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Title: Working poor and low salaries in Spain: an analysis of occupational and household factors related to different situations of poverty

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Working poor and low salaries in Spain: an analysis of occupational and household factors related to different situations of poverty

Abstract

In recent years, a new social category has come to the fore, which has transformed the concept of traditional poverty: the category of the working poor. This has introduced a new debate, very much centred on job quality, as became evident at the European Laeken summit. Several solutions have been discussed in relation to this category: Should we increase the number of low-quality jobs so as to reduce poverty? Or conversely, does poverty result from this low quality? In order to clarify this debate, the present article analyzes the different occupational and household factors associated with various types of poverty: the situation of workers characterized by low earnings and household poverty; those whose earnings are under the risk threshold, but whose families shield them from poverty; and finally, the situation of workers who do not receive low wages, but whose household characteristics lead them to poverty. The data source used are the European Statistics on Income and Living Conditions referring to Spain. The results show important differences in the behaviour of occupational and household variables, depending on the divergent poverty situations. Two other results should also be highlighted: on the one hand, the important extent to which household work intensity protects the family from falling into poverty; on the other hand, the existence of labour market segmentation, which has the effect that the worst jobs are reserved for the poorest families.

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Introduction

In recent years, a new social category has come into being in Europe: the working poor. This category of analysis had appeared in the United States in the 1970s and was meant to highlight the situation of those households of workers where family income, in spite of the occupational or employment situation of some of its members, was below the relative poverty line.

The relationship between employment and poverty has not always been interpreted in the same manner. On the one hand, it has often been assumed that being poor is intimately related to having low-wage employment; some investigations even indicate that poverty levels are higher in those countries where this type of employment is more widespread (Marx and Verbist 1998). Hence, one may think that employment policies aimed at raising salary levels will have a positive effect on the reduction of poverty. On the other hand, not seldom may one find arguments in favour of an increase in the number of low-wage jobs (and bump into heated debates about the empirical generalisation of these arguments; Bazen et al. 1998). It is understood that the growth of these jobs is linked to the reduction of structural unemployment, which seems to be endemic in Europe, and to a decline of poverty. The idea is that Europe could follow the model of the United States, and to some extent that of the United Kingdom, where the creation of low-quality jobs made possible the reduction of unemployment and the incorporation of certain groups of the population into labour activities.¹

While keeping ourselves aloof from this polemic, it seems evident that the amount of salary and the quality of jobs are highly relevant aspects in the explanation of poverty levels of the working population. However, in this article it is assumed we are faced with situations that are much more complex to explain, and in which other factors of equal importance as individual incomes intervene which have to form part of the analysis; we refer, specifically, to household

¹ A second argument in favour of an expansion of this type of jobs has its basis in Europe's difficulties to compete in the global economy; it is understood that by increasing this type of employment the level of competitiveness of national markets will augment.

structures and family lifecycles, as certain events like having dependent children, living alone, or the break-up of the family unit may significantly influence the poverty risk of workers, with all the consequences for social policy this implies.

Thus, this article starts with the premise that there are two dimensions to the analysis of poverty of workers: their salaries and their households' structures and incomes. Salaries and households constitute two situations of the 'standard' type of poverty: low-pay wage-earners, and workers living in poor households (working poor). Most investigations considering these two dimensions have focused on individuals who embrace both conditions: low earnings and household poverty. The present article aims to go beyond this and address, besides the cited situation, two other situations in which salary level and household structure are relevant and which we might call "frontier situations": one of workers with low salaries but whose family conditions keep them aloof from poverty; and another one of those who do not have low salaries but whose family circumstances reduce them to poverty.

Starting from this typology, the aim of this article is the analysis of labour and family factors that are related to different types of poverty. Such analysis will allow us to determine which groups in the labour market are most prone to suffer the mentioned poverty risks and shortage of means as well as which are the most relevant labour and family characteristics of those working poor. To attain the proposed objectives, we have used the European Statistics on Income and Living Conditions referring to Spain.

The structure of this article is as follows. In the first section we will expose the theoretical and empirical approaches in the study of poverty among workers. The second section deals with the data source and the indicators used to measure household poverty and low salaries. The description of sociodemographic and labour factors of the working poor and of the low-wage earners forms part of the third section. The fourth section is about the labour and family factors related to different types of poverty among workers. Finally, in the fifth section we present the most important conclusions of this article.

Theoretical and empirical approaches to the study of poverty situations of workers

There are two main research traditions in the study of poverty among workers. On the one hand, the situation of wage-earners with jobs that provide them with low incomes, a field

dominated by economists and specialists in labour market and industrial relations. And on the other hand, a whole field of analysis on poverty in the household (including worker households), a much more sociological approach and principally oriented towards the social security policies of the Welfare State. If we want to understand better the phenomenon of the working poor we have to embrace both traditions. Thus, it becomes essential to analyse the characteristics of their jobs, as it is understood that they tend to correlate directly with situations of poor quality employment, basically because of their low income levels. At the same time, it becomes necessary to examine the relation of these workers with models of household and family structure.

The literature on the earning of low earnings has focused on a number of factors related to a higher or lower incidence of low wages among the population. Thus, the job characteristics constitute variables that are related to the incidence of low earnings, whereby we observe a concentration of low-wage workers in certain occupations and branches of employment, fundamentally in manual jobs and the service sector (Contini, Fillipi and Villosio, 1998; Arai, Asplund and Barth, 1998; Craypo and Cormier, 2000; Freeman and Schettkat, 2002). Likewise, the size of the business has been cited as an important factor: the workers who receive lower incomes being the ones employed in small companies (Contini, Fillipi and Villosio, 1998).

Some demographic characteristics augment the probability to occupy low-wage jobs as well. Young people and women are much more represented among these jobs than men and workers of higher age (Lucifora, 1998; Arai, Asplund and Barth, 1998; Freeman and Schettkat, 2002; Sloane and Theodossiou, 2002). In the case of youngsters, a good number of these jobs constitute an initial stage in their process of transition to work which leads to a following stage characterized by a significant wage increase (Keese, Puymoyen and Swaim, 1998). As for women, their higher (poverty) risk in comparison to men remains after controlling for different factors such as less labour experience and the composition of employment by branch and occupation (Keese, Puymoyen and Swaim, 1998). Finally, we should mention the workers' personal resources, basically training. Thus, the higher the worker's educational level and his or her labour seniority and experience, the lower the probability to receive a low salary (Sloan and Theodossiou, 2002).

An important element in the analysis of the situations and characteristics of the workers at the lower end of the salary scale is to determine if this situation constitutes a temporary phenomenon in the working life of the labourer, or conversely, if it tends to become a permanent phenomenon. The theories on the dual labour market suggest that these jobs constitute a 'trap' in the sense that they do not reflect the investment in human capital and do not lead to obtaining higher salaries, a phenomenon that has been recorded in various investigations (Arai, Asplund and Barth, 1998; Eriksson, 1998; Sloane and Theodossiou, 2002). The situation becomes even more serious if we take into account that these workers tend to be affected by a higher incidence of unemployment as well as periods of long-term inactivity. Their employment history is characterised by high levels of job rotation between occupations of similar nature interspersed with periods of unemployment (Gregory and Jukes, 1998; Sloane and Theodossiou, 2002).

Studies on the working poor started in the United States. Among these, we should emphasise the seminal work of Levitan and others (1987, later edition 1993) in which the "American contradiction" is made explicit: i.e. having a job and being poor at the same time. A contradiction with important repercussions on the national political ideology as it destroys the foundations of the 'American dream', now that poverty can no longer be explained by reference to laziness or illness and we are faced with a great number of working families who despite their efforts do not manage to cross the poverty line.

In Europe, there is less of a tradition in the research on working poor. An important milestone for its consolidation was the appearance of the term in the European Employment Guidelines, approved of by the European Commission in 2003, where it was used as an operative concept; the Commission defined it as its objective to reduce the number of working poor in Europe. Until then, although the concept was being used, it was difficult to establish comparisons, due to the lack of unification of indicators.² At present, the studies that do allow comparison are being carried out under the umbrella of Eurostat and the Sub Group Indicator of the Social Protection Committee. These institutions have developed an indicator for the working poor that is being used in those European processes in the field of social inclusion that are subject to the Open Method of Coordination.

² Other authors have already demonstrated the difficulties to unify categories of analysis in relation to the phenomenon of the working poor (Peña-Casas *et al.*, 2004). Their review of the literature is highly relevant.

The research on working poor³ emphasises certain labour characteristics, such as low salary and low job quality, and certain household and individual characteristics (Peña-Casas *et al.*, 2004; Bardone *et al.*, 2005). For instance, being a poor labourer is closely related to having low earnings: thus, in 1995, 37% of the working poor in the EU-13 had low salaries. Moreover, these workers have jobs of very low quality, with a minimum level of required education; the percentage of self-employed women, temporary jobs and high rotation is superior; in general, jobs with a majority presence of women and mostly part-time (Peña-Casas *et al.*, 2004).

As for household characteristics, the research points out that the most vulnerable categories are monoparental families and those that consist of only one employed member with dependent children. In general, the Achilles' heel seems to be the work-intensity of the household, that is, the number of workers in the household in relation to the number of members, both adults and minors (Peña-Casas *et al.*, 2004; Bardone *et al.*, 2005).

Some studies that tackle the relationship between workers with low salaries and wage-earners who live in poor households focus on the extent of overlap of both realities. Thus, we find that this relation varies considerably from one country to another and according to whether we are considering the percentage of poor workers with low salaries of *viceversa*, the percentage of low-wage workers who live in poor households. For example, according to 1995 data, in Greece and the United Kingdom the percentage of poor workers who earn little was 52 and 44 % respectively – i.e. they were highly related situations –, while in Denmark and Portugal the relation was a lot weaker: only 21 %. On the other hand, the percentages of those who earn little and are really poor also experiment some variability, going from 13 % in the case of Denmark to 25 % in Italy (EIRO, 2002: 16-17). This compilation study indicates there are mainly two factors⁴ that shield low salary workers from being reduced to poverty: on the one hand, the existence of more than one salary in the household; and on the other, social transfers, generally financial support for housing and childcare. In this respect, a factor that moves low-income labourers in Southern European countries away from poverty is the role of the extended family, which may greatly support the care for children or facilitate the access to a dwelling.

³ Anticipating the definition, we refer to people over 16 years old who, in the year of reference, had worked more than six months and not under 15 hours per week, and who lived in households that were situated beneath the line of relative poverty.

⁴ Apart from the effect in some countries of the regulation by law of a guaranteed minimum wage.

The research carried out by Marx and Verbist (1998) indicates how a family's living standard depends basically on the position of each of the household members in the labour market and not only on the position of the head of the family, as was normal decades ago. Double income families are less likely to fall into poverty. Conversely, poverty levels among low-salary couples of whom only one member (the man) has an income are considerably higher, especially when they have children. When there are no dependent children, these levels tend to be much lower. The investigation also observes how the majority of the workers who receive low salaries live in households where more than one member brings an income in.

An original contribution comes from Jane Millar and Karen Gardiner (Gardiner and Millar, 2006; Millar *et al.*, 1997). These authors start by observing the family and gender characteristics of low-wage workers and, among these labourers, of those who live in a poor household (maintaining the analysis per family and gender type). The results these authors obtain indicate that the household composition is a very important factor to explain the risk of low-salary workers of finding themselves in a situation of poverty. Protection against poverty depends quite often on living with other individuals who may also bring in their incomes into the household. For example, individual bachelors with no people depending on them constitute the major group among low-wage labourers and they are more dependent on the incomes of other adults in the household, normally of their parents. Men are better able to avoid poverty due to their own incomes, whereas women tend to lean more on their partners. Among low-pay female workers, single mothers are most likely to be poor. This investigation also states that the poverty risk of couples with children varies considerably, depending on whether it is the man or the woman who receives a low income. The probability of men in this group to be poor is three times higher than that of women.⁵

Data and measurements used in this study

European Statistics on Income and Living Conditions (EU-SILC)

So as to analyse the different poverty situations considered in this article, we have used as data source the European Statistics on Income and Living Conditions, successor of the

European Community Household Panel. This survey, which started in 2004, belongs to the set of statistic operations that were agreed upon and brought into consonance by the EU countries, in order to have at their disposal comparable statistics on income distribution and social exclusion at a European level (INE – Spanish Statistical Institute, 2004). The sample is made up of 15,000 households distributed among 2,000 census sections all over Spain's national territory.

Measurement of Worker Poverty

Poverty among may be defined in individual and in family terms. The present article considers that both dimensions, instead of being mutually exclusive, should be analysed as complementary, but first we should construct some valid indicators for each of these dimensions, before we can observe their interrelation. On the one hand, we should take into account one's belonging or not to a poor household and on the other hand, the height of one's salary or income.

We have followed the Eurostat definitions in order to elucidate the concept of poor household and to define what should be understood by 'worker'. The definition of poor household is taken from the one adopted by the European Laeken Council in December 2001 (Dennis, 2002). By poor household we understand the one that is located under the relative poverty threshold. We should distinguish between the poverty threshold as defined by the individual's equivalized income and the poverty threshold that is defined by the total household income.

The value of the poverty threshold defined by the individual's equivalized income is set at 60% of the income average of individual consumption units.⁶ The 2004 European Statistics on Income and Living Conditions established this value at 6,278.7 euros. As for the value of the poverty threshold defined by the total household income, the indicator used in the present investigation depends on the number of household consumption units. It is obtained by

⁵ Despite the explanatory richness of their research strategy, the use of too small sub-samples reduces its reliability.

⁶ "The incomes per household consumption unit are calculated so as to take into account economies of scale in the households. The results are obtained by dividing total household incomes by the number of consumption units. These units are calculated using the modified OECD scale, which attributes a value of 1 to the first adult, a value of 0.5 to all other adults and a value of 0.3 to minors under 14. Once the income per household consumption unit has been calculated, it is attached to each of its members. These incomes per individual consumption unit (or the individual's equivalized income) is used to calculate measurements of relative poverty" (INE, 2005).

multiplying 6,278.7 by the number of consumption units. For example, for a household of one individual the threshold is 6,278.7 euros, for a household of two adults it is 9,418.1 euros (or 4,709 euros per person), for a household of two adults and a minor under 14 it is 11,301.7 euros (or 3,767.2 euros per person), for a household of two adults and two minors under 14 it is 13,185.3 euros (or 3,296.3 euros per person), etc. (INE, 2005)⁷.

By combining the dimensions “being a worker” and “living in a poor household” the indicator “poor worker” is constructed, which in the present study will also be called “worker in poor household” so as to emphasise the community element which is implied in our understanding of the poverty situation. Our definition of poor worker is the same as the one adopted by the Open Method of Coordination (OMC) of the European Union and Eurostat in the field of social inclusion and the European Employment Strategy (EES). Specifically, the category includes both self-employed workers and employees working for others who in the year of income reference have worked at least seven months, living on their income and working at least 15 hours a week in their main job.

If we cross the variable that differentiates workers who do and do not live in a poor household with the worker’s labour situation (employer, self-employed, wage-earner and family assistance), we observe the high percentage of self-employed workers who live in poor households.

TABLE 1 ABOUT HERE

Due to this result we should consider the convenience of focusing the analysis exclusively on wage-earners, for different reasons: in the first place, because of the existence of negative incomes (debts) among businessmen and self-employed workers (should those who owe a lot of money be considered poor?); in the second place, in view of existing doubts about the reliability of income data that self-employed workers supply in surveys. Hence, the present research will be based on the sub-sample of wage-earners.

⁷ In analysing poverty in these households, we assume that goods are being distributed fairly within the household. Such an assumption is necessary for operative reasons, even though some investigations point to inequalities in the access to certain goods within the family (Jenkins, 1991; Nolan, 2000; Jordan *et al.*, 1992; Stocks *et al.*, 2007).

In the case of the second poverty dimension, the one that focuses on the worker's salary, the indicator used relates to the height of the hourly wage. While using hourly wage we are able to neutralise the influence of the time needed to realise the tasks, when we consider the group of low-wage labourers. Neutralising the influence of the time needed for the job makes it possible to exclude as low-wage labourers those who work part-time, as it seems obvious that one's income is scarce if one does not work a minimum number of hours. In order to calculate one's hourly wage, we have followed the indications of the Spanish Statistical Institute INE with respect to the variables included in the European Statistics on Income and Living Conditions (EU-SILC):

$$\text{hourlywage}=\text{PY200G}/(\text{PL060}*4)$$

where

PY200G is the current gross monthly wage corresponding to the principal job,

PL060 is the number of hours per week dedicated to this job.

By 'low wage' is understood an hourly wage that is lower than 60% of the average hourly wage of the working population.⁸ In Spain, the average hourly wage is € 7, which means that a low hourly wage is considered to be around or less than € 4.2 (less than 60% of the average wage).

Description of the social distribution of poverty situations

Before we go into the analysis of the occupational and household factors associated with the different types of poverty situations addressed in this article, it would be illustrative to have a general picture of the occupational and household characteristics of the adults who live in poor households, of the wage-earners and of those whose hourly wage is lower than 60% of the average (see Table 1).

As is natural, the percentage of people who live in households under the relative poverty line is much higher if we take into account the whole population over 15 than if we only analyse wage-earners. If only wage-earners are considered, the percentage of workers who live in

⁸ The same indicator is used by Gardiner and Millar (2006).

poor households decreases substantially, to 7.1 %. However, the profile of these wage-earners varies considerably, depending on which of the poverty situations indicated before we take into account (domestic or own income poverty risk).

TABLE 2A ABOUT HERE

Already on a first examination we observe that obtaining a low hourly wage and being poor are analytically distinct situations. Whereas obtaining a low salary is mainly associated with personal characteristics such as gender and age and to the productive characteristics of the job (branch of activity, type of contract, ...), that fact that a wage-earner lives with a family in a situation of poverty risk, i.e. the situation of the “poor worker”, is more related to the characteristics of the household.

Gender continues to be a factor in labour market segmentation. The average hourly wage of men is 17.3 % higher than that of women (INE, 2005) and according to the EU-SILC data, 14.2 % of female workers have hourly wages under 60 % of the average salary. However, this situation should not necessarily be associated with poverty (only 5.9 % of women are poor household wage-earners), as female workers who live with a husband or friend (the most frequent situation) mostly have a working partner, and it is highly unlikely that double income couples fall under the poverty line.

Youth is also related to the acceptance of low-quality employment: 23.5 % of young people between 16 and 24 years old have low hourly wages. The explanation may be twofold: on the one hand, because it is socially accepted that in the first stages of their labour career people have lower incomes and that these incomes increase as they gain work experience. On the other hand, due to the increase in the deregulation of working conditions, people who have entered the labour market in recent years, mostly youth, are the ones who suffer most from this new segmentation. Without judging the correctness of both assumptions, we observe it is socially accepted in our country that young people have lower incomes; consequently, it is common for young people not to leave the parental home before they are in their thirties; as these young men and women live with their parents in the meantime, the percentage of working youth living in poor households is lower than average.

As we observed before, the dimensions that explain best why annual household incomes do not exceed the relative poverty line are the characteristics of the households, specifically: work intensity and the number of dependants. It could hardly be otherwise, as this relation is the consequence of our development of dependent variables. As for the hourly wage, our unit of analysis is the individual, consequently, it is a factor explained by individual and labour characteristics. Poverty is a phenomenon with family characteristics, thus the unit of analysis is the domestic unit and its structure provides us with the keys to this phenomenon.

Wage-earners who live in households under the poverty line can be found in greater measure in families with minors, especially in monoparental ones (12.3 %) and when the wage-earner lives in a household where there are more than two adults with one or more minors. The latter case is normally the one of a nuclear family in which the oldest child is over 15 but still studying. This may be the reason why we also find a higher percentage of low-income wage-earners in this type of households.

The household's work intensity seems to be the most reliable indicator to estimate the probability that a wage-earner lives in a poor household. As we may infer from the following table, the proportion decreases as the work intensity increases, reaching a maximum of 2.3 % when the household's work intensity is at its height. This relation is not direct in the case of wage-earners with low hourly incomes, as we find that – although most of these workers live in families with low work intensity – a small percentage (6.4 %) is living in families where only half of the people who could work actually does. These may be families of only two members, where the male's high income restrains his partner's participating in the labour process.

As for the distribution of wage-earners in poor households and labourers with a low hourly wage according to the main employment characteristics, the first thing that strikes the eye in both cases is their concentration on certain occupations and branches of activity, even though the concentration is higher in the case of low-wage workers, which suggests a higher explanatory value of variables related to labour when we focus on salary than when we look at poverty (or the lack of it) of the household.

Household poverty is higher among manual workers, especially among qualified workers in agriculture and among non-qualified workers. If these workers live in poor households, this

may be due to the fact that these categories tend to be related to low-pay jobs as well as to certain models of families with low work intensity. We refer to families in which both husband and wife have had little education and only one member of the couple (normally, the man) works, particularly if there are minor children, as the salary the woman may obtain is also low and does not make up for the costs of childcare. On the other hand, low earnings are typical for non-qualified workers, for qualified workers in agriculture and for workers in the service sector. In many cases, the type of employment these categories refer to require few qualifications and offer few medium and long-term career opportunities.

As for the branch of activity, in both cases the high percentage of the agriculture and fisheries branch stands out. The proportion of poor households is also higher in the branches of hotel and catering industry and domestic and cleaning service – branches characterised by a high temporality of jobs and substantial labour rotation.. The same activities stand out in relation to the distribution of low earnings, albeit with higher percentages; the commercial branch should be added to these.

Other job characteristics are equally relevant as to the poverty distribution among wage-earners. The concentration of poor households and low wages in small-scale companies is overwhelming, especially in the second situation. Thus, almost 30 % of the wage-earners who live in poor households work in firms with fewer than five workers, and this percentage soars to 57.9 % in the case of low-income workers. Finally, job temporality is another characteristic in both situations.

TABLE 2B ABOUT HERE

Occupational and household factors related to different types of poverty among workers

In this section, we will analyse more thoroughly the occupational and household factors related to different situations of poverty among workers. Establishing such situations starts with the interrelation between both dimensions of poverty we have seen till now: wage-earner

in poor household and low-pay wage-earner. Crossing both variables provides us with the following table:

TABLE 3

As we may observe, having a low hourly wage does not always coincide with living in a poor household. In the Spanish case, of the 9.5 % labourers whose hourly wage is lower than 60 % of the average hourly wage only 21.7 % live in poor households. On the other hand, 6.6 % of the wage-earners live in poor households, 25.7 % of whom have low wages. (The latter percentage differs considerably from the average of 37% for the EU-13; Peña-Casas *et al.*, 2004.) In other words, the majority of those who have low earnings are not poor as their households are not (78.3 %); and the majority of wage-earners who live in poor households do not have low incomes (74.3 %).

The different realities we have outlined with the data provided above lead us to the following typology of situations of poverty among wage-labourers:

- Wage-earners who live in poor households and who have a low hourly salary. It should be noted that this is the severest poverty situation, as both job quality and household characteristics bring the worker into a situation of risk.
- Workers who receive a low hourly wage but do not belong to a poor household. That is, their family characteristics move them away from a situation of risk where their low incomes had led them to.
- Workers who do not have a low hourly wage but nevertheless live in a poor household. Thus, in these situations in which the quality of the job is high, it is the family characteristics that lead them to poverty.

So as to tackle the analysis of these situations, we will make use of different logical regression models, in which the dependent variables are each of the distinct poverty situations mentioned before.⁹ It should be noted that this article does not pretend to quantify probabilities. The

⁹ While establishing relations among the different poverty situations, the size of the sample has diminished. In fact, we are studying those wage-earners who have worked more than six months in the year of reference and more than 15 hours a week and who manage information on the current gross monthly salary of the main job and the number of hours per week dedicated to this job. In sum, 9,752 cases, and 12,031,321 if we weigh the sample.

intention behind the construction of the model is focused on the analysis of the “correlation” or “association” of variables that were esteemed to be relevant.¹⁰

The independent variables included in the models were: socio-demographic variables (sex, age, nationality, autonomous community and size of habitat), variables on certain characteristics of the household (type of household structure, household work intensity, childcare), variables related to the individuals’ educational and training levels (whether the worker is studying at the time of the survey, level of finished studies), variables related to the worker’s labour conditions in his/her current job or in the former in case of being unemployed at the time of the survey (labour category, branch of activity, managerial functions of the job, type of contract, company size, number of working hours per week), variables that refer to the worker’s record of previous employment (number of years of paid work, age when one started to work, whether one changed jobs in the year of reference, number of months being unemployed in the year of reference). The detailed list of these independent variables can be found in the Annex. However, in the following, a definition of those variables that need a more detailed construction will be provided.

Type of household structure. This relates to the number of adults and minors in the household. The presence of dependent relatives brings to the fore the moment in the family’s life cycle; thus, a much needed dynamic perspective on the situations of poverty risk is incorporated into the analysis.¹¹

Household work intensity. So as to calculate the household work intensity we have adapted the Eurostat (2005) indicator. First, the people considered to be of working age will be selected. Working-age household members: those between 16 and 64 years old, except for individuals between 16 and 24 who are inactive and live with either one of their parents. The

¹⁰ In the logistical regression models we have applied the method of variable selection called Forward: RV or progressive incorporation of independent variables (within the statistical package SPSS) which consists of adding possible predictors or independent variables one by one, maintaining in the model the ones that are statistically significant and removing the ones that are not. The criterion for statistical significance is 95.5 %. On the other hand, using categorical explanatory variables, it is necessary to use an independent term which does not appear in the model. In this case, we have opted for the contrast of deviation from the general effect, which consists of the comparison of each of the categories of the independent variable (except for the one that has been omitted) with the total effect.

¹¹ The dynamic analysis shows us that the percentage of the families who remain under the poverty line for years on end depends on country and family characteristics (Whelan *et al.*, 2000; Layte and Whelan, 2003). One of the most important family characteristics leading the household to poverty is the moment in the family life cycle, especially the presence of dependent minors.

household work intensity is calculated as follows: dividing the sum of the months worked by all working-age household members by the number of members of working age, and multiplying the result by the number of months the member *could have worked* (i.e. 12 for each member). This indicator ranges from 0 to 1, 0 being attributable to those households where no member of working age has worked, and 1 to the situation in which all working-age members have worked 12 months in the year of reference. No value is attributed to individuals who live in households where no-one is of working age. Households exclusively composed of students are excluded.

Childcare. This variable is calculated by adding up the hours per week that children under 13 spend outside the house in educational and/or childcare institutions as well as the hours they stay at home under the attention of professional guardians and/or unpaid child-minders (grandparents, relatives, friends, ...), and deducing from this sum the total number of hours per week (i.e. 168). In those households with more than one minor under 13, the hours corresponding to each of them are added up and the sum is divided by the number of minors.

For this analysis we have considered several different hypotheses, arranged on the bases of the three poverty types mentioned above: the most serious type of poverty and the “frontier” situations: the case of wage-earners who live in households with incomes under the poverty line but who have relatively high salaries, and the case of those who have low wages but do not live in poor households.

As we observed above, job characteristics and the worker’s educational and training level will be especially relevant variables to explain why people receive low wages. The fact that a worker lives in a family situated under the poverty line – the situation of the ‘working poor’ – is better explained by variables related to the household than by those related to work.

What are the characteristics of the most serious poverty situation, where low wage coincides with poor household? The literature reflects two very specific social profiles. The first one would be the household in which only the male head of the family has a full-time paid job, especially if there are children in the household. In this type of household in which the only money earner has a low income, the educational level of both husband and wife are expected to be low as well, in conformity to the tendency towards educational homogamy within couples (Carabaña, 1994). In this situation, especially if there are little children, it is not in the

interest of the family that the woman works out of the house, as her low income on the labour market does not make up for the expenses of childcare the family would incur in. In other words, the possibilities of the household to offer labour power are inversely proportional to the necessities of care-work, especially when the meagre sum total of the “second income” disincentivizes the wife’s/mother’s participation. As we notice, the creation of couples leads to “class reinforcement” and constitutes a “trap” effect in relation to poverty.

The second profile is made up of the monoparental household in which the woman is the sole supporter and there are dependent children. This situation is not only associated with the family burdens but also to the lower wages that women obtain in the labour market and their high proportion among low-pay workers (Asplud & Persson, 2000: 55).

On the other hand, the profile of low-pay workers who do not live in poor households, described in the literature, is also twofold: one would be made up of married women and the other one of unemancipated young people of both sexes. In any case, the thing that unites them is the fact that there are more salaries entering their households than just their own. However, the contributions of these low earnings to the household are key elements that move the family away from poverty, as Nolan (1998) shows.

Finally, the profile of wage-earners who do not receive low wages for their work but whose families lead them to a situation of poverty is expected to be different from the most serious poverty situations principally with respect to the employment characteristics: these are not typical for poor quality jobs. Moreover, the influence of domestic structures will be fundamental, as they are characterised by the presence of dependants and low work intensity.

TABLE 4 ABOUT HER

The personal and household structure characteristics of those wage-earners in the most serious poverty situation tally perfectly with the two profiles we proposed as hypotheses. The most explanatory factor related to household structure is the household’s work intensity, which may subtly modify the mode of living together. Hence, it seems evident that the two kinds of family with the highest risk of suffering this type of poverty are monoparental families and those consisting of one sole supporter with dependent children. Taking into account the

accumulative character of the coefficients, we should highlight the critical situation of the first type of household, the monoparental families, especially when the adult in charge is female.

The job characteristics, though important, seem to be of less influence in this situation than family variables, as only job stability (indefinite contract), company size, working hours per week and the presence or absence of managerial functions of the job constitute factors that are associated with extreme poverty. Having an indefinite contract, a job with managerial functions and belonging to a company with a staff of over 49 workers move the individual away from such a situation, whereas being employed by a small firm makes suffering from the lack of both individual and family economic resources more probable. The behaviour of the variable 'working hours per week' suggests that these labourers feel forced to work more hours due to the low salary per hour ratio, and therefore the variable has a positive value. We should also note that the worker's educational and training resources have been excluded from the model as they do not present sufficient statistical significance.

As for the profile of workers with low hourly wages whose household characteristics move them away from poverty, the data again confirm the hypotheses raised. Household characteristics that move one away from poverty are: a household with high work intensity and without dependants. That is, these individuals are being preserved from poverty because there are other workers in the household and they do not have to share their incomes with minors.

Our analysis allows us to go further into the household structure factors that favour this situation. On the one hand, these are the women who have low incomes but who nevertheless are not in a situation of poverty as they belong to a household with at least another income; and on the other hand, unemancipated young people of both sexes, as there are more than two adults in the house. Obviously, the low-pay worker's household structure that has the lowest probability of shielding him/her from poverty is the monoparental family, as this type of family cannot possibly produce this 'salvation effect'.

As we might expect, educational and training resources and job characteristics are important factors if we want to explain why people receive low wages (in situations where the household is not poor). The behaviour of these variables is in conformity with the results obtained in other investigations mentioned in this article. Thus, having a university career

decreases the probability of obtaining hourly wages under the poverty line. Occupation, a variable highly related to the worker's training level, is very much associated with low-income labourers. Thus, non-manual occupations have a coefficient of negative value, specifically the categories of professionals and technical assistants. Conversely, the lowest incomes can be found among manual occupations and those that require fewer qualifications to carry out the tasks of the job: the category of non-qualified workers. Also, occupations with managerial functions have a negative, and highly significant, coefficient.

We also note an important relation with certain branches of activity. This group of workers is concentrated to a greater extent in the sectors of personal and cleaning services. Those sectors that stand out with positive values are commerce, real-estate activities and industry.

Conversely, one is unlikely to be poor – as a result of one's salary, not because of one's household – if one has a job in the building industry, the Administration or in the branch of financial mediation. Together with the branch of activity, other employment characteristics are important, such as the size of the company: workers with low incomes whose households preserve them from poverty are centred in small-size firms, under 10 labourers, whereas the medium and big companies reflect a negative and statistically significant association. As we saw before in the case of extreme poverty, their low hourly wages induce these workers to more hours of labour activity.

Other explanatory factors can be found in certain characteristics of the worker's record of previous employment. The labourer's work experience, measured by the number of years s/he has had a paid job, protects him/her from receiving low wages. The same applies if one has experienced little job rotation; if one has not changed employment in the year of reference, or one has an indefinite contract, one is unlikely to belong to this category. Another significant variable is the age with which one started to work; the older one is when entering the labour process, the lower the probability to be poor as a result of one's earnings. Finally, if these workers have gone through periods of inactivity (the months they were not employed in the year of reference), they are more likely to have earned low wages, although their household characteristics may have preserved them from poverty.

If we refer to those whose household characteristics denote poverty – although they may have earnings above the poverty level –, we observe that these characteristics are completely consistent with the initial hypotheses. In the first place, the household's work intensity is the

most relevant variable (having a very high coefficient) that explains a labourer's moving away from poverty. The other explanatory element is the presence of dependent minors, as having children increases the probability to fall into this category, whereas these probabilities are significantly negative for those forms of living arrangements where there are no minors and two or more adults.

Men have higher probabilities to find themselves in this situation than women, due to better male jobs and to the fact that the analysed population consists of only wage-earners. That is, women are unlikely to find themselves in these circumstances because, when they live with men, these men tend to have a job; thus, if they are wage-earners, we are dealing with couples with double incomes. On the other hand, men have a higher probability to live with women who do not have a paid job and hence they are the only ones who contribute an income to the household.

Wage-earners who live alone also have certain probabilities of being reduced to this situation. This points to individuals with an hourly wage above the risk level, but whose labour participation per year is lower than standard (all year long and full-time), and whose annual household incomes therefore fall under the poverty line. In any case, we are dealing here with a minor phenomenon.

Being poor because of the type of one's household and not because of the height of one's salary depends mainly on family variables. Here, the number of labour variables that are significant is small. The only factor which favours access to this situation is job rotation (having changed jobs in the year of reference). Belonging to a medium or big company (more than 49 employees) preserves the wage-earner from this type of poverty, if the job has managerial functions and if the contract is indefinite. Moreover, the individual's educational and training level does not seem to affect the entrance to this situation of household poverty. Finally, the hours worked per week and the months not worked have a negative influence, i.e. the fewer the working hours, the higher the probability of being reduced to poverty.

Conclusions

This article starts from the premises that the phenomenon of the working poor is made up of two dimensions that should be taken into account if we want to establish an analysis; on the

one hand, the height of the workers' wages, and on the other, their household's income and structure. In a first descriptive approach, we have been able to observe that workers in the two situations of poverty risk – the one of low-income wage-earners and the one of those who live in poor households – have somewhat distinct characteristics. For example, obtaining low incomes is associated with young people and women, to non-qualified work in agriculture, the personal and cleaning services, trade, and the hotel and catering industry (in this order), to temporary contracts and to small companies. Conversely, wage-earners who live in poor households, although they are better represented in the jobs mentioned earlier, do not reflect such a high concentration. What differentiates them is, most of all, their household's work intensity and, to a minor extent, the presence of minors in the household.

The analysis of the relation between both dimensions – individual income and household income and structure – has allowed us to refine considerably the factors associated with the family dimension or to the characteristics of the job, without losing sight of the fact that one of the conclusions of the present research is that this relation is not as strong as we expected at the outset. According to the European Statistics on Income and Living Conditions, 9.5 % of the wage-earners in Spain receive a salary that is lower than 60 % of the median of the general hourly wage. 21.7 % of them live in poor households. On the other hand, 6.6 % of the wage-earners live in households that are situated under the poverty risk level. Only 25.7 % of this group of workers receive low wages. These results indicate that most of the workers with low earnings are not poor, as their households are not, and the majority of the workers who live in poor households do not receive low wages. The most serious poverty situation, in which both low earnings and household poverty coincide, affects 1.7 % of the wage-earners.

The characteristics of the worker's job and educational resources are particularly relevant aspects if we want to explain why people receive low wages, but when the household is not poor. Low earnings are frequent especially among wage-earners with low educational or training levels, with little work experience and in the lower categories of the occupational hierarchy: i.e. the unqualified manual labourers. They are also more frequent in certain branches of activity – basically in the branches of personal and cleaning services and in commerce –, as well as in small-scale companies.

The factors that preserve workers with low wages from falling into poverty have to do with the family: the household's work intensity – i.e. the presence of a second income – and the

number of dependants. Therefore, those who have a higher probability to be in this situation (low earnings but not a poor household) are unemancipated youth of both sexes and women who live with their spouses.

With respect to the other two poverty situations analysed in this article, the training and labour variables lose their significance in the face of family structure characteristics. The factors leading to poverty are always the low household work intensity and the presence of dependent relatives, though we observe interesting differences between these two situations. The most serious poverty situation, the one that occurs when one's salary is low and one cannot count on family support, is eminently feminine, and it applied above all to women who are head of the family in monoparental households. The kind of poverty that is only a product of household characteristics (earnings are not low) depends much more on (the household's and the individual wage-earner's) work intensity and on the presence of dependants. It seems to be a more temporary kind of poverty, depending on the moment in the family life cycle.

Despite the minor influence of job characteristics, however, we should note that, in all the poverty situations considered, the factors that shield the individual from low earnings and household poverty are: working in a medium or big company, having a job with managerial functions and an indefinite contract. Conversely, factors that increment the risk are: belonging to a small-scale firm, the temporary character of the job and a high incidence of labour rotation. These results suggest the existence of labour market segmentation, in such a way that jobs that are typical for the secondary labour market, with high rotation, insecurity and few career possibilities, have a greater probability of being occupied by poor families.

In conclusion, we have been able to demonstrate that low-pay jobs are associated with situations of poverty and social exclusion, especially when job insecurity and high rotation between employment and unemployment are being added to the lack of income. But we have equally showed the enormous importance of household work intensity in order to move a family away from poverty. In this sense, the access of women to employment seems vital, especially for the neediest household economies in which case such a second income may preserve them from poverty. But with this in mind, we should ask ourselves: should the number of low-wage jobs be increased? The answer is far from easy: although the family's work intensity grew and thus the household's poverty decreased, such measure could have other, negative, effects. One of them might be the continuity of female labour discrimination;

if in regulated markets the wage difference between men and women with jobs that require the same qualifications is already high, in case the number of low-quality jobs rises, the wage difference will be stressed even more, or in any case it will not be reduced. Another effect could be that the worsening of the situation of monoparental families that have no possibility of obtaining other incomes.

The case of monoparental families deserves more detailed reflection. In the monoparental family analysed in this article, the adult, mostly the mother, is a full-time wage-earner. The public policies' traditional dilemma between promoting the image of the mother care-worker or the worker-mother is meaningless. The same holds good for the distinction between temporary poverty caused by changes in the family structure and chronic poverty which is the result of a social situation (of class or race) that does not provide opportunities to women (Madruga, 2006: 58); no clear difference can be established between them. The results of our investigation suggest that in the situation of monoparental families there is a structural tendency towards poverty. We hope that in this case the functionalist theories about public policies do have their application, i.e. that social needs generate the development of policies, as we perceive a clear social necessity to lend specific assistance to this category.

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TABLES

Table 1. Working poor according to their professional situation

<i>Professional situation</i>	Poor workers		Total	Weighted total
	NO	Sí		
Employer	69.5%	30.5%	100.0%	692,516
Self-employed	67.6%	32.4%	100.0%	1,673,917
Family support	64.0%	36.0%	100.0%	64,160
Wage-earner	92.9%	7.1%	100.0%	14,161,950
Total	89.2%	10.8%	100.0%	16,592,543

Source: EU-SILC-2004. Spain

Table 2a. Sociodemographic and family variables in situations of poverty risk

	% of adults (> 15 yrs old) in poor households	% of wage-earners in poor households	% of wage-earners with low hourly wage
TOTAL	20.4%	7.1%	9.5%
Men	19.0%	7.9%	6.6%
Women	21.8%	5.9%	14.2%
<i>By age-group</i>			
- till 15 years	--	14.1%	55.4%
- 16 to 24 years	19.1%	6.7%	23.5%
- 25 to 54 years	17.2%	7.3%	8.0%
- 55 years and over	26.4%	5.7%	7.5%
<i>By type of household structure</i>			
- Living alone	37.4%	5.7%	9.8%
- One adult with minor(s)	36.7%	12.3%	5.4%
- Two adults alone	21.8%	3.0%	8.0%
- Two adults with minor(s)	20.0%	10.1%	5.9%
- More than two adults without minors	14.2%	4.8%	12.0%
- More than two adults with minors	26.0%	14.4%	13.4%
<i>Work intensity</i> ¹²			
- 0	44.0%	--	--
- 0,02 - 0,49	30.4%	23.8%	16.5%
- 0,5	15.7%	15.0%	6.4%
- 0,51 - 0,99	6.8%	5.9%	13.7%
- 1	2.7%	2.3%	8.0%

Source: EU-SILC-2004. Spain

Table 2b (cont.) Labour variables in situations of poverty risk

	% of wage-earners in poor households	% of wage-earners with low wage
<i>By occupational category</i>		
- Executives	.6%	2.3%
- Technical experts and Professionals	1.6%	1.1%
- Technical assistants	2.7%	2.0%
- Administrative employees	3.1%	6.7%
- Service workers	9.9%	19.6%
- Qualified workers in agriculture	17.7%	20.9%
- Qualified workers in industry	9.7%	7.2%
- Operators, fitters	7.6%	8.0%
- Unqualified workers	13.4%	21.3%

¹² The same indicator is used by Bardote and Guio (2005); it is explained in detail in the next section.

- Armed Forces	.1%	9.2%
<i>By branch of activity (NACE)</i>		
- Agriculture and fisheries (a+b)	22.1%	26.0%
- Industry (c+d+e)	4.7%	6.9%
- Building industry (f)	11.7%	6.4%
- Trade (g)	7.2%	18.2%
- Hotel and catering industry (h)	12.2%	17.3%
- Transport and communication (i)	5.7%	6.8%
- Financial sector (j)	.9%	1.3%
- Real-estate activities; business services (k)	4.5%	9.5%
- Public Administration (l)	3.4%	1.6%
- Education (m)	4.0%	1.8%
- Health and Social services (n)	2.5%	6.6%
- Personal and cleaning services (o+p+q)	11.6%	27.2%
<i>By size of place of work</i>		
- One person	18.9%	36.9%
- 2 - 5	11.0%	21.0%
- 6 - 10	8.4%	12.3%
- 11 - 19	7.7%	8.4%
- 20 - 49	5.8%	5.5%
- more than 49 people	2.8%	4.2%
- do not know, but more than 10	10.6%	8.3%
- don't knows/non-respondents	11.8%	9.8%
<i>By type of contract</i>		
- Permanent	5.1%	7.4%
- Temporary	12.9%	16.6%
WEIGHTED TOTAL	14,161,950	12,031,321

Table 3. Relation of wage-earners in poor households and those with low earnings (% of total)

	Hourly wage under 60 % of the median		TOTAL	
	NO	YES		
Wage-earner in poor household				
- NO	85.6%	7.8%	93.4%	11,241,530
- YES	4.9%	1.7%	6.6%	789,791
WEIGHTED TOTAL	90.5%	9.5%	100.0%	12,031,321

Table 4. Regression LOGIT. Relation of sociodemographic, occupational and household variables with poverty situations

	Serious poverty	Low hourly wage	Poor by household
-			
<i>Year of birth</i>			-.027***
<i>Man</i> (Ref. woman)	-.305***	-.635***	.146**
<i>Nationality</i> (Ref. Rest of the world)			***
- Spanish			-1.114***
- EU24			.253
- Rest of Europe			.516
<i>Type of household structure</i>	***	***	***
(Ref. More than two adults with minor/s)			
- Living alone	.369	.246	.616**
- One adult with minor/s	1.991***	-2.431***	1.337***
- Two adults alone	-.877***	.556***	-1.062***
- Two adults with minor/s	-.534***	.154	.375***
- More than two adults without minors	-.987***	.950***	-1.220***
<i>Work intensity</i>	-3.184***	1.017***	-5.448***
<i>Studying</i> (Ref Not studying)	***		
- Primary school	3.444		
- Secondary school	3.345		
- Secondary of 2 nd stage	-15.437		
- Technical education of 2 nd stage	5.221		
- Higher education	2.018		
<i>Educational level</i> (Ref. Primary school)		***	***
- Secondary school		-.124	3.971
- Secondary of 2 nd stage		-.193	3.584
- Higher technical education		.863	-14.803
- University etc.		-.748***	3.257
<i>Occupational category</i> (Ref. Armed Forces)	***	***	**
- Executives y businesspeople	1.260	-.030	-15.526
- Technical experts and Professionals	-.351	-1.567***	1.222
- Technical assistants	.611	-.709***	1.571
- Administrative employees	.388	-.177	1.791
- Service workers	2.066	.217	1.963
- Qualified workers in agriculture	2.541	.423	2.233
- Qualified workers in industry	1.776	.166	2.208
- Operators, fitters	1.989	-.082	2.119
- Unqualified workers	2.398	.598***	2.033
<i>Branch of activity (NACE)</i> (Ref. don't knows/non-respondents)		***	
- Agriculture and Fisheries (a+b)		.186	
- Industry (c+d+e)		.328**	
- Building industry (f)		-.635***	
- Trade (g)		.527***	
- Hotel and catering industry (h)		-.058	
- Transport and communications (i)		.251	
- Financial sector (j)		-1.216**	
- Real-estate activities; business services (k)		.386**	
- Public Administration (l)		-1.032***	
- Education (m)		.133	
- Health and Social services (n)		.275	
- Personal and cleaning services (o+p+q)		.897***	
<i>Size of the place of work</i> (Ref. don't knows/non-respondents)	***	***	***
- One person	1.101***	.612***	.046
- 2 - 5	.403**	.689***	.055
- 6 - 10	.188	.295***	.156
- 11 - 19	-.211	-.135	-.050
- 20 - 49	-.108	-.686***	.029

- more than 49 persons		-0.741***	-0.640***	-0.470***
- don't know but more than 10		-.402	-.310	.345
<i>Fixed contract</i> (Ref. temporary contract)		-.444***	-.185***	-.190***
<i>Supervising</i>		-.338**	-.313***	-.185**
<i>Weekly hours</i>		.056***	.073***	-.054***
<i>Number of years with paid work</i>			-.055***	
<i>Age when s/he started working</i>			-.047***	
<i>Months NOT occupied</i>			.153***	-.131**
<i>Change jobs in year of reference</i> (Ref. don't knows/non-respondents)			***	***
- Yes			-.502***	.617**
- No			-.078	.150
<i>Autonomous Communities</i> *** corresponding coefficients are not reflected				
<i>Size of habitat</i> (Ref. Sparsely populated region)			***	
- Highly populated region			-.119	
- Medium region			.302***	
<i>Constant</i>		-8.411***	-5.267***	50.658
TOTAL N=9482	-2 Log Likelihood	-585.894	-1826.745	-1451.701

Contrast Deviation. * p<0,100; ** p<0,050; *** p<0,010

Appendix

Table A. Independent variables in the models LOGIT

	%	Minimum	Maximum	Medium	Standart Deviation
<i>Sex</i>					
- Man	60.5				
- Woman	39.5				
<i>Year of birth</i>		1928.00	1987.00	1963.64	10.85
<i>Nationality</i>					
- Spanish	95.7				
- EU24	.7				
- Rest of Europe	.7				
- Rest of the world	2.9				
<i>Type of household structure</i>					
- Living alone	5.0				
- One adult with minor/s	1.0				
- Two adults alone	16.7				
- Two adults with minor/s	28.5				
- More than two adults without minors	34.6				
- More than two adults with minor/s	14.3				
<i>Domestic services</i>		.00	168.00	51.59	68.20
<i>Work intensity</i>		.00	1.00	.79	.24
<i>Studying</i>					
- Is not studying	95.7				
- Primary school	.1				
- Secondary school	.3				
- Secondary of 2 nd stage	1.0				
- Technical education of 2 nd stage	.1				
- Higher education	2.8				
<i>Educational level</i>					
- Primary school	12.6				
- Secondary school	29.4				
- Secondary of 2 nd stage	21.6				
- Higher technical education	.2				
- University etc.	35.0				
<i>Occupational category</i>					
- Executives y businesspeople	2.2				
- Technical experts and Professionals	14.5				
- Technical assistants	11.6				
- Administrative employees	11.9				
- Service workers	14.9				
- Qualified workers in agriculture	1.3				
- Qualified workers in industry	17.9				
- Operators, fitters	11.0				
- Unqualified workers	13.9				
- Armed Forces	.8				
<i>Branch of activity (NACE)</i>					
- Don't knows/non-respondents	.2				
- Agriculture and Fisheries (a+b)	3.0				
- Industry (c+d+e)	23.0				
- Building industry (f)	10.8				
- Trade (g)	11.2				
- Hotel and catering industry (h)	5.2				
- Transport and communications (i)	5.8				
- Financial sector (j)	2.4				
- Real-estate activities; business services (k)	6.7				
- Public Administration (l)	10.7				
- Education (m)	8.0				

- Health and Social services (n)	7.6				
- Personal and cleaning services (o+p+q)	5.4				
<i>Size of the place of work</i>					
- One person	3.1				
- 2 – 5	14.5				
- 6 – 10	11.4				
- 11 – 19	13.5				
- 20 – 49	15.5				
- more than 49 persons	35.7				
- don't know but more than 10	2.4				
- Don't knows/non-respondents	3.9				
<i>Type of contract</i>					
- Fixed contract	77.2				
- Temporary contract	22.8				
<i>Supervising</i>					
- Yes	24.3				
- No	75.7				
<i>Working hours per week</i>		15.0	99.0	40.058	8.74
<i>Number of years with paid work</i>		.0	60.0	18.84	11.84
<i>Age when s/he started working</i>		8.0	58.0	19.04	4.68
<i>Months NOT occupied</i>		.00	5.00	.18	.79
<i>Change jobs in year of reference</i>					
- Yes	8.8				
- No	90.6				
- Don't knows/non-respondents	.7				
<i>Size of habitat</i>					
- Highly populated region	52.0				
- Medium region	21.6				
- Sparsely populated region	26.4				
TOTAL N=9,482					
