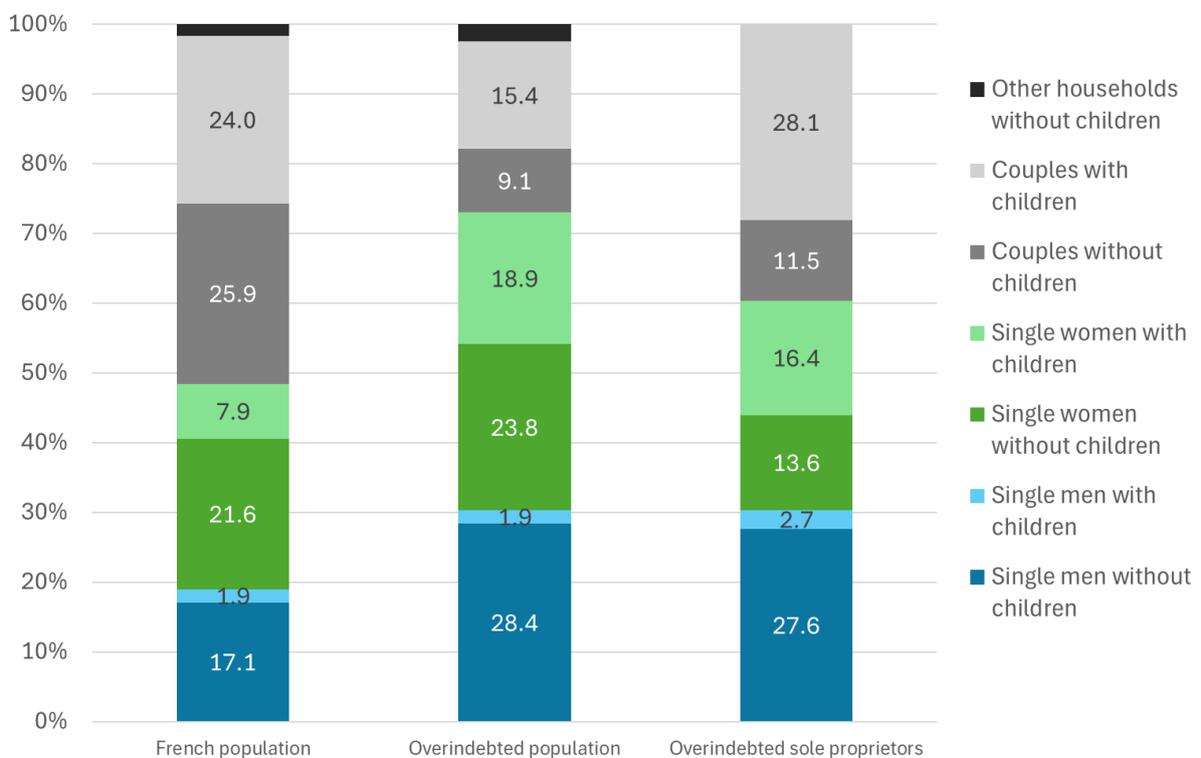


What are the gender-based differences when it comes to overindebtedness?

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People living alone are over-represented among individuals benefiting from the overindebtedness procedure, particularly women – and more especially female heads of single-parent families. Although women have lower levels of debt on average than men, their more moderate financial resources place greater limits on their repayment capacity.

Chart 1 – Household profiles of overindebted individuals



Source: Banque de France 2025, INSEE for the total population in 2022.

Key: 18.9% of overindebted individuals and 16.4% of overindebted sole proprietors are single women with children (compared to 7.9% of the population).

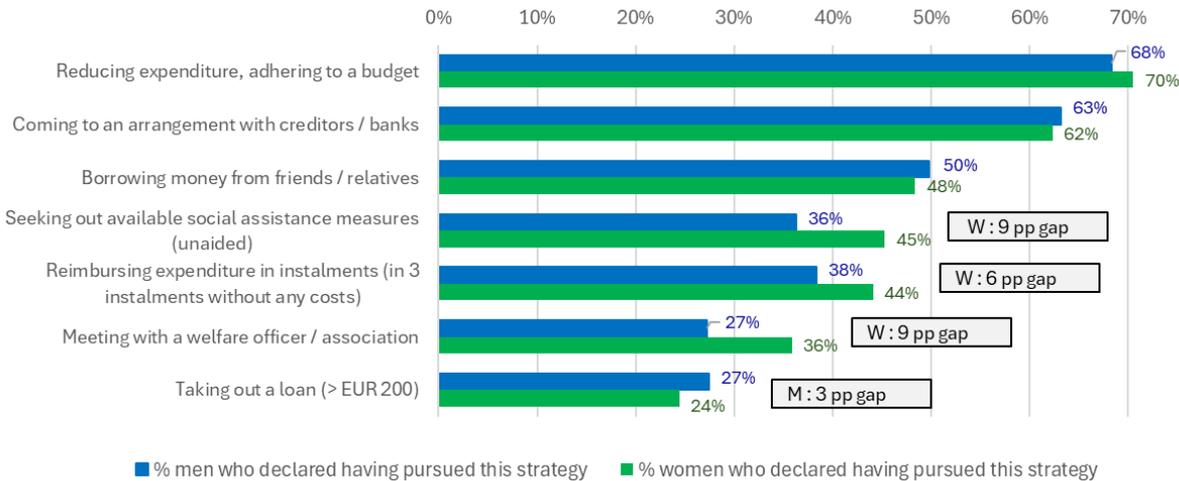
An analysis by household profile shows that almost three-quarters of the overindebted population (i.e. individuals whose over-indebtedness procedure is ongoing) are single people (with or without children), even though they represent only half of the French population (see Chart 1 - blue and green bars). Among these single overindebted individuals, two categories are particularly over-represented: women – especially women with children – and single men without children. These findings are consistent with [previously published analyses](#). The orders of magnitude are stable over time, as evidenced by the different editions of [Typologie du surendettement](#) (Profiles of

overindebtedness published by the Banque de France), from which we take the most recent underlying data here.

Before applying for debt relief, different gender-dependent strategies are deployed

A survey of online applicants highlights the paths that lead to an application for debt relief. Prior to application, the three most common strategies deployed by respondents to try to overcome their financial difficulties are the same for both men and women (see Chart 2). The following strategies differ significantly according to gender. Women have a greater tendency to spread out their repayments or to seek welfare assistance – either alone or with support – to which they may be entitled. This is probably the stage at which the debt relief procedure is presented to them. Men, on the other hand, are more likely than women to take out loans.

Chart 2 – Strategies deployed before applying for debt relief, depending on gender



Source: Banque de France – Survey of 25,461 individuals who submitted an online application for debt relief (February 2023 – February 2025). Only statistically significant differences between women and men are shown.

Almost 80% of women and men are reluctant to resort to the debt relief procedure. A feeling of shame and embarrassment at the idea of declaring themselves in a situation of overindebtedness is greater among women (59%, five percentage points more than for men), while administrative procedures are more often a deterrent for men (22%, five percentage points more than for women).

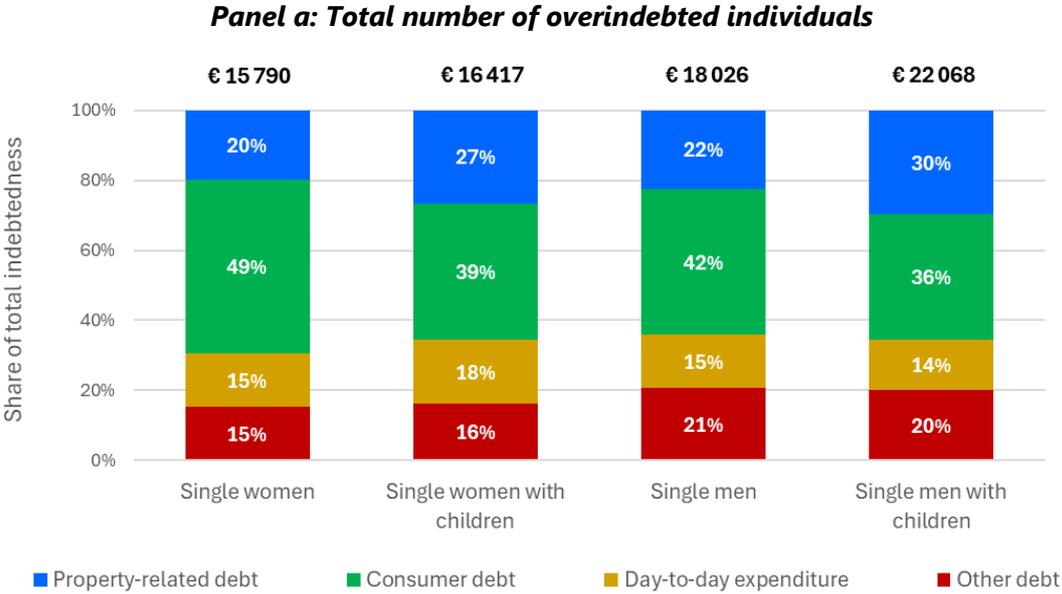
Female overindebtedness – which is lower than male overindebtedness – masks a high level of financial fragility

Excluding overindebted individuals living as a couple (24.5%, see Chart 1) to focus on gender-based differences, we observe that the median amount of indebtedness for men is higher than for women

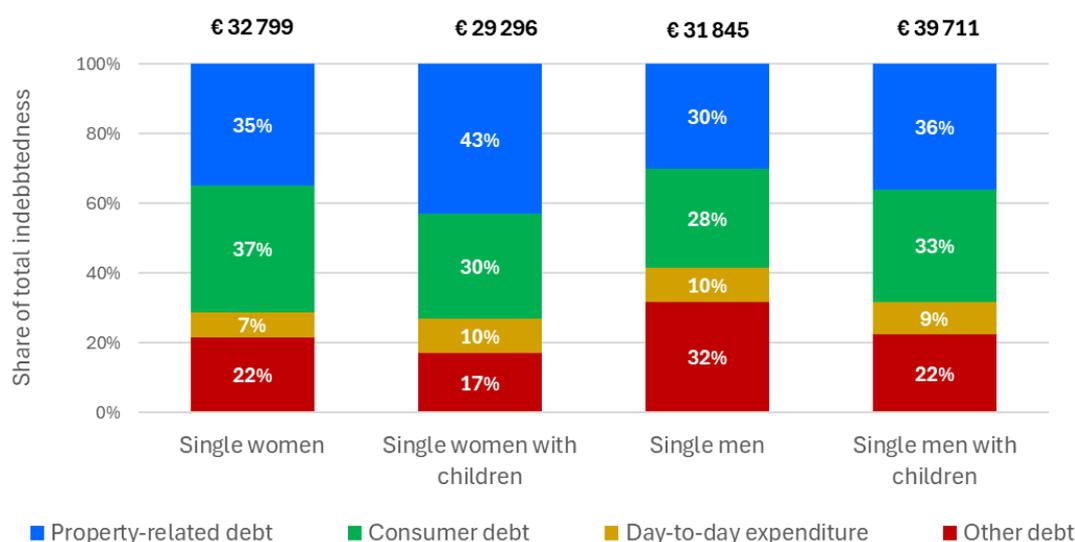
(see Chart 3a – amounts appear at the top of the bars), and that the structure of debt differs according to gender. For identical household profiles, women have less property-related debt (as they are more often tenants) and miscellaneous debt (social security, professional or criminal debt) than men. Consequently, consumer debt accounts for a relatively larger proportion of women's total debt.

In single-parent families, the burden of day-to-day expenditure, which is increased by housing-related debt (rent, energy bills, etc.) and family-related debt (education, health, insurance, etc.), is significantly higher when the head of the household is a woman. This is due to the fact that women are more likely than men to have several dependent children.

Chart 3 – Median debt (EUR) and type of debt (% of total debt)



Panel b: Total number of overindebted sole proprietors



Source: Banque de France 2025.

Key: The median debt of an over-indebted single woman with (one or more) children is EUR 16,417 and arrears on current expenditure account for 18% of their total debt.

Within the overindebted population however, the level of debt must be assessed in relation to repayment capacity, calculated as the difference between net income and the amount that remains after the payment of housing and household living expenses. In the absence of children, the proportion of single men and women who are unable to repay their debts is equivalent (around half). However, among single-parent families, more women have a negative ability to repay (61%, a four percentage-point difference with men) due to lower levels of income. Less than half of their income comes from labour income (46%, compared to 60% for men), while family allowances and guaranteed minimum income account for a larger share.

Female sole proprietors are more indebted than other indebted women

Since the law promoting self-employment (*API*) came into force in 2022, sole proprietors may now benefit from the over-indebtedness procedure to clear debts relating to their personal assets (see [treatment of sole proprietor debt](#)). In 2025, 1,103 applications for debt relief were submitted by sole proprietors, a marked increase compared to previous years (up 44% compared to 2024). Female sole proprietors account for 45% of applications, which is significantly higher than the proportion of women business leaders in France (25% in 2023, as detailed in another [post on this blog](#)). If overindebted female sole proprietors living as a couple (39.6%, see Chart 1) are excluded, the proportion of single male and female sole proprietors, with or without children, is almost equal (around 30%).

What really sets overindebted sole proprietors apart is the size of their median debt, which is almost double that of other over-indebted individuals. The proportion of sole proprietors unable to repay their debts is also higher – and even higher for men than for women. Moreover, sole proprietor

indebtedness is largely dominated by property-related debt, which highlights the difficulty of separating personal and professional assets.

For families with identical profiles, property-related debt accounts for a relatively larger share of total debt among female than among male sole proprietors (see Figure 3b). Conversely, the proportion of their miscellaneous debts (including non-property-related debt, day-to-day and consumer debt, and including professional debt) is lower than that observed among male sole proprietors, but remains higher than among other over-indebted individuals.

The gender differential needs to be interpreted with caution. Gender reflects differences in family situation, assets, activity and income (e.g. women participate less in the labour market and work more often on a part-time basis, see [INSEE, 2022](#) and [UNECE, 2025](#)). An analysis incorporating other socio-economic variables (such as age, socio-professional category, or sector of activity) and taking account of the interactions between multiple dimensions is therefore necessary to gain a more comprehensive understanding of these disparities. This forthcoming, more in-depth analysis complies with the recommendations of the [European Commission \(2022\)](#) and is a continuation of the econometric studies on overindebtedness conducted [in France](#) and [abroad](#).