. In the general shelters 77 % of the users were male. More than half of the users (52 %) are between 31 and 50 years old. In women's shelters 22 % of the users are male. Most of these are boys below the age of 16, coming with the parent(s). More than half of the users here are less than 25 years old.

Romania

Ignoring the phenomenon of street children, in 1998 it was generally assumed that the homeless population was made up of single males aged between 45 and 55 years of age. Soon afterwards, they were joined by single women and the age of homeless males started to come down. In the early 2000s, more and more retired older people were finding themselves homeless and during the last few years they have been joined by a significant and increasing number of families⁽¹³⁸⁾.

Slovakia

Homeless people include adult children and young families who do not want to live with their parents (the prevailing method of coping with Slovakia's alarming housing shortage and high costs). The portion of the delinquent population who do not pay their rent is also a group at risk of homelessness.

Sweden

In 2006⁽¹³⁹⁾ 3 600 people were sleeping rough, were hostel residents or were living in women's refuges, emergency accommodation, hotels, campsites or youth hostels. Of these, over 900 were women and 2 700 men. Two thirds of the people in this group had abuse problems, a third had psychiatric problems — often they were the same people. More than half had been homeless for more than one year. Most did not have any employment at all and received financial assistance from the social services, or sickness compensation or activity compensation from the social insurance system.

⁽¹³³⁾ MPiPS(2009), p. 2.

⁽¹³⁴⁾ Wygnańska, J. (2006), Polskie dane o bezdomności i wykluczeniu mieszkaniowym, Aktualizacja (<http://www.bezdomnosc.edu.pl>), quoted from the English version, p.8.

⁽¹³⁵⁾ MPiPS (2008, 2009), Sprawozdanie z realizacji programu Ministra Pracy i Polityki Społecznej, Powrót osób bezdomnych do społeczności' (<http://www.mpips.gov.pl>), (MPiPS 2008) p. 9 and (MPiPS 2009) p. 11 .

⁽¹³⁶⁾ Comments from Wygnańska, J. (2006), the English version, p. 8. For ETHOS categories see <http://www.feantsa.org>.

⁽¹³⁷⁾ Bussemaker, M. (2009), 'Annex to the Voortgangsrapportage Maatschappelijke Opvang' [Progress Report on sheltered housing], *Tweede Kamer der Staten Generaal*, Vergaderjaar 2008–2009, 29 325, No 33. Sdu Uitgevers: 's-Gravenhage

⁽¹³⁸⁾ Tilling, I. (2008), 'Homeless in the new Member States', *The Magazine of FEANTSA*, Summer.

⁽¹³⁹⁾ Socialstyrelsen (2006), *Hemloshet i Sverige 2005*, Stockholm, p. 328.

Among the homeless, the share of women and of foreign-born people had increased. The homeless were much more frequent in the big cities than the rest of the country — over 40 % were found in Stockholm, Gothenburg and Malmö in 2005. Most of the homeless in Sweden were born in Sweden, but there is an over-representation of persons born in other countries in relation to their share of the population. 26 % of the homeless were born in other countries than Sweden. The share of non-Nordic migrants was especially high in the big cities and in Malmö the share was almost one third.

United Kingdom

Research conducted by non-governmental organisations ⁽¹⁴⁰⁾ points to the fact that women as well as ethnic minorities and people with mental health problems are particularly prone to homelessness. Studies ⁽¹⁴¹⁾ on homelessness have been criticised for focusing too much on men rather than women and failing to understand the experiences of minority ethnic people and other disadvantaged groups, such as people suffering from mental illness. For each group the cause and impact of homelessness varies significantly.

Sources: EGGSI national reports.

⁽¹⁴⁰⁾ <http://www.communities.gov.uk/publications/housing/roughsleeping2009> [accessed 10 September 2009]

⁽¹⁴¹⁾ <http://www.crisis.org.uk/page.builder/differentgroups.html> [accessed 16 September 2009].

As regards the adopted measures to tackle the phenomena, in many countries policies targeting homelessness provide to all women and men night shelters and basic support services such as food, personal hygiene facilities and clothes. Night shelters for women and men (separated) are available in Austria, Denmark, Estonia, Germany, Greece, Finland, Hungary, Iceland, Italy, Lithuania, the Netherlands, Norway (where further quality developments are envisaged), Poland, Romania (where new shelters are planned to be built), Spain and Sweden. Basic support services are provided in Austria, Denmark, Estonia, Finland, Greece, Hungary, Iceland, Italy, Lithuania, the Netherlands, Poland, Spain and Sweden. Countries providing medical care and psychological support are fewer: Denmark, Germany (especially for young people living on the street), Greece, Iceland, Italy, Lithuania, the Netherlands, Poland, Spain and Sweden.

In addition to these services, which might be considered as part of a traditional homelessness policy, some countries provide other measures that are envisaged as policy tools within an integrated approach to social inclusion. Among these services are: the street level service (providing low threshold assistance to the homeless living in the streets, offering places in night shelters, hot meals, blankets, health assistance) that is available in Austria, Denmark, Germany, Iceland (the good practice 'Women's Cottage Konukot' is mentioned in Iceland, where services and night shelters are offered to homeless women), Italy and the Netherlands; day centres, which are present in Austria, Finland (a good practice promoted by the Helsinki Deaconess Institute since the 1990s is the

'Women Support Unit Salli') and Romania (where a dedicated service for children living on the street is implemented); shared temporary accommodation, which is provided in Austria, Greece, Hungary, Iceland, Italy, Lithuania, Malta, the Netherlands and Sweden (with particular attention to women with children), as well as in Belgium, Germany, Poland and Spain (where they are designed to take care of victims of violence). Some countries go one step further and provide for long-term shared residences, which are available in Cyprus (for migrants and asylum seekers), Denmark (the Danish initiative 'Freak houses' is signalled as a good practice), Finland (a good practice promoted by the Helsinki Deaconess Institute since the 1990s offers 'Accommodation units for homeless women' according to the principle of 'Home first'), Hungary, Iceland, the Netherlands, Norway, Spain, Sweden and the United Kingdom (available only to families with children and pregnant women). Shelters are available for lone mothers in some countries. The case of France is mentioned as a good practice, here the 'Mother-children shelters' have a long tradition (since the 19th century). A second example is ACASĂ, a good practice implemented in Romania to provide temporary accommodation for women with children under three years of age, and the programme also includes measures for homeless men (night shelters and support services). In Sweden homeless people may access the service of housing intermediation with tenants throughout a specific path of reintegration or access to social housing. The opportunity to access social housing is also available in Austria (though only in two regions) and Finland. As regards good practices for the homeless, Norway presents an

interesting example of eviction prevention and good quality shelters in the national programme 'A homelessness prevention and alleviation strategy 2005 and 2007, continued 2009'.

As shown by these results some countries (e.g. Denmark, Finland, Germany, Lithuania, the Netherlands, Poland, Portugal, Spain and Sweden) have already reframed homelessness policies assuming an integrated approach to the phenomenon. In this respect some good practices might be mentioned. In the Netherlands the 'Dagactiviteiten.nl' is a web-based social map providing information on the whole supply of services available to homeless people to prepare an integrated pathway to social inclusion with the help of social workers; 'Better housing for homeless addicted women in Malmö' is a good practice signalled in Sweden that provides competence and methods to improve the support to homeless, addicted women by taking into consideration their whole situation and paying attention to violence and need of protection.

According to this perspective wide inclusive strategies are developed to support the recovery of the homeless. These strategies encompass the provision of basic services as well as the availability of pathways to stable accommodation, reconstruction of social ties and self-confidence. In other countries the new perspective is under experimentation at regional or local level, as in Austria, Hungary and the United Kingdom.

6.2. Vocational and on-the-job training

Vocational and on-the-job training measures designed for individuals belonging to vulnerable groups intend to facilitate their entrance and stay in

the labour market, favouring their inclusion in society and contributing to their socioeconomic well-being. These measures endeavour to improve labour market efficiency and the economic development.

In general, vocational and on-the-job training measures are aimed at both the employed and the unemployed, and focus on women — often considered as a vulnerable group per se — young people, people with disabilities, the long-term unemployed, persons above 45, low-skilled persons and ex-convicts. Each Member State defines its own definition of vulnerable groups as the target of these measures. For instance, Romania and Poland identify people living in rural areas as a priority target for policy actions, while in Portugal it is people on flexible contracts that are considered particularly vulnerable to exclusion, and hence are targeted by specific policy measures.

Besides vocational and on-the-job training, more widely, all lifelong learning initiatives are relevant to promote social inclusion. 'Different circumstances or conditions, such as low levels of initial education, unemployment, rural isolation and reduced life chances on a wide range of grounds serve to marginalise large numbers of people and to exclude them from the benefits of society and from being an active citizen. New forms of illiteracy in the shape of exclusion from access to and use of ICT in professional and daily life exacerbate this exclusion: adults who are not computer literate are deprived of essential information and facilities which are increasingly only available in digital form. Adult learning has a key role to play in responding to social exclusion'⁽¹⁴²⁾.

Thus, in this section, although the focus is on vocational and on-the-job training, also some initiatives regarding lifelong learning are considered.

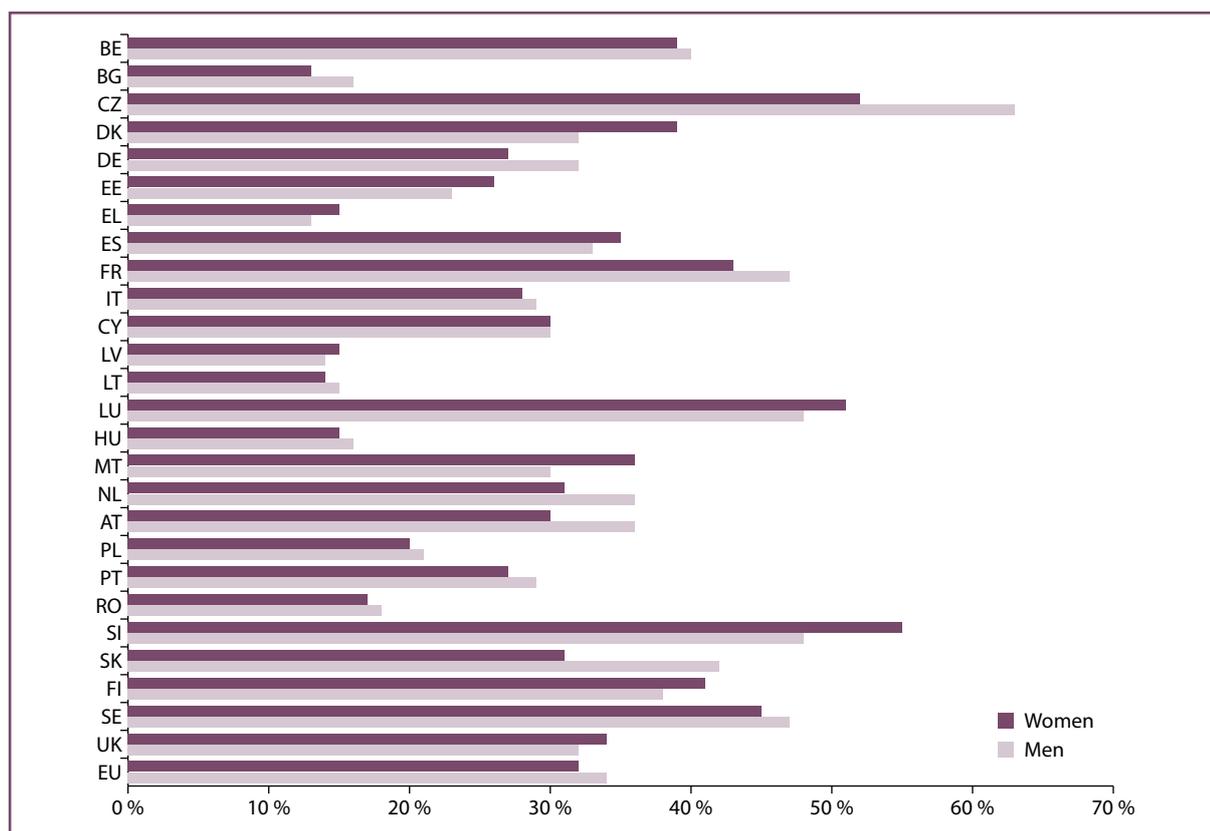
⁽¹⁴²⁾ http://epp.eurostat.ec.europa.eu/cache/ITY_SDDS/EN/trng_cvts_esms.htm

6.2.1. Men's and women's participation in continuous vocational and on-the-job training, and in lifelong learning: a statistical portrait

European women show a participation in vocational training and lifelong learning similar to men's. As far as participation in vocational training is concerned, available comparable data focus on employees only (see Figure 6.1): in 2005, the EU average shows 32 % of women employees participated in vocational training programmes as opposed to 34 % of men ⁽¹⁴³⁾. A consistent group of countries present similar levels of participation for women and men; among them a first

subgroup is characterised by a slightly higher participation of men (as is the case for Belgium, Bulgaria, Cyprus, Hungary, Italy, Poland, Portugal, Romania and Sweden) while a second subgroup presents a higher participation of women (this is the case for Estonia, Finland, Greece, Lithuania, Luxembourg, Spain and the United Kingdom). Only in a limited number of countries is the participation of men much higher than that of women (this is the case in Austria, the Czech Republic, France, Germany, the Netherlands and Slovakia) while for very few countries women present shares of participation significantly higher than men (Denmark, Malta and Slovenia).

Figure 6.1 — Participation in vocational training programmes of employees, by sex, 2005



Source: Eurostat data online (<http://epp.eurostat.ec.europa.eu/portal/page/portal/education/data/database>).

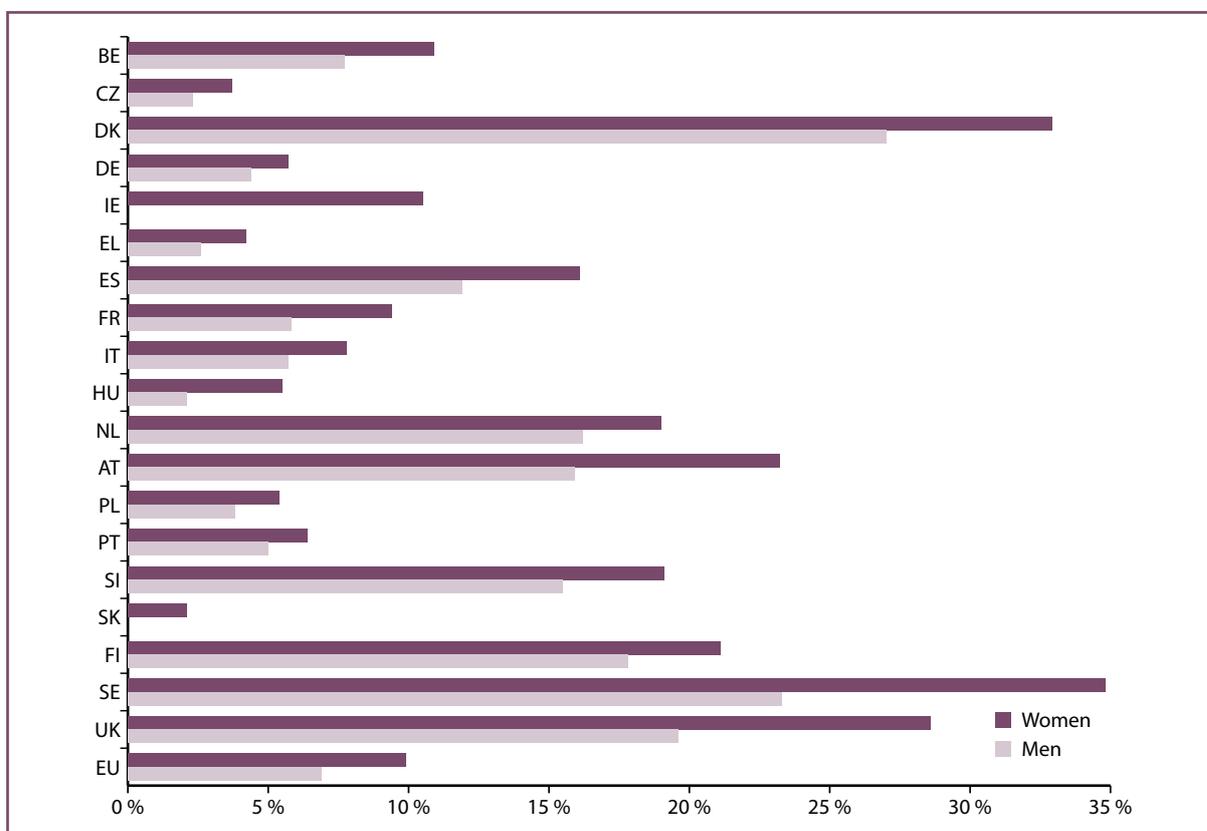
Ireland data are missing.

⁽¹⁴³⁾ Eurostat online extraction <http://epp.eurostat.ec.europa.eu/portal/page/portal/education/data/database>. More information on the dataset is available at http://epp.eurostat.ec.europa.eu/cache/ITY_SDDS/EN/trng_cvts3_esms.htm

As regards lifelong learning, in all countries, women present higher levels of participation compared with men. The participation of women is consistently higher than that of men in Austria, Denmark, Ireland, Slovakia, Sweden and the United Kingdom ⁽¹⁴⁴⁾. However, it is found that in the age brackets 25–34 and 35–44, when the investment in human capital bears the greatest impact, women’s greater attendance is reduced and in some countries even reversed ⁽¹⁴⁵⁾.

When considering vulnerable groups, the contextual situation is more variable. Thus, among the unemployed, women constitute the majority of participants, and the same holds for all Member States for which data are available (see Figure 6.2).

Figure 6.2 — Participation in lifelong learning programmes among the unemployed, by sex, 2007



Source: European Commission, 'Compendium of indicators for monitoring the employment guidelines and employment analysis', Updated in June 2009 (<http://ec.europa.eu/social/main.jsp?catId=477&langId=en>), Indicator 23.M4, based on LFS data. Data on Bulgaria, Cyprus, Estonia, Latvia, Lithuania, Luxembourg, Malta and Romania are not available.

Explanatory note: Percentage of the adult population aged 25–64 participating in education or training (over the four weeks prior to the survey).

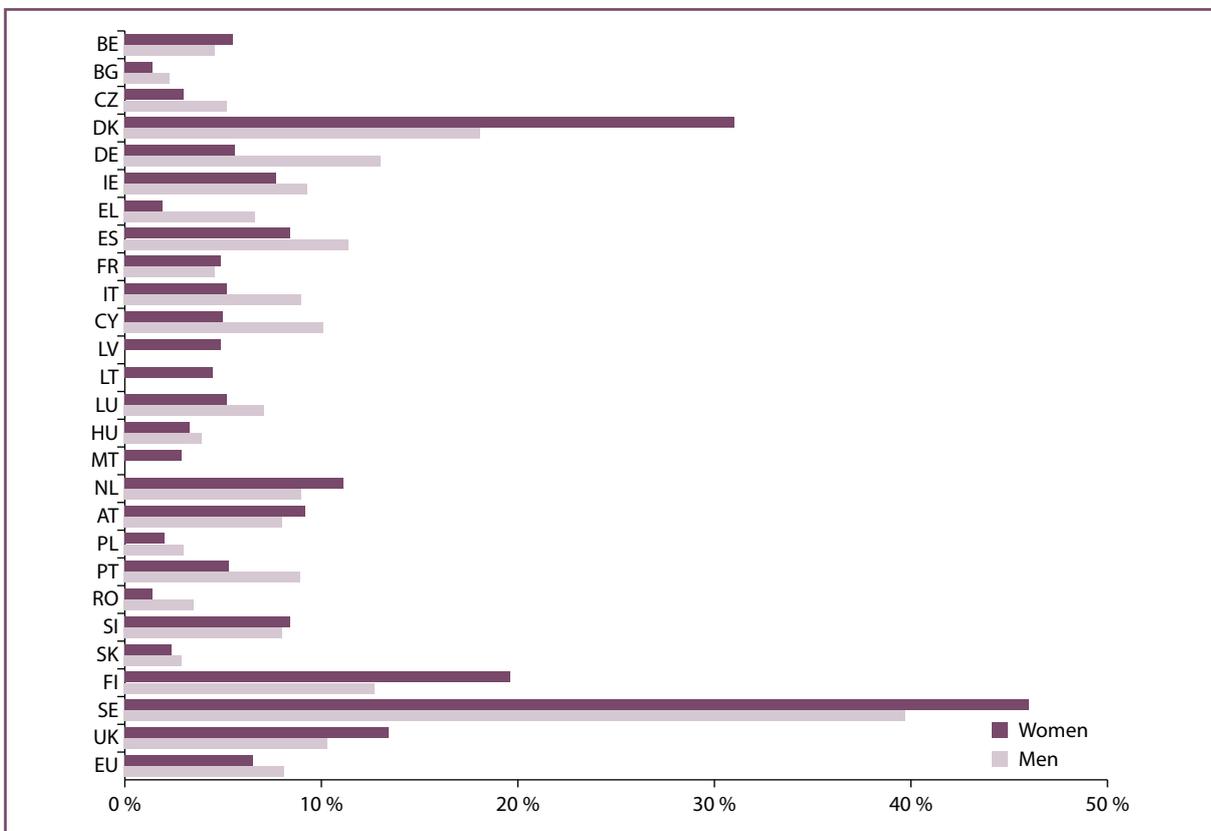
⁽¹⁴⁴⁾ Compendium of indicators for monitoring the employment guidelines and employment analysis (<http://ec.europa.eu/social/BlobServlet?docId=4093&langId=en>).

⁽¹⁴⁵⁾ Idem.

In contrast, men constitute the majority of participants in lifelong learning programmes among the inactive, both at the EU level and in the majority of Member States. As shown in Figure 6.3, Nordic countries constitute relevant exceptions by showing much higher proportions of women participants.

Finally, women constitute a slight majority of participants with low educational attainment. In this case the percentages of men and women participating in lifelong learning programmes are roughly similar in most Member States, while the higher percentage for women at the EU level is mostly due to the significantly higher values registered in Denmark, Finland, Ireland, Sweden and the United Kingdom (see Figure 6.4).

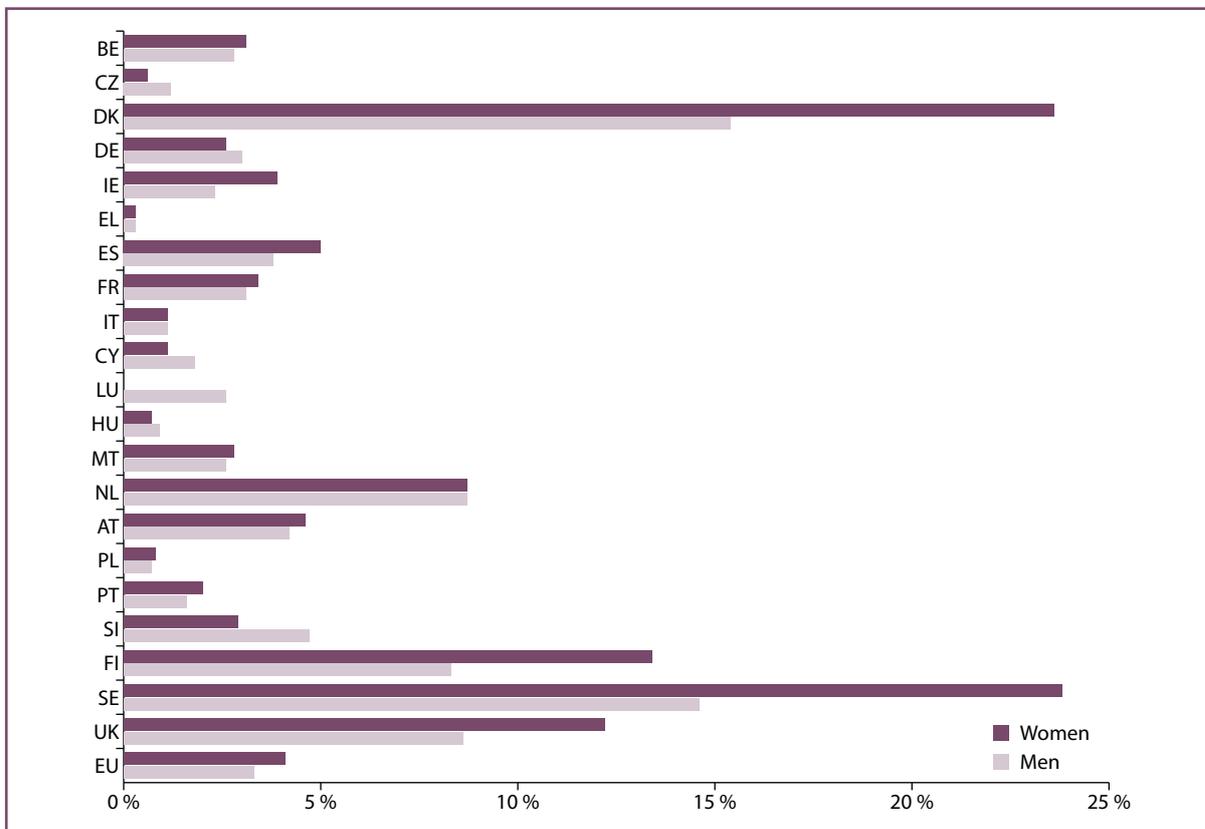
Figure 6.3 — Participation in lifelong learning programmes among the inactive, by sex, 2007



Source: European Commission, 'Compendium of indicators for monitoring the employment guidelines and employment analysis', Updated in June 2009 (<http://ec.europa.eu/social/main.jsp?catId=477&langId=en>), Indicator 23.M4, based on LFS data. Data on Estonia are not available.

Explanatory note: Percentage of the adult population aged 25–64 participating in education or training (over the four weeks prior to the survey).

Figure 6.4 — Participation in lifelong learning programmes among persons with low educational attainment, by sex, 2007



Source: European Commission, 'Compendium of indicators for monitoring the employment guidelines and employment analysis', Updated in June 2009 (<http://ec.europa.eu/social/main.jsp?catId=477&langId=en>), Indicator 23.M4, based on LFS data. Data on Bulgaria, Cyprus, Estonia, Latvia, Lithuania, Romania and Slovakia are not available.

Explanatory note: Percentage of the adult population aged 25–64 participating in education or training (over the four weeks prior to the survey).

Almost all EGGSI experts underline the key role played by the European Social Fund (ESF) in co-funding vocational training initiatives addressed to vulnerable groups. This is the case, among others, in Austria, Cyprus and Slovakia, where ESF co-funded projects were aimed at the promotion of training for the unemployed, the young and early school-leavers, as well as economically inactive women and the disabled; or Germany and Estonia, where training was targeted also to small enterprises and aimed at the promotion of computer literacy among the unemployed. In particular, two good practices have been highlighted. In Cyprus the good practice 'Scheme for the promotion of training and employability of economically inactive women' offers training programmes to women who are not active in the labour market. In Slovakia the project 'New start', aimed at women facing serious problems of unemployment and difficulties with the integration and reintegration in the labour market, is identified as a good practice.

In Italy, although relatively fewer adults were involved in these projects during the 2000–06 programming period of the ESF ⁽¹⁴⁶⁾, it was noticed that female participants had low or medium educational levels and they were relatively older compared with the average beneficiaries. Malta's national employment and training institution employs the support of the ESF to promote the social inclusion of specific groups: older workers, early school-leavers, lone parents, people with severe disability and illiterate persons. Among them there is a good practice aiming at the reintegration of persons with mental health problems in the labour market. In Belgium the ESF-financed 'Job-coaching' project targeted women with little or no formal qualifications, with the aim of going beyond the traditional employment services which accompany

⁽¹⁴⁶⁾ According to the final evaluation of the ESF 2000–06 programming period. See ISFOL (2005), *The 2000–2006 Objective 3 community support framework final evaluation*, The European Social Fund Books, Rome.

an individual to the point at which they are recruited and then leave them and their employer on their own. The project sustained women after the moment of being hired, and the results show that more women persisted with a job due to the encouragement of a job-coach, while absenteeism was reduced.

6.2.2. Skills acquired through non-formal and informal pathways

From an analysis of the information provided by the EGGSI experts, it emerges that increasingly most Member States try to include non-formal and informal learning within their vocational training and lifelong learning systems, mainly with the implementation of validation systems allowing for the recognition of skills and competences acquired through work/life experiences. For example, in Denmark an overarching principle of lifelong learning is that it should be possible to build on one's existing education. To this regard the Danish good practice 'Adult apprenticeship' can be recalled; it aims at ensuring equal opportunities on the labour market to all those who have no formal qualification. This strategy is crucial for vulnerable groups, who often exhibit incomplete educational pathways or undergo part or the whole of it in non-European educational systems — as is the case for migrants. Some Member States consider this approach as particularly relevant for women: for instance, in Austria, the good practice 'Qualification for migrant women' aims at providing migrant women with useful strategies to cope with the discriminatory practice of non-recognition of skills obtained abroad; in Malta projects aimed at the recognition of informal skills and experience gained while rearing a family and rendering these transferable to the workplace are signalled. Similarly the 'Social-time card' good practice highlighted in Liechtenstein provides a certificate for volunteer work (unpaid work) aiming at facilitating the re-entry of women into the workforce.

Interesting initiatives have been highlighted for lifelong learning among the others, two good practices have been signalled in Italy and Poland. In Italy, the good practice 'Elderly people and welfare in the information society' aims at overcoming the digital divide of the elderly. In Poland, 'Lifelong learning' is targeted at the activation of women unemployed. Other good practices in this field concern Roma women: in Bulgaria,

literacy and training courses aimed at improving their employability have been promoted under the project 'Literacy courses and training for Roma people'.

In France vocational training has been recently reformed to improve access to training, especially for vulnerable groups, by introducing an individual right to training for all employees. The programme was launched by the national inter-sector agreement of September 2003 and the Law of 4 May 2004 and aims at favouring training periods leading to a certified qualification or graduation in order to help vulnerable employees to proceed with their career. The professionalisation period largely relies on individual initiative but, as shown by data surveys⁽¹⁴⁷⁾, low-skilled and older workers manifest less need and/or will to be involved in training. In this national context an interesting good practice is highlighted 'Retravailler' to implement measures for the orientation, training and integration in the labour market of both women and men.

A certain level of gender segregation is still found, in many Member States, concerning the kind and content of training offered. The experts from the EGGSI network find that women tend to be mostly involved in training opportunities in a few sectors of the labour market, frequently those exhibiting relatively worse job opportunities and smaller wages. In France, in 2000 only 14 % of women manual workers had access to training, as opposed to 23 % of men, and only 31 % of women were employed as clerical, sales or service workers vis-à-vis 37 % of men. In contrast, the number of women managers enrolled in vocational training was 56 %, slightly above the figure for men (54 %) (148). These findings are related to the gender occupational segregation, whereby women are over-represented among sales and services workers in the private sector and whereas women managers are more frequently employed in the public sector. Similarly, women more often work on a part-time contract, thus they are more affected by the finding that part-timers have smaller access to training (28 %, as opposed to 38 % for full-time workers) (149). Furthermore, there is evidence that in Cyprus, the Czech Republic and Estonia, even though women participate in training more often than men, their choice of the domain of training is still often led by stereotypes.

⁽¹⁴⁷⁾ Mainaud, T. (2008), 'La dépense nationale pour la formation professionnelle continue et l'apprentissage', Premières informations et première synthèse, Dares, No 49.1, December.

⁽¹⁴⁸⁾ Fournier, C. (2001), 'Hommes et femmes salariés face à la formation continue', *Bref Cereq* No 79, October.

⁽¹⁴⁹⁾ Idem.

In general, a major determinant of women's lower enrolment is the housework burden, constraining women's ability to attend intensive training courses or courses at times different from the usual office hours. As an example in France 20 % of women declare that they have to change their everyday life organisation to attend training activities (versus 14 % of men) ⁽¹⁵⁰⁾. However, low-skilled women face higher constraints because they earn less. As a consequence, mothers of young children have a much lower access to training, especially when they are low skilled. Women thus may suffer from a cumulative disadvantage: low skills, part-time work, family constraints and limited access to training.

In order to overcome this situation many countries promote positive actions to fight against stereotypes and to promote equal access to training. For example, in the Czech Republic a series of short documentaries called 'Women without work' was funded under the European Social Fund project NAPSÍ. In Germany the good practice 'Girls day' aims at fighting cultural stereotypes in the labour market participation among young people. Similarly, the good practice 'Programme choices' in Portugal aims at an early intervention to promote gender equality principles and fight gender stereotypes in education among the youngest. In the Netherlands, the Emancipation Memorandum 2008 promoted a more efficient use of women's talents, while the good practice 'Plan of the man' supported more boys to become teachers and in general a higher presence of men in traditional women's occupations. In the United Kingdom, the Women at work Commission promoted the presence of women in modern apprenticeship for women in non-traditional sectors and the project 'Women and work sector pathways initiatives', is identified as a good practice.

6.3. Provision of childcare and long-term care services

Childcare and long-term care services bear a double relevance concerning gender differences. On the one hand, they aim at improving the living conditions of their direct beneficiaries, on the other hand they imply a relief or a support to the primary carers within households, i.e. women. There are several reasons why countries might invest in childcare services. A classical argument refers to the fact that the availability of good quality childcare services has a positive impact on the female participation rate. A higher participa-

tion rate may increase gender equality, foster economic growth and help improve the sustainability of the present day welfare state, especially in the light of an ageing population. Another argument points to the fact that childcare services might increase fertility rates by making a child less costly in terms of income and career opportunities. In fact, the fertility and participation argument may be interpreted as two sides of the same coin. In addition, the provision of childcare services also contributes to the goal of poverty reduction, as the higher labour force participation of parents reduces the risk of poverty over the life course and improves future outcomes for children. As far as the provision of long-term care (LTC) services is concerned, it is recognised to be relevant at least in two respects: on the one hand, it promotes the active participation of older women and men in society; on the other hand, it favours reconciliation between work and care commitments among working women or even allow inactive women to enter the labour market.

Indeed, to the extent that they may allow more women to access the labour market, care policies increase households' disposable income, and consequently the social inclusion of all household members. From the perspective of vulnerable groups childcare is extremely important to improve the conditions of the poor households: by supporting women in entering or remaining in the labour market these services contribute to the social inclusion of these households. A specific group that may benefit from childcare services are lone mothers who are not supported by partners in caring for children and therefore may encounter much more difficulties in organising their daily routines with regard to work and family and are at higher risk of labour market exclusion.

As regards LTC services, their relevance for the participation of women in the labour market is related to the role of primary care-giver that women still play in European societies. The majority of carers for the elderly and the disabled are women and due to the phenomenon of the ageing population the care burden that women have to bear is constantly increasing, impacting also on their quality of life. In Europe a growing share of the population needs assistance in daily living. This assistance is very often provided by women to relatives and friends on a volunteer basis. Sometimes the need of continuous assistance may induce the carer to leave work. In contrast, the provision of LTC service may support women in retaining their work and may exert a relevant gender impact in terms of quality of life and social inclusion, both for the carer and for the recipient of the care.

⁽¹⁵⁰⁾ Idem.

To conclude, it is worth noting that the promotion of both childcare and long-term care services is a major contributory factor to improving women's participation in the labour market.

The policy initiatives supporting both an equitable access to LTC and the work of informal care-givers include: care leave, pension credits, in-kind and in-cash benefits and allowances, and flexible working time. Among these initiatives measures that provide work incentives such as care leave and flexible working arrangements that effectively help the care-givers to facilitate their labour market participation and reconcile market work and caring responsibilities are particularly favoured.

6.3.1. Childcare services

The arguments in favour of childcare services are well known and most European countries have taken initiatives to increase the availability of (quality) childcare services. At the Barcelona Summit in 2002, some

explicit conclusions and targets were defined with regard to the provision of childcare services. Confirming the goal of full employment, the European Council agreed that Member States should remove disincentives for female participation in the labour market and strive to provide childcare by 2010 to at least 90 % of children between three years old and the mandatory school age, and at least 33 % of children under three years of age ⁽¹⁵³⁾.

However, in some Member States the Barcelona childcare targets are still a challenge ⁽¹⁵⁴⁾. In Cyprus, Estonia, Ireland, Latvia and Malta developments are extremely limited while Bulgaria, the Czech Republic, Hungary, Lithuania, Poland, Romania and Slovakia experienced a clear downward tendency with regard to childcare facilities during the 1990s.

Concerning policies for vulnerable groups the EGGSI experts distinguished between interventions for low-income families, lone mothers, immigrants and ethnic minorities and disabled children (see Box 6.4)

Box 6.4 — Provision of childcare to vulnerable groups

Belgium

The 'allocation de rentrée scolaire/toelage voor het begin van het schooljaar' is, a financial support instrument given before the new school year to all parents of children between 0 and 25 years. This measure is especially targeted at vulnerable families. The most vulnerable categories regarding childcare costs are 'low earning lone parents' ⁽¹⁵³⁾. When all direct and indirect subsidies are taken into account to adjust the household's childcare costs downwards and when all taxes and benefits are considered, lone parents with one child under 3 who work 16 hours a week (at the most) as well as those earning average female earnings spend roughly 6 % of income on childcare in daycare. The cost represents about 10 % for a lone parent at half average female earnings. To improve low-earning lone-parent households' conditions, an extra family allowance for single-parent families is available on the basis of resources (less than EUR 1 740.15 gross per month).

Denmark

The costs vary among municipalities and childcare arrangements, however, low-income earners have a reduced payment for childcare according to a sliding scale based on household income. More specifically ⁽¹⁵⁴⁾: parents' fees are income-related and are free for parents on low incomes; a maximum is set at 25 % of the costs for pre-school children aged 0–5 years and 33 % for school-going children. The implication is that even though payment for care might be considered an extra tax burden it does not restrain parents, and thereby the daycare system helps ensure equal possibility of being in the labour market.

⁽¹⁵³⁾ Meulders, D. and O'Dorchai, S., 'Gender mainstreaming in Belgium — An analysis of employment policies from a gender perspective', EGGSI report, April 2007.

⁽¹⁵⁴⁾ Plantenga, J. and Remery, C. (2009), *The provision of childcare services — A comparative review of 30 European countries* (<http://ec.europa.eu/social/BlobServlet?docId=2803&langId=en>).

⁽¹⁵¹⁾ The importance of these targets has been reaffirmed in the employment guidelines (2008–10) adopted by the European Council. See the communication 'Integrated guidelines for growth and jobs (2008–2010)', COM(2007) 803 ([http://eur-lex.europa.eu/LexUriServ/LexUriServ.do?uri=SPLIT_COM:2007:0803\(05\);FIN:en:PDF](http://eur-lex.europa.eu/LexUriServ/LexUriServ.do?uri=SPLIT_COM:2007:0803(05);FIN:en:PDF)).

⁽¹⁵²⁾ See Plantenga, J. and Remery, C. (2009), *The provision of childcare services — A comparative review of 30 European countries* (<http://ec.europa.eu/social/BlobServlet?docId=2803&langId=en>).

Finland

A good practice aiming at favouring the social inclusion of immigrant women is the *Kotipuu* [Home Tree] promoting at the same time childcare alternatives. The *Kotipuu* functions as a centre for expertise and resources on psychosocial issues for immigrants, particularly relating to family life, childrearing and parenthood. Local discussion groups for the parents with children less than seven years of age and at least seven years of age are established.

Germany

In 2008, the infrastructure was improved significantly, now 18 % of all children between 0 and 3 years have a position in daycare (western Germany 12.2 %, eastern Germany 42.4 % — both figures excluding the City of Berlin ⁽¹⁵⁵⁾). Parents or sole parents can apply for a part-time (4 up to 5 hours per day), extended part-time (more than 5 up to 7 hours per day), full-time (more than 7 up to 9 hours per day) or extended full-time place (more than 9 hours per day) at a subsidised daycare centre with the local authorities or directly with the childcare facility. Single parents in particular require flexible childcare services. Although they are in a precarious income situation, female lone parents use childcare services frequently, as it facilitates their participation in the labour market. With the *Tagesbetreuungsausbaugesetz* [Children's Assistance Act] 2005, federal, state and local governments want to create daycare opportunities for 35 % of all children under three years of age before 2013. Parents who will not make use of public childcare will receive in exchange a monthly benefit. This cash benefit is controversial, since it might put an incentive on women who have educational disadvantages not to be employed. However, it is expected that lone parents in particular will benefit from this act.

Greece

Public crèches and nurseries ⁽¹⁵⁶⁾ follow a system of subscription rights that gives priority to '... children of working parents and financially weak families, with preference to those who need care due to various social reasons, i.e. children deprived of a parent, children of unmarried mothers, of divorced or separated parents, of mentally or physically handicapped parents, of large families etc.'. The monthly fees in public crèches and nurseries do not exceed EUR 300. Fees in private crèches and nurseries are much higher — between EUR 300 and EUR 600 in Athens.

Italy

Public childcare for children below three years is only partly subsidised ⁽¹⁵⁷⁾. Parents pay an income-related fee, which differs between municipalities and regions. The maximum fees set by many municipalities are roughly equivalent to what is charged by some private daycare centres. Only poor households pay low or no fees.

Liechtenstein

Provisions are available for reduced fees for childcare for families earning below EUR 2 052 per month and for eligibility for financial support of care expenses, indexed to income.

The Netherlands

There has been a strong increase in the availability of childcare services in the Netherlands with the introduction of the Childcare Act in 2005. At the same time, the demand for childcare services has increased strongly.

Norway

Free childcare facilities are offered in those areas where there are a large number of ethnic minority families. In addition, a good practice is highlighted for children of mothers who abuse of substances 'Escalation plan for the field of substance abuse'.

Spain

The monthly prices for childcare depend on the family per capita income, i.e. EUR 45 per month if the annual per capita income is below EUR 5 885; EUR 90 if between EUR 5 885 and EUR 7 840 and EUR 135 if above the threshold. With regard to the admission conditions in the public kindergartens, preference is also given to lone parents working full-time.

Sources: EGGSI national reports.

⁽¹⁵⁵⁾ Bundesregierung (2009), 'Bericht der Bundesregierung über den Stand des Ausbaus für ein bedarfsgerechtes Angebot an Kindertagesbetreuung für Kinder unter drei Jahren für das Berichtsjahr 2008', Drucksache 16/12268, p. 18, Berlin (<http://www.bmfsfj.de/bmfsfj/generator/RedaktionBMFSFJ/Abteilung5/Pdf-Anlagen/ausbaubericht-2008,property=pdf,bereich=bmfsfj,sprache=de,rwb=true.pdf>).

⁽¹⁵⁶⁾ Karamessini, M. (2008) 'The provision of childcare in Greece', external report commissioned by and presented to the EGGE, Unit G.1.

⁽¹⁵⁷⁾ Plantenga, J. and Remery, C. (2009), *The provision of childcare services — A comparative review of 30 European countries* (<http://ec.europa.eu/social/BlobServlet?docId=2803&langId=en>).

As regards interventions aimed at reducing the fees for childcare services, many countries adopt policies to favour the access of low-income families to childcare. Financial support by a reduction of fees is mentioned by EGGSI experts from Austria, Denmark, Germany, Greece, Italy, the Netherlands, Liechtenstein, Norway and Spain. To encourage poor and deprived families to enrol their children in formal childcare, Hungary and Lithuania provide free meals (means-tested). In the case of Hungary the policy also targets Roma families to encourage them to take their children to the kindergarten. In the United Kingdom a good practice is signalled in this regard: 'Sure start'. It provides support for and resources for parents and their young children in deprived communities.

Childcare services to a large extent have increased the participation of women in the labour market. However, in Finland, France, Germany, Sweden and Norway the mix between the structure (in terms of availability and affordability) of the childcare services provided and childcare allowances have counterproductive effects on women's participation in the labour market. Clear examples of this are Finland and France, where given the specific incentive structure, mothers with low pay — who in most cases have a low educational level — choose to withdraw from the labour market to care for children. While many countries have introduced parental allowances and parental leave, very few are directly aimed at promoting the participation of fathers in childcare.

Lone mothers face a double disadvantage as regards childcare, since they are not supported by partners in caring for children — and may encounter much more difficulty in organising their daily routines among work and family — and are at higher risk of labour market exclusion. Particularly at risk are lone mothers who are also low-skilled workers; these may get trapped into poverty by low pay levels and the various fringe supports attached to social assistance and benefits, which they lose when they find a job. Only few countries so far have addressed this issue in terms of a welfare-to-work approach. Special preferences to access childcare by lone parents are provided in Belgium, Greece and Spain. In Iceland a good practice has been highlighted, the 'Lone mother's child support', that makes access to services for children more accessible for lone mothers. In Germany the state and local governments want to create daycare opportunities from which especially lone parents will profit.

The time schedules of childcare services provided are not always compatible with full-time working. Often, due to the role of main care-givers that women still play

and to the fact that on average they often earn less than their partners, it is up to them to reduce their working time to balance family life. To overcome this limit some countries have begun considering tax exemptions to companies that provide childcare facilities/vouchers (France, Germany and Liechtenstein). In this regard one good practice has been highlighted in Germany, the 'Promotion of company supported childcare' that envisages the support to labour market participation of working parents. In the United Kingdom a different approach to the schedule issue is adopted: the good practice 'Free pre-school nursery education' makes a significant contribution to freeing-up women's time to participate in paid employment. However, the provision is limited to 12.5 hours per week, which means that parents of small children might only be able to take part-time work, which is generally paid at a lower rate than full-time work.

In conclusion, quite a number of countries are trying to provide a balance between the provision of childcare, time and affordability, with the aim of increasing parental choice, which would in turn improve the labour market position of women as well as promote family life.

6.3.2. Long-term care services

According to the OECD long-term care (LTC) is 'a cross-cutting policy issue that brings together a range of services for persons who are dependent on help with basic activities of daily living⁽¹⁵⁸⁾ over an extended period of time'⁽¹⁵⁹⁾. LTC is usually provided to persons with physical or mental handicaps, the frail elderly and particular groups that need support in conducting their daily life activities. It is a combination of benefits and services⁽¹⁶⁰⁾ that differs widely among European countries. The provision of LTC is relevant in two respects: on one side, it promotes the active participation of women and men in society; on the other side, it favours reconciliation between work and care commitments among working women or even allows inactive women to enter the labour market.

⁽¹⁵⁸⁾ ADLs: activities of daily living are self-care activities that a person must perform every day such as bathing, dressing, eating, getting in and out of bed or a chair, moving around, using the toilet, and controlling bladder and bowel functions.

⁽¹⁵⁹⁾ See OECD (2005), *Long-term care for older people*, Paris.

⁽¹⁶⁰⁾ Services include rehabilitation, basic medical services, home nursing, social care, housing and services such as transport, meals, occupational and empowerment activities, thus also including help with instrumental activities of daily living (IADLs: instrumental activities of daily living are activities related to independent living and include preparing meals, managing money, shopping for groceries or personal items, performing light or heavy housework and using a telephone).

The issue of LTC is particularly sensitive to a gender approach, because in most European countries women are the majority of both the beneficiaries and the care suppliers. The greater number of women among LTC beneficiaries is due to their longer lifespan. Moreover, women are the main informal care-givers, usually supplying unpaid, informal care which often impacts on their quality of life. Therefore, programmes aimed at providing gender equal access to LTC services may exert a relevant gender impact improving quality of life and social inclusion of women, by enabling women to have good health and longer working lives and by supporting them in reconciling market work and care responsibilities through a fair access to healthcare services for the old-aged co-living dependants.

This section aims at examining gender differences in access to long-term care (hereafter LTC) and identifies existing programmes and policies that intend to overcome barriers to LTC access and enable women with caring responsibilities to actively participate in the labour market. Although Member States are all committed to accessible, high-quality and sustainable healthcare and long-term care for citizens, within the European Union different LTC schemes coexist, in terms of the extent of provision, benefits and services provided and institutional settings. In this section the analysis is conducted by depicting the institutional characteristics of LTC and then discussing the impact that LTC provisions of benefits and services may have on women as care-givers.

The analysis is organised in three parts. The first provides a short overview on similarities and differences in the provision of LTC services within European countries; the second focuses on women as the majority of informal care-givers, providing a brief overview of national policies to support them; the third part focuses on access to LTC services of migrants and the national policies to support their increasing representation among care-workers.

The providers of LTC services

The provision of LTC services varies considerably throughout European countries according to the typology of care providers and the place where care is provided⁽¹⁶¹⁾. Care providers can be distinguished as formal

or informal. Formal care is provided in most of the cases by municipalities (who mostly provide the social support) jointly with local healthcare services (who are responsible for the health support). In countries where public services are less developed, informal care plays a crucial role in service provision. This is the case in particular in south European countries such as Greece and Italy. With respect to the place where care is provided, it is possible to distinguish between institutional care and care at home. Institutions include nursing homes, residential care homes and old age homes where there is the permanent presence of care assistants. Care at home may be provided by care professionals or by informal care (often given by relatives).

The prevailing recent developments in LTC policies privilege home-based care in spite of institutionalised care, since the first is more compatible with a more personalised approach to care and with cuts in public expenditure.

In some countries a comprehensive and universal framework for LTC or even an official definition of LTC is still lacking (Cyprus, Greece, Hungary, Malta, Romania and Slovakia). This has an impact on both care-givers and care-receivers since neither the work of the former nor the need conditions of the latter are officially acknowledged. In other countries (the Czech Republic, Estonia and Italy) there is a lack of coordination between LTC functions, the provision of benefit and services in kind, which are strictly separated. They are provided by different institutions which might be either public or private. The provision of benefits is generally granted by public insurances while services in kind are often organised at a local level involving public, private and non-profit organisations (this also applies to Greece, Malta and Liechtenstein). The case of Liechtenstein is of particular interest for an initiative aimed at favouring the access of women carers working on a volunteer basis in the labour market. Volunteers can record their volunteer work and corresponding training so that their unpaid work can be acknowledged as a previous experience.

The mix of different providers at different governance level, however, might turn into a success when a central coordination is enacted, as in the case of the Netherlands, Sweden and Norway.

⁽¹⁶¹⁾ See Corsi, M., Crepaldi, C. and Samek Lodovici, M. (2009), 'Access to healthcare and long-term care: Equal for women and men?', report prepared by the EGGSI network.

Women as care-givers

Women are the majority of both informal and formal care-givers.

According to the OECD, informal care-givers can be divided into three categories. The first includes relatives, friends or volunteers that do not receive any form of compensation for their engagement. The second category includes informal care-givers that receive cash benefits/allowance as part of cash benefit programmes and consumer-choice programmes. They are usually relatives or friends. The last category includes undeclared/illegal informal care-givers. They are care-givers who receive some form of payments by care recipients but without any form of employment contract⁽¹⁶²⁾.

For the countries where data are available, women's representation among care-givers is predominant, being, for example, 80.9 % in Greece⁽¹⁶³⁾, 80 % in Austria⁽¹⁶⁴⁾, 87 % in France⁽¹⁶⁵⁾, 80 % in Slovakia⁽¹⁶⁶⁾. In the Netherlands⁽¹⁶⁷⁾, women form a bigger majority (71 %) among non-working carers than among working carers (58 %). However, an increasing trend among men has been highlighted in Germany⁽¹⁶⁸⁾, where the share of women who are mainly responsible for elderly care has decreased from 83 % in 1996 to 73 % in 2002.

EGGSI experts have also highlighted that, in several countries, informal care-workers represent the majority of all care-givers. For example, women are: 64 % of informal carers in the Czech Republic⁽¹⁶⁹⁾, 83 % of the inactive population who choose not to work to take care of a relative in Estonia⁽¹⁷⁰⁾, 81 % of infor-

mal care-givers in Greece⁽¹⁷¹⁾ and 88 % of informal care-givers in France⁽¹⁷²⁾. Generally informal work of care-givers is not endowed of any acknowledgment, with a few exceptions such as in the case of the Czech Republic where home care-givers are entitled to social and health insurance paid by the state on top of the care allowance provided to the care-receivers. Informal LTC consists in services provided by someone who provides care without any form of employment contract⁽¹⁷³⁾. This informality in employment status increases the risk of informal working women to be deprived of secure work, benefits, protection, representation or voice, by in turn accruing the risk of labour exclusion.

Given the relevance of informal care in many societies and women's predominance as care-givers, measures supporting informal carers may exert a positive gender impact in terms of women's labour inclusion and reconciliation between market work and caring responsibilities. Support for informal care-givers may include information and training, tax benefits and payments, regulations of businesses or initiatives by private organisations aimed at making it easier for family members to combine work and care-giving⁽¹⁷⁴⁾. As to support in terms of information and training an interesting good practice has been highlighted in the Netherlands: 'Mezzo', the Landelijke Vereniging voor Mantelzorg en Vrijwilligerszorg [National Association for Informal Care and Voluntary Care] was created in 2006 and aims at improving the conditions of informal carers. Despite its relevance, few countries developed wide and well structured policy programmes aimed at financially supporting informal care-givers so far.

The policy initiatives supporting both an equitable access to LTC and the work of informal care-givers include: care leave, pension credits, in-kind and in-cash benefits and allowances, and flexible working time. These initiatives can be distinguished in two sets depending on their aim. Pension credits, in-kind and in-cash benefits and allowances mainly represent

⁽¹⁶²⁾ OECD (2009), *The long-term care workforce: overview and strategies to adapt supply to a growing demand*, Paris.

⁽¹⁶³⁾ Triantafyllou, J. (2008), *The family that takes care of dependant older persons*, Eurofarmare, Athens.

⁽¹⁶⁴⁾ For details see the EGGSI national report on 'Access to healthcare and long-term-care' for Austria 2009.

⁽¹⁶⁵⁾ Tugores, F. (2005) 'Les établissements d'hébergement pour personnes âgées en 2003: activité et personnels', *Études et résultats*, DREES, No 379, February.

⁽¹⁶⁶⁾ Piscova, M. (2008), *The provisions of childcare services in Slovakia*, EGGE country report.

⁽¹⁶⁷⁾ Boer, A. de, Broese van Groenou, M. and Timmermans, J. (eds.) (2009), *Mantelzorg — Een overzicht van de steun van en aan mantelzorgers in 2007*, The Hague: SCP (Social and Cultural Planning Office).

⁽¹⁶⁸⁾ Backes, G.M., Amrhein, L. and Wolfinger, M. (2008), *Gender in der Pflege, Herausforderungen für die Politik*, Expertise im Auftrag der Friedrich-Ebert-Stiftung, Bonn (<http://library.fes.de/pdf-files/wiso/05587.pdf>).

⁽¹⁶⁹⁾ Data available at http://www.mpsv.cz/files/clanky/1342/zprava_zdravotni_pece.pdf.

⁽¹⁷⁰⁾ Labour force survey 2007.

⁽¹⁷¹⁾ Triantafyllou, J. (2008), *The family that takes care of dependant older persons*, Eurofarmare, Athens.

⁽¹⁷²⁾ Espagnol, P., Lo, S.-H. and Debout, C. (2008) 'L'allocation personnalisée d'autonomie et la prestation de compensation du handicap au 30 juin 2008', *Études et résultats*, DREES, No 666, October; Perben, M. (2006) 'L'allocation personnalisée d'autonomie au 31 décembre 2005', *Études et résultats*, DREES, No 477, March.

⁽¹⁷³⁾ OECD (2006), *Projecting OECD health and long-term care expenditures: What are the main Drivers?*, Paris.

⁽¹⁷⁴⁾ WHO (2003), *Key policy issues in long-term care*, Geneva (http://www.who.int/chp/knowledge/publications/policy_issues_Itc.pdf).

a form of compensation to the family care-giver for the time spent out of the labour market or a form of direct support to the person who needs care to pay professional social services. These measures, however, do not provide work incentives to the family care-givers. Instead, care leave and flexible working arrangements more strictly move in that direction, by effectively helping the family care-givers to facilitate their labour market participation and reconcile market work and caring responsibilities. While the first set of measures has found several applications across European countries, the design of positive actions to promote an equitable access to LTC and at the same time enabling women (as the majority of informal and family care-givers) to actively participate into the labour market are more scarce.

With respect to the first set of measures, few countries provide pension credits for care-givers who supply a substantial amount of care, in order to partially compensate for the time spent out of the labour market

(for example Austria and the United Kingdom). In the United Kingdom, the Pensions Act 2007 introduced a system of weekly credits for those who take time out of the labour market to care for children up to the age of 12 and for those who spend at least 20 hours per week caring for severely disabled people. In Austria, the Act Amending Social Law 2007 provides insurance contributions for care-giving family members with voluntary pension insurance during the provision of care to a close relative.

Some interesting examples of in-cash or in-kind benefits and allowances to LTC informal givers are provided by Finland, Italy and Romania.

In several countries, support to informal care-givers is given only indirectly, through in-cash and in-kind benefits and allowances to the persons who need care. Several countries provide positive examples in this direction: Austria, Belgium, Cyprus, the Czech Republic, France, Greece, Malta and Spain.

Box 6.5 — Benefits and allowances to support LTC givers

Finland

The 'Path to empowerment in 2006–08' provides an informal care (family care-giver's) allowance, according to which the municipality agrees to pay the care provider a monthly allowance, to organise free time for the care provider and to support the care by various social and health services. In 2009, due to increased economic crises in the public sector and local budgets, funds for the family care-givers' allowances have been cut.

Italy

Some measures aimed at recognising and giving financial support for the social assistance of families have been introduced at the local level: namely Servizio di Assistenza Domiciliare (SAD is the Italian acronym) [home care assistance] and Assistenza Domiciliare Integrata (ADI is the Italian acronym) [integrated home care assistance]. SAD is a service with limited healthcare connotations, providing subsidised direct service provisions to individuals or families who are unable to fully satisfy their personal needs from their own. Services in this field include assistance interventions (such as helping in movement, helping in personal cleaning, helping in eating, etc.), assistance in home management (cleaning, cooking, washing clothes, etc.). ADI has strong healthcare connotations, including: (a) home medical visits, home nursing; (b) day or short-stay hospitals, daycare and transport, night-care centres, service housing (typically rented individual apartments with associated medical and social services) and (c) tele-assistance.

Romania

Local authorities may promote compensation to spouses or relatives who take care of a dependent elderly person. If carers have part-time jobs, they could claim support for the remainder of their salary. Alternatively, they may receive the equivalent of the gross monthly salary of a junior social assistant with medium training.

Sources: EGGSI national reports.

Box 6.6 — Benefits and allowances to support access to LTC services

Austria

The system of long-term care is a combination of benefits in cash and in kind. Besides the standard allowance applicable throughout Austria and the provincial care allowances as a second main point, the expansion of social services should be ensured, which is the responsibility of the provincial authorities. In connection with the contributions that the affected person is required to pay for social services, the person's income and assets are taken into account. Social care services include home care, semi-institutional care and institutional care. In addition to the federal and provincial care allowances, there are public provisions for long-term care infrastructure (investment grants, performance-related payments, subsidies); support for informal care-givers including non-contributory health insurance coverage, pension benefits, respite care and counselling; the free and unlimited use of home healthcare services as well as the '24-hour care allowance', introduced in July 2007 aiming at the formalisation of formerly informal care arrangements between Austrian patients and care-givers, mostly from eastern Europe. This allowance is paid for home care provided by two care-workers from Austria or another EU Member State based on a contract and amounts to between EUR 550 (for self-employed carers) and EUR 800 (for employed carers) ⁽¹⁷⁵⁾. Care-workers in dependent employment must be paid a minimum wage, with different levels in place in individual provinces (2008: EUR 1 000 per 238 hours plus EUR 400 per month for night duty plus food and accommodation).

Belgium

In terms of accessibility of long-term care services, the federal authorities, but also the federate in their field of responsibilities are trying to improve the financial accessibility. This is realised through a decrease in the patient share of the costs, for example for persons in an old-age home or for chronic diseases, and an improved coverage of additional costs (not strictly medical) to dependent persons: such as coverage of transport costs for cancer patients or specific allowances for patients to help them to cover care costs such as home services (to get washed or to get prepared meals, etc.). CPAS/OCMW also provides support for most vulnerable groups on the basis of a means-test. While the provisions can vary from one community to another, there are coordination mechanisms in place and also between the general health services and the long-term health services, for example via the integrated home-care services.

Cyprus

The nature of LTC measures strictly depends on the caring arrangement chosen by the recipient: social assistance recipients may be entitled to a long-term care allowance either in kind in the case of state home or residential care or in cash in the case of private or non-governmental home or residential care.

Czech Republic

A care allowance has been available since 2007. The recipient may use it to pay professional social services or to cover the care of family care-givers. Interestingly, in the case of informal care-givers social and health insurances are paid by the state. This initiative might exert a positive effect on gender equality and the social protection of women, who are the majority of care-givers.

France

Since 1 January 2002, ageing or dependent persons aged 60 and above can benefit from the personalised autonomy allowance (APA) to encourage to choose home-based care instead of institutionalised care. In June 2008, approximately 1 million persons received the APA, and the majority of them were women (7:10). For those elderly who are not eligible for the APA because they are considered as sufficiently autonomous but need some help, another provision was created in 2002, the cleaning aid, which benefited 228 000 persons in 2007 ⁽¹⁷⁶⁾.

⁽¹⁷⁵⁾ Federal Ministry of Labour, Social Affairs and Consumer Protection (<http://www.bmsk.gv.at/cms/site/liste.html?channel=CH0011>).

⁽¹⁷⁶⁾ Espagnol, P., Lo, S.-H. and Debout, C. (2008) 'L'allocation personnalisée d'autonomie et la prestation de compensation du handicap au 30 juin 2008', *Études et résultats*, DREES, No 666, October. Perben M. (2006) 'L'allocation personnalisée d'autonomie au 31 décembre 2005', *Études et résultats*, DREES, No 477, March.

Greece

The social inclusion of elderly and disabled people has been tackled through benefits and the creation of networks. According to the 'National strategy report on social protection and social inclusion 2008–2010', the national LTC policies should include: the creation of a National Network of Centres for Social support of disabled people, the establishment of a national centre of immediate social help, the creation of 12 new centres for disabled persons, the expansion of 'Help at home' which has already developed 1 200 programmes across the country, the development of the 'Network of social support services' (already implemented in 130 municipalities across the country) and the development of daycare centres for elderly people through agreements between municipal enterprises and NGOs.

Malta

Cash benefits (granted under the Social Security Act) are provided to care-receivers to pay home-based care services. The benefits are contributory and non-contributory. Contributory benefits include mainly invalidity pensions and disability pensions; non-contributory benefits consist in disablement pensions, blind pensions and social assistance for long-term invalids. Additionally, Agenzija Sapport, which is a government agency, provides limited long-term care benefits in kind to worse-off women and men with disability and offers free treatment and care and free medicines. Free medicines are also provided to migrants and asylum seekers suffering from chronic diabetes.

Spain

The approval in October 2006 of the Law for Personal Autonomy and Dependent Care, has begun to implement a set of mechanisms of personal assistance and economic benefits for people who cannot lead independent lives for reasons of illness, disability or age, including measures to facilitate their access to the labour market. The system is also expected to contribute to the creation of 300 000 to 500 000 formal jobs, 90 % of which to be taken up by women.

Sources: EGGSI national reports.

With respect to the measures aimed at supporting women as the majority of informal care-givers, some countries have recently made medical leave available for family members to care for their sick or disabled relatives. These initiatives aim at supporting informal care-givers, making it easier to sustain caring responsibilities without leaving a job. In particular, in Germany a recent reform (2008) states that employees are entitled to be released for elderly care for old-aged co-living dependants and for close relatives (i.e. grandparents, parents, spouse, partners, siblings, children, adopted or foster children and children, adopted or foster children of the spouse and grandchildren). The reform provides an unpaid short-term care (up to 10 days), which can be extended up to six months in companies with more than 15 employees. The German national expert argues that, as women are often working in smaller enterprises, they might be less in the position to make use of this right. However, this might indirectly contribute to move the care burden from women to men.

In France 'leave for family support' (2007) encourages family members of an elderly dependent person to temporarily leave the labour market for up to one year, without being forced to quit the job because of caring responsibilities. In Austria, carers of children suffering from highly severe diseases may take family

hospice leave of up to five months, with an optional extension to a total of nine months. Moreover, persons taking unpaid leave for providing end-of-life care or for supporting children suffering from highly severe diseases may be granted a monthly subsidy depending on the household income. In the Netherlands, the use of care leave is widespread (around 19 % among the informal carers), especially among full-time workers who should care for a parent/parent-in-law or child.

Finally, the right to request flexible working time may help men and especially women (as the majority of care-givers) to combine market work and caring responsibilities. There are some positive examples in this direction: Austria, Germany, the Netherlands and the United Kingdom. In Germany, for example, holidays for care and caring time during the standard working hours are offered free of charge. The use of flexible working time is widely adopted in the Netherlands⁽¹⁷⁷⁾, where, among a quarter of working informal carers, 60 % had made arrangements with their employer for flexible working hours. This strategy is used mainly by those looking after their partners or who have a job for at least 28 hours per week.

⁽¹⁷⁷⁾ Boer, A. de, Broese van Groenou, M. and Timmermans, J. (eds.) (2009). *Mantelzorg — Een overzicht van de steun van en aan mantelzorgers in 2007*, The Hague: SCP (Social and Cultural Planning Office).

Austria and Denmark provide care allowance to care-workers in dependent employment to induce care-givers not to leave their job during the caring period and, at the same time, be compensated for lost earnings. For example, in Austria, care-workers in dependent employment must be paid a minimum wage (in 2008, it amounted to around EUR 1 000 per 238 hours plus around EUR 400 month for night duty plus food and accommodation).

Though national policies seem to be aware of the need to design a broader set of schemes to support a fair access to LTC services, to facilitate the reconciliation between market work and caring responsibilities and to provide benefits and social security contributions to informal care-givers, few countries seem to have implemented concrete measures in this direction. Moreover, though women overtake most responsibility for informal care, existing regulations seem globally to lack a gendered approach and in particular they do not provide specific measures to encourage men to participate in care responsibilities.

LTC services to vulnerable groups: the case of ethnic minorities

Several European countries provide income schemes and support to low-income groups, poorly educated people and ethnic minorities to sustain the economic burden of LTC and overcome structural barriers in access to care services. Within vulnerable groups, the gender dimension is relevant for several reasons. Firstly, women are globally at greater risk of poverty compared with men. Thus, the affordability of LTC services is crucial to assure gender equality in lifelong active social participation. Secondly, poor education may be a further hindrance to access LTC services. Given the higher percentage of old-aged women with low educational attainment compared with men, information and campaigns on how to access LTC services is crucial to assure gender equality. Additionally, some ethnic groups do not accept care provision for socioeconomic reasons, linked to their cultural heritage. This cultural barrier may expose women to greater risks of disability and illness, as in the majority of Member States more women than men suffer from long-term illnesses and/or health conditions. Women experience more chronic ill health, distress and disability, especially in old age, also due to their longer life expectancy⁽¹⁷⁸⁾. Therefore,

the lack of access to LTC services may seriously prevent women especially from vulnerable groups from having a good life quality.

In the field of LTC services, analysing the position of ethnic minority groups seems relevant due to their cultural barriers in LTC access as care-receivers and due to the increasing over-representation among informal care-givers.

Some experts presented the impacts of specific policy initiatives undertaken by their respective governments on improving the access of ethnic minorities to LTC services. However, in most of the cases, gender disaggregated data about the beneficiaries were not provided. Some positive examples include: Austria, the Czech Republic and Malta. In Austria, social services oriented at meeting migrants' needs through providing personnel with competences in foreign languages are available. However, the demand for home-based care cannot be completely met by social services, since most migrant women do not intend to use social services. A good practice has been signalled in the Czech Republic: a new institution for the Roma population has been created, the so-called 'health and social assistant'. The main task of the social health assistant is to assist, advise and disseminate general information on healthcare to persons or groups in need among the Roma population. In Malta, free treatment and care at state hospitals and clinics is available to all, including migrants and asylum seekers. However the language barrier is often a hindrance to the access of health information and services among migrant women in long-term illness. This is a problem especially for migrant women who, according to the data drawn on the Malta Census 2005, suffer more than migrant men from long-term illnesses.

The position of migrant women has recently become more delicate, due to their increasing over-representation among informal care-givers. Therefore, policies aimed at supporting informal care-givers may provide a significant step towards more secured working arrangements and better working conditions for migrant women. A significant increase in the number of migrant women in domestic and care works is highlighted by many country experts, such as those from Austria, Cyprus, Hungary, Italy and Spain.

⁽¹⁷⁸⁾ Eurostat (2008), *The life of women and men in Europe — A statistical portrait*, Luxembourg
(http://epp.eurostat.ec.europa.eu/cache/ITY_OFFPUB/KS-80-07-135/EN/KS-80-07-135-EN.PDF).

Box 6.7 — Policies to support migrant care-giver workers

Austria

The '24-hour care allowance' introduced in July 2007 aims at the formalisation of informal care arrangements between Austrian patients and care-givers, who are mostly from eastern Europe. This allowance is paid for home care provided by two care-workers from Austria or another EU Member State based on a contract and amounts between EUR 550 (for self-employed carers) and EUR 800 (for employed carers).

Cyprus

Home care is provided by state, community and private carers with a government subsidy for public assistance recipients, which also covers members of the family of the person receiving care when the family member stops working in order to offer the care required at home. There are also a number of funding schemes in place aimed at improving housing conditions in order to keep elderly or disabled persons within the home. In terms of home care, however, there has been a recent decline in the number of persons served with home care, mainly due to unavailability of home carers. This poses serious questions as to the maintenance of quality given that the ratio of carers to care recipients is approaching 1:2. Furthermore, the implementation of this policy depends on the availability of lowly paid carers, most of whom are female migrant workers from third countries. In fact, critics have argued that the stagnation of low salaries for these migrants (EUR 300 per month) can be attributed to the need of the government to secure the provision of such care labour at low cost.

Hungary

As there is a strong demand for the improvement of access to basic services by those in needs of long-term care and more generally of home-based care, we can witness that many migrant women (mostly of Hungarian ethnicity from Romania) take up such a job. There are no studies about the working and living conditions of these women, who are at the margins of the legal labour market.

Italy

The increase in the number of migrant women in domestic and care works is supported by the new focus of care policy aimed at enhancing home-based and community services and moving away from institutional care. This shift to migrant care-givers creates new race- and class-based divisions between Italian women and migrant care-givers women. Stereotypes on the characteristics of migrant women (for example, their willingness to accept low wages and to work without protest) end up feeding the vicious circle of low-paid and low-skilled jobs in the domestic care sector.

Spain

The approval in October 2006 of the Law for Personal Autonomy and Dependent Care has promoted the implementation of measures for personal assistance and economic support benefits for people who cannot lead independent lives for reasons of illness, disability or age. The system is expected to contribute to create formal jobs in the field of LTC provision, which could significantly improve the working status of informal care-givers. According to data of the Ministry of Labour and Immigration for 2008 ⁽¹⁷⁹⁾, 88 % of all domestic workers registered with the social security system come from outside the EU. Notwithstanding, such measures may contribute to perpetuate the traditional role of migrant women as family carers in low-skilled and low-paid jobs, particularly immigrant women, with the possibility of bringing to a regular situation an important amount of undeclared work in the field of domestic care.

Sources: EGGSI national reports.

⁽¹⁷⁹⁾ Ministry of Labour and Immigration (2009).

According to experts of the EGGSI network, it seems widely accepted that unless informal care-givers are provided with adequate support, the ongoing shift to migrant care-givers may create new race-based segregation of care-workers. As the Italian expert put it,

stereotypes on the characteristics of migrant women (for example, their willingness to accept low wages and to work without protest) may indeed end up feeding the vicious circle of low-paid and low-skilled jobs in the domestic care sector.

7. Conclusions

Active inclusion is a holistic strategy which combines (a) adequate income support (b) inclusive labour markets and (c) access to quality services. Active inclusion has a number of implications from a gender perspective: the gender disparities in exposure to poverty show higher rates for women than men and do so in a life-cycle perspective. This is partly due to women's greater likelihood for slower, shorter and/or interrupted careers and on average lower earnings than men. Furthermore, the disadvantages faced by women of certain vulnerable groups tend to be more accumulated than those for men from the same groups. Finally, access to quality services (including childcare and long-term care) is particularly important for the social and labour market participation of women.

Income support policies differ across EU Member States, most of which provide more than one income support scheme. The analysis followed in this report thus not only focuses on minimum income schemes, but takes a more comprehensive approach and considers other kinds of income support measures (such as invalidity benefits, income support measures within pensions systems, housing and in-kind allowances, and family and child-related allowances).

All Member States have developed categorical schemes, i.e. measures targeting specific vulnerable groups of the population, such as the unemployed, the disabled or the elderly. Moreover, with the exception of Greece, Hungary and Italy, all EU countries have set up some kind of minimum income scheme. In general, categorical schemes are likely to disadvantage women when eligibility rules or the amount of benefits is dependent or related to (previous) labour market experience, because of women's lower employment rate, greater exposure to low pay and more broadly by their lower average lifetime earnings. Categorical schemes may nonetheless prove as effective instruments of targeted poverty reduction, in many instances with a positive gender impact, as is the case for example of minimum pensions or survival benefits, which seem to contribute significantly to the reduction of elderly women's poverty. Universalistic schemes, however, are usually inspired by strong concerns for equality of treatment, which is a major aim of gender mainstreaming.

As emerges from the analysis presented throughout the report, there are a number of gender-specific implications among eligibility conditions, such as previous employment, residence or age.

In the majority of EU Member States, with the exception of Belgium, Cyprus, Denmark, Lithuania, Spain and Sweden, men benefit most from income support related to previous employment, due to their greater attachment to the formal labour market. Concerning age, it is found that minimum income guarantees and income support measures within pension systems are more beneficial to women as there are more women than men with a record of no or limited employment.

In almost all Member States, means-testing is based on household rather than individual resources, thus possibly contributing to women's dependence on a breadwinner partner. The same dependence may be increased also by the practice to actually transfer the cash benefit to the main earner of the household (usually a man), thus exasperating income inequality within the household.

The focus that most Member States adopt on encouraging paid work might positively contribute to the reduction of gender differentials in poverty rates, because the differentials in employment rates are among the major determinants of gender differences in at-risk-of-poverty rates. The focus on incentives to work within income support schemes is especially justified in a gender perspective, because — as the literature shows — women, unlike men, appear fairly responsive to monetary incentives to work. However, the financial incentives to labour supply embedded into the design of income support schemes may not be sufficient to attract more people to the labour market because these schemes may include other sources of inactivity traps, e.g. when considering informal care as a legitimate reason for not working for long periods. This may lead to social exclusion because frequent or long periods of inactivity reduce women's employability, and also because these arrangements imply a cultural message in favour of the male breadwinner model.

The availability of sex-disaggregated data is a relevant issue within income support measures. While the majority of Member States dispose of data on the sex of the recipients, some others, such as Cyprus, Greece, Liechtenstein, Luxembourg, Portugal and Romania do not report the number of recipients or the average benefit payments disaggregated by sex. According to the experts of the EGGSI network, there is usually no adequate data to evaluate the gender perspective of the effectiveness of income support schemes in terms of social inclusion and the activation of the recipients.

Income support schemes are found to affect the intra-household division of labour and women's propensity to search for a job in the labour market. Family and child-related allowances may generate unemployment or inactivity traps, especially for lone mothers and women living in large households (as for example in Belgium, Ireland and Italy). Similarly, regulations relating to maternity and care-related benefits may induce women to take on long career breaks (e.g. in the Czech Republic or Finland).

In terms of effectiveness in granting the means to conduct a dignified life, it would be important that the level of the various benefits is equal or at least very close to the at-risk-of-poverty threshold level. However, in a number of Member States the very low level of benefits implies that these are not sufficient alone to prevent individuals from falling into the risk of poverty (as is the case in Austria, Belgium, Cyprus or Estonia, for example). In particular, the provision of benefits to households (or to only a member of it) may reinforce women's financial dependency on their partner. Especially in the face of the most recent demographic developments and changes in family structures, income support schemes may prove less apt in granting a decent standard of living to women, i.e. a special focus should be directed at investigating the situation of cohabiting, divorced and widowed women.

Active labour market policies aim to increase the likelihood of employment or improve income prospects for vulnerable groups who find it difficult to enter the labour market. Active measures mainly include training, job rotation and job sharing, employment incentives, direct job creation and start-up incentives. Across EU Member States, active labour market measures often focus on the integration of specific groups into the labour market, in particular, the disabled, the long-term unemployed, lone parents, those returning to work after a long term of care leave, migrants, young people and the elderly. Empirical evidence suggests that the combination of being a woman and belonging to one of the abovementioned vulnerable categories accrues the layer of individual disadvantage and the risk of poverty and exclusion from the labour market. Yet, there are some examples of concrete gender mainstreaming available in these domains.

The labour inclusion of the disabled is addressed in Spain, for example, through higher reductions in social security contributions to employers who hire people with disabilities. The programme has proved particularly effective due to the large percentage of

open-ended contracts signed by women. In Greece, positive action in companies and cooperatives are highlighted in particular for disabled women. In Belgium, the labour inclusion of long-term unemployed women is addressed by an employability scheme combining active and passive measures to reduce women's unemployment traps through an increase in the amount of guaranteed income to unemployed workers accepting a part-time job; currently, 79 % of the workers involved in this scheme are women.

More attention is paid to gender issues in policies targeting vulnerable groups whose members are predominantly women, as is the case with lone parents and returners from long-term care leave. In Belgium, Germany, Iceland and the United Kingdom, lone parents represent a specific target group of active labour market policies. The labour inclusion of lone mothers is supported in Belgium and Germany by means of reconciliation measures, especially flexible working arrangements to improve job placement and retainment. In addition, Belgium has recently designed the distribution of free services vouchers for one-parent families in a precarious situation, aimed at the purchase of personal and family services (such as cleaning, caring and catering). As regards women returners, Austria, Germany, Liechtenstein and Poland provide qualification measures, Greece, Hungary, Italy and Sweden offer subsidies to employers; while Belgium and Malta give income incentives.

Migrant women are at a distinct disadvantage in many areas of their lives compared with both migrant men and native-born women (the so-called 'double disadvantage'). Initiatives targeting their greater inclusion into society include: qualification and job support measures in Austria, Belgium, Hungary, Norway, Romania and the United Kingdom; employment subsidies for asylum seekers, refugees and their relatives (the majority of them are women) in Sweden; and start-up incentives in Germany.

While active labour market policies specifically targeted at vulnerable groups of women are limited, looking at activation measures from a broader life-cycle approach reveals relevant findings. The relevance of the life-cycle approach is that men and women have a very different profile of labour supply at different stages of life: the gender gaps in employment rates and earnings are small before household formation and increase when individuals form a couple. Child-birth has a different impact on the employment patterns of women and men: while for women a drop of

employment rate occurs, for men it usually increases and their labour market participation remains substantially stable until they retire. What is worth noticing is that, in most countries, women's disadvantage in the labour market is still relevant when their children get older and they approach retirement, often accrued by their more precarious health conditions.

Therefore, gender differences along the three main stages of the life cycle (youth, adulthood and seniority) vary both in terms of relevance and in terms of nature. According to EGGSI network experts, gender differences between young people are mainly due to different school-to-work transitions caused by the qualification segregation. In adulthood, gender differences are the results of a combined set of factors such as professional segregation, career breaks caused by maternity and family responsibilities, pay gap and discrimination. In seniority, gender differences are mainly the results of the labour market disadvantage women accumulated in their earlier stages of the life cycle, which leads to the persistency of in-work poverty, to early retirement and inactivity, and to the permanence in low-skilled and low-paid jobs.

Few national reports of the EGGSI network contain information on active labour market policies for young people and there are several examples of gender mainstreaming in this field. Most of the available examples focus on preventing the gendered nature of professional segregation by promoting young women's skills in non-traditional subjects and jobs, as in Austria, Denmark, Germany, Liechtenstein and Sweden. These programmes aim at increasing the number of young women in technical occupations and non-traditional qualifications, raising awareness of equal opportunities and encouraging young women and men to question traditional gender roles. Spain promotes the school-to-work transition of women through special reductions in social security contributions paid by employers who hire young women; while Greece supports young women's entrepreneurship through start-up grants within four years from graduation.

Adult women are a more prominent target of active labour market policies. Their participation in the labour market is usually encouraged through improving reconciliation, promoting entrepreneurship and employability, and reducing professional segregation. Austria, Belgium, France, Italy and Sweden offer contributions for the purchase of personal services (cleaning, childcare, etc.), which makes it easier to outsource domestic work, thereby improving the work-life balance of

service users. Other countries promote flexible working arrangements and family-friendly work organisations to encourage the labour market participation of inactive or unemployed women (Bulgaria, Cyprus, Germany, Hungary, Portugal and Romania). In terms of initiatives that promote entrepreneurship among young women, several countries, such as Cyprus, Germany, Greece, Lithuania, Malta, Poland, Spain and the United Kingdom provide positive examples. These usually entail the allocation of specific funds to support the founding of enterprises and the provision of knowledge to women on how to start and develop a business. Examples of gender mainstreaming in training and job-search support to improve employability are found in Germany, Greece, and Iceland. These countries promote unemployed women to employment through training programmes which are aimed at upgrading their skills and improving their self-awareness and self-confidence. Italy also provides employment incentives in the form of social security contributions to employers hiring women in disadvantaged regions (regions in the south). Lithuania, Poland and Portugal have recently launched trainings and campaigns to reduce horizontal segregation, by providing adult women with comprehensive knowledge on non-traditional female occupations to strengthen their position in technical activities.

Though the majority of Member States recognise that older women are at a disadvantage in terms of labour inclusion, measures taken for older workers in recent years are, in general, either not explicitly gender mainstreamed or largely ignore the different situations of older men and women. For example, Austria, France and Hungary highlight good-practice examples aimed at improving the quality of working conditions to create sustainable and healthy workplaces for older workers throughout the life cycle. Poland provides an exception, by offering qualification to the professions in shortage in the labour market and a motivational campaign for older women returning to the labour market.

It is important to keep in mind that there are large differences in the organisation and implementation of activation measures and their gender equality dimension. Though most countries have developed initiatives to ensure the labour inclusion of disadvantaged groups, it is a general trend that gender differences are overall scarcely documented or taken into account in the design and implementation of policies. With the exception of some continental countries (such as Austria, Belgium and Germany), a systematic

and comprehensive approach to active labour market policies with an explicit gender mainstreaming strategy is yet to be developed.

Accessible and quality social services are the third pillar of active inclusion policies, and this report analyses three main policy areas in this field. The first is access to housing and the fight against homelessness, which is recognised at the international and community level as a basic need and a fundamental right of the person, and which, in the face of homelessness in particular, clearly exhibits gender-specific dynamics. The second policy area is vocational and on-the-job training, which plays a major role in shaping individuals' social inclusion and employment and career opportunities in particular. Finally, the provision of childcare and long-term care services is examined, in view of how it facilitates the labour market integration and social participation of carers, given that these responsibilities are among the major determinants of women's inactivity and unemployment.

Although decent, stable, affordable independent accommodation is an important condition for social inclusion and for staying in employment, there is a lack of data on housing and homelessness. The provision of such information, however, would be fundamental for in-depth analyses and the design of effective policies. Still, it may be said that households for which gaining access to housing seems to be more difficult include lone parents, disabled persons, migrants, and young and elderly people.

Both, individual causes of vulnerability and macro-economic reasons are often at the root of homelessness. In many countries housing prices have risen significantly during recent years, while living conditions have deteriorated notably. As a consequence of the increasing difficulties vulnerable individuals face when trying to gain access to housing, homelessness is growing all over Europe. Women are increasingly among people living on the streets; young people and even children are becoming more and more present among the homeless.

Homelessness tends to manifest itself in conjunction with other sources of vulnerability. Thus, in Lithuania it is shown that homeless women have lower levels of education than homeless men. In France, Portugal and Sweden, migrants tend to be over-represented among the homeless, while in Belgium there is a lack of housing available for migrants. The Roma face particular difficulties in the Czech Republic.

As regards access to housing and the fight against homelessness, policies and measures tend to have a gender-neutral design, with the exception of temporary shelters offered to victims of violence and to lone mothers with young children. However, national experiences show that homelessness increasingly exhibits different features for men and women. Women are more often parents and live together with their children; as such they are often homeless for a shorter period of time than men or they are 'invisibly' homeless, i.e. they react by seeking temporary solutions like living with family, friends, 'convenience partners' or casual acquaintances.

The main factors of vulnerability and the causes behind homelessness also tend to differ. For example, in the Netherlands most male homeless people have severe personal problems of addiction, are ex-psychiatric patients or ex-convicts, while for women homelessness and living in sheltered housing are mostly related to domestic violence or (child) abuse. Similarly, it is found that in Sweden the causes behind homelessness differ between women and men: conflict or violence in close relationships is given as a much more common cause by women than by men. In Germany, an inability to sustain excessive debt burdens and long-term unemployment are found to be major causes of men's housing vulnerability, while separation or divorce, a move from the parental home and experiences of violence are important factors for women.

Member States vary considerably in the target groups for vocational and on-the-job training, but in general it can be said that training is more often aimed at citizens who, with regard to their age, family conditions, length of unemployment, education, lack of experience, and state of health, find it more difficult to successfully enter the labour market.

A number of gender-specific training programmes are co-funded by the European Social Fund. These programmes frequently entail post-compulsory and post-diploma training, although many are devoted to training for reintegration in the labour market.

In general, women involved in training programmes have low or medium educational levels and are relatively older than men participants ⁽¹⁸⁰⁾.

Training programmes vary to a considerable degree among European countries. For example, in Belgium

⁽¹⁸⁰⁾ See 'Compendium of indicators for monitoring the employment guidelines and employment analysis' (<http://ec.europa.eu/social/BlobServlet?docId=4093&langId=en>).

the Jobcoaching project was aimed at accompanying an individual well beyond the point at which he or she was recruited, without leaving him or her and their employer on their own. The results of the project have shown that more women have persisted with a job due to the encouragement of a job-coach and absenteeism has been reduced. Many programmes are increasingly aimed at validating both formal and informal learning experiences, so as to acknowledge all the skills and competences acquired both in formal and informal settings. For instance, in Malta a number of projects are aimed at the recognition of experience gained while rearing a family, to render these informal skills transferable to the workplace. This strategy is especially important for vulnerable groups, who are often characterised by not having completed educational pathways, and is considered by some Member States as particularly relevant for women.

A certain level of gender segregation is still found in many Member States, concerning the kind and content of training offered. The experts from the EGGSI network find that women tend to be mostly involved in training opportunities in a few sectors of the labour market, frequently those exhibiting relatively worse job opportunities and smaller wages. For example, in France, in 2000, only 14 % of women manual workers had access to training, as opposed to 23 % of men, and only 31 % of women employed as clerical, sales or service workers vis-à-vis 37 % of men. In contrast, 56 % of women managers were enrolled in vocational training, slightly above the figure for men (54 %). These findings are related to the gender occupational segregation, whereby women are over-represented among sales and services workers in the private sector and women managers are more frequently employed in the public sector. Similarly, women more often work on a part-time contract, thus they are more affected by the finding that part-timers have less access to training (28 %, as opposed to 38 % for full-time workers)⁽¹⁸¹⁾. Furthermore, there is evidence that in the Czech Republic, Cyprus and Estonia, even though women participate in training more often than men, their choice of the domain of training is still often led by stereotypes.

Care services bear a double relevance concerning gender differences in active inclusion. On the one hand, they aim at improving the living conditions of their direct beneficiaries; on the other hand they imply a relief

or a support to the primary carers within households, i.e. women. In this report, the focus is mainly on the extent to which care services may allow more women to access the labour market, so as to increase households' disposable income, and consequently the social inclusion of all household members.

As was noticed above concerning income support schemes, some Member States (e.g. Belgium and Finland) provide cash benefits, such as childcare allowances, to families, implying a financial incentive for women to stay at home to care for children. Indeed, these economic incentives are likely to turn into traps for women, who might opt for definitely leaving their job or encounter many obstacles in their career going back to work after a long absence.

Lone mothers are at higher risk of exclusion because of their care responsibilities, which may prevent them from labour market participation. To cope with this issue, they are the target of specific policies in relation to care: for example, lone mothers have access to special economic support for childcare in Belgium, Greece and Spain. These measures could be more effective if they contained work incentives.

The issue of long-term care is particularly sensitive to a gender approach, because in most European countries women make up the majority of both the beneficiaries (due to their generally longer life expectancy) and the care suppliers (usually supplying unpaid, informal care which often impacts on their quality of life). When looking at measures supporting carers' integration into the labour market, care leave and flexible working arrangements need to be examined. Some positive examples of care leave are provided by France, Germany and the Netherlands. For example, in France the 'leave for family support' provides family members of an elderly dependent person with the possibility to temporarily leave the labour market for up to one year, without being forced to quit the job because of caring responsibilities. This also allows easier reintegration after the period of care has come to an end. In respect of the right to request flexible working time, there are some positive examples in Austria, Germany, Liechtenstein, the Netherlands and the United Kingdom. In Germany, for example, holidays for care and caring time during the standard working hours are available free of charge. In the Netherlands, a quarter of working informal carers agreed with employers to adopt flexible working hours, which contributes to a better reconciliation of family and working life.

⁽¹⁸¹⁾ Fournier, C. (2001), 'Hommes et femmes salariés face à la formation continue', *Bref Cereq* No 79, October.

The position of migrant women has recently become more delicate, due to their increasing over-representation among informal care-givers, as highlighted by many country experts. However, the policy measures addressed to promote the legalisation of the caring work of migrant women seem to be still underdeveloped. Some examples are provided by Austria, France, Hungary, Italy and Spain. In Austria, for example, the '24-hour care allowance' introduced in July 2007 aims at the formalisation of informal care arrangements between patients and care-givers, who are mostly from eastern Europe.

Most of the EGGSI national experts believe that, unless adequate support to informal care-workers is introduced, the ongoing shift to migrant care-givers may create new race-based segregation of care-works. Stereotypes on the characteristics of migrant women (for example, their willingness to accept low wages and to work without protest) may indeed end up feeding the vicious circle of low-paid and low-skilled jobs in the domestic care sector.

Looking ahead

Member States are increasingly focusing on 'active inclusion' to strengthen social integration. There is a clear trend towards making benefits more strictly conditional on availability for work and improving incentives through tax and benefits reforms. All Member States encourage inclusion in the labour market, either in the form of employment or through job training. Some countries are also developing a more structural approach for dealing with housing exclusion and homelessness.

The focus that most Member States have adopted to encourage paid work may positively contribute to the reduction of gender differentials in poverty rates, because the differentials in employment rates are among the major determinants of gender differences in the at-risk-of-poverty rates. However, very few countries within the EU-27 have designed and implemented gender-specific measures that take into account the specific needs of women and men respectively in promoting the inclusion of vulnerable groups such as migrants, the disabled and the long-term unemployed. The implemented policies include, especially, 'qualification and job-search support' and 'subsidised wage and employment schemes'. The most active countries in this sense are Austria, Belgium, France,

Germany, Greece, Hungary, the Netherlands, Norway, Romania, Spain, Sweden and the United Kingdom. Most countries have, on the other hand, developed activation measures for women returning to work after maternity leave through the implementation of reconciliation policies. Other policies implemented in a few countries for the labour market inclusion of vulnerable groups of women are 'contributions to the demand for personal services', 'quota for women in employability schemes' and 'start-up incentives'.

As in-work poverty is frequent among women, making work pay measures should in particular be considered: the continuation of benefit entitlements for women with a low labour income, even once they are in employment, secures an adequate level of income for the household. Some of the countries have introduced specific policies in this regard. The risk to avoid is to introduce income support schemes that may provide disincentives to return to work and a real further inclusion in the active society. As is the case with disability pensions, the measures that accommodate inactivity without providing adequate support for the conciliation of family and working life may prove to be effective instruments for poverty reduction, though at the cost of reduced social inclusion for vulnerable women in the long run. This is because frequent or long periods of inactivity reduce women's employability. Earnings-related benefits can be more directly targeted toward younger generations as they make paid work an attractive option. Such a benefit encourages women to join the labour market, earn their own living and gain independence and gender equality.

When looking ahead, it should be considered that the lack of synergies among different instruments and policy interventions is still a problem when considering national approaches to active inclusion. Adequate income, inclusive labour markets and access to quality services are dealt with separately in most cases, whereas most disadvantaged people suffer from multiple disadvantages and integrated responses are essential. This is particularly true if considering minimum income. Even if it has already been implemented in most of the Member States, there is still the need to implement better links between out-of-work benefits and in-work support, in order to create the right incentives, while at the same time ensuring adequate income support and preventing in-work poverty.

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Annex: Statistical portrait

This annex presents tables and figures relevant to the analysis carried out within the report and complementary to those already included in the main text. Tables and figures are numbered according to the order of quotation within the text.

Table A.1 — Activity rate, by sex, 2007

	Total	Men	Women	Gender gap (M-F)
MT	58.4	77.6	38.6	39.0
EL	67.0	79.1	54.9	24.2
IT	62.5	74.4	50.7	23.7
ES	71.6	81.4	61.4	20.0
IE	72.4	81.4	63.3	18.1
CY	73.9	82.9	65.4	17.5
CZ	69.9	78.1	61.5	16.6
LU	66.9	75.0	58.9	16.1
SK	68.3	75.9	60.8	15.1
EU-25	70.9	78.2	63.7	14.5
EU-27	70.5	77.7	63.4	14.3
RO	63.0	70.1	56.0	14.1
HU	61.9	69.0	55.1	13.9
AT	74.7	81.7	67.8	13.9
PL	63.2	70.0	56.5	13.5
UK	75.5	82.2	69.0	13.2
BE	67.1	73.6	60.4	13.2
NL	78.5	84.6	72.2	12.4
DE	76.0	81.8	70.1	11.7
PT	74.1	79.4	68.8	10.6
FR	70.2	74.9	65.6	9.3
LV	72.8	77.6	68.3	9.3
SI	71.3	75.8	66.6	9.2
EE	72.9	77.5	68.7	8.8
BG	66.3	70.6	62.1	8.5
DK	80.2	83.9	76.4	7.5
LT	67.9	71.0	65.0	6.0
SE	79.1	81.4	76.8	4.6
FI	75.6	77.2	73.8	3.4

Source: European Commission, New common indicators from 2006 for the social open method of coordination (http://ec.europa.eu/employment_social/spsi/common_indicators_en.htm); Overarching Portfolio Indicator: 12.

Explanatory note: Share of employed and unemployed people in the total population of working age 15–64, by sex.

Table A.2 — Employment rate, by sex, 2007

	Total	Men	Women	Gender gap (M–W)
MT	54.6	72.9	35.7	37.2
EL	61.4	74.9	47.9	27.0
IT	58.7	70.7	46.6	24.1
ES	65.6	76.2	54.7	21.5
CY	71.0	80.0	62.4	17.6
CZ	66.1	74.8	57.3	17.5
IE	69.1	77.4	60.6	16.8
LU	64.2	72.3	56.1	16.2
SK	60.7	68.4	53.0	15.4
EU-25	65.8	73.0	58.6	14.4
EU-27	65.4	72.5	58.3	14.2
AT	71.4	78.4	64.4	14.0
BE	62.0	68.7	55.3	13.4
HU	57.3	64.0	50.9	13.1
PL	57.0	63.6	50.6	13.0
NL	76.0	82.2	69.6	12.6
UK	71.5	77.5	65.5	12.0
RO	58.8	64.8	52.8	12.0
PT	67.8	73.8	61.9	11.9
DE	69.4	74.7	64.0	10.7
SI	67.8	72.7	62.6	10.1
FR	64.6	69.3	60.0	9.3
BG	61.7	66.0	57.6	8.4
LV	68.3	72.5	64.4	8.1
DK	77.1	81.0	73.2	7.8
EE	69.4	73.2	65.9	7.3
LT	64.9	67.9	62.2	5.7
SE	74.2	76.5	71.8	4.7
FI	70.3	72.1	68.5	3.6

Source: European Commission, New common indicators from 2006 for the social open method of coordination (http://ec.europa.eu/employment_social/spsi/common_indicators_en.htm); Overarching Portfolio Indicator: Context Information 2a.

Explanatory note: The employment rate is calculated by dividing the number of persons aged 15–64 in employment by the total population in the same age group.

Table A.3 — Unemployment rate, by sex, 2007

	Total	Men	Women	Gender gap (M–W)
RO	6.4	7.2	5.4	1.8
EE	4.7	5.4	3.9	1.5
LV	6.0	6.4	5.6	0.8
IE	4.6	4.9	4.2	0.7
SE	5.3	5.6	4.9	0.7
UK	5.3	5.6	5.0	0.6
LT	4.3	4.3	4.3	0.0
DE	8.6	8.5	8.7	– 0.2
FI	6.2	5.9	6.5	– 0.6
HU	7.4	7.1	7.7	– 0.6
DK	3.8	3.5	4.2	– 0.7
SK	6.9	6.5	7.2	– 0.7
BG	6.9	6.5	7.3	– 0.8
NL	3.2	2.8	3.6	– 0.8
FR	7.9	7.4	8.5	– 1.1
LU	4.1	3.6	4.7	– 1.1
AT	4.4	3.9	5.0	– 1.1
CY	3.9	3.4	4.6	– 1.2
EU-27	7.1	6.5	7.8	– 1.3
PL	9.6	9.0	10.3	– 1.3
EU-25	7.1	6.5	7.9	– 1.4
MT	6.5	6.0	7.6	– 1.6
BE	7.5	6.7	8.4	– 1.7
SI	4.8	4.0	5.8	– 1.8
CZ	5.3	4.2	6.7	– 2.5
IT	6.1	4.9	7.9	– 3.0
PT	8.0	6.6	9.6	– 3.0
ES	8.3	6.4	10.9	– 4.5
EL	8.3	5.2	12.8	– 7.6

Source: European Commission, New common indicators from 2006 for the social open method of coordination (http://ec.europa.eu/employment_social/spsi/common_indicators_en.htm); Overarching Portfolio Indicator: Context Information 2b.

Explanatory note: Unemployment rates represent unemployed persons as a percentage of the labour force. Unemployed persons comprise persons aged 15–74 who were: (a) without work during the reference week, (b) currently available for work, i.e. were available for paid employment or self-employment before the end of the two weeks following the reference week, (c) actively seeking work, i.e. had taken specific steps in the four-week period ending with the reference week to seek paid employment or self-employment or who found a job to start later, i.e. within a period of, at most, three months.

Table A.4 — Long-term unemployment rate, by sex, 2007

	Total	Men	Women	Gender gap (M–W)
EE	2.3	2.9	1.7	1.2
IE	1.4	1.8	0.9	0.9
RO	3.2	3.6	2.7	0.9
UK	1.3	1.6	0.9	0.7
LV	1.6	1.9	1.2	0.7
MT	2.7	2.8	2.4	0.4
FI	1.6	1.7	1.4	0.3
CY	0.7	0.8	0.7	0.1
SE	0.9	0.9	0.8	0.1
LT	1.4	1.4	1.3	0.1
LU	1.2	1.2	1.1	0.1
DE	4.7	4.8	4.7	0.1
DK	0.6	0.5	0.7	– 0.2
NL	1.3	1.2	1.4	– 0.2
HU	3.4	3.3	3.6	– 0.3
AT	1.2	1.0	1.4	– 0.4
EU-27	3.1	2.8	3.3	– 0.5
EU-25	3.0	2.8	3.3	– 0.5
FR	3.3	3.1	3.6	– 0.5
BG	4.1	3.7	4.5	– 0.8
PL	4.9	4.6	5.4	– 0.8
SI	2.2	1.8	2.7	– 0.9
BE	3.8	3.3	4.3	– 1.0
PT	3.8	3.2	4.5	– 1.3
ES	1.7	1.1	2.5	– 1.4
CZ	2.8	2.1	3.6	– 1.5
IT	2.9	2.2	3.9	– 1.7
SK	8.3	7.4	9.3	– 1.9
EL	4.1	2.2	7.0	– 4.8

Source: European Commission, New common indicators from 2006 for the social open method of coordination (http://ec.europa.eu/employment_social/spsi/common_indicators_en.htm); Social Inclusion Portfolio Indicator: SI-P4.

Explanatory note: Total long-term unemployed population (≥ 12 months' unemployment; ILO definition) as a proportion of total active population aged 15 years or more.

Table A.5 — Early school-leavers, by sex, 2007

	Total	Women	Men	Gender gap (M–W)
CY	12.6	6.8	19.5	12.7
PT	36.3	30.4	42.0	11.6
ES	31	25.6	36.1	10.5
MT	37.3	32.9	41.1	8.2
LU	15.1	11.1	19.2	8.1
EL	14.7	10.7	18.6	7.9
LV	16	12.3	19.7	7.4
DK	12.4	8.9	15.7	6.8
IT	19.3	15.9	22.6	6.7
LT	8.7	5.9	11.4	5.5
IE	11.5	8.7	14.2	5.5
NL	12	9.6	14.4	4.8
EU-25	14.5	12.3	16.7	4.4
EU-27	14.8	12.7	16.9	4.2
FR	12.7	10.9	14.6	3.7
FI	7.9	6.3	9.7	3.4
BE	12.3	10.7	13.9	3.2
HU	10.9	9.3	12.5	3.2
SE	8.6	7.0	10.2	3.2
SL	4.3	2.7	5.7	3
PL	5	3.6	6.4	2.8
UK	17.0	15.8	18.2	2.4
SK	7.2	6.3	8.1	1.8
DE	12.7	11.9	13.4	1.5
AT	10.9	10.2	11.6	1.4
RO	19.2	19.1	19.2	0.1
BG	14.2	21.4	7.1	– 0.6
EE	7.1	:	0.0	:
CZ	:	:	:	:

Source: European Commission, New common indicators from 2006 for the social open method of coordination (http://ec.europa.eu/employment_social/spsi/common_indicators_en.htm); Overarching Portfolio Indicator: 4.

Explanatory note: Share of persons aged 18–24 who have only lower secondary education (their highest level of education or training attained is 0, 1 or 2 according to the 1997 International Standard Classification of Education — ISCED 97) and have not received education or training in the four weeks preceding the survey.

Table A.6 — Youth unemployment rate, by sex, 2007

	Total	Men	Women	Gender gap (M–W)
MT	13.9	15.8	11.6	4.2
UK	14.4	15.8	12.5	3.3
RO	20.1	21.1	18.7	2.4
IE	9.1	10.0	8.1	1.9
CY	10.2	11.0	9.4	1.6
DE	11.9	12.6	11.1	1.5
LV	10.7	11.2	10	1.2
DK	7.9	8.2	7.5	0.7
SK	20.3	20.4	20.2	0.2
FI	16.5	16.4	16.6	– 0.2
CZ	10.7	10.6	11.0	– 0.4
NL	5.9	5.6	6.2	– 0.6
EU-27	15.4	15.1	15.8	– 0.7
EU-25	15.3	14.9	15.7	– 0.8
AT	8.7	8.3	9.1	– 0.8
HU	18.0	17.6	18.6	– 1.0
SE	19.3	18.8	19.8	– 1.0
BG	15.1	14.5	15.9	– 1.4
FR	18.7	18.0	19.6	– 1.6
SI	10.1	9.4	11.2	– 1.8
LT	8.2	7	10	– 3.0
BE	18.8	17.1	20.9	– 3.8
PL	21.7	20.0	23.8	– 3.8
LU	15.2	13.5	17.5	– 4.0
IT	20.3	18.2	23.3	– 5.1
ES	18.2	15.2	21.9	– 6.7
PT	16.6	13.5	20.3	– 6.8
EL	22.9	15.7	32.1	– 16.4
EE	10	:	:	:

Source: European Commission, New common indicators from 2006 for the social open method of coordination (http://ec.europa.eu/employment_social/spsi/common_indicators_en.htm); Overarching Portfolio Indicator: Context Information 2c.

Explanatory note: The youth unemployment rate relates to persons aged 15–24. Unemployment rates represent unemployed persons as a percentage of the labour force.

Table A.7 — Employment rate of older workers, by sex, 2007

	Total	Men	Women	Gender gap (M–W)
MT	28.5	45.9	11.6	34.3
EL	42.4	59.1	26.9	32.2
CY	55.9	72.5	40.3	32.2
SK	35.6	52.5	21.2	31.3
ES	44.6	60.0	30.0	30.0
IE	53.8	67.9	39.6	28.3
CZ	46.0	59.6	33.5	26.1
SI	33.5	45.3	22.2	23.1
IT	33.8	45.1	23.0	22.1
PL	29.7	41.4	19.4	22.0
AT	38.6	49.8	28.0	21.8
NL	50.9	61.5	40.1	21.4
EU-25	44.9	54.1	36.1	18.0
EU-27	44.7	53.9	36.0	17.9
UK	57.4	66.3	48.9	17.4
BG	42.6	51.8	34.5	17.3
BE	34.4	42.9	26.0	16.9
RO	41.4	50.3	33.6	16.7
DE	51.5	59.7	43.6	16.1
HU	33.1	41.7	26.2	15.5
PT	50.9	58.6	44.0	14.6
LT	53.4	60.8	47.9	12.9
DK	58.6	64.9	52.4	12.5
LV	57.7	64.6	52.4	12.2
LU	32.0	35.6	28.6	7.0
SE	70.0	72.9	67.0	5.9
FR	38.3	40.5	36.2	4.3
FI	55.0	55.1	55.0	0.1
EE	60.0	59.4	60.5	– 1.1

Source: European Commission, New common indicators from 2006 for the social open method of coordination (http://ec.europa.eu/employment_social/spsi/common_indicators_en.htm); Overarching Portfolio Indicator: 10.

Explanatory note: The employment rate of older workers is calculated by dividing the number of persons aged 55–64 in employment by the total population in the same age group.

Table A.8 — Tenure status, by sex (vulnerable groups), 2007

	Lone parents				Disabled people				Migrant people				Young (18–24)				Elderly (65+)				Total			
	Men		Women		Men		Women		Men		Women		Men		Women		Men		Women		Men		Women	
	own	ten	own	ten	own	ten	own	ten	own	ten	own	ten	own	ten	own	ten	own	ten	own	ten	own	ten	own	ten
BE	48.9	51.1	41.2	58.8	54.3	45.7	64.5	35.5	28.5	71.5	43.3	56.7	73.0	27.0	67.2	32.8	80.9	19.1	78.2	21.8	71.5	28.5	68.9	31.1
CZ	65.0	35.0	54.1	45.9	81.7	18.3	78.2	21.8	54.0	46.0	46.6	53.4	74.0	26.0	78.2	21.8	82.4	17.6	79.1	20.9	78.4	21.6	75.9	24.1
DK	60.9	39.1	38.2	61.8	46.5	53.5	50.8	49.2	25.9	74.1	33.5	66.5	45.4	54.6	38.1	61.9	67.4	32.6	54.9	45.1	56.3	43.7	47.9	52.1
DE	42.9	57.1	24.9	75.1	37.0	63.0	40.4	59.6	34.9	65.1	43.6	56.4	60.8	39.2	54.4	45.6	62.1	37.9	54.7	45.3	54.8	45.0	49.8	50.3
EE	95.3	4.7	88.3	11.7	94.8	5.2	91.3	8.7	96.0	4.0	97.2	2.8	90.9	9.1	88.2	11.8	97.9	2.1	97.2	2.8	95.0	5.0	94.4	5.6
IE	90.5	9.5	50.1	49.9	71.2	28.8	68.1	31.9	14.0	86.0	27.6	72.4	79.9	20.1	69.2	30.8	93.7	6.3	93.6	6.4	78.4	21.6	71.8	28.2
EL	40.1	59.9	69.6	30.4	91.2	8.8	87.9	12.1	13.4	86.6	28.8	71.2	74.2	25.8	71.2	28.8	92.7	7.3	92.0	8.0	76.3	23.7	79.2	20.8
ES	67.8	32.2	78.8	21.2	88.5	11.5	90.6	9.4	32.5	67.5	38.9	61.1	89.6	10.4	90.6	9.4	94.4	5.6	93.2	6.8	85.8	14.2	86.4	13.6
FR	49.3	50.7	32.7	67.3	67.4	32.6	63.7	36.3	24.9	75.1	28.2	71.8	52.4	47.6	52.4	47.6	83.6	16.4	75.9	24.1	66.2	33.8	61.9	37.7
IT	79.9	20.1	69.4	30.6	80.4	19.6	76.3	23.7	34.4	65.6	42.5	57.5	82.2	17.8	80.6	19.4	87.6	12.4	85.8	14.2	79.4	20.6	79.7	20.4
CY	72.6	27.4	73.4	26.6	91.0	9.0	81.8	18.2	28.1	71.9	61.6	38.4	94.5	5.5	88.5	11.5	93.2	6.8	90.1	9.9	87.6	12.4	83.4	16.6
LV	87.0	13.0	86.7	13.3	91.2	8.8	67.5	32.5	85.4	14.6	90.3	9.7	85.8	14.2	86.8	13.2	91.2	8.8	91.0	9.0	87.2	12.8	89.0	11.0
LT	72.7	27.3	91.9	8.1	99.1	0.9	98.6	1.4	100.0	0.0	100.0	0.0	95.5	4.5	90.9	9.1	99.7	0.3	99.3	0.7	97.5	2.5	96.3	3.7
LU	59.4	40.6	60.3	39.7	66.3	33.7	79.0	21.0	51.0	49.0	56.4	43.6	82.2	17.8	83.9	16.1	87.7	12.3	84.2	15.8	80.2	19.8	78.2	21.8
HU	90.8	9.2	86.6	13.4	94.4	5.6	95.9	4.1	50.5	49.5	57.1	42.9	91.6	8.4	89.9	10.1	96.9	3.1	96.8	3.2	94.0	6.0	93.9	6.1
NL	58.0	42.0	23.7	76.3	32.3	67.7	34.9	65.1	51.6	48.4	55.3	44.7	64.6	35.4	57.1	42.9	51.7	48.3	43.5	56.5	53.6	46.4	44.5	55.5
AT	56.9	43.1	38.9	61.1	73.1	26.9	38.2	61.8	22.9	77.1	23.2	76.8	68.1	31.9	67.8	32.2	77.6	22.4	73.8	26.2	63.7	36.3	61.7	38.3
PL	89.9	10.1	93.4	6.6	97.4	2.6	96.4	3.6	93.7	6.3	96.0	4.0	95.8	4.2	93.1	6.9	98.3	1.7	97.5	2.5	96.9	3.1	95.7	4.3
PT	59.5	40.5	62.5	37.5	72.5	27.5	64.6	35.4	60.3	39.7	55.1	44.9	82.5	17.5	83.9	16.1	84.4	15.6	77.8	22.2	81.4	18.6	76.7	23.3
SI	91.9	8.1	82.2	17.8	96.3	3.7	91.6	8.4	:	:	:	:	91.8	8.2	91.5	8.5	96.5	3.5	94.4	5.6	94.3	5.7	92.5	7.5
SK	82.9	17.1	85.8	14.2	91.5	8.5	90.7	9.3	57.9	42.1	77.1	22.9	86.9	13.1	87.2	12.9	96.0	4.0	95.4	4.6	90.8	9.2	91.5	8.5
FI	63.3	36.7	44.2	55.8	66.8	33.2	68.1	31.9	24.0	76.0	33.5	66.5	56.0	44.0	41.6	58.4	88.0	12.0	81.3	18.7	72.2	27.8	66.5	33.5
SE	58.5	41.5	43.0	57.0	58.2	41.8	63.0	37.0	35.0	65.0	38.4	61.6	49.8	50.2	48.9	51.1	75.8	24.2	63.2	36.8	63.6	36.4	57.3	42.7
UK	43.6	56.4	38.4	61.6	43.5	56.5	41.3	58.7	44.7	55.3	50.6	49.4	67.0	33.0	60.3	39.7	81.0	19.0	76.6	23.4	67.9	32.1	63.7	36.7
EU (*)	57.8	42.2	47.0	53.0	70.4	29.6	68.7	31.3	35.9	64.1	43.4	56.6	72.4	27.4	69.9	30.2	80.9	19.0	76.7	23.3	72.1	27.9	69.2	30.8
IS	87.2	12.8	76.6	23.4	76.6	23.4	79.7	20.3	74.2	66.8	25.8	33.2	82.8	17.2	74.4	25.6	91.8	8.2	93.2	6.8	86.2	13.8	82.3	17.7
NO	84.6	15.4	78.2	21.8	76.0	24.0	88.8	11.2	44.7	55.3	60.1	39.9	64.0	36.0	58.4	41.6	93.8	6.2	90.2	9.8	79.3	20.7	80.4	19.6

Source: Elaboration from EU-SILC data, version 2007-1 from 1 March 2009.

Explanatory note: This indicator is not included in the indicator list of the open method of coordination. EU refers to EU-25. Data for Bulgaria, Malta and Romania are not available for 2007. Share of people living in the following accommodation tenure categories: owner-occupied or rent free; rented in percent of total population in the same group, by sex. Vulnerable groups are lone parents, the young aged 18–24, the elderly aged 65+, migrant and disabled people. Disabled people reported 'permanently disabled and/or unfit to work'.

Table A. 9 — Dwelling type, by sex (vulnerable groups), 2007

	Lone parents							
	Men				Women			
	Detached house	Semi-detached or terraced house	Apartment or flat in a building with less than 10 dwellings	Apartment or flat in a building with 10 or more dwellings	Detached house	Semi-detached or terraced house	Apartment or flat in a building with less than 10 dwellings	Apartment or flat in a building with 10 or more dwellings
BE	24.4	45.1	26.2	4.2	18.3	42.4	29.8	9.6
CZ	31.9	2.5	10.0	55.5	16.1	3.0	16.6	64.3
DK	51.9	14.2	12.2	21.6	29.3	35.1	13.0	22.6
DE	21.9	13.5	43.6	21.0	14.5	9.2	51.1	25.2
EE	30.3	0.0	28.0	41.7	14.8	8.0	17.2	60.0
IE	37.3	62.7	0.0	0.0	17.6	76.6	3.6	2.2
EL	4.8	11.0	34.1	50.1	23.3	6.5	40.8	29.3
ES	4.2	23.6	13.2	59.0	5.9	12.2	26.2	55.8
FR	33.1	24.6	19.3	23.0	21.8	22.4	21.2	34.6
IT	30.5	28.9	21.1	19.6	18.5	19.4	25.9	36.2
CY	11.9	44.5	31.8	11.8	31.1	34.2	21.4	13.3
LV	10.2	14.8	21.0	54.0	15.4	5.8	10.0	68.8
LT	10.7	13.1	8.9	67.3	14.2	9.2	10.7	65.9
LU	20.3	26.0	49.9	3.8	13.3	37.1	40.1	9.4
HU	51.4	18.5	5.9	24.2	47.6	7.8	3.9	40.6
NL	7.7	83.1	2.8	6.4	2.9	73.4	10.7	13.1
AT	54.0	5.2	20.8	20.0	21.3	9.0	29.4	40.2
PL	33.4	4.1	18.2	44.3	22.4	4.6	16.8	56.2
PT	13.8	49.1	37.1	0.0	23.3	17.3	32.9	26.5
SI	60.5	2.2	8.6	28.8	45.3	2.1	17.2	35.3
SK	37.4	6.3	0.0	56.2	22.5	0.9	6.9	69.6
FI	41.9	15.4	5.2	37.5	16.4	25.0	3.8	54.7
SE	46.9	9.4	19.8	23.9	22.9	14.1	17.7	45.3
UK	17.6	61.7	15.5	5.2	7.6	72.7	10.2	9.5
EU (*)	29.2	28.0	21.3	21.5	17.4	28.2	24.2	30.2
IS	32.2	13.0	34.6	20.2	13.3	10.6	27.1	49.0
NO	70.4	20.0	3.8	5.8	58.2	30.6	6.1	5.2

Source: Elaboration from EU-SILC data, version 2007-1 from 1 March 2009.

Explanatory note: This indicator is not included in the indicator list of the social open method of coordination. EU refers to EU-25. Data for Bulgaria, Malta and Romania are not available for 2007. Share of people living in a detached house, semi-detached or terraced house, apartment or flat in a building with less than 10 dwellings, apartment or flat in a building with 10 or more dwellings, in percent of total population in the same group, by sex. Vulnerable groups are lone parents, the young aged 18–25, the elderly aged 65+, migrants and disabled people. People are recorded as migrants according to their citizenship. Citizenship corresponds to the country of which the passport is used. People are recorded as disabled people according to their self-defined current economic status. Disabled people reported 'permanently disabled and/or unfit to work'.

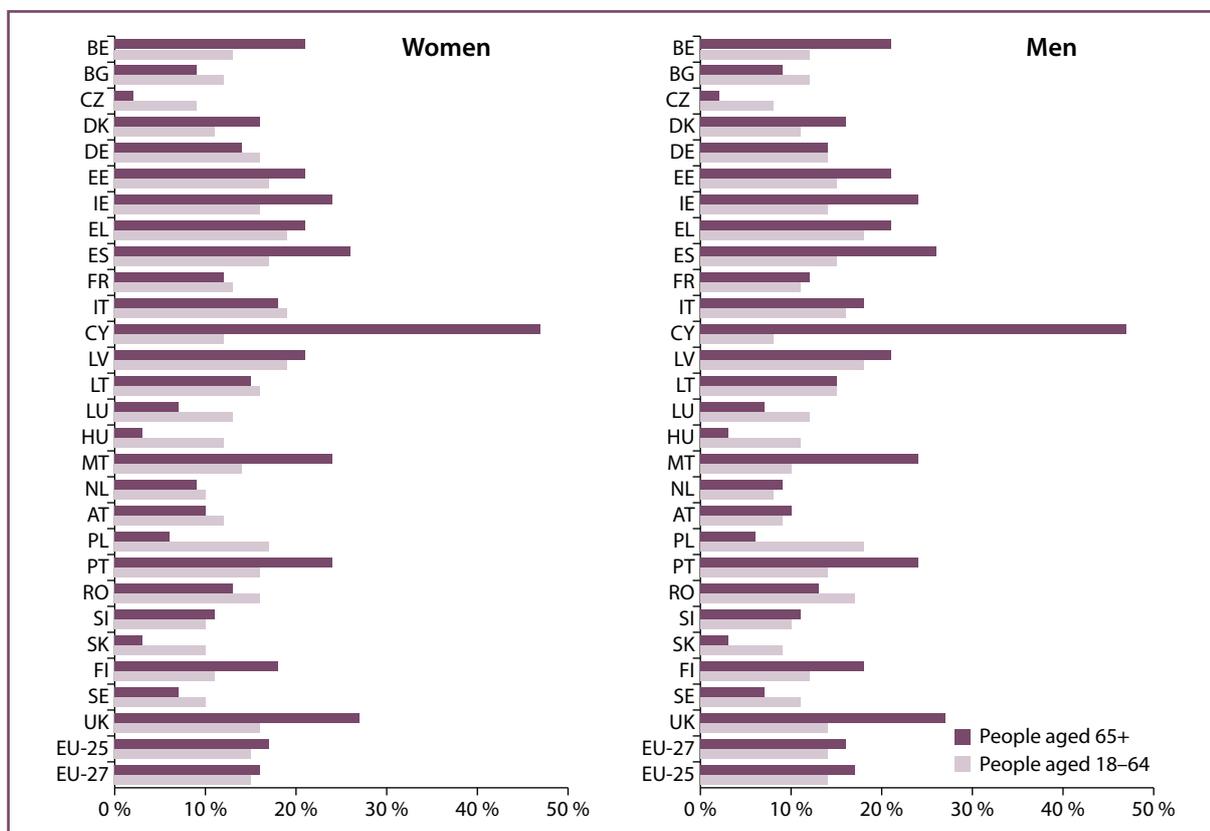
	Disabled people							
	Men				Women			
	Detached house	Semi-detached or terraced house	Apartment or flat in a building with less than 10 dwellings	Apartment or flat in a building with 10 or more dwellings	Detached house	Semi-detached or terraced house	Apartment or flat in a building with less than 10 dwellings	Apartment or flat in a building with 10 or more dwellings
BE	31.5	42.8	15.5	10.2	35.2	40.0	14.5	10.2
CZ	45.8	8.5	11.2	34.6	34.6	12.7	15.0	37.8
DK	43.7	19.0	4.2	33.1	47.7	17.4	6.2	28.7
DE	21.3	13.5	36.1	29.1	19.5	12.5	32.9	35.1
EE	47.5	3.3	13.4	35.8	37.6	4.6	28.7	29.2
IE	39.9	57.3	1.6	1.3	28.7	69.1	0.2	1.9
EL	62.9	9.0	20.2	7.9	61.6	7.1	22.9	8.5
ES	20.0	23.7	13.8	42.6	19.4	20.5	15.6	44.6
FR	41.9	26.6	13.6	17.9	45.0	24.1	10.5	20.3
IT	33.5	17.5	23.2	25.8	29.6	17.5	29.6	23.3
CY	60.8	21.6	8.4	9.3	52.9	25.9	1.6	19.6
LV	53.6	9.7	11.9	24.7	35.0	4.4	21.6	39.0
LT	41.8	10.8	7.8	39.7	35.9	13.1	8.2	42.9
LU	25.0	35.5	27.5	11.9	35.7	46.5	12.5	5.3
HU	71.4	7.0	2.1	19.5	67.4	7.1	2.5	23.0
NL	10.6	61.4	10.7	17.4	5.9	59.6	9.4	25.1
AT	60.9	0.0	15.9	23.2	19.7	16.3	35.3	28.7
PL	49.1	6.1	11.0	33.8	46.3	4.7	12.1	36.9
PT	55.8	23.9	16.5	3.8	41.3	26.5	15.1	17.1
SI	60.8	6.0	10.8	22.4	62.5	0.0	19.2	18.3
SK	47.0	1.7	4.1	47.2	42.4	0.9	6.3	50.5
FI	48.7	18.6	0.8	31.9	40.6	20.5	3.5	35.5
SE	48.2	4.6	12.5	34.7	42.1	10.4	9.3	38.1
UK	10.6	59.5	16.1	13.8	13.0	65.1	15.3	6.6
EU (*)	35.2	25.2	14.3	25.3	35.3	25.3	14.1	25.4
IS	26.4	27.7	10.0	35.9	30.5	14.0	11.4	44.1
NO	69.3	20.4	3.3	7.0	72.1	18.3	0.9	8.7

	Migrant people							
	Men				Women			
	Detached house	Semi-detached or terraced house	Apartment or flat in a building with less than 10 dwellings	Apartment or flat in a building with 10 or more dwellings	Detached house	Semi-detached or terraced house	Apartment or flat in a building with less than 10 dwellings	Apartment or flat in a building with 10 or more dwellings
BE	6.3	24.4	51.8	17.5	9.1	28.1	44.6	18.2
CZ	25.5	5.6	17.7	51.3	23.9	0.0	26.2	49.9
DK	17.4	12.5	5.1	65.0	27.2	10.9	9.0	52.9
DE	14.3	13.6	45.8	26.3	20.2	12.3	37.6	30.0
EE	5.7	0.9	14.7	78.6	3.3	1.4	11.7	83.6
IE	7.4	54.7	32.1	5.8	15.4	52.5	28.0	4.0
EL	17.4	8.3	43.9	30.4	19.4	10.5	41.2	29.0
ES	5.6	12.5	35.4	46.5	6.4	8.9	32.3	52.5
FR	11.8	12.4	19.3	56.4	12.4	11.2	18.7	57.8
IT	11.6	16.5	38.3	33.6	12.3	15.1	35.2	37.5
CY	24.3	30.1	28.6	17.0	32.7	30.8	18.0	18.5
LV	13.0	2.8	9.7	74.5	9.7	2.2	10.3	77.8
LT	23.4	4.9	1.5	70.2	5.2	3.4	0.0	91.4
LU	11.7	36.3	44.2	7.8	15.1	30.7	40.9	13.3
HU	39.3	0.0	8.7	51.9	30.8	0.0	5.2	64.0
NL	16.5	44.7	10.0	28.7	15.6	63.3	0.0	21.0
AT	13.0	5.5	23.3	58.2	14.3	8.7	19.4	57.7
PL	34.4	23.6	0.0	42.0	30.4	2.5	13.5	53.6
PT	2.5	19.1	38.8	39.7	6.5	12.1	37.3	44.1
SI	:	:	:	:	:	:	:	:
SK	12.8	0.0	0.0	87.2	58.6	0.0	0.0	41.4
FI	7.4	22.1	2.0	68.5	14.6	16.7	1.7	67.0
SE	25.4	3.6	11.1	60.0	23.9	6.3	14.6	55.3
UK	7.0	53.6	26.2	13.2	9.9	53.1	21.3	15.6
EU (*)	11.8	18.6	35.2	34.3	15.2	17.3	30.7	36.8
IS	25.2	0.0	29.6	45.2	40.4	16.5	14.1	28.9
NO	22.5	37.0	16.5	24.0	47.8	35.3	4.4	12.5

	Young (18–24)							
	Men				Women			
	Detached house	Semi-detached or terraced house	Apartment or flat in a building with less than 10 dwellings	Apartment or flat in a building with 10 or more dwellings	Detached house	Semi-detached or terraced house	Apartment or flat in a building with less than 10 dwellings	Apartment or flat in a building with 10 or more dwellings
BE	39.6	45.5	11.1	3.7	36.3	46.2	13.6	4.0
CZ	35.6	11.7	15.6	37.1	36.0	10.6	12.6	40.7
DK	41.0	9.6	10.4	39.0	32.5	8.1	12.9	46.5
DE	33.2	18.3	32.6	16.0	29.1	17.2	33.5	20.1
EE	30.6	4.3	16.1	49.0	27.4	4.4	18.5	49.7
IE	37.3	60.5	0.2	2.0	34.5	60.5	1.7	3.3
EL	31.0	6.5	39.2	23.2	27.9	8.8	37.7	25.6
ES	16.7	22.2	17.9	43.2	15.5	19.6	17.4	47.6
FR	39.1	21.2	14.0	25.7	36.2	20.6	18.1	25.1
IT	28.5	18.7	27.2	25.6	24.2	20.8	26.1	28.8
CY	52.0	34.1	8.4	5.5	53.2	29.1	12.6	5.2
LV	34.2	4.7	12.4	48.7	25.1	4.8	13.5	56.6
LT	32.9	6.9	9.5	50.7	28.5	7.3	6.6	57.6
LU	54.1	28.5	14.8	2.7	44.4	28.9	21.8	4.9
HU	66.2	6.9	3.2	23.7	62.4	7.8	3.8	26.0
NL	15.9	68.0	8.3	7.8	15.2	59.7	8.9	16.2
AT	50.4	11.9	15.9	21.8	48.2	13.4	17.3	21.1
PL	46.9	6.0	9.9	37.2	44.0	4.6	11.6	39.8
PT	47.4	25.1	16.3	11.2	50.5	19.7	15.9	13.9
SI	66.1	3.5	9.3	21.1	69.4	3.3	8.1	19.2
SK	42.7	1.9	3.7	51.7	44.7	1.1	3.6	50.6
FI	41.4	15.0	1.9	41.8	26.1	17.4	2.9	53.6
SE	37.3	7.4	13.3	42.0	32.1	8.1	13.2	46.6
UK	23.9	65.6	6.9	3.6	18.8	65.0	10.0	6.2
EU (*)	34.2	24.9	17.0	23.9	31.0	24.6	17.6	26.9
IS	38.4	19.5	13.4	28.8	34.0	16.8	18.0	31.2
NO	63.6	19.3	5.3	11.8	55.1	21.9	7.9	15.1

	Elderly (65+)							
	Men				Women			
	Detached house	Semi-detached or terraced house	Apartment or flat in a building with less than 10 dwellings	Apartment or flat in a building with 10 or more dwellings	Detached house	Semi-detached or terraced house	Apartment or flat in a building with less than 10 dwellings	Apartment or flat in a building with 10 or more dwellings
BE	42.5	38.8	11.0	7.7	36.1	40.4	13.9	9.6
CZ	40.1	11.8	12.3	35.8	36.9	10.4	12.5	40.2
DK	60.6	17.0	4.0	18.4	44.8	23.4	4.9	26.9
DE	31.0	16.0	33.3	19.7	27.6	13.6	35.8	23.1
EE	47.7	4.0	10.2	38.0	38.3	4.0	13.8	44.0
IE	54.1	44.5	0.9	0.5	50.0	48.8	0.6	0.6
EL	49.8	10.5	26.4	13.3	48.3	10.6	25.6	15.6
ES	20.3	24.3	16.0	39.5	18.9	23.1	17.6	40.3
FR	56.2	20.6	8.7	14.6	44.4	22.1	11.0	22.5
IT	28.7	20.3	23.7	27.3	26.2	20.6	25.2	28.0
CY	49.2	31.8	14.1	4.9	47.3	32.6	13.8	6.3
LV	36.5	4.2	9.4	49.9	35.1	4.9	12.6	47.4
LT	47.3	9.6	6.6	36.6	44.4	8.1	7.8	39.7
LU	45.6	39.9	8.6	5.9	40.0	34.7	14.5	10.9
HU	61.2	7.3	5.2	26.3	59.8	7.3	4.5	28.4
NL	21.3	53.4	3.7	21.6	15.2	45.4	5.3	34.1
AT	55.6	13.9	9.6	21.0	49.7	15.5	11.7	23.1
PL	49.4	4.9	8.7	37.0	47.4	4.0	10.3	38.3
PT	43.5	28.9	15.0	12.7	42.9	27.4	16.2	13.5
SI	74.0	4.4	4.8	16.8	68.3	4.4	7.9	19.5
SK	61.7	3.1	4.3	31.0	59.5	2.1	3.5	35.0
FI	52.5	16.3	1.4	29.8	39.9	16.9	1.6	41.5
SE	51.2	8.1	7.5	33.3	38.0	6.6	10.9	44.5
UK	34.3	53.5	7.3	4.9	30.2	52.1	8.3	9.5
EU (*)	38.3	23.5	16.7	21.6	34.1	22.1	18.2	25.6
IS	38.1	16.1	11.2	34.6	33.4	15.0	11.4	40.2
NO	81.5	14.0	1.1	3.3	73.1	18.9	1.8	6.2

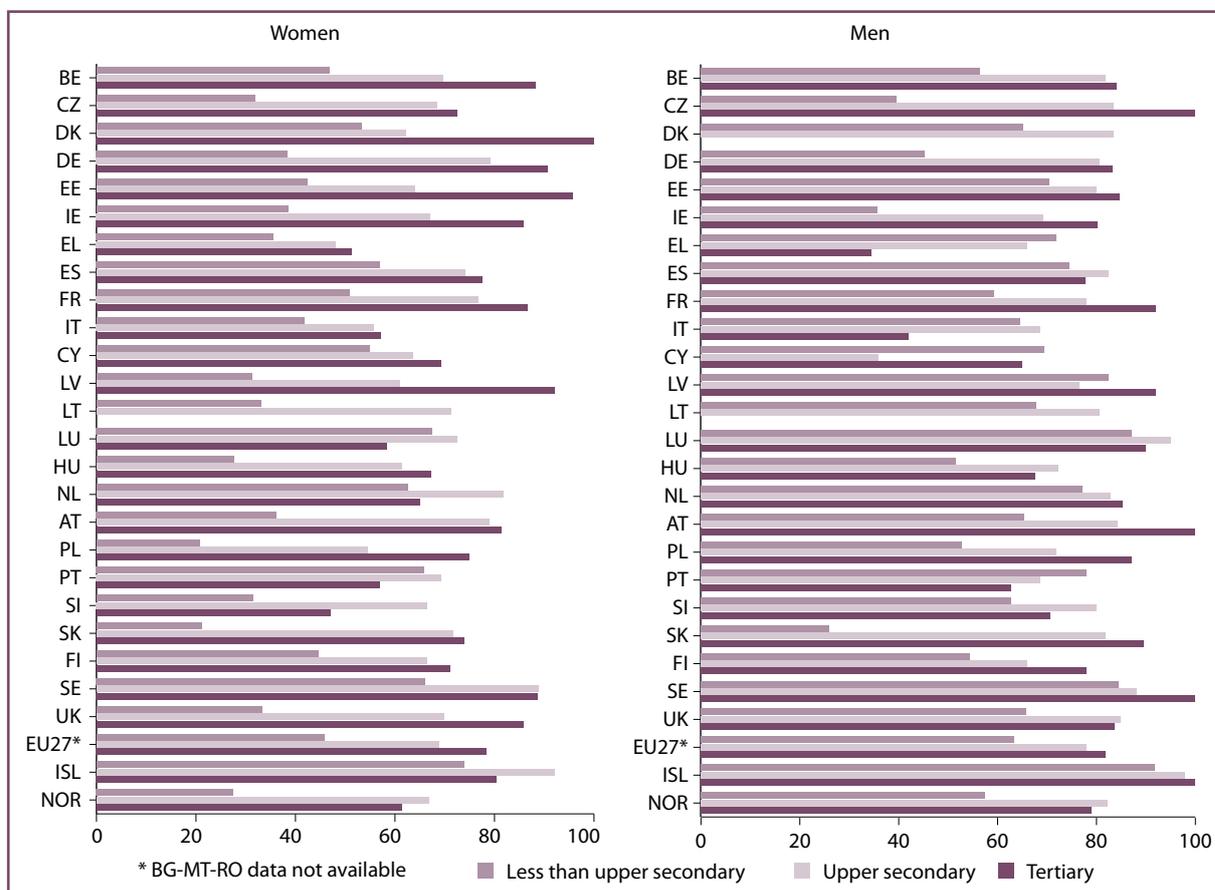
	Total population							
	Men				Women			
	Detached house	Semi-detached or terraced house	Apartment or flat in a building with less than 10 dwellings	Apartment or flat in a building with 10 or more dwellings	Detached house	Semi-detached or terraced house	Apartment or flat in a building with less than 10 dwellings	Apartment or flat in a building with 10 or more dwellings
BE	37.8	40.5	14.5	7.3	32.8	41.3	17.1	8.8
CZ	38.9	11.0	13.4	36.7	34.2	9.9	13.4	42.5
DK	50.5	14.9	6.2	28.5	40.1	20.1	7.8	32.0
DE	27.5	15.9	35.9	20.4	25.2	13.5	36.8	24.5
EE	26.6	2.8	14.1	56.6	23.5	3.6	15.0	57.8
IE	40.8	54.4	3.2	1.6	35.5	58.9	3.4	2.1
EL	40.8	9.1	31.9	18.3	40.2	9.9	30.4	19.5
ES	17.5	22.3	18.5	41.7	16.4	20.4	19.3	44.0
FR	45.1	20.3	12.0	22.6	38.3	21.2	14.1	26.4
IT	26.8	19.5	26.3	27.5	24.3	20.1	26.6	29.4
CY	48.5	32.5	12.7	6.4	45.8	31.0	14.4	8.7
LV	26.3	4.2	10.7	58.8	23.4	4.1	12.1	60.5
LT	39.5	8.5	7.9	44.0	35.9	8.4	7.7	48.1
LU	43.0	35.3	16.1	5.6	35.4	33.6	21.7	9.3
HU	65.3	7.2	3.7	23.7	60.8	7.3	3.9	28.0
NL	17.8	59.9	6.1	16.2	13.1	53.3	7.1	26.5
AT	45.8	11.3	14.4	28.5	41.5	13.5	15.8	29.3
PL	48.0	5.6	9.8	36.5	44.7	4.3	11.4	39.6
PT	42.5	27.1	17.2	13.2	41.6	24.0	18.2	16.2
SI	70.1	4.0	7.0	19.0	66.6	3.8	8.9	20.6
SK	50.4	2.5	4.0	43.1	51.0	1.6	3.9	43.5
FI	47.0	16.4	1.5	35.0	34.3	18.2	2.3	45.1
SE	45.3	7.5	10.6	36.6	35.3	8.0	12.0	44.8
UK	25.2	57.9	10.4	6.5	21.9	58.5	10.7	9.0
EU (*)	33.7	23.6	18.8	19.4	30.4	22.8	19.4	27.3
IS	36.9	17.8	13.4	31.9	30.7	14.9	15.8	38.6
NO	70.8	18.0	3.6	7.6	65.9	21.7	3.7	8.8

Figure A.1 — At-risk-of-poverty rate, by age and sex, 2007

Source: European Commission, New common indicators from 2006 for the social open method of coordination (http://ec.europa.eu/employment_social/spsi/common_indicators_en.htm); Overarching Portfolio Indicator: 1a.

Explanatory note: Share of persons aged 0+ with an equivalised disposable income below 60 % of the national equivalised median income.

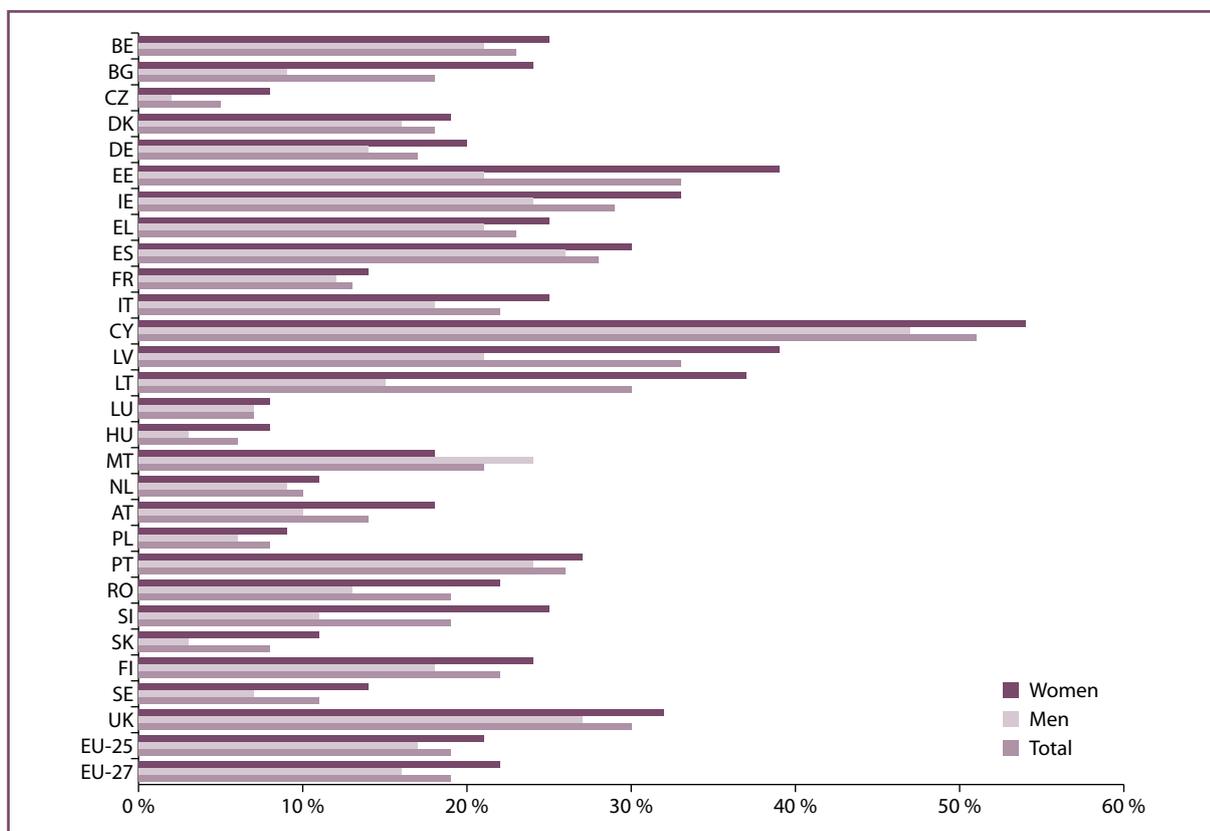
**Figure A.2 — Employment rate of people aged 18–24, by educational attainment, 2007
(gender gap: women– men, %)**



Source: Elaboration from EU-SILC data, version 2007-1 from 1 March 2009.

(*) Data for Bulgaria, Malta and Romania are not available for 2007.

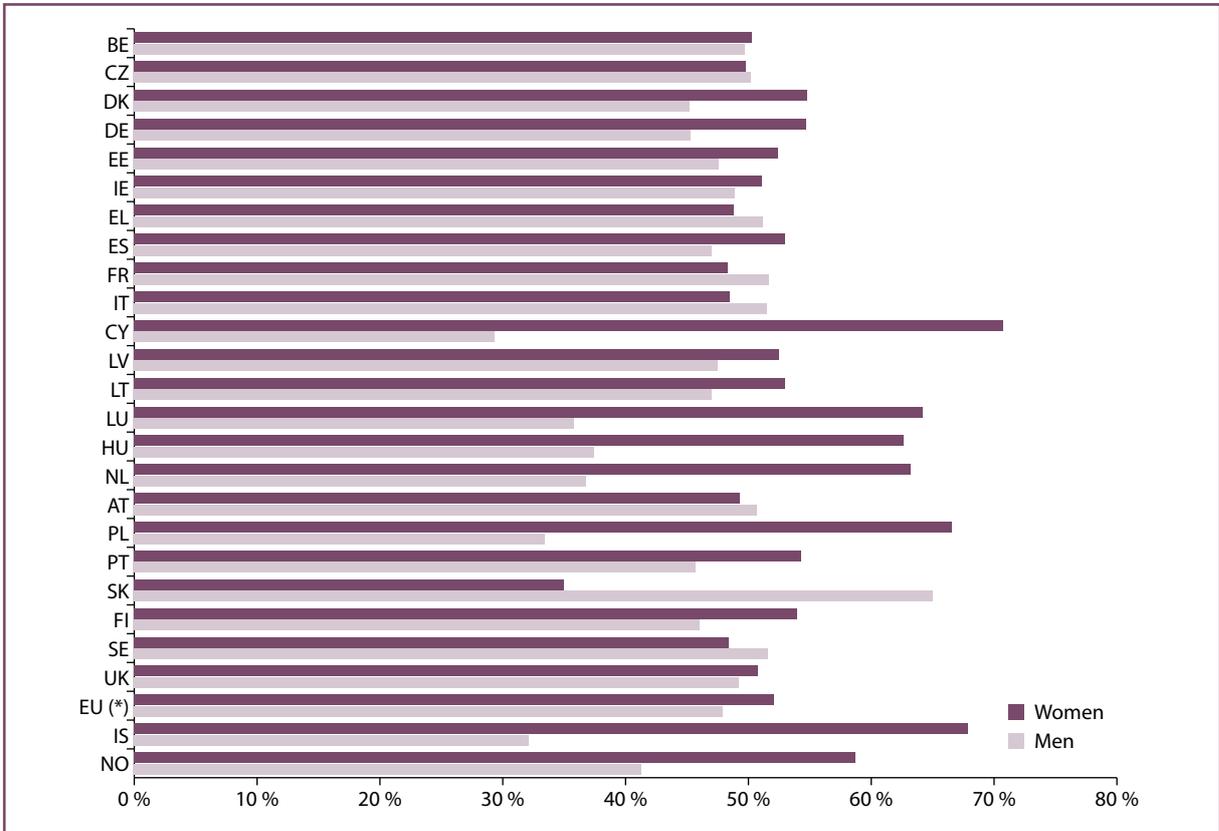
Explanatory note: This indicator is not included in the indicator list of the social open method of coordination. The employment rate is calculated by dividing the number of persons aged 18–24 in employment by the total population in the same age group and the same education level attained. The educational classification to be used is the International Standard Classification of Education (ISCED 1997) coded according to the seven ISCED-97 categories. Less than upper secondary education is ISCED 0–1–2; upper secondary education is ISCED 3–4 and tertiary is ISCED 5.

Figure A.3 — At-risk-of-poverty rate of older people, 2007

Source: European Commission, New common indicators from 2006 for the social open method of coordination (http://ec.europa.eu/employment_social/spsi/common_indicators_en.htm); Pensions Portfolio Indicator: PN-S1.

Explanatory note: Risk of poverty for people 65+.

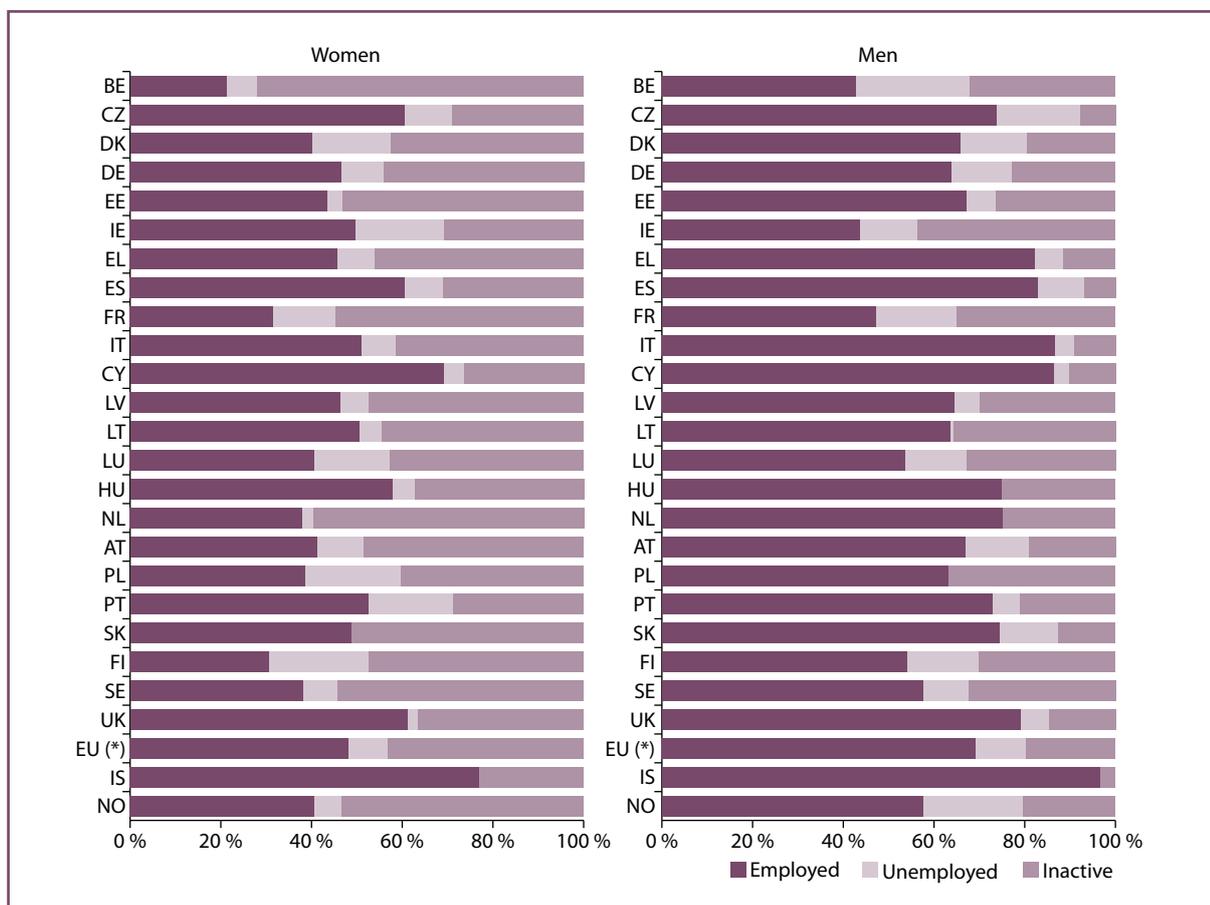
Figure A.4 — Distribution of migrants, by sex, 2007



Source: Elaboration from EU-SILC data, version 2007-1 from 1 March 2009.

(*) Data for Bulgaria, Malta and Romania are not available for 2007.

Explanatory note: This indicator is not included in the indicator list of the social open method of coordination. People are recorded as migrants according to their citizenship. Citizenship corresponds to the country of which the passport is used.

Figure A.5 — Labour market status of migrants, by sex, 2007

Source: Elaboration from EU-SILC data, version 2007-1 from 1 March 2009.

(*) Data for Bulgaria, Malta and Romania are not available for 2007.

Explanatory note: This indicator is not included in the indicator list of the social open method of coordination. Share of migrant people in employment, unemployment and inactivity in percent of all migrant people in the same age group and sex. People are recorded as migrants according to their citizenship. Citizenship corresponds to the country of which the passport is used.

European Commission

Gender mainstreaming active inclusion policies — Final synthesis report

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The EU recognizes gender equality as a fundamental right and as a necessary condition for growth, employment, and social cohesion. Gender inequalities, however, are an important feature of poverty and social exclusion. This report therefore explores the extent to which Member States and EEA/EFTA countries have developed gender equality considerations in their policies designed for the active inclusion of vulnerable groups in society. The report provides concrete policy examples across the three pillars of the active inclusion strategy, these being adequate income support, inclusive labour markets and access to quality services. It also argues that proper gender mainstreaming of policies, for the most part, is still underdeveloped.

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