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## Poverty & Exclusion of Women and Families

The situation in Bremen

German – Israeli Seminar for Social Workers Haifa – Bremen  
18. September 2008



Deutsch-Israelische Gesellschaft e.V.  
Arbeitsgemeinschaft Bremen



## Offices of the Arbeitnehmerskammer Bremen



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28755 Bremen




**Bremen**  
Bürgerstraße 1  
28195 Bremen



**Bremerhaven**  
Friedrich-Ebert-Straße 3  
27570 Bremerhaven


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## Services of the Arbeitnehmerskammer

- **personal advice for our members:** individual counselling about tax laws, labour laws and education programs
- **collective advice for works councils** about worker participation, human resource management, plant organization and insolvency law.
- **political counselling:** we offer advice for politicians, political departments and administrations in problems concerning the interests of workers/employees in Bremen via publications, surveys, comments and public discussions and events.

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## Politic counselling




**Regular publications and reports** (condition of workers/ employees in Bremen, poverty report, informations for members, work and personnel council members)

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## Poverty reports of Bremen



**Priorities:**

- children
- precarious employments
- health
- education
- working poor
- the social cleavage in Bremen

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## Structure

1. Poverty and the situation in Bremen
2. Family and children poverty
3. Poverty and the situation of women
4. Conclusions and claims

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## Old poverty – new poverty

- unable to work
- ill
- and/or old
- **female**
- able to work
- jobless
- mostly young: poverty of children
- **female**

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## Main statements of the poverty reports

- Alarming poverty rise for children, juveniles and families
- High percentage of women and single parents
- One fifth of all workers are part of the minimum wage sector (70% women)
- Increase of unstable workplaces
- Increase of working poors
- Alarming development in some urban areas in Bremen and Bremerhaven

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## Labour market reforms

- Merging of reduced rate unemployment benefits and social welfare benefits
- This new „Unemployment benefit II,“ as the reform has been dubbed, will be set at the level of social welfare benefits, which is significantly lower than current unemployment benefits based on a percentage of the previous earned income.
- Shortening of the duration of unemployment pay (12-18 months)
- Consideration of nearly all incomes (child benefit, child sustenance, matrimonial support)
- Exclusion from support for women with working partner

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## The Hartz-Laws: A reforme with consequences

More minijobs, more minimal wage jobs, more time fixed jobs, more loan employment



and offer no secure perspectives



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## High rate of unemployment

Bundesrepublik		Oktober 2007	
Jobless	3.433.639		
• Women	1.739.445	(50,7%)	
• Men	1.684.794	(49,1%)	
• < 25	366.723	(10,7%)	
• Foreigners	523.685	(15,3%)	
• Long term unemployed (> 12 Monate)	1.243.732	(39,9%)	
Job offers	484.847		

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## Unemployed rate

Land Bremen März 2008  
 unemployed 38.823  
 • women 17.716 45,6 %  
 • < 25 3.486 9,02 %

Unemployment rate in Bremen 12,0 %  
 (HB 10,8% / Bhv. 17,8%)

Job offers 8.041  
 part time jobs 9,0 %

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## Unemployed in March 2008

### Stadt Bremen

- Jobless 28.899
- women 13.237 45,8 %

Unemployment rate 10,8 %

- Job offers 6.906
- part time jobs 8,1 %

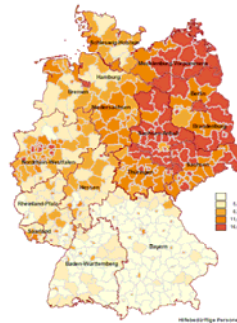
### Stadt Bremerhaven

- jobless 9.924
- women 4.449 45,1 %

Unemployment rate 17,8 %

- Job offers 1.135
- part time jobs 14,4 %

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Wichtigste Merkmale nach SGB II  
beziehen sich auf die Bevölkerung  
unter 65 Jahre (Stand 31.12.2006)  
in Prozent

## Percentage of the populations receiving basic income for job seekers SGB II

under 65 years (Stand 31.12.2006)

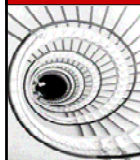
Statistik der BA, Januar 2007

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## Poor families – the facts

Children are one direct reason for poverty

### Growing risk for family poverty

- loss of income
- single parenthood
- precarious income situation
- migration

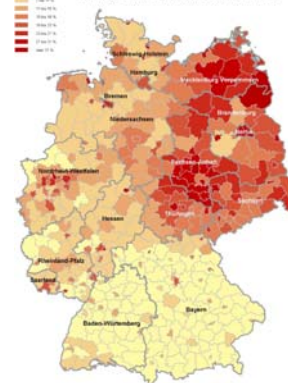
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## Child poverty in Germany

More than 2,2 million children under 15 years are living below the statly defined poverty line – each 6th child (Mai 2007) = 16%

- More than 1,9 mio. receive social welfare benefits (11/2006)
- 330.000 under 18 receive basic income for job seekers
- More than 1 mio are living with 660 000 single parents receiving welfare or basic income benefits
- 26 % of welfare receivers are under 15 years (11/2006)

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## Child poverty in Bremen

31.700 under 18 receive basic income for job seekers or social welfare benefits = 30%

- 27.200 children receive social welfare benefits
- 4.500 children receive basic income benefits
- 50% are living with 17 000 (single) parents, who receive job seeker benefits or welfare benefits

58% of 100.259 receiver of job seeker benefits are families with minor children

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## Children and juveniles are loser of the reforms of the labor market

- Monthly allowance for children under 14: 211 Euro  
14 – 17/25: 281 Euro  
for food, clothing, medicine, social participation, school supplies etc.  
allowance for adults 351 Euro
- omission of „singular benefits“ for children (school supplies etc.)

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## Monthly allowance for children 0-14 / 14-17 207,- € / 276,- €

### Food and beverages

breakfast	0,57 € / 0,76 €
lunch	1,02 € / 1,37 €
souper	1,02 € / 1,37 €

### clothing

shoes	4,55 € pro Monat
clothes	14,73 € pro Monat

### leisure

3,76 € monthly for sport and leisure

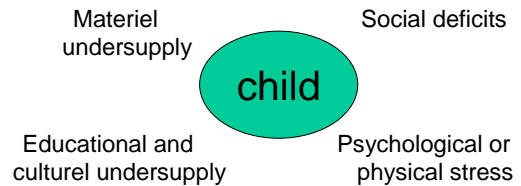
### school

books and writing materials 4,91 € / 6,55 €



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## The poverty of families has a specific childrens face



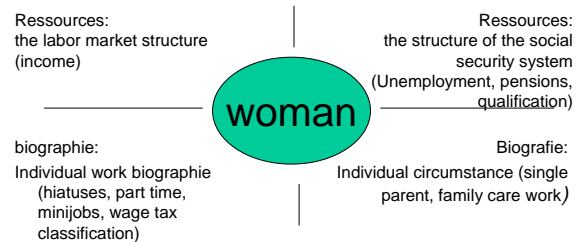
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## The womens face of poverty



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## Women and labor market: Formation and work areas

- Less formation chances with good and better graduations
- 2/3 of all juveniles without formation are girls
- High unemployment rate for girls
- Nearly half (47 %) of all workers/employees are women
- 60 % of part time working women are working in 5 sectors: ●retail ●education and school ●health care ●welfare ●other services ●

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## Women and labour market: and the standard employment relationship?

- Not the same pay: Women are earning less than men in same position  
in Bremen:
  - woman worker Ø – 29% (fishery industry, cleaning business vs. Male workers, Airbus and Daimler)
  - woman employee Ø – 32% (saleswoman, office woman vs. male ingeneers, branch office manager and manager)
- salaries in „womens-jobs“ are downgraded
- less women in executive functions
- less possibilities to make a career

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## Hard times for women

- The Hartz-reforms are based on conservative conceptions
- Women disappear from labour market statistics into households
- In so called communities of need claims of women are omitted
- Less or no possibilities to access formation procedures and labour market policys
- Precarious employments, expulsion
- No possibilities for a reasonable decent living, dependence



**hidden poverty of women/old age**

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## Atypical and precarious employments: the facts in Bremen

- 68.500 minijobs, highest rate in the federal republic
- 20.000 full time employees with low wages
- 30.000 workers with time contracts
- nearly 6.000 loan worker
- 3.000 one-Euro-worker
- 4.400 full time worker recieving state benefits and a lot of Me-Incs and fictitious independent contractors

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## Mini-Jobs are womens jobs

- 71% of mini jobbers in Germany are women
- Minijobs are no bridge to labour market
- Consolidate role of small additive income and dependency from partner and/or transfer benefits
- Mini-jobs are more and more the „standard employment relationship“ for women in specific sectors
- Often low wages (gross=net)
- Minor rights (no unemployment security, no health insurance coverage, no pension scheme)
- Often no holiday and sick payments, no or only minimal pension claims


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## Circumstances of women

- Single parents
- Family care
- separation/  
divorce
- Old age



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## Changing society

New laws, new sustenance laws

Structural changes of pension system: old age poverty of women



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## Consequences: Old age poverty

- ↪ Small wages
- ↪ part time or mini jobs
- ↪ discontinuous work biographies
- ↪ Expiration of pension claims
- ↪ No possibility to buildup own pension claims

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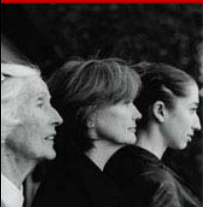
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## Fairness and equity of chances

- ↪ • adjustments of labour market-, family and social politics and of their instruments
- ↪ • adjustments of social security system
- ↪ • buildup of new family-friendly and gender biased infrastructure (child care, school...)
- ↪ • opens new perspectives

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## Claims

- wages must allow a decent living: Institution of minimal wage for all branches
- equal pay (wage agreements)
- increase of welfare benefits ( especially for women and single parents)
- Increase of welfare benefits for children and reintroduction of singular benefits for children

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## claims –2- Protect children– support parents

- Actions for women in special circumstances (returning to work, single parents, victims of violence)
- Networking of help systems and professionals
- Main focus local and on reality of living

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**Thank you very much for your attention!**

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