

## ***Creative industries, music and women's work value.***

### **The impact of financial consciousness on a gendered labour market**

This presentation explores the working conditions of women in the music industry and demonstrates how gender inequalities influence their professional experiences and financial decisions, supporting the theoretical framework with explorative research addressed to women in Italian Music Industry.

In Italy, women represent only 27% of artists, 12.5% of composers and 2.6% of music producers (Equally 2024, based on 2021 data). Based on ATECO code 90.01.09<sup>1</sup>, when compared to the total number of registered businesses (both male- and female-owned) of 12,238, female-owned businesses account for approximately 2.57% of the total (CCIAA database 2025, data January, 2025). Major urban centers such as Milan, Rome, Naples, and Turin demonstrate a significantly higher number of female-owned businesses, likely due to greater economic opportunities and institutional support. Some provinces, such as Foggia and Taranto, display high employment numbers but a very low presence of female entrepreneurs, suggesting that women are underrepresented in business ownership despite economic activity in these provinces. Several provinces report no female-owned businesses at all, which may indicate barriers to female entrepreneurship, such as cultural constraints, lack of access to funding, or limited business networks.

This discrepancy in the number of female artists compared to their male counterparts is due to precarious employment (i), lower salaries (ii) and financial challenges (iii) that affect their career in the sector.

Existing literature highlights significant inequalities in career opportunities within the music profession, particularly regarding roles as an “artist,” “teacher,” or “craftsman.” Research indicates that younger individuals with higher levels of education are more inclined to pursue a career as artistic musicians. However, women remain largely excluded from the “purely creative” category, as gender roles and societal perceptions frequently hinder their artistic recognition (Buscatto, 2017). Moreover, women are notably absent from the “craftsman” category, as the technical expertise required to succeed as a sideman is more commonly associated with men and perceived as belonging to a traditionally male-dominated domain (Perrenoud, 2011). As a result, women are more frequently positioned in intermediate roles, such as teaching or pursuing diverse income streams within the music industry, whereas men tend to occupy two dominant archetypes in the profession—the visionary creator and the skilled craftsman (Bataille et al., 2018).

Women in the music industry also experience higher levels of precarity compared to their male counterparts, primarily due to limited visibility and systemic obstacles that restrict their professional opportunities and financial stability (e.g., Ibáñez & López-Aparicio, 2018; Ibáñez & Pérez, 2019). These challenges include lower remuneration, under-representation, and aesthetic biases that favor male artists. Such biases are reinforced by societal expectations and the prevailing masculine archetype of the “ideal artist” (e.g., Ginis et al., 2023; Davies, 2024).

This persistent gender disparity underscores the structural barriers that continue to shape career trajectories in the music profession, reinforcing the need for greater equity and inclusivity in artistic and technical domains.

Female artists often face significant challenges in reconciling professional and domestic obligations. Recent studies indicate that pregnancy and aging can significantly influence career progression in the music industry (MIDIA, 2022). Furthermore, qualitative research on the Italian market reveals a

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<sup>1</sup> 90.01.09 – Altre rappresentazioni artistiche, valido per esecutori ed interpreti (come musicisti, vocalist, ballerini, ma anche modelli/e, controfigure, deejay, cabarettisti, artisti circensi, ecc.);

stark contrast for male artists, for whom parenthood is often regarded as a pivotal life stage—symbolizing maturity and fostering a greater sense of responsibility (Micalizzi, 2022).

Challenges largely depend on ingrained societal norms that associate motherhood with disproportionate caregiving responsibilities, thereby constraining women's artistic careers (see Flisbäck, 2013, for a foundational study on this subject; Nyman, 2023, later).

Furthermore, female artists tend to adopt different networking behaviors compared to their male counterparts, which can significantly impact their market success (see, for example, Ginis et al., 2023). As Marchenko and Sonnabend (2022) observe, men often establish tighter, more strategically advantageous networks within the art market, whereas women tend to build broader but less career-effective connections. This disparity is particularly evident in the fragmented and precarious labour market of the music industry, where competition is intense and networking plays a crucial strategic role. Additionally, financial power is often wielded as a form of economic violence – beside the psychological and the physical ones - against female artists, further exacerbating gender-based inequalities (Micalizzi & Paraciani, 2023).

The disparities cited above give rise to precarious employment and the holding of multiple positions. A significant proportion of women in the music industry are engaged in freelance, part-time or temporary contracts in lieu of stable positions. To compensate for low or unstable income, women frequently assume multiple roles, which may include performing, teaching, administration and event organisation (e.g. Bain, 2024; Dowd & Park, 2024). Working in precarious labour markets, female artists encounter economic disparities that are compounded by uncompensated labour. Women are systematically underpaid and frequently expected to engage in unpaid activities such as networking, self-promotion, and emotional labour. While being instrumental for professional advancement, these activities remain institutionally unrecognised (e.g., Marchenko & Sonnabend, 2022).

Despite efforts to achieve equal pay for equal work, disparities persist (e.g., Brereton et al., 2020, among the first). Gender-based income disparities persist, with women earning significantly less than men, even when controlling for variables such as experience and education. Furthermore, women face restricted access to high-paying positions, as leadership roles – including those of producers, conductors and executives – remain predominantly male-dominated. Furthermore, women encounter structural barriers when negotiating salaries, as societal norms and implicit biases often deter them from advocating for higher wages, thereby perpetuating existing pay inequities (see, among the most cited, Bennet et al., 2018; Berkers & Hoegaerts, 2019; Berkers et al., 2019).

Gender-based disparities in the music sector persist with regard to the financial competencies and economic independence of musicians and other industry operators (as suggested by Brereton et al., 2020). These disparities are attributable to the limited access to financial education. Recent research suggests that women in the music industry frequently encounter restricted opportunities for financial literacy training and professional development in economic management (e.g., Mitter & Blix, 2021). Other studies demonstrate that women prefer to delegate financial decisions to their partners or other family members, and rarely to an external expert (e.g., Kurzbauer, 2023). This deficit in financial education has been shown to have a detrimental effect on the ability of musicians to accrue savings, to make informed investment decisions, and to establish long-term financial security. The lack of targeted financial training has been demonstrated to exacerbate economic vulnerability, particularly for freelance musicians and independent artists, whose income streams are inherently unstable (ibid.).

Disparities also encompass systemic barriers to funding and capital access. Female musicians, composers, and industry entrepreneurs encounter disproportionate challenges in securing financial resources, including grants, loans, and private investments. Institutional biases and gendered financial risk perceptions frequently impede women's access to funding, thereby limiting their

capacity to sustain independent projects, expand their creative enterprises, or invest in professional growth (e.g. Page, 2024)

These inequalities further alienate women from financial justice by creating and fostering a money-averse attitude, judged in its most negative dimensions.

Based on the prevailing literature, three primary hypotheses appear to emerge: (i) women in the music industry experience precarious employment conditions, (ii) receive lower wages, and (iii) exhibit a distinct relationship with financial resources, often characterized by risk-averse attitudes compounded by limited financial literacy.

The persistence of these hypotheses was empirically tested through a structured questionnaire administered to a sample of women working in various professional capacities within the music sector in Lombardy (n=103).

The findings indicate a significant prevalence of both salaried employees and self-employed professionals holding VAT registration. A notable proportion of respondents engage in self-employment, suggesting a strong entrepreneurial inclination. This trend may stem from the need for greater work flexibility, challenges in securing stable employment, or sector-specific dynamics that favor self-employment, particularly within creative industries, consultancy, and the arts. In contrast, the presence of occasional workers and project-based collaborators highlights economic precarity, as these forms of employment are often characterized by instability and irregular income streams.

The data also reveal the widespread presence of informal work, evidenced by self-employed respondents reporting professional activities predominantly conducted outside formal legal frameworks. Additionally, several cases illustrate hybrid employment models, where individuals combine multiple income sources—for example, blending salaried positions with freelance work or academic roles with event organization. This pattern suggests that achieving financial sustainability in the music industry frequently requires engagement in multiple professional roles simultaneously. Income disparities among respondents are also pronounced. A significant proportion report annual earnings below €15,000, suggesting that many women in music-related professions face financial challenges due to industry instability, performance-based income irregularity, and limited long-term growth opportunities. The prevalence of low earnings may also reflect a high incidence of part-time or supplementary musical activities, rather than full-time professional engagements.

Lastly, the findings indicate a complex and often contradictory perception of money among women artists. While many respondents acknowledge money as necessary, useful, or fundamental for financial stability, independence, and career sustainability, others associate it with stress, anxiety, and inequality. Frequently used descriptors such as “scarce,” “oppressive,” “problematic,” and “difficult” suggest that financial insecurity is a pervasive concern. Additionally, some respondents highlight structural inequities in wealth distribution, referring to money as “unfairly distributed,” “discriminatory,” and even “dirty” or “dangerous.” These perspectives reflect a critical stance on financial systems, where money is perceived not only as a fundamental necessity but also as a source of social disparity.

These and other results will be illustrated during the presentation.

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