

**Question for written answer E-004072/2026
to the Commission**

Rule 144

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Subject: Financial independence and self-determination of women

Financial independence and self-determination are important safeguards against economic dependence and economic violence, particularly in situations where an individual has limited or no independent access to income¹.

At the same time, the rules governing the payment of salaries and social benefits into bank accounts appear to differ considerably across Member States. In France, for example, the Rixain Law of 2021 requires salaries to be paid into a bank account held in the employee's own name. In some Member States, however, payments may be made into an account held by another person. In situations involving coercion or economic abuse, this may further restrict an individual's access to their own income.

1. What legal basis does the EU have to require employers and public authorities to pay salaries and benefits directly into an account held by the person legally entitled to receive those funds?
2. Would the Commission consider establishing direct payment into a bank account held in the beneficiary's own name as the default in the EU, while allowing payments to third-party accounts only in duly justified circumstances and subject to the beneficiary's explicit, freely given and revocable consent?
3. What other measures does the Commission intend to pursue at European level to strengthen financial independence and self-determination and prevent economic violence, for example through greater harmonisation of national rules in this area?

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¹ Research by the European Institute for Gender Equality (EIGE) has identified financial dependence as a risk factor for experiencing economic violence.