Poverty and social exclusion are mutually linked to the achievement of women’s economic independence, which is a key issue in enabling women to be active actors in all aspects of life. Not only are women part of every group at risk of poverty, but they are particularly vulnerable when facing other forms of discrimination (such as based on their migration status, ethnic origin, disability, etc.). Poverty and social exclusion, coupled with persisting patriarchal mentalities legitimising the commodification of women’s sexuality and bodies, are also among the push factors that propel women and girls into prostitution and trafficking for the purposes of sexual exploitation, both within EU Member States and on an international scale.

The persistence, and increase in some countries, of high rates of poverty among women is a clear indication of the incapacity of the current EU social, economic and employment policies to respond properly to women’s needs and to guarantee women’s and girls’ rights. Austerity measures, originally conceived to tackle the EU economic and democratic crisis, continue to have a dramatic impact on women, both as public sector workers, in areas such as education and health, and as beneficiaries of social security, public services, including care services, all of which have been affected by public cuts.

It is crucial to address the gender dimension of poverty and social exclusion within the broader EU policy framework, and especially EU macro-economic policies, if we want to attain real gender equality in Europe.

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**BEIJING ’95 STRATEGIC OBJECTIVES**

- Review, adopt and maintain macro-economic policies and development strategies that address the needs and efforts of women in poverty.
- Revise laws and administrative practices to ensure women’s equal rights and access to economic resources. Access to markets and training.
- Develop gender-based methodologies and conduct research to address the feminisation of poverty.

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**FACTS & FIGURES IN EUROPE**

Over a quarter (26.9%) of women in the EU’s 28 countries experience poverty and social exclusion. Across a range of indicators in the labour market and in social protection, the structural causes of poverty have a disproportionate impact on women. The crisis has strongly impacted on women’s lives. The number of homeless women is growing. Surveys estimate that between 11-17% of street homeless and 25-30% of all homeless people in Europe are women, either alone or with children. Among the major causes are domestic and sexual violence, indicating that shelters and informal support systems are breaking down and/or are insufficiently funded.

Around 9% of people employed experience in-work poverty. According to the OECD, roughly every fourth person with disabilities lives in poverty. Poverty needs to be addressed from a life-cycle perspective: the gender pension gap of 39% in the EU is the major cause of the feminisation of poverty among older women, affecting 22% of women over the age of 65 compared to 16% of men in the same age category. Single parents, 80-90% of whom are women, migrant women, many of whom work in the informal economy, and Roma women, many living in conditions of severe housing deprivation, are particularly at risk of poverty.

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**EUROPEAN WOMEN’S LOBBY ACTIONS**

- The European Civil Society Semester Alliance: since 2012, the EWL has been working with a coalition of social NGOs, service providers, Trade Unions and environmental NGOs, to monitor the EU poverty target and provide alternative country-specific-recommendations (CSR), in the context of the European Semester (governance of the EU 2020 Strategy). In addition, the EWL membership provides alternative CSRIs compiled in a publication entitled ‘Ticking Clocks’, which is sent to European policy-makers responsible for the European Semester.
- Since the implementation of the EU 2020 Strategy in 2011, which set a headline target to lift 20 million people out of poverty, the EWL has been part of the European Platform against Poverty (EPAP), co-ordinated by the European Commission, with the aim of highlighting and addressing women’s poverty and social exclusion. The EWL chaired the workshop on the gender dimension of poverty in the context of the annual European Convention on Poverty (2012); the recommendations fed into the subsequent European Commission’s Social Investment Package (SIP).
In 2010, as part of its EU 2020 Strategy, the European Union set a target to lift at least 20 million people out of poverty and social exclusion in the next decade. This target is accompanied by a set of sub-targets on social deprivation and Member States are invited to break down the targets by gender. However, the predominance of macro-economic governance and ensuing austerity measures have resulted in an increase of over six million people experiencing poverty/social exclusion (2012). In February 2013, the European Commission adopted the Social Investment Package (SIP), social policy guidance for Member States to address unemployment, poverty and social exclusion. The SIP stresses the need for affordable quality early childhood education and care and long-term care services for elderly dependents, but its narrow focus, namely measures to remove barriers to women's lower labour market participation, does not go far enough to tackle the structural causes of the feminisation of poverty.

There is still no overarching strategy to combat poverty and social exclusion at the European level, and while the number of poverty related country-specific recommendations has increased over the past four years, women's poverty and social exclusion have yet to be addressed.

**GOOD PRACTICE**

- A new law in France requires work contracts of a minimum of 24 work hours per week. This certainly will improve the situation of precarious workers, particularly women.
- The introduction of a minimum wage in Germany (2015) will benefit women, who make up the majority of the 7 million so-called mini-jobbers, earning 450 euros per month and who are not covered by social protection or pension schemes.

**CHALLENGES**

- Women continue to be considered as dependents: second earner status and household units continue to determine access to and levels of individual rights in social security and taxation, hiding gender inequalities.
- Lack of adequate access to affordable child care disproportionately affects women-headed households, hinders women's participation in the labour-market and their lack of pension entitlements leading to poverty in old age.
- Unequal sharing of unpaid care and housework severely limits women's equal opportunities to earn an adequate independent income.
- Gender roles, gender stereotypes and discrimination compound to produce unequal life chances and choices.
- Inequalities in employment (part-time work, pay gaps, etc.) play a key role in trapping women in poverty preventing their economic independence throughout their lives. Inadequate pensions—the gender pension gap—directly impact on women as caring responsibilities mean that they build up fewer credits during their working life as pension schemes continue to reflect the male-breadwinner-model.
- Inadequate social protection systems can particularly affect the position of women outside the labour market. Given the strong link between women's poverty and child poverty, inadequate child income support is also a crucial factor for many women.
- Violence against women and girls increases their risk of poverty and social exclusion.
- Existing macro-economic data is not sufficiently sensitive to reveal both existing poverty, and the effects of recession, on women's lives. The ‘household unit’ continues to be used as a statistical measure, with the result that individual poverty, particularly effecting women, is hidden.

**OUR DEMANDS**

The female factor: empower women, eradicate poverty.

- Guarantee the individualisation of rights in social security and taxation systems.
- Establish a minimum income ensuring basic set of social standards, such as access to health, education and care.
- Elaborate and implement a European Social Protection Strategy.
- Develop an overarching European strategy that will have a decisive impact on gender equality, the empowerment of women, and the right for all women and girls in Europe, regardless of their age, ability, disability, ethnic or migrant origin, social or geographical origin, sexual orientation and gender identity or expression, to live a dignified life in a Europe free of poverty and social exclusion.