

Feminisation of Poverty - Social Assistance Female Clients in Poland

Feminización de la pobreza - clientes femeninas de asistencia social en Polonia

MAGDALENA POKRZYWA

University of Rzeszow (PL)

orcid id: 0000-0002-1546-2270

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Abstract. Feminization of poverty is referred to as the most characteristic feature of contemporary poverty. This term applies to a greater share of women in the population at risk of poverty and the consequences of poverty for women, the difference between the poverty of women and men as well as a deeper poverty of households where a woman is the main breadwinner. Feminization of poverty in Poland can be seen in various areas of social life. On the macro scale, it is related to the situation of women in the labour market (lower employment rate, higher long-term unemployment rate, difficulties in finding employment and reintegration into the labour market) and to the area of income (lower wages and retirement benefits). On the other hand, the feminisation of poverty and social exclusion in the microscale of the family and household is related to the unequal distribution of household chores and duties on the basis of gender. Additionally, what seems to be important here is the question of money management and controlling household expenses. Women are more likely than men to be at risk of poverty because they are more frequently faced with social problems such as domestic violence, partner alcoholism, loneliness and due to their disproportionately low participation in public and political life. The paper was based on empirical research which had a qualitative (90 individual in-depth interviews with social workers) and quantitative nature (500 Computer Assisted Telephone Interviews with social workers from all of Poland).

Keywords: poverty, feminization of poverty, social assistance, social workers, gender.

Resumen. La feminización de la pobreza se conoce como el rasgo más característico de la pobreza contemporánea. Este término se aplica a una mayor proporción de mujeres en la población en riesgo de pobreza y las consecuencias de la pobreza para las mujeres, la diferencia entre la pobreza de mujeres y hombres, así como una pobreza más profunda en los hogares donde la mujer es el sustento de la familia. La feminización de la pobreza en Polonia se puede apreciar en varias áreas de la vida social. En la escala macro, se relaciona con la situación de las mujeres en el mercado laboral (menor tasa de empleo, mayor desempleo de larga duración, dificultades para encontrar empleo y reintegración en el mercado laboral) y en el área de ingresos (los salarios y pensiones más bajos). Por otro lado, la feminización de la pobreza y la exclusión social en la microescala de la familia y el hogar se relaciona con la distribución desigual de los deberes y las tareas domésticas en función del género. Además, lo que parece

*pokrzywa@univ.rzeszow.pl

ser importante aquí es la cuestión de la gestión del dinero y el control de los gastos del hogar. Las mujeres tienen más probabilidades que los hombres, de estar en riesgo de pobreza, porque se enfrentan con mayor frecuencia a los problemas sociales como la violencia doméstica, el alcoholismo asociado, la soledad y la participación desproporcionada en la vida pública y política. El artículo se basó en una investigación empírica que tuvo una naturaleza cualitativa (90 entrevistas individuales en profundidad con trabajadores sociales) y cuantitativa (500 entrevistas telefónicas asistidas por ordenador con trabajadores sociales de toda Polonia).

Palabras clave: pobreza, feminización de la pobreza, asistencia social, trabajadores sociales, género.

1. Introduction

In the last decades of the 20th century, poverty has become a structural problem of modern societies. In all definitions found in the subject matter, poverty is linked to the lack of sufficient material resources to meet the individual's or family's basic needs at a level recognized by society. Although poverty is a phenomenon associated with material situation, its analysis takes into account a number of associated negative aspects that disrupt the ability to participate in broadly defined social life. What seems to be an important issue in the discussion on poverty is an attempt to identify the social categories of people that are potentially at risk of poverty. Beyond doubt, women belong to this category. Feminization of poverty is referred to as the most characteristic feature of contemporary poverty. It means both a greater share of women in the population at risk of poverty and the consequences of poverty for women, the difference between the poverty of women and men as well as a deeper poverty of households where a woman is the main breadwinner. Feminization of poverty can be seen on a macro and micro scale. This phenomenon, on a macro-social scale, is related to the situation of women in the labour market (e.g. lower participation rates, greater risk of unemployment - especially long-term unemployment, lower wages and fewer opportunities for professional advancement) and their social status. Feminization of poverty in the microscale (on a household scale) is generally related to the unequal distribution of household chores and duties on the basis of gender as well as women's limited access to resources.

The article aims to characterize the feminisation of poverty in Poland, with particular emphasis on the situation of individuals and families benefiting from social assistance. The author based the article on statistical data and own studies, which were carried out by the qualitative (500 CATI) and quantitative (90 IDI) methods. The study was conducted with social workers who provide professional support to people and families experiencing poverty on a daily basis.

2. Poverty as a social problem

The concept of poverty is most often used to describe the deprivation of basic social needs as well as the unsatisfactory place of an individual or a group in society. Poverty is the result of the combination of many circumstances, which have their origin primarily

in the economic sphere. Poverty is a phenomenon that occurs in all countries, but in each of them it may have different causes, intensity and forms (Golinowska, 1997). As defined by the European Commission in 1984 and still in force in the European Union, poverty refers to persons, families or groups whose resources (material, cultural and social) are so limited as to exclude them from the minimum acceptable way of life in the Member States in which they live (Council Decision, 1984). Similarly poverty is defined by J. Galbraith (1970), noting that people are afflicted with poverty when their income –even if it is sufficient to survive– falls significantly below average in a given community. As a consequence, they cannot own what most communities consider to be the minimum required by decency. When reviewing approaches to defining poverty, it should be pointed to the feature that is common to all definitions and approaches, namely that poverty always means the lack of or limited material resources. The most important feature of poverty is therefore the scarcity of resources and it is the core of the definition of this phenomenon (van den Bosch, 2002).

Poverty is not merely an economic phenomenon, but something much more complex and multidimensional. It is not only a matter of low income, but also a question of shortages and deprivations in many areas of needs fulfillment - in the sphere of health, education, as well as participation in culture, political life and other domains (Tarkowska, 2000). A poor man is not simply a rich man with less money, but a different man. The differences between them are not only differences in income, but also in education, social relations and all other aspects of social life (Warzywoda-Kruszyńska, 1996). Poverty means not only the inability to meet the basic needs necessary for survival, but also the lack or limited opportunity to participate in certain spheres of social life. These include: health care, education and culture, family and social relationships, the ways and opportunities to manage free time, health and well-being, the attitude to life, and the ability to fulfill one's aspirations. Poverty is not just a lack of money, it is rather a special circumstance that does not allow people affected by it to participate in social life and significantly reduces their ability to participate in basic social institutions, from family to the justice system. In other words, poverty means unfulfilled conditions of social participation (Frieske, 1997).

When measuring poverty, it has been assumed to use boundaries which divide society into poor and prosperous parts of it. Poverty research methodology features a lot of poverty lines, including absolute, relative, and statutory poverty. Measurement of absolute poverty consists in determining the level of income needed to purchase goods and services that meet the basic needs of an individual and his/her family. The aforementioned income is most often determined for the needs of biological survival and reproductive needs that allow for normal physical development (Golinowska, Broda-Wysocki, 2005). According to the concept of relative poverty, persons at risk of poverty are those living in households whose disposable income is lower than the poverty threshold set at a level of 50% (Central Statistical Office in Poland) or 60% (Eurostat) of the median income in a given country. The statutory poverty threshold (social intervention threshold) is defined as the amount of income below which, according to the law in force in a given state, you are entitled to claim social welfare benefits.

3. The concept of feminisation of poverty

One of the most characteristic features of modern poverty is its feminisation. The term "feminization of poverty" was first used by Diane Pearce (1978) in a text, where the author emphasized that poverty in the United States is rapidly becoming primarily women's problem (especially if they are lone mothers). According to many scholars, the feminization of poverty has become a phenomenon typical of not only the United States, but also of many developed economies (e.g., Casper, McLanahan & Garfinkel, 1994; Gornick & Jäntti, 2010). Gender differences and social inequalities between men and women are the main drivers of poverty and social exclusion (EIGE, 2015). In modern societies, social division based on a gender difference is still in force, which results in all sorts of disadvantages that women face in many dimensions of social life (Szacka, 2008). It is essential to point to the main features of this phenomenon when considering the specificity of poverty which takes into account the gender perspective. Women are increasingly at risk of falling into poverty and experiencing various types of deprivation in access to many valuable resources (EIGE, 2016).

Feminisation of poverty means that women are a social category especially exposed to the risk of experiencing poverty in different phases of life. The concept of feminization of poverty should not be limited only to the overrepresentation of women in the category of the poor or to the issue of single mothers poverty. This term refers to both greater share of women in the poor population and the consequences of poverty for women, the heterogeneity of women's poverty and the deeper poverty of households where women are the main breadwinner. Feminization of poverty should be seen as a consequence of various structural factors such as gender stereotypes, gender employment segregation, feminisation of lowerpaid and less valued positions, gender pay gap, higher prevalence of parttime work, gender pension gap, violence against women, disproportionate burden of family care placed on women, unequal division of household work and other forms of discrimination based on sex that primarily affect women (EIGE, 2016).

Some researchers investigating the phenomenon of poverty and social exclusion in Poland also point to its feminization (e.g., Grotowska-Leder, 2002; Warzywoda-Kruszyńska, Grotowska-Leder, 1996; Zalewska, 1997; Reszke, 2001; Tarkowska, 2000; 2005). The feminisation of poverty and social exclusion in Poland can be seen in various areas of social life. Macroeconomics is linked to the situation of women in the labour market (lower female employment rates than men, higher levels of long-term unemployment among women, difficulties in finding employment and reintegration into the labour market) and income (lower earnings and retirement benefits for women than men). On the other hand, the feminisation of poverty and social exclusion in the microscale of the family and household is related to the unequal distribution of duties and domestic chores on the basis of gender. Money management and controlling expenses seem to be an important issue, too. Women are more likely than men to be excluded because of more frequent social problems such as domestic violence, partner's alcoholism, lone parenthood, and disproportionate participation in political and public life (Tarkowska, 2005). Among women, the risk of falling into poverty is also varied. Women who are particularly vulnerable to poverty and social exclu-

sion are single mothers (especially those with many children), older women, women with disabilities, chronically ill ones and those with low levels of education (EIGE, 2016).

The results of the surveys and statistics compiled in Poland by various social welfare centers, the Ministry of Family, Labour and Social Policy, and the Central Statistical Office show that women account for the majority of beneficiaries of social assistance institutions (persons representing the household applying for support). It is estimated that more than 80% of people applying for support (for themselves and their families) with social assistance are women (GUS, 2015). The reasons why women are more likely to be clients of social welfare centers than men is the fact that it is women who are mainly experiencing poverty and facing the inability to meet the basic needs of their dependents and their loved ones, i.e. their grandchildren, parents or adult children. There is also a widespread practice of sending a woman to a welfare center by her family, because according to a social stereotype it is a woman who is more apt to ask for support than a man (Trawkowska, 2004).

4. Feminisation of poverty in Poland- statistical data and the analysis of own research results

In the year 2016, the author carried out research of qualitative and quantitative nature with social workers employed in social welfare centers throughout Poland. Qualitative research was conducted by individual in-depth interviews IDI with 90 social workers. Quantitative surveying was done using CATI (Computer Assisted Telephone Interview) technique with 500 social workers. The surveyed employees represented social assistance institutions located in large, big, medium and small towns and in rural areas. Social workers in their day-to-day work collaborate with families and individuals who are in a difficult situation and are unable to overcome it on their own. Such families need institutional intervention to ensure normal functioning and provide optimal conditions for their members. Social workers taking care of the families and their individual members monitor their behaviours and relationships and provide support to the families according to their knowledge, experience, social work rules, and applicable Social Welfare Law.

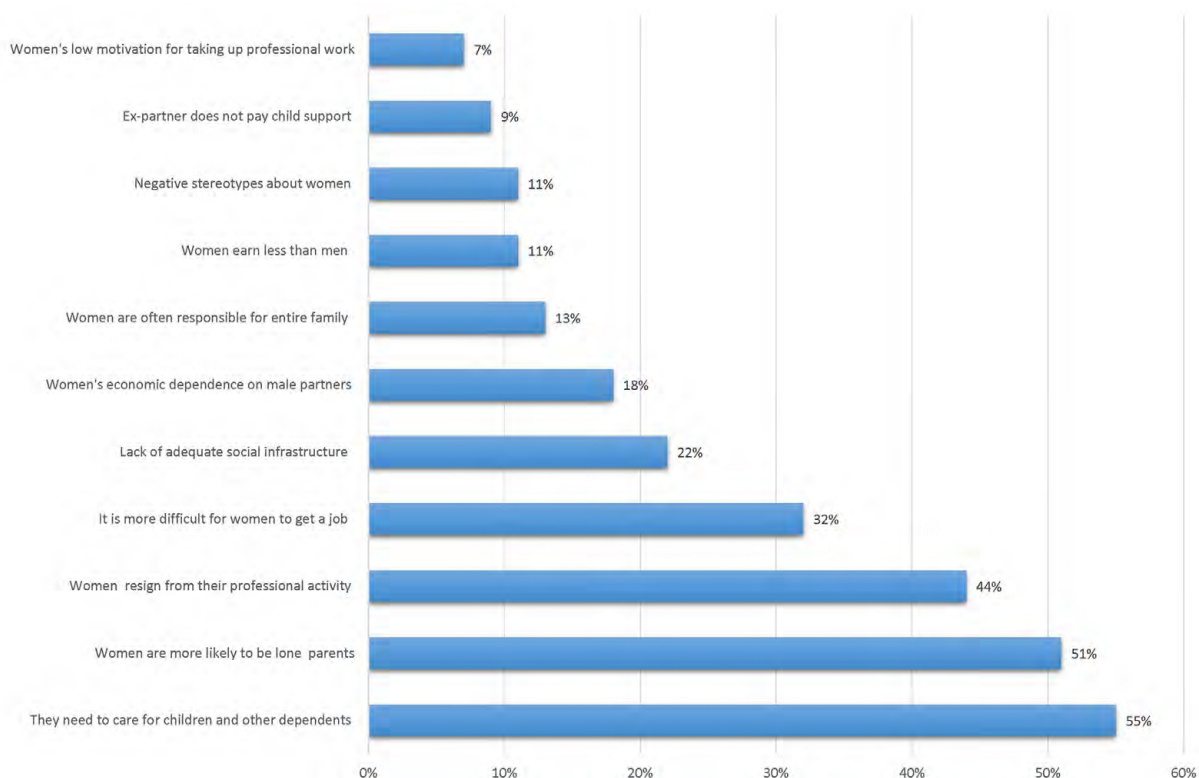
4.1. The reasons for a greater risk of poverty of women according to social workers

Within the research, social workers were asked whether they thought that women in Poland were more likely than men to be exposed to poverty. Out of the 500 surveyed, 58% were convinced of the greater risk of poverty in case of women. As the main cause of this situation, social workers primarily pointed to the need to care for children and other dependents and the related inability to take up employment (55%^{*1}), as well as the fact that women were more likely than single males to have children (51%^{*}). Many social workers pointed out that

¹ The percentages do not add up to 100, because of the possibility of indicating more than one reason for greater poverty risk for women. Social workers themselves mentioned the cause - without a list of answers.

some women who take care of young children quit their professional activity (44%*), which affects their economic situation. Some respondents pointed to the discrimination of women on the labor market and the preference of men for employment (32%*) - this situation was generally related to the perception of women as less available because of the increased burden of domestic and educational responsibilities. Social workers also pointed out that women are more vulnerable to poverty stemming from their limited ability to become active due to a lack of adequate social infrastructure (e.g. nursery, kindergartens, day care centers) that could provide childcare during work hours. Significantly, according to 18%* of social workers surveyed, greater risk of poverty among women results from their economic dependence on partners in intimate relationships. The analysis of the responses suggests that social workers recognize that greater exposure of women to poverty is primarily due to systemic factors rather than women themselves. Only 7%* of social workers felt that the greater risk of poverty was due to their low motivation for taking up professional work.

Figure 1. *The reasons for a greater risk of poverty of women according to social workers in Poland.*



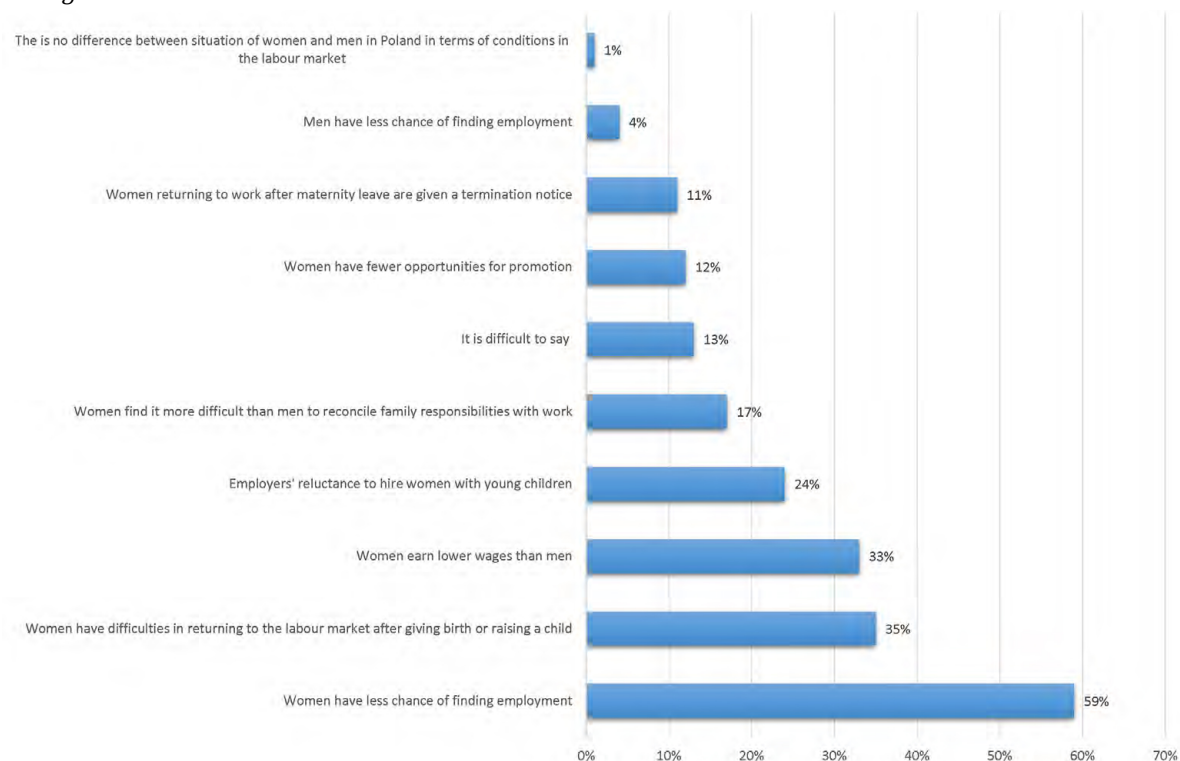
Source: Author's own research. N=500. The percentages do not add up to 100, because of the possibility of indicating more than one answer.

4.2. *Feminisation of poverty associated with experiencing many social problems.*

Statistical analysis of the Central Statistical Office (2017) shows that the unemployment rate of women in Poland in the period 1993-2016 was consistently higher than the rate of male unemployment. Most of the long-term unemployed in Poland are women. Sig-

nificantly, the longer the duration of unemployment, the higher the percentage of women in a given category. This situation points to the lower position of the female labour force in the labour market, even though the level of education of the unemployed women is higher than the unemployed men. Additionally, women tend to have lower employment rates. The analysis of statistical data also indicates other trends in the labour market that cause women to have lower positions. Women are paid less than men and are more often employed part-time. In addition, women tend to work in low prestige occupations, and they are mostly employed at lower positions in their workplaces. Wage and salary surveys show that the higher the position, the wider the gap in the wages of women and men. Pay gap to the disadvantage of women was 11% in the category of employees, 14% for managers and 17% for specialists. On the other hand, disparities in earnings for women and men in management positions were 24% to the detriment of the former (Sedlak & Sedlak, 2015). Gender-specific economic inequalities can also be observed at a later age. According to the data of the Social Insurance Institution in Poland, women receive pensions which are on average 32% lower than those received by men (Sedlak & Sedlak, 2016).

Figure 2. Differences in situation of women and men in terms of conditions in the labour market in Poland according to social workers.



Source: Author's own research. N=500. The percentages do not add up to 100, because of the possibility of indicating more than one answer.

In own research, the author asked social workers whether they thought that the situation of women in Poland differed from the situation of men in terms of conditions in the labour market. All social workers surveyed stated that there is a noticeable difference

in the situation of women and men in the labour market. The responses indicated by the respondents regarding the perceptions of these differences strongly point to the disadvantage of women on the labour market, the discrimination against women and the struggle with many problems in the field of work. Social workers indicated that women have less chance of finding employment (59%**²) and difficulties in returning to the labour market after giving birth or raising a child (35%**). Every third social worker pointed out that women earned lower wages than men, and one in four mentioned employers' reluctance to hire women with young children (mainly because they were less available and more efficient). Social workers have also noted that women find it more difficult than men to reconcile family responsibilities with work, mainly because of the significantly greater burden placed on women (17%**). One out of eight respondents noted that women have fewer opportunities for promotion, and one in ten claimed that some women returning to work after maternity leave are given a termination notice.

The analysis of individual in-depth interviews also indicated that the situation of women in the sphere of professional activity and the different roles of women and men imposed on them by the society are the reasons for the increased risk of poverty among women. It is predominantly women who are expected to give up professional activity for the sake of child and household care: *Women still have to give up their work for the sake of childcare. They are more dedicated to the family and less active in professional life in order to devote themselves to child and household care. They neglect a professional sphere and hence financial problems are born* (Social worker, woman 31 years old, 6 years of work experience, rural area). According to a large part of the surveyed social workers, such a division of roles is very noticeable and frequently imposed on women. As some social workers point out, it is usually men who do not want their partners to work professionally, because they think that a woman should primarily look after the household. Social workers pointed out that there is often a conflict within the family, if a woman wants to work: *In such families, if women go to work or leave the house at all, they are suspected of adultery. The husband does not want his wife to work and there are conflicts that can lead to domestic violence. This stems from the fact that these stereotypes are still very much in us, and that men think that women are supposed to sit at home and look after their children, while they will be earning money* (Social Worker, woman, 32 years old, 6 years of work experience, small town). Encouraging women to care for their children, their inactivity, employers' perception causes them to fall into the sphere of poverty and also leads to inequality in the family: *At this point, as a woman gives birth to children, she is often excluded from the labour market. Then she has difficulty finding a job. This is a person who is certainly unattractive to the employer because they may think she will benefit from the sick leaves when the children are ill. It is also true that women in the future will also have lower pensions because they were on maternity and child-care leave* (Social Worker, woman 33 years old, 11 years of work experience, large city).

² The percentages do not add up to 100, because of the possibility of indicating more than one reason for greater poverty risk for women.

Domestic violence is another problem that women disproportionately fall victim to. According to the data from the Police Headquarters, in 2016 there were 91 789 people in Poland who were suspected of being affected by domestic violence. The vast majority (72.9%) of the victims were adult women. Minors accounted for 15.5% of the total number of victims (49% of the girls and 51% of the boys), whereas 11.6% of victims were adult men. Men were the most likely to commit such violence, accounting for 92.1% of the total number of people who were suspected of using intra-family violence. During family interventions, policemen mostly reported psychological violence (75 197 cases) and physical violence (58 060). Sexual violence was disclosed in 1,193 cases, and economic violence in 1 754 cases. It should be noted that a single form of violence is very rare in the family (KGP, 2017).

A difficult situation of women is also related to lone parenting. According to the National Census data, in 2011 almost one in four Polish families consisted of a single parent plus children. Women, more often than men, raise children alone. The share of mothers with children in the family structure was 20% and the fathers only 3% (GUS 2014). Low maintenance payments and the frequent lack of employment opportunities due to the necessity of childcare or the unwillingness of employers to employ single women raise the risk of falling into poverty. In addition, the collection of maintenance payments in Poland is very low. According to representatives of organizations helping victims of violence, non-payment of maintenance is the most common form of economic violence. The average amount of alimony awarded by the Polish courts is about 500 PLN (about 120 euro), and the effectiveness of their execution is about 12-13%. This means that every seventh parent obliged to pay maintenance for his or her own child evades this obligation (PAP 2015). According to the National Debt Register, for every 1000 Poles, 7 are maintenance debtors. And it is primarily fathers (97%) who are maintenance debtors (PAP 2016).

4.3. Intra-family feminization of poverty

Most social research on poverty assumes equal redistribution of resources between household members according to their needs. More and more research, however, indicates that this assumption is not true (Findlay, Wright 1996). They show that within the same household there are significant inequalities in the distribution of resources, which are not evenly divided between men, women and children. In addition, it is generally women who do not receive the portion of household resources that they are entitled to (Daly, 1992; Bradshaw, 2002). Feminisation of poverty in the microscale of the family and household is related to the unequal distribution of duties and domestic activities on the grounds of gender. The possibility of influencing the way financial resources are spent and received is also significant. Empirical research conducted in Poland in recent years shows women as a pillar of households at risk of poverty. In these families, women are responsible for managing the limited finances, taking care of their sufficiency, which involves working out various strategies, often time consuming and tiring (and sometimes even humiliating). Women also take on almost all household duties and chores. What poverty means for

women is more duties, more responsibility and less time (Tarkowska 2005). Poverty in the case of women additionally results in the phenomenon of time deprivation, defined as time poverty - a drastic restriction on leisure time due to being overburdened with time-consuming but money-saving activities, especially in the household (Reszke, 2001).

In each family, adult partners develop a more or less stable system of resource sharing and division of tasks (Mandal, 2008). The traditional distribution of roles in performing domestic duties is still very common in Poland. In the majority of Polish homes, it is women who are exclusively burdened with household chores such as: ironing (82%), washing (81%), preparing meals (67%), washing dishes (58%), routine cleaning (58%) and thorough cleaning (54%). However, the exclusive involvement of men in these activities does not exceed 8% (CBOS, 20013). Notably, men do not considerably increase their participation in domestic work when they work the same number of hours as their partner or when the number of hours spent on paid work is reduced. Even if a man is unemployed, he does less housework than his wife or partner working full-time (Duch, 2002). One of the reasons for this imbalance is the fact that the changes have so far occurred primarily in the roles played by women who, to a large extent, have started to participate in public life. In the Polish society, however, there has been no significant change in the roles played by men, whose participation in the "private" sphere is still relatively small (Fuszara, 2002).

According to all surveyed social workers, the situation of women differs from the situation of men in Poland in terms of family life.

This difference is primarily due to the social attribution of women to childcare tasks and to the greater (or even exclusive) burden of these tasks placed on women. The vast majority of social workers (69%) also noted the fact that, due to the heavy workload of women in home and family, it is difficult for them to reconcile their household duties with professional work. More than one in three social workers in Poland pointed to the more frequent economic dependence of women on their partners, and one in five to the low respect for women's work in the household.

Significantly, more than half (56%) of the surveyed social workers agreed that women in the families benefiting from social welfare are generally worse off than men (the answers were yes and rather yes). Every fourth respondent did not share this view (the answers were rather not and definitely not). It is also important to note that almost $\frac{3}{4}$ of social workers indicated that a significant proportion of social assistance clients are economically dependent on their partner (mainly because of his regular or casual occupational activity and their own commitment to family responsibilities combined with difficulty in finding a job). Social workers emphasize, however, that such a division of tasks leads to an imbalance in the family, which in many cases results in economic or even physical violence: *Men work full time or casually. A woman takes care of home and children. This fact alone is causing some dissonance. There is this psychological, economic violence. A woman comes and says that her husband earns a lot and she gets only a pittance, which is supposed to meet all the family needs because there is no option to get anything more from her husband. There is no respect for the work that a woman performs* (Social worker, woman 61 years old, 30 years of work experience, large city).

What social workers stressed in their responses was that economic violence, i.e. the prohibition or hindering woman's employment, and forbidding access to financial resources or the creation of conditions in which the means necessary for survival are insufficient is relatively often present in the families benefiting from social assistance. For many social assistance clients the intimate relationship and family are at odds with the typical image of warmth and support; they are, regrettably, associated with the reality of violence, conflict, and female subordination, both in economic and decision-making aspect. Social workers also drew attention to the functioning of the so-called managerial model of matriarchate in which a woman feels and is responsible for everything related to the well-being and functioning of the family. In some families benefiting from social assistance, it is women who assume full responsibility for the family - they do household chores, seek financial support, take additional actions to reduce family expenses (such as shopping for cheaper products, searching for promotions, shopping at second hand clothes shops): *In these families, the burden of maintenance and providing various things rests usually on the woman. The man either drinks or does nothing, or is just ashamed to ask for help. Instead, he sends a woman, who "puts everything on her shoulders" trying to handle the situation, to arrange some money for the family. She feels more responsible for the children and home* " (Social worker, woman 35 years old, 10 years of work experience, rural area).

5. Conclusion

Social workers in their day-to-day work provide support to individuals and households who are in a difficult financial situation and need institutional support in this respect. They are the people who help individuals and families that are struggling with the problem of poverty. According to the surveyed social workers, feminisation of poverty in Poland is a fact of life. More than half of the respondents indicated that women are more likely to suffer from poverty mainly due to discrimination in the labour market and family responsibilities.

Frequent experiencing by women many social problems such as unemployment (especially long-term one), stereotypical perceptions of women by employers, lower wages and opportunities for promotion, domestic violence and lone parenthood makes them condemned to material deprivation and difficulty with satisfying even the basic needs.

Not without significance for the situation of women are, according to social workers, social expectations addressed to them. According to many social workers, families benefiting from social support are often families with clearly defined roles, in which gender is the main criterion for the division of household tasks - a man takes up a professional employment (on full-time or casual basis), while the woman runs a household, takes care of children and represents the family in contacts with the institutions. The division of roles in the family is not without influence on other aspects of social life. Some social workers have emphasized that the attribution of women to the so-called reproductive jobs, and men to the productive ones, connected with salaries, privileges and pensions, discriminates against women and deprives them in the long run of economic capital, old-age pensions and the chance to

make choices about their own destiny, which leads to falling into deeper poverty and limits the possibility of taking active measures to minimize it. For many women / clients of social assistance, marriage and family are at odds with the typical image of warmth and support; they are, regrettably, associated with the reality of violence, conflict, and female subordination, both in economic and decision-making aspects. In fact, many social workers called attention to a large extent of economic dependence of women from the families receiving social assistance, and in many instances this dependence turned into economic violence.

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