

**Living and Working Conditions in an Opulent Society: a capability approach in a
gender perspective**

Tindara Addabbo*and Antonella Picchio**

Dipartimento di Economia Politica – Università di Modena e Reggio Emilia

*addabbo.tindara@unimore.it

**picchio.antonella@unimore.it

This Version July 2005

Not to be quoted

Comments welcome

(English not yet revised)

Fifth International Conference on the Capability Approach

“Knowledge in Public Action: *Education, Responsibility, Collective Agency, Equity*”

11-14 September 2005, UNESCO, Paris, France

1. Introduction: working and living conditions ¹

This paper investigates the links between working and living conditions as crucial aspects of the analysis of the labour market and its gender inequalities. In doing so, we use an extended engendered definition of living conditions that includes unpaid domestic and care work (Picchio, 2003, Addabbo, 2003).² This work is necessary to enable people to access and remain in the labour market.³ It sustains and nurtures human beings, infants and adults, and is also a basic contribution to the acquisition of individual capabilities and the support of effective functionings.

The paper speculates on how to express the link between working and living conditions. We consider two possibilities. 1) Starting from the usual economic perspective that sees labour as a commodity, we relate its price and quantity to other quantities that reflect living conditions directly. Hours of work are thus extended to include unpaid work of social reproduction, being added into total work, measured in time units; wages are divided by housing costs, taken as a possible indicator of what is necessary to enable people to work. 2) Moving to a different perspective, we focus directly on individual human wellbeing, conceptualized as a multidimensional space defined by a set of capabilities and functionings that shifts the analysis of labour as a commodity into the analysis of the quality of life of individuals situated in social contexts. In this wellbeing space we include capabilities and functionings that are related to accessing resources via the labour market, which is the particular historical capitalist mode of exchanging labour for subsistence. Thus, we consider some doings and beings referred to waged labour but integrated into a wider wellbeing space. This is an open space that grows with the flourishing of human lives and includes the freedom of composing individual capabilities into a valuable set of effective functionings. A capabilities approach focuses on individuals, men and women, but is not methodologically individualistic, as lives are individually specific but take place in social contexts whereby individuals, as social animals, necessarily interact and act, creatively, on habits, norms and customs to regulate their relationships.

¹ This research was partially carried out with funding from MIUR (Italian Ministry of University and Research). We thank Francesca Fantini, Giovanni Mastroleo, Sylwia Ewa Nienadowska and Tommaso Pirotti who collaborated to the applied part of the research.

² In this paper the term “caring” is used meaning a process that requires both physical housework and relational caring as, although statistically distinguished, these two aspects are strictly connected in the process of social reproduction of people. On the same line, in care work we here include also unpaid housework, as one cares also through cooking, changing sheets, cleaning, etc. For an insightful review on the caring debate, see Folbre, 1995.

³ The inclusion of unpaid work of social reproduction in the general framework of the economic system has led to the development of what could be defined as a macro-extended approach, which includes the process of social reproduction among the structural processes of production, distribution and exchange (Bakker, 1998, Carrasco, 2004, Elson and Cagatay, 2000, Picchio, 1992, 2003).

In the empirical analysis of feasible links between working and living conditions, we use the microdata on individuals and families gathered in an *ad hoc* survey, designed for the Modena Municipality and Provincial District.⁴ The *Survey on Economic and Social Conditions in the Modena District (ICESmo)* was carried out by CAPP (Centre of Analysis of Public Policies) in 2002. Besides the usual information on individual and family incomes and wealth, the survey allows us to collect information on many relevant variables, such as housing, time use, social activities, desired number of children, health, etc. It is designed along the lines of the Bank of Italy Survey on Household Income and Wealth (SHIW), with the addition of some other relevant information more directly focused on living conditions.

In the paper we argue that at the very connection between living and working conditions, gender inequalities become particularly evident and, on the other hand, some important structural features of the labour market become more visible and problematic. In order to fully disclose these features, our methodological attention must focus directly on the quality of life – seen, in a multidimensional space, as the outcome of a daily and life cyclical process.

In the empirical part of the paper, we encounter the difficulty of defining capabilities and functionings related to the labour market, given the available data. Part of the difficulties lies in the fact that, besides data on effective functionings, we require also some indication of individual agency in composing the set of functionings, given potential and opportunities.⁵ Effective functionings reflect a search for a set of valuable capabilities that is specifically individual but also embedded in a social and relational context.⁶ Moreover, taking into account the different characteristics of the information gathered (precise quantities, imputed quantities, aggregate data, perceptions, conventional standards, qualitative statements, etc.) we try not to lose information in the search of an impossible precision, or worse, in the pretension of precision. We therefore resort to a mixture of descriptive statistics, probit computations and fuzzy sets. We indicate the capabilities we work on in relation to the labour market as: 1) accessing resources via the labour market; 2) caring; 3) leading a healthy life; 4) having access to secure, safe and adequate housing. Given the data at our disposal, we considered these capabilities relevant for capturing some revealing links between working and living conditions.

⁴ Modena is a province in the Emilia-Romagna Region, in the North of Italy; its territorial economic structure is mostly based on highly competitive industrial districts (Brusco, 1982). The Modena District includes 47 small towns, and has a total population of 630,000.

⁵ Agency is one dimension of wellbeing (Sen 1981). It can express freedom to do and to be, but also resistance to control or even voluntary adaptation to given circumstances. Human beings are never totally passive, and play their strategies according to passions, reflection and power relationships. They are also never isolated (at least in their memory) and interact with other individuals in a social context as socialized and socializing individuals.

⁶ The relation between individual and society marks also the relation between means and functionings, as was effectively shown by Robeyns [2005, p. 98].

In order to access resources via waged labour, people need to be able to work, to be entitled to do it and to be free to do it.⁷ In different ways, also caring requires ability, entitlement and freedom. Nevertheless, between paid activities, exchanged in the labour market, and unpaid reproductive activities performed in the household, there are many differences and there can be deep tensions. They are inherent in the gender and class division of responsibilities, work, emotions, objectives and sense. In the waged labour market, the dominant sense is production for profit, while in the household it is the sustenance of a good life. These tensions are hidden and controlled through a separation of institutional spheres based on a gender and class division of labour, responsibilities, and resources. In the space of effective wellbeing, individual and collective, the connections between market, family and state become visible in the analytical method itself, and tensions are disclosed.⁸ They play at the level of bodies, minds and relationships and are so dense and complex that they require different languages in order to be expressed. Wellbeing is an open space in which these different languages used for expressing the passions of bodies and minds can communicate.

2. Accessing resources via the labour market: a gender perspective

Modena Province and Municipality are characterized by one of the highest employment rates and per-capita incomes in Italy, and income distribution is more equitable than in the rest of the country (Baldini and Silvestri, 2004a).⁹ Modena offers also more and better public services than national standards. Nevertheless, if we refer incomes and working times directly to some aspects of living conditions, such as housing costs and time use, we can see that, in spite of all these favourable conditions, real income distribution becomes less equitable, and gender inequalities, in total-work load, access to incomes, and social participation, are striking.

In Modena, women's activity and employment rates are higher than the Italian average. In fact, women's activity rate in Modena is 65% against 47.8% at national level, and women's employment rates are 61.3% in Modena and 41.2% in Italy as a whole. Also, the employment gender gap (men's minus women's employment rate) is lower in Modena: 7.3% against 12.8% that is the Italian average.¹⁰

⁷ The differences between possibility, ability and choice of doing is discussed in Williams [1987]. For the ambivalence between freedom and slavery inherent in the waged labour markets see Picchio, forthcoming.

⁸ For interesting insights on the institutional network, see van Staveren 2001, pp. 174-190.

⁹ The main results of the ICES_{mo} Survey are presented in Baldini, Bosi, Silvestri [2004].

¹⁰ Data refers to people aged 15 to 64 and to ICES_{mo} and Labour force survey data, elaborated by Baldini, Silvestri [2004a].

Though 83% of employed women have a permanent position (Tab.1), they are over-represented with respect to men in non-standard jobs (part-time and temporary contracts). More women than men work on shifts (12% of employed women vs. 8% of men, with a higher rate in part-time jobs). Therefore, women in Modena, although they have higher probabilities of being employed than women in the rest of Italy, and with more stable contracts too, still face a higher risk of being in a precarious job position relative to men.

TAB.1 Type of work by sex and area

	Modena					
	District		Emilia Romagna*		Italy*	
	Men	Women	Men	Women	Men	Women
Full-time	97.1%	78.6%	96.9%	82.7%	96.3%	83.3%
Part-time	2.9%	21.4%	3.1%	17.3%	3.7%	16.7%
Total	100%	100%	100%	100%	100%	100%

*Source: ISTAT Labour force survey data 2002, Battistoni [2003]

Modena women work a lot in terms of total work and have high activity rates, but their earnings are on average much lower than men's. ICES_{mo} data gives us an idea of the gender income gap (Table 2). As we can see, for all recipients, women get 54% of men's income, 66% of labour incomes, and 72% of pension incomes. The higher proportion in the case of pensions is due to the fact that these incomes are generally lower, for men and women, with a greater proportion of women in the population.

TAB. 2 Yearly net individual incomes: mean and median year 2002.

	Men		Women		Average Incomes women/men
	Median	Mean	Median	Mean	
All-income earners	20.337	23.075	11.057	12.481	54%
Labour earners	15.494	18.188	18.188*	11.948	66%
Pensions earners	12.085	12.376	7.385	8.926	72%

The income gaps are due to persistent gender inequalities in the waged labour market and to the high proportion of unpaid work, very similar to national ones. As a matter of fact, a relevant part of the higher standards of living of the Modena district is ascribable to the greater amount of paid work that benefits the family, while not guaranteeing women security. In fact, in spite of their higher participation rate, women in Modena remain at a high risk of poverty, which is for women 8% higher than the rest of the population, while for men it is 9% lower - in Italy a woman's risk is 3% and a man's is 2% (Baldini and Silvestri, 2004b, p.213). The risk of poverty for women over 60 is particularly high, relative to Italy (ibid. p.212).

Empirical observation gives us information on effective doings, thus it indicates functionings; but functionings are the result of a choice among a variety of potentials and opportunities and reflect individual reasoning on valuable doings and beings. To capture some hints of this agency, we use the information collected on satisfaction (dissatisfaction) with regard to the use of time. This information provides at least a perception of a "cost in freedom" in some important choices in life.¹¹ Individual agency can, in this respect, be expressed as relative autonomy in making choices about time use. This relative autonomy (a degree of freedom of choice) is not perfect, but it at least allows individuals to express their dissatisfaction. The degree of satisfaction that the individual expresses in relation to paid and desired hours of paid work could thus be used as an indicator of relative autonomy in the use of time. The 1,127 employees interviewed said they would like to work an average of 35 hours a week (32 for women and 38 for men), while currently the hours of work are 39 (42 for men and 36 for women). Therefore, 39% of employees declared to be over-employed, and 3% underemployed.

There is a link between the experience of over-employment and the development of one's capabilities. We register more problems in balancing paid and household work with individual life amongst the overemployed, but also an unsatisfied desire of participation in the social and cultural life. Moreover, those who feel unable to balance paid working time and personal life, would like to reduce their paid work (Addabbo, 2005).

The capability of accessing resources through paid work also affects the dimension of one's family; in fact, lack of work or precarious working conditions have been found to have a negative impact on the dimension of the family, increasing the gap between desired and actual number of children, as shown by ICES_{mo} data (Addabbo, 2005), or a qualitative survey on non-standard workers in Modena (Addabbo, Borghi, 2001).

3. Caring as a quantity, a capability and a process

¹¹ On this idea of expressing dissatisfaction as a "cost in liberty", see Williams [2001, p. 21].

Time use and caring responsibilities of women and men are interrelated with the working conditions and with other wellbeing dimensions. Unpaid work of one member of the family can sustain the standard of living of other family members and make it possible for them to enter and remain in the labour market. Moreover, a high number of hours devoted to paid work can increase material resources and improve the family standard of living, but it can also decrease the amount of time devoted to caring for oneself and others or to social activities (Chiappero Martinetti, 2004).

The ICES_{mo} survey allows us to show how total time is allocated inside the family amongst partners and, by using the Bank of Italy Survey on Household, Income and Wealth (SHIW 2000), we can compare gender total time distribution across different areas of Italy. As one can see from Table 3, women compared to men have a higher load of total work: 9 hours more a week in Italy, and 8 hours in Modena.¹²

TAB. 3. Total time allocation, men and women over 14

	Italy*			Modena		
	Paid	Unpaid	Total	Paid	Unpaid	Total
Men	24.9	13.2	38.2	28.3	13.0	41.3
Women	11.6	37.3	48.9	17.1	32.1	49.2
Hours Difference	-13.3	24.1	10.7	-11.2	19.1	7.9
Employed men	43.1	12.5	55.6	44.2	13.0	57.2
Employed women	35.5	29.3	64.8	35.9	29.5	65.4
Hours Difference	-7.6	16.8	9.2	-8.3	16.5	8.2

*Source: SHIW 2000.

On top of the differences in total work, work activities are not equally shared in the couple. Women's unpaid working hours are on average more than 19 in Modena. Unpaid work sustains the higher than average participation to paid work activities of other members of the family.¹³ Moreover, women's unequal work burden and share in caring responsibilities reduce their possibility of choosing how to use their time freely, and may have an impact on other capabilities, too. For instance, data shows that accessing the labour market or training may be limited by lack of time, and this applies to social activities too. However, looking at employment rates by number of children in Modena, Fiorani (2004, p.81) shows that employment rates do not decrease significantly

¹² In Modena (vs. Italy as a whole) the allocation of paid and unpaid work between men and women is more similar to industrialized countries' average [UNDP, 1995].

¹³ Baldini, Silvestri [2004a, p.32 and p.44] point out that in 2002 men's employment rates in Modena were 76%, ten percentage points higher than in Italy, and that the number of families with more than one earner is equally higher in this city than in the rest of the country.

for mothers in Modena as it happens for mothers in other regions of North East Italy or in Italy on average. This can be connected to the higher than average presence, in Modena, of public kindergarten and full-time primary schools that has a positive effect on mothers' labour supply.¹⁴

We are aware that there are important differences between activities exchanged in the labour market and household caring activities with regard to objectives, responsibilities, social norms, and the very sense of the doings and beings involved. Nonetheless, quantities of time do provide an indicator of effort and involvement. What does not come to the surface when we add different activities in a total work figure is the structural relationship between paid and unpaid work of men and women, in the sense of women's unpaid work and men's paid work. To fully disclose this, we need to take into consideration the needs and vulnerabilities of labourers as multidimensional individuals with bodies, minds and relations. If this human complexity is methodologically ignored, the analysis of the waged labour market is bound to be reductive and misleading. What is lost in the analytical perspective is the role of the process of social reproduction of labourers as multidimensional individuals. In order to recover this, the analytical framework must focus directly on wellbeing as a set of capabilities and effective functionings of individuals embedded in territorial and historical contexts, where they have paid jobs, but also aging and exhausted bodies, responsibilities towards their kin, friends, community and towards the quality of their own life.

The material density of housework, strictly related to bodies and to the spaces they live in, and rich in emotional and ethical content, marks the difference between waged work and caring. Women experience nurturing and sustaining lives, always looking for right balances and proportions that have to be adjusted dynamically, according to changes of circumstances and relationships. This experience is the functioning of the capability of caring for people (and for oneself), it is an effective and pragmatic process and it always involves, even in the most strictly traditional context, a great degree of individual agency.

The data on time use indicates a structural difficulty in balancing working for the waged market and caring responsibilities. At present, balancing waged labour and living as a daily process, could be seen as a capability in itself, perceived as a feminine capability. Thus, a general problem, given by the necessity of balancing the structural capitalist processes of production and distribution of commodities, and the social reproduction of people, is felt and argued about as women's specific problem, to be tackled at individual level in a private and intimate sphere. This misconception loads

¹⁴ Gender auditing analysis on the capability of caring (Addabbo, Lanzi, Picchio, 2004) and on child care services in the Modena municipality (Addabbo, Borghi, Maestroni, Olivier and Rovinalti, 2003) has shown that women's associations played a relevant role in the rise of Modena's public kindergarten tradition.

the household with class and sexual tensions that are kept out of political confrontations (Picchio, 1996).

In a wellbeing approach, we can still use time-use and income statistics as indicators, but without being constrained in a reductive methodology of market exchanges. We can also look for interconnections, tensions, ambivalences, breaking points, social standards, and, most importantly, for bodies and individual and collective agency.

4. Leading a healthy life

The capability of accessing resources through paid work is related to the capability of leading a healthy life. Our data source (ICES*mo*) gives us only a few indicators on health.¹⁵ Nevertheless, we are able to partially reconstruct the way in which poor health influences work and daily life, because data allows us to observe whether the individual defines herself (himself) as “having difficulties in her daily life because of health problems”. We know the number of days the interviewed person spent in hospital in the last 12 months, and the degree of disability. Moreover, we can observe variables that can impact on one’s health (like gym activities or smoking).

In this Section we focus on the probability of facing health problems that limit functioning in daily life and work activities as an indicator of conducting a healthy life, we can see how this probability differs by gender and age (Table 4) and which factors affect this probability (considering also employment conditions) (Table 5). Finally, we analyse the impact of having health limits to one’s daily activities on an indicator of accessing resources through paid work: employment probability (Table 6).

We can see that for more women than men (13% against 9%) health problems affect daily life and working activities (Table 4). However, amongst working people there is not a great gender difference (for 6% of men and 7% of employed women health problems affect working and daily life). These problems are more widespread among the elderly (people having health problems are averagely 64 years of age, the age of those who have no health problems is 39, Table 4), moreover, Modena’s elderly population is higher compared to the national standard.

TAB. 4. Average age in relation to health problems

	Men			Women		
	Average age	Obs. %	Standard dev.	Average age	Obs. %	Standard deviation
People having health problems	60	130 9%	19.8	67	198 13%	16.6

¹⁵ We are currently processing the available information on health and factors affecting health conditions by using ICES*mo* and administrative data to build a fuzzy expert system that could provide us with a partial reconstruction of having a healthy life and its interaction with other capabilities.

affecting negatively daily life						
People without health prob.	39	1333	91%	20.8	40	1385
Affecting daily life						87%
Total	41	1471	100%	21.6	44	1591
						100%

We have designed a probit model trying to estimate the possible factors affecting the probability of experiencing “health problems that limit daily life” (Table 5). Women tend to have a higher probability of experiencing health problems of this kind, although the effect is no longer significant when we take age into account. Returning to the link between health and working conditions, we find that being over-employed is going to increase the probability of experiencing health problems, negatively affecting daily life. However, over-employment can be endogenous, given that health problems can increase the probability of perceiving oneself as overemployed.¹⁶ The probability of experiencing bad health increases with age and for the self-employed, while those who exercise for more hours in a gym¹⁷ or have more children have a lower probability of experiencing limiting health conditions. Nonetheless, bad health conditions could decrease the probability of having children or of exercising, and the relation could go in both directions.

¹⁶ We can estimate a simultaneous equations model to allow for this endogeneity.

¹⁷ Women’s probability of practising gym appears to be lower (34% of men exercise in a gym, against 26% of women), but among those who practice this kind of physical activity, the number of hours is similar by gender (on average, 5 for men, 4 for women).

TAB. 5. Probit model on experiencing health problems with a negative effect on daily life

Variables	Coefficients	z
Woman*	0.17	1.23
Education (years)	0.01	0.41
Age	0.03	3.97
Number of children	-0.46	-5.08
Born in the South of Italy*	0.04	0.22
Born Abroad*	-0.54	-1.40
Blue collar*	0.09	0.51
Manager*	-0.19	-0.62
Professional*	-0.56	-1.54
Self employed*	0.37	2.00
Overemployed*	0.34	2.72
Weekly paid hours	-0.01	-1.17
Voluntary working hours	-0.02	-1.02
Children care working hours	0.00	0.14
Gym hours	-0.05	-1.54
Constant	-2.35	-3.88
Obs	1,110	
Pseudo R ²	0.16	

Note: LHS variable is equal to 1 if the interviewed states to have health problems limiting her daily and working life.

* Dummy variables equal to 1 if the individual is in the condition stated by the variable

As expected, when we look at the effect that being limited in daily life by health problems has on one's employment probability (considered as an indicator of accessing resources through paid work activity), we find that it is negative, and, in our sample, more significant for women than for men (Tab.6).¹⁸

TAB. 6 Probit models on being employed by gender, people aged 16-64

Variables	Women			Men		
	Coefficients	S.E.	z	Coefficients	S.E.	z
Bad Health limiting daily activities*	-0.38	0.14	-2.72	-0.19	0.18	-1.09
Years of education	0.07	0.01	6.17	0.11	0.01	7.68
Age	0.00	0.00	-0.43	0.00	0.00	0.87

¹⁸ The sample is made out of people aged 16 to 64, and the estimated model is a probit model estimated separately for men and women in the sample. This negative effect has been found amongst others also by Anand, Hunter and Smith [2004] on BHPS data, though they found a lower effect for women than for men on the probability of having a job.

Number of children	-0.11	0.05	-2.37	-0.18	0.05	-3.45
Born in the South of Italy*	0.06	0.13	0.48	0.90	0.18	4.9
Born abroad*	-0.98	0.20	-4.96	0.74	0.30	2.42
Constant	-0.11	0.22	-0.47	-0.28	0.26	-1.08
obs.	1,075			1,008		
Pseudo R ²	0.06			0.11		

Note: LHS variable is equal to 1 if the interviewed states to be employed.

* Dummy variables equal to 1 if the individual is in the condition stated by the variable

5. Having access to secure, safe and adequate housing.

In this section we focus on the capability of “accessing a secure, safe and adequate housing”, an essential component of a good quality of life, and analyse, given the ICES_{mo} data, some of the conditions that allow for effective functionings in this dimension. We also want to see if there are major differences in men and women’s access to housing and in their living in a domestic space.

People need secure entitlement to the place they live in, to be safe from personal risks and not to feel ashamed of their abode, the building itself is the instrument to fulfill this need. Its use is embedded in social conventions, as it offers a relational space as well as a physical one to live in. Living is, in fact, a daily process that requires the delimitation of a private space where also personal relations can take place. The house, as a mean, reflects historical modes of subsistence: productive systems, power relationships, social ranks, habits and tastes, conventions, laws and, last but not least, individual physical and emotional needs and aspirations. The individual choice is not between having a shelter or not, but which kind of shelter and shared with whom. This freedom can be limited by various factors: lack of resources, discrimination, social conventions, limited housing rights.¹⁹

Effective functionings in the sphere of secure access to a safe and adequate place are strictly connected to other capabilities and functionings, for instance, to the capability of caring for oneself and others and of providing resources, generally via the labour market. The way each individual composes capabilities in the space of her/his wellbeing, weights and orders them according to relevance, is dynamic as it continuously reacts to the circumstances of life, innovating as well as adapting.²⁰ Although socially embedded, composing a set of effective functionings is an individually specific process and it cannot be assimilated to a production function based on some

¹⁹ On the issue of rights, see Leckie [1999]. On the relation between rights and capabilities, see Sen 1981, 2004.

²⁰ The creativity of composing a life can be assimilated to the creativity of using a language. It is rooted in tradition, rules and conventions, it moves within a structure, but it also innovates with regard to the means of expression of individual feelings and relations with other people (Chomsky, 1957).

kind of deterministic and mechanical causal relationship, it is more an art, which reflects passions and sentiments (i.e.: fear, sympathy, shame, etc.), continuously under the scrutiny of reason and self reflection. This art of living, as other creative enterprises, draws on both tradition and innovation in order to respond to change in material and emotional needs. As such, it is both an individual and social process.

The methodological openness which is inherent to the capabilities approach takes us beyond the analysis of means, to focus directly on the quality of life as an end. Its multidimensionality allows us to connect several doings and beings that gravitate around the domestic space. This means that deprivation in residential functionings can have a major impact on individual quality of life as a whole. To operate with satisfaction in the wider social space, it is not sufficient to have access to a residence, but it is also important to feel secure and safe in it. The domestic space has also to be adequate in size and comfort to facilitate relations and reduce demands on housework. Moreover, well being in the domestic space interacts with well being in the social space and vice versa, thus, domestic intimacy and privacy cannot be confused with isolation, as the individuals move in and out in different social dimensions.

It is clear that the capability of living in a safe, secure and adequate place cannot be measured through income, even if income is usually a necessary means for acquiring access to housing. Sometimes, income can be used as an indicator, but only when the conceptual difference between means and ends is made clear – otherwise the whole analysis becomes reductive and misses out on important dimensions. There may be cases where, in spite of having an income, it is impossible to find safe and adequate lodgings, or cases of intermittent and insecure income that do not guarantee secure long term lodgings: the discrepancy between the timing of living and that of markets (for labour and housing) thus becomes evident. It can also happen that adequate, secure lodgings become personally unsafe for domestic violence and harassment, i.e. for relational deprivation.

When we look at housing as a basic component of individual wellbeing, gender differences are striking, because of the different way men and women experience and perceive their dwelling, due to unequal caring responsibilities, work loads, income, power relationships. Moreover, men and women usually endow living as a process with different meanings, for instance they perceive and rank working in the labour market and living conditions in different ways due to their different sense of life, rooted in their different historical experience of bodies, vulnerabilities, continuous search for sustainable proportions between resources, needs and aspirations.

With regard to empirical information relating to safety, it has to be noted that in Italy houses are highly unsafe: at national level, there are 8,000 lethal casualties for domestic accidents

per year, 70% of which involve women.²¹ Women at home risk also for violence and harassment. There is no local data on domestic accidents in Modena, but we do have information about domestic violence against women in this city.²²

Safety has a dual meaning, regarding both the physical environment, and the relational context. The first is partly related to income, the other is not. Domestic accidents partly depend on durables and equipment such as wiring, heating systems, stoves that could be improved by spending more money on them, but they also depend on stress and excessive total work load²³. Violence is usually unrelated to income and even to education, as it depends on emotional insecurity, relative power, arrogance and misogyny, characteristics that cross class boundaries.

The capability of living in a secure, safe and adequate place does interact with the capability of accessing resources via the labour market. This can be grasped in the multidimensional space of individual well being, not simply in that of incomes and prices. This connection makes tensions visible, revealing some structural multidimensional problems that have an impact on the sustainability of the modes of production with regard to the modes of social reproduction. Tensions and problems appear also in Modena's opulent, progressive and highly competitive economy, as they are inherent in the complexity of individuals, and their relationships.

Labourers (employed and self employed) in the Modena District, are the 69% of the population (Baldini and Silvestri, 2004a, p.32). For them, housing absorbs different income proportions, thus inequalities change, this is particularly true for women. The ratio income/rent, considered for family standards of living, discloses a great regressive effect on the distribution of real incomes weighted with housing costs. This is due to a scarcity of low rents in the housing market and to the reduced spread, when compared to incomes, between minimum and maximum values. In Modena, the regressive distributive effect of rents is mitigated by the very high house property rate, even among low-income families, for whom house property is a strategy for security against eviction and rising prices.²⁴ Housing is anyway a growing problem, due to the rising proportion of mobile, intermittent and precarious jobs, even in the case of high incomes. This problem becomes greater for women because, as we saw, they are over represented in non standard employment and they tend to be paid less than men. Moreover, 65% of the unemployed and 79% of intermittent labourers are renting. This shows that low income earners can afford to own the place

²¹ Casualties are more than five times higher than those occurring on paid work sites (1,400). Inail 2003 Annual Report. According to ISTAT 2001, data cited by Dalfiume (2005). In the year 2001, on average 7.3 people out of 100 living in Emilia Romagna (the region where the district of Modena is located) and 12.4 in Italy on average suffered a domestic accident.

²² For detailed information, see http://www.vitadidonna.it/copia_di_vita_di_000076.html

²³ We have shown in Section 2 how women tend to be overloaded with total work when compared to men, in Italy and in the analysed area.

²⁴ Fantini, 2004.

they live in only if they have a secure job. This means also that the type of labour contract impacts on the possibility of leaving home under any kind of arrangement (Addabbo and Borghi, 2001), with the result that labourers are affected not only because they can't afford to move out, but also because their sense of autonomy may decrease. This is particularly true in the case of young people, both male and female, and of adult women.

Family Income in quartiles (Euros)	Average income	Average rent	Rent/ Income	Family members	Minimum income	Maximum income	Minimum rent	Maximum rent
Up to 14460	6.563	336	61%	1,8	100	14.461	26	697
From 14600 to 24790	19.555	433	27%	2,7	14.701	24.790	73	1.033
From 24790 to 33570	28.876	462	19%	2,8	24.997	33.570	207	775
From 33570	52.428	445	10%	2,9	34.086	185.924	145	930

In Table 15 we see family labour incomes distributed in quartiles, housing rents and the ratios between incomes and rents.

TAB. 15. Family average labour income (pensions included) and rent.

Here, the rent/income ratio discloses great inequalities, going from 61% for the lowest income to 10% of the highest income quartile. We also notice that the highest-incomes families, that include a labour income, pay a lower rent than the income earners in the third quartile. This could be explained with the fact that landlords demand a risk mark up to the lower income-earners or take advantage of social power relationships.

The rent/income ratio also reveals important aspects of the power relationship between men and women. First of all, we notice that in order to keep the family out of poverty a double earning is necessary. One-earner families are in fact at a higher risk of poverty, so that for women it is becoming more and more a necessity and less a choice to enter the labour market. Secondly, the greater difficulty women have in accessing secure, adequate housing makes them socially and personally more vulnerable and dependent. The rent/income ratio shows that for all levels of incomes women are at a very high housing poverty (61%), as their average income is below the maximum income of the first quartile (14,460 euros).

Wellbeing is a multidimensional concept, functionings themselves have multiple dimensions and, thus, also the characteristics of means are variegated in a way that makes them functional to these dimensions. The ICES_{mo} data provides information also on housing characteristics, and we can value housing in relation of the quality of life, keeping under scrutiny different houses characteristics. For instance, given as we saw that housing as functioning can be

qualified by security, safety and adequacy, the home itself has to be secure, safe and adequate. The data on houses can be combined in a fuzzy system that allows us to use approximate and linguistic information (Zadeh, 2004, p. 6) and to evaluate the outcome in terms of the functioning of “living in a secure, safe and adequate place” (Fig.1).²⁵ The system requires an *ex ante* specification of the relative weights of the different aspects of housing. We have assigned a higher weight to the variable ‘Housing tenure’ (giving a lower value to rent relative to property), a medium weight to ‘Housing characteristics’ a variable which is specified with different indicators: space adequacy (residents per room and perception of problems related to house dimension),²⁶ adequacy of services (heating, access, bathroom) and availability of other spaces (garage, parking lots)²⁷ and a lower weight to ‘Location,’ a variable that evaluates access to facilities and environment.²⁸

A first application of this system shows a slightly lower value on average of the variable “Housing” in the functioning “Living in a secure, safe and adequate lodging ” for women (the value of the variable ranges from 0 to 1 and it is on average 0.61 for women and 0.66 for men). This is so especially for those having a lower level of education and, with regard to employment conditions, for blue collar workers and people with non-permanent employment.²⁹

Fig.1 A fuzzy expert system on Living in a safe and adequate place

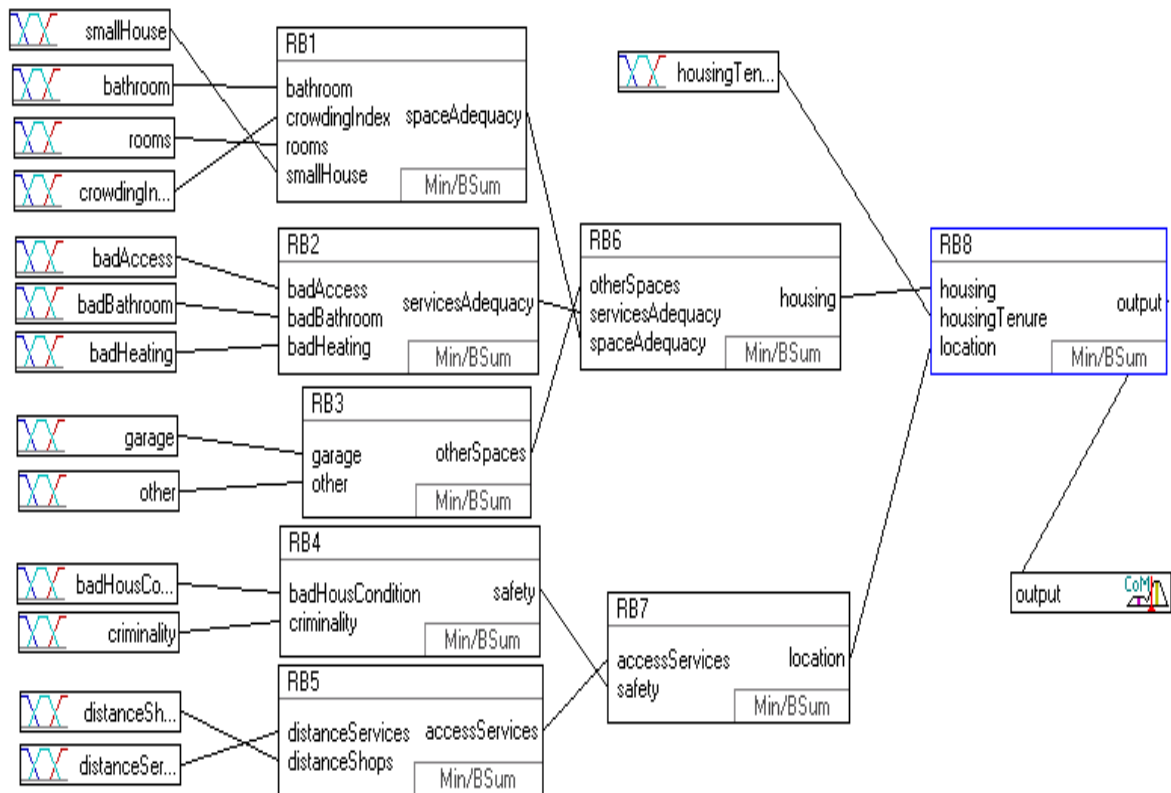
²⁵ We are particularly grateful to Sylwia Ewa Nienadowska for her research work in building this fuzzy system.

²⁶ For the space adequacy dimension we use the interviewee’s subjective judgement on lodging dimension, and we have created indicators on the ratio of number of bathrooms and rooms related to the number of family members, and a crowding index on housing surface over family size, the latter being the variable, inside the intermediate variable ‘space adequacy’ with the highest weight inside this group.

²⁷ The biggest weight within this group is given to ‘space adequacy’ rather than to ‘services adequacy’.

²⁸ This variable provides a judgment on housing location and it assumes values low, medium, high. The biggest weight within this group is given to area and house safety.

²⁹ Note that we have considered head of households’ employment condition, not the employment condition of other people living in it; therefore, this result may understate the worse ‘housing’ functionings of those who have non-standard contracts and for this reason cannot leave the family, as shown to be the case in Modena by Addabbo, Borghi [2001]. Further research work is being carried out to show the sensitivity of results to the rules adopted and to the orderings of different subgroups of the population analysed according to the system output.



6. Conclusions

This paper focuses on the link between working and living conditions, and we began by extending work into total work (paid and unpaid), and by dividing incomes for housing rent. In order to do so, we assumed two homogeneous quantities: time and money. Such calculation may have been limited and reductive, but effective in disclosing a regressive income distribution and major gender inequalities. We then attempted to measure some observable functionings related to: accessing resources via the labour market, caring, housing and good health. These functionings are integrated in the wellbeing space. In this space, they have to be valued in their interconnections and with direct reference to the quality of life of individuals – both men and women – and not in terms of productivity (for profit). The shift from evaluating commodities, labour force included, to evaluating a free and good life for men and women, has a radical critical impact. One of its major implications for the analysis of the labour market is the possibility to integrate methodologically different dimensions: material, emotional, cultural, political ones.

The application of the capability approach in a gender perspective in the analysis of the labour market is particularly promising for the possibility it offers of integrating activities, responsibilities, norms, conventions and culture in a more systematic way. On the one hand, it makes it possible in the multidimensional wellbeing space to avoid reductive dichotomies and

separation of spheres, on the other it allows us to work on different dimensions, grading qualities, and including individual and collective agency.

A wider and deeper wellbeing space opens new grounds for the design and implementation of public policy and for its evaluation. In this space, gender analysis, with its focus on caring - including the care for aging bodies, anxious minds and difficult relationships – becomes essential to understand the functioning of the whole system, its institutional network and its inherent tensions. These tensions, operating at the level of living conditions, introduce a powerful dynamics into the system, a dynamics of human development that is different from that of capital accumulation.

Recognition of gender differences in the achievement of capabilities should, for instance, guide the design and auditing of public policies.³⁰ For instance, it can be used to argue that the main objective is not so much women entering into the waged labour market, but having a good, free and flourishing life for women and men. To this aim, production, distribution and exchange of resources are instrumental. The methodological adoption of a feminist perspective could increase the realism of the concept of wellbeing and disclose hidden individual and social tensions and, most of all, help in negotiating in the public arena a good and sustainable life, for everybody, everywhere.

³⁰ For an application of the capability approach to gender auditing of public budgets at regional, district and municipal level, see Addabbo, Lanzi, Picchio [2004].

References

Addabbo, T. (ed.), 2005, *Genitorialità, lavoro e qualità della vita: una conciliazione possibile?* Milano, Angeli

Addabbo, T., 2003, "Unpaid work by gender in Italy", in A.Picchio (ed.), *Unpaid work and the economy*, London and New York: Routledge.

Addabbo, T., Borghi, V., Maestroni, V., Olivier, F, Rovinalti, Y., 2003, "Impatto di genere di politiche di supporto al lavoro di cura a Modena: un'applicazione sui nidi, gli assegni di genitorialità e il centro per le famiglie" Capitolo 3, Seconda Parte, Sezione I, in AA.VV. (2003) *Studio di fattibilità per la costruzione del bilancio delle amministrazioni pubbliche secondo un'ottica di genere, Rapporto di Ricerca Finale*, Bologna, Gennaio 2003.

Addabbo, T. e Borghi, V., 2001, *Riconoscere il lavoro: Una ricerca sulle lavoratrici con contratti di collaborazione nella Provincia di Modena*, Milano, Angeli.

Addabbo, T., Lanzi D., Picchio A., 2004, "On Sustainable Human Development: Gender Auditing in a Capability Approach", *Materiali di Discussione del Dipartimento di Economia Politica*, n.467, Settembre 2004.

Alkire S., 2002, *Dimensions of Human Development, World Development*, 30 (2), pp.181-205.

Anand, P., Hunter, G. and Smith, R., 2004, "Capabilities and Wellbeing: evidence based on the Sen-Nussbaum approach to welfare", IV International Conference on the Capability Approach, University of Pavia.

Bakker , I., 1998, "Unpaid work and Macroeconomics: New Discussions, New Tools for Action", Ottawa, Status of Women Canada.

Baldini, M. e Silvestri P., 2004a, "Redditi, benessere e disuguaglianza", in Baldini, M., Bosi, P. e Silvestri, P. (eds), *La ricchezza dell'equità. Distribuzione del reddito e condizioni di vita in un'area a elevato benessere*, Bologna, il Mulino.

Baldini, M. e Silvestri P., 2004b, "La povertà e le sue dimensioni", in Baldini, M., Bosi, P. e Silvestri, P. (eds), *La ricchezza dell'equità. Distribuzione del reddito e condizioni di vita in un'area a elevato benessere*, Bologna, il Mulino.

Banca d'Italia, 2002, "I bilanci delle famiglie italiane nell'anno 2000", *Supplementi al Bollettino Statistico*, n. 6.

Battistoni, L., ed., 2003, *I numeri delle donne. Partecipazione femminile al mercato del lavoro: caratteri, dinamiche e scenari*, Quaderni spinn, n. 4.

- Brusco, B., 1982, "The Emilian Model: production, Decentralization and Social Integration, *Cambridge Journal of Economics*, n. 2.
- Caiumi, A., 2003, "Unpaid work and household living standards: equivalence scale estimation and intra-family distribution of resources", in A. Picchio (ed) (2003) *Unpaid work and the economy*, London and New York: Routledge.
- Carrasco, C., 2004,
- Chomsky, N., 1957, *Syntactic Structures*, The Hague, Mouton.
- Elson, D. and Cagatay, N., 2000, "The social content of macroeconomic policies", *World Development*, vol. 28, n.7, pp. 1347-64.
- Fantini, F., 2004, *Un approccio di genere allo sviluppo umano: l'abitare come dimensione della qualità della vita di uomini e donne a Modena*, Thesis, Facoltà di Economia Marco Biagi di Modena.
- Fiorani, G., 2004, "La struttura produttiva, le forme di lavoro e i differenziali salariali" Ch.2 in Baldini, M., Bosi, P. e Silvestri, P. (eds), *La ricchezza dell'equità. Distribuzione del reddito e condizioni di vita in un'area a elevato benessere*, Bologna, il Mulino.
- Folbre, N., 1995, "Holding hands at midnight: the paradox of caring labor", *Feminist Economics*, 1 (1), pp. 73-92.
- Goldschmidt-Clermont, L. and Pagnossin-Aligisakis E., 1995, "Measures of unrecorded economic activities in fourteen countries", *Human Development Report - Occasional Paper*, 20, New York, UNDP.
- Leckie, S., 1999, "Housing Rights", *Human Development Report 2000, Background Paper*, New York, UNDP.
- Nussbaum, M., 2003, "Capabilities as Fundamental Entitlements: Sen and Social Justice", forthcoming, in *Feminist Economics*.
- Nussbaum, M., 2000, *Women and Human Development: the Capabilities Approach*, Cambridge, Cambridge University Press.
- Nussbaum, M., 2003, "Capabilities as fundamental entitlements: Sen and Social Justice", *Feminist Economics*, 9 (2/3), pp. 33-59.
- Picchio, A., forthcoming, "Hay, carrots, bread and roses: subsistence and surplus wages in Sraffa's Archive Papers", in R. CICCONE; G. MONGIOVI, *Sraffa and Modern Economics*
- Picchio, A., 2003, "A macroeconomic approach to an extended standard of living", in Picchio, A. (ed.), 2003, *Unpaid work and the economy*, London, Routledge.
- Picchio, A., 1996, "The political and analytical visibility of the work of social reproduction", *Human Development Report 1996, Background Papers*, HNDP, New York.

- Picchio, A., 1992, *Social reproduction: the Political Economy of the Labour Market*, Cambridge, C. U. P.
- Robeyns, I., 2005, "The Capability approach: a theoretical survey", *The Journal of Human Development*, 6(1) pp. 93-114.
- Sen, A., 1981, "Rights and Agency", *Philosophy & Public Affairs*, 11 (1), pp. 3-39.
- Sen, A., 1985, *Commodities and Capabilities*, Amsterdam, North-Holland.
- Sen, A., 1987, *The Standard of Living*, Cambridge, Cambridge University Press.
- Sen, A., 2004, "Elements of a theory of human rights", *Philosophy & Public Affairs*, 32 (4), pp.315-356.
- Smith, A., (1976), *An Inquiry into the Nature and Causes of the Wealth of Nations*, R.H., Campbell and A. S. Skinner, Oxford, Oxford University Press.
- van Staveren, I., 2001, *The Values of Economics. An Aristotelian Perspective*, London, Routledge.
- UNDP, 1995, *Human Development Report 1995*, New York, UDRO.
- Williams, B., 1987, "The Standard of Living: Interests and Capabilities", in A. Sen, *The Standard of Living*, Cambridge, CUP.
- Williams, B., 2001, "From Freedom to Liberty: The Construction of a Political Value", *Philosophy & Public Affairs*, 30, pp. 3-53.
- Zadeh, L., 2004, "Key note address", at AMASES (Applied Mathematics to Social Sciences Association), Modena, 8-12 September.