



Mothers' Poverty in the EU

2025

Position Paper by *Make Mothers Matter*



Table of Contents

1.	Context.....	1
2.	Parenthood and reskilling	2
3.	Gender equality	2
4.	Active support to employment	3
5.	Active support to families	4
6.	Active support to single mothers.....	6
7.	Active support to women in old age	7
8.	15	
9.	Conclusion.....	9

1. Context

Recent literature¹ has documented that **gender inequalities** in **earnings** and **income** are closely related to **care duties** for children, which fall disproportionately on mothers. Care duties have recently experienced another shift back into the private households, and women's income has and will continue to be impacted by this additional duty at the cost of their labour market participation, thus losing current and future income.² It also hinders their opportunities to engage in learning activities.³

The pressure to respond to the increased care duties by reducing employment can be especially severe for **single mothers**. Across the EU, 12.4 % of all households with children are single-parent households⁴. Women are also disproportionately represented among lone-parent families (85%), 40.3% of which are at risk of poverty or social exclusion.⁵

The European Pillar of Social Rights (EPSR) proclaimed in 2017 sets a framework for a socially just and fair society based on several key principles. Several of these principles are of utmost importance to the economic empowerment and social protection of mothers. They include:

- Education, training, and life-long learning
- Gender equality
- Active support to employment
- Work-life balance
- Childcare and support to children
- Old age income and pensions
- Housing and assistance for the homeless

In March 2021, the European Commission introduced the Action Plan on the European Pillar of Social Rights, a key opportunity to advance the implementation of the Pillar in alignment with the UN Sustainable Development Goals (SDGs). This initiative aims to lift 15 million people out of

¹ T. M. Alon, M. Doepke, J. Olmstead-Rumsey, and M. Tertilt, "The impact of COVID-19 on gender equality", 2020, available at: <https://www.nber.org/papers/w26947>

EIGE, "Tackling the gender pay gap: not without a better work-life balance", 2019, available at: <https://eige.europa.eu/publications/tackling-gender-pay-gap-not-without-better-work-life-balance>

² European Commission, "How will the COVID-19 crisis affect existing gender divides in Europe?", <https://op.europa.eu/en/publication-detail/-/publication/c74af327-8441-11ea-bf12-01aa75ed71a1>

³ EIGE, *op.cit.*, p.123.

⁴ Eurostat, "Household composition statistics", 05/2024, available at: https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Household_composition_statistics

⁵ United Nations (2021) Statement by Professor Olivier De Schutter, United Nations Special Rapporteur on Extreme poverty and Human rights, on his mission to the European Union (25 November 2020 to 29 January 2021)



poverty by 2030 and reflects a political commitment to adopting a broader global perspective and working toward the 2030 Agenda goals.

The Action Plan sets out three main targets to be achieved by 2030: **equal opportunities** and **access** to the labor market, **fair working conditions**, and **social protection** and **inclusion**. These targets are supported by a series of actions with a clear timeline.

At the end of the Social Summit in Porto on 7-8 May 2021, the European Council stated in the “Porto Declaration” that the European Pillar of Social Rights (EPSR)⁶ was a fundamental element of the recovery.⁷

The European Child Guarantee⁸, adopted in 2021 by the Council of the European Union, aims to combat child social exclusion by ensuring that children in need have effective access to key services, including education, healthcare, nutrition, and housing. It seeks to **break the cycle of poverty** and **promote equal opportunities** for all children across the EU.

In 2025, the EU Commission introduced a new effort to push for gender equality, a roadmap laying out the unsatisfactory amounts of progress made and highlighting specific challenges that need to be overcome. This “Roadmap for Women’s Rights”⁹ focuses on several areas of gender equality, including but not limited to: **equal pay** and **economic empowerment**, **work-life balance** and **care**, and **equal employment opportunities** and **adequate working conditions**. These are the included concerns most relevant to MMM’s mission, and aim to continue the progress made during the 2020-2025 Gender Equality Strategy plan. The concept of care as a factor in gender inequality is deeply ingrained in the Roadmap, with mentions of balanced lifestyles depending on the increased involvement of men within unpaid care work, adequate working and housing conditions and more. The Roadmap reiterates the economic potential that women and their participation within the labour market holds, and calls for gender equality as not only a “moral imperative, but a **strategic investment**”

Despite these initiatives poverty in the EU continues to rise. While other EU measures may help indirectly, all indicators suggest the problem is worsening. These initiatives may prevent an even greater crisis, but they remain insufficient.

According to MEP Lina Galvez’ report in the EU, the number of women living in poverty is still higher than that of men. Women continue to be disproportionately affected by poverty and the risk of social exclusion, particularly those who experience intersectional forms of discrimination,

⁶ https://employment-social-affairs.ec.europa.eu/european-pillar-social-rights-20-principles_en

⁷ <https://www.consilium.europa.eu/en/press/press-releases/2021/05/08/the-porto-declaration/>

⁸ https://employment-social-affairs.ec.europa.eu/policies-and-activities/social-protection-social-inclusion/addressing-poverty-and-supporting-social-inclusion/investing-children/european-child-guarantee_en

⁹ https://commission.europa.eu/news/eu-roadmap-womens-rights-renewed-push-gender-equality-2025-03-07_en



such as mothers (especially single mothers), refugee and migrant women, and women with disabilities. In 2020, the risk of poverty and social exclusion (AROPE) in the EU was higher for women (22.9 %) than men (20.9 %).¹⁰ And there is a strong correlation between female poverty and child poverty, 1 in 4 children in the EU are at risk of poverty or social exclusion.

According to Séamus Boland European Economic and Social Committee (EESC) European poverty statistics are depressing¹¹. He shared the story of a mother “whose life is marked by constant shortages—shortages of food, money for basic needs, and access to essential services like healthcare, education, and well-being activities. She told him that the only thing her children will inherit is her poverty. This harsh reality is unacceptable”. We share his perspective on solutions: addressing poverty requires a deep examination of its historical roots and its impact throughout every stage of life, from birth to old age. At Make Mothers Matter (MMM), we believe that failing to invest in mothers means failing future generations.

In this context MMM welcomes Commission president Ursula von der Leyen’s new initiative: an EU anti-poverty strategy addressing the root causes of poverty during the new 2024-2029 mandate.

According to Katarina Ivanković Knežević, Director for Social Rights and Inclusion at DG Employment of the European Commission, the EU anti-poverty strategy should include at least three key components: **adequate social protection, active labor market inclusion measures, and access to social services.**

Make Mothers Matter works in tight collaboration with its member associations¹² and partners on the ground, regularly conducting thorough surveys, with the most recent being the State of Motherhood in Europe survey of 12,600 mothers in 11 EU countries plus the UK.¹³ With this new impetus at the highest level, *MMM* would like in this position paper to draw the EU’s attention to some specific topics related to mothers based on this latest data from *MMM*’s 2024 survey.

2. Parenthood and reskilling

According to EIGE, time is the biggest barrier preventing women from engaging in lifelong learning. Care responsibilities and household duties are highlighted as key time issues and obstacles for women within the labor market.¹⁴ This has implications for their employment

¹⁰ https://www.europarl.europa.eu/doceo/document/A-9-2022-0194_EN.html#_ftnref31

¹¹ “Eradicating poverty once and for all”, Interview of Séamus Boland European Economic and Social Committee (EESC) by Euroactiv, 11/, 2024

¹² <https://makemothersmatter.org/mmm-network/member-associations/>

¹³ <https://makemothersmatter.org/mmm-state-of-motherhood-in-europe-2024/>

¹⁴ EIGE., “Gender Equality Index 2019; Work-life balance”, 2024, available at: <https://eige.europa.eu/publications/gender-equality-index-2019-report/lifelong-learning>



opportunities, involvement in social, leisure and cultural activities but also their participation in **lifelong learning**.

However, while **caring for others**, mothers develop a new set of skills, called **soft skills**, that contribute to **social inclusion, personal development, empowerment, and employability**. Recognising and validating this new set of skills acquired through non-formal and informal learning would require a lifecycle approach to education. If properly recognized and valued, parenthood soft skills could benefit both employees and employers, and in turn, society at large:

For employees: soft skills growth and improved wellbeing and work-life balance

For employers: talent acquisition and retention as well as productivity and employee engagement

For society: changing perceptions and stereotypes + redistributing of caring responsibilities + supporting family policies

Concrete examples of recognition and/or validation of soft skills acquired while doing unpaid care work are:

- The so-called “*MAAM Tool*”¹⁵ from Lifeed: Maternity as a Master, is a digital tool aimed at measuring and enhancing the improved skills of employees, during and after parental leave. It serves enterprises and employers to better acknowledge the soft skills acquired through maternity and when becoming a parent.¹⁶ Mapping and raising awareness about the existing tools for validation of skills acquired doing unpaid care work such as the MAAM program can contribute to a thriving, healthy economic recovery.
- *MAV Virtual assistant mothers*, turning the challenges of motherhood into professional opportunities. Initiative designed to empower new mothers by providing them with high-quality training in digital, transferable, and entrepreneurial skills.¹⁷
- *MothersCan* that promotes the **principle of equal participation** in the labor market with equal employment and career conditions for mothers in the EU.¹⁸

3. Gender equality

MMM is convinced that the **employment, earnings and pension gaps** between men and women cannot be solved without substantive action on **care work**, mostly undertaken by mothers.

¹⁵ <https://lifeed.io/en/>

¹⁶ At the end of the program users have completed the “Life-Based Learning,” a learning method that shows people how they can use these same soft skills to be more effective at work and at home. By day-by-day activities, they learn to apply these skills to real-life work situations.

¹⁷ <https://www.mav.mom/>

¹⁸ <https://www.motherscan.eu/en/>

The employment gender gap in couples with children indicates the correlation between the share of unpaid care work and the disproportionate amount of it that mothers do. EIGE's 2024 Gender Equality Index explains how people involved in unpaid care work- most often women- are more likely to be economically vulnerable.¹⁹

We strongly believe that gender equality will not be achieved until unpaid care work is **recognised, reduced, and redistributed** equally and that economic prosperity is unattainable without these changes occurring.

Ways to **recognise** unpaid care work include:

- Introduce “**care credits**” to offset breaks from employment taken to provide informal care to family members and periods of formal care leaves, such as maternity, and count those credits towards pension entitlements
- Introduce career breaks entitlement such as the Belgian “**time-credit**” system
- Conduct **time-use surveys** more frequently, with a focus on surveys measuring the allocation of time spent doing care and domestic work. As such, we recommend reviewing the EU Regulation on structural statistics on earnings and on labour costs.²⁰
- Introduce **family friendly companies certifications**, such as BeFamily²¹
- Support **mothers' integration** to work after maternity and parental leaves with initiatives that prepare mothers but also companies, via trainings performed via EU funded projects such as the MothersCan project²²

Ways to **reduce** unpaid care work include: Provide high quality childcare centres that are accessible and affordable

- Support and provide other forms of care possibilities such as community-based childcare services, *gardienne*, and childminder
- Support and promote intergenerational solidarity initiatives, as highlighted by the European Economic and Social Committee (EESC) in it's 2024 Opinion Promoting European Intergenerational Solidarity- towards an EU horizontal approach²³. For example by fostering initiatives where older generations help young parents, bringing proven benefits to the elderly, the parents and the children. Some examples include “the Grandparent

¹⁹ EIGE., Index 2024, p.28

²⁰ Council Regulation (CE) 530/1999 of 9 march 1999 on structural statistics on earnings and on labour costs, J.O.U.E., L 63/6, 1999.

²¹ <https://www.be-family.care/>

²² <https://www.motherscan.eu/en/>

²³ <https://www.eesc.europa.eu/en/our-work/opinions-information-reports/opinions/promoting-european-intergenerational-solidarity-towards-eu-horizontal-approach>

Service”, a German service intended for single parents and young families where a non-biological grandparent provides daily support with the children.²⁴

- Fostering examples such as the new version of the Swedish Social Insurance Code where parental leave is now able to be extended to grandparents and friends- or as they describe it “any person who cares for the child”, **expanding the care circle** of the child and therefore **reducing pressures** on the mother.²⁵

Ways to **redistribute** unpaid care work include:

- Implement policies that directly encourage fathers to take leave, such as well-compensated individual leave entitlements, but also policies aimed at changing workplace cultures
- Adopt work-life balance measures allowing families to adjust their employment according to the needs of each child, the ages and number of children
- Implement at national level longer and adequately paid maternal, paternal, and parental leave
- Extend parental leave to 6 months per parent, remunerated at least as sick pay level or a decent remuneration and make it more flexible to take
- Revise the Maternity Leave Directive extending the period of leave to at least 18 paid weeks and with a remuneration at least of sick pay level

4. Active support to employment

Being a parent continues to hinder women’s participation in the labour market.²⁶ When asked about how to balance their work and family life, mothers say they want to be **present on the labour market AND spend time educating their children**, giving priority to one or another depending on the ages and number of children.²⁷ This is why *MMM* supports a **life-cycle approach**, rather than a linear one, allowing women and men to leave the labour market partially or completely for a definite period of time to care for and educate their children, and then re-enter it, facilitating an approach that emphasizes the importance of **balancing responsibilities**. Easier access to life-long learning for women, providing qualifications after career breaks, and targeted support for mothers for job search, training and re-skilling are crucial. In addition, work-

²⁴ <https://kinderschutzbund-bochum.de/angebote/grosselterndienst/>

²⁵ <https://www.loc.gov/item/global-legal-monitor/2024-07-29/sweden-parents-may-now-transfer-parental-leave-to-friends-and-family/>

²⁶ EIGE., Index 2019., *op.cit.* p. 33.

²⁷ Results of our survey carried out with 12000 mothers in Europe. Make Mothers Matter, “What Matters to Mothers in Europe”, 2011, available at: <https://makemothersmatter.org/delegations/europe/what-matters-to-mothers-in-europe>

life balance policies, affordable and flexible early childhood education and care are needed as they are key enablers for mothers' participation in the labour market.

MMM recommends that the situation of the **self-employed**—representing nearly 25 million workers or 12.7% of Europe's workforce—is considered so they can benefit from an EU framework on family leave schemes. There are many services attentive to supporting self-employed mothers that MMM believes need to be rolled out across Europe, as highlighted by our member in Portugal working with entrepreneurial women, Mulheres à Obra (Women at Work).²⁸

1. A **subsidized replacement staffing**, which would include government programs that could partially or fully fund temporary works stepping in to cover for primary self-employed workers, when on leave.
2. **Business continuity grants** for self-employed women that would provide grants for hiring temporary staff or purchasing services, keeping the business operational.
3. **Freelander pools** and **shared economy platforms** where the government or business communities could establish pools of freelance workers, and even an online platform where self-employed individuals could find temporary replacements.
4. **Service vouchers**, simplifying the process for self-employed women to find temporary staffing, essential business services, or administrative support during maternity leave.
5. **Peer and cooperative support networks** where self-employed individuals could share resources and help cover for each other's businesses while on leave.
6. **Business management services** that could handle client communication, billing, and other administrative tasks while the business owner is on leave. Examples of this include Coopaname²⁹ in France, and the Europe-wide Smart³⁰.

Furthermore, studies raise serious concerns on the existence of **pregnancy and maternity discrimination in Europe**:

- In Belgium: 3 out of 4 women face discrimination due to their pregnancy or motherhood. In 2022, nearly 40% of workplace discrimination reports were related to being a parent. "Pregnancy and motherhood accounted for three-quarters of these reports"³¹ according to the Institute for the Equality of Women and Men.³²

²⁸ www.mulheresaobra.pt

²⁹ <https://www.coopaname.coop/>

³⁰ <https://smart.coop/>

³¹ <https://syndicatsmagazine.be/3-femmes-sur-4-subissent-des-discriminations-en-raison-de-leur-grossesse/>

³² Institut pour l'égalité des femmes et des hommes., "Grossesse", 2017, available at: <https://igvm.iefh.belgium.be/fr/activites/discrimination/grossesse>

- In France: Despite protective rights throughout maternity, pregnancy is the third most cited reason for discrimination among women, according to the 10th edition of the Defender of Rights Barometer in 2020.³³
- In the Netherlands: a study was conducted over a four-year period on 1000 pregnant women who were either job seekers or employees. 45% of the women interviewed explained that they faced discrimination related to their pregnancy and maternity.³⁴

MMM also calls for a firm commitment to tackling **pregnancy discrimination**. MMM recommends the support of women in challenging pregnancy discrimination by building women's knowledge of their rights as well as to work with employers to encourage them to evaluate the retention rates for women one year after returning to work following maternity leave as part of their gender pay gap analysis. Awareness campaigns which bring employers, unions, and voluntary organisations together to address pregnancy and maternity-related discrimination can also trigger an easier access for women to the labour market during and after their childbearing years.

According to our 2024 MMM survey study³⁵, 23% of mothers reduced their working hours (with the financial loss that comes with it) and 55% have changed their working status, shifting from full-time to part-time, or from employed to self-employed, or vice versa, always in order to adapt.

For those mothers who changed their working status, the primary reason for 28% of those surveyed came down to wanting to have **more time** with their child/children. Others also cited **financial constraints** (18%)—including the need to cover day-care costs (7%) —as a major factor, followed by 14% of mothers citing **work-related issues**, with 8% mentioning a **lack of flexibility** and 6% reporting being fired or forced to leave because of their new **personal situation**.

5. Active support to families

5. 1 Parental Support

The **well-being of children depends** in large part on the **support of their parents**, which goes **beyond income support**. However, current discussions on recovery and jobs creation, and childhood education and care do not consider the importance of care provided by parents. In 2021, MMM surveyed 23.000 mothers, and found that 44% said they experienced parental

³³ <https://www.monentrepriseinclusive.com/la-grossesse-une-source-de-discrimination-au-travail/>

³⁴ Nederlands Juristen Comité voor de Mensenrechten., "La discrimination fondée sur la grossesse et la maternité ne diminue pas aux Pays-Bas", 2016 available at <https://www.liberties.eu/fr/news/pregnancy-discrimination-research-netherlands/9850>

³⁵ <https://makemothersmatter.org/mmm-state-of-motherhood-in-europe-2024/>



burnout and that 80% of them wished they had **more control** over what kind of parental leave they had access to.³⁶

In our 2024 EU survey³⁷, the first reason for 28% of mothers who changed their working status came down to wanting to have more time with their child/children. Mothers also expressed a preference to work part-time while dedicating time to caregiving, particularly until their youngest child reaches at least the age of 12. Additionally, over 67% of mothers we surveyed reported feeling overloaded, and 41% shared how they felt that the critical role they play was not adequately recognized by society. Both of these factors, along with many others, greatly impact the ability of mothers to contribute to and participate in society in meaningful and impactful ways.

We believe that families are at the **centre of nurturing care** for young children. To provide it, they need information, resources and services.³⁸ *MMM* recommends to grant more attention to the choices of parents regarding outsourced or an in-family care solution. Parents who would like to care for their under school-age children themselves should be able to do so without fear of repercussions on their income, pension, and ability to return to work.

The Finnish model of ECEC is an example worth highlighting as it is based on a set of policies that consider the choices of parents regarding outsourced or an in-family care solution. In this model, “all children under school-age are entitled to early childhood education and care should their parents so decide.”³⁹ After the parental leave period parents have several options to choose from:

- Municipal ECEC services
- Private ECEC services or childcare with the private childcare allowance
- Staying at home on care leave and child home care allowance until the youngest child turns three⁴⁰

Caring for children until they turn three therefore becomes economically possible for parents who choose this option. For those who choose not to, ECEC services are made accessible and affordable. This model falls within what *MMM* has been supporting: a real choice for parents, giving them an **economically feasible option** between an **outsourced** or an **in-family care** solution.

³⁶ <https://makemothersmatter.org/mmm-france-presents-results-of-1000-days-survey-will-french-mothers-be-heard/>

³⁷ <https://makemothersmatter.org/mmm-state-of-motherhood-in-europe-2024/>

³⁸ “Nurturing care for early childhood development: a framework for helping children survive and thrive to transform health and human potential” (Unicef, ECDAN, WHO, others), p.26, available at: <https://apps.who.int/iris/bitstream/handle/10665/272603/9789241514064-eng.pdf?ua=1>

³⁹ See [European Commission’s Eurydice network page on Finland](#), “Early Childhood Education and Care”

⁴⁰ If a child under the age of three does not attend municipal day care, the family can claim child home care allowance. This allowance is flexible as parents can choose to reduce their working time to 30 hours or less and claim a flexible care allowance.

5.2 Time-credit system

MMM also calls for career breaks entitlement such as the Belgian “**time-credit system**”⁴¹ which allows employees – under certain conditions – to take a career break – in whole or in part – for a certain period of time, during which parents receive an allowance. Belgium grants these career breaks until the age of 12 of the child. However, MMM would like to see this extended until the age of 18. Adolescence is not an easy period and parents should be able to take a career break whenever they consider it fit for the family. Numerous experts have been reporting on the dramatically negative impact on youth mental health.⁴² These adolescents will soon become young adults on the labour market and an “**inclusive recovery**” should not leave them behind. Therefore, parents should be equipped with the means and time to devote to their older children as well.

5.3 Non-take-up

There is an additional layer of complexity provided by the notion of **non-take-up**⁴³, which essentially covers the difficulty of certain groups to effectively exercise their rights. Most of the time, this most seriously impacts people who are already in precarious or insatiable positions, and reinforces the challenges they face, accelerating the deterioration of their situation. In terms of mothers this is a large concern of MMM. We are focused on ensuring access for all women to physical or mental health services, housing and career support, and other social protection programs. The societal support of mothers depends heavily on the **ability** and **accessibility of programs and services** around them, and MMM is dedicated to and recommends the Commission to focus on women’s rate of recourse to these.

However, it is crucial to recognize that non-take-up is not merely a logistical issue, but one that is **deeply emotional** and **psychological** for many mothers. Feelings of shame and failure often accompany the need to seek assistance—many women report feeling as though they are begging, or that they have failed in their role as providers and caregivers. This can lead to a fear and reluctance to access services, even when they are urgently needed. The internalization of dependency on the state, coupled with a perceived loss of independence, makes it even more difficult for women to assert their rights.

For some, the **complexity of application procedures**—requiring significant time, digital literacy, and sustained attention—further exacerbates the problem. These burdens disproportionately fall

⁴¹ See <https://www.partena-professional.be/en/knowledge-center/infoflashes/time-credit-and-additional-hours>

⁴² <https://cordis.europa.eu/article/id/421549-analysing-the-mental-well-being-of-adolescents-and-young-adults-during-covid-19>
<https://youngminds.org.uk/about-us/reports/coronavirus-impact-on-young-people-with-mental-health-needs/>
<https://pip-eu.coe.int/documents/42128013/72351197/Effects-COVID-Youth-Mental-Health-Psychological-Well-Being.pdf/b2bc0c32-9fd5-0816-bce5-da9289cfa8c>

⁴³ <https://makemothersmatter.org/non-take-up-of-social-protection-benefits-what-it-means-for-mothers/>



on mothers who are already stretched thin. To counteract this, MMM advocates for the implementation of simplified, accessible one-stop shops⁴⁴ that streamline services and reduce barriers to entry.

One-stop-shops- a support concept first introduced in England- help address both the structural and emotional obstacles involved in non-take-up by providing a space where parents can access general support services as well as health care, including mental care, while children can participate in development activities.

MMM recommends the introduction of more programs like the **one-stop-shop** to simplify support for families and facilitate a **more inclusive system** of support that affirms rather than undermines mothers' sense of dignity and agency.

6. Active support to single mothers

6.1 Poverty and Social Exclusion

The **risk of poverty and social exclusion** is particularly high among the most vulnerable groups in society. These include mothers (especially single mothers), refugee and migrant women and women with disabilities. Other intersectional risk factors such as unemployment, lack of care services for children and caring responsibilities for dependent family members, make mothers and women with caring responsibilities more vulnerable to poverty risks.⁴⁵ In fact, poverty continues to disproportionately impact women, especially mothers⁴⁶. Women are also **disproportionately represented** among **lone-parent families**, with 5.5% of women between 25-54 being lone-parents compared to 1.1% of males in the same age range, and more lone-parent women experience difficulties making ends meet than men, as well⁴⁷. EIGE's 2024 Index found that in 2022, almost 1 in 3 lone mothers were at risk of poverty compared with the around 1 in 4 lone fathers at risk. Women and girls are disproportionately affected by the economic effects of global pandemics, especially those in the poorest and most marginalized communities.⁴⁸

- Some municipalities have recognized the unique challenges faced by single mothers and have introduced targeted policies and dedicated support measures. Notably, the

⁴⁴ <https://www.gov.uk/government/news/family-hubs-now-open-in-75-areas>

⁴⁵ FEMM Committee, Opinion on reducing inequalities with a special focus on in-work poverty, January 2021, available at: https://www.europarl.europa.eu/doceo/document/A-9-2021-0006_EN.html

⁴⁶ FEMM Committee, Report on Women's Poverty in Europe, June 2022, available at: https://www.europarl.europa.eu/doceo/document/A-9-2022-0194_EN.html#_section1

⁴⁷ EIGE Index 2024, Gender Inequalities in financial independence, 2024, p.33, available at: <https://eige.europa.eu/gender-equality-index/2024>

⁴⁸ https://eige.europa.eu/publications-resources/publications/poverty-gender-and-lone-parents-eu?language_content_entity=en

municipality of Ris-Orangis⁴⁹, France launched a comprehensive initiative in 2024, offering 21 concrete actions aimed at improving the daily lives of single mothers, such as improved access to healthcare, support in search for housing and expanded childcare services. This forward-thinking approach could serve as a model for other governments and the European Union to consider the development of a specific status for single-parent families.

6.2 Housing Insecurity

The vulnerability to poverty in women results in an increased risk of **homelessness** and/or more difficulties in having access to **adequate housing**, and MMM welcomes the new EU commission's affordable housing initiative⁵⁰, a pan-European investment platform mobilizing €10 billion to expand affordable, sustainable housing through financing, innovation, and energy-efficient renovations.⁵¹ This is due to expensive private rental, difficult access to affordable housing (increasingly scarce in many cities), discrimination and higher risk of eviction. One can also observe gender imbalance with regard to energy service access. Due to their lower average income, women are indeed at a greater risk of **energy poverty** than men.⁵² In December 2016, the European Parliament adopted a resolution on access to energy and already called for the EU to include a gender lens in all its energy policies allowing for a better understanding of women with particular needs.

"Families in insecure accommodation are destined to remain in poverty" to Séamus Boland⁵³ from the European Economic and Social Committee (EESC).

Examples of access to adequate housing in Belgium:

For single parents, finding housing is almost "mission impossible". Seven out of ten single-parent families face difficulties in securing a place to live.

Landlords fear that a single mother may struggle to pay her rent every month. Most of these families are headed by mothers who have no choice but to rent in an already highly competitive housing market, where they often face discrimination due to their sole income.⁵⁴

⁴⁹ <https://www.ville-et-banlieue.org/ris-orangis-statut-famille-monoparentale-36291.html>

⁵⁰ https://ec.europa.eu/commission/presscorner/detail/en/ip_25_671

⁵¹ https://ec.europa.eu/commission/presscorner/detail/en/ip_25_671

⁵² European Parliament, "Gender perspective on access to energy in the EU", Study for the FEMM Committee, 2017, available at: [https://www.europarl.europa.eu/RegData/etudes/STUD/2017/596816/IPOL_STU\(2017\)596816_EN.pdf](https://www.europarl.europa.eu/RegData/etudes/STUD/2017/596816/IPOL_STU(2017)596816_EN.pdf)

⁵³ <https://www.euractiv.com/authors/seamus-boland/>

⁵⁴ <https://www.rtbef.be/article/le-calvaire-des-parents-solos-en-recherche-de-logement-11209823>



Examples of access to adequate housing in France:

Finding affordable housing, especially in the more commercial cities where work and other opportunities are more available, is incredibly difficult; with over 2 million social housing requests waiting for a governmental response⁵⁵.

The introduction of programs such as the “Housing First” and the more recent “Housing First 2”⁵⁶ plans have helped make progress, but there is still much to do, especially for single women who often fall through the cracks of programs such as these.

6.3 Over-indebtedness

Many single mothers face the harsh reality of **over-indebtedness**. For example, in Belgium, they suffer a “double penalty” particularly through the **collective debt settlement procedure**. This legal process is intended to help over-indebted individuals by **freezing debts** for a period of **seven years**, preventing asset seizures, and placing financial management under a mediator’s control. Each month, the mediator allocates a fixed amount to cover essential living expenses, and once the process is completed, the remaining debts are erased—offering a fresh start.

However, for those going through it, the experience can be extremely difficult. As Amina, a mother affected by the process, explains: *“For seven years, you live like you’re holding your breath, and your children suffer the consequences. You have no control over your finances, you’re treated like a child, and you’re given a bare minimum allowance. There’s no room for anything extra—not even new shoes when your child’s are falling apart. Every cent is accounted for, from electricity to gas. If you can’t pay, they cut off your electricity, and you have to wait until next month. In extreme cases, when debts are too high, children can even be placed in care.”*⁵⁷

While this procedure is meant to help families escape over-indebtedness, it also imposes a **severe** and **restrictive lifestyle**, leaving individuals without **autonomy** or **financial control**. Everything is calculated and negotiated, making everyday life a constant struggle.

According to Eurostat (2020), the number of single-parent households in Europe is rising. Out of 195.4 million households, 7.8 million (4%) are led by a single parent. In Spain, single-parent families make up 23.5% of households, while in Lithuania, they account for 25% (Eurostat 2020). Most of these families are led by women aged 25 to 49, representing 6% of all women in the EU, whereas only 1.1% of single-parent households in this age group are headed by men (Eurostat 2021).

⁵⁵ <https://www.institutmontaigne.org/en/expressions/understanding-french-housing-policy-and-its-challenges>

⁵⁶ <https://www.feantsa.org/public/user/epoch/National-Strategies/Homelessness-Strategy-France-Original2024.pdf>

⁵⁷ <https://www.rtf.be/article/les-mamans-solos-et-surendettees-demandent-du-changement-11135540>

6.4 Share of single parent households

A recent EU survey considered how the share of single-parent households differs between countries, and found that the average percentage of single-parent households with children in the EU is 14%. Most countries fell between around 8-19%, and only a few stood out with much higher-than-average percentages of single-parent households: Sweden, with 34% and Denmark and Estonia with 19% and 28% respectively.⁵⁸

6.5 Conclusion

Studies show that countries that combine **universal policies and policy measures targeting single parents** show lower poverty rates among single parents.⁵⁹ MMM therefore calls for universal measures and policy tailored specifically to single parents. These include child support (and guaranteed advances) and financial supplements to child benefits that are targeted to single parents in poverty. We also call for adequate, accessible, and enabling **Minimum Income schemes** that have an essential role to play as an ultimate safety net. As stated by MEP Lina Gálvez Muñoz in a FEMM Committee hearing on 15 June 2021, "the fight against women poverty is not just about equality and social justice, it is a path to fight against childhood poverty and therefore working for a dignified future for everyone".⁶⁰

7. Active support to women in old age

There is evidence of **feminization of poverty among the elderly** (age 65 and above) because of lower pension levels, which result from gender pay gap, and part-time schedule and career interruptions to take up care work at home. The EU gender gap in pensions is currently 26%, highlighting a significant difference in the security women are provided after leaving the labor force compared to men in their same circumstances.⁶¹ Pension rights today are still based on a **redistributive system** supported by a career concept of **full-time and uninterrupted professional occupation**. Women who cannot fulfil these criteria are thus discriminated against in their older age.

⁵⁸ <https://ec.europa.eu/eurostat/web/products-eurostat-news/-/edn-20210601-2>

⁵⁹ Directorate-General for Employment, Social Affairs, and Inclusion, Peer Review on "Single mothers facing poverty: Providing adequate financial, material and social support for sustainable social integration", October 2017, available at: https://www.researchgate.net/publication/322303143_Belgium_5_6

⁶⁰ https://multimedia.europarl.europa.eu/en/committee-on-women-s-rights-and-gender-equality_20210615-0900-COMMITTEE-FEMM_vd, 15 June 2021, intervention from MEP Lina Gálvez Muñoz at 10'.

⁶¹ EIGE Index 2024, Executive summary, 2024, p.10, available at: <https://eige.europa.eu/gender-equality-index/2024>



The crisis brought about by the pandemic has created new tensions in the work-life balance because of the reduction of public services following the different lockdowns, particularly the closing of educational and care institutions.⁶² Women more than men had to compensate for this reduction as well as managing a new form of unpaid care work, which is to help children manage online classrooms.

Specific measures within today's pension systems are required such as **credits for caring periods, minimum pension schemes, and survivors' benefits**. The promotion of "care credits" that can be taken into account in pension entitlements offset breaks from employment to provide informal care to family members, and periods of formal care leave, such as maternity, paternity, and parental leave. Theoretically, these periods should be credited to a carer's pension contribution, irrespective of whether the care is provided to underage children, elderly persons, or sick or disabled persons. The practice of care credits promotes the enjoyment of the right to an adequate standard of living, but also other fundamental civil, cultural, economic, political and social rights, including the rights to health, adequate housing, food, etc. But pension credits for caregivers can also serve the purposes of gender equality (sharing of family caregiving responsibilities and access to employment), as well as the recognition of the economic and social value of unpaid care work.

With the ageing of the population and the expected rise in care needs for the elderly, pension care credits should also be given to any person who has to stop or reduce work in order to take care of a sick, disabled or elderly relative. Such compensation can be an incentive for caregivers and beneficial for the person being taken care of and the State: home care is much cheaper than institutional care, and in most cases, it is the preferred option of the person being cared for.

8. Maternal health

8.1 Physical health care

The EPSR states under pillar 16 that "everyone has the right to **timely access to affordable, preventive and curative health care of good quality**".⁶³ The **right to health**, and more particularly the **right to maternal health**, are **both human rights rooted on the key principle of human dignity**. The right to health entails availability, accessibility, acceptability and qualitative health care (AAAQ framework)⁶⁴. Acceptability means that all health facilities, goods and services must

⁶² Statement by Professor Olivier De Schutter, United Nations Special Rapporteur on extreme poverty and human rights, on his visit to the European Union (25.11.2020 to 29.01.2021), *op.cit.*

⁶³ https://ec.europa.eu/info/strategy/priorities-2019-2024/economy-works-people/jobs-growth-and-investment/european-pillar-social-rights/european-pillar-social-rights-20-principles_en

⁶⁴ <https://www.ifhro.org/topics/aaaq-framework/>



be respectful of medical ethics and culturally appropriate, as well as sensitive to gender. Quality health care should seek to improve the health of all patients without financial harm to them.

Significant disparities exist among the member states, which can be attributed to various factors, with one of the main factors being the **unequal access to maternal health care**. Most maternal deaths are preventable if births are attended by skilled health care professionals who are properly educated, with access to proper equipment, or if pregnant women are granted regular access to maternal health care.

European **Universal Health Coverage**, paid for by society as a whole, aims at minimizing the overall expense of acquiring health care, while spreading costs and risks, especially for those living in poverty. Already before the pandemic, certain people were considered more at **risk of unequal treatment**, because they share a combination of characteristics that may cause discrimination.⁶⁵ **High out-of-pocket payments, language barriers and the absence of clear policies and information⁶⁶, fear of being deported, distances to medical facilities, and biases among health care professionals** are some obstacles reported by **vulnerable groups** such as undocumented migrant women, Roma women and other minority groups at risk of not receiving adequate medical care when needed.

Mothers continue not having sufficient access to **quality essential health care, including maternal and newborn health services**. Pregnant women faced challenges and barriers in accessing safe maternal health care due to lockdown measures and transport disruptions. As a result of overcrowded hospitals, some pregnant women have been forced to travel to distant hospitals for check-ups and perinatal examinations, and sometimes to pay extra. MS should reflect on how to guarantee access to essential maternal health care facilities and professionals.

8.2 Maternal mental health

MMM's 2024 EU survey found that 50% of mothers experienced mental health issues, namely depression, anxiety, burnout, and postpartum depression, and connect many of these challenges to the difficulty of returning to and maintaining working hours after maternity leave as well as the disproportionate amount of household and caregiving tasks they undertake. We therefore recommend the enhanced support of mother's mental health and ever-increasing flexibility and adaptability within the workplace and labor market.⁶⁷

⁶⁵ EU Agency for Fundamental Rights, "Inequalities and multiple discrimination in access to and quality of healthcare", 2013, available at: https://fra.europa.eu/sites/default/files/inequalities-discrimination-healthcare_en.pdf

⁶⁶ One can also speak of "health literacy" which means ensuring that people know what they need to look for when it comes to accessing health, something that is often not straight forward when it comes to the specific issue of maternal health.

⁶⁷ <https://makemothersmatter.org/mmm-state-of-motherhood-in-europe-2024/>



MMM's 2023 report⁶⁸ discusses the financial burden of untreated maternal mental illness and the recent increase in perinatal depression and anxiety due to isolation, financial insecurity, and increased caregiving responsibilities. The Maternal Mental Health Alliance estimates that 1 in 5 women experience perinatal mental health problems⁶⁹, which emphasizes the critical need for improved services.

Key challenges include a lack of integrated maternal mental health services, inadequate provider training, and limited access to psychological treatments. MMM recommends the implementation of maternal mental health screening, integrating mental health into maternal care, expanding community-based support, and ensuring universal healthcare coverage for maternal mental health services across Europe.

9. Conclusion

Existing vulnerabilities have only been reinforced by the compounding crises the world faces, creating new anxieties amongst women. Member States have already adopted both legislative and non-legislative measures to support the recovery. However, *MMM* strongly believes that the EU cannot be innovative if it is not inclusive. Inclusiveness means giving the choice to mothers and parents in their children's upbringing by enabling them both financially and with family-wise policies. *MMM* insists that unpaid care work must be recognized as essential work giving access to full social rights to all EU citizens.

Now comes a time for broad investment opportunities in sustainable health, education and social protection systems. *MMM* urges that the EU with all its financial means and political authority monitors that MS do not fall in the trap of austerity and budget cuts on social programs.

MMM strongly hopes that under the First EU Antipoverty Strategy the crucial role mothers play when it comes to **care** is recognised and that the EU and its Member States put forward a set of transformative policies that redress the **economic and social inequalities** they face when it comes to **unpaid care work**. Tackling these inequalities goes beyond care alone: it also requires addressing barriers to employment, pay and pension gaps, access to healthcare, housing insecurity and protection from discrimination. Progress towards a fairer, more inclusive, and sustainable Europe depends on recognising these interconnected challenges. In doing so, special attention must be given to mothers facing intersecting forms of disadvantage, including single mothers, migrants and refugee women and mothers with disabilities.

⁶⁸ <https://makemothersmatter.org/why-maternal-mental-health-matters/>

⁶⁹ <https://maternalmentalhealthalliance.org/about-maternal-mental-health/>