

Women and poverty



fairy tales and reality

Introduction

In this brochure, we have collected a few of the popular myths concerning the way women are affected by poverty, in order to show how little truth there is in them. The purpose of the brochure is to encourage women to refuse to accept these fairy tales and to fight back. Fairy tales are very efficient “educational tools“: they work by painting simple pictures, seemingly evoking “basic truths” and creating strong images in our minds. But the fight against women’s poverty and for economic and social women’s rights needs the bright light of the places in which our public and political life is shaped – not the murky twilight of fairy-land!

Women who are facing financial problems, who find themselves in difficult situations, whose existence is a daily battle to find enough money to pay their way in their day-to-day lives, ought to know that they have no reason to be ashamed of their situation. Their life is not the way it is because poverty is a specifically “female“ problem or because they are simply not strong enough to get away from it. Rather, their situation is due to the fact that there are economic framework conditions that reap benefits from placing women at a disadvantage and political framework conditions that fail to provide women with sufficient support and help.

We are hoping that this brochure will reach as many women as possible and for this reason, we have decided to publish it not only in German, but also in English, Serbo-Croatian and Turkish, and also to make use of illustrations.

Study Group “Women and Poverty“ (*Arbeitsgruppe „Frauen und Armut“*) of the Austrian Anti-Poverty Conference (*Österreichische Armutskonferenz*)

Fairy Tale

There are no
poor people in
Austria.

Reality

“I don’t know how I could possibly economise even more – after I have paid the rent and the electricity bills, what is there left to live on?”

“I cannot get by on my income - and now, the electricity supply has been cut off as well.”

“In Egypt, I was a university student; in Austria, I work stacking shelves in a supermarket chain and I am poor.”

There are
many women in
Austria who live
in poverty!



Austria is among the ten richest countries in the world. And yet a large number of women have very little money. 229.000 women live in conditions of acute poverty in Austria; a further 565.000 are at risk of poverty.

In Austria, as in the rest of Europe, poverty is measured by income. A person living alone on less than 60% of the average income – that is to say, on € 951,-- in the year 2010 – is defined as “poor”. Not all women are at equal risk of sinking into poverty. The groups most at risk are single mothers and migrants.

Fairy Tale

Nowadays,
women have the
same chances as
men and earn
equal incomes.

Reality

“How can I raise three children on the income from my part-time job? I cannot work longer hours because I have no one to look after the children during the rest of the day.”

“My parental leave is up, but in my former job as a saleswoman, I have to work Saturdays. But there is no kindergarten on Saturdays. How can I reconcile my job with my family under these circumstances?”

“In addition to my children, I also take care of my sick mother-in-law. How much time does that leave me to make money as well?”

By taking care of family members in need and of children, we make an important contribution to the economy – unpaid! But our chances of earning an income that would allow us and our children to live well are not very high.



Women work hard, they achieve a lot, but they are at greater risk of poverty than men.

80% of unpaid nursing and care services for family members are provided by women. 95% of the childcare allowance is claimed by women.

On the average, women earn about 41% less than men. When women work, their earnings are often just seen as additional income, which leads to huge income disadvantages.

Fairy Tale

Having a job
will protect a
woman from
poverty.

Reality

“How is it possible that even though I work full time as a chiropractor/beautician, I still earn so little that my children and I are dependent on the social welfare office?”

“I can’t live on the income from my part-time job, which pays € 600,-- a month.”

“It is very difficult for me to find work. I have no vocational training and my working hours would have to be arranged so as to fit in with my children’s schedules. Under these circumstances, am I likely to find a job that pays enough to secure a livelihood?”

“I have already undergone this vocational retraining. I don’t earn a cent more now and the working hours are even worse than before.”

So many women who do their jobs day after day and still don't make enough to live on. There is something wrong with this wages policy!

11% of women work full time and yet their income is still below the poverty line.

Calculated on a household level, about 45,000 women who work full-time all year round belong to the “working poor”. This means that this group is larger than the 39,000 out-of-work women who are at risk of poverty.



Fairy Tale

*Migrant women
are taking our
jobs away!
They exploit our
social security
system.*

Reality

“I have been living in Austria for the last 20 years, working in various cleaning companies. Now my health has broken down. Where can I still find work?”

“We have applied for Austrian citizenship for ourselves and our children, because we have been living in Austria for 10 years now – but how can we afford the high fees they charge?”

“My family is from Serbia, but I was born and raised in Austria. But for my two children, I am still obliged to have their residence permits renewed every year. The charges for that are high enough as it is, but is it really necessary to cut off all family benefits during the proceedings as well?”

The hospitality industry or the nursing sector would have broken down long ago without our work.



We are just as much entitled to family allowance and social security benefits – we also pay taxes and charges for them!

Migrants are more often out of work (bad working conditions, low pay). If they are not allowed to work legally, they do precarious work under unstable conditions in order to try and make a living. Without a sufficient income, no residence permit will be granted and, consequently, no family allowance will be paid.

In spite of equal obligations, they are disadvantaged as far as access to social security benefits is concerned. Migrants pay in more than they receive.

Fairy Tale

Childcare
allowance
payments
give women
the freedom
of choice!

Reality

"I have no vocational training, I am out of work and pregnant – I will choose the long-term alternative of childcare allowance, because it will mean security for the longest possible period."

"I chose a short-term alternative of childcare allowance. Now I cannot return to my old job because I live in the country and I have not yet found a place for my child in a suitable daycare facility."

"I am a single mother and would like to look after my child myself for two years, because that is the period for which my job will be kept for me and by then, I will also have a childcare place. I had to choose the second alternative of childcare allowance (20 + 4) so I can manage each month. But what shall I live on during the four months that, with couples, only the father is entitled to take – and I won't be insured during that period, either?!"

To claim that women are free to choose how to arrange their family work and their jobs is cynical! The truth is that most women feel that taking care of their children is their responsibility. The price they pay for this is high – too high!



In order to be able to speak of “free choice”, we need more high-quality and affordable childcare facilities and comprehensive help and support when returning to work.

Less than half of all kindergartens offer lunch to the children and only one in six children under age 3 has a place in a childcare facility at all.

Fairy Tale

The state looks after all children equally – in fact, single parents get preferential treatment!

Reality

“My child’s father lives abroad. I have no legal means of enforcing child support payments.”

“My ex-husband has been out of work for a long time. Occasionally, he gives me € 30,-- for our child. I don’t get an advance on child support payments.”

“My days with the children have to be organised down to the last minute. I have no time to be sick.”

Single mothers are particularly at risk of sliding into poverty.



One out of six single mothers receives no child support payments and no advance on child support if it has been ascertained that the child's father is unable to pay (e. g. as a result of disability, illness, etc.). Child support payments are particularly difficult to enforce in cases where the father lives abroad or cannot be found.

Children whose fathers – who would otherwise be liable for their support – died young without having acquired a claim to a pension of their own don't get anything at all. They are not entitled to a half-orphan's pension.

Fairy Tale

Nowadays,
no woman is
obliged to
stay with
a physically
abusive man.

Reality

“I have only been living in Austria for two years and I am afraid of losing my residence permit. I can't go out to work yet because I have a small baby. So I have to stay with my husband for the time being and try to make the best of it.”

“I have 2 children and am only working part-time at present. If I leave my husband, I won't be able to afford the flat anymore and I don't know how I could manage financially.”

Women need protection and resources to enable them to decide freely!



There are many reasons why women may hesitate to leave their partners precipitately. They accept responsibility for their families' future.

Reasons that keep women from leaving abusive husbands include:

- debts due to the fact they stood bail for their husbands
- loss of job because the violent husband or former partner continues to persecute the woman
- fear of being unable to manage financially when alone
- fear of losing their house or flat
- in case of migrant women, there is a danger that they may lose their right of residence if they have entered the country as family members

Fairy Tale

*There are
no homeless
women.*

Reality

“I cannot afford to rent a flat; I don’t have a job, either. I don’t know where to go.”

“I am a single mother with a small child. Ever since the separation from my partner, I have been searching for a flat that I can afford. For the time being, I am trying to find accommodation with relatives and friends.”

Many women are ,hidden homeless' or in danger of becoming so. They often accept ,convenient' relationships in order to have a place to live for a certain time.



In “relationships of convenience”, women often endure violence, sexual exploitation and various kinds of dependence, for fear of being thrown out into the street. However, they are ashamed of their situation and so they don't talk about it.

Fairy Tale

Women have financial security in their old age because they receive their husbands' pensions or a widow's pension.

Reality

"I have no more than a tiny pension of my own and the equalization supplement. That is hardly enough to live on."

"I stayed home for many years taking care of my three children and the household. Then came the divorce. Since then, I have been working part-time. I don't know what is going to happen to me when I retire."

As a result of the large amounts of unpaid or poorly paid work done by women throughout their lives, they often have inadequate security in their old age.



13 % of women over 60 have neither a pension of their own nor a widow's pension. In 2008, the average woman's pension was € 772,-- a month, which is less than half of the average man's pension (€ 1.523,--).

Old-age poverty in women is the result of a number of disadvantages: women earn lower incomes, their career chances are less favourable than those of men, they are treated differently as far as transfers are concerned,...

Adresses

Women's service center of the Federal Ministry (Frauenservicestelle der Bundesministerin):
0800/202011(including special services for migrant women)

Online advice for women, anonymous and free of charge
www.frauenberatenfrauen.at

Women's domestic violence helpline: 0800/222 555

Family service: 0800/24 02 62
familienervice@bmwfj.gv.at

Telephone advice (Rat auf Draht): 147

Chamber of Labour (Arbeiterkammer): +43 (0)1/50 165
www.arbeiterkammer.at

Austrian Trade Union Federation (ÖGB) +43 (0) 1/ 53444
www.oegb.at/frauen

Edition notice

Published by:

Frauen beraten Frauen, Seitenstettengasse 5/7, 1010 Vienna,
Tel: +43 (0)1/533 12 84, www.frauenberatenfrauen.at

FRAUEN BERATEN FRAUEN

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Layout:

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Printed by:

Medienfabrik, Graz

First edition December 2010

BUNDESKANZLERAMT  ÖSTERREICH
BUNDESMINISTERIN
FÜR FRAUEN UND ÖFFENTLICHEN DIENST

 **bmask**
BUNDESMINISTERIUM FÜR
ARBEIT, SOZIALES UND
KONSUMENTENSCHUTZ

2010
Europäisches Jahr
zur Bekämpfung von
Armut und
sozialer Ausgrenzung

