2020

Women in Poverty

Housing
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 2017. 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 decade. 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.

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 women. 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 marginalisation) 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 women. 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 them.

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 women.

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

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.