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WOMEN AND PRECARITY

In France, in 2010, 4.7 million women had a standard of living below the poverty threshold, or 964 euros a month for single person. 70% of the « poor workers » are women and the risk of insecurity is exacerbated for a single-parent families, 33% of whom have incomes below the poverty line.

The Delegation highlights the cumulative factors which cause the financial insecurity to which many women are exposed and which have their origins in the cultural basis of the role assigned to them in society, including in employment.

The significant increase in women's access to senior positions should not obscure the proportion of women in unskilled jobs, which now stands at 62 % compared to 56% in 1990.

More than three-quarters of the 1.5 million people who are unemployed are women. The proportion of women in part-time jobs exceeds 82%, and for 31% of those concerned this situation is not what they want. Two-thirds of low-paid workers are women.

These conditions of insecurity affect the health and retirement incomes of those concerned. Women receive a direct pension entitlement which is almost twice as low as that of men (879 euros per month compared to 1657 euros) and represent 57% of those receiving the basic old age pension (777 euros per month).

More disadvantaged women go for fewer screening examinations, including cancer screening and, despite the introduction of the CMU-C (state health cover for

people on low incomes), they are more likely than men to forego care because of financial reasons. They are also more vulnerable with regard to work-related health issues: musculoskeletal disorders (MSD) affect 58% with a risk of exposure 22% higher than that of men.

The professions where women are over-represented (maintenance staff, care assistants or retail employees) combine the elements which result in development of these conditions: repetitive work, awkward postures, lack of autonomy and lack of decision-making flexibility. These constraints also illustrate why women are more vulnerable to psychosocial risks at work than men: 28,2% compared to 19,6%.

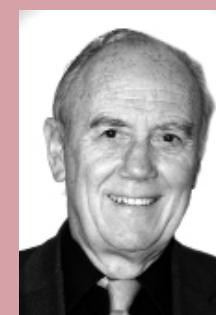
The study highlights the increased risk of financial insecurity faced by single mothers. Marital breakdowns cause three-quarters of single-parent situations, in almost 9 out of 10 cases the mother has primary responsibility for the child and 52% of children living in financial hardship are in single-parent families.

Single mothers represent nearly all of the 190,000 beneficiaries of the increased RSA (earned income support) - formally the API (single-parent allowance) - and if almost one in four social housing units is occupied by single-parent families, the number of rooms tends to be inadequate more often than for other households and inadequate heating much more common. ■



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PREVENT THE PRECARITY

Combat illiteracy and ensure that basic literacy and numeracy skills are acquired as early as kindergarten, the essential means for avoiding lasting poverty and being able to make progress.

The promotion of diversity in initial training and guidance can reduce the over-representation of women in precarious employment: support communication measures in professional sectors where women are not well represented and sandwich courses to overcome the reluctance of young women with regard to certain sectors of employment.

OPEN UP NEW PERSPECTIVES IN RISKY SITUATIONS

➤ Improve the quality and working conditions of part-time work

The agreement reached in early January 2013: introduction of a weekly minimum of 24 hours, increases for additional hours from the first hour and priority given to company-level negotiation, is a step in the right direction.

Job versatility must be clearly linked to the acquisition as well as the recognition of new skills and in no circumstances should lead to a risk of de-skilling of the initial position. Good practices should be listed on the website dedicated to professional equality opened early in 2013 by the Ministry of Women's Rights.

It is possible to mitigate the negative effects of part-time work on the pensions of those concerned, by providing for the capitalisation of contributions when in any one year work activity is below the entitlement threshold and by having reference to the average of the 100 best quarters rather than the best 25 years when determining the amount of the pension.

Particular emphasis should be placed on the support for and feasibility of continued training: arrangements closer to the beneficiaries, short modules, and compensation, as necessary, for childminding costs.

➤ Special attention to be paid to the care sector

Employer associations for finding jobs and gaining qualifications are particularly well suited to the needs of vulnerable people because they can help with individual career paths, sandwich courses including theoretical instruction and work-based situations, and social support.

The introduction of information areas in Community Centres for Social Action would help to reduce isolation and promote access to social rights for female home-workers.

➤ Actions on the inequalities which have an impact on women's health

Women in vulnerable financial situations need networks (neighbourhood associations, specialised and mobile gynaecological units...) in order to access the rights open to them.

To avoid breaks in entitlements, adjustments should be made without delay in order to adapt the allocation of social benefits to changes in the situations of beneficiaries.

A strengthening of the fight against the factors harmful to health at work is essential: organisation of specific monitoring in the high-risk sectors where there is a predominance of female workers and development of partnerships between workplace health services and health insurance clinics in order to prevent the most vulnerable employees from having many low-paid jobs while not benefiting from preventative actions.

➤ Support and assistance for single mothers

The delegation has identified five elements which must be combined:

- **Increased social and professional support for a return to employment**: cooperation between social services, the CAFs (family allowance funds), local authorities and employment organisations
- Mobilisation of resources adapted for care of children: preferential access to nurseries for those receiving minimum social benefits, census of childcare structures responding to specific needs (staggered or atypical hours) and information about their availability by the CAFs and the CCAS (Community Centres for Social Action)
- Development of parenting support measures: the networks for listening to, supporting and assisting parents (REAAP), the family networks established within the CCAS or the structures of associations such as the Môm'artre association for out of school child care, which helps single-parent families to overcome their isolation, should be encouraged, with particular emphasis on single mothers from a migrant background.
- Improvement in information and access to rights: a guide for the single parent, such as the one tried out in February 2012 in Haute Garonne, or setting up a light mobile service for information and assistance with procedures such as the roaming minibus service established successfully by the city of Berlin
- Clarification of the rules regarding the recovery of maintenance payments: the creation of a National Agency responsible for the recovery of alimony would facilitate the process for the parents concerned but would not solve the issue of partial or total insolvency on the part of the defaulting debtor.
- Given that almost all of its beneficiaries (94%) receive an allocation of family support allowance (ASF) which is non-recoverable (the parent debtor being regarded as unable to discharge the payments), it would be fairer to pay to all single parents a differential ASF, up to 89 euros per month (the maximum amount of ASF in 2012) depending on whether there is full payment, partial payment or non-payment of the alimony by the other parent.

➤ Dissemination of initiatives bringing hope

- All actions undertaken, including those by the CCAS, the network of Centres of information on women's rights or associations, particularly in sensitive urban areas, with the objective of combating isolation and supporting the social and vocational integration of women in vulnerable situations, should be monitored, disseminated and supported by the Ministry of Women's Rights.