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**CITIZENS' RIGHTS AND CONSTITUTIONAL AFFAIRS**

**WOMEN AND POVERTY IN THE EUROPEAN UNION**

**NOTE**

**Abstract:**

**This note aims at defining the main risk factors of poverty for women in the European Union and at identifying the groups that are particularly at risk. It has to be underlined that some data are not available for the new Member States.**

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## Introduction

Poverty is a relative and multidimensional concept: it is not only a monetary issue, but also a social and cultural one. Thus, the current official definition of poverty in the European Union, adopted by the Council on the 19<sup>th</sup> December 1984 is: *"the poor shall be taken to mean persons, families and groups of persons whose resources (material, cultural and social) are so limited as to exclude them from the minimum acceptable way of life in the Member State in which they live"*.

Even if it focuses on only one dimension of poverty, poverty on the ground of income, the statistical approach is an useful instrument to evaluate the gender gap in terms of poverty. Two indicators have been defined to measure poverty: the at-risk-of-poverty rate and the persistent risk-of-poverty rate.

The **at-risk-of-poverty rate**<sup>1</sup> is defined as the share of persons with an income<sup>2</sup> below the poverty threshold, defined by Eurostat as 60% of the national median income. The focus is therefore on the relative rather than the absolute risk of poverty, i.e. this risk is defined in relation to the general level of prosperity in each country<sup>3</sup>.

This method needs to be used with caution when com

paring national poverty results in the context of the enlarged Union. Generally, the level of the at-risk-of-poverty threshold in the new Member States is very low compared to the EU average.

### **Risk-of-poverty threshold (illustrative values, in Euro), 2001, except CY(1997), MT and SI (2000), LV et EE (2002), no data available for SK<sup>4</sup>**

	UE15	UE10	BE	CZ	DK	DE	EE	EL	ES	FR	IE	IT	CY
<b>1 pers. household</b>	8319	1818	9295	1897	11988	9455	1327	4264	5416	8932	8553	6240	5312
<b>2 adults 2 dep. children</b>	17469	3818	19520	3984	25175	19855	2787	8955	11374	18756	17961	13103	11155

  

	LV	LT	LU	HU	MT	NL	AT	PL	PT	SI	FI	SE	UK
<b>1 pers. household</b>	1215	1124	13863	1641	5038	8292	9173	1742	3589	4180	8916	10367	10632
<b>2 adults 2 dep. children</b>	2552	2360	29113	3446	10581	17414	19263	3658	7538	8778	18724	21770	22327

<sup>1</sup> The expression "at-risk-of-poverty rate" was preferred to "poverty rate" to show that the monetary component is not enough in itself to understand the phenomenon of poverty on the whole.

<sup>2</sup> 'income' must be understood in the whole note as the equivalised disposable income. It is defined as the household's total disposable income divided by its "equivalent size", to take account of the size and composition of the household, and is attributed to each household member.

<sup>3</sup> I. Dennis et A.C. Guio (2004b), *Poverty and social exclusion in the EU*, Eurostat, Statistics in focus, Population and social conditions - 16/2004, p.2

<sup>4</sup> I. Dennis et A.C. Guio (2004b), *Poverty and social exclusion in the EU*, Eurostat, Statistics in focus, Population and social conditions - 16/2004, p.9 and European Commission (2004b), *Social inclusion in the new Member States - a synthesis of the joint memoranda on social inclusion*, SEC(2004)848, p.65

In the European Union on average, the at-risk-of-poverty rate is higher for women: 16% compared to 14% for men. It is lower for women only in the Netherlands and in Poland. Here is the situation in each Member State:

**At-risk-of-poverty rates, by gender (2001, except CY(1997), MT and SI (2000), LV (2002) and SK (2003))<sup>1</sup>**

	EU15	EU25	BE	CZ	DK	DE	EE	EL	ES	FR	IE	IT	CY
<b>men</b>	14	14	12	7	9	10	17	19	17	15	20	19	15
<b>women</b>	17	16	15	8	12	12	19	22	20	16	23	20	18

	LV	LT	LU	HU	MT	NL	AT	PL	PT	SI	SK	FI	SE	UK
<b>men</b>	16	17	12	10	15	12	9	16	20	10	3	9	10	15
<b>women</b>	16	17	13	10	15	11	14	15	20	12	12	14	11	19

It has to be underlined that the at-risk-of-poverty rates are higher without social transfers. Indeed, social benefits reduce the proportion of people at risk of poverty in all countries but to differing degrees; the reduction ranging from 50% or less in Greece, Spain, Ireland, Cyprus and Malta to more than 75% in Sweden, Czech Republic, Hungary and Slovakia.

**At-risk-of-poverty before social transfers<sup>2</sup>, by gender  
2001 data except CY(1997), MT and SI (2000), LV (2002) and SK (2003)<sup>3</sup>**

	EU15	EU25	BE	CZ	DK	DE	EE	EL	ES	FR	IE	IT	CY
<b>men</b>	22	23	21	18	18	20	25	21	22	23	29	21	17
<b>women</b>	25	25	25	19	24	23	26	24	25	24	32	23	20

	LV	LT	LU	HU	MT	NL	AT	PL	PT	SI	SK	FI	SE	UK
<b>men</b>	24	24	24	20	21	21	19	31	25	17	17	17	25	26
<b>women</b>	25	24	23	21	21	21	25	30	24	18	24	20	29	32

In the 2003 Joint Report on social inclusion on the EU-15 Member States, the European Commission identified high-risk groups: the risk of poverty tended to be significantly higher for the unemployed, single parents (mainly women), older people living alone (also women mainly) and families with numerous children<sup>4</sup>.

In the ten new Member States, the most vulnerable groups are the unemployed (2.6 times the poverty risk for the total population), families with more than 3 children (2), single parents (1.6) and children under 15 (1.4)<sup>5</sup>.

The **persistent risk-of-poverty rate** is another useful indicator to study the groups that are at risk of poverty. This rate represents the share of persons with an income below the risk-of-poverty threshold (i.e. 60% of the national median income) in the current year and in at least two of the preceding three years. It can be seen from this table that women are more vulnerable than men, except in Luxembourg and the Netherlands:

<sup>1</sup> European Commission (2004c), *The social situation in the European Union - 2004: Overview*, Eurostat, p.36

<sup>2</sup> retirement and survivor's pensions are counted as income before transfers and not as social transfers

<sup>3</sup> European Commission (2004c), *The social situation in the European Union - 2004: Overview*, Eurostat, p.36

<sup>4</sup> European Commission (2003), *Joint Report on social inclusion*, COM (2003) 773 final, p.4

<sup>5</sup> I. Dennis et A.C. Guio (2004a), *Monetary poverty in new Member States and Candidate Countries*, Eurostat, Statistics in focus, Population and social conditions - 12/2004, p.4

### Persistent risk-of-poverty rates, by gender (2001, no data available for DK and SE)<sup>1</sup>

	EU15	BE	DE	EL	ES	FR	IE	IT	LU	NL	AT	PT	FI	UK
<b>men</b>	9	6	6	13	10	8	12	12	9	6	5	14	4	9
<b>women</b>	10	8	7	15	11	9	15	13	8	5	9	15	8	11

According to these two indicators, it can be concluded that, on the whole, women are disadvantaged as far as poverty risk is concerned. It is even more obvious for some specific groups. To identify them, the at-risk-of-poverty rate is particularly useful because it allows an evaluation of poverty not only for the total population but also for some segments, according to the professional (status, type of employment...) and the personal characteristics (age, composition of the household...).

These two directions will structure this study of poverty among women. This note will firstly present the groups that are at-risk-of-poverty as far as the situation regarding the labour market is concerned and then the groups that are particularly at risk on the grounds of the personal situation. Finally, a specific group that is particularly marginalised will be studied: the homeless women.

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<sup>1</sup> I. Dennis et A.C. Guio (2004b), *Poverty and social exclusion in the EU*, Eurostat, Statistics in focus, Population and social conditions - 16/2004, p.10

## 1 Situation on the labour market

Poverty affects the unemployed women, but also the women who have a job.

### 1.1 UNEMPLOYMENT

In the first quarter 2004, the **unemployment rate** in the EU 25 was on average higher for women (10.3% compared to 9.1% for men). The highest differences between the male and female unemployment rate can be found in Italy (4.6 points, female unemployment rate: 11.6%), in Spain (7.4 points, female unemployment rate: 15.8%) and in Greece (8.6 points, female unemployment rate: 14.8%).

However, in a majority of Member States, the female unemployment rate is either lower than the rate for men (in 9 Member States: Estonia, Germany, Sweden, the United Kingdom, Finland, Ireland, Latvia and Hungary) or higher by less than one point than the male rate (in Cyprus, Lithuania, the Netherlands, Slovenia and Slovakia)<sup>1</sup>.

In the first quarter of 2004, on the average in the EU 25, the **long term unemployment rates** were higher for women than for men: 4.5% compared to 3.5%. It is not the case in 12 Member States: in Germany, Estonia, Ireland, Latvia, Lithuania, Hungary, Luxembourg, Malta, Slovenia, Finland, Sweden, and the United Kingdom<sup>2</sup>.

#### Unemployment rates and long term unemployment rates, by gender, first quarter 2004 (except \*: 2003)<sup>3</sup>

	unemployment rates		long term unemployment rates	
	men	women	men	women
<b>EU 25</b>	9.1	10.3	3.5	4.5
<b>BE</b>	7.9	9.7	3.7	5.0
<b>CZ</b>	7.5	10.3	3.4	5.6
<b>DK</b>	5.6	6.8	1.2	1.5
<b>DE</b>	11.3	9.6	4.9	4.8
<b>EE</b>	11.6	9.1	6.0	3.7
<b>EL*</b>	6.2	14.8	3.1	8.7
<b>ES</b>	8.4	15.8	2.4	5.7
<b>FR</b>	8.7	10.7	3.3	4.1
<b>IE</b>	4.9	4.0	2.2	1.0
<b>IT</b>	7.0	11.6	4.0	6.6
<b>CY*</b>	3.9	4.6	0.8	1.3
<b>LV</b>	12.1	11.3	5.0	4.7
<b>LT</b>	12.9	13.4	6.2	6.0
<b>LU*</b>	3.0	4.6	1.0	0.8
<b>HU</b>	6.4	5.8	2.9	2.5
<b>MT</b>	6.9	8.0	4.2	3.3
<b>NL</b>	4.6	5.1	1.5	1.6
<b>AT</b>	5.3	5.3	1.4	1.5
<b>PL</b>	20.5	21.6	10.0	11.6
<b>PT</b>	5.8	7.8	2.3	3.6
<b>SI</b>	6.7	7.4	3.8	3.2
<b>SK</b>	19.3	19.7	11.9	12.2

<sup>1</sup> O. S. Haroaron (2004), *The labour market in the 1st quarter 2004*, Eurostat, Statistics in focus, Population and social conditions - 17/2004, p.9

<sup>2</sup> idem., p.10

<sup>3</sup> idem., p.9

FI	9.9	8.9	2.5	2.0
SE	7.7	6.2	1.5	1.0
UK	5.2	4.1	1.3	0.7

However, unemployed women have a lower risk of poverty than unemployed men but it is higher than for the total population.

**At-risk-of-poverty rate, for the total population and for the unemployed, by gender, 2001 except CY(1997), MT and SI (2000), LV and EE (2002), no data available for LU and SK<sup>1</sup>**

	EU15	EU10	BE	CZ	DK	DE	EE	EL	ES	FR	IE*	IT	CY
<b>total population</b>	15	13	13	8	10	11	18	20	19	15	21	19	16
<b>unemployed men</b>	44	38	40	30	32	41	50	46	45	34	61	54	18
<b>unemployed women</b>	30	34	27	31	17	26	47	32	30	26	34	46	27

	LV	LT	HU	MT	NL	AT*	PL	PT	SI	FI	SE	UK
<b>total population</b>	16	17	10	15	11	12	15	20	20	11	9	17
<b>unemployed men</b>	44	42	36	57	18	22	39	49	42	26	24	59
<b>unemployed women</b>	40	39	24	32	24	23	35	30	45	17	13	34

\*: small sample size or many missing information

## 1.2 THE PERSONS WHO HAVE A JOB

Women earn on average 20% less than men for the same work (European Commission, 2003)<sup>2</sup>. Moreover, women tend to work part-time more than men, although, in general, non-standard types of jobs (flexible or atypical jobs) such as part-time, fixed-term, temporary, etc. are less widespread in the new Member States than in the EU15<sup>3</sup>.

The poor quality of work (in terms of the amount of hours worked per week, the amount of months worked per year and the type of contract) increases the risk of working poverty. It is the same with low wages: low-paid workers are proportionally more exposed to the risk of poverty than those that are better paid<sup>4</sup>.

### 1.2.1 Low-wage workers

According to the 2003 Joint Report on social exclusion<sup>5</sup>, "low pay is obviously an important risk factor of in-work poverty". Low-paid workers are defined as workers, working at least 15 hours per week, with monthly earnings below 60% of median earnings<sup>1</sup>.

<sup>1</sup> I. Dennis et A.C. Guio (2004b), *Poverty and social exclusion in the EU*, Eurostat, Statistics in focus, Population and social conditions - 16/2004, p.9 and European Commission (2004b), *Social inclusion in the new Member States - a synthesis of the joint memoranda on social inclusion*, SEC(2004)848, p.66

<sup>2</sup> R. Pena-Casas et Mia Latta (2004), *Working Poor in the European Union*, European Foundation for the Improvement of Living and Working Conditions, p.35

<sup>3</sup> European Commission (2004b), *Social inclusion in the new Member States - a synthesis of the joint memoranda on social inclusion*, SEC(2004)848, p.14

<sup>4</sup> M.Lelièvre, E. Marlier et P. Pétour (2004), *Un nouvel indicateur européen: les travailleurs pauvres*, p.6

<sup>5</sup> European Commission (2003), *Joint Report on social inclusion*, COM (2003) 773 final, p.25



Women are over-represented (77%) among low-wage employees, i.e. nearly twice the proportion of women among all employees (42%). This over-representation of women reaches 80% or more in Germany, the UK, the Netherlands and Austria<sup>2</sup>.

Although it does not explain everything, the distribution of part-time work is one of the major factors in this over-representation of women among low-wage employees. However, even when women do work full time, they are more likely to end up in low-paid work than men. Thus, in all countries except in Hungary and Poland, full-time workers employed at the minimum wage workers are mainly women<sup>3</sup>.

#### Share of low-paid employees, by gender (1996)<sup>4</sup>

	EU15	BE	DK	DE	EL	ES	FR	IE	IT	LU	NL	AT	PT	UK
<b>men</b>	23	21	36	20	49	34	24	28	40	27	19	14	21	23
<b>women</b>	77	79	64	80	51	66	76	72	60	73	81	86	79	77

According to Eurostat, women are 1.3 times more likely to have a low rate of remuneration. This figure is particularly striking in Luxembourg and Austria (1.7). Denmark is the only country where women are slightly less likely than men to have a low rate of remuneration.

#### Risk of low wage, by gender (1996)<sup>5</sup>

	EU15	BE	DK	DE	EL	ES	FR	IE	IT	LU	NL	AT	PT	UK
<b>men</b>	0.7	1.0	1.0	0.7	0.9	0.8	0.8	0.7	0.8	0.6	0.8	0.5	0.6	0.8
<b>women</b>	1.3	1.0	0.9	1.5	1.2	1.5	1.3	1.4	1.3	1.7	1.4	1.7	1.5	1.2

#### 1.2.2 Part-time employment

On average, part-time employment is more frequent among women than among men: 29% of women (compared to 6.9% of men) work part-time on average in the EU-25 in the first quarter 2004.

Part-time work is less frequent and more equally divided between the sexes in the acceding States than in the EU-15: 6% of men and 9% of women (compared to 32% in the EU-15) work part-time<sup>6</sup>.

This trend is particularly marked in the Netherlands: the difference between the female and the male rates is higher than 50 points (52.4 points) and the rate of part-time rate for women is almost 75% (74.8%).

<sup>1</sup> R. Pena-Casas et Mia Latta (2004), *Working Poor in the European Union*, European Foundation for the Improvement of Living and Working Conditions, p. 33

<sup>2</sup> idem., p.34-35 and p.72

<sup>3</sup> idem

<sup>4</sup> Eurostat (2000), *Low wages in the EU: nearly one employee in seven in the EU is on low wages*, n°94, quoted in R. Pena-Casas et Mia Latta (2004), *Working Poor in the European Union*, European Foundation for the Improvement of Living and Working Conditions, p.35

<sup>5</sup> Eurostat (2000), *Low wages in the EU: nearly one employee in seven in the EU is on low wages*, n°94, quoted in R. Pena-Casas et Mia Latta (2004), *Working Poor in the European Union*, European Foundation for the Improvement of Living and Working Conditions, p.35

<sup>6</sup> European Commission (2004a), *The social situation in the European Union 2003 - in brief*, Eurostat

**Part-time employment as share of total employment, by gender, first quarter 2004 (except \*: 2003)<sup>1</sup>**

	<b>men</b>	<b>women</b>
<b>EU25</b>	<b>6.9</b>	<b>29.0</b>
<b>BE</b>	6.5	40.8
<b>CZ</b>	2.4	8.4
<b>DK</b>	11.4	35.2
<b>DE*</b>	6.1	40.8
<b>EE</b>	4.7	12.4
<b>EL*</b>	2.3	7.8
<b>ES</b>	2.6	17.5
<b>FR</b>	5.2	30.0
<b>IE</b>	6.4	31.1
<b>IT</b>	3.0	17.3
<b>CY*</b>	5.5	13.2
<b>LV</b>	7.8	13.6
<b>LT</b>	7.9	11.9
<b>LU*</b>	1.5	30.3
<b>HU</b>	3.2	6.2
<b>MT</b>	4.8	18.5
<b>NL</b>	22.4	74.8
<b>AT</b>	5.6	40.4
<b>PL</b>	8.2	13.4
<b>PT</b>	7.2	16.4
<b>SI</b>	7.7	9.8
<b>SK</b>	1.5	4.0
<b>FI</b>	9.2	18.3
<b>SE</b>	12.0	36.4
<b>UK</b>	10.2	44.5

### *1.2.3 Temporary contracts*

In 2001, the share of temporary jobs was lower for women than men in salaried employment in the new Member States with the exception of the Czech Republic and Slovenia. The contrary

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<sup>1</sup> O. S. Haroaron (2004), *The labour market in the 1st quarter 2004*, Eurostat, Statistics in focus, Population and social conditions - 17/2004, p.5

applies to the EU-15 where the share of temporary jobs is higher for women (14.4%) than for men (12.2%) in salaried employment<sup>1</sup>.

#### 1.2.4 "Working poor"

In July 2003, in the framework of the social inclusion process, the Social Protection Committee of the EU adopted a new joint indicator aimed at evaluating the percentage of "working poor" in the EU. The expression "working poor" designates the people mainly at work<sup>2</sup> and living in a household whose income is below the poverty threshold, i.e. 60% of the national median income<sup>3</sup>.

Indeed, work is not an absolute route out of poverty since in the new Member States as well as in the EU15, 7% of the employed are at risk of poverty<sup>4</sup>.

#### In-work poverty risk of the employed population, by gender (2001)<sup>5</sup>

	EU15	BE	DK	DE	EL	ES	FR	IE	IT	LU	NL	AT	PT	FI	SE	UK
men	8	4	3	4	13	10	9	9	13	8	8	6	13	5	3	6
women	7	4	2	6	12	8	7	4	6	8	7	6	11	6	3	7

At the European level, women have a lower risk to be "working poor" than men. It is the contrary only in three Member States (Germany, Finland and the United Kingdom).

## 2 Personal characteristics

The groups that are mainly at risk of poverty according to their personal and household characteristics are single parents, families with three or more children and elderly women<sup>6</sup>.

### 2.1 SINGLE PARENTS

Lone parent households made up 3% of all private households in the EU15 in 2001, i.e. 4.3 million households. These households accounted for 9% of all households with dependent children in the EU15. This percentage ranged from 22% in Sweden and 17% in the United Kingdom to 4% in Italy, Portugal and Greece, and 3% in Spain.

Over 90% of all lone parents in the EU15 are women. Sweden in this respect is an exception: 26% of the lone parents are men<sup>7</sup>.

According to Eurostat (1996), the standard of living of the single parent households is lower:

- by 11% than that of the households with children and only one active
- by 23% than that of all the households with dependent children

<sup>1</sup> Eurostat (2003), *Employment and labour market in central European countries*, Luxembourg, Office for Official Publications of the European Communities, p.21

<sup>2</sup> i.e. having worked at least 7 out of 12 months

<sup>3</sup> M.Lelièvre, E. Marlier et P. Pétour (2004), *Un nouvel indicateur européen: les travailleurs pauvres*

<sup>4</sup> European Commission (2004b), *Social inclusion in the new Member States - a synthesis of the joint memoranda on social inclusion*, SEC(2004)848, p.14

<sup>5</sup> M.Lelièvre, E. Marlier et P. Pétour (2004), *Un nouvel indicateur européen: les travailleurs pauvres*, p.8

<sup>6</sup> Danish Minister for Gender Equality, *Report on the EU Conference 'Gender and Social Exclusion'*, 26-27 September 2002 under the Danish EU Presidency, [http://ligestillinguk.itide.dk/Files/pdf/report\\_exclusion.pdf](http://ligestillinguk.itide.dk/Files/pdf/report_exclusion.pdf)

<sup>7</sup> P. Lehmann et C. Wirtz (2004), *Household formation in the EU - Lone parents*, Eurostat, Statistics in focus, Population and social conditions - 5/2004

- by 27% than that of all the households

The poverty risk for these households is twice as high as for the overall population<sup>1</sup>.

In the new Member States, single parents are also more vulnerable to poverty: their poverty risk is 1.6 time higher than the poverty risk for the total population<sup>2</sup>.

The single parent households are more vulnerable to poverty because being a lone parent generates additional costs: accommodation and childcare costs represent a substantial part of the budget of these households<sup>3</sup>.

**At-risk-of-poverty rates, for the total population and for single parents with at least one child (2001, except CY (1997), MT and SI (2000) and EE and LV (2002), no data available for SK)<sup>4</sup>**

	EU15	BE	CZ	DK	DE	EE	EL	ES	FR	IE*	IT	CY
<b>total population</b>	15	13	8	10	11	18	20	19	15	21	19	16
<b>single parents</b>	35	25	27	12	36	35	37	42	35	42	23	41

	LV	LT	LU*	HU	MT	NL	AT	PL	PT	SI	FI	SE	UK
<b>total population</b>	16	17	12	10	15	11	12	15	20	20	11	9	17
<b>single parents</b>	35	23	35	18	55	45	23	19	39	11	11	13	50

\*: small sample size or many missing information

Lone parents have to work to take care of their families. The activity rate of single mothers is thus often higher than that of the mothers living with a partner<sup>5</sup>.

In the EU-15 in 2001, just over 70% of lone parents were working<sup>6</sup>. This percentage of working lone parents ranged from 94% in Luxembourg and 86% in Austria, to 62% in the UK, and 64% in Belgium and in the Netherlands. Differences between countries may be due to various reasons, such as the level of childcare provision, the degree of support available from within an extended family, the availability of part-time work, and the extent of taxation and welfare support<sup>7</sup>.

<sup>1</sup> O. David, L. Eydoux, C. Martin, J. Millar et R. Séchet (2004), *Les familles monoparentales en Europe*, Caisse Nationale des Allocations Familiales, Dossiers d'études n° 54

<sup>2</sup> I. Dennis et A.C. Guio (2004a), *Monetary poverty in new Member States and Candidate Countries*, Eurostat, Statistics in focus, Population and social conditions - 12/2004, p.4

<sup>3</sup> O. David, L. Eydoux, C. Martin, J. Millar et R. Séchet (2004), *Les familles monoparentales en Europe*, Caisse Nationale des Allocations Familiales, Dossiers d'études n° 54, p.24

<sup>4</sup> I. Dennis et A.C. Guio (2004b), *Poverty and social exclusion in the EU*, Eurostat, Statistics in focus, Population and social conditions - 16/2004, p.10 and European Commission (2004b), *Social inclusion in the new Member States - a synthesis of the joint memoranda on social inclusion*, SEC(2004)848, p.66

<sup>5</sup> idem., p.25

<sup>6</sup> 'working' is defined as normally working at least 1 hour a week, whereas 'not working' includes unemployed, discouraged workers or economically inactive

<sup>7</sup> P. Lehmann et C. Wirtz (2004), *Household formation in the EU - Lone parents*, Eurostat, Statistics in focus, Population and social conditions - 5/2004, p.3

## 2.2 FAMILIES WITH 3 OR MORE CHILDREN

Except in Belgium, in Finland and in Sweden, the poverty risk of the families with three children or more is higher than that of the total population.

### At-risk-of-poverty rates for the total population and for families with three or more children (2001)<sup>1</sup>

	EU15	BE	DK	DE	EL	ES	FR	IE	IT	LU	NL	AT	PT	FI	SE	UK
<b>total population</b>	15	13	10	11	20	19	15	21	19	12	11	12	20	11	9	17
<b>2 adults 3+ dep. children</b>	27	7	13	21	26	34	24	37	37	23	17	23	49	5	8	30

## 2.3 ELDERLY WOMEN

The risk of poverty is higher for women aged 65 and over: 21%, compared to 16% for men aged 65 and over and 15% for the total population<sup>2</sup>.

The risk of poverty is lower for elderly women than for elderly men only in the Netherlands. Moreover, except in five Member States (Lithuania, Latvia, Luxembourg, the Netherlands and Poland), women aged 65 and over are more at risk of poverty than the total population.

Indeed, women have a longer life expectancy and often a lower level of pensions, firstly because on average they work less during their life and secondly because they are on average less paid than men. They are thus more vulnerable to poverty than men when they retire.

### At-risk-of-poverty rates for people over 65, by gender (2001 except CY (1997), MT and SI (2000) and EE and LV (2002), no data available for SK)<sup>3</sup>

	EU15	BE	CZ	DK	DE	EE	EL	ES	FR	IE	IT	CY
<b>total population</b>	15	13	8	10	11	18	20	19	15	21	19	16
<b>men 65+</b>	16	24	3	23	9	7	30	20	17	35	16	56
<b>women 65+</b>	21	26	8	25	14	21	35	24	21	51	19	60

	LV	LT	LU	HU	MT	NL	AT	PL	PT	SI	FI	SE	UK
<b>total population</b>	16	17	12	10	15	11	12	15	20	20	11	9	17
<b>men 65+</b>	6	4	7	6	19	5	14	3	28	14	12	10	19
<b>women 65+</b>	13	15	8	11	21	3	30	7	31	25	31	20	28

<sup>1</sup> I. Dennis et A.C. Guio (2004b), *Poverty and social exclusion in the EU*, Eurostat, Statistics in focus, Population and social conditions - 16/2004, p.10

<sup>2</sup> European Commission (2003), *Joint Report on social inclusion*, COM (2003) 773 final

<sup>3</sup> I. Dennis et A.C. Guio (2004b), *Poverty and social exclusion in the EU*, Eurostat, Statistics in focus, Population and social conditions - 16/2004, p.9 and European Commission (2004b), *Social inclusion in the new Member States - a synthesis of the joint memoranda on social inclusion*, SEC(2004)848, p.65

### 3 Homelessness

It is estimated that women represent between one quarter and one third of the homeless and between 10 and 20% of the street homeless<sup>1</sup>. In the EU-15, France, Germany and the United Kingdom have the most important shares of homeless women, followed by Italy, Belgium, the Netherlands and Luxembourg. The lowest rates can be found in Austria, Denmark, Finland and Sweden<sup>2</sup>.

The women who are most vulnerable to homelessness are the young vulnerable single mothers and women fleeing domestic violence<sup>3</sup>.

Men are the primary users of the social services offered to the homeless in the form of shelters and other types of accommodation. Indeed, according the 2003 FEANTSA Report (European Federation of National Organisations working with the Homeless), only one quarter to one fifth of the users of these services are women. Homeless women do not feel safe in residential accommodations dominated by homeless men. Having often fled from violence, the women fear humiliation, exploitation and abuse. Thus, they seek private solutions outside the social services system. Consequently, women's homelessness becomes an invisible problem<sup>4</sup>.

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<sup>1</sup> University of Dundee (2001), Press release on B. Edgar et J.Doherty (eds) (2001), *Women and homelessness in Europe: Pathways, services and experiences*, <http://www.dundee.ac.uk/pressreleases/proct01/homeless.htm>

<sup>2</sup> M. Munk (2002), *Gender, Marginalisation and Social Exclusion*, Working Paper 14/a: 2002, Danish National Institute of Social Research

<sup>3</sup> University of Dundee (2001), Press release on B. Edgar et J.Doherty (eds) (2001), *Women and homelessness in Europe: Pathways, services and experiences*, <http://www.dundee.ac.uk/pressreleases/proct01/homeless.htm>

<sup>4</sup> U. Enders-Dragässer, "Homeless - a gender perspective", in Danish Minister for Gender Equality, *Report on the EU Conference 'Gender and Social Exclusion'*, 26-27 September 2002 under the Danish EU Presidency, [http://ligestillinguk.itide.dk/Files/pdf/report\\_exclusion.pdf](http://ligestillinguk.itide.dk/Files/pdf/report_exclusion.pdf)

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