



Oral Statement
43rd session of the Human Rights Council

Report of the Independent Expert on the effects of foreign debt and other related international financial obligations of States on the full enjoyment of human rights, particularly economic, social and cultural rights

Make Mothers Matter would like to draw attention to the economic hardships of single mothers and their high rates of private debt. In France for example, they account for 29% of over-indebted women¹.

According to Oxfam, globally extreme poverty rates are 4% higher for women than men - a gender gap that rises to 22% during women's reproductive years².

Not only do women generally earn less than men, but their inequitable share of unpaid domestic and care work constraints their time and ability to perform paid work, thus limiting their income - especially when they have young children.

For single mothers, assuming care responsibilities AND earning a living can be challenging. Failing fathers and non-existent or expensive childcare further push many of them into debt.

As rightly stated in the report "for women, access to social protection (or lack thereof) and private debt are closely connected".

We at MMM call upon governments to prioritize the wellbeing of families, especially single-mothers, and INVEST in adequate social protection and public infrastructure and services.

These must include full maternity protection, child and if necessary housing allowances, access to healthcare, and most importantly quality and affordable childcare³.

The unpaid care work of raising and educating children must be recognized for what it is: essential WORK – that must be considered as an investment and supported.

¹ Source: Banque de France quoted in Capital, August 2019 - <https://www.capital.fr/economie-politique/surendettement-pourquoi-les-meres-seules-sont-elles-plus-fragiles-1347980>

See also for the UK: <https://www.independent.co.uk/news/uk/home-news/single-mothers-debt-child-support-living-costs-rent-mortgage-finance-family-law-a8681856.html>

² *Time to Care*, Oxfam 2020

³ High childcare costs is one of the main causes of single-mothers' indebtedness in the UK – see <https://www.independent.co.uk/news/uk/home-news/women-debt-stress-mental-health-credit-payday-loan-pay-gay-a9235621.html>

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*Make Mothers Matter believes in the power of mothers to make the world a better place,
advocating for their recognition and support as changemakers.*

Created in 1947, MMM is an international NGO with no political or religious affiliations, transparently voicing the concerns of mothers at the highest level: the European Union, UNESCO and the United Nations (general consultative status).