

SPOTLIGHT ON GOAL 1

GENDER DIFFERENCES IN POVERTY AND HOUSEHOLD COMPOSITION THROUGH THE LIFE CYCLE



This short paper, produced by UN Women and the World Bank, draws on work commissioned by UN Women to inform its flagship reports *Turning promises into action: Gender equality in the 2030 Agenda for Sustainable Development* and the upcoming edition of *Progress of the World's Women*. The full study, which was conducted by the World Bank, has been published as: Munoz Boudet, Ana Maria; Buitrago, Paola; Leroy De La Briere, Benedicte; Newhouse, David Locke; Rubiano Matulevich, Eliana Carolina; Scott, Kinnon; Suarez Becerra, Pablo. 2018. *Gender differences in poverty and household composition through the life-cycle: a global perspective (English)*. Policy Research working paper; no. WPS 8360. Washington, D.C. : World Bank Group.

View the paper at: <http://www.unwomen.org/en/digital-library/sdg-report>

The views expressed in this publication are those of the authors and do not necessarily represent the views of UN Women, the United Nations or any of its affiliated organizations. For a list of any errors or omissions found subsequent to printing please visit our website.

Editor: Tina Johnson

Design: Blossom - Milan

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.

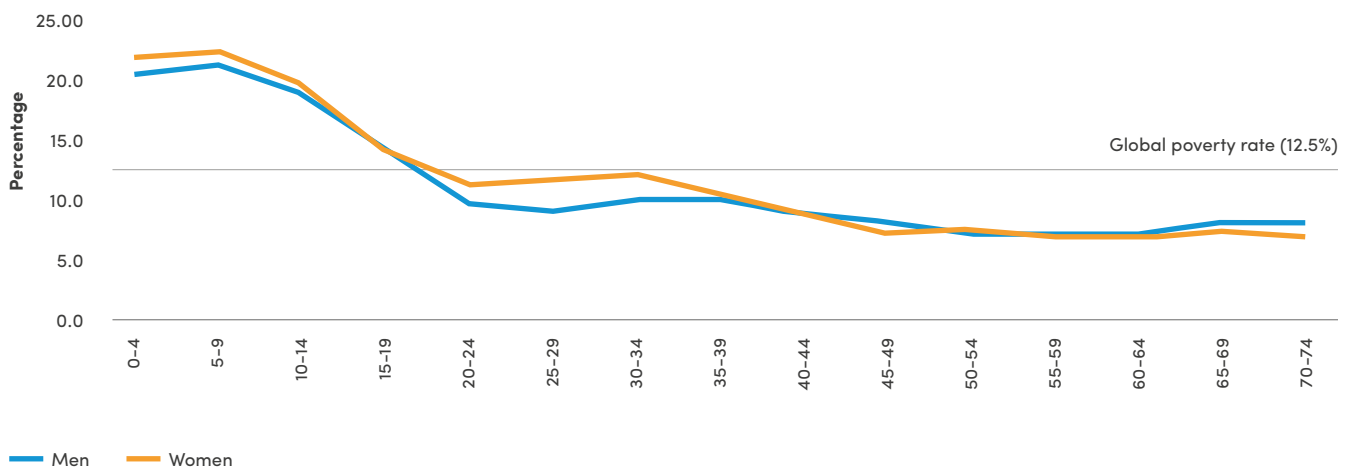
GENDER DIFFERENCES IN POVERTY THROUGH THE LIFE CYCLE

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.

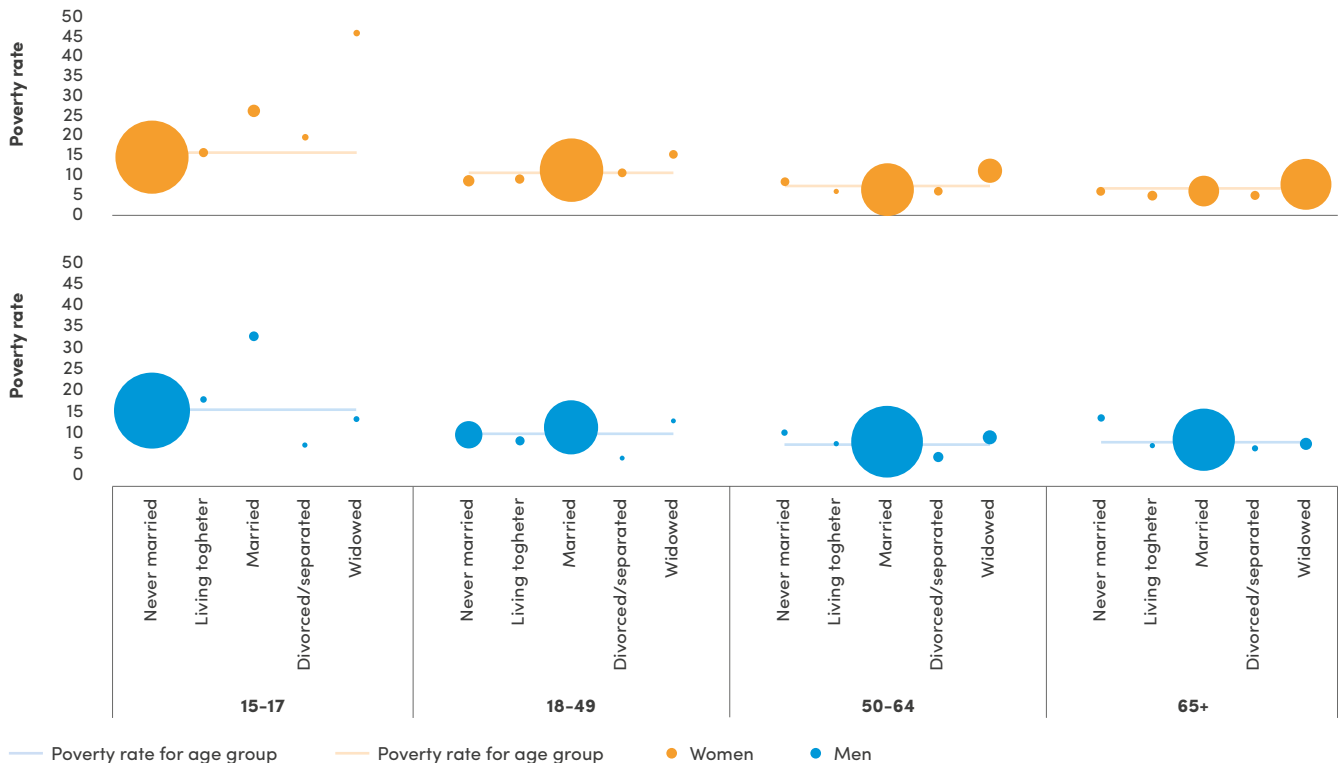
As age increases, gender differences in poverty rates tend to disappear and the percentage of poor women is slightly lower than that of men. However, poverty aggregates in this case also mask important regional differences because of the share of the elderly population in each region and life-expectancy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

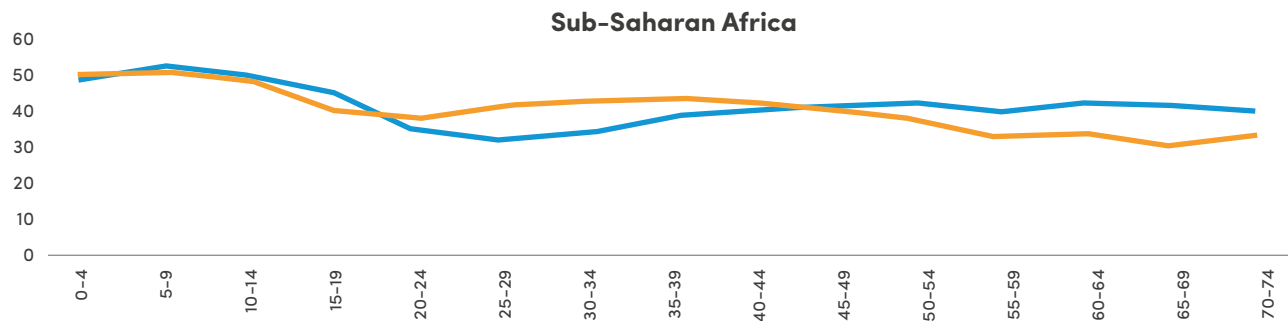
be poor as divorced men in the same age group. This difference disappears for the older age groups.

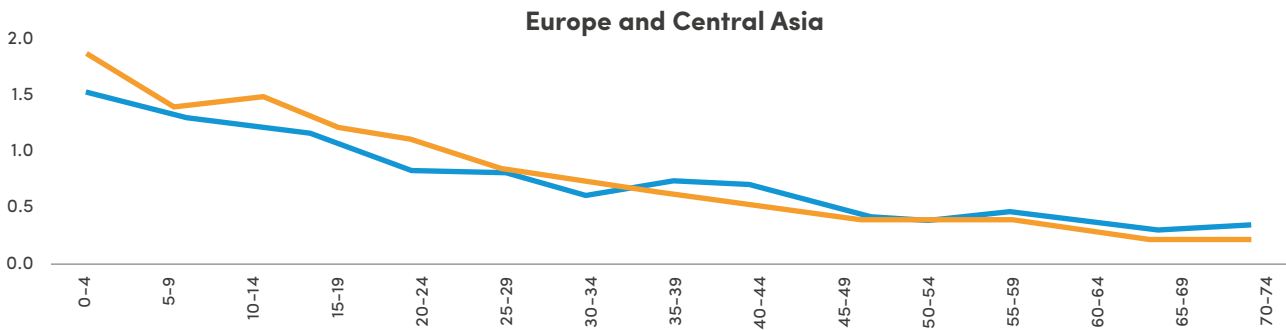
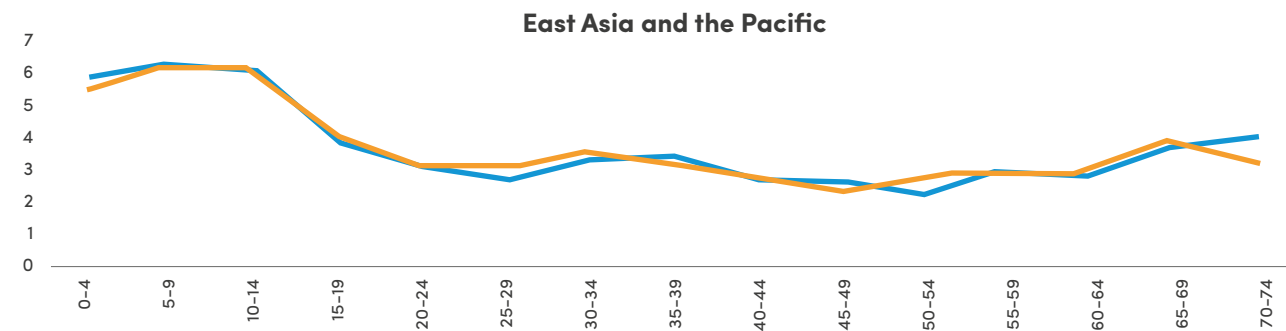
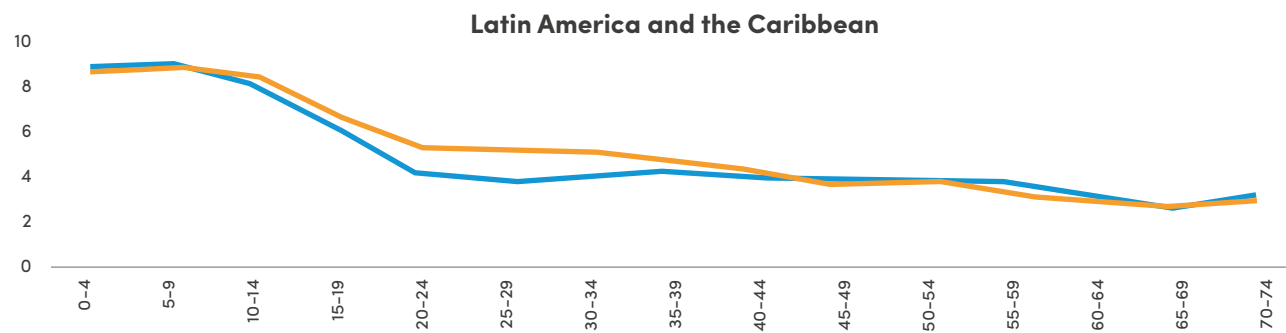
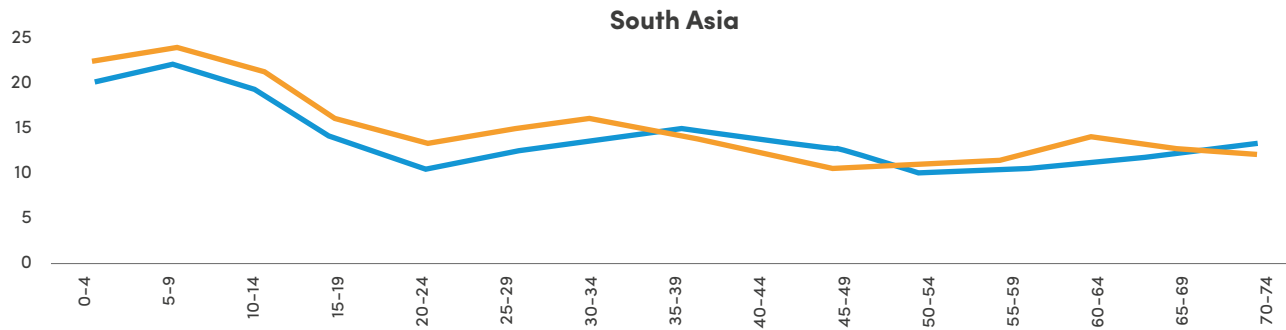
Differences in family composition explain the increased likelihood of women being poorer than men, particularly women aged 20-30. The presence of dependents in the household, both young children and the elderly, increases women’s likelihood of being poor compared with men of the same age. This is particularly 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





— Women — Men

Source: World Bank staff calculations based on the GMD

Note: Sample of 89 countries. Different scales are used across the regional graphs for easier comparison of trends.

In sub-Saharan Africa, women aged 25–34 are much more likely to be poor than men in the same age group, and overall poverty levels for women are higher. In this region, poverty does not decrease with age as the global trend indicates. Women of childbearing age (20–45 years) are the second poorest after children. However, men in the same age group are the least poor. This last pattern is even more pronounced for men living in urban areas compared with those in rural areas.

In Latin America and the Caribbean, divorced and/or separated women appear to be poorer than divorced and/or separated men. These women also represent a larger fraction of the female population in poverty (15.8 per cent) compared to other regions and are over-represented among the poor.

In East Asia and the Pacific, there are very small gender differences overall in poverty by age, but women over age 50 who are widows tend to be poorer than other women in the same age group. Widows over age 50 in Europe and Central Asia show a similar pattern.¹⁵

HOUSEHOLD TYPE AND GENDER: LOOKING BEYOND HEADSHIP

Relying on self-reported headship to understand gender differences in poverty hides important differences in the types of household in which individuals live.¹⁶

First, looking simply at headship does not account for why the household is headed by a particular individual (e.g., absence of husband due to migration). Second, self-reported household headship reflects social norms and views about who is understood as the head of the household. These norms may vary across a country or across income groups, and they might privilege one sex over the other. Understanding the different experiences of poverty of women and men requires household typologies that are neutral in relation to a normative or cultural view of headship.

Even so, self-reported female-headed households are a modest share of all households (23 per cent) and an even smaller share of poor households (16 per cent). Moreover, their poverty rate is lower than that of male-headed households (Table 2).

TABLE 2

HOUSEHOLD POVERTY RATE BY SELF-REPORTED HEADSHIP AND DISTRIBUTION OF POOR HOUSEHOLDS BY HEADSHIP

	POVERTY RATE	SHARE OF POOR HOUSEHOLDS	SHARE OF TOTAL HOUSEHOLDS
Female headed households	5.8	16.4	23.5
Male-headed households	9.0	83.6	76.5
All households	8.2	100	100

Source: World Bank staff calculations based on the GMD.

Note: Sample of 89 countries.

Lessons from the individual-level analysis indicate that age and marital status are important elements when it comes to looking at gender differences in poverty. Household composition, particularly the presence of dependents, also plays an important role.

To better capture the relationship between household composition and gender, households can be classified according to two types:

(a) The first type is based on the adult composition of the household. This typology uses the **demographic** characteristics of the household, taking as its starting point the presence and sex of adults aged 18–64 living there. Households without adults or where the adults are individuals over age 65 are considered a separate category. All households are then classified as those with and without children (individuals under the age of 18).

(b) The second type takes the **economic** characteristics of the household as its starting point, namely the presence and sex of all earners in the household. Earners are defined as any individual between 15 and 65 years old who is engaged in economic activity for pay.¹⁷ Non-earners are divided into three groups: those under the age of 18 (children); those over the age of 65 (elderly); and ‘earner-dependents’ who are adults aged 18–64 who are not engaged in income-earning activities. Households are then classified as those with and without non-earning members who depend on the income earners.¹⁸

Both classifications are summarized in Table 3. In both cases, marital status is included in the specific analysis of some sub-groups, such as households where the adults are a couple vs. households with multiple adults or those where the earners are a couple vs. multiple earner households.

TABLE 3

HOUSEHOLD COMPOSITION TYPOLOGIES

DEMOGRAPHIC COMPOSITION: SEX AND NUMBER OF ADULTS (18-64) IN THE HOUSEHOLD	ECONOMIC COMPOSITION: SEX AND NUMBER OF INCOME EARNERS (15+) IN THE HOUSEHOLD
One adult female	One female earner
One adult male	One male earner
Two adults of opposite sex <ul style="list-style-type: none"> • Married or cohabiting couple and other adults • Multiple adults 	Two earners of opposite sex <ul style="list-style-type: none"> • Head couple earner • Other two earners combination
Multiple adults <ul style="list-style-type: none"> • Married or cohabiting couple and other adults • Multiple adults 	Multiple earners <ul style="list-style-type: none"> • Head couple earner and other earners • Other multiple earner
Only seniors (65+)	No earners
Only children (-18)	

Note: All compositions include presence or not of children and/or elderly in the household

Demographic composition

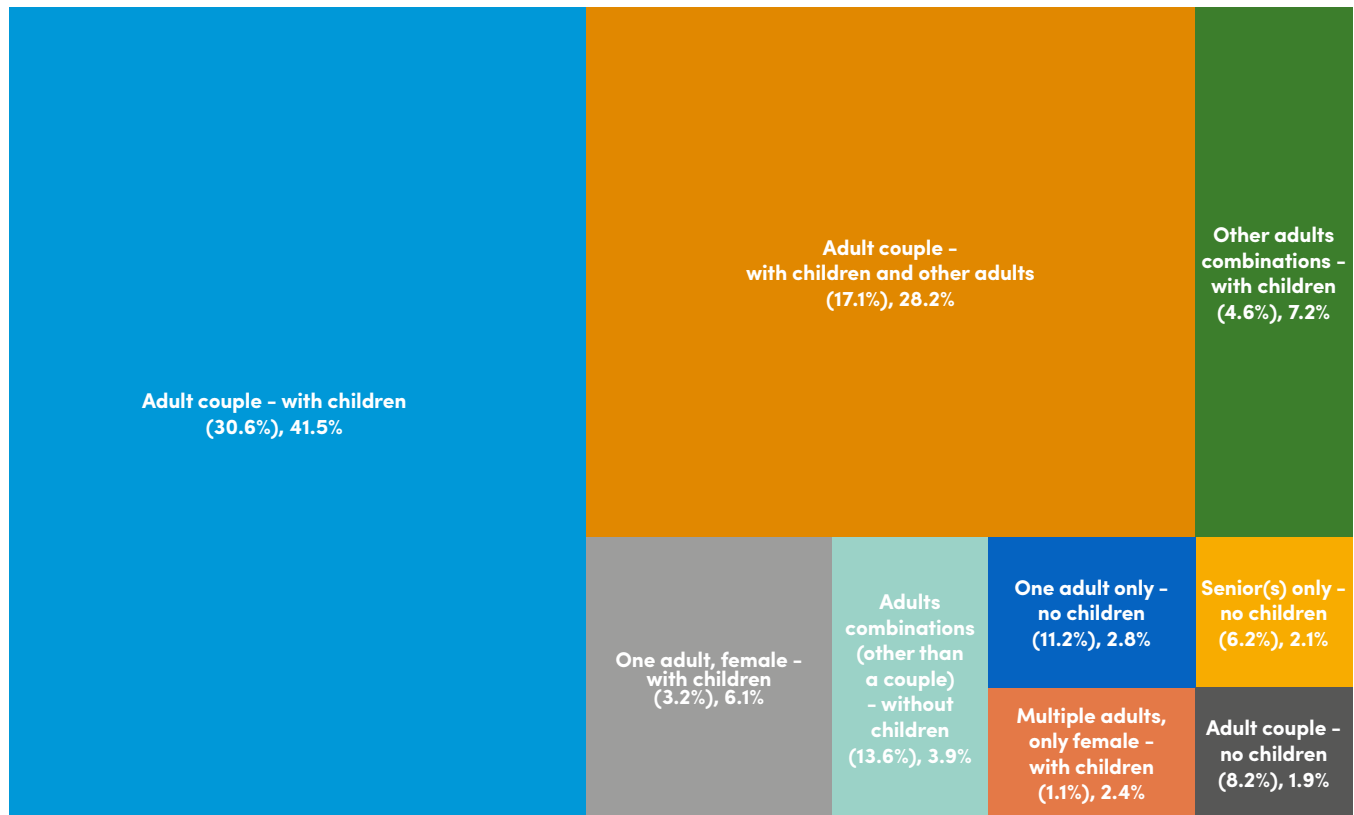
Analysis of poverty levels by demographic household composition shows that adult couple households (two adults of opposite sex who are married or cohabiting) with children make up the largest share of poor households. They are also over-represented among the poor, meaning the share of this type of household among poor households is higher than the share they represent among all households. These households represent 30 per cent of all households, yet they account for 41.5 per cent of households

living in poverty (Figure 4A). In contrast, adult couple households without children are more likely to be non-poor relative to their share in the total number of non-poor households.

Overall, households with children tend to fare worse than those without, regardless of the sex, age or number of adults present in the household (Figure 4B). The gaps in poverty rates between presence and absence of children are the largest for households with multiple adults where all of the adults are either only male or only female.

FIGURE 4A

DISTRIBUTION OF POOR HOUSEHOLDS BY DEMOGRAPHIC HOUSEHOLD TYPOLOGY

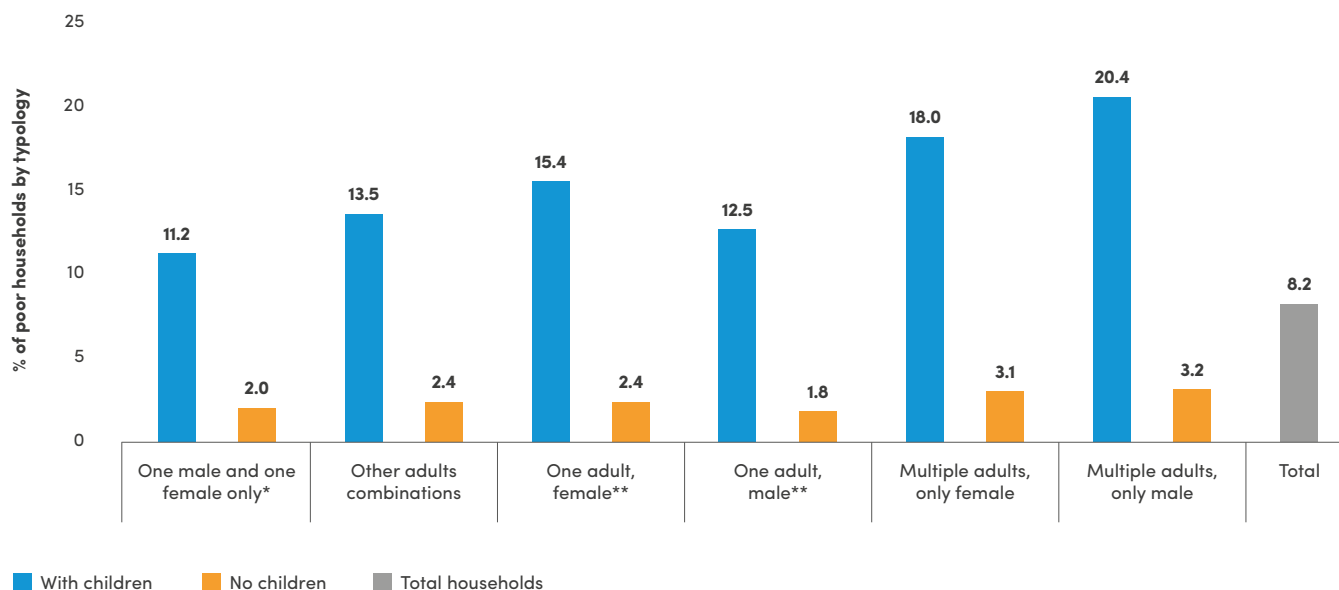


Source: World Bank staff calculations based on the GMD.

Note: Numbers in parenthesis refer to the share of the typology in the total number of households. Distribution graph shows typologies that represent at least 1 per cent of total poor (IPL) households only. Sample of 89 countries.

FIGURE 4B

POVERTY RATES BY DEMOGRAPHIC HOUSEHOLD COMPOSITION



Source: World Bank staff calculations based on the GMD

Notes: The figure shows the demographic composition in a more aggregate fashion; households are classified by the number of adults present (regardless of their marital situation) and the presence or not of children. Sample of 89 countries

** in 81 percent of households with a sole adult and children, that adult appears to be the only responsible individual for the children (e.g. single parent, no presence of elderly or of elderly spouse, or similar)

* in 93 percent of households with a female and male adult those adults are married or cohabiting couple

Adult couple households with children and other adults (e.g., extended family households), households with multiple adult combinations (females and males) with children and households with only one female adult and children are also more likely to be poor (Figure 4A).

Economic composition

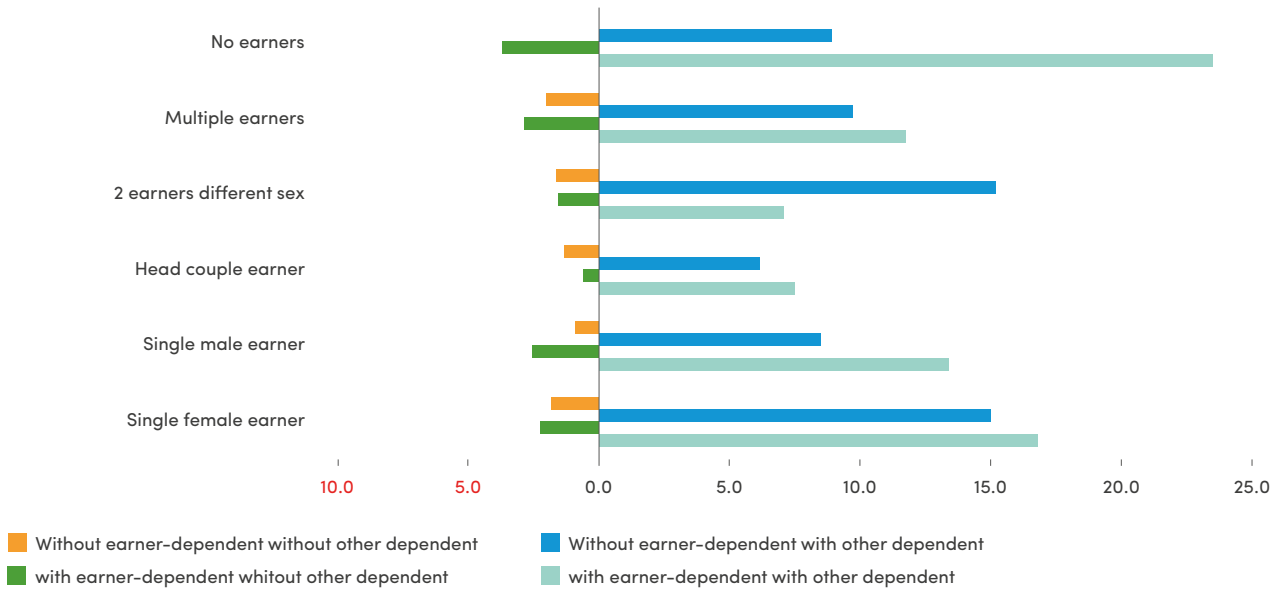
With regard to the economic household composition, poverty rates remain higher in households with dependents than in those without (Figure 5A). And, in most cases, having among those dependents an earner-dependent (i.e., person aged 18–64 who

is a non-income-earner) also increases poverty rates. Households with dependents (children, elderly and/or earner-dependents) but no earners have the highest poverty rate (23 per cent), followed by households with a single female earner and dependents (16.7 per cent). The latter (e.g., single mothers with children) are also over-represented among poor households: They represent 5.5 per cent of all households but 7.9 per cent of poor households.

Households depending on a single male earner are similarly over-represented among poor households: They represent 29.2 per cent of all households but 39.6 per cent of poor households (see Figure 5B).

FIGURE 5A

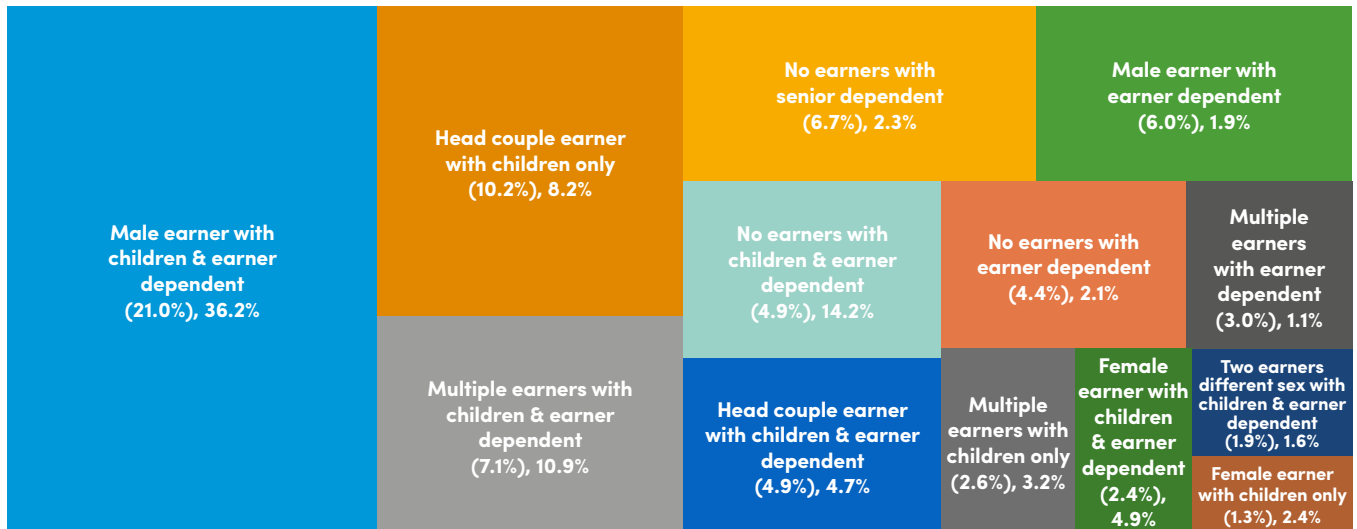
POVERTY RATES BY ECONOMIC HOUSEHOLD COMPOSITION



Source: World Bank staff calculations based on the GMD.
 Note: Sample of 71 countries.

FIGURE 5B

DISTRIBUTION OF THE POOR BY ECONOMIC HOUSEHOLD TYPOLOGY



Source: World Bank staff calculations based on the GMD.

Notes: Numbers in parenthesis refer to the share of the typology in the total number of households. Distribution graph shows typologies that represent at least 1 per cent of total poor (IPL) households only. Sample of 71 countries.

The most common types of poor households (as shown in Figure 5B) are those with multiple dependents including non-earning adults who all depend on a single male earner, and households with dependents and no earners. These households are also over-represented among the poor. Households with dependents and no earners represent 5 per cent of all households but 14 per cent of poor households, and they are eight times more likely to live in poverty than households with no earners and no dependents. Furthermore, the poverty rate is six times higher for households with one poor male single-earner and dependents than for the same type of household with no dependents.

On the other hand, households with a head-couple earner (a female and male earner, married or living together, with no other adults) are less likely to be poor in general. However, the presence of dependents still negatively affects the level of poverty for these households.

Household composition across regions

In addition to the global picture, there are significant variations at the regional level depending on the typology used. The demographic household composition confirms that adult couple households with children, and adult couple households with children and other adults, are the most common household type across all regions and the most common among poor households (Table 4A). Single adult female households with children are more prevalent among the poor in Latin America and the Caribbean and in sub-Saharan Africa than in other regions, but they are less prevalent among the total number of households.

In East Asia and the Pacific and Europe and Central Asia, 4 per cent of poor households are adult couple households (i.e., married or cohabiting). In Europe

and Central Asia, extended family households (adult couple households with children and other adults) are more likely to be poor than adult couple households with children and no other adults. In all other regions, the reverse is true.

Finally, single adult households without children, regardless of the sex of the adult, constitute an important share of the poor and of the total number of households in Latin America and the Caribbean and in Europe and Central Asia.

With regard to the economic composition (Table 4B), the most frequent household type varies by region.

Female single-earner households are the smallest group in the aggregate. Latin America and the Caribbean and sub-Saharan Africa have the highest rates of poverty for female single-earner households at 7 and 8 per cent, respectively.

Households with a male earner, children and other dependents (particularly earner-dependents) are the largest group, ranging from over half of all poor households in South Asia to about 25 per cent of all households in the other regions.

The second largest group in terms of share of poor households are those with dependents but no earners. Households where no income earner is reported represent 48 per cent of poor households in Latin America and the Caribbean compared to only 2 per cent of all households in that region. They represent 37 per cent of poor households in Europe and Central Asia where two thirds are senior individuals' households, probably living on pensions. In sub-Saharan Africa, the share of no-earner households among the poor is larger than the male earner households with dependents and, as in Latin America, most of these households are composed of children and non-earners aged 15-64. For South Asia, the second largest household type among the poor is that with multiple earners and dependents (18 per cent).

The use of probability regression models to explore the relationship between household typologies—particularly the economic composition typology and a set of household characteristics—reveals what appear to be the determinants of household poverty. These results are consistent with those for the individual level and with knowledge already available on poverty-preventing factors.

Larger households—for example, households with a greater number of generations—are more likely to be poor. For all households, formal education is a protective factor, particularly when at least one member has a secondary education or higher. Households with unpaid family workers and non-earner adults are, in most cases, more vulnerable to poverty; however, households where there are other unpaid adults and the man is the only earner are more likely to be poor than households where the female is the only earner.

TABLE 4A

DISTRIBUTION OF DEMOGRAPHIC HOUSEHOLD TYPOLOGIES ACROSS REGIONS (POOR HOUSEHOLDS)

HOUSEHOLD TYPE	EAP	ECA	LAC	SAR	SSA
One adult, female - no children	2.0%	2.9%	4.7%	1.1%	0.9%
One adult, female - with children	2.6%	2.3%	14.0%	3.2%	8.4%
One adult, male - no children	2.1%	7.7%	7.6%	0.7%	1.1%
One adult, male - with children	1.6%	0.4%	2.1%	0.7%	2.3%
Adult couple - no children	3.8%	3.8%	3.8%	1.7%	1.3%
Adult couple - with children	32.6%	20.4%	34.2%	44.3%	43.0%
Adult couple - with children and other adults	28.8%	34.3%	12.4%	32.6%	26.3%
Multiple adults no children	1.2%	1.3%	2.1%	0.3%	0.7%
Multiple adults, only female - with children	1.1%	1.2%	3.7%	1.2%	3.5%
Multiple adults, only male - with children	0.3%	0.1%	0.5%	0.3%	1.1%
Other adult combinations - no children	9.4%	7.9%	4.0%	3.9%	2.3%
Other adult combinations - with children	6.8%	15.8%	5.9%	7.8%	6.9%
Senior(s) only - no children	6.9%	1.8%	4.0%	1.7%	0.8%
Senior(s) only - with children	0.7%	0.0%	0.6%	0.1%	1.3%
No adults, children only	0.0%	0.2%	0.3%	0.4%	0.1%

TABLE 4B**DISTRIBUTION OF ECONOMIC HOUSEHOLD TYPOLOGIES ACROSS REGIONS
(POOR HOUSEHOLDS)**

HOUSEHOLD TYPE	EAP	ECA	LAC	SAR	SSA
Female earner with children only	0.4%	0.4%	2.5%	1.0%	3.8%
Female earner with children and other dependents	3.8%	6.4%	6.9%	1.9%	8.4%
Female earner with earner-dependent only	0.5%	2.9%	1.0%	0.1%	0.4%
Male earner with children only	0.9%	0.3%	0.3%	0.1%	0.4%
Male earner with children and other dependents	25.2%	23.3%	26.2%	53.0%	26.0%
Male earner with earner-dependent only	2.4%	4.9%	2.2%	2.5%	1.2%
Head couple with children only	4.8%	2.0%	2.0%	5.5%	11.7%
Head couple with children and other dependents	6.0%	1.4%	1.7%	4.0%	6.5%
Head couple with earner-dependent only	0.2%	0.8%	0.1%	0.1%	0.2%
Multiple earners with children only	5.8%	0.2%	0.5%	2.1%	3.1%
Multiple earners with children and other dependents	12.4%	6.4%	2.8%	18.1%	5.6%
Multiple earners with earner-dependent only	2.3%	1.3%	0.3%	1.6%	0.3%
No earners with dependents	17.7%	37.1%	48.0%	3.8%	27.1%
Two earners different sex with dependents	3.6%	2.5%	1.1%	2.3%	1.8%
Any earner type with no dependents	7.5%	5.4%	2.0%	1.5%	2.5%
Any earner type with senior-dependent	6.7%	4.6%	2.4%	2.5%	1.0%

Source: World Bank staff calculations based on the GMD.

Notes. Some groups have been collapsed for presentation purposes. Sample is of 89 countries for the demographic composition and 71 for the economic typology. The regions covered in Tables 4A and 4B include East Asia and the Pacific (EAP); Europe and Central Asia (ECA); Latin America and the Caribbean (LAC); South Asia (SAR) and sub-Saharan Africa (SSA)

CONCLUSIONS

This analysis provides a glimpse of the richness and complexity that can be seen when introducing a gender lens to poverty analysis. The findings of this study indicate that incorporating such a lens can provide important insights for policy design, which to date has generally not included a systematic analysis of gender differences when it comes to policies to eradicate extreme poverty.

At the global level, four main findings appear. First, not only does a gender lens matter for poverty analysis in general, it also matters in relation to specific moments in the life cycle for women and men (e.g., their marital status, presence of children and dependents in their households, when and if they join the labour market and their responsibilities for reproductive work).

Second, children and dependents, demographically and economically, are an important vulnerability factor particularly for women during their reproductive years. Care responsibilities overlap with economically productive years (high labour market participation and best time for income generation years), making women specifically vulnerable due to multiple demands on their time.

Third, for both women and men, having more adults working and receiving an income in a household appears to be a protective factor against poverty.

Formal education is also a strong protective factor, especially for women.

Fourth, at the household level, no single factor—whether it is self-declared headship, adult composition or earner composition—seems to be enough to determine household-level poverty, so complementary approaches are required to look at household-level poverty and its main determinants.

This note presents a condensed and simplified version of the differences that further analysis represents by regions and household types. It provides important insights based on the exploration of a dataset such as the GMD, and it suggests the value of continuing this type of analysis.

A further research agenda for evidence-based policy decision-making at the country or regional level, leveraging new data being collected, can build on these initial findings.

For example, to address poverty and its gendered dimensions, a multidimensional approach can add value, and surveys at the country level including sufficient information for such exercises can contribute to that agenda. Other aspects of poverty such as time poverty, asset (e.g., land) poverty and differences in earnings and earnings control would contribute to a gender exploration of poverty differences.

Using the GMD, the World Bank and UN Women analytical paper is a first step towards a global analysis on the gender dimensions of poverty.

NOTES

- 1 Furthermore, in monitoring progress in eradicating extreme poverty by 2030, SDG indicator 1.1.1 calls for disaggregation of people living under the international poverty line by sex, age, employment status and urban/rural location.
- 2 These numbers refer to extreme poverty (US\$1.90 a day), based on data for 89 developing countries available in the Global Monitoring Database (GMD) compiled by the World Bank, including surveys collected between 2009 and 2013.
- 3 Who are partly driving the observed differences in the aggregate poverty rates. See: Newhouse, D. L., P. Suarez Becerra and C. M. Evans. 2016. "New Estimates of Extreme Poverty for Children." Policy Research Working Paper No. 7845. World Bank Group, Washington, D.C.; Castañeda, A., D. Doan, D. Newhouse, M. C. Nguyen, H. Uematsu, J. P. Azevedo and Data for Goals Group. 2016. "Who Are the Poor in the Developing World?" Policy Research Working Paper No. 7844. World Bank, Washington, D.C.
- 4 Doss, Cheryl. 2013. Intra-household bargaining and resource allocation in developing countries (English). Policy Research working paper; no. WPS 6337. Washington, DC: World Bank.
- 5 Bessell, Sharon. 2014. The Individual Deprivation Measure: A New Approach to Multi-Dimensional, Gender Sensitive Poverty Measurement. CROP Poverty Brief, July 2014.
- 6 Dunbar, G. R., A. Lewbel and K. Pendakur. 2013. "Children's Resources in Collective Households: Identification, Estimation, and an Application to Child Poverty in Malawi." *The American Economic Review* 103 (1): 438–471; Bargain, O., O. Donni and P. Kwenda. 2014. "Intra-Household Distribution and Poverty: Evidence from Cote d'Ivoire." *Journal of Development Economics* 107: 262–276.
- 7 Dunbar et al., op. cit. In an early example, Haddad and Kanbur (1990) find that poverty and inequality measures for the Philippines were considerably underestimated using standard household-level data. See: Haddad, L. and R. Kanbur. 1990. "How Serious Is the Neglect of Intra-Household Inequality?" *The Economic Journal* 100 (402): 886–881.
- 8 Klasen, S. 2004. "Gender-Related Indicators of Well-Being." IAI Discussion Papers. Ibero-America Institute for Economic Research (IAI); Grown, C. 2014. "Missing Women: Gender and the Extreme Poverty Debate." Paper prepared for USAID under Award #AID0AA- 0-13-00103 Mod 1.
- 9 The full study, which was conducted by the World Bank, has been published as Munoz Boudet, Ana Maria; Buitrago, Paola; Leroy De La Briere, Benedicte; Newhouse, David Locke; Rubiano Matulevich, Eliana Carolina; Scott, Kinnon; Suarez Becerra, Pablo. 2018. *Gender differences in poverty and household composition through the life-cycle: a global perspective (English)*. Policy Research working paper; no. WPS 8360. Washington, D.C. : World Bank Group.
- 10 This follows the recommendations of the Atkinson Commission on how to measure and monitor global poverty. See World Bank Group. 2017. *Monitoring Global Poverty: Report of the Commission on Global Poverty*. Washington, DC: World Bank.
- 11 See Castañeda et al. 2016, op. cit., for details on the GMD and poverty estimation.
- 12 Refers to the femininity index, which shows how many times the incidence of poverty is greater among women than among men. A figure greater than 100 means that poverty is higher among women and a figure less than 100 the inverse situation. See: Economic Commission for Latin America and the Caribbean (ECLAC). 2016. *Equality and Women's Autonomy in the Sustainable Development Agenda*. Santiago: ECLAC
- 13 The GMD coverage for the employment numbers for sub-Saharan Africa has information for up to 90 per cent of the sample.
- 14 Countries where the difference between total poverty rates and child poverty rates are not large show no significant differences among children and the total population and are all countries with a total level of extreme poverty below 2 per cent.
- 15 A more detailed analysis of country and regional differences is available in the full paper from which this note draws.
- 16 A number of studies have contested the use of headship as a relevant analytical category for a number of reasons, including the lack of comparable definitions of the terms 'household' and 'head of household'; the ambiguity in the term 'head of household' when the assignment of headship is left to the judgement of household members; and the fact that the term 'head of the household' does not reflect internal conflicts in the allocation of resources. See: Buvinic, M. and G. Gupta. 1997. "Female-Headed Households and Female-Maintained Families: Are They Worth Targeting to Reduce Poverty in Developing Countries?" *Economic Development and Cultural Change* 45 (2): 259–280; Quisumbing, A., L. Haddad and C. Peña. 2001. "Are Women Overrepresented among the Poor? An Analysis of Poverty in 10 Developing Countries." *Journal of Development Economics* 66 (1): 225–269.
- 17 More disaggregated classifications of senior earner households (earners 65+), child earner households (15–17) and no-earner households will be identified in the forthcoming paper by the World Bank and UN Women.
- 18 This follows the methodology of Grown and Valodia 2010. See: Grown, C. and I. Valodia (Eds.). 2010. *Taxation and Gender Equity: A Comparative Analysis of Direct and Indirect Taxes in Developing and Developed Countries*. Abington and New York: Routledge.

220 East 42nd Street
New York, NY 10017, USA
Tel: 646-781-4400
Fax: 646-781-4444

unwomen.org
facebook.com/unwomen
twitter.com/un_women
youtube.com/unwomen
flickr.com/unwomen
instagram.com/unwomen/

