IMPULSE

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Gender Inequalities in Housing Policies in France

France's Housing Crisis Has Deepened

2025 was another disastrous year for housing policy in France. The cumulative decline in the construction of social housing, the reduction in emergency accommodation places, and cuts in housing assistance have all contributed to the worsening housing crisis affecting the country. The consequences of such policies are already visible: nearly 4.2 million people in France suffer from inadequate housing or the absence of personal housing. Beyond these most severe situations, 12 million people are affected to varying degrees by the housing crisis, bringing the total number of people impacted to around 15 million (Fondation pour le logement, 2026).

Among them are 350,000 homeless people[1], over 600,000 people forced to stay temporarily with third parties, and around 5.8 million people facing excessive housing costs[2]. Poor housing conditions are the result of political choices and therefore require political solutions to reverse this extremely dangerous – and, for many people in France, even deadly[3] – trend.

Housing Policies Remain Inadequate, Especially for Women

Women, often overlooked, are nevertheless disproportionately represented in these statistics. Women account for 38% of homeless people recorded in France (Senate, 2024). Homelessness is undoubtedly the most visible and most severe form of inadequate housing. However, it is not the only one. Four other dimensions are included in the definition of poor housing: difficulties accessing housing, difficulties

1 That is, people who slept rough or in places not intended for human habitation (such as tents, car parks, railway stations or metro stations) on the night before the survey conducted by France's National Institute of Statistics and Economic Studies (INSEE), as well as people staying in emergency or transitional accommodation centres, publicly funded temporary accommodation hotels, or dedicated accommodation centres for asylum seekers.

2 People whose net housing cost burden (i.e. the share of their income spent on rent, mortgage payments or housing loans) exceeds 35%, leaving them with less than €650 per month to cover all other living expenses, adjusted per consumption unit (CU), a standard measure that accounts for household size and composition.

3 According to the French organisation *Collectif des Morts de la Rue* (Homeless Deaths Collective), 912 people experiencing homelessness died in 2024, including 31 children under the age of four.

remaining in housing, inadequate housing, and blocked residential mobility. In all these dimensions, being a woman is a factor that either triggers or aggravates housing insecurity.

This paper examines some of these dimensions in greater depth in order to understand the mechanisms that place women at the forefront of housing insecurity and to show how housing policies can better address the specific vulnerabilities faced by women.

Barriers to Housing Access for Women

Access to housing—whether through renting (private or social housing) or home ownership—is increasingly difficult today, particularly due to two combined effects: the increase in poverty[4] and the widening of inequalities[5]. These effects are amplified for women[6]. Women are generally poorer on average than men[7], more likely to hold part-time jobs[8], overrepresented among single-parent families[9], and less likely to own property.

Insufficient financial resources, combined with the discrimination and stereotypes women may face—particularly single mothers with teenage children, who may be perceived as "troublemakers" or, conversely, as "vulnerable"—further fuel the difficulties they encounter in accessing housing.

Public authorities can mobilize several levers to take account of women's specific difficulties in accessing housing. First, it is possible to address the root causes of poor housing by reducing income inequalities between men and women, for example through better pay and working conditions for part-time jobs, or by promoting equal inheritance practices among lawyers and other legal professionals.

Second, all institutions working on access to housing must take account of the discrimination experienced by women. For example, by strengthening public awareness campaigns about the role of France's Defender of Rights[10] (*Défenseur des droits*), and the possibility of reporting gender-based discrimination. A broader action plan against gender discrimination in housing access could also be considered, similar to the anti-discrimination plan implemented by the city of Bordeaux in 2022[11].

Finally, a third area concerns housing policy itself. It would be entirely possible to give greater weight to single-parent families in the housing allocation scoring system[12], which has been mandatory since the adoption of France's 2018 ELAN Housing Law. Although this scoring system is "only a decision-support tool" for the allocation of social housing, it remains a valuable instrument for combating discrimination. For example, while the City of Paris already takes into account certain vulnerabilities specific to women in its scoring system, it still does not include single parenthood as a criterion.

Women at the Forefront of Housing Insecurity Following Disruptions in Their Housing Trajectories

Following a separation or divorce—around 420,000 couples separate every year in France—women are more disadvantaged than men. Several factors explain this: women experience a greater drop in income after separation[13], and compensatory payments such as alimony only partially cover their needs, particularly because unpaid domestic work remains unrecognized.

As a result, women face greater difficulties remaining in their previous housing and are more likely to lose homeownership status. This has direct consequences: separations can lead to eviction procedures[14] and new forms of inadequate housing, such as overcrowded fallback accommodation or inability to maintain adequate heating in a new dwelling.

In the much more severe case of domestic violence (approximately 272,000 people experienced domestic violence in France in 2025, according to the latest figures published by the French Ministry of the Interior), women are often forced

4 According to France's National Institute of Statistics and Economic Studies (INSEE), 9.8 million people were living below the poverty line in 2023, representing 15.4% of the French population. This was 600,000 more people than in 2022 and 1.2 million more than in 2017.

5 According to the French Inequalities Observatory (*Observatoire des inégalités*), in 2022, the wealthiest 10% of the population received 24% of total income but owned 48% of total wealth (based on 2024 data).

6 According to a 2018 study conducted in Paris, single fathers were slightly more likely than a single mother to receive a positive response when applying to rent accommodation in the private rental sector: 47% of men received a positive response, compared with 44% of women.

7 In 2021, the average annual individual income of employed women was €23,130, 24% lower than that of men (€30,470).

8 In 2020, among people in employment, women were far more likely than men to work part-time: 27.4%, compared with 8.4% of men.

9 In 2018, 83% of single-parent families were headed by a single mother.

10 The country's independent public authority responsible for protecting rights and freedoms and combating discrimination

11 Objective 15 of the 2022–2026 *Plan to Combat All Forms of Discrimination* focuses on tackling discrimination in access to housing and improving access to temporary accommodation for disadvantaged groups. It does so by expanding and diversifying housing and accommodation options, while strengthening partnerships with local social housing providers.

12 The housing allocation scoring system consists of defining a set of criteria for assessing housing applications (based on the applicant's personal circumstances, employment situation, current housing conditions, financial resources and length of time on the waiting list) and assigning a weighting to each criterion in order to produce an overall score for every application. Each local authority is free to develop its own scoring framework.

13 Between 2014 and 2020, in the Île-de-France region, the median standard of living fell by 14.2% for women and by 6.2% for men in the year of a separation. This represented an average annual loss of €3,500 for women, compared with €1,600 for men.

14 This took place against a broader backdrop of rising residential evictions, with 30,500 evictions carried out with police enforcement in 2025, notably following the adoption of the Kasbarian–Bergé «anti-squatting» law.

to flee urgently and may end up in highly precarious housing situations, exposing them to further abuse and exploitation.

Public policies must therefore address women's specific difficulties in remaining housed following separations. Access to social housing must stop being an "protracted administrative process," with bureaucratic barriers at every stage of the allocation process. It is not uncommon for the documents required by social landlords to prove separation[15] to be difficult to obtain because of delays in the justice system, leaving women caught in administrative limbo.

Combined with the fact that they are often not considered priority applicants, this makes it difficult for women to obtain social housing. To address this issue, the City of Paris introduced separation as a criterion in its housing allocation scoring system as early as 2014, assigning it 40 points.

Another priority should be to develop ambitious housing policies that enable women experiencing domestic violence to leave the shared home safely. This must begin with expanding access to emergency accommodation. The number of emergency shelter places should be urgently increased and adequately funded. According to the National Federation for Women's Solidarity (FNSF), at least 15,000 additional emergency shelter places are needed, while nearly 40% of women experiencing domestic violence who seek emergency accommodation are currently unable to access it.

Women-only accommodation facilities could also be developed to help women feel safe[16]. With a view to ensuring long-term rehousing for this group, social housing providers also have a role to play. They can give priority to women experiencing violence, either by drawing on the State's "priority groups" allocation quota or by assigning a high weighting to the "victim of violence" criterion in housing allocation scoring systems.

At the legislative level, the law of 26 May 2004 allowing for the eviction of abusive partners should be strengthened and improved so that victims can remain in their homes and do not have to bear the cost of their courage.

Women Are More Likely to Rely on Temporary Accommodation with Friends or Relatives

When a person no longer has personal housing, the last "safety net" before homelessness is often staying temporarily with a third party—friends, relatives, or acquaintances. Of the 4 million poorly housed people in France, more than 600,000 are estimated to live involuntarily with third parties, twice the number of homeless people.

This relatively hidden dimension of poor housing mainly affects women[17]. However, women staying with third parties are far more exposed than men to situations of insecurity, exploitation, and abuse. Such arrangements are rarely free of charge; women are often expected to provide financial contributions or services such as childcare. In some cases, the bargain imposed is sexual in nature.

According to the Hebtiers survey conducted by the Samu Social of Paris[18], 21% of people without personal housing staying with third parties in the Paris region reported having been sexually harassed or assaulted at least once during the previous year by the person hosting them.

To combat this invisible form of poor housing in which women are disproportionately affected, two complementary approaches are required. First, the root causes of this expanding phenomenon must be addressed, including growing individual precarity, structural dysfunctions in the housing market, and shortcomings in public policy.

Second, support and assistance must be provided to those concerned in order to help them through this period and enable them to secure independent housing. Public authorities can mobilize several tools: strengthening solidarity-based hosting initiatives by funding associations, formalizing such arrangements by transforming them into co-housing systems, or reinforcing access to administrative registration, since without an official address, access to housing becomes almost impossible.

15 This refers to a non-conciliation order issued by a family court judge as part of divorce proceedings.

16 Modelled on the women-only day centres run by Paris's emergency homelessness service (*Samu Social*), which offer women experiencing homelessness a safe place to spend time away from the streets.

17 According to the 2020 Housing Survey, women accounted for 55% of people who reported relying on accommodation provided by friends or relatives, compared with 52% of the population as a whole.

18 The study covers adults, as well as individuals not officially recognised as minors, who attended a day centre in the Île-de-France region and had stayed with friends or relatives during the previous 12 months (8,760 people), at the time of the survey (September 2024–March 2025).

Conclusion

As we have seen, being a woman is an aggravating factor in the dynamics of housing insecurity currently at work in France. Because of multidimensional vulnerabilities—greater economic precarity, a high number of single-parent families, and other structural inequalities—women require political responses proportionate to these needs.

Such responses can be implemented by local authorities, social housing providers, and above all by the State, which must remain the principal actor in an effective housing policy. The tools available to address housing insecurity are numerous.

More broadly, the key battle in reducing inadequate housing is increasing housing production—whether through new construction, converting office buildings into housing, or adding floors to existing buildings. According to the Statistical Service of the Ministry of Housing, France will need to build 400,000 housing units every year until 2030[19] to effectively combat poor housing while taking demographic developments into account.

However, in line with the issues discussed in this paper, it is essential that this housing expansion reflects women's specific expectations and needs: housing adapted to single-parent families, better spatial distribution, and proximity to employment areas.

19 Including 150,000 social housing units.

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July 2026

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