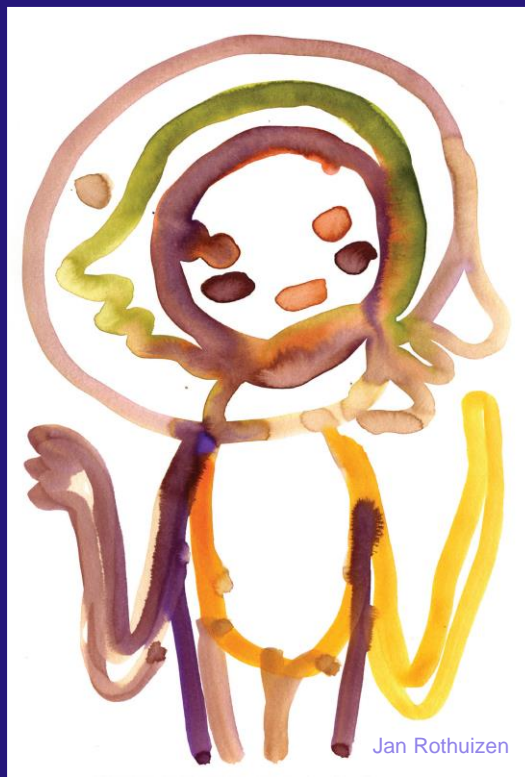




## Poverty in an affluent country



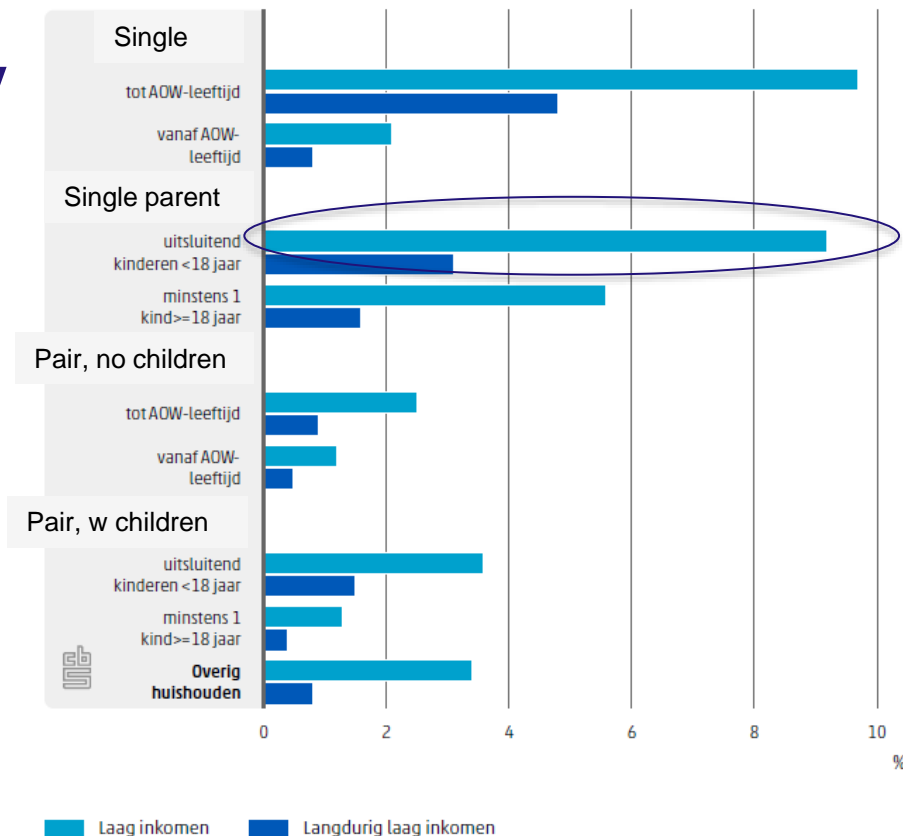
**Anna Custers**

Professor of Poverty Interventions  
Amsterdam University of Applied Sciences

# Women and poverty

- Female breadwinners are 1,5 times more likely to live in poverty compared to male breadwinners in the Netherlands
- Single mothers have one of the highest risks to live in poverty; nine percent of single parents lived below the poverty line in 2022

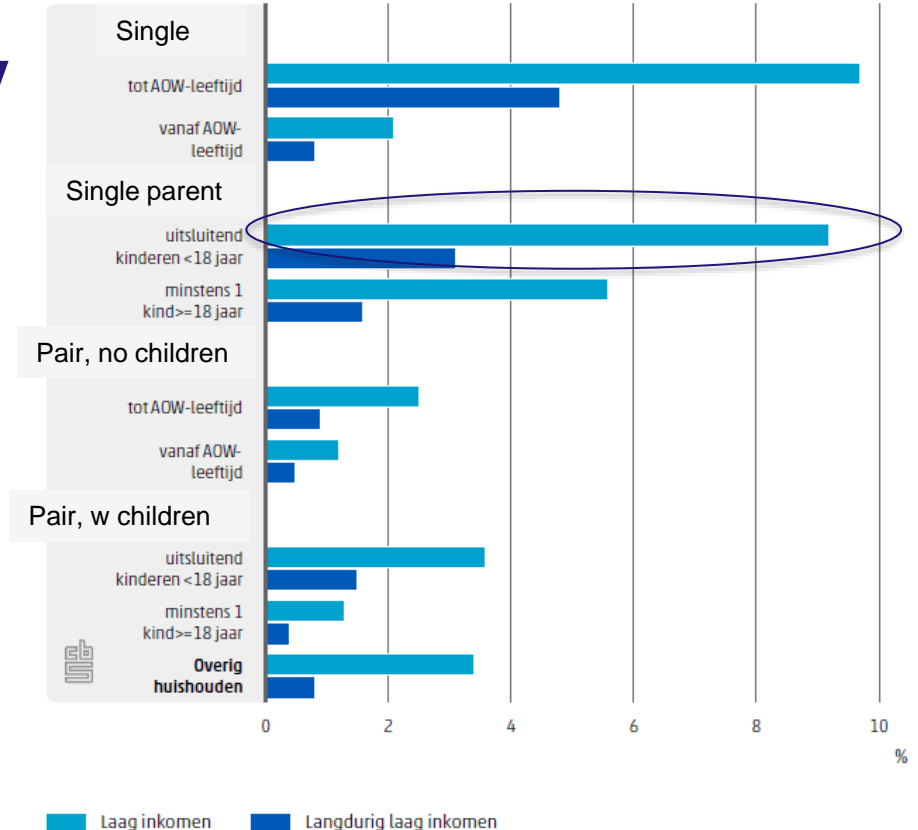
## Poverty risk by household type



# Women and poverty

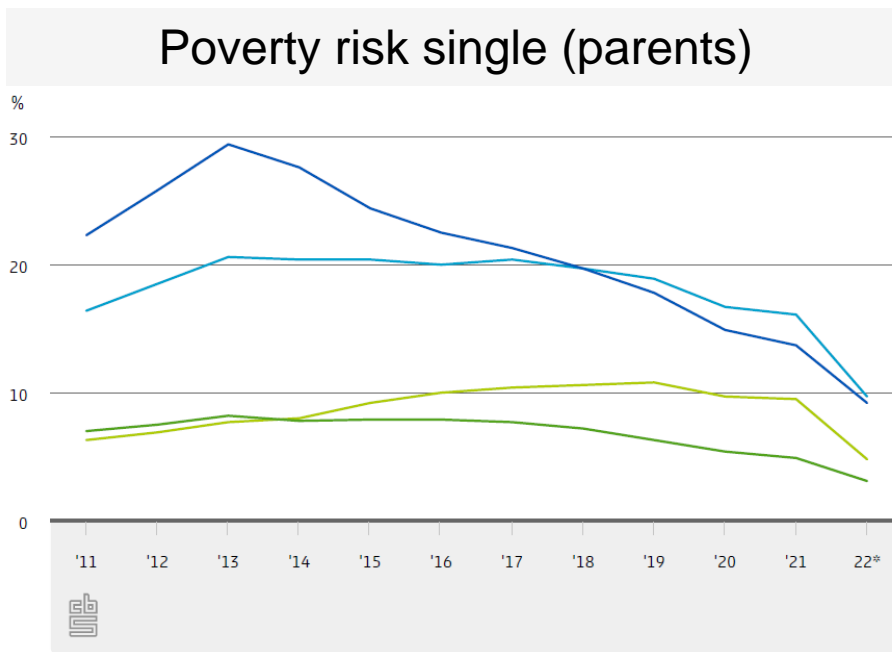
- Female breadwinners are 1,5 times more likely to live in poverty compared to male breadwinners in the Netherlands
- Single mothers have one of the highest risks to live in poverty; nine percent of single parents lived below the poverty line in 2022
- The Netherlands has more than 20 neighborhoods where < 50 percent of women earn more than the poverty line
- There are five municipalities (out of 340), where less than 60 percent of women are economically independent

## Poverty risk by household type



# Policies matter

- Since 2013, the risk for single moms to live in poverty has declined significantly
- This is due to the increase in child benefits for working single parents



Single, low income

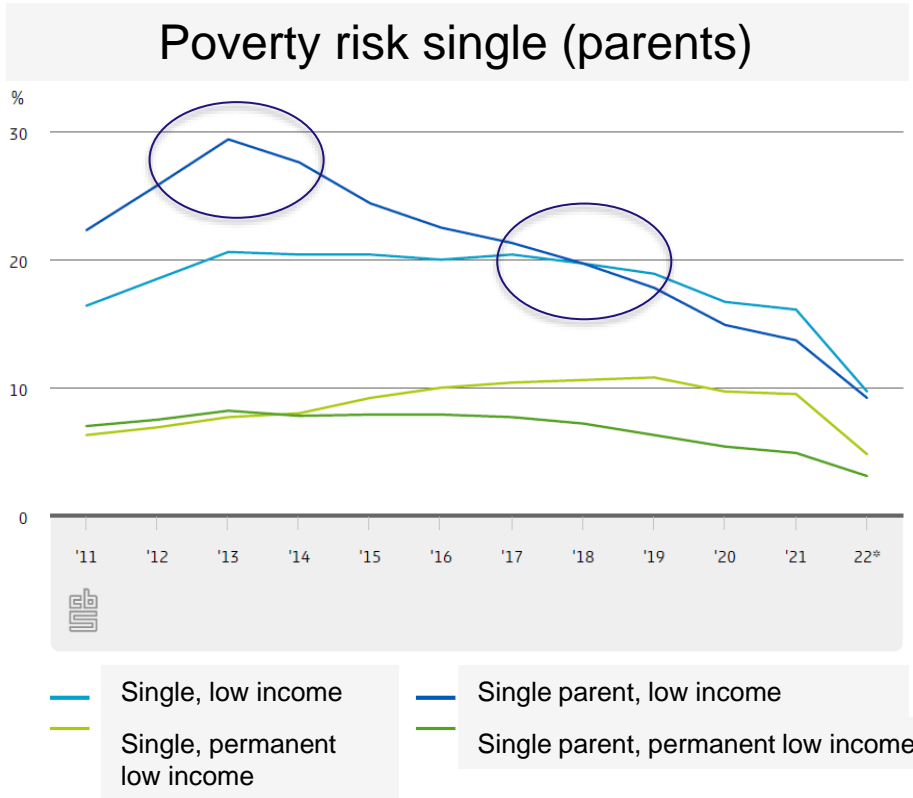
Single, permanent low income

Single parent, low income

Single parent, permanent low income

# Policies matter

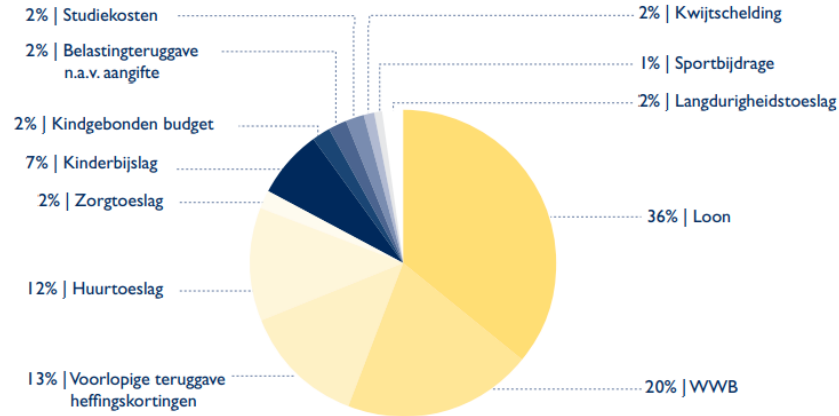
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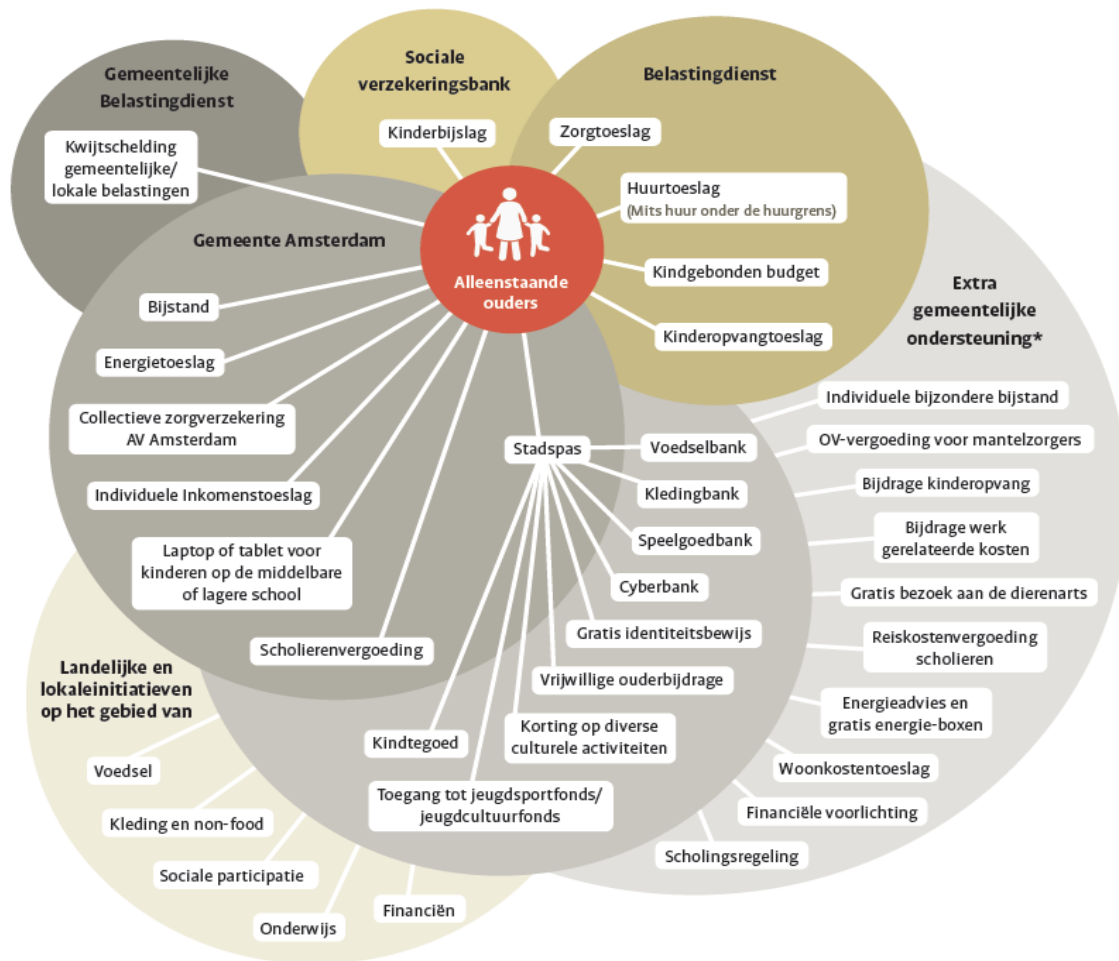


# The welfare state that supports single parents has become increasingly complex

Single parent, two children that go to school, unemployment benefits, parttime work and a council flat

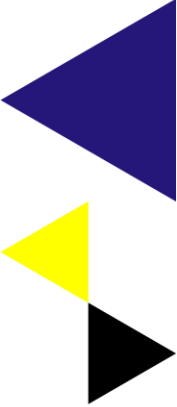
- 12 income elements
- 8 institutions
- 18 forms
- 80 payments per year





# The welfare state is reaching its limits

- Childcare benefits scandal: has significantly damaged the trust relationship between government and citizens.
- Government is the largest creditor, low-income families have the highest risk of over-indebtedness
- Any new benefit adds on to the already existing web
- Underusage of income support





# System as stress factor

Financial worries

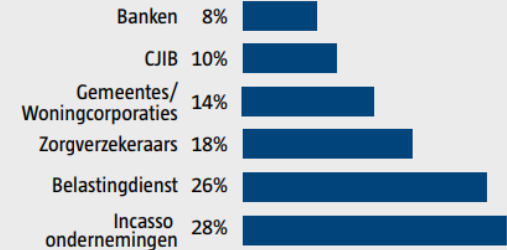


System stress:  
Not being able to  
navigate the welfare  
state



System debts:  
Government as largest  
creditor

Wie zijn de grootste schuldeisers?



**More info:  
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Armoede in een rijk land

