

European Affordable Housing Plan

2025

Position Paper by *Make Mothers Matter*

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Context

In this paper, *Make Mothers Matter (MMM)* would like to contribute to the consultation on the European Affordable Housing Plan by highlighting the need to **integrate the specific vulnerabilities of mothers** into its implementation. If we want to stop women, and especially mothers, being the shock absorbers of poverty, crises, and inequality – directly impacting their own and their children’s lives – we need to invest in and support mothers..

In 2025, 10% of EU households are spending over 40% of their income on housing.¹ **Mothers**, especially single mothers, often face **limited access to affordable housing, discrimination** when trying to find housing, and a heightened **risk of eviction**, as affordable options become increasingly scarce in many cities. This problematic is experienced by organisations that help give a roof to the most vulnerable, such as our member organisation Les 3 Pommiers,² which is reporting a worsening of the conditions to find affordable housing. But not only should housing be affordable, it should also be **adequate**. Inadequate housing has vast influences on its inhabitants, including the physical and mental health of mothers and their families.³ Poor housing environments, characterised by issues such as dampness, mould, poor ventilation, lack of thermal comfort or exposure to toxins, can increase risks of diseases, injury and psychological distress, thus exacerbating health inequalities. A lack of adequate housing is critical as many mothers cannot afford to move away from inadequate housing. Furthermore, women’s homelessness, often hidden and invisible in official statistics, is an important but overlooked issue that demands targeted, gender-sensitive responses within housing policies.

Addressing these issues requires coordinated action across sectors to ensure safe, adequate, and accessible housing solutions for mothers and their children.

Social protection of mothers

The risk of poverty and social exclusion is particularly high among the most vulnerable groups in society, with 21.9% of women compared to 20% of men being at risk in 2024.⁴ Groups most at risk include mothers, especially single mothers, refugee and migrant women as well as mothers 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

¹ Lina Sasse and Hannah Talita Berz, “Housing Crisis in the European Union”, *Fact Sheets on the European Union*, April, 2025, <https://www.europarl.europa.eu/factsheets/en/sheet/353487/housing-crisis-in-the-european-union>.

² Les Trois Pommiers, accessed September 3, 2025, www.lestroispommiers.be

³ Rebecca Bentley et al., “Housing as a social determinant of health: a contemporary framework,” *The Lancet Public Health* 10 (2025): 855-864, [https://www.thelancet.com/journals/lanpub/article/PIIS2468-2667\(25\)00142-2/fulltext?rss=yes](https://www.thelancet.com/journals/lanpub/article/PIIS2468-2667(25)00142-2/fulltext?rss=yes).

⁴ Eurostat, “Living Conditions in Europe,” April, 2025, https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Living_conditions_in_Europe_-_poverty_and_social_exclusion.



more vulnerable to **the risk of homelessness** and/or leads to more **difficulties in accessing housing**.

Access to safe, adequate and affordable housing is a key pillar of social protection, yet mothers face structural barriers in accessing the supports designed to assist them. Moreover, mothers often do not appear in statistics on homelessness as they are more likely to rely on their family and friends to bridge periods without housing, and therefore are excluded from social protection measures.

This is connected to the notion of **non-take-up**, which essentially covers the **difficulty or inability of certain groups to effectively exercise their rights**. According to Professor Olivier de Schutter (UN Special Rapporteur on extreme poverty and human rights), the societal support of mothers depends heavily on the accessibility of programs and services around them.⁵ This includes both the range of situations that programmes address and the accessibility of their application procedures and eligibility criteria. However, it is crucial to recognise that non-take-up is not merely a logistical issue, but one that is deeply emotional and psychological for many mothers.⁶ 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 urgently needed. For some, the complexity of application procedure, requiring significant time, digital literacy, and sustained attention, further exacerbates the problem. Without attention to these factors, affordable and adequate housing schemes risk replicating the same obstacles which may discourage the families they are designed to support and exclude mothers that are in need of them. **Housing policies** should therefore be designed with **accessibility, simplicity, and dignity** at their core to ensure that vulnerable mothers and families can fully benefit from them.

At MMM we believe that support for mothers must be integrated across sectors, not limited to housing alone. Families in need of housing assistance often also require other social services. EU funded initiatives such as EurofamNet—a European network focused on **family support policies and practices**, of which Make Mothers Matter (MMM) is a member—demonstrate the importance of integrated support systems that address the multiple, interconnected needs of families to ensure **children's rights and family well-being**.⁷

A practical way to put these principles into action is through the creation of local **“one-stop shops”** or **family hubs**. These centres, which already exist in countries such as the UK demonstrate the potential of bringing together various services under one roof.⁸ While in the UK, they are mainly focused on healthcare and well-being, MMM recommends expanding this model so that families can access all essential social services, including housing support, in a single location.

⁵ Office of the United Nations High Commissioner for Refugees, “A/HRC/50/38: Non-take-up of rights in the context of social protection - Report of the Special Rapporteur on extreme poverty and human rights,” April 19, 2022, <https://www.ohchr.org/en/documents/thematic-reports/ahrc5038-non-take-rights-context-social-protection-report-special>.

⁶ Make Mothers Matter, “Non-take up of social protection benefits: what it means for mothers,” July 1, 2022, <https://makemothersmatter.org/non-take-up-of-social-protection-benefits-what-it-means-for-mothers/>.

⁷ EurofamNet, accessed September 9, 2025, <https://eurofamnet.eu>.

⁸ Department for Education, Department of Health and Social Care and The Rt Hon Gillian Keegan, “Family hubs now open in 75 areas,” January 10, 2024, <https://www.gov.uk/government/news/family-hubs-now-open-in-75-areas>.

Single mothers

The European Child Guarantee explicitly recognises children in precarious family situations as being at heightened risk of poverty and social exclusion. Within this context, **children of single mothers face multiple overlapping vulnerabilities**: they are more likely to live in poverty due to lower household income, higher care responsibilities, and reduced access to stable employment and social protection. EIGE's 2024 Index found that 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 well.⁹ As a response to this, studies recommend combining universal policies and policy measures targeting single parents to lower poverty rates among single parents.¹⁰

The vulnerability to poverty in women results in an **increased risk of homelessness** and/or more difficulties in having **access to adequate housing**.¹¹ Many single mothers become "invisible" in housing statistics because, when unable to secure a home of their own, they are often staying with relatives. This leads to their lack of housing going unreported and unaddressed by policy measures. Lastly, supporting single mothers with adequate and affordable housing is critical not only for their well-being but also for breaking the intergenerational cycle of poverty and ensuring their children enjoy equal opportunities.

As reported by our Belgian partners, finding housing is almost "**mission impossible**" for single parents: **Seven out of ten single-parent families face difficulties in securing a place to live.**

Most of these families are headed by mothers who have no choice but to rent in an already highly competitive housing market. Single mothers often face discrimination due to their sole income because landlords believe that they might struggle to pay the rent regularly.¹²

When single mothers lack the financial resources to secure housing, they are at heightened risk of falling into **over-indebtedness**, making it essential that support measures **prevent housing insecurity from turning into long-term financial hardship**. 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

⁹ EIGE, *Gender Equality Index 2019 Work-Life Balance*, (Publications Office of the European Union, 2020), https://eige.europa.eu/sites/default/files/documents/mhaf19101enn_002.pdf.

¹⁰ Rense Nieuwenhuis, Directorate-General for Employment, Social Affairs, and Inclusion, "Single parents in Europe need resources, employment and supportive social policies." Peer Review on *Single mothers facing poverty: Providing adequate financial, material and social support for sustainable social integration*, October, 2017, https://www.researchgate.net/publication/322303143_Belgium.

¹¹ Marie-Laure Mathot, "Le calvaire des parents solos en recherche de logement," *rtbf*, June 8, 2023, <https://www.rtbf.be/article/le-calvaire-des-parents-solos-en-recherche-de-logement-11209823>.

¹² Ibid.



amount to cover essential living expenses, and once the process is completed, the remaining debts are erased.

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."* 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.

Some good examples of targeted help for single mothers include:

- The **French municipality of Ris-Orangis**¹³ launched a comprehensive initiative in 2024, offering **21 concrete actions** aimed at improving the daily lives of **single mothers**. These measures include covering membership fees for tenant associations to provide legal and practical support on housing issues; engaging with public and private landlords to develop shared housing options adapted for single parents; and constructing a dedicated residence for single parents that also offers tailored services, such as tutoring support for children and legal assistance. 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
- Housing programmes such as the "Housing First" and, more recently, the "Housing First 2"¹⁴ plans have helped make progress, but there is still much to do, especially for single women who often fall through the cracks of these programmes

Mothers experiencing homelessness

Women's homelessness is often less visible than men's. This perception is reinforced by the way homelessness is defined and measured: official data and surveys tend to focus on people living on the street or in male-dominated emergency services while many women deliberately avoid these environments. Instead, they are more likely to **"sofa surf"** or rely on other temporary arrangements with friends and family, creating a **"hidden homelessness"** that is often left unconsidered. However, these situations are not necessarily safer, as women face **higher risks of exploitation, abuse, and instability**. Homelessness or housing insecurity also has a critical **impact on children**, potentially leading to **physical and mental health problems** as well as **developmental delays**.¹⁵

¹³ Association des maires ville et banlieue de France, "Ris-Orangis : un soutien pionnier pour les familles monoparentales," June 14, 2024, <https://www.ville-et-banlieue.org/ris-orangis-statut-famille-monoparentale-36291.html>.

¹⁴ Cities, territories, governance, "« Logement d'abord » the five-year plan for Housing First and the fight against homelessness," July 2023, https://www.citego.org/bdf_fiche-document-3300_en.html.

¹⁵ Unanima International, *The Hidden Faces of Homelessness*, (Unanima: 2025), https://makemothersmatter.org/wp-content/uploads/2025/02/UNANIMA-Hidden-Faces-Homelessness_Feb-25.pdf.



Importantly, **gender-based violence** is both a major cause and consequence of women's homelessness, making it a defining difference from men's experiences of housing insecurity. Stigma, shame, and fear of judgement further discourage women from seeking support, and many also avoid shelters if they do not feel safe. This highlights the urgent need for **women-only services designed and run by women**, yet their availability remains uneven across Europe. Women's homelessness should be specifically integrated and mentioned in frameworks addressing homelessness.

The **European Platform on Combating Homelessness**,¹⁶ one of the deliverables of the European Pillar of Social Rights Action Plan, was launched through the June 2021 Lisbon Declaration and commits to ending homelessness in the EU by 2030. We believe that other measures need to complement this initiative: As mentioned in the joint position paper of Social Platform on the Anti-Poverty Strategy, member states must also ensure the adequacy, accessibility and coverage of minimum income systems to ensure everyone is supported throughout the life-cycle. Furthermore, preventing and ending women's homelessness extends beyond the housing sector but requires **collaboration across sectors such as women's services, the health care sector, the criminal justice system and child protection services**, sharing a gender-sensitive approach.

Conclusion

Women face significant barriers to accessing adequate and affordable housing, often because of **discrimination in the housing market, lower household incomes, and greater care responsibilities**.

Ensuring adequacy means that housing must not only be financially accessible, but also **adequate**. Inadequate housing can have severe effects on the physical and mental health of mothers and their families, with poor living conditions such as dampness, mould, lack of ventilation, or exposure to toxins increasing risks of **illness and psychological distress**.

This report has also addressed the need to recognise and respond to the specific **housing vulnerabilities faced by mothers**, particularly single mothers and those in other vulnerable situations such as migrant mothers and mothers with disabilities. To be effective, the European Affordable Housing Plan must prioritise these groups by **ensuring, coordinated, cross-sectoral approaches**. This includes simplified access to social protection, targeted housing initiatives like "Housing First," comprehensive local programs supporting single mothers such as family hubs, and the expansion of women-only homelessness services.

¹⁶ European Commission, Platform on Combating homelessness, <https://ec.europa.eu/social/BlobServlet?docId=25258&langId=en>.

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