

Area A — Women and poverty: women at greater risk

Introduction

The Europe 2020 strategy aims to lift at least 20 million people out of poverty and social exclusion. However, this target does not directly acknowledge the gender dimension of poverty and looks unlikely to be met; 23.3 % of women and 21.6 % of men in the EU remain at risk of poverty or social exclusion. More recently, the European Pillar of Social Rights emphasised the right to decent levels of income for people both in and out of work and highlighted that women and men should have equal opportunities to acquire pension rights.

Since poverty and social exclusion risks are much higher in certain vulnerable groups or localities, it is crucial to support the broad poverty-related goals by targeted gender-sensitive measures. The recent efforts of the Commission to address the gender pension gap present a positive example in this context, but intersectional focus is much weaker in EU strategies and plans focusing on some other vulnerable groups (such as people from certain migrant/ethnic backgrounds or people with disabilities).



Multiple vulnerabilities increase women's risk of poverty

The intersection between gender and other characteristics, such as age, household status, disability, ethnicity and migration status, can put some women at much greater risk of poverty and social exclusion. Similarly, living in certain geographical locations is associated with much higher poverty risks. It is therefore crucial to understand which groups of women are most likely to be disadvantaged.

Migrants from outside the EU are at significantly greater risk of poverty or social exclusion (around a half of both men and women) than people living in their country of birth (21 %). Migrant women born outside the EU are more than twice as likely to be at risk of poverty or social exclusion as EU-born women. Ethnicity is also associated with heightened vulnerability: for example, 80 % of Roma people live below the poverty threshold in their country and only 16 % of Roma women aged 16 and over are in work. Women with disabilities also face additional employment challenges that put them

at higher risk of poverty or social exclusion, with almost one third of those above 16 years old (31 %) at risk.

Although the risk of poverty and social exclusion is lower among older people than in younger age groups, the gender gap is widest in old age and strongly disadvantages women (over 5 percentage points in 2017: 20.6 % for women compared with 15.2 % for men). Many older women are forced to survive on inadequate pensions because of the cumulative effect of income disadvantages experienced over their life course. These disadvantages chiefly derive from career interruptions due to family-related care responsibilities.

Finally, poverty and social exclusion risks are much higher in some EU Member States than in others. Thus, more than a third of the population of Bulgaria, Greece and Romania is exposed compared with less than a fifth in Czechia, Slovakia and Finland. This highlights the importance of local circumstances for understanding differences in poverty rates and gaps.

Women in single- or no-earner households at greater risk

Economic inactivity and unemployment substantially increase the risk of poverty and social exclusion for both women and men. For example, 11.6 % of employed women are at risk of poverty and social exclusion, compared with more than 40 % of inactive women. This is particularly concerning for women, who experience lower labour market activity, often stemming from their disproportionate care and other household responsibilities. In 2017, women inactive in the labour market significantly outweighed inactive men (60.8 million women compared with 36.9 million men).

Family situation is an important determinant of poverty and social exclusion. Adults living alone face approximately twice as much risk of poverty or social exclusion as couples without children (32.5 % versus 16.4 % in 2017). Having children further increases the risk for single adults, but not for couples — across the EU, almost a half of lone parents are at risk.

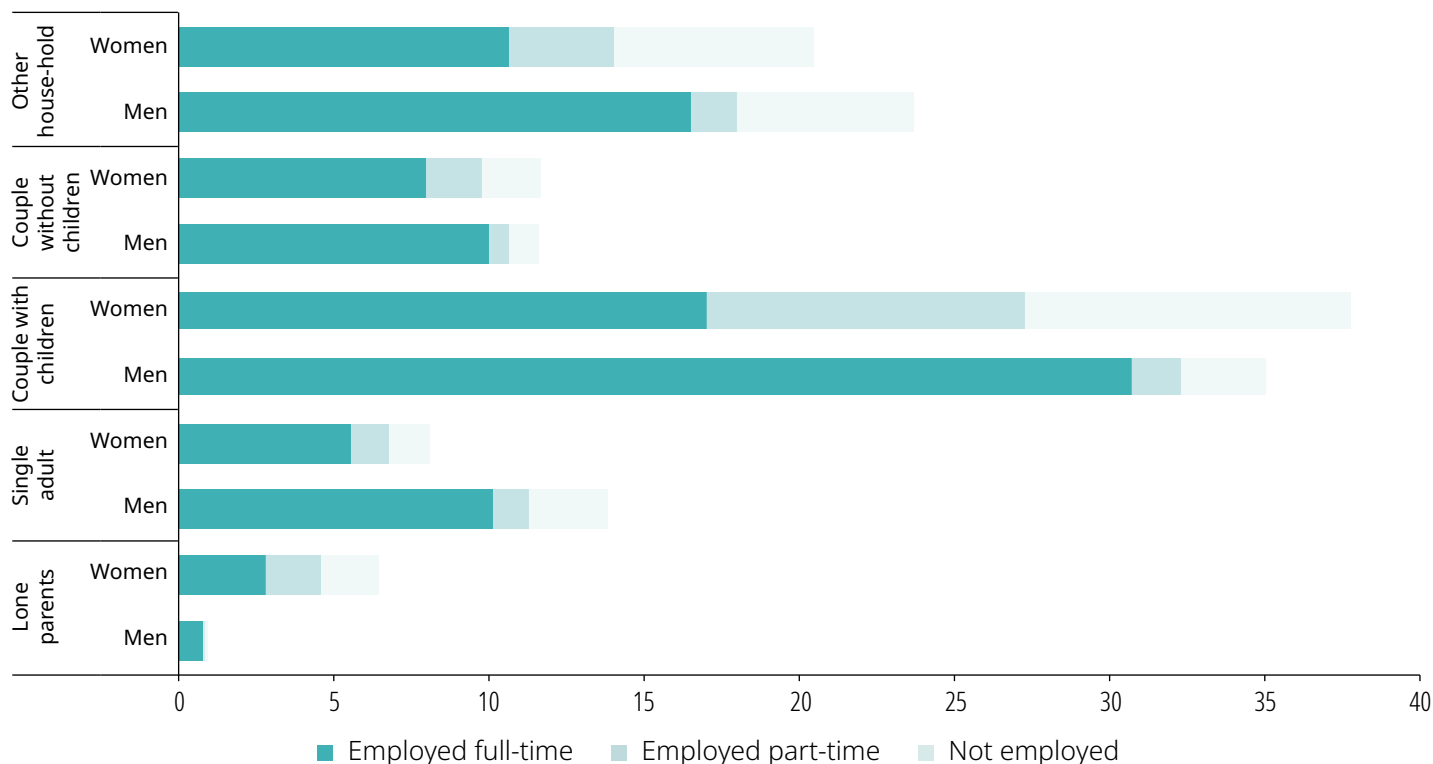
The acute risk of poverty for lone parents has an impact largely on women, who tend to bear the responsibility of caring for children after the breakdown of a relationship. Of the 7.5 million lone parents aged 25-49 in the EU in 2017, almost

9 out of 10 were women (see Figure 1). Lone mothers were nearly twice as likely not to work as lone fathers (29 % compared with 15 %) and, of those lone mothers who do work, more than a third work only part-time.

Many of the past increases in women's employment were concentrated among well-educated women living with working partners, leading to an increased prevalence of dual-earner households over time. Other household types have often lost out on employment opportunities, especially if they relied solely on the employment of older men with low educational attainment, in which case they sometimes ended up without any paid work at all. More (low-educated) women in these households need to be supported into employment.

Women in single-earner households may also be at greater risk of poverty if their partners do not share their income equally. This is difficult to assess, since current measurements of poverty assume that the income of a household is shared equally between its (adult) members and do not take into account the intra-household distribution of (control over) resources. Thus they underestimate the actual prevalence of poverty among women.

Figure 1. Distribution of women and men aged 25-49 by type of household and work status, EU-28, 2017 (millions)



Source: Eurostat, Labour Force Survey (*lfst_hhindws*)

Recommendations for action

To address the concentration of poverty risks in certain vulnerable groups and localities, it will be important to strengthen broad poverty-related goals (such as those set in the Europe 2020 strategy and in the European Pillar of Social Rights) with targeted gender-sensitive measures. Both EU and national strategic documents focusing on these vulnerable groups should have a strong intersectional focus on poverty of women and men, and individual data needs to be collected to assess their poverty risks properly.

The development of a European strategy on social care and social protection would usefully serve as a targeted action plan to fulfil important principles of the European Pillar of Social Rights. It could be an important instrument to encourage Member States to take steps to boost the availability and

affordability of care services, particularly for the most vulnerable groups.

It could also encourage Member States to design social protection systems that ensure that all adults within a household have access to their own source of income, through work or individualised forms of social protection. In this context, it will be necessary to consider actions to raise social protection (such as social assistance, minimum guaranteed pensions, housing benefits, child benefits) and wages to minimum levels. Ideally these sources should provide enough income to reach at least the national 'at risk of poverty' thresholds, effectively lifting many women and children out of poverty. Particular attention should be paid to the situation of the most vulnerable groups of women, such as older women, Roma women, lone mothers, migrant women and others.

Further information

Many additional challenges are relevant to women and poverty. These relate to the driving factors behind women's poverty in certain groups and localities, different types of poverty, social exclusion and material deprivation and their consequences, and the ways these can be addressed by different policy measures. Improving measurement of poverty also remains a significant challenge to properly assess its prevalence among women.

Further information on EU policy developments and trends in the area of women and poverty can be found in EIGE's Beijing + 25 report. Some other policy briefs based on this report also present challenges closely related to women and poverty (such as Area F, Women and the economy, and Area L, The girl child).

EIGE regularly produces reports reviewing different areas of the Beijing Platform for Action (BPfA) or other EU policy priorities, as requested by the presidencies of the Council of the European Union. This factsheet is based on the report *Beijing + 25: The fifth review of the implementation of the Beijing Platform for Action in the EU Member States*, prepared at the request of Finland's Presidency of the Council of the EU.

Other publications include:

- [Tackling the Gender Pay Gap: Not without a better work-life balance](#) (2019)
- [Gender Equality and Youth: Opportunities and risks of digitalisation](#) (2019)
- [Women and Men in ICT: A chance for better work-life balance](#) (2018)
- [Study and Work in the EU: Set apart by gender](#) (2018)

You can explore all of EIGE's previous BPfA reports and publications at <https://eige.europa.eu/beijing-platform-for-action>

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