



Deliverable 6.1

Case study template for assessing the gendered impacts of various crises



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Executive summary

This deliverable consists of a template that will guide the analysis of case studies on the gendered dimensions of different kinds of crises.

The template is designed as a list of questions that touch upon different dimensions of gender and crises, allowing the collection of quantitative and qualitative insights.

It builds on research developed in previous deliverables, namely the 'Working paper: Review of concepts of gendered power hierarchies and taxonomy' (D1.1), and the 'Working paper: RE-WIRING Transformative Equality Approach and research methodology template' (D1.3), which -together with D1.2 on the Ethics of doing research on gendered power hierarchies- lay the foundations of the project's Transformative Equality Approach.

The template is preceded by a brief explanation of the project's approach to the concept of 'crisis', which is seen as a complex phenomenon that need further investigation; the choice of the case study methodology to inquire on gender gaps and opportunities for transformation within crises; and an explanation of the specific crises selected in the domains of health (the housing crisis), finance (the pension crisis) and climate (raising temperatures).

Insights on the conceptual evolution of the term 'crisis' and its gender dimensions are further developed in Section 3. This section provides a preliminary overview of literature on gender and crisis, with specific reviews of data and debate on the housing crisis, the pension crisis and the increase of temperatures. The background literature serves as a reference to explain the relevance of the indicators selected for the template.

1. Introduction

As envisaged in the RE-WIRING project proposal, Work package 6 (Power Hegemonies in Crises) is conceived as a cross-cutting work package that allows the research team to focus on the gendered impact of various kinds of crisis (climate, socio-sanitary and financial). It seeks to explore and assess challenges and opportunities for women's empowerment in situations of crisis in a comparative perspective. It thus contributes to the larger RE-WIRING aim of developing a systematic and in-depth understanding of the root causes of gendered power hierarchies, and transformative strategies and tools to address structural inequality.

The first task is therefore, assessing the gendered impacts of crisis in particular sectors. To this end Work package 6 (WP6) research will employ a case study methodology, with cases illustrating crisis processes in three different domains: climate, socio-sanitary and financial.

The **objective** of this first deliverable (D6.1 - Case study template for assessing the gendered impacts of various crisis) is **to establish a common framework of analysis for the case studies** so that, later deliverables might draw comparisons and identify usable lessons learnt regarding the challenges and opportunities for the transformation of hegemonic unequal power structures and discourse.

Crisis is a very common term in a wide array of scientific fields as well as in public and political debate. Although it is mostly understood as a disruption of the established order, the term has different layers of meaning. In the framework of the RE-WIRING project, with the aim of rendering the idea of transformative equality operative and effective in addressing structural inequality issues, this Work package will **problematize the idea that crises are simply disruptive moments that drastically break with the past**, destabilizing a supposed order.

We rely instead on a different usage of the word 'crisis' that shed light on its progressive development, its complex nature, and the overlap of crises in different domains. In particular, research in this WP will engage with the idea of **crisis as a continuum**, and with the emerging notion of **polycrises**. Crises are then understood as sites of struggle over our perception of reality, and **opportunities for changing the 'narrative' surrounding reality**.¹

Gender is interwoven in crises processes, whether visible or not. Crisis leadership, policy solutions and discourses systematically neglect gender, despite increasing evidence of the negative impact of crises on pre-existing gender inequalities. Beyond negative impacts, crises are also sites of **potential change** in women's representation, and they can bring about transformative policymaking and compelling inquiries on the role of gender in the 'crisis narrative'. Moreover, crises

¹ Raza S, 'Introducción: Crisis y crítica' (2018) 3 Theorein. Revista De Ciencias Sociales 7 at 12.

are **opportunities for exposing gendered power hierarchies** and their working, and for articulating resistance strategies.

WP6 sets out to **problematize crises and their gendered dimensions** in a way that allows us to examine power hegemonies as well as opportunities for transformation of structural inequality. To do so, our research is based on premises that are reflected in the template for the examination of the case studies, which we will present in the next section. These premises, which are discussed with more detail in the third section (Background literature on gender and crises, p. 13 ff), are:

- A **problematized conceptualization of the notion of crisis** is used. In the WP6 research, as can be seen in the selected cases, the crisis is not an emergency, nor is it exceptional, nor does it necessarily or primarily tend to "recovery" or restoration of the previous status quo;
- It is assumed that **gender is a central element of crises**, whether it is very visible (as for example in the "crisis of the care model") or whether it is ignored or made invisible (as traditionally in financial crises). As established in the RE-WIRING research project, three gender dimensions will be analyzed in each of the selected crisis examples: crisis management/leadership; gender sensitivity and impact of policy responses; and gender dimensions in the discourse surrounding the crisis;
- A **decolonial approach** has been adopted in the design of the questionnaire and especially in the selection of the cases. Common concerns that might be shared in Europe and South Africa (and other places) have been preferred over // one-directional cases of crisis where Europeans might appear as "saviors" and African countries as helpless or guilty of the financial, environmental or social disasters they experience // dichotomic representations of saviors vs. helpless victims; knowledge vs. underdevelopment.

Following these premises specific crises have been identified in each domain:

In the domain of finance, the case study will focus on the **pension crisis**, a long-standing issue with clear gender impacts, exposed to continuous reforms that strengthen privatization. It is a complex crisis within the welfare system, which intersect with relevant issues such as the feminization of poverty, the gender pay gap, and the gender care gap.

As to climate, we selected the **increase in temperatures** that is affecting societies globally. Global warming threatens human life, health, and the ecosystem. It intersects with issues of wealth and opportunities in accessing habitable housing in different parts of the world. In this sense, it triggers reflection on the interaction of class, gender, race and age.

Finally, the socio-sanitary crisis identified for this study is the **housing** one. Compared to other contemporary crisis in this field (e.g. the COVID-19 pandemic, the care crisis), housing has not attracted the same attention, but has a great potential for further research on gender impacts.

Moreover, housing right has several ramifications on other human rights such as health and education. Lack of social housing and safety nets may lead to homelessness and expose specific groups to the risk of gender-based violence (GBV).

All three crises are **contemporary phenomena but have long standing roots**. They are intertwined among each other, with one crisis unfolding different impacts and dependency on others. They all have deep gender impacts that need to be further exposed and analyzed through a Transformative Equality Approach (TEA).

2. The case study template

As stated in the project proposal WP6 will specifically be built on case studies and this Deliverable is specifically intended to provide for a shared analytical framework for the different cases.

2.1 Research through the case study methodology

It is difficult to address such an ambivalent phenomenon as “crisis”, not only for the strong emotional connotations it carries, but also because it is currently presented as a feature of our time, with multiple usages and very specific (and diverging) disciplinary literature.

Furthermore, studying the gender dimensions of crises brings an additional layer of complexity to our task, as we embrace the view that crises are not only sites of exacerbation of gender hierarchies, but also windows for transformation and empowerment.

To delve into the complexities of gender power hierarchies in times of crises, and capture the various effects that crises entail in terms of challenges and opportunities, Work package 6 employs the case study methodology. This type of methodology² is especially indicated when charting out a previously unexplored object of study. Although both the notion of crisis and specific types of crisis and cases of crisis have been thoroughly dealt with, it is our understanding that a problematized sense of crisis as the one embraced by this research is, if not completely unexplored, at least scattered and controversial. Case studies are therefore an adequate methodology to deal with this specific difficulty.

Furthermore, the case study methodology is rather broad in terms of rules and techniques that can be used. It is therefore a natural choice for research that combines interdisciplinary or cross-disciplinary studies. In combining both **quantitative and qualitative methods**, case studies allow exploring the breadth and depth of a phenomena. In the selected examples for gendered dimensions

² It is an umbrella term with many differences, see Johansson R, ‘On Case Study Methodology’ (2007) 32 Open House International 48; Baxter, P and S Jack, ‘Qualitative case study methodology: Study design and implementation for novice researchers’ (2008) 13(4) The Qualitative Report 544. The methodological discussion is not included in Section 3 (Background literature on gender and crises) but will be dealt with more concretely in relation to the second Deliverable of Work package 6 (D6.2 - Three mapping reports about the gendered impacts of the health, financial and climate crises).

of crises, data shall be gathered from many different sources and types of sources (statistical data, reports, policy documentation, grey literature and academic literature, legal cases and their proceedings, etc.).

2.2 The TEA Methodology

In the design of the template, special attention has been paid to previous deliverables of the project, namely the taxonomy of transformative equality concepts (D1.1), the working paper on the ethics of doing research on gendered power hierarchies (D1.2), and the RE-WIRING Transformative Equality Approach (TEA) methodology template (D1.3). This previous work provides the building blocks both in terms of conceptual references as well as methodological directions.

Thus, conceptual **building blocks** of the REWIRING project have been duly taken into account in the design of the questionnaire. These are: patriarchy, ideology, power, representation, stereotypes, gender mainstreaming, allyship, gender-based violence, economic inequality, and decoloniality.

They also have informed the selection of our case studies. In particular, the selected crises reflect our distinctive understanding of the **concept of crisis not as a momentary break** in an otherwise 'normal' course of events, but rather a progressive and long-term phenomenon rooted in long-standing inequality systems. We look at crises whose impacts are unfolding now with strength, but that share a long trajectory. Their trajectory can be explored from a chronological perspective to identify shifts in policy and discourse. Such an approach allows to grasp windows of transformation or retrenchment and analyze the conditions that enable these alterations from a gender perspective.

Moreover, **crises that affect both the Global North and Global South** are selected, to challenge the assumption that crises are characteristics of the Global South. Moreover, in the case of climate change, the **decolonial perspective** implies acknowledging the responsibilities of the Global North for causing climate change via carbon emissions, as well as the ongoing impacts of extraction and exploitation of colonial powers on climate change today.

An **intersectional approach** is also embraced. The case studies allow an analysis of the role of intertwined power hierarchies in crisis-situations. In both the crisis of global warming, the public pension crisis, and the housing crisis, the gender regime interacts with social class, race and other power hierarchies. Consistent with an intersectional approach, the case study investigates the way these power hierarchies reinforce each other; how does one hierarchy overshadow the other; and what is the impact of the crisis on social groups located at the intersections. The effects can be looked at in terms of experiences, institutions, and symbolic impacts.

The **TEA Methodology** will inform the analysis of the data collected in the questionnaires (Deliverable 6.2 - Three mapping reports about the gendered impacts of the health, financial and climate crises). The questionnaire, thus, is designed to gather data that responds both to:

- the requirements of RE-WIRING Transformative Equality Approach, that rests on a three-dimensional framework to design actions at the **institutional, experiential and symbolic levels**; and this is structured through the assessment of three different dimensions of the relationship between gender and crisis: **representation/leadership, sensitivity and impact of policy responses, discourse**, and
- the **TEA Methodology framework of analysis (Diagnosis-Gaps-Action)**. The themes and indicators that will be developed through the questionnaire were selected on the basis of available academic and grey literature and aim at enabling comparisons across crises of different types.

Following the REWIRING's approach to **co-creation** as an essential component of research with transformative goals, the questionnaire will be submitted to the review of stakeholders with expertise in gender and crisis management in different fields, during an online webinar.

The background material provides evidence to the relevance of the indicators and is contained in Section 3.

2.3 The Questionnaire

The template is structured as a questionnaire, composed of **five blocks** of questions that organise the information from a general discussion on the selected crisis to more specific insights on its gender dimensions. After a first general block, Part 2 to Part 4 touch upon the representation dimensions (leadership, policy, and discourse).

Part 3 and 4, in particular, look into the **discursive level** within policies and public opinion. To this end, the template follows Carol Bacchi's 'What's the problem represented to be' approach, which provides a clear and useful framework to question deep-seated assumptions.³ The questions in these blocks investigate the representation of the crisis with emphasis on assumptions and dichotomies, two of the dimensions of Bacchi's framework. Other dimensions of Bacchi's approach will be incorporated in the subsequent analysis once the case studies are completed.

The last part leaves room to collect information on the **interaction of different crises, the backlash or opportunity** effects that might characterise them, and the good practices identified to address them.

The **template is open to changes** as researchers will delve into the issue. Changes might reflect the specificities of a single crisis, and therefore imply a modification of the template only for that specific crisis, or the adoption of a crisis-specific template. Alternatively, new inquiries that seem

³ Bacchi C, 'Introducing the 'What's the Problem Represented to be?' approach' in: Bletsas A and C Beasley (eds), *Engaging with Carol Bacchi: Strategic Interventions & Exchanges* (University of Adelaide Press 2012).

relevant across crises may emerge that our literature overview did not detect. In the latter case, the change will be duly registered and explained in the introduction to the mapping reports (D6.2).

Part 1: General description of the case study

1.1 State of the debate

Describe the state of the debate, the identified challenges and reforms or solutions adopted.

1.2 Policy evolution

Describe the evolution of policy solutions: identify relevant policy shifts and discourse shifts, from the Global financial crisis of 2008 onwards

1.3 Gender and intersectional impacts and their evolution

Provide relevant data on gender impacts of the crisis. When possible, include data on intersecting inequalities (how are women from different social classes, race and age impacted). Look at the evolution of gender gaps since 2008.

Part 2: Leadership and crisis management

2.1 Numerical presence

Are women present in crisis-response bodies at political level? (e.g. task forces, expert bodies consulted by government). Were they already involved in decision making in pre-crisis situation?

2.2 Intersectionality

Which groups of women/interests are (un)represented?

2.3 Roles

In which roles/positions are women acting?

2.4 Space of representation (formal/informal)

A) To what extent are women's interests and gender issues represented in crisis-response activities in civil society spaces? (grassroot organisations, associations, NGOs) What is their role?

B) What's their ability to make their voice heard (e.g. financial ability, structure, connections-human capital)?

2.5 Consulting mechanisms



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Are there any consulting mechanisms put in place to ensure a gender perspective is taken into account in the crisis response (with inputs from CSOs)? How effective it is?

Part 3: Policy response and impact (material and discursive and their interaction)

3.1 Sectors/gender mainstreaming

In which policy domains is the crisis addressed (sectorial or transversal)? Is gender mainstreaming effectively implemented?

3.2 Target of measures

Which social groups does the policy target? What specific subgroups of women are targeted (if any)?

3.3 Scope of measures

What types of measures are adopted? E.g. positive actions for specific subgroups (victims of GBV, single mothers, rural women, etc.), or transformative measures aiming at changing social structures?

3.4 Problematization (policy discourse)

How is the crisis represented to be in the specific policies? Drawing on Bacchi's approach, look specifically at the assumptions behind policy choices and the dichotomies underlying them (e.g. women will save us from the climate crisis vs women helpless; private vs public funding; right vs commodity)

3.5 Intersectionality

Is the policy response acknowledging and addressing the intersectional impact of crisis?

3.6 Decolonial approach

What is the impact of the policy from a decolonial approach? Does it reinforce dynamics of exploitation North/South?

3.7 Gender impacts

What is the impact of policy responses to crisis? Do policy responses exacerbate or mitigate existing gender inequalities? Take into account the following domains: GBV, work and labour market, gender pay and pension gap, gender care gap, economic and social rights -housing, health, education, and vocational training?

3.8 Gender perspective

How is gender incorporated in the policy?

Part 4: Discourse or ‘crisis narrative’ in media and public opinion

4.1 Decolonial dimension

How does the colonial structure impact or influence the crisis? Is this impact acknowledged in the discourse? Are any steps taken to de-centre Europe and its experiences in the crisis? Are knowledges and solutions from ‘the periphery’ considered/included?

4.2 Binary constructions

Does the ‘crisis narrative’ reflect binary constructions of reality e.g. public/private; production/reproduction?

4.3 Stereotypes

Does the crisis narrative contain stereotyped assumptions about gender roles? (e.g. women are victims who need protection; women must be included into crisis response because they have ‘unique’ points of views/skills that are valuable)

Part 5. Gender backlash and opportunities

5.1 Overlap with other crises

Are there any dimensions in which the crisis you are analyzing overlaps with other types of crises? (e.g. climate crisis overlaps with social-health related crisis)

5.2 Gender backlash

Identify actors and factors (or any other relevant element) of backlash against gender in the crisis analyzed.

5.3 Opportunity for changing gender roles

Identify actors and factors (or any other relevant element) involved in creating a window of change during the crisis situation.

5.4 Good practices

Are there any examples of effective and promising approaches and tools to counteract gendered law-making during crises?

3. Background literature on gender and crises

This section provides the background information that has supported the design of the case study template. It first set out the state of the debate on the concept of crisis that underpins the project and this Work package specifically.

It then delves into a brief overview of the state of the debate in relation to the three selected crises in the domains of climate (the raise in temperatures), finance (the pension crisis), and socio-health (the housing crisis).

This short and preliminary review of literature (both academic, grey literature and statistical data) has been used as the basis to identify relevant dimensions and indicators to include in the template. It will be further developed in the case study and subsequent deliverables in the Work package 6.

3.1 Gender and crisis

Problematization of 'crisis'

This Work package will **explore and problematize the current uses** of the concept of crisis.

The term “crisis” is very common in politics and social science, as well as in public debate and opinion. In its Greek originally, it meant a decision that puts an end to a conflict or a divorce. In medical or military terms, the term referred to the narrow turning point in which the decision is made, between death or life, victory or defeat.⁴

In modern times, the term “crisis” expanded to encompass social, political and economic phenomena or events, and its meaning became ambivalent. On the one hand, crisis is generally understood as **a disruption or a strong perturbation of the established order with serious consequences for individuals or groups**: “an alarming situation that could steer the course of history and therefore demands rapid resolution”.⁵ The metaphorical understanding of the social community as a body made it possible to apply the medical notion of crisis to social, political or economic processes in which an accelerated change was taking place, and by the 18th century “crisis” was a common trope in polemical writings in England or in France.⁶ On the other hand, and differently from our more contemporary understanding of crisis, the usage of the term in 18th and 19th century shows a distinct link with **transformation and progress**. We can see it, for example, in Rousseau’s prediction in *Émile*: “*We are approaching a crisis, the age of revolutions*”.⁷ Also, during 19th century positivism, for authors such as St. Simon or Comte, crisis was considered a necessary phase in the idea of

⁴ Koselleck R, ‘Crisis’ (2006) 67(2) Journal of the History of Ideas 357.

⁵ Ibid.

⁶ Krise, Historische W. der Philosophie (Ritter).

⁷ Rousseau JJ, *Émile; or, Concerning education* (Heath & Company 1889) p. 149.

progress, which is directed by a general law that determines the succession of organic phases and critical phases. The organic phase rests on a well-established belief system and progresses in accordance with this system, within the limits that it establishes. At a certain point, it is progress itself that will mutate the central idea that underpins the belief system and thus determines the beginning of a critical phase, which seeks to establish a new system of beliefs and values.⁸

This idea of crisis as a necessary phase, or a natural recurring element, within a functioning arrangement is also present in classical economists and liberal thinkers. Among classical economists, the term crisis properly designates the phase of the economic cycle that occurs when a situation of generalized overproduction occurs. Its main characteristics are the rapid transition from prosperity to depression, the decrease in production, the increase in unemployment, tendentially decreasing prices, low wages and contraction of profits.

Subsequently, it has been extended to understand other economic phenomena, with the common element of situations of serious difficulty in the economic system, or in a particular sector, as when we talk about the international monetary crisis, or the crisis in the metallurgical sector. In this sense, crises can be conjunctural or circumstantial, as opposed to the structural crisis that, in classical economics, cyclically characterizes economic systems. Since the 1930s, the intrinsic instability of capitalist economies due to financial elements have been at the centre of debates on how to prevent or mitigate continuously potential crises.⁹

In social sciences, no universal definition of crisis has been established, although it is mainly considered as a “disruption that physically affects a system as a whole and threatens its basic assumptions, its subjective sense of self, and its existential core”¹⁰ or, as in Lawrence and others,¹¹ a “sudden (non-linear) event or series of events that significantly harms, in a relatively short period of time, the wellbeing of a large number of people.”¹² Embedded in this rendition, which was common in ancient Greek tradition as well as modern times, is the idea of harmful emergency that breaks with normalcy and requires urgent response to avoid further harm. In several fields, crises are often framed as **exceptional events and they trigger emergency responses, notwithstanding the acknowledgement of long-term effects**. For example, crisis is often linked to conflicts, disaster or

⁸ Abbagnano N, ‘Crisi’ in Dizionario di filosofia (UTET 1960) p. 245-46.

⁹ Tugores J, ‘Crisis: classical and recent analysis. A text guide’ (2009) 2 Paradigmes 219; Tonak EA and S Savran, ‘The world in economic depression: A Marxist Analysis of crisis. Notebook 4’ (Tricontinental Institute for Social Research 2023) <https://thetricontinental.org/wp-content/uploads/2023/10/20231115_Notebook-4_EN_Web.pdf>, especially p. 34 ff.

¹⁰ Pauchant TC and I Mitroff, *Transforming the crisis-prone organization: preventing individual, organizational, and environmental tragedies* (Jossey-Bass 1992).

¹¹ Lawrence M, Homer-Dixon T, Janzwood S, Rockstöm J, Renn O and JF Donges, ‘Global polycrisis: the causal mechanisms of crisis entanglement’ (2024) 7 Global Sustainability e6.

¹² The definition is drawn from Homer-Dixon T, Walker B, Biggs R, Crépin A-S, Folke C, Lambin EF, Peterson GD, Rockström J, Scheffer M, Steffen W and M Troell, ‘Synchronous failure: The emerging causal architecture of global crisis’ (2015) 20(3) Ecology and Society art6.

emergency relief in international relations, international protection or humanitarian interventions.¹³ The exceptional nature of the crises also seems belied by the number and extent of the situations that fall under this category, often with a comprehensive scope (such as the notions of polycrisis and permacrisis).¹⁴

Several authors emphasize that crises are disruptive to the point that traditional responses are insufficient to deal with them,¹⁵ but this does not mean that prevailing power dynamics and norms are necessarily disrupted. Rather to the contrary, recent research has demonstrated that unequal power relations in societies are sustained and even exacerbated in times of crisis.¹⁶ In that sense, crises can often act as a ‘magnifying glass’ of existing inequalities.

In the framework of the RE-WIRING project, with the aim of rendering the idea of transformative equality operative and effective in addressing structural inequality issues, this work package will problematize the idea that crises are simply disruptive moments that drastically break with the past, destabilizing a supposed order.¹⁷

We rely instead on a different usage of the word ‘crisis’ that shed light on **its progressive development, its complex nature, and the overlap of crises in different domains**. In particular, research in this WP will engage with the idea of **crisis as a continuum**, and with the emerging notion of **polycrises**, consolidated in the World Economic Forum's annual meeting in Davos in January 2023. The latter points at the interaction of multiple crises (conflicts, migration, pandemic, economic crisis etc.) that reflect the contemporary reality. However, the concept of polycrises assumes that these crises have separate origins, overshadowing their common root causes in the capitalist system.¹⁸

¹³ Al-Dahash H, Thayaparan M and U Kulatunga, ‘Understanding the Terminologies: Disaster, Crisis and Emergency’ In: P W Chan and C J Neilson (eds) Proceedings of the 32nd Annual ARCOM Conference, 5-7 September 2016, Manchester, UK, Association of Researchers in Construction Management, Vol. 2, pp. 1191-1200; Caterina-Knorr TC, Ware JA and CA Talmage, ‘Issues of Inequality, Race, and Disaster at the Community Level’ In M.A. Brennan, R. Phillips, N. Walzer, B. Hales (Eds.), *Community Development for Times of Crisis. Creating Caring Communities* (Routledge 2022)

¹⁴ See, for example, the results of searching “crisis” in the web page of TEPSA (Trans-European Policy Studies Association) at <https://tepsa.eu/?s=crisis>, which renders results regarding the shock therapies for energy crisis, or food crisis in Sahel, the nexus between climate and human security as permacrisis, European identity crisis, crisis of the neoliberal world order, etc.

¹⁵ E.g. Booth A, *Famous last words: changes in gender and narrative closure* (University of Virginia Press 1993); Klinton WA, ‘Ignoring the lessons of the past: the crisis in Darfur and the case for humanitarian intervention (2005) 15 Journal of Transnational Law & Policy 1.

¹⁶ Bell C and C O’Rourke, ‘Does feminism need a theory of transitional justice? An introductory essay’ (2007) 1 The International Journal of Transitional Justice 23; Borer TA, ‘Gendered war and gendered peace: truth commissions and post-conflict gender violence: lessons from South Africa (2009) 15 Violence against Women 1169; Buikema R, *Revolts in cultural critique* (Rowman & Littlefield 2020).

¹⁷ d’Aspremont J, ‘International Law as a Crisis Discourse: The Peril of Wordlessness’ in Makane Mbengue and Jean d’Aspremont (eds), *Crisis Narratives in International Law* (Brill 2021).

¹⁸ Sial F, ‘Whose polycrisis?’ (Developing Economics, January 27 2023).

<https://developingeconomics.org/2023/01/27/whose-polycrisis/>

Crises are then understood as sites of **struggle over our perception of reality, and opportunities for changing the ‘narrative’ surrounding reality.**¹⁹ Crises are also opportunities to expose existing gender inequalities and claim structural changes.

Looking at crises from a gender lens

Gendered power hierarchies are embedded in different domains (work, education, care, health, media) and manifest through different gaps (care gap, pay and pension gap, etc.). These pre-existing gender inequalities make women and girls more vulnerable in a crisis, exposing intersectional vulnerabilities of women from different backgrounds.

The **gender impact of crises** has become increasingly evident in research and policymaking. From the financial crisis of 2008²⁰ to humanitarian crises²¹ and the recent COVID-19 pandemic, studies on the (negative) effects of various crises on gender gaps have been growing. For example, women and girls have disproportionately suffered the negative impacts of the COVID-19 pandemic due to their precarious employment, their disproportionate presence in essential job sectors, care obligations and economic vulnerabilities.

At the same time, women’s **voices, needs and contributions** to recovery and crisis mitigation are usually neglected.²² Women tend to be excluded from crisis management and decision-making in the political sphere, while they play an important role in addressing the crisis impacts in their families and communities. Moreover, policy solutions in times of crisis are usually gender-blind, with the effect of exacerbating further existing inequalities.²³ This is also true for post-crisis and recovery measures that set aside gender mainstreaming tools, as was the case in the recent pandemic crisis.²⁴

Despite these negative impacts, crises are also spaces for the articulation of new social claims, for **mobilization** of civil society and for resistance. In this sense, a crisis is an opportunity to empower women and transform their representation in the public realm.²⁵ This opportunity will depend on the

¹⁹ Raza, ‘Introducción: Crisis y crítica’.

²⁰ Karamessini M and J Rubery (Eds.), *Women and Austerity: The Economic Crisis and the Future for Gender Equality* (Routledge 2014); Kantola J and E Lombardo (Eds.), *Gender and the Economic Crisis in Europe* (Springer International Publishing 2017); Fukuda-Parr S, Heintz J and S Seguino, ‘Critical Perspectives on Financial and Economic Crises: Heterodox Macroeconomics Meets Feminist Economics’ (2013) 19(3) *Feminist Economics* 4.

²¹ Lafrenière J, Sweetman C and T Thylin, ‘Introduction: gender, humanitarian action and crisis response’ (2019) 27(2) *Gender & Development* 187.

²² Böök B, van Hoof F, Senden L and A Timmer, ‘Gendering the COVID-19 crisis: a mapping of its impact and call for action in light of EU gender equality law and policy’ [2020] 2 *European Equality Law Review* 22.

²³ Cibin R, Stöckelová T and M Linková, ‘RESISTIRE D2. 1-Summary Report mapping cycle 1’ [2021] Zenodo, <<https://doi.org/10.5281/zenodo.6325633>> accessed 29 September 2023; and Shreeves R, ‘Covid-19: The need for a gendered response’ [2021] European Parliamentary Research Service <[https://www.europarl.europa.eu/Reg-Data/etudes/BRIE/2021/689348/EPRS_BRI\(2021\)689348_EN.pdf](https://www.europarl.europa.eu/Reg-Data/etudes/BRIE/2021/689348/EPRS_BRI(2021)689348_EN.pdf)> accessed 29 September 2023.

²⁴ European Institute for Gender Equality (EIGE). (2023). *Evidence to Action: Gender equality and gender mainstreaming in the COVID-19 recovery* (Publications Office of the European Union 2023).

²⁵ Pepe-Oliva R, ‘Mujeres políticas y discurso sobre los colectivos vulnerables en Twitter’ in Elena Real Rodríguez (ed.) *Comunicando lo esencial en la esfera pública. La ética y la Deontología como garantía de la función social de los Media y sus profesionales* (Fragua 2021).

type of crisis, the actors influenced by the crisis, and the aftermath of the crisis.²⁶ Beyond representation, crises have also brought shifts in gendered hierarchies, both in the labour market,²⁷ and in the sphere of care (an example is the increase of fathers' engagement in caring duties).²⁸ It is the aim of this WP to explore further the conditions that enable transformative changes of gender power hierarchies in crises contexts.

Against this background, WP6 will explore crises as phenomena that bring both challenges to gender equality objectives as well as opportunities to change gender norms. Crises will be investigated in their role as **magnifiers of inequalities and as windows of opportunity for gender transformative moves**. In this latter sense, we might look at '**gender crises**' as moments of shifts or disruption of patriarchal arrangements and the conditions that enable them.

The '**crisis narrative**' has deep gender connotations and reveals the working of gender stereotypes and assumptions about the role of women and men in a crisis and post-crisis situation. The WP6 in general, and the case studies specifically, will enquire on **when and how a phenomenon becomes a crisis** in policy and discourse, what conditions enable this shift and what consequences stem from it. Feminist scholarship has contributed to problematize which phenomena are treated as crisis, and the fact that **gender crises** (gender-based violence and the gender pay gap, for example) are not **included in the crisis rhetoric**.²⁹ The crisis narrative has important consequences also on the policy solutions adopted to address it. The '**urgency**' framework **underlying mainstream conception of crisis is problematic** as it justifies a separation between the measures that need to be adopted in the present, and those that are left for a later time (usually the more structural and transformative reforms).³⁰

3.2 The global phenomenon of heat waves and their gender impact

The discourse around climate change has shifted from imagining future calamities to dealing with present and imminent ones. It no longer focuses only on the harm to future generations but also to our own. There are bushfires in Australia and Brazil; the arctic ice melting in Canada and Greenland; floods in Kenya; heatwaves in India and USA, and sea level rise in Tuvalu. These climate changes

²⁶ O'Brien DZ and JM Piscopo, 'Gender and Political Representation in Times of Crisis' (2023) 19(3) Politics & Gender 891.

²⁷ Maubrigades S and M Camou, 'Crisis As An Opportunity? Women's Labor Participation in the Uruguayan Economy During the Economic Crises of 1930, 1980 And 2000 (2021) 11(20) Revista Uruguaya De Historia Economica 57.

²⁸ Brooks R and P Hodkinson, *Sharing Care. Equal and Primary Carer Fathers and Early Years Parenting* (Bristol University Press 2021); Fonseca G, da Cruz R, Arsénio J, Portugal A, Crespo C. Becoming a Father During the COVID-19 Pandemic: The Experiences of Men in the Transition to Fatherhood. *J Mens Stud.* 2023 Jun 12:10608265231183901; Berik G and E Kongar, 'Time Allocation of Married Mothers and Fathers in Hard Times: The 2007–09 US Recession' (2013) 19(3) Feminist Economics 208.

²⁹ Sjørberg L, Hudson H and C Weber, 'Gender and Crisis in Global Politics: Introduction' (2015) 17 International Feminist Journal of Politics 529.

³⁰ Watson AD and CL Mason, 'Power of the First Hour: IS THERE A TRANSNATIONAL BREASTFEEDING CRISIS?' (2015) 17 International Feminist Journal of Politics 573.

are projected to increase, with more extreme weather events, increase in diseases, and ecological imbalances. The reports of the Intergovernmental Panel on Climate Change (IPCC) continue to document the dramatic harm of climate change and warn of irreversible tipping points. The 2023 report notes that “[w]idespread and rapid changes in the atmosphere, ocean, cryosphere and biosphere have occurred”, with extreme heat events causing human mortality and morbidity in all regions.³¹

Currently, as of June 2024, the USA is experiencing a ‘heat dome’, which promises to break heat records across the country.³² In India, deaths from heatstroke continue as temperatures rise to 50°C in an unusually long heatwave.³³ According to the World Meteorological Organization, heatwaves are one of the most dangerous of weather hazards and cities are particularly impacted as urban areas tend to be 5-10°C warmer than surrounding areas.³⁴ The IPCC observed that the modified land surface in cities results in storage and transfer of heat, giving rise to the phenomenon of urban heat island effect.³⁵ This results from a combination of factors such as the density of buildings in cities, the heat produced from human activities, heat retention by building and road materials.³⁶

An analysis done by the Urban Climate Change Research Network for the ‘Future We Don’t Want’ project shows that around 200 million city-dwellers in about 350 cities currently live with summer temperatures reaching over 35°C. While this is already the deadliest of all climate risks, it is expected that by 2050, around 970 cities will be at least this hot.³⁷ This would result in even more intense heatwaves. Studies of specific cities in Spain have demonstrated that hot spots in cities often coincided with socioeconomically disadvantaged groups.³⁸ Disaggregation of data in Barcelona also

³¹ IPCC Climate Change 2023 Synthesis report, Summary for Policymakers, at A.2 and A.2.5, available at https://www.ipcc.ch/report/ar6/syr/downloads/report/IPCC_AR6_SYR_SPM.pdf

³² CNN, Mary Gilbert and Elizabeth Wolfe, ‘A heat wave not seen in decades is helping to send temperatures soaring for most Americans’ (18 June 2024) available at <https://edition.cnn.com/2024/06/17/weather/heat-wave-east-us-climate-monday/index.html> accessed 19 June 2024

³³ See for example, Reuters, Tora Agarwala, ‘Indian heatwaves, floods kill 11, with four buried alive’ (19 June 2024) <https://www.reuters.com/world/india/unrelenting-heatwave-kills-five-indian-capital-2024-06-19/> accessed 19 June 2024; Nature, Sahana Gosh, India reels under a third straight year of severe heatwaves, (17 May 2024) available at <https://www.nature.com/articles/d44151-024-00071-1> accessed 19 June 2024.

³⁴ World Meteorological Organization, Heatwaves (2024) available at <https://wmo.int/topics/heatwave> accessed 19 June 2024.

³⁵ ‘AR4 Climate Change 2007: The Physical Science Basis — IPCC’ <<https://www.ipcc.ch/report/ar4/wg1/>> accessed 19 June 2024.

³⁶ IPCC, ‘Climate Change 2022: Impacts, Adaptation and Vulnerability (Summary for Policymakers)’ (Intergovernmental Panel on Climate Change 2022) <https://www.ipcc.ch/report/ar6/wg2/downloads/report/IPCC_AR6_WGII_FinalDraft_FullReport.pdf> accessed 2 June 2022.

³⁷ ‘Heat Extremes’ (C40 Cities) <<https://www.c40.org/what-we-do/scaling-up-climate-action/adaptation-water/the-future-we-dont-want/heat-extremes/>> accessed 18 June 2024.

³⁸ Aznarez C and others, ‘Ecosystem Service Mismatches Evidence Inequalities in Urban Heat Vulnerability’ (2024) 922 *Science of The Total Environment* 171215; Terra Amorim-Maia A and others, ‘Governing Intersectional Climate Justice: Tactics and Lessons from Barcelona’ (2024) 34 *Environmental Policy and Governance* 256.

shows that older women and individuals from low-income countries are particularly vulnerable to energy poverty, therefore making them less able to adapt to winter or summer months.³⁹

As this already indicates, while the climate crisis will affect everyone, its impacts will not be felt equally – nor do we have the same capacity to respond to its impacts.⁴⁰ Just like the COVID pandemic had more devastating impacts on the poorest in our communities, climate change will do the same. In all of the climate change scenarios, “the worst affected are the least well-off members of society.”⁴¹ Those in the developing world will be most affected – bearing “an estimated 75–80 per cent of the cost of climate change.”⁴² The World Economic Forum has found that despite countries with the lowest incomes producing only one-tenth of carbon emissions, they will be the most heavily affected by climate change.⁴³ It is a perverse situation where:

the richest people, who have the greatest capacity to adapt and are responsible for and have benefited from the vast majority of greenhouse gas emissions, will be the best placed to cope with climate change, while the poorest, who have contributed the least to emissions and have the least capacity to react, will be the most harmed.⁴⁴

As a continent, Africa is one of the most vulnerable to the climate crisis. In an index ranking countries' risk profiles to climate change, almost half of the 100 most vulnerable countries are in Africa.⁴⁵ While South Africa is greatly at risk due to climate change, it is one of the least vulnerable countries on the African continent due to its relative wealth and economic development. Nonetheless, South Africa has already seen a significant rise in temperature and the future is likely to be hotter and drier – leading to more people at risk of heat-related medical conditions.⁴⁶ In contrast, the top 20 countries *least* vulnerable to climate change include those in Europe as well as Australia, Canada, Japan, New Zealand, Singapore, South Korea, and the USA. A clear division here can be seen between the position of the Global North and the Global South.

Due to entrenched inequalities in societies - such as higher levels of poverty, lack of education and mobility - **women and girls are disproportionately impacted** by the effects of climate change. For example, women are more prone to fatalities in a natural disaster as they are often caring also for

³⁹ Terra Amorim-Maia A and others, ‘Governing Intersectional Climate Justice’.

⁴⁰ UN, The Impact of Climate Change on the Development Prospects of the Least Developed Countries and Small Island Developing States (2009) p 4, available at https://www.un.org/ohrls/sites/www.un.org.ohrls/files/the_impact_of_cc_on_ldcs_and_sids_for_web.pdf accessed 19 June 2024.

⁴¹ Alston P, ‘Climate Change and Poverty: Report of the special rapporteur on extreme poverty and human rights’ (17 July 2019) A/HRC/41/39, para 7.

⁴² Ibid, para 11.

⁴³ World Economic Forum, ‘The climate crisis disproportionately hits the poor. How can we protect them?’ (13 January 2023) available at <https://www.weforum.org/agenda/2023/01/climate-crisis-poor-davos2023/> accessed 19 June 2024.

⁴⁴ Alston, ‘Climate change and poverty’, para 14.

⁴⁵ Notre Dame Global Adaptation Index, ND-GAIN Index (2021) available at <https://gain.nd.edu/our-work/country-index/rankings/> accessed 19 June 2024.

⁴⁶ World Bank Group, ‘Climate Risk Country Profile: South Africa’ (2021) p. 21, available at https://climateknowledgeportal.worldbank.org/sites/default/files/country-profiles/15932-WB_South%20Africa%20Country%20Profile-WEB.pdf accessed 19 June 2024.

children, have limited access to resources and transport, and are less likely able to swim.⁴⁷ The UN estimates that 80 per cent of people displaced by climate change are women.⁴⁸ The EU Parliament resolution of 15 September 2022 on the consequences of drought, fire, and other extreme weather phenomena, pointed to how the ‘gender-differentiated roles also cause differentiated vulnerabilities of women and men to the effects of climate change, and that climate change impacts exacerbate gender inequalities’.⁴⁹ Additionally, gender-based violence, early/forced marriage, human trafficking, and forced prostitution are more likely during and/or following climate disasters.⁵⁰ A UN Special Rapporteur on human rights has found that climate change aggravates “all types of gender-based violence against women and girls”.⁵¹ In this way, climate change is far from being “gender neutral”.⁵²

Based on **intersectionality**, the impacts of climate change will also be experienced differently by women in different contexts. For example, poor, racialised, indigenous, older/younger, and disabled women will be disproportionately impacted. Children – especially girls - will be particularly vulnerable to the impacts of climate change “due to their evolving physical and mental development and status within society.”⁵³ For children, illnesses, lack of access to clean water, or malnourishment as a consequence of the climate crisis can permanently stunt growth as well as brain development⁵⁴ - with obvious long-term consequences. Studies show that school attendance of children – and especially girls - significantly declines after floods or during droughts and deprives children of the lifelong benefits of education,⁵⁵ which includes better health and higher incomes. Children - including

⁴⁷ UN Human Rights Council, Report of the Office of the United Nations High Commissioner for Human Rights on the relationship between climate change and human rights 15 January 2009 A/HRC/10/61 para 45; Atapattu S, *Human Rights Approaches to Climate Change: Challenges and Opportunities* (Routledge 2015) p. 199; UN CEDAW Committee General Recommendation No. 37 on the gender-related dimensions of disaster risk reduction in the context of climate change (13 March 2018) para 4.

⁴⁸ UN Office of the High Commissioner, Climate change exacerbates violence against women and girls (12 July 2022), available at <https://www.ohchr.org/en/stories/2022/07/climate-change-exacerbates-violence-against-women-and-girls> accessed 19 June 2024.

⁴⁹ European Parliament resolution of 15 September 2022 on the consequences of drought, fire, and other extreme weather phenomena: increasing the EU’s efforts to fight climate change (2022/2829(RSP)) <https://www.europarl.europa.eu/doceo/document/TA-9-2022-0330_EN.html> accessed 19 June 2024.

⁵⁰ UN CEDAW Committee General Recommendation No. 37 on the gender-related dimensions of disaster risk reduction in the context of climate change (13 March 2018) para 5.

⁵¹ UN General Assembly, Report of the Special Rapporteur on violence against women and girls, its causes and consequences, Reem Alsalem: Violence against women and girls in the context of the climate crisis, including environmental degradation and related disaster risk mitigation and response (11 July 2022) A/77/136, para 23.

⁵² UN Women, Explainer: How gender inequality and climate change are interconnected (28 Feb 2022) available at <https://www.unwomen.org/en/news-stories/explainer/2022/02/explainer-how-gender-inequality-and-climate-change-are-interconnected> accessed 19 June 2024.

⁵³ UN Committee on the Rights of the Child, Report of the 2016 Day of General Discussion Children’s Rights and the Environment, p. 4.

⁵⁴ Gibbons E, ‘Climate Change, Children’s Rights, and the Pursuit of Intergenerational Climate Justice’ (2014) 16 Health and Human Rights Journal 21.

⁵⁵ *Ibid.*, at 22.

girls - have petitioned international bodies to remedy harms suffered due to climate change in cases like *Sacchi et al* and *Duarte Agostinho*.⁵⁶

In both of those cases, the petitioners complained *inter alia* of **extreme heat**, wildfires, and droughts. The WHO reported that climate change is responsible for 37 per cent of heat-related deaths, and that heat-related deaths among those older than 65 years have risen by 70 per cent in two decades.⁵⁷ The first international court to find a violation of human rights due to climate change related to the impacts of heat waves on elderly women in Switzerland.⁵⁸ In that case, *KlimaSeniorinnen*, the petitioners argued that older women were particularly vulnerable to the increased temperatures and heatwaves being experienced in Switzerland. A study in Bangladesh similarly documents the detrimental impacts of higher temperatures and heatwaves on girls. The study found that girls were more likely to be married off in the year of a heatwave or the one after, with marriage typically ending a girl's schooling and increasing the chances of early pregnancies.⁵⁹

Further, a study conducted on the impact of heat waves on mortality in nine European cities during summers of 1990-2004 and 2003, separately, found that the increase in mortality ranged from +7.6 per cent in Munich to +33.6 per cent in Milan.⁶⁰ This rose up to three-times greater during episodes of long duration and high intensity. The effect was higher in Mediterranean cities than in North-Continental cities. Further, the effect of heat waves had a more significant higher impact among females than males in the Mediterranean cities in the 75-84 age group. In another study that considered heatwave and mortality in 31 major Chinese cities, the researchers saw a significantly higher mortality risk of heatwave in females than in males, estimated to be four to six percent higher for women.⁶¹ The study further postulates that this may be due to the gender-related physiological and thermoregulatory differences.

Another facet in which the **gendered effects of extreme heat** is the economic losses that women suffer during extreme temperatures. In a study conducted by Arsht-Rock on the unequal impact of heat on women's unpaid domestic, the report examined conditions in India, Nigeria and the USA.⁶² The report had three key findings. Firstly, the burden on unpaid domestic labour falls

⁵⁶ Committee on the Rights of the Child, *Chiara Sacchi et al v Argentina* CRC/C/88/D/104/2019 (8 October 2021); European Court of Human Rights *Duarte Agostinho et al v Portugal et al* App no 39371/20 (GC) 9 April 2024.

⁵⁷ World Health Organization, Climate Change (12 October 2023) available at <https://www.who.int/news-room/fact-sheets/detail/climate-change-and-health> accessed 19 June 2024.

⁵⁸ European Court of Human Rights, *Verein KlimaSeniorinnen Schweiz and others v Switzerland* App no 53600/20 (GC) 9 April 2024.

⁵⁹ Carrico A, Donato K, Best K and J Gilligan, 'Extreme weather and marriage among girls and women in Bangladesh' (2020) 65 *Global Environmental Change*.

⁶⁰ D'Ippoliti D and others, 'The Impact of Heat Waves on Mortality in 9 European Cities: Results from the EuroHEAT Project' (2010) 9 *Environmental Health: A Global Access Science Source*.

⁶¹ Yang J and others, 'Heatwave and Mortality in 31 Major Chinese Cities: Definition, Vulnerability and Implications' (2019) 649 *Science of The Total Environment* 695.

⁶² Adrienne Arsht-Rockefeller Foundation Resilience Center, 'The Scorching Divide: How Extreme Heat Inflames Gender Inequalities in Health and Income' (*Adrienne Arsht-Rockefeller Foundation Resilience Center*, 26 July 2023) <<https://one-billionresilient.org/extreme-heat-inflames-gender-inequalities/>> accessed 19 June 2024.

disproportionately on women. The inclusion of this increases the estimates of the heat-related losses women experience by 260 per cent, in contrast to 76 per cent for men. Secondly, the heat's impact affects women who already face a wage gap. And thirdly, heat creates a double burden on women who are physically more susceptible, but also have to shoulder additional paid and unpaid care responsibilities associated with heat-related illness.

These disproportionate impacts of the climate crisis upon women and girls are exacerbated by the fact that they are **un(der)-represented in the relevant decision-making bodies**. For example, women are still largely locked out of climate change decision-making processes at local, national and international levels. Women made up less than 40 per cent of national delegates to UNFCCC meetings in 2021, which was approximately the same for the Paris Agreement negotiations in 2015.⁶³ As a corollary, gender was absent in discussions at the Conferences of Parties, until the Lima Programme was adopted at COP20 to advance gender-responsive climate policies.⁶⁴ Additionally, women authors on IPCC reports are around only 20 per cent,⁶⁵ as many professions related to climate science are male-dominated.⁶⁶ Women are also under-represented on courts hearing climate change cases, such as the International Court of Justice which has had only six female judges in its 5 year history. The International Tribunal on the Law of the Sea, which recently handed down an advisory opinion on climate change,⁶⁷ currently has only six female judges out of 21.⁶⁸

To quote Charlesworth, Chinkin, and Wright: “the invisibility of women is striking”.⁶⁹ Clearly, women are unable to exercise all of their participatory rights in tackling this crisis.

Due to their marginalisation, women are an **untapped resource of “coping strategies and adaptation methods that can offer useful lessons”** in addressing climate change.⁷⁰ They “hold critical local knowledge that can enhance climate adaptations and assist the development of new technologies to address climate variability in areas related to energy, water, food security, agriculture and fisheries, biodiversity services, health and disaster risk management.”⁷¹ In 2019, UN Secretary General Guterres remarked that rural women “are a repository of knowledge and skills which can

⁶³ Womens Environment and Development Organization (WEDO), Women's Participation in the UNFCCC: 2022 Report (6 Sept 2022) available at <https://wedo.org/womens-participation-in-the-unfccc-2022-report/> accessed 19 June 2024.

⁶⁴ A Gender Action Plan was subsequently adopted at COP23.

⁶⁵ Gay-Antaki M and D Liverman, 'Climate for women in climate science: Women scientists and the Intergovernmental Panel on Climate Change' (2018) 115(9) PNAS Proceedings of the National Academy of Sciences 2060.

⁶⁶ IPCC, 'Report from the IPCC Task Group on Gender' (2019) available at <https://www.ipcc.ch/site/assets/uploads/2019/01/110520190810-Doc.-10-Rev.1TG-Gender.pdf>

⁶⁷ International Tribunal for the Law of the Sea, Advisory Opinion: Request for an advisory opinion submitted by the Commission on Small Island States on climate change and international law (21 May 2024) available at https://itlos.org/fileadmin/itlos/documents/cases/31/Advisory_Opinion/C31_Adv_Op_21.05.2024_orig.pdf

⁶⁸ See for example Nguyen L, 'Piercing the glass ceiling at UNCLOS tribunals' (17 March 2023) available at <https://cil.nus.edu.sg/blogs/piercing-the-glass-ceiling-at-unclos-tribunals/> accessed 19 June 2024.

⁶⁹ Charlesworth H, Chinkin C and S Wright, 'Feminist Approaches to International Law' (1991) 85(4) *American Journal of International Law* 621.

⁷⁰ Atapattu, *Human Rights Approaches to Climate Change*, at 208.

⁷¹ Alston M, 'Gender Mainstreaming and climate change', *Women's Studies International Forum* vol 47 part b (2014) p 289.

help communities to use nature-based, low-carbon solutions to adapt to what the UN considers the defining issue of our time.”⁷² Clearly, women should be recognized as having a fundamental role in addressing one of the key challenges of humanity and should be facilitated in playing this role.

3.3 The pension crisis and its gender dimensions

Since 1980s, retrenchment and privatization of pension schemes have been on policy agendas across regions. In high-income countries, reforms have aimed at the reduction of fiscal costs of population ageing, through “less generous indexation rules, higher retirement ages, incentives to delay retirement and the development of individual pension savings to compensate for the projected fall of public pensions in the future”.⁷³

Several institutions, such as the World Bank (1994) promoted a policy shift to the market which led to structural reforms involving a “**partial or complete switch from public pay as you go (PAYG) social insurance pensions to privately managed, fully funded individual account**”.⁷⁴ The global crisis of 2008 and subsequent fiscal austerity accelerated these reforms in several countries.

Despite pension being the most popular part of welfare state, **a crisis discourse has consolidated the idea that cutbacks were necessary and unavoidable**.⁷⁵ Longstanding and persisting **myths about the fragility of public pensions**⁷⁶ systems underpin a ‘crisis discourse’ that helped justifying retrenchment and privatization⁷⁷. Through this crisis discourse, the debate on pensions have shifted from a rights framework (under which pensions should be supported through public expenditure) to yet another commodity in the financial market.

These trends towards privatization and gender-blind measures seem to **persist in more recent pension reforms**. The Netherlands’ government recently passed a systemic reform of private pensions from defined benefit (DB) to defined contribution (DC), that puts an end to the model of income security. Unlike a defined-benefit plan, where employees know exactly what their benefits will be in retirement, the only certainty in a defined-contribution plan is the amount that the employee contributes. Moreover, pension reforms are going towards **strengthening the link between the retirement age and life expectancy** (Slovakia), **the increase of retirement age** (Sweden),

⁷² UN, Rural women a ‘powerful force’ for global climate action: UN Secretary-General (14 October 2019) available at <https://news.un.org/en/story/2019/10/1049231> accessed 19 June 2024.

⁷³ Arza C, “The gender dimensions of pension systems: Policies and constraints for the protection of women”, [UN-Women Discussion Paper N° 1, July 2015](#), citing Kohli M and C Arza, ‘The Political Economy of Pension Reform in Europe’ In Robert H. Binstock and Linda K. George (Eds.), *Handbook of Ageing and the Social Sciences* (Academic Press 2010); Cox RH, ‘The social construction of an imperative: Why welfare reform happened in Denmark and the Netherlands but not in Germany’ (2001) 53 *World Politics* 463

⁷⁴ Arza, ‘The gender dimensions of pension systems’.

⁷⁵ Kohli and Arza, ‘The Political Economy of Pension Reform in Europe’; Cox RH, ‘The social construction of an imperative’.

⁷⁶ Barr N, ‘Reforming pensions: Myths, truths, and policy choices’ (2002) 55(3) *International Social Security Review* 3.

⁷⁷ Etxezarreta M and J Iglesias, *El cuento de las pensiones. Érase una vez...* (Icaria 2019).

restriction of early or minimum retirement ages (Costa Rica, the Czech Republic, and France). In three-fifths of OECD countries future retirement ages will increase from 62 years (Colombia, Luxembourg and Slovenia) to 70 years or more (Denmark, Estonia, Italy, the Netherlands and Sweden)⁷⁸.

The **shift to individual account has clear gender impacts**. Benefit levels in individual accounts reflects working and contributory histories, as well as earnings. According to Arza, “this can mean substantially lower pensions for individuals with limited or interrupted contributory histories, including many women, who need to rely on other redistributive pension pillars, if available”.⁷⁹

The **gender pension gap** has been slowly decreasing from 33.9% in 2010 to the current 25.4% (2023) in the EU27 member states,⁸⁰ with Malta and Luxembourg holding the worst position (respectively 41 and 36%).

Pension reforms that specifically target women can reproduce gender stereotypes on caring roles (e.g. pension supplement recognised only to women with two or more children in Spain was declared discriminatory on grounds of sex)⁸¹ or have limited impact if they are blind to pre-existing gender gaps (eg. the ‘women option’ in Italy, which allows women to retire at age 58 after a 35-year career, but it requires pensions to be fully calculated based on the NDC (non-defined contributions rules), which result in lower benefits than the DB scheme (defined benefit) due to automatic actuarial adjustments).⁸² Moreover, pension reforms that do not adopt a gender-sensitive/transformational perspective can be particularly prejudicial to women (e.g. Fornero Law 2012 in Italy).⁸³

Solutions to design more gender transformative pension systems go beyond the pension system itself and generally involve reforms of the labour market to close the pay gap and job segregation. Additionally, the improvement of public childcare services or the introduction of carers’ pension credits, for those who are not involved in paid work are two policy solutions discussed in literature.⁸⁴

In countries where private pensions schemes are in place, research has focused on gender gaps in membership of private pension systems, for example in the UK.⁸⁵

⁷⁸ OECD (2023), *Pensions at a Glance 2023: OECD and G20 Indicators* (OECD Publishing, Paris) <https://doi.org/10.1787/678055dd-en>.

⁷⁹ Arza, ‘The gender dimensions of pension systems’, p. 15.

⁸⁰ Eurostat, ‘Gender pension gap by age group’ (2010-2023). https://ec.europa.eu/eurostat/databrowser/view/ILC_PNP13_custom_11952867/default/table?lang=en

⁸¹ CJEU Judgment of December 12 2019, C-450/18, *WA v. Instituto Nacional de la Seguridad Social (INSS)*. ECLI:EU:C:2019:1075.

⁸² Carlini R, ‘Opzione donna, la pensione contro le non madri’ (*Ingenere*, 23 November 2022) <<https://www.ingenero.it/articoli/opzione-donna-la-pensione-contro-le-non-madri>>

⁸³ Bonardi O, ‘Non è un paese per vecchie. La riforma delle pensioni e i suoi effetti di genere’ (2012) 3 *Rivista del Diritto della Sicurezza Sociale* 513.

⁸⁴ Chau RCM, Foster L and SWK Yu, ‘Defamilisation and familisation measures: Can they reduce the adverse effects of pro-market pension reforms on women in Hong Kong and the UK?’ (2016) 36(2) *Critical Social Policy* 205.

⁸⁵ Gardiner J, Robinson AM and F Fakhfakh, ‘Exploring the private pension gender gap and occupation in later working life’ (2016) 30(4) *Work, Employment and Society* 687.

From a general perspective, financial crises disproportionately affect women, exacerbating existing gender inequalities. Women are often more vulnerable to economic downturns due to their overrepresentation in low-wage and insecure jobs, their responsibility for unpaid care work, and their lower levels of financial assets and savings compared to men⁸⁶.

The **policy response** to financial crises can have gendered implications. Post-2008, many recovery measures failed to adequately address the unique challenges faced by women. Austerity measures, in particular, disproportionately affected women by cutting public sector jobs and social services on which women rely heavily.⁸⁷ Effective policy responses should incorporate gender analysis to ensure that recovery efforts do not exacerbate existing inequalities but rather promote gender equality and economic resilience.⁸⁸

The economic downturns tend to reinforce traditional gender roles, pushing women back into domestic and caregiving roles while prioritizing men's employment in recovery policies (Rubery, 2014). This phenomenon is seen through the conversion, drift, and displacement framework, which describes how **equality policies can be subtly undermined or shifted following economic crises**. Conversion involves the reinterpretation of existing policies to fit new economic agendas, drift refers to the neglect of gender equality goals in favor of economic priorities, and displacement highlights the sidelining of gender issues by more pressing economic concerns.⁸⁹

For example, the pandemic policy responses (school closures, lockdowns) have had disproportionate effects on women's career. According to the ILO, more than 2 million mothers globally left the labor force over the course of 2020⁹⁰, partly to assume primary caregiving roles.

Gender differences in **leadership and crisis management** have been a focal point of academic inquiry. Studies suggest that women leaders often adopt more inclusive and collaborative approaches, which can be particularly effective in crisis situations.⁹¹ However, the underrepresentation of women in leadership positions, especially in finance and politics, limits their influence on policy responses to crises. The essentialist portrayal of women as nurturing and self-sacrificing during crises can also reinforce stereotypes, potentially hindering their acceptance in leadership roles.⁹² One notable phenomenon in this context is the "glass cliff," which refers to the tendency of women to be appointed to leadership positions during times of crisis or downturn, when

⁸⁶ Seguino S, 'The global economic crisis, its gender and ethnic implications, and policy responses' (2010) 18(2) Gender & Development 179.

⁸⁷ Elson D, 'Economic Crises from the 1980s to the 2010s: A Gender Analysis' In Shirin Rai and Georgina Waylen (eds), *New frontiers in feminist political economy* (Routledge 2013).

⁸⁸ Seguino, 'The global economic crisis'.

⁸⁹ Karamessini and Rubery, *Women and austerity*.

⁹⁰ World Economic Forum, [Global Gender Gap Report 2022, Page 34](#)

⁹¹ Eagly AH and LL Carli, *Through the labyrinth: The truth about how women become leaders* (Harvard Business School Press 2007).

⁹² Calkin S, "Tapping" women for post-crisis capitalism: Evidence from the 2012 World development report' (2015) 17(4) International Feminist Journal of Politics 611.

the likelihood of failure is highest.⁹³ This situation often sets women up for greater scrutiny and blame if they are unable to turn around the troubled organization or situation. The glass cliff phenomenon suggests that while women may be seen as capable crisis managers, their appointments may also be a double-edged sword, placing them in precarious positions with high risks of failure.

Concerning the **crisis discourse**, in crisis and post-crisis contexts, gender stereotypes are often re-ignited to justify specific recovery measures targeting women. The World Bank's Smart Economics discourse after the 2008 crisis is a prime example. This discourse promoted women's empowerment as essential for post-crisis recovery, representing women as responsible and altruistic economic agents useful for sustainable capitalism. While this discourse praised women as drivers of economic growth and saviors of global capitalism, it also reinforced essentialist characterizations of women as maternal and self-sacrificing.⁹⁴

An example of this is the concept of the "Lehman Sisters", which was introduced by Christine Lagarde in the context of the 2008 financial crisis, referencing the collapse of Lehman Brothers. This hypothetical scenario questions whether the financial crisis might have been less severe if more women had been in leadership positions within financial institutions. The argument posits that women, who are often perceived to be more risk-averse and ethical in their decision-making, might have steered these institutions away from the high-risk behaviors that precipitated the crisis.⁹⁵ While this remains speculative, it underscores the importance of diversity in leadership and decision-making processes, particularly in high-stakes environments.

3.4 The housing crisis and its gender dimensions

In recent decades, a housing affordability crisis has hit globally, with particular emphasis on low and middle-income households in advanced economies. The increase of housing-related expenses can lead to cut on other expenditures, threatening households' wellbeing.

The current housing crisis should be analysed from a historical perspective that goes back to the global financial crisis of 2008, the consequent reduction of welfare expenditure, and increased speculation of private funds on rental market. In Spain, for example, from 2008 to 2015 public expenditure on housing has been reduced more than 50% and the building of social housing between 2006 and 2015 has been cut by 95%.⁹⁶ This situation has been exacerbated after the outbreak of the war in Ukraine, which led to an increase in the cost of living, with repercussions also on the housing cost.

⁹³ Ryan MK, Haslam SA, Hersby MD and R Bongiorno, 'Think crisis–think female: The glass cliff and contextual variation in the think manager–think male stereotype' (2011) 96(3) *Journal of Applied Psychology* 470.

⁹⁴ Calkin, 'Tapping women'.

⁹⁵ Adams RB and P Funk, 'Beyond the glass ceiling: Does gender matter?' (2012) 58(2) *Management science* 219.

⁹⁶ García-Hernández JS, Díaz-Rodríguez M^a del Carmen and M García-Herrera Luz, 'Auge y crisis inmobiliaria en Canarias: desposesión de vivienda y resurgimiento inmobiliario' (2018) 69 *Investigaciones Geográficas* 23.

According to OECD,⁹⁷ there has been a longstanding crisis in **housing affordability**, and house prices have risen by 77% between 1996 and 2022, outpacing growth in income in most OECD countries (29%).⁹⁸ The increase of rents have made it harder for tenants to save for deposits and access homeownership, and have also made them more vulnerable to shocks, as seen during the COVID-19 pandemic.⁹⁹ Besides house prices, a nearly 20% year-on-year increase in **housing-related expenses** (utilities, rents, maintenance and repair) has occurred in 2022, as a consequence of the increase in energy prices.¹⁰⁰ Housing-related expenses have increased at a time when “15% of households in the bottom income quintile of OECD countries (for which data are available) were already unable to afford adequate heating for their dwellings”. This picture is completed by data from Eurostat, according to which in 2022, 9.3% of the EU population could not afford to keep their home adequately warm, and 16.8% of the population were living in an overcrowded home, a share which has fallen from 19.1% in 2010.¹⁰¹ There has been an increase of 47% in the EU between 2010 and 2022 (particularly large increases between 2015 and 2022). Rents have also increased 18% in the same period, whereas the inflation was 28%. In 2022, 10.6% of the population in cities lived in a household where total housing costs represent more than 40% of disposable income, while the corresponding rate for rural areas was 6.6%.¹⁰²

The ongoing housing crisis is reflected not only in the **affordability** of housing, but also its **habitability** (especially now in the face of global warming), **the impact of housing on health (social determinants of health), educational outcomes, job opportunities, homelessness, protection against forced evictions, and environmental sustainability**. Additional crises may have negative impacts on all these dimensions, as the case of the COVID-19 pandemic, and the war in Ukraine whose risk of spreading is particularly acute in countries at the borders. **Conversely, during the COVID-19**, safety mechanisms to protect vulnerable groups against forced evictions were put in place in most countries, indicating how crisis situations may show the possibility of strengthening social protections.

In terms of territorial/spatial inequalities, some studies point at the impact of the housing crisis not only in touristic areas and main cities but also in the working-class residential areas.¹⁰³ In Canary Islands and Balearic, the increased investments in real estate for tourism –without any control and even favoured by public policies - and the rise in house prices have led to the expulsion of the

⁹⁷ OECD, 'Confronting the cost-of-living and housing in cities (OECD Regional Development Papers, 2023).

⁹⁸ Ibid.

⁹⁹ OECD (2021), Building for a better tomorrow: Policies to make housing more affordable, OECD Publishing, Paris, <http://oe.cd/affordable-housing-2021>.

¹⁰⁰ OECD (2023), Inflation (CPI) (indicator), <https://doi.org/10.1787/eee82e6e-en> (accessed on 10 March 2023).

¹⁰¹ Eurostat (2023) Housing in Europe – 2023 Edition. <https://ec.europa.eu/eurostat/web/interactive-publications/housing-2023#about-this-publication>

¹⁰² Ibid.

¹⁰³ García-Hernández and others, 'Auge y crisis inmobiliaria en Canarias'.

working class from their residence.¹⁰⁴ The **turistification and gentrification** of urban (but also rural) areas is a matter of increasing concern for its negative impacts especially on the most vulnerable groups.¹⁰⁵

Citizens are mobilising against this trend. Looking at crises as windows of opportunity, scholarship has focused on **different forms of tenants' mobilization** (both in organised as well as non-organised forms of resistance) in different part of the world to protest displacement and homelessness.¹⁰⁶

The crisis is compounded by **discrimination by private landlords or real estate agents** - particularly against racial and religious minorities-, a phenomenon that is poorly addressed by policymakers. An exception is the recent Good Landlordship Act, adopted by the Dutch government in 2023, which aims at preventing abuses by landlords.¹⁰⁷

Similar to the pension crisis, housing policies have shifted from a **right framework** (enshrined at international level –ICESCR¹⁰⁸- and by national constitutions) **to a commodity framework**. The State has retrenched from its role to ensure the right to housing and regulate private actors in the housing market. This retrenchment has led to undermine the right to housing. In 2019, the UN Special Rapporteur on adequate housing argued that the global crisis in access to adequate housing was mainly due to hurdles in accessing justice for this right (A/HRC/40/61). She pointed at the “outdated division of the right to housing into justiciable and non-justiciable components, negative and positive rights” as problematic. Among the arguments she brings forward is the fact that the UN Guiding Principles on Business and Human Rights¹⁰⁹ do not encompass residential housing.¹¹⁰ This trend towards neoliberal policies in the housing sphere is observed also in northern European countries, with traditionally strong welfare state, such as Sweden.¹¹¹

It has been argued that gender inequality in housing has a threefold dimension: **economic, physical and psychosocial**. Statistical evidence shows that women face greater difficulties in meeting housing costs in Europe with the increase of housing unaffordability. This is mostly due to the gender

¹⁰⁴ Navarro J, 'Conchita y los ocho vecinos de Santander ganan el pulso contra un gran inversor en pisos turísticos: "De aquí no nos vamos"' (*El País*, 15 May 2024). https://elpais.com/espana/2024-05-15/conchita-y-los-ocho-vecinos-de-santander-ganan-el-pulso-contra-un-gran-inversor-en-pisos-turisticos-de-aqui-no-nos-vamos.html#?prm=copy_link; Lobera Sureda A and F Ubilla, 'Los vecinos de este pequeño pueblo se rebelan contra los precios de la vivienda: "Sólo puedes comprar casas ilegales"' (*El Diario*, 10 May 2024). https://www.eldiario.es/illes-balears/economia/vecinos-pequeno-pueblo-rebelan-precios-vivienda-puedes-comprar-casas-ilegales_1_11355682.html

¹⁰⁵ Ill Raga M, 'La falsa solución turística: concentración de beneficios y deuda social' (Observatorio de la Deuda en la Globalización 2019).

¹⁰⁶ Çelik Ö, 'Cracking the housing crisis: financialization, the state, struggles, and rights' (2024) 39(6) *Housing Studies* 1385; Fields D, 'Unwilling Subjects of Financialization' (2017) 41 *Int. J. Urban Reg. Res.* 588.

¹⁰⁷ Parliamentary Papers II 2022-2023, 36 310, No. A and 3.

¹⁰⁸ CESCR Committee, General Comment n. 4 (1991) and General Comment n 7 (1997).

¹⁰⁹ https://www.ohchr.org/sites/default/files/documents/publications/guidingprinciplesbusinesshr_en.pdf

¹¹⁰ See in this regard, the ICESCR general comment 4 and 24 (State obligations in the context of business activities).

¹¹¹ Listerborn C, 'The new housing precariat: experiences of precarious housing in Malmö, Sweden' (2021) 38(7) *Housing Studies* 1304.

gaps in earnings, pension and care duties. These gaps have also a negative consequence on the opportunity of adequate housing, as residential conditions of women are also systematically lower. Moreover, the home is not a safe space for women, as women suffer high levels of violence in their domestic spheres, aggravated by economic dependence.¹¹²

In Spain, the housing crisis following the global recession had a disproportionate impact on women, particularly single-mother households and women living alone. This impact can be observed in the % of housing costs on disposable household income, as well as in the incidence of evictions and foreclosures between men and women.¹¹³ In the UK, for example, “67% of adults in households accepted as statutorily homeless are women, reflecting their risk of loss of secure housing, and their responsibility for caring for children; 60% of adults in households claiming housing benefit are women reflecting women’s lower incomes; 57% of adults in social renting are women, reflecting women’s lower incomes”.¹¹⁴ A study conducted by EIGE¹¹⁵ estimated that the risk of poverty after deducting housing costs increases considerably for both women and men, but the gender gap remains constant and even increases slightly (from 10% to 33% in women, and from 9% to 29% in men).

The gender dimension of the housing crisis can be analysed also from an intersectional perspective, looking at the **intersection of gender with social class and foreign status**, for example, looking at the impact of mortgage foreclosure and evictions.¹¹⁶

Studies have showed the link between women living in inadequate housing and health issues, shedding light on the additional difficulties in accessing health care during the COVID-19 crisis.¹¹⁷ Yet, very few studies consider **gender inequalities in housing and health**. Most studies analyzed affordability (36%) and physical conditions (32%), noticing that health outcomes in relation to these dimensions were worse for women and non-binary or trans people.¹¹⁸

Access to safe and affordable accommodation is also strictly connected to the phenomenon of **gender-based violence and the risk of homelessness**. Research indicates that domestic violence is among the leading causes of homelessness for women, with evidence suggesting a strong

¹¹² Meda Bosch J, ‘La vulneración del derecho de la mujer a la vivienda en Europa’ (2022) 79(174) Estudios De Derecho 63.

¹¹³ Meda Bosch J, ‘El Derecho de La Mujer a La Vivienda En España (2008-2017)’ (2020) 28 Estudios Feministas 1

¹¹⁴ Women’s Budget Group, ‘Housing and Gender: A pre-budget briefing from the UK (Women’s Budget Group, March 2020). <https://wbg.org.uk/wp-content/uploads/2020/02/final-housing-2020.pdf>

¹¹⁵ EIGE (2016) Poverty, gender and intersecting inequalities in the EU: Review of the implementation of area A: Women and poverty of the Beijing platform for action <https://eige.europa.eu/sites/default/files/documents/ti_pub-pdf_mh0416244enn_pdfweb_20161208181320.pdf>

¹¹⁶ Domínguez-Mujica J and J Parreño-Castellano, ‘A gender approach to housing loss in Spain: the case of Las Palmas de Gran Canaria’ (2021) 126(2) Geografie 123.

¹¹⁷ Sevik I and M Ciceklioglu, ‘Healthcare Access Worsened for Women in Precarious Housing During the COVID-19 Pandemic: A Qualitative Study’ (2024) INQUIRY: The Journal of Health Care Organization, Provision, and Financing 61:4695802412464782024.

¹¹⁸ Vásquez-Vera C, Fernández A and C Borrell, ‘Gender-based inequalities in the effects of housing on health: A critical review’ (2022) 17 SSM Popul Health 101068.

correlation between the two social problems.¹¹⁹ The connection between these two phenomena is influenced by various factors such as mental health consequences, social isolation, lack of coordination between support systems, and housing market conditions.¹²⁰ LGBTQ+ youth experiencing homelessness face discrimination and violence, leading to social exclusion and the need for contingency plans for housing and employment.¹²¹ Transgender individuals, particularly transgender men, are at a higher risk for physical health problems, mental health problems, and domestic violence while experiencing homelessness.¹²²

On the side of opportunities and agency, women are playing a **pivotal role in mobilizations** against the financialization of housing and in shaping public policies. In Sao Paulo, the alliance between female leaders within the housing movement, the women's movement and with nongovernmental organizations and local elected officials contributed to the development of gender-specific public housing policies.¹²³ In the US, five Black mothers led the 'Moms for Housing' Movement.¹²⁴

Example of recent housing policies in Europe point in the direction of **decreased public spending on social housing, and increased incentives on homeownership**. In the UK, for example, policies in the housing field since 2010 imposed “a sharp reduction in overall government spending on housing, reductions in housing benefit rates and eligibility, and changes to the size and status of the social housing sector”. This reduction in the 'housing welfare safety net' has had a greater impact on women.¹²⁵ Moreover, policies put in place have focused on supporting home ownership through high-cost schemes (home renovation incentives, aimed at improving energy efficiency of buildings – the so-called Superbonus; and the First Home incentives for people under 36 to buy their first house),

¹¹⁹ Anderson DG, Fallin A and H Al-Modallal, 'Workplace Violence Experiences of Homeless Women and Women Residing in Battered Women Shelters' (2014) 29(1) *Affilia - Journal of Women and Social Work* 56; Baker CK, 'Connections between domestic violence and homelessness' In: Lee E Ross (ed), *Continuing the War Against Domestic Violence* (Routledge 2014); Sullivan CM, Bomsta HD and MA Hacskaylo, 'Flexible Funding as a Promising Strategy to Prevent Homelessness for Survivors of Intimate Partner Violence' (2019) 34(14) *Journal of Interpersonal Violence* 3017.

¹²⁰ Mayock P and F Neary, 'Where am I going to go Tonight? Where am I literally going to go?': Exploring the Dynamics of Domestic Violence and Family Homelessness' (2023) *Journal of Family Violence* 0123456789; Stone W, Sharam A, Goodall Z, Reynolds M, Sinclair S, Faulkner D, James A and T Zhang, 'Gendered housing matters: toward gender-responsive data and policy making' (AHURI Final Report No. 415, Australian Housing and Urban Research Institute Limited, 2024).

¹²¹ Côté P-B, Frésard L and M Blais, 'I didn't want to be noticed': discrimination and violence among LGBTQ + youth experiencing homelessness' (2024) 21 *Journal of LGBT Youth* 180; Stone and others, 'Gendered housing matters'.

¹²² Flatley CA, Hatchimonji DR, Treglia D and JJ Cutuli, 'Adolescent homelessness: Evaluating victimization risk based on LGBT identity and sleeping location' (2022) 94(8) *Journal of Adolescence* 1108; Flentje A, Leon A, Carrico A, Zheng D and J Dilley, 'Mental and Physical Health among Homeless Sexual and Gender Minorities in a Major Urban US City' (2016) 93(6) *Journal of Urban Health* 997; Morrow QJ and JK McGuire, 'A Qualitative Inquiry of Associations Between Family Environment and Suicidality for Transgender Youth Experiencing Homelessness' (2024) 39 *Journal of Adolescent Research* 196.

¹²³ Levy C, Latendresse A and M Carle-Marsan, 'Gendering the Urban Social Movement and Public Housing Policy in São Paulo' (2017) 44(3) *Latin American Perspectives* 9.

¹²⁴ Summers BT and D Fields, 'Speculative Urban Worldmaking: Meeting Financial Violence with a Politics of Collective Care' (2024) 56(3) *Antipode* 821.

¹²⁵ Women's Budget Group, 'Housing and Gender: A pre-budget briefing from the UK (Women's Budget Group, March 2020). <https://wbg.org.uk/wp-content/uploads/2020/02/final-housing-2020.pdf>

to the expenses of social housing. Moreover, taxation of housing assets, rental income and imputed rents “has been generous, and has been an overlooked option for fiscal and housing policy goals.”¹²⁶

Privatization of social housing has also gender effects. **In the US, the shift from public housing projects to individual housing vouchers to be used in the private market** have had negative gender impacts, especially on women of colour, despite their **gender-neutral design**.¹²⁷ In the private market, women suffer rent discrimination, they are more exposed to domestic violence (home vulnerability prevent them from leaving abusing relationships), sexual harassment, and they lose social and economic networks. Dependence on the private housing market inherently exposes them to intersecting gender and racial discrimination and harassment.¹²⁸ The negative effects of gendered and racialised housing policies are **exacerbated during crisis**, such as the case of the post-Hurricane Katrina housing solutions adopted in the US,¹²⁹ or the post-earthquake in Haiti.

An exception to retrenchment is the case of Canada, where the 2019 National Housing Strategy Act has incorporated the right to housing into legislation and committed to improving housing outcomes for persons in greatest need, with a funding target aimed at women-led households.¹³⁰ In this case, the challenge is to combine the scaling up of social housing with the caring approach of women’s housing providers, who have struggled to address women’s voices and needs in this field. Scaling up might run the risk of corporatisation and financialization of social housing providers, as well as losing the context and bottom-up approaches that ensure a holistic view to housing policies and representation of the communities’ needs.

An example of these risks is the **South African** national housing project, which has promoted large-scale developments outside cities without providing transport, services and employment opportunities, and without participation of municipal and grassroots initiatives.¹³¹ From a gender perspective, the South African National Housing Program has mandated **joint titling and prioritising women-headed households as subsidy recipients**. This policy has not brought about a clear change in women’s well-being in the household. On the contrary, it has exacerbated tension in decisionmaking, and women’s marginalisation (units were built in urban peripheries, far from economic activities and social networks).¹³²

In the case of Spain, recent scholarship has analysed the degree of gender mainstreaming in housing policies, identifying **different models among Autonomous Communities that range from**

¹²⁶ Ibid.

¹²⁷ Hatch ME, ‘When gender-neutral rental housing policy becomes gender-inequitable’ in P. M. Shields, N. M. Elias (eds.), *Handbook on Gender and Public Administration* (Edward Elgar 2022), pp. 317-331.

¹²⁸ Reid M, ‘Public housing and gender: Contextualizing the “We Call These Projects Home” report’ (2013) 35 *Cities* 335.

¹²⁹ Reid M, ‘Gender and Race in the History of Housing Policy and Research: From Industrialization to Hurricane Katrina’ (2010) 4 *Sociology Compass* 180.

¹³⁰ Whitzman C and ME Desroches, ‘Women’s housing: balancing scaling and caring in three Canadian cities’ (2022) 22(2) *International Journal of Housing Policy* 278.

¹³¹ Turok I and A Scheba, ‘Right to the city’ and the New Urban Agenda: learning from the right to housing’ (2018) 7(4) *Territory, Politics, Governance* 494.

¹³² Roos L, ‘Room for empowerment’ (2020) 49(1) *Oxford Development Studies* 23.

measures targeted to ensure access to housing for specific groups of women (victims of GBV, female single-headed households) **to more transversal measures** (including urbanistic design, housing design, gender parity in housing councils/bodies, etc.) that address structural inequalities.¹³³

As to the discourse surrounding housing and gender, the home has usually been represented as heaven or safe place, in contrast with the experience of oppression, segregation and violence lived by many woman. Conversely, Black feminism as claimed a different role for the home, as the only space of solace and family networks, away from labour exploitation, pointing at the ambivalent status that the home can take from an intersectional perspective.

Literature on gender inequality has also pointed at the male bias embedded in the indicators for housing right, beyond safety, for example the concept of **affordability**, which is designed on the premise of 'family income' blind to gender gaps in earnings and to non-nuclear family models.¹³⁴

¹³³ Alonso Álvarez A, Paleo Mosquera N and I Diz Otero, 'Políticas de vivienda con perspectiva de género: análisis comparado del marco normativo autonómico' (2022) 59(3) Política y Sociedad e69327.

¹³⁴ Westendorp I, 'Women's Housing Rights: Is anything wrong with the international norm?' In P. Kennett, & C. Kam-Wah (Eds.), *Women and Housing: An International Analysis* (Routledge/Taylor & Francis Group 2010).

4. List of abbreviations

CEDAW – The Convention on the Elimination of All Forms of Discrimination against Women

CJEU – Court of Justice of the European Union

CSW – UN Commission on the Status of Women

DB – Defined benefit

DC – Defined contribution

EELN – European Equality Law Network

EIGE – European Institute for Gender Equality

EU – European Union

GBV – Gender-based violence

ICESCR – International Covenant on Civil and Political Rights (UN)

ILO – International Labour Organisation

IPPC –

LGBTQIA+ – Lesbian, Gay, Bisexual, Transgender, Queer, Intersex, Asexual and other identities

NGO – Non-governmental organisation

OECD – the Organisation for Economic Co-operation and Development

PAYG – public pay as you go

SDG – Sustainable Development Goals

TEA – Transformative Equality Approach

TFEU – Treaty on the Functioning of the European Union

UN – United Nations

UN-OHRLLS – UN Office of the High Representative for the Least Developed Countries,
Landlocked Developing Countries and Small Island Developing States

UN Women – the United Nations Entity for Gender Equality and the Empowerment of Women

VAW – Violence Against Women

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