



Nordic Council
of Ministers

Economic vulnerability in different stages of life

**Nordic knowledge base
with key messages and a
focus on gender equality**

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Background

Every year, the UN Commission on the Status of Women (CSW) brings together UN member states to set goals for global gender equality and develop measures to promote gender equality. For 2024, the theme is economic vulnerability and how it can be addressed to empower women and girls.^[1]

The Nordic countries have worked together for over 40 years to promote gender equality in all areas of society and have important knowledge to contribute. This knowledge base highlights a range of relevant areas for the 2024 theme: it describes economic vulnerability through all phases of life and shows the conditions of different groups through intersectional perspectives. It also addresses economic violence in different forms, the consequences for victims and the need for support structures, as well as summarising a number of key messages.

This report has been produced by Nordic Information on Gender (NIKK), a co-operative body under the Nordic Council of Ministers. NIKK compiles, analyses and disseminates knowledge on policy and practice, data and research in the gender equality and LGBTI area, applying a Nordic and cross-sectoral perspective

1. UN Women's formulation of the priority theme: Accelerating the achievement of gender equality and the empowerment of all women and girls by addressing poverty and strengthening institutions and financing with a gender perspective. Review theme: Social protection systems, access to public services and sustainable infrastructure for gender equality and the empowerment of women and girls.



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Introduction

Despite well-developed welfare systems in the Nordic countries, poverty is a growing problem. More Nordic citizens face economic vulnerability today than ten years ago, and in several of the Nordic countries the gap between rich and poor has increased (Walker et al., 2022; Grunfelder et al., 2020; Egholt Søggaard et al., 2018). The growing number of children living in poverty (Salonen et al., 2021) is particularly serious, as is the fact that many pensioners, especially women (Andersson, 2023), are living in economic hardship.

It is therefore necessary to consider all stages of life, from childhood, through youth and adulthood and into retirement and old age, in order to more effectively tackle poverty. There is also a need to look beyond age, using intersectional analyses to understand how economic vulnerability affects the lives of different groups. Intersectional perspectives involve analysing how different forms of identity and oppression interact and influence each other (Crenshaw, 1989).

Absolute and relative poverty

The Nordic countries have historically had relatively strong social safety nets, high living standards and relatively low levels of poverty compared to many other parts of the world. The Nordic region continues to have low levels of *absolute* poverty, meaning that the proportion of people living below the international poverty line is small (see, for example, SCB, 2023).

However, there are growing challenges related to *relative* poverty and economic inequality. The EU defines relative poverty as an after-tax income below 60 per cent of the country's median income, and this is the most commonly used definition in the Nordic countries. The coronavirus pandemic and rising inflation have affected many people, with those already living on the economic margins being most vulnerable (Walker et al., 2022). Changes in the labour market, technological developments, an ageing population and migration have affected

income distribution and working conditions in the region, resulting in challenges to the welfare model. The gender-segregated labour market, the wage gap between men and women and traditionally unequal care responsibilities mean it is important to address issues of economic inequality from gender perspectives with an intersectional approach (Young Håkansson et al., 2022).

More women live in relative poverty

Women are over-represented amongst those living in relative poverty and are generally at higher risk of poverty than men. There are a number of structural factors that benefit men economically over women. Overall, women's average disposable income is significantly lower than men's, about three-quarters of men's. Disposable income is based on income from labour, benefits and capital minus taxes. On average, men own more capital than women. Women's lower income is also explained by the fact that women are more likely to be unemployed or work part time or work low-wage jobs. Women also take more parental leave, study for longer and have higher levels of sick leave than men (Jämställdhetsmyndigheten, 2023; Bufdir, 2023a).

Violence in relation to economic vulnerability

It is also important to highlight the relationship between violence and economic vulnerability. While far from everyone living in economic vulnerability is exposed to violence, it is present and has led to poverty for many in the most economically vulnerable groups. Among homeless children of single mothers, domestic violence is the most common cause of homelessness (Samzelius, 2017). Economic violence is an effective way to both control someone and expose them to economic vulnerability (Kaittila et al., 2022). Violence and threats of violence are also common methods for controlling vulnerable migrant workers in the widespread informal labour market in the Nordic countries (Scholtz et al., 2023).

EXAMPLE FROM THE REGION

Livslång ekonomi (Lifelong economics) provides free educational material on personal finance and law, developed by the Fredrika Bremer Association. The programme consists of films on personal finances, relationships, parenting and working life that viewers can watch on their own, with friends or as part of an association. The income gap between women and men has remained largely unchanged since 1995. Women's lifetime earnings are affected by the fact that men do not take half of their parental leave, that women are more likely to work part time and that men have higher capital income than women. While these differences exist as a result of structural inequality and therefore require structural change, the Fredrika Bremer Association also wants to provide women with a toolkit to take control of their own lives.



Photo: Ann-Sofi Rosenkvist/imagebank.sweden.se

Child poverty

A number of reports on child poverty clearly show that groups at greatest risk of growing up in economically disadvantaged conditions in the Nordic countries are children of single mothers and children with foreign-born parents. Both of these factors increase the risk of children being exposed to difficult economic circumstances. These factors are compounded when they occur together, and a clear pattern of unequal economic conditions emerges. For example, a Swedish report showed that more than half of all children – 53.4 per cent – who have a single parent with a foreign background lived in economic vulnerability, compared to only 2 per cent of children with two parents born in Sweden (Salonen et al., 2021). Growing up in poverty has a strong negative impact on children's ability to realise their rights and improved life opportunities.

Many dimensions of poverty

Parents' educational backgrounds, economic position, housing conditions, physical and mental health, relationships with substance abuse and attachment to the labour market all affect children's living conditions and life opportunities. Children who grow up in poor families often experience the negative consequences of the above areas. There is also a risk that children who grow up in poor families will end up in the low-income group as adults, and that poverty is thus inherited. In the past, significant attention has been focused on the material aspects of child poverty, but research has revealed that more dimensions need to be considered, with many aspects of life affected by growing up in poverty (see, for example, Hyggen et al., 2018).

The Norwegian Directorate for Children, Youth and Family Affairs lists some of the main ones (Bufdir, 2023):

- **Housing** Children living in poor families are more likely to have to move out of their neighbourhood. They often live in inferior and more crowded housing.
- **Health** Living in poverty can lead to poorer health and quality of life. Children living in poor families are more likely to suffer from both physical and mental health problems in the short and long term. There are social inequalities related to coping skills, social support, stress and loneliness. Children in low-income families can experience high levels of anxiety that affect daily life. Poor finances can also cause conflict within families and affect the mental health of parents.
- **School** School is an important aspect of children's development and should provide equal opportunities for learning and development for all children. School is recognised as an important tool to prevent continued poverty when children become adults. At the same time, children who grow up in poverty can face a number of obstacles on the way to completing their education. For example, despite the principle of free education, participation in activities can be limited by financial resources. This can in turn affect social inclusion and well-being. Children living in poor families may experience anxiety about both their parents and themselves, which can lead to difficulties concentrating and poorer school performance. Some children also do not get the support they need with their schoolwork at home.
- **Social communities** Loneliness and feelings of exclusion can be a consequence of poverty. More and more children and young people feel marginalised due to poor economic conditions. Young people from poor families are more likely to lack close friends and are also more vulnerable to bullying.
- **Leisure activities** Children who live in low-income families are less likely to participate in organised leisure activities than other children. This means that they may miss out on an important arena for promoting their health where they can socialise and develop as people.
- **Risk of continued poverty** Living in poverty as a child can also have consequences for future opportunities. Children who grow up in low-income households are more likely to fall into the low-income group themselves when they become adults.

Domestic violence – a common cause of child homelessness

The lists above, created by the Norwegian Directorate for Children, Youth and Family Affairs, outlines the consequences of poverty. A report by Save the Children (Samzelius, 2017) adds further dimensions to this and takes a different starting point: poverty, with a particular focus on homelessness as a consequence of violence.

The report shows that the same groups of children who are most likely to grow up in poverty in Sweden are also those most likely to become homeless – children of single mothers and foreign-born parents. Increasingly, insecure housing is both a consequence of economic vulnerability and a cause of children growing up in poverty. Women's shelters and other civil society organisations also report a growing trend of children and mothers who have been victims of domestic violence being excluded from the housing market after spending time in women's shelters or in protected accommodation.

Among families with a single mother, domestic violence was the most common reason for homelessness. Many families had first stayed in sheltered accommodation and then either been placed in temporary accommodation by social services or in hostels/hotels. A previous survey in the city of Stockholm found that 19 per cent of these families were homeless as a result of domestic violence. Homelessness is also increasing among newly arrived families with children where the parents are still in the process of establishing themselves or are in insecure employment. These may be families who initially arranged to live with relatives or friends or families who only received short-term contracts when they were placed in the municipality (Samzelius, 2017).

WHAT DOES THE CONVENTION ON THE RIGHTS OF THE CHILD SAY?

The Convention on the Rights of the Child (CRC) clearly states that all children have the right to a standard of living that meets their needs for physical, mental, spiritual, moral and social development. Parents have the primary responsibility for ensuring the necessary living conditions for a child's development. At the same time, it is important to remember that the Convention is also clear that this must be realised with consideration for the capacity and financial resources of the parents. The State Party also has a responsibility to take appropriate measures, in accordance with national circumstances and within its resources, to assist parents and others responsible for the child in realising this right. Where necessary, the State shall provide material assistance and support programmes, in particular with regard to food, clothing and housing.



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Young people – similarities and differences in living conditions

Living in poor economic circumstances negatively affects young people's lives, increasing their risk of poor physical and mental health, crowded living conditions, poor academic results and unemployment (Forte, 2018; UNICEF, 2016). The Swedish Agency for Youth and Civil Society (MUCF) shows that there are major differences in young people's economic living conditions. Young foreign-born people or people with disabilities experience significantly worse economic living conditions than other young people. This concerns everything from managing day-to-day expenses for food, rent and bills to establishing themselves in the labour market.

The report shows that one in four young people aged 20-24 was living in poor economic conditions in 2019. The proportion is even higher for those who are foreign-born, at 40 per cent compared to 22 per cent among those born in Sweden. It is also much more common for foreign-born young people to receive financial assistance. A worrying development in Sweden is the increasing number of young people who have debts with the Enforcement Authority and have applied for debt restructuring, as well as the number of young people who are threatened with eviction and have experienced eviction (Thornström & Helsing, 2022).

Foreign-born people, people with disabilities and LGBTI people face more difficult living conditions

Young people are a heterogeneous group and there are significant differences within the group. Young people in minority groups, such as young foreign-born people, young people with disabilities and young LGBTI people, face more difficult living conditions than young people who do not belong to a minority group. The report *Ung idag 2022: Ungas försörjning och ekonomiska levnadsvillkor* (Youth Today, 2022: Young people's livelihoods and economic living conditions) presents

results from the national youth survey in Sweden, which is sent out to young people aged 16-25 every three years. The latest survey was conducted in spring 2021, when questionnaires were sent out to an unbound random sample of 12,000 young people. The results are generalisable to young people (Thornström & Hellsing, 2022) and some of the results are outlined below:

- **22.4 per cent** of young people state that they are dissatisfied with their finances; this proportion has not changed compared to 2018. The proportion is higher among girls than boys, for those aged 20-25, for young foreign-born people and for young people with disabilities.
- **48.2 per cent** of young people report having received financial help from parents or relatives at some point in the past year. The proportion is higher among young foreign-born people and young people with disabilities. Amongst young people, about three in ten foreign-born people and people living with disabilities have received financial help from parents or relatives several times in the past year.
- **6 per cent** report being unable to receive financial help from parents or relatives. The proportion is higher among those who are foreign-born.

Young people need secure employment

Young people are more likely to be in temporary employment than other age groups. In 2020, more than half of employed Swedes aged 15-24 had a temporary contract. The proportion is higher among girls than boys. It is also common for young people, especially girls, to work part time. Here the intersection between age and gender becomes clear and highlights the impact of the gender-segregated labour market and the conditions that new entrants to the labour market often face. For young people who work to support themselves, temporary or part-time employment can mean a precarious economic situation. A study of young people's attitudes and values shows that young people themselves prioritise predictability and security in their employment (MUCF, 2019). Almost all young people think it is important that a job provides a good working environment and working conditions. This is one of the most important aspects for young people to be interested in a job.

Nordic research has shown that precarious employment also affects young people's health. Young people are particularly vulnerable to health problems when they are unemployed or working under precarious conditions. Active labour market and training programmes, including social security measures, improved working conditions and targeted health programmes, are important for

addressing this vulnerability (Randell, 2023; Vancea & Utzet, 2017).

Unemployment is linked to an increased risk of mental health problems, including depression and anxiety, among young adults. Job insecurity is also linked to mental health outcomes, and young workers with precarious employment conditions have an increased risk of mental health problems and poorer mental health compared to those with more stable employment. Studies show that unfavourable work environment, high levels of work-related stress, high workloads and a lack of support from an employer can negatively affect mental health (Randell, 2023).

Networks and contacts are important – and unevenly distributed

Networks and personal contacts play a major role in helping young people access employment. Four in ten people aged 16-25 in Sweden say they got their current job through people they know. In this age group, 74.4 per cent have experience of summer jobs, which is many young people's first step on the labour market, but the proportion is lower among those who are foreign-born. A significantly higher proportion of foreign-born young people say that they have previously applied for a summer job but never been accepted for one. There is also a lower proportion of young people with disabilities who have had a summer job, and a large proportion of these young people have never applied for a summer job. To equalise such inequality, certain groups of young people may need support to gain access to work and the important experiences and contacts that summer jobs, for example, provide. MUCF therefore considers it to be beneficial if long-term initiatives on summer jobs are specifically targeted at young people who neither work nor study and young people in groups that face socio-economic challenges (Thornström & Helsing, 2022).

Many young people cannot afford leisure activities

It is important to guarantee young people's access to meaningful and fulfilling leisure activities. For example, a Danish study shows that leisure activities during adolescence are important for developing a stable connection to the labour market in adulthood (Just-Noerregaard et al., 2021). Finance is one of the barriers that a large proportion of young people experience in participating in leisure activities. One in three young people aged 16-25 in Sweden states that they have given up leisure activities because they are too expensive (Thornström

& Helsing, 2022). The proportion is higher among young people in socio-economically disadvantaged areas, young people who are foreign-born and young people with disabilities. Young people with disabilities are an example of opportunities for meaningful leisure being dependent on the ability to pay for assistive devices needed to engage in leisure activities. Four in ten young people with disabilities state that they refrained from leisure activities in 2021. However, while this proportion has decreased among young people without disabilities, it has not changed for this group of young people (Thornström & Helsing, 2022).

EXAMPLE FROM THE REGION

Norway and Iceland have worked in different ways to reduce the inequalities associated with young people's access to leisure activities. In Iceland, there are subsidised *leisure cards* to give more children and young people the opportunity to participate in leisure activities and associations. They can be used for any cultural, sports or other leisure activities approved by the municipality (Reykjavik Municipality, 2023). In Reykjavik, there is also targeted support for socially or economically disadvantaged families to subsidise their children's leisure activities. In Sweden, the idea of a similar leisure card is being examined.

In Norway, one of the government's main priorities in the 2020 state budget was for more children to participate in leisure activities, and funds were allocated to trialling leisure cards that would cover fees for organised leisure activities for children aged 6-18 years (Prop. 1 S, 2020). A survey of the use of leisure cards in Norwegian municipalities showed generally favourable experiences but also revealed challenges and important conditions for such initiatives to be successful (Arnesen et al., 2021). The Norwegian government has decided not to continue the initiative for a national leisure card. Work on making leisure activities more accessible to all children will continue, but other types of measures will be prioritised, such as municipalities being able to apply for grants to cover participation fees for leisure activities for children and young people.

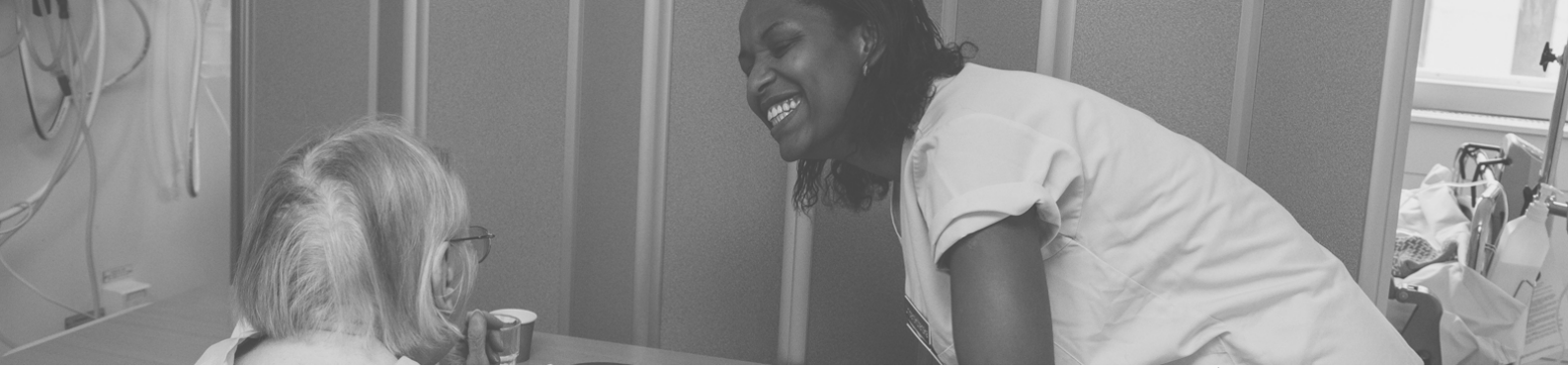


Photo: Yadid Levy/norden.org

Vulnerability of adults in working life

Working life and welfare face challenges related to technological change, demographic development and regional differences. These include migration and changes in the population structure, with an ageing population and a growing need for health care and care for older people. This affects funding, with fewer people needing to support an aging population, and raises questions about who should do what jobs and under what conditions. Key aspects include the organisation of the labour market, labour supply and demand, working conditions and issues related to skills supply (Young Håkansson et al., 2022).

The Nordic labour market is highly segregated

Many sectors that are crucial for supporting society, such as health care, education, care and services, are heavily dominated by women and employ a high proportion of people from ethnic minority backgrounds. Many occupations in these sectors are characterised by low wages and insecure employment conditions. The Nordic labour market is clearly gender segregated. Women and men largely work in different sectors and occupations, and there are clear differences in employment conditions and income. Women are paid less, are more likely to work part time and to have temporary jobs. They are also more dependent on their wages, as they have less capital. The gender-segregated labour market is of course about gender, but it also about class, an issue which is closely linked to ethnicity in large parts of the Nordic region (Young Håkansson et al., 2022).

Unjustified pay differences remain a serious gender equality problem throughout the Nordic region (Måwe, 2019). For example, a study by the Danish company Vive shows that women's hourly pay is 14.4 per cent lower than men's. According to Vive, 85 per cent of this wage gap can be explained by experience, absence and

the gender-segregated labour market, while the remaining 15 per cent cannot be explained. The study also shows that if Danish women were not, on average, more educated than Danish men, the pay gap would be even greater (Albæk et al., 2019).

Unjustified pay differences exist not only based on gender, but also on ethnicity. For example, research shows that people who are foreign-born receive lower wages, including those who arrived in the Nordic countries as children and have the same level of education as those born in Sweden (Katz & Österberg, 2013). It also differs greatly depending on which part of the world people come from. A report shows that there is a large pay gap between Afro-Swedes and the rest of the population. The pay gap is greatest in the private sector: people born in sub-Saharan Africa receive 25 per cent less pay than the rest of the population, and Afro-Swedes born in Sweden with at least one parent born in sub-Saharan Africa receive 36 per cent lower pay than the rest of the population. Even when controlling for differences in educational level, employment sector and age, there is a significant wage gap between Afro-Swedes and the rest of the population (Wolgast et al., 2021).

Among foreign-born women, a relatively high proportion are far from the labour market overall, something that has been noted throughout the Nordic region (see, for example, Sigurjónsdóttir et al., 2018; Bufdir, 2023b; THL, 2023). For example, there are just over one million foreign-born women living in Sweden, and of these, 133,300 were unemployed and 187,700 registered as outside the labour force in 2021 (Jämställdhetsmyndigheten, 2022). There is currently insufficient research on why some groups of foreign-born women are further from the labour market, but a number of general explanations can be identified (Jämställdhetsmyndigheten, 2022). These include:

- discrimination based on gender and ethnicity
- difficulties meeting labour market requirements for knowledge of the Nordic language and formal education
- less support and fewer services from relevant authorities than for foreign-born men
- the responsibility of caring for children and families falls heavily on women, leading to an unequal division of parental leave days
- migration-related ill health

Research also shows that ethnic gaps exist not only at the level of the labour market and entry into employment, but also for employment conditions and wages, as previously mentioned. Foreign-born people are over-represented in jobs characterised by insecure working conditions, short-term employment, part-time work and unregulated working conditions. Gender differences are also evident in terms of employment conditions, with women with non-European roots being overrepresented among those in precarious employment (De los Reyes, 2008; Bufdir, 2023b). The presence of precarious employment conditions results in highly uneven conditions for different groups of employees.

The link between labour and education

New ways of organising work, with ever-increasing demands for a more flexible workforce, are interconnected with changing requirements of the educational system. The labour market is highly segregated, with men and women largely occupying different sectors and positions. This is largely reflected in the distribution of students in different specialisations within the education system. Differentiation within education systems results in the population being divided, or dividing itself, into several almost exclusively parallel tracks based on gender (see, for example, Jansson & Sand, 2020; Simonsson, 2022; Mellén, 2021). In this way, education systems can be said to replicate inequalities and structures in society, not least in the labour market, based on, among other things, gender and class.

As education and training becomes increasingly focused on individual learning for the purpose of employability, there is a risk that structural differences, for example between men and women or based on social or migrant backgrounds, are concealed and continue to perpetuate negative consequences for certain social groups. This can reinforce inequality in working life and education systems.

Shadow society: The informal labour market

Migrant workers are an important source of labour for several sectors in the Nordic countries. At the same time, working conditions for many have become more precarious, temporary and flexible, affecting the low-skilled and low-paid sectors in which many migrants work (Doellgast et al., 2018). Although the Nordic countries are well known for their welfare systems, gender equality and good working conditions, research shows that migrant workers are exploited in the Nordic countries in labour-intensive sectors such as construction, hotels and restaurants, services, logistics and transport, horticulture and agriculture

(Schoultz et al., 2023). Widespread illegal labour practices in the Nordic region affect workers, businesses and, by extension, society as a whole. In particular, it means that many migrant workers living and working in the Nordic region are exposed to serious economic vulnerability and often find themselves completely outside welfare and other security systems. Foreign-born women who come to the Nordic Region as migrant workers are often in a particularly vulnerable situation (Sigurjónsdóttir et al., 2018).

A continuum of exploitation and crime

Labour exploitation can be described as a continuum ranging from serious, criminalised practices, such as trafficking, to other forms of exploitation and labour law violations (see, for example, Ollus & Jokinen, 2013). It often involves fraud or coercion with regard to working conditions, accommodation, underpayment, long working hours, little or no pay and threats of violence or other punishment. This exploitation is often possible due to the vulnerable position in which many migrant workers find themselves. Workers may be unaware of their rights or where to seek help. They may be indebted to their employer for the cost of their travel or otherwise at the mercy of employers for their residence or work permits (Schoultz et al., 2023).

The Nordic countries have various national strategies to combat the exploitation of migrant workers, including action plans and laws against human trafficking and exploitation, and have established multi-agency co-operation to combat the exploitation of migrant workers. Anti-trafficking laws, which include labour trafficking, have been in place in the Nordic countries since the early 2000s. However, research shows that in the Nordic countries, with the exception of Finland, there have been very few convictions for trafficking of forced labour and other forms of labour exploitation (Schoultz et al., 2023).

Who is seen as a victim of labour exploitation?

A study comparing and analysing human trafficking convictions for labour exploitation in the Nordic countries shows that definitions of who can be considered a victim of labour exploitation differ between the countries and that narrow notions of the 'ideal victim' can render victims invisible (Schoultz et al., 2023). The cases examined show that Finland, which has the largest number of criminal cases on labour exploitation and the largest number of convictions for trafficking of forced labour, has developed a more comprehensive legal understanding of labour exploitation. Norwegian case law has developed in a similar way in recent years. In Sweden, where there had not been a single prosecution for trafficking of forced labour since 2012 until a case leading to an

acquittal in 2022, the legal constructions of a non-victim (not sufficiently vulnerable or untrustworthy) are more prevalent than those focused on the vulnerable, deceived and exploited victim. Finally, Denmark, where there has not been a single conviction for trafficking of forced labour, has the narrowest understanding of what constitutes a victim of labour exploitation. However, Denmark is moving in the same direction as Sweden, and a law on human exploitation came into force in June 2022 (Schoultz et al., 2023). Iceland was not included in the material for this study.

EXAMPLE FROM THE REGION

Finland's national action plan against human trafficking ([Finland fights human trafficking Action Plan against Trafficking in Human Beings](#)) promotes detection of trafficking in human beings and enforcement of criminal liability and sets a clear aim of improving the position of victims of trafficking. The action plan is based on five strategic objectives and contains 55 concrete measures. The aim was to implement the action plan between 2021 and 2023. The action plan was developed through a series of multidisciplinary workshops with about 130 participants, including trafficking survivors and experienced professionals, civil society organisations and professional networks, to gather additional information to provide a comprehensive picture of the challenges for and perspectives on its development. The action plan emphasises the importance of integrated and enhanced cooperation with civil society and highlights the need to combine anti-trafficking measures with analysis, assessment and research activities. In 2020, the Finnish government allocated EUR 1.1 million to support and protect victims of human trafficking, which is far more than in any other Nordic country.

Finland also has an independent national rapporteur responsible for these issues. Appointed in 2009, the position exists under the Non-Discrimination Ombudsman and is responsible for reviewing and monitoring Finnish work on human trafficking to ensure that Finland complies with its international obligations and implements national legislation from a rights-based perspective. The rapporteur can, among

other things, intervene and submit comments to change the legislation. Due to their independence, the rapporteur has access to the highest levels of politics and is not bound to any authority.



Photo: Maud Lervik/Norden.org

Older adults and the pension gap

All the Nordic countries have high rates of female employment and often rank among the most gender-equal countries in the world. Nevertheless, there is a gap between the pensions of women and those of men in all these countries. Unequal pay and working conditions are also reflected in lower pensions for women. This puts women at greater risk of poverty than men and reduces their ability to support themselves after retirement.

The pension gap between men and women varies greatly in the Nordic countries

The size of the gender pension gap varies considerably by country, between 28 per cent in Sweden and 5 per cent in Iceland. The main explanation for the gender pension gap in all the Nordic countries is differences in labour force participation between women and men, unequal distribution of paid and unpaid work and wage differences. However, these differences do not explain why the gender pension gap varies significantly across the Nordic countries. Rather, the key explanatory factor is the different designs of the Nordic pension systems. The main difference is between systems that are mainly income based, such as those in Finland, Norway and Sweden on the one hand, and those in Denmark and Iceland on the other, where all or significant parts of the public pension are not income financed (Andersson, 2023).

There are also significant differences in the pensions of people who have immigrated to the Nordic countries and those who were born in the Nordic countries. For example, one study shows that in Denmark and Sweden, poverty levels are much higher for immigrants than for natives among the older population (Gustafsson et al., 2022). In addition to the fact that foreign-born people often have fewer years to earn a pension and have lower incomes than native-born people, the highest non-income-financed benefits are only paid to

people who have lived in the country for many years, resulting in lower benefit levels for those who have immigrated to the Nordic region in adulthood.

Below is a summary of some key conclusions from the Nordic report *Gender-equal pensions in the Nordics* (Andersson, 2023):

- **Non-income-based benefits reduce the gender pension gap**
Non-income-based benefits reduce the gender pension gap in all Nordic countries. In addition, there is a correlation between the amount of non-income-based benefits and the number of women over 65 at risk of poverty. The gender pension gap is significantly lower in Denmark and Iceland, where a larger share of the total pension comes from non-income-based benefits compared to the other Nordic countries.
- **Compensation for care work is particularly important in income-based systems**
Career breaks or reduced working hours, which are more common among women, can significantly affect pensions, especially in systems in which there is a strong link between earnings and future pensions. Women can be compensated through pension credits for loss of income due to circumstances such as childcare. All the Nordic countries offer some form of compensation for care work, although levels of compensation vary.
- **Measures targeting single households and survivors' pensions are more aligned with the Nordic model than pension sharing**
Different forms of pension sharing between spouses would reduce the gender pension gap. This strategy is used in other European and OECD countries but only to a limited extent in the Nordic countries. One reason for this is the risk of reinforcing traditional gender roles under which women are dependent on men, which the Nordic countries have actively worked to eliminate. However, there are rights for spouses that still play an important role in most Nordic pension systems, namely survivors' pensions.

EXAMPLE FROM THE REGION

Denmark and Iceland have a significantly lower gender pension gap than the other Nordic countries. Unlike the other Nordic countries, Denmark and Iceland have basic pensions that are paid to all pensioners. The level of the basic pension is the same for everyone but is reduced to take account of other sources of income such as wages, income from capital gains and, in some cases, occupational and private pensions. The basic pension represents the largest share of the national pension in Denmark and Iceland. In both countries, the level of the basic pension is also comparatively high. In Denmark, the national pension and the pension supplement that most pensioners receive corresponded to 37 per cent of the average gross wage in 2020, and in Iceland the basic pension together with the supplementary pension corresponded to 50 per cent of the average gross wage in the same year.

Sweden, Norway and Finland all have some form of guarantee pension aimed at pensioners with no or low incomes. Many rely on this basic level of security, including about 40 per cent of all women pensioners in Sweden and Finland. A full statutory pension in Sweden and Finland corresponds to about one-fifth of the average gross salary and is thus considerably lower than the Danish and Icelandic basic pensions.

Deciding on the desired level of non-income-based benefits involves balancing incentives to work and the desired link between earnings and future pensions on the one hand, and values such as equality and protecting all pensioners from poverty on the other. However, the Nordic report comparing pension systems (Andersson et al., 2023) shows no trend for lower employment rates or increased part-time work among women in Denmark and Iceland compared to the other countries.



Photo: Ricky John Molloy/norden.org

Economic violence – a serious problem for all ages

Economic violence is a common but less recognised problem than many other forms of violence. This also means that there has largely been no research conducted in this area in a Nordic context. Therefore, for the purposes of discussion, this section also refers to international sources. Economic violence can be defined as 'behaviours that control a person's ability to acquire, use or maintain economic resources, thereby threatening their economic security and potential for self-sufficiency' (Adams et al., 2008). Economic violence involves situations in which a perpetrator controls, deprives or destroys a victim's economic resources to impair their economic independence or for personal economic benefit.

Different types of economic violence

A Finnish study highlights that economic violence not only occurs in relationships between couples but can also occur against children, parents and grandparents or other relatives (Kaittila, 2017). It can include the perpetrator of violence controlling the victim's money, not allowing them to participate in financial decisions, limiting their work opportunities and economic exploitation and economic violence in the context of separation. As economic violence is less well known than other forms of violence, victims may not recognise that they are victims of violence. There is often much shame associated with such experiences, making victims less likely to share their experiences (Kaittila, 2017). Greater knowledge about economic violence needs to be fostered in society in general. In particular, this applies to professionals who encounter victims in their daily lives, making them better equipped to respond and provide adequate support to victims.

Perpetrators of economic violence can, for example, subject the victim to:

Economic control

- Controlling and monitoring the victim's finances
- Tracking or preventing the victim's access to resources and ability to use them
- Making all decisions related to joint finances themselves
- Concealing information about the victim's, their own or joint finances

Sabotaging work or studies

- Limiting the victim's work or study opportunities, for example by stopping them from applying for or taking a job, preventing career development opportunities or harassing someone at work

Economic exploitation

- Spending all money for their own purposes
- Accessing the victim's bank ID and mobile phone or taking their bank card, possibly through threats and violence
- Taking out loans in the victim's name without their knowledge or by force and sabotaging the victim's credit score
- Transferring assets such as cars and houses to the other person
- Romance and love scams

Economic violence following separation

- Making threats in relation to the division of property
- Deliberately prolonging legal processes in relation to custody disputes
- Destroying joint property or property belonging to the victim
- Refusing to pay child support
- Economic persecution

The consequences of economic violence are far-reaching

Depriving someone of economic independence is an effective way to control them. It also has negative consequences for the victim and any children they have. In addition to worsening their economic situation, it also has a strong negative impact on their health and future prospects. Economic violence is one of the most common reasons for victims staying silent in an abusive relationship. Without stable finances, it is often particularly difficult to leave an abusive relationship. Economic violence is also not dependent on physical contact and can therefore continue long after a relationship ends. Several international studies have shown that in close relationships characterised by psychological and/or physical violence, there is almost always some form of economic violence present as well (see, for example, Kaittila, 2017; Sharp-Jeffs, 2020; KPMG Australia, 2021).

Thus, economic violence is clearly linked to other forms of domestic violence, but it can also occur independently of other forms of violence. Just like other forms of domestic violence, it tends to become more severe over time. Economic violence does not necessarily stop following a separation. An ex-partner may have opportunities to control and perpetrate economic violence even after separation, for example by exploiting joint or undivided property or child custody. After a separation, such a situation can sometimes escalate to financial stalking, whereby an ex-partner systematically tries to harm the victim financially in various ways.

The consequences of economic violence are often severe. In addition to the economic consequences, economic violence often has physical and emotional consequences for the victim. Physical consequences can manifest themselves as

stress, malnutrition and poor general health. Emotional consequences can include anxiety, fear, guilt and feelings of powerlessness and worthlessness. The economic consequences for the victim can be poverty, homelessness, debt, payment defaults and personal bankruptcy. The consequences of economic violence are often prolonged and affect a victim over a long period of time (Sharp-Jeffs, 2020).

If one partner is financially dependent on the other, it is more difficult for them to leave the relationship, and an abuser can use this as a strategy to exercise power. Economic violence itself can also foster isolation, giving further control to the abuser. Socially, economic violence has major consequences. Those without money available to them can find it difficult to maintain a social life (Kaittila, 2017).

Support structures can be a source of economic empowerment for the vulnerable

While economic violence is a cause of economic vulnerability, economic vulnerability is also a risk factor for economic violence. Economic empowerment is therefore a source of protection against economic violence. Both these perspectives need to be considered when developing support structures for the vulnerable. Gender equality policy initiatives related to economic gender equality and men's violence against women need to be more clearly linked to counteract economic violence and its consequences.

This can be achieved, for example, by taking inspiration from the UK and Australia, where social services and other relevant authorities are given resources to create and develop support systems for women and minority groups who are victims (Surviving Economic Abuse, 2022; KPMG Australia, 2021). Labour laws can also be devised to address economic violence. Currently, the link between the Istanbul Convention, a European agreement to combat violence against women, and labour law is weak. At the same time, ILO Convention 190 demonstrates the need to include issues of violence in the formulation of labour law principles. Principles relating to discrimination and harassment in labour law currently do not include economic violence – or other forms of violence. To better address the reality of victims of violence, economic violence could be introduced as a parameter in collective agreements in the Nordic labour market.

EXAMPLE FROM THE REGION

The Finnish project Taloudellinen väkivalta/Recognize the economic violence (2021–2024) develops new, multi-disciplinary support schemes for those experiencing economic violence. It also offers support and training for professionals in recognising and dealing with economic violence. The project also aims to raise awareness of the phenomenon and highlight the need for changes in support structures and practices.



Foto: Ricky John Molloy/norden.org

Summary and key messages on economic vulnerability in the Nordic countries

The Nordic countries have worked together for over 40 years to promote gender equality in all areas of society and have important knowledge to contribute on economic vulnerability. This knowledge base highlights a range of relevant areas: it describes economic vulnerability through all phases of life and shows the conditions of different groups through intersectional perspectives. It also addresses economic violence in different forms, the consequences for victims, as well as the need for support structures.

Despite well-developed welfare systems in the Nordic countries, poverty is a growing problem. More Nordic citizens live in economic vulnerability today than ten years ago, and in several of the Nordic countries the gap between rich and poor has increased. The growing number of children living in poverty is particularly serious, as is the fact that many pensioners, especially women, are living in economic hardship. It is therefore necessary to consider all stages of life, from childhood, through youth and adulthood and into retirement and old age, in order to more effectively tackle poverty.

There is also a need to look beyond age, using intersectional analyses to understand how economic vulnerability affects the lives of different groups. Intersectional perspectives involve analysing how different forms of identity and oppression interact and influence each other.

Women are over-represented amongst those living in relative poverty and are generally at higher risk of poverty than men. With respect to finances, there are a number of structural factors that favour men over women.

It is also important to highlight the role of violence in relation to economic vulnerability. While far from everyone living in economic vulnerability is exposed to violence, it is present and has led to poverty for many in the most economically vulnerable groups.

Key messages

The knowledge base can be summarised in a number of key messages:

Child poverty

- Ensure that families with children have secure housing conditions. This can be done, for example, by investing in more affordable housing. Insecure housing is a growing consequence of economic vulnerability and a cause of children growing up in poverty. One report showed that among families with a single mother, the most common cause of homelessness was exposure to domestic violence. Homelessness is also increasing among newly arrived families with children and parents still in the process of settling or in insecure employment.
- Make specific investments into giving children and young people access to leisure activities. Children and young people from poorer backgrounds are less likely to participate in leisure activities than others and thus often miss out on an important area for their health. Leisure activities are also important for developing a stable connection to the labour market in adult life. The proportion of young people who do not participate in leisure activities is higher among those in socio-economically disadvantaged areas, those who are foreign-born and those with disabilities. For young people with disabilities, opportunities for meaningful leisure time can be dependent on the ability to pay for assistive devices. In the Nordic region, there are concrete examples of measures to equalise unequal access to leisure activities.

Young people: similarities and differences in living conditions

- Ensure the availability of permanent jobs for young people. Many young people have temporary contracts, and the proportion is higher among girls than boys. This often means an insecure financial situation. Almost all young people think it is important that a job provides a good working environment and working conditions. Nordic research also shows that precarious employment has a negative impact on young people's mental health. Active

labour market and education programmes, including social security measures, improved working conditions and targeted health programmes are important to address this vulnerability.

- Make long-term investments in summer jobs, especially for young people who are neither working nor studying and those in areas with socio-economic challenges. Summer jobs are many people's first step in the labour market, but access is uneven. Among young people, a significantly higher proportion of those who are foreign-born say that they have applied for a summer job but never been accepted for one. The proportion of young people with disabilities who have had a summer job is also smaller, and a greater proportion still have never applied for a summer job. To address these inequalities, certain groups of young people may need support to access work and the important experiences and contacts that summer jobs, for example, provide.
- As education and training become increasingly focused on individual learning for the purpose of employability, there is a risk that structural differences, for example between men and women or based on social or migrant backgrounds, are concealed and continue to perpetuate negative consequences for certain social groups. Structural obstacles to the participation of women and men in working life and society risk being overlooked and thus left addressed, instead being seen only as obstacles for the individual.

Vulnerability of adults in working life

- There is clear gender segregation within the Nordic labour market. Women and men largely work in different sectors and occupations, and there are clear differences between their employment conditions and income. Women have lower wages, are more likely to work part-time and are more likely to have temporary jobs. They are also more dependent on their wages, as they have less capital on average.
- In the Nordic countries, unjustified pay differences persist based on gender, but also on ethnicity and skin colour. Structural sexism and racism need to be strongly challenged to address the economic inequalities to which the unjustified pay gap contributes.
- There is a relatively high proportion of foreign-born women who are far from

the labour market. Some general explanations for this that can be identified include discrimination on the basis of gender and ethnicity, difficulties in meeting requirements for knowledge of the Nordic language, that foreign-born women receive less support than foreign-born men from relevant authorities and that the responsibility for caring for the family rests heavily on women. Ethnic gaps exist not only at the level of the labour market and entry into employment but also in terms of working conditions and wages. Foreign-born people are over-represented in jobs with precarious employment conditions and unregulated working conditions.

- Widespread illegal labour practices in the Nordic region affect workers, businesses and ultimately society as a whole. It means that many migrant workers who live and work in the Nordic region are exposed to serious economic vulnerability and are often completely excluded from welfare and other security systems. At the same time, research shows that there have been very few convictions for human trafficking of forced labour and other forms of labour exploitation in the Nordic region. Narrow notions of the 'ideal victim' can obscure the broader socio-economic context in which migrant workers find themselves.

Older adults and the pension gap

- The design of pension systems plays a role in the level of financial vulnerability experienced by older adults. The gender pension gap is significantly lower in Denmark and Iceland than in the other Nordic countries. The two countries both provide basic pensions to all pensioners. Non-income-based benefits help reduce the gender pension gap in all Nordic countries. There is a correlation between the level of non-income-based benefits and the number of women over 65 at risk of poverty.
- There are also significant differences in pensions between those who have immigrated to the Nordic countries and those born in the Nordic countries. In addition to the fact that foreign-born people often have fewer years to earn a pension and have lower incomes than native-born people, the most significant non-income-based benefits are only paid to people who have lived in the country for many years, resulting in lower levels of benefits for those who have immigrated to the Nordic countries in adulthood.

Economic violence

- While economic violence is a cause of economic vulnerability, economic vulnerability is also a risk factor for economic violence. Economic empowerment is therefore a source of protection against economic violence. Both these perspectives need to be considered when developing support structures for the vulnerable. Gender equality policy initiatives relating to economic equality and men's violence against women need to be more clearly linked to counteract economic violence and its consequences.
- Welfare systems, authorities and employers must take shared responsibility for tackling the consequences of economic violence. Societal institutions need to work together to establish/maintain opportunities for economic empowerment even when economic violence occurs. Internationally, for example in the UK, there are examples of how this can be done, with social services and other relevant authorities given resources to create and develop support systems to support women and minority groups who are victims of economic violence.
- Labour laws should also address economic violence. Currently, the link between the Istanbul Convention, a European agreement to combat violence against women, and labour law is weak. At the same time, ILO Convention 190 demonstrates the need to include the issue of violence in the formulation of labour law principles. Currently, principles relating to discrimination and harassment in labour law do not include economic violence – or other forms of violence. There is a need to reform labour law in the Nordic countries to better address the reality of victims of violence, and economic violence could be included as a parameter in collective agreements in the Nordic labour market.

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