GENDER DIFFERENCES IN POVERTY AND HOUSEHOLD COMPOSITION THROUGH THE LIFE CYCLE

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INTRODUCTION

Measuring poverty accurately is a key element of development policy. The ability to identify the poorest in society enables governments and other actors to formulate interventions to reduce or alleviate poverty and to monitor and assess their effectiveness. At the global level, eradicating poverty in all its forms and dimensions, including extreme poverty, sits at the core of the Sustainable Development Goals (SDGs).[1]

Poverty has been conventionally measured using a monetary measure based on income or consumption and collected at the household level. Data are collected on the total consumption or total income of each household, not of each individual living in those households. Then, the household-level welfare estimate is attributed to all individuals living there.

Unfortunately, observing poverty rates through household level measures alone may not reveal the extent to which women and men experience poverty differently on an individual level. This is reflected in the small difference we observe in aggregate extreme poverty rates for women and men that are derived from household surveys: 12.8 per cent of women and 12.3 per cent of men live in poor households.[2]

The observed sex differences in poverty rates come from data where: (i) poverty is only measured at the household level and, by assumption, all household members are classified the same way—as either in or out of poverty; (ii) the ratio of females to males is roughly 50/50 in both poor and non-poor households; (iii) 50 per cent of the poor are children;[3] and (iv) individual welfare levels are not measured, so intra-household disparities in access to income, consumption and other entitlements are not captured.

Although there is variation across regions, the difference in overall extreme poverty rates as measured by the percentage of women and men living in extremely poor households is statistically significant only in South Asia, where 15.9 per cent of women are poor compared to 14.7 per cent of men.

For the other regions, statistical differences appear only among some age groups.

Measuring poverty at the household level masks differences between members of the same household that have been established in both theoretical and empirical literature.[4] Moreover, household-level analysis results in an inadequate understanding of how poverty impacts women and men differently, the reasons why they are poor and their capacity to cope with and escape from poverty.[5]

Recent studies attempt to draw inferences about the way resources are divided within a household (intra-household resource allocation) by estimating the fraction of household expenditure that is consumed by each family member.[6] For instance, using data from Malawi, Dunbar et al. (2013) observe how each family member's expenditures on a single good vary with income and family size, and they estimate the fraction of total household spending that is consumed by each family member.[7] Overall, the results show that standard poverty indices understate the incidence of poverty at the individual level.

While these findings are important, individual allocations of consumption within households are rarely observed and there is no standard process to establish equivalence scales or determine how to allocate some expenses among individuals within a household. In many cases, this means relying on strong assumptions to understand the distribution of resources within households.[8]

Even though it is difficult to capture the distribution of resources to household members through nationally representative surveys, it is possible to use existing household-level data to get a better—though imperfect—understanding of the gender dimensions of poverty.

The findings of the study "Gender Differences in Poverty and Household Composition through the Life Cycle: A Global Perspective",[9] summarized in this brief, show that a life-cycle approach can help to reveal meaningful differences in the way women, men, girls and boys experience poverty. A life-cycle approach examines the different stages individuals

go through as they transition to adulthood and form their own households. It tracks the changes that take place from childhood to childbearing years and beyond. This is the first study to look at these dimensions systematically at the global level.

Data sources

This study uses household surveys collected between 2009 and 2013 taken from the Global Monitoring Database (GMD), a collection of globally harmonized household survey datasets developed by the World Bank's Poverty and Equity Global Practice. The database covers 89 countries containing an estimated 84 per cent of the population in the developing world—about 5.2 billion individuals in 2013. The GMD sample has high regional coverage of developing countries in South Asia, East Asia and the Pacific, Europe and Central Asia and Latin America and the Caribbean (above 87 per cent); and partial coverage of sub-Saharan Africa (74 per cent). Because of low coverage in Middle East and North Africa (4.1 per cent), the analysis does not report that region separately in the results.

The GMD includes both per capita income and consumption-based poverty measures, depending on the country. For all 89 countries included, poverty is defined based on whether per capita household income (or consumption)—converted to international dollars using 2011 purchasing power parity (PPP) conversion factors—falls below the poverty line. This study uses the international poverty line (IPL) of US$1.90 per day, which corresponds to the mean of the poverty lines found in the poorest 15 countries. The IPL is the measure used by the World Bank and the benchmark for the SDGs.[10]

Using the IPL, all persons living in households with a per capita income of less than US$1.90 per day are considered to be poor and all other persons are considered non-poor. Therefore, female and male poverty rates are defined as the percentage of women and men who live in poor households. This assumes that all household members enjoy the same standard of living, which as discussed above is likely to understate the gender dimensions of poverty.[11]

GENDER DIFFERENCES IN INDIVIDUAL POVERTY RATES

In total, the GMD sample covers 654.9 million individuals living in extreme poverty, or 12.5 per cent of the total population included in the GMD sample. Nearly 330 million of these poor people are female and 325 million are male. The percentage of women living in poor households (the female poverty rate) is higher than that of men (12.8 vs. 12.3 per cent). This means that, after taking into account the share of women and men in the total population, there are 104 women for every 100 men living in poor households.[12] Women thus represent a larger share of the poor, particularly in urban areas, while most of the poor live in rural areas.

The poor tend to have low levels of formal education, but higher levels of formal educational attainment are not always associated with lower poverty rates. For women, the likelihood of being poor diminishes with formal education. Poor women represent 62.3 per cent of the poor population aged 15 and above with no formal education but only 40 per cent of those with secondary education. Men, on the other hand, represent a larger share of the poor at higher levels of formal education.

Most of the poor aged 18 years and above report being married, with small differences between women and men. However, women represent the largest share of the poor who report being divorced, separated or widowed. This is consistent with women being a larger share of the population in those groups. In contrast, most of the poor who report never being married are men.

The vast majority of the poor population aged 25-54 are self-employed or not in the labour force. Men represent a larger share of the poor among those who are self-employed, while women represent a larger share of the poor who are unpaid workers or not in the labour market (i.e., not currently employed, seeking a job or available for employment).

A brief look at the regional level tells us that poor women are concentrated in sub-Saharan Africa (152 million women, or 46 per cent of the global number of women living in poor households) and South Asia (38.7 per cent), followed by East Asia and the Pacific (10 per cent), Latin America and the Caribbean (4.6 per cent) and Europe and Central Asia (0.5 per cent). Women represent approximately half of the poor in all regions, ranging from 49 per cent in East Asia and the Pacific and South Asia to 52 per cent in Latin America and the Caribbean and in Europe and Central Asia. Overall, the female poverty rate is higher than the male poverty rate, but the differences in rates by sex are rather small in all regions. The biggest difference is found in South Asia, where there are 109 poor women for every 100 poor men.

Sex-disaggregated statistics, such as those in Table 1, are illustrative for preliminary explorations but provide limited insights into differences by sex among the poor (as well as the non-poor). Building from the initial insights, a more detailed analysis based on the intersection between sex, age and other demographic variables helps illuminate the gender dimensions of poverty.

GENDER DIFFERENCES IN POVERTY THROUGH THE LIFE CYCLE

Introducing a general life-cycle approach to measuring poverty—looking at different age groups as they transition to adulthood, get married, have children and start work—reveals meaningful gender differences in poverty.

Poverty rates among women and men decrease with age (Figure 1), but the relationship is not linear. Girls and boys are poorer than adults and seniors in 90 per cent of the countries in the sample.[14] Among females, girls under the age of 15 have the highest poverty rates. One out of every five girls (21 per cent) lives in a poor household. In contrast, nearly one out of every 14 women over the age of 50 (6.9 per cent) lives in poverty. This is the lowest female poverty rate among all age groups. The same pattern holds for males: Boys under the age of 15 are the poorest (20 per cent live in poor households) and men older than 50 have the lowest poverty rates (around 7.1 per cent).

FIGURE 1

POVERTY RATES BY SEX AND AGE GROUPS
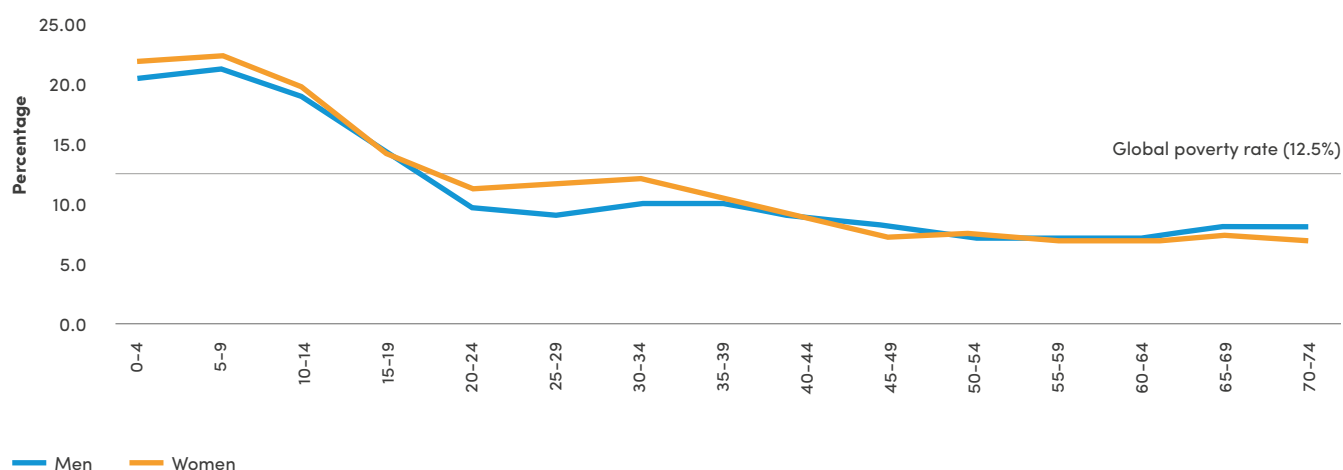
Source: World Bank staff calculations based on the GMD.
Note: Sample of 89 countries.

TABLE 1

POVERTY AND SEX BY SELECTED CHARACTERISTICS

A. POPULATION LIVING IN POVERTY						B. SEX DISTRIBUTION OF THE POOR			
	Number of poor (millions)	Poor as share of the total population	Female share of the poor	Male poverty rate	Female poverty rate		Share of total poor population	Male	Female
Total	654.9	12.5	50.3	12.3	12.8				
Location						**Location**			
Urban	131.0	5.5	50.8	5.4	5.7	Urban	20.0	19.8	20.2
Rural	523.9	18.3	50.2	17.9	18.7	Rural	80.0	80.2	79.8
Education (ages 15+)						**Education (ages 15+)**			
No education	131.6	24.0	62.3	25.6	23.1	No education	40.7	31.6	49.4
Primary	112.6	9.2	47.0	9.5	8.8	Primary	34.8	37.9	31.9
Secondary	71.4	6.6	39.6	7.2	5.8	Secondary	22.1	27.4	17.0
Tertiary	7.5	1.2	36.9	1.4	0.9	Tertiary	2.3	3.0	1.7
Age group						**Age group**			
0–14	291.7	20.6	49.5	20.1	21.2	0–14	44.5	45.3	43.8
15–24	111.2	12.2	50.4	11.7	12.7	15–24	17.0	17.0	17.0
25–34	87.2	10.5	54.2	9.4	11.6	25–34	13.3	12.3	14.3
35–39	37.4	10.3	50.2	10.1	10.5	35–39	5.7	5.7	5.7
40–49	54.9	8.1	48.1	8.4	7.9	40–49	8.4	8.8	8.0
50–54	19.3	7.2	50.5	7.1	7.2	50–54	2.9	2.9	3.0
55–59	15.8	6.9	50.0	7.0	6.8	55–59	2.4	2.4	2.4
60+	37.4	7.0	51.6	7.3	6.7	60+	5.7	5.6	5.9
Marital status (aged 15+)						**Marital status (aged 15+)**			
Married	223.6	9.3	51.6	9.1	9.5	Married	66.3	65.7	66.8
Never married	76.3	9.4	38.3	9.5	9.4	Never married	22.6	28.5	16.9
Living together	8.7	7.8	53.7	7.4	8.2	Living together	2.6	2.4	2.7
Divorced/separated	7.4	6.7	76.6	3.9	8.5	Divorced/separated	2.2	1.0	3.3
Widowed	21.5	9.2	82.1	7.8	9.6	Widowed	6.4	2.3	10.2
Employment (ages 25–54)13						**Employment (ages 25–54)13**			
Paid worker	40.0	4.4	26.0	5.2	3.2	Paid worker	23.0	34.9	11.7
Unpaid worker	26.4	21.7	60.2	21.9	21.6	Unpaid worker	15.2	12.4	17.8
Self-employed	51.1	11.5	33.3	11.6	11.2	Self-employed	29.3	40.2	19.0
Unemployed	3.2	9.3	39.0	10.4	7.9	Unemployed	1.8	2.3	1.4
Out of labour force	53.4	11.4	83.7	13.2	11.1	Out of labour force	30.7	10.3	50.1

Source: World Bank staff calculations based on the GMD.

Notes: (i) Unless otherwise specified, numbers refer to population of all ages; (ii) education, marital status and employment numbers do not add up to the total number of poor because there are observations that lack information on these characteristics; (iii) sample is 89 countries, except for employment–related characteristics where sample is 71 countries.

Poverty rates decrease sharply for women and men as they reach adulthood. Rates are, on average, 8.4 percentage points lower for young adults than for children, with no significant difference between females and males. However, from age 20 to age 34, women are two percentage points poorer than men. The difference coincides with the peak productive and reproductive ages.

As age increases, gender differences in poverty rates tend to disappear and the percentage of poor women is slightly lower than that of men. However, poverty aggregates in this case also mask important regional differences because of the share of the elderly population in each region and life-expectancy differences by sex. For

example, while the difference in poverty between women and men over the age of 60 is small across all regions (less than 0.75 percentage points), older men are 8 percentage points poorer than older women in sub-Saharan Africa.

Figure 2 shows female and male poverty levels by age group and marital status. It demonstrates that certain life events at specific ages are associated with higher poverty levels for women. For example, girls who are married or widowed by age 17 have higher poverty rates than girls that are single or never married. Although widows represent a small share of the poor population in almost every age group, widowhood seems to be connected to higher poverty rates for women up to age 49.

FIGURE 2

FEMALE AND MALE POVERTY RATES, LIFE-CYCLE APPROACH
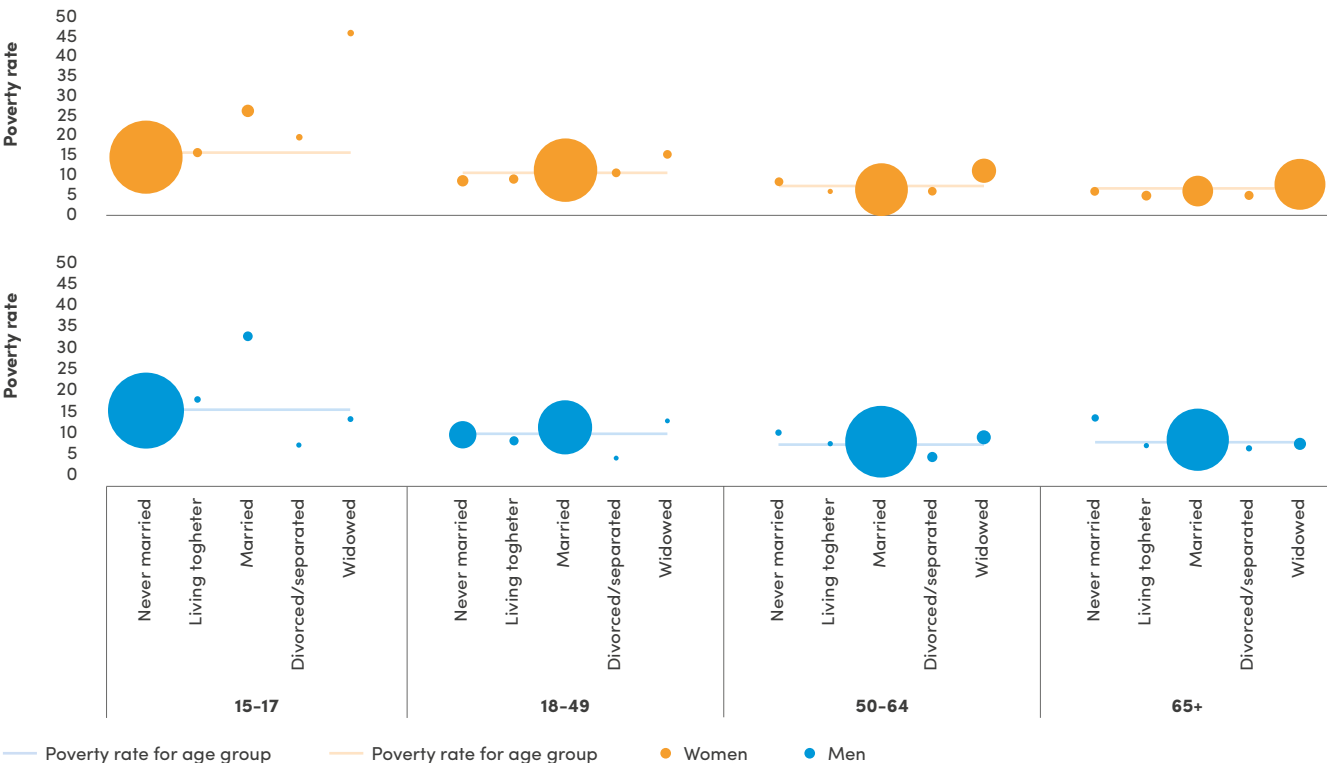
Source: World Bank staff calculations based on the GMD.

Notes: The size of the dot represents the relative weight of each group within the total poor for the age group. Sample of 89 countries.

Differences in poverty rates along the life cycle can also be observed for men. As with women, younger married men (aged 15-17) are poorer than their single peers. But, in contrast to their female peers, the very few men who are divorced or widowers tend to have lower poverty rates than single or never married men.

These results show that there is a positive correlation between poverty and early marriage for girls and boys alike. They also indicate that further exploration is needed to understand the elements that make married individuals aged 15 to 49 poorer than others in their age group. One possible explanation could be the presence of young dependents in the household. For married women and men in the 50-64 age group, the likelihood of having young dependents in the household goes down. Their poverty rate is also 3 to 5 percentage points lower than married women and men aged 18 to 49, who are in their peak childbearing and reproductive years.

In adulthood, divorce and separation have a greater negative affect on women than on men. Divorced women aged 18-49 are more than twice as likely to be poor as divorced men in the same age group. This difference disappears for the older age groups.

Differences in family composition explain the increased likelihood of women being poorer than men, particularly women aged 20-30. The presence of dependents in the household, both young children and the elderly, increases women's likelihood of being poor compared with men of the same age. This is particularly true for women with children. Family composition also explains why women of reproductive age are poorer than men of the same age.

Differences in poverty rates between women and men vary across regions (Figure 3). In this study, South Asia has the largest number of married women who are poor (53.5 million, 46 per cent of all poor married women globally) and, together with sub-Saharan Africa, it has the largest number of married girls aged 15-17 living in poverty. These two regions together represent 81 per cent of all married girls in the 15-17 age group, 94 per cent of whom are living in poverty (1.74 million for both regions combined).

FIGURE 3

REGIONAL POVERTY RATES BY SEX AND AGE GROUPS

Sub-Saharan Africa

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