

Poverty, gender and intersecting inequalities in the EU

Review of the implementation of Area A: Women and
Poverty of the Beijing Platform for Action

Report



In 1995, the Fourth World Conference on Women adopted the Beijing Declaration and Platform for Action for Equality, Development and Peace (BPfA). The BPfA is an agenda for women's empowerment. It reaffirms the fundamental principle whereby the human rights of women and the girl child are an inalienable, integral and indivisible part of universal human rights. As an agenda for action, the BPfA seeks to promote and protect the full enjoyment of all human rights and fundamental freedoms by women throughout their lives.

This report is part of the European Institute for Gender Equality's (EIGE) work on monitoring the BPfA. EIGE regularly produces reports reviewing different areas and indicators of the BPfA, as requested by the presidencies of the Council of the European Union.

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Review of the implementation of
Area A: Women and Poverty of the
Beijing Platform for Action



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Foreword

Poverty in Europe today is more than just a lack of resources for survival. It also involves a loss of opportunities for meaningful participation in all areas of life, which can cause detachment and exclusion of such people from society. Despite increasing access to basic resources for majority of people, poverty and social exclusion in Europe has been on the rise. It affects both women and men, and in particular groups of people, such as lone parents, young people, older women, people with disabilities, migrants and Roma.

In an inclusive society, people's well-being and life chances should not be pre-determined by their background, such as gender, age or ethnicity. Nor should having children become a poverty risk. Ensuring equal opportunities is vital for people facing extra challenges, such as poor health or disability, so that they can achieve their full potential in life. The importance of equal economic independence for every single person cannot be underestimated.

Our report shows that routes into and out of poverty or social exclusion differ for women and men. Due to existing gender inequalities in public and private life, women are continually at a higher risk of poverty across the EU. Gender roles, stereotypes and structural inequalities weaken women's opportunities in the labour market and devalue their work. These obstacles mean that women, especially lone mothers, struggle between work and private life much more than men. Almost every second lone mother across the EU is at risk of poverty or social exclusion. In general, women's economic independence shrinks with the arrival of each child. This is not only harming societies, families or mothers, but there is also a high risk that children will grow up in poverty and have poorer chances for education and success in their own future life.

Families with a migrant background face additional challenges. Across the EU, migrants confront a higher risk of poverty and social exclusion than native populations. Migrants' involvement in society, the labour market, their experiences of discrimination and economic independence are not the same between women and men. With the migratory flows seen in Europe today, these matters require immediate attention. Europe must find smart ways to address these challenges and ensure that a gender perspective is maintained throughout the integration process.

EIGE has a clear vision to make gender equality a reality for all women and men in the European Union and beyond. Gender equality benefits everyone in society, girls and boys, women and men, and is an important policy goal for the EU. As the European knowledge centre on gender equality, EIGE provides comparable data, robust evidence and sound expertise to support policymakers improve all our lives by bringing about a more gender equal Europe for everyone.

This report is part of EIGE's mandate to monitor EU progress towards gender equality, specifically in relation to the objectives of the Beijing Platform for Action (BPfA). I would like to thank all the institutions and experts who contributed to this publication and particularly acknowledge the Slovak Government, the European Commission Directorate-General for Justice, the High Level Group on Gender Mainstreaming, Eurostat, European Union Agency for Fundamental Rights (FRA) and EIGE's staff. We are confident that this report, its findings and recommendations offer solid and useful evidence to address the unresolved challenges for gender equality facing Europe today.

Virginija Langbakk

Director

The European Institute for Gender Equality (EIGE)

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Country abbreviations

AT	Austria
BE	Belgium
BG	Bulgaria
CY	Cyprus
CZ	Czech Republic
DE	Germany
DK	Denmark
EE	Estonia
EL	Greece
ES	Spain
FI	Finland
FR	France
HR	Croatia
HU	Hungary
IE	Ireland
IT	Italy
LT	Lithuania
LU	Luxembourg
LV	Latvia
MT	Malta
NL	Netherlands
PL	Poland
PT	Portugal
RO	Romania
SE	Sweden
SI	Slovenia
SK	Slovakia
UK	United Kingdom
EU-28	28 EU Member States

Executive summary



Executive summary

Poverty is a complex and multidimensional phenomenon that cannot be explained in economic terms only. In a broader sense, it extends to the deprivation of opportunities for civil, social and political participation and social mobility (Council of the European Union, 2007). The Fourth United Nations World Conference on Women in 1995 marked an important step in addressing the gender dimension of poverty. 'Women and Poverty' was identified as the first area of concern of the Beijing Platform for Action (BPfA). The strategic objectives in this area are based on the premise that women continue to be more severely affected by poverty than men due to persisting structural and cultural causes putting women at a disadvantage (e.g. social protection systems, labour market policy and practices, etc.). In 2007, under the Portuguese Presidency of the EU, the Council agreed on three indicators, including two sub-indicators, to measure progress in this area (Council of the European Union, 2007). The indicators measure income poverty, making use of a calculation of risk of poverty by age, sex and household structure and economic inactivity rates.

The EU commitment to tackle poverty is spelled out in the Europe 2020 strategy, which aims at delivering smart, sustainable and inclusive growth. Through job creation and poverty reduction Europe 2020 also sets the headline target of lifting at least 20 million people out of poverty and social exclusion by 2020. In the Europe 2020 framework, the concept of being at risk of poverty or social exclusion (AROPE) covers not only income poverty (risk of poverty) but also non-income poverty (severe material deprivation) and labour market-related poverty (low work intensity) in order to better capture the complex nature of poverty and social exclusion.

The European Union (EU) faces challenges in achieving the target of lifting at least 20 million people out of the risk of poverty or social exclusion by 2020. Almost one in four people in the EU lives at risk of poverty or social exclusion, and over half are women. While severe material deprivation is not very common in the EU-28, 10 % of households struggle in terms of feeding their families, paying utility bills or keeping homes adequately warm. Significant numbers of Europeans do not have sufficient savings to face unexpected financial expenses (40 % of women and 36 % of men) or cannot afford a holiday away from home at least once a year (37 % of women and 35 % of men). The number of people living in poverty has increased by an additional 4 million over the last 5 years. The deterioration of the situation has been attributed largely to the economic crisis and the recession that has since followed.

A gender perspective is key to understanding poverty. Women across the EU are at a higher risk of poverty, primarily due to gender inequalities in the labour market experienced during the life course. The average employment rate of women is systematically below the men's employment rate. Women are nearly four times more likely to work on a part-time basis than men (32 % against 8 %), and the inactivity rate of working-age women (20-64 years) is almost twice that of men (30 % against 17 %). A fifth of women living in poverty are not active in the labour market due to caring and domestic responsibilities. Employment, however, is not always a path out of poverty. This is confirmed by the large number of working people receiving income that falls below the poverty line (9 % of women and 10 % of men) or living in poverty despite the fact that they are employed (25 % of women and 36 % of men).

The limited economic independence of women creates a risk of poverty for men and for the whole family. Despite large national disparities in unemployment rates, in most countries men are more likely to be in poverty when unemployed than women. This shows that men are more likely to be the main or sole 'breadwinner' in the household or to have a partner who is low paid and unable to lift the family out of poverty in times of hardship. Furthermore, in the EU, the at-risk-of-poverty rate of couples with children is 15 %, but without the income of the father 69 % of couples with children would face poverty. The impact of a mother losing her job on poverty in the household is much smaller (34 %). Only 55 % of women with three or more children are working compared with 83 % of men. Even more, only 44 % of women with three or more children and living with a partner earned less than the national poverty threshold. Women are more likely to fall into poverty if the income contribution from the other earner would cease in the event of family dissolution, widowhood or the partner becoming unemployed. The more children couples have, the higher the woman's dependence on the income of the father and/or social transfers.

A life-course perspective highlights the factors that impact on specific groups of women and men at different periods over their lives. In the EU, the highest rate of poverty is found among young people, especially when they are no longer part of their parents' household. A large share of young people are economically inactive due to engagement in education, but once they start searching for a job, they are more likely to meet difficulties in finding a job and, if employed, to face in-work poverty, especially women. Young people have been particularly affected by the economic crisis, with the youngest age groups the most exposed to poverty and social exclusion across all age groups in 2014.



The impact of the lifelong limited economic independence of women and gender inequalities in the labour market becomes most apparent among older age groups, especially if women are widowed and living alone. Women receive much lower pensions than men (in 2014 the gender gap in pensions in the EU was 40 %, to the detriment of women) (European Commission, 2016). They also become inactive at an earlier age than men and, in addition, their inactivity increases sharply before the retirement age (the inactivity rate of women aged 55-64 is 52 %, while for men in this age group it is 36 %). The gender gap in poverty levels to the detriment of women is highest in the 75 and older age group (7 percentage points). This is of particular concern given that women in the EU make up most of the ageing population.

An intersectional perspective reveals the numerous facets of poverty and factors that exacerbate vulnerabilities and differences among women and men. Women and men are not homogenous groups. Their reality varies depending on many social characteristics, such as age, ethnicity, citizenship and household type, which all create and influence their challenges and opportunities, including their financial situation and likelihood of falling into poverty. The concept of intersectionality holds that the reasons for falling into poverty are different for each of the intersecting axes of inequalities — these cannot be disentangled from each other to reveal a single cause (Grabham et al., 2009).

In 2014, other groups most likely to be affected by poverty were lone parents and couples with three or more children. Just under half of all lone parents are poor, and women in particular are affected as they make up 85 % of all lone-parent families in the EU. Almost half (48 %) of lone mothers and a third (32 %) of lone fathers are at risk of poverty or exclusion. This large difference is caused mainly by the fact that lone mothers are more often living in households with low work intensity (28 % of lone-mother headed households versus 16 % of lone-father headed households). At the same time, one-parent families headed by women are also twice as likely to be materially deprived (20 % versus 9 %). 71 % of lone mothers and 41 % of lone fathers living only with dependent children lack the capacity to face unexpected financial expenses.

People with disabilities report their condition as the main barrier to their participation in the labour market, reflecting society's limited accommodation of disability in general. In turn, this exposes them to a higher risk of poverty and social exclusion compared to the general population. In 2014, 31 % of women with disabilities and 29 % of men with disabilities were at risk of poverty or social exclusion in the EU. The situation is specifically difficult for the working-age people (16-64 years) with disabilities: in the same year, 39 %

of working-age women and 37 % of working-age men were at risk of poverty or social exclusion in the EU. Working-age people (16-59 years) with disabilities are more likely to live in households with very low work intensity (25 % in comparison to 9 % of people without disabilities in 2014); adults with disabilities are more likely to be materially deprived than adults without disabilities (16 % and 8 % respectively in 2014), and they more often experience monetary poverty (respectively, 24 % in comparison to 16 % in 2014). Half of all women with disabilities are inactive, compared to 42 % of men. There are gender differences in terms of experiencing barriers to mobility, as these are experienced by 56 % of women and 48 % of men, but also in terms of accessing buildings and transport.

The migrant population is faced with a higher risk of poverty than the native-born population. 41 % of women and 39 % of men born in a non-EU country were at risk of poverty or social exclusion in 2014. The proportion of third-country migrants living in households with very low work intensity is notably higher relative to all other groups. There is a very large gender gap in the inactivity of women and men born outside the EU (39 % of women and 20 % of men were inactive in 2014). EIGE proposes to add the dimension of migration to existing BPfA indicators in the area of Women and Poverty, that is to say, the at-risk-of-poverty rate and the inactivity rate of women and men with a migrant background in comparison to non-migrant women and men.

Nine out of 10 Roma women and men are poor and there is an evident gender gap in education and employment. In 2011, nearly 35 % of Roma men were in employment (including full-time and part-time work, ad hoc work, self-employment), compared to almost 21 % of Roma women. 46 % of Roma women and 26 % of Roma men were inactive, including 23 % of Roma women and 1 % of Roma men who indicated that their main activity was fulfilling domestic tasks. The lower average number of years that young Roma women spend in education continues to narrow their future prospects, despite some improvements in literacy among the younger generations. Furthermore, the role of Roma women as the primary homemakers particularly exposes them to the adverse effects of the materially deprived conditions in which many Roma live.

Following the request of the Slovak Presidency of the EU (2016), the present report explores the progress between 2007 and 2014 in alleviating poverty in the EU. The concept of poverty and analysis is based on Beijing indicators in the area of Women and Poverty and the headline indicator to monitor the EU 2020 poverty target (AROPE). It draws on data from Eurostat's Survey of Income and Living Conditions (EU-SILC), the Labour Force Survey (EU-LFS) and the Roma Pilot Survey 2011 of the FRA.

Introduction



Introduction

'The eradication of poverty cannot be accomplished through anti-poverty programmes alone but will require democratic participation and changes in economic structures in order to ensure access for all women to resources, opportunities and public services.' (BPfA, 1995)

Almost one in four people in the EU lives at risk of poverty or social exclusion, and over half are women. Poverty goes beyond a basic lack of resources for survival; it is a complex and multidimensional phenomenon. In the wider sense, it extends to the deprivation of civil, social and cultural activities, and opportunities for political engagements and social mobility (Council of the European Union, 2007). It has been estimated that the cost to the social welfare system of people aged 20-59 not working, or earning an income below the at-risk-of-poverty threshold, amounts to 1.2 % of GDP in the EU-15, which is equivalent to around EUR 135 billion (European Commission, 2014).

By making the eradication of poverty an integral part of the Europe 2020 strategy, policymakers have acknowledged the gravity of the situation. The strategy sets a challenging target to lift at least 20 million people out of poverty by 2020. The number of people living in poverty has actually increased by an additional 4 million over the last 5 years. The deterioration of the situation has been attributed largely to the economic crisis and the recession that followed.

Gender inequalities in the labour market and the fact that women receive lower pay and income compared to men place them at higher risk of poverty over the life course. The reality of the situation for women and men varies depending on their age, ethnicity, citizenship and household type. Just under half of all lone parents are poor, and women in particular are affected as they make up almost 90 % of all one-parent families in the EU. While both women and men are most likely to be poor at a younger age, elderly women face a higher risk of poverty than elderly men as a result of cumulative inequalities over the life course. People with disabilities are particularly vulnerable to poverty and social exclusion. They encounter barriers in different life areas, with more women experiencing barriers to mobility, access to buildings and transport. Housing deprivation is a reality for almost half of the Roma community. Nine in 10 Roma

women and men are poor and there is an evident gender gap in education and employment. Migrants are another particularly vulnerable group, with half of non-EU citizens living at risk of poverty and social exclusion.

The Fourth United Nations World Conference on Women in 1995 marked an important step in addressing the gender dimension of poverty. 'Women and Poverty' was identified as the first area of concern of the BPfA. In 2007, under the Portuguese Presidency of the EU, the Council agreed on three indicators, including two sub-indicators, to measure progress in this area (Council of the European Union, 2007). The indicators measure income poverty, making use of a calculation of risk of poverty by age, sex and household structure and economic inactivity rates. In the context of Europe 2020, additional indicators have been developed that cover not only income poverty (risk of poverty) but also non-income poverty (severe material deprivation) and labour market-related poverty (low work intensity) in order to better capture the complex nature of poverty and social exclusion.

Following the request of the Slovak Presidency of the EU (2016), the present report explores the progress between 2007 and 2014 in alleviating poverty in the EU. Chapter 1 provides a brief presentation of the different conceptualisations of poverty. Chapter 2 provides an overview of the EU policy framework for combating poverty and social exclusion and EU actions for specific groups. Chapter 3 presents the main factors leading into and out of poverty. The characteristics of people living at risk of poverty or social exclusion in the EU are presented in Chapter 4. In Chapters 5 to 10 gender differences in poverty are analysed first for the overall population, and then for relevant groups that are at a greater risk of poverty, namely according to their age, household type, disability, migrant status and ethnicity (focusing on Roma). The analysis is based on Beijing indicators in the area of Women and Poverty and the headline indicator to monitor the AROPE. It draws on data from Eurostat's Survey of Income and the EU-SILC, the EU-LFS and the Roma Pilot Survey 2011 of the FRA. Chapters 11 and 12 provide conclusions and recommendations. New indicators on poverty and inactivity by sex and migrant background are presented in Annex I.

1. Defining and measuring poverty



1. Defining and measuring poverty

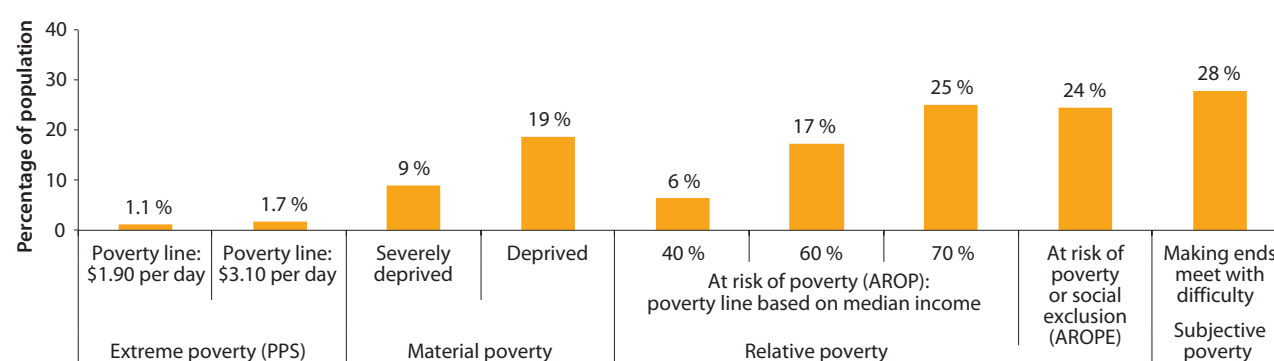
The definition of an adequate living standard is changing over time and across countries. With the increase of well-being in Europe in the last century, the understanding of poverty changed and a new conceptualisation of poverty has been evolving. Poverty is no longer understood merely as the ability to meet the basic needs for survival. It is a multi-dimensional phenomenon that extends to limited abilities to participate in society due to lack of adequate resources (Nolan and Whelan, 2011). One of the most common definitions is that people are in poverty when their resources are so seriously below those commanded by the average individual or family that they are excluded from ordinary living patterns, customs and activities (Nolan and Whelan, 2011; Townsend, 1979). Usually, poverty is understood in relative terms and defined by the individual's position, or level of wealth, in comparison with other members of society and the general availability of resources in the society. Poverty and overall levels of inequality in society are also strongly interconnected, as poverty disproportionately affects social groups with restricted access to power structures (Mooney, 2008).

Despite being commonly used and intuitively grasped, the definition and measurement of poverty faces two challenges: how to identify who is poor and how to describe the experience of poverty. **Subjective** feeling or assessment of being poor can be used to identify those in need, but for policy

purposes more objective and comparative ways are preferred to specify what is considered poverty. People understand poverty differently; they have different standards, expectations and consumption patterns, but also different levels of financial literacy, which influences their ability to manage their resources in a reasonable manner. Subjectively, 28 % of EU-28 inhabitants say that they have difficulties in making ends meet. Due to issues of subjectivity and difficulties of comparison, this measure is seldom used. However, as the improvements to present and future well-being have taken root in the EU political agenda, subjective indicators have also gained in importance for policy purposes (Eurostat, 2016).

Monetary approaches to poverty are also often used because the shortage of financial resources is relatively easy to measure. People are in **extreme (or absolute) poverty** when their own or their household's resources remain below the level that is considered to cover the costs of basic survival. To identify those who live in extreme poverty, the World Bank uses a poverty line of EUR 1.90 for poorer countries and EUR 3.10 per day (in 2011 PPPs ⁽¹⁾) for middle-income countries (Chen et al., 2015; World Bank, 2016). The absolute poverty rate as defined by the World Bank is relatively low in the EU-28. Nevertheless, there are 5.5 million people in the EU-28 who live on less than EUR 1.90 per day (1.1 % of the population) and 8.6 million who live below the EUR 3.10 per day poverty line (1.7 %) (see Figure 1).

Figure 1: Poverty rates according to the different poverty measures (EU-28, 2014)



Source: EU-SILC (severely deprived: ilc_mddd11, AROP: ilc_li02, AROPE: ilc_peps01; for other rates calculations based on 2014 microdata); the concept of extreme poverty is based on World Bank definitions (World Bank, 2016).

Note: To calculate extreme poverty, PPS exchange rate was used (2014); material poverty includes the population that cannot afford at least three (deprived) or at least four (severely deprived) items of the following nine items: (1) to pay rent, mortgage or utility bills; (2) to keep their home adequately warm; (3) to face unexpected expenses; (4) to eat meat or proteins regularly; (5) to go on holiday; (6) a television set; (7) a washing machine; (8) a car; or (9) a telephone. Persons with great difficulties and difficulties are included under subjective poverty. Data at Member State level: Annex II, Table 1.

⁽¹⁾ When used for measuring poverty, the poverty line is converted into local currencies through purchasing power parity (PPP) exchange rates from the year 2011, in an attempt to ensure that it has the same purchasing power in every country (Chen et al., 2015).



Relative monetary poverty is one of the most commonly used measures in the EU. If the household's total disposable income (i.e. net income from work and social transfers) is at a relatively low level when compared to the rest of society, the person is regarded poor. The EU poverty threshold is 60 % of median equivalised disposable income after social transfers (AROP). It is assumed that all those whose income remains below this threshold are poor or at risk of poverty. According to this definition, 86 million people in the EU (17 % of the population) are in monetary poverty (Figure 1). The downside of this measure is that changes in the relative monetary income do not always reflect changes in the actual income situation of households: in times of recession, the overall living standards of people may go down, but the relative poverty rate remains stable because of the decline in the median income. The monetary approach is not sufficient to grasp the multidimensional nature of poverty or to adequately describe the experience of people and households.

An indicator on **low work intensity** that summarises the employment status of working-age household members could therefore be used to explain the reasons for their relatively low income. In the EU, 42 million people (8 % of the population) are living in households with very low work intensity. Unemployment of household members appears to be a major determinant of poverty when a monetary approach is taken. Though social security systems in all EU-28 Member States provide measures of protection for the unemployed in the form of monetary benefits, this is not necessarily sufficient to protect them from falling below the

monetary poverty threshold (Ward and Özdemir, 2009). In addition, joblessness has consequences for psychological well-being, social relations and integration into society (de Graaf-Zijl and Nolan, 2011).

Poverty can also be analysed as a situation of **material deprivation**, i.e. the inability of individuals or households to afford those consumption goods and activities that are typical in a society at a given point in time, irrespective of people's preferences with respect to these items (OECD, 2007). Studies show that income poverty and material deprivation indicators do not necessarily identify the same people as poor (Chzhen and Bradshaw, 2012; Fusco, Guio and Marlier, 2010). Indeed, in 2014 in the EU, 93 million people were living in material deprivation (19 % of the population) and, among them, 45 million people were severely deprived (9 %).

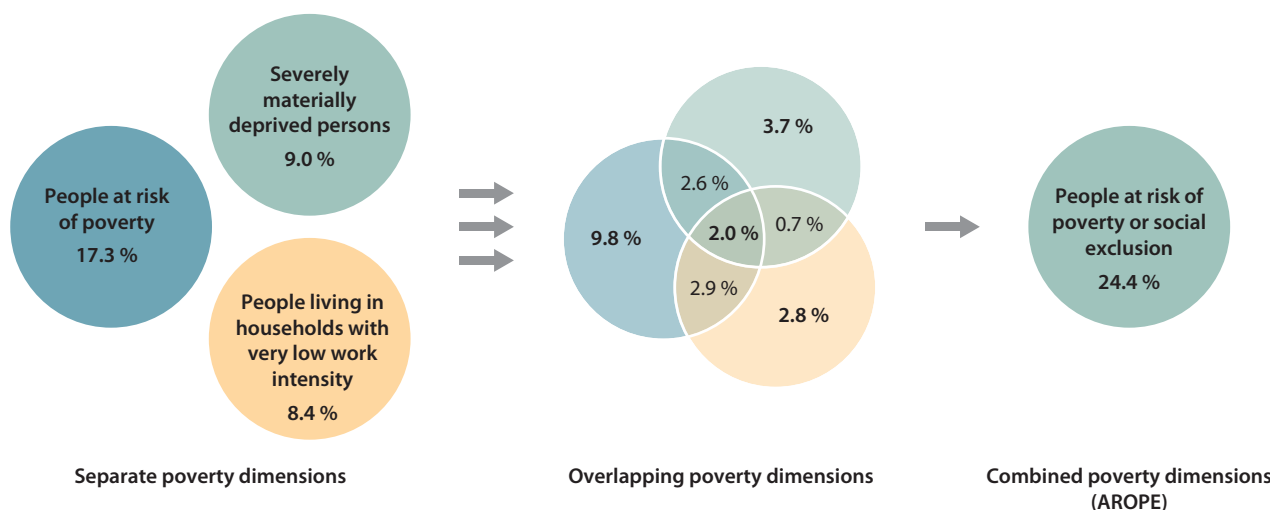
1.1. Europe 2020

In the Europe 2020 framework, the concept of being **at risk of poverty or social exclusion (AROPE)** is connected to at least one of three conditions: being at risk of poverty, being severely materially deprived, or living in households with very low work intensity (Figure 2). The complex nature of poverty or social exclusion is therefore measured, and progress monitored, through a combination of indicators that cover three dimensions including income poverty, non-income poverty and labour market-related poverty.

Europe 2020: People are at risk of poverty or social exclusion (AROPE) if they experience at least one of the following conditions:

- they are **at risk of poverty (monetary poverty, AROP)**, i.e. they are living in a household with an equivalised disposable income (after social transfers) below the poverty threshold, which is set at 60 % of the national median equivalised disposable income ⁽²⁾;
- they experience **severe material deprivation**, which refers to the inability to afford at least four of the following items:
 - to avoid arrears in rent, mortgage or utility bills;
 - to keep the home adequately warm;
 - to face unexpected expenses;
 - to eat meat or proteins regularly;
 - to go on holiday;
 - to have a television set;
 - to have a washing machine;
 - to have a car;
 - to have a telephone;
- they **live in a household with very low work intensity**, i.e. a household inhabited by individuals aged 0-59, and where working-age adults (18-59 years) have worked less than 20 % of their total work potential during the past year.

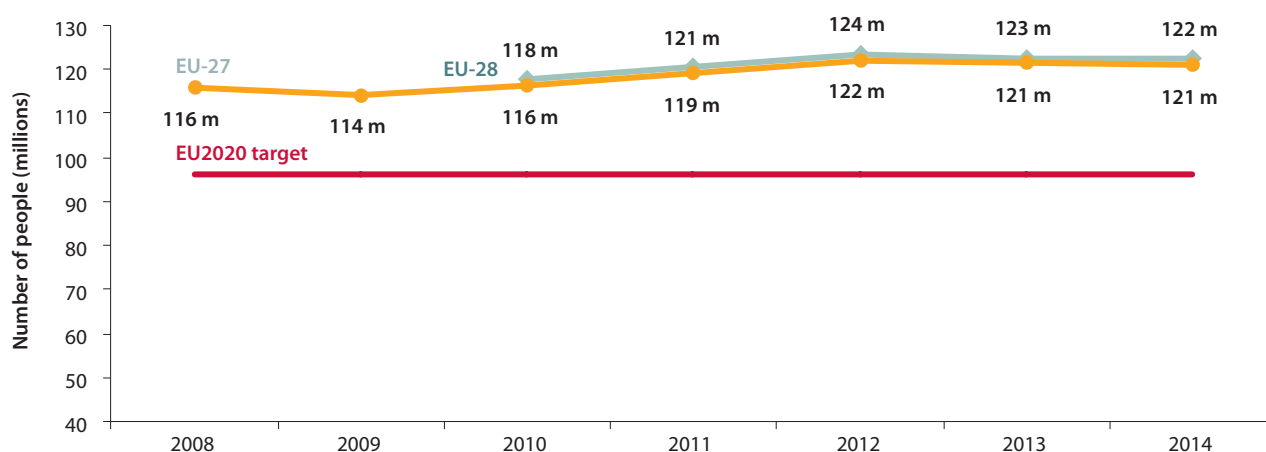
⁽²⁾ The equivalised disposable income is the total income of a household, after tax and other deductions, which is available for spending or saving, divided by the number of household members converted into equalised adults; household members are equalised or made equivalent by weighting each according to their age, using the so-called modified OECD equivalence scale. For more information, see http://ec.europa.eu/eurostat/statistics-explained/index.php/Glossary:Equivalised_disposable_income

Figure 2: Percentage of people at risk of poverty or social exclusion (AROPE) (total population, EU-28, 2014)

Source: Eurostat, EU-SILC (ilc_pees01).

In total, **122 million people in the EU are at risk of poverty or social exclusion**. Considering the subjective assessment, 83 % of these people also feel that they experience at least some difficulties in being able to make ends meet. The at-risk-of-poverty or social exclusion rate is lowest in the Czech Republic (15 %) and highest in Bulgaria and Romania (40 %), followed by Greece (36 %) (Annex II, Table 2).

One of the five headline targets of the Europe 2020 strategy is to lift at least 20 million people out of the risk of poverty or social exclusion by 2020. However, the opposite is observed: in 2014, the number of people in poverty and social exclusion had increased compared to 2008 (Figure 3).

Figure 3: People at risk of poverty or social exclusion (AROPE) (EU-28, EU-27, 2008-2014)

Source: EU-SILC (ilc_pees01).

Note: EU 2020 target is calculated based on people having been at risk of poverty or social exclusion in the EU-27 in 2008. For further details, see: http://ec.europa.eu/eurostat/statistics-explained/index.php/Europe_2020_indicators_-_poverty_and_social_exclusion#cite_ref-1

At present, AROPE is the most comprehensive measure taking into account not only shortage of income and deprivation, but also social exclusion. It can be defined as follows: 'a process whereby certain individuals are pushed to the edge of society and prevented from participating fully by virtue of their poverty, or lack of basic competencies and lifelong learning opportunities, or as a result of discrimination. This distances them from job, income and education

opportunities as well as social and community networks and activities. They have little access to power and decision-making bodies and thus often feel powerless and unable to take control over the decisions that affect their day to day lives' (European Commission, 2003). Social exclusion affects both the well-being of individuals and the equity and cohesion of society as a whole.

1.2. Beijing Platform for Action

Indicators measuring progress in the EU in terms of the implementation of the BPfA objectives (agreed by the Council in 2007) are in line with the Europe 2020 framework. They examine the at-risk-of-poverty rate by age, sex and type of

household, including lone parents with dependent children and inactivity rates by age and sex (Figure 4, Annex II, Tables 3-5).

The BPfA: Indicators for Area A: Women and Poverty

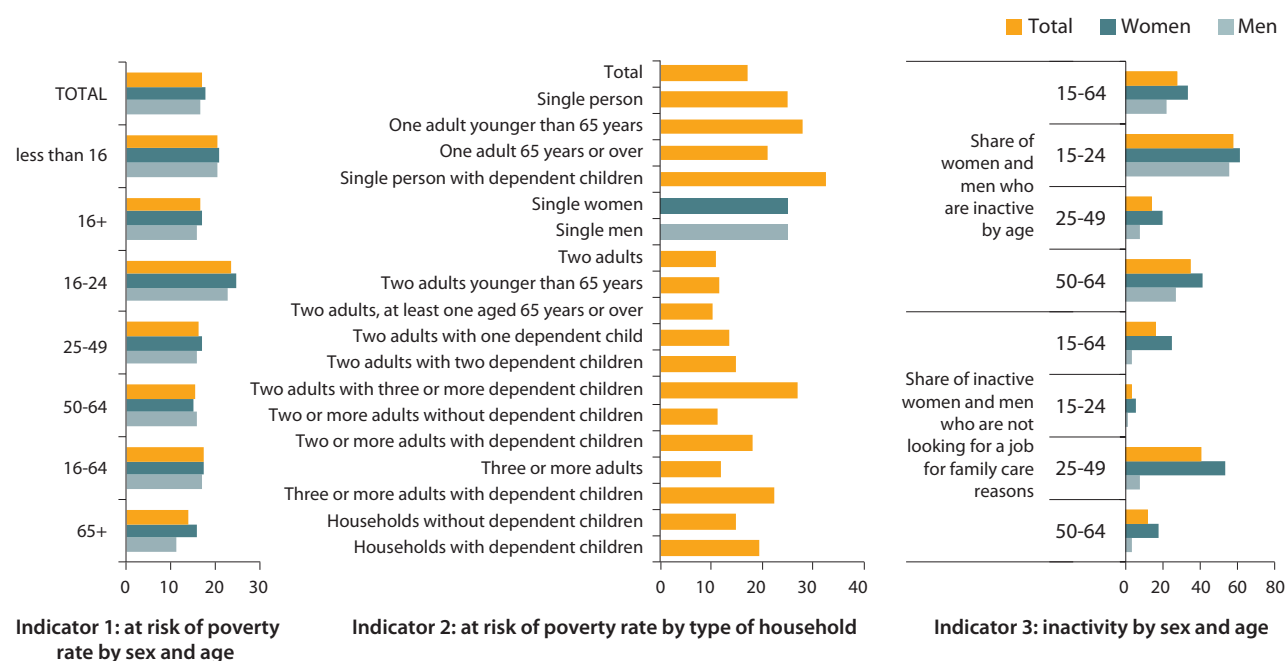
At risk of poverty:

1. At-risk-of-poverty rate by age and sex.
2. At-risk-of-poverty rate by type of household and sex, including at-risk-of-poverty rate of single parents with dependent children.

Inactivity:

- 3a. Inactivity by age and sex: share of women and men who are inactive by age.
- 3b. Inactivity by age and sex: share of inactive women and men who are not looking for a job for family-care reasons.

Figure 4: Beijing indicators in Area A: Women and Poverty (EU-28, 2014)



Source: Eurostat, EU-SILC (ilc_li02, ilc_li03), LFS (lfsa_ipga, lfsa_igar).

1.3. Challenges in current measurements

Despite their virtues, the poverty indicators that are used to monitor the EU 2020 target (AROPE) and the BPfA in the area of Women and Poverty do not allow for analysis at the individual level. All the previously described indicators (except the inactivity rate) measure poverty at the household level: if the income of the household members is sufficient to lift the household out of poverty, the whole household is regarded not to be in poverty. All possible inequalities in access and allocation of resources within the household are not taken into account, because there is no accurate information on actual availability, sharing and allocation of all available resources and expenses within households. The assumption that every member of the household has equal access to all resources within the household and that everyone enjoys an equal level of living standards does not hold for all households (Eurostat, 2013) and does not reflect unequal power relations in the private sphere. Therefore, these poverty measurements have been criticised for not revealing all possible gender inequalities (see, for example, Meulders and O'Dorchai, 2011).

If used as poverty measures, individualised indicators for measuring income inequalities — such as personal income, the gender pay gap or the gender pension gap — are based on the assumption that members of the household do not share income, which is also inaccurate. The data indicate that a very large proportion of households do share at least some of their income. Furthermore, the indicators do not account for children and other dependants in the household. These indicators are, however, very useful in estimating the economic independence of each member of the household and therefore indirectly their risk of poverty in case of family dissolution through widowhood, separation or the unemployment of other household members.

Studies of poverty conducted with a gender perspective have shown that it is not enough to consider poverty outcomes alone and that examining the effects of social and economic relations as well as people's perception and experience of poverty gives a broader view of the situation. Research has emphasised that applying a gender perspective to the analysis of poverty not only means looking at whether women are poorer than men, but primarily requires consideration of how gender differentiates the social processes leading to poverty and the different interpretations of these experiences (Bennett and Daly, 2014).

Gender analysis of poverty highlights the need to go beyond monetary income and market-based resources (whether income or time) because these detract from inequalities in

the distribution of resources and opportunities, which are highly important in understanding women's poverty (Daly, 1992). It also emphasises the importance of analysing and understanding how both monetary and non-monetary resources are shared in the household or family setting as well as in society at large. Market time (measured in monetary terms) is usually the main form of time taken into account in mainstream measurements of poverty. The contribution of non-market time (and especially care work) to the level of living standards remains largely ignored, even though it is a significant factor that increases women's risk of poverty.

Moreover, indicators provided by the Europe 2020 strategy and the BPfA do not show the persistence or intensity of poverty. The duration of poverty is also significant (long-term poverty), as is the nature and severity of poverty (i.e. extreme poverty, homelessness) or the intensity of deprivation (Atkinson and Marlier, 2010). Many people may experience temporary spells of poverty and low income at some point in their lives, for instance, when they are a student, during temporary career breaks due to illness or care responsibilities, or when moving from job to job. These periods of low income may not last long (OECD, 2008) and therefore have less severe impact in the long run.

When interpreting poverty data (i.e. AROPE, AROP indicators), one needs to keep in mind that according to the methodology of Eurostat ⁽³⁾ for income data the reference period in EU-SILC is a fixed 12-month period (such as the previous calendar or tax year) for all countries except United Kingdom for which the income reference period is the current year and Ireland for which the survey is continuous and income is collected for the last 12 months. This means that for a majority of countries measuring monetary poverty for year 2014, actually income data for the year 2013 is used.

The analysis in this report is based on the Beijing indicators in the area of Women and Poverty and the headline indicator to monitor the Europe 2020 poverty target (AROPE), which covers three dimensions: being at risk of poverty or income poverty (AROP), severe material deprivation, and households with low work intensity. The terms 'at risk of poverty or social exclusion' (AROPE) and 'poverty' are used interchangeably. 'Monetary poverty' is used to refer to AROP.

Poverty was also analysed in light of the economic independence of women and men and from a life-course perspective. Additional indicators were therefore used to demonstrate the specificity of the experience of poverty (e.g. inactivity and unemployment rates, level of individual income, poverty rate before and after social transfers) as well as the prevalence of poverty among different groups of women and men (the young and elderly, lone parents, the Roma community, people with a migrant background, people with disabilities).

⁽³⁾ See more: http://ec.europa.eu/eurostat/cache/metadata/en/ilc_esms.htm

2. Policy context



2. Policy context

2.1. EU policy framework for combating poverty and social exclusion

Combating poverty and social exclusion is one of the goals of the EU and its Member States in the field of social policy. While the EU has implemented a number of anti-poverty projects and programmes in the past, the turning point in this area was the 1997 **Treaty of Amsterdam**, which enshrined the eradication of social exclusion as an objective of EU social policy. The **Lisbon strategy**, launched in 2000, created a monitoring and coordination mechanism consisting of objective-setting, poverty measurement, guidelines for the Member States and national action plans against poverty. In the same year, the Nice European Council decided that cooperation on social policies developed to combat poverty and social exclusion should be based on the Open Method of Coordination (OMC), combining national action plans and Commission initiatives.

The EU policy framework has traditionally acknowledged the multidimensional nature of poverty. Under the Lisbon strategy, the gender mainstreaming approach served to identify and tackle obstacles to women's access to employment and financial independence across a range of policy areas, such as social security systems, childcare and care for the elderly, migrant integration and active ageing (Rodriguez, Warmerdam and Triomphe, 2010). The status of social policy in the EU was significantly enhanced with the **Lisbon Treaty (2009)**, which requires that in defining and implementing its policies and activities, the EU should consider requirements linked to the promotion of a high level of employment, the guarantee of adequate social protection, the fight against social exclusion, and the provision of a high level of education, training and protection of human health. Though the EU contributes to social policy developments, its role is limited to working with the Member States (through the Social Protection Committee, using the OMC) in the areas of social inclusion, healthcare and long-term care and pensions (social OMC), and to providing some funding. Combating poverty and social exclusion remains the competence and responsibility of Member States.

One of the major innovations brought about by the **Europe 2020 strategy** for smart, sustainable and inclusive growth was setting an ambitious poverty reduction target to lift 20 million Europeans out of poverty by 2020 and to achieve a 75 % employment rate for those aged 20-64 (European Commission, 2016). This target captures the

multidimensionality of poverty and social exclusion. There is no specific reference to gender in Europe 2020 targets, although the linked Employment Guidelines for Member States' economic policies emphasise the need to integrate gender equality into all relevant policy areas, improve the situation of women in the labour market and combat discrimination in order to increase women's labour force participation.

To achieve the anti-poverty target, in December 2010 the Commission launched **the European Platform against Poverty and Social Exclusion** (COM(2010) 0758) — one of the seven flagship initiatives of Europe 2020 — together with a list of key initiatives to be completed, such as an assessment of active inclusion strategies at national level and a White Paper on pensions. The platform provides opportunities to exchange knowledge and good practices through involvement of civil society and other stakeholders at EU level. It supports gender mainstreaming in policymaking through its key initiative to promote equal economic independence.

Faced with an increasing number of people at risk of poverty in Europe as a result of the economic crisis, the Commission adopted two further initiatives in 2013 to focus on economic growth and social cohesion as well as on the social implications of structural reforms. The communication 'Towards social investment for growth and cohesion — **Social Investment Package**' (SIP) of February 2013 gives guidance to the Member States on issues such as simplifying and better targeting social systems, strengthening active inclusion and prioritising social investment in people. The SIP has no direct focus on poverty among women; however, it aims to be of benefit to women through more equal opportunities, better access to the labour market and better social protection, especially for retired women.

In October 2013, the Commission presented a **scoreboard of employment and social indicators** as a new tool to strengthen the social dimension of the Economic and Monetary Union, given that governments across Europe were feeling the backlash against the austerity policies decided upon in the midst of the sovereign debt crisis. It comprises five key indicators (unemployment; youth unemployment and the rate of young people not in education, employment or training (NEETs); household disposable income; at-risk-of-poverty rate; and income inequalities). The scoreboard has been included in the *Joint Employment Report* of the Annual Growth Survey, which sets out strategic policy priorities and starts the annual cycle of the European Semester.



The **European Semester** provides the framework for steering and monitoring Member States' economic and social reforms to meet the Europe 2020 targets. The priorities of the Annual Growth Survey (AGS) 2016 are built on the three main pillars identified in 2015 for the EU's economic and social policy: re-launching investment, pursuing structural reforms and pursuing responsible fiscal policies. The challenges and proposed solutions are summarised in the **country-specific recommendations**. The Commission's communication '2016 European semester: country-specific recommendations' ⁽⁴⁾ acknowledged that most Member States are still facing the acute social legacy of the economic crisis: social models have been sorely tested and need to be modernised and strengthened by combining the right elements of flexibility and security, including sustainable return to employment and integration pathways into employment. Long-term unemployment is still high, household real income per capita is still below the 2008 level in the euro area, and the effects of an ageing population call for further modernisation in long-term care, pensions and healthcare.

To address some of these issues, the Commission launched a consultation and presented a preliminary outline of a **European Pillar of Social Rights** ⁽⁵⁾. The third section of the outline acknowledges that the lack of integrated benefits and services reduces their effectiveness in addressing poverty as well as supporting social and labour market integration. It emphasises that a threefold alignment of social benefits, active support and social services is key to effective support. In its first Annual Convention for Inclusive Growth linked to the ongoing public consultation on the Pillar of Social Rights, the Commission confirmed its commitment and efforts to improve social inclusion and growth for all.

The **European Parliament** has also repeatedly adopted resolutions with the goal of strengthening the fight against poverty and improving living conditions. In its Resolution of 20 October 2010, the Parliament calls for adequate minimum income and decent wage levels, acknowledging women's risk of poverty and the need for sustainable jobs for all throughout the life-cycle, especially for older workers, people with disabilities and minorities, and in particular the Roma community. The Resolution of 15 November 2011 on the European Platform against Poverty and Social Exclusion makes a strong statement that poverty reduction is the main avenue towards economic growth and preventing further social inequalities; combating poverty and social exclusion therefore has to be placed at the forefront of national policies. The European Parliament deplores that the

platform ignores gender aspects of poverty and social exclusion and gives particular visibility to the needs of young, older and migrant women in the fight against poverty. The most recent report, *Report on poverty: a gender perspective* (European Parliament, 2016b), stresses that education, both formal and informal, is instrumental in overcoming marginalisation and multiple forms of discrimination and that any education policy put in place to address the intersection of gender equality and poverty must have a special focus on women and groups suffering from multiple discrimination.

Recent resolutions express the European Parliament's concerns that the EU is a long way from achieving its employment and social targets, in particular the poverty target. In its Resolution of 11 March 2015 (European Semester for economic and policy coordination: Employment and social aspects in the Annual Growth Survey 2015), the Parliament calls for reforms to expand growth potential with a focus on job creation for the long-term unemployed, senior citizens and other groups hit especially hard by the crisis. The Parliament has also addressed the employability of women workers and young people and calls on the Member States to address the gender pay gap and counteract in-work poverty. On 24 November 2015, the European Parliament adopted its Resolution on reducing inequalities, with a special focus on child poverty.

Under the Dutch Presidency of the EU (2016), the Council Conclusions on 'Combating Poverty and Social Exclusion: An Integrated Approach' invite the Commission and Member States to keep prevention and alleviation of poverty high on the political agenda and to develop an integrated approach to combat poverty and social exclusion by combining adequate income support, access to quality services and inclusive labour markets, while ensuring equal opportunities for women and men. The Council Conclusions are accompanied by an addendum on good practices from EU Member States in the area of integrated approaches to combat poverty and social exclusion.

2.2. Major legislative developments

Until recently, the EU's actions to combat poverty and social exclusion were continually contested as they lacked legal basis. The Treaty of Amsterdam marked an important step in addressing poverty and social exclusion, as a new

⁽⁴⁾ European Commission communication '2016 European semester: country-specific recommendations', http://ec.europa.eu/europe2020/pdf/csr2016/csr2016_eccom2016_en.pdf

⁽⁵⁾ 'The Pillar should build on, and complement, our EU social 'acquis' in order to guide policies in a number of fields essential for well-functioning and fair labour markets and welfare systems. Once established, the Pillar should become the reference framework to screen the employment and social performance of participating Member States, to drive reforms at national level and, more specifically, to serve as a compass for the renewed process of convergence within the euro area', http://ec.europa.eu/priorities/deeper-and-fairer-economic-and-monetary-union/towards-european-pillar-social-rights_en

Article 13 was introduced in the Treaty Establishing the European Community. Now Article 153 of the Treaty of the Functioning of the European Union, this article sets out that the Union shall support and complement the activities of Member States in several areas which, inter alia, are relevant in addressing the situation of women and poverty: social security and social protection of workers; the integration of persons excluded from the labour market; equality between women and men with regard to labour market opportunities and treatment at work; and the combating of social exclusion. It allows for the development of measures to encourage cooperation between Member States and for the adoption of directives.

Subsequently, a number of directives were adopted:

- Racial Equality Directive (2000/43/EC);
- Employment Equality Directive (2000/78/EC);
- Directive (2004/113/EC) on equal treatment in the access to and supply of goods and services;
- Equal Treatment Directive (2006/54/EC), consolidating the existing directives on gender equality;
- Directive 2010/41/EU on equal treatment in self-employment.

In 2011, the EU acceded to the United Nations Convention on the Rights of Persons with Disabilities. It is the first international legally binding instrument setting minimum standards for the rights of people with disabilities, and the first human rights convention to which the EU has become a party. The Convention addresses disability as a human rights issue, rather than from a medical or charitable perspective. It covers civil, political, economic, social and cultural rights, and a wide range of policy fields: justice, transport, employment, information technology, and so on. All Member States have signed the UN Convention and 27 have ratified it. Ireland is finalising the ratification process. The UN Convention pays specific attention to women and girls with disabilities (Article 6) who are subject to multiple discrimination.

These legal provisions are an important backdrop to the EU's actions to tackle poverty and social exclusion, not only among women and men in general, but also among specific groups. Working to ensure that equal treatment in employment is a reality for these groups is a substantial part of wider efforts to increase their economic independence and access to income. Furthermore, the additional protections that exist on the grounds of sex and racial and ethnic origin — such as protection against discrimination in access to goods and services — have implications in terms of access to quality housing and sufficient pensions.

2.3. Financial resources

In 2007, with the adoption of the Progress programme, all existing EU funding programmes in the area of employment and social affairs were integrated into a single framework. This aimed at rationalising expenditure and improving the impact of actions supported by the EU. Under the new **Employment and Social Innovation programme (EaSI)**, adopted in 2013, the Progress axis has been allocated 61 % of the total EaSI budget for measures promoting a high level of quality and sustainable employment, guaranteeing adequate and decent social protection, combating social exclusion and poverty, and improving working conditions. The programme pays particular attention to young people and promotes gender equality and anti-discrimination.

The **European Social Fund (ESF)** makes EU funding available to co-finance actions aimed at job creation, combating discrimination and helping the most disadvantaged to access the labour market. Specifically, 20 % of the fund has been earmarked exclusively to fight poverty and promote social inclusion. The ESF contributes directly to the implementation of the European Platform against Poverty and Social Exclusion as well as to other Europe 2020 flagship initiatives for inclusive growth, such as the Agenda for New Skills and Jobs (European Parliament and Council of the European Union, 2013). It is noteworthy that specific groups such as migrants, Roma, the young and the elderly have been identified as potentially vulnerable groups that should be taken into account in the operational programmes of the ESF.

Furthermore, ESF Regulations for 2014-2020 emphasise the importance of implementing a **dual approach to gender equality** in tackling poverty among women, i.e. to mainstream the gender perspective across policy areas and to undertake actions targeting specific groups of vulnerable women. The dual approach to gender equality addresses multiple discrimination as an aggravating factor of poverty and social exclusion among women, and acknowledges other dimensions of poverty than monetary poverty alone. However, there are no specific mechanisms to measure the impacts of these regulations.

The dual approach to gender equality is also a central element of the **fundamental rights, equality and citizenship programme** for the period 2014-2020, which tackles gender discrimination and supports gender equality, especially in the economic domain.

In March 2014, the European Parliament and the Council adopted Regulation (EU) No 223/2014 on the **Fund for European Aid for the Most Deprived**, following a Commission proposal of November 2012. The fund supports EU countries' actions to provide material assistance and social inclusion measures to the most deprived. National authorities may also provide non-material assistance to the most deprived to help them integrate better into society.



2.4. EU actions for gender equality and specific groups

In the area of gender equality specifically, the **strategy for equality between women and men 2010-2015** and the new **strategic engagement for gender equality 2016-2019** tackle women's poverty by promoting economic independence and combating gender pay, earnings and pension gaps. Through the **European Pact for Gender Equality 2011-2020**, the Council has also reaffirmed its commitment to fulfil EU ambitions on gender equality, especially in employment, education and social inclusion and in particular through the reduction of poverty. EU gender equality policies acknowledge that women and men experience poverty and social exclusion differently. Throughout their lives, women face lower employment rates and higher inactivity and long-term unemployment, particularly lone mothers, migrant women and elderly women. Inequalities over the life course eventually lead to higher poverty risk, economic dependence and a gender pension gap.

Faced with an ever-growing number of jobless young people, the Commission proposed a **Youth Employment Package** comprising a European Youth Guarantee (Council Recommendation 2013), an Alliance for Apprenticeships (launched in 2013) and a Quality Framework for Traineeships (Council Recommendation 2014). The **Youth Employment Initiative** (2013), exclusively targeting the sustainable labour market integration of NEETs, reinforces and accelerates measures outlined in the Youth Employment Package. This initiative was accompanied by the Commission's proposal for a Council Recommendation on the integration of the long-term unemployed in the labour market. In recent years, EU policies have increasingly acknowledged that older women and men are also facing serious challenges in the labour market. The Council Conclusions 'Equal opportunities for women and men: Active and dignified ageing' (June 2009) recognised the reduced employment opportunities for older women, and the greater vulnerability of women in the labour market. The recent Council Conclusions 'Combating Poverty and Social Exclusion: An integrated approach' (June 2016) encourage the Member States to combat poverty and social exclusion of various vulnerable and marginalised groups, including elderly people, by considering integrated strategies and best practices.

The Innovation Union is one of the Europe 2020 flagship initiatives. One of the European innovation partnerships concerns **active and healthy ageing**, which aims to enable older people to live longer, healthier and more independent lives, to improve the sustainability and efficiency of health and care systems, and to create growth and market opportunities for business in relation to an ageing society.

Active ageing is an important area of social investment, as emphasised in the European Commission's communication 'Towards social investment for growth and cohesion' (COM(2013) 83 final). Consequently, it is one of the investment priorities of the ESF and the European Regional Development Fund (ERDF) during the 2014-2020 programming period.

More recently, the European Commission has taken key steps to address the **gender pension gap**, including, among others, the 2012 White Paper on pensions, a detailed report (*The gender gaps in pensions in the EU*, European Commission, 2013d), and the 2015 *Pension adequacy report*. The Council Conclusions 'Equal income opportunities for women and men: Closing the gender gap in pensions' (June 2015) emphasised that the gender gap in pensions is one obstacle to the economic independence of women in old age and invited Member States, inter alia, to address the higher prevalence of part-time work and relatively low earnings progression among women, as both can have a detrimental effect on pension entitlements.

Since the 1990s, social policies to support lone parents' role as carers have increasingly been seen as 'poverty traps' and have been replaced by policies aiming to 'activate' them in the labour market, so as to reduce their 'dependence' on the social protection system (Eydoux and Letablier, 2009; Martin and Millar, 2004). Reforms of social protection systems have increased conditionality requirements for lone parents and both social protection and financial support have been linked to labour market participation. However, employment is often not enough to guarantee the economic well-being of lone mothers, due to the structural disadvantages facing this group in the labour market.

The main elements of the EU social policy architecture, such as the SIP, the Employment Package and the ESF, acknowledge that lone parents are highly vulnerable to income poverty and material deprivation. However, there is no single European instrument that tackles the problem in a comprehensive way.

Recently arrived migrants, asylum-seekers and refugees present a considerable challenge for many Member States, while the European legal framework remains incomplete. General policy instruments addressing migrants are guided by the **European Agenda on Migration** (European Commission, 2015). This agenda was recently supplemented by the Asylum Procedures Directive of 2015, which sets out common standards for reception and makes reference to gender and vulnerability. The FEMM Committee of the European Parliament, in a report it initiated (European Parliament, 2016; FEMM Committee, 2016a), calls for urgent action to recognise the specific needs of women refugees and asylum-seekers, as well as their integration, addressing in particular potential poverty traps that women asylum-seekers and refugees may experience.

Recently, the European Commission presented an **EU action plan on integration**, which, in response to an increased risk of poverty or social exclusion among migrants and recognised refugees from third countries, provides a common policy framework and supporting measures for Member States to further develop and strengthen their national integration policies for third-country nationals.

In November 2010, the Commission adopted a **European disability strategy** 2010-2020, building on the disability action plan 2004-2010. The strategy aims to fight the poverty and social exclusion of people with disabilities; to promote accessible goods and services; to enable people with disabilities to participate in public life and leisure activities; and to promote equal opportunities for them and increase their employment ⁽⁶⁾. In 2010, the Commission pledged to promote the use of the European Platform against Poverty and Social Exclusion and the ESF to support people with disabilities and to review the adequacy of social protection systems concerning the needs of this group of people (European Commission, 2010). However, the European disability strategy does not consider the specific challenges and needs of women and men with disabilities. The Commission staff working document, 'Mid-term report on the implementation of the European disability strategy (2010-2020)', is currently under preparation.

Addressing the vulnerabilities of Roma people is the focus of the **EU framework for national Roma integration strategies** up to 2020. This framework establishes minimum standards of access to education, employment, healthcare

and housing. In addition, the Commission encouraged Member States to use EU funds both to target Roma with explicit measures and to integrate Roma inclusion into other relevant areas, such as education, employment or social inclusion. Reforming mainstream policies is crucial, since priorities highlighted in country-specific recommendations, such as inclusive education, cannot be reached by targeted actions alone.

Many EU policy documents highlight the need to respond to the specific situation and difficulties of Roma women. The European Parliament acknowledged that Roma women are one of the groups most vulnerable to social exclusion, due to the caring and domestic work functions traditionally assigned to them (8 March 2011). In 2013, the Parliament stressed that Roma women are in a precarious position for additional reasons, such as lack of paid work, discrimination in education and housing, and a lack of access to social services (10 December 2013). The European Commission has also identified Roma women as a group with particular vulnerabilities (European Commission, 2014).

The rights, equality and citizenship programme for the period 2014-2020 ⁽⁷⁾ includes programming areas relating to Roma anti-discrimination, inequalities, gender discrimination, violence against Roma women, and intolerance. It is noteworthy that the approach not only takes an employment and labour market perspective, but also considers the multidimensionality of the poverty and social exclusion of Roma women.

⁽⁶⁾ See <http://ec.europa.eu/social/main.jsp?catId=1137>

⁽⁷⁾ See http://ec.europa.eu/justice/grants1/programmes-2014-2020/rec/index_en.htm

3. Pathways into and out of poverty



3. Pathways into and out of poverty

The probability of being poor is not distributed randomly among the EU population (Sen, in United Nations — Women and Development Unit (WDU), 2004). Factors like gender, age, ethnicity, migrant background or type of household influence the vulnerability to poverty; therefore, some social groups face higher risk of poverty than others. Structural and cultural factors also play a significant role in shaping personal life. Along with the market, the welfare state and the family are all potential systems of resource distribution and, as such, they affect the poverty risks and their nature (Bennett and Daly, 2014). The analysis of these processes, relations and interactions, both at macro and micro levels, is vital to attaining a better understanding of poverty and its gendered dimension.

3.1. Paid and unpaid work

Low participation in the labour market significantly increases the risk of being poor. Employment is a key factor in understanding poverty, both at present and in the future (Millar, 2010). Employment per se provides income, and much of the social security system is built around employment and activity. Eligibility for social transfers is often connected to personal contributions and activity (e.g. retirement pension, unemployment benefits, maternity and parental leave benefits, but also certain forms of in-work benefits). People living in workless or near workless households are most at risk of poverty (de Graaf-Zijl and Nolan, 2011).

Across Europe, the average employment rate of women is systematically below men's employment rate. Many factors contribute to women's lower participation in the labour market, such as social norms, gender inequalities in the public and private sphere, and unequal division of domestic and care responsibilities. Women are still considered primarily responsible for unpaid domestic work (EIGE, 2015a). As a consequence, their participation in the labour market declines with the arrival of dependent children, while fathers' participation remains generally stable or even increases (Misra et al., 2010; Ruggeri and Bird, 2014). In most Member States, women without children are much more likely to be found in employment than those with children under the age of 12 (GenderCop, 2014). Care responsibilities for children and dependent adults are one of the main reasons for women's inactivity in the EU.

The impact of parenthood on labour market participation varies among Member States and relates to the overall level of gender equality in every country. In Member States such as Finland and Sweden, where more substantial support systems for employed parents are established (through leave

policies or provision of childcare), the wage penalties are lower (Budig et al., 2012; Grimshaw and Rubery, 2015). EIGE's Gender Equality Index of 2015 shows that both Finland and Sweden have relatively high gender equality scores in the domains of 'Work', 'Money' and 'Time'. As women's employment participation has become more important over time in preventing their household from entering poverty, a relationship between greater gender equality and lower risk of poverty can be observed (Nieuwenhuis et al., 2016).

Although women have entered the labour force in great numbers, their working hours constitute a fundamental difference in their participation in the labour market compared to that of men. Women are nearly four times more likely to work on a part-time basis than men, predominantly due to caring responsibilities. They are also more likely to remain in part-time jobs for most or all of their working life. In addition, part-time work is more prevalent in so-called women-dominated and less well-paid sectors, such as the arts, entertainment and recreation, education, health and social work, or financial and insurance activities. Working on a part-time basis can be detrimental in terms of access to economic and financial resources. This in turn has the potential to undermine women's economic autonomy and increase the risk of poverty.

However, increasing women's employment does not necessarily lead to decreasing poverty rates if mainly highly educated women living in non-poor households are entering the labour market, while low-educated women remain out of it (Nieuwenhuis et al., 2016). Indeed, in 2014, less than half of all women with the lowest levels of education were employed in the EU-28. A focus on employment opportunities for low-educated women at the policy level is thus crucial if employment is to be seen as a tool to tackle poverty.

3.2. Work-life balance

Broader provision of work-life balance measures and more equitable use of them by women and men could strengthen gender equality in the labour market. The European Commission points to four elements making up successful work-life balance: (1) childcare services, including out-of-school care and care for dependants; (2) parental leave and other family leave; (3) the tax-benefit system; and (4) work arrangements (European Commission, 2016b). Different policy instruments when implemented in combination interact with each other and improve their overall effectiveness (Thévenon, 2013). For instance, the coordination of leave policies with care services can help to ensure that there is no gap between the end of (well-paid) leave arrangements



and the start of entitlement to care services (Kosłowski et al., 2016).

In 2014, only six Member States had reached both Barcelona targets ⁽⁹⁾ (BE, DK, ES, FR, SI, SE) on **childcare** provision. A study by the Organisation for Economic Co-Operation and Development (OECD) shows that although changes in tax rates and leave policies impact the employment rates of women, the strongest policy driver of women's labour force participation has been childcare provision for children under the age of three (Thévenon, 2013). Data from the EU-28 also show that there is a significant correlation ($r=0.66$) between the provision or use of childcare services and inactivity of women with small children. Countries with the highest share of children under three in childcare (DK, SE) have the lowest inactivity rate for women with children in this age group. Member States are making efforts to improve childcare provision. In addition to general service provision, there are also more specific and targeted measures. For instance, flexible childcare services for unemployed lone parents who are registered as jobseekers are provided in France. However, work-life balance for carers of other dependent persons, such as frail elderly persons, and children and adults with disabilities, is a relatively new issue on the policy agenda and only a few countries provide sufficient support to enable carers to remain in employment (European Commission, 2016e).

Member States are introducing new and more generous **leave policies** for new parents. Under the terms of Directive 2010/18/EU, all Member States must provide at least four months' parental leave per parent, but the leave may last for up to 3 years or more (e.g. CZ, DE, EE, ES, FR, LT, HU, SK) (Kosłowski et al., 2016). However, it is primarily women who use available work-life measures such as parental leave, meaning that family-work policies do not challenge traditional stereotypes (European Commission, 2016b). For this reason, an important part of the policies is the introduction of measures to encourage fathers to use parental leave through non-transferable father's quotas, bonuses for those families where both parents use parental leave (e.g. DE, FR, HR, PT, SE) or flexible options, such as the possibility of taking leave on a part-time basis (e.g. BE, DK, DE, HR, IT, LU, HU, PL, PT, SI, FI, SE) (Kosłowski et al., 2016).

The design of the **tax-benefit system** affects the choice of working hours or the choice of entering employment. This may happen in situations where taxes paid by the household increase significantly when the earnings of the secondary earner increase only marginally (e.g. through joint taxation). Women living in couples are most likely to be the secondary earners and therefore to be negatively affected (Rastrigina and Verashchagina, 2015). There is evidence that higher tax rates on secondary earners reduce women's labour force participation (Thévenon, 2013). In 2014, only a few countries had joint taxation (DE, FR, LU, PT), although the fiscal systems in a number of Member States still contain some elements of it (Rastrigina and Verashchagina, 2015). In addition, some income-tested benefits, such as social assistance and housing benefits, depend on family income (Bettio and Verashchagina, 2009). Other components of tax systems, such as transferable tax credits, dependent spouse allowances and individual or family-unit income tests for means-tested benefits are all significant from a gender perspective as they can act as (dis)incentives to women's employment.

Availability of family-friendly and **flexible working arrangements** such as flexible working schedules and mobile work can facilitate work-life balance. Flexible working includes arrangements such as staggered working hours, flexitime and working time banking. Flexitime is a common practice, for instance in Belgium, but it has also been introduced in Poland, where workers can set the hours for starting their workdays. Both Dutch and United Kingdom employees can request individual organisation of working time over the working week. In Poland, public funds are allocated in the form of a grant for telework in order to create jobs that allow workers to work from a location other than their place of employment (Eurofound, 2016). As an example of more innovative policy, in France employees can also donate unspent holiday time to colleagues with seriously ill children (Turlan, 2014).

The Commission's recent initiative 'A new start to address the challenges of work-life balance faced by working families' (2015) shows a political commitment to modernise the current EU legal and policy framework to allow parents with children or those with dependent relatives to better balance caring and professional responsibilities, to encourage a more equitable use of work-life balance policies by women and men, and to strengthen gender equality in the labour market.

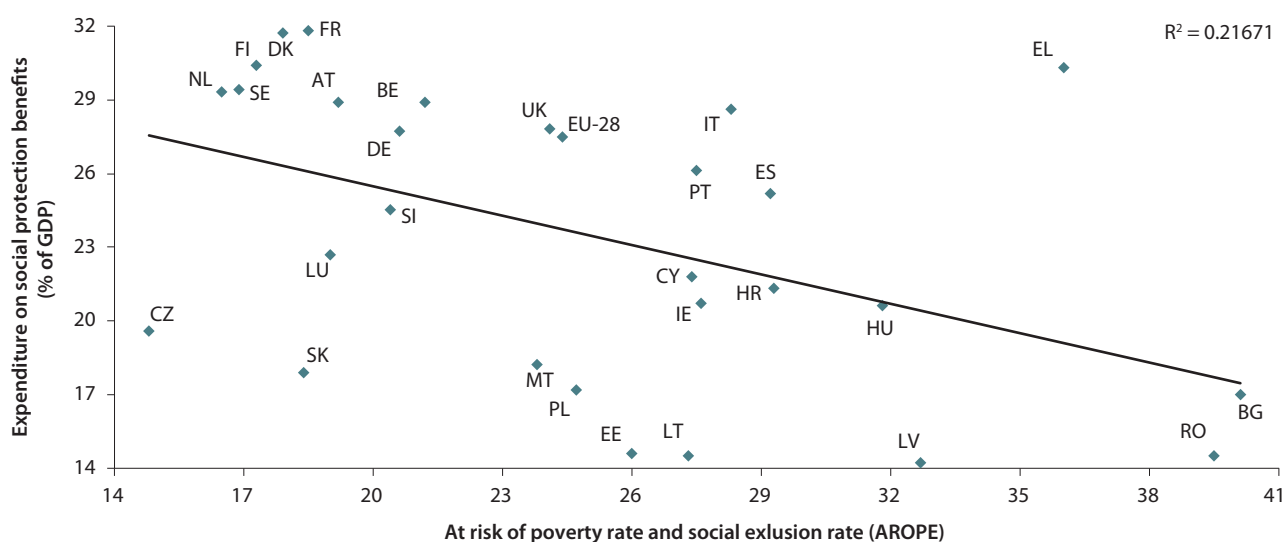
⁽⁹⁾ In 2002, the Barcelona European Council set objectives in the area of childcare provision: 'Member States should remove disincentives to female labour force participation, taking into account the demand for childcare facilities and in line with national patterns of provision, to provide childcare by 2010 to at least 90 % of children between 3 years old and the mandatory school age and at least 33 % of children under 3 years of age', http://www.consilium.europa.eu/uedocs/cms_data/docs/pressdata/en/ec/71025.pdf

3.3. Social protection

Social protection systems aim to decrease the poverty risk, including for those who are no longer in the labour market (older persons), not yet employed (children, adolescents and young adults), those who experience breaks from the labour market (carers, jobseekers), or whose participation is very limited due to, for instance, health issues (in case of severe disabilities). The role of social transfers in relation to poverty is clear: in 2014, the at-risk-of-poverty rate after social transfers in the EU-28 was 17 % while without social transfers it would have been as high as 45 % (Annex II, Table 6).

Despite social protection, there is still a significant number of people with very low income levels (Matsaganis, Özdemir and Ward, 2014). The proportion of people and households at risk of poverty partially depends on state policies, the extent of state support, and services and assistance in increasing employability. Social protection expenditure also matters, as countries that spend a higher percentage of their GDP on social protection are more likely to have less people living in poverty ($r=0.47$) (Figure 5).

Figure 5: At-risk-of-poverty or social exclusion rate (AROPE, 2014) and expenditure on social protection benefits (as % of GDP, 2013)



Source: Eurostat, EU-SILC (ilc_li03) and Social Protection (spr_exp_sum).

Note: Data on social protection expenditure for EU-28; EL and PL for year 2012 due to data availability.

The expenditure on social protection can be further analysed by taking into account the type of expenditure. It is possible that some Member States have relatively high expenditure mostly due to pensions while having low expenditure on social assistance.

Unemployment policies usually have three dimensions: provision of unemployment benefits; provision of services; and activation measures. While unemployment benefits provide unemployed individuals with financial assistance and unemployment services (such as free or subsidised access to specific services or infrastructures), activation measures seek to further incentivise the individual to reintegrate into the labour market, including through attaching conditions to the provision of benefits (in some cases, this also includes specific training, tax credits, supported employment

and rehabilitation, direct job creation, etc.) (European Commission, 2015a; World Bank, 2012). A balance between activation policies and income support is necessary to ensure actual impact: activation policies without income support may leave families in poverty, especially during recession, when jobs are limited, while income support with few activation measures may create inactivity traps. The effectiveness of activation policies may be limited if they do not take into account the needs of parents. Women may therefore be disadvantaged due to their parenting role or the unavailability of affordable care services.

Employment is the most important route out of poverty for working-age people, but not a guaranteed one. People who are in employment may still be poor due to, inter alia, insufficient income, short working hours, precarious working



conditions, additional expenses due to disability or illness, poor housing conditions, or there being only one earner or a number of dependants in the household. In 2014, 10 % of men and 9 % of women were at risk of poverty despite being in work.

Social protection systems regulating people's access to social protection and to social transfers are not gender-neutral (Mutual Information System on Social Protection (Mis-soc) Secretariat, 2012). For historical reasons, most social protection schemes are largely focused on contributory benefits that reflect beneficiaries' labour market histories, and thus men are traditionally more likely to receive higher social transfers than women, due to their greater participation in the labour market and higher earnings (Missoc Secretariat, 2012). Patterns of employment that are more common among women — such as non-standard and often precarious working arrangements, especially part-time and temporary employment — impact on the level of social protection to which women are entitled, and if not addressed might further reinforce women's dependence on their partner's employment to access social protection (GenderCop, 2014).

For instance, part-time workers are more likely to have lower earnings than full-time workers, as well as restricted eligibility for social transfers (Horemans and Marx, 2013). They are, on average, twice as likely to be poor compared to full-time workers (Horemans, 2016). Part-time work is a bigger poverty risk for men than for women. Women are more likely to earn a low income, but in two-earner households even a low-paid job might be sufficient to keep the household out of poverty, since women are often secondary earners. On the other hand, even with a well-remunerated job, in a single-parent household the sole breadwinner would struggle to make ends meet (Maldonado and Nieuwenhuis, 2015). Families with many children or other dependants and those with the primary earners unemployed also face a higher risk of in-work poverty.

In supporting people in poverty, including those facing in-work poverty, the availability and adequacy of social assistance schemes play a significant role. Social assistance is, for instance, a very valuable resource for people who have exhausted their right to unemployment and other contribution-based benefits or who are not eligible for them in the first place. In 2008, the European Commission's Recommendation on active inclusion set out common principles based on three pillars: adequate income support; inclusive labour markets; and access to quality services (European Commission, 2008). In addition, the 2013 European Commission's SIP stressed the importance of adequate minimum income support and recommended improving the adequacy of these schemes (European Commission, 2013a). However, analysis of the schemes from 1990 to 2008 shows that in the EU-28 minimum income schemes have become less effective in protecting against poverty over time. Indeed, social

assistance seldom reaches above the poverty line and only a few schemes provide an adequate level of income support to ensure a decent life, while coverage is limited for eligibility reasons (Nelson 2013; European Commission, 2016c). Moreover, little evidence exists on the take-up rates of these benefits at national level or on the effectiveness of schemes designed as the last safety net in the welfare state.

3.4. Lifelong inequalities and economic crisis

Gender inequalities in the labour market as well as gendered division of care and family responsibilities are detrimental to women's economic independence in the long term. The poverty of older women and the gender gap in pensions (EIGE, 2015b) are cumulative effects of lifelong disadvantages in the labour market, lack of economic independence and gender inequalities in income and social rights. As long as the gender inequalities in time use and division of care work persist, the absence or inadequacy of policies to support the reconciliation of personal, family and professional responsibilities affects women disproportionately and has a detrimental effect on women's lifelong economic independence.

The economic crisis has strongly impoverished the EU. The number of people at risk of poverty or social exclusion had been decreasing steadily before the economic crisis. The number of poor people in the EU-28 was 118 million in 2010; however, this figure grew in the following years. It reached its peak in 2012, at 124 million people, before starting to slowly decrease again (Figure 3). Significant differences can be observed among Member States: while there are countries where the share of poor people decreased sharply, in other Member States the share of people facing poverty or social exclusion was higher in 2014 than it was in 2010 (Annex II, Table 2). During the period of the economic crisis, the rate of people involuntarily working part-time increased (Horemans and Marx, 2013), as did the share of people who lived in poverty despite being in paid work (European Parliament, 2016a). Given the different roles of women and men in the economy, they have been affected in different ways by the crisis and austerity measures (European Commission, 2015).

In the early stage of the economic downturn, industries where men were overrepresented were affected the most (Perrons, 2015). Later on, women in many countries were hit more than men by austerity measures, including cuts in public administration, where they are overrepresented as employees, and cuts to family and child benefits (European Commission, 2013e; UN Women, 2014). In addition, the reduced social spending on childcare services or care services for the elderly had a more negative impact on the labour

market participation of women and increased the share of women's unpaid work (UN Women, 2014).

The gender gap in employment, wages and poverty has narrowed down during the crisis. However, this change is not a consequence of an improved situation among women. In fact, it reflects the lower rates of employment and the

reduced earnings of both women and men (European Parliament, 2016a). The common view that women act as employment 'buffers', called in when demand expands but pushed back when it contracts, has not been proved during the crisis. The contemporary 'buffers' are mostly young people and migrant workers (European Parliament, 2016a).

4. Who are the poor in the EU-28?



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In 2014, over 122 million people in the EU lived in households that were considered poor, i.e. they were at risk of poverty or social exclusion (AROPE). Of these 122 million,

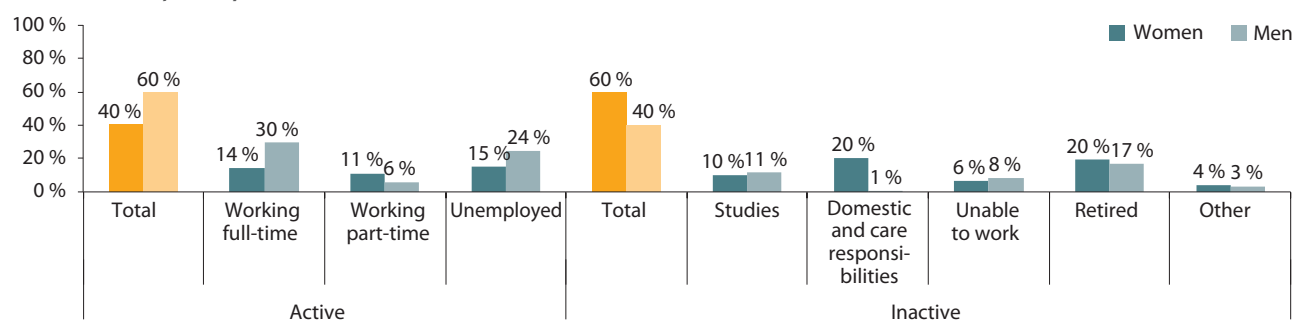
- 53 % are women and 47 % are men;
- more than half (55 %) are of working age (25 to 64 years old);
- 30 % of the poor households have children.

Almost one fifth of the poor in the EU-28 (19 %) are children below 16 years of age, which is equivalent to almost 23 million children living in poor households. Couples with children,

lone parents and other households with children make up almost a third of all poor households (30 %). The second largest group among the poor is single persons of working age (28 % of all poor people), a quarter of whom are employed (34 %), while 25 % are unemployed and the rest are inactive.

40 % of poor women (aged 16 and over) are economically active, while 60 % are inactive, whereas for men the opposite is true: 60 % are active and 40 % are inactive (Figure 6). Out of all men who are in poverty, more than a third are working (30 % full-time and 6 % part-time) and out of all poor women, a quarter are employed (14 % full-time, 11 % part-time) (Figure 6).

Figure 6: People at risk of poverty or social exclusion (AROPE) by sex and economic activity (EU-28, aged 16+, 2014)

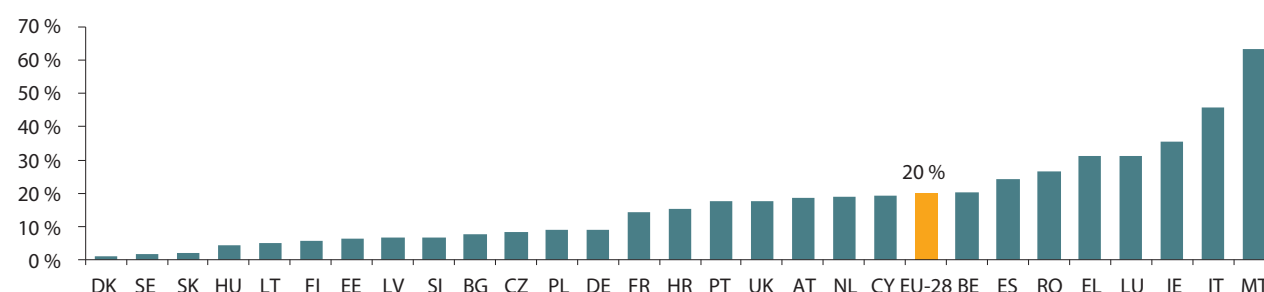


Source: EU-SILC, calculations based on microdata.

Out of all women who are in poverty, 20 % are engaged in unpaid domestic work as their main form of activity, 20 % are retired or have now finished their business activity (retired entrepreneurs), and 15 % are unemployed. The data

show large gender differences in inactivity due to domestic tasks among the poor, and the figures for women differ significantly by country (Figure 7).

Figure 7: Share of women carrying out domestic and care tasks among women at risk of poverty or social exclusion (aged 16+, EU-28, 2014)



Source: EU-SILC, calculations based on 2014 microdata.

Almost half of all working-age women and men in poverty have the lowest level of education (43 % of women and 43 % of men have less than primary or lower secondary education). Only 14 % of women and 13 % of men in poverty have tertiary-level education. The educational level

of parents also impacts on their children living in poverty. 64 % of children (below the age of 18) with low-educated parents live in poor households compared to only 11 % of children with tertiary-educated parents.

5. Poverty of women and men



5. Poverty of women and men

A gender analysis of poverty must examine social and economic relations as well as how the features of the family, labour market and welfare state interact with gender (Bennett and Daly, 2014). Women experience poverty in different ways than men. Due to the prevailing gender inequalities in the public and private sphere — for example, in the labour market, decision-making and education, as evidenced, *inter alia*, by unequal access to different resources, gender-based violence, and unequal division of unpaid domestic work and care — the routes into and out of poverty are gender-specific (Ruspini, 2001).

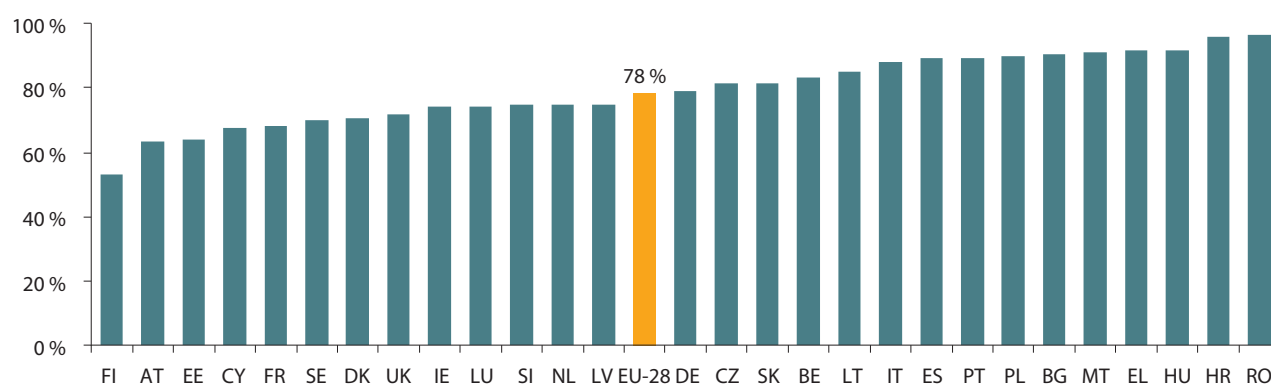
The intersection of gender and other social factors facilitates the assessment of differences within groups of women and men. While the majority of inequalities in the access to different resources are measured at individual level (e.g. gender pay gap, gender pension gap), the measurement of poverty evaluates the living situation of a family or a household. It does not uncover gender inequalities within the household. Gender analysis needs to go beyond analysis of gender differences in poverty outcomes to also look at how gender differentiates the social processes leading to poverty, and potential ways out of it (Razavi, 1998).

5.1. Measuring gender gaps in poverty

The majority of people do not live alone and it is reasonable to assume that members of a household or family share their resources and cover their expenses (e.g. housing costs, utility bills, food bills) together. This poses several challenges to the analysis. Firstly, there is vast variety among households that include members of extended families, non-relatives or friends, and where equal sharing of income is less likely than within the nuclear family. Secondly, resources are not necessarily equally distributed or controlled by all household members (Daly, 1992; Millar, 2003), even within couples and nuclear families.

There are various patterns of actual distribution of resources within households. In total in the EU-28, 71 % of households treat all their income as a common resource, 20 % pool their resources partially and 9 % of households keep their resources separate (see Eurostat, 2013, for further details). Adults living in a couple (i.e. two adults in a relationship, with or without children) are more likely to share all their resources (78 %) and only 6 % treat income as a private resource belonging to the person receiving it (Figure 8). Households with more than two generations living together or other mixed households are less likely to share their resources (only 62 % treat all their income as a common resource).

Figure 8: Percentage of couples sharing all resources (2010)



Source: EU-SILC, calculations based on 2010 microdata.

Note: Only women and men living in couples with or without children.

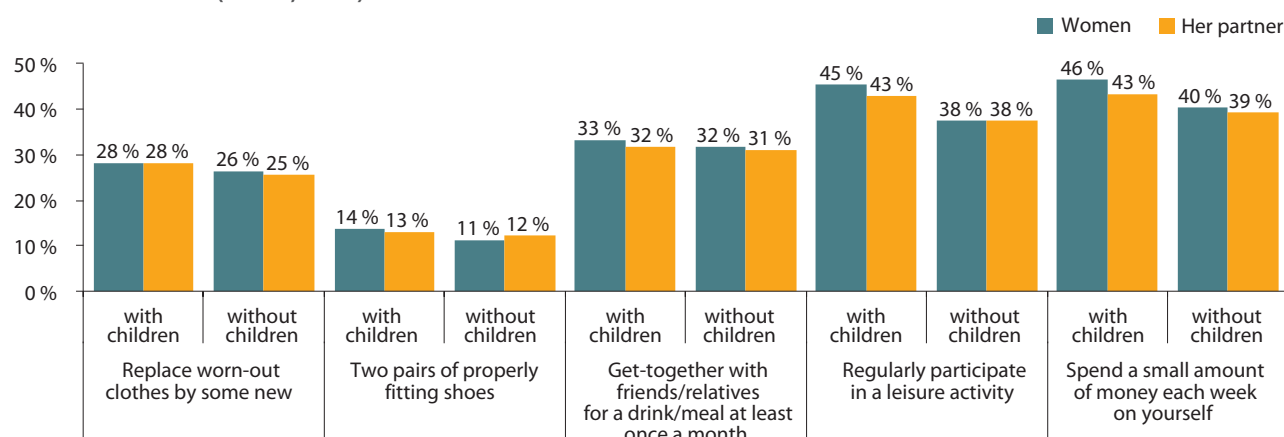
Women tend to work more often than men on a part-time basis; they are more often hired on temporary contracts and their earnings are often relatively lower, leading to their lower financial independence (EIGE, 2014). In addition, due to their lower level of employment, women are at higher risk of not having any personal income from paid work. In 2010, only 14 % of women and 2 % of men living in adult couples indicated that they had no personal income. At the same time, couples are more likely to share resources if one of the partners is not active in the labour market (Eurostat, 2013).

Personal-level deprivation items (which are analysed in addition to the household-level deprivation items used in the AROPE indicator) can help us better understand poverty at the level of individuals. This makes it possible to compare women's and men's ability to afford such personal items as

new clothes, well-fitted shoes, or get-togethers with friends and family, or to participate in leisure activities. Personal deprivation of women and men is related to monetary poverty. For example, 41 % of women and 39 % of men facing monetary poverty cannot afford to spend a small amount of money on themselves each week (in comparison to 15 % of women and 12 % of men who are not facing monetary poverty).

The biggest gender gap appears among couples with children, where 46 % of women and 43 % of men say they cannot spend a small amount of money on themselves (compared to 40 % and 39 % respectively for women and men without children) (Figure 9). This is in accordance with some evidence from previous research showing that women are more likely to 'forgo their own consumption to boost that of their children' (Scott, 2008).

Figure 9: Personal deprivation items, women and men in couples living in poverty, with or without children (EU-28, 2014)



Source: EU-SILC, calculations based on 2014 microdata.

Note: Only women and men living in couples with or without children, where no other persons are present, and who are living in poverty.

The poverty situation of an individual woman or man might be different from the rest of the household where she or he lives. However, the evidence is not sufficient to assess the extent of the over- or underestimation of the individual poverty rates of women and men. When couples are compared, there are only slight gender differences in

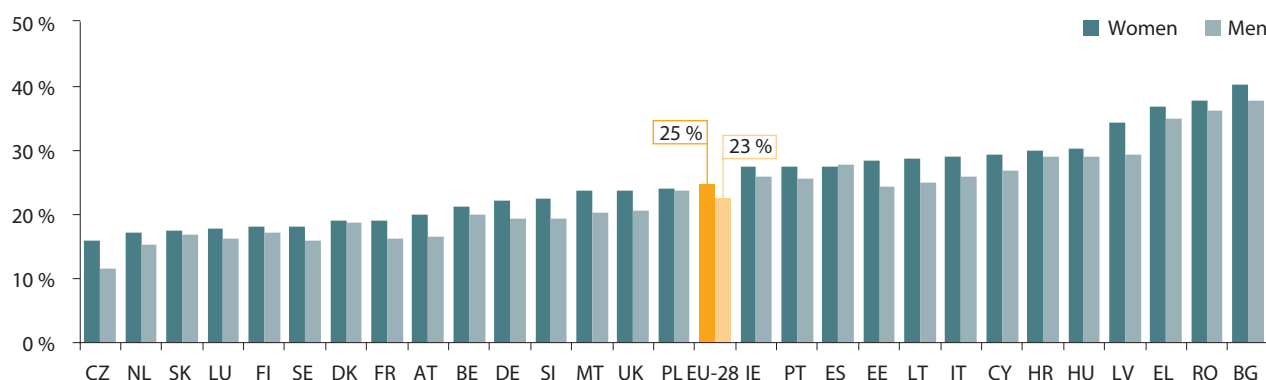
terms of personal deprivation items. The significant pooling of resources, together with the fact that all household members have an equal housing condition (since they do live together), indicates that we cannot opt for individual-level indicators which do not assume a degree of sharing between household members.

5.2. Poverty of women and men in the European Union

In 2014, almost 52 million adult women and 44 million adult men in the EU lived at risk of poverty or social

exclusion. This means that nearly a quarter of adult Europeans are living either in monetary poverty (at risk of poverty) or in material deprivation, or in households with very low work intensity (Figure 10). At EU level, women are in poverty to a slightly greater extent than men, although gender differences across countries vary.

Figure 10: At-risk-of-poverty or social exclusion rate (AROPE) by sex, (18+, 2014)

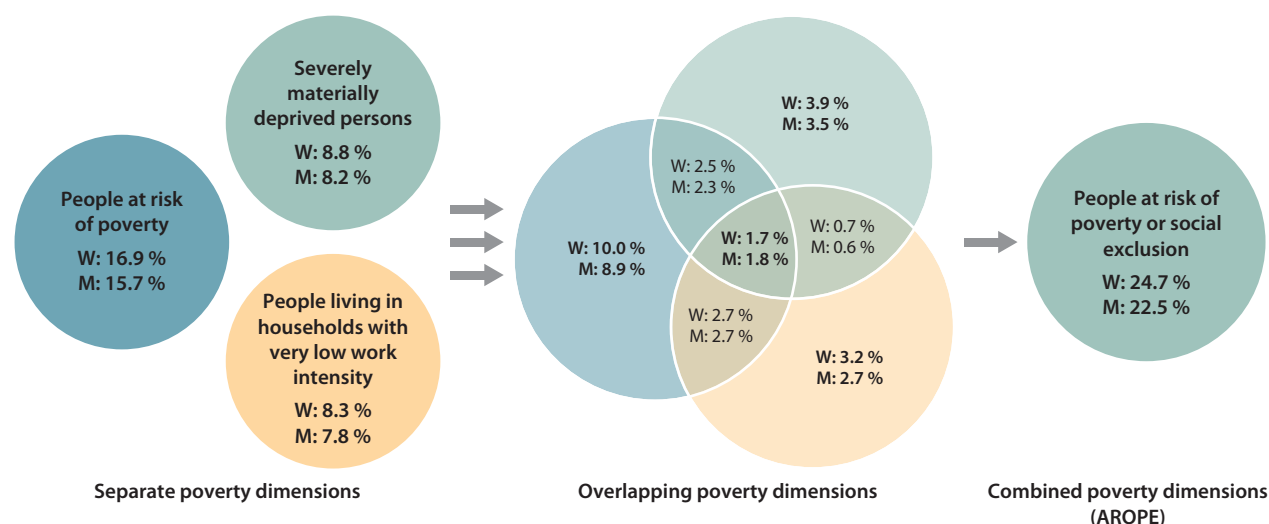


Source: Eurostat, EU-SILC (ilc_peps01).

In six countries, the gender gap is below 1 percentage point (DK, ES, HR, PL, SK, FI) while it exceeds 4 percentage points in three countries (CZ, EE, LV). In the EU, 1.8 % of men (3.6 million) and 1.7 % of women (3.6 million) suffered from

multiple poverty in 2014, encountering simultaneously income poverty and severe material deprivation while also living in households with low work intensity (Figure 11).

Figure 11: Women and men experiencing different types of poverty (AROPE) (18+, 2014)



Source: Eurostat, EU-SILC (ilc_pees01).

Note: Age group to calculate work intensity indicator is the 18-59 years group.

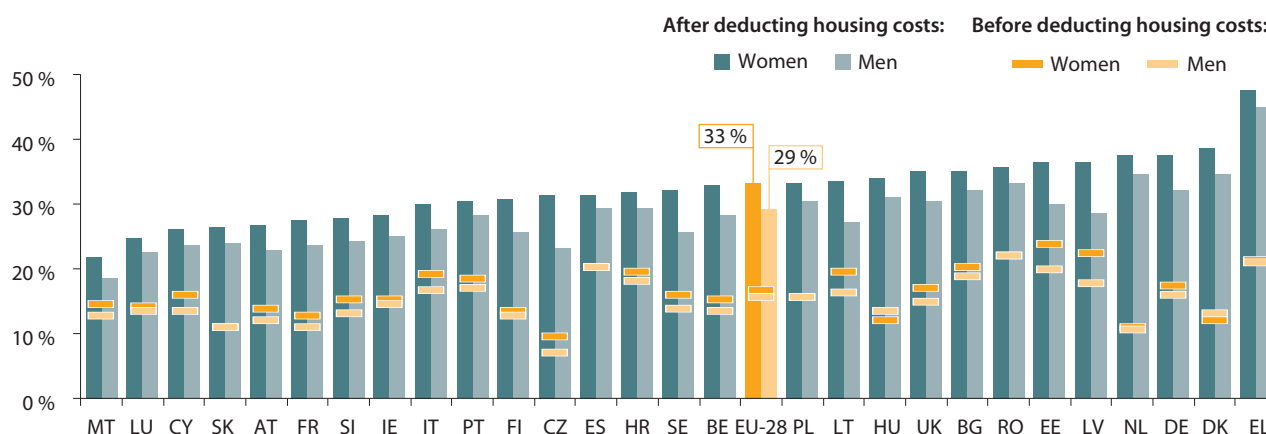
Monetary poverty is the most common type of poverty in the EU. 17 % of women and 16 % of men are in monetary poverty and in many cases this is combined with other types of poverty. 10 % of women and 9 % of men are at risk of poverty only; the rest are also either deprived, living in a household with low work intensity, or both (Figure 11). Moreover, in 2014, 10 % of people in the EU-28 were in persistent monetary poverty (that is to say, they were also at risk of poverty or social exclusion for at least 2 years out of the previous three).

One of the limitations of using income-based poverty indicators is the fact that unavoidable costs, such as housing costs, vary across the countries. For example, in Malta, the proportion of housing costs within disposable household income was 9 % in 2014, whereas in Greece it was 43 % (compared to 27 % in 2007). In seven countries (DK, DE, EL, HU, NL, RO, UK), housing costs make up more than 25 % of the total disposable income, and in some countries this

figure stands at around 13-15 %. In the EU-28, on average, 12 % of women and 11 % of men live in households where total housing costs are more than 40 % of their disposable income. Housing cost overburden is especially high for single persons (26 % in 2014 in the EU-28).

When housing costs are deducted from the household income, the poverty rates are much higher in all countries. Moreover, **gender differences in monetary poverty are larger when housing costs are deducted from income** (Figure 12). In 2014, after deduction of housing costs from income, 33 % of women and 29 % of men were at risk of poverty in the EU-28. The biggest effect can be seen in Denmark, Greece and the Netherlands, where the risk of poverty after deducting housing costs increases by more than 20 percentage points for both women and men. This indicates that the share of people living in financial hardship may be larger than the regular at-risk-of-poverty figure shows.

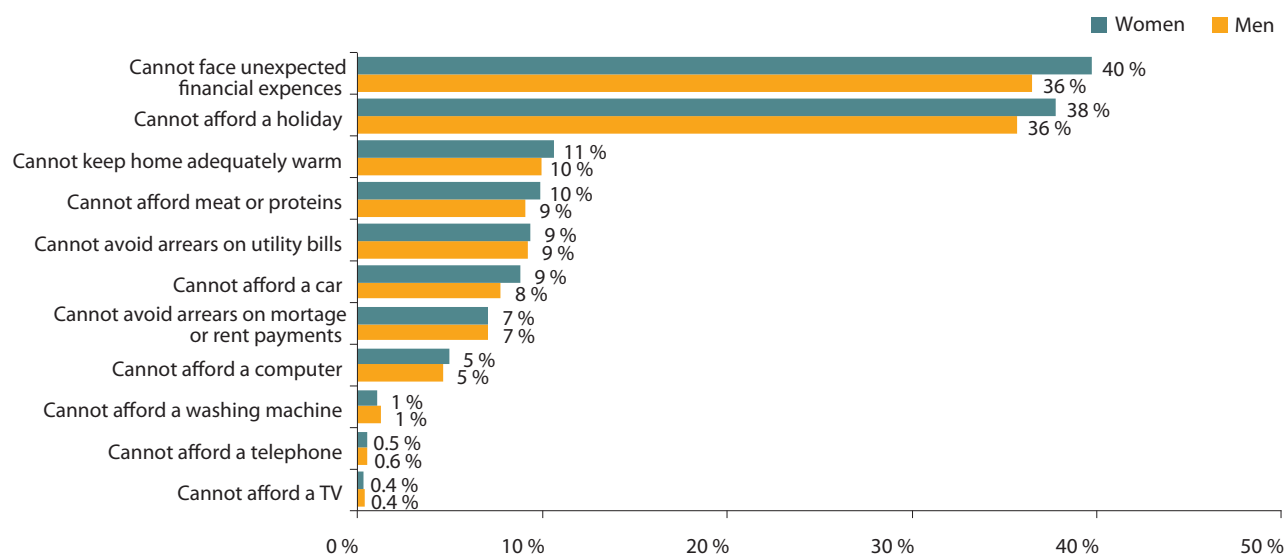
Figure 12: At-risk-of-poverty rate (AROP) before and after deducting housing costs, by sex (18+, 2014)



Source: Eurostat, EU-SILC (ilc_li45, ilc_li02).

Scarcity of financial resources may lead to a situation where households face material deprivation. However, in comparison to material poverty, European households are less likely to face severe deprivation, and **gender gaps in material deprivation are marginal** (Figure 11). The level of deprivation varies across Europe, ranging from 3 % or below in

Finland, Luxembourg, the Netherlands and Sweden to above 20 % in Bulgaria, Greece, Hungary and Romania in 2014. While in most of the countries the overall level of material deprivation has not changed remarkably since 2007, the deprivation rate has substantially dropped in Bulgaria, Poland and Romania, and increased in Greece and Malta.

Figure 13: Material deprivation items by sex (EU-28, 2014)

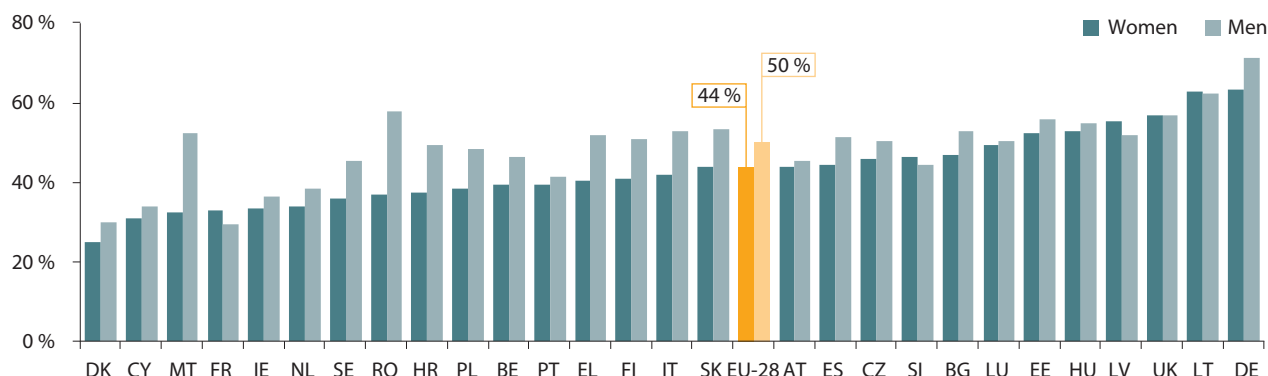
Source: EU-SILC, calculations based on 2014 microdata.

A very large share of Europeans struggle with unexpected expenses and cannot afford to go on one week's annual holiday away from home; this is true of women more often than men (Figure 13). Both facts indicate that people may not face difficulties in everyday consumption, but do not have savings to face unexpected costs or afford holidays once per year.

The inactivity of working-age women is much higher than the inactivity of working-age men (30 % of women and 17 % of men). Men are mainly inactive because they are either retired (28 %), in education and training (22 %), or ill or with disabilities (27 %). For women, the most common reasons are looking after children or incapacitated adults (19 %), retirement (19 %), illness or disability (16 %), education (14 %), and other family or personal responsibilities (12 %). Inactivity is a significant poverty risk, as 29 % of inactive persons are in poverty.

The inactivity and employment rates of women are very strongly dependent on education. In the EU-28 in 2014, the employment rate of women aged 20-64 with the lowest levels of education was only 43 %, while 79 % of women with the highest level of education were employed. This trend is visible in all Member States, and indeed in some the employment gap between highly educated and low-educated women is more than 50 percentage points (LT, MT, PL). In comparison, 61 % of men with the lowest levels of education were employed in the EU-28.

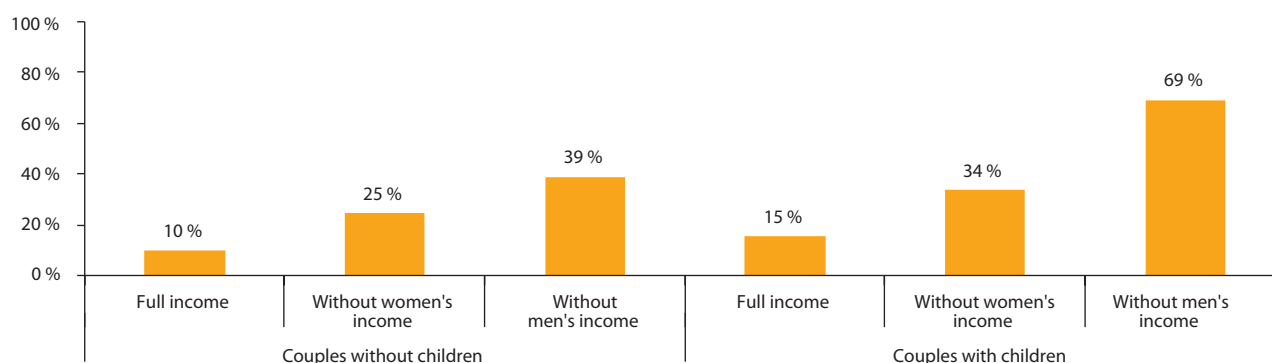
Although overall poverty rates are higher for women, being in unemployment constitutes a higher risk-of-poverty factor for men. Despite large country differences, most countries have higher poverty rates among unemployed men than unemployed women. The largest gap in the poverty level of the unemployed is noted among the Member States with the lowest women's employment rates: Romania (21 percentage points), Malta (20 percentage points) and Greece, and Croatia (12 percentage points) (Figure 14).

Figure 14: At-risk-of-poverty rate (AROP) of unemployed women and men (18+, 2014)


Source: Eurostat, EU-SILC (ilc_li04).

The closer link between unemployment and the poverty rate of men may be related to the fact that they are more likely to be the sole breadwinner in the household or to have a partner who is low paid. **The limited economic independence of women constitutes a poverty risk for men.** Research shows that men are more likely to live in 'in-work' poverty because of their family situation, including having a partner with no income of her own. Women are more likely to be in 'in-work' poverty due to their own employment situation (low pay, part-time work, etc.) (Bennett and Daly, 2014).

Families with children depend heavily on the income of men. If one of the partners were to lose her or his income from work, a large share of couples, in particular those with children, would find themselves in monetary poverty (Figure 15, Annex II, Table 7). 15 % of couples with children were at risk of poverty in the EU-28 in 2014. If the father were to lose his job and the family had to rely merely on the mother's income and social transfers, 69 % of couples with children would fall into poverty. The impact of having one income is much smaller in cases of couples with no children. The poverty risk in the case of the mother losing her job is also much smaller.

Figure 15: At-risk-of-poverty rate (AROP) if one of the partners loses her/his income from work, couples with and without children (EU-28, 2014)


Source: EU-SILC, calculations based on 2014 microdata.

Note: Estimation based on couples consisting of women and men partners (same-sex partners are excluded), with or without children. Poverty rate without women's or men's income is calculated by comparing national poverty lines (60 % of median equalised income) for the year 2014 with income of the household where one income from working activity is excluded (all else unchanged; the poverty line is not recalculated). Income from working activity includes employee income and benefits from self-employment (losses excluded).

Lack or insufficiency of individual income can be seen as a lack of financial autonomy and dependence on others within the family for resources. This constitutes a risk of

poverty (Price, 2008). For this reason, for instance, widowhood is a higher poverty risk for women than for men (Makovec and Zaidi, 2007).

6. Gender and age

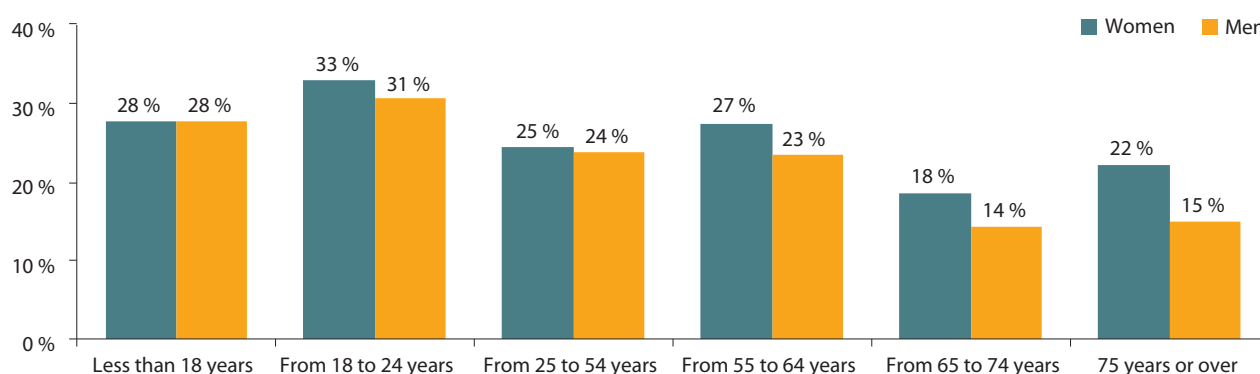


6. Gender and age

Living conditions, level of poverty and pathways into and out of poverty vary over the life course. Analysis of the impact of age on poverty sheds further light on the gender dimension of poverty. Adult women are more at risk of poverty and social exclusion than men in all age groups. **The risk of poverty or social exclusion decreases with age while gender**

differences increase in older age groups (Figure 16). Poverty is highest for young women and men (18-24) and children and lowest for retired people. However, while there is a clear life trend for men — poverty decreases with age — women's poverty risk increases prior to retirement (aged 55-64) and in the latter years of their lives (75 and older).

Figure 16: At-risk-of-poverty or social exclusion rate (AROPE) by sex and age group (EU-28, 2014)

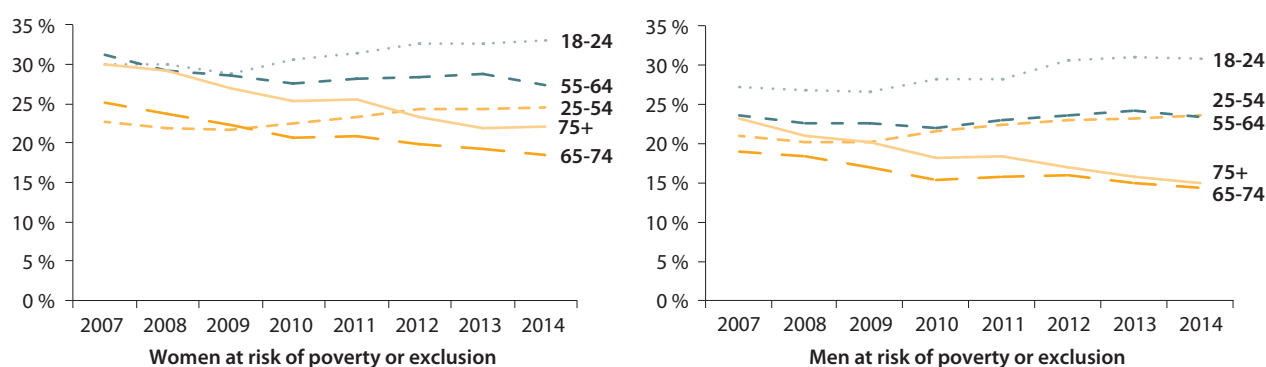


Source: Eurostat, EU-SILC (ilc_peps01).

The evolution of the poverty rates reflects the economic situation during 2007-2014, showing that **the economic crisis and increased poverty or social exclusion have mostly affected young people (aged 18-24), in particular young**

women (Figure 17). Moreover, age differences in poverty have increased over time, especially among men. The poverty rate of the youngest men (18-24 years) is 17 percentage points higher than among men aged 65 to 74 (Figure 17).

Figure 17: At-risk-of-poverty or social exclusion rate (AROPE) by sex and age groups (EU-28, 2007-2014)



Source: Eurostat, EU-SILC (ilc_peps01).

Note: Due to data availability, from 2007 to 2009 EU-27 data are used; from 2010 to 2014 EU-28 data are used.

Before 2007, working-age women and men (aged 25-54) and those in the first period of retirement (aged 65-74) were at the least risk of poverty. Since 2007, the risk of poverty among the working-age population has increased, whereas

the poverty of older people has decreased. Retirement pensions have protected older people from poverty better than employment has for the working population.



6.1. Poverty among young women and men

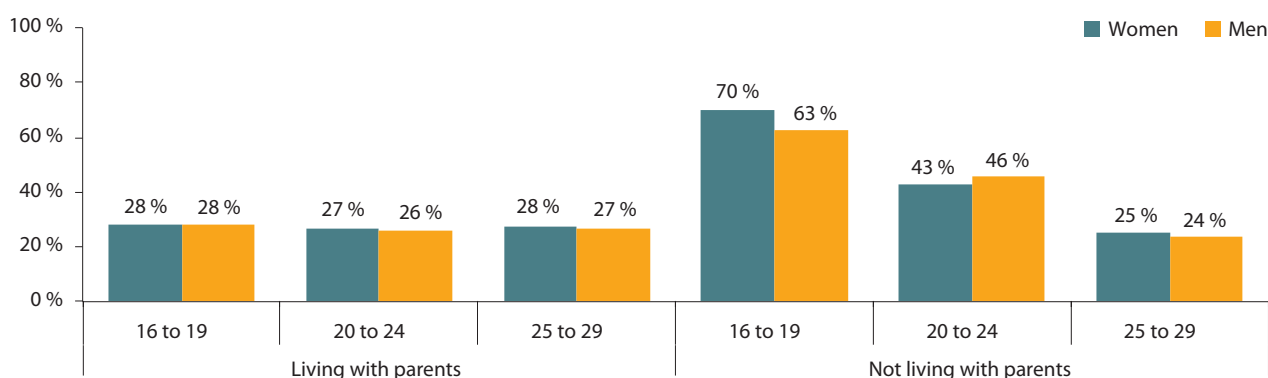
Poverty at a young age may have a long-lasting impact. For instance, youth unemployment seems to have a negative impact on individual wages during the individual's whole working life; this penalty increases if the incidence of unemployment is repeated (Gregg and Tominey, 2004).

The poverty rate of young people depends much on their living arrangements. A remarkably large share of young people aged 20-24 (80 % of men and 67 % of women) or aged 25-29 (47 % of men and 31 % of women) live with their parents or are considered to be a part of their household

(financially). In some countries, such as Denmark, only 4 % of men and 1 % of women in age 25-29 live with parents or are economically dependent on them, while in others, such as Slovakia, the corresponding figures are 82 % for men and 63 % for women. In general, **young people living with parents are relatively better protected against poverty**. For example, the risk of poverty of very young people (aged 16-19) no longer living with their parents is enormously high (Figure 18). The share of these young people who are not economically dependent on their parent(s) is, however, very low (5 % of women and 3 % of men aged 16-19).

A large majority of young women and men are not yet in the labour market and are economically inactive, mainly because of their involvement in education (Figure 19).

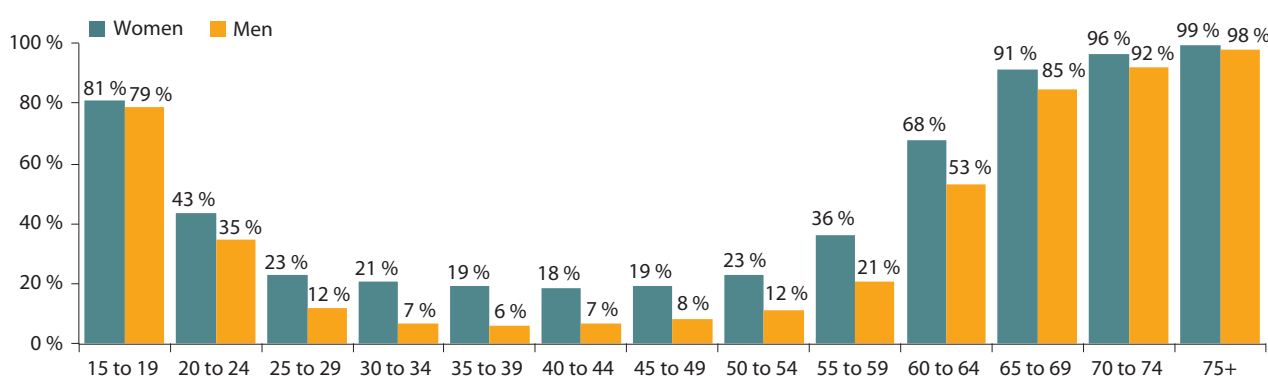
Figure 18: Young people at risk of poverty or exclusion (AROPE) by sex, age and living/not living with parents (EU-28, 2013)



Source: Eurostat, EU-SILC (yth_incl_030).

Note: Living with parents is defined as living in the same accommodation with parent(s) or living apart but being economically dependent on parent(s).

Figure 19: Inactive population as a percentage of the total population, by sex and age (EU-28, 2014)

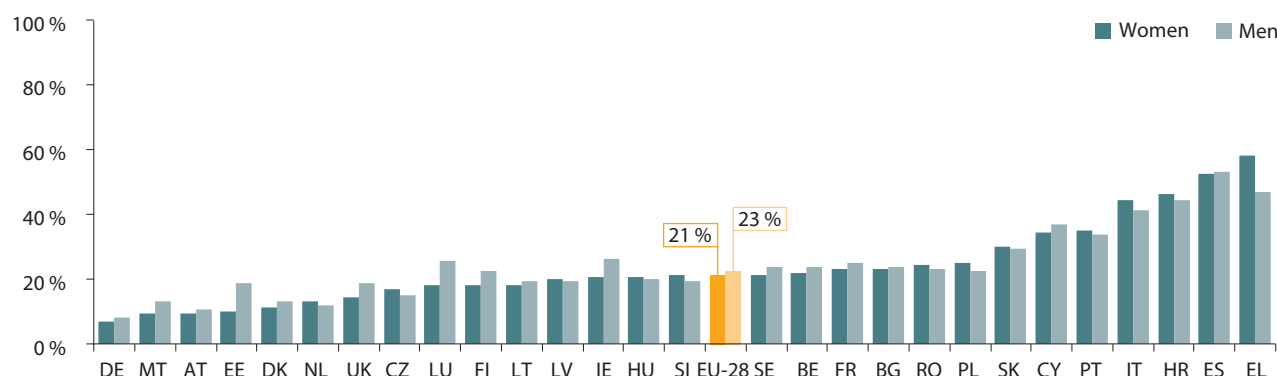


Source: Eurostat, LFS (lfsa_ipga).

At the same time, **the unemployment rate of young people is dramatically high**. In 2014, the unemployment rate for young men was 23 % and for young women it was 21 %, whereas unemployment among the total population

stood at 10 %. Finding a job is difficult for young people in European countries, with unemployment peaking at 58 % for women and 47 % for men in Greece, and more than 40 % in Spain, Croatia and Italy (Figure 20).

Figure 20: Unemployment rate of young people by sex (15-24 years, 2014)



Source: Eurostat, LFS (lfsa_urban).

Note: Unemployment rate represents unemployed persons as a percentage of the active population (not the total population).

Nearly a quarter of young women and men (aged 18-24) are at risk of monetary poverty (AROP) in the EU, and they are also more likely to face severe monetary deprivation). Around 10 % of women and men aged 18-24 live in households with an income level below 40 % of the median equivalised income (the poverty line is 60 %). In addition to low levels of employment, the wage level for young people is often insufficient to lift their household out of poverty.

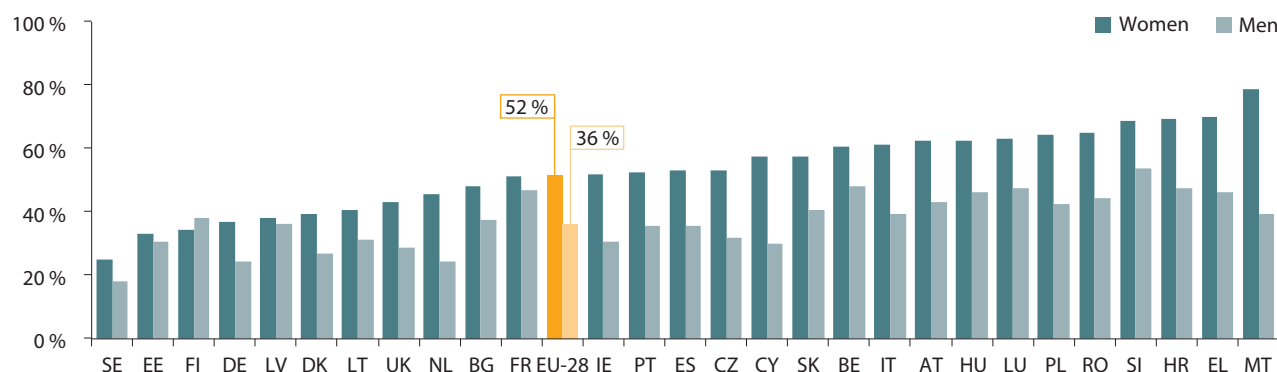
Many young people remain poor despite working, especially women. In-work poverty among young women increased from 10 % in 2007 to 15 % in 2014. This is the highest in-work poverty rate among all age groups. In-work poverty among men has also increased slightly, creating a gender gap of 2.8 percentage points (which did not exist in 2007).

To conclude, young people are at much higher risk of poverty than the rest of society, especially when they are no longer part of their parents' household. A large share of young people are economically inactive due to engagement in education, but once they start seeking work they are more likely to meet difficulties in finding a job and, if employed, to face in-work poverty. This is especially true for women.

6.2. Poverty among older women and men

During most of the active years, the risk of poverty or social exclusion of women and men is nearly equal, but the **gender gap in poverty starts increasing at the age of 55-64 years and is the highest in the 75 and older age group** (7 percentage points) ^(*). This is connected to the labour market situation of women throughout their working life, especially in the later years of their working age. Compared to other working-age people, the inactivity of people aged 55 to 64 is very high, especially for women (Figure 21).

(*) To calculate the indicator on low work intensity only working-age adults (aged 18-59) are taking into account.

Figure 21: Inactivity of older people by sex (aged 55-64, 2014)


Source: Eurostat, LFS (lfsa_ipga).

Inactivity starts increasing at the age of 50 (among individuals aged 50-59, 30 % of women and 16 % of men are inactive, and among individuals aged 60-64, inactivity increases to 68 % and 53 % respectively) (Figure 19). The fact that **women become increasingly inactive at an earlier age than men** can be explained by early retirement possibilities,

but also by the different retirement age for women and men, which is still in practice in several countries. Early retirement pensions are lower than those of full-life workers, which increases the risk of poverty (Samek Lodovici, Crepaldi and Corsi, 2011).

According to population projections, by 2020, 20 % of the population will be 65 years old or over and by 2050 this figure will reach 28 %. The share of people aged 80 and more, i.e. those who are most likely to be dependent and inactive, was 5 % in 2015, but will rapidly increase to 7 % in 2030 and 11 % in 2050. The old-age dependency rate reached 29 % in 2015 and will increase by almost 50 % by 2050 (Eurostat, 2015 ⁽¹⁰⁾). According to Eurostat, 18.5 % of the population in the EU-28 was aged 65 and over in 2014. Women make up 57 % of the population aged 65 years and older. In some countries, women make up over 65 % of this age group (EE, LV, LT).

Although pension systems have ensured good protection against the risk of poverty in the majority of EU countries (European Commission, 2015), women continue to receive lower pensions than men. In 2014, the gender gap in pensions was 40 % to the detriment of women (European Commission, 2016d). Due to their lower levels of pensions, older women's economic independence is even more restricted, particularly as a result of widowhood or separation. The disadvantage in life expectancy for men leaves behind many widowed women. According to the population and housing census of 2011, 37 % of all women aged 65 and older (almost 2 million) were living alone in the EU (compared to 17 % of men). The likelihood of living alone for women increases significantly with age. Half of all women aged 85 and over live alone (compared to 28 % of men). Of all people aged 65 and older living in poverty, 56 % of women and 29 % of men live alone.

The BPfA pointed out that 'the risk of falling into poverty is greater for women than for men, particularly in old age, where social security systems are based on the principle of continuous remunerated employment'. At the same time,

women's retirement age in some countries is still lower than men's, their average duration of working life is shorter, and their career breaks due to caring duties often remain uncompensated. Men also participate more often in private pension schemes and therefore receive additional pensions, while women mostly depend on state/employer pensions. Women constitute the majority of the beneficiaries of minimum pension schemes, which are often below national poverty thresholds (Horstmann and Hüllsman, 2009). The 'smoothing' of income across the life-cycle is one of the core common EU objectives agreed through the OMC. Specifically, Member States are committed to ensuring 'adequate retirement incomes for all' (European Commission, 2015b).

Numerous anti-discrimination regulations and measures have contributed to significant improvements, e.g. the mandatory retirement age has been abolished and most countries are working towards equalisation of retirement ages for women and men. Part-time pension systems allow for a reduction of a person's workload while enabling her or him to continue to contribute to the social security system,

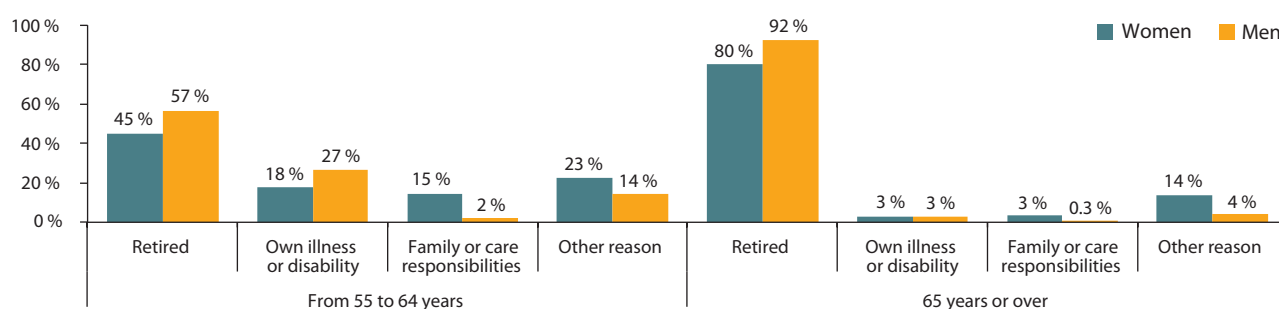
⁽¹⁰⁾ See http://ec.europa.eu/eurostat/statistics-explained/index.php/People_in_the_EU_%E2%80%93_statistics_on_an_ageing_society

entailing the possibility of increasing the period of contributions and guaranteeing higher future pension benefits, which is particularly relevant from a gender perspective (Samek Lodovici et al., 2011). These changes in retirement policies will have an impact for the next generations and the duration of their working life.

Retirement is the main reason for not seeking employment, not only after reaching the retirement age but even before (Figure 22). In 2012, 29 % of inactive men and 27 % of inactive women (50-69 years) who received a pension would have wished to stay in employment for longer. The willingness

to work among retirees varies across Member States. Only a very small share of retirees would have continued working in Poland (9 % of men and 7 % of women) and Slovenia (10 % of women and 9 % of men), while the majority wished they could have continued working in Estonia (60 % of men and 52 % of women) and Portugal (60 % of men and 57 % of women). Eurofound (2014) has estimated that roughly one fifth of people aged 65 and over who are in employment work purely because of financial need. For about two fifths of older workers, the income they receive from work represents over 80 % of their income (Eurofound, 2012).

Figure 22: Inactive population: Main reason for not seeking employment (55+, EU-28, 2014)



Source: Eurostat, LFS (lfsa_igar).

Note: Family or care responsibilities include 'Looking after children or incapacitated adults' and 'Other family or personal responsibilities'.

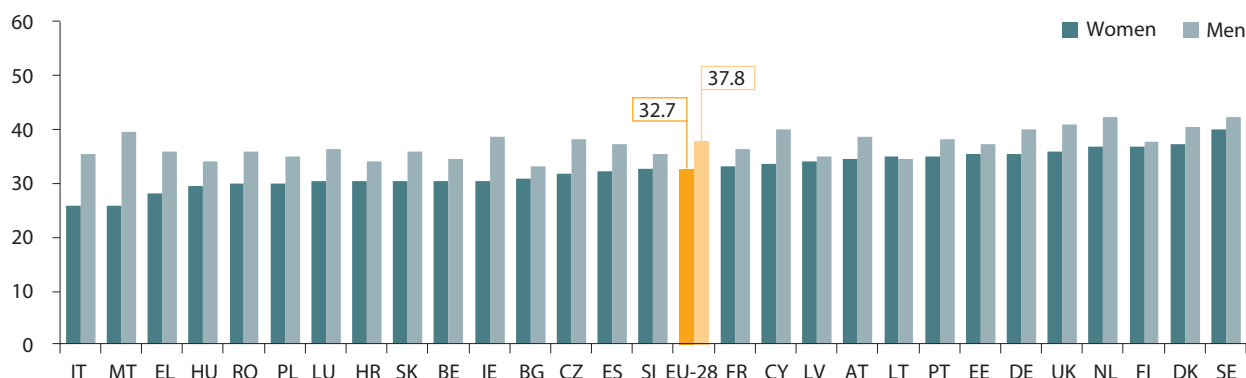
Care and other family responsibilities are a major reason for women's inactivity throughout their working life, particularly at the age of 25 to 49 years. 10 % of inactive women aged 50 and over say that family or care responsibilities are the main reason for their being out of the labour market and not seeking a job. Generally, men do not interrupt their career and retire when they reach the retirement age, while women's careers are often interrupted by family-care needs. Currently, many countries remain far from reaching the agreed European targets in the area of minimum childcare coverage and cannot guarantee sufficient public care services for the elderly. The adequate provision of childcare and elderly care facilities to all who need and wish to use care services would help increase women's employment and improve quality of life by reducing the pressure of care activities on women.

One more factor contributing to inactivity at an older age is ageism — discrimination against a person on the basis of their age (World Health Organisation (WHO), 2015). Ageing is often perceived as a threat and older people tend to be seen as a burden on the working-age population. However, these fears ignore the fact that an increasing number of older people are in good health, have valuable skills and

experience and are willing to make a significant contribution to society (European Commission, 2012a). Moreover, active ageing, understood as 'helping people stay in charge of their own lives for as long as possible as they age and, where possible, to contribute to the economy and society', is seen as contributing to reducing the poverty and social exclusion of older people.

The elderly continue to be perceived as less motivated and competent at work, and harder to train; there is a widespread assumption that old age and illness are correlated (Blaine, 2013). However, stereotypes regarding productivity of older people are not confirmed. Cognitive functions vary greatly among people, are closely related to years of education, and not all deteriorate with age (WHO, 2015).

As a result of career breaks during the whole working life, but also due to earlier exit from the labour market, the total **duration of working life of women in the EU-28 is 5.1 years shorter than the working life of men** (Figure 23). The largest gender gaps in the duration of working life are observed in Greece, Ireland, Italy and Malta. The smallest gap exists in eastern European countries (BG, EE, LV, LT, SI) and Nordic countries like Finland and Sweden.

Figure 23: Duration of working life by sex (2014)


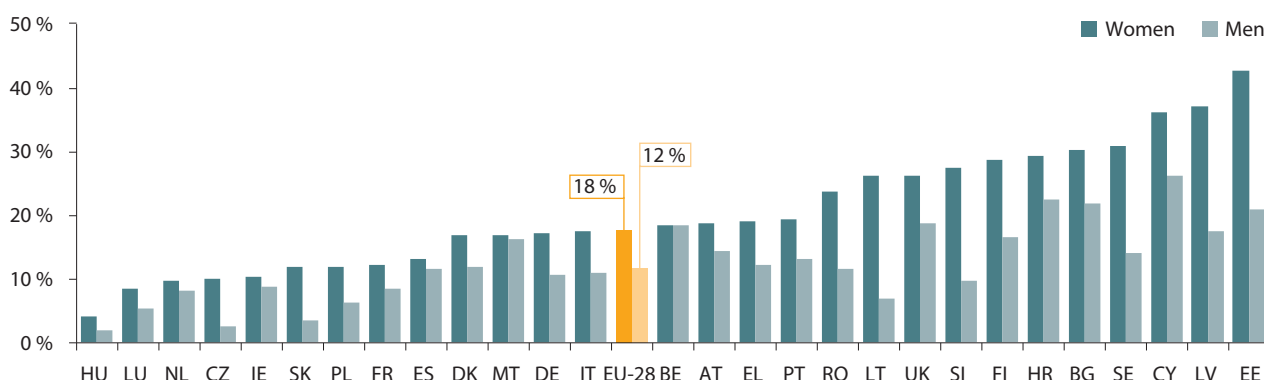
Source: Eurostat, LFS and population statistics (lfsi_dwl_a).

Across all age groups, the poverty or social exclusion rate was lowest for men aged 65-74 (14 %) and 75 and older (15 %) in 2014. Women in the same age groups have a higher risk of poverty or social exclusion (18 % and 22 % respectively). At a time of economic downturn, in most European countries the working-age population has become poorer, but the relative poverty of the elderly has decreased. This can be explained by the relatively stable levels of pensions in comparison with decreasing wages and increased unemployment among the working-age population. The decrease in poverty is larger for men above the age of 75, but it is also significant for women. At the same time, the gender gap at this age is the largest and constant, at around 7 percentage points.

However, the situation of elderly people varies widely across countries. In 2007, the poverty rate among elderly

women (aged 75 and older) exceeded that among working-age persons (25-54 years) in 21 EU countries; by 2014, this applied in only 15 countries. In the case of men, the elderly were poorer in only six countries by 2014 (BG, EE, CY, LV, MT, FI) in comparison to 16 countries in 2007.

The monetary poverty of older men is one of the lowest in the EU (11 % for men aged 65 and over and 12 % for men aged 75 and older). The monetary poverty of women aged 55-64 (15 %) is the lowest of all age groups, but it increases sharply with increasing age and reaches 18 % for those aged 75 and older. There are remarkable differences across the Member States in the monetary poverty rate of women aged 75 and older, ranging from 4 % in Hungary and 8 % in Luxembourg to 43 % in Estonia and 37 % in Latvia (Figure 24).

Figure 24: At-risk-of-poverty rate (AROP) of older people, by sex (75+ years, 2014)


Source: Eurostat, EU-SILC (ilc_li02).

Severe material deprivation decreases with age, but the gender gap widens to the detriment of women. The difference is largest for people aged over 75, with 7 % of women and 5 % of men severely materially deprived. Between 2007

and 2014, the greatest reductions occurred within the older population, in particular among older women (falling from 10 % to 7 %).

7. Gender and household composition



7. Gender and household composition

Household structure — the number of adults, dependent children and relatives who live in the house — has a direct impact on the risk of poverty. Two working adults living together, for instance, may pool their resources and protect themselves against poverty if one person loses their job unexpectedly. Changes in the household — such as the breakdown of a relationship or a death in the family — can therefore play a role in driving individual members into poverty.

Understanding poverty and the living conditions of people living in different household types is complex because within one household type there may be different family compositions. 25 % of adult men and 23 % of adult women live in households where there are two adults and dependent child(ren). However, when only couples are counted (i.e. those households where the two adults declare that they are in a relationship), only 24 % of adult men and 22 % of adult women live with a partner and child(ren). Therefore, when interpreting the poverty rates broken down by traditional household types, it is necessary to acknowledge that not all households made up of two adults and children are nuclear families. The relations between the household members are not apparent: for example, there may be a single parent living with one of the grandparents. While the impact of different household types on the poverty risk varies greatly between countries, the same household types are at the highest risk of poverty and hardship in virtually all countries: lone parents, single elderly people, and other single-adult households (Eurostat, 2013a).

Comparing women and men has been one way of dealing with the fact that poverty indicators are measured at

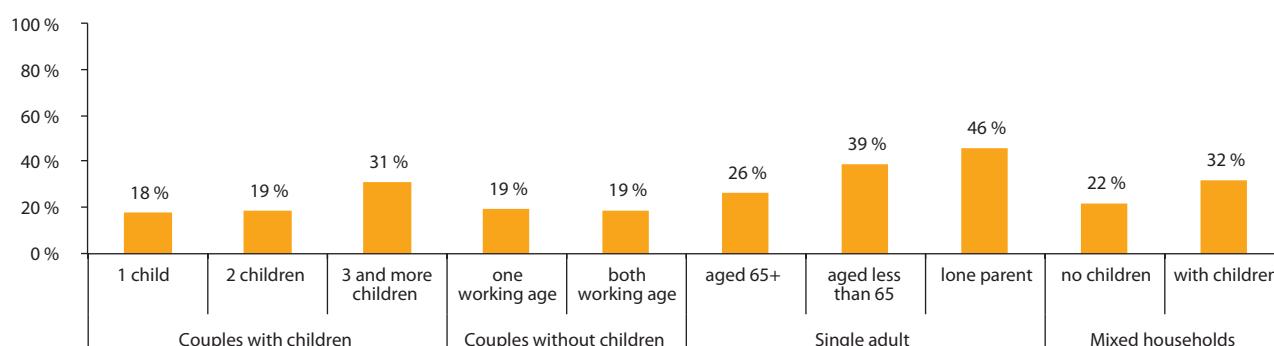
a household rather than an individual level. However, these two groups are not comparable as they differ significantly in terms of age and labour market status. Men living alone are mostly of working age while women living alone are more likely elderly. In general, the poverty rate of single people of working age is 39 %, but for single persons aged over 65 it is 26 %. Additionally, such a comparison covers only a small share of women and men and therefore cannot be used to extrapolate to the whole population.

The size of the household may be impacted by the fertility rate, the number of children, the age of leaving home among young adults, intergenerational co-residence, etc. Living arrangements may also be affected by incomes and potential poverty risk. For instance, young people with low incomes are more likely to remain longer in their parental homes (Aassve et al., 2007).

7.1. Poverty of couples with and without children

A closer look at couples (i.e. two adults who are in a relationship with each other) rather than all households with two adults offers a clearer picture. In general, having a child or children impacts on the poverty rates of the household. **In 2014, lone parents (46 %) and couples with three or more children (31 %) were most likely to be affected by poverty** (Figure 25). Similarly, other mixed households with children have a high poverty rate.

Figure 25: At-risk-of-poverty or exclusion rate (AROPE) by family type (EU-28, 2014)



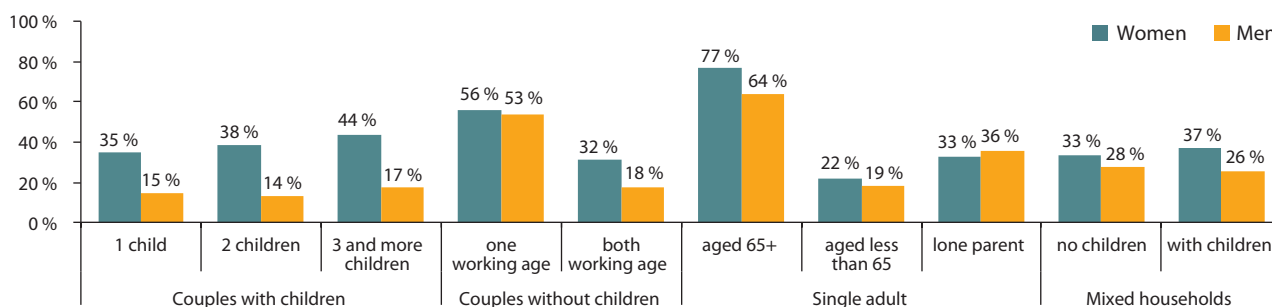
Source: EU-SILC, calculations based on 2014 microdata.

Note: Family types are based on relationships i.e. the household is regarded to be a couple if the number of adults is two and they declare they are in a relationship. All other households with two or more adult members are categorised as 'other'. Lone parents are defined as parents (biological and other), with one or more dependent children (other adults with adult children are considered as mixed households).

An important indicator of economic independence is related to personal income from work being sufficient to keep a person out of poverty. Many working Europeans, though more women than men, receive a personal income

from work that remains below the national poverty line (Figure 26). For working-age women, this is clearly connected to the number of children in the household.

Figure 26: Economic dependence: personal income from work below national poverty line, by sex and household type (EU-28, 2014)



Source: EU-SILC, calculations based on 2014 microdata.

Note: National poverty line is set at 60 % of the national median equivalised disposable income after social transfers.

Firstly, **women are less likely to work if they have dependent children** (only 55 % of women with three or more children were employed in 2014). Secondly, employed women with child(ren) who live as part of a couple often do not receive sufficient income to lift a single person out of poverty (Figure 26). More specifically, **44 % of women with three children or more and living in a couple earn less than the national poverty threshold** (versus 17 % of men). Combined with the fact that women with children are also in employment less often, the living standard and poverty level depends on the income of their partner. Women's economic independence is therefore limited.

compared to that of the total population. Additionally, over 6 % of lone parents are simultaneously experiencing monetary poverty, low work intensity and severe material deprivation.

The share of lone parents living in the household with low work intensity is 26 %, which is much higher than for any other group studied (e.g. 11 % of migrants, 11 % of people with disabilities, 11 % of young people, etc.). This means that 26 % of lone parents have worked less than 20 % of their total work potential during the past year, i.e. the number of hours they theoretically could have worked. In comparison with dual-parent households, one-parent families face challenges of being sole earners and also additional work-reconciliation pressures when raising children alone. Protection of lone parents from poverty therefore needs to take into consideration other aspects besides employment, such as affordable childcare (Fagan, Urwin and Melling, 2006).

7.2. Poverty of lone-parent households

In 2014, **every second lone parent in the EU-28 encountered poverty or social exclusion**. The poverty rate of lone parents — i.e. the only adults in the household raising their children single-handedly — is higher in all dimensions

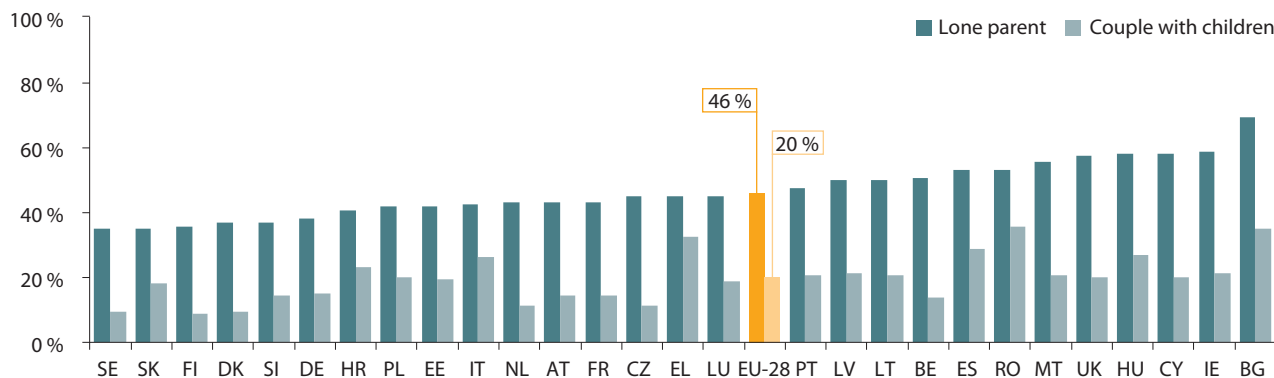
Defining lone-parent or one-parent families is not straightforward. In the context of the measurement of poverty, they are usually defined as a household with one adult and dependent child or children (EU-SILC and Eurostat statistics). However, in the current report, the relationship is taken into account, meaning that a **lone parent is defined as a parent with one or more dependent children**. In total, there are 12.6 million lone parents in the EU-28, of whom 9.2 million are living only with their dependent child(ren) ⁽¹⁾ and 3.4 million are living with grandparents or other adults. 85 % of lone parents living with their dependent child(ren) are lone mothers (calculations based on EU-SILC 2014 microdata).

⁽¹⁾ If there are dependent children and adult children in the household, the household is not included in the group 'Lone parent with dependent child(ren)'.

The risk of poverty or exclusion among lone parents is very different across the EU-28, varying from 35 % in Slovakia,

Finland and Sweden to 58 % in Cyprus, Hungary, Ireland and the United Kingdom, and 69 % in Bulgaria (Figure 27).

Figure 27: Lone parents and couples with children at risk of poverty or social exclusion (AROPE) (2014)



Source: EU-SILC, calculations based on 2014 microdata.

Note: Lone parents defined as parents raising one or more dependent children and not living with other adults.

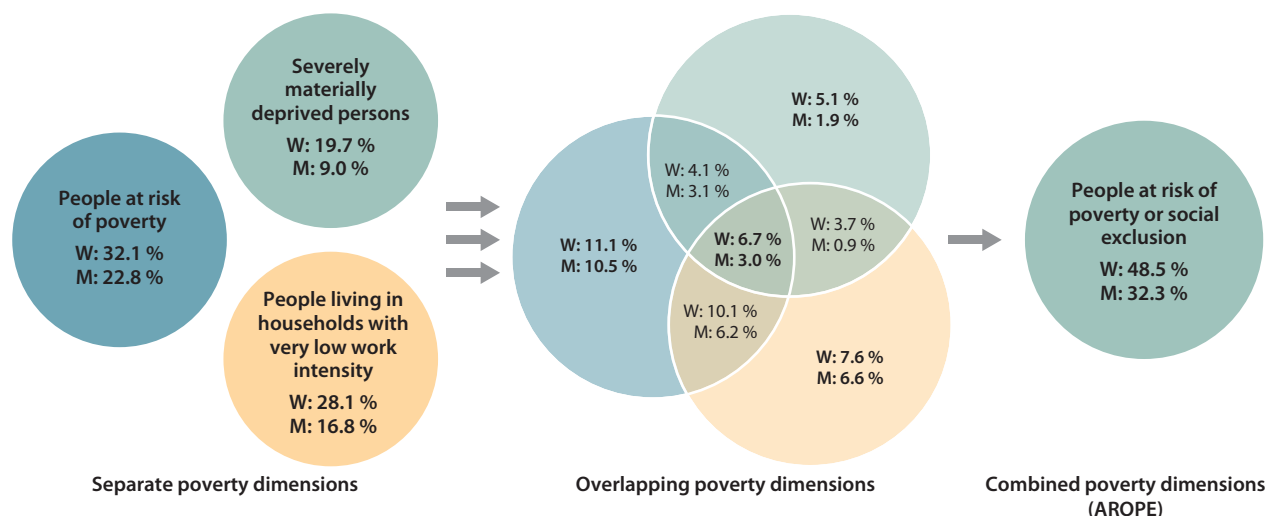
When compared to couples with children, **parents who are bringing up a child or children without a partner face poverty remarkably more often.** The gaps between the poverty rates of couples with children and lone parents are significantly wide, and stand at up to 38 percentage points in Cyprus and the United Kingdom, 37 percentage points in Belgium and Ireland, and 35 percentage points in Malta. At the other end of the spectrum, the smallest gap is found in Greece (12 percentage points), Italy (16 percentage points), Croatia, Romania and Slovakia (17 percentage points). The gaps are particularly wide in countries where the poverty rate of lone parents is extremely high. It has been noted that countries succeeding in keeping poverty risks down for single mothers also tend to do well for all families with children, and vice versa (FEMM Committee, 2015). Indeed, in 2014 there were countries where the poverty of both lone parents and families with children was comparatively low: in Finland and Sweden, poverty among one-parent families stands at 35 %, while poverty among couples with children remains below 10 %.

Lone mothers are disadvantaged in all dimensions of poverty relative to lone fathers ⁽¹²⁾. Almost half (49 %) of lone mothers and a third (32 %) of lone fathers are at risk of poverty or social exclusion (Figure 28). This large difference is caused mainly by the fact that lone mothers are more often living in households with low work intensity (28 % versus 17 %). 18 % of lone mothers and 13 % of lone fathers are inactive; 13 % and 9 % respectively are unemployed. The gender gap in the employment rate of lone parents is as wide as 9 percentage points. At the same time, one-parent families headed by women are also twice as likely to be deprived (20 %, versus 9 % for one-parent families headed by men). Younger mothers and women with young children are the least-employed parent groups, and this is further exacerbated for single mothers (Ruggeri and Bird, 2014).

The remarkable gender gap between one-parent families indicates that the poverty of these households is not caused merely by the fact that there is only one parent raising children and struggling to achieve family-work reconciliation, but that there is a significant gender aspect here.

⁽¹²⁾ Due to the small number of fathers among lone parents, it is not possible to compare the poverty rate of lone fathers and mothers in each of the Member States.

Figure 28: At-risk-of-poverty or social exclusion rate (AROPE) of lone-parent households by sex (EU-28, 2014)



Source: EU-SILC, calculations based on 2014 microdata.

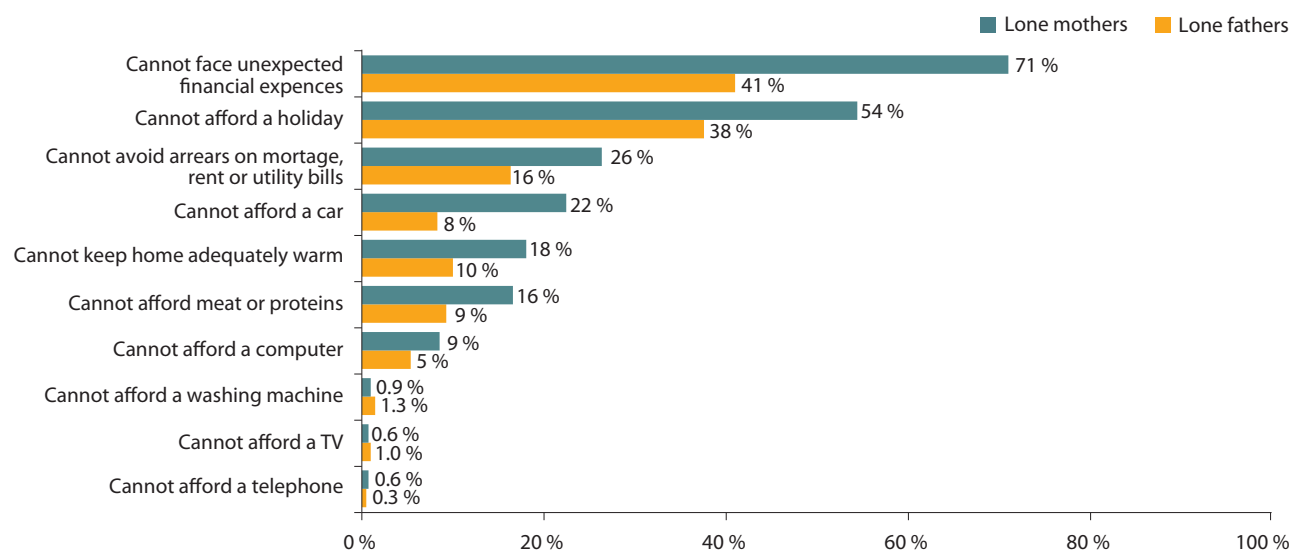
Note: Lone parents defined as parents raising one or more dependent children, living without a partner in the same household.

The reasons behind differences between lone mothers and lone fathers may be twofold. First, the sociodemographic characteristics of lone mothers and lone fathers differ: lone fathers have slightly fewer children (67 % of lone fathers and 60 % of lone mothers have one child; 5 % of lone fathers and 10 % of lone mothers have three or more children). Moreover, lone fathers tend to have older children (Chzhen and Bradshaw, 2012) and they themselves are older and therefore more established in the labour market than lone mothers.

Secondly, lone mothers — as women and as sole earners — face at least a double challenge and may be subject to multiple discrimination. Even when lone mothers are employed, it is not always enough to keep their house out of poverty. One of the reasons might be that they face difficulties finding full-time jobs that are flexible enough to accommodate their parenting responsibilities. As a result, they enter more flexible yet less well paid and less secure forms of work, such as part-time jobs and jobs with temporary

contracts (Ruggeri and Bird, 2014). Lone mothers are further disadvantaged by the fact that the wages of women are lower on average than those of men. Unpaid domestic work and its stereotypical attribution to women also plays a significant role in one-parent families: 44 % of lone mothers and 32 % of lone fathers who work part-time (fewer than 30 hours per week) do not work more due to housework or to the need to look after children or other persons (Maldonado and Nieuwenhuis, 2015).

71 % of lone mothers and 41 % of lone fathers living only with dependent children find it challenging to face unexpected financial expenses (in comparison to 40 % of all women and 36 % of all men in the EU-28) (Figure 29). What lone mothers as well as lone fathers tend to lack are financial security and savings for larger or unexpected expenses, rather than specific items such as a phone, a television or a computer. However, a quarter of lone mothers and 16 % of lone fathers have experienced difficulties in paying utility bills.

Figure 29: Deprivation items among lone mothers and lone fathers (EU-28, 2014)

Source: EU-SILC, calculations based on 2014 microdata.

Note: Lone parents defined as parents raising one or more dependent children, living without a partner in the same household (either alone or with other people).

Moreover, lone mothers more often lack resources to spend on themselves. Only 55 % of lone mothers say that they can spend a small amount of money each week on themselves (compared to 77 % of lone fathers).

It has been proposed that lone parents living with other adults are more protected from poverty if income is shared within the household (Bennett and Daly, 2014). Analysis of child poverty shows that the risk of being poor is lower for lone parents living in households with other adults (Chzhen and Bradshaw, 2012). In the EU-28, about 21 % of all lone parents live with their parents or share housing with other adults (other than the other parent of their children or the partner of the parent). One of the reasons behind living in such households may be the fact that housing costs are high for lone parents: in 2014, single persons with dependent children on average spent 34 % of their total disposable income on housing (while the total population on average spends 23 %). There are large country differences,

as the housing costs for these households range from 16 % in Malta and 24 % in Cyprus to 57 % in Greece, 40 % in Romania and 39 % in the United Kingdom and Czech Republic.

In the EU-28, 46 % of lone parents who live only with their children (i.e. they are the only adults in the household) face the risk of poverty or social exclusion, while only 40 % of those who live with their parents, i.e. their children's grandparents (49 % of those who live with someone other than their parents). A similar trend can be observed in relation to monetary poverty. 31 % of all one-parent families are at risk of poverty, compared to 22 % of those who live with their parents. Assuming that the resources within households are shared among all members equally, 33 % of lone parents living with someone other than their parents face monetary poverty. However, it is not clear to what extent the lone parents would be living in poverty if they did not live with their parents or share accommodation with someone else.

8. Gender and disability



8. Gender and disability

People with disabilities face a higher risk of poverty and social exclusion than the general population. The poverty rate is slightly higher for women with disabilities in comparison to men with disabilities. Moreover, it should be borne in mind that in the EU there are 14 million more women with disabilities than men. The most significant

gender differences in favour of men can be observed in inactivity rates and barriers in different areas of life. Participation in the labour market as well as social transfers reduce the poverty rates of women and men with disabilities, with social transfers having a positive impact on lowering the gender gap.

In the EU-28 in 2014, 107 million adult people (aged 16 and older) experienced self-perceived long-standing limitations in performing usual activities due to a health problem. When defined in this way, disability concerned 61 million women (30 % of all women) and 47 million men (25 % of all men). The higher level of prevalence of disability among women in comparison to men can be partly explained by the demographic structure of the general population. However, the prevalence of disability among men is lower in all age groups when compared to women (Grammenos, 2014).

Disability is often understood as solely a physical impairment; however, it has a multidimensional character. The United Nations Convention on the Rights of Persons with Disabilities defines disability as 'long-term physical, mental, intellectual or sensory impairments which, in interaction with various barriers may hinder [one's] full and effective participation in society on an equal basis with others' (United Nations, 2006). Thus, the social barriers faced by people with physical and/or mental impairments are considered as a component of disability itself.

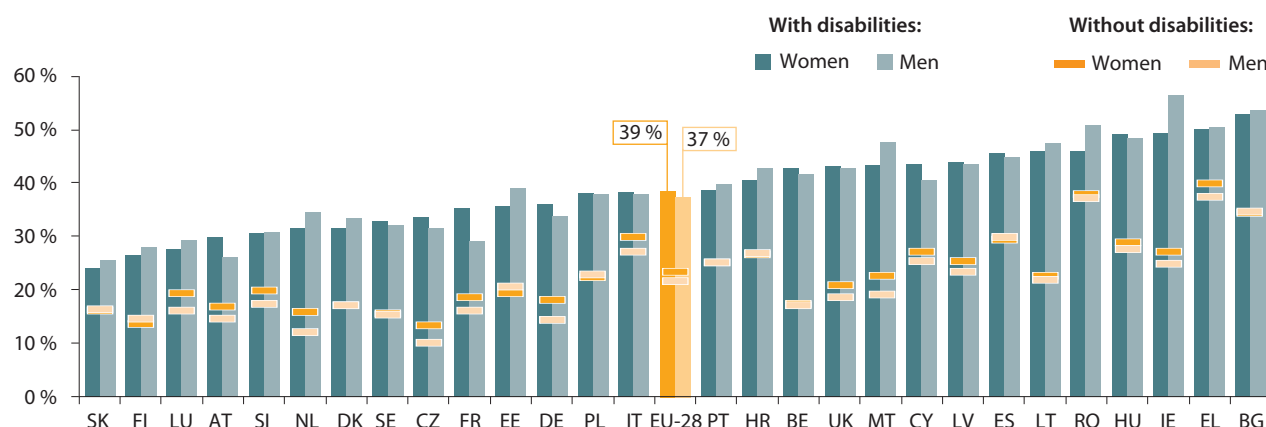
Discrimination on the basis of gender and disability was officially recognised by the 2006 United Nations Convention on the Rights of Persons with Disabilities (Article 6 CRPD). The convention calls for measures that will ensure women's full enjoyment of their rights and freedoms, such as equal rights to services, education, employment, healthcare and a personal life, free of torture, exploitation and violence (European Parliament — Directorate-General for Internal Policies, 2013a).

Disability has been identified as both a cause and a consequence of poverty. On the one hand, disability might restrict an individual's participation in the labour market, their access to education and services, and their social interaction, therefore leading to poverty. On the other hand, poor nutrition, restricted access to care and health services and poor living conditions are some of the many factors stemming from poverty and potentially leading to the development of disabilities (Emmett, 2006; European Parliament, 2013).

Close to 40 % of the working-age population with disabilities was at risk of poverty or social exclusion in 2014, which is around 15 percentage points higher than for the population without disabilities (Figure 30). This significant inequality between people with and without disability is referred to as a disability gap (Grammenos, 2014) and can be observed in all three dimensions of poverty. Working-age people with disabilities are more likely to live in households with very low work intensity (25 % in comparison to 9 % of people with no limitations); adults with disabilities are also more likely to be materially deprived (16 % and 8 % respectively) and to more often experience monetary poverty (24 % in comparison to 16 % of people with no limitations).

The risk of poverty or social exclusion among women and men with disabilities varies across Member States, from 25 % in Slovakia to 53 % in Bulgaria. The widest gender gaps can be observed in Ireland, Malta and Romania in favour of women and in France, Cyprus and Austria in favour of men (Figure 30).

The working-age population with disabilities faces a higher risk of poverty and social exclusion than people older than 65 years. In the EU-28, 23 % of women and 17 % of men with disabilities, aged 65 and over are poor. The lower poverty rate of this age group may be partially explained by the fact that the elderly, whether with or without disabilities, are supported by retirement systems that depend on previous employment and income. The employment opportunities of persons with disabilities are often limited and therefore their pension contributions remain lower. The disability gap for this age group is as wide as 14 percentage points for men and 11 percentage points for women.

Figure 30: At-risk-of-poverty or social exclusion rate (AROPE) by disability and sex (16-64 years, 2014)


Source: Eurostat, EU-SILC (hlth_dpe010).

Note: Disability is defined as having some or severe limitation in everyday activities.

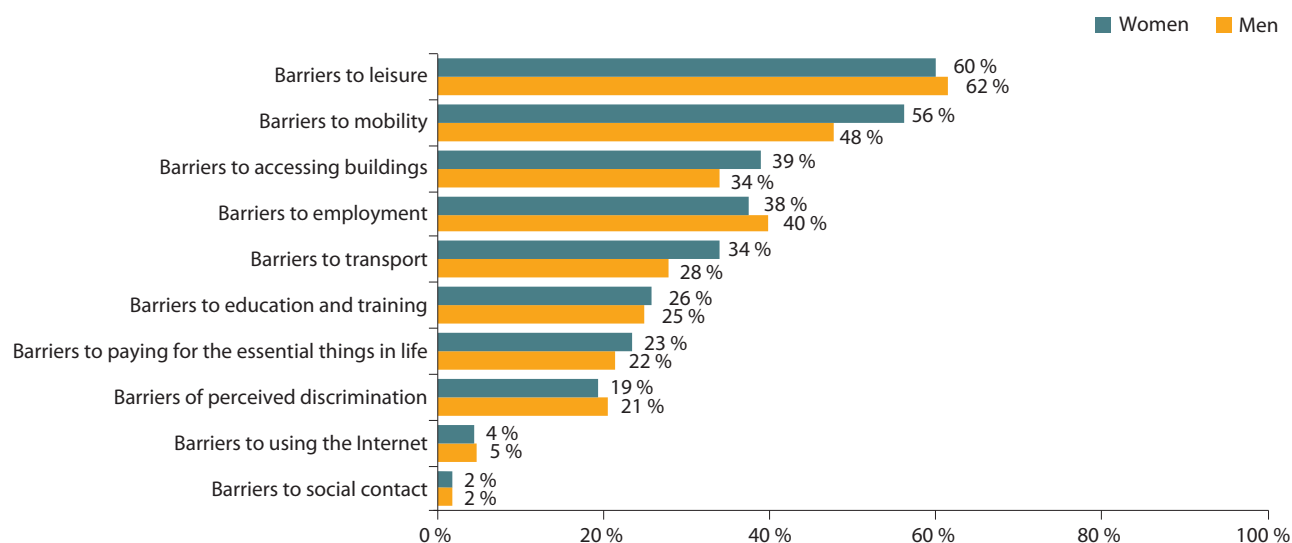
8.1. Poverty and the labour market

Labour market participation, an important factor in preventing and fighting poverty, is limited among women and men with disabilities. In 2014, every fourth person with disabilities lived in a household with low work intensity, with minor differences between women and men.

More significant gender differences can be observed in inactivity rates and reasons for inactivity. In 2014, **45 % of working-age (aged 20-64) women with disabilities were inactive**, compared to 35 % of men with disabilities. Although disability is the most common reason behind inactivity, it is not the only one. Gender differences are obvious in reported causes of inactivity. 49 % of inactive men relative to 31 % of inactive women mentioned that disability is the main reason behind their inactivity. Retirement and care are also major causes of inactivity. While 29 % of inactive women with disabilities reported fulfilling domestic tasks and care responsibilities as the main reason for being inactive, only 1 % of inactive men with disabilities did.

There are additional factors contributing to the low labour market participation of women and men with disabilities. Discrimination might be a significant cause, as 40 % of Europeans believe that a job applicant's disability is a disadvantage (European Commission, 2012b). Indeed, **every fifth person with disabilities perceives discrimination**. Besides barriers to employment, women and men with disabilities experience barriers to mobility, education and training, transport and accessing buildings, all of which have a potential negative impact on access to the labour market (Figure 31). The most significant gender differences are observed in experiencing barriers to mobility and accessing buildings and transport. Reported barriers may also contribute to social exclusion. People with intellectual disabilities who tend to have poorer social networks than the general population may face an even higher risk of social exclusion (Nicholson and Cooper, 2013).

Despite being employed, 12 % of working-age women and men with disabilities faced in-work poverty in 2014. Even though no gender gap can be observed, this was caused mostly by the fact that the situation of working women with disabilities deteriorated over time more than that of men (in 2007 in the EU-27, 11 % of men and 10 % of women faced in-work poverty).

Figure 31: Barriers reported by people with disabilities in different life areas (EU-27, 2012)

Source: Eurostat, EHSIS (hlth_dsi090).

8.2. Monetary poverty and social transfers

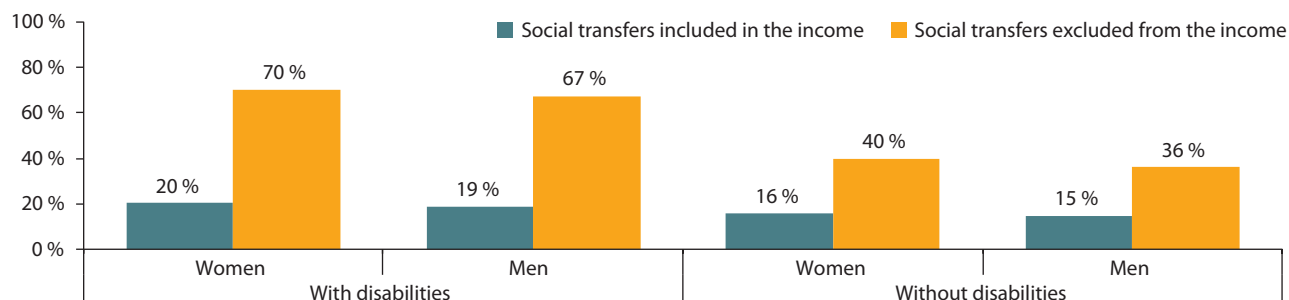
In 2014, 20 % of women and 19 % of men with disabilities encountered monetary poverty. The disability gap (i.e. the difference between people with and without disabilities) in monetary poverty was lower than in the case of poverty and social exclusion, standing at 4 percentage points for women and men. A slight improvement is visible over time for persons with disabilities at the EU level, as well as in a majority of Member States.

Women and men with disabilities also experience difficulties in making ends meet more often than the general population. In 2014, **around every sixth person with disabilities had great difficulty in making ends meet**, with minor gender differences observed.

While disability often involves extra cost due to care and equipment, people living in a household with a person with disabilities might also face obstacles in access to the labour market due to informal caring activity. The overall income of the household is therefore reduced, with an even more significant impact on women, who are traditionally considered as care-givers and tend to be those members of the household who leave the labour market (Emerson, 2007; Emmett, 2006; European Parliament, 2013; Palmer, 2011).

Due to the additional costs often associated with disability, the higher poverty threshold for people with disabilities should be applied in order to adequately grasp their living conditions (Grammenos, 2014; Palmer, 2011). When considering 70 % of the median income as a threshold, the share of people with disabilities facing monetary poverty increases to 34 % for women and 31 % for men. The disability gap as well as the gender gap widens significantly when the threshold of the poverty rate is raised.

Figure 32: At-risk-of-poverty rate (AROP) before and after social transfer by sex and disability (16+ years, EU-28, 2014)



Source: Eurostat, EU-SILC (hlth_dpe030, hlth_dpe020).

At the same time, the risk of monetary poverty is considerably reduced after social transfers. Moreover, **social transfers narrow down the gender gap among people with disabilities**. The risk of poverty among women with disabilities drops by more than 50 percentage points after social transfers, and a similar trend is visible for men (Figure 32). However, data from administrative registers indicate that there are fewer women than men disability beneficiaries (Applica, CESEP and European Centre, 2007; Grammenos, 2014). This phenomenon is partly explained by the fact that disability benefits, especially in contribution systems, are based on labour market participation: the allocation of benefits might require a minimum number of insurance days, or be based on disabilities that predominantly affect

those employment sectors where women are underrepresented (such as construction). Therefore, the lower level of employment of women and the gender segregation of the labour market might limit women's access to disability benefits.

Besides monetary poverty, women and men with disabilities also suffer severe material deprivation more often than the general population. In addition, slightly more people with disabilities suffered from severe material deprivation in 2014 than in 2010. In general, gender gaps among people with disabilities are wider than among people without disabilities.

9. Gender and migrant background



9. Gender and migrant background

The increase in the number of migrants arriving in Europe in 2015 and 2016 has created new challenges for European countries, such as the need to provide reception and protection to those arriving, to promote integration, to understand and handle factors contributing to negative political and media coverage, and to address public anxiety about

migration (European Commission, 2016). However, not all of the challenges related to migration and integration are new. Thus, rather than focusing solely on 'exceptional' and immediate issues raised by the recent situation, it is necessary to address medium- and longer-term trends relevant to migration policy more widely (European Commission, 2016).

Internationally, there is no common understanding of the term migrant and the precise definition can vary across datasets and laws. However, the term has often been linked to country of birth, citizenship and length of stay in a country other than that of one's citizenship or birth (Anderson and Blinder, 2015; Hawkins, 2016). Although not universally accepted, the term migrant is used to describe cases where individuals decide to migrate freely and for 'personal convenience', without an 'external compelling factor', and primarily to improve their material or social conditions (International Organisation for Migration (IOM), 2011). This fundamentally differs from the broad definition of refugees and asylum-seekers, fleeing from political and other forms of persecution. In this report, country of birth is used as a 'proxy' variable to consider the following three groups:

- **EU-born people** — those born in any EU-28 country and who live in another EU country;
- **non-EU-born people** — those born outside the EU-28 and who live in any EU-28 country;
- **native-born people** — those born in any EU-28 country and who live in their country of birth.

Migrants constitute a significant minority of the population living in Europe. On 1 January 2014, there were approximately 33.5 million people living in the EU who were born outside of it ⁽¹³⁾. Among them, 52 % were women and girls (Undesa, 2013). Furthermore, on 1 January 2015 there were over 15 million EU citizens living in an EU Member State other than their country of birth, with women and men being equally represented.

Migrants face a higher risk of poverty and social exclusion than the native-born population. People born outside the EU also suffer from low labour market participation rates, and this is especially true of women: there is a gender gap as wide as 19 percentage points in favour of men when it comes to the inactivity of non-EU migrants. The poverty or social exclusion rate of women and men born outside the EU is significantly higher than for the native-born population (Figure 33). Over a seven-year time span (2007-2014), the situation of non-EU migrants deteriorated given that the share of poor people among non-EU migrants significantly increased (6 percentage points for men and almost 5 for women). The period coincides with the economic crisis, and the poverty rate also increased slightly for native-born and other EU-born between 2010 and 2014.

People born in another EU country face a lower risk of poverty and, when considering material deprivation or low work intensity, their situation is better than that of native-born. **People born in another EU country, even though at lower risk, experience higher and more persistent**

gender gaps than the native-born population (Figure 33). Women born in another EU country are more at risk of poverty or exclusion than men. In some countries (CZ, EE, PL, SI), the gender gap among EU-born people was above 10 percentage points for most of the 2007-2014 period.

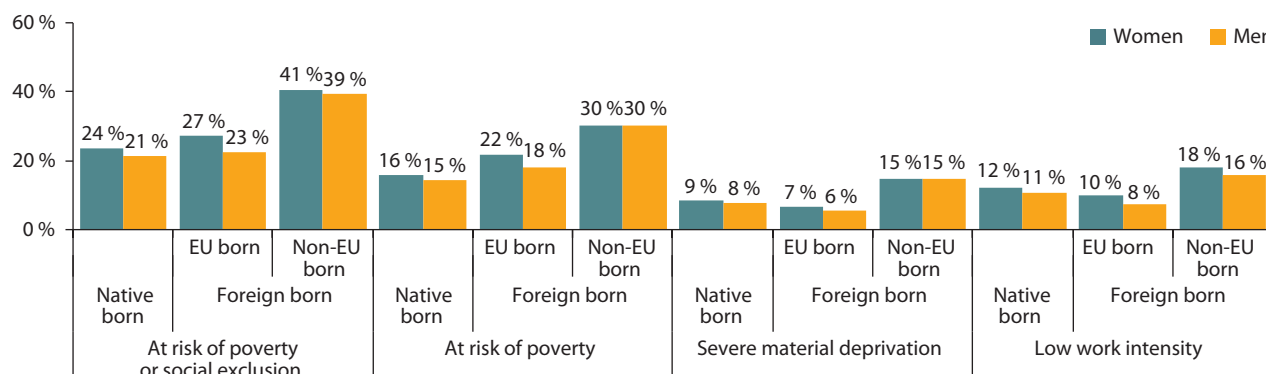
The relation between gender, migrant status and poverty is complex and goes beyond gender gaps. Poverty among women and men can be understood as the cause as well as a consequence of migration. At the same time, it is necessary to acknowledge the ways in which the dynamics of migration are gendered (Llácer, Zunzunegui, del Amo, Mazarasa and Bolúmar, 2007; UN Women, 2013; World Bank, n.d.). Among other factors, gender norms, roles and power hierarchies within households and societies are likely to affect who migrates and how. In understanding the poverty of migrant population, the causes and conditions of migration may be as significant as the country of birth. Further data and information is needed to acknowledge the relevance of individual and structural factors influencing people's migratory paths.

⁽¹³⁾ International migrants are equated here either with foreign-born or with foreign citizens. When data on place of birth were available, they were generally given precedence. See Undesa, 2013.

Cross-border movements — whether by women and men on their own or jointly with their spouses — have the potential to reconfigure gender relations and power inequalities. Migration can be understood in terms of new opportunities for women and men to improve their lives, escape

oppressive social relations, and support those who are left behind. But it can also expose people to new vulnerabilities as the result of their precarious legal status, abusive working conditions or exposure to certain health risks (Piper, 2005).

Figure 33: Different types of poverty by sex and country of birth (18+ years, EU-28, 2014)



Source: Eurostat, EU-SILC (ilc_peps06, ilc_li32, ilc_mddd16, ilc_lvhl16).

9.1. Poverty and the labour market

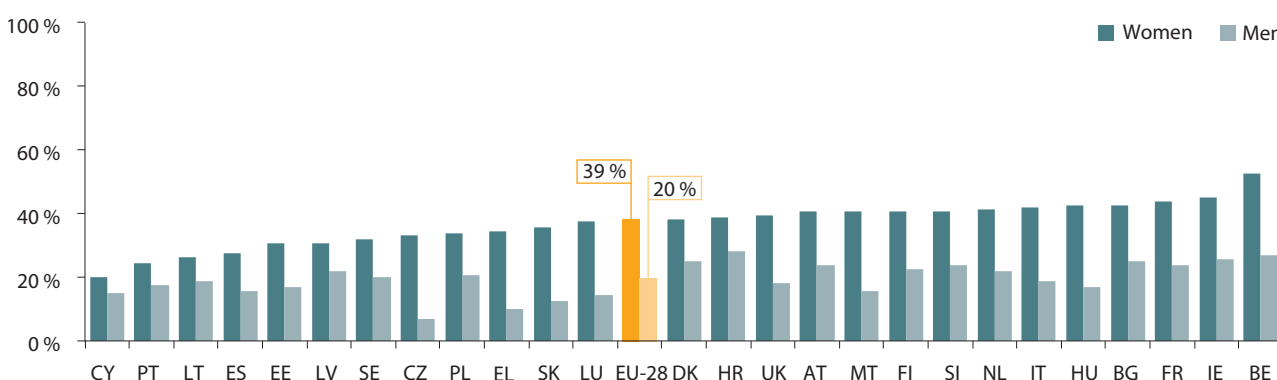
Participation in the labour market and life without poverty are an integral part of the active social inclusion of marginalised groups in the EU (European Commission, 2008). However, non-EU migrants and in particular migrant women experience significant limitations in access to the labour market.

The proportion of non-EU migrants living in households with very low work intensity is notably higher relative to

native-born people. In 2014, 18 % of women and 16 % of men born outside the EU lived in this type of household. The gap between non-EU migrants and nationals is 6 percentage points for women and 5 percentage points for men.

The low work intensity of those born in another EU country, and especially men, is also lower than for nationals. The likelihood of living in households with very low work intensity has shown a tendency to decrease for this group. Furthermore, while the gender gap among nationals has been slowly but steadily decreasing, the same is not applicable to those born in another EU country or out of EU, for whom the gender gap continues to fluctuate over time.

Figure 34: Inactivity rate of women and men born outside the EU (15-64 years, 2014)



Source: Eurostat, LFS (lfsa_argacob).

Note: Data not available for DE and RO.

The inactivity rate, which indicates labour market participation at the individual level, sheds more light on differences between women and men. In general, the **inactivity rates of women are considerably high**, with non-EU migrant women being the most inactive group. The widest gender gap in inactivity rates (19 percentage points) can be observed among non-EU migrants (Figure 34), with the gap as wide as 20 percentage points or more in 10 Member States (BE, CZ, EL, FR, IT, LU, HU, MT, SK, UK). Gender differences among two other groups are smaller, but still high (13 percentage points for people born in another EU country and 11 percentage points for nationals). Due to the decrease in women's inactivity rates, a slow tendency for gender gaps to close over time can be observed across all three groups.

Migrant women show significantly higher rates of part-time employment than migrant men. Furthermore, they usually populate specific sectors of the labour market, such as those dedicated to housework and care work (Anthias, 2012; Caritas Internationalis, 2010). Low-skilled, low-paid and under-regulated jobs are considered to characterise the situation of third-country migrant women in the EU (Stirling, 2015), especially when coming from lower-income countries (European Commission, 2014; RAND Europe, 2008). The main causes of the weak position of migrant women in the labour market include discrimination, childcare duties, limited support networks, poor legal position and in some cases insufficient education and language levels (European Commission, 2014d). Migrant women are also often under-employed, with their skills and qualifications not being fully utilised (Kofman, 2006). In 2014, non-EU migrant women were more likely to have tertiary education than migrant men, but they experience de-skilling to a greater degree than other women and migrant men. Migrants may also face difficulties in official recognition of professional qualifications or diplomas in some Member States, which can lead to inactivity or overqualification.

In general, the foreign-born population (the EU-born and non-EU-born total) faces higher unemployment than nationals. In 2014, the unemployment rate was 19 % for non-EU-born migrants, 13 % for EU-born people and 10 % for the native-born population.

Migrants are more prone to experience in-work poverty than native-born people. In 2014, 9 % of native-born men and 8 % of native-born women were in material poverty despite being in employment, while the same could be said of 18 % of foreign-born men and 17 % of foreign-born women (the EU-born and non-EU-born total). Even though the in-work poverty of the migrant population varies across countries, it is higher for the migrant population in nearly all Member States. Exceptions can be found in Bulgaria, Latvia, Hungary and Poland, where migrant women and men were less likely to be in poverty while working, and in Portugal and Slovakia, where the in-work poverty rate for only migrant men was lower in comparison to nationals.

Migration has long been perceived as a predominantly men-dominated phenomenon. As a consequence, migration-related policies have often focused on an economic male breadwinner model while mainly projecting migrant women as dependent (European Women's Lobby (EWL), 2007). This contributes to the 'double disadvantage' (RAND Europe, 2008) that migrant women face, both as women and also as migrants. Migrant women's experiences of poverty, social exclusion, inactivity, unemployment, low-paid and low-skilled jobs can be effectively addressed only by policies that target their needs specifically (EWL, 2007).

9.2. Monetary poverty and deprivation

Among the three indicators constituting AROPE, the most significant differences between the migrant population and nationals can be observed in monetary poverty. The at-risk-of-poverty rate of non-EU migrants is almost two times higher than for nationals (31 % for non-EU migrant men and 30 % for non-EU migrant women). Gender gaps among non-EU migrants vary remarkably: while in some countries women's monetary poverty is much higher (EE, LV, LT, PL), men face significantly higher risk of poverty in others (MT, FI) (Annex I, Table 1).

To more clearly map the extent to which poverty interacts with migrant status, it is worth looking at how poverty is actually passed on from parents to children. This is particularly relevant in order to provide sound policies with a multigenerational approach, tackling poverty at its root causes. In the EU-27 in the period 2007-2014, **children with foreign-born parents were consistently at higher risk of monetary poverty compared to children born to native parents** (33 % versus 18 % in 2014). However, the situation differs significantly among Member States. In Latvia and Hungary, children with foreign-born parents experience lower risk of monetary poverty, while in Portugal the gap is almost non-existent and in other countries, like Greece and Spain, the difference reaches 30 percentage points.

Together with monetary poverty, severe material deprivation is also a factor hampering the enjoyment of basic living standards for many. 15 % of non-EU migrants experience severe material deprivation. However, migrant status plays out differently for those born in the EU, who seem to be better off than nationals (Figure 33). They also have higher employment rates than native-born people: in the EU-28 in 2014, 74 % of men and 62 % of women born in another EU country were employed while 70 % of native-born men and 60 % of native-born women were.

Deprived housing and homelessness are not only symptoms of poverty and marginalisation but also causes of



further alienation (European Commission, 2014). In the last decade, there have been signs of increasing homelessness among migrants in the EU (European Commission, 2014b). The concentration of migrants in certain neighbourhoods — due to housing discrimination, settlement patterns, historic and other factors — can play a role in limiting migrants' life prospects and inclusion in society and the labour market of destination countries (Iceland, 2014). This is even more relevant for migrant women who, because they are often primarily responsible for unpaid domestic work, are more likely to be confined to the private sphere and, therefore, to experience double segregation.

Migrants' experience of social exclusion is also linked to limited access to healthcare and social security policies. A recent study (European Commission, 2014d) shows that third-country nationals who have long-term residence permits generally enjoy good access to benefits, but that

third-country nationals holding fixed-term residence permits often have more limited access to those benefits that are financed through general taxation (e.g. family benefits, long-term care benefits and guaranteed minimum resources i.e. social assistance). The eligibility rules, even if the same as those for nationals, may pose hurdles for non-EU nationals who recently arrived in the country, because they may not meet the minimum employment periods. However, there are also migrant-specific eligibility rules. Furthermore, lack of interpreters, information and limited training of healthcare personnel on cultural sensitivity constitute additional barriers to accessing healthcare services (European Public Health Alliance, 2010). For migrant women this can mean additional risks, as they tend to rely on the health system more than men due to both biological reasons (pregnancy, childbirth, etc.) and social factors (such as responsibility for the healthcare of children and other dependants) (UN Women, 2013).

Refugees and asylum-seekers

Europe has been experiencing a sharp increase in the number of asylum applications it receives, which rose from 431 000 in 2013 to 1.3 million in 2015 (Eurostat, n.d.-a). Applicants mainly come from Syria, Afghanistan and Iraq and in 72 % of cases applicants are men ⁽¹⁴⁾. Asylum-seekers and refugees face multiple challenges in relation to housing conditions, health issues and labour market participation. However, comparable EU-level data are not available to monitor their vulnerability to different forms of poverty and social exclusion.

The experiences of women and men asylum-seekers and refugees are very different. Women and girls encounter greater difficulties in providing their claim for asylum since they generally can exhibit less evidence for their application in comparison to men (Bonewit and Shreeves, 2016), or they choose deliberately to do so because they have often experienced violence and therefore may be reluctant to report their stories (FEMM Committee, 2016b). Vulnerability to violence is significant in the country of origin, throughout their journey, in detention or reception centres, as well as later on in the destination country. The risk of violence also increases due to the changes in family relations, lack of basic services and healthcare assistance, economic dependency and limited access to employment (UNHCR, 2014).

The integration of refugees in the destination country differs from that of other migrants since the former are persons fleeing from persecution and war in their home country. In general, refugees do not have enough time to plan their journey, are subject to the abrupt interruption of family and community bonds, and are more likely to be subjected to trauma due to their sudden escape.

One of the main challenges refugees face is housing. Reception system solutions do not often sufficiently respond to their housing needs, especially in the long term. Moreover, lessors tend to show strong prejudices based on race, ethnic origin, gender and economic means. As a consequence, in many European cities refugees are subject to segregation in specific areas or neighbourhoods.

Participation of refugees and asylum-seekers in the labour market might be compromised by poor housing arrangements, bad health conditions, discrimination and prejudices, limited economic means, and very often a scarce knowledge of the new country's language. Additionally, women face an excessive family-care burden and very often trauma due to gender-based violence (Refugee Council, 2012; Sansonetti, 2016). Furthermore, 'educational level and qualifications often do not determine wage levels since native women generally earn more than immigrant ones. Moreover, the educational career and previous professional experience are often not recognised by the legislation and in the labour market of the host country' (Sansonetti, 2016, p. 34).

⁽¹⁴⁾ Gender imbalances differ when disaggregated by age: in the 14-34 years age group, men represent 79 % of the total number of applicants; for the 35-64 years bracket, they represent around 68 %; and in the 65 and older group, they represent 47 %.

10. Roma women and men



10. Roma women and men

The Roma minority is the ‘largest cross-national group in [the] central, eastern, and southern EU that is concentrated in poverty’ (Emigh, Fodor and Szelenyi, 2001). Nine out of 10 Roma women and men are poor and experience severe housing deprivation (FRA, 2014a). The widest gender gaps

are observed in education and the labour market. Roma men are more economically active than Roma women. However, employment has only a small impact on poverty reduction among the Roma population.

The term ‘Roma’ is an umbrella term that refers to a wide array of groups (European Commission, 2014), encompassing different ethnic identities, languages, social and administrative statuses (Kahanec, 2014). The definition of the Council of Europe, which is used in the report, covers ‘Roma, Sinti, Kale and related groups in Europe, including Travellers and the Eastern groups (Dom and Lom), and persons who identify themselves as Gypsies’ (Council of Europe, 2015).

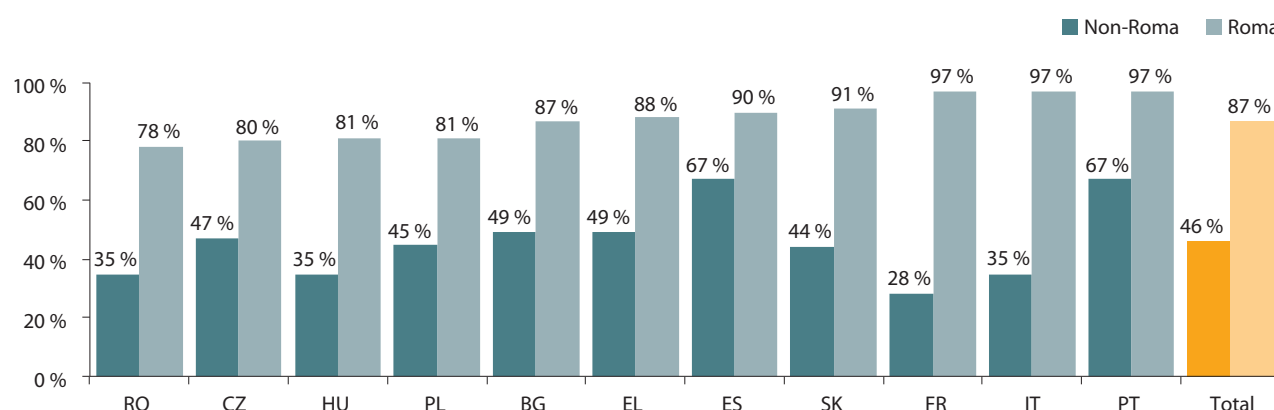
There are estimated to be approximately 10-12 million Roma in Europe, of which 6 million are in the EU. Many of them experience social exclusion, discrimination and poverty (FRA, 2014). However, estimations vary widely (Ivanov, Keller and Till-Tentschert, 2015). Roma people are not evenly present across Europe; the largest groups can be found in Bulgaria, Hungary, Romania, Serbia and Slovakia (Cahn and Guild, 2008).

Due to data limitations, the Europe 2020 and BPfA indicators measuring the progress in reducing poverty are not easily reproduced for the Roma population. The Roma Pilot Survey 2011 conducted by the FRA, despite not covering all EU Member States, provides data on 16 319 households in 11 EU countries in areas with an ‘above average’ proportion of Roma ⁽¹⁵⁾.

The survey shows the high risk of monetary poverty among Roma women and men relative to the rest of the population. Approximately **87 % of Roma households in the survey were at risk of poverty** in 2011, compared to 46 %

of non-Roma households nearby and 17 % of the EU population. In France, Italy, Portugal and Slovakia, the proportion of Roma households at risk of poverty exceeded 90 %, and none of the 11 Member States in the survey displayed a rate lower than 78 % (FRA, 2014b). The poverty rate is high for different types of Roma household, with families with four or more children having the highest at-risk-of-poverty rate across the surveyed 11 EU Member States (90 % or more of these families). On average, 72 % of Roma one-person households and 80 % of Roma households without children face the risk of poverty (FRA, 2014a).

Figure 35: At-risk-of-poverty rate (AROP) of Roma, and non-Roma living nearby (2011)



Source: FRA Roma Pilot Survey 2011, available in FRA, 2014b, p. 35.

⁽¹⁵⁾ In the FRA survey, the term ‘Roma’ covered the Roma, Sinti, Kale and other groups with links in Europe, such as Travellers and the Dom and Lom. Categorisation was based on self-identification as Roma. At least one person from a house had to identify as Roma for it to be considered as a Roma household. This generated data on 61 271 Roma and non-Roma living in close community, including 14 104 Roma women (16 years and over), 13 521 Roma men (16 years and over), 8 161 girls and 9 594 boys in a Roma household. The survey covered 11 EU Member States — Bulgaria, the Czech Republic, Greece, Spain, France, Italy, Hungary, Poland, Portugal, Romania and Slovakia.

10.1. Poverty and the labour market

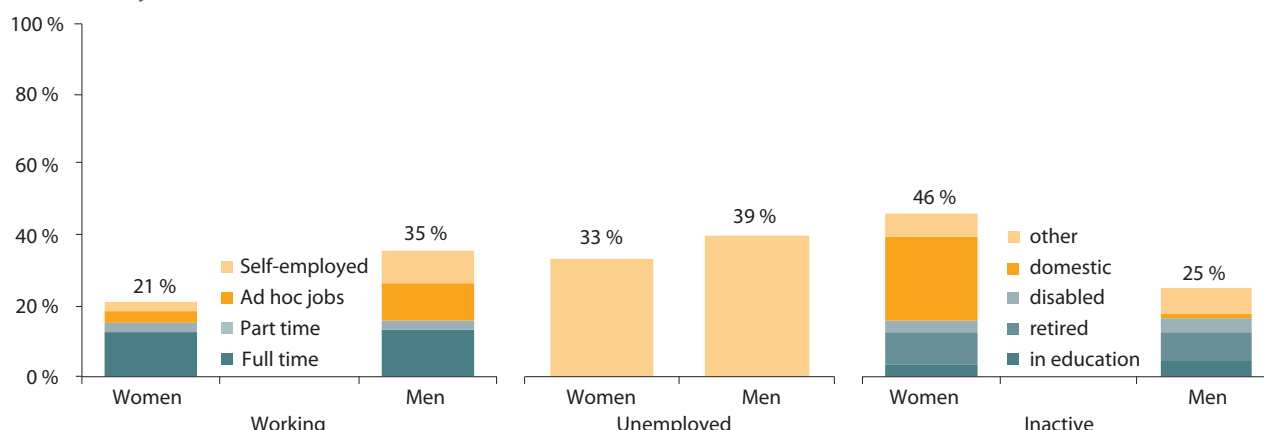
Participation of Roma women and men in the labour market is very limited. Around **45 % of Roma lived in households with very low work intensity** ⁽¹⁶⁾ in 2011, compared to 15 % of non-Roma living nearby. The share of Roma people living in these types of households ranged from 25 % in Greece to 55 % in Slovakia and Spain and 73 % in Portugal. No gender gaps can be observed (FRA, 2014b), most likely because this is measured at the household level.

The effect of low participation in employment often results in limited access to social insurance, welfare benefits and services (Orenstein et al., 2005). This is even more problematic for women, who often lack economic independence and are entrusted with child-rearing and house-related activities. For example, in Greece less than 10 % of Roma children between four and compulsory school age are reported to be in pre-school or kindergarten compared to

almost 50 % of non-Roma children (FRA, 2014c). A similar gap is observed in the Czech Republic, where 26 % of Roma children attend pre-school facilities, compared to slightly more than 70 % for non-Roma children (FRA, 2014c). This is mainly due to limited financial resources, to the parents' perception that the child is not ready to attend pre-school, and also to the lack of pre-school facilities nearby.

There are significant gender differences in the activity status of Roma people. In 2011, 35 % of Roma men were in employment (including full-time, part-time and ad hoc work, and self-employment), versus 21 % of Roma women (Figure 36). Around one quarter of Roma women and only 1 % of Roma men stated that their main activity was fulfilling domestic tasks. In Greece, Spain, France and Italy, at least 40 % of Roma women reported that they primarily fulfil domestic tasks, and the gender gap was over 40 percentage points. At the same time, in countries like Bulgaria, the Czech Republic, Hungary and Slovakia, the share of both women and men whose main activity was domestic work was low (6 % or less).

Figure 36: Self-declared main activity of Roma aged 16 and above in the 11 EU Member States surveyed, by sex (2011)



Source: FRA Roma Pilot Survey 2011; data were calculated by FRA upon specific request.

The gender gaps in the reasons for inactivity are also remarkable. Roma women were most likely not to be seeking paid work because they have small children to look after (27 %), for 'other' reasons (22 %), because they felt 'too old' (14 %), or because they declare their status as homemakers (13 %) ⁽¹⁷⁾. In contrast, it was most common for Roma men

not to seek paid work due to 'other' reasons (52 %), because they felt 'too old' (19 %) or because of health problems (11 %). Approximately one in four Roma women aged 16-24 is both economically inactive and out of education and training, mainly due to domestic tasks; the same can be said of only 10 % of young Roma men (Annex II, Table 8).

⁽¹⁶⁾ Low work intensity in a household is defined as less than 20 % of the possible workforce in a household being in paid work.

⁽¹⁷⁾ The full list of reasons was: 'Because of health problems'; 'I am doing other informal work'; 'Because there are no jobs'; 'Being a Roma, nobody hires me'; 'Too old'; 'Has small children to look after'; 'Homemaker'; 'Other'.

A partial explanation for Roma women's higher rates of inactivity can be found in the traditional gender roles and in the young age at which they often marry. This of course impacts on educational attainment, employment opportunities and therefore the risk of experiencing social exclusion, economic dependency and poverty. Prejudice and discrimination on grounds of gender and ethnicity also contribute to the inactivity of Roma women (Dizdarevič, 2014).

Across all age groups, Roma men were more likely to declare themselves to be in paid work than Roma women. A particularly large gap in self-declared paid work is found in the 45-59 years age group, reaching 19 percentage points (36 % of men and 17 % of women) (Annex II, Table 8). Gender differences are also observed in employment patterns. Roma men aged 20-64 and in paid work are more frequently in full-time employment (61 %) than equivalent women (38 %). On the contrary, women are also more often self-employed (25 %) or in ad hoc jobs (28 %) than men (13 % and 15 % respectively) (FRA, 2014a).

However, employment has limited impact on poverty among Roma people. In France, Italy and Portugal, more than 90 % of the surveyed Roma who had paid work remained below the national poverty threshold. The lowest poverty rate for working Roma was in Hungary and Poland (both 67 %) and Romania (70 %) (FRA, 2014a).

10.2. Material deprivation

Only four of the nine items commonly used within the Europe 2020 framework to calculate material deprivation were collected in the Roma Pilot Survey. Therefore, the results are not fully comparable with the groups analysed in this report. On the other hand, other items have proven to be relevant for the specific situation of Roma households (Annex II, Table 9).

Many Roma households reached through the survey lack some basic goods and services such as a colour television, a mobile phone/landline, and a bed for each household member. Gender differences are minor; however, household ownership of an item does not necessarily mean that all members of the household are able to use it equally. As women are less likely to have income, their use of some

goods and services may be more limited (see Chapter 5.1). The Roma regional survey conducted by the United Nations Development Programme (UNDP) in 2011 (covering a mix of EU and non-EU countries) found that approximately 65 % of Roma women aged 16 and above had no income, versus around 45 % of Roma men.

Among the Roma surveyed, 42 % suffer from severe housing deprivation, meaning they lack electricity, piped water and connection to a sewage or tank (FRA, 2014a). Poverty is more often experienced by families living in isolated settlements, with segregation also negatively affecting the inclusion, health and well-being of the population itself (UN Women, 2015). Segregated living conditions are often linked to reduced educational and employment opportunities, for women especially. Available evidence points to persistent gender gaps in the reported literacy and years in education of Roma. A study in Slovakia (UNDP, 2010) reported that secondary education attainment was 9 percentage points lower for women than for men, with more women also listing family-related duties as the reason for dropping out. However, some improvements are detectable among the younger generations. As yet, there are no specific policy interventions at EU level that aim to tackle gender differences in access to, and attainment within, education (O'Higgins, 2013). The European Parliament has pointed to Roma women's lack of access to schooling and to their low educational attainment as one of the causes of their social exclusion and vulnerability to poverty (European Parliament, 2006; European Parliament, 2011a).

The housekeeping and child-rearing roles to which many Roma women are confined, their segregated living conditions, low level of education and literacy, together with their low engagement with the labour market, further undermine Roma women's access to health services (Kóczé and Popa, 2009). In Bulgaria, Roma women have experienced difficulties accessing family planning services and affordable contraceptives (Krumova and Ilieva, 2008). In Romania, Roma women reported gender and ethnic discrimination when attempting to access healthcare systems, and abortion was the main form of contraceptive they used (Surdu and Surdu, 2006). These findings were further confirmed by a qualitative study on Roma women in the Czech Republic (Dizdarevič, 2014), in which participants reported discrimination mainly in respect to gynaecologists, paediatricians and hospitalisation.

11. Conclusions



11. Conclusions

The European Union faces challenges in meeting the target of lifting at least 20 million people out of poverty and social exclusion by 2020. In 2014, almost one in four people in the EU lived at risk of poverty or social exclusion and over half were women (52 million adult women and 44 million adult men). The number of people in poverty has increased by an additional 4 million over the last 5 years. 17 % of women and 16 % of men are in monetary poverty and in many cases this is combined with material deprivation or low work intensity. This deterioration has been attributed largely to the economic crisis and the recession that has since followed.

Gender perspective is a key for understanding poverty. This is partially due to the fact that the poverty of households and individuals depends largely on income from work and economic independence, which are different for women and men. Considering poverty outcomes alone is deemed insufficient and gender analysis of poverty becomes necessary, particularly since gender still invariably differentiates the social processes that contribute to poverty. Prevailing gender inequalities in public and private life — in the labour market, decision-making and education, as evidenced by, inter alia, unequal access to different resources, gender-based violence, and unequal division of unpaid domestic work and care — indicate that the routes into and out of poverty are gender-specific.

Women are systematically at a higher risk of poverty across the EU, primarily due to gender inequalities in the labour market. The working lives of women and men lie at the heart of the EU's policies on gender equality. However, across the Member States, the average employment rate of women is below men's employment rate. Compared to men, women are nearly four times more likely to work on a part-time basis and to remain in part-time jobs for most or all of their working life, predominantly due to care responsibilities.

The inactivity rate of working-age women is almost twice that of men (30 % and 17 % respectively). This gender gap is consistent throughout working life and diminishes only with retirement. Women aged between 25 and 49 are more than two times as likely as men to be out of the labour force. In addition, it is estimated that a fifth of women living in poverty are not active in the labour market due to caring and domestic responsibilities.

Gender inequalities in the labour market have a detrimental effect on women's income, including earnings and occupational pension. This in turn has the potential to systematically undermine women's economic independence and to increase their risk of poverty and social exclusion.

Quality of work is a key factor in reducing poverty and social exclusion. Even if providing more jobs is needed for economic growth and sustainable poverty reduction, employment per se no longer protects against poverty. This is confirmed by the large number of working people with income levels below the poverty line (10 % of men and 9 % of women). Of all people who are at risk of poverty or social exclusion, 36 % of men and 25 % of women are employed. In-work poverty is driven by a combination of low pay, low work intensity at household level, and household structure.

Non-standard work arrangements such as part-time, temporary employment or 'bogus' self-employment are clearly feminised, affecting women disproportionately. Women are more likely to be segregated into more labour-intensive and less profitable sectors than men, adding to their risk of precariousness, poverty and social exclusion. The gender pay gap stands at 16 % at EU level, which vividly illustrates the disparities between women and men in employment.

EU policies favour job creation as the main route out of poverty and less attention is paid to quality employment. This approach does not provide an appropriate solution for individuals across the life-cycle and in particular for women and men who seek to reconcile family and professional life. Work-life balance is an important pillar of quality of work and one where vast differences between women and men can be observed, principally because women and men organise their working time differently and take different caring duties. In many countries across the EU, women still make up the majority of recipients of family-related leave. The lack of provision of accessible and affordable care services mostly affects women's employment, pushing them into part-time employment or out of the labour market. Flexible work arrangement (e.g. the ability of women and men to take a few hours off during working hours to take care of personal or family matters) is still all-too-often considered a women's issue. Overall, the recent progress in family-work balance policies has been estimated to be fairly limited (European Commission, 2016d), as only a few Member States have reached the Barcelona targets, family-friendly practices have not become more common and fiscal disincentives still impact the employment outcomes of women disproportionately negatively. Moreover, it is primarily women who use available work-life measures like parental leave, meaning that work-life balance policies usually do not challenge traditional stereotypes (European Commission, 2016d).

The limited economic independence of women exposes men to the risk of poverty. Many families with children are on the brink of poverty and depend heavily on a dual household income. This is especially relevant in the context



of an economic downturn, when the poverty rate of the working-age population is going up and the risk of losing one's job is high. If one of the breadwinners were to lose her or his income from work, a large share of couples would fall into monetary poverty, in particular those with children. In the EU-28, the at-risk-of-poverty rate of couples with children was 15 % in 2014, but without the income of the father 69 % of couples with children would fall into poverty. The impact of the mother losing her job is smaller in that this would push 34 % of couples with children into poverty. Insufficient individual income is deemed to represent a lack of financial autonomy and often leads to dependence on others within the family for resources. This constitutes a risk of poverty (Price, 2008).

Women with children living in couples are more likely to be economically dependent. As a result, they have to rely on the income of their partner and/or social security. The employment rate of women with children is relatively low, but even among the employed a very large share of women have earnings too low to keep even themselves out of poverty. The higher the number of children in a family, the higher the likelihood that the woman will be economically dependent. Only 55 % of women with three or more children are employed compared with 83 % of men. Even more, only 44 % of women with three or more children and living with a partner earned less than the established national poverty threshold. 35 % of working women living in couples with one dependent child receive wages below the national poverty line. A lack of personal income and high economic dependence on their partner puts women at high risk of poverty, particularly in the event of family dissolution, widowhood or their partner becoming unemployed. This reality is also reflected in the high poverty rates of single parents.

Unemployment is a more significant poverty risk for men. Despite significant national disparities in unemployment rates, in most countries men are more likely to be in poverty when unemployed than women. The closer link between unemployment and the poverty rate for men may be related to the fact that they (when living in couples) are more likely to be the main or sole breadwinner in the household or to have a partner who is low paid. The limited economic resources of women create an increased risk of poverty for unemployed men. Research shows that men are more likely to experience 'in-work' poverty because of their family situation, including having a partner with no income of her own. Women are more likely to experience 'in-work' poverty due to their own employment situation (low pay, part-time work, etc.) (Bennett and Daly, 2014).

The share of people — more women than men — living in financial hardship is larger in countries with high housing costs. Housing costs vary significantly across Member States and therefore have different impacts on living standards. When housing costs are deducted from

income, poverty rates are much higher in all countries, especially for women. The burden of housing costs is especially high for single persons and lone parents (who are mostly women). This indicates that many people live in financial hardship even when they are not considered to be poor by conventional poverty indicators.

Every third woman and man in the EU does not have sufficient savings to face unexpected financial expenses. Severe material deprivation is not very common in the EU. Around 10 % of households struggle to provide their family with meals, pay utility bills or keep their home adequately warm. Nevertheless, a very large share of Europeans cannot face unexpected financial expenses (40 % of women and 36 % of men) or cannot afford a holiday away from home at least once a year (38 % of women and 36 % of men). These facts both indicate that the majority of people may not face difficulties in everyday consumption, but that they do not have savings. Of those facing monetary poverty, 41 % of women and 39 % of men cannot afford to spend a small amount of money on themselves each week (in comparison to 15 % of women and 12 % of men who are not facing monetary poverty).

Social protection systems may disadvantage women due to their 'non-standard' employment patterns. Social transfers are relatively effective in reducing the poverty risk for households living below the poverty threshold and redressing gender inequalities. Generous social security systems can act as a safety net and alleviate the impact of some events on the risk of poverty. For instance, in countries such as Denmark, the Netherlands, Finland and Sweden, as well as France, where social protection expenditure is higher, the at-risk-of-poverty and social exclusion rate is lower.

Despite the importance of social transfers for women, certain conditions regulating and limiting access to some social transfers may increase the poverty risk, for example by limiting protection during times of hardship, such as unemployment or widowhood. For historical reasons, most social protection schemes rely on labour market participation, and thus men are traditionally more likely to receive higher social transfers than women, due to their greater engagement in the labour market. Patterns of employment that are more common for women — such as career interruptions, part-time or temporary employment and low wages — impact the level of social protection to which they are entitled and may further disadvantage women. This is most apparent in old age, as retirement pensions are based on the principle of continuous remunerated employment.

Young people are at a much higher risk of poverty than the rest of society, especially when they are no longer part of their parents' household. Nearly a quarter of young women and men (aged 18-24) in the EU are at risk of monetary poverty; they are also more likely to face

severe monetary deprivation. A significant proportion of young people are economically inactive due to engagement in education, but once they start seeking employment they are likely to encounter difficulties in entering the labour market. The unemployment rate of young people is notably high. In 2014, 23 % of young men and 21 % of young women in the EU were unemployed, while the average unemployment of the total population stood at 10 %. Many young people remain poor while working, especially women. The in-work poverty rate of young people is the highest of all age groups. Young people have been particularly affected by the economic crisis, with the youngest age groups the most exposed of all age groups to poverty and social exclusion in 2014. Those young people who still have the support of their parents — by either living at home or being supported financially — are thus better protected from poverty.

Gender inequalities over the life course lead to the most notable gender gap in poverty in older age. During most of the active years, the risk of poverty or social exclusion is nearly equal for women and men, but the gender gap in poverty starts increasing at an older age. The impact of the lifelong limited economic independence of women, coupled with gender inequalities in the labour market and families, becomes most apparent in old age, especially if women are widowed and living alone. Since women receive much lower pensions than men, they become inactive at an earlier age than men, and the gender gap in poverty to the detriment of women is at its highest among those aged 75 and over. This is of particular concern given that women in the EU form most of the ageing population.

During times of economic downturn, pensions have generally provided a more stable level of income and better protected older persons — more so men than women — against poverty in the EU. However, there are very large differences across Europe and pension systems in many countries do not provide sufficient income for the elderly, especially elderly women.

Just under half of all lone parents are poor and women in particular are affected as they make up almost 85 % of all one-parent families in the EU. Lone mothers are disadvantaged in all dimensions of poverty relative to lone fathers. Almost half (49 %) of lone mothers and a third (32 %) of lone fathers are at risk of poverty or exclusion. This large difference is caused mainly by the fact that lone mothers are more often living in households with low work intensity (28 % versus 16 %). At the same time, one-parent families headed by women are also twice as likely to be deprived (20 % versus 9 %). 71 % of lone mothers and 41 % of lone fathers living only with dependent children lack the capacity to face unexpected financial expenses. A remarkable gender gap between one-parent families indicates that poverty in these households is not caused by the mere fact that there is only one parent raising children and struggling

to reconcile work and family duties. Gender plays an unequivocal role in leading lone parents, mostly mothers, to poverty and social exclusion.

People with disabilities face a higher risk of poverty and social exclusion than the general population. In 2014, 39 % of women and 37 % of men with disabilities were at risk of poverty or social exclusion in the EU. Besides disability, age is also an important factor, as working-age people with disabilities face a higher risk of poverty and social exclusion than people with disabilities over the age of 65. Monetary poverty is encountered by 20 % of women and 19 % of men with disabilities, while around every sixth person with disabilities has great difficulty making ends meet. Many people with disabilities rely on social transfers that significantly decrease monetary poverty and slightly narrow the gender gap. A remarkable gender gap is found in inactivity, as half of all women with disabilities are inactive compared to 42 % of men. People with disabilities face barriers in different life areas, with more women experiencing barriers to mobility and accessing buildings and transport.

The migrant population in the EU faces a higher risk of different types of poverty than EU country nationals.

In 2014, nearly half of all non-EU nationals (41 % of women and 39 % of men) were at risk of poverty or social exclusion. In general, children with foreign-born parents face a higher risk of monetary poverty than children born to native-born parents (33 % versus 18 %). The proportion of third-country nationals living in households with very low work intensity is notably higher in relation to other groups (18 % of women and 16 % of men born outside the EU lived in this type of household). For migrant women (non-EU nationals), economic inactivity is particularly pronounced and more than twice as likely as it is for migrant men (39 % for migrant women and 20 % for migrant men); In 2014, the unemployment rate was 19 % for non-EU-born migrants, 13 % for EU-born people and 10 % for the native-born population. EIGE proposes adding the dimension of migration to existing BPfA indicators in the area of Women and Poverty, namely the at-risk-of-poverty rate and the inactivity rate of women and men with a migrant background in comparison to non-migrant women and men.

Nine out of 10 Roma women and men are poor and there is an evident gender gap in education and employment.

In 2011, nearly 35 % of Roma men were in employment (including full-time, part-time and ad hoc work, self-employment and unemployment), versus nearly 21 % of Roma women. 46 % of Roma women and 26 % of Roma men were inactive. A partial explanation for Roma women's higher rates of inactivity and poverty can be found in the traditional gender roles to which they are confined and the young age at which they often marry. Around 24 % of Roma women and only 1 % of Roma men indicated that their main activity was fulfilling domestic tasks. The lower average number of years that young Roma women spend



in education continues to narrow their future prospects, despite some improvements in literacy among the younger generations. Furthermore, the role of Roma women as the primary homemakers particularly exposes them to the adverse effects of the materially deprived conditions in which many Roma live. **Measurement of poverty at the household level is challenging from a gender equality perspective.** The current indicators used to measure poverty and social exclusion in the EU are taken from the BPfA and Europe 2020 frameworks and focus on monetary poverty, material deprivation, economic inactivity and low work intensity. These indicators consider that all members of the household share their income, resources and expenses, when resources are not necessarily equally distributed among or equally controlled by all household members.

There is some evidence that not all household members in the EU share their income (in 2010, 71 % of households treated all their income as a common resource), especially in the case of extended families or mixed households with a variety of members (including flatmates, friends, relatives, etc.). Therefore, the poverty situation of an individual woman or man might be different from the rest of the household where she or he lives. The evidence, however, is not sufficient to assess the extent of over- or underestimation of the individual poverty rates of women and men. Since it is not clear to what extent there is actual equality of sharing and control over resources, but also because the stability of families and composition of households over time is not guaranteed, it is necessary to analyse the economic independence of women and men living in these households.

12. Recommendations



12. Recommendations

On the basis of the main findings of the report, the following recommendations can be made:

Increase equal economic independence of women and men

Gender inequalities in the labour market systematically undermine women's economic independence. The employment rate of women is below men's employment rate in all EU Member States. Compared to men, women are more likely to be outside the labour market or work in part-time or temporary employment, predominantly due to care responsibilities. The entrenched occupational segregation by gender further disadvantages women. They remain over-represented in sectors that are usually less well paid and have limited career opportunities or slow earnings progression. These lifelong inequalities in the labour market and the lack of gender equality in work-life balance have a detrimental effect on women's activity rate, working hours and income, leading to a gender pay and pension gap and increased risk of poverty and social exclusion, especially among lone mothers and older women. Even though employment is the main instrument to ensure economic independence and a way out of poverty, it does not guarantee either per se.

EU policies favour job creation as the main course for poverty reduction. Less attention is paid to quality and stability of employment and gender equality in reconciling work and childcare. This approach does not provide an appropriate solution for individuals across the life-cycle and in particular for women and men who seek to reconcile family and professional life. The rise of the dual-earner household has led to work intensification and greater demands for work-life balance. It plays a prominent role in supporting the equal economic independence of women and men. Work-life balance should involve the combination of different policies, including investment in public services and infrastructure to secure the provision of accessible and affordable high-quality care, health services and transportation, as well as entitlement to paid care leave with effective job guarantees, especially for carers of children, the elderly and other dependent relatives. More equal sharing of care and household responsibilities should be encouraged through incentives for men to take up care leave and use quality flexible work arrangements.

The quality of work also concerns skills and competences, notably their under-utilisation in work. For example, migrant women are more likely to have a tertiary education than migrant men, but they are often underemployed and their skills and qualifications are not fully utilised. Therefore, the

future Skills Profile Tool for Third-Country Nationals, to be developed by the European Commission as part of a new Skills Agenda for Europe, could open new possibilities for economic independence of such groups. Improvement of working conditions, the quality and stability of work should become immediate policy focus areas of the EU and the Member States.

Adjust social protection systems in line with the current challenges and new forms of employment

Social protection systems serve their purpose only if they are adjusted to tackle new challenges such as the ageing of the population, changing family structures, new migration flows as well as diversification of forms and conditions of employment. Social protection systems and anti-poverty policies in particular must guarantee sufficient economic protection not just for traditional forms of gainful employment over the life-course, but especially for those carrying out unpaid care work, those engaged in non-standard or precarious employment, and those affected by career interruptions caused by care responsibilities. For example, the evidence that fewer women than men with disabilities receive disability benefits can be partly explained by the fact that the benefits are based on labour market participation or on disabilities that predominantly affect those employment sectors where women are underrepresented (such as construction). The lower level of employment of women and the gender segregation of the labour market might therefore limit women's access to disability benefits. The effect of the low participation of Roma women and men in employment often results in limited access to social insurance, welfare benefits and services. Such gaps in the social protection system reduce the effectiveness of poverty reduction and would benefit from targeted measures within the future European Pillar of Social Rights.

National social protection systems should seek to eradicate the causes and effects of lifelong gender inequalities. They should adopt a gender equality perspective in order not to exacerbate gender differences in work and care that further disadvantage women. Gender-specific targets and measures, if integrated into the future European Pillar for Social Rights, could contribute to closing gender gaps in health-care and sickness benefits, pensions, unemployment and disability benefits as well as access to social services. The monitoring of progress could become a regular part of the European Semester framework for steering and monitoring EU countries' economic and social reforms to reach the Europe 2020 targets.



Foster synergies within and across policies through the adoption of an intersectional approach

The causes and experiences of poverty vary greatly across different groups of women and men, such as lone parents, Roma people, the migrant population, people with disabilities, young people and the elderly. Stronger synergies between anti-poverty strategies and other economic and social policies such as gender equality, employment, taxation, family and housing policies should be built. For example, gender differences in monetary poverty are larger when housing costs are deducted from income. Monetary poverty increases particularly for lone parents, mostly mothers. This indicates that the difference between women and men living in financial hardship may be larger than the regular at-risk-of-poverty indicator suggests. Different policies can reinforce each other, and therefore it is important for reforms to consider such complementarities. Provision of unemployment benefits can be more effective in preventing poverty when it is joined up with activation measures seeking to incentivise the individual to reintegrate into the labour market and also coupled with the provision of services, such as childcare or care of the elderly.

The multifaceted reality of poverty also requires complementarity between anti-poverty policies and policies targeting specific groups. The adoption of an intersecting inequalities perspective within the general provisions of social and economic policies is necessary to ensure that the most disadvantaged groups in society are reached by targeted measures within such policies. Caution should be exercised in order to prevent stigmatisation while responding to the specific needs of different groups.

Strengthen gender equality and multidimensional perspective in the monitoring of poverty and social exclusion

The household-level measurement of poverty does not reveal the full gender dimension of poverty and should be complemented with economic independence indicators that are measured at the individual level, e.g. personal income from work below the national poverty line, gender pension gap, and personal savings. While family members support each other financially, it is relevant to secure economic independence for every adult.

Poverty is defined as a complex and multidimensional phenomenon that extends from economic conditions to the deprivation of opportunities for civil, social and political participation and social mobility. However, the current measurement mostly considers labour market participation, economic dimensions and material deprivation. To address the complexity of poverty and social exclusion and the actual vulnerability of different groups of women and men in the EU (such as the elderly, people with disabilities, lone parents, migrants and Roma), it is recommended to expand the measurement of social exclusion, to cover such aspects as participation in civil, social and cultural activities, opportunities for political engagement and social mobility. This could also be conducted in the monitoring of the European Semester framework.

Data collection should be adjusted to reflect the current challenges, such as a sharp increase in the number of refugees and asylum-seekers. Some of the main challenges for refugees concern housing, participation in the labour market, access to social benefits, health services and economic resources, which are usually experienced differently by women and men. Data collection needs to capture the intersection between gender and migrant background. Successful inclusion thus stands to benefit from the timely collection of gender-disaggregated data on poverty and social exclusion among refugees and asylum-seekers.

13. Annexes



Annex I: Proposed list of indicators for Area A: Women and Poverty of the BPfA

In 2007, under the Portuguese Presidency of the EU, the Council agreed on three EU-wide indicators, including two sub-indicators, to measure the progress in the EU on the implementation of the BPfA objectives in Area A: Women and Poverty:

At risk of poverty:

1. At-risk-of-poverty rate by age and sex.
2. At-risk-of-poverty rate by type of household and sex, including at-risk-of-poverty rate of single parents with dependent children.

Inactivity:

- 3a. Inactivity by age and sex: share of women and men who are inactive by age.
- 3b. Inactivity by age and sex: share of inactive women and men who are not looking for a job for family care reasons.

The proposed list contains two new indicators (indicators 3 and 6) and new numbering of the existing indicators.

At risk of poverty:

1. At-risk-of-poverty rate by age and sex.
2. At-risk-of-poverty rate by type of household and sex, including at-risk-of-poverty rate of single parents with dependent children.
3. At-risk-of-poverty rate by sex and migrant background.

Inactivity:

4. Inactivity by age and sex: share of women and men who are inactive by age.
5. Inactivity by age and sex: share of inactive women and men who are not looking for a job for family care reasons.
6. Share of women and men who are inactive by age and migrant background.

Description of new indicators

In many European countries, migrants experience a greater risk of poverty and social exclusion than non-migrant populations while migrants may experience additional barriers to social inclusion such as those linked to language, educational attainment, a lack of recognition of overseas qualifications, low levels of social connections or social capital, social isolation and discrimination in the labour market and broader society, as discussed in earlier chapters.

Recognising the specific disadvantage experienced by migrants in Europe, the Zaragoza Declaration adopted in 2010 called upon the European Commission to undertake a pilot study to examine proposals for common migrant integration indicators and to report on the availability and quality of the data from agreed sources necessary for the calculation of these indicators. These indicators identified employment, education, social inclusion and active citizenship as the core policy areas relevant to the migrant population.

Indicator 3: At-risk-of-poverty rate by sex and migrant background (18 and older population)

Concept: The at-risk-of-poverty rate is the share of people with an equivalised disposable income (after social transfers) below the at-risk-of-poverty threshold, which is set at 60 % of the national median equivalised disposable income after social transfers. This indicator does not measure wealth or poverty but rather relative level of income in comparison to other residents in each country, which does not necessarily imply a low standard of living.

Migrant background is defined through country of birth into broad groups: native-born and foreign-born, with the latter further divided into two groups (non-EU born: born outside of the EU-28 or EU born: born in another EU country). Country of birth is defined as the country of residence of the person's mother at the time of their birth.

Due to data availability at Member State level, only the adult population (18 and older) is taken into account and data are not presented in smaller age groups, even though the experience of poverty might be different in younger and older populations.

The at-risk-of-poverty rate is higher for foreign-born women and men compared to country nationals: 16 % of native-born adult women and 15 % of native-born adult men are

living at risk of poverty in the EU-28, while around a quarter of foreign-born women and men (27 % for women and 26 % for men) are living in poverty in the EU-28. The poverty rate is even higher for non-EU born: 31 % for men and 30 % for women. In general, the gender gap is relatively low

for both nationals and foreign-born individuals, although in the majority of EU countries the poverty rate is higher for women. In over half of the countries the gender gap is higher for foreign-born individuals, standing at over 8 percentage points in six Member States (EE, LV, LT, PL, SK, FI).

Table 1: At-risk-of-poverty rate by sex and migrant background (18+ population, 2014)

MS	Women				Men				Total			
	Native-born	Foreign-born	...non-EU born	...EU born	Native-born	Foreign-born	...non-EU born	...EU born	Native-born	Foreign-born	...non-EU born	...EU born
BE	11.8 %	33.5 %	43.2 %	21.4 %	10.3 %	32.6 %	46.5 %	16.4 %	11.1 %	33.1 %	44.7 %	19.0 %
BG	20.3 %	14.9 %	12.9 %	:	18.7 %	:	:	:	19.5 %	16.1 %	12.7 %	:
CZ	9.6 %	17.1 %	10.3 %	20.1 %	7.1 %	13.0 %	11.4 %	13.8 %	8.4 %	15.1 %	10.8 %	17.1 %
DK	11.9 %	19.3 %	20.6 %	16.3 %	12.9 %	18.9 %	21.1 %	15.0 %	12.4 %	19.1 %	20.8 %	15.6 %
DE	17.6 %	19.0 %	23.1 %	16.5 %	16.2 %	16.5 %	21.3 %	14.0 %	16.9 %	17.8 %	22.3 %	15.3 %
EE	21.3 %	37.4 %	37.9 %	26.9 %	19.6 %	23.7 %	23.7 %	24.8 %	20.5 %	32.1 %	32.4 %	25.9 %
IE	14.4 %	20.2 %	26.5 %	18.0 %	13.9 %	16.7 %	27.5 %	13.1 %	14.2 %	18.6 %	26.9 %	15.7 %
EL	19.2 %	46.2 %	51.8 %	24.2 %	19.0 %	43.8 %	48.9 %	19.3 %	19.1 %	45.1 %	50.4 %	22.1 %
ES	17.5 %	43.5 %	47.0 %	34.6 %	17.4 %	43.5 %	47.1 %	34.6 %	17.5 %	43.5 %	47.1 %	34.6 %
FR	11.5 %	25.7 %	28.2 %	19.9 %	9.8 %	22.4 %	24.7 %	17.3 %	10.7 %	24.1 %	26.6 %	18.7 %
HR	18.1 %	30.8 %	32.3 %	20.2 %	17.6 %	25.0 %	26.4 %	14.0 %	17.9 %	28.1 %	29.6 %	17.5 %
IT	17.7 %	34.7 %	35.0 %	34.1 %	15.5 %	31.9 %	32.9 %	29.6 %	16.6 %	33.5 %	34.0 %	32.3 %
CY	13.5 %	25.0 %	30.1 %	19.2 %	11.7 %	23.2 %	29.4 %	19.0 %	12.6 %	24.3 %	29.8 %	19.1 %
LV	21.5 %	27.8 %	27.0 %	37.6 %	17.9 %	18.6 %	18.4 %	21.0 %	19.9 %	24.3 %	23.8 %	29.7 %
LT	19.3 %	23.1 %	23.0 %	25.0 %	16.6 %	13.8 %	14.4 %	:	18.1 %	19.4 %	19.6 %	17.3 %
LU	9.0 %	21.1 %	33.5 %	17.3 %	8.3 %	20.4 %	36.8 %	16.1 %	8.6 %	20.8 %	35.0 %	16.7 %
HU	12.5 %	4.7 %	1.3 %	5.8 %	13.6 %	5.7 %	:	6.3 %	13.0 %	5.2 %	1.3 %	6.0 %
MT	14.7 %	17.6 %	16.9 %	18.2 %	12.8 %	19.0 %	27.1 %	12.4 %	13.8 %	18.3 %	21.9 %	15.5 %
NL	9.8 %	20.7 %	22.8 %	13.9 %	9.3 %	23.0 %	26.3 %	8.7 %	9.6 %	21.8 %	24.5 %	11.7 %
AT	10.6 %	28.7 %	30.3 %	26.5 %	8.8 %	28.4 %	32.0 %	22.7 %	9.7 %	28.6 %	31.1 %	24.9 %
PL	15.6 %	13.9 %	15.1 %	10.9 %	15.9 %	3.6 %	4.0 %	2.5 %	15.7 %	9.7 %	10.5 %	7.6 %
PT	18.4 %	23.4 %	24.2 %	20.6 %	17.4 %	17.5 %	17.3 %	17.9 %	17.9 %	20.8 %	21.2 %	19.3 %
RO	22.1 %	:	:	:	22.1 %	:	:	:	22.1 %	:	:	:
SI	13.9 %	28.8 %	30.3 %	25.6 %	11.7 %	25.4 %	28.5 %	16.4 %	12.8 %	27.0 %	29.3 %	21.3 %
SK	11.0 %	11.9 %	:	13.4 %	11.4 %	3.0 %	:	3.5 %	11.2 %	7.9 %	:	8.9 %
FI	13.4 %	19.8 %	21.1 %	17.5 %	12.3 %	28.7 %	35.8 %	18.6 %	12.8 %	24.1 %	27.9 %	18.1 %
SE	13.8 %	28.9 %	32.8 %	23.1 %	11.3 %	30.7 %	35.4 %	21.4 %	12.5 %	29.7 %	34.1 %	22.4 %
UK	16.5 %	20.3 %	21.7 %	17.8 %	13.7 %	22.0 %	26.1 %	14.5 %	15.1 %	21.1 %	23.8 %	16.2 %
EU-28	15.9 %	26.9 %	30.3 %	21.6 %	14.6 %	25.7 %	30.4 %	18.2 %	15.2 %	26.4 %	30.3 %	20.0 %

Source: Eurostat, EU-SILC (ilc_li32).

Note: ':' indicates data were not available.

Data source: The calculation of the indicator is based on European Union Statistics on Income and Living Conditions (EU-SILC) (<http://ec.europa.eu/eurostat/web/income-and-living-conditions/overview>).

Published: Data are available in the Eurostat online database (ilc_li32: 'At-risk-of-poverty rate by broad group of country of birth (population aged 18 and over)')

Note: This poverty indicator is based on income inequality in the country and thus is a relative concept of poverty. Comparing relative poverty levels between different countries does not sufficiently take into account the differences in standards of living. For example, a person who is relatively poor in a rich country usually suffers less material deprivation than someone who is living in a country with low overall living standards. Furthermore, the indicator does not directly measure poverty by sex because this measurement refers to individuals living in households and presupposes that resources are equally shared among household members.

The separation of data for foreign-born nationals born outside the EU-28 and those born in another EU-28 Member State is not available for all Member States.

Indicator 6: Share of women and men who are inactive by age and migrant background

Concept: A person is economically inactive if she or he is not part of the labour force, being neither employed nor unemployed. The inactive population can include, inter alia,

pre-school children, schoolchildren, students, pensioners and homemakers, provided that they are not working at all and are not available or looking for work; some individuals in this group may be of working age.

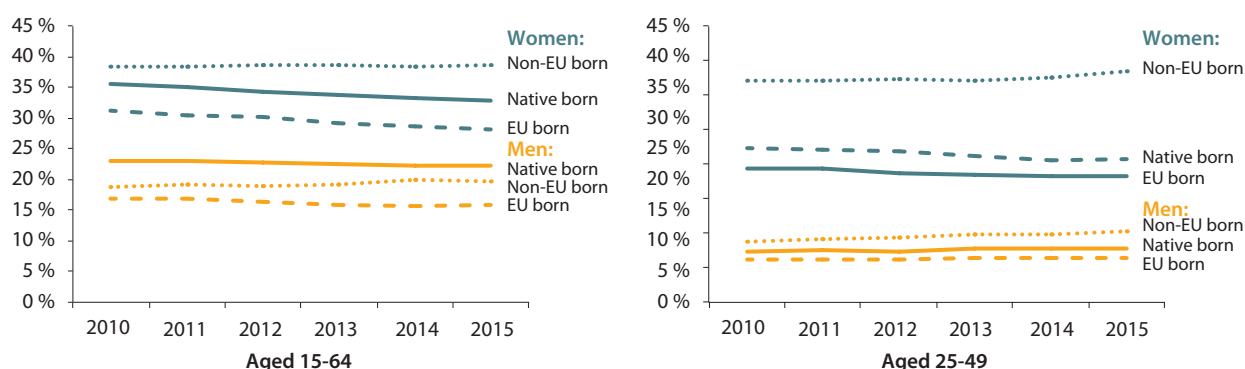
Migrant background is defined through country of birth into broad groups: nationals and foreign-born, with the latter further divided into two groups (non-EU born: born outside of the EU-28 or EU born: born in another EU country). Country of birth is defined as the country of residence of the person's mother at the time of their birth.

In general, more women are inactive compared to men and the gender gap is larger in the foreign-born population, especially in the 25-49 years age group: only 9 % of foreign-born men are inactive compared to 30 % of foreign-born women. If the person's country of birth is outside the EU-28, the gender gap between inactive persons is even greater, ranging from 7 percentage points in the 15-24 years age group to as much as 23 percentage points in the 25-49 years age group.

Fewer native-born women are inactive compared to foreign-born women. The difference is larger between women born in the reporting country and women born in a country outside the EU-28, especially in the 25-49 years age group.

The activity rate for native-born women has slightly increased since 2010 and therefore the gender gap for nationals has also decreased. There are no significant changes for other groups.

Figure 37: Share of inactive women and men by migrant background and age group (EU-28, 2015)



Source: Eurostat, LFS (lfsa_argacob).

Table 2: Share of inactive women and men by migrant background (15-64 years age group, 2015)

MS	Women				Men				Total			
	Native-born	Foreign-born	...non-EU born	...EU born	Native-born	Foreign-born	...non-EU born	...EU born	Native-born	Foreign-born	...non-EU born	...EU born
BE	35.3 %	44.5 %	51.5 %	35.2 %	28.2 %	26.3 %	28.4 %	23.1 %	31.7 %	35.8 %	40.3 %	29.5 %
BG	34.6 %	46.9 %	43.5 %	:	26.8 %	34.7 %	32.9 %	:	30.7 %	41.5 %	39.3 %	:
CZ	33.5 %	35.0 %	33.0 %	36.4 %	18.9 %	12.4 %	9.4 %	14.7 %	26.1 %	23.7 %	21.0 %	25.7 %
DK	23.2 %	33.4 %	37.8 %	23.1 %	18.1 %	20.6 %	25.7 %	11.4 %	20.6 %	27.3 %	32.3 %	17.1 %
DE	25.1 %	35.3 %	:	:	18.1 %	16.6 %	:	:	21.6 %	26.0 %	:	:
EE	26.8 %	28.4 %	27.8 %	35.7 %	19.7 %	18.6 %	18.4 %	21.9 %	23.3 %	23.8 %	23.4 %	29.2 %
IE	37.0 %	38.2 %	43.9 %	34.5 %	23.4 %	19.7 %	26.4 %	15.9 %	30.2 %	29.3 %	35.8 %	25.4 %
EL	40.7 %	34.1 %	33.8 %	35.0 %	25.3 %	10.9 %	10.7 %	11.7 %	33.1 %	23.2 %	22.5 %	26.0 %
ES	31.7 %	27.1 %	27.8 %	25.3 %	21.4 %	14.8 %	15.2 %	14.1 %	26.5 %	21.3 %	21.8 %	20.0 %
FR	31.3 %	41.3 %	44.5 %	30.1 %	24.8 %	23.4 %	23.7 %	22.5 %	28.1 %	32.9 %	34.7 %	26.5 %
HR	37.8 %	38.0 %	39.1 %	29.6 %	28.8 %	26.5 %	26.5 %	26.4 %	33.3 %	32.4 %	32.9 %	28.0 %
IT	46.7 %	41.0 %	43.7 %	35.8 %	27.0 %	18.1 %	18.1 %	18.1 %	36.8 %	30.5 %	31.3 %	28.7 %
CY	32.7 %	25.1 %	22.5 %	28.1 %	22.4 %	16.0 %	19.2 %	13.8 %	27.5 %	21.6 %	21.4 %	21.7 %
LV	26.6 %	32.2 %	32.4 %	30.7 %	21.1 %	21.7 %	21.1 %	26.4 %	23.9 %	27.8 %	27.7 %	29.0 %
LT	27.4 %	29.6 %	28.3 %	:	24.4 %	18.3 %	18.8 %	:	25.9 %	24.5 %	24.0 %	29.1 %
LU	38.9 %	29.9 %	42.3 %	26.6 %	30.2 %	18.1 %	17.0 %	18.4 %	34.5 %	23.9 %	29.9 %	22.4 %
HU	37.9 %	33.2 %	27.2 %	35.5 %	25.0 %	13.1 %	15.9 %	12.1 %	31.5 %	23.7 %	22.1 %	24.4 %
MT	46.5 %	43.1 %	45.5 %	39.4 %	19.6 %	14.7 %	14.6 %	14.9 %	32.7 %	29.2 %	30.1 %	27.6 %
NL	23.1 %	38.9 %	43.1 %	26.9 %	14.7 %	20.7 %	22.5 %	14.6 %	18.8 %	30.5 %	33.3 %	21.6 %
AT	27.4 %	35.2 %	41.7 %	26.5 %	20.0 %	19.3 %	22.8 %	13.9 %	23.7 %	27.6 %	32.4 %	20.7 %
PL	38.6 %	42.9 %	45.2 %	:	25.2 %	20.5 %	21.1 %	19.3 %	31.9 %	32.1 %	35.1 %	22.3 %
PT	30.3 %	23.6 %	25.2 %	18.8 %	24.0 %	16.0 %	16.8 %	13.9 %	27.2 %	20.2 %	21.5 %	16.5 %
RO	43.3 %	:	:	:	24.7 %	:	:	:	33.9 %	:	:	:
SI	31.4 %	38.0 %	38.2 %	37.3 %	24.8 %	23.3 %	22.0 %	28.6 %	28.0 %	30.4 %	29.4 %	33.4 %
SK	35.7 %	35.1 %	29.0 %	37.5 %	22.5 %	29.0 %	:	30.1 %	29.1 %	32.4 %	27.6 %	34.1 %
FI	24.9 %	34.3 %	40.3 %	23.9 %	22.9 %	21.6 %	24.9 %	16.4 %	23.9 %	28.3 %	33.1 %	20.2 %
SE	17.9 %	27.7 %	29.9 %	21.3 %	15.9 %	18.8 %	20.5 %	13.4 %	16.9 %	23.4 %	25.3 %	17.7 %
UK	27.3 %	32.6 %	39.0 %	21.9 %	18.1 %	16.1 %	18.6 %	11.6 %	22.7 %	24.6 %	29.1 %	17.0 %
EU-28	32.9 %	35.3 %	38.8 %	28.2 %	22.2 %	18.1 %	19.8 %	15.8 %	27.5 %	27.1 %	29.7 %	22.4 %

Source: Eurostat, LFS (lfsa_argacob).

Note: ':' indicates data were not available.

Table 3: Share of inactive women and men by migrant background (25-49 years age group, 2015)

MS	Women				Men				Total			
	Native-born	Foreign-born	...non-EU born	...EU born	Native-born	Foreign-born	...non-EU born	...EU born	Native-born	Foreign-born	...non-EU born	...EU born
BE	13.6 %	35.2 %	43.9 %	22.1 %	8.5 %	12.7 %	16.0 %	7.4 %	11.0 %	24.6 %	30.6 %	15.3 %
BG	20.7 %	:	:	:	12.9 %	:	:	:	16.7 %	35.9 %	35.7 %	:
CZ	20.0 %	27.9 %	33.0 %	23.2 %	4.3 %	3.7 %	1.7 %	5.4 %	12.0 %	15.5 %	17.1 %	14.0 %
DK	13.5 %	28.8 %	33.1 %	18.0 %	8.2 %	13.1 %	17.6 %	5.1 %	10.8 %	21.6 %	26.4 %	11.2 %
DE	13.8 %	31.6 %	:	:	6.7 %	9.8 %	:	:	10.2 %	20.8 %	:	:
EE	18.4 %	20.6 %	17.0 %	:	6.2 %	8.3 %	6.8 %	20.3 %	12.2 %	14.2 %	11.6 %	32.4 %
IE	24.0 %	31.4 %	37.2 %	27.4 %	9.5 %	11.2 %	17.9 %	7.1 %	16.8 %	21.7 %	28.2 %	17.4 %
EL	18.2 %	28.2 %	29.1 %	24.6 %	6.2 %	4.2 %	4.1 %	4.3 %	12.2 %	16.7 %	16.9 %	16.0 %
ES	15.2 %	20.5 %	21.9 %	16.9 %	7.0 %	5.9 %	5.8 %	6.0 %	11.0 %	13.7 %	14.5 %	11.7 %
FR	14.1 %	34.2 %	38.7 %	16.6 %	6.5 %	11.0 %	11.9 %	7.6 %	10.3 %	23.4 %	26.3 %	12.4 %
HR	16.1 %	19.7 %	21.5 %	10.2 %	10.9 %	12.7 %	11.9 %	16.9 %	13.5 %	16.3 %	16.8 %	13.4 %
IT	32.3 %	37.7 %	40.9 %	32.1 %	12.8 %	10.4 %	10.6 %	9.9 %	22.4 %	25.1 %	26.1 %	23.1 %
CY	13.1 %	17.6 %	17.9 %	17.3 %	7.6 %	5.5 %	9.4 %	2.8 %	10.3 %	13.0 %	15.4 %	10.5 %
LV	14.8 %	19.7 %	18.8 %	25.2 %	8.1 %	4.8 %	5.4 %	0.0 %	11.4 %	13.7 %	13.3 %	16.1 %
LT	11.4 %	18.9 %	17.2 %	:	8.8 %	8.8 %	9.8 %	:	10.2 %	13.8 %	13.5 %	:
LU	13.4 %	17.7 %	34.8 %	13.0 %	5.9 %	5.1 %	6.1 %	4.8 %	9.6 %	11.3 %	20.7 %	8.9 %
HU	21.2 %	25.3 %	20.0 %	27.5 %	7.1 %	5.2 %	9.7 %	3.7 %	14.1 %	15.4 %	15.2 %	15.4 %
MT	30.0 %	34.3 %	36.9 %	28.5 %	3.9 %	6.5 %	9.2 %	0.8 %	16.5 %	20.2 %	22.9 %	14.3 %
NL	13.2 %	34.0 %	38.6 %	20.1 %	6.3 %	13.9 %	16.0 %	7.0 %	9.7 %	25.0 %	28.3 %	14.4 %
AT	10.8 %	26.0 %	31.8 %	18.2 %	6.7 %	11.2 %	13.9 %	7.1 %	8.7 %	18.9 %	23.0 %	13.0 %
PL	19.6 %	31.5 %	34.1 %	:	7.8 %	12.0 %	11.4 %	13.3 %	13.6 %	21.4 %	23.9 %	12.8 %
PT	11.6 %	14.4 %	15.9 %	10.9 %	7.7 %	6.6 %	6.9 %	6.1 %	9.7 %	10.9 %	12.0 %	8.7 %
RO	26.0 %	:	:	:	7.5 %	:	:	:	16.5 %	:	:	:
SI	9.5 %	22.4 %	23.7 %	18.3 %	6.4 %	3.2 %	2.7 %	5.7 %	7.9 %	12.3 %	12.1 %	12.7 %
SK	20.1 %	24.2 %	31.6 %	19.5 %	5.5 %	6.4 %	:	8.4 %	12.6 %	16.7 %	21.9 %	14.1 %
FI	15.8 %	33.0 %	38.9 %	23.6 %	9.3 %	18.4 %	22.5 %	12.1 %	12.4 %	26.0 %	31.1 %	18.0 %
SE	8.1 %	20.8 %	22.8 %	13.6 %	5.6 %	9.3 %	10.5 %	4.7 %	6.8 %	15.3 %	17.0 %	9.4 %
UK	17.9 %	28.2 %	35.3 %	16.7 %	7.5 %	7.3 %	9.3 %	4.2 %	12.7 %	18.2 %	22.9 %	10.7 %
EU-28	18.3 %	29.7 %	33.4 %	20.8 %	7.8 %	9.2 %	10.2 %	6.4 %	13.0 %	20.0 %	22.4 %	14.1 %

Source: Eurostat, LFS (lfsa_argacob).

Note: ':' indicates data were not available.

Data source: The calculation of the indicator is based on the Labour Force Survey (LFS) (<http://ec.europa.eu/eurostat/web/lfs/overview>).

Published: Data are available in the Eurostat online database (lfsa_argacob: 'Activity rates by sex, age and country of birth (%)')

Note: Economic activity is defined according to the International Labour Organisation definition. The separation of data for foreign-born nationals born outside the EU-28 and those born in another EU-28 Member State is not available for all Member States

Annex II: Statistical data

Table 1: Poverty rates according to the different poverty measures (EU-28, 2014)

MS	Persons in extreme poverty		Material deprivation rate		At-risk-of-poverty rate (AROP) by poverty threshold			At-risk-of-poverty or social exclusion rate (AROPE)	Subjective poverty Making ends meet with difficulty
	\$1.90	\$3.10	Severely deprived	Deprived	40 %	60 %	70 %		
BE	0.2 %	0.2 %	5.9 %	11.8 %	3.8 %	15.5 %	24.9 %	21.2 %	20.2 %
BG	2.3 %	6.6 %	33.1 %	46.8 %	10.8 %	21.8 %	28.0 %	40.1 %	63.2 %
CZ	:	:	6.7 %	16.5 %	2.4 %	9.7 %	17.0 %	14.8 %	30.7 %
DK	0.9 %	0.9 %	3.2 %	7.7 %	4.4 %	12.1 %	20.4 %	17.9 %	11.8 %
DE	1.3 %	1.3 %	5.0 %	11.3 %	5.4 %	16.7 %	23.7 %	20.6 %	8.5 %
EE	1.2 %	1.5 %	6.2 %	15.7 %	7.9 %	21.8 %	29.0 %	26.0 %	19.7 %
IE	0.6 %	0.8 %	8.4 %	22.6 %	4.1 %	15.6 %	23.6 %	27.6 %	36.6 %
EL	0.7 %	1.4 %	21.5 %	39.5 %	10.4 %	22.1 %	28.9 %	36.0 %	78.1 %
ES	1.4 %	1.6 %	7.1 %	17.8 %	10.6 %	22.2 %	29.7 %	29.2 %	39.1 %
FR	:	0.1 %	4.8 %	11.9 %	2.9 %	13.3 %	21.9 %	18.5 %	20.7 %
HR	0.9 %	1.8 %	13.9 %	33.8 %	8.2 %	19.4 %	27.0 %	29.3 %	60.9 %
IT	1.4 %	1.6 %	11.6 %	23.0 %	8.7 %	19.4 %	26.6 %	28.3 %	40.2 %
CY	:	:	15.3 %	36.5 %	3.3 %	14.4 %	24.2 %	27.4 %	60.4 %
LV	1.4 %	2.4 %	19.2 %	34.6 %	7.9 %	21.2 %	29.2 %	32.7 %	49.0 %
LT	1.1 %	2.1 %	13.6 %	28.3 %	6.9 %	19.1 %	26.6 %	27.3 %	29.4 %
LU	0.6 %	0.6 %	1.4 %	5.0 %	4.0 %	16.4 %	24.4 %	19.0 %	11.9 %
HU	0.2 %	0.7 %	24.0 %	40.0 %	4.5 %	15.0 %	22.4 %	31.8 %	49.5 %
MT	:	:	10.2 %	20.2 %	2.4 %	15.9 %	25.7 %	23.8 %	32.3 %
NL	0.5 %	0.5 %	3.2 %	9.0 %	2.8 %	11.6 %	19.2 %	16.5 %	15.0 %
AT	0.3 %	0.3 %	4.0 %	9.4 %	4.0 %	14.1 %	21.2 %	19.2 %	14.9 %
PL	0.5 %	1.0 %	10.4 %	22.2 %	5.8 %	17.0 %	24.8 %	24.7 %	29.7 %
PT	0.7 %	1.0 %	10.6 %	25.7 %	8.6 %	19.5 %	27.1 %	27.5 %	43.7 %
RO	7.6 %	17.0 %	25.0 %	42.7 %	13.4 %	25.4 %	30.7 %	39.5 %	48.8 %
SI	:	:	6.6 %	17.2 %	4.1 %	14.5 %	21.6 %	20.4 %	30.6 %
SK	0.5 %	0.7 %	9.9 %	22.2 %	5.1 %	12.6 %	19.7 %	18.4 %	33.9 %
FI	:	0.1 %	2.8 %	7.9 %	2.5 %	12.8 %	22.2 %	17.3 %	7.4 %
SE	0.6 %	0.7 %	0.7 %	3.2 %	4.7 %	15.1 %	22.5 %	16.9 %	6.3 %
UK	0.5 %	0.6 %	7.4 %	15.5 %	5.0 %	16.8 %	25.6 %	24.1 %	20.3 %
EU-28	1.1 %	1.7 %	8.9 %	18.5 %	6.3 %	17.2 %	24.9 %	24.4 %	27.8 %

Source: EU-SILC (severely deprived: ilc_mddd11, AROP: ilc_li02, AROPE: ilc_peps01; subjective poverty: ilc_mdcs09; for other rates calculations based on 2014 microdata); the concept of extreme poverty is based on World Bank definitions (World Bank, 2016).

Note: ':' indicates data were not available; To calculate extreme poverty, PPS exchange rate was used; material poverty includes the population that cannot afford at least three (deprived) or at least four (severely deprived) items of the following nine items: (1) to pay rent, mortgage or utility bills; (2) to keep home adequately warm; (3) to face unexpected expenses; (4) to eat meat or proteins regularly; (5) to go on holiday; (6) a television set; (7) a washing machine; (8) a car; (9) a telephone; persons with great difficulties and difficulties are included under subjective poverty.

Table 2: Europe 2020 indicator: at-risk-of-poverty or social exclusion rate by sex (total population, EU-28, 2010-2014)

MS	2010			2011			2012			2013			2014		
	Women	Men	Total	Women	Men	Total	Women	Men	Total	Women	Men	Total	Women	Men	Total
BE	21.7 %	20.0 %	20.8 %	21.5 %	20.4 %	21.0 %	22.3 %	20.9 %	21.6 %	21.2 %	20.4 %	20.8 %	21.5 %	20.9 %	21.2 %
BG	50.9 %	47.3 %	49.2 %	50.5 %	47.7 %	49.1 %	50.9 %	47.6 %	49.3 %	49.4 %	46.5 %	48.0 %	41.3 %	38.8 %	40.1 %
CZ	16.0 %	12.7 %	14.4 %	16.9 %	13.7 %	15.3 %	16.9 %	13.7 %	15.4 %	16.1 %	13.1 %	14.6 %	16.3 %	13.3 %	14.8 %
DK	19.0 %	17.7 %	18.3 %	18.0 %	17.2 %	17.6 %	17.5 %	17.4 %	17.5 %	18.6 %	18.1 %	18.3 %	18.2 %	17.6 %	17.9 %
DE	20.9 %	18.6 %	19.7 %	21.3 %	18.5 %	19.9 %	21.1 %	18.1 %	19.6 %	21.9 %	18.8 %	20.3 %	21.8 %	19.5 %	20.6 %
EE	22.0 %	21.5 %	21.7 %	22.9 %	23.2 %	23.1 %	24.4 %	22.3 %	23.4 %	24.4 %	22.5 %	23.5 %	27.3 %	24.5 %	26.0 %
IE	28.1 %	26.5 %	27.3 %	29.8 %	29.0 %	29.4 %	30.4 %	29.7 %	30.0 %	30.2 %	28.8 %	29.5 %	28.0 %	27.2 %	27.6 %
EL	29.3 %	26.0 %	27.7 %	32.3 %	29.6 %	31.0 %	35.2 %	33.9 %	34.6 %	36.8 %	34.6 %	35.7 %	36.7 %	35.3 %	36.0 %
ES	26.7 %	25.5 %	26.1 %	27.4 %	26.1 %	26.7 %	27.2 %	27.3 %	27.2 %	26.7 %	27.9 %	27.3 %	28.9 %	29.4 %	29.2 %
FR	19.9 %	18.4 %	19.2 %	19.9 %	18.6 %	19.3 %	19.6 %	18.4 %	19.1 %	18.9 %	17.3 %	18.1 %	19.5 %	17.5 %	18.5 %
HR	32.1 %	30.1 %	31.1 %	33.4 %	31.7 %	32.6 %	33.3 %	31.8 %	32.6 %	30.2 %	29.6 %	29.9 %	29.9 %	28.6 %	29.3 %
IT	26.8 %	23.1 %	25.0 %	29.8 %	26.3 %	28.1 %	31.9 %	27.8 %	29.9 %	29.8 %	27.1 %	28.5 %	29.5 %	27.0 %	28.3 %
CY	26.3 %	22.8 %	24.6 %	26.4 %	22.8 %	24.6 %	29.0 %	25.1 %	27.1 %	28.8 %	26.8 %	27.8 %	28.8 %	26.0 %	27.4 %
LV	38.6 %	37.6 %	38.2 %	40.3 %	39.9 %	40.1 %	36.8 %	35.5 %	36.2 %	35.9 %	34.2 %	35.1 %	34.4 %	30.6 %	32.7 %
LT	34.2 %	33.7 %	34.0 %	33.3 %	33.0 %	33.1 %	33.4 %	31.4 %	32.5 %	33.0 %	28.3 %	30.8 %	28.8 %	25.5 %	27.3 %
LU	17.7 %	16.5 %	17.1 %	18.0 %	15.6 %	16.8 %	19.4 %	17.3 %	18.4 %	19.4 %	18.6 %	19.0 %	19.5 %	18.5 %	19.0 %
HU	30.3 %	29.4 %	29.9 %	32.0 %	31.1 %	31.5 %	34.0 %	32.9 %	33.5 %	35.2 %	34.4 %	34.8 %	32.3 %	31.4 %	31.8 %
MT	22.4 %	20.1 %	21.2 %	23.2 %	20.9 %	22.1 %	24.3 %	21.9 %	23.1 %	24.9 %	23.1 %	24.0 %	24.7 %	22.9 %	23.8 %
NL	16.0 %	14.1 %	15.1 %	16.6 %	14.9 %	15.7 %	16.3 %	13.6 %	15.0 %	16.9 %	14.9 %	15.9 %	17.2 %	15.8 %	16.5 %
AT	20.5 %	17.3 %	18.9 %	20.3 %	17.9 %	19.2 %	19.6 %	17.3 %	18.5 %	20.1 %	17.4 %	18.8 %	20.5 %	17.7 %	19.2 %
PL	28.5 %	27.0 %	27.8 %	27.7 %	26.6 %	27.2 %	27.3 %	26.1 %	26.7 %	26.2 %	25.5 %	25.8 %	24.7 %	24.7 %	24.7 %
PT	25.8 %	24.8 %	25.3 %	25.1 %	23.8 %	24.4 %	25.9 %	24.6 %	25.3 %	27.4 %	27.5 %	27.5 %	28.1 %	26.7 %	27.5 %
RO	42.4 %	40.5 %	41.5 %	41.9 %	39.9 %	40.9 %	43.8 %	42.5 %	43.2 %	42.5 %	41.3 %	41.9 %	39.9 %	39.1 %	39.5 %
SI	20.1 %	16.5 %	18.3 %	21.1 %	17.4 %	19.3 %	20.8 %	18.3 %	19.6 %	21.4 %	19.4 %	20.4 %	21.5 %	19.3 %	20.4 %
SK	21.6 %	19.6 %	20.6 %	21.7 %	19.5 %	20.6 %	21.3 %	19.7 %	20.5 %	20.2 %	19.3 %	19.8 %	18.7 %	18.1 %	18.4 %
FI	17.7 %	16.0 %	16.9 %	18.5 %	17.3 %	17.9 %	17.4 %	17.0 %	17.2 %	16.2 %	15.7 %	16.0 %	17.6 %	16.9 %	17.3 %
SE	16.7 %	13.4 %	15.0 %	18.0 %	14.2 %	16.1 %	17.2 %	14.1 %	15.6 %	17.9 %	14.9 %	16.4 %	18.2 %	15.6 %	16.9 %
UK	24.2 %	22.1 %	23.2 %	24.1 %	21.4 %	22.7 %	24.9 %	23.4 %	24.1 %	25.8 %	23.6 %	24.8 %	25.2 %	22.9 %	24.1 %
EU-28	24.8 %	22.6 %	23.7 %	25.3 %	23.1 %	24.3 %	25.7 %	23.7 %	24.7 %	25.4 %	23.7 %	24.6 %	25.2 %	23.6 %	24.4 %

Source: Eurostat, EU-SILC (ilc_peps01).

Table 3: Beijing indicator 1: at-risk-of-poverty rate by sex and age (EU-28, 2014)

MS	Total			Less than 16			16 and over			16-24			25-49			50-64			16-64			65 and over		
	W	M	T	W	M	T	W	M	T	W	M	T	W	M	T	W	M	T	W	M	T	W	M	T
BE	15.9 %	15.0 %	15.5 %	17.2 %	18.6 %	17.9 %	15.6 %	14.1 %	14.9 %	20.3 %	20.5 %	20.4 %	15.4 %	13.4 %	14.4 %	12.7 %	10.8 %	11.8 %	15.4 %	13.8 %	14.6 %	16.5 %	15.5 %	16.1 %
BG	22.6 %	20.9 %	21.8 %	34.7 %	28.5 %	31.5 %	20.6 %	19.5 %	20.1 %	27.4 %	25.8 %	26.6 %	19.1 %	19.8 %	19.4 %	14.7 %	17.1 %	15.9 %	18.8 %	19.8 %	19.3 %	25.8 %	18.0 %	22.6 %
CZ	10.5 %	8.9 %	9.7 %	13.2 %	15.6 %	14.5 %	10.0 %	7.5 %	8.8 %	12.8 %	10.8 %	11.8 %	10.3 %	7.2 %	8.7 %	9.4 %	8.7 %	9.0 %	10.4 %	8.2 %	9.3 %	8.9 %	4.3 %	7.0 %
DK	11.8 %	12.4 %	12.1 %	9.6 %	9.4 %	9.5 %	12.3 %	13.1 %	12.7 %	33.6 %	31.2 %	32.4 %	10.8 %	12.8 %	11.8 %	4.0 %	5.6 %	4.8 %	12.9 %	14.1 %	13.5 %	10.4 %	9.1 %	9.8 %
DE	17.4 %	15.9 %	16.7 %	14.8 %	14.5 %	14.6 %	17.8 %	16.2 %	17.0 %	23.7 %	16.6 %	20.1 %	15.5 %	15.5 %	15.5 %	18.2 %	19.3 %	18.7 %	17.6 %	16.9 %	17.3 %	18.4 %	14.0 %	16.3 %
EE	23.3 %	20.1 %	21.8 %	18.7 %	20.2 %	19.5 %	24.2 %	20.1 %	22.3 %	17.2 %	20.6 %	19.0 %	16.1 %	17.5 %	16.8 %	23.0 %	26.0 %	24.4 %	18.5 %	20.4 %	19.5 %	39.7 %	18.5 %	32.6 %
IE	16.1 %	15.2 %	15.6 %	15.7 %	15.7 %	15.7 %	16.2 %	15.1 %	15.6 %	27.9 %	27.6 %	27.8 %	13.0 %	10.8 %	12.0 %	18.1 %	17.6 %	17.8 %	17.0 %	16.2 %	16.6 %	12.2 %	9.3 %	10.9 %
EL	22.0 %	22.2 %	22.1 %	24.0 %	26.4 %	25.3 %	21.7 %	21.4 %	21.5 %	31.5 %	32.6 %	32.0 %	24.4 %	21.9 %	23.2 %	18.8 %	22.8 %	20.7 %	23.6 %	23.6 %	23.6 %	16.1 %	13.3 %	14.9 %
ES	22.1 %	22.4 %	22.2 %	29.8 %	30.5 %	30.1 %	20.7 %	20.7 %	20.7 %	29.9 %	31.8 %	30.9 %	24.0 %	22.4 %	23.2 %	18.4 %	20.8 %	19.6 %	23.2 %	23.2 %	23.2 %	12.5 %	10.0 %	11.4 %
FR	14.1 %	12.6 %	13.3 %	17.6 %	17.4 %	17.5 %	13.3 %	11.3 %	12.3 %	22.2 %	19.1 %	20.7 %	14.1 %	11.2 %	12.7 %	11.0 %	10.5 %	10.8 %	14.4 %	12.4 %	13.4 %	9.6 %	7.2 %	8.6 %
HR	20.1 %	18.7 %	19.4 %	22.7 %	18.9 %	20.8 %	19.6 %	18.6 %	19.1 %	21.6 %	21.7 %	21.6 %	16.9 %	17.5 %	17.2 %	18.1 %	17.5 %	17.8 %	18.0 %	18.2 %	18.1 %	24.6 %	20.8 %	23.1 %
IT	20.5 %	18.4 %	19.4 %	26.0 %	24.0 %	25.0 %	19.5 %	17.3 %	18.5 %	25.9 %	27.4 %	26.7 %	21.8 %	18.5 %	20.1 %	16.4 %	16.5 %	16.4 %	20.6 %	19.1 %	19.9 %	16.6 %	11.0 %	14.2 %
CY	15.6 %	13.1 %	14.4 %	14.5 %	12.2 %	13.3 %	15.9 %	13.4 %	14.7 %	11.5 %	12.2 %	11.9 %	13.8 %	12.5 %	13.2 %	15.7 %	13.1 %	14.5 %	13.8 %	12.6 %	13.3 %	26.5 %	17.6 %	22.4 %
LV	22.5 %	19.5 %	21.2 %	22.1 %	25.2 %	23.7 %	22.6 %	18.3 %	20.7 %	20.1 %	18.2 %	19.2 %	17.4 %	17.5 %	17.4 %	16.8 %	21.6 %	20.5 %	18.6 %	18.8 %	18.7 %	33.2 %	15.9 %	27.6 %
LT	20.3 %	17.8 %	19.1 %	23.3 %	22.7 %	23.0 %	19.8 %	16.7 %	18.4 %	21.9 %	19.9 %	20.9 %	17.9 %	16.8 %	17.4 %	16.8 %	17.5 %	17.1 %	18.2 %	17.7 %	17.9 %	24.3 %	11.9 %	20.1 %
LU	16.6 %	16.3 %	16.4 %	23.8 %	25.8 %	24.8 %	15.0 %	14.1 %	14.5 %	24.5 %	23.2 %	23.9 %	16.9 %	13.9 %	15.4 %	12.4 %	14.5 %	13.4 %	16.9 %	15.6 %	16.3 %	6.8 %	5.7 %	6.3 %
HU	14.5 %	15.5 %	15.0 %	25.8 %	24.5 %	25.1 %	12.7 %	13.7 %	13.1 %	22.9 %	19.8 %	21.3 %	14.7 %	13.6 %	14.1 %	12.1 %	15.8 %	13.9 %	15.0 %	15.4 %	15.2 %	4.9 %	3.8 %	4.5 %
MT	16.0 %	15.7 %	15.9 %	21.9 %	25.3 %	23.7 %	15.0 %	13.8 %	14.4 %	13.1 %	14.9 %	14.0 %	15.3 %	12.9 %	14.1 %	13.5 %	12.4 %	13.0 %	14.4 %	13.1 %	13.7 %	17.1 %	16.7 %	16.9 %
NL	11.9 %	11.3 %	11.6 %	14.3 %	13.3 %	13.8 %	11.4 %	10.9 %	11.1 %	23.4 %	19.2 %	21.2 %	9.9 %	10.4 %	10.2 %	11.4 %	11.6 %	11.5 %	12.6 %	12.3 %	12.5 %	6.8 %	4.9 %	5.9 %
AT	14.9 %	13.3 %	14.1 %	18.7 %	18.9 %	18.8 %	14.2 %	12.2 %	13.2 %	16.5 %	14.8 %	15.6 %	13.6 %	12.7 %	13.2 %	11.9 %	10.3 %	11.1 %	13.6 %	12.4 %	13.0 %	16.4 %	11.4 %	14.2 %
PL	16.8 %	17.2 %	17.0 %	21.4 %	21.8 %	21.6 %	16.0 %	16.2 %	16.1 %	23.8 %	22.3 %	23.0 %	15.4 %	15.5 %	15.4 %	15.0 %	18.7 %	16.7 %	16.6 %	17.5 %	17.0 %	13.8 %	8.4 %	11.7 %
PT	20.0 %	18.9 %	19.5 %	26.0 %	24.6 %	25.3 %	19.0 %	17.8 %	18.4 %	25.6 %	28.0 %	26.8 %	18.2 %	16.3 %	17.3 %	19.5 %	19.6 %	19.6 %	19.7 %	19.1 %	19.4 %	16.9 %	12.6 %	15.1 %
RO	25.2 %	25.5 %	25.4 %	38.8 %	37.9 %	38.3 %	22.8 %	23.0 %	22.9 %	37.3 %	35.1 %	36.2 %	23.8 %	25.3 %	24.5 %	17.1 %	19.1 %	18.0 %	23.8 %	25.2 %	24.5 %	18.9 %	10.5 %	15.5 %
SI	15.2 %	13.7 %	14.5 %	13.9 %	15.4 %	14.7 %	15.5 %	13.3 %	14.4 %	16.1 %	15.2 %	15.6 %	13.0 %	12.5 %	12.8 %	13.9 %	15.5 %	14.7 %	13.7 %	13.8 %	13.8 %	21.6 %	10.8 %	17.1 %
SK	12.6 %	12.7 %	12.6 %	20.4 %	18.0 %	19.1 %	11.1 %	11.6 %	11.4 %	15.2 %	16.0 %	15.6 %	12.3 %	12.0 %	12.1 %	10.2 %	12.9 %	11.5 %	12.1 %	12.8 %	12.5 %	7.5 %	4.1 %	6.2 %
FI	13.3 %	12.3 %	12.8 %	11.7 %	9.8 %	10.7 %	13.6 %	12.9 %	13.3 %	21.4 %	22.8 %	22.1 %	9.0 %	11.7 %	10.4 %	10.1 %	10.9 %	10.5 %	11.5 %	13.4 %	12.4 %	19.7 %	11.0 %	16.0 %
SE	16.3 %	13.9 %	15.1 %	17.3 %	12.2 %	14.7 %	16.1 %	14.3 %	15.2 %	28.5 %	31.4 %	30.0 %	13.3 %	13.2 %	13.2 %	7.1 %	9.7 %	8.4 %	14.1 %	15.5 %	14.8 %	21.7 %	10.3 %	16.5 %
UK	17.6 %	16.0 %	16.8 %	19.0 %	19.2 %	19.1 %	17.3 %	15.3 %	16.3 %	25.3 %	21.2 %	23.2 %	14.1 %	13.8 %	14.0 %	15.5 %	14.7 %	15.1 %	16.4 %	15.4 %	15.9 %	20.0 %	14.9 %	17.7 %
EU-28	17.7 %	16.7 %	17.2 %	21.0 %	20.5 %	20.7 %	17.1 %	15.9 %	16.5 %	24.9 %	22.7 %	23.8 %	16.9 %	15.9 %	16.4 %	15.2 %	16.0 %	15.6 %	17.6 %	17.0 %	17.3 %	15.7 %	11.3 %	13.8 %

Source: Eurostat, EU-SILC (ile_li02).

Table 4: Beijing indicator 2: at-risk-of-poverty rate by type of household (EU-28, 2014)

MS	Total	Households without dependent children										Households with dependent children					
		Single person				Two adults						Adult with children	Two adults with			Two or more adults with children	Total
		Total	Women	Men	younger than 65 years	65 or over	Total	younger than 65 years	at least one 65 or over	Two or more adults without children	Three or more adults		one child	two children	three or more children		
BE	15.5 %	22.4 %	22.9 %	21.9 %	25.1 %	17.8 %	10.9 %	8.1 %	14.1 %	10.5 %	9.2 %	36.4 %	10.3 %	10.2 %	20.0 %	13.6 %	16.6 %
BG	21.7 %	31.0 %	36.6 %	22.8 %	19.2 %	39.8 %	14.8 %	13.2 %	16.3 %	13.4 %	12.0 %	42.9 %	16.2 %	24.1 %	78.9 %	25.5 %	26.5 %
CZ	9.7 %	15.4 %	17.9 %	11.7 %	16.2 %	14.5 %	5.8 %	7.6 %	3.7 %	4.8 %	3.0 %	35.9 %	8.0 %	8.3 %	24.0 %	9.9 %	12.1 %
DK	12.1 %	27.2 %	24.5 %	30.0 %	33.5 %	14.3 %	6.4 %	6.7 %	6.0 %	6.9 %	11.8 %	13.0 %	7.9 %	4.2 %	12.4 %	7.4 %	8.2 %
DE	16.7 %	32.9 %	32.3 %	33.5 %	35.7 %	27.1 %	11.5 %	11.6 %	11.4 %	11.5 %	11.2 %	29.4 %	11.5 %	10.9 %	14.0 %	11.3 %	13.7 %
EE	21.9 %	49.4 %	52.3 %	44.5 %	36.4 %	66.0 %	14.8 %	16.1 %	13.0 %	14.0 %	12.0 %	37.2 %	20.0 %	13.2 %	23.6 %	16.5 %	18.4 %
IE	15.6 %	23.5 %	21.9 %	25.3 %	30.6 %	14.9 %	10.1 %	10.0 %	10.2 %	12.2 %	15.7 %	34.4 %	10.3 %	12.1 %	19.7 %	14.2 %	16.4 %
EL	22.1 %	22.6 %	22.9 %	22.2 %	23.6 %	21.6 %	14.3 %	18.4 %	11.3 %	17.7 %	21.7 %	27.8 %	22.6 %	22.0 %	32.4 %	25.6 %	25.7 %
ES	22.2 %	20.7 %	16.5 %	25.4 %	30.5 %	7.3 %	14.8 %	16.5 %	13.0 %	15.1 %	15.6 %	42.0 %	20.2 %	25.3 %	44.1 %	27.1 %	28.0 %
FR	13.2 %	17.0 %	17.4 %	16.4 %	19.9 %	13.0 %	6.9 %	7.7 %	5.9 %	6.8 %	6.1 %	35.5 %	12.2 %	8.8 %	19.1 %	13.1 %	16.0 %
HR	19.4 %	31.2 %	32.1 %	29.4 %	30.2 %	31.7 %	20.5 %	19.2 %	21.5 %	17.8 %	15.3 %	29.6 %	14.2 %	14.7 %	31.3 %	18.2 %	18.6 %
IT	19.4 %	23.0 %	26.5 %	18.0 %	23.1 %	22.8 %	12.3 %	14.9 %	10.6 %	12.8 %	13.3 %	37.5 %	15.3 %	22.2 %	31.8 %	22.4 %	23.6 %
CY	14.4 %	26.5 %	29.8 %	21.5 %	19.5 %	39.8 %	18.5 %	16.5 %	20.8 %	16.7 %	12.8 %	27.9 %	12.8 %	7.5 %	14.5 %	10.6 %	11.5 %
LV	21.0 %	42.2 %	43.6 %	39.0 %	32.2 %	51.1 %	16.3 %	16.7 %	15.9 %	14.1 %	10.6 %	41.1 %	12.1 %	17.2 %	27.7 %	17.9 %	20.4 %
LT	19.2 %	34.9 %	35.8 %	33.2 %	34.0 %	35.8 %	10.3 %	12.7 %	7.1 %	10.1 %	9.7 %	46.0 %	20.1 %	13.5 %	39.8 %	16.7 %	20.0 %
LU	16.4 %	15.3 %	12.4 %	18.3 %	18.9 %	7.9 %	6.7 %	8.9 %	3.8 %	6.1 %	4.9 %	44.6 %	15.0 %	16.5 %	32.4 %	20.2 %	22.4 %
HU	15.0 %	12.9 %	9.1 %	19.3 %	18.6 %	6.3 %	8.6 %	11.9 %	4.1 %	7.7 %	5.9 %	32.4 %	13.9 %	14.1 %	33.0 %	19.6 %	20.7 %
MT	15.9 %	20.4 %	17.9 %	23.3 %	24.7 %	16.5 %	16.0 %	10.2 %	21.2 %	10.2 %	4.1 %	46.3 %	10.8 %	19.3 %	44.4 %	17.1 %	19.4 %
NL	11.6 %	20.6 %	19.6 %	21.6 %	26.5 %	7.4 %	7.1 %	8.8 %	5.1 %	6.7 %	4.3 %	25.6 %	8.5 %	8.9 %	17.8 %	10.5 %	11.9 %
AT	14.1 %	23.6 %	26.0 %	20.7 %	25.3 %	20.5 %	11.1 %	10.6 %	11.7 %	9.1 %	4.7 %	31.6 %	7.3 %	9.8 %	29.6 %	12.9 %	14.6 %
PL	16.8 %	20.3 %	17.9 %	25.2 %	22.8 %	17.8 %	11.0 %	13.3 %	7.7 %	11.1 %	11.2 %	27.6 %	10.8 %	15.4 %	35.8 %	19.5 %	19.8 %
PT	19.5 %	23.1 %	22.4 %	24.3 %	23.8 %	22.5 %	15.1 %	17.4 %	13.1 %	14.3 %	13.1 %	38.4 %	15.4 %	18.0 %	38.4 %	21.7 %	23.0 %
RO	25.3 %	26.0 %	26.6 %	24.7 %	25.0 %	26.6 %	12.2 %	15.1 %	8.8 %	13.4 %	14.6 %	30.7 %	15.7 %	31.1 %	73.1 %	32.3 %	32.3 %
SI	14.5 %	33.0 %	35.0 %	30.6 %	30.5 %	35.9 %	11.3 %	13.6 %	8.9 %	9.7 %	7.5 %	27.4 %	14.7 %	11.3 %	15.4 %	12.4 %	13.4 %
SK	12.6 %	15.7 %	13.3 %	20.6 %	20.4 %	11.1 %	7.5 %	9.9 %	4.9 %	6.8 %	6.4 %	30.6 %	13.2 %	11.4 %	28.4 %	15.5 %	16.0 %
FI	12.8 %	32.0 %	31.3 %	32.8 %	31.7 %	32.5 %	6.8 %	8.3 %	4.7 %	6.7 %	5.4 %	20.7 %	5.6 %	4.9 %	12.2 %	7.6 %	9.1 %
SE	15.1 %	33.6 %	35.3 %	31.6 %	33.0 %	34.6 %	7.3 %	8.4 %	6.0 %	7.4 %	9.2 %	33.7 %	10.2 %	6.3 %	16.9 %	9.8 %	12.8 %
UK	16.8 %	26.9 %	28.1 %	25.4 %	28.3 %	25.1 %	11.8 %	10.3 %	13.6 %	11.4 %	10.6 %	28.2 %	13.6 %	13.4 %	28.1 %	17.0 %	18.6 %
EU-28	17.2 %	25.1 %	25.1 %	25.0 %	27.9 %	21.1 %	10.9 %	11.5 %	10.2 %	11.2 %	11.9 %	32.4 %	13.6 %	15.0 %	26.5 %	18.0 %	19.4 %

Source: Eurostat, EU-SILC (ilc_lir03).

Table 5: Beijing indicator 3: inactivity by sex and age (EU-28, 2014)

MS	Share of women and men who are inactive by age												Due to family-care reasons			
	15-64				15-24				25-49				50-64			
	W	M	T		W	M	T		W	M	T		W	M	T	
BE	37.0 %	27.6 %	32.3 %		71.9 %	67.7 %	69.8 %		17.9 %	8.4 %	13.1 %		48.6 %	35.7 %	42.1 %	
BG	35.0 %	27.1 %	31.0 %		77.3 %	68.5 %	72.8 %		20.3 %	12.8 %	16.4 %		38.8 %	31.2 %	35.1 %	
CZ	34.4 %	18.8 %	26.5 %		73.9 %	61.9 %	67.8 %		20.0 %	4.1 %	11.9 %		40.0 %	23.6 %	31.9 %	
DK	25.0 %	18.9 %	21.9 %		38.0 %	39.0 %	38.5 %		16.4 %	9.4 %	12.9 %		31.0 %	21.5 %	26.3 %	
DE	27.1 %	17.5 %	22.3 %		52.3 %	48.0 %	50.1 %		17.7 %	7.1 %	12.3 %		29.5 %	18.5 %	24.1 %	
EE	28.7 %	20.7 %	24.8 %		63.0 %	58.6 %	60.8 %		19.0 %	6.6 %	12.7 %		26.8 %	24.9 %	25.9 %	
IE	37.4 %	22.9 %	30.2 %		64.2 %	61.2 %	62.7 %		26.2 %	9.8 %	18.1 %		45.2 %	24.6 %	35.0 %	
EL	41.0 %	24.0 %	32.6 %		73.9 %	70.0 %	72.0 %		21.3 %	5.7 %	13.4 %		59.0 %	34.4 %	47.3 %	
ES	31.2 %	20.5 %	25.8 %		66.0 %	62.7 %	64.3 %		16.2 %	6.7 %	11.4 %		43.3 %	26.3 %	34.9 %	
FR	32.8 %	24.7 %	28.9 %		66.5 %	59.7 %	63.1 %		16.6 %	6.6 %	11.7 %		40.1 %	33.7 %	37.0 %	
HR	38.7 %	29.1 %	33.9 %		71.5 %	61.5 %	66.4 %		16.5 %	11.5 %	14.0 %		55.4 %	39.2 %	47.5 %	
IT	45.6 %	26.4 %	36.1 %		76.9 %	69.0 %	72.9 %		32.7 %	12.4 %	22.6 %		52.9 %	29.2 %	41.4 %	
CY	30.9 %	20.0 %	25.7 %		60.5 %	58.8 %	59.7 %		13.8 %	6.4 %	10.3 %		47.2 %	21.6 %	34.6 %	
LV	28.4 %	22.2 %	25.4 %		64.7 %	54.7 %	59.6 %		16.5 %	8.2 %	12.4 %		29.7 %	28.6 %	29.2 %	
LT	28.4 %	24.0 %	26.3 %		70.4 %	61.4 %	65.8 %		11.0 %	8.1 %	9.5 %		30.5 %	24.8 %	27.9 %	
LU	35.8 %	22.8 %	29.2 %		77.0 %	70.4 %	73.7 %		17.1 %	4.6 %	10.8 %		50.1 %	31.6 %	40.6 %	
HU	39.3 %	26.6 %	33.0 %		74.1 %	67.0 %	70.5 %		21.7 %	7.4 %	14.5 %		49.8 %	37.8 %	44.2 %	
MT	47.8 %	20.1 %	33.7 %		48.2 %	47.1 %	47.6 %		32.4 %	4.0 %	17.9 %		71.8 %	29.8 %	50.8 %	
NL	26.2 %	15.8 %	21.0 %		32.3 %	33.0 %	32.6 %		17.0 %	7.4 %	12.2 %		37.3 %	19.0 %	28.1 %	
AT	29.2 %	20.0 %	24.6 %		44.6 %	39.3 %	42.0 %		14.7 %	7.9 %	11.3 %		45.5 %	30.4 %	38.1 %	
PL	38.9 %	25.4 %	32.1 %		71.3 %	61.2 %	66.1 %		19.5 %	7.9 %	13.6 %		52.9 %	35.1 %	44.4 %	
PT	30.0 %	23.3 %	26.8 %		66.2 %	65.2 %	65.7 %		12.2 %	7.4 %	9.8 %		42.2 %	27.8 %	35.3 %	
RO	43.1 %	25.7 %	34.3 %		76.0 %	65.2 %	70.4 %		25.4 %	8.6 %	16.8 %		56.3 %	35.5 %	46.4 %	
SI	32.8 %	25.7 %	29.1 %		69.6 %	63.4 %	66.4 %		11.1 %	6.3 %	8.6 %		51.2 %	40.7 %	45.9 %	
SK	37.1 %	22.4 %	29.7 %		76.4 %	62.0 %	69.0 %		20.5 %	5.0 %	12.6 %		43.7 %	30.9 %	37.6 %	
FI	26.1 %	23.2 %	24.6 %		47.4 %	48.5 %	47.9 %		17.4 %	10.0 %	13.6 %		27.0 %	29.5 %	28.3 %	
SE	20.7 %	16.4 %	18.5 %		44.0 %	45.1 %	44.6 %		11.8 %	6.1 %	8.9 %		21.1 %	15.0 %	18.0 %	
UK	28.7 %	17.8 %	23.3 %		43.9 %	40.5 %	42.2 %		20.2 %	7.2 %	13.7 %		34.5 %	22.2 %	28.5 %	
EU-28	33.5 %	21.9 %	27.7 %		61.2 %	55.6 %	58.3 %		20.0 %	7.9 %	13.9 %		41.6 %	27.2 %	34.6 %	

Source: Eurostat, LFS (lfsa_ipga, lfsa_igar).

Note: Family-care reasons include 'Looking after children or incapacitated adults' and 'Other family or personal responsibilities'. Due to data availability, only 'Looking after children or incapacitated adults' is taken into account for FR and only 'Other family or personal responsibilities' is taken into account for DK, EE, EL, HR, CY, LV, LT, LU, MT, PT, RO, SI, FI, SE.

Table 6: At-risk-of-poverty rate after and before social benefits (EU-28, 2014)

MS	At-risk-of-poverty rate					Social protection benefits (as % of GDP)
	After social transfers	Before social transfers				
		Pensions included		Also pensions excluded		
		Rate (%)	Increase (%)	Rate (%)	Increase (%)	
BE	15.5 %	27.5 %	77.4 %	43.1 %	178.1 %	28.9 %
BG	21.8 %	27.3 %	25.2 %	46.2 %	111.9 %	17.0 %
CZ	9.7 %	17.2 %	77.3 %	37.1 %	282.5 %	19.6 %
DK	12.1 %	26.9 %	122.3 %	41.5 %	243.0 %	31.7 %
DE	16.7 %	25.0 %	49.7 %	44.0 %	163.5 %	27.7 %
EE	21.8 %	28.4 %	30.3 %	40.9 %	87.6 %	14.6 %
IE	15.6 %	37.2 %	138.5 %	48.8 %	212.8 %	20.7 %
EL	22.1 %	26.0 %	17.6 %	52.2 %	136.2 %	30.3 %
ES	22.2 %	31.1 %	40.1 %	47.5 %	114.0 %	25.2 %
FR	13.3 %	24.0 %	80.5 %	44.4 %	233.8 %	31.8 %
HR	19.4 %	29.9 %	54.1 %	45.2 %	133.0 %	21.3 %
IT	19.4 %	24.7 %	27.3 %	45.8 %	136.1 %	28.6 %
CY	14.4 %	24.6 %	70.8 %	36.5 %	153.5 %	21.8 %
LV	21.2 %	27.0 %	27.4 %	41.7 %	96.7 %	14.2 %
LT	19.1 %	27.5 %	44.0 %	43.5 %	127.7 %	14.5 %
LU	16.4 %	27.6 %	68.3 %	44.8 %	173.2 %	22.7 %
HU	15.0 %	26.6 %	77.3 %	50.1 %	234.0 %	20.6 %
MT	15.9 %	23.8 %	49.7 %	37.8 %	137.7 %	18.2 %
NL	11.6 %	21.3 %	83.6 %	37.8 %	225.9 %	29.3 %
AT	14.1 %	25.4 %	80.1 %	43.8 %	210.6 %	28.9 %
PL	17.0 %	23.1 %	35.9 %	43.7 %	157.1 %	17.2 %
PT	19.5 %	26.7 %	36.9 %	47.8 %	145.1 %	26.1 %
RO	25.4 %	28.5 %	12.2 %	48.6 %	91.3 %	14.5 %
SI	14.5 %	25.1 %	73.1 %	42.5 %	193.1 %	24.5 %
SK	12.6 %	19.6 %	55.6 %	38.0 %	201.6 %	17.9 %
FI	12.8 %	27.6 %	115.6 %	43.3 %	238.3 %	30.4 %
SE	15.1 %	28.5 %	88.7 %	44.0 %	191.4 %	29.4 %
UK	16.8 %	29.4 %	75.0 %	43.6 %	159.5 %	27.8 %
EU-28	17.2 %	26.1 %	51.7 %	44.7 %	159.9 %	27.5 %

Source: Eurostat, EU-SILC (ilc_li03, ilc_li10b, ilc_li09b), expenditure (spr_exp_sum).

Note: Data on expenditure from 2013 for EU-28, 2012 for EL and 2012 for PL (provisional data).

Table 7: At-risk-of-poverty rate of couples with and without women's and men's income from work (EU-28, 2014)

MS	Couple without children			Couple with children		
	Full income	Without income from work earned by		Full income	Without income from work earned by	
		women	men		women	men
BE	6.7 %	17.5 %	36.3 %	11.1 %	30.2 %	58.6 %
BG	11.6 %	25.4 %	29.4 %	21.0 %	42.1 %	62.3 %
CZ	5.6 %	19.9 %	38.4 %	9.0 %	32.0 %	79.7 %
DK	5.3 %	20.5 %	33.9 %	6.8 %	33.7 %	63.3 %
DE	11.1 %	28.0 %	43.5 %	11.4 %	22.8 %	76.2 %
EE	14.7 %	36.0 %	41.9 %	16.6 %	32.8 %	57.2 %
IE	8.3 %	28.0 %	32.2 %	11.9 %	28.9 %	55.9 %
EL	17.3 %	27.6 %	40.9 %	22.2 %	35.4 %	63.2 %
ES	15.1 %	29.5 %	44.2 %	23.7 %	40.5 %	66.5 %
FR	6.6 %	20.1 %	32.8 %	11.4 %	38.2 %	65.4 %
HR	19.5 %	29.8 %	35.5 %	17.0 %	37.7 %	61.9 %
IT	13.1 %	21.5 %	38.3 %	19.9 %	32.7 %	71.1 %
CY	16.2 %	32.1 %	48.5 %	10.5 %	33.9 %	57.2 %
LV	15.5 %	35.2 %	44.0 %	13.8 %	34.4 %	58.4 %
LT	10.9 %	30.6 %	37.2 %	17.7 %	38.4 %	63.9 %
LU	7.2 %	22.6 %	33.3 %	17.6 %	40.2 %	66.9 %
HU	9.7 %	27.9 %	32.3 %	15.5 %	40.6 %	69.0 %
MT	15.4 %	24.5 %	43.1 %	17.2 %	32.3 %	74.5 %
NL	7.0 %	15.7 %	39.8 %	9.5 %	25.2 %	73.1 %
AT	9.3 %	22.9 %	37.0 %	11.3 %	25.1 %	78.3 %
PL	10.3 %	23.7 %	38.7 %	15.2 %	39.3 %	66.7 %
PT	15.7 %	30.2 %	37.7 %	17.2 %	42.2 %	61.5 %
RO	13.1 %	20.5 %	35.6 %	26.7 %	45.1 %	68.8 %
SI	11.1 %	26.9 %	30.9 %	12.4 %	42.0 %	57.1 %
SK	9.2 %	27.7 %	37.0 %	14.6 %	39.9 %	81.2 %
FI	7.1 %	25.5 %	33.3 %	6.2 %	28.6 %	58.9 %
SE	6.8 %	22.1 %	34.0 %	8.6 %	32.0 %	64.8 %
UK	8.7 %	26.8 %	41.9 %	15.7 %	32.4 %	72.3 %
EU-28	10.1 %	24.6 %	39.0 %	15.4 %	33.7 %	69.2 %

Source: EU-SILC, calculations based on 2014 microdata.

Note: Estimation based on couples consisting of women and men partners (same-sex partners are excluded), with or without children. Poverty rate is calculated by comparing original national poverty lines (60 % of median equalised income) for the year 2014 and income of the household when one income from working activity is excluded from household income (the poverty line is not recalculated). Income from working activity includes employee income and benefits from self-employment (losses excluded).

Table 8: Activity status of Roma, by sex and age group (11 EU Member States)

Activity status (general)		Women				Men			
		16-24	25-44	45-59	60+	16-24	25-44	45-59	60+
Economically active	paid work (full-time, part-time, ad hoc and self-employed)	19.8 %	28.0 %	16.6 %	2.8 %	28.1 %	44.6 %	36.5 %	8.9 %
	unemployed	39.7 %	35.3 %	31.6 %	6.5 %	46.0 %	41.8 %	37.1 %	10.6 %
Economically inactive	in education, training	12.7 %	:	:	:	16.1 %	:	:	:
	retired	:	:	8.4 %	70.5 %	:	0.7 %	7.0 %	71.9 %
	permanently disabled	0.8 %	2.3 %	9.9 %	3.7 %	1.7 %	3.1 %	10.0 %	5.2 %
	fulfilling domestic tasks	21.3 %	26.7 %	25.8 %	13.8 %	1.0 %	0.7 %	:	:
	other inactive or unpaid work	5.6 %	7.2 %	7.6 %	2.7 %	7.0 %	8.9 %	8.9 %	2.6 %

Source: FRA Roma Pilot Survey 2011, data were calculated by FRA upon specific request.

Note: ':' indicates data were not available.

Table 9: Share of Roma households that own individual items (11 EU Member States)

Items	Women in household	Men in household	Total
Colour TV	89.9 %	90.2 %	90.1 %
Radio	53.9 %	54.1 %	54.0 %
Bicycle or motorbike	33.9 %	36.0 %	35.0 %
Car for private use	40.7 %	42.5 %	41.6 %
Horse	4.6 %	4.9 %	4.7 %
Computer	21.5 %	22.1 %	21.8 %
Internet connection	15.5 %	15.7 %	15.6 %
Mobile phone or landline	75.5 %	76.0 %	75.8 %
Bed for each household member, including infants	70.2 %	69.9 %	70.0 %
30 or more books (including textbooks)	22.8 %	22.6 %	22.7 %
Power generator	8.0 %	8.1 %	8.1 %

Source: FRA Roma Pilot Survey 2011, calculated by FRA upon specific request.

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