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Economic Conditions of Women Domestic Workers Across the Life Course in Urban Informal Employment

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Abstract:

Women domestic workers constitute a significant yet often invisible component of urban economies in the Global South. Their labor supports households and urban growth but remains largely informal, precarious, and under-compensated. This paper examines the economic realities faced by women domestic workers across different age groups in informal urban settings. Using a mixed-methods approach that combines quantitative surveys with qualitative life-history interviews across three metropolitan regions, this study investigates earnings, job security, work conditions, access to social protection, and intra-household responsibilities. Results demonstrate age-differentiated economic challenges: younger workers face unstable earnings and limited autonomy; mid-aged workers carry highest workload with inadequate compensation; older workers confront declining health without pension or safety nets. The study underscores the need for age-sensitive policies, inclusion of domestic workers in labor protections, and targeted financial literacy and social security programs.

Keywords: Women Domestic Workers, Informal Economy, Urban Labor, Age Groups, Economic Vulnerability, Social Protection.

1. Introduction

Domestic work constitutes one of the largest and most enduring segments of the global informal economy, with women forming an overwhelming majority of this workforce [1-6]. Across developing countries, rapid urbanization, increasing participation of middle- and upper-class women in the formal labor market, and the growth of nuclear households have significantly intensified the demand for paid domestic labor [7-12]. As a result, millions of women often from economically marginalized, rural, or migrant backgrounds are absorbed into domestic work in urban settings, performing essential tasks such as cleaning, cooking, childcare, and elder care [13-18]. Despite the indispensability of their labor in sustaining urban households and enabling broader economic productivity, domestic workers continue to remain among the most invisible and undervalued segments of the workforce [19-24]. In urban informal settings, domestic work is typically characterized by the absence of written contracts, irregular wage structures, long and fragmented working hours, and complete exclusion from formal labor protections [25-31]. Women domestic workers often negotiate employment conditions individually with employers, placing them in highly unequal power relations that limit their bargaining capacity [32-37]. Legal safeguards related to minimum wages, working hours, occupational safety, maternity benefits, health insurance, and pensions are either weakly enforced or entirely absent in this sector [38-43]. Consequently, domestic workers face persistent economic insecurity, income volatility, and heightened vulnerability to exploitation, abuse, and sudden job loss [44-

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49]. Existing scholarship on domestic work has made important contributions by documenting these broad patterns of economic precarity, gender-based discrimination, and informality [50-56]. Numerous studies emphasize low wages, lack of social security, and the double burden of paid domestic labor combined with unpaid care work within workers' own households [57-63]. However, much of this literature treats women domestic workers as a relatively homogeneous group, overlooking the significant variations in economic experiences that arise across different stages of the life course [64-69]. Factors such as age, physical capacity, work experience, family responsibilities, and social networks fundamentally shape women's entry into domestic work, their earnings trajectories, and their long-term economic security [70-76].

The intersection of age with economic realities remains an underexplored dimension in studies of informal domestic labor [77-82]. Younger women entering domestic work often do so under conditions of heightened vulnerability, with limited skills, low bargaining power, and unstable employment arrangements [83-87]. Middle-aged workers, while typically more experienced and economically productive, frequently bear the heaviest burden of long working hours alongside intense household and caregiving responsibilities [88-93]. Older women, on the other hand, face declining physical strength, health challenges, and shrinking employment opportunities, all in the absence of any form of retirement security or institutional support. These age-specific challenges reveal that economic vulnerability in domestic work is not static but evolves over time.

Understanding how age intersects with economic conditions is therefore critical for designing effective, inclusive, and responsive policy interventions [94-101]. Age-sensitive analysis allows policymakers to recognize the differentiated needs of women domestic workers at various life stages and to develop targeted strategies related to wage protection, skill development, healthcare access, social security, and retirement planning [102-109]. Without such nuanced understanding, policy measures risk being inadequate or exclusionary, failing to address the structural inequalities that perpetuate insecurity within this essential yet marginalized sector of urban labor.

2. Literature Review

2.1 Domestic Work in Urban Informal Economies

Domestic work is categorized as informal employment due to the absence of formal contracts, social security, and labor rights [110-117]. The International Labour Organization (ILO) estimates hundreds of millions of domestic workers worldwide, with women comprising the majority. Despite their contribution, they often endure low wages, long hours, and lack of legal protection.

2.2 Age and Informal Labor

Age is a critical dimension in labor market segmentation. Younger workers frequently experience instability and exclusion from high-paying tasks, while aging workers may struggle with physical demands and declining health, affecting productivity and bargaining power [118-125].

2.3 Gender, Care Work, and Economic Vulnerability

Intersectionality theory highlights how gender and care responsibilities compound economic disadvantage [126-131]. Women domestic workers balance paid labor with unpaid household care, influencing their mobility, work choices, and earnings.

2.4 Gaps in Existing Research

While literature addresses domestic work conditions broadly, few studies systematically disaggregate by age group [132-139]. There is scarce evidence on how age influences earnings, workload, and access to support systems in informal domestic work.

3. Conceptual Framework

We adopt a life-course perspective to analyze economic outcomes across age groups: young (18–30 years), middle-aged (31–50 years), and older workers (51+ years) [140-145]. The framework assumes that economic realities are shaped by:

- Labor market access and bargaining power
- Skill accumulation and work experience
- Physical health and work capacity
- Family responsibilities and support networks
- Access to social protection and savings

4. Methodology

4.1 Research Design

A **mixed-methods design** was used:

1. **Quantitative Survey:** A structured questionnaire was administered to 600 women domestic workers across three major urban centers. City A, City B, and City C—using stratified sampling by age group [146-152].
2. **Qualitative Interviews:** In-depth, semi-structured interviews were conducted with a subset of 60 respondents (20 per age group) to contextualize economic and personal narratives.

4.2 Data Collection and Ethical Considerations

Data collection occurred between March and August 2025. Participants provided informed consent. Confidentiality and anonymity were ensured [153-156].

4.3 Variables and Analysis

Key variables included:

- Monthly income
- Hours worked per week
- Job stability (number of employers in past year)
- Access to benefits (if any)
- Household responsibilities
- Health status

Quantitative analysis used descriptive statistics and ANOVA tests. Qualitative data were analyzed through thematic coding [157-163].

5. Results

5.1 Socio-Demographic Profile

Characteristic	Young (18–30)	Mid-aged (31–50)	Older (51+)
Mean Years of Experience	4.2	12.8	23.5
Average Household Size	4.9	5.4	5.1
Dependents (Under 18)	52%	67%	21%

5.2 Earnings and Work Conditions

- **Average monthly income**:
    - Young: ₹7,800
    - Mid-aged: ₹10,200
    - Older: ₹8,400
- **Weekly hours worked**:
    - Young: 45 hrs
    - Mid-aged: 52 hrs
    - Older: 40 hrs

Mid-aged workers earned more but worked significantly longer hours. Older workers reported reduced workload due to health issues but lower earnings [164-167].

5.3 Job Security and Employer Relations

- Young workers reported frequent job changes (avg. 3 employers/year).
- Mid-aged workers had relatively stable employment but minimal employment contracts [168-171].
- Older workers often worked for long-term employers but experienced informal wage setting.

5.4 Access to Social Protection

Across all groups, only 9% had any form of health insurance, and <3% had retirement savings. Older workers expressed anxiety about future financial security.

5.5 Qualitative Themes

5.5.1 Young Workers: Precarity and Mobility

Young women saw domestic work as a temporary phase before pursuing education or other employment. Financial instability and lack of autonomy were recurring themes.

5.5.2 Mid-aged Workers: Balancing Work and Family

Mid-aged workers faced the dual burden of long work hours and household caregiving, limiting opportunities for skill development or supplemental income.

5.5.3 Older Workers: Physical Strain and Economic Insecurity

Older participants highlighted chronic pain, reduced mobility, and the absence of retirement options.

6. Discussion

6.1 Age-Specific Economic Challenges

- **Young workers** face entry-level precarity, limited bargaining power, and wage exploitation due to lack of experience.
- **Mid-aged workers** are the economic backbone, carrying high workloads with disproportionate family responsibilities.
- **Older workers** suffer declining productivity without compensatory security or pension, emphasizing life-course vulnerability.

6.2 Policy Implications

- Legal recognition of domestic work with age-sensitive wage guidelines
- Mandatory inclusion in social insurance (health, disability, pension)
- Skill training and financial literacy programs targeted by age group
- Childcare support to ease unpaid care burden

7. Conclusion

This study reveals significant disparities in economic realities experienced by women domestic workers across age groups. Policy frameworks must consider life-course dynamics, extend formal protections to informal workers, and enhance access to social security. Addressing these gaps can improve the livelihoods and dignity of millions of women whose labor sustains urban households.

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9.Conflict of Interest

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