Zeitschrift: Schweizerische Zeitschrift für Soziologie = Revue suisse de sociologie = Swiss journal of sociology

Herausgeber: Schweizerische Gesellschaft für Soziologie

Band: 28 (2002)

Heft: 2

Artikel: Poverty, stratification, and gender in Switzerland

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DOI: https://doi.org/10.5169/seals-814408

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Poverty, Stratification, and Gender in Switzerland[1]

Monica Budowski*, Robin Tillmann** and Manfred Max Bergman***

For indeed any city, however small, is in fact divided into two, one the city of the poor, the other of the rich; these are at war with one another; and in either there are many smaller divisions, and you would be altogether beside the mark if you treated them all as a single State. (Plato, The Republic, Book IV, 360 BC[2])

1 Introduction

From a macroeconomic perspective, Switzerland has one of the highest GDP per capita in the world (Smeeding and Rainwater, 2001). From a microeconomic perspective, the average standard of living and economic well-being in Switzerland is second only to the US. However, despite the overall wealth and elevated standard of living, inequality, as measured by the Gini coefficient, is one of the highest among developed countries (Osberg and Xu, 1997). Thus, despite Switzerland's considerable wealth, relative poverty still presents a major problem (Fluder et al., 1999). It should be emphasized that the poor in Switzerland do tend to be better off than the poor in other countries, as can be documented by the Sen-Shorrock poverty intensity indicator (Osberg and Xu, 1997) or by a cross-national comparison of the poor (e. g. Smeeding and Rainwater, 2001). Nevertheless, this fact should not relieve governmental policy and the social security system of their responsibility to reduce intense inequality and relative poverty.[3]

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1 This paper was financed in part by a grant from the Swiss National Science Foundation (grant number 5004–58473). Aubrey Gilbert helped with linguistic improvements of this text.

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2 Translated by Benjamin Jowett, 1901. New York: Collier & Son/Colonial Press.

3 Relative poverty and deprivation can have detrimental effects on health and mortality, as well as on the social cohesion of a society (Deaton 2001; Eibner and Evans 2001; Walker 1999).

The in 1992 estimated national poverty rate – defined as disposable equivalence income[4] below a certain threshold – amounted to between 5 and 11%, corresponding to 400'000 to 700'000 individuals (Leu et al., 1997). According to that study, particular population groups such as lone parent households, people with a low educational level and low professional qualification, families with many children, and the long-term unemployed run a greater risk of being poor. As the literature on the "working poor" shows, employment alone does not prevent poverty (e. g. for Switzerland Deutsch et al., 1999; Knöpfel, 1999; Streuli and Bauer, 2001). Other arrangements and mechanisms are in place that either produce or reproduce poverty. Because social stratification, the institutionalized system of resource diffusion and social inequality, is the most prominent area in the social sciences relating to the study of resource allocation, an examination of the poor will not be complete without considering their relative location in terms of socio-economic position.

The aim of this paper is to explore the extent of poverty in Switzerland, with a special focus on what type of households and individuals are most likely affected. Following brief conceptual and methodological clarifications, we examine poverty in Switzerland in terms of social stratification and socio-demographic characteristics of the main income earners of the households. Throughout our analyses, we will emphasize the gendered nature of poverty.

2 Definition and Measurement of Poverty

There are many ways to conceive of, and measure poverty (Gordon and Spicker, 1999; Gordon, 2000). This is largely due to the variety of the relative and normative component of poverty. Furthermore, definitions and characterizations of poverty vary with the dimensions considered. One multidimensional definition is proposed by the UNDP[5]: *"Poverty has many faces and represents more than a low income. It reflects bad health, deprivation of knowledge and communication, incapacity to exercise human and political rights and the lack of dignity, trust and self-respect."*

Included in this definition are the standard of living, income, and other elements relating to citizenship, and human dignity. This notion of poverty implies that its nature is multidimensional and relative to a reference group. Although such global definitions contribute to the understanding of poverty as a multidimensional phenomenon, they carry with them three problems for empirical research: first, they are difficult to define operationally; second, they encompass multiple constructs; and third, they make it impossible to differentiate between

4 "Disposable equivalence income" represents a standardized income of a one-person household after deducting compulsory contributions such as old age pensions or unemployment.

5 Translation mb/rt/mb (Programa de las Naciones Unidas para el Desarrollo, 1997: iii).

precursors, indicators and consequences of poverty. Conceptualizing poverty for empirical research is difficult and complex (and prone to be arbitrary) for a variety of reasons: the definition of poverty needs to refer to an absence or presence of a condition or resource, which is not always defined or easily definable; second, it is relative in that its line of demarcation between the poor and the non-poor is subjectively drawn; third, it is a normative concept in that it depends on an authoritative rule or standard by which poverty is defined in terms of both type and degree.

The most common way to measure poverty in Europe is in terms of Relative Poverty Rates, a computation of a poverty threshold at 40, 50, or 60% of the median (or mean) equivalent income.[6] In various poverty studies in Switzerland, poverty is defined as an income level below an arbitrarily set threshold (Farago, 1995; Fluder et al., 1999). Applying different thresholds and equivalence scales to illustrate the plasticity of poverty rates (Leu et al., 1997, 32) does not change the fact that in these studies the complex phenomenon of poverty is reduced to financial hardship. Such definitions of poverty are convenient, easily communicable, and are used extensively in official statistics, and yet, as stated above, they do not sufficiently capture the complexity and depth of the construct. Taking into account the multidimensional character of poverty, we argue that households that experience hardship are those marked (at least) by a combination of low income *as well as* a low standard of living. An appropriate standard of living is one that is considered necessary by the majority of a given population (Dickes and Ray, 1990; Eurostat, 2000; Gordon, 2000; Lollivier and Verger, 1997; Nolan and Whelan, 1996; Townsend, 1979). Being excluded from or deprived of such a standard of living influences individuals' and households' lifestyles and -chances.

Conventionally, there are two ways of measuring the standard of living (i. e. comprising goods, access to services and social participation): (1) by looking at consumption expenditure or (2) by using deprivation indices based on items that people are deprived of because they cannot afford them. The latter is more accurate because it gives a better picture of what the material effects of deprivation and disadvantage are, rather than simply considering what is being spent on consumer goods at a particular moment in time (Gordon and Spicker, 1999; Gordon, 2000).

Based on the above considerations, we define poverty as, first, financial deficiency and, second, deprivation/disadvantage in terms of living conditions, i. e. the lack of goods and the inability to carry out activities or receive services belonging to a "general" standard of living, due to financial hardship. *Financial deficiency* is defined as being below 50% of the mean net equivalized household income, i. e. income after deducting social security contributions and made

6 http://lisweb.ceps.lu/keyfigures/methods.htm

equivalent by means of the modified OECD scale.[7] The operational definition of *deprivation/disadvantage* is based on what is not possessed and what services within the "general" standard of living are not consumed because they are not affordable.[8] The corresponding *indicator for deprivation/disadvantage* is dichotomous: those households lacking two or more items are considered deprived, and those lacking one item or less are considered not.[9]

According to our definition of poverty, we constructed a compound measure from these two dimensions, which results in the following 2 x 2 table:

Table 1: Poverty as a function of financial deficiency and restricted standard of living *

	Financial deficiency	
Ability to afford common goods and services	Below threshold	At or above threshold
Lacking 2 or more items	Poor	Not poor: risen out of poverty
Lacking at most 1 item	Not poor: vulnerable to poverty	Not poor

** Adapted from Gordon et al., 2000.*

Households with a low household income and lacking at least two of the 12 possessions or activities are defined as *poor;* households above a defined income threshold and lacking no more than one item (possession or activity) are defined as *not poor.* There are two intermediate categories among households classified as not poor: lacking no more than one item (possession or activity) but with a low household income; and lacking more than one item but not having a low household income (defined by Gordon et al., 2000, as vulnerable to poverty and as having risen out of poverty, respectively).

7 The OECD scale attributes a factor of 1 to the first adult (age 16 and older) in the household, a factor of 0,5 for every further adult, and 0,3 for every child aged 15 and younger.

8 The 14 items are: "Go to dentist if needed," "Colour TV," "Car (private use)," "Holidays away from home (week/year)," "Savings 100 Sfr monthly," "Home with garden or terrace," "Monthly invitation of friends," "Dishwasher," "Washing machine (private use)," "Monthly meal at restaurant," "Savings in 3rd pillar," "Computer hat home," "Access to internet at home," and "Second home." Only two items were not shared by more than 50%, namely owning a second home and having access to the internet from home (for more details, see Budowski and Tillmann, 2001).

9 The question of lifestyle does not interfere, as those households who choose not to possess a good or not to carry out an activity for other than financial reasons are not considered as being disadvantaged or deprived.

3 Gender and Poverty

Because of social and cultural circumstances, gender plays a systematic role in daily life, producing different experiences and consequences for women and men across a multitude of domains. Connections of gender with poverty can be made in at least three ways: its antecedents, its manifestations and experiences, and its consequences. Antecedents include important structuring principles of society and socio-cultural features that impinge differentially upon men and women. As has been shown, especially in the field of social stratification, access to resources and poverty are closely linked to the type of attachment to, and position in, the labor market. The labor market is in fact the major arena where socio-economic stratification processes take place (Durkheim, 1986[11]; Goldthorpe, 1980; Levy et al., 1997; Stewart, 1980; Weber, 1993). Given that women have been integrated into the labor market differently than men in terms of both degree and type, poverty needs to be examined as a function of alternative opportunity structures and domestic circumstances. Since many benefits are tied to actual or previous occupational attachment or are organized to complement them, social security and welfare systems have emerged that are strongly associated with the labor market. Entitlements to social security and welfare stratify a society according to both participation within the labor market and the underlying cultural assumptions about the organization of households and families. Thus, if the family is assumed to be maintained by a male breadwinner working full time – according to the typology of welfare by Esping-Anderson (1990), then the entitlements and the organization of welfare will not be the same for men and women (Lewis, 1992; Sainsbury, 1996; Heitzmann and Schmidt, 2001). In such cases "Men's maintenance by the state is through social insurance schemes based on claims as earners, while women make their claims on the basis of domestic work and rely more heavily on public assistance programs" (Sainsbury, 1996, 129, see also chapter 3).

In sum, given that poverty is connected with gendered processes of entry into, and participation in, the labor market, domestic circumstances (e. g. responsibility for child care, and domestic division of labor), welfare and social security systems, and gender, and poverty are intertwined. Indeed, the term "feminization of poverty," in particular with regard to women heads of households, refers to the greater susceptibility of women to poverty (Programa de las Naciones Unidas para el Desarrollo, 1997; Tinker, 1990; Heitzmann and Schmidt, 2001). In this respect, Thomas (1994) refers to the "Culture of Single Motherhood" as "the New Poverty Paradigm." Gendered differences are such that the effects, experiences, manifestations, and consequences of poverty may even cut through households and may well reveal inequalities within households. This has been demonstrated for expenditure patterns of men and women for the first world (Brannen and Wilson, 1987; Pahl, 1989) as well as the third (Chant, 1997a;

Chant, 1997b), where men, for example, were found to spend money disproportionately for "their own benefit" (e. g. alcohol, leisure activities, use of private means of transportation), while women spend more on food, goods, or education for their children. Thus, men's and women's assessment of their situation is not only prone to vary, but their reactions to poverty may also be quite different (Lamphere et al., 1997).

4 Stratification and Poverty

In order to examine the likelihood of being poor based upon the social position that individuals occupy compared to others within a given society, we will examine the location of poverty according to gender across two different stratification schemas: the Swiss Socio-Professional Categories (CSP) and the Cambridge Social Interaction and Stratification Scale (CAMSIS). We decided to use two schemas because, first, they are based on fundamentally different theoretical propositions and, second, they diverge methodologically.

The Swiss Socio-Professional Categories (CSP) were developed to improve international, occupation-based class schemas and to produce a stratification scheme that could be applied to data available in Switzerland (Joye and Schuler, 1996; Levy et al., 1997). The CSP subdivides occupations mainly according to education level attained, authority over subordinates, and employment status. In its basic version, the CSP differentiates between eight categories: top executives, liberal professions, self-employed, intellectuals and managers, middle employees, skilled non-manual, skilled manual, and unskilled occupations, although an extended version has also been elaborated (Joye and Schuler, 1996).

According to CAMSIS, stratification is conceived of as actual and potential relationships within dynamically re-constitutive networks (Stewart et al. 1980; Bergman and Joye, 2001; Bergman et al., 2002). More precisely, CAMSIS is based on the idea that individuals are embedded in social networks where which they engage in various forms of interactions. Selective social and economic interchanges, for instance, give rise to a social structure which is continuously reconstructed depending on these interchanges. Furthermore, resources allocated according to relations and positions within networks assist in positioning individuals within a social structure. The relational perspective proposed by CAMSIS suggests an interactive negotiation of social positions according to multifaceted relations within social networks.

5 The Data Source: The Swiss Household Panel

As a comprehensive survey, the Swiss Household Panel (SHP) covers a broad range of social fields and topics (Budowski et al., 2001; Tillmann et al., 2001).[10] The data used here is from the first wave (CD-June 2001), which was carried out from September 1999 to February 2000 and yielded data from 5'074 households. It comprises 12'931 members of which 7'799 individuals aged 14 and more were interviewed. The representative stratified random sample was drawn from the permanent resident population of Switzerland.[11] At the household level, the net response rate was 61%, and at the individual level, it was 85%. The data was collected by means of computer assisted telephone interviewing (CATI).

The SHP provides a variety of data on poverty including indicators of 'monetary poverty,' 'poverty in terms of living conditions,' and 'subjective poverty.' Although this database is a suitable source for poverty research, a considerable shortcoming exists for analyzing the relations between poverty, stratification, and gender. Information concerning household income, financial problems, lifestyle, etc., are gathered from one reference person only. We must consider that there is no set standard for selecting the reference person who will provide information about the household. Consequently, we cannot be sure to what extent the reference person's answers represent the entire household. Their assessment, although inferred to all members of the household, may be biased due to the idiosyncrasies and subjective evaluation of the reference person. To get a glimpse of its true inner workings, all adult members of the household would have to be questioned individually. Thus, analyses involving information at the household level need to be considered with caution. Furthermore, household income, as well as access to possessions, activities, and goods for household members are complex concepts. Both household income and common living standard assume that all household members benefit equally from them, which may not be the case (Brannen and Wilson, 1987; Chant, 1997a; Folbre, 1986; Folbre, 1998; Pahl, 1989). Consequently, as with other studies of this kind, many practical decisions need to be made in order to explore the gendered pattern of poverty using the SHP data.

10 The SHP is a joint project between the Swiss Priority Programme "Switzerland Towards the Future", the University of Neuchâtel, and the Swiss Federal Statistical Office.

11 The reference population for the Living in Switzerland survey is the population permanently residing in Switzerland and includes households of various nationalities provided that their members live on Swiss territory throughout the year. Seasonal workers, cross-border workers, and foreign tourists are usually not considered part of the permanent resident population and therefore not taken into account in the sample. Switzerland is divided into seven large statistical regions. A random sample in each of these was drawn on the basis of the SWISSCOM's electronic telephone directory, which covers over 95% of all private households. The households selected in this way are a representative sample of the various social groups in all regions of Switzerland. However, as the interviews are carried out in the three official national languages (German, French, and Italian) only, there might be a certain bias concerning how population groups who have recently migrated to Switzerland are represented.

Because many questions refer to income and to living standard made possible through income, we decided to define an "economic household head." The economic household head is conceptualized as the person with the highest total personal income within the household. Dependent children or adult children aged 18 to 35 and living in the household, however, were not considered household heads, even if they had the highest personal income among the household members. The "gender" of the household is defined as the sex of the economic household head.

6 Size and Structure of Poverty in Switzerland

In this section, we will answer the questions: "How many households in Switzerland are poor?" and "what are their characteristics?".

Table 2: Items and activities possessed or accomplished and how many households lack them (all figures show % of households, percentage of 'no answer' or 'don't know' not shown in table)

	Items possessed		Significance level	Items that households don't have, because not affordable		Significance level
	M	W	Significance	M	W	Significance
Go to dentist if needed	97	94	***	91	86	n.s.
Colour TV	95	90	***	5	9	n.s.
Car (private use)	90	68	***	23	29	n.s.
Holidays away from home (week/year)	85	76	***	44	49	n.s.
Savings 100 Sfr. monthly	86	72	***	84	82	n.s.
Home with garden or terrace	80	73	***	13	13	n.s.
Monthly invitation of friends	68	63	**	8	13	**
Dishwasher	68	47	***	9	10	n.s.
Washing machine (private use)	66	51	***	3	5	*
Monthly meal at restaurant	60	60	n.s.	30	41	***
Savings in 3rd pillar	65	43	***	30	35	*
Computer home	67	42	***	12	14	n.s.

Notes
Source: Swiss Household Panel, wave 1, 1999.
M: Men; W: Women.
Not weighted n = 4'140; Data are weighted by transversal household weights.
Significance levels: n. s. not significant; *: $p < 0{,}05$; ** $p < 0.01$;
*** $p < 0{,}001$ for Chi-square Test for classification by sex of main income contributor to household.

Sixty-nine percent of the households were not lacking any item, i. e. they had their full share of the common living standard. A further 14% were lacking only one of the items in question. With a lower threshold set at two or more desired but unaffordable items, 17% were unable to live within the common living standard. Table 2 presents 12 questions relating to deprivation and the frequency distribution across gender: With the exception of one ("monthly meal at restaurant"), the percentage of women possessing items or carrying out activities is lower than that of men. Gender differences exist regarding one third of the twelve items considered unaffordable.

If the threshold of 50% of the mean annual equivalized household income were applied, 15,1% of the households would be considered financially disadvantaged. The households can be started according to the two measures into the four categories presented in Table 1. The breakdown of categories presented in this table across the Swiss population is displayed in Table 3.

Table 3: Poverty classification

Classification	Income < 50% of mean and > = two deprivations	Main income contributor		Sign.
	%	Men	Women	
Poor	6.8	5.0	10.6	
Not poor: Vulnerable to poverty	11.4	9.1	16.3	
Not poor: Risen out of poverty	8.3	7.0	11.1	
Not poor	73.5	78.8	62.0	
Total	100	100	100	***

Notes

Source: Swiss Household Panel, wave 1, 1999.
Not weighted n = 4'140 households. Data are weighted by transversal household weights
Significance levels: n. s.: not significant; *: p < 0,05; **: p < 0,01; ***: p < 0,001;

According to Table 3, 6,8% of the households are classified as *poor* and 73,5% of the households as *not poor*. The intermediate categories show that 11,4% belong to households defined by Gordon et al. (2000) as *vulnerable to poverty*, and 8,3% as having *risen out of poverty*. According to the main income contributor, women are disproportionately found in the category *poor*, as well as in the intermediate categories *vulnerable to poverty* and *risen out of poverty*.

6.1 The Gendered Pattern of Poverty

In this section, we refer to the results of previous working papers and summarize the main results (Budowski, 2001; Budowski, 2002). The overall poverty rate of households classified as poor is 6,8%, that of individuals living in these households is 7,5%. Not only does the overall poverty rate differ according to household gender (i. e. sex of the highest income earner), but also with regard to various individual (age, civil status, nationality, level of education, labor market characteristics) and household characteristics (type of household and number of adult and child members). The poverty rate is higher for households with a woman at their heads along the variables *number of adults in the household, number of children in household, people living alone,* and *couples with or without children.* Interestingly, the poverty rate between men and women as lone parents does not differ significantly.

When we only take of into account those households classified as poor, we also observe a systematic difference between the above mentioned characteristics. Among the poor, for example, the proportion of households headed by women living in a one-adult household is three times as high as for men; living in a two adult household half as high; having two and more children half as high; and having one child twice as high. Although the poverty rate according to the type of household does not differ with regard to gender for lone parent households, the proportion of households headed by women is seven times higher than that of men. In contrast, the proportion of households consisting of couples with children headed by men is four times higher than those headed by women.

Individual characteristics of the economic household heads in poverty also vary according to gender. Compared with men, the poverty rate of households headed by women is higher in all age groups except the youngest. The same holds true across the statuses *married, separated,* and *divorced.* The poverty rate for households headed by women is twice as high as for men. With regard to the level of education, women heads of household have a higher poverty rate in *upper secondary* and *higher education,* compared to their male counterparts. No difference exists among those with compulsory education.

This summary of these bivariate analyses indicates that households in which the major contributor to income is a woman differ systematically from those where the major contributor is a man. Men and women face society with different opportunities and obstacles. Since gender cuts across all living circumstances, complex interactions are at play. We will explore these by modeling two separate logistic regressions, one for men and one for women. The same variables were used in both logistic regressions in order to identify the *pattern* of poverty across gender. Data from 2'161 male heads of household and 1'212 female heads of household were available for analysis. Two sets of variables were included: (1) individual characteristics which we expect to be more important for men, given

that their chances (or risks) are structured mainly around the labor market, and (2) household characteristics and obligations; this set points at the chances (or risks) in the private sphere (domestic, household, and family).[12]

The variables of individual characteristics included in the models are age, civil status, education, working status, and nationality. The variables on the household level are number of children younger than 18 and household type. The reference category are economic heads of household, who live in couples without children, are married, have a higher level education, are Swiss, and employed.

From these analyses[13] we find that for men, the variables associated with the labor market are indeed the dominant predictors: a lower education level, being a foreigner, or not being in the labor market increases the likelihood for being poor. Their main means of subsistence is rooted in the labor market and its associated institutions (i. e. old age pensions). The odds of being poor are almost 18 times as high for men who are unemployed than for those who are not. The odds are also higher for men in the two lower education levels (six times higher odds of poverty for the compulsory education level, two times higher for those with the upper secondary education) than for those with the higher education level. These relationships are different for women. As expected, variables associated with the household and family arrangements are the risk factors that tend to predict poverty amongst women. The opportunities to have a domestic means of existence has the highest odds for predicting poverty among the women household heads: the odds of being poor were six times higher in lone parent households. The labor market and level of education follow in importance as poverty-determining factors (three times higher odds if not in the labor market, four and a half times higher odds if unemployed; three times higher odds if the highest achieved level of education is compulsory schooling).

The predictors for women reflect greater options for means of existence, i. e. not only means provided by the labor market but also private means within the household and family. Compulsory education and employment status plays a role for women (controlling the effect of all other variables in the model). By contrast, risk of poverty among men is most strongly related to education and the means of subsistence associated with the labor market.

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12 Due to the small number of cases (men: $n_{poor} = 84$; women: $n_{poor} = 125$) the results need to be considered with caution.

13 A test of the full model with the predictors household gender, CSP-CH, education, and nationality against a null model, i. e. a constant-only model, was statistically reliable at $\chi^2_{men}(14) = 109{,}01$; $p < .001$; $\chi^2_{women}(14) = 114{,}33$; $p < 0{,}001$, indicating that the predictors, as a set, reliably distinguish between poverty and non-poverty.

Table 4: Logistic regression analysis of household and individual characteristics of being poor by gender of person contributing most income in the household.

	Women					Men				
	n*	B	Wald	Sig.	Exp(B)	n*	B	Wald	Sig	Exp(B)
Type of household	1212		22.258	***		2161		4.560	n. s.	
One-person household	645	0.432	0.565	n.s.	1.540	458	0.277	0.333	n. s.	1.319
Couple with children[1]	107	0.590	1.518	n. s.	1.805	921	0.396	0.783	n. s.	1.485
Lone parent household	187	1.794	8.024	**	6.014	33	0.612	0.578	n.s.	1.845
Other type of household	23	1.848	7.280	**	6.345	31	1.416	4.424	*	4.121
Number of children[1]	1212	0.185	1.124	n. s.	1.203	2161	0.516	12.998	***	1.675
Age in 1999	1212	0.007	0.583	n. s.	1.007	2161	– 0.011	0.771	n. s.	0.989
Civil status			3.737	n. s.		2161		1.927	n. s.	
Single	416	– 0.643	1.207	n. s.	0.526	418	0.556	1.110	n. s.	1.744
Separated/divorced	304	– 0.304	0.285	n. s.	0.738	175	0.572	1.257	n. s.	1.771
Widowed	206	– 0.815	1.948	n. s.	0.443	62	0.775	1.337	n. s.	2.171
Education	1212		25.842	***		2161		24.928	***	
Compulsory education level	301	0.117	0.117	**	3.320	1152	0.820	6.644	***	6.365
Upper secondary level	715	1.200	11.320	n. s.	1.124	202	1.851	24.175	**	2.270
Employment status	1212		24.098	***		2161		37.821	***	
Unemployed	25	1.522	8.400	**	4.580	16	2.876	19.186	***	17.737
Not in labor market	411	1.187	19.101	***	3.278	392	1.697	24.540	***	5.455
Foreigner	116	– 0.118	0.129	n. s.	0.889	275	– 0.942	11.042	**	0.390
Constant		– 3.848	35.556	***	0.021		– 4.179	30.466	***	0.015
χ^2 (df = 14)					114.325					109.007
Cox and Snell R^2					0.089					0.050
Nagelkerke R^2					0.183					0.175

Notes

Significance levels: n. s.: not significant; *: $p < 0{,}05$; **: $p < 0{,}01$; ***: $p < 0{,}001$;
analyses are weighted by transversal household weights.
*unweighted n.
[1] children in household

6.2 Predicting Poverty from Social Position and Gender

The following analyses examine the links between social stratification, gender of economic household head, and poverty. While previous analyses revealed different predictors for poverty to be important across gender, the analyses in this section control for employment status by examining how poverty manifests itself among the *employed population.* In other words, in order to examine the link between poverty and social stratification and to look more closely at poverty among the working population, we limited our analyses to households in which

the highest income contributor is employed. Included in the following analyses are highest achieved education level and nationality.

6.2.1 Poverty and Stratification (CSP)

A logistic regression was performed with poverty as the outcome and the four predictors: household gender, social position (CSP), education level, and nationality.[14] Due to sample size considerations (n = 54) and statistical power, the liberal professions (CSP 2) have been merged with the academic professions and senior management (CSP class 4). There are nine education levels in the household panel, which have been recoded into three categories: compulsory education (incomplete or completed), technical education (all vocational training, domestic science, etc.), and academic education (including high-level vocational and specialized schools). Nationality was coded as Swiss or non-Swiss. Because of the sensitivity of the predictors to the operational definition of poverty, as well as due to the small and fluctuating sample size of those classified as poor, four levels of poverty were used: (a) income below 60% and at least one item lacking (n_{poor} = 245); (b) income below 60% and at least two items lacking (n_{poor} = 162); (c) income below 50% and at least one item lacking (n_{poor} = 137); and (d) income below 50% and at least two items lacking (n_{poor} = 96). Again, this was necessary in order to study the dynamics of poverty not only as a function of operational definition, but also in terms of sample size and standard error fluctuations, which may have an effect on the significance levels of the estimated population parameters. In other words, if defined more leniently, the poor are likely to have different characteristics, compared to the poorest of poor. Data from 2'413 households were available for analysis.[15]

Prediction success of poverty was unimpressive, due partially to the unequal distribution of the occurrences and the insensitivity of the indicators. Rather than predicting likelihood of poverty, the model was better at differentiating the degree of non-poverty according to the indicators.

According to the Wald criterion, CSP is the most reliable predictor of the probability of being poor. A slight decrease in significance of this indicator can be observed as we lower the threshold of poverty. The most striking relations can be observed between qualified, non-manual workers and manual workers, and between qualified, non-manual workers and academic and liberal professions: controlling for the effect of all other variables in the model, qualified, manual workers are between 2 and 2,5 times more likely to be poor as compared to qualified, non-

14 The reference category is non-Swiss female qualified non-manual workers (CSP-CH class 6).

15 A test of the full model with the predictors household gender, CSP-CH, education, and nationality against a null model, i. e. a constant-only model, was statistically reliable at $\chi^2_a(10) = 109{,}88$; $p < 0{,}001$; $\chi^2_b(10) = 82{,}48$; $p < 0{,}001$; $\chi^2_c(10) = 85{,}96$; $p < 0{,}001$; and $\chi^2_d(10) = 64{,}54$; $p < 0{,}001$, indicating that the predictors, as a set, reliably distinguish between poverty and non-poverty.

Table 5: Log odds ratios, Wald statistics, significance levels, and odds ratios of the population parameters for CSP, education, gender, and nationality on poverty

Analysis	n (poor)	variable	B*(−1)	Wald	p	Exp(B)
a) deprivation, 60% threshold	230	CSP		50.13	***	
		Highest management	6.17	0.68	n. s.	0.00
		Self-employed	− 0.19	0.62	n. s.	1.21
		Academic &Liberal	1.27	16.32	***	0.28
		Intermediate	0.68	9.40	**	0.51
		Qualified manual	− 0.71	8.51	**	2.03
		All unqualified	− 0.23	0.48	n. s.	1.26
		Education		8.94	*	
		Technical	0.78	7.68	**	0.46
		Academic	0.49	2.26	n. s.	0.62
		Gender	0.29	3.39	n. s.	0.75
		Nationality	0.41	4.71	*	0.67
b) deprivations, 60% threshold	151	CSP		27.02	***	
		Highest managementt	5.50	0.55	n. s.	0.00
		Self-employed	− 0.36	1.56	n. s.	1.44
		Academic &Liberal	1.01	6.94	**	0.36
		Intermediate	0.38	2.03	n. s.	0.15
		Qualified manual	− 0.81	7.03	**	2.24
		Unqualified	− 0.29	0.57	n. s.	1.34
		Education		8.91	*	
		Technical	0.93	8.48	**	0.39
		Academic	0.67	3.27	n. s.	0.51
		Gender	0.58	9.54	**	0.56
		Nationality	0.56	6.61	*	0.57
c) deprivation, 50% threshold	126	CSP		38.30	***	
		Highest management	5.27	0.50	n. s.	0.01
		Self-employed	− 0.67	4.81	*	1.95
		Academic &Liberal	1.36	8.28	**	0.26
		Intermediate	0.54	2.97	n. s.	0.58
		Qualified manual	− 0.93	8.13	**	2.54
		Unqualified	− 0.71	3.03	n. s.	2.04
		Education		5.30	n. s.	
		Technical	0.73	4.40	*	0.48
		Academic	0.40	0.94	n. s.	0.67
		Gender	0.42	4.00	*	0.66
		Nationality	0.45	3.45	n. s.	0.64
d) deprivations, 50% threshold	87	CSP		21.56	***	
		Highest management	4.65	0.39	n. s.	0.01
		Self-employed	− 0.89	5.65	*	2.44
		Academic &liberal	1.09	3.71	*	0.34
		Intermediate	0.08	0.04	n. s.	0.93
		Qualified manual	− 1.00	5.53	*	2.71
		Unqualified	− 0.79	2.74	n. s.	2.21
		Education		6.52	*	
		Technical	0.93	5.76	*	0.39
		Academic	0.54	1.42	n. s.	0.58
		Gender	0.74	9.60	**	0.48
		Nationality	0.48	2.83	n. s.	0.62

Cox and Snell: $R_a^2 = 0{,}05$; $R_b^2 = 0{,}04$; $R_c^2 = 0{,}04$; $R_d^2 = 0{,}03$. Nagelkerke: $R_a^2 = 0{,}10$; $R_b^2 = 0{,}09$; $R_c^2 = 0{,}10$; $R_d^2 = 0{,}10$.
The CSP reference category is qualified, non-manual professions (CSP class 6);
n. s.: not significant; *: $p < 0{,}05$; **: $p < 0{,}01$; ***: $p < 0{,}001$.

manual workers. Similarly, in contrast to academic and liberal professions, qualified, non-manual workers are between 2,5 and nearly 4 times as likely to be poor, depending on the poverty threshold. Also of interest is the non-reliability of the contrast between unqualified workers and non-manual qualified professions, explicable in three ways: first, the sample size of unqualified workers in this analysis is relatively small (n = 150), which decreases statistical power; second, the bivariate effect between poverty and these two classes may be negated by the other variables in the model; third, both categories are relatively heterogeneous and may, thus, mask within-group variations.

Education remains a fairly reliable predictor of poverty, even if we hold all other variables in the model constant. However, on closer inspection, we find that, in contrast to compulsory or lesser educational achievements, only a technical education reliably predicts the probability of being poor. An academic education level does not differ from compulsory education in terms of poverty predictability. This does not mean that a university degree is as likely to lead to poverty as an unfinished compulsory education; instead, the social status associated with occupational positions accounts for the difference in education level and poverty. Thus, the contrast between compulsory education and an academic education cannot, alone, predict poverty levels if we take into consideration, i. e. hold constant, social class.[16]

Controlling for the effects of social class, education, and nationality, gender is a reliable predictor of poverty only in analyses that use a low threshold of poverty. Thus defined, women are more likely to be poor. Again, because of the gendered nature of education and occupations, this does not mean that gender is an unimportant predictor.

Nationality represents a weak predictor of poverty in analyses that use less stringent thresholds of poverty, and becomes unreliable when more stringent definitions are used. However, non-Swiss nationals are a highly heterogeneous group, especially with regard to income and deprivation, and it is thus not surprising that the relationship is fairly weak. In addition, if we rerun this analysis without social class, nationality becomes the most important predictor, even before educational achievement (cf. footnote 15). A more detailed study of this issue would exceed the limits of this text but should be undertaken in the future to clarify the interesting interactions between gender, nationality, social position, and poverty.

16 Rerunning the poverty model without social class as a predictor of poverty makes the contrast between compulsory or lower education and an academic education the second strongest predictor of poverty (B = 9,88; p < 0,005), after nationality (B = 13,12; p < 0,001), while the contrast between compulsory education levels and a technical education becomes unreliable (B = 9,88; p = n. s.).

6.2.2 Poverty and Stratification (CAMSIS)

Another logistic regression was performed with poverty as the outcome variable and the four predictors: household gender, CAMSIS, highest achieved education level, and nationality. After removing those for whom no occupational information was available, 2'513 cases were available for analysis. As before, four analyses were conducted, each using a different threshold of poverty. Accordingly, households were classified as poor if: (a) income was below 60% and at least one item was lacking (n_{poor} = 245); (b) income was below 60% and at least two items were lacking (n_{poor} = 162); (c) income was below 50% and at least one item was lacking (n_{poor} = 137); and (d) income was below 50% and at least two items were lacking (n_{poor} = 96). Once again, due partially to unequal distributions of the occurrences and the insensitivity of the indicators, the model was better at differentiating

Table 6: Log odds ratios, Wald statistics, significance levels, and odds ratios of the population parameters for CAMSIS, Education, Gender, and Nationality on Poverty:

Analysis	n (poor)	variable	B*(–1)	Wald	p	Exp(B)
a) deprivation, 60% threshold	245	CAMSIS	0.81	48.17	***	0.45
		Education		13.73	**	
		Technical	0.72	13.01	***	0.49
		Academic	0.47	3.39	n. s.	0.63
		Gender	0.42	8.31	**	0.66
		Nationality	0.37	4.18	*	0.69
b) deprivations, 60% threshold	162	CAMSIS	0.88	39.35	***	0.41
		Education		14.33	**	
		Technical	0.83	13.16	***	0.44
		Academic	0.45	2.37	n. s.	0.64
		Gender	0.67	15.54	***	0.51
		Nationality	0.48	5.24	*	0.62
c) deprivation, 50% threshold	137	CAMSIS	1.04	44.57	***	0.35
		Education		11.24	**	
		Technical	0.79	10.47	**	0.46
		Academic	0.44	1.90	n. s.	0.65
		Gender	0.56	9.11	**	0.57
		Nationality	0.32	1.86	n. s.	0.73
d) deprivations, 50% threshold	96	CAMSIS	1.03	32.92	***	0.37
		Education		12.51	**	
		Technical	0.93	10.97	**	0.40
		Academic	0.38	1.17	n. s.	0.68
		Gender	0.85	15.59	***	0.43
		Nationality	0.34	1.56	n. s.	0.71

Cox and Snell: $R_a^2 = 0{,}04$; $R_b^2\,0{,}04$; $R_c^2 = 0{,}04$; $R_d^2 = 0{,}03$;
Nagelkerke: $R_a^2 = 0{,}09$; $R_b^2 = 0{,}10$; $R_c^2 = 0{,}10$; $R_d^2 = 0{,}11$;
n. s.: not significant; *: $p < 0{,}05$; **: $p < 0{,}01$; ***: $p < 0{,}001$.

between the degree of non-poverty, than at classifying households as poor or non-poor.[17]

Social position, as measured by CAMSIS, was consistently the strongest predictor of poverty, and this efficiency increases, the more stringently we define poverty. Considering that CAMSIS scores reflect social positions that are derived solely from occupational titles[18] of couples, this finding is less obvious than it seems. In contrast to the analysis in 6.2.1, which examined the likelihood of being poor across distinct professional categories, we are demonstrating here that the stratification order based on access to networks is equally good at predicting the probability of being poor.

Controlling for the effects of social position, education, and nationality, households in which women are the highest income earners are more likely to be poor, compared to households in which they are men. The more stringent the definition of poverty, the more important gender becomes as a predictor, as can be seen from the change of the Wald-test and the odds ratio. However, an interaction effect between poverty, household gender, and social position just fails to be statistically significant ($p = 0{,}07$).

Level of education predicts poverty only when we examine the contrast between compulsory or lower education levels and a technical education. Interestingly, the contrast between compulsory or lower education and an academic education is non-significant. This means that, once we control for social stratification, gender, and nationality, education level is an unreliable predictor between these classes. In other words, while there is indeed a much higher percentage of poor among those with compulsory or lower education, than among those with an academic education[19], the likelihood of being poor is already accounted for by social position. Thus, once we control for social position, the difference in the likelihood of being poor between the lowest and the highest education level disappears. In contrast, even if we control for social position, the likelihood of being poor is effected by education level, if we examine the contrast between compulsory and technical education.

Nationality predicts poverty only if the line of demarcation is liberally set, i. e. at least one deprivation and an income below the 60% of the mean equivalence incame threshold. In this case, the likelihood of being poor is reduced for Swiss nationals, as compared to non-Swiss nationals. However, if we use the most

17 Compared to the null model, i. e. the constant-only model, the full model was a consistently better predictor of poverty at $\chi^2_a(5) = 102{,}91$; $p < 0{,}001$; $\chi^2_b(5) = 95{,}99$; $p < 0{,}001$; $\chi^2_c(5) = 90{,}43$; $p < 0{,}001$; and $\chi^2_d(5) = 76{,}80$; $p < 0{,}001$.

18 NB: The stratification order of CAMSIS is derived not merely from occupations, nor from subjectively attributed social status associated with occupations.

19 Defining poverty as an income of less than 60% of the mean equivalence incame and at least one deprivation: 32% are poor among those with compulsory or lower education, compared to only 4% among those with an academic education.

restrictive definition of poverty, i. e. at least two deprivations and an income of below the 50% of the mean threshold, then the unique effect of nationality on poverty disappears, i. e. it either may be accounted for by the other variables in the model or, indeed, nationality is no longer a predictor among the poorest of the poor.[20]

7 Conclusion

This article examined the relationships between poverty, social stratification, and gender, based on data from the first wave (1999) of the Swiss Household Panel. Our operational definition of poverty included equivalized household income levels below a certain threshold and restriction of consumption of goods and/or services due to economic hardship.

We observed a gender-specific pattern of poverty in the analyses where social position was not included, given that a large part of the population is not attached to the labor force. Predictors for women living in poverty were associated with their situation in the domestic sphere (household type) and the labor market (working status), whereas predictors for men were predominantly associated with the labor market (level of education, working status). Additionally, we found that gender and occupational status moderated the relationships of other indicators of poverty. Thus, clear differences in terms of relevance were detected, depending on whether we examined the worlds of men or of women, or whether we limited our examination to those who are formally employed. The formally employed constitute a specific part of the population (in terms of age, for example). However, given that it is primarily the labor market through which most resources are allocated, many population groups are both excluded from these resources, as well as "invisible" in studies on stratification that use occupation-based measures (e. g. homemakers or retirees).

The theoretically based decision to limit the analyses of poverty to those who are actually employed reveals that gender continues to be an important predictor of poverty. Here, however, stratification was the strongest predictor for poverty, regardless of whether it was theorized as social category derived from education level, authority over subordinates, and occupational status, or whether it was calculated based on locations within social networks. By contrast, the finding that gender is specifically important when predicting poverty for the main contributors to the household income regardless of actual employment might be modified by a social position if stratification variables were included for neglected population subgroups.

20 Again, keeping in mind that illegal migrants or those who do not have a phone are excluded due to the sampling rules of the SHP.

The Swiss Household Panel is a formidable tool for research of this kind, not only because it represents a random and fairly large sample, but because it also allows for analyses of related constructs such as poverty, stratification, lifestyle, etc., which, in general, would otherwise prove extremely costly as well as methodologically inferior, if studied as specialized projects. As additional panel waves become available, the topic of this article could be pursued even more fruitfully by including time dimensions; then, we will be able to analyze life events and cohort effects across time.

Yet despite these possibilities, working with survey data does have its disadvantages. In our case, we had some difficulties finding enough households that could be defined as poor. This was because, first, the poor in Switzerland represent a comparatively small group, even if we relax our poverty threshold; second, the very poor are far less likely to be a part of the sampling frame because they are either explicitly excluded (e. g. certain disabilities, illegal migrants, speakers of languages other than the three main Swiss languages, or no access to a telephone) or implicitly left out (due to a lower probability of agreeing to participate); third, the indicators that were used to measure deprivation may be too insensitive to effectively analyze this construct.

Future studies should expand our findings both theoretically and empirically by, among other things, collecting additional data that would permit the pursuit of more detailed and theoretically challenging endeavors. By exploring the context and dynamics of poverty in Switzerland, by demonstrating the utility of the household panel for achieving these ends by exploring only a fraction of its potential, and by contributing to the body of knowledge that exists in this field, we have made a first step in this direction.

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Volume XXXIII, 2002/2

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