

## The economic contribution of women in Chilean households

Carlos Rodríguez-Garcés / carlosro@ubiobio.cl  
<http://orcid.org/0000-0002-9346-0780>

Johana Andrea Muñoz-Soto / jomunoz@ubiobio.cl  
<http://orcid.org/0000-0003-1858-7500>  
*CIDCIE, Universidad del Bío-Bío, Chile*

**Abstract:** Based on the information provided by the National Socioeconomic Characterization Survey for 1990 and 2013, carried out by the Ministry of Social Development, the demographic changes of the sources and breadwinners in the household as well as the impact that a set of variables on women's economic contribution to the household would have are analyzed by means of Binomial Logistic Regression Models. The importance of the economic contribution of women to the household is observed, especially when it is obtained in remunerated work in socioeconomically disadvantaged groups and at female-headed households. Meanwhile, the State subsidiarity stops having woman as the only reference.

**Key words:** employability; feminine work; economic contribution; feminization of monetary income, transfers.

**Resumen:** Con base en la información proporcionada por la Encuesta de Caracterización Socioeconómica Nacional (CASEN) de los años 1990 y 2013 del Ministerio de Desarrollo Social, se analizan los cambios demográficos de las fuentes y perceptores de ingresos en la unidad familiar, así como la incidencia que tendrían un conjunto de variables en la contribución económica de la mujer al hogar, por medio de Modelos de Regresión Logística Binomial. Se constata la importancia del aporte económico de las mujeres al hogar, en especial los obtenidos con ocasión del trabajo remunerado en núcleos socioeconómicamente más desfavorecidos y de jefatura de hogar femenina. La subsidiariedad estatal, por su parte, deja de tener como único referente a la mujer.

**Palabras clave:** inserción laboral, trabajo femenino, contribución económica, feminización de los ingresos y transferencias.

## Introduction

Families, as units of production and consumption, are closely tied to economic production and labor market, a space where their members' capacity and time are exchanged for money. The income from labor available to the families is what allows them to have a certain purchase power, to consume goods and services, and to be above the poverty line or below when unemployed.

In countries where market economy prevails, incomes from labor that people perform are determined, to a large extent, by their labor productivity and human capital variables. Therefore, families with lower incomes will tend to diversify their income generators, an incentive that preferably opts for women, a reservoir contingent in the family (Bentancor and Modrego, 2011; Rodríguez and Muñoz, 2015). Likewise, at the poorest households there will be greater labor instability, which added to reduced salaries, directly impacts contributions to the family.

Other sources of income at hand for the families is State transfers. A protective network that activates in times of crisis and which focuses on the most vulnerable groups, in view of buffering the pauperization of incomes from labor. Transient State subsidies which do not only act in the face of lack of incomes from unemployment, but also complement the insufficiency of low incomes. Transferences, which are focalized and managed by a protective social network, enables enduring contingencies of vulnerability and poverty.

At present, subsidies or monetary transfers have a clear redistributive nature, as they mainly concentrate in the two first income deciles (Larrañaga, 2006). These materialize as intersectoral social programs, and comprehended in a more integral vision, focus on children, the elderly, indigenous people and women, mainly, while formerly they focused most of the times on women (Alarcón, 2005).

The paradigm of transfers that ruled most of the 1990's in the design of public policies was based on the premise that the female house owners, given their gender, were better managers of the resources inside the households (Serrano, 2005; Fonseca, 2006); otherwise, evidence indicated that the most vulnerable households were precisely those headed by a woman. Such notion, in spite of persisting, at present is nuanced by diversifying the scopes and beneficiaries of social programs.

The wellbeing of a household depends on its consumption level supported on income from labor and State transfers, both determine the availability of resources. Despite the relevant role of subsidies, especially in vulnerable groups, even the poorest families cannot do without resources from labor.

The magnitude of incomes from labor, the main or exclusive source for the families, is explained by the productivity factors associated to the individuals' better education and labor experience (Contreras, 1999), as well as a larger number of receivers. As the family members who can contribute increase, so does the probability that women have a job. At present, women are relevant economic agents, whose importance, as income providers, is not exclusively reduced to the universe of single women and female household heads, in spite of the incipient and sustained feminization of the Chilean family structure.

Women's economic contribution from their greater labor participation becomes significant mainly in the first income deciles. Under such conditions they usually contribute with most of their incomes to the family income and are even recognized as the most suitable to distribute it (Chant, 1999; Lázaro et al., 2005). The contribution of female labor reduces the possibility of the household to fall into poverty and contributes to a greater gender equality, which is supported on a greater capacity to negotiate and on the empowerment of women inside their families (Harkness et al., 1997; King et al., 2008; Kay, 2008; Fawaz and Soto, 2012). The latter is an attribution absent in domestic work, which if exclusively carried out fosters the permanence of traditional roles, reinforces the belief in the connaturality of gender inequality, especially in the poorest households (Peña and Uribe, 2013).

Women are a better trained and more attractive demographic group for those in need of labor force; they invest more on education and delay marriage and children, classic factors that inhibit female labor participation. This set of attributions make their insertion in the labor market a milestone in Chile. Even if this fact has propitiated a transformation in the dynamics and structures of family and labor, there are still important salary gaps, horizontal and vertical occupational segregation, and poverty problems in households with a female head have become acuter (Valencia and Leyton, 2013).

At the family level, both the generation of incomes and participation in spaces outside the household have contributed to generate new practices define roles and beliefs that effect simultaneous changes in the individual valuing and in the creation of proper spaces in women (Fawaz and Soto, 2012). Receiving an income and provide for the household create conditions of autonomy and economic independence that even allow forgoing a partner and become the household head. In the case of single parents, economic contributions from women increase, as frequently they turn into the households' only breadwinner.

Even if a larger number of women works even having a couple, the presence of men not only defines the head of the household, but reduces their labor participation, especially when men have a job (Larrañaga, 2006); this is stressed by the presence of small children and poor schooling of women (Méndez, 2010).

To sum up, heeding the reconfiguration of the family structure and dynamic by the new profile of its members, especially its female sector, it is interesting to analyze the composition of the family income and the contribution of women. Paying attention to this demographic transition, the sources of income are quantified and compared for the years 1990 and 2013, on the basis of the recipients, considering those generated by labor and State transferences, intending to profile the contributive role of women.

## Methodology

The unit of analysis comprised Chilean households registered in the databases in CASEN surveys for the years 1990 and 2013, which account for 3 180 536 households in 1990, and 5 273 828 in 2013. As it is a national survey, it represents the Chilean population to the level of commune. Table 1<sup>1</sup> shows the sociodemographic characteristics for the two analyzed years. Regarding 2013, there are defined poverty levels (3.9% indigence and 8.9% de non-indigent poor); these figures are below those of 1990. These are essentially urban families (87.1%) and with a tendency toward the feminization of the family structure. While in 1990, 20% of them were headed by women, in 2013, this figure reaches 37.9%.

The present research resorted to the National Socioeconomic Characterization Survey (CASEN) for 1990 and 2013 (CASEN, 1990 and 2013), which was designed and implemented biannually by the Ministry of Social Development of the State of Chile. It is a multipurpose survey to gather data on national socioeconomic reality and assess the impact of the country's social policy. It offers reliable information at national level about access to services, housing conditions, poverty situation, income distribution and labor. It was applied to a representative sample of the population that live both at urban and rural households.

In view of securing the most representativeness and reducing selection biases, the sampling was probabilistic, multistage and stratified, using methodologies and sampling frames provided by the National Institute of Statistics (Instituto Nacional de Estadística, INE). Its coverage is the national

1 All tables are at the end of the article in Annex (Editor's note).

territory, including the 15 regions and 324 communes of the country, only excluding those spaces of difficult access. The optimum sampling size was defined on the basis of the poverty rate, fixing regional absolute errors from 1 to 4 percentage points, a situation that became an absolute error of 0.69 percentage points at national level (Ministerio de Desarrollo Social, 2013).

CASEN survey is structured in seven modules and for the effects of this research the Income section (Module Y) was preferably used. This module measures the current income of people and households in the reference period, allowing the quantification of conditions of life, poverty levels, income distribution and impact of social policies on the various household groups. It includes primary incomes, either from labor and properties as well as transferences from social benefits and other between private individuals. With this information we built a set of two variables that group incomes from the same source, which are adjusted and expressed on a monthly basis.

Incomes are structured according to their nature and sort of recipient, these were summarized in absolute and relative terms in view of ascertaining the amount of contributions by women to the family income; this contribution is estimated based upon the category and condition of the household member. These are synthetic indicators, which once standardized, in order to preserve the comparability of estimations that refer to different periods, are organized as a set of indexes (see, table 2).

It is worth underscoring that the indexes are grouped according to the effective incomes generated by women, either money or in-kind, regardless of their nature and recurrence, but expressly excludes the set of activities they performed and are grouped under non-remunerated work. Beyond what is called informal economy to refer to the sector of the monetary economy and labor that escape from institutional control, which in spite of its limitations is accounted for by official statistics such as CASEN, we here refer to invisible labor and historically carried out by women.

In general, but particularly in the rural sphere, there are numberless unremunerated economic activities under “female household owner” or “domestic activities”, these activities generate goods and services that contribute to family consumption and wellbeing, which if were not performed by women, had to be performed by a third party in exchange of a retribution.

Consequently, owing to this estimation bias, the analysis of the indexes should be taken cautiously, in spite of coming from official statistics. Even if correcting this underestimation escapes the scope of this

research, we consider that its sole consideration reveals the importance women have in the quantification of the actual contributions they make, in spite of being considered “unemployed” and being historically invisible for the official sources.

For the analysis, the data were pondered by regional expansion factor, based on the demographic growth projected for the respective years according to the Census on Population and Housing, valid at the time of application, these estimations are provided by the National Institute of Statistics (INE) of Chile. With the weighted and structured databases, a statistical analysis is run at two levels, according to the requirements.

In this first stage, a longitudinal and comparative analysis of women's economic contributions is made, configuring the differential behavior the various sources and recipients have in the family unit in the temporary horizon. The various indexes produced are compared based upon a set of important classificatory variables.

Secondly, with statistically significant variables in the bivariate space or else, relevant from the theoretical standpoint, we set to find out their incidence (facilitating/hindering) on the women's economic contribution to the household, resorting to models of bivariate logistic regression. Given the requirements of this multivariate design, the index quantifies the contribution of female labor to the household takes place in a space of discreet decision of dichotomic nature, according to the level of economic contributions they make. Two models are produced for analysis.

The first (model I) estimates the incidence that a set of socio-familial factors has on the probability of grouping households with high female contribution, this is to say, in which at least 50% of the incomes from labor are earned by women. Model II complementarily analyzes the function that such predicting variables perform now on the probability of grouping family units characterized by presenting poor economic contributions or where incomes from labor earned by women are below 20%.

In model I, when women's contribution to household is 50% or over (high contribution) the variables takes a value of 1 and on the opposite case, 0. In like manner, for Model II, when the women's economic contribution to household is 20% of lower (low contribution), the variable takes the value of 1, and in the opposite case, 0. For both models there is a set of explanatory variables: zone, poverty situation, household head, kindergarten children, household size, number of women and their schooling.

## Discussions and results

For the families, work, especially remunerated, becomes together with education utterly important patrimonial assets. Family sustainment and income level are mainly explained by the economic contribution of their members who are in the labor market, which gives an account of higher levels of autonomy looking for economic sustainment (see table 3).

One of the most transcendental elements in this dynamic is the abrupt irruption of women into the labor market. Remunerated labor becomes a virtually omnipresent stage in the life cycle of women, especially the youngest. Their incorporation into the labor market, which can be delayed by the accumulation of human capital, tends to be prolonged and long-lasting, with occasional interruptions for childbirths. Nowadays, children are few and spaced, in such manner that they do not hinder too much the women's personal and professorial development.

As noticed in table 3, in 1990, of the total family incomes, excluding imputed rent, out of each peso available, 30 cents were women's contribution; such figure increased to 46 cents in 2013. This increase was mainly due to incomes from labor. Indeed, in 2013, per each peso the families receive exclusively from remunerated work, either from wages, salaries or self-employment revenues, 41 cents are earned by women. This figure makes a significant difference regarding that reported for 1990 (.254), accounting for a 60-percent increase.

Thereby, women's labor insertion means a reconfiguring element in productive activities, especially for agrarian and rural activities, even altering the traditional structures of familial roles and dynamics that reinforce a new treatment in the family. Within the analyzed period, the rate of participation of rural women has increased 84.3%, while for 2013 it was 42,4% (CASEN, 2013). Together with this, female household heads have increased (14,0% v 26,5%), free unions (8,1% v 23,1%), the number of children per women at fertile ages has reduced (4,4 v 2,2) and women's schooling levels has increased (6,5 v 8,9) (see table 4).

Even if these sociodemographic changes have fractured the masculine hegemony as breadwinners, women's economic empowerment is verified with less intensity than in urban environments. The economic fluctuations of the labor market in rural economies, fewer employment opportunities and social prejudice against a working woman become factors that inhibit female labor insertion and because of this, they explain the lower contribution to household incomes, in comparison with what occurs at present.

In rural zones, 28.0% of the households record a high economic contribution from women, this is to say, families in which at least 50% of the incomes come from women. Conversely, in urban zones this figure is much higher, reaching 39.3% (see table 4).

The incidence of the zone on female economic contribution is also verified in the two models of logistic regression used, which can be seen in table 4 as well. According to these analyzes, the probability of being a household with high economic contribution from women is 11% higher in the city [Mod. I  $Exp_{(B)} = 1,114$ ;  $p < 0.01$ ]. Likewise, households with reduced female economic contributions, i.e., with a total contribution below 20% of the total income, are a more common reality in the countryside.

A 56.95 of rural households take this condition in comparison with 38.8% of urban households, consequently it is less probable that a household with these characteristics belongs to the city [Mod. II  $Exp_{(B)} = 0,824$ ;  $p < 0.01$ ]. Typically, the city dynamizes productive activity and access to services such as education, which configure better possibilities for labor insertion by women. Remunerated labor, especially salaried, and that linked to services, is a heavily urbanized activity, in spite of the abrupt irruption of the selling of labor force that takes place in the countryside.

The importance of women as breadwinners is on the rise, in spite of the limitations posed by exclusively considering remunerated labor when quantifying women's economic contribution. There exists a set of services mainly carried out by women, who culturally tend to be invisible and as such they are not considered to the same extent, either in formal labor or in the sense above, due to the fact of not receiving incomes from them.

This way, for example, house chores in another household or looking after other people's children, as long as they involve a revenue, are incorporated into the family incomes by the agencies in charge of official statistics, while it is not the case, if such domestic and caring activities are carried out by a non-remunerated relative, which most of the times is a woman, as a mother or wife.

This bias in measuring incomes, such as previously reported by Ballara et al. (2010) and ARS Chile (2009) among others, conditions the low estimation of the economic contribution women make to the family unit. This invisibilization of the women's economic contribution is deepened in the rural context, where their economic activity moves away from the domestic sphere to account for a set of lesser agricultural activities, such as orchards and rearing of backyard animals. Components that official statistics also tend to underrate, or in most of the cases disregard when establishing estimations.

In spite of these limitations in the measurement of incomes and the underestimation of the economic contribution of women to the family unit, data report that the specific weight of women as a providers and economic agents has significantly increased. Women are not only an efficient provider, but they have gained autonomy over time, leaving State supports behind. Indeed, even if in 1990 the impact of transferences on family budget was negligible, as under three cents per peso came from state support (.027), these transferences were almost exclusively allotted to women (.944).

Up to 1990, the Chilean social policy was limited not only in its redistributive impact and operated on a reduced number of supports, but had as a main object transferences for women. This inspired by the belief that given their natural disposition as mothers and wives, women were capable of managing and distributing the assigned resources among all the members effectively. Being women the direct recipients of subsidies, the State made sure that losses from allotments were minimal and reached their destination. A similar position is noticed in studies by Serrano (2005), Fonseca (2006) and Rodríguez (2011).

In the later years of the 1990's, the State role as transfer provider increased its redistributive impact in the family income and especially in the most vulnerable groups and also nuanced the importance of women as the almost exclusive beneficiary of these transferences. In 2013, and as observed in table 3, of each peso from monetary subsidies, 33 cents are received by women in the household (.326), which amounts to a reduction of 65% regarding the specific weight women had a transference recipients in 1990.

Consequently, with the setting up of a new policy for social protection the scope broadens and there appears a new set of benefits and new beneficiaries as well, which replaced the focus on gender. Even if this is a controversial topic, the scope of economic help on a single beneficiary on the basis of their gender also instills the conception of disability and a perception of vulnerability, reason why a change of approach would lessen this attitude, paternally biased, toward women, facilitating processes of self-responsibility and empowerment.

In spite of the focalization of transferences toward the most vulnerable groups, contributions from women to family income tend to become relevant and significant as the poverty status increases. In absolute terms, women in upper economic strata receive higher incomes from labor, but their relative importance within the family unit are lower in comparison with other segments.

Effectively, in 2013 the proportion of incomes from labor by non-poor women was almost 31 cents per each peso (.306), while that of indigenous women was 46 cents (.462). Likewise, contribution from feminine labor in the highest income decile is 44 cents per each peso, a figure that reaches 47 when we take the families in the poorest decile into consideration.

This importance of women and their labor as breadwinners in poverty situations has increased over time. It is so that as households in the first decile contribution from women increase 130% in 2013 regarding that of 1990 for the same decile (.473 v .205); while in the highest income decile, female contribution increased in 42% (.439 versus .309). This is the same when comparing the values for the indigent (140%; .462 v .192) and that of non-poor families (42.8%; .407 v .285) over the same time period.

The female positioning in the generation of resources at the household of the poorest families is also verified in the significant gap reduction between segments. For example, the delta between the extreme deciles in 1990 was 50.7% in favor of the highest income decile; in 2013, this gap had significantly reduced changing a bit in favor of the poorest decile, reaching 7%. The same occurs when comparing the gaps in the contributions to indigent households regarding the non-poor. This way, per each peso of the labor income that non-poor women contribute with, indigent ones contributed with 50 cents. For 2013, conversely, the contribution from this last segment was 13% over that generated by women in non-vulnerable groups.

Women with lower incomes decide to enter the labor market with more force, for in this way they contribute to improve the family wellbeing, while at the same time labor provides them with an opportunity to be empowered and economically independent (Kay, 2008). Nowadays, households cannot do without the economic contribution from women, especially those headed by women and in poverty situation; therefore, not only is poverty what is feminized, but also the incomes available for the poorest families.

The poverty situation, consequently, forces the generation of incomes by women, even though they are conditioned by the structures of the households. In Chile, by 2013 there was 15.2% of households in poverty situation and 4.9% in indigence; even if in these households the state subsidies are relevant given the chronic lack of resources to meet basic necessities, such transferences do not surpass incomes from labor, especially women's labor, even though their impact is adjusting to the gender of the household head. Event that would explain the dual behavior the situation of poverty has in the regression analysis when assessing its incidence on the structuring of female economic contribution.

In the first model (table 4), as the poverty level increases also does the presence of households with high female economic contribution. Out of the families that live in indigence situation. 46.6% is constituted by units in which women contributes with less than 50% of incomes from labor. The probability of the existence of a households with such characteristics among the poorest tends to be higher than the one observed in non-poor families [Mod. I Exp<sub>(B)</sub> = 1,720; p<0.01].

Furthermore, model II reports that the probability of the existence of households with poor female contribution increases in poor households. An apparent contradiction that is explained by the gender of the head, in extremely poor households headed by a man, only 11.4% records female contributions over 50% and in 85% of them, contributions under 20%. Conversely, when there is a female head in the same condition of poverty, the proportion of households with high contribution increases to 46.2%. Situation, that in regards to the heavy influence the head on income perception, verified in the regression models [Mod. I Exp<sub>(B)</sub> = 7,018; p<0.01; Mod. II Exp<sub>(B)</sub> = 0,206; p<0.01].

Being the head, as indicated by inferential and regression analyses, forces women to generate incomes, thus making more significant their contributions, especially if we take into account the deeply-rooted tendency to define themselves the head in the absence of a man. Likewise, the national evidence in this regard states that having a couple becomes an inhibiting factor for female labor participation, even more important than having children, especially in determinate traditional cultural contexts.

The presence of a partner, particularly in environments of vulnerability, increases the economic dependency of women, limiting their activity to the domestic sphere, an event that extends beyond the reproductive phase, reaching adult life; in spite that this incidence is moderated by better schooling. These findings agree with those in the works by Montaño and Milosavljevic (2010), Castro et al. (2011) and Benvin and Perticará (2007).

Indeed, when analyzing both incomes from labor and transferences, households the most dependent on female contributions are headed by women. In these households, 67% of the incomes from labor are generated by women, with no significant variations between the years analyzed. A female head is an efficient predictor of their labor participation, which activates more intensely in single parental structures, in large families or in periods of crisis by placing greater responsibilities upon women, where labor becomes the main element to compensate for the diminution of purchase power implied by marital separation (Rodríguez and Muñoz, 2015).

The head, heavily conditioned by single parenthood, generates an economic contingency that women seek to overcome by means of labor insertion. But this participation in labor market and economic independence of better schooled women, which gives visibility to the development and continuity of emancipating life projects, now apart from a partner or a husband.

This way single parenthood loses its stigma or conceptualization built from a break-up or the inability to find a couple and starts to be a legitimate option that contests the hegemony of the traditional family model. At present, a contingent of young women, with better schooling and more empowered enter the labor market and are capable of economically support a household, in addition to offer protection and care for their children. Thereby, the economic contribution from women increases as does the proportion of salaried women living without a partner.

As a counterpart, data also report that when the head is masculine contributions from female labor significantly decreases and slight differences between the analyzed years are verified. This way, as displayed in table 3, while in 1990 in households with a male head only 17% of labor contribution was women's, by 2013 this figure reaches 25%. The presence of men not only reduces the specific weight of women's economic contributions as an effect of the differential of their revenues, but also inhibits women's participation in the labor market, particularly when men have a job.

Two parents configure a traditional family where men take up the role of breadwinners and women, housemakers and child caring, and so more likely to be left aside from the labor market as they retreat to the household. Thus is verified in researches by Castro et al. (2011) and Schkolnik (2004). The decision of entering the labor market also depends on the preferences or attitude of women toward remunerated labor outside the household (Fawaz and Rodríguez, 2013), as well as the non-labor incomes available, such as the spouse's wage (Bravo et al., 2005). Women with a partner are less active in the labor market, work shorter hours and leave the labor market when they join or have a child, albeit such behavior is lessened by higher schooling and the conditions of the employment, especially among younger women and with higher incomes.

When women are more educated they increase their labor participation and capacity to generate incomes, from their better training. Economic interests which together with greater empowerment, redefine decision making at the household owing to the increase in the costs of opportunity generated by remaining and taking care of the children or performing house chores.

Consequently, in households with presence of poorly educated women, the probability of making family units with high economic contribution is reduced, compared with those in which women hold more than 12 years of schooling [Mod. I Exp<sub>(B)</sub> = 0,304; p<0.01]. Likewise, a scarce accumulation of female human capital increases the probability of being a household with poor economic contributions [Mod. II Exp<sub>(B)</sub> = 4,515; p<0.01].

The household size becomes an important predicting factor of the women's economic contribution; it is noticed that in small families the contribution is larger [Mod. I Exp<sub>(B)</sub> = 7,679; p<0.01]. Given the tendency to comprise small family units, not extensive, families with more than two members generally involve children and with this heavier pressure on the mother to carry out domestic tasks, especially when there are other women at the household.

As female presence increases, the activities tend to be shared with others, thus enabling the conciliation of domestic tasks and remunerated labor. This fact explains why women's labor participation and their contribution to the household increases at units where there are more women and if the contrary occurs, it is inhibited. [Mod. I Exp<sub>(B)</sub> = 0,177; p<0.0; Mod. II Exp<sub>(B)</sub> = 3,714; p<0.01].

Finally, the presence of children, particularly when these are under six years, negatively influences the rate of female labor participation and in the contributions they can make to the household. The probability that a household receives high contributions from women decreases with the presence of children in kindergarten [Mod. I Exp<sub>(B)</sub> = 0,819; p<0.01] and increases the probability for the case of household with contributions under 20% [Mod. II Exp<sub>(B)</sub> = 1,213; p<0.01].

With children under 6 years of age, there is the tendency to leave them at home, generally in charge of the mother, restricting their possibilities of labor insertion. Strategy of informal care that sets with relative independence from the structure of kindergarten structure or other limitations of the institutional kind, to set into attitudinal components of cultural nature, in which early school insertion is perceived as little pertinent and reliable, conceived rather as a mere childcare alternative than learning, as reported by researches by Farkas and Ziliani (2006) and Dussaillant (2012).

## Conclusions

Chilean households driven by higher levels of autonomy, comfort and economic stability look for greater incomes to reach such goal. Remunerated

work acts as the main source that maintains the economic incomes of the household. Incomes from labor, especially those from women, are a distinctive sign of the Chilean families, even among the poorest.

This way, the present article intends to quantify the contributive preponderance women take in the family income over this last quarter of century in Chile. It performs an analysis of the percentage change in the rate of female participation in the labor market and the role woman plays as an agent that receives monetary transfers and in the generation of autonomous incomes, especially stressing incomes from labor. Complementarily, the present article runs a logistic binomial regression analysis in view of ascertaining the relevant factors in their role as facilitator/blocker in the typological conformation of households with low and high female economic contribution.

Data report on a greater relevance of women in the generation of incomes. Per each peso that families have available exclusively from remunerated labor, 41 cents are contributed by women in 2013, a figure that makes a significant difference regarding 1990, with an increase equivalent to 60%.

Even if female labor insertion and its contribution to family income occur with greater intensity in the city, it cannot be exclusively considered an urban phenomenon. On the contrary, the irruption of women is a reconfiguring element also in the rural labor market, whose participation is not limited to the services that report a larger presence of women in agricultural activities. In spite of this, their economic contribution is relatively lower because of the limited employment opportunities and prejudice against female labor.

The families most dependent on women's contribution are the households where they are the head (.670), they belong to the deciles of lowest incomes (.473) and are in extreme poverty (.462). Being the head is an excellent predictor of women's labor insertion and their economic contributions as it sets responsibilities associated to child support beyond traditional childcare, event that forces their irruption in the labor market. Conversely, households with a male head significantly reduce the contributions women make from labor (.249).

Incomes become feminized owing to the situation of poverty and single-parenthood. In the most vulnerable households, the contributive role of women is higher, especially if they live alone. Under these conditions, they become autonomous and less dependent on state subsidies, in spite of the broadening that the political intervention of redistributive nature has experienced in these segments.

Despite the relevant contributive role of women to the household, it is worth mentioning that official figures neither consider nor quantify domestic tasks traditionally performed by women. A set of non-remunerated activities which if not performed by women would imply the hiring of a third party. The incorporation of women's contributions into the measurements, such as childcare, attention to orchards and animal rearing, among others would enable better estimation of the findings proposed in article, contributing to bring their actual contribution to light.

We expect future research to retake this idea.

## References

Alarcón, Rodrigo (2005), *Componentes centrales de un sistema de protección social sustentable: el nuevo escenario social en Chile*, Chile: Departamento de Estudios.

ARS Chile (2009), *Estudio cualitativo: Trabajo doméstico y de cuidado que realizan las personas mayores*, Chile: SENAMA.

Ballara, Marcela *et al.* (2010), *Aporte de ingreso económico de las mujeres rurales a sus hogares*, Chile: Unifem.

Bentancor, Andrea and Modrego, Félix (2011), *Estrategias de sustento de los hogares rurales y su evolución: Análisis de cuatro países latinoamericanos*, Chile: Rimisp-Centro Latinoamericano para el Desarrollo Rural.

Benvin, Evelyn and Perticará, Marcela (2007), *Ánalisis de los cambios en la participación laboral femenina en Chile*, Chile: Universidad Alberto Hurtado.

Bravo, David *et al.* (2005), "Female labour force participation in greater Santiago, Chile: 1957-1997. A synthetic cohort analysis", in *Journal of International Development*, vol. 17, no. 2, Chile: dsa.

CASEN (1990), *Encuesta de Caracterización Socioeconómica Nacional, Chile: Ministerio de Desarrollo Social*. Available at: [http://observatorio.ministeriodesarrollosocial.gob.cl/casen/basededatos\\_historico.php](http://observatorio.ministeriodesarrollosocial.gob.cl/casen/basededatos_historico.php) [August 7<sup>th</sup>, 2015].

CASEN (2013), *Encuesta de Caracterización Socioeconómica Nacional, Chile: Ministerio de Desarrollo Social*. Available at: [http://observatorio.ministeriodesarrollosocial.gob.cl/casen-multidimensional/casen/casen\\_2013.php](http://observatorio.ministeriodesarrollosocial.gob.cl/casen-multidimensional/casen/casen_2013.php) [September 2<sup>nd</sup>, 2015].

Castro, Emma *et al.* (2011), "La participación laboral de la mujer casada y su cónyuge en Colombia: Un enfoque de decisiones relacionadas", in *Lecturas de Economía*, no. 74, Colombia: Universidad de Antioquia.

Chant, Sylvia (1999), "Las unidades domésticas encabezadas por mujeres en México y Costa Rica: perspectivas populares y globales sobre las madres sin pareja", in González de la Rocha, Mercedes [ed.], *Divergencias del modelo tradicional: Hogares de jefatura femenina en América*, Mexico: CIESAS.

Contreras, Dante (1999), "Distribución del ingreso en Chile. Nueve hechos y algunos mitos", in *Perspectivas*, vol. 2, no. 2, Chile: ACDI.

Dussaillant, Francisca (2012), *Asistencia de niños a establecimientos preescolares: Aproximándonos a la demanda a través de un análisis de las elecciones de cuidado y trabajo de los hogares*, Chile: PNUD and MINEDUC.

Farkas, Chamarrita and Ziliani, María (2006), *Ampliación de la cobertura preescolar: algunas recomendaciones para resguardar la calidad*, Chile: Pontificia Universidad Católica de Chile.

Fawaz, Julia and Rodríguez, Carlos (2013), “Mujeres rurales y trabajo en Chile central. Actitudes, factores y significaciones”, in *Cuadernos de Desarrollo Rural*, vol. 10, no. 72, Colombia: SICI.

Fawaz, Julia and Soto, Paula (2015), “Mujer, trabajo y familia. Tensiones, rupturas y continuidades en sectores rurales de Chile central”, in *Revista de estudios de género. La Ventana*, vol. 4, no. 35, Mexico: Universidad de Guadalajara.

Fonseca, Ana (2006), *Los sistemas de protección social en América Latina: Un análisis de las transferencias monetarias condicionadas*, Chile: FAO.

Harkness, Susan *et al.* (1997), “Evaluating the pin money hypothesis: The relationship between women’s labour market activity, family income and poverty in Britain”, in *Journal of Population Economics*, vol. 10, no. 2, Germany: Springer.

Kay, Cristobal (2008), “Reflections on Latin American Rural Studies in the Neoliberal Globalization Period: A New Rurality?”, in *Development and Change*, vol. 39, no. 6, United States: Institute of Social Studies.

King, Elizabeth *et al.* (2008), *Gender and Development Challenge Paper*, United States: World Bank.

Larrañaga, Osvaldo (2006), *Participación laboral de la mujer en Chile: 1958-2003*, Chile: Departamento de Economía, Universidad de Chile.

Lázaro, Rosa *et al.* (2005), “Jefatura femenina de hogar y transformaciones en los modelos de género tradicionales en dos municipios de Guanajuato”, in *La Ventana*, vol. 3, no. 22, Mexico: Universidad de Guadalajara.

Méndez, Carolina (2010), *Los determinantes de la participación laboral femenina. Chile: 1996, 2001 y 2006*, Chile: Universidad de Chile.

Ministerio de Desarrollo Social (2013), *Metodología de Diseño Muestral Encuesta de Caracterización Socioeconómica Nacional 2013*, Chile: Observatorio Social.

Montaño, Sonia and Milosavljevic, Vivian (2010), *La crisis económica y financiera. Su impacto sobre la pobreza, el trabajo y el tiempo de las mujeres*, Chile: CEPAL.

Peña, Ximena and Uribe, Camila (2013), *Economía del cuidado: valoración y visibilización del trabajo no remunerado*, Colombia: CEDE.

Rodríguez, Corina (2011), *Programas de transferencias condicionadas de ingreso e igualdad de género. ¿Por dónde anda América Latina?*, Chile: CEPAL.

Rodríguez, Carlos and Muñoz, Johana (2015), “Participación laboral de las mujeres rurales chilenas: Tendencias, perfiles y factores predictores”, in *Cuadernos de Desarrollo Rural*, vol. 12, no. 75, Colombia: Pontificia Universidad Javeriana.

Schkolnik, Mariana (2004), “¿Por qué es tan increíblemente baja la tasa de participación de las mujeres en Chile?”, in *Expansiva*, no. 33, Chile: Documentos en Foco.

Serrano, Claudia (2005), *Claves de la política social para la pobreza*, Chile: Asesorías para el Desarrollo.

Valencia, Paula and Leyton, Carolina (2013), “Barreras de género en el ingreso y permanencia de las mujeres al mercado laboral en sectores urbanos con desigualdad geográfica”, in *Horizontes Empresariales*, vol. 13, no. 2, Chile: Universidad del Bío-Bío.

## Annex

Table 1

### Characterization of Chilean households, by reference year

	1990		2013	
	%	N	%	N
<b>Poverty:</b>				
Indigent	10.6	338.724	3.9	207.643
Poor non-indigent	22.6	719.955	8.9	466.754
Non-poor	66.7	2.121.857	87.2	4.599.431
<b>Zone:</b>				
Urban	83.2	2.645.277	87.1	4.593.913
Rural	16.8	535.259	12.9	679.915
<b>Household head:</b>				
Feminine	20.2	641.588	37.9	1.999.137
Masculine	79.8	2.538.948	62.1	3.274.691
Total		3.180.536		5.273.828

Source: own elaboration based on Encuesta Casen for the years 1990 and 2013.

Table 2

### Description of indexes

WM/IW	Proportion of incomes from labor available for the households (IW), generated from wages and salaries of women (WM)
SM/IS	Proportion of State monetary transferences or social benefits available for the household (IS), which are generated by or benefit women (SM).
TM/IT	Proportion of the total incomes of a household (IT) that are contributed by a woman's total incomes (TM). Total incomes consider the set of autonomous incomes (from labor and revenues, profits, rents, etc.), in addition to State subsidies, except imputed rent.

Source: own elaboration based on Encuesta Casen for the years 1990 and 2013.

Table 3

Proportion of incomes from women at the household from labor and transferences, according to decile, poverty, and household head (averages)

	1990			2013		
	WM/IW	SM/IS	TM/IT	WM/IW	SM/IS	TM/IT
<b>Decile:</b>						
D1	.205 (.38)	.957 (.16)	.335 (.42)	.473 (.47)	.550 (.41)	.568 (.39)
D10	.309 (.34)	.955 (.15)	.320 (.34)	.439 (.36)	.058 (.23)	.462 (.35)
<b>Zone:</b>						
Urban	.276 (.36)	.941 (.18)	.318 (.36)	.423 (.39)	.314 (.43)	.477 (.37)
Rural	.145 (.30)	.958 (.15)	.199 (.32)	.297 (.37)	.412 (.43)	.371 (.35)
<b>Poverty:</b>						
Indigent	.192 (.37)	.962 (.15)	.299 (.41)	.462 (.47)	.486 (.42)	.542 (.42)
Poor non-indigent	.193 (.349)	.944 (.18)	.244 (.36)	.391 (.46)	.444 (.42)	.463 (.42)
Non-poor	.285 (.34)	.938 (.18)	.319 (.35)	.407 (.38)	.306 (.43)	.460 (.36)
<b>Household head:</b>						
Feminine	.662 (.41)	.982 (.10)	.782 (.32)	.670 (.39)	.426 (.47)	.744 (.33)
Masculine	.167 (.27)	.929 (.19)	.171 (.24)	.249 (.29)	.257 (.39)	.268 (.25)
Total	.254 (35)	.944 (.17)	.299 (.36)	.407 (.39)	.326 (.43)	.463 (.37)

NB: WM= women's income from labor; SM= women's transference incomes; TM= women's total incomes; IW= incomes from labor of the household; IS= incomer from transferences of the household; IT= household total incomes.

Source: own elaboration based on Encuesta Casen for the years 1990 and 2013.

Table 4

**Factors associated to women's economic contribution to the household, binomial logistic regression model**

	Households with high economic Female Contribution		Households with low economic Female Contribution	
	%	Model I Exp (B)	%	Model II Exp (B)
<b>Zone:</b>				
Urban	39,3	1,114**	38,8	
Rural	28,0	Ref.	56,9	0,824** Ref.
<b>Poverty:</b>				
Indigent	46,6	1,720**	49,4	
Poor non-indigent	39,0	1,223**	56,1	1,425**
Non-poor	37,4	Ref.	39,4	1,832** Ref.
<b>Sex of the head:</b>				
Masculine	20,6	Ref.	53,9	
Feminine	66,6	7,018**	19,9	Ref. 0,206**
<b>Presence of children &lt;6:</b>				
No	39,1	Ref.	40,8	
Yes	34,4	0,819**	42,1	Ref. 1,213**
<b>Nº people at the household:</b>				
1 - 2	54,0	7,679**	33,3	
3 - 4	34,7	2,139**	43,9	0,389**
5 and more	29,0	Ref.	42,9	0,756** Ref.
<b>Nº women at the household:</b>				
1	32,0	0,177**	49,0	
2	39,9	0,503**	38,4	3,714**
3 or more	44,7	Ref.	31,9	1,720** Ref.
<b>Women's schooling:</b>				
Low	29,3	0,304**	55,8	
Intermediate	37,0	0,523**	40,9	4,515**
High	49,8	Ref.	24,0	2,373** Ref.
<b>Model summary:</b>				
Squared R of Cox and Snell		,264		,207
Squared R of Nagelkerke		,361		,278
Global percentage		76,8		69,9

NB: \*\*= significant at 0.01; Ref.= reference category; Model I= estimation of the factors associated to a high economic female contribution, where 0 represents a contribution under 50% and 1 a contribution equal or greater than 50%; Model II= estimation of the factors associated to a low economic female contribution, where 0 represents a contribution over 20% and 1 lower or equal to 20%.

Source: CASEN-2013, own elaboration.

**Carlos Rodríguez-Garcés.** Doctor from the University of Barcelona, Spain. Director of the center of research CIDCIE of the University of Bío-Bío, Chile. Research lines: education, information technologies, family. Recent publications: Rodríguez Garcés, C. R. and Muñoz Soto, J. A., “Calidad Educativa del Ambiente Familiar y Escolaridad Materna”, in *Paradigma*, vol. 37, no. 1 (2016); Rodríguez Garcés, C. R. and Muñoz Soto, J. A., “Participación laboral de las mujeres rurales chilenas: tendencias, perfiles y factores predictores”, in *Cuadernos de Desarrollo Rural*, vol. 12, no. 75 (2015); Rodríguez Garcés, C. and Castillo Riquelme, V., “Empleabilidad, ingresos y brechas: un análisis comparativo de los procesos de inserción laboral en Chile”, in *Orientación y sociedad*, vol. 14 (2014).

**Johana Andrea Muñoz-Soto.** Graduated in Social Work. Assistant researcher of the center of research CIDCIE of the University of Bío-Bío, Chile. Research lines: woman, labor and family. Recent publications: Rodríguez Garcés, C. R. and Muñoz Soto, J. A., “Calidad Educativa del Ambiente Familiar y Escolaridad Materna”, in *Paradigma*, vol. 37, no. 1 (2016); Rodríguez Garcés, C. R. and Muñoz Soto, J. A., “Participación laboral de las mujeres rurales chilenas: tendencias, perfiles y factores predictores”, in *Cuadernos de Desarrollo Rural*, vol. 12, no. 75 (2015).

Reception: November 2<sup>nd</sup>, 2015

Approval: October 21<sup>st</sup>, 2016