

Wong, H., & Fong, M. Y. (2012). Women and poverty. In S. Y. P. Choi & F. M. Cheung (Eds.), *Women and Girls in Hong Kong: Current Situations and Future Challenges* (pp. 69-98). Hong Kong: Hong Kong Institute of Asia-Pacific Studies, the Chinese University of Hong Kong.

Women and Poverty

WONG Hung & FONG Man Ying

Prof. Wong Hung is an associate Professor at Department of Social Work, the Chinese University of Hong Kong and Miss Fong Man Ying is the Head of Division of Humanities and Social Sciences, Hong Kong College of Technology.

Women and Poverty in Hong Kong

The Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) was extended to Hong Kong in 1996. The Hong Kong SAR Government submitted its first and second periodic reports, as part of China's report in 1998 and 2004 respectively to the CEDAW Committee of the UN. A hearing of the second periodic report was held by the CEDAW Committee in 2006.

In response to the hearing, Oxfam Hong Kong and the Hong Kong Council of Social Service (HKCSS) reviewed the situation of women's poverty and submitted a paper to the Welfare Panel of Legislative Council in 2005 (Oxfam HK & HKCSS, 2005). The paper examined the economic participation and poverty situation of women during the period 1996 to 2004. Although economic participation of women in Hong Kong had increased, women still faced problems of low wage, poor working conditions and gender inequality. The paper stated that Hong Kong Government had failed to improve the phenomenon of women's poverty which was caused by economic and social restructuring. The escalating poverty problem of women in Hong Kong should receive greater attention from the society and actions should be taken to improve the situation. The submission highlighted the exacerbation of women's poverty and the failure of Government policies in alleviating women's poverty. However its discussion about the causes of women's poverty in Hong Kong was brief and had not addressed the structural causes behind.

Also as a response to the CEDAW hearing, the Hong Kong Women's Coalition on Equal Opportunities (Coalition), which is the coalition of NGOs advocating for women's rights in Hong Kong, submitted its Shadow Report to the CEDAW Committee in June 2006 (Coalition, 2006). The Coalition suggested that gender inequality in the labour market, women displaced from the manufacturing

sector, government's lack of gender sensitivity on the feminisation of poverty, inadequate protection of Employment Ordinance for casual women workers and lack of universal retirement protection etc were among the causes of women's poverty. The Coalition called for societal attention on women's poverty and urged the Hong Kong SAR Government to take active steps to alleviate it.

In 2006, Wong Hung was commissioned by Oxfam to examine the problem of working poverty in Hong Kong (Wong, 2006). In the Briefing Paper "Employed, but Poor: Poverty among Employed People in Hong Kong", Wong reported that 13.1 per cent of the working population (representing 418,600 workers) earned incomes that were less than half of the median income of the working population in 2006. Between 1996 and 2006, the number of working poor had increased by 87.9 per cent. Women constituted the majority of the working poor. Women (excluding foreign domestic helpers) comprised 63 per cent of the working poor in 2006.

The "Employed, but Poor" study clearly stated that working poverty in Hong Kong is a gendered phenomenon. Though women may re-enter the labour market after marriage or child-birth, most of them are trapped in low-paid and unskilled jobs in the services sector. However, this study merely focused on the poverty situation of women related to the labour market, the public sphere. It did not have an in-depth discussion on the unequal distribution of resources and power of different genders inside the family, the private sphere.

In this paper, we will first identify and measure women's poverty in Hong Kong with reference to the concepts of absolute and relative poverty. We will then demonstrate that the feminisation of poverty in Hong Kong is evident while the existence of hidden poverty among women is overlooked by the society. By elaborating the gender income gap and discussing other structural causes, we attempt to account for women's poverty in Hong Kong. Finally, we will make

recommendations to alleviate women's poverty in Hong Kong.

Women's Poverty in Hong Kong

Measurement of Women's Poverty

There is no one correct, scientific, or agreed definition of poverty because poverty is inevitably a political concept – and thus inherently a contested one (Alcock, 1993). Definitions and measurements of women's poverty, which have been challenged from a gender perspective, are even a more contested debate.

First of all, poverty is a social construct which may be defined in “absolute poverty”, “relative poverty” and “relative deprivation”. Absolute poverty is commonly defined as the lack of material or financial resources necessary for survival or meeting basic needs, while relative poverty implies exclusion from a way of life deemed to be minimally decent or acceptable in a society in which someone lives (Alcock, 1993; Gordon et al., 2000; Townsend, 1979). Relative deprivation approach gives a broader picture of poverty by using the deprivation indices which are based on items that people are deprived of because they cannot afford them. The following elaboration will focus on the measurement of women's poverty with absolute poverty and relative poverty approaches as the researches based on relative deprivation approach are rare in Hong Kong whereas these studies on relative deprivation do not contain gender-disaggregated data.

Women in Absolute Poverty

Absolute poverty refers to being unable to afford basic human needs, which is in essence not so absolute but relative to time and place of the society. Therefore, the standard of extreme poverty set by the World Bank as living on less than US \$1.25 (Purchasing Power Parity) per day may not be applied in a world city like Hong Kong.

In Hong Kong, Comprehensive Social Security Assistance Scheme (CSSA) which is the major income support scheme, serves as the safety-net and sets the threshold of absolute poverty. Recipients of CSSA need to meet residence requirement as well as pass stringent income and assets tests. Amount of CSSA, which is determined by the Hong Kong Government, is intended to provide the recipients a basic but minimal living in Hong Kong. The recipients of CSSA can be regarded as constituting the core group of the poor, who live in absolute poverty, in Hong Kong.

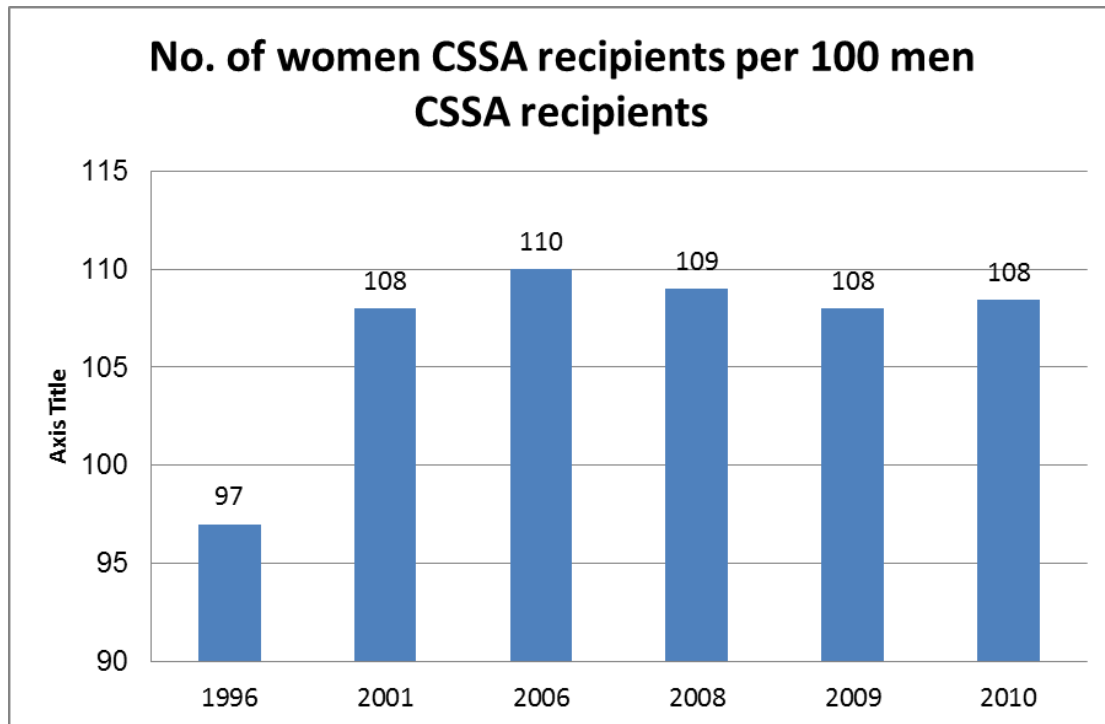
Numbers of CSSA recipients are often considered as a measure of the scope of absolute poverty in Hong Kong. Referring to Table 1, in 1996, among the 223,384 CSSA recipients, there were more men (113,140) than women (110,224). In 2001, the sex composition reversed as among the rising number (397,468) of CSSA recipients, more female (206,791) were founded with 190,677 male counterparts. In 2009, among the 482,001 CSSA recipients, 250,421 were female while 231,580 of them were male. The total number of CSSA recipients decreased a bit in 2010, but female recipients still outnumbered their male counterparts by 18,838.

Table 1: No. of CSSA recipients by Sex

No. of CSSA Recipients by Sex	1996	2001	2006	2008	2009	2010
Women	110,244	206,791	272,999	248,309	250,421	242,422
Men	113,140	190,677	248,612	227,316	231,580	223,584
Total	223,384	397,468	521,611	475,625	482,001	466,066

Source: Women and Men in Hong Kong: Key Statistics, 2001:56; 2006:82; 2011:203

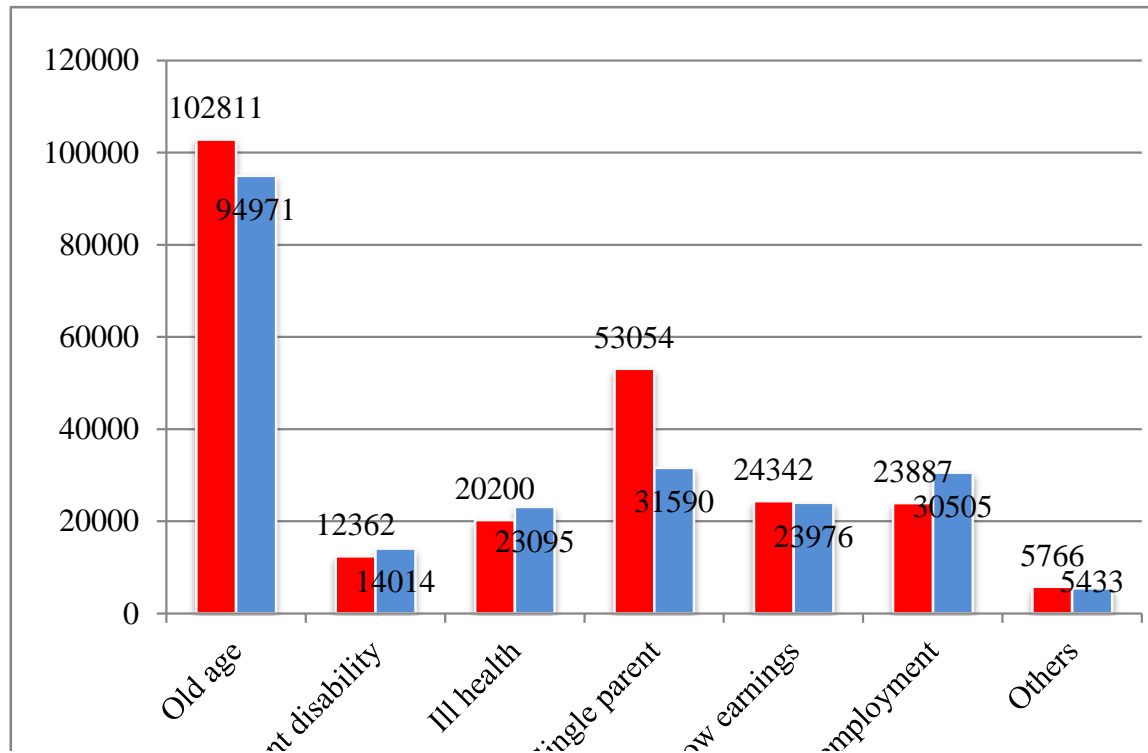
**Figure 1: No. of Women CSSA Recipients per 100 Men CSSA Recipients,
1996-2010 Selected Years**



Source: Women and Men in Hong Kong: Key Statistics, 2001:56; 2006:82; 2011:203

Number of women CSSA recipients per 100 men CSSA recipients sharply increased from 97 to 108 from 1996 to 2001. The number further increased to 110 in 2006, which was then gently decreased to 108 in 2009 and 2010. Feminisation of CSSA recipients signifies the feminisation of absolute poverty in Hong Kong.

Figure 2: No. of CSSA recipients by Type of Case and Sex, 2010



Significant gender difference can be found in the categories of the “old age” and “single parent” CSSA cases.

Old-aged Women

In 2010, the number of female CSSA recipients in the “old age” category was 102,811, which was significantly greater than that of male old age recipients (94,971) by 8.9%. More women are founded in the old age CSSA cases can be explained partly by women’s longer life expectancy. In 2010 the life expectancy of women is 85.9 while that of men is 80.0.

Other than longer life, women may have less **financial planning** over their retirement preparation. Lee (2003) examined the middle-aged adults’ retirement planning activities in Hong Kong. He found that men are more likely to be involved in **financial planning**, while women are more likely to take part in some forms of health,

living arrangement and psychological planning for retirement. Due to their lack of financial retirement planning, women are prime candidates for poverty.

Furthermore, many housewives who have already left the labour market are excluded from the Mandatory Poverty Fund (MPF) Scheme, which is the sole compulsory retirement scheme in Hong Kong. As Coalition (2006) mentioned in its Shadow Report to CEDAW Committee, “MPF is a gender insensitive retirement scheme. Unpaid homemakers who are predominantly women and women who are not engaged in employment due to disability, chronic illnesses et are excluded from the scheme.” Without any kind of universal retirement benefit, those elder women can only rely on CSSA to support their living.

Women as Single Parent

In 2010, the number of female CSSA recipients in the “single parent” category was 53,054, which was greater than that of male single parent recipients (31,590) by 67.9%. In 2009, 82.9% of single parent CSSA recipients were female (Census and Statistics Department, 2010). It is evident the primary carers of children in separated and divorced families are mostly women. As women who are single parents need to take care of their young children, it is difficult for them to be employed. It follows that that they need to live on social security. Some women single parents have been driven to depend on CSSA because they fail in getting alimony.

The situation of some single parent CSSA households is further deteriorated due to their status as new arrivals. In 2004, the HKSAR Government changed the eligibility criterion of residence requirement for CSSA recipients that the year of minimal residence raised from one year to seven years. This new policy measure has successfully prohibited new arrival women of less than seven years’ residence from receiving CSSA but their children are exempted from this requirement. These CSSA

new arrival single parent households then have to face acute poverty problem as the whole household (including mother) can only live on the CSSA payment of their children. Therefore, a mother and a child live on the payment of a single child, or a mother of two children live on the payment of two children is common. Facing extreme financial difficulty, these new arrival women single parent are stressful and in need of financial assistance (Society of Community Organisation, 2011). It is observed that many of these new arrival women rely on food bank and support from friends and relatives to survive.

Due to this change in residence requirement, the extent of women in absolute poverty may be underestimated as some of the new arrival single parents might have been excluded from the CSSA scheme. Before enforcement of the residence requirement, the single parent cases increased sharply from 25,902 in 2000 to 39,536 in 2004. However, after the enforcement, the number gradually decreased to 36,233 in 2009 (Census and Statistics Department, 2010).

Women in Relative Poverty

While measurement of “Absolute Poverty” is more relevant to the developing countries, measurement of “Relative Poverty” is commonly adopted in developed countries as official poverty rates. The main poverty line used in the Organisation for Economic Co-operation and Development (OECD) countries is defined as a level of income set at 50% of the median equalized household income (OECD, 2009) while the European Union (EU) set the poverty line at 60% (Lelkes & Zólyomi, 2008). The poor are those who are not able to participate in the normal activities of the society whereas such participation requires more resources in a more affluent nation.

Following the concept of relative poverty, HKCSS sets up a poverty threshold by defining low-income households as those with monthly household income less

than or equal to half of the median monthly household income of the corresponding household size. This definition treats household as the unit of analysis. Women living in the low-income households are considered as the poor women.

According to HKCSS, in 2010, among the 1.26 million poor people, 663,200 of them were women, with only 593,680 men (HKCSS, 2010). Compared with figures of 1996, it is found that among the 950,400 poor people, 485,200 were female. During the period 1996 to 2010, poor females increased to a greater extent by 178,000 (36.7%) while poor males increased by 131,600 (28.3%) (see Table 2).

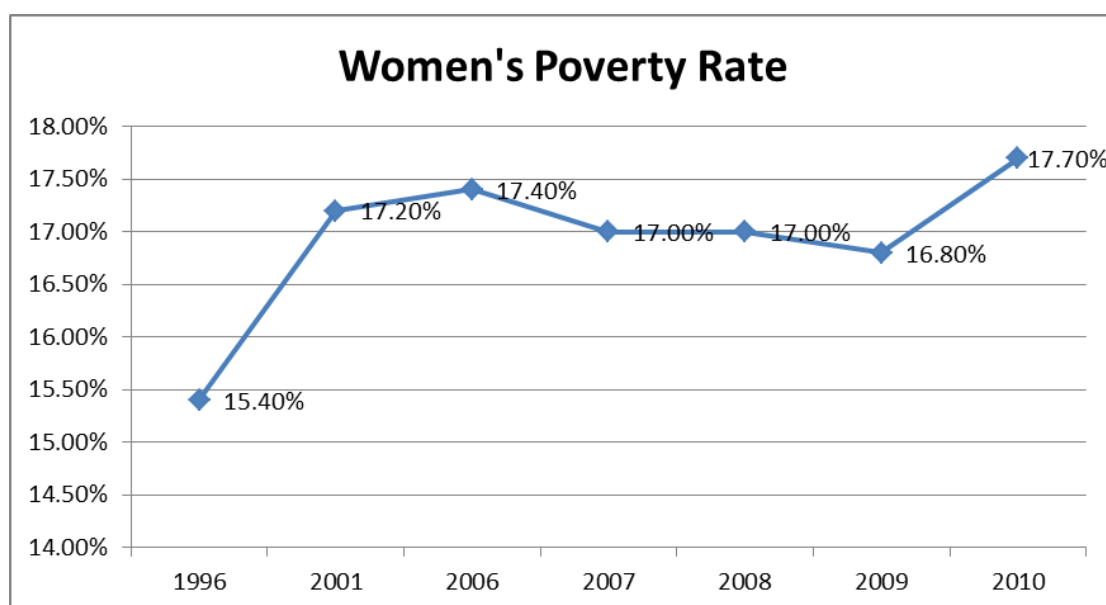
Table 2: No. of Men and Women in low-income households, 1996-2010 Selected Years

	1996	2001	2006	2007	2008	2009	2010*
Men	465.2	580.0	578.3	581.8	577.0	572.3	596.8
Women	485.2	606.6	627.2	641.2	635.3	623.8	663.2
Total	950.4	1186.6	1205.5	1223.0	1212.3	1196.1	1260.0

*Figure for first half of 2010. Source: Hong Kong Council of Social Service (2010)

Referring to Figure 3, the women's poverty rate sharply increased from 15.4% to 17.4% from 1996 to 2006. From 2006 to 2009, the women's poverty rate decreased mildly to 16.8%. Nevertheless, it rose to its record high level at 17.7% in 2010.

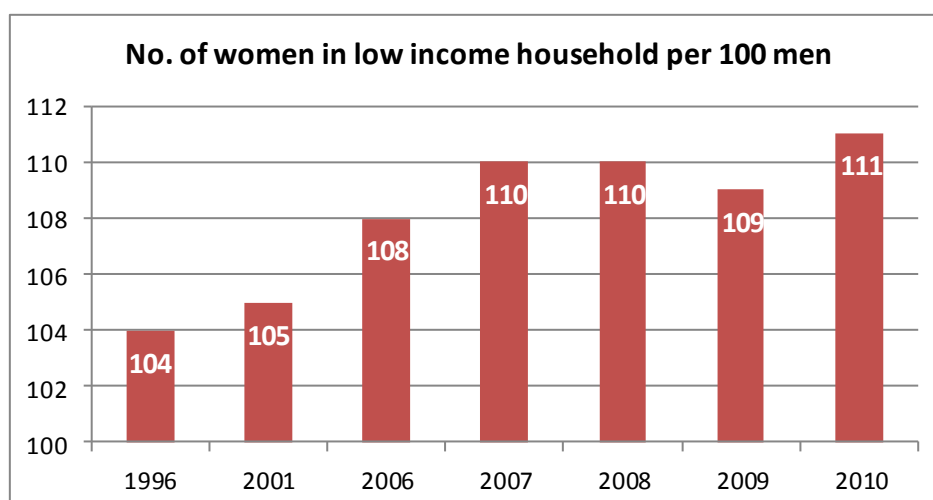
Figure 3: Women's Poverty Rate, 1996-2010 Selected Years



Source: Hong Kong Council of Social Service (2010)

The number of women in low income household per 100 men was 104 in 1996, which increased to 108 in 2006. and further increased to 111 in 2010 (see Figure 4). These figures confirm the rising trend of feminisation of poverty in Hong Kong since the mid-1990s. “The “feminisation of poverty” means that women have a higher incidence of poverty than men, that their poverty is more severe than that of men and that poverty among women is on the increase” (Naghdalyan, 2007).

Figure 4: No. of Women in Low Income Household per 100 Men



*Figure for first half of 2010. Source: Hong Kong Council of Social Service (2010)

Hidden Poverty of Women

The above figures and analysis clearly illustrate the feminisation of poverty in Hong Kong since 1990s. More women than men have been living in poverty, but the scope and magnitude of the inequality and deprivation faced by the poor women in Hong Kong may not be completely disclosed in the above analysis. It is because both measurements of absolute and relative poverty use “household” as their basic unit of analysis and are “income-based” approach.

Using household income-based approach is problematic because it assumes that there is a fair share of income among all the household members and only counts the income of a family without due regard to the distribution of income within the family, which certainly obscures the livelihood of individual women. While poverty affects households as a whole, due to the gender division of labour and responsibilities for household work, women are more prone to be the one who receive the least resources among the family members. Women also bear a disproportionate burden, attempting to manage household consumption and production.

Bradshaw et al. (2003) show that the burden of responsibility for managing family finances in low income families always falls on women. When there is not enough food and clothing other resources, women often do without to ensure the health and welfare of other members.

Lone mothers are especially likely to cut back their consumption because there is no other adult in the family to share their burden. Some mothers thus may choose to take up low-paid or part-time work as there are no other alternatives. Childcare obligations set restrictions on the potential hours of working on women and some employers take advantage of women’s familial caring role and fragment the jobs. Fewer working hours means less pay.

When there is debt or barely enough to go round, women often do without basic necessities themselves (Lister, 2005). Such stress can damage women's health and self-esteem, which in turn can affect their job prospects and parenting abilities. In this way, women's poverty is inescapably prominent among the family members.

There is a worldwide phenomenon that women's poverty is hidden. As mentioned in a Report submitted to the Committee on Equal Opportunities for Women and Men of Parliamentary Assembly of the European Union that "even if a woman does not live in a poor household, she may nevertheless find herself in a situation of poverty by not having fair access to the household income....The rapporteur considers it important to address hidden poverty among women and the gap between individual income and expenditure, since women spend more on the children." (Naghdalyan, 2007). Rosenblatt & Rakethe (2003) echoed that "true extent of women's poverty may be hidden by household measurements of poverty that overlook differences in individual control over resources."

The above statistics of a simple disaggregation of poverty counts by sex in Hong Kong, defined by both approaches of absolute poverty and relative poverty, do not consider intra-household distribution of resources. As women may have less access to goods and services than men in the same household, additional poor women may be found in some non-poor households. In 2010, there are 689,600 female unpaid homemakers, amounting to 20.9% of women aged 15 and over, who neither have earned income nor MPF protection, so the impact of intra-household distribution of income may be more significant among them. More studies from a gender perspective are needed so as to have a more detailed analysis of the gender impact on scope and extent of women's poverty.

At the same time, we should also pay special attention to the subjective dimension of how women experience poverty. Poverty should not only be measured

as income deprivation but also as the experienced of powerlessness, gendered family obligations and limited life chances.

Gender-related Development Index (GDI) and Gender Empowerment Measure (GEM) compiled by the United Nations Development Programmes (UNDP, 2009) represent an attempt to measure gender inequality rather than gendered poverty. GDI measures achievement in the same basic capabilities as the Human Development Index (HDI) does, but takes note of inequality in achievement between women and men. GEM is a measure of agency, which evaluates progress in advancing women's standing in political and economic forums. It examines the extent to which women and men are able to actively participate in economic and political life and take part in decision-making. Both GDI and GEM include information on gender gap in income as well as other capabilities and opportunities such as health, education and occupational status, which will be reported in other chapters of this study.

Nonetheless, using individual as unit of analysis and illustrating the gender income gap, the concept and measurement of working poor could be employed to further elaborate the scope and cause of women's poverty . We will discuss gender income gap and women in working poverty in next section.

Structural Cause: Widening Gender Income Gap

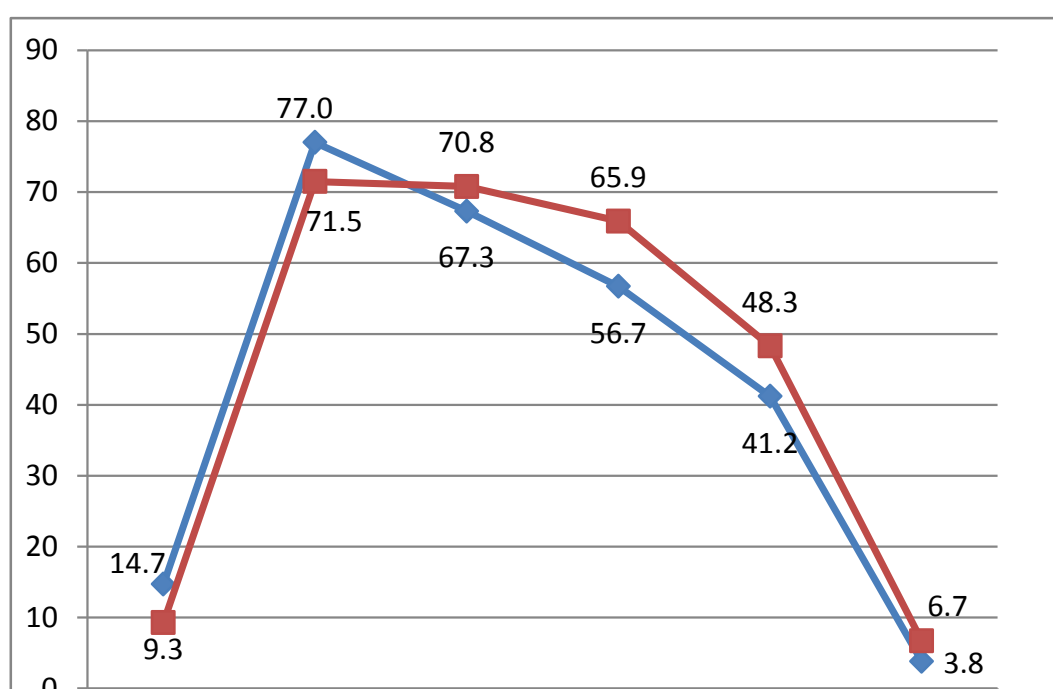
The female labour force participation rate increased steadily from 48.9% in 1986 to 52.0% in 2010. On the other hand, the labour force participation rate for men decreased from 80.5% in 1986 to 68.6% in 2010. From 1986 to 2010, the increase in number of women in the labour force was 726,800 (or 73.7%), while the corresponding increase in men was only 227 200 (or 13.3%).

One major reason of the rising female labour participation rate is the mounting

number of foreign domestic helpers. On the one hand, they enter the labour market of Hong Kong as women workforce; on the other hand, by shouldering most of the housework, foreign domestic helpers enable a significant number of local women to participate in the labour market. Increased educational opportunities for women and the social trends of late marriage and remaining single have also contributed to the growth of women's participation in the labour market.

Referring to Figure 5, excluding foreign domestic helpers, a substantial increase of labour force participation rate can be found for women between the ages of 30 to 59 from 2001 to 2010. For age group 40-49, the female labour force participation rate increased from 56.7% to 65.9%, while for age group 50-59, the rate increased from 41.2% to 48.3%. The overall female labour force participation rate (excluding foreign domestic helper) reached its record high of 49.7% in 2008 and stayed at 48.4% in 2010.

Figure 5: Female Labour Force Participation Rates by Age Group
(Excluding Foreign Domestic Helpers), 2001, 2010.



Having said that, a wide gap have been existing between female and male labour participation rates especially for those married women. According to the Census Department, the labour force participation rate for ever-married women in 2010 was 45.7% which was much lower than that for the ever-married men (70.5%) and also significantly less than the rate of never married women (66.5%) (Census and Statistics Department, 2011).

Women in Working Poverty

The International Labour Organization (ILO) introduced the concept of “working poor” to define persons whose income are lower than a specified poverty line even though they work or are employed. The working definition of working poor refers to those employed persons living in households in which per-capita income/expenditure is below the poverty line. In essence, the employment status is determined at the individual level, but the poverty status is determined at the household level (ILO, 2010).

In 2006, the government-appointed Commission on Poverty (CoP) used the individual as the unit of analysis and defined the working poor as employees with a monthly income less than half of the median income of all employees. However, for reasons that are unclear, CoP’s definition excluded employees who ‘voluntarily’ work part-time (including under-employed workers whose monthly income is less than \$5,000) and all self-employed persons or employers (CoP, 2006). Such a definition is not gender sensitive as it excludes a large number of women who work only part-time outside the home due to their role as the primary carer in their families. The definition also fails to count the large number of low-paid workers who have been forced by their employers to become self-employed or contract workers subsequent to

the introduction of the Mandatory Provident Fund.

In the following analysis, as confined by available data during the period 2001 to 2010, we define the working poor as those employed persons (including part-timer and self-employed, but excluding foreign domestic helpers) whose monthly earning is less than \$4,000 (about 40% of the median monthly income of all employed population). As we would like to explore the gender gap of income, it is preferable to use individual rather than household as the unit of analysis. By choosing the 40% of the median income as the threshold of working poverty, we focus our analysis on those who are more deprived in the labour market. Furthermore, it is the threshold usually quoted by the HKSAR Government and the media in Hong Kong.

Referring to Table 3 which excludes data of foreign domestic helpers, in 2001, 101,300 women (or 8.3% of female employed persons) earned less than \$4,000 a month, while only 51,900 men (2.8% of male employed persons) earned less than \$4,000. Women constitute 66.1% of the working poor population. In 2009, a growing number of employed women (130,500) earned less than \$4000 a month, representing a 28.8% increase in eight years' time, whereas the female working-poverty rate was as high as 9.2%. In 2010, with a minor improvement, the number of female working poor decreased to 111,700, while the female working-poverty rate decreased to 7.9%.

In short, it is evident that among 10 to 12 working women in Hong Kong, one of them is the working poor, whose earning is less than \$4,000 a month in the last decade while over two-thirds of the working poor are female. It demonstrates clearly that working poverty in Hong Kong is fundamentally a gendered phenomenon reflecting the extreme low wage condition of working women.

Table 3: Number and Percentage of Female Employed Persons with Monthly Earning Less than \$4000 (excluding Foreign Domestic Helpers) (2001-2010, selected years)

	2001	2006	2008	2009	2010
(a) No. of female employed persons with monthly earning less than \$4,000 ('000)	101.3	137.8	130.0	130.5	111.7
(b) No. of male employed persons with monthly earning less than \$4,000 ('000)	51.9	69.3	57.9	67.5	55.2
(c)=(a)+(b) Total no. of employed persons with monthly earning less than \$4,000 ('000)	153.2	207.1	187.9	198	166.9
(d) = (a) / (c) % of women in total employed persons with monthly earning less than \$4,000	66.1%	66.5%	69.2%	65.9%	66.9%
Female working poverty rate*	8.3%	10.1%	9.1%	9.2%	7.9%
Male working poverty rate*	2.8%	3.8%	3.1%	3.7%	3.0%

*Female and male working poverty rates are the proportions of female and male employed persons with monthly earning less than \$4,000 among all employed persons of the corresponding sex.

Source: Census and Statistics Department (2011: 177)

Table 4 illustrates the income ratio between males and females by educational attainment. Income ratio is expressed as men's income to women's income. Firstly, from 1986 to 1996, the overall ratio decreased from 1.5 to 1.25, signifying an improvement in gender wage difference from mid-1980s to mid-1990s. However, the situation reversed after the mid-1990s and the ratio eventually increased to 1.44 in 2006 and remained at a high level of 1.41 in 2009. The situation improved mildly in 2010 as the income ratio decreased to 1.33.

With scrutiny of the data, we discover that the income disparity between female and male cannot be decreased simply by providing more education to girls.

The income ratio for post-secondary (degree) holders was 1.33 in 1986, which increased to 1.50 in 2001, and stayed at a high level of 1.40 in 2010. Both the income ratios of 2001 and 2010 were higher than the overall disparity of all educational attainment levels. Therefore, increasing the female education level alone is not an effective way to lower the gender gap of income.

**Table 4: Income Ratio between Male & Female
Employed Persons by Educational Attainment,
1996 -2010, Selected Years**

Educational attainment	1986	1996	2001	2006	2008	2009	2010
No schooling/ Pre-primary	1.67	1.56	1.74	1.56	1.30	1.40	1.36
Primary	1.67	1.63	1.73	1.70	1.76	1.62	1.64
Lower secondary(1)	1.50	1.38	1.64	1.64	1.58	1.58	1.48
Upper secondary/ Sixth form(2)	1.40	1.38	1.33	1.38	1.36	1.38	1.35
Post-secondary (non-degree)	1.20	1.21	1.20	1.25	1.20	1.25	1.17
Post-secondary (degree)	1.33	1.39	1.50	1.35	1.38	1.35	1.40
Overall	1.50	1.25	1.36	1.44	1.41	1.41	1.33

Source: Census and Statistics Department (2011: 191)

Joining the labour market does not mean women could break away from poverty, as most of women earn less than men in similar trades or with similar educational attainment in Hong Kong. Women constitute the majority of the working poor population. Referring to Figures 6 and 7, the median monthly employment earnings of female employed persons were lower than those of their male counterparts. In 2006, the median female and male monthly income increased to \$8,000 and \$11,500 respectively and the ratio between them increased to the highest level at 144%. In 2010, the female median monthly income was \$9,000 in 2010 while that for male was \$12,000; the ratio decreased to 133%.

Figure 6: Median Monthly Income by Sex (1993-2010, selected years)

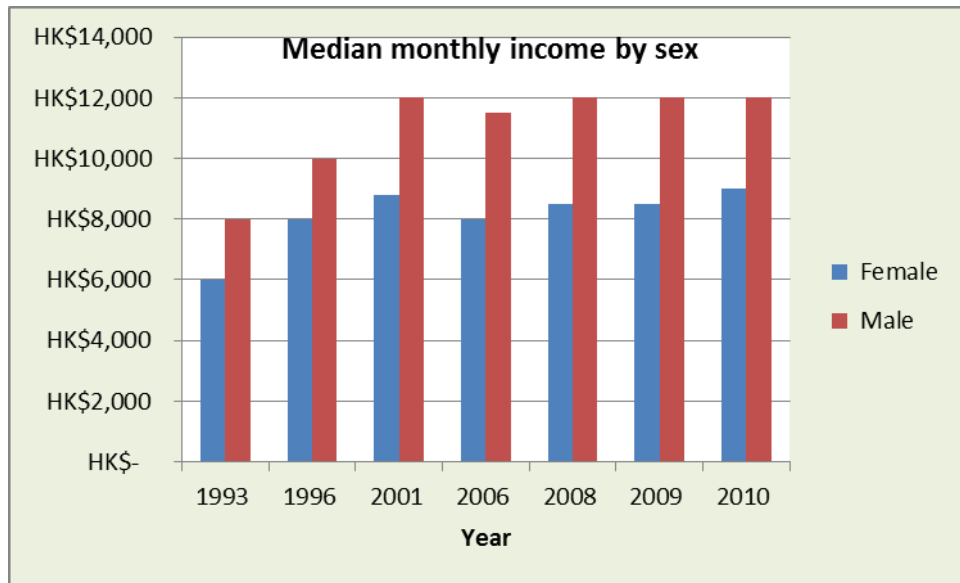
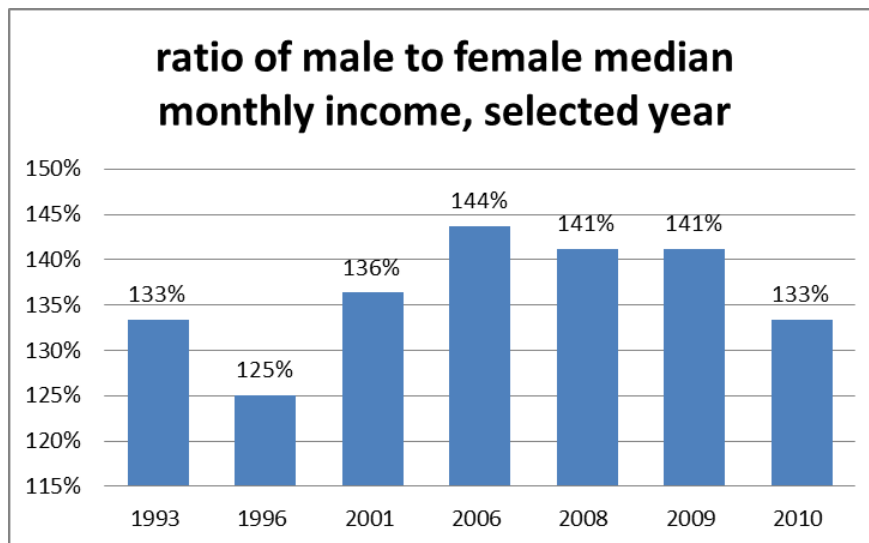


Figure 7: Ratio of Male to Female Median Monthly Income (1993-2010, selected years)



The gender income gap can be partially explained by the concentration of females engaged in elementary occupations, which usually offer lower wages. The median monthly employment earnings of female workers in elementary occupations was \$3,600 in 2010, as against \$7,000 for their male counterparts, while in 2001 the corresponding figures were \$3,900 for women and \$7,500 for men. A large number of

women workers in elementary occupations are foreign domestic helpers. Their monthly wage is normally less than \$4,000. If foreign domestic helpers were excluded, the median monthly employment would be \$6,000 for women and \$7,000 for men in 2010.

After years of heated debate and due to the long-term and persistent campaign of the women's NGOs, labour groups and advocacy groups, statutory minimum wage (SMW) was finally enforced on 1 May 2011. The SMW of all employees was set at an hourly wage of \$28. According to the HKSAR Government, the main purpose of the SMW regime is "aimed at striking an appropriate balance between forestalling excessively low wages and minimising the loss of low-paid jobs while sustaining Hong Kong's economic growth and competitiveness. SMW provides a wage floor to protect grassroots employees." (Labour Department, 2011) Among the others, working women are one of the vulnerable groups prone to exploitation. The impact of the SMW may be significant in alleviating women's working poverty in Hong Kong. However, the SMW has just been introduced for six months at the time of writing up this article; its full impact on women's poverty is to be further examined.

Other Structural Causes

Attempts have been made to disentangle to what extent women's poverty are due to women's childrearing responsibilities, lesser employment skills, discrimination by employers, etc.

According to a study of the Women's Commission (2010) on "What do Women and Men in Hong Kong Think about the Status of Women at Home, Work and in Social Environments?", in response to the proposition that "men's job was to earn money while women's job was to do household work and take care of the family", men's percentage of agreement was significantly higher than that of women.

44.4% of men agreed, while only 34.1% of women indicated agreement with the statement, representing a gap of more than 10 percentage points. A great proportion of men still have the gender stereotype to confine women in the private world of household work and care of the family members. This may hinder women from entering or re-entering into paid employment.

For those who have taken up paid employment, they have to face structural causes which leading them to a disadvantageous situation in their career. Discontinuity of work due to their caring duties hinders their career advancement which is particularly impeded with pregnancy. Subsequently, childcare obligations set restrictions on the potential hours of working on women and some employers take advantage of women's familial caring role and fragment the jobs. To some, other than childbearing, the duties to take care of the elderly, the disabled and the chronically ill family members, also pose a threat to their income generating capacity.

According to the 2010 study of the WoC, among the women who were neither studying nor having a full-time job, "having to look after other family members" and "having to do housework" were the main causes that prevent them from looking for a job. This reflects that family responsibility is the major reason that hinders women from seeking employment.

Some argue that it is the indirect rather than the direct effects which should be responsible for women's poverty. Lower levels of education, for instance, among women are partly responsible. However, it should be reminded that, as mentioned in the previous section, higher educational attainment does not imply a concomitant gender income gap.

Taking up employment does not mean a woman can get rid of poverty. A substantial proportion of women have taken up the jobs as casual workers and part-timers. The Women's Commission (2010) found that married or cohabiting

women with child(ren) (11.6%) and divorced/separated or widowed women (14.4%) had a higher percentage of part-time employment when compared with women of other marital status. It was believed that family duties were part of the reason why these women choose to work part-time instead of full-time. Furthermore, the percentage of women (8.4%) doing part-time job (i.e. working less than 30 hours per week on average) was distinctly higher than that of men (2.6%) in 2009.

These casual workers and part-timers face inadequate protection of labour legislation. For instance, as most of the casual workers or part-timers do not meet the definition of continuous employment, thus they are not covered by the Employment Ordinance. In other words, they do not enjoy the protection from labour law.

And, as a substantial number of working women are working poor, their contribution to and benefits accrued from MPF is so meager that their return from MPF is not sufficient for their retired life.

For those individual groups of poor women, like the elderly women, the single parent and the new arrivals, structural causes of their poverty are discussed above. Disabled women face the lack of job opportunities and inadequate support. It is believed that women of ethnic minorities should be another group of deprived women, due to their being excluded from the mainstream.

Last but not least, the gender-blind public policies may have amplified the scale of women's poverty. For instance, due to the gender insensitive MPF, more women suffer from lack of retirement protection. Due to gender insensitive job creation programme, more jobs newly created for the unemployed persons go to the unemployed men.

Due to length of the article, we have just highlighted the possible causes of women's poverty in Hong Kong. Further study on these aspects are recommended.

Comparison between Hong Kong, European Union, Canada and the U.S.

As a world phenomenon, women's poverty has received great attention. This may help to further understand the situation in Hong Kong by making a comparison with that in other countries.

According to Oxfam International and European Women's Lobby, "All over the world, women remain poor in relation to men. This is true in every member state in Europe, although differentials vary from country to country. Just under 17% of women in the EU's 27 countries are classed as living in poverty, and across a range of indicators in the labour market and in social protection, the structural causes of poverty have a disproportionate impact on women" (Oxfam International & European Women's Lobby, 2010). The continued existence of women's poverty has long been a concern of the European Union whereas a range of measures supporting gender equality and tackling women's poverty demonstrate the continuing significance of women's social inclusion as an agenda.

In Canada, the women's poverty rate (defined as person in low income household after tax 1992 base, known as Low-income cut-off (LICO) which intended to represent an income threshold below which a family will likely devote a larger share of its income on the necessities of food shelter and clothing than the average family) was 9.9% in 2008, which decreased from 14.2% in 2001; while the men poverty rate was 9.0% in 2008, which decreased from 12.1% in 2001 (Hanson, 2009). Hanson (2009) also highlighted two types of Canadian women living in poverty that 24% of women raising children on their own and 14% of single older women are poor. This compares with a 9% poverty rate among children. Hanson argued that the roots

of women's poverty are the gender wage gaps. Women who work full-time year-round earn only 71% of the average earnings of men working full-time. Wage gaps between women and men are even higher when hourly wage rates are compared. According to Hanson, most women do not have pension plans at work, nor do most men, but women's low wages make it almost impossible for them to save for retirement.

In the U.S., the women's poverty rate in 2010 was 14.5%, the highest rate in 17 years, more than 17 million women in U.S were living in poverty in 2010 (Bennetts, 2011). The women's poverty rate was 17.7% in 2010 in Hong Kong. This is more or less the same as that of the EU countries, higher than that of the U.S. and much higher than that of Canada.

According to the U.S. Department of Labour, in 2009 there were 10.4 million working poor in the U.S. while the working poverty rate increased to 7.0% (U.S. Department of Labour, 2011). Women who maintain families were more likely than their male counterparts to be among the working poor. The working poverty rate, however, continued to be higher for women (7.5%) than for men (6.6%). The largest difference between men' and women' working poverty rates were the Black Ethnic groups, with Black women's rate at 14.2% and that for Black men at 10.1% (U.S. Department of Labour, 2011).

In EU27 countries, about 8% of persons in employment were considered as working poor, meaning that 8% of the working age population (18 years and over) was working and nevertheless living under the poverty threshold in 2007 (Eurofound, 2010). According to this definition the female working-poor rate was 7%, which was lower than for men (8%) in the EU27 average (Eurofound, 2010).

As stated previously, the women's working poverty rate (excluding foreign

domestic helpers) in Hong Kong was 9.2% in 2009, which was significantly higher than the men's working-poor rate (3.7%). These figures signify that women's working poverty in Hong Kong is more severe than those in the U.S. and the EU.

Last but not least, we have to point out that the definitions and measurement methods of both poverty and working poverty are not the same in the countries or areas under comparison. We have to admit that the above comparison is crude and basic, attempting to make a very preliminary comparison only. For a more comprehensive comparison between all these countries, further data-collection and discussions are yet to be made.

Implications for Changes

Alcock (1993:4) argues “that debate about poverty is not merely descriptive, it is prescriptive. Poverty is not just a state of affairs, it is an unacceptable state of affairs – it implicitly contains the question, what are we going to do about it?”

Socio-economic Policy

Enhancing Women's Economic and Social Participation

One of the most effective strategies in alleviating women's poverty is to provide more choices and opportunities to economic and social participation for women:

- To facilitate women in general and homemakers as well as single mothers in particular to participate in the labour market, well-designed “Active Labour Market Policies” such as job creation, public employment services, Retraining/ on-job training should be adopted by the government.
- Child care is central to an understanding of women's disadvantaged position

in the family and the labour market. We need to provide adequate and appropriate child care support to maximize women's choices, e.g. flexible child care provision etc.

Narrowing Gender Income Gap

Another policy objective is to narrow down the gender income gap, especially for those low-waged and low-skilled women:

- Statutory minimum wage has been enforced in Hong Kong since May 2011. It is expected that the legislation will bring positive wage effect for the working poor, most of them women. In the long run it will provide a wage floor to prevent further wage cut of the working poor. However, the impacts on working conditions and number of jobs should be examined in further details.
- The casual workers and part-timers, who are predominantly women, are vulnerable to become “unprotected workers” due to the definition of continuous employment as working 18 hours each week for four consecutive weeks. Consideration should be made to re-define the meaning of continuous employment so as to enable the casual workers and part-timers to be covered by the Employment Ordinance and enjoy the employees' rights. For instance, the women's NGOs and the labour groups have advocated for counting the employees' benefits on a pro-rata basis, so that they could enjoy the labour benefits to a certain extent.

Social Security

To improve the livelihood of the poor women, measures of social security should be made in the follow aspects:

- Universal old age or retirement benefit will allow all women especially the homemakers and low-waged women to have a basic pension for financial protection in their old age. With the introduction of a gender-sensitive retirement protection scheme, the number of elderly women in poverty will be lessened.
- Provision of family tax credit or children tax credit is a good policy initiative for those working families with children especially the single parent households, predominantly led by women.
- Other than taking care of the youngsters, women are also prone to shoulder the duties to take care of the family members who are old, the disabled and chronically ill. Hong Kong is about to become an ageing society, women's role in taking care of the elderly will be more prominent than before. Most of the carers are home-bound, socially disengaged and financially vulnerable. Carer allowance should be introduced to help tackle the financial difficulty of these carers, predominantly women.
- Review of the 7-year residence requirement for applying CSSA is recommended.

Community Services and Resources

Another useful means to alleviate poverty of poor women and enhance their well-being is to provide direct service and necessary resources to them:

- Flexible and extended service time of child-caring service should be enhanced and promoted.
- Women's centre should be set up to facilitate mutual help and self-help activities of homemakers, single mothers and new immigrant women etc.
- Community support services should be provided to carers to lessen their

burden in caring duties. Carer support services, which provide timely and essential emotional and social support to carers could

Public Education

It is also important for the civil society to change stereotype against women:

- Public education should be enhanced to change the stereotyping of women as family carers.
- Concerning discrimination in terms of income, it should be reiterated that under both the Sex Discrimination Ordinance and the Family Status Discrimination Ordinance, it is unlawful for an employer to treat an employee less favourably in respect of the terms and conditions of employment on the ground of his/her gender and family status.

Statistics and Research

Advancement in measurement and research about women's poverty in Hong Kong should be advocated:

- To make women's hidden poverty visible and to make a more accurate estimation of the scope and extent of women in poverty, the conceptualisation and measurement of poverty should be made on an individual basis rather than a household or family basis.
- Poverty figures are based on accumulated household income and assume that income is distributed evenly within households, thus income-related poverty among women is likely to be underestimated. The current indicators to determine income related poverty should be revised to better reflect gender differences in distribution of resources and power within the households.

Gender Mainstreaming and Gender Budgeting

HKSAR Government and public bodies should take the lead to address and alleviate women's poverty by means of gender mainstreaming and gender budgeting:

- Government and public bodies should undertake gender impact assessment of the recession and track subsequent changes over time – especially because women are likely to be disproportionately affected by any future cuts in public spending and services (both as workers and users). Governments should base on these gender impact assessments to focus on building the resilience of poor women to further shocks.
- Government should adopt gender budgeting so as to ensure that the socio-economic policy frameworks address women's issues accordingly. For instance, job creation programme should be gender sensitive that women's jobs will also be created.
- Legislations and administrative practices to ensure women's equal rights and access to economic resources should be examined. For instance, the Equal Opportunity Commission should investigate the gender incomes gap and recommend policy and legislation necessary to achieve the objective of equal work equal pay. Women's Commission, being the central mechanism as required by the CEDAW Committee of the United Nations, should take a close watch on feminisation of poverty in Hong Kong. Authority and resources should be given to the Women's Commission so that it can monitor the government's initiatives to alleviation of women's poverty in an effective way.

<End>

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