GENDER AND POVERTY IN SPAIN

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ABSTRACT

In this article, we present an analysis of the data retrieved from the *Survey on Income and Living Conditions*. A gender-based poverty study was carried out, starting from the evolution of global taxes, together with factors that can explain the differences between the poverty variable affecting men and the poverty variable affecting women in Spain. Considering these data, it was deemed necessary to examine the concept of *feminisation of poverty* and its empirical basis. We conclude that, although slightly higher poverty levels can be noted in the case of women, compared with men, in accordance with the quantitative data, this difference is not sufficiently significant to indicate that we are dealing with a feminisation of poverty – understood as a process in which differences between poverty among women and poverty among men increase incrementally. Based on our study, we consider that the simple presence of a poverty differentiation between men and women is not sufficient to conclude that poverty is undergoing a process of *feminization*.

Keywords: poverty, gender, social structure, social inequality, feminization of poverty.

1. INTRODUCTION

In recent years, quantitative studies of poverty based on comparative surveys at the European level¹ and at the level of Spanish regions have shown differences

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¹ At a meeting in Laeken in 2001, the European Council recommended the use of instruments aimed at harmonising the methodologies and indicators employed in poverty studies. For background information on this effort, see Townsend (1999), Room (1990), Sen (1999) and Atkinson (1998).

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between the poverty rates of women and men. This has led some authors to ask whether poverty has a specifically female dimension - in other words, whether we are witnessing a feminisation of poverty. Longitudinal data broken down by gender show that women's poverty rates are outpacing those of men, according to the two available comparative statistical sources that date back to the 1990s: the European Community Household Panel² and the Survey on Income and Living Conditions.³ This last source also provides information on poverty thresholds⁴ and the poverty gap between men and women in the Spanish population by age (except within certain specific age groups, as discussed below). Although the data show that poverty is more persistent among women than among men, there is no general consensus on how this magnitude should be considered – that is, on whether the gap is large and whether it is structural. It is a question of whether the glass should be seen as half full or half empty: is the 1.6-percentage-point difference in the overall poverty rate among women (21.6%) and among men (20%) enough for us to declare that we are seeing a feminisation of poverty? Or, to take another example, should the fact that the poverty rate among women aged 16 to 64 years is 19.4% compared with 18.8% for men in the same age group be interpreted as a substantive difference?

What is needed is an analysis that tries to identify and quantify the most substantive differences between male and female poverty. In an attempt to fill this gap, we have analysed poverty in terms of certain categories that may help shed light on the differences in the poverty rates of women and men.

² The European Community Household Panel belongs to the set of statistical operations that have been harmonised for European Union countries. It was conducted in eight cycles from 1994 to 2001. In 2004, it was replaced by the Survey on Income and Living Conditions, which is also conducted in the countries of the EU. Information on the technical characteristics of the European Community Household Panel is available in the Society (Standard, Quality and Life Conditions) section of the statistical operations page of the Spanish National Statistics Institute's website.

³ The Survey on Income and Living Conditions forms part of a harmonised statistical instrument known as the European Union Statistics on Income and Living Conditions (EU-SILC), which provides comparative data on income distribution and social exclusion in Europe. Although it provides both cross-sectional and longitudinal data, the Survey on Income and Living Conditions emphasises the production of high-quality cross-sectional data for comparison purposes. In Spain, the survey covered a sample of 16,000 households distributed throughout 2,000 census tracts in the various autonomous communities, yielding significant data at both the national and autonomous community levels.

⁴ While the monetary poverty line is the most widely used threshold in quantitative studies of poverty, we agree with Verger (2005) that this indicator shows just one aspect of the multifaceted phenomenon of poverty. However, the epistemological and methodological debate over the concept and measurement of poverty is highly complex and beyond the scope of this text. See also Ringen (1988), Wagle (2002) and Streeten (1998).

But first, a note on methodology: poverty⁵ is measured by household⁶; that is, by adding up the income of all members of the household. Thus, an individual is considered poor (or not) if his or her household is poor (or not). (In single-person households, naturally, the person's income and the household's income overlap.) We therefore consider everyone living in a household below the poverty line to be poor, under the assumption that the situation of poverty is common to all members of the household.

This way of quantifying the poor population may conceal situations in which a person's individual income, if considered separately from the total household income, would place that person below the statistical poverty threshold.

It is also essential to consider the effect of social transfers – mainly retirement and survivor's pensions – on the poverty distribution of women and men (Sarasa, 2007). All of these aspects support the notion of a feminisation of poverty and underscore the need for a better analysis of the phenomenon in terms of gender but also in combination with other factors that go into the subjects' position within the social structure and, ultimately, the risk of situations of poverty and deprivation.

2. DETERMINANTS OF POVERTY: HOUSEHOLD TYPE AND POSITION IN THE WORKFORCE

The available data on poverty in Spain in recent years – the European Community Household Panel and the Survey on Income and Living Conditions, conducted by the Spanish National Statistics Institute, using, in both cases, a poverty threshold of 60% of the median income and the modified OECD equivalence scale – confirm that poverty is more widespread among women than

⁵ In the 2009 Survey on Income and Living Conditions (which collected data from 2008), the poverty thresholds are established as follows: for a single-person household, \notin 7,980 per year; for a household comprising two adults and two children, \notin 16,758. We use the modified OECD equivalence scale, in which the first adult is considered 1 unit of consumption, all other adults are considered 0.5 units each, and children under 14 are considered 0.3 units each. We have calculated severe poverty and extreme poverty in the same way as standard poverty, the only difference being that the threshold is set not at 60% of the median income but at 40% and 25%, respectively.

⁶ Since the mid-1980s, Eurostat and the major national statistical institutions have used the same method for calculating the poverty rate in their respective populations. The use of the median rather than the mean represents an attempt to minimise the drawbacks of highly heterogeneous data, especially in distributions that are positively skewed, as household income distributions tend to be. For practical purposes, a household is considered to be poor ("moderate poverty") when its total income is less than 60% of the median value of the household income distribution. Other common indicators include "severe poverty", which comprises those households whose total income does not exceed 25% of the median value of the household income distribution. For the purpose of these calculations, a household's income is considered to be the total amount of money brought in by all inhabitants, whether in the form of wages, welfare benefits, investments, etc. The definition is therefore not limited to the income generated by the adults of the household, since some minors may be entitled to receive benefits due to illness, disability etc.

among men. For each year of the analysed period (1996–2001 and 2004–2010, for the European Community Household Panel and the Survey on Income and Living Conditions, respectively), women were more likely than men to be poor. Nevertheless, the differences varied over the 15-year period, showing that the higher poverty rate among women is not static but rather linked to the social and economic reality of each period.

The importance of family structure is paramount. Whereas other variables (such as educational level or occupation) determine the position and size of the range in which poverty rates fluctuate, a woman's residence in a single-person or family household is indicative of a high or low risk of poverty, respectively. The strength of this family effect can even reverse the protection/vulnerability capacity associated with several other categories of analysis. For example, although a college degree is one of the most protective factors for women, the risk of poverty for separated women with a higher education (16.3%) is higher than that of married women with just a post-compulsory secondary education (12.4%), and only slightly lower than that of married women with a compulsory secondary education (20.3%). To take another example, the risk of poverty for unemployed married women (21.4%) is virtually identical to that of separated women working full-time (20.9%).



Figure 1

Relative poverty rates (%) by marital status and sex with threshold set at 60% of the median income. Spain, 2008

Source: Compiled by the author using data from the Survey on Income and Living Conditions (Spanish National Statistics Institute)

The family factor has a greater impact on women than on men. In men, separation or divorce increases the risk of poverty, but to a lesser extent than in women.

As shown in *Figure 2*, the poverty rate for men in single-parent households is 34.6%. However, because more women than men live in single-parent households, single-father households represent just a small percentage of total male poverty, whereas single-mother households account for a higher proportion of female poverty overall⁷.

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Poverty rates (%) by household type and sex with threshold set at 60% of the median income. Spain, 2008

Source: Compiled by the author using data from the Survey on Income and Living Conditions (Spanish National Statistics Institute)

Marital status and household type are probably intermediate variables acting under the influence of another, more explanatory variable: the position of women in the workforce and, in particular, the income derived from their employment.

It seems, therefore, that a woman can protect herself from poverty by following a two-pronged strategy: the first step, which sets them apart from other women, is to complete a high level of education and find a good, stable position in the workforce; the second step is to have a spouse who works full-time. Poverty among women is also related to the marriage market: the poverty rate is lower among women who are married to men with full-time employment. From men's point of view, this guarantee is less relevant.

⁷ Fernández Viguera and Arregui Gorospe (2008).

As noted in the introduction, in determining whether a population is poor, it is essential to take into account the "household factor", which subsumes the individual realities that would be evident if the calculations were performed under the assumption of personal autonomy (i.e. counting personal income only and attributing it to the individual who receives it). Having made this clarification, a nuclear family living under a single roof with both adults working is the least vulnerable situation, and also the least common among poor households. It is not surprising, therefore, that the poverty rates of men and women who work full-time reveal differences that favour men who live alone and women who live in a nuclear family unit, with or without children, as shown in *Table 1*.

Table 1

Poverty rates (%) among men and women with full-time employment by type of household. Survey on Income and Living Conditions, Spain, 2008

	MEN		WOMEN	
Men and/or women working FULL-TIME	% of poor households for each classification	Distribution of poor households over all poor households when the man works full-time	% of poor households for each classification	Distribution of poor households over all poor households when the woman works full-time
Household type	%	%	%	%
One person: man under age 30	14,95	1,84	_	-
One person: man aged 30 to 64	9,28	3,94	_	-
One person: man aged 65+	8,38	0,05	—	—
One person: woman under age 30	-	—	26,37	2,44
One person: woman aged 30 to 64	_	_	10,92	5,64
One person: woman aged 65+		_	(*)	(*)
2 adults, without economically dependent children, at least one of whom is aged 65+	7,71	0,92	3,84	0,98
2 adults, without economically dependent children, both of whom are aged 65+	7,52	10,17	4,46	11,23
Other households without economically dependent children	8,03	16,17	6,73	20,18
One adult with at least one dependent child	25,24	0,50	21,51	6,21
Two adults with one dependent child	11,42	13,84	6,76	11,75
Two adults with two or more dependent children	20,29	31,89	11,12	22,05
Two adults with three or more dependent children	37,31	5,11	22,76	4,10
Other households with dependent children	15,00	15,56	10,60	15,43
Total	12,47	100,00	8,32	100,00

(*) No significant data.

Source: Compiled by the author using data from the Survey on Income and Living Conditions (Spanish National Statistics Institute) The table shows higher poverty rates for households consisting of women who live alone and work full-time; the gaps between men and women are particularly large among people under age 30 living in single-person households (26.4% of female and 14.9% of male single-person households are poor). Among single-person households consisting of adults over age 30, the poverty rate is practically the same for men as for women. It is noteworthy that men who live with another adult, either with or without children, have higher poverty rates: the data point to a protective effect, for women who work full-time, brought about by living in a household with another adult, either with or without dependent children. It is reasonable to assume that most married or cohabiting women who are employed full-time have a partner who also works full-time. In the case of men, this generalisation requires further qualification.

Especially large is the difference, in households consisting of two adults and three or more dependent children, between the poverty rates for men employed full-time (22.8%) and women employed full-time (37.3%).

The poverty rate for the households of all men who work full-time is 12.5%, compared with 8.3% for women who work full-time. This difference in the overall rate shows, once again, how living in a nuclear family with or without children protects women against poverty (despite the fact that the risk of poverty increases, for both men and women, as the number of dependent children in a household increases).

In order to comparatively analyse single-parent households – defined in the Survey on Income and Living Conditions as one adult with at least one dependent child – led by men and women, respectively, let us now look at the poverty rates for men and women employed part-time.

	Ν	MEN	WOMEN		
Men and/or women working PART-TIME	Mathematical Distribution % of poor poor men households ov		% of poor households for each classification	Distribution of poor households over all poor households when the woman works part-time	
Household type	%	%	%	%	
One person: man under age 30	(*)	0,00	-	-	
One person: man aged 30 to 64	26,23	8,48	-	-	
One person: man aged 65+	(*)	0,00	-	-	
One person: woman under age 30	_	_	13,43	0,42	
One person: woman aged 30 to 64	_	-	38,10	6,47	
One person: woman aged 65+	_	-	27,37	0,25	

Table 2

Poverty rates (%) among men and women with part-time employment by type of household. Survey on Income and Living Conditions, Spain, 2008

2 adults, without economically dependent children, at least one of whom is aged 65+	(*)	(*)	23,08	2,92
2 adults, without economically dependent children, both of whom are aged 65+	18,89	13,70	19,93	15,24
Other households without economically dependent children	9,50	26,69	10,45	11,73
One adult with at least one dependent child	10,81	0,96	68,05	5,69
Two adults with one dependent child	40,65	13,21	12,79	14,30
Two adults with two dependent children	13,55	9,66	17,90	23,63
Two adults with three or more dependent children	86,59	2,99	48,13	6,05
Other households with dependent children	15,79	24,31	14,83	13,29
Total	14,79	100,00	17,34	100,00

(*) No significant data.

Source: Compiled by the author using data from the Survey on Income and Living Conditions (Spanish National Statistics Institute)

In single-parent households in which the father or mother works full-time, the poverty rate is 25.2% for men and 21.5% for women – a smaller poverty gender gap than is seen in other household categories. However, among single-parent households in which the adult works part-time, the poverty gender gap widens dramatically: 10.8% of men in this situation are poor, compared with 68% their female counterparts. This confirms that the combination of single parenthood and position in the workforce causes women's risk of poverty to increase considerably. Similarly, women aged 30 to 64 who work part-time and live alone have a higher poverty rate (38.1%) than their male counterparts (26.2%). Among households with two adults and no children, poverty rates are very similar with a man or a woman working part-time. Among family units with dependent children, the man working part-time leads to a greater risk of poverty than does a woman working part-time: for example, in households consisting of two adults and one dependent child, the poverty rate is 40.6% if the man works part-time and 12.8% if the woman works part-time. These figures rise to 86.6% and 48.1%, respectively, in households with three or more dependent children. Among women and men with part-time employment, overall poverty rates are 17.3% and 14.8%, respectively.

In short, the poverty gender gap can be explained by a combination of two factors: position in the workforce and type of household. The third factor analysed – level of education – tends to affect men and women similarly, with risk of poverty dropping as level of education increases; nevertheless, as explained above, there remains a poverty gender gap at all levels of education.

To look at the relationship between training – that is, skill – and mode of activity from another angle, the risk of poverty is similar for men and women within a particular workforce category. In fact, women's risk of poverty is higher than that of men's only in the category of unskilled wage-earners, which is associated with job insecurity among young and adult women with a basic or intermediate level of education.



Poverty rates (%) by sex and type of activity with threshold set at 60% of the median income. Spain, 2008



Source: Compiled by the author using data from the Survey on Income and Living Conditions (Spanish National Statistics Institute)

3. EFFECTS OF SOCIAL TRANSFERS ON THE REDUCTION OF POVERTY

Social transfers have a smaller impact on poverty reduction in Spain than in other European social welfare systems. Nevertheless, in 2008, social transfers in Spain managed to reduce the population's risk of poverty by half: the poverty rate was 39% before taking into account social transfers, 24.4% after counting retirement and survivor's pensions⁸, and 19.5% after all transfers are taken intro account. This reduction in poverty was larger than that seen in four other European countries (Latvia, Bulgaria, Cyprus and Estonia) but smaller than the European average (61.5%) and smaller than that of some countries whose public welfare

⁸ Sarasa Urdiola (2007); Martínez López (2007). For an empirical analysis of the effect of noncontributory pensions on equality and the inequalities that can be generated by a decentralised antipoverty system, see Ayala Cañón (2005). A study by Pérez Ortiz (2006) describes the vulnerability of elderly men and women due to the low income they receive from both contributory and noncontributory pensions.

systems address this phenomenon more decisively. With poverty-reduction rates of 65% or higher, this group includes countries from Eastern Europe (Czech Republic, Hungary, Slovenia and Slovakia), Northern Europe (The Netherlands, Denmark and Sweden) and Central Europe (Austria, France and Luxembourg).

When we introduce the gender variable in our analysis of the impact of social transfers on the risk of poverty, we see that transfers tend to have a greater impact on poverty reduction in women than in men, and that they reduce the gender gap in low income rates by 1.9%. From another angle, it could also be said that the final result maintains the proportionality – or should we say hierarchy – between the genders: even after social transfers are taken into account, women's risk of poverty remains higher than men's.

	Low income rates before social transfers		Low income rates before social transfers (including retirement and survivor's etiremen)]	Differences	5		
	Both sexes	Men	Women	Both sexes	Men	Women	Both sexes	Men	Women
Total	39	37	40,9	24,4	23,4	25,4	14,6	13,6	15,5
Under 16	29,8	28,9	30,8	28,2	27,2	29,2	1,6	1,7	1,6
16 to 64	30,4	29,2	31,6	22,6	22	23,2	7,8	7,2	8,4
65+	83,3	84,5	82,5	28,2	25,5	30,2	55,1	59	52,3
16+	40,7	38,6	42,8	23,7	22,6	24,8	17	16	18

Table 3

Low income rates (%) before and after social transfers. Survey on Income and Living Conditions, Spain, 2008

Source: Compiled by the author using data from the Survey on Income and Living Conditions, 2009, Spanish National Statistics Institute.

A more detailed analysis reveals that this protective effect has a progressive component: it is most effective at alleviating the most severe cases of poverty, and less so in helping to lift more moderate cases – the "least poor of the poor", with incomes just below the threshold – out of poverty. Whereas public transfers in 2008 reduced more than 80% of cases of extreme poverty and more than 70% of cases of severe poverty, they reduced less than 50% of cases of moderate poverty. Thus, transfers act as the final safety net, with retirement pensions – and, to a lesser extent, survivor's pensions – accounting for most of the overall reductive capacity of Spain's public transfers (between 75% and 85% of the total reduction is due to these two benefits). The high impact of these transfers is due to the fact that, in addition to accounting for a considerable proportion of public spending, they target groups that are inactive and therefore more vulnerable and dependent.

Overall, this progressivity has a slightly greater effect on women's poverty rates than on men's. In other words, in the cases of greatest economic vulnerability, receipt of public transfers reduces poverty among women to a greater extent than among men, resulting in a balanced outcome (in fact, among cases of extreme poverty, the final poverty rate of men is higher than that of women). This is despite the fact that the initial poverty rates – before public transfers are counted – suggest that women are worse off. In the poverty brackets closer to the threshold of 60% of the median income, however, the gender imbalance is maintained.

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Poverty rates (%) by threshold and sex, with different methods of calculating social transfers.
Survey on Income and Living Conditions, Spain, 2008

		Men	Women
	А	36	40,5
60% of the median income	В	23	25,3
	С	18,4	21
	А	24	28,5
40% of the median income	В	10,7	10,7
	С	6,8	6,9
	А	18.1	22,4
25% of the median income	В	5,7	5,5
	С	3.2	3

Source: Compiled by the author using data from the Survey on Income and Living Conditions (Spanish National Statistics Institute).

Note: A = before counting any public transfers; B = counting only retirement and survivor's pensions; C = after counting all public transfers.

A detailed analysis of the data by age tells us more about the reductive effect of social transfers from a gender perspective. The reductive impact of social transfers on poverty rates increases with the age of the recipient. (This effect is to be expected, since a person's age is closely related to his/her position in the workforce.) Social transfers are more effective at reducing poverty in older people, regardless of gender.

Figure 4 illustrates the dual progressive "severity/age" component mentioned above. In the population aged 65 or older, social transfers virtually eradicate extreme poverty (eliminating 98.2% of cases for both sexes) and severe poverty (eliminating between 92% and 92.5% of cases). For these same categories of poverty, social transfers have a much more modest effect among the adult population (eliminating between 71% and 75% of severe cases, and between 61% and 66% of extreme cases), and even more so among young people (eliminating between 51% and 54% of severe cases, and between 52% and 70% of extreme cases). As a result of these transfers, the risk of severe or extreme poverty among the 65-and-older population is inverted: after transfers are taken into account,

senior citizens go from being the age group most affected by both poverty categories (with poverty rates of around 70%) to being the most protected age group (with poverty rates between 1% and 6%). This is true for both men and women. In cases of moderate poverty, reduction is also considerable, and while it is not enough to make senior citizens the most protected age group, it does bring them nearly in line with the other age groups.

Figure 4

Reductive effects (%) of social transfers on rates of moderate, severe and extreme poverty by sex and age group. Spain, 2008



Source: Compiled by the author using data from the Survey on Income and Living Conditions (Spanish National Statistics Institute)

In contrast, the reduction of poverty – whether extreme, severe or moderate – among young people and adults is smaller, and the reductive capacity of transfers increases as age advances (i.e. they are more effective among adults than among young people) and as the severity of poverty increases. Thus, 16- to 29-year-olds constitute the age group receiving the smallest degree of assistance from social transfers, especially among cases of moderate poverty – that is, those individuals just beneath the poverty line – of which less than 40% are reduced. In fact, among young people, transfers have a dual effect: the reduction of moderate poverty is larger among young men than among young women, owing largely to the fact that men have greater access to unemployment benefits. Nevertheless, in cases of extreme poverty – individuals with an annual income of less than €3,325 per unit

of consumption – social transfers clearly protect women. In fact, after all benefits are counted, the risk of poverty is inverted for women in this age group.

4. CONCLUSIONS

To assert that there is a feminisation of poverty is to assert that the gap between male and female poverty rates is growing over a particular period of years or with advancing age.

Admitting that women are disproportionately represented in the poor population as a whole is not tantamount to asserting a feminisation of poverty, unless we take the term to mean just that: that there is a higher percentage of poor women than poor men. From our point of view, "feminisation of poverty" should be understood as a *process*, and therefore we must analyse the data at our disposal in order to observe this process. We believe that the persistence of a poverty gap between men and women is in itself not enough to conclude that poverty is becoming feminised, among other reasons because researchers do not agree on whether the percentage difference between male and female poverty rates are conclusive enough that such a process may be asserted.

The data show that poverty among women is concentrated among women over age 65 and widows who depend on retirement pensions – in other words, women who receive pensions and have never done paid work. Social transfers have been shown to reduce extreme and severe poverty among women over age 65 to a greater extent than among men (although men also benefit from these transfers). More women than men are poor, but the severity of their poverty – that is, the distance separating them from the threshold – is lesser than in the case of men. This may be due to the impact of transfers, and to the extent to which women make use of social services, relatives and support networks to alleviate situations of need.

The position of women and men in the workforce, their type of occupation (segmentation) and the income they earn through their activity are factors that, in combination with household type, enable us to better pinpoint the differences between male and female poverty rates. Women who work full-time and live alone have higher poverty rates than men who work full-time and live alone, whereas women who work full-time and live in a two-adult household (with or without children) have considerably lower poverty rates than their male counterparts. This effect is also seen in women who work part-time.

More generally, this is due to the protection that living in a nuclear household affords to women, because even today, many households of this type are based on the "male breadwinner" model, albeit slightly modified: nowadays, many women's salaries are considered complementary to those of the men with whom they live. Therefore, in cases of separation or divorce, resulting single-mother households have higher poverty rates than resulting single-father households: among women who work full-time, the category with the highest poverty rate is that of singlemother households.

Finally, social transfers are most effective at reducing poverty rates among senior citizens (both men and women). When it comes to reducing rates of severe and extreme poverty, transfers have a greater reductive effect in women than in men.

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