



TIME TO CARE

Unpaid and underpaid care work and the global inequality crisis

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IT UP**



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Economic inequality is out of control. In 2019, the world's billionaires, only 2,153 people, had more wealth than 4.6 billion people. This great divide is based on a flawed and sexist economic system that values the wealth of the privileged few, mostly men, more than the billions of hours of the most essential work – the unpaid and underpaid care work done primarily by women and girls around the world. Tending to others, cooking, cleaning and fetching water and firewood are essential daily tasks for the wellbeing of societies, communities and the functioning of the economy. The heavy and unequal responsibility of care work perpetuates gender and economic inequalities.

This has to change. Governments around the world must act now to build a human economy that is feminist and values what truly matters to society, rather than fuelling an endless pursuit of profit and wealth. Investing in national care systems to address the disproportionate responsibility for care work done by women and girls and introducing progressive taxation, including taxing wealth and legislating in favour of carers, are possible and crucial first steps.

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Cover photo: Clarice Akinyi washes clothes in Mashimoni village, Nairobi, Kenya. Clarice is proud to be a domestic worker but was frustrated and angry at the bad treatment by employers. Clarice is now an active member of the Wezesha Jamii project, in which women work together to support each other and improve their community. Photo: Katie G. Nelson/Oxfam (2017)

FOREWORDS



My name is Rowena and I am a day care worker from Salcedo Town in the Philippines.

In the past in my community, women used to just work in the house – cooking, cleaning and taking care of children. They also fetched water. Men had more opportunities than women. With all the work that was assigned to women, we could never catch up with the men in our community. There would always be a gap between women and men – with the amount of money they earned, with the education they got or with the time they could spend on things outside the house.

I've been a day care worker in a school for ten years. And I'm also a housewife. Being a housewife takes so much time. I have so many things to do that I can't finish right away. The heaviest housework is fetching water. It takes us three to four hours to go and get water because our water source is far. We have to go to the river and lift our own water cans.

In the past, my husband didn't help in the household at all. It was a lot of work that I had to do on top of what I did in the school, but my husband and I didn't question it. That changed when we started to attend trainings and seminars and learned about unpaid care work. Now he always helps around the house. He helps me do the housework, like cooking, doing the laundry, and cleaning the house, especially when I am working in the school.

We also have water tanks now through the help of Oxfam and SIKAT*. We finally have taps and a hose, so we don't have to carry water cans and pails anymore. We spend less time fetching water now. While we wait for the water to fill our water cans and drums, we can focus on other work.

Not being responsible for all the work alone or having to walk long hours to get the water we need, changes who I am. I have more time to help in the community. We have a Self-Help Group, a group for women who live near each other. We help in *barangay* (village) clean-up drives, and in other activities where women are involved in the community. It's where we also get funding for our livelihood, for the school fees of our children and for emergencies.

There are many communities where women are still struggling a lot. I am happy that now there is equality here between women and men. Women are more empowered. Someday I hope this will happen not just here in Salcedo, but hopefully in the whole Philippines.

Rowena Abeo, day care worker, Salcedo Town, Eastern Samar, Philippines

* SIKAT – Sentro para sa Ikauunlad ng Katutubong Agham at Teknolohiya – is a non-profit, non-government organization in the Philippines. It envisions empowered, sustainable and resilient coastal communities that call for transparent, accountable, participatory and responsive government programmes and processes. With the WE-Care programme, SIKAT works with women-led self-help groups and men to mobilize community members in disaster preparedness and economic empowerment.



It is a well-known fact that despite being the backbone of informal workers' families, the poorest of poor in the world are women workers. The Self-Employed Women's Association (SEWA), which I serve, is the largest trade union of poor informal sector women workers in India, with a membership of more than 1.9 million women workers. SEWA strongly believes that poverty is the worst form of violence perpetrated with the consent of society. Only work, a steady source of employment, and asset ownership can reduce this violence.

From SEWA's experience working with these poor women workers from the informal sector, we have learned that for these women workers, access to care-services is a basic right. If women do not have access to affordable care services, they have to shoulder the care responsibilities of the family, and either reduce their number of work hours and thus income or entrust the elder children with this responsibility – thereby compromising their education. Our founder Ela Bhatt said: 'Women should be paid full-time wages, even if they work part-time.' Only then can one break women's fall into starker poverty.

In our experience, poor women workers do not only contribute to their family and national economy, but also to natural ecology. Therefore, SEWA believes that care work should be considered as skilled work and paid at par with other skilled work. Organizing care workers, building their capacity, designing proper curriculum and training to improve the quality of their services, certification and enabling policies for care givers would bring dignity and self-respect to these workers, and also set standards for the care economy. And this should not start from the top down, but from the care worker herself.

However, we also believe that care services should not replace family care, especially in the informal sector, because informal sector workers often work as a family. Family and care cannot be completely segregated. There is a need to establish this delicate balance.

Never have we faced such an opportunity for welcoming and valuing the work of millions of care workers in the mainstream economy, be it formal or informal. Oxfam's report 'Time to Care' shows us the nature and extent of this opportunity. And if we grab it, we will all move closer to what SEWA calls 'Building an Economy of Nurturance' – a society where economic growth is non-violent.

Reema Nanavaty, Executive Director, Self-Employed Women's Association (SEWA)



People sometimes call me a 'self-made' multi-millionaire. Nothing could be further from the truth. Yes, I have worked hard in my life. I am proud of what I have achieved. But the truth is I could not have done any of this without help from the Danish welfare system, and the taxes paid by the people to create our happy and equal society.

I was born in Tehran, Iran in 1961. My family moved to Denmark when I was a child, after a series of rejected immigration applications, forced separations and the turmoil in my birth country pushed my family to our limits. I finished my education here, married a Danish woman and had

two amazing children, and built my fortune as a self-employed entrepreneur.

I credit my good fortune to Denmark and its robust, inclusive social system that values equality and opportunity for everyone. My country has embraced an advanced social tax system and the tax revenues are used to invest in the people of Denmark. Our tax revenues give everyone health, education and a strong social support system, including universal childcare.

It is quite simple. If we want fairer, more equal and happier societies, then the richest have to pay their fair share of tax. When a billionaire is paying a lower rate of tax than their secretary, something is deeply wrong with society.

I think it is not surprising that some are calling for the abolition of billionaires. They see that these super-rich people think that there is one rule for them, and another for ordinary people.

We must tax wealth properly. The rich must pay their fair share of tax. Just a 1% tax on billionaire wealth for example could raise billions to fight global poverty and reduce inequality.

Are we prepared to build a fair society in which wealth and power – including political power – are evenly distributed? Are we ready to resist the myth that poverty is a natural phenomenon – something that will always be there – no matter what we do?

These are the most important questions of our time. Oxfam's report 'Time to Care' addresses these questions and shows that with the right political decisions inequality and poverty can be tackled. Together we must fight economic inequality, structural violence, discrimination and exclusion, environmental destruction and despotic ideology so that the future of our world looks brighter for all of us. There is no time to lose, time is running out.

Djaffar Shalchi, Founder and Chair of the Board, Human Act Foundation

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TIME TO CARE

The world's billionaires, only **2,153 PEOPLE** in 2019, have more wealth between them than **4.6 BILLION PEOPLE**.

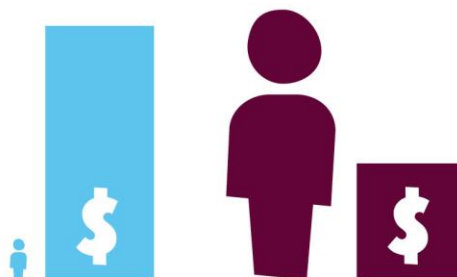


The combined wealth of the world's 22 richest men is more than the wealth of all the women in Africa.



If you saved \$10,000 a day since the building of the pyramids in Egypt you would have only one-fifth the average fortune of the 5 richest billionaires.

The world's **RICHEST 1%** have more than twice as much wealth as **6.9 BILLION PEOPLE**.



The monetary value of **UNPAID CARE WORK** globally for women aged 15 and over is at least \$10.8 trillion annually –three times the size of the world's **TECH INDUSTRY**.



Taxing an additional 0.5% of the wealth of the richest 1% over the next 10 years is equal to investments needed to create:



117 MILLION JOBS

in education, health and elderly care and other sectors, and to close care deficits.

For more on the sources and methodology for these figures, see P. Espinoza (2020). Time to Care: Methodology Note. Oxfam. <https://dx.doi.org/10.21201/2020.5419> Source for data on billionaires is Forbes billionaires list 2019: <https://www.forbes.com/billionaires/#b91420e251c7> and on wealth inequality is Credit Suisse (2019). Annual Report 2019. <https://www.credit-suisse.com/about-us/en/reports-research/annual-reports.html>

SUMMARY



A woman rides a scooter through a low-income neighbourhood that is surrounded by upscale developments on the outskirts of Ho Chi Minh City, Vietnam. Photo: Sam Tarling/Oxfam (2017)

A TALE OF TWO EXTREMES

Economic inequality is out of control. In 2019, the world's billionaires, only 2,153 people, had more wealth than 4.6 billion people.¹ The richest 22 men in the world own more wealth than all the women in Africa.² These extremes of wealth exist alongside great poverty. New World Bank estimates show that almost half of the world's population lives on less than \$5.50 a day, and the rate of poverty reduction has halved since 2013.³

This great divide is based on a flawed and sexist economic system. This broken economic model has accumulated vast wealth and power into the hands of a rich few, in part by exploiting the labour of women and girls, and systematically violating their rights.

At the top of the global economy a small elite are unimaginably rich. Their wealth grows exponentially over time, with little effort, and regardless of whether they add value to society.

Meanwhile, at the bottom of the economy, women and girls, especially women and girls living in poverty and from marginalized groups, are putting in 12.5 billion hours every day of care work for free,⁴ and countless more for poverty wages. Their work is essential to our communities. It underpins thriving families and a healthy and productive workforce.

Oxfam has calculated that this work adds value to the economy of at least \$10.8 trillion.⁵ This figure, while huge, is an underestimate, and the true figure is far higher. Yet most of the financial benefits accrue to the richest, the majority of whom are men. This unjust system exploits and marginalizes the poorest women and girls, while increasing the wealth and power of a rich elite.

Without decisive action things will get far worse. Ageing populations, cuts in public spending, and climate change threaten to further exacerbate gender and economic inequality and to fuel a spiralling crisis for care and carers. While the rich and powerful elite may be able to buy their way out of facing the worst of these crises, the poor and powerless will not.

Governments must take bold and decisive action to build a new, human economy, that will deliver for everyone rather than a rich few, and that values care and wellbeing above profit and wealth.

THE SCALE OF THE GAP BETWEEN RICH AND POOR TODAY

The gap between the super-rich and the rest of society remains unimaginably huge.⁶

- In 2019, the world's billionaires, only 2,153 people, have more wealth than 4.6 billion people.
- The 22 richest men have more wealth than all the women in Africa.
- The world's richest 1% have more than twice as much wealth as 6.9 billion people.
- If you saved \$10,000 a day since the building of the pyramids in Egypt you would have one-fifth the average fortune of the 5 richest billionaires.
- If everyone were to sit on their wealth piled up in \$100 bills, most of humanity would be sitting on the floor. A middle-class person in a rich country would be sitting at the height of a chair. The world's two richest men would be sitting in outer space.
- The monetary value of women's unpaid care work globally for women aged 15 and over is at least \$10.8 trillion annually – three times the size of the world's tech industry.
- Taxing an additional 0.5% of the wealth of the richest 1% over the next 10 years is equal to investments needed to create 117 million jobs in education, health and elderly care and other sectors, and to close care deficits.

Box 1: Measuring wealth inequality in the world

When highlighting the extent of global economic inequality, Oxfam focuses primarily on wealth inequality, because it fuels the capture of power and politics, and perpetuates inequality across generations.

In compiling the facts on economic inequality⁷ for our annual reports Oxfam's wealth analysis makes use of the Credit Suisse Global Wealth report, as it is the most comprehensive dataset of global wealth distribution.⁸ Collecting figures on wealth is very difficult due the poor quality of much of the data. It is widely felt that the data used by Credit Suisse and others to estimate wealth systematically underestimates the true scale of wealth.⁹

There is an urgent need for much greater investment in wealth and wealth inequality data collection, so that every country can understand the true scale of the inequality crisis and can measure progress in tackling it.

Leaders are failing to act, people are taking to the streets

Despite much handwringing about the divide between rich and poor, and the evidence of its corrosive effects, most world leaders are still pursuing policy agendas that drive a greater gap between the haves and the have nots. Strongman¹⁰ leaders like President Trump in the US, and President Bolsonaro in Brazil, are exemplars of this trend. They are offering policies like tax cuts for billionaires,¹¹ obstructing measures to tackle climate emergency, or turbo-charging racism,¹² sexism¹³ and hatred of minorities.¹⁴

Faced with leaders like these, people everywhere are coming together to say enough is enough. From Chile to Germany, protests against inequality and climate chaos are huge. Millions are taking to the streets and risking their lives to demand an end to extreme inequality and demand a fairer, greener world.

THE VIEW FROM THE TOP: ALL PAY AND NO WORK

The very top of the economic pyramid sees trillions of dollars of wealth in the hands of a very small group of people, predominantly men. Their wealth is already extreme, and our broken economy concentrates more and more wealth into these few hands.

Recently some commentators have asked whether it would be better for the world to 'abolish billionaires',¹⁵ suggesting that they are a sign of economic sickness rather than economic health. It has been estimated that one-third of billionaire wealth exists because of inheritance.¹⁶ Such levels of inheritance have created a new aristocracy that undermines democracy.

Once secured, the fortunes of the super-rich take on a momentum of their own; the wealthiest people can simply sit back and watch their wealth grow, with the help of highly paid accountants who have delivered them an average annual return of 7.4% on their wealth over the last ten years.¹⁷ Despite admirably committing to give his money away, Bill Gates is still worth nearly \$100bn, which is twice what he had when he stood down as head of Microsoft.

One reason for these outsized returns is a collapse in taxation of the super-rich and the biggest corporations because of falling tax rates and deliberate tax dodging. At the same time, only 4% of global tax comes from taxation of wealth,¹⁸ and studies show that the super-rich avoid as much as 30% of their tax liability.¹⁹ Extremely low corporate taxation helps them cream the profits from companies where they are the main shareholders; between 2011 and 2017 average wages in G7 countries increased by 3%, while dividends to wealthy shareholders grew by 31% (Figure 2).²⁰

Figure 2: Returns to rich shareholders have increased dramatically while real wages have barely increased at all.

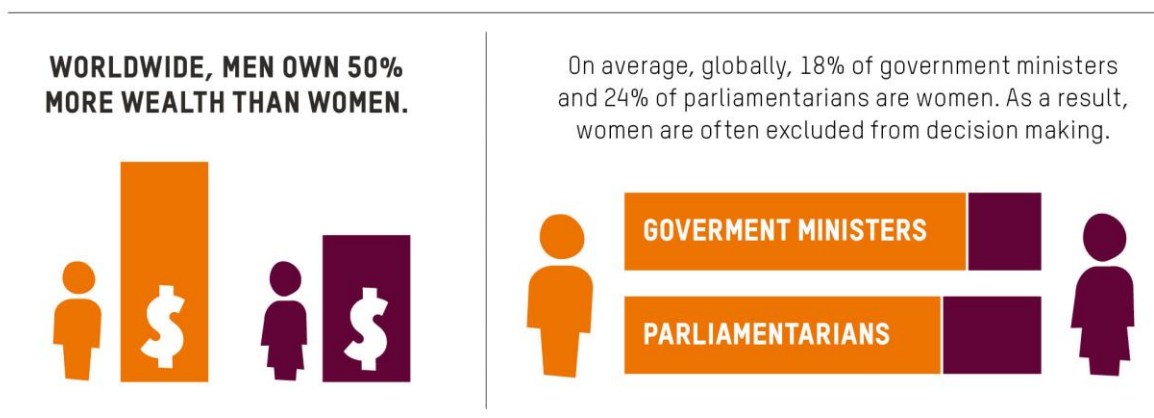
GROWTH BETWEEN 2011 AND 2017

- Average wages in 67 countries
- Dividends to wealthy shareholders



Today's extreme wealth is also founded on sexism. Our economic system was built by rich and powerful men, who continue to make the rules and reap the lion's share of the benefit. Worldwide men own 50% more wealth than women.²¹ Men also predominate in positions of political and economic power; just 18% of ministers and 24% of parliamentarians globally are women, and they occupy an estimated 34% of managerial positions in the countries where data is available (Figure 3).²²

Figure 3: The world's economies reward men more than women.



Women are supporting the market economy with cheap and free labour and they are also supporting the state by providing care that should be provided by the public sector.²³ Oxfam has calculated that women's unpaid care work alone is adding value to the economy to the tune of at least \$10.8 trillion a year, a figure three times larger than the tech industry. This figure, while huge, is an underestimate; because of data availability it uses the minimum wage and not a living wage, and it does not take account of the broader value to society of care work and how our economy would grind to a halt without this support. Were it possible to put a figure on this support, the total value of unpaid care work would be even higher. What is clear is that this unpaid work is fuelling a sexist economic system that takes from the many and puts money in the pockets of the few.

THE VIEW FROM THE BOTTOM: ALL WORK AND NO PAY

Nearly half the world is trying to survive on \$5.50 a day or less,²⁴ according to new figures from the World Bank. Many people are just one hospital bill or failed harvest away from destitution. Inequality is one of the major reasons for this; a huge share of global income growth consistently accrues to those at the top, leaving those at the bottom further and further behind. Thomas Piketty and his team have shown that between 1980 and 2016, the richest 1% received 27 cents of each dollar of global income growth.²⁵ This was more than twice the share of the bottom 50%, who secured only 12 cents of every dollar.^{26 27} If the economic system is left to distribute the fruits of growth so unevenly, we will never eliminate poverty.²⁸ Unequal and unbridled growth is also unsustainable and makes it impossible to live within the environmental boundaries of our planet.²⁹

Economic inequality is also built on gender inequality, and the majority of those at the bottom of the economic pyramid are women. Women and girls are more likely to be found in poorly paid and precarious employment, and they do the bulk of unpaid and underpaid care work.³⁰ The dominant model of capitalism actively exploits and drives traditional sexist beliefs that disempower women and girls,³¹ counting on them to do this work, but refusing to value them for it.

UNDERSTANDING WHO CARES

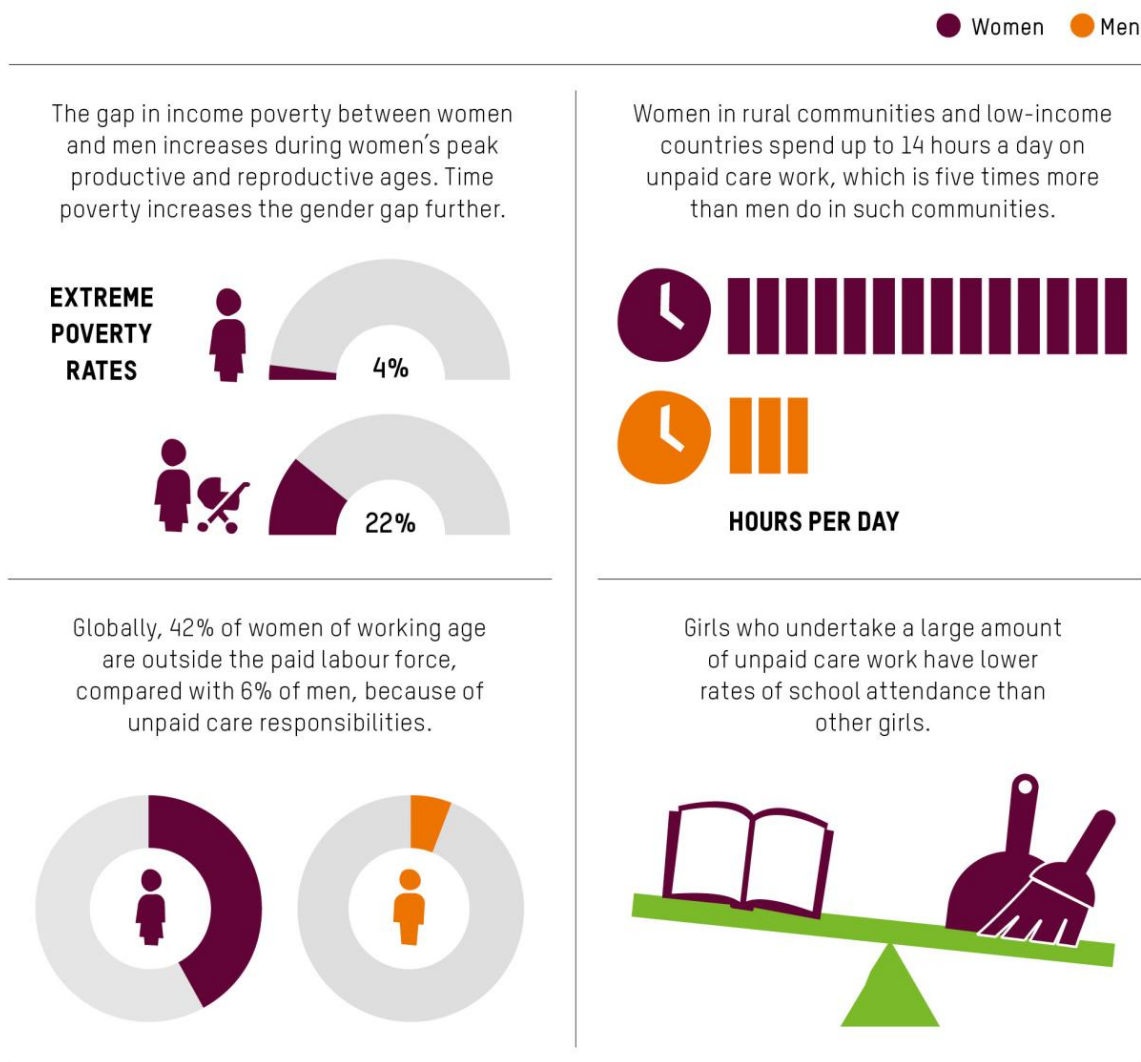
Care work is crucial to our societies and to the economy. It includes looking after children, elderly people, and those with physical and mental illnesses and disabilities, as well as daily domestic work like cooking, cleaning, washing, mending, and fetching water and firewood.³² Without someone investing time, effort and resources in these essential daily tasks; communities, workplaces, and whole economies would grind to a halt.

Across the world unpaid and underpaid care work is disproportionately done by poor women and girls, especially those from groups who, as well as gender discrimination, experience discrimination based on race, ethnicity, nationality, sexuality and caste.³³ Women undertake more than three-quarters of unpaid care and make up two-thirds of the paid care workforce.³⁴



Shienna Cabus and her daughter collect water from a local water source in Eastern Samar, Philippines. They use a cart to transport the heavy load home. Shienna is a member of the Bangon Pangdan Self-Help Association. Photo: Aurelie Marrier d'Unienville/Oxfam (2017)

Figure 4: The heavy and unequal responsibility for unpaid care work falling on women and girls



Ayan on her way to fetch water from a well. She lives in a camp for internally displaced people in Garadag, Somaliland. Because of prolonged drought in the region, the family lost their herding livelihood and struggle to find food and water. Photo: Petterik Wiggers/Oxfam (2017)

As well as doing care work for free at home, many poor women also work providing care for others, for example as domestic workers,³⁵ who are among the most exploited workers in the world. Just 10% of domestic workers are covered by general labour laws to the same extent as other workers,³⁶ and only around half enjoy equal minimum wage protection.³⁷ More than half of all domestic workers have no limits on work hours under national law.³⁸ In the most extreme cases of forced labour and trafficking, domestic workers find themselves trapped in people's homes with every aspect of their lives controlled, rendering them invisible and unprotected.³⁹ It is estimated that globally, the 3.4 million domestic workers in forced labour are being robbed of \$8bn every year, equating to 60% of their due wages.⁴⁰

Figure 5: Domestic workers – among the most exploited workers in the world



Box 2: Abuse of domestic workers

'Regina' (not her real name) was trafficked to the UK by a rich employer to work in their private household. Regina explained that once she arrived in London was made to work from 6am to 11pm every day in the employers' smart central London apartment. She was not paid at all during her time there and was not allowed to contact her family or to speak to people outside of her employers' household. She slept in the laundry room and ate leftovers. Her passport was taken from her and she described being regularly verbally abused by her employers who would call her 'stupid' and 'useless'.⁴¹

The heavy and unequal responsibility of care work perpetuates gender and economic inequalities. It undermines the health and well-being of predominantly female care workers and limits their economic prosperity by fuelling gender gaps in employment and wages. It also leaves women and girls time-poor, unable to meet their basic needs or to participate in social and political activities. For example, in Bolivia, 42% of women say that care work is the biggest obstacle to their political participation.⁴²

Box 3: Time poverty in India: 'I have no time, not even to die'

Buchhu Devi gets up at 3am to cook, clean and prepare breakfast and lunch for her family. There is a well nearby, but as a Dalit from the lowest caste she is not allowed to use it, and instead has to travel 3km to collect water. She does this three times a day. She says she works at a road construction site from 8am till 5pm, and then has to perform her evening household duties of fetching water and fuel wood, washing, cooking, cleaning the house, and helping her children with their studies. Her day ends at midnight. If she fails to fetch wood the family cannot eat, and she is often beaten up for this by her husband. She says, 'I have no time, not even time to die for they will all curse...Who will look after them and bring money to the family when I'm gone?'

Source: Dutta, Diya. (2019). 'No Work is Easy! Notes from the Field on Unpaid Care Work for Women', *Mind the Gap: The State of Employment in India 2019*, Oxfam India. <https://www.oxfamindia.org/Mind-Gap-State-of-Employment-in-India>

Even though it lays the foundation for a thriving society, unpaid and underpaid care work is fundamentally invisible. It both perpetuates and is perpetuated by economic and gender inequality. Care work is radically undervalued and taken for granted by governments and businesses. It is often treated as 'non-work', with spending on it treated as a cost rather than an investment, leading to care being rendered invisible in measures of economic progress and policy agendas.

The looming care crisis

The world is facing a care crisis due to the impacts of an ageing population, cuts to public services and social protection systems, and the effects of climate change – threatening to make it worse and increase the burden on care workers.

Figure 6: The looming care crisis



The International Labour Organization (ILO) has estimated that there will be an extra 100 million older people and an additional 100 million children aged 6 to 14 years needing care by 2030 (see Figure 6).⁴³ Elderly people will need more acute and long-term care as they age⁴⁴ from healthcare systems that are ill prepared to support them.⁴⁵

Rather than ramping up social programmes and spending to invest in care and tackle inequality, countries are increasing taxation on poor people, reducing public spending and privatizing education and health, often following the advice of financial institutions such as the International Monetary Fund (IMF). Oxfam recently showed how IMF programmes using this approach in Tunisia, Egypt and Jordan have negatively impacted women, threatening to increase inequality.⁴⁶ Governments continue to rely on VAT, despite the fact that this is a regressive tax that hits the poor hardest⁴⁷ and evidence that it places a disproportionate burden on women carers.⁴⁸

Government cuts are also putting pressure on women's organizations. In Brazil in 2017, cuts to public spending contributed to a reduction of 66% in federal funding in the budget initially allocated in 2017 to women's rights programmes that promote gender equality.⁴⁹

Climate breakdown is already placing a greater burden on women. It is estimated that by 2025, up to 2.4 billion people will be living in areas without enough water, meaning women and girls will be forced to walk further and further to find it.⁵⁰ Climate change will also reduce the amount of food produced and will increase sickness, which will place further stress and time demands on women and girls, who will be expected to provide the increased work needed to cope, committing ever more hours in their days.

A FAIRER WORLD IS POSSIBLE

Governments around the world can, and must, build a human economy that is feminist and benefits the 99%, not only the 1%. This world would be one where everyone has secure jobs paying decent wages, where nobody lives in fear of the cost of falling sick, and where every child has the chance to fulfil their potential. In this world, our economy would thrive within the limits of our planet, handing a better world to every new generation.

Both the dramatic level of economic inequality and the looming care crisis can be tackled, but it will require concerted efforts and bold policy decisions to mend the damage done and to build economic systems that care for all citizens. Building national care systems with the full participation of civil society, and in particular women's rights groups is a fundamental step in this direction. Further actions to redistribute care work should be part of a comprehensive approach of redistributive policies in order to close the gap between rich and poor, such as progressive taxation, free public services and social protection systems, and policies to limit the influence of corporations and the super-rich.

Feminist economics and gender equality are fundamental to a human economy, and a core part of this new, fairer, human economy is to fully address the role of unpaid and underpaid care work. Only by fundamentally changing the way that this work is done and how it is valued can we build a more equal world.

For decades, feminist economists, civil society and care advocates have been proposing a set of solutions to radically reprioritize care: the transformative '4Rs' framework. These principles must be taken into account.

1. **Recognize** unpaid and poorly paid care work, which is done primarily by women and girls, as a type of work or production that has real value.
2. **Reduce** the total number of hours spent on unpaid care tasks through better access to affordable and quality time-saving devices and care-supporting infrastructure.
3. **Redistribute** unpaid care work more fairly within the household and simultaneously shift the responsibility of unpaid care work to the state and the private sector.
4. **Represent the most marginalized** caregivers and ensure that they have a voice in the design and delivery of policies, services and systems that affect their lives.

Change is possible. From Engna Legna Besdet bringing together Ethiopian domestic workers in Lebanon, to the Domestic Workers Rising campaign in South Africa, women are demanding change and claiming their rights. And governments are starting to listen. Uruguay's groundbreaking national integrated care enshrines the right to care and be cared for, as well as care workers' rights, and New Zealand introduced a celebrated wellbeing budget in 2019. But more action is needed.



Naima Hammami, the first woman elected to the executive board of the National Trade Union Centre of Tunisia (Union Générale Tunisienne du Travail – UGTT), celebrating with colleagues. The Women Commission of the UGTT works on the participation of women in public and political space and the rights of women in the MENA region. Photo: Ons Abid/Oxfam Novib (2017)

Oxfam is proposing the following six actions to help realize the rights of carers and to start closing the gap between unpaid and underpaid care workers and the wealthy elite who have profited most from their labour.

RECOMMENDATIONS

1. **Invest in national care systems to address the disproportionate responsibility for care work done by women and girls:** Governments must invest in cross-governmental national care systems, in addition to investing in and transforming existing public services and infrastructure. National care systems must include the provision of universal access to safe water, sanitation and domestic energy systems, and investments to deliver universal childcare, eldercare and care for people with disabilities. These should also include access to quality healthcare and education, as well as the provision of universal social protection, such as pensions and child benefits. As part of national care systems governments must ensure a minimum of 14 weeks of paid maternity leave and the progressive realization of one year of paid parental leave, including a phase of use-it-or-lose-it paternity leave.

2. **End extreme wealth to end extreme poverty:** Extreme wealth is a sign of a failing economic system.⁵¹ Governments must take steps to radically reduce the gap between the rich and the rest of society and prioritize the wellbeing of all citizens over unsustainable growth and profit, to avoid a world that caters only to a privileged few and consigns millions of people to poverty. Governments must take bold and decisive steps by taxing wealth and high incomes and cracking down on loopholes and the inadequate global tax rules that allow rich corporations and individuals to escape their tax responsibilities.
3. **Legislate to protect the rights of all carers and secure living wages for paid care workers:** As part of their national care systems, governments must ensure legal, economic and labour market policies are in place to protect the rights of all carers and paid care workers, in both formal and informal sectors and monitor their implementation. This must include ratifying ILO Convention 189 on the protection of domestic workers and policy to ensure that all care workers are paid a living wage and working towards the elimination of gender wage gaps.
4. **Ensure that carers have influence on decision-making processes:** Governments must facilitate the participation of unpaid carers and care workers in policy-making fora and processes at all levels, and invest resources into collecting comprehensive data that can better inform policy making and evaluate the impact of policies on carers. This should be alongside consulting women's rights actors, feminist economists and civil society experts on care issues, and increased funding for women's organizations and movements working to enable their participation in decision-making processes. These measures are important building blocks of national care systems.
5. **Challenge harmful norms and sexist beliefs:** Harmful norms and sexist beliefs that see care work as the responsibility of women and girls lead to an unequal gendered distribution of care work, and perpetuate economic and gender inequality. As part of their national care systems governments need to invest resources to challenge these harmful norms and sexist beliefs, including through advertising, public communication and legislation. Further, men need to step up to equally fulfill their responsibilities on care work to address the disproportionate amount of care done by women within households and communities.
6. **Value care in business policies and practices:** Businesses must recognize the value of care work and sustain the wellbeing of workers. Further, they should support the redistribution of care through the provision of benefits and services such as crèches and childcare vouchers and ensure living wages for care providers.⁵² Companies and business should assume their responsibility for contributing to achieving the Sustainable Development Goals by paying their fair share of taxes, implementing family-friendly employment practices such as flexible working hours and paid leave, and using progressive advertising and public communication to challenge the gendered distribution of care work.

1 A TALE OF TWO EXTREMES

Economic inequality is out of control. In 2019, the world's billionaires – only 2,153 people, had more wealth than 4.6 billion people.⁵³ At the top of the global economy are people, mainly men, whose wealth and power grows over time regardless of whether the value they add to society in any way matches the wealth they accumulate. Meanwhile, at the bottom of the economy millions of women and girls work long hours in unpaid or underpaid essential work caring for others, adding massive value to society.

This unjust system exploits and marginalizes the poorest women and girls, while lining the pockets of a rich and powerful few and giving them undue influence to skew economic policy in their own favour. This has to change. Governments around the world must act now to build a human economy that is feminist and that values what truly matters to society, rather than fuelling the endless pursuit of profit and wealth. Tackling the global injustice of unpaid and underpaid care work is essential to this.

THE INEQUALITY CRISIS REMAINS UNADDRESSED

Over the past decade leading academics, and even mainstream economic institutions such as the IMF, have produced robust evidence of the corrosive effects of inequality. Affected communities, activists, women's rights organizations and faith leaders have spoken out and have campaigned for change around the world. Recent protests, for example against inequality and climate chaos, from Chile to Germany, are huge. Mainstream economic meetings, such as those of the IMF and the World Economic Forum, have placed economic inequality on their agendas time and again. However, the inequality crisis remains fundamentally unaddressed.

The reality is that most world leaders are still pursuing policy agendas that drive greater gaps between the haves and the have nots.⁵⁴ Leaders like President Trump in the USA and President Bolsonaro in Brazil are exemplars of this trend, offering regressive policy menus like tax cuts for billionaires,⁵⁵ obstructing measures to tackle the climate emergency or turbocharging racism,⁵⁶ sexism⁵⁷ and hatred of minorities.⁵⁸

Crucially, today's economic system is built on sexism. At the top, the fortunes of billionaires and super-rich men grow exponentially, often for minimal work and low value to society. At the bottom, women globally work 12.5 billion hours without pay or recognition every day,⁵⁹ and put in countless more hours of underpaid professional care work. Their work is essential to our societies and to our economies; women care for children and sick and elderly people and do the bulk of domestic work, from cooking to fetching water and firewood. It also lays the foundations in society that make possible enormous economic wealth accrued by others and helps to generate enormous economic wealth. Oxfam has calculated that the monetary value of women's unpaid care work globally is at least \$10.8 trillion annually – three times the size of the world's tech industry.⁶⁰

This sexist and exploitative economic system is taking from the many and putting excessive riches in the pockets of the wealthy few. It is fuelling unacceptable levels of economic and gender inequality.

THE VIEW FROM THE TOP: ALL PAY AND NO WORK

Today's extreme wealth and inequality crisis

There is no doubt that inequality has reached extreme levels. We live in a world where great poverty exists directly alongside unimaginable wealth. The number of billionaires has doubled over the last decade. Billionaire wealth fell slightly in the last year but has since recovered. The accumulation of riches in the hands of the few has gone so far that the wealthiest individuals have more economic power than entire countries. In 2019, the world's 2,153 billionaires had more wealth than 4.6 billion people.⁶¹ The distribution of riches also tells us a lot about gender inequality and discrimination. Globally, men own 50% more wealth than women,⁶² and the combined wealth of the world's 22 richest men is more than the wealth of all the women in Africa.⁶³ Women living in poverty and from marginalized groups are exploited by a system that puts wealth and power into the hands of a few super-rich individuals, most of whom are men.

Box 4: Measuring wealth inequality in the world

In compiling the facts on economic inequality for our annual reports, ⁶⁴ Oxfam makes use, among other sources, of the Credit Suisse Global Wealth report.⁶⁵

1. Why does Oxfam look at wealth inequality?

When displaying the global level of economic inequality Oxfam chooses to focus primarily on wealth inequality because of its serious implications in terms of the capture of power and politics. Wealth inequality perpetuates inequality across generations.

2. The challenge of getting good data on wealth

The Credit Suisse report features a dataset on global wealth distribution covering the largest number of countries. It is compiled using national Household Balance Sheets, wealth survey data and Forbes' billionaire rankings to adjust for the wealth of those at the top end. All three of these sources of information used by Credit Suisse have been shown to underestimate the scale of wealth owned by those at the top of the economy.

Accurate data on wealth is far more difficult to secure than data on income or consumption and is extremely sparse. Considerable assumptions need to be made. Credit Suisse estimates data to be satisfactory enough for about 25% of countries, which represent about 44% of the world population, but about 93% of accumulated wealth.

3. Improving data on wealth distribution

There is an urgent need for much greater investment in collecting transparent data about wealth and wealth inequality in every country, to give a clear picture of the scale of the inequality crisis, and to measure progress in tackling it.

Billionaires and extreme wealth: a sign of a failing economy

In February 2019 *The New York Times* published an opinion piece on its front page, provocatively entitled 'Abolish Billionaires'.⁶⁶ The editorial raised a serious question: what if billionaires were a sign of economic failure, rather than of economic success?

Examining the origins of the wealth of the super-rich, and how that wealth is deployed, casts serious doubt on their value to our economy and our society. It also shows how their wealth is built on billions of hours of exploitative underpaid and unpaid care work, which is mainly done by women and people from ethnic minorities.

Super-rich lives and lifestyles are dependent on this care work, and the economic value these workers create accumulates upwards, helping to boost the bank accounts of the super-rich. Worse, the human rights of care workers are routinely violated, and their personal safety is often put at risk.

It has been estimated that two-thirds of billionaire wealth exists because of inheritance or is tainted by crony connections to government.⁶⁷ Such power can significantly increase economic inequality by channelling profits into the hands of the few. For example, when billionaires are able to use their connections with government to secure exclusive rights to provide services, there is big money to be made at the expense of customers including poor people. A number of studies have also found a potential link between sexist beliefs and increased tolerance of cronyism and corruption.⁶⁸

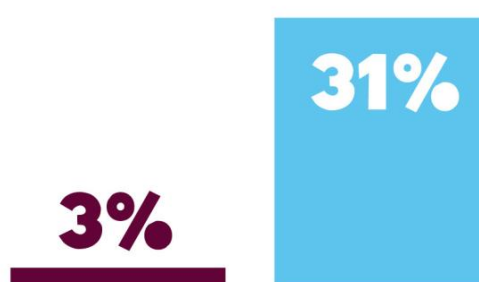
The dominance of neoliberal economics, which values deregulation and reduction in public spending, has in recent decades stopped action to dismantle monopolies. Consequently, today many sectors of the global economy are characterized by monopoly power.⁶⁹ Food, pharmaceuticals, media, finance and technology are all dominated by a handful of huge corporations.⁷⁰

These monopolies, and the wealthy shareholders behind them, are responsible for accelerating economic inequality. They enable these companies, and their super-rich shareholders, to extract excessive profits from the market and share it among themselves. This directly fuels wealth accumulation for the few, at the expense of ordinary citizens, making reducing poverty even more difficult.⁷¹ New analysis by Oxfam shows how, partly as a result of increased monopoly power, returns to rich shareholders have increased dramatically while real wages have barely increased at all. Between 2011 and 2017, average wages in G7 countries grew by 3%, while dividends to wealthy shareholders grew by 31% (see Figure 2).⁷² Behind corporate power and corporate actions is increasingly the power of super-rich shareholders.⁷³

Figure 2: Returns to rich shareholders have increased dramatically while real wages have barely increased at all.

GROWTH BETWEEN 2011 AND 2017

- Average wages in G7 countries
- Dividends to wealthy shareholders



Roughly one-third of billionaire wealth comes from inheritance.⁷⁴ Some individuals inherit billions of dollars and others, like President Trump, inherit hundreds of millions that enable them to become billionaires.⁷⁵ This creates a new kind of aristocracy, where people become super-rich simply because their parents were. A rich man who inherits millions offers a stark contrast to a girl born into a family living in poverty, who is likely to remain just as poor as her parents and to do countless hours of unpaid and underpaid care work, just as her mother did. Billionaire wealth and the inheritance of such

significant sums of money undermine redistribution that could help to address inequality head on and a wider system of social mobility for everyone.

Whether inherited or secured in other ways, extreme wealth takes on a momentum of its own and leads to even greater wealth. The super-rich can watch their wealth grow over time because they have the money to spend on the best investment advice. Billionaire wealth has increased since 2009 by an average of 7.4% a year, far higher than any rate an ordinary saver could obtain.⁷⁶ Bill Gates is currently worth nearly \$100bn,⁷⁷ almost twice what he was worth when he stepped down as head of Microsoft. This is despite his commitment to giving his money away.

The super-rich also use their wealth to pay as little tax as possible by employing armies of tax accountants who deliver them an average annual return of 7.4% on their wealth.⁷⁸ At the same time, enabled by governments, they are able to use a secretive global network of tax havens, as revealed by the Panama Papers and other exposés.⁷⁹ Studies have shown that the super-rich are avoiding as much as 30% of their tax liabilities, denying governments billions of dollars that could be spent on inequality-busting services like health and education⁸⁰ – which would in turn help reduce the consequences for women and girls of undervalued and unbalanced unpaid care work. Further, only 4% of global tax comes from taxes on wealth.⁸¹ As the main shareholders in corporations, the super-rich are also the main beneficiaries of the rapid race to the bottom on corporate taxation. Corporate tax rates are falling rapidly around the world, and tax dodging on an industrial scale means that many corporations are effectively paying little or well below the statutory taxes, or even hardly any corporate tax at all in some sectors. This, in turn, increases returns to wealthy shareholders and boosts their excessive wealth even further.⁸²

Billionaires are also able to buy impunity from justice, influence politicians⁸³ or a pliant media⁸⁴ and even rig democratic processes. The use of money⁸⁵ to influence elections and public policy is a growing problem all over the world. A recent Oxfam study⁸⁶ showed the many ways in which politics and the media have been captured by the very rich in Latin America. Extreme wealth can influence policy and politics, reinforcing feedback loops whereby the winners of the economic game get the resources to win even bigger next time. Extreme wealth can also be used to influence media and academia in order to bolster support for mainstream economics that favours elites.⁸⁷

For all these reasons, there is a very strong case to be made that, as one commentator recently said, ‘every billionaire is a policy failure’:⁸⁸ Extremes of wealth are not a sign of a healthy economy but rather a sign of an economy that is very sick and urgently in need of fixing. The enormous fortunes of a few super-rich individuals, and the enormous power their great wealth gives them, stand in the way of much needed redistribution in order to close the gap between rich and poor. Building a fairer society, free from extreme poverty, requires an end to extreme wealth.

THE VIEW FROM THE BOTTOM: ALL WORK AND NO PAY

The World Bank has suggested that the rate at which extreme poverty (i.e. an income of \$1.90 a day) is being reduced has halved since 2013.⁸⁹ This is of serious concern, and it calls into question whether the Sustainable Development Goal (SDG) targets can be met.

Around 735 million people are still living in extreme poverty, and many of those who have risen above the extreme poverty line of \$1.90 are still just one hospital bill or one failed

harvest away from slipping below it again. It is projected that hundreds of millions of people will still be living in extreme poverty by 2030.⁹⁰ As today, the majority of these will be women and girls: with less income and fewer assets than men, they comprise the greatest proportion of the world's poorest households, and that proportion is growing.⁹¹ They also shoulder the greatest amount of unpaid care work, which in addition to creating wellbeing, adds value to the economy to the tune of at least \$10.8 trillion.⁹²

Box 5: Ending extreme poverty – a steep hill to climb by any measure

The imperative to urgently accelerate poverty reduction is underlined by the fact that the World Bank's current measure of extreme poverty of \$1.90 per day is rightly being questioned as too low and too simplistic to be adequate. It is also far too low to be a threshold for extreme poverty.

For example, while the United Nations estimates that 820 million people are going hungry,⁹³ the World Bank estimates that only 735 million are living in extreme poverty.⁹⁴ This implies that 85 million people around the world are *not* considered to be extremely poor even though they do not have enough to eat. In India, people living on \$1.90 a day have a mortality rate of three times the global average, and this is true in many other countries too.⁹⁵ If \$1.90 is too low to achieve basic nutrition or to ensure a fair chance of surviving the first year of life, it should not be described as sufficient to avoid 'extreme poverty'.

In response to such criticisms, in 2018 the World Bank introduced new measures poverty that give a clearer indication of its reality for some of the poorest people. The Bank has introduced new poverty lines of \$3.20 per day for lower-middle-income countries (LMICs) and \$5.50 for upper-middle-income countries (UMICs).⁹⁶ It calculates that 46% of the world, or 3.4 billion people, live on less than \$5.50 a day.⁹⁷ While far from perfect, these are more realistic measures of poverty that at least begin to give a clearer indication of the scale of the poverty reduction challenge that still faces us.

Inequality is one of the major reasons for high levels of poverty. A huge share of global income growth is consistently accruing to those at the top, while those at the bottom are left behind. The latest figures on income inequality demonstrate this point.⁹⁸ According to the World Inequality Report 2018, between 1980 and 2016 the richest 1% received 27 cents of each dollar from global income growth. This was more than twice the share of the bottom 50%, who secured only 12 cents of every dollar.⁹⁹ If the economic system is left to distribute the fruits of growth so unevenly, it will never eliminate poverty.¹⁰⁰ Unbridled growth is also unsustainable, if we are to end poverty while living within the environmental boundaries of our planet.¹⁰¹

Recent research published by the World Bank¹⁰² has shown that reducing inequality has a bigger effect on reducing extreme poverty than an increase in economic growth. It shows that if countries reduced income inequality by 1% each year, 100 million fewer people would be living in extreme poverty by 2030.¹⁰³ The study also found that reducing inequality by 1% each year had a larger impact than increasing growth by one percentage point above forecasts.

Unless we close the gap between rich and poor, the goal of eliminating extreme poverty will certainly be missed. But this is not inevitable – with strong commitment to a more human economy that is feminist, poverty could be eliminated for current and future generations.¹⁰⁴ This must entail tackling the existing sexist economy.

EXPLOITATION OF WOMEN AND GIRLS FUELS UNEQUAL ECONOMIES

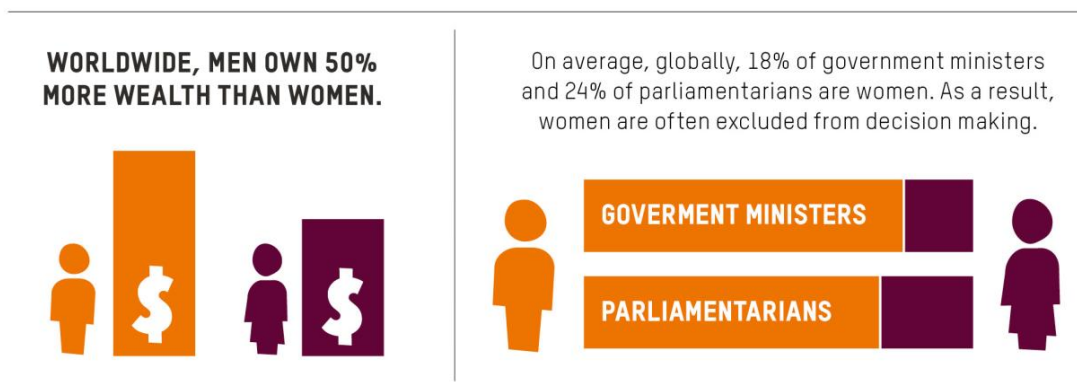
Gender inequality in our economies is neither an accident nor is it new: our economic system was built by, and on behalf of, rich and powerful men. The dominant model of capitalism actively exploits and drives traditional beliefs and values that disempower women,¹⁰⁵ especially women living in poverty and those from certain ethnic and religious groups.

Box 6: Oxfam recognizes that we do not live in a binary world

Oxfam understands that issues of sexuality and gender identity exist on a spectrum, and envisions a world where every individual is able to affirm their sexual rights, because sexual rights are human rights. Therefore, we recognize diverse gender identities, including non-binary identities. Sexual and gender non-conformity can be a barrier to employment, economic opportunities, social acceptance and education in many settings. This paper focuses on the dynamics of unpaid and underpaid care work bestowed on women and girls. Data shows that women worldwide do the most amount of care work due to sexist beliefs and behaviours and traditional gender identities being assigned to them regardless of their sexual identity. However, we acknowledge the importance of specific care dimensions for gender non-conforming people and the need to address these in a context-specific way.

It is no accident that men own 50% more of the total wealth in the world than women,¹⁰⁶ as economic policy and practice favour men the world over (see Figure 3). Globally, more men than women own land, shares and other capital assets; indeed, in many countries laws prevent women's ownership of such assets. In recent decades neoliberal economic policy has increased the reliance of the economic system on sexism. It has created a race to the bottom on wages and labour standards, and women are predominantly found in poorly paid, precarious employment while men enjoy higher status and wages. For instance, in sub-Saharan Africa women in manufacturing, services and trade earn only 70% of the incomes their male counterparts earn for the same work.¹⁰⁷ Women workers all over the world also often suffer health risks, serious injury and sexual violence in the workplace.¹⁰⁸ The same neoliberal economic model that has led to the accumulation of vast wealth and power in the hands of a rich few is exploiting women and girls and violating their rights.

Figure 3: The world's economies reward men more than women.



There is also evidence that the dominant neoliberal economic policy menu, including tax cuts for the rich, privatization and cuts to public services, hurts women and girls more than men.¹⁰⁹ Oxfam has recently demonstrated how IMF programmes that embody this approach in Tunisia, Egypt and Jordan have had a disproportionate impact on women, threatening to increase existing gender and economic inequalities.¹¹⁰ Indiscriminate cuts and lack of investment in public services such as health and education also further increase the amount of care work that falls on the shoulders of women and girls.

Part of the reason that these problems persist is that our world is still rewarding men more than women. Of the 149 countries assessed for the World Economic Forum's 2018 Global Gender Gap Report,¹¹¹ just 17 had female heads of state and, on average, just 18% of ministers and 24% of parliamentarians globally were women. Similarly, women held just 34% of managerial positions across the countries from which data was available.¹¹² This means that while rich men are able to shape policy and practice according to their own interests, women are often entirely excluded from decision making or from the opportunity to hold decision makers to account. Heavy care workloads are a significant factor limiting women's and girls' participation in social, economic and political life. For example, in Bolivia 42% of women say that care work is the biggest obstacle to their political participation.¹¹³ We cannot tackle economic inequalities or achieve gender justice unless we address inequalities in care.

BUILDING A HUMAN ECONOMY

It is clear that a new way of thinking and a fairer economic system are urgently needed. Governments around the world must take action to build a human economy that is feminist and that will deliver for everyone, today and for future generations, rather than benefiting the richest and most powerful 1% and driving a climate crisis.

A human economy would create fairer societies founded on equality between women and men. It would ensure secure jobs, paying decent wages. Nobody would live in fear of the cost of falling sick, and every child would have the chance to fulfil their potential. Our economy would thrive within the limits of our planet, and we would hand a better, more sustainable world on to every new generation.

For decades, feminist activists and feminist economists have raised their voices to call for change and to build this fairer world. The marginalization of women in dominant capitalist systems has enabled feminist economists and women's rights actors and movements to provide a strong critique from a vantage point outside of orthodox economic thought. In a world where governments and mainstream economic institutions have fixated on growth, their work has helped to make the case that, while gender equality supports economic growth, not all economic growth supports gender equality.¹¹⁴ They have helped to criticize the reliance on gross domestic product (GDP), which fails to measure much of what matters in society, including inequality, ecological destruction and the contribution of unpaid care work.

A feminist perspective is crucial to rethinking our unfair neoliberal economic model, which seeks to exploit female paid and unpaid labour to generate huge revenues for society and wealth for the existing, mainly male, elite. Importantly, feminist economics helps us to question what we value in society and why – asking why adding millions to the bank accounts of the super-rich and fuelling ever more excessive greenhouse gas emissions is more valuable than caring for children, the sick or the elderly.

It is clear that to create this new, fairer, human economy, the injustice of women's and girls' unpaid and underpaid care work must be tackled. Only by fundamentally changing the way that this work is done, and how it is valued, can we build a more equal world for current and future generations.



Lan works in a factory and two other jobs in Dong Nai province, Vietnam. Her low wages and high cost of living mean that she can't afford for her children to live with her full time and relies on her parents to take care of them while she is away working. Photo: Sam Tarling/Oxfam (2017)

2 WHO CARES?



Catalina Sántiz puts firewood into the oven before cooking. Yocwitz, Chiapas, Mexico. Photo: Martiza Lavin

Care work is crucial to our societies and to the economy. It includes looking after children, elderly people and those with physical and mental illnesses or disabilities, as well as domestic work such as cooking, cleaning, washing, mending and fetching water and firewood. We have all been in need of care at some point in our lives, or will be in the future,¹¹⁵ and without someone investing time in these daily jobs communities and workplaces would grind to a halt. Care is a critical social good and an essential human right. There is also evidence that when care provisions reach the poorest people, they play a critical role in addressing economic inequality and poverty. Recent studies have shown how investing in care sectors can lead to greater reductions in poverty¹¹⁶ and gender employment gaps, as well as driving better education and health outcomes than other forms of investment.¹¹⁷

Across the world, unpaid and underpaid care work is disproportionately done by women and girls, especially those living in poverty and from groups who, as well as gender discrimination, experience discrimination based on race, ethnicity, nationality, sexuality and caste. They undertake more than three-quarters of unpaid care work and make up two-thirds of the paid care workforce.¹¹⁸ This reflects inherent inequalities in the economic system. While women work billions of hours on unpaid care work – its monetary value estimated conservatively of at least \$10.8 trillion annually, over three times the size of the world's tech industry¹¹⁹ – the neoliberal market economy exempts a rich male elite from paying their fair share, enabling their wealth to grow exponentially while pushing women and girls further into poverty.

Box 7: Estimating the true value of care

Both unpaid and paid care contribute to developing human capabilities, support children to thrive and learn, adults to rest, be nourished and ready for paid work, and people with illness or disability to be healthy and contribute to society and the economy. The significant spillovers of these contributions mean that it is difficult to measure accurately or assign a value to care work. The \$10.8 trillion figure is an estimate of the monetary value of unpaid care based on one measure: wages.¹²⁰ Even then, it is an underestimate as it uses a minimum wage and only considers countries where time-use and minimum wage information simultaneously exist. Research by the Institute for Public Policy Research reveals that based on current rates of pay in equivalent sectors, the wage value of unpaid household and caring work in Great Britain is £451bn annually.¹²¹

It has been questioned whether it is wise to attempt to put a monetary value on unpaid work, as by doing so it fails to capture the true value of care and instead reduces it to a financial value in a market economy only.¹²² While Oxfam strongly agrees that there is a lot more to care than a monetary value, we feel it is valuable to attempt to put a figure on care, because in doing so it is less likely that this work remains 'socially hidden or misperceived', despite its contribution to economic wellbeing.¹²³ This helps to make the enormous economic importance of care clearer and more visible.

The impact of heavy and unequal care work on women and girls around the world is far-reaching and fundamentally unjust, as this section will demonstrate. This is why addressing the inequalities in care provision and the undervaluing of care is critical to building a fairer, human economy.

Box 8: Care work and time poverty – some definitions used in this report

Unpaid care work is caring for people, such as bathing a child or taking care of adults who are sick or frail, and undertaking domestic work such as cooking and doing laundry, without receiving any explicit financial compensation. It usually takes place within households, but can also involve caring for friends, neighbours or other community members, including on a voluntary basis.

Paid care work is caring for people or doing domestic work for pay. It takes place in public and private care sectors such as education, health and social work, but also in private households. Domestic workers might care directly for other people and do tasks such as cleaning, cooking and washing clothes.¹²⁴

Time poverty: When individuals do not have enough time for rest and leisure because of excessively long hours of paid work or unpaid care and domestic work.¹²⁵

THE VALUE OF CARE

Nowhere in the world do men do as much care work as women.¹²⁶ Globally, women undertake more than three-quarters of all unpaid care work, and they make up two-thirds of the paid care workforce. Women carry out 12.5 billion hours of unpaid care work every day, which is equivalent to 1.5 billion people working eight hours a day with no remuneration.¹²⁷ When unpaid and paid care work is taken together, globally women do the equivalent of six weeks a year of full-time work more than men. It is not that women do not work, it is that they work too much, and the majority of their work is unpaid, unrecognized and invisible.

Women in rural communities and low-income countries spend up to 14 hours a day on care work,¹²⁸ which is five times more than men do in such communities. This inequality is set to continue for generations: if current trends in the gendered distribution of care work continue, it will take 210 years for unpaid care work to be equally shared between men and women.¹²⁹

This is no accident. It is caused by a patriarchal and extractive economic model that drives a vast accumulation of wealth into the hands of the richest 1% while simultaneously driving the marginalization of women, based on a perceived lack of value and chronic underinvestment in care. In this economic system, governments continue to under-tax the rich at the expense of the poor, particularly women from socially disadvantaged groups, who continue to suffer from reduced incomes, greater time poverty and heavy and unequal levels of invisible and unpaid labour.

Women's care work provides huge value to the society and economy the world over, unsupported by economic systems and policies and considered a cost rather than an investment. In the UK in 2015, the unpaid carers of ill, older or disabled people were estimated to have contributed £132bn a year to the economy – nearly as much as spending on the National Health Service.¹³⁰ The majority of those unpaid carers are women.¹³¹ In the US, 16.1 million people – again, mostly women – provide unpaid care for people with dementia, amounting 18.4 billion hours of care, which would cost taxpayers \$232bn if provided through government services.¹³²

Such unpaid care in effect lets government and business off the hook. When women provide care services for free, it is perceived that governments do not need to make provision and that families do not need the extra income to pay for care services. Governments can reduce taxes on businesses, while businesses can profit from lower wages given to employees.¹³³

The value of care extends to the economy and society more broadly. Children who attend preschool programmes targeting children aged three to six years have higher attendance and better achievement in primary school and are less likely to repeat, drop out, or need remedial or special education. This increases the efficiency of education systems.¹³⁴ This is in addition to paid employment that is generated and time that is freed up for the women and girls who would otherwise be taking care of the children.

At the root of the neoliberal economic system is a patriarchal economic and social structure that spreads sexist and racist attitudes and beliefs that drive women's marginalization and the undervaluation of care. Patriarchy is a system of oppression that reproduces and exerts male dominance over women and non-binary people. Through systematic and institutionalized gender oppression, it exploits and subjugates women within both the private sphere and public realm. The system is maintained through sexist attitudes that pervade all of society – the state, the economy, the family – as well as through discriminatory laws. Sexism is one of the most significant barriers for women to fulfil their whole range of rights and freedoms, but also has detrimental impacts on men when masculinity becomes toxic.

Within this system, women and girls are subordinate to and of less value than men and boys. Women living in poverty, women from ethnic minorities and those from certain religious groups are even less worthy of rights and dignity and are consequently most disadvantaged by the economic system.¹³⁵ One Oxfam study on Latin American countries revealed how structural racism drives beliefs that indigenous populations and Afro-Americans are 'inferior, subordinate beings, whose demand for recognition and

traditions is a problem for development'. Indigenous women face multiple layers of discrimination and are often labelled 'servants' or 'vendors', paid poor wages and denied entry to public places if wearing traditional clothing.¹³⁶

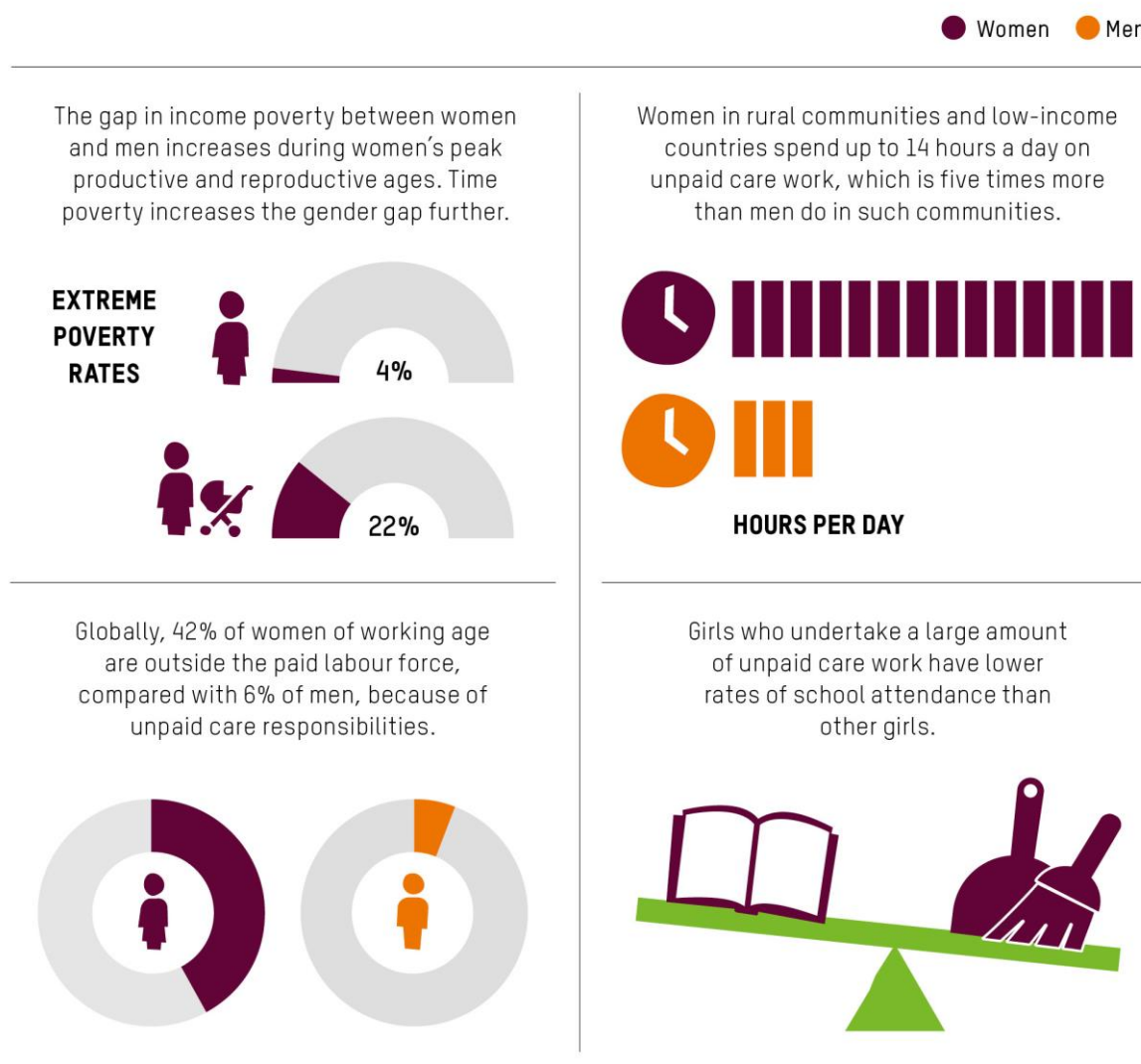
Patriarchal social norms also mean that care is considered a woman's natural role and a woman's duty to provide, rather than it being the state's responsibility to provide. Care is seen as being unskilled, unproductive and not 'work', despite being essential to the functioning of our societies and economy. Most women have been socialized to take on care work in the home, and indigenous women, migrant women and women of certain ethnic and religious groups are expected undertake domestic work for wealthier households. Even when care work is paid, it tends to be underpaid and informal, for the same reasons. For example, when domestic workers are paid, they are often seen as 'helpers', or worse 'servants', rather than employees with rights.

UN Women cites unfair social beliefs as a key reason why, despite increases in women's participation in paid work and the growing irrelevance of the male breadwinner model around the world, men's participation in unpaid care work has not increased in any substantial way.¹³⁷ Instead, women have taken on a double burden of paid work and unpaid care duties, which is increasing their total working hours and reducing their ability to rest.¹³⁸ The costs of transgressing these norms can be high, for both women and men. Domestic violence is often a socially acceptable response to women not fulfilling their expected care roles,¹³⁹ and men can suffer ridicule, public shaming and workplace stigma if they engage in care work.¹⁴⁰

The heavy and unequal responsibility of care work falling to women and girls is detrimental to their lives in profound ways: it perpetuates gender and economic inequalities, undermines their health and wellbeing, limits their economic prosperity, fuels gender gaps in employment and wages and amplifies existing vulnerabilities (Figure 4). It also leaves women and girls time-poor, unable to meet their basic needs for rest, personal care and leisure or to participate fully in social and political activities, while enabling men's dominance in wealth, economics and politics.

- Women are more vulnerable to income poverty than men. Extreme poverty rates are 4% higher for women globally than men. This gender gap rises to 22% during women's peak productive and reproductive ages; that is, 122 women aged 25–34 for every 100 men of the same age group live in extremely poor households, largely due to childcare responsibilities.¹⁴¹ Factoring time into measures of poverty makes the gender gap in poverty even greater.¹⁴²
- Globally, 42% of women of working age, compared with 6% of men, are outside the paid labour force because of unpaid care responsibilities.¹⁴³
- While men, particularly at the top of the income distribution, enjoy a wage premium when they have children, women incur a motherhood wage penalty.¹⁴⁴
- Choosing or being obligated to prioritize unpaid care work or taking part-time and informal kinds of employment to have the flexibility to fulfil care responsibilities, makes women less able to contribute towards social protection or to accumulate wealth, making them poorer and more vulnerable in old age.¹⁴⁵
- Girls who undertake a large amount of unpaid care work have lower rates of schooling than other girls.¹⁴⁶

Figure 4: The heavy and unequal responsibility for unpaid care work falling on women and girls



HEAVY AND UNEQUAL UNPAID CARE: THE 'QUICKSAND' TRAPPING WOMEN IN POVERTY

Gender inequalities in unpaid care start in early childhood and persist throughout women's lives. Like quicksand, they trap women in a self-reinforcing cycle of income and time poverty. As dictated by gender norms, girls, rather than boys, often support or substitute for the unpaid care activities done by their mothers. Worldwide, girls aged 5–9 and 10–14 spend on average 30% and 50% more of their time, respectively, on unpaid care work than boys of a similar age.¹⁴⁷ Two-thirds of children aged 10–15 who work excessive hours (i.e. 21 hours per week or more) are girls; this is often because of a lack of care-related infrastructure and services.¹⁴⁸ At the same time, for every 100 boys of primary school age who are out of school, 121 girls are denied the right to education.¹⁴⁹ This means less time for leisure and play and for education and learning; all integral parts of childhood.

The gap widens in late adolescence, when girls go on to post-secondary education or in many cases start marital life.¹⁵⁰ Unequal care responsibilities lead to higher school drop-out rates for girls than for boys, and girls who undertake a high proportion of unpaid care

work have lower rates of schooling than other girls.¹⁵¹ This can lower their aspirations, undermine their future earnings and have a strong impact on future poverty.

As women enter their peak productive and reproductive years, gender inequalities in care work also translate into gender inequalities in employment, wages and the choice and quality of jobs. Gender differences in income poverty are widest in this period, increasing from 4% to 22%, largely due to childcare responsibilities and lack of accessible and affordable childcare and pre-school.¹⁵² While men, particularly the wealthiest, enjoy a wage premium when they have children, women incur a motherhood wage penalty.¹⁵³ A 2011 study of 21 low-income countries (LICs) found that mothers' wages were, on average, 42% lower than those of non-mothers.¹⁵⁴ In the Middle East 73% of working-age women were reported to be outside of the paid labour force because of unpaid care responsibilities, compared with just 1% of men. Others opt for low-paid, part-time and insecure forms of work.¹⁵⁵

This not only affects women's immediate incomes but also their future economic security. Choosing or being obligated to prioritize care work or taking part-time and informal kinds of employment to have the flexibility to fulfil care responsibilities reduces women's contributions to social security, and the accumulation of assets and wealth. Nearly 65% of people above the retirement age without a regular pension are women. Only 26.4% of women of working age are covered by a contributory pension scheme.¹⁵⁶ This makes them poorer and more vulnerable in old age than men,¹⁵⁷ and often means that they need to continue in paid work for longer to meet their basic needs. Again, this is on top of an unequal amount of care work that persists into old age; studies by Age International and the Overseas Development Institute reveal that, across 30 countries around the world, older women spend more than twice as much time on unpaid care activities than older men, despite having care needs of their own.¹⁵⁸

Which women are being affected the most?

Women and girls living in poverty spend significantly more time on unpaid care work than those from wealthier families. They are less able to afford to hire domestic help or to acquire time- and labour-saving equipment such as fuel-efficient stoves, washing facilities and cleaning equipment, and they are more likely to live without access to piped water, electricity and other basic infrastructure and services. In rural areas and the poorest urban slums, where access to basic services is sorely lacking, women must travel long distances to collect fuel and water. According to Oxfam's research, women from the poorest households in low-income communities in Uganda, Zimbabwe, India, the Philippines and Kenya spend an average of 40 minutes more each day, or over a year longer during their lifetimes, on such care work activities than women in better-off households. The same goes for children: girls from the poorest households spend an average of seven hours a week more on care work than girls in less poor households. This makes it even harder for girls from the poorest families to spend time on education: they devote five hours less each week to education than those from less poor households.¹⁵⁹

Lone mothers, especially those living away from their extended families, are particularly vulnerable to time and income poverty, as they are responsible both for unpaid care and for ensuring the economic survival of their families. In the absence of kin networks of support, older female children often step in to support their mothers, at a high cost to their own education and future opportunities.¹⁶⁰ Similarly, in contexts of conflict, when men are absent women assume greater unpaid care responsibilities while also taking on the role of breadwinner.¹⁶¹

Evidence also shows that inequalities and discrimination based on ethnicity, caste and race leave certain groups with heavier unpaid care responsibilities, and lower incomes, than others. In the UK, for example, black and minority ethnic women are more likely to be lone parents, have dependent children in their households, live in poverty, have poorer access to appropriate services, face discrimination in the workplace and, as a result, to spend more hours on unpaid care work than white women.¹⁶² This contributes to poorer health outcomes and further entrenches poverty and social exclusion. Carers of Pakistani and Bangladeshi origin in the UK report higher levels of isolation,¹⁶³ and carers of Indian origin report higher levels of anxiety and depression.¹⁶⁴

Box 9: Poverty in India – ‘I have no time, not even to die’

Buchhu Devi (name changed) belongs to a Mahadalit village (one of the marginalized groups among the Dalit community, which is at the bottom of India’s caste hierarchy) in the state of Bihar and lives with her husband, who is a farm labourer, and their three children. Her story illustrates how constraints imposed by caste, poverty and care work make the lives of women like herself extremely difficult.

Buchhu says that she gets up at 3am to cook, clean and prepare breakfast and lunch for her family. There is a well nearby, but as a Mahadalit she is not allowed to use it and instead has to travel 3km to collect water. She does this three times a day. She says she works at a road construction site from 8am till 5pm, and then she has to perform her evening household duties of fetching water and fuel wood, washing, cooking, cleaning the house and helping her children with their studies. Her day ends at midnight. If she fails to fetch fuel wood the family cannot eat, and she is often beaten for this by her husband. She says, ‘I have no time, not even time to die for they will all curse... Who will look after them and bring money to the family when I’m gone?’

Source: D. Dutta (2019). No Work is Easy! Notes from the Field on Unpaid Care Work for Women. In Mind the Gap: The State of Employment in India 2019. Oxfam India. <https://www.oxfamindia.org/Mind-Gap-State-of-Employment-in-India>

Unpaid care work is a substantial contribution to the economy and society, and it is the poorest and most marginalized women who are shouldering the heaviest responsibilities. Those providing paid care work do not fare much better.

THE EXPLOITATION OF PAID CARE WORKERS

Today, 11.5% of the global workforce are engaged in paid care work, and as the world’s population continues to age the demand for care will rise significantly, meaning that there is huge potential for the care sector to create decent and dignified work for millions of people. According to the International Trade Union Confederation (ITUC), direct public investment in the care economy of 2% of GDP in just seven high-income countries would create more than 21 million jobs, 75–85% of which would go to women. The International Labour Organization (ILO) estimates that 475 million jobs will be needed by 2030 to meet global care needs; this represents an increase of 269 million jobs from 2015 levels.¹⁶⁵

Yet governments continue to ignore the need for, and the potential of, investment in decent jobs in this sector. Instead, they leave the provision of important care services to market forces, which has suppressed wages and diminished working conditions while reducing accessibility, affordability and quality of care services. This is driving a global care crisis.

Care work is essential to our communities and our economy. It can also be physically and emotionally exhausting and requires high levels of motivation and skill. Violence and harassment are commonplace within the formal care sector, with health workers reporting particularly high levels of violence.¹⁶⁶ Despite this, underlying patriarchal norms mean that many care jobs are assumed to be low-skilled and perceived as an extension of women's unpaid care work. Consequently, paid care workers are some of the most undervalued and underpaid workers in our global economy, and too often it is women who find themselves in the most exploited situations.

Care workers are paid significantly less than workers in other sectors that require similar levels of skill and equivalent qualifications. This 'care pay penalty'¹⁶⁷ amounts to a gap in hourly wages for care workers and those in other sectors of anything between 4% and 40%. Paid care workers also tend to work long hours, in informal settings. A lack of adequate regulation and labour, migration and social protection policies means that these workers are often vulnerable and subject to unfair and unacceptable working conditions.¹⁶⁸ Many paid care workers lack any kind of legal status or the right to collective bargaining, which could help them improve their situation. Poor pay and unacceptable working conditions leave the sector in a constant crisis of retention and recruitment. Many who do continue in paid care work resort to working multiple jobs to make ends meet, leaving them exhausted and unable to provide quality care.¹⁶⁹

Box 10: India's ASHAs demand proper recognition as workers¹⁷⁰

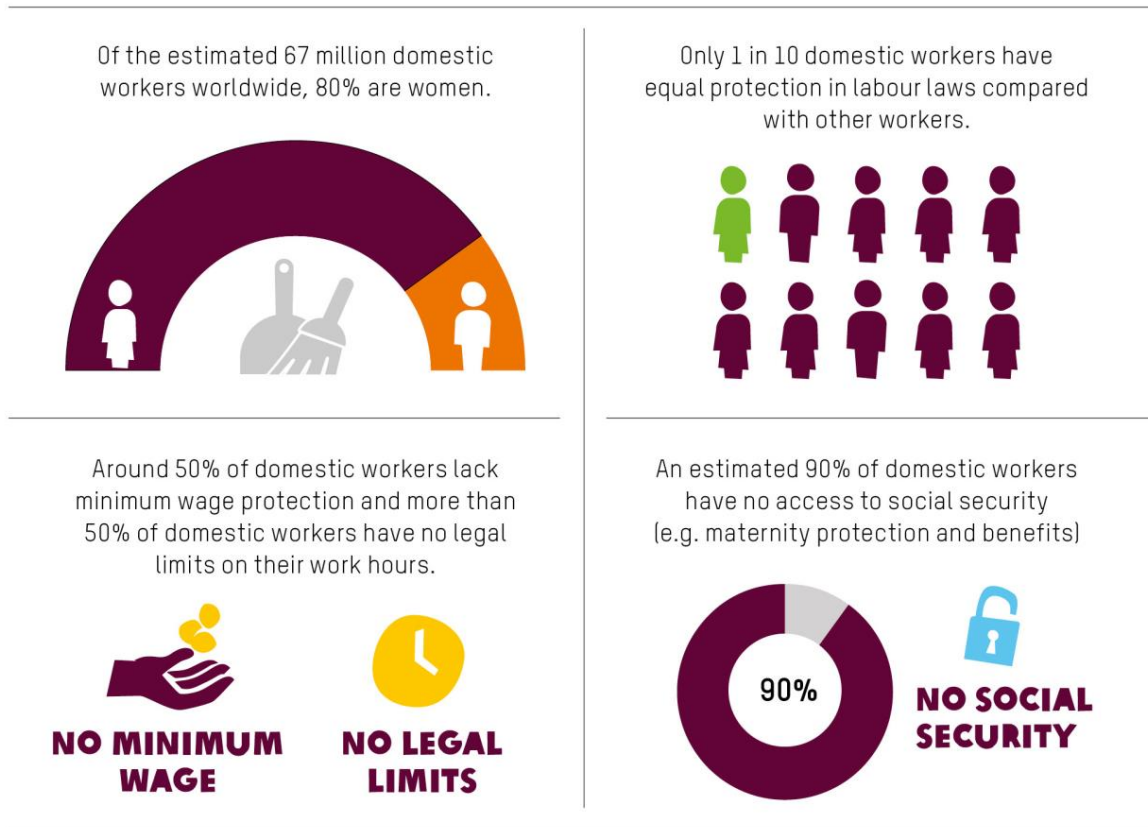
In order to provide better access to health services in India's rural communities, the Ministry of Health and Family Welfare set up the National Rural Health Mission in 2005 and since then has trained hundreds of thousands of accredited social health activists (ASHAs). These workers are the backbone of India's rural health system, imparting basic health education and services to poor communities and helping them to access health facilities. They work long hours and cope with complex health situations in remote locations and tough conditions.

Despite their crucial role, these workers are considered by the government to be volunteers. Rather than receiving regular pay, they are offered an incentive-based stipend for each task they perform. Remuneration for their services differs across state, where ASHA workers of Andhra Pradesh earn INR 10,000 (US\$140) per month, ASHA in Telangana earn INR 6,000 (US\$85) and in states like Punjab and Karnataka a mere INR 1,000 (US\$14); well below the poverty line. ASHAs have been organizing across the country, calling for minimum wages and social protection benefits, as well as recognition as workers and the rights and protections that go along with that status.

Of all care workers, domestic workers are at the highest risk of exploitation.¹⁷¹ Globally, just 10% of domestic workers have equal protection in labour law compared with other workers,¹⁷² and around half of them lack minimum wage protection. More than half of all domestic workers have no legal limits on their working hours under national laws and approximately 45% have no entitlement to weekly rest periods, resulting in widespread violations of the right to rest.¹⁷³ Moreover, an estimated 90% of domestic workers have no access to social protection.¹⁷⁴ For women, this means no maternity protection or benefits, so pregnancy frequently results in loss of income or even termination of employment.

- Some 90% of domestic workers do not have access to social protection.¹⁷⁵
- In Latin America and the Caribbean, 36% of domestic workers are living below the poverty line, compared with 26% of the total urban workforce.¹⁷⁶

Figure 5: Domestic workers – among the most exploited workers in the world



Workers with precarious immigration status are also particularly vulnerable. One in five paid domestic workers is an international migrant, and many are sponsored by the individuals who employ them.¹⁷⁷ For example, the *kafala* system, an inherently abusive migration sponsorship system that is widespread throughout the Middle East, ties a worker legally to their employer rather than to labour law.¹⁷⁸ If faced with an abusive situation, a worker cannot change employers without their permission, and they face losing their immigration status if they leave their employer. As a result, many migrant domestic workers do not report abuse to authorities for fear of losing their job or being detained or deported.

It is no coincidence that domestic workers are particularly prevalent in countries with high levels of income inequality, where wealthier households can afford to employ the large pool of poor domestic and migrant workers who have few other options of employment.¹⁷⁹ The labour of domestic workers enables better-off households to earn higher incomes for their families by outsourcing their care work. This reinforces multiple inequalities.

These injustices affect a huge number of women: of the estimated 67 million domestic workers worldwide,¹⁸⁰ 80% are women.¹⁸¹ Most are women from marginalized groups, who face discrimination based on sex, race, ethnicity, class and caste. Many are driven into domestic work in wealthier countries due to high levels of poverty and exclusion in their own countries. This has created global care chains where care is transferred across countries, from high income women to lower income women. These care chains are sometimes encouraged by cash-strapped governments hoping to raise revenues through remittances.¹⁸² Others are forced or trafficked into domestic work where they are unpaid, controlled or even imprisoned by employers.¹⁸³ It is estimated that the 3.4 million

domestic workers in forced labour worldwide are being robbed of \$8bn every year, having on average been deprived of 60% of their due wages.¹⁸⁴

Box 11: Abuse of domestic workers: Regina's story

'Regina' (not her real name) was trafficked to the UK by a rich employer to work in their private household. Regina explained that once she arrived in London she was made to work from 6am to 11pm every day in the employer's smart city centre apartment. She was not paid at all during her time there and she was not allowed to contact her family or to speak to people outside of her employer's household. She slept in the laundry room and ate leftovers. Her passport was taken from her and she described being regularly verbally abused by her employer, who would call her 'stupid' and 'useless'.¹⁸⁵

Source: Kalayaan: Justice for Domestic Workers

Despite the significant potential of the economy to support care work, to increase well-being and a thriving society, and to tackle poverty and inequality, governments continue to underinvest and ignore the care sector. Heavy and unequal unpaid and underpaid care work is exacerbating discrimination against women, as well as fuelling economic and social inequalities. Such work is limiting women's participation in social, economic and political life¹⁸⁶ and is propping up men's power, wealth and privilege. Governments must recognize that, without action to build a fairer, human economy, we are facing a spiralling care and inequality crisis.



Margarita Garfias is the main caregiver for her son, who has epilepsy. Mexico City, Mexico. Photo: Estela Bishop Zermeno/Oxfam Mexico (2018)

3 THE PRICE OF INACTION: THE SPIRALLING INEQUALITY AND CARE CRISIS



Ayan on her way to fetch water from a well. She lives in a camp for internally displaced people in Garadag, Somaliland. Because of prolonged drought in the region, the family lost their herding livelihood and struggle to find food and water. Photo: Petterik Wiggers/Oxfam (2017)

Unjust economies around the world are driving extreme inequality and profiting from the unpaid and low-paid work of marginalized women and girls who deliver the majority of care work. Worse, there are real and significant risks that are propelling us into an even greater inequality and care crisis in the future.

Carers are facing reduced support from the state in a context of government spending cuts, ageing populations, youth bulges, urbanization and a shortage of paid care workers. The spectre of climate change is also looming over all of us and carries huge risks of destabilized populations, degraded living conditions and increases in the number of people needing care to unsustainable levels. Again, women and girls facing additional discrimination on the grounds of their age, race, sexuality and a range of other social characteristics will be hit the hardest. Unless governments act now to build a human economy, these factors threaten to further exacerbate gender and economic inequalities and fuel a spiralling crisis for care and carers.

THE REALITY OF AGEING AND SHIFTING POPULATIONS

In high-income countries around 20% of the population is aged 60 or above, and the Global Aging Preparedness Index predicts that this will rise to 30% by 2040.¹⁸⁷ At the

same time, two-thirds of the world's older people live in high-income countries, and this proportion is predicted to rise to 80% by 2050.¹⁸⁸ Elderly people will need more acute and long-term care as they age¹⁸⁹ from healthcare systems that are ill prepared to support them.¹⁹⁰

The ILO has estimated that 2.3 billion people, mainly children and elderly people, will be in need of care by 2030. While there will be an extra 100 million older people, there will also be 100 million children aged 6–14 needing care by the same year.¹⁹¹ The cost of providing this care is likely to push families across middle- and low-income countries below the poverty line,¹⁹² and to push women in particular deeper into economic and time poverty.

Figure 6: The looming care crisis



As women with the societal and economic power to do so increasingly opt out of traditional models of marriage and child rearing, which assume that they will work for free and with little recognition for their efforts,¹⁹³ many countries are facing the challenge of ageing populations with fewer available carers.

Box 12: Falling between the care gaps

As women age, they are more likely to care for grandchildren and ageing spouses, even when they themselves are in need of care.¹⁹⁴ In the absence of quality and affordable care services, this places an undue responsibility on them, at the same time as their own physical, mental, emotional and health needs are not being met. As the care work of these women is invisible to policy makers, they are often looked on as 'burdens' on the state, rather than the providers of vital life-sustaining care. Older LGBTI persons may also be particularly vulnerable to their care needs going unmet. They may have smaller support networks than cisgender and heterosexual people; they are more likely to live alone, be single, not have children and not be in touch with their biological families.¹⁹⁵ They may also face additional barriers to accessing available care – for instance, fear of discrimination from service providers.

Urbanization is also changing the context of care. Today, more people live in cities than ever before and women and girls increasingly are a majority in urban populations across most developing countries.¹⁹⁶ While cities can offer new opportunities for equality, education, employment and independence,¹⁹⁷ they can also become time poverty traps, especially for women.

Cities have historically been built by and designed around the needs of men and the market economy, and often fail to provide infrastructure and services that women need to balance paid work and unpaid care. For example, research by UN-Habitat found that most cities segregate housing and workplaces and design public transport infrastructure around the needs of people who only commute back and forth to one workplace, rather than the more complex trips that women need to make to play their demanding dual role.¹⁹⁸ In cities, women also spend more time and money on accessing basic services. They are more likely to have to queue for long periods at public standpipes or be forced to buy water from private tankers, which can cost 10 times more than public providers.¹⁹⁹ Competing for resources and having to fill gaps in inadequate public services and infrastructure all increase the time and stress of their care work.²⁰⁰

These trends are threatening to make the inequality and care crisis even deeper. The expectation that women's labour will fill the gaps created by poor planning and infrastructure is likely to widen both economic and gender inequality. Unfortunately, the current response of most governments is likely to make the situation even worse.

PUBLIC SPENDING CUTS AND THE CARE WORKER DEFICIT

Rather than ramping up social programmes and spending to stave off the impending care crisis and tackle inequality, more than two-thirds of countries are reducing their spending on, and privatizing, public services.²⁰¹

These same neoliberal policies have been shown to increase economic inequality,²⁰² and yet they remain at the heart of the advice and conditions that international financial institutions impose on poorer nations. Financial institutions such as the IMF have pushed governments towards reducing public spending, for example in the MENA region, and have consistently failed to measure the impact of these policies on women and girls living in poverty.²⁰³

Public spending cuts have been proven to diminish women's physical, economic and emotional wellbeing. Research by the Association for Women's Rights in Development (AWID) has found that in the aftermath of fiscal crises women are more exposed to gender-based violence, more likely to lose their jobs or be pushed into lower-paid work and more vulnerable to losing social benefits and protections, including pensions. Women are also more likely to increase the amount of unpaid care work that they do when measures to cut public spending are introduced.²⁰⁴

Women who face multiple forms of discrimination and structural oppression such as those based on race, ethnicity or religion are most likely to be poor, lack decent work and wages and have the largest amount of unpaid care responsibilities. Consequently, they tend to be the majority of benefit recipients²⁰⁵ and to have the highest dependency on public services. Research by the European Women's Lobby on the impact of public spending cuts in Europe found that lone mothers and female single pensioners face the biggest cumulative losses from benefit and welfare reductions.²⁰⁶

Privatization of services also threatens to deepen the care crisis and worsen inequality. Governments are increasingly turning to private providers, contracting out services or providing vouchers for families to buy services from the private sector.²⁰⁷ However, this represents a risky gamble. Private providers are often less well regulated and less efficient than the public sector and pass additional costs on to users.²⁰⁸ Private providers

are also unlikely to invest in services for the poorest populations, such as bringing water to poorer areas.²⁰⁹ There is no profit to be made here, and so women and girls end up filling the gap to ensure their families' supplies.

Public spending cuts, shrinking budgetary room and privatization are hollowing out a care sector that is already underfunded and overburdened. *The Lancet's* Global Burden of Disease Study in 2017 found that only 50% of countries globally have enough health workers to deliver quality care services. Countries across sub-Saharan Africa, South-East Asia, South Asia and Oceania are estimated to have the greatest shortfalls.²¹⁰ The ILO estimates that coverage will worsen and that the working conditions of care workers will deteriorate unless investment in paid care services increases by 6% of global GDP.²¹¹ To meet the levels of care called for in the SDGs would require a doubling of current expenditures. Public sector cuts, wage deflation and underinvestment have also contributed to the exodus of paid care workers from low-income countries, leaving those with significant looming care crises at even greater risk.

Regressive taxation is also driving cuts in public spending and economic inequality. Rather than raising taxes on those who can most afford to pay them to fund investments in public services and care, governments are increasingly falling back on regressive taxes like value-added tax (VAT). These taxes on consumer goods and services have a heavy impact on women, who spend a greater proportion of their incomes on items such as food, clothes and household supplies.²¹² However, wealthier citizens are not subjected to the same tax increases. A report by the Women's Budget Group in the UK shows that the richest people, mainly men, will have benefited from £41bn in tax cuts between 2010 and 2020. In the same period, cuts to social protection benefits and tax changes will cost poor people an estimated £37bn.²¹³

Finally, government cuts are weakening women's organizations, which are crucial to defending women's rights and tackling gender inequality. In Europe, research by the European Women's Lobby in the wake of the financial crisis found that women's organizations, from advocacy groups to service providers, were struggling to survive or were being shut down as a result of cuts in government and donor funding.²¹⁴

In 2015, UN Women estimated that gender equality in countries' National Action Plans was underfunded by almost 90%, yet the public spending needed to invest in these plans diminished. In Brazil, for example, cuts to public spending contributed to a 66% reduction in the 2017 budget allocation of federal funding to women's rights programmes.²¹⁵

Without properly funded organizations raising the voices of poor and minority women and building coalitions that can counterbalance the influence of rich men in the corridors of power, feminist policies and a human economic model will be increasingly hard to achieve.

THE LOOMING CLIMATE CATASTROPHE

Existing economic systems have already pushed carers and their dependents to the brink, and now the environmental degradation they promote could tip them over the edge.

The evidence is clear: the earth is in the midst of a climate catastrophe that is hitting those at the bottom of our economies the hardest. Climate-related disasters result in more than 60,000 deaths a year and, with the impacts worsening, they could lead to an additional 250,000 deaths each year between 2030 and 2050.²¹⁶

Current national emissions reduction pledges put the world on track for over 3°C of warming. In 2018 the World Bank estimated that 140 million people across sub-Saharan Africa, South Asia, and Latin America would be forced to move within their countries' borders by 2050 if governments failed to agree more ambitious climate action.²¹⁷ A new assessment of the number of people worldwide exposed to displacement from sea-level rise, published in October 2019, more than tripled earlier estimates of the number of people at risk in a high-emissions scenario to 300 million.²¹⁸

People will be forced to adapt to survive, and resources will become scarcer and more expensive. For people living in poverty, many of whom are women, this will mean an ever greater struggle to meet their needs and those of their dependents. Women carers already living in poverty, in particular, will be exposed to ever greater time poverty, vulnerability and violence, as well as the breakdown of social networks they rely on for support.²¹⁹

For example, by 2025 up to 2.4 billion people worldwide could be living in areas subject to periods of intense water scarcity,²²⁰ as water supplies are affected by floods and droughts or become more saline as a result of the rise in sea levels.²²¹ Women and girls will be forced to walk longer distances to find water, increasing the risks of violence on their journeys, and will have to wait longer in queues at pumps and wells or pay higher proportions of their incomes as prices rise. The lack of availability of fuel and firewood will have the same effect, especially for the poorest families. Some 2.9 billion people in the developing world still use solid fuels to heat and cook.²²² The time spent finding water, fuel or firewood increases the risk that young girls either do not access education or leave education too early.

Climate change is also likely to reduce agricultural productivity, meaning that women farmers and carers will have to work harder to provide food for their families,²²³ and stunting and malnutrition will increase. At the same time, cases of malaria, diarrhoea and heat stress are expected to rise.²²⁴ Displaced women will face reduced access to the resources and technology they need to care, including medicines, laundry facilities and other resources needed to look after the long-term sick, including wheelchairs and medical equipment.²²⁵ Unless policy makers step in, social norms around care mean that women will likely be expected to provide the lion's share of the increased work required to deal with these impacts.

Climate-related shocks and disasters such as floods and droughts are on the increase,²²⁶ with women's workloads sometimes doubling or tripling when income generating conditions deteriorate.²²⁷ For example, when sanitation services are out of reach or inadequate in post-disaster situations, children and other dependents become ill and the workload of carers increases.²²⁸ A future with even more of these climate-related shocks will put women and girls under huge pressure to deliver care in a dangerous and changing world. Such a future robs them of their chance to rise out of poverty and results in an ever widening gap between the rich and those at the bottom of our economies carrying out the vital life-sustaining work needed to respond to these trends.

4 A FUTURE THAT CARES FOR ALL

Governments have fixated on growth and more often than not, been unresponsive to challenges faced by the most marginalized citizens. For decades they have pursued policies that enabled those at the top to build their power, wealth and influence exponentially, leaving behind those at the bottom of the economy. This has led to a crisis point on economic inequality and care. But it doesn't have to be this way. Both dramatic levels of economic inequality and the looming care crisis can be tackled, but it will require concerted efforts and concrete policy decisions to mend the damage done and to build economic systems that care for all citizens. The solutions are there, but it should all begin with listening to the voices of those who have not been listened to in the past.

MOVEMENTS FOR CHANGE: STORIES OF HOPE

Despite the scale of the challenges involved in transforming our economy, the tireless work of feminist economists and especially carers and communities is bearing fruit and gives cause for optimism. Diverse grassroots feminist and social movements are bringing recognition, pride and optimism to care and domestic workers worldwide. Critical spaces are being opened up, new voices are breaking through and, critically, new narratives are taking hold. Incremental but important gains are being made, and the dominant neoliberal and patriarchal economic consensus is showing signs of fracture.

Figure 7: Movements for change, stories of hope



Domestic workers in particular are organizing, networking, campaigning and demanding change at scale around the world, whether or not they can join or form unions (Figure 7). A women-led community group, Engna Legna Besdet, brings together Ethiopian domestic workers and activists in Lebanon,²²⁹ and in South Africa women are fighting for equal treatment before the law and increased access to legal and social protection, as part of the Domestic Workers Rising campaign.²³⁰ Beyond these countries, domestic worker organizations are successfully challenging powerful institutions and vested interests to be a force for good rather than exploitation.

Care workers around the world are rising up, gaining footholds in politics and public life. This is exemplified by Ai-jen Poo, director of the US National Domestic Workers Alliance, and Co Director of Caring Across Generations, a campaign that has brought together care workers to help create quality jobs to help take care of the aging population and sets an example of mobilizing care givers for political and policy change.

The strength and reach of networking and campaigning is having an impact, and policy makers are taking notice. At the global level, 2019 marked a victory for the International Domestic Workers Federation (IDWF), the first global union organization run by women. Following its campaigning, the ILO adopted a new convention on the elimination of violence and harassment at work (ILO 190) which also covers private spaces.²³¹ Many more wins have been secured at a national level, including in Mexico, Paraguay, Uruguay, and Indonesia, in many cases extending labour laws – even if only partially – to domestic workers. In South Africa, where domestic work employs one in five adult women, the multi-stakeholder Domestic Workers Rising campaign is mobilizing domestic workers to secure an equal national minimum wage and dignified working conditions, using collective action, advocacy and strategic litigation. In Europe, there have been improvements to regulation on parental leave, including a new 2019 EU-wide directive that aims to improve the ‘work–life balance’ for parents and carers while encouraging a more equal sharing of parental leave between women and men.²³²

Progress on care provision, and on a human economy, is proving possible. A number of governments have shown interest in wider reforms. Uruguay’s ground-breaking national integrated care system has led the way in enshrining the right to be cared for and the right to care, as well as care workers’ labour rights.²³³ Government budgets are also being redirected, as reflected in New Zealand’s celebrated 2019 Wellbeing Budget,²³⁴ in a new law in the municipality of Cercado in Cochabamba (Bolivia) to ensure public provision of care services for different populations,²³⁵ and in local ordinances in the Philippines including in Tacloban City and the Municipality of Salcedo in Eastern Samar, requiring the inclusion of unpaid care work in planning and budgeting processes and increasing access to safe water and childcare centres.²³⁶

In addition to activism and successes on care specifically, a strong and growing anti-inequality movement – including as part of the global Fight Inequality Alliance – is complementing and amplifying efforts and reaping benefits, as activists hold their governments to account and push for ever more progressive reforms to address economic, gender and environmental injustices.²³⁷ In the past decade, women have been leading protests against corporate tax exemptions and policies to cut public spending in many countries including the UK,²³⁸ France, Germany, Greece, Mexico and Argentina.²³⁹ More recently, there has been an explosion of massive social movements, including those spilling onto the streets in Chile, Colombia, Ecuador and Haiti in response to transport or fuel price rises, falling wages, reductions in corporate tax rates, pension and healthcare privatization, as well as attacks on the right to protest that have been deepening throughout the region, and indeed globally.²⁴⁰

MAKING CARE VISIBLE AND VALUED: THE '4RS' FRAMEWORK

For decades, feminist economists, civil society and care advocates have proposed a clear set of solutions that could help build a fairer human economy that is feminist. The '4Rs' – recognize, reduce, redistribute and represent (care work) – provide a framework for a radical reprioritization in our economies and societies.

Box 13: The 4Rs framework on care ²⁴¹

The 4Rs framework builds on Diane Elson's 3Rs framework. Oxfam, ActionAid and the Institute of Development Studies (IDS) have added a fourth 'R', 'represent'. A fifth 'R' – 'reward' – put forward by the ILO to promote more decent work for caregivers, is still being debated among feminist economists and activists.



The elements of the 4Rs framework:

R**ECOGNIZE** unpaid and poorly paid care work, done primarily by women and girls, as a type of work or production with real value.

R**EDUCE** the total number of hours spent on unpaid care tasks through better access to affordable and quality time-saving devices and care-supporting infrastructure.

R**EDISTRIBUTE** unpaid care work more fairly within the household, from women to men, and simultaneously shift the responsibility of unpaid care work to the state and the private sector.

R**EPRESENT** caregivers and ensure that they have a voice in the design and delivery of policies, services and systems that affect their lives.

The recognition of the billions of hours that women spend every day on unpaid or underpaid care work and the impact this has on the wellbeing and prosperity of societies and economies is an important step for reprioritizing what should be valued and counted. Seeing care work as an investment is an important first step, and doing so makes a clear case for more progressive and feminist policies such as fair wages, flexible working arrangements and care-related cash transfers and family-friendly leave. Without someone to care for children, for sick and elderly family members, or to do the essential daily tasks that sustain households and communities, whole nations and international corporations would grind to a halt. Uruguay and other progressive nations have worked to develop national care systems which contribute to re-conceptualizing care as a collective and societal issue, and ensure the right of all children, people with disabilities and the elderly to receive care.²⁴²

Reducing care work is also essential. The world's poorest people and most marginalized groups tend to lack infrastructure, policy support and technology that could reduce the hours they spend on care work. Investing in care-supporting infrastructure like access to water, sanitation and electricity can have a tremendous effect. For example, Oxfam's research reveals that in low-income communities in India, in households with access to electricity, girls spend half an hour less each day on care work and spend 47 minutes

longer sleeping. Further, access to electricity particularly benefits families living in poverty: in the poorest households with access to electricity women spend an hour less on care work compared with women in better-off households.²⁴³

Particularly, paid parental leave schemes and childcare services can reduce women's vulnerability to the motherhood wage penalty and promote shared responsibility of care between men and women. Longer leave periods for fathers are associated with greater uptake of care work by men as well as changed norms and attitudes. Paid parental leave is more often taken by men when it covers a large proportion of the previous income and when it is offered on a take-it-or-leave-it basis.²⁴⁴ As of 2016, only 77 out of 184 countries fulfilled the relevant ILO standard of at least 14 weeks of maternity leave,²⁴⁵ and only 32 countries offer paternity leave of two weeks or more to fathers. Additionally, childcare services remain scarce, particularly in low-income countries.²⁴⁶ Evidence shows that in countries where the government provides childcare support, either through direct provision or subsidies, 30% of women are in waged employment, compared with just 12% in countries without such policies.

Box 14: Public childcare can transform the lives of women and communities

The lack of access to quality and affordable childcare is a key hurdle for women to pursue decent work and quality education. Around the world, families are struggling to afford childcare or have no access to care services. Public universal childcare is essential to women's economic empowerment and contributes to economic growth. Investment in public childcare increases women's labour participation and thereby increases tax revenues, making it cost-neutral in the end.²⁴⁷ Four key elements are essential to public childcare: accessibility, affordability, quality and universality. These must be tackled simultaneously to ensure that everyone has equal access. Quality largely depends on the working conditions for childcare workers. Universal public childcare is a critical policy instrument for tackling inequality, as it prevents social exclusion and ensures quality care for all.

There is not only an urgent need to reduce care work, but also to redistribute it within families – so that women and men share care more equally – and between families, the state and the private sector. This is crucial in order to free the most marginalized women and girls from the unfair and unequal amount of care work they currently do. Steps to redistribute care work should be part of a wider programme of redistributive policies aimed at closing the gap between rich and poor, such as progressive taxation, free public services and social protection, and policies to limit the influence of corporations and the super-rich.

Finally, none of these things will happen without additional steps to ensure that carers are represented, heard and have political agency, including those whose voices are most marginalized and discriminated against in our current public discourse. Governments must do more to allow caregivers to voice their views and needs at all levels, to inform how best to build a human economy that is feminist and that values care. We know that this is possible: for example, caregivers in Uganda have participated in the Ministry of Health's budgetary planning meetings and in Papua, Indonesia, those attending village development planning meetings are now 50% female, where previously women were not permitted to participate at all.

Recognizing, reducing, redistributing and representing care work requires bold and comprehensive measures from governments to build national care systems. These should be developed with the full participation of civil society, and in particular, women's rights groups. Building national care systems will require cross-governmental

coordination, including all the key stakeholders and ministries, for example health, education or water. Ministries of finance should also be closely involved, to ensure the macroeconomic impact of care work is properly accounted for and acted on, and tax policies are designed in care-sensitive ways. Trade unions and labour ministries should also be involved to ensure that paid care work is fairly remunerated, and legislation is in place to protect care workers in the economy. This will ensure that unpaid and underpaid paid care work is effectively addressed across government.

TAX AND PUBLIC SERVICES: TACKLING INEQUALITY AND THE CARE CRISES

Care is a universal right and should not be a privilege that only a few can afford. Quality public services, paid for through progressive taxes which recognize a taxpayer's ability to pay, are the essential bedrock of efforts to reduce and redistribute care and implement the 4Rs framework. Growing academic and policy consensus suggests that progressive tax systems and adequate public spending on free public services and social protection systems are key to tackling both gender and economic inequalities and are a lifeline for women and girls living in poverty.²⁴⁸

Fairer fiscal systems are essential to tackling the care crisis by raising the revenue needed to invest in a care system that meets everyone's needs, without relying on unpaid and underpaid work by women. Taxes pay for government provision of childcare, healthcare, education, social protection and infrastructure that societies need to sustain life and economic activity. Public services such as health and education can redistribute and reduce the care workload and provide women with opportunities to choose the future and the employment they want. Further, as well as providing revenue, taxes can redistribute, helping to address inequality head on. However, when governments choose not to invest in these much-needed equalizing policies, they leave the most marginalized women and girls to fill the gap pushing them further into time and income poverty.

How tax systems are structured is also crucial. As women's rights activists have advocated for the past decade,²⁴⁹ states can raise domestic revenue in an equitable manner to afford this important investment and fulfil their SDG 5 ('Achieve gender equality and empower all women and girls') commitments on unpaid care work through progressive taxation.²⁵⁰ Yet too many governments shy away from taxing high incomes and wealth that would ensure a fairer contribution by those who can most afford it. Taxing an additional 0.5% of the wealth of the richest 1% over the next 10 years is equal to investments needed to create 117 million jobs in education, health and elderly care and other sectors, and to close care deficits.²⁵¹

Low-income countries lose out when it comes to corporate taxation. With armies of tax advisers at their service, multinational corporations exploit loopholes in tax codes to shift profits to tax havens and avoid taxes, costing developing countries an estimated \$100bn of lost corporate income tax annually.²⁵² These are financial revenues that are urgently needed for investment in public services and care-related infrastructure.

Instead, governments are over-relying on regressive consumption taxes like VAT, which place an undue burden on anyone living in poverty and on carers. Because these individuals tend to be in informal work, they are likely to pay more in consumption,²⁵³ local and presumptive taxes²⁵⁴ than they would in income tax,²⁵⁵ meaning that they are paying a disproportionate amount. At the same time, these are the very people who have limited or no access to the public services that their tax contributions pay for,²⁵⁶

especially when services are privatized or fee-paying.

Governments must do more to use fiscal policy to actively support carers, in line with the 4Rs framework. By adopting a fiscal justice framework, states can even things up and reduce inequality by securing funding for national care and social protection systems, including pensions for domestic workers,²⁵⁷ to ensure that the needs of everyone, but especially women in all their diversity, are met.²⁵⁸ Accessible, affordable and of good quality basic services like healthcare, education, childcare and infrastructure can put 'virtual income' into the pockets of those who need it most, mitigating an otherwise skewed income distribution and significantly reducing and redistributing women's work.

Women have had enough of paying the bill for everyone. Everyone should contribute according to their means, including corporations and the wealthiest in our society. This will require governments committing to ensure that this happens.

REAL-LIFE SOLUTIONS TO A MAN-MADE PROBLEM

The time has come to re-examine economic priorities and for governments to invest in building a human economy that is feminist and works for all citizens, including the poorest women and marginalized groups. Governments and corporations must take steps to prioritize the well-being of all citizens over unsustainable growth and profit, to avoid a world that caters only to a privileged few and consigns millions of people to poverty.

Building on the contributions and analysis of women's movements and feminist economists, Oxfam is proposing the following six actions to close the gap between rich and poor and to help realize the rights of carers, acknowledging the significance of care for the wellbeing of societies and economies.

- 1. Invest in national care systems to address the disproportionate responsibility for care work done by women and girls:** Governments must invest in cross-governmental national care systems, in addition to investing in and transforming existing public services and infrastructure. National care systems must include the provision of universal access to safe water, sanitation and domestic energy systems, and investments to deliver universal childcare, eldercare and care for people with disabilities. These should also include access to quality healthcare and education, as well as the provision of universal social protection, such as pensions and child benefits. As part of national care systems governments should ensure a minimum of 14 weeks of paid maternity leave and the progressive realization of one year of paid parental leave, including a phase of use-it-or-lose-it paternity leave.
- 2. End extreme wealth to end extreme poverty:** Extreme wealth is a sign of a failing economic system.²⁵⁹ Governments must take steps to radically reduce the gap between the rich and the rest of society and prioritize the wellbeing of all citizens over unsustainable growth and profit, to avoid a world that caters only to a privileged few and consigns millions of people to poverty. Governments must take bold and decisive steps by taxing wealth, high incomes, and cracking down on loopholes and inadequate global tax rules that allow rich corporations and individuals to escape their tax responsibilities.
- 3. Legislate to protect the rights of all carers and secure living wages for paid care workers:** As part of their national care systems, governments must ensure legal, economic and labour market policies are in place to protect the rights of all carers and paid care workers, and monitor their implementation. This should include ratifying ILO

Convention 189 on the protection of domestic workers and policy to ensure that all care workers are paid a living wage and working towards the elimination of gender wage gaps.

4. **Ensure carers have influence on decision-making processes:** Governments must facilitate the participation of unpaid carers and care workers in policy-making fora and processes at all levels and invest resources into collecting comprehensive data that can better inform policy making and evaluate the impact of policies on carers. This should be alongside consulting women's rights actors, feminist economists and civil society experts on care issues, and increased funding for women's organizations and movements working to enable their participation in decision-making processes. These measures are important building blocks of national care systems.
5. **Challenge harmful norms and sexist beliefs:** Harmful norms and sexist beliefs that see care work as the responsibility of women and girls lead to an unequal gendered distribution of care work and perpetuate economic and gender inequality. As part of the national care systems governments need to invest resources to challenge these harmful norms and sexist beliefs, including through advertising, public communication and legislation. Further, men need to step up to equally fulfill their responsibilities on care work to address the disproportionate amount of care done by women within households and communities.
6. **Value care in business policies and practices:** Businesses must recognize the value of care work and sustain the wellbeing of workers. Further, they should support the redistribution of care through the provision of benefits and services such as crèches and childcare vouchers and ensure living wages for care providers. Companies and business should assume their responsibility for contributing to achieving the SDGs by paying their fair share of taxes, implementing family-friendly employment practices such as flexible working hours and paid leave, and using progressive advertising and public communication to challenge the gendered distribution of care work.



Lucas Aldana is a farmer who lives with his wife and children in Caparrosa, Guatemala. The family grows a variety of crops, but harvests have been affected by the lack of rainfall. Photo: Pablo Tosco/Oxfam Intermón (2019)

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