

Fighting Housing Exclusion

EIGE's Contribution to the Call for Evidence

The European Institute for Gender Equality (hereafter referred to as 'EIGE'¹) is a decentralised agency of the European Union, established to contribute to and strengthen the promotion of gender equality, including gender mainstreaming in EU policies and the resulting national policies by providing technical assistance to EU institutions, in particular the European Commission, and the authorities of the Member States². The Agency also aims to raise EU citizens' awareness of gender equality. EIGE has become the knowledge centre and the primary source for information on gender equality in the European Union.

EIGE contributes to making the European Union become a Union of Equality, where women and men, girls and boys in all their diversity are free to pursue their chosen path in life, have equal opportunities to thrive, and can equally participate in and lead our societies.

As the EU agency for gender equality, we welcome the European Commission's initiative around Fighting Housing Exclusion and the opportunity to provide evidence to feed into the process based on EIGE's research. As this initiative is developed alongside new strategies and roadmaps – in particular the Roadmap for Women's Rights, the new Gender Equality Strategy, the Quality Jobs Roadmap, the Anti-Poverty Strategy, the Affordable Housing Plan, and the Action Plan on the implementation of the European Pillar of Social Rights – EIGE strongly recommends close coordination to ensure policy coherence and the effective mainstreaming of gender equality. EIGE has contributed to several and related consultations by answering the respective calls for evidence, which are available on our [website](#).

¹ Established by the European Parliament and of the Council Regulation (EC) No 1922/2006 of 20 December 2006 (OJ L 403/9 of 30.12.2006).

² Article 2, Idem 2.



Women in the EU are at greater risk of poverty and social exclusion than men

In 2024, 21.9 % of women and 20 % of men in the EU were at risk of poverty or social exclusion (AROPE)³ (Eurostat, 2024c). The AROPE rate, however, fails to capture the full extent of poverty and social exclusion as it predominantly relies on household-level data, masking the gender disparities and inequalities at individual level and the non-economic dimensions of poverty and social exclusion (Laparra et al., 2021). Women remain more vulnerable to poverty in its multiple dimensions due to gender disparities in employment, income and access to resources, and disproportionate caregiving and household responsibilities. Beyond the dimensions measured by AROPE, time poverty, energy and transport poverty, inadequate housing, homelessness, period poverty, and the access and management of financial and economic resources also carry relevant gender equality implications, although they are not being sufficiently taken into account.

EIGE findings (EIGE, 2023a) show that exclusion can be further exacerbated by urban planning policies, whereby fewer resources and investments are allocated to neighbourhoods inhabited by poor and marginalised people, resulting in impoverished housing conditions and dilapidated infrastructure, limited services, lower access to green and blue spaces and close proximity to hazardous waste (Breil et al., 2018). The same report by EIGE (EIGE, 2023a) points out that the changes in commodity prices and household costs warrant gender-sensitive considerations to explore the differences between women and men in access to housing (including energy and water), transport, and food. However, decisions about environment and climate policy tend to exclude a share of the directly affected population and are therefore not likely to adequately address the issues faced by these groups (GenderCC, 2021).

Labour market participation across the EU has shown resilience in the face of recent crises, with employment levels among both women and men being maintained or even increasing. Women's employment rate in the EU is higher than ever, yet gender inequalities in the labour market participation persist. In 2023, 80 % of men aged 20–64 years were employed, compared with 70 % of similarly aged women (EIGE, 2025b). Persistent gender stereotypes in education and training, particularly in Science, Technology, Engineering, and Mathematics (STEM) fields, channel women and men into different study paths and, subsequently, different sectors of employment leading to horizontal and vertical segregation in the labour market. Women face barriers in accessing certain professions, particularly those in higher paid or male-dominated sectors (EIGE, 2025b). As a consequence, women continue to be over-represented in low-paid, part-time jobs and with less perceived value (EIGE, 2025a), which in turn drives the gender pay gap and perpetuates in-work poverty. In a self-reinforcing negative cycle, women's limited ability to engage in full-time employment or in the strategic financial planning of their own or their household's financial resources increases their risk of poverty, hampering long-term financial resilience and well-being (EIGE, 2024a; Rodgers, 2023).

³ The AROPE rate measures the number of persons experiencing at least one of the following three conditions: monetary poverty after social transfers; severe material and social deprivation; or living in a household with very low work intensity. In other words, it addresses three dimensions of poverty, namely income poverty, non-income poverty and labour market-related poverty.

Gender differences in participation in the labour market as well as in working hours have multiple implications on incomes. Research highlights the practice of ‘part-time penalties’ where all things being equal, hourly pay is lower for employees working part-time compared to those working full-time. Gender labour segregation and its link to lower pay also extends to online (platform) work, where for example women in care or housekeeping jobs are more likely than men to report low or unfair pay (EIGE, 2022). Despite the gender pay gap narrowed over the past five years, women earn, on average, less than men, limiting their capacity to accumulate wealth over the life course and increasing their vulnerability to economic shocks. Over the life cycle, this is reflected in the gender pension gap, clearly demonstrating the impact of accumulated lifetime gender inequalities. These include gender stereotyping, occupational segregations, gender disparities in working hours, and unequal caregiving responsibilities.

Across the EU, women continue to bear the primary responsibility for childcare and housework (EIGE, 2025a). Women are twice as likely as men to be providing childcare for at least 35 hours a week (41 % compared with 20 %), and nearly two times as likely to perform housework chores such as cooking, cleaning or laundry every day (59 % compared to 33 %) (EIGE, 2025a). The CARE survey also shows that insufficient care services heighten work-life conflict and can lead to substantial employment-related costs for women, such as reduced work hours, absenteeism, slower career progression or even leaving a job. Unequal care responsibilities, particularly unpaid care for children, elderly, or persons with disabilities, besides reinforcing women’s overrepresentation in part time and lower paid roles, also contributes to ‘time poverty’ and further entrenching economic disadvantage (Aloè, 2023; Giménez-Nadal and Molina, 2020; Giurge et al., 2020). Women devote less time than men to social activities, as well as education, leisure, or self-care. Across the EU, 43 % of men enjoy leisure time for cultural activities, holidays and hobbies for at least eight hours a week, compared with 30 % of women (EIGE, 2025a). More men than women also undertake voluntary, charitable or political activities at least once a week – 17 % and 13 %, respectively (EIGE, 2025a).

All these factors are interlinked and show the disproportionate poverty and social exclusion risks faced by women across the EU. Lower incomes, limited wealth accumulation, and greater unpaid care responsibilities combine to create persistent gender gaps in economic security and social inclusion. Therefore, amid ongoing economic challenges in the EU, including the cost-of-living crisis, gender inequalities in financial independence are likely to worsen and disproportionately affect women (Eurofound, 2022; European Parliament, 2024).

How intersecting inequalities compound poverty and social exclusion?

Intersecting inequalities play a critical role in shaping who is most affected by poverty and social exclusion. The combined effects of gender, age, disability, migration status, ethnicity and household composition contribute to compounded forms of disadvantage and place certain groups at particularly high risk. Lone mothers face higher risks of poverty and

exclusion due to lower wages, gendered labour market inequalities, caregiving responsibilities and limited access to affordable childcare. Older women are more vulnerable to economic insecurity due to lower lifetime earnings, gendered pension gaps, and discrimination in the labour market. Trans people experience increased vulnerability to poverty due to the violence faced within families and society in relation to their gender identity (ILGA-Europe, 2023). In the 2019 FRA LGBTI Survey II, 46 % of trans respondents reported difficulties in making ends meet and 54 % of trans women reported financial hardship (Karsay, 2021). Roma communities are also disproportionately affected, with 80 % living below the national poverty threshold in 2021 across eight surveyed EU countries (EL, ES, HR, IT, HU, PL, PT and RO), in addition to North Macedonia and Serbia (FRA, 2022). This heightened risk is further shaped by gendered employment patterns, as only 28 % of Roma women aged 20–64 is employed, compared to 58 % of Roma men in the same age group (FRA, 2022). These examples highlight how poverty is not experienced equally but is more intense as multiple forms of discrimination intersect.

It is essential that measures to combat poverty and housing exclusion adopt an intersectional approach. EIGE defines intersectionality⁴ as an “analytical tool for studying, understanding and responding to the ways in which sex and gender intersect with other personal characteristics/identities, and how these intersections contribute to unique experiences of discrimination” originating from social relations, history, and the operation of structures of power. When analysing poverty as a multidimensional phenomenon, intersectional analysis is essential to understanding how gender and other personal characteristics interact to produce distinct and often compounded forms of discrimination and exclusion.

Data collection

Measuring poverty from a gender perspective remains a major statistical and conceptual challenge. While poverty is increasingly understood as a multidimensional phenomenon, encompassing income, consumption, wealth, health, education, and access to resources, data limitations still constrain the ability to capture its full extent across women and men. These gaps affect both the accuracy of poverty estimates and the formulation of effective gender-sensitive policies.

- **Persistent gender data gaps in multidimensional poverty measurement**
Despite progress in collecting sex-disaggregated statistics for earnings and employment indicators, large gaps remain in measuring the multidimensional concept of poverty and capturing how poverty affects men and women differently. This also limits the ability to assess gender inequalities in poverty consistently across countries and over time.

⁴ The term intersectionality was coined by Kimberlé Crenshaw, a Black Feminist scholar, to speak to discrimination involving both gender and race. See: Crenshaw, K. (1989). *Demarginalizing the Intersection of Race and Sex: A Black Feminist Critique of Antidiscrimination Doctrine, Feminist Theory and Antiracist Politics*. University of Chicago Legal Forum, Vol. 1989, Issue 1, pp. 139-167.
<https://chicagounbound.uchicago.edu/cgi/viewcontent.cgi?article=1052&context=uclf>

- Household level data masks individual inequalities**

Income, consumption, and wealth statistics are mostly collected at household level, assuming that resources and living standards are shared equally. In reality, within households, income pooling, decision-making power, and consumption patterns often differ significantly for women and men. Women often have less access to and decision-making power over household resources. Similarly, unpaid work and caregiving responsibilities are not captured by these figures. The reliance on household level statistics thus risks underestimating women’s financial dependence and economic vulnerability, masking the true extent of gender inequality in poverty.
- Barriers to developing individualised gender-sensitive income measures**

Moving towards individual-level measures of income and poverty requires addressing several methodological and data-related barriers. A key issue is the lack of information on income pooling and resource sharing mechanisms within households. Moreover, additional income sources, such as informal earnings, transfers between relatives, or access to in-kind resources, are poorly captured at individual level in standard surveys, ignoring that women are overrepresented in informal or unpaid activities. As a result, the absence of detailed, individualised income data contributes to a distorted picture of gendered poverty risks.
- Gaps in data on wealth, expenditure and financial management**

Another major limitation concerns the availability of data on wealth (assets and liabilities) and expenditure at the individual level and across most EU Member States. Without gender-disaggregated information on savings, debt, and asset ownership, it becomes difficult to identify gender gaps in long-term financial security. Moreover, gender statistics on financial management (such as decision-making over household budgets, control over savings, or management of debt) are largely absent, leaving important aspects of economic inequality unmeasured.
- Limited availability of intersectional data**

Gender gaps in poverty cannot be fully understood without accounting for factors such as migration background, household composition, age, disability, or ethnicity, among others. However, intersectional data is scarce, fragmented, or not harmonised across countries, hindering the ability to assess how gender inequalities in poverty manifest among the most vulnerable groups, such as migrant women, single mothers, older women, or women with disabilities. In “*Quality considerations for EIGE’s Gender Statistics Database: Evolving trends in producing gender equality data and intersectional perspectives*,” EIGE highlights best practices in addressing challenges in gender and intersectional statistics.

These gaps not only obscure the real extent of women’s poverty but also undermine the design of targeted policies to address gendered inequalities in economic well-being. Addressing these limitations will require sustained investment in gender-sensitive data collection, greater harmonisation of indicators across Member States, and the integration of intersectional perspectives into poverty measurement frameworks. Only with richer and more sex-disaggregated data can policymakers fully understand and respond to the gendered dimensions of poverty.

Shortage of affordable and quality housing leaves women more vulnerable to housing insecurity and homelessness

The shortage of quality and affordable housing has become a major crisis in recent years. It has severely impacted the ability of both women and men to secure housing (Battistini, Gareis and Roma, 2022). Between 2018 and 2023, rents in the EU increased by 10 % and house prices jumped by 33 % (Eurostat, 2024a). In 2022, the Euro area saw its highest annual growth in house prices since 1991, and the largest increase ever recorded in mortgage rates (Battistini et al., 2022).

These price increases, which have outpaced inflation and wage growth in many European countries, affect household spending on housing (Kálmán, 2022). This is evident in the housing cost overburden rate, which measures the percentage of households spending at least 40 % of their disposable income on housing. Among households in the EU (whether led by women or men) that were not at risk of poverty, only around 4% struggled with housing costs in 2023 (Eurostat, 2024b). Instead, among households at risk of poverty, about one in three spent at least 40% of their income on housing (Eurostat, 2024b). However, the housing cost overburden rate also relies on income data at household level, contributing to masking the individual burdens faced by women.

Soaring housing prices have become one of the most significant challenges for young people trying to gain independence (Eurofound, 2024). As of 2023, 45 % of women and 54 % of men in the EU aged 18 to 34 still lived with their parents (Eurostat, 2024e). While men are more likely to remain at home for longer, societal expectations often pressure women to gain independence earlier. In particular, this may be due to traditional gender roles surrounding caregiving and starting a family (Klimova Chaloupkova, 2023). While both women and men face financial barriers leaving their parents' home, young women are at greater disadvantage due to employment in lower-paid sectors (Cabasés and Úbeda, 2022). Even when young women and men manage to secure housing, limited financial resources mean that they are likely to rent rather than buy (Eurofound, 2023), which can lead to inadequate living conditions. For instance, in 2023, 26 % of young women and men aged 15 to 29 lived in overcrowded households, which is 9 pp higher than the general population (Eurostat, 2024d).

Gendered inequalities in income, wealth, and care compound precarious housing situations. These factors make women more susceptible to inadequate, unstable and unsafe housing conditions or homelessness, with lone mothers being at particular risk (Baptista, Benjaminsen, Busch-Geertsema and Pleace, 2017; Equinet, 2020). Additionally, for victims of gender-based violence, limited options for affordable and quality housing can trap them in or lead them back to abusive situations (Bretherton and Mayock, 2021). Yet, women's experiences of housing insecurity or homelessness are often overlooked and underestimated. Available statistics fail in capturing the gender-specific pathways leading to homelessness. Most homelessness definitions focus on emergency shelters and rough sleeping (European Parliament, 2022). Whereas, due to stigma and fear of male-dominated service settings, women are more likely than men to delay seeking formal homeless services, instead relying on informal arrangements

until all options have been exhausted (Bretherton and Mayock, 2021; Sales and Guijarro, 2017). This means women are less represented in the more visible forms of homelessness, even though men and women experience homelessness at similar rates, with the exception of rough sleeping (Welker and Seo, 2025). The emphasis on emergency shelters and rough sleeping leads to neglecting those forms of hidden homelessness that women are more likely to experience. An example in this regard is that of lone mothers and their children staying with friends or family (Mayock and Sheridan, 2020). Women's vulnerability to housing exclusion is further exacerbated by intersecting inequalities and by the lack of gender-sensitive policy responses. The consequences extend beyond immediate deprivation and hardship, affecting health, well-being, and social participation.

Financial dependence can lead to economic violence and other types of gender-based violence

Gendered inequalities in income, wealth, and care, and relatedly precarious housing conditions, can lead to economic and financial dependence, particularly for women in abusive relationships or those with limited access to independent resources. Housing insecurity is also closely linked to heightened risks of gender-based violence (GBV). Women trapped in precarious housing may be unable to leave abusive partners due to economic constraints or lack of alternative accommodation. Financial dependence and housing exclusion can thus reinforce cycles of violence and control, underscoring the need for integrated policy approaches that address both economic security and safety.

Financial independence implies that every individual should be able to achieve and sustain financial independence in their adult lives, irrespective of their gender, other individual and social characteristics, or life course events (EIGE, 2024a). In the EU, women face greater financial dependence due to persistent gender pay gaps, unequal access to wealth, or the disproportionate burden of unpaid care work, with gender gaps increasing with age or presence of children. Despite lower financial resources, women often shoulder financial responsibility for making ends meet. While progress is being made, on average, women are still more likely to face financial control from a partner, leading to reduced financial independence and potential vulnerability (EIGE, 2025b). Sufficient income, as well as being able to access and manage it freely and independently, is essential for financial and economic independence in life and equality in relationships.

Women usually have a lower degree of access to and power over their own income, which not only affects the accumulation of wealth and their individual and family material well-being, but also increases their risk of experiencing various types of violence, for example domestic, intimate partner violence, or economic violence (EIGE, 2024b). According to the EU Gender-based Violence Survey (EU-GBV survey), 8 % of (ever-partnered) women have experienced their partners (ever) forbidding them to work or controlling family finances and excessively controlling their spending. Economic violence can also impede victims' ability to develop financial literacy (Johnson et al., 2022). The perpetrator's use of economic control, exploitation and sabotage (as defined in EIGE, 2023b) reinforces financial dependence and

limits the victim's access to resources and opportunities such as education and employment. The EU-GBV survey shows that women who cannot afford unexpected expenses are, on average, 30% more likely to experience intimate partner violence, including sexual or physical abuse and threats. Additionally, women who are economically dependent on an intimate partner are 17% more likely to experience such violence (FRA&EIGE, 2026). With inflation at its highest level in decades, the ongoing cost-of-living crisis could potentially lead to more frequent and severe instances of economic violence. This is because financial difficulties increase stress and heighten the potential for family conflicts (Zumsteeg, 2022).

Recommendations

- Address exclusion aggravated by urban planning policies and ensure that policies addressing housing and poverty take into account the diverse and intersecting needs and experiences of women and men, recognising how factors such as age, migration status, disability, ethnicity, and household composition can compound vulnerabilities.
- Embed a robust gender perspective into the Anti-Poverty Strategy and the Action Plan on Affordable Housing to better identify and address the often-invisible challenges faced by women. Specific attention should be given to women-led households, lone mothers, older women, migrant women, women fleeing gender-based violence and other vulnerable groups at heightened risk of poverty and social exclusion.
- Incorporate a gender perspective into the European platform on combating homelessness to ensure that all women and men have access to affordable and dignified housing, with particular attention to groups most vulnerable to housing poverty.
- Promote gender balance in housing and related environmental/climate decision-making processes.
- Include the Housing exclusion indicators in the European Semester.
- Advance the collection and use of sex-disaggregated and intersectional data at the individual level to enable more accurate measurement of poverty and housing exclusion and support evidence-based policymaking.
- Guarantee that all women and men have access to affordable and dignified housing, particularly groups that are more vulnerable to housing poverty, such as young people, lone mothers, older women and women fleeing intimate partner violence.
- Support and invest in social housing as the backbone of national housing systems, alongside other affordable housing initiatives and stronger tenant protections and rent control measures to ensure housing stability.
- Extend universal social protection schemes for women, including those in informal or part-time work, and provide tailored support for single mothers, elderly women, and women with disabilities, among others.
- Adopt the principle of 'housing first' to address homelessness in a gender-sensitive and intersectional way. This approach focuses on providing long-term housing without requiring individuals to accept support or demonstrate personal progress.

- Strengthen the integration of housing and economic security measures with GBV prevention and support services, ensuring women have access to safe accommodation and pathways to financial independence.
- Remove structural barriers to women’s economic empowerment by tackling the gender pay gap, and unequal wealth access and accumulation throughout the life course, by promoting women’s labour participation, especially in higher-paid sectors.
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