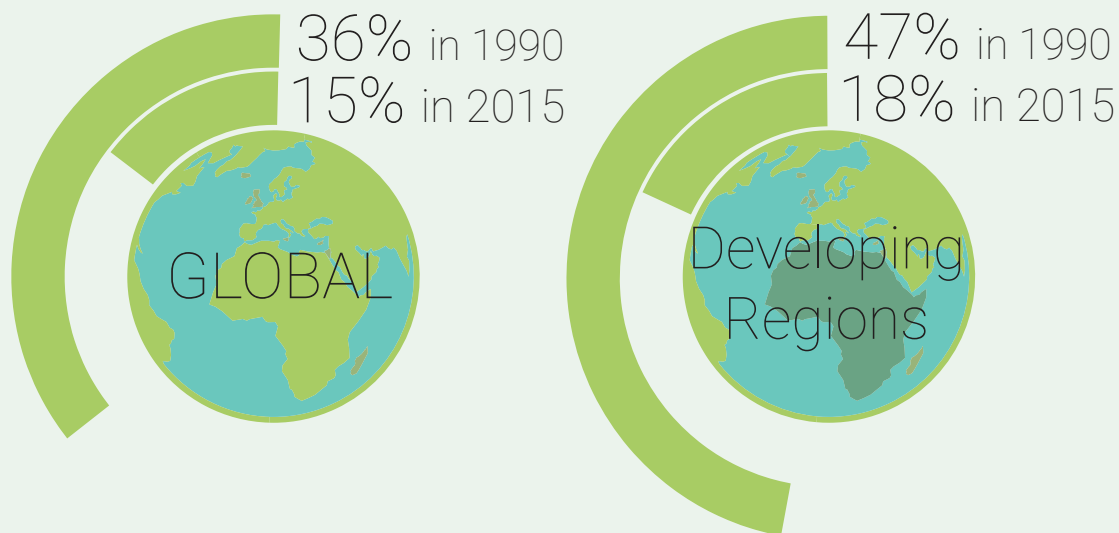


POVERTY

Poverty affects both women and men

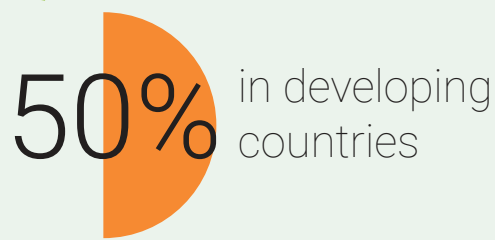
The proportion of people living on less than \$1.25 a day fell from



Major gaps in gender statistics on poverty

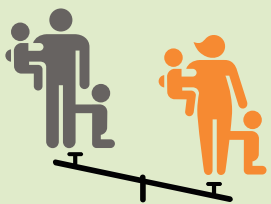
- Unaccounted gender inequality in access to resources, goods and services within household
- Data disaggregated by
 - age, sex and other characteristics of the household members
 - detailed types of households remain largely unavailable in sub-Saharan Africa and Asia, where poverty is concentrated

Of people living in poor households, women and girls represent



Yet, lone mothers and older women living alone have higher risks of poverty than men in similar types of households

Lone mothers with children are more likely to be poor than lone fathers with children

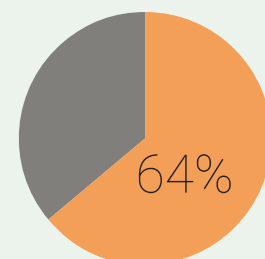


In European countries

Older women (65+) are more likely to be poor than older men when living alone



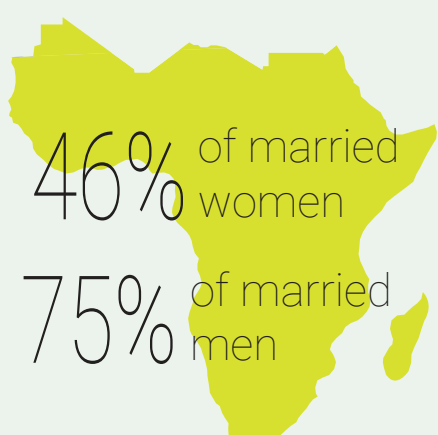
The share of women among the older poor is 64%



Women's economic dependency in developing regions

Women's access to own cash income is much lower than men's

In sub-Saharan Africa,



earned any cash labour income

Many women are excluded from economic decision-making within their own households

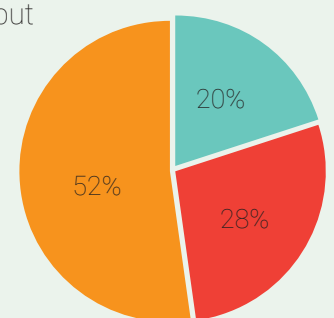


1 in 3 women has no say about major household purchases

Existing statutory and customary laws restrict women's access to assets

Proportion of developing countries where:

- Law does not guarantee the same inheritance rights
- Law guarantees the same rights, but discriminatory practices against women exist
- Law guarantees the same rights for women and men



Poverty – Key findings

- In most countries with data, **lone mothers with children** in both developed and developing regions have higher poverty rates than lone fathers and much higher rates than families with two parents. The proportion of one-parent households has been increasing in the last two decades, due to increases in divorce and childbearing outside marriage. Lone mothers with children represent three quarters of all one-parent households and women's vulnerability in this type of living arrangement has important implications for children's well-being: In 17 out of 27 developed countries with data, poverty rates are more than 3 times higher for children in lone-mother households than in two-parent families.
- A higher level of poverty for all female-headed households compared to male-headed households in developing regions cannot be generalized. However, the **analysis of more disaggregated types of households** underlines the vulnerability of certain types of female-headed households. In Latin America and the Caribbean, households headed by women without a partner are more likely to be poor than similar households headed by men. In sub-Saharan Africa, where poverty is increasingly concentrated, limited availability of data disaggregated further than the sex of the head severely impedes the analysis. Nevertheless, when data are available to control for characteristics such as household size, marital status, and receipt of cash remittances, the higher poverty of female-headed households becomes visible.
- **Older women** (65+) in European countries are at higher risk of poverty than older men (16 per cent compared to 12 per cent, respectively). If living alone, the risk of poverty is higher for both older women and men (23 per cent and 17 per cent, respectively), but particularly so for women in two thirds of countries with data.
- Women and girls represent half of the poor in developing regions and slightly more than half in developed regions. The **share of women among the poor** is much higher for older persons (65+) living in developed regions. Women are nearly two thirds of the older poor in European countries, due to their higher share than men's among the overall older population as well as the higher risk of poverty among older women as compared to older men.
- Lower proportions of women than men have their **own cash income** from labour as a result of the unequal division of paid and unpaid work. In sub-Saharan Africa, 46 per cent of married women earned any cash labour income in the past 12 months, compared to 75 per cent of married men. Women in rural areas are most disadvantaged, lagging behind men in all countries with data, and, in most countries, behind women in urban areas. However, the gap between women and men in this regard is large in both urban and rural areas.
- Many women are excluded from **economic decision-making** within their own households. In developing regions, having a job and a cash income does not necessarily translate into control over the economic resources acquired. On average, 1 in 10 married women are not consulted on how their own cash earnings are spent. And although women do contribute to the welfare of their household, either through paid or unpaid work, on average, 1 in 3 married women in developing countries have no say about major household purchases.
- The **use of formal financial services** is lower for women than men in all regions of the world; globally, 47 per cent of women have an individual or joint account at a formal financial institution compared to 55 per cent of men, with wider gaps in some countries in the Middle East and North Africa and in Southern Asia. The proportion of women who saved at a formal financial institution was 21 per cent compared to 24 per cent for men worldwide. The proportion of women who borrowed from a financial institution in the past year was 8 per cent for women and 10 per cent for men.
- The number of countries with unequal **property and inheritance rights** for women and men has declined overall; however, in nearly a third of developing countries, laws do not guarantee the same inheritance rights for women and men, and in an additional half of countries discriminatory customary practices against women persist.