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WOMEN IN POVERTY BREAKING THE CYCLE

A Discussion Paper



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INTRODUCTION

Former economic crises have taught us that economic unrest leads to an increased level of individual and structural discrimination for different groups of people and especially those who are generally in a vulnerable position in society. Women in poverty around Europe (and worldwide) are one of the groups heavily and negatively affected by the current COVID-19 crisis regarding their economic situation, their wellbeing, their safety, but also regarding their housing and education circumstances. While in “normal” times they also suffer from inequalities, the COVID-19 crisis aggravates these inequalities and acts like a magnifying glass placing a spotlight on their specific challenges.

Women in poverty are not a homogenous group but include women from different marginalised and vulnerable groups such as Roma women, Muslim women, Black women, Asian women, migrant women, trans women, older women, women with disabilities, single mothers, women with a low socio-economic status, etc. They are also confronted with different types of discrimination, violence and social exclusion. In practice, women in poverty are necessarily victims of intersectional discrimination, with the ground of gender as one and socio-economic disadvantage or poverty as the other ground. Equinet has been long calling attention to the importance of introducing socio-economic status or disadvantage as a protected ground under European and national equality legislation¹. As we shall see in this paper, the discrimination women in poverty suffer is often ‘three dimensional’ as even within this group already discriminated on the grounds of gender and socio-economic disadvantage, there are some that suffer discrimination on a further ground or grounds, such as for instance age, disability, race or ethnic origin or religion.

This discussion paper provides a short overview of existing vulnerabilities and new risks implied by the COVID-19 crisis for women in poverty in different areas of life. It shows concrete real-life examples concerning risks of discrimination as well as social exclusion and brings in “voices from the field” of organizations working directly with victims of gender discrimination and gender-based violence and abuse, many of whom are affected by poverty and social exclusion. The paper raises questions concerning necessary measures and sustainable solutions to improve the situation of all women in poverty in Europe and flag areas of attention, rather than provide solutions and give recommendations. The paper fed into the roundtable “Women in Poverty: Breaking the Cycle” co-organised by Equinet – the

¹ For further information please refer to the materials on the webpage of Equinet’s conference on ‘Poverty and Discrimination: two sides of the same coin’ (<https://equineteurope.org/2019/conference-on-poverty-and-discrimination-two-sides-of-the-same-coin/>)

European Network of Equality Bodies and the Spanish Institute for Women and Equal Opportunities on 22 October 2020.

The discussion paper is addressed to participants of the roundtable, which included representatives of equality bodies, members from civil society organisations working with and representing women in poverty, policy makers in Europe and representatives of Spanish women's organisations.

Beijing Platform of Action

The roundtable was organised by Equinet in light of the 25th anniversary of the **Beijing Declaration and Platform for Action for Equality, Development and Peace 1995**, which has identified the situation of women in poverty as an area of critical concern. Overall the Beijing Platform for Action includes 12 major areas of concern: poverty, education and training, health, violence against women, armed conflicts, economy, women's political participation and decision-making, institutional mechanisms for women's empowerment, women and girls' rights, media, and the environment. It defines poverty as "a complex, multidimensional problem, with origins in both the national and international domains". The Beijing Declaration and Platform for Action noted that poverty is closely linked to gender as the risk of falling into poverty is much greater for women than for men. While the Beijing Platform for Action (BPfA) was established 25 years ago, many of the challenges identified in 1995 remain relevant in 2020 (such as the unequal distribution of care and domestic work, the gender pay gap, as well as experiences of gender-based discrimination and violence). As an issue directly linked to structural gender inequalities, fighting poverty among women was included in the EU's Gender Equality Strategy 2020-2025 as a strategic goal.

Poverty, gender inequalities and discrimination

Around 113 million people or 22.4% of the EU population in 2017 were at risk of poverty or social exclusion. This means roughly one in five people in the EU experienced at least one of the following three forms of poverty: monetary poverty, severe material deprivation or very low work intensity of their household. Some groups are more likely to be affected by poverty including women, children, young people, people with disabilities, single-parent households, migrants, members of minorities, as well as those living in rural areas. In 2017, women had a slightly higher rate of risk of poverty or social exclusion than men (the rate for women was 23.3 % compared with 21.6 % for men)². Findings of research recently published by the

² See Eurostat (2020): Europe 2020 indicators: poverty and social exclusion: https://ec.europa.eu/eurostat/statistics-explained/index.php/Europe_2020_indicators_-_poverty_and_social_exclusion

Oxford University “indicate that the burden of the pandemic will be disproportionately borne by low-wage earners which, in the absence of compensating policies, will significantly increase poverty and inequality across Europe”³.

Poverty of women stems from a range of interrelated factors, including their often precarious position in the labour market, due to a strong educational and occupational horizontal and vertical gender segregation derived from traditional stereotypes and bias, and the unequal sharing of care and domestic household responsibilities between women and men, leading to lower payment of work done in the majority by women (e.g. in the fields of education, health care, gastronomy, cleaning or domestic work), the gender pay gap and relating pension pay gap, the lack of sufficient and affordable educational and care services, social exclusion, discrimination and violence against women. The situation worsens for women in vulnerable situations or belonging to vulnerable groups, who are more likely to live in poverty⁴, such as older women with a low pension, single-mother families, women with disabilities, women with migrant background or from ethnic minorities, women with a low socio-economic status, women in rural areas, and women in precarious jobs (such as in the care sector), seasonal workers (tourism, agriculture), etc. Single parent households are for example twice as likely to be facing poverty than households with 2 adults with children (21.6% compared with 10.4%)⁵. Similarly, the risk of poverty is higher for women with disabilities than for men with disabilities or than for women without disabilities. According to the European Disability Forum, 48.3% of women with disabilities are in employment, compared with 53% of men (20.7% in full-time vs. 28.6% of men).

Women in poverty are not only confronted with direct **individual discrimination** when applying for a job, searching for an apartment, or assessing the health sector, they also – like all other women - experience **structural discrimination and it is often exactly this structural discrimination that pushes them into poverty**. There are still strong gender stereotypes, gender hierarchies and gender inequalities existing in European societies, making it difficult for women to participate in the same way as men in the labour market, in politics or decision making⁶. Typical female work, which is carried out predominantly by women, such as work in the education and social care sector, the health care sector or the cleaning sector, is less paid and undervalued compared to typical male work. Women in general are less paid in most sectors of the economy, even if they do the same job and have the same level of

³ <https://www.ox.ac.uk/news/2020-10-29-poverty-and-inequality-surge-across-europe-wake-covid-19#>

⁴ See [Union of Equality: Gender Equality Strategy 2020-2025](#), COM(2020) 152 final.

⁵ See Oxfam report page 4: https://oi-files-d8-prod.s3.eu-west-2.amazonaws.com/s3fs-public/file_attachments/full_report_raising_voices_eng_final.pdf

⁶ See <https://eige.europa.eu/gender-stereotypes>

qualification. This is reflected in the gender pay gap, which Europe-wide still amounts to 16% percent⁷. At the same time, women still carry out the majority of care work and are perceived as the principal carers responsible for children and relatives in need of support/assistance and for domestic work. Considering the caring and educating of children and other persons in need, 37.5% of women take responsibility for this daily, in comparison to 24.7% of men. Further, around 80% of women do housework and cooking on a daily basis while only 34% of men do so⁸. Based on their often-lower income, fewer years of work due to their care responsibilities, and related job interruptions as well as part-time jobs, women have also lower pensions, which leads to high risks of poverty for elderly women. In 2017, the gender pension pay gap in Europe was 35.7% on average, with variations between European Member States. The lowest gender pension gap in 2017 was found in Estonia with 2.6% and one of the highest gaps was found in the Netherlands with 43.4%⁹. In addition, women in vulnerable situations, such as women in poverty, are also confronted more often than other women with sexual harassment at the workplace as well as domestic violence¹⁰.

Gender intersects with other personal characteristics such as socio-economic status, age, disability or migration status, confronting women in poverty with the risk of multiple and intersectional discrimination. **Intersectional discrimination** is when discrimination does not simply consist of the addition of two sources of discrimination and “the result is qualitatively different”, or as Crenshaw terms it ‘synergistic’¹¹. Thus, different grounds interact in a manner that makes them inseparable¹². One can speak of intersectional discrimination when an individual or a group is discriminated based on grounds (e.g. their gender, socio-economic status, religion, race) that are intertwined in such a way that they produce a unique and new type of discrimination¹³.

⁷ See “What lies behind the gender pay gap?”, 2019: <https://eige.europa.eu/gender-statistics/dgs/data-talks/what-lies-behind-gender-pay-gap>

⁸ See “Gender Equality Index”, 2019 see <https://eige.europa.eu/gender-equality-index/2019/domain/time>

⁹ See “The gender gap in pensions in the EU”, 2019: [https://www.europarl.europa.eu/RegData/etudes/BRIE/2019/631033/IPOL_BRI\(2019\)631033_EN.pdf](https://www.europarl.europa.eu/RegData/etudes/BRIE/2019/631033/IPOL_BRI(2019)631033_EN.pdf), 5-6.

¹⁰ See “Gender-based Violence and Poverty in Europe”, 2019: <https://www.eapn.eu/wp-content/uploads/2019/07/EAPN-Gender-violence-and-poverty-Final-web-3696.pdf>, 8-9.

¹¹ Fredman S., Intersectional Discrimination in EU Gender Equality and NonDiscrimination Law, European Network of Legal Experts in Gender Equality and Non-Discrimination, European Commission, 2016.

¹² See “Innovating at intersections: Equality Bodies tackling intersections Discrimination” https://equineteurope.org/wp-content/uploads/2018/01/equinet_perspective_2016_-_intersectionality_final_web.pdf

¹³ See Center for international Justice and ENAR “Intersectional discrimination in Europe: relevance, challenges and ways forward”, 2020, p.6: https://www.enar-eu.org/IMG/pdf/intersectionality-report-summary_final.pdf

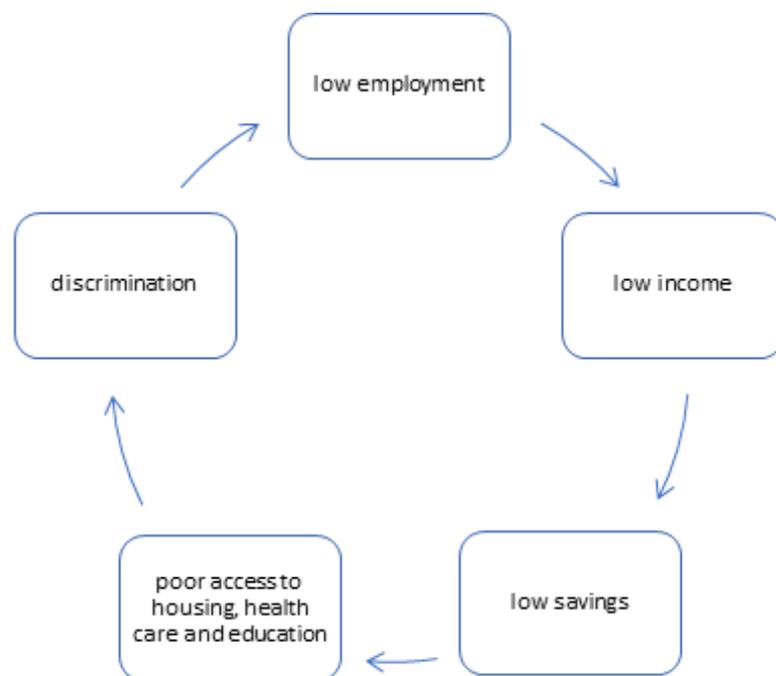
For example, when searching for a job, Roma women can be facing intersectional discrimination based on their ethnic origin, their gender and socio-economic status. The exclusion of women in poverty on a combination of gender, race and class is framed by strong asymmetries in power relations.

Cycle of poverty

There is a **strong connection between poverty and gender**. Due to a number of **intersectional factors**, women and children have a higher incidence of poverty than men, and their poverty is more severe than that of men, that's why we talk about the feminisation of poverty.

The economic inequality experienced by women contributes to a lesser status and standing for women than that accorded to men. This is due to their disadvantaged economic position. Discrimination and stereotyping in turn contribute to economic inequality for women by excluding them from economically advantageous positions¹⁴.

The combination of different forms and grounds of discrimination women in poverty are facing in different areas of life also makes it difficult or nearly impossible for these women to leave the so called “cycle of poverty”.



Source: Federal Anti-Discrimination Agency, Germany

¹⁴ Equinet, 2010, Addressing poverty and discrimination: two sides of the same coin, p 7.

Poor women from marginalized groups often face double injustice and are oftentimes stuck in a vicious cycle of poverty. For example, a Roma woman who grew up in a poor family, where she had to do most of the housework and therefore did not receive an education, is now in her twenties struggling to find a job. Most of her job applications get rejected, even jobs where she does not need any qualifications. This leads us to the assumption that she might be rejected because of her ethnicity and/or her gender. And without a job, she has no income, and cannot save any money for education, health care and for retirement.

COVID-19: a magnifying glass

Women in poverty, who were already in precarious circumstances before the start of COVID-19, were made more vulnerable by the pandemic as a result of discrimination and existing inequalities in the accessibility of information and service provision. In most countries, women were a majority at the frontline sectors (supermarket cashiers, teachers and health workers, care workers, etc.) facing stress and anxiety related to COVID-19 potential exposure, lack of prevention measures and uncertainties, besides their generally very precarious working conditions in these sectors.

Self-isolation policies failed to consider the unstable situations of victims of domestic violence, the impact of suspending in-person services for people living with disabilities, the effects of school closures on gender dynamics, or particularly on single-parent households. The unequal access for women in poverty to technology and the internet heightened the risk of isolation – especially during the lockdown in many countries – and reduced their chances to make their voices heard. Furthermore, the risk of experiencing domestic violence increased during COVID-19, which is reflected in a sharp increase in calls to national domestic violence hotlines¹⁵. All this can lead to more stress, anxiety, lower levels of life satisfaction and less free time for women in poverty.

This discussion paper examines the effects of the COVID-19 crisis on women in poverty in four areas: **the labour market, access to health and social services, housing, and access to education**. These four areas have been chosen as discrimination of women in poverty in these areas is virulent and has a strong impact. Of course, there are other areas such as civic and political participation where gender discrimination occurs and deprive women of having a voice on policies that concern them. However, in the context of this discussion paper it was only possible to focus on some central areas.

¹⁵ See FRA (2020): Coronavirus pandemic in the EU – Fundamental rights implications. Bulletin 4#: <https://fra.europa.eu/en/publication/2020/covid19-rights-impact-july-1>

In each chapter an overview of existing vulnerabilities and new risks implied by the COVID-19 crisis for women in poverty is provided, as well as examples showcasing the experiences of vulnerable women, who are usually silenced. The examples aim at highlighting instances of systemic/structural and intersectional discrimination. Due to the varying extent of information on and contact with different groups e.g. Muslim women, older women or women with disabilities by equality bodies, the examples provided might not reflect all experiences by women in poverty. At the end of each chapter, questions are raised on potential solutions and necessary actions for improving the situation of women in poverty in Europe. These questions were discussed at the roundtable.

CHAPTER 1: WOMEN IN POVERTY AND THE LABOUR MARKET

“Women contribute to the economy and to combating poverty through both remunerated and unremunerated work at home, in the community and in the workplace. The empowerment of women is a critical factor in the eradication of poverty.”

Beijing Platform of Action - Women and Poverty

Introduction

Despite all the progress attained in the last decades, women are still far from achieving economic equality with men. Gender segregation in the labour market, both horizontal and vertical, the lack of sufficient and affordable educational and care services, difficulties for work-life balance and the unequal sharing of households and care responsibilities between women and men are key factors behind gender inequalities and employment gaps, preventing women’s real economic independence, due to gender patterns of socialisation, roles and expectations of what traditionally is seen as ‘women’s work’ or ‘men’s work’.

Existing vulnerabilities for women in poverty

Some of the main characteristics and consequences of gender inequalities in employment translated in greater gender pay gaps, and poor labour rights and/or working conditions can be considered structural¹⁶:

- **Gender segregated labour market**¹⁷ and the **gender employment gaps** are a reality in Europe. As indicated in the Gender Index 2019, women are less likely to participate in the labour market than men, with employment rates for women still 12% lower than for men. While female activity and employment rates have increased over the past years, women’s access to certain occupations and sectors is limited (e.g. in ICT or STEM sectors, with greater potential for growth and employability in the future),

¹⁶ European Parliament Resolution of 4 July 2017 on working conditions and precarious employment ([2016/2221\(INI\)](#)).

¹⁷ EIGE Segregation and quality of work. [Gender Equality Index 2019](#). Eurofound (2020), [Gender equality at work](#), European Working Conditions Survey 2015 series, Publications Office of the European Union, Luxembourg.

remaining overrepresented in other less-valued sectors, such as care and social work activities, education and human health, which means lower current and future earnings (leading to higher gender pay and pension gaps). Women also outnumber men in the so-called "5Cs" occupations: catering, cleaning, caring, clerical and cashiering¹⁸.

The gender gaps in employment also widen for Roma women¹⁹ (more than twice as many Roma men are in employment compared to Roma women), women with disabilities, migrant women, women with a minority ethnic background²⁰, women aged 55-64 years old²¹, and women in rural areas.

- The **gender digital divide** is also undermining women's possibilities to cope with digitalisation and new forms of work²². The gender digital gap is a major issue for women in rural areas, women with disabilities, older women, migrant women or women with a minority ethnic background.
- In general terms, **younger women are better educated than men**²³. The gender gap for tertiary educational attainment, favourable to women in the EU, is 10.5% and women are on average also better qualified. **However, this is not reflected in the labour market**²⁴ (vertical segregation), which means that there is a vast pool of untapped potential, an under-utilisation of female talent, and a waste of resources and investment. In the case of Roma and migrant women, or women with disabilities, the barriers they face to reach leading positions, including discrimination in education discussed below, are even more present and they rarely participate in economic decision-making.

¹⁸ [Opinion on How to overcome occupational segregation](#), Advisory Committee on Equal Opportunities for women and men. 2015.

¹⁹ FRA (2019) - Second European Union Minorities and Discrimination [Survey Roma women in nine EU Member States](#).

²⁰ Eurostat (2020) [Migrant integration statistics - labour market indicators Statistics Explained](#)
ENAR (2018) [Shadow Report, Racism & Discrimination in Employment in Europe 2013-2017](#)

²¹ <https://ec.europa.eu/eurostat/documents/2995521/9747515/3-25042019-AP-EN.pdf/b226fab2-566d-4dad-a830-a22b9fa5c251#:~:text=The%20growth%20was%20stronger%20for,13.0%20pp%20difference%20in%202018.>

²² Opinion on [Opinion on New challenges for gender equality in the changing world of work. Advisory Committee on Equal Opportunities for women and men](#). 2018.

²³ Eurostat (2019) [Sustainable development in the European Union Overview of progress towards the SDGs in an EU context](#), 2019 edition.

²⁴ See: ILO (2019) [Women in business and management: the business case for change](#) / International Labour Office. - Geneva: ILO, 2019. EIGE- [Gender Statistics Data Based- Women In Decision- Making](#)

- **Women continue to carry out most of the unpaid care and domestic work**²⁵, doing at least twice as much as men, which subsequently reduces their ability to work in the paid sector on an equal footing with men. Additionally, they are also exposed to a higher mental and health burden and the risk derived from it. In 2018, a third of employed women had work interruptions for childcare reasons. On the contrary, this percentage for men is at 1.3%. In Europe, according to Eurostat, foreign-born women are three times more likely than native-born women to never work due to childcare reasons²⁶. The rates are even higher depending on the accessibility of public childcare or dependent care services in different countries.
- Very much linked to the lack of sharing care and household responsibilities between women and men, **women are more likely to have greater precariousness and in-work poverty** (uncontracted, informal, insecure, non-standard or atypical employment contracts or forms of work, involuntary part-time work and lower-paid and undervalued work), and thus with less access to employment and social protection rights, are often not paid enough to be economically independent and to escape poverty.
- Through self-employment and entrepreneurship, some women find their way to economic independence. However, even if women are generally more purpose-driven than men, **gender disparities in entrepreneurship** are still there. Women face greater difficulties, such as in access to credit²⁷.
- Special mention should be given to the **additional barriers faced by women belonging to more vulnerable groups** that often limits their access to employment or their working conditions, because they are usually exposed to multiple discrimination:
 - **Roma women** may face different types of discrimination that can occur within the mainstream society in a context of growing racism and xenophobia, but also within Roma communities, which are dominated by patriarchal norms. The employment or economic status of Roma women is worse in comparison

²⁵ [Gender Differences in Poverty and Household Composition through the Life-cycle: A Global Perspective](#) Policy Research Working Papers. March 2018; Eurostat [Time Use Surveys](#); Eurostat (2020) [Sustainable development in the European Union Overview of progress towards the SDGs in an EU context](#).

[Time to care - Unpaid and underpaid care work and the global inequality crisis](#), OXFAM BRIEFING PAPER – JANUARY 2020

²⁶ Eurostat.- [Reconciliation of work and family life - statistics](#).

²⁷ Global Entrepreneurship Monitor 2019/2020 Global Report <https://www.gemconsortium.org/file/open?fileId=50443>

to that of Romani men, and they suffer from high rates of extreme poverty and exclusion²⁸.

- **Migrant women** face racism and xenophobia in employment. They also have a lower employment rate than migrant men. When they find work, they are often employed in precarious jobs. Others are unemployed, taking care of children or elderly family members, and thus not economically independent. Additionally, access to formal employment is still very conditioned and limited by migration regulations which can be very restricted in some contexts. Therefore, it is not only a matter of social norms and practices that might uphold racism, but also about some potential discriminatory frameworks that are being denounced by migrant organisations.
- **Women with disabilities**²⁹ also face more difficulties in accessing the labour market than men with disabilities, and when women with disabilities work, they often experience unequal hiring and promotion standards, unequal access to training and retraining, to credit and other productive resources, unequal pay for equal work and occupational segregation, harassment and sexual harassment, and they hardly participate in economic decision-making.
- **Older women** experience aggravated discrimination compared to older men as a result of inequalities accumulated during their whole life in accessing education, employment and occupational training, and due to a lack of work-life balance policies and of an equal sharing of care and household responsibilities between women and men. According to Eurostat³⁰, in some countries, the employment rate of older women aged 55-64 is significantly lower than that of older men. As a result of intersectional discrimination faced throughout their lives, older women belonging to the groups mentioned above face a significantly higher risk of experiencing severe poverty and social exclusion.

²⁸ FRA (1019) - Second European Union Minorities and Discrimination [Survey Roma women in nine EU Member States](#) and [Discrimination against and living conditions of Roma women in 11 EU Member States](#) .

²⁹ The World Bank [Report on Disability Inclusion and Accountability Framework](#) (2018)

³⁰ Eurostat.EU Labour Force Survey. 2020 <https://ec.europa.eu/eurostat/web/products-datasets/product?code=tesem050>

New risks implied by the COVID-19 crisis for women in poverty

In addition, the COVID-19 outbreak has serious social and economic effects, affecting women and men differently, placing care at the centre and women on the frontline response to the pandemic³¹. And unlike in the previous crisis, women are experiencing greater declines in employment than men and a worsening of their working conditions.

COVID-19 has shown how vital the work performed by those providing essential services is, such as health care, care, maintenance of communication, or the food-trade industry. The pandemic has placed health professionals on the frontline of the disease responses, especially nurses, geriatric assistants, and doctors, many of whom (and in certain professions overwhelmingly) are women. Cleaners, shop assistants and cashiers at grocery stores and supermarkets, are also essential in the frontline response to the crisis. But even if those jobs are considered essential, they are often not adequately valued and paid with low salaries, characterised by a very heavy workload and long hours, like other feminised jobs, therefore, also undermine the capacity of some of these workers to be economically independent and to obtain care for their family members. Furthermore, many essential jobs implied continuous close contact with customers or patients. The women in frontline, undervalued jobs were also exposed to higher risks of getting infected by the COVID-19 virus.

The confinement restrictions and the partial, total, temporary, or permanent interruption of childcare, schools and business activities are having and will have different effects for each economic sector, and for female and male employment in the short, medium and long term. Some of them, leading to a major vulnerability of women and, in particular, of women belonging to vulnerable groups can be summarised as follows:

- Many women, especially in low paid sectors or professions are being **forced to quit their jobs or ask for special leave due to the closure of schools and care services and the difficulties for work-life balance**, thus with an important impact for their earnings. Teleworking while ensuring the education and care of children and dependents at home has not always been an option for many women. Single-parent families, most of whom are women, are being disproportionately affected and particularly vulnerable, especially where public income support is weak.

³¹ UN WOMEN (2020) [Policy Brief: The Impact of COVID-19 on Women, UN Women](#); ILO Monitor: [COVID-19 and the world of work. 2^a ed.](#); [The COVID-19 response: Getting gender equality right for a better future for women at work, ILO Policy brief](#); INMUJER (2020) [The gender approach, key in COVID-19 response](#). Institute of Women and for Equal Opportunities (Spain).

- The crisis has **raised unemployment rates in many sectors**, some of them also highly feminised, such as commerce, tourism and hospitality. In its latest employment report, the OECD³² said that women, low-paid, the self-employed, migrants and temporary workers are among the hardest hit by the crisis. The same has been stated by the ILO and UN Women.
- Many domestic workers and caregivers, jobs mostly done by women, often women of colour or done in the **unregistered economy** by migrant women, have not been able to continue with their work during the lockdowns. In many cases they were left **without access to unemployment benefits**, leaving them in a situation of extreme vulnerability. Additionally, in some countries, those who work as domestic caregivers for older or dependent people, had to remain in the houses in which they worked due to confinement restrictions, sometimes without adequate protection and without the possibility of returning to their homes and attending to their own needs³³. NGOs are denouncing cases of domestic workers who are continuing to work and use public transport, without being provided with adequate protective personal equipment.
- **Women with disabilities or with chronic illness** and who could not work during COVID-19 are at a high risk to be dismissed.
- **Older women** who lost their jobs as a result of COVID-19 face an increased risk of long-term unemployment due to more limited job opportunities and persisting negative age/gender selection practices in recruitment. This might lead some to opt for pre-retirement despite the lower pension outcome.
- Many women in high-risk sectors are **self-employed or owners of micro or small-sized enterprises** and will have more difficulty maintaining their business.
- **Seasonal workers**³⁴ supporting tourism and agri-food sectors in Europe, most of whom are women, and often from a migrant status, are working in precarious jobs and sometimes working in the informal market being deprived of social and work rights. The heavy working conditions and poor housing conditions make workers in seasonal agriculture one of the 'most vulnerable' communities. The COVID-19 outbreak makes existing conditions more difficult, particularly if they are suffering from particular health conditions. In some cases, female seasonal workers have been

³² OECD (2020), OECD Employment Outlook 2020: Worker Security and the COVID-19 Crisis, OECD Publishing, Paris, <https://doi.org/10.1787/1686c758-en>.

³³ [The gender approach, key in COVID-19 response](#). Institute of Women and for Equal Opportunities (Spain). EU Commission, Policy Brief. [The impact of COVID confinement measures on EU labour market](#).

³⁴ Covid-19 watch, [ETUC briefing note, Seasonal workers](#), 29 may 2020

unable to work but also to go back home because their government has kept its borders sealed since mid-March, such as in the case of many Moroccan fruit pickers in Spain.

CHAPTER 2: WOMEN IN POVERTY AND ACCESS TO HEALTH AND SOCIAL SERVICES

“Women have the right to the enjoyment of the highest attainable standard of physical and mental health. The enjoyment of this right is vital to their life and well-being and their ability to participate in all areas of public and private life.”

Beijing Platform of Action - Women and Health

“In too many countries, social welfare systems do not take sufficient account of the specific conditions of women living in poverty, and there is a tendency to scale back the services provided by such systems. 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. In some cases, women do not fulfil this requirement because of interruptions in their work, due to the unbalanced distribution of remunerated and unremunerated work.”

Beijing Platform of Action - Women and Poverty

Introduction

Gender inequalities in the job market negatively affect women’s access to social protection acquired through employment such as pensions, unemployment benefits or maternity protection. Cultural factors like gender stereotypes, which require women to perform a vast majority of household works also play an important role. Lower income and fewer opportunities make women more dependent on social and welfare benefits and leave them at a greater risk of experiencing poverty.

Existing vulnerabilities for women in poverty

According to UN data, **women are more likely to assume responsibility for taking care of children, older persons and persons with disabilities**³⁵. Mothers of children with disabilities, especially those living in poverty, are often the sole caregiver of the child. Usually, in order to reconcile their professional career and family life, **women work part-time and on average spend around 3 times more hours on unpaid work than men**. Most informal carers for older persons and/or persons with disabilities in the EU are women (62%). In the EU, 15% of women and 10% of men are involved in informal care for older persons and/or persons with

³⁵ UN Women, Policy Brief no. 05, Redistributing unpaid care and sustaining quality care services: a prerequisite for gender equality.

disabilities, several days a week or every day. Among informal carers, only 42% of women are working, compared to 56% of men³⁶. The amount of time devoted to unpaid care and household work negatively correlates with their social and pension benefits. As a long-term consequence, women are more likely to experience pension poverty, receiving pension benefits on average 38% lower than men³⁷.

Poverty also has a direct impact on women's health and well-being. Women in poverty often lack the necessary financial means to pay for doctor's and dentist's visits, for treatments, or medication. In addition, transport costs to obtain health care services can also be too high for their precarious budget. Women with young children do not always have access to childcare to be able to attend a doctor's appointment. Women in poverty often prefer to prioritize other essential expenses for their family and to postpone their own health care. In the long term, this results in more complex medical issues and higher medical expenses, pushing these women further into poverty.

The reduced access to health care also has a negative impact on women's sexual and reproductive health. The right to sexual and reproductive health is considered a basic human right, however, women in poverty often lack the financial means and the necessary information to have access, for example, to contraception, safe abortions or other high-quality health services.

In addition, the situation of poverty – of not knowing when and if they will have the means to provide for the next meal, to care for their families and themselves –, can lead to increased levels of stress and anxiety, to depression and burn-outs. Poverty has an impact on women's psychological well-being too.

The challenges of poverty increase for women from extra vulnerable groups, such as women with a disability, older women, migrant women, Roma women, asylum seekers, homeless women, etc. Language barriers or low educational levels, for example, can limit their access to information and complicate communication with health practitioners. Women with a disability, for example, can face elevated health care costs. They can also experience additional barriers when physically accessing adapted health care services. In many countries, there is a lack of affordable specialised care services than can meet their needs.

³⁶ European Institute for Gender Equality, Gender Index 2019.

³⁷ European Institute for Gender Equality, Gender gap in pensions in the EU — research note to the Latvian Presidency.

On average, older women with low income spend more years in poor health than older men. Yet, they struggle to access the health and long-term care they need, such as preventive and mental health care, hearing aids, dental care, glasses, and residential care. Older women face a much higher risk of needing to move to a nursing home. Yet nursing homes are very costly and women's pensions are in general far from enough to cover their long-term care needs.

New risks implied by the COVID-19 crisis for women in poverty

- **Suspension of social services.** Lockdown measures undertaken by the governments have negatively affected, in particular, persons with disabilities, older persons, and their caregivers, who are most often women. While the movement restrictions caused additional stress for persons with disabilities and older persons with support needs, in many cases, public support services i.e. day care centers and other facilities, were closed due to the COVID-19 crisis. Therefore, many persons requiring assistance were left without any help and/or forced to look for fully paid alternatives. Other services, such as food banks, meals-on-wheels, social centres serving hot meals, homeless shelters, etc., also closed temporarily due to confinement restrictions. This affected women in greater numbers than men, and older women in particular.
- **Fewer donations for public and private charity organisations.** In some countries, food banks and other charity organisations received less donations. These services were often closed during confinement periods, and when they reopened, they saw a significant increase in the number of people seeking their help.
- **Limited access to social benefits.** In the Czech Republic, many persons with disabilities experienced problems with applying for social benefits as the state bodies switched to on-line application systems. The same issue emerged in Ireland as the online application system made it impossible for many Roma women to apply due to literacy and language barriers, as well as issues with access to technology and internet connection. In other countries, similar issues were faced by migrant women and older women with low digital literacy. Moreover, the switch from weekly social welfare payments to fortnightly payments during the pandemic posed significant challenges for Travelers and Roma women, many of whom already lived with limited income and/or in poverty.
- **Digitalisation of healthcare. Shifting to online/telehealth created additional barriers in accessing health care** for persons in poverty, including older women, who

often do not have mobile phones or do not have access to computers or internet connection. Using online/telehealth was even more challenging for the most vulnerable groups e.g. Roma women in some countries who have a language barrier, and the fact that many Roma families share a mobile phone, which can discourage patients from seeking medical help. Language barriers and limited access to technology have also been an obstacle for migrant women in accessing online health services. Many older women also face digital exclusion and lack access to mobile phones or computers.

- **Unavailable health services.** In many countries the public health sector has mobilized all its capabilities in the fight against COVID-19. As a result, **some medical treatments and services, which could not be consulted on-line, were paused or delayed.** Postponing non-urgent care resulted in poorer outcomes, for example, for breast cancer patients. Moreover, as women make up the majority of carers, they were often denied access to health care services when they were accompanying people with disabilities, leaving them unable to care for specifically their own disabled children. During the peak of the first wave, some nursing home residents diagnosed with COVID-19 were **denied access to emergency care** or the hospital, and were kept in their nursing home, where significant numbers died alone, without even basic palliative care due to a severe lack of human and care resources. This isolation in hospitals and nursing homes may have been further exacerbated for women in poverty who had no access to information and communication technologies such as laptops, tablets or (smart)phones.
- **Limited access to reproductive health services.** The pandemic had a particularly negative impact on the sexual and reproductive rights of women. Women in general had **less access to reproductive health services, contraception and safe abortions.** The pause in the screening of women as well as the pause in gynae appointments and procedures has raised concerns for women belonging to vulnerable groups i.e. for many Travelers and Roma women who have been on waiting lists. The COVID-19 crisis also negatively affected pregnant women. In Poland, for example, some medical facilities introduced restrictive visitor policies and/or internal hospital regulations barring partners from the labor and delivery rooms. Lack of spousal emotional support during labour left many expecting mothers fearful and anxious about their upcoming delivery. Even though family births were eventually made available again in some countries, persons who wished to support pregnant woman were often obliged by medical staff to fulfill additional requirements e.g. presenting negative results of a blood test for SARS-CoV-2 performed no later than 5 days before the

delivery. Given that the cost of a blood test was not covered by Polish health insurance, such an option was affordable for very few patients.

- **Surge of domestic violence cases.** Movement restriction measures, together with the economic uncertainty, triggered a **dramatic rise of domestic violence in many EU countries**. While some of them reacted swiftly to the new challenges, others ignored the risk of surges or even adopted a hands-off approach to enforcing domestic violence orders during this pandemic. Lack of adequate reactions endangered the lives and health of women, who are disproportionately affected by domestic violence. The situation of women living in poverty was particularly difficult as many free of charge shelters were closed due to the pandemic.
- **Increased health risks for women in essential jobs.** During the pandemic, it became clear that frontline workers were more exposed to health risks related to the COVID-19 virus. The majority of frontline workers are women, often in precarious jobs, such as nursing staff, care workers, nursing homes' staff, shop assistants, cleaning staff, domestic workers, etc. Many of these workers did not receive the necessary protective equipment, but were expected to keep working.

CHAPTER 3: WOMEN IN POVERTY AND HOUSING

“Poverty has various manifestations, including (...) homelessness and inadequate housing.”

Beijing Platform of Action - Women and Poverty

Introduction

The right to housing was recognized in the 1948 Universal Declaration of Human Rights and in the 1966 International Covenant on Economic, Social and Cultural Rights. Other international human rights treaties have since recognized or referred to the right to adequate housing or some elements of it, such as the protection of one’s home and privacy. The European Pillar of Social Rights (EPSR) recognizes the right of the homeless to housing and assistance. Although housing is a fundamental right for everyone, equal access to housing is far from being achieved in Europe.

There are 80 million people in the EU overburdened by housing costs and some 10% of the EU-27 population spend 40% or more of their income on housing, including a quarter of those paying private sector market rents. The housing cost overburden is significantly higher among the EU population at risk of poverty and low-income households. More than 50 million households in the European Union are experiencing energy poverty. Eurostat data shows that 4% of the EU population experienced severe housing deprivation in 2017³⁸. Housing deprivation is at the heart of poverty and social exclusion and closely linked with unemployment. Homelessness is on the rise in the European Union: 24 Member States report that homelessness has increased over the last decade³⁹. Inadequate housing conditions negatively affect not only people’s health, wellbeing, and quality of life, but also their access to employment and to other economic and social services.

Existing vulnerabilities for women in poverty

There is a gendered aspect within access to housing and homelessness. There has been growing evidence of the **invisibilisation of women from homelessness statistics**⁴⁰.

³⁸ Eurostat EU-SILC

³⁹ Baptista, I and Marlier, E (2019) Fighting homelessness and housing exclusion in Europe: A study of national policies, European Commission/European Social Policy Network.

⁴⁰ Pleace, N. (2016) Exclusion by definition: The under-representation of women in European homelessness statistics. In: P. Mayock & J. Bretherton (Eds) Women’s Homelessness in Europe. London: Palgrave Macmillan. pp. 105-126

For instance, it has been shown that women who lose their homes due to male violence and who have to use refuge, are often defined as women who are ‘victims of domestic violence’ not as homeless women⁴¹. Women also often experience forms of homelessness that are not always included in data collection, including family homelessness (which often involves lone women with dependent children and is closely linked to domestic violence and economic marginalisation⁴²) or hidden homelessness (living as a concealed household with friends, relatives or acquaintances).

In the UK, a 2017 survey found that 63% of those claiming housing benefit are women and only 39% of private tenancies were taken out by women⁴³. This suggests that women, and especially women living in poverty, are **more reliant on social housing than men**, often due to being the primary carer for children.

The Urban Agenda of the EU Partnership on Housing has found that women, and especially low-income and vulnerable groups of women, are **more likely to experience or fall into energy poverty** due to unaffordability. Women belonging to vulnerable groups are also experiencing intersecting forms of discrimination and exclusion when it comes to access to housing.

According to the European Union Agency for Fundamental Rights, although Roma men and women share deprived housing conditions equally, the consequences are particularly severe for women, and perpetuate their exclusion from education and employment. **Roma women** are the primary users and maintainers of housing; hence segregation and poor sanitary facilities pose a particular health risk to them⁴⁴.

Migrant women’s particular circumstances may render them acutely at risk of homelessness. For example, there are spouses who have no personal rights of residency, and who would risk losing their legal status in the host country if family breakdown occurred. Therefore, family breakdown has been identified as a primary cause of homelessness among migrant women⁴⁵.

Accommodation conditions for **asylum seekers** in Europe are also particularly unsanitary and unsafe, especially for women. The FEANTSA 2020 report on housing exclusion in Europe

⁴¹ <http://womenshomelessness.org/wp-content/uploads/2018/01/Reconsidering-Gender-in-Homelessness.pdf>

⁴² Idem

⁴³ der’, see at: <https://wbg.org.uk/wp-content/uploads/2017/11/housing-pre-budget-nov-2017-final>

⁴⁴ https://fra.europa.eu/sites/default/files/fra-2014-roma-survey-gender_en.pdf

⁴⁵ Maycock, Paula et al. "Migrant women and homelessness: the role of gender-based violence" European Journal of Homelessness Volume 6, No. 1, August 2012

underlines that in some “hotspots”, women are forced to live alongside unknown men, without any private space. The medical and psychological support is insufficient, and it has been reported that there is a lack of confidentiality in procedures, leading to many women choosing not to report when they have been victims of violence⁴⁶.

Women in poor health or with disabilities were found more likely than men to have inadequate resources and housing⁴⁷.

Older women face a much higher risk of needing to move to a nursing home. Yet nursing homes are very costly and women’s pensions are in general far from enough to cover their long-term care needs.

New risks implied by the COVID-19 crisis for women in poverty

- **Access to shelters** for women and girls who are victims of male violence, for homeless women and for asylum seeking women has been made increasingly difficult, aggravating the risks of homelessness.
- Some women are living in facilities such as shelters or substandard asylum-seeking camps, where **self-isolation is impossible and where respecting health measures is very challenging**.
- **Housing insecurity** for women has been aggravated by COVID-19 and the subsequent lockdown over indebtedness, and the risk of eviction and homelessness all over the EU Member States. With the economic crisis, and the potential loss of income for many women, it becomes even harder to provide payments for housing, mortgages and loans.

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https://www.feantsa.org/public/user/Resources/OHEE/2020/Fifth_Overview_of_Housing_Exclusion_in_Europe.pdf

⁴⁷ Reine I, Palmer E, Sonnander K. Are there gender differences in wellbeing related to work status among persons with severe impairments? Scandinavian Journal of Public Health.

CHAPTER 4: WOMEN IN POVERTY AND ACCESS TO EDUCATION

“In countries with a high level of school enrolment of girls, those who leave the educational system the earliest, without any qualification, are among the most vulnerable in the labour market.”

Beijing Platform of Action - Women and Poverty

Introduction

The right to education belongs to the human rights catalogue and is a fundamental tool for achieving goals such as non-discrimination and equal opportunities for women and men. However, research, statistics and complaints received by equality bodies in Europe, show that **gender discrimination and bullying based on gender is still largely happening in schools**⁴⁸. It is thus essential to put emphasis on the root of the matter and tackle gender inequalities that young girls face, already in their early years of life, in education. Non-discrimination in education is particularly relevant, as this is a place where girls can learn either how important equality is or experience discrimination for the first time. Education must start with young girls, so that information is passed on from an early age and girls grow up feeling empowered and equal. Despite the overall higher success rates of girls and women in terms of educational outcomes and higher education, recent statistical figures show that women remain at greater risk of social exclusion, unemployment and low-quality jobs in the EU.

Gender equality has not been reached and traditional gender roles and stereotypes can still be found in textbooks and teaching material. School curricula do not always reflect enough on gender equality. When choosing vocational training, girls and boys still follow different paths based on the stereotypical perception of their gender roles. At the same time, the digital transition and digitisation of the economy and labour market, means that today 90% of jobs require basic digital skills, where women represent only 17% of people in ICT studies and careers in the EU, and only 36% of STEM graduates⁴⁹.

⁴⁸ Equinet. Equality in the classroom: Equality bodies and gender equality in education. 2018. <https://equineteurope.org/publications/equality-in-the-classroom-equality-bodies-and-gender-equality-in-education/>

⁴⁹ [Union of Equality: Gender Equality Strategy 2020-2025](#), COM(2020) 152 final.

Poverty leads women to even more frequent instances of discrimination, and this is especially visible in schooling. Millions of girls have poor quality education and are not meeting even minimum levels of knowledge, skills or opportunities needed for a productive or fulfilling life⁵⁰.

Existing vulnerabilities for women in poverty

- Depending on various criteria (age, religion, ethnicity etc.), young girls, Roma women, women with disabilities, migrant women etc. are even more likely to struggle in obtaining proper education, skills and opportunities, due to additional obstacles such as **literacy, segregation, the level of education or training opportunities**.
- The **segregated education of Roma children** remains a crucial, discriminatory practice in several schools and is a perpetual problem of the Croatian, Czech, Hungarian, Slovak or Serbian education systems to name a few. The Fundación Secretariado Gitano as an example, has highlighted that it still considers anti-gypsyism in the classroom in Spain to be high. The Eurobarometer on Discrimination of the European Commission shows that 55% of the people surveyed in Spain would feel uncomfortable or quite uncomfortable if their sons and daughters went to school with Roma companions.
- Roma girls and women also face other trouble in obtaining proper education and having access to equal opportunities in education. Several Roma pupils and students struggle in **accessing books and libraries**. Furthermore, many Roma students work to afford their education, and as such have little time left for completing homework and proper studying, aside from already juggling a part-time job.
- Migrant girls, Muslim girls or girls with other religions and belief systems may also face the risk of segregation or other forms of discrimination in school, prohibiting them from having equal learning opportunities. Equality bodies have, for example, previously dealt with cases of **segregation of men and women at universities for religious reasons**.

⁵⁰ UN Policy Brief: The Impact of COVID-19 on Women. April 9, 2020.
<https://www.un.org/sexualviolenceinconflict/wp-content/uploads/2020/06/report/policy-brief-the-impact-of-covid-19-on-women/policy-brief-the-impact-of-covid-19-on-women-en-1.pdf>

New risks implied by the COVID-19 crisis for women in poverty

- The COVID-19 pandemic has exacerbated the role played by **socio-economic status in access to proper education**. Women and girls with a lower socio-economic status have been disproportionately affected during the COVID-19 pandemic, as a result of schools closing, the digitalisation of education and classes moving online.
- During the lockdown, women and girls in poverty have been more likely to lag behind in studying at home or participating in online classes, **without having proper equipment such as a laptop or the proper resources such as access to internet or a library**. UN data shows that women and girls are also at a particular risk of dropping out and not returning to school once the health crisis is over, due to the care work burden that they are now facing, as they are forced to take on more house chores than before during the lockdown⁵¹.
- The lockdown measures imposed in response to the health crisis have also **complicated obtaining textbooks and other learning materials**, usually available in libraries, as a result of their temporary closing. The **transition to online classes and online teaching** has led several schools to only send assignments by email and teach through video conferences, refusing to provide alternative materials for girls without the necessary digital equipment or access to internet. In the Czech Republic, a student had contacted their school to request information about the current format of teaching and classes. However, the school only provided online instructions and told the student to buy Internet data and a computer, even though the student did not have enough funds.
- The situation has been even more severe for girls with disabilities, who may not only have no access to a computer, or if they do, may **not be able to obtain accessible digital teaching materials** and as such have been left behind.
- The COVID-19 crisis has also revealed huge **age/gender inequalities in terms of financial literacy and digital literacy**, which result from the lack of access of women to financial education (usually considered a “man’s” responsibility) and digital upskilling to keep up with the rapid digitization of our working and living environments. With their lower pension, **older women face bigger challenges than men to cover the costs related to IT equipment**, internet connection, and software

⁵¹ UN Policy Brief: The Impact of COVID-19 on Women. April 9, 2020.

<https://www.un.org/sexualviolenceinconflict/wp-content/uploads/2020/06/report/policy-brief-the-impact-of-covid-19-on-women/policy-brief-the-impact-of-covid-19-on-women-en-1.pdf>

needed to access services online, putting them in a very difficult situation when, due to lockdown measures, services became only available online, including doctor's visits or request for social support.

- Many Roma students have **lost their jobs and as such can no longer finance their education**. Future students also risk not having the capacity to meet the costs of education due to the predicted, long-term, socio-economic effects of the health crisis.
- School closures and home schooling has proven extra difficult for some migrant and Roma parents who themselves have **poor literacy skills and as such find it hard to support their children in their schoolwork**. As mothers are more likely to care for and support children at home, Roma women have been particularly impacted. Accessing online resources, while lacking digital phones, computers or internet has proven to be another big obstacle for Roma pupils and students.
- Many Traveller and Roma families are **living in areas with poor or no broadband, and the cost where it is available is prohibitive**. As such, many Roma girls have had limited, or in most cases, complete lack of IT equipment necessary to keep in touch with school and college and submit their work.
- Such gaps in knowledge may have detrimental effects on Roma children. The inability to attend online lessons for a longer period of time means that Roma children will lag behind their classmates in the level of knowledge possessed. As a consequence, Roma children, especially girls, are **more likely to drop out of school**. Cultural norms mean that, already now, many Roma girls leave the educational system early, to carry out adolescent marriages, under the age of 16.
- Schools play another important role for many girls and women. They can serve as a safe haven for vulnerable girls and women, who otherwise face abuse and poverty at home. **As a result of schools shutting down, many girls have had to return home to help their families or have become unpaid domestic workers**. Such circumstances, along with the societal norms which form lower expectations for girls in terms of education, have further **increased discouragement among girls and young women, to continue their education and reach for success**, with more pressure from their parents to drop out of school, enter the labour market or get married.

BREAKING THE POVERTY CYCLE: RECOMMENDATIONS

During the roundtable, a number of important recommendations were formulated by civil society actors:

Specific recommendations to EU and national policy-makers

1. EU Member States provide some form of minimum income scheme. However, most fail to guarantee dignified standards of living to women. Proposing an **EU directive on minimum income schemes** would be a clear opportunity to deliver a legally binding document that would lay the foundation for a basic social safety net to fight poverty and inequalities. To guarantee the improvement of the lives of working women in poverty in Europe, the minimum income scheme should be compatible with a certain level of income, coming either from work or from other state benefits.
2. **The advance towards an EU legal instrument to ensure an adequate level of minimum wages** to implement principle 6 of the European Pillar of Social Rights, could mean a very tangible, transformative change for women workers, as they are a majority amongst the lowest paid workers. Both initiatives are gaining momentum at the EU in a pandemic context, so it is important to make sure that these include women's specific needs and demands – especially as regards women from migrant background, living with disabilities, etc.
3. The **national recovery and resilience plans and associated budgets** under the EU's Recovery and Resilience Facility designed to address the current crisis are a unique opportunity to mainstream key measures to advance on dignified working conditions, living wages and access to sufficient social protection schemes to address women in poverty, also at the national level.
4. **Ensuring wide ratification of the ILO convention 189 on Domestic Workers and 190 on Violence and Harassment at Work by all EU Member States** is also crucial to guarantee dignified working conditions for all women, including the most vulnerable ones.
5. **Call for the revision of and a more ambitious Gender Pay Gap Action Plan.** The new plan should set a clear target for Member States with a systematic monitoring through the European Semester process. It should ensure an intersectional perspective by putting a special policy focus on the pay gap that women in more precarious situations face (there is still a lack of data on the gender pay gap for diverse

women, i.e. women from migrant background, with a minority ethnic origin, women with disabilities, disaggregated by different age periods, etc). Furthermore, it should include more detailed and clear definitions at EU level of legal concepts such as ‘equal work’ and ‘work of equal value’.

6. Regarding **care work**⁵², it is essential to promote an EU framework to regulate affordable, quality long term care services for elderly and dependent persons, as well as dignified and professionalised work for care workers (similar to the existing Barcelona Targets to the EU Member States set by the European Council) – which allows to advance towards a solid EU framework on care economy. These Frameworks must be in line with the Beijing Targets.
7. In order to encourage female empowerment and increase women’s access to education, **states should invest in providing more assistance programmes for family care**. This is an obligation, which tends to fall on women mostly and consume a large portion of their time, prohibiting them from being able to dedicate time to obtaining any form of education.
8. State legislators should **pay more attention to tackling religious dress restrictions**. For example, Muslim women face additional restrictions to accessing education and employment by wearing a headscarf, which increases poverty and precariousness for them.

General recommendations, including for equality bodies

1. The **causes of poverty**, stemming from discrimination, need to be better addressed. As poverty intersects with different forms of discrimination, more attention needs to be paid to the barriers that specific vulnerable groups face in accessing education. For example, women with disabilities face particularly strong challenges in accessing inclusive education.
2. To avoid long-term discrimination, greater emphasis needs to be put on **tackling perceptions and social attitudes about women and gender at an early stage of life**, starting with young girls in schools. There needs to be more ambition in fighting stereotypes in education and training to tackle harmful social norms.

⁵² See Council Conclusions on “Tackling the Gender Pay Gap: Valuation and distribution of pay work and unpaid care work” December 2020.

3. More consideration needs to be given to **providing digital education**. Older women, Roma women and migrant women are at a particular risk of facing discrimination due to the lack of access to the internet and/or latest technology.
4. National equality bodies could monitor the impact of COVID-19 on older persons in nursing homes and **older persons, especially older women**, receiving long-term care at home. Equinet could work with its members to develop and implement a methodology to monitor older persons' right to health and long-term care including in very old age.
5. It is important to identify new, disaggregated gender-specific **indicators**, including income-related poverty, which concerns many women who are considered as "working poor": they are in employment but with wages so low that they are still kept under the poverty threshold.