



**AN OVERVIEW OF
HOUSING EXCLUSION
IN EUROPE**

2015

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CHAP. 1

**EUROPEAN
INDEX
OF HOUSING
EXCLUSION
2015**

The aim of this index is to demonstrate how issues of housing and housing exclusion are being addressed today in Member States using the statistics available at European level.

The following issues will be addressed:

- # the issues linked to **housing costs** (their proportion in the household budget, the difficulties that arise when costs become excessive etc.),
- # the housing situation of **poor households as a function of their tenure status**,
- # the **living conditions** in housing (overcrowding, lack of comfort, energy poverty, damp, etc.),
- # the issues linked to geographical **location** of the housing and the **mobility** of households,
- # **social factors exacerbating** housing difficulties (gender, age, composition of the family).

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¹ The following are taken into consideration here: initial rental costs, loan or mortgage repayment, rent payment and loan repayment for parking space, garage space etc., living expenses and services (e.g. caretaker) and utilities.

A NOTE OF CAUTION

Eurostat surveys are dependent on the quality of the statistics systems specific to each Member State of the European Union. Comparisons are hindered by the different socio-historical contexts, as well as by the market structure, the distribution of property owners and tenants and also the variance in the urban-rural distribution between countries. For example, Croatia only joined the European Union in 2010, after the crisis. Changes there have only been studied since this period and therefore after prices fell. The changes observed are also dependent on the angle of observation and the survey method, delineation of categories and regulatory initiatives, for example fiscal initiatives which accelerate certain trends only to slow them down later. This results in breaks in series, anomalies and incoherencies.

We have endeavoured to bring together the main statistics available in order to get to grips with housing exclusion at a European level, while highlighting the statistical limits and pointing to certain anomalies. Generally speaking, all statistical data are to be interpreted with caution, and as such, the theories expressed in this index also require vigilance. They represent food for thought rather than a definitive truth. Despite these disparities and difficulties related to information gathering, the data still enable us to detect significant issues and to call certain biases into question in light of some clearly emerging trends.



GENERAL COMMENTS

Europe seems to be becoming increasingly polarised. The broad trend is of increasing hardship in meeting housing costs for households already experiencing the most difficulty. Inequality is worsening with each region having its own specific housing difficulties from quality problems, to cost issues, to geographical location etc.

At closer inspection, the changes are more nuanced. Several countries dealing with recent deregulation are experiencing increased difficulties in housing conditions (Denmark, Sweden, and the Netherlands). Some countries have seen significant drops in the housing market in 2008 and 2009 giving the appearance of resilience (for example the price-to-income ratio has fallen). However, households have been largely destabilised by, among other things, austerity measures that are affecting individual allowances and by the weakening of their status as tenants (United Kingdom, Ireland). Some countries are still mired in the crisis and social and housing indicators reflect the very significant difficulties facing the population and the continuing deterioration of living conditions (Greece, Latvia). Others still, coming from a corporatist conservative welfare regime², seem to be managing the protection of lower-income households that fall into traditional family/work structures. However, they are struggling to deal with emerging forms of instability which have been poorly identified and poorly managed by the protection mechanisms. The standard of living and housing remains far superior in western and northern Europe than in the countries of the east and south.

Nonetheless, while the corporatist conservative welfare regimes of France, Austria, Germany, and Belgium continue to have well-functioning safety nets and while the living conditions of their poor households are still preferable to that of other countries, housing inequality in these countries is increasing more rapidly than elsewhere and the holes in the safety net are getting bigger.

Studying the available data offers a more refined and complex perspective than the stereotypes perpetuated about the welfare state on the one hand (as supposed protector of the weak), and about the supposedly outdated state models on the other hand (which some claim stifle the dynamism of the housing market). Against this backdrop, the difficulty of adapting public actions to address changing social needs is cropping up across the board. Some countries have a long history of rural poverty among property owners yet they continue to promote policies focussed on increasing home ownership which ignore the emergence of urban pauperisation. In contrast, countries built on a long tradition of the welfare state find themselves poorly adapted to the explosion in speculation, and the wide availability of social or public housing is no longer enough to limit the effect of increasing prices on poor households which are more mobile and less financially stable. Finally, in the majority of countries, despite housing policies, it seems that housing is not simply a reflection of social inequality but an accelerator of inequality and an indicator of institutions' slow adaptation to changing social needs.

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The corporate conservative model of the welfare state, according to economist G. Esping-Andersen's classification, is characterised by social protection based on salaried work, social protection resulting from status (belonging to a professional group, a company etc.); activation of social protection in the case of at least partial loss of revenue; financing based on social contributions (Bismarkian-inspired model); strong 'familialisation' of the system based on the economic model of the male breadwinner and taxpayer who receives social protection rights via taxpaying and through whom his dependants (women and children) receive social protection. The ultimate goal is maintaining the worker's income. The countries that are representative of this model are Germany and, to a lesser extent, Austria, Belgium, France and Italy. It is different to the Nordic models.

1. HOUSING COSTS: EUROPEANS ARE NO LONGER MANAGING

THE PRICE OF HOUSING IS INCREASING FASTER THAN INCOME LEVELS

Over the last fifteen years, the price of housing has clearly increased more quickly than household income in all European countries except Germany, Finland and Portugal. This increase is noticeable despite the 'averaging' effect of national data that hides significant disparities within countries, particularly between large, attractive urban areas

where prices have exploded and depopulated rural areas where prices have collapsed.

The 2008 financial crisis marked a peak in prices in several countries (Spain, United Kingdom, Ireland, and the Netherlands) and prices have since fallen faster than incomes. Despite this (at times spectacular) decrease, the house price-to-income ratio has not, for the most part, returned to long-term trend levels.

TABLE 1

HOUSE PRICE-TO-INCOME RATIO, 1999-2014
(100 = LONG-TERM AVERAGE)

COUNTRY	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Austria	–	102	101	101	98	93	92	92	92	91	94	99	102	110	116	117
Belgium	91	92	92	98	103	111	121	129	135	136	135	142	144	146	148	148
Denmark	104	107	107	106	106	112	126	147	153	144	123	119	113	107	111	116
Finland	96	96	90	92	93	96	102	105	105	101	98	102	101	101	101	98
France	78	81	83	88	96	107	121	131	134	132	123	126	132	131	128	124
Germany	94	94	90	89	85	83	80	79	78	77	78	78	79	83	87	89
Greece	88	95	102	110	108	104	108	112	108	108	103	106	109	106	96	85
Ireland	100	110	109	122	132	140	141	155	159	140	123	113	100	87	88	97
Italy	82	85	88	93	100	106	112	115	118	119	119	118	117	118	111	106
The Netherlands	106	120	121	126	131	136	140	143	143	145	140	140	133	126	117	116
Portugal	110	112	113	109	109	104	102	101	97	88	87	85	84	81	80	79
Spain	87	86	89	100	114	130	143	152	157	152	137	136	126	118	110	106
Sweden	89	93	93	95	99	106	112	120	125	124	121	127	122	116	117	123
United Kingdom	79	84	87	99	111	121	123	127	135	129	115	118	116	115	117	128
Euro area	90	92	92	96	100	105	110	113	114	113	109	110	110	110	108	107

Source: OCDE, House prices database.

THE AVERAGE SHARE OF INCOME SPENT ON HOUSING VARIES BY A FACTOR OF TWO AMONG EUROPEAN UNION MEMBER STATES

Countries where households spend the largest share of income on housing are Greece, Denmark, the Netherlands, Germany, and Romania. Countries where the share of income spent on housing is least are Malta, Cyprus, Luxembourg, Ireland, Slovenia, Italy and France. It is difficult to find internal consistency within each of these two groups. The average price-to-income ratio is determined by the level of income relative to market level. Households that are not subject to market fluctuations (owners who do not have to repay a mortgage, tenants in free or subsidised housing) contribute to skewing perceived impact of price fluctuations on the price-to-income ratio of households that are genuinely affected by it.

This indicator does not demonstrate the difficulties faced specifically by poor households. Housing conditions and poverty are presented below so that the most extreme situations are not drowned out by the "noise" of the middle classes. It is important to first present the general background data on the level of poverty in each country.

TABLE 2

POOR HOUSEHOLDS (LESS THAN 60% OF NATIONAL MEDIAN INCOME), % OF HOUSEHOLDS, 2008 AND 2013

COUNTRY	Poor households (%)	Poverty threshold 2013, (in euro)	Poverty threshold 2013, PPP ³ in euro
Greece	23	5.023	5.427
Romania	22	1.24	2.361
Lithuania	21	2.819	4.369
Bulgaria	21	1.754	3.54
Spain	20	8.114	8.55
Croatia	20	3.047	4.448
Italy	19	9.44	9.134
Portugal	19	4.906	5.892
Estonia	19	3.947	5.164
Latvia	19	2.799	3.868
European Union (28 countries)	17	-	-
Poland	17	3.098	5.495
Luxembourg	16	19.981	16.818
Germany	16	11.749	11.687
United Kingdom	16	11.217	10.096
Malta	16	7.256	9.034
Austria	15	13.244	12.542
Sweden	15	15.849	12.31
Cyprus	15	9.524	10.299
Slovenia	15	7.111	8.527
Belgium	14	12.89	11.738
France	14	12.572	11.532
Ireland	14	11.439	9.581
Hungary	14	2.717	4.442
Slovakia	13	4.042	5.743
Denmark	12	16.138	11.609
Finland	12	13.963	11.507
The Netherlands	10	12.504	11.536
Czech Rep.	9	4.616	6.481

Source: Eurostat

3

Purchasing Power Parity: incomes are harmonised according to the purchasing power of the different currencies, according to country. This makes comparisons between countries more accurate.

**SPENDING ON HOUSING IS
INCREASING FOR THE POPULATION
AS A WHOLE AND PARTICULARLY
FOR POOR HOUSEHOLDS**

The increase in the share of household budgets spent on housing means growing hardship for the population and a risk of impoverishment linked to market prices. The data in Table 4 indicates a trend of increasing housing costs despite the polarisation of incomes: the nine countries in which the housing budget has increased the most are southern and eastern European countries where households were already experiencing high expenditure. It is worth noting the increase in the share of household budget being spent on housing costs in the Netherlands (+1.1 points), Sweden (+1.2 points) and Slovenia (+1.8 points). These three countries have recently deregulated their private rental market.

Measures for improving the financial security of poor households and the high number of poor homeowners in rural areas could lead us to expect poor households to spend a moderate share of their income on housing. Yet the overall proportion of income spent on housing is much higher for poor households than for the rest of the population across all European countries. It is on average twice as high as the population as a whole (41% as opposed to 22%), suggesting that housing-related redistribution instruments are highly ineffective.

In central and western Europe, the inequality between poor and non-poor people with regard to housing costs has decreased slightly over the last few years. In other countries, the opposite is true. Inequalities in housing costs are increasing in the context of increasingly tough markets. Spending can be high for good reason. This is particularly the case in Sweden where charges linked to the maintenance and performance of the housing

stock are especially high regardless of whether it is the tenant or the property owner paying. However, there are limits to households' capacity to pay, particularly poor households.

The proportion of disposable income absorbed by housing costs for poor households varies by a factor of up to three among European Union countries. The countries where the poor spend the largest share of their income on housing are Greece (on average, 71% of their budget is spent on housing), Denmark (61%), Germany (50%), the Netherlands (49%), the Czech Republic (48%), Sweden (46%) and Austria (43%). The low proportion of disposable income spent on housing for poor households in Austria and Germany seems paradoxical given the amount of public housing in Austria and the relatively low rental costs in Germany. Can this be explained by how poverty is structured with regard to tenure status, or by the different mechanisms for financial security, or by Eurostat's calculation methods and the quality of the data gathered? At this stage, it is difficult to give one clear explanation.

Generally speaking, poor households spend a relatively high proportion of their budgets on housing in several countries that have a strong tradition of social policies. It could be postulated that these traditional welfare states are good at protecting insiders (working-class households that fit the mould with regard to family relationships, work relations etc.) but are not as successful at supporting those outside of the traditional model who have fallen into a type of poverty that the redistribution tools do not reach. Again, the methods used to capture housing-related social welfare can vary according to its visibility and how it fits into the wider welfare system. This can alter comparative perceptions at a European scale. In countries where poor households are still property owners and rural, the financial burden brought about by housing is quite light, yet living conditions

4
The following are taken into consideration here: initial rental costs, loan or mortgage repayment, rent payment and loan repayment for parking space, garage space etc., living expenses and services (e.g. caretaker) and utilities.

in these households can be very difficult. The countries where the average share of poor households' budgets spent on housing is lowest

are Lithuania and Ireland (34%), Slovenia (33%), Luxembourg (29%), Malta (21%) and Cyprus (20%).

TABLE 3

AVERAGE PROPORTION OF HOUSEHOLD BUDGET SPENT ON HOUSING⁴ IN 2013
(BY PROPORTION FOR THE POPULATION AS A WHOLE, IN PURCHASING POWER PARITY - PPA)

COUNTRY	POOR		TOTAL POPULATION		INEQUALITY - POOR/NON-POOR
	2013 (%)	Change since 2008 (in points)	2013 (%)	Change since 2008 (in points)	Change in the gap between the poor and the non-poor since 2008 (in points)
Greece	71.0	16.60	39.9	9.40	10.40
The Netherlands	49.4	2.40	29.5	1.10	1.40
Denmark	60.6	8.50	30.5	-0.10	9.80
Germany	50.1	-3.20	28.2	-3.60	0.90
Czech Republic	47.7	1.90	24.6	-0.60	2.50
Hungary	39.0	-4.70	24.7	-0.10	-4.90
Bulgaria	36.7	0.90	24.5	1.00	-0.20
Romania	40.8	-2.60	25.4	-2.70	-0.20
New Member States (12 countries)	38.7	0.00	23.3	0.20	-0.20
Poland	37.9	0.90	22.7	0.60	0.50
European Union (28 countries since 2010)	41.0	0.50	22.2	-1.10	1.80
Sweden	45.6	-1.70	22.4	1.20	-2.60
European Union (15 countries)	41.7	0.60	22.0	-1.30	2.30
Slovakia	36.6	2.30	20.5	2.40	0.40
Latvia	39.6	8.10	21.7	3.70	3.80
Belgium	39.5	-3.80	20.8	-2.30	-1.60
United Kingdom (compared to 2012)	38.3	2.10	20.7	0.90	1.40
Lithuania	34.1	4.50	19.5	4.20	0.50
Finland	36.1	1.70	18.2	0.20	1.30
France	35.1	4.00	18.0	1.00	3.60
Croatia (compared to 2010)	38.2	-8.30	19.8	-5.50	-3.80
Austria	43.0	4.60	19.2	0.90	4.10
Estonia	35.6	8.90	18.3	3.40	6.50
Spain	40.1	6.60	19.5	1.60	6.30
Portugal	36.4	9.30	18.3	1.60	9.40
Slovenia	32.5	2.20	16.8	1.80	0.80
Italy	34.2	2.80	17.4	-0.10	3.60
Ireland	33.8	8.10	15.7	1.00	8.00
Cyprus	20.3	3.60	13.1	1.80	2.10
Luxembourg	28.6	0.60	13.8	0.10	1.10
Malta	20.8	1.00	10.5	0.60	0.50

Source : Eurostat

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It is noteworthy that the available national data - as presented here - enables comparisons between countries but does not take into account the significant local disparities within each country (with regard to house prices and also income levels).

In terms of changes between 2008 and 2013, i.e. since the crisis, the countries where the proportion of disposable income spent on housing for poor households has increased most are Greece (+17 points), Portugal, Denmark and Estonia (+9 points), Latvia and Ireland (+8 points), Spain (+7 points). Put simply, in countries where the crisis hit hardest, leading to international institutions coming in to oversee public policies, the crisis hit poor households first. These countries have also seen growth in inequality with the proportion of disposable income spent on housing increasing much faster for poor households than for non-poor households. These countries were already experiencing difficulties before the arrival of the international institutions but it is safe to say that inequalities worsened with regard to household spending during the five years they were subject to austerity measures.

It is worth noting that the proportion of disposable income spent on housing for poor households increased by four points, from 31% to 35% in just five years.

Conversely, in Romania, Croatia, Hungary, Belgium, Germany, and Sweden, the proportion of disposable income spent on housing for poor households fell as a result of either decreasing property prices or redistribution-based social policies. These are also countries where the proportion of disposable income spent on housing for poor households has generally dropped more quickly than for non-poor households over the last five years.

Poorer sections of society spend up to three times more on their housing than others but some countries are half as unequal as others in Europe. To get a better idea of the difficulties linked to spending on housing, let us take a closer look at the situation of low-income households facing housing cost overburden. Housing cost overburden means spending more than 40% of disposable income on housing, a threshold beyond which household stability is generally considered to be

seriously at risk⁵. The proportion of households living below the poverty threshold and spending more than 40% of their disposable income on housing varies widely among countries, according to a geography that does not really substantiate received ideas (see Table 5).

Greece holds the record with almost all poor households spending more than 40% of their income on housing (93%), an explosion of +28 points between 2008 and 2013. However, not far behind with regard to the situation for poor households are Denmark (75% of households concerned), the Czech Republic (52%), Germany (49%), the Netherlands (48%), Romania, Sweden, Austria and Belgium (39%).

While Eurostat data always raises issues of comparison between one country and another, this does not explain the situation of traditional welfare states that find themselves in the group of countries with the highest housing cost overburden rates amongst poor households. There is good reason to ask questions about their redistribution policies, particularly with regard to individual financial assistance. France and Finland which have a significant stock of affordable social housing and transfers that are index-linked to incomes and the household composition, have among the lowest proportion of poor households facing an excessive burden of housing costs (22% and 20% respectively).

TABLE 4

SHARE OF POOR HOUSEHOLDS IN HOUSING COST OVERBURDEN (MORE THAN 40% OF DISPOSABLE INCOME SPENT ON HOUSING), 2013

COUNTRY	2013	Change since 2008, in points
Greece	93.10	27.50
Denmark	75.00	14.30
Czech Republic	51.60	4.10
Germany (compared to 2010)	49.20	7.00
The Netherlands	48.30	2.10
Sweden	39.60	-8.60
Romania	39.40	-3.00
Austria	39.10	7.60
Belgium	39.00	-5.00
Bulgaria	38.50	5.60
Spain (compared to 2009)	38.30	3.10
Latvia	38.20	11.10
European Union (15 countries)	37.70	4.10
European Union (28 countries since 2010)	37.40	3.40
Hungary	37.00	-5.50
New Member States (12 countries)	36.40	1.20
Slovakia	36.20	9.90
Croatia (compared to 2010)	34.80	-13.60
Poland	33.50	1.40
Italy	31.70	5.00
Portugal	30.90	9.50
Estonia	29.30	16.20
Lithuania	28.80	8.30
United Kingdom (compared to 2012)	27.10	1.10
Slovenia	26.30	5.20
Luxembourg	25.90	5.20
Ireland	23.60	11.40
France	21.70	6.10
Finland	20.40	1.60
Cyprus	11.50	5.50
Malta	11.50	-0.90

Source : Eurostat

TABLE 5

CHANGE IN LEVEL OF INEQUALITY BETWEEN POOR AND NON-POOR REGARDING HOUSING COST OVERBURDEN, 2008-2013.

COUNTRY	Change in the gap between the poor and the non-poor since 2008
Greece	18.90
Estonia	15.30
Denmark	14.40
Ireland	11.20
Portugal	11.00
Slovakia	8.80
Latvia	8.40
Austria	7.50
Germany (compared to 2010)	6.30
Lithuania	6.30
France	6.30
Bulgaria	5.70
Czech Republic	5.50
Italy	5.50
Cyprus	4.70
Slovenia	4.70
Luxembourg	4.50
European Union (15 countries)	4.00
European Union (28 countries since 2010)	3.50
Spain (compared to 2009)	3.17
New Member States (12 countries)	1.50
Finland	1.30
Poland	1.00
United Kingdom (compared to 2012)	0.16
The Netherlands	0.10
Romania	0.00
Malta	-0.20
Belgium	-2.30
Hungary	-6.90
Sweden	-8.60
Croatia (compared to 2010)	-10.50

Source : Euros

**AN EVER-INCREASING NUMBER
OF POOR HOUSEHOLDS PAYING
TOO MUCH FOR THEIR HOUSING**

The percentage of poor households facing housing cost overburden has increased by more than 10 points since 2008 in five countries. Three of these countries were subjected to a Memorandum of Understanding from the international institutions (Greece, Ireland, and Portugal) which gives food for thought as to the role international institutions have on the worsening of inequality since the crisis. Denmark, which is part of the group of countries where the proportion of poor households living in housing cost overburden has increased the most (+14%), is a country which has been hardening its policies (market liberalisation, reduction in social protection instruments).

On the contrary, countries that have experienced the largest reductions in inequality with regard to housing cost overburden are Croatia, Hungary, Sweden, Belgium, i.e. mainly countries where the property bubble burst and the market fell dramatically reducing the proportion of disposable income absorbed by housing costs for poor households in particular. Five countries have seen their inequality with regard to housing cost overburden fall. 23 countries have seen an increase in inequality between 2008 and 2013, with southern and eastern European countries (largely the Baltic countries) particularly affected.

The inequality indicator increased by a significant amount in barely five years. Again worth noting is that Denmark, where inequality regarding housing cost overburden appears to have increased more than anywhere else in Europe, substantiates the previous observations. Another noteworthy situation is that of Hungary. It is experiencing a specific political context where marginalised populations are effectively being sacrificed and faces a glaring democratic problem. However,

its policies are effective regarding the financial stability of the working classes (converting property loans indexed on the Swiss franc thereby pushing risk back onto the banking sector, radical lowering in gas, water and electricity prices, etc.). Depending on the country, the poor are between 4 and 20 times more likely than other sections of the population to spend too much of their budget on housing.

**POOR HOUSEHOLDS ARE MORE
EXPOSED TO PRICE FLUCTUATIONS
THAN OTHER HOUSEHOLDS IN TEN
EUROPEAN COUNTRIES**

An interesting indicator is level of exposure to price fluctuations on the housing market (resulting from being a private tenant or a property owner with mortgage) according to income level. In other words, this indicator looks at to what extent poor households are subjected to the risks of the housing market, compared to non-poor households (see Table 7). The countries at the top of the table are where fluctuations in house prices and rents will have a heavier impact on poor households.

Countries where poor people are most exposed to the market i.e. the unpredictability of prices, in comparison to wealthier sections of society, are not a homogenous group e.g. the Czech Republic, Slovenia, Slovakia, Luxembourg, Austria. In the majority of countries, particularly the less wealthy countries, the poor are less affected by market vagaries than the rest of the population.

In 10 of the 28 EU countries, poor households are slightly more likely than non-poor households to be private tenants or property owners with a mortgage. In these countries, price hikes affect private tenants and property owners who have signed up to mortgages and variable-rate loans.

TABLE 6

**INDEX OF POOR HOUSEHOLDS' EXPOSURE
TO THE MARKET COMPARED TO NON-POOR
(SUPPLEMENTARY RISK FOR POOR HOUSEHOLDS
BEING EXPOSED TO THE MARKET (PRIVATE TENANTS
OR PROPERTY OWNERS WITH A MORTGAGE),
IN COMPARISON WITH NON-POOR HOUSEHOLDS, 2013)**

Czech Republic	1.23
Slovenia	1.22
Slovakia	1.20
Luxembourg	1.18
Croatia	1.13
Austria	1.09
Greece	1.09
Spain	1.09
France	1.04
Germany	1.01
Cyprus	0.98
Sweden	0.97
Malta	0.97
Hungary	0.97
The Netherlands	0.96
Denmark	0.96
Italy	0.96
Belgium	0.83
Latvia	0.79
Portugal	0.73
United Kingdom	0.71
Ireland	0.67
Finland	0.61
Estonia	0.58
Lithuania	0.57
Poland	0.55
Romania	0.48
Bulgaria	0.22

Source : Eurostat

TABLE 7

**CHANGE IN LEVEL OF EXPOSURE
TO THE MARKET ACCORDING TO LEVEL
OF POVERTY, 2008-2013
(GAP BETWEEN THE INCREASE OF POOR HOUSEHOLDS
AND THE INCREASE IN NON-POOR HOUSEHOLDS
EXPOSED TO THE MARKET)**

Denmark	14.10
France	12.60
Spain	10.90
United Kingdom	10.90
Czech Republic	7.10
Cyprus	7.00
Croatia (compared to 2010)	5.70
Bulgaria	5.50
The Netherlands	5.30
Greece	4.10
Austria	4.10
Sweden	3.20
Estonia	2.40
Ireland	2.30
Latvia	2.20
Lithuania	1.90
Portugal	1.00
Malta	0.70
Romania	0.60
Hungary	-0.10
Finland	-0.20
Slovenia	-0.20
Italy	-0.50
Belgium	-0.70
Luxembourg	-1.50
Slovakia	-2.60
Germany (compared to 2010)	-3.10
Poland	-4.80

Source : Eurostat

When poor households fall into these categories, price hikes make the housing cost a heavy burden indeed. When poor households fall outside of these categories, hikes in house prices can mean they are 'protected' by ownership or subsidised housing but they may be living in areas with few opportunities, where housing is of poor quality and/or where there is a high level of poverty. This indicator does not describe situations that are more desirable than others but rather shows the type of vigilance needed for public policymaking, depending on whether poor households are exposed to the market or whether they are sheltered from it.

In 19 of the 28 EU countries, poor households' exposure to market fluctuations increased more quickly than non-poor ones (the largest differences were seen in Denmark, France, Spain and the United Kingdom). One positive theory would be that poor households have more access to the property market than they used to and it is possible that this is the case in eastern and southern European countries. The more negative perspective is that this represents a growing vulnerability of poor households to house price and rent volatility.

RENT AND MORTGAGE ARREARS

Inequality with regard to outstanding debt is greater in the EU15. While these countries' exposure to outstanding debt is around average (11.7%), inequalities with regard to exposure to this risk is greater there than elsewhere. This is in spite of wealth redistribution and social protection systems which may exist in these countries in a more established and more systemic way. For example, France is a country where the level of rent arrears or mortgage arrears is among the highest (16.9%), despite financial security instruments delivering significant levels of housing allowance. In Denmark, it is the spectacular

increase in the volume of arrears (+7.5 points) and the growth in inequality between the poor and non-poor which brings this country closer, in terms of change, to those most affected by the crisis.

Nevertheless, it is important to note the cultural nuances and the different priority accorded to different areas of expenditure in different contexts. In Bulgaria for example, only 1.9% of property owners with a mortgage state that they are in mortgage arrears but we know that 50.4% declared that they have other unpaid bills. Once again, the increase in arrears was starkest in five countries, four of which were subject to a Memorandum of Understanding during this period.

TABLE 8
RENT AND MORTGAGE ARREARS, 2013

COUNTRY	2013
Croatia	0.9%
Romania	1.2%
Lithuania	1.7%
Bulgaria	1.9%
Poland	2.6%
Estonia	3.9%
New Member States (12 countries)	4.6%
Malta	5.0%
Germany	5.1%
Luxembourg	7.6%
Belgium	7.6%
The Netherlands	7.8%
Latvia	8.3%
Sweden	8.6%
Slovenia	9.4%
European Union (28 countries)	10.1%
United Kingdom	10.6%
Austria	11.1%

COUNTRY	2013
Denmark	11.5%
Italy	11,5 %
Finland	11,7 %
European Union (15 countries)	11,7 %
Cyprus	13,0 %
Slovaquie	13,4 %
Portugal	13,7 %

COUNTRY	2013
Czech Republic	14,1 %
Spain	14,9 %
Hungary	16,8 %
France	16,9 %
Ireland	20,2 %
Greece	25,1 %

Source : Eurostat

2. TENURE STATUS OF POOR HOUSEHOLDS

In 12 of the 28 countries, poor households are mainly outright owners whose only outlay is maintenance of the property; this is mainly the case in the former Eastern Bloc countries. Furthermore, in nine countries, more than a quarter of poor households live in free or subsidised housing. This occurs in countries with

a large stock of social housing such as Finland and France (34% and 28% respectively of poor households live in this type of housing), and/or countries where social housing is highly targeted at poor households such as Ireland (33%).

TABLE 9
DISTRIBUTION OF POOR HOUSEHOLDS BY TENURE STATUS, 2013
(DECREASING BY PROPORTION OF POOR PROPERTY OWNERS WITH NO MORTGAGE TO REPAY)

COUNTRY	Property owners with a mortgage	Property owners	Private tenants	Tenants in free or subsidised housing
Romania	0.30	96.20	1.00	2.40
Croatia (compared to 2010)	1.50	83.00	3.70	11.80
Lithuania	2.70	81.70	3.00	12.60
Bulgaria	0.50	80.60	0.60	18.30
New Member States (12 countries)	4.40	77.30	5.40	12.90
Slovakia	7.30	73.50	12.80	6.40
Poland	3.80	72.70	4.80	18.80
Latvia	3.10	66.40	11.20	19.40
Hungary	19.10	63.40	3.70	13.80
Estonia	9.30	62.50	4.70	23.50
Greece	11.80	56.30	25.10	6.80
Malta	15.80	55.00	3.90	25.30
Slovenia	4.70	54.10	13.40	27.80
Czech Republic	9.90	53.20	31.40	5.60

6

It is unlikely that, in France, the number of poor households has increased by 16% in the private rental sector and has decreased by 16% in the social housing sector over the last five years given the context of national data showing a pauperisation of the social housing stock. The data in this case are to be treated with extreme caution.

TABLE 9

DISTRIBUTION OF POOR HOUSEHOLDS BY TENURE STATUS, 2013
 (DECREASING BY PROPORTION OF POOR PROPERTY OWNERS WITH NO MORTGAGE TO REPAY)

COUNTRY	Property owners with a mortgage	Property owners	Private tenants	Tenants in free or subsidised housing
Italy	8.70	48.00	21.80	21.50
Cyprus	7.80	42.10	21.50	28.60
European Union (28 countries since 2010)	12.20	39.00	29.90	18.90
Portugal	18.50	37.50	16.80	27.20
Spain	23.10	35.10	25.30	16.40
Finland	13.90	31.50	20.30	34.20
Ireland	20.50	30.60	15.80	33.10
European Union (15 countries)	14.30	29.00	36.20	20.50
United Kingdom (compared to 2012)	18.90	27.90	21.80	31.30
Belgium	14.90	22.30	37.20	25.60
France ⁶	12.60	19.90	39.70	27.80
Austria	12.40	19.50	45.40	22.70
Germany (compared to 2010)	8.50	17.40	58.40	15.70
Denmark	12.40	16.80	70.90	0.00
Luxembourg	30.90	12.50	46.50	10.10
The Netherlands	23.00	9.90	66.60	0.50
Sweden	25.70	9.60	63.80	0.90

Source : Eurostat

TENURE STATUS: CONTINUING TREND OF POOR PEOPLE HAVING LITTLE ACCESS TO PROPERTY OWNERSHIP, OR TO SOCIAL HOUSING AND BEING INCREASINGLY FORCED INTO THE PRIVATE RENTAL SECTOR

The 2008 crisis and its consequences have undoubtedly contributed to further specialisation within different parts of the housing stock. By and large, it is the private rental sector that has seen the most significant changes with 19 countries reporting an increase in this sector's proportion of poor households. While the data must always be interpreted with caution, the trends are coherent enough to give an indication. The private rental sector is the fall-back solution for poor households who do not have access to social

housing (because it is oversubscribed, sold, targeted at a specific demographic etc.) nor to ownership (either because of the increased property prices or the lack of access to bank credit). It is also probable that these extra tenants in the private rental sector are those who have fallen into poverty with the crisis. In fact, everywhere that has seen the share of poor households increase in the private rental sector, has seen it increase at a faster rate than the general pauperisation of society. In ten countries, this increase is reported to be over five points between 2008 and 2013 (up to 17 points in Lithuania). The vulnerability of households exposed to the market, to insecurity of tenure, to increased prices is all the more worrying given that household poverty has also increased in the subsidised housing sector in 16 European countries. This situation points to a pauperisation of the social housing sector and

growing difficulties for this sector in meeting the evolving needs of those no longer managing to keep pace with the free market.

Conversely, there has been a reduction in the number of poor households in the private rental

sector in nine European countries. These are either 'centripetal' countries in which inequality has been reducing (sometimes through pauperisation of the entire society, as in Ireland), or countries where poor households in the private rental sector have turned to the subsidised rental sector.

TABLE 10

CHANGES IN THE TENURE STATUS OF POOR HOUSEHOLDS, 2008-2013
 (BY INCREASE IN THE PROPORTION OF POOR HOUSEHOLDS IN THE PRIVATE RENTAL SECTOR)

COUNTRY	Property owner with mortgage	Property owner without mortgage	Tenant in private sector	Tenant in subsidised sector	Change in poor/population
Lithuania	2.3	-0.3	17.0	9.1	0.6
Croatia (compared to 2010)	4.9	-2.6	14.1	1.8	-1.1
France	1.1	0.2	8.9	-1.4	1.1
Malta	0.8	0.9	8.7	-2	0.4
Romania	4.4	-0.9	8.2	-10.9	-1
Slovenia	0.4	0.6	8	6.7	2.2
Sweden	1	2.2	7.9	11.2	2.5
Estonia	5.5	-1.7	6.9	-7.1	-0.9
Greece	5.1	1.4	6.1	8.1	3
Belgium	-1.6	-1.9	5.7	6.9	0.4
Denmark	-0.1	-8.6	4.4	0	-0.9
Spain	2.3	-5.2	4.1	3.3	-0.4
Slovakia	-0.5	1.8	3.8	10.8	1.9
Luxembourg	1.4	0	3.7	11.8	2.5
European Union (15 countries)	0	-2.3	2.2	-0.6	0
European Union (28 countries since 2010)	0	-1.7	2	2.3	0
Portugal	1.2	-3.3	1.9	9.3	0.2
Cyprus	2.9	-1.2	1.7	-2.5	-0.6
The Netherlands	-0.1	-5.4	1.4	-10.6	-0.1
Germany (compared to 2010)	-0.8	1.3	0.5	0.5	0.9
United Kingdom (compared to 2012)	-1.1	0.3	0.2	0	-0.1
Italy	1.5	0	-0.7	3.8	0.4
Poland	-1.6	-1.4	-0.8	12.3	0.4
New Member States (12 countries)	0.2	-0.6	-0.9	9	0
Austria	0.7	-2.4	-1.36	-0.4	-0.8
Latvia	-1.2	-7.4	-2.4	-12.1	-6.5
Czech Republic	0.3	0.6	-4.2	-3.6	-0.4
Finland	-0.8	-1.9	-4.4	-2.5	-1.8
Bulgaria	-2.5	-0.9	-5	-5.9	-0.4
Hungary	2.8	1.9	-5.4	3.8	1.9
Ireland	1.4	-4.1	-6.1	2.1	-1.4

Source : Eurostat

THE INFLUENCE OF TENURE STATUS ON THE COST OF HOUSING FOR POOR HOUSEHOLDS

For poor property owners, spending on housing is two to three times lower in eastern and southern European countries (Greece being a notable exception) than in northern and western European countries. This may arise from the age of the property, the distribution of poor people in deprived and/or depopulated areas, the quality

of the housing etc. These data are not easy to compare. There is a clear need for caution against a one-size-fits-all public intervention model for housing the poor. In countries where housing costs represent a low burden for poor people, the issue is rather the improvement of housing quality and residential mobility. On the other hand, in countries where poor property owners spend a lot on housing, public policies should undoubtedly focus on creating more social housing and increasing financial stability for households through individual housing allowances.

TABLE 11

HOUSING COSTS FOR POOR HOUSEHOLDS ACCORDING TO TENURE STATUS (IN €) (IN PURCHASING POWER PARITY)

COUNTRY	PROPERTY OWNER		TENANT		ALL	
	2013	Change since 2008	2013	Change since 2008	2013	Change since 2008
The Netherlands	663.3	70.8	622.2	28.5	636.1	42.9
Luxembourg	360.2	4.5	774.8	46.2	581.9	40.8
Germany	534.6	-126.6	528.2	37.1	530.1	-8.7
Denmark	490.1	25.2	544.3	46.7	528.5	45.4
Austria	353.4	14.8	605.5	128.3	499.1	78.2
Belgium	368.3	-111.5	545.7	22.4	476.6	-24.5
Sweden	421.8	49.2	503.5	17.5	474.6	34.0
United Kingdom (compared to 2012)	255.1	12.8	641.2	122.7	454.3	80.2
France	262.2	26.3	564.0	104.6	453.6	75.3
Greece	439.5	62.3	448.5	-288.9	441.8	-17.4
European Union (15 countries)	328.9	-62.0	529.4	-2.4	418.8	-13.6
European Union (28 countries since 2010)	300.6	-39.8	473.1	15.0	372.5	-0.8
Finland	284.9	43.8	446.2	28.6	369.1	36.1
Czech Republic	301.9	-17.9	440.9	143.1	347.6	36.7
Spain	252.1	17.8	510.3	-48.3	333.2	19.5
Ireland	219.3	-52.7	455.1	37.3	327.1	0.4
Slovenia	252.2	10.9	427.5	74.2	288.1	31.2
Italy	207.6	-12.9	464.5	30.2	283.4	1.0
Poland	265.6	73.1	310.3	99.7	268.8	75.5

COUNTRY	PROPERTY OWNER		TENANT		ALL	
	2013	Change since 2008	2013	Change since 2008	2013	Change since 2008
Slovakia	258.5	93.2	274.1	81.7	260.9	91.3
Cyprus	187.1	33.1	469.7	-73.5	252.2	22.5
Hungary	221.9	8.1	256.7	-29.4	225.6	3.0
Portugal	179.8	24.5	314.9	76.7	221.4	47.5
Malta	197.4	41.6	246.3	93.2	208.7	53.6
New Member States (12 countries)	198.9	42.0	265.2	75.2	205.0	46.3
Croatia (compared to 2010)	170.7	-81.9	329.5	-490.9	179.2	-96.3
Estonia	164.0	62.7	273.3	122.0	175.2	71.1
Latvia	145.6	24.2	145.9	19.9	145.7	23.6
Lithuania	141.5	28.9	186.8	12.8	144.0	28.2
Bulgaria	135.6	24.5	179.1	10.2	137.2	23.6
Romania	110.4	18.8	207.8	85.3	112.6	20.6

Source : Eurostat

The changes since 2008 show that it is becoming more difficult to maintain country categories with clear, constant markers that are for example linked to a social model or a history of social structures or urban/rural poverty etc. In some countries where the monthly payments were already high for poor property owners, they have tended to further increase rapidly. This is the case in the Netherlands and, to a lesser extent, in France while the cost of housing has fallen significantly for poor property owners in the United Kingdom. Among the 'cheaper' countries of Slovakia, Estonia and even Bulgaria, the cost of housing continues to increase for poor property owners while in the Czech Republic, costs are falling. Costs in Spain have increased while in Italy, they have fallen. Once again, the heterogeneity merely emphasises the difficulty of adapting social protection policies given the changing nature of the situation. Watching how Finland, the 'star pupil', struggles to contain the increasing cost of housing for poor households is indicative of this.

WHERE DO POOR TENANTS PAY MORE FOR HOUSING THAN NON-POOR PROPERTY OWNERS?

In 16 European countries, poor tenants spend a larger proportion of their income on housing than non-poor property owners. In the remaining 12 countries, the opposite is true. The fact that the poorest section of society spends more without building up any equity raises political, not to mention moral, issues.

The gap between countries shows that there are different areas of tension. The parts of the stock allocated to poor people and the consequences of this in terms of inequality and affordability are different in different contexts, which undoubtedly calls for different political responses.

In Luxembourg, the United Kingdom, Ireland and France, poor tenants pay significantly more for their housing than non-poor property owners while in Denmark, Germany and the Netherlands, the reverse is true with poor tenants paying less

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Average housing cost for a non-poor property owner, less the average housing cost for a poor tenant (in euro), divided by the average rent of poor tenants.

for their housing than non-poor property owners. This contrast does not corroborate conventional divisions between rich and poor countries or between liberal countries and welfare states. Furthermore, the contrast reflects the history of industrialisation and of rurality in the various countries along with the history of public policies that incentivise, to a greater or lesser degree, accession to home ownership for low-income households for example, and so on.

This indicator does not show desirable situations or otherwise but shows a disparity of situations illustrating the diversity of political responses to the difficulties of housing and social inequality with regard to housing costs.

TABLE 12

HOUSING COSTS FOR NON-POOR PROPERTY OWNERS COMPARED TO POOR TENANTS, 2013

COUNTRY	Excessive housing costs for non-poor property owners ⁷ (1)
Luxembourg	-49.3%
Ireland	-49.2%
United Kingdom	-39.7%
Spain	-37.1%
Italy	-35.9%
France	-33.9%
Croatia	-30.0%
Austria	-25.5%
Portugal	-23.5%
Slovenia	-22.6%
Romania	-20.5%
Estonia	-20.4%
Cyprus	-17.9%
Czech Republic	-14.7%
European Union (15 countries)	-9.0%
Belgium	-9.0%
Finland	-7.7%
European Union (28 countries since 2010)	-6.7%
Malta	-3.5%

COUNTRY	Excessive housing costs for non-poor property owners ⁷ (1)
New Member States (12 countries)	8.8%
Lithuania	10.0%
Poland	10.0%
Sweden	11.6%
Hungary	12.1%
Greece	12.3%
Slovakia	20.0%
Bulgaria	37.2%
Denmark	38.2%
Latvia	49.0%
Germany	49.3%
The Netherlands	50.8%

Source : Eurostat

(1) The lower the figure (including negative figures), the heavier the burden of housing costs for poor tenants than for non-poor property owners.

TENANCY PROTECTION AND MOBILITY

Tenant protection is often cited by, for example, the European Central Bank as a drag on professional mobility. In fact, private sector tenants are a lot more mobile than property owners with a mortgage. The proportion of households who have moved in the last five years is between 3 and 26 times higher among tenants than among property owners with a mortgage, depending on the country. Countries where the tenants have a rate of mobility that is closer to that of property owners with a mortgage are generally richer with a high number of tenants and more protected tenant status than elsewhere like Sweden, Denmark, Slovenia, The Netherlands, and Slovakia etc.

There is therefore no proof that protection of tenants undermines their mobility and thus the dynamism of the job market, no more than the number of property owners does. The asser-

tions are often striking in this regard but the available data require much caution with regard

to making hasty causal links between mobility and tenure status.

TABLE 13

PROPORTION OF HOUSEHOLDS THAT HAVE MOVED HOUSE IN THE LAST FIVE YEARS

COUNTRY	Total	Property owners with a mortgage	Outright property owners	Tenant, market price	Tenant, subsidised or free
Cyprus	25.1	44.3	9.5	81.6	24.2
United Kingdom	30.8	28.0	11.1	77.1	36.1
Lithuania	5.6	24.3	3.4	72.1	10.8
Estonia	15.6	28.7	7.5	65.2	30.4
Finland	31.9	37.1	9.4	62.7	51.2
Sweden	40.2	32.5	16.2	59.1	34.5
Ireland	14.8	8.4	2.4	58.9	21.6
France	27.0	33.2	6.3	51.9	38.4
Spain	13.0	13.3	3.6	51.8	14.0
Denmark	34.3	22.3	14.5	51.0	63.9
Luxembourg	27.2	31.8	5.4	48.7	34.2
Hungary	7.0	9.3	3.9	48.5	18.9
Belgium	22.0	23.4	4.2	48.2	31.4
Poland	10.0	35.2	4.7	46.9	13.4
European Union (15 countries)	20.6	21.9	5.4	43.6	26.6
European Union	17.6	22.0	4.7	43.2	24.5
Malta	7.4	22.8	3.2	43.0	5.0
Croatia	3.8	9.8	2.6	41.9	8.8
Austria	20.2	17.1	6.1	40.6	21.7
Portugal	10.2	11.3	3.5	38.1	8.6
Germany	21.9	17.9	5.5	35.6	22.7
Greece	9.8	9.2	2.5	34.7	16.5
New Member States (12 countries)	7.1	22.9	3.4	34.6	13.3
Slovenia	10.9	35.7	5.9	33.4	12.6
The Netherlands	24.6	20.4	7.9	32.6	33.8
Bulgaria	3.2	15.8	1.8	32.3	8.8
Latvia	10.1	22.9	5.0	30.7	22.4
Romania	1.8	3.1	1.5	30.7	6.3
Italy	8.5	14.6	3.5	22.7	11.3
Czech Republic	7.6	14.7	3.4	19.8	9.3
Slovakia	7.7	29.1	4.6	18.4	14.3

Source : Eurostat

3. HOUSING QUALITY AND QUALITY OF LIFE

OVERCROWDING IS PARTICULARLY PRONOUNCED IN CENTRAL EUROPE

The prevalence of overcrowding varies greatly according to country, from 2% in Belgium to 53% in Romania. While there are some exceptions (which could be related to particular local circumstances as much as a limited statistical system), the prevalence of overcrowding seems to correlate quite closely with the economic health of each country. Even when the accuracy of the data is considered with caution, the gaps are significant. On average, 11% of the population of the 15 countries that were part of the European Union 20 years ago are in an overcrowded situation, whereas the figure stands at 42% for the 12 new EU countries. Among the 13 countries with the highest prevalence of overcrowding, only Italy and Greece are not former Eastern Bloc countries.

Overcrowding reveals an undervalued aspect of the European gulf and highlights the problem of the absence of a European housing strategy as part of the support for new Member States.

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The rate of overcrowding corresponds to the percentage of the population living in an overcrowded household. A person is considered to be living in an overcrowded household if the home does not have a minimum number of rooms, i.e.:

- one room for the household;
- one room per couple in the household;
- one room for each single person aged 18 years or over;
- one room per pair of single people of the same gender between 12 and 17 years of age;
- one room for each single person between 12 and 17 years of age who is not included in the previous category;
- one room per pair of children under 12 years.

http://ec.europa.eu/eurostat/statistics-explained/index.php/Glossary:Overcrowding_rate

TABLE 14
RATE OF OVERCROWDING IN THE POPULATION AS A WHOLE

COUNTRY	2013
Belgium	2.00
Cyprus	2.40
The Netherlands	2.60
Ireland	2.80
Malta	3.60
Spain (compared to 2011)	5.20
Luxembourg	6.20
Germany	6.70
Finland	6.90
France	7.60
United Kingdom (compared to 2012)	8.00
Denmark	9.40
European Union (15 countries)	10.70
Sweden	11.20
Portugal	11.40
Austria	14.70
Slovenia (compared to 2011)	15.60
European Union (28 countries since 2010)	17.30
Czech Republic	21.00
Estonia	21.10
Italy	27.30
Greece	27.30
Lithuania (compared to 2011)	28.00
Latvia	37.70
Slovakia	39.80
New Member States (12 countries)	41.80
Croatia (compared to 2010)	42.80
Bulgaria	44.20
Poland	44.80
Hungary	45.70
Romania	52.90

Source : Eurostat

SEVERE HOUSING DEPRIVATION: AN INDICATOR OF HOW EFFECTIVE HOUSING POLICIES HAVE BEEN

Housing conditions for Europe as a whole can also be broadly viewed through the 'severe housing deprivation' indicator which covers the issue of overcrowding as well as dignity, decency and discomfort (leaks in the roof, lack of sanitary facilities, housing without sufficient natural light etc.)⁹.

Looking at the prevalence of these situations, it is fair to ask how effective the national and local policies implemented to deal with these issues have been. Among the countries with the lowest rate of severe housing deprivation are countries with very different social and housing policies such as Belgium (0.9%), Ireland (1.4%) and Spain (1.8%) where the housing stock is of low standard and where there are significant problems.

According to the available statistics, there are only six countries reporting that the rate of severe housing deprivation increased since the 2008 crisis; and this by very moderate amounts. In contrast, several central and eastern European countries (CEEC) seem to have made significant progress in reducing this problem. While the iron curtain still exists with regard to quality of housing, some catching up is in progress.

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'Severe housing deprivation' concerns the population living in housing considered overcrowded and which also has one of the indicators of housing deprivation. Housing deprivation is an indicator of decency calculated on the basis of houses with a leaking roof, no bath or shower, no toilet or little natural light.

http://ec.europa.eu/eurostat/statistics-explained/index.php/Glossary:Severe_housing_deprivation_rate

TABLE 15
RATE OF SEVERE HOUSING DEPRIVATION

COUNTRY	2013	Change 2008-2013
Finland	0.70	0
The Netherlands	0.80	0
Belgium	0.90	0
Malta	1.10	0
Ireland	1.40	+1
Cyprus	1.40	0
Sweden	1.50	0
Germany	1.60	0
Spain	1.80	0
Luxembourg	1.80	-1
France	2.20	-1
United Kingdom	2.50	+1
Denmark	2.60	0
European Union (15 countries)	3.20	0
Austria	3.90	-1
Czech Republic	4.00	-3
Slovakia	4.50	-1
European Union (28 countries since 2010)	5.20	-1
Portugal	5.60	-1
Estonia	5.80	-5
Slovenia	6.50	-2
Greece	7.00	-1
Italy	8.90	+2
Croatia	9.00	-3
Lithuania	9.10	+2
Poland	10.10	-8
New Member States (12 countries)	12.70	-7
Bulgaria	13.00	-11
Latvia	16.30	-6
Hungary	17.60	-3
Romania	23.00	-7

Source : Eurostat

IMPACT OF POVERTY ON SEVERE HOUSING DEPRIVATION: WHAT SHOULD PUBLIC POLICIES ON HOUSING QUALITY TARGET?

In Belgium, a poor household is 23 times more likely to face severe housing deprivation than any other household type. On the other hand, a poor Estonian household is only 1.4 times more likely to face it.

This illustrates what is at stake in the debate on the necessary specialisation (or otherwise) of housing policy, in this case policies aiming to clear slums or address unfit housing. For example, in Estonia, Ireland, the United Kingdom, non-poor households are faced with unfit housing on top of overcrowding for historical reasons individual to each country. Tackling slums or unfit housing probably comes about via generalist policies that do not specifically target the poor population, while in France, Denmark, the Netherlands, Luxembourg and Belgium where poor households are hugely overrepresented in unfit housing, housing improvement policies would undoubtedly benefit from more specific targeting.

The deepening of inequality between poor and non-poor with regard to severe housing deprivation is evidence of how ineffective public strategies have been. One cannot be too generalist in countries where severe housing deprivation mainly concerns poor households. Equally, one cannot have policies that are too narrowly targeted in countries where severe housing deprivation concerns both the poor and the non-poor.

TABLE 16
RATIO OF POOR/NON-POOR EXPERIENCING SEVERE HOUSING DEPRIVATION

PAYS	Poor/non-poor comparison
Estonia	1.41
Ireland	1.46
United Kingdom	1.61
Malta	1.90
Croatia	1.96
Greece	2.15
Latvia	2.27
Italy	2.51
Poland	2.63
Portugal	2.65
Slovenia	2.71
Lithuania	2.80
Romania	3.15
Cyprus	3.20
Hungary	3.40
European Union (28 countries since 2010)	3.46
Spain	4.00
Austria	4.07
Czech Republic	4.26
Germany	4.80
Bulgaria	5.10
Finland	5.40
Sweden	5.44
Slovakia	6.04
France	7.00
Denmark	7.79
Luxembourg	13.33
The Netherlands	18.67
Belgium	23.50
Hongria	45,70
Romania	52,90

Source : Eurostat

FUEL POVERTY

One of several aspects of fuel poverty is the difficulty of maintaining a warm home but it is undoubtedly the aspect most deeply felt. Unsurprisingly, but converse to the climate, it is northern countries (with the exception of Baltic countries) and Germanic countries where sufficient temperatures are reached most easily while southern and eastern European countries experience greater difficulty in maintaining warm temperatures. Measured based on people's personal feelings, this indicator is subjective and may therefore appear to be worsening even if the objective conditions are improving; this can be due to changing representations, or changes in acceptable levels of dissatisfaction with the temperature etc.

That said, it is interesting to note that it is countries hardest hit by the 2008 crisis (Greece, Ireland, Italy, Lithuania) where difficulty in maintaining adequate temperatures has increased most significantly (between +7% and +14%). Conversely, in central and western European countries, it seems that policies on modernising the housing stock are gradually bearing fruit to the extent that the level of difficulty reported in maintaining adequate temperatures has clearly decreased, although it still remains high. Some of the data should be interpreted with caution regarding the accuracy of data collection (very large changes in Malta and Bulgaria), nonetheless the fact that these data converge by country blocs facing the same or similar issues enables broad trends to emerge.

TABLE 17
INABILITY TO KEEP HOME ADEQUATELY WARM

COUNTRY	POOR		TOTAL	
	Difficulties in maintaining the temperature of housing	Change (%)	Difficulties in maintaining the temperature of housing	Change (%)
Bulgaria	70	-12	45	-21
Cyprus	51	3	31	1
Greece	48	19	30	14
Portugal	45	-11	28	-7
Italy	40	14	19	8
Latvia	36	3	21	4
Malta	35	21	23	15
Lithuania	34	3	29	7
Hungary	33	12	14	4
Romania	25	-8	14	-10
EU 28	24	-	11	-
EU 27	24	3	11	1
Croatia	24	24	10	-
Poland	24	-11	11	-9
United Kingdom	22	10	11	5
Ireland	19	12	10	6
Belgium	18	1	6	-1
France	18	6	7	2
Germany	17	-1	5	-1
Slovakia	16	2	5	-1
Spain	16	3	8	2
Czech Republic	15	-2	6	0
Slovenia	13	-1	5	-1
Denmark	10	4	4	2
Austria	8	-2	3	-1
Estonia	6	3	3	2
The Netherlands	6	2	3	1
Luxembourg	5	2	2	1
Sweden	4	0	1	-1
Finland	3	-2	1	-1

Source : SILC (ilc_mdes01)

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The degree of satisfaction is measured based on the subjective opinions of the people surveyed, on a scale of 1 to 10.

ONE IN FOUR POOR HOUSEHOLDS
IN EUROPE LIVE IN DAMP CONDITIONS

Central, eastern and southern European countries are most affected by damp in their housing (the presence of leaks or mould). In Hungary, one in two poor households lives in damp housing and it is also the case for more than one in three poor households in Latvia, Portugal, Slovenia and Cyprus.

TABLE 18
DAMP HOUSING

COUNTRY	POOR		TOTAL	
	Leaks or mould	% change since 2008	Leaks or mould	% change since 2008
	2013		2013	
Hungary	51	1	26	-5
Latvia	44	4	28	2
Portugal	40	14	32	13
Slovenia	40	-5	27	-3
Cyprus	35	2	31	5
Lithuania	34	-6	20	-5
Bulgaria	32	-17	13	-18
Italy	31	4	23	3
Romania	28	-10	15	-9
Belgium	27	1	18	0
Luxembourg	27	7	15	-1
Estonia	25	-5	18	0
EU (28 countries)	24	-	16	-
France	23	1	13	0
The Netherlands	23	-3	16	0
Croatia	22	-	13	-
Spain	22	-2	17	0
Greece	21	-6	14	-5
Slovakia	20	3	8	-2
Austria	19	1	13	-1

COUNTRY	POOR		TOTAL	
	Leaks or mould	% change since 2008	Leaks or mould	% change since 2008
	2013		2013	
Czech Rep.	19	-7	10	-4
Germany	19	-3	13	-1
Ireland	18	0	14	2
Poland	18	-19	10	-13
United Kingdom	18	-4	16	1
Malta	12	4	12	5
Sweden	11	1	8	-1
Finland	7	1	5	1
Denmark	25	-13	17	8

Source : SILC

GENERAL SATISFACTION WITH
REGARD TO HOUSING IS HIGH
BUT SOCIAL POLARISATION IS
ESCALATING IN MANY PLACES

Household satisfaction with their housing conditions¹⁰ is generally high and the gaps between countries are relatively small. Satisfaction with housing is weak in eastern and southern countries; the 11 countries where satisfaction is weakest include all the former Eastern Bloc countries along with Italy, Greece and Portugal.

Cyprus, Denmark, Sweden, Finland and Austria are the countries with the highest level of satisfaction with regard to housing (at over 8).

However, it is important to note that the satisfaction expressed decreased between 2007 and 2012 in traditional welfare states: Sweden, Luxembourg, Malta, the Netherlands, Germany, France and Belgium (but also in Greece, the Czech Republic and Slovakia).

TABLE 19
SATISFACTION WITH REGARD TO HOUSING

COUNTRY	2012	Change (2007-2012)
Cyprus	8.5	0.60
Denmark	8.4	0.00
Sweden	8.2	-0.20
Finland	8.2	0.00
Austria	8.2	0.70
Ireland	8.2	0.70
Luxembourg	8	-0.30
Spain	7.9	0.20
Romania	7.8	0.70
United Kingdom	7.8	0.10
Malta	7.8	-0.60
The Netherlands	7.8	-0.10
Slovenia	7.7	0.00
Germany	7.7	-0.10
Croatia	7.7	0.80
France	7.6	-0.20
Belgium	7.6	-0.20
European Union	7.6	0.10
Slovakia	7.6	-0.10
Italy	7.5	0.40
Czech Republic	7.5	-0.40
Portugal	7.3	0.30
Estonia	7.2	0.10
Greece	7	-0.20
Lithuania	7	0.60
Hungary	7	0.60
Bulgaria	6.9	0.90
Poland	6.9	0.00
Latvia	6.5	0.30

Source : Eurofund, EQLS 2012

Levels of satisfaction are divided along social lines to greater or lesser degrees according to country and it is worth noting that the divisions vary widely. In Slovenia, Latvia, Bulgaria, Poland and France, the satisfaction gap between the lowest income quartile and the highest income quartile is escalating. In Austria, Ireland, Cyprus and Croatia, the level of satisfaction is becoming more homogeneous across income quartiles.

This subjective indicator still needs to be interpreted with caution, especially because the gaps are narrow between countries. However, it does set a marker, enabling the morale of the population with regard to their housing conditions to be evaluated over time.

QUALITY OF SOCIAL HOUSING:
HOUSEHOLDS ARE FAIRLY SATISFIED
BUT WITH SIGNIFICANT DISPARITIES

Unsurprisingly, satisfaction with social housing is greater in countries where it is part of a policy vision that is supported on an ongoing basis. The quality of social housing services is particularly noteworthy in Austria, Denmark, Finland and Sweden.

Satisfaction is, however, lower in countries where social housing is more focused on the margins of society. France and the United Kingdom fall outside of the trend in this case to the extent that their social housing makes up a significant part of the overall housing stock yet achieves low levels of satisfaction.

TABLE 20

HOW WOULD YOU RATE THE QUALITY OF
SOCIAL HOUSING SERVICES IN YOUR COUNTRY?

COUNTRY	Total (mark out of 10)
Austria	7.2
Denmark	6.7
Finland	6.7
Malta	6.5
The Netherlands	6.5
Luxembourg	6.4
Sweden	6.4
Belgium	6.3
Germany	6.2
Cyprus	5.8
Ireland	5.6
France	5.6
European Union	5.5

COUNTRY	Total (mark out of 10)
Spain	5.5
Lithuania	5.5
Portugal	5.5
United Kingdom	5.5
Estonia	5.4
Latvia	5.4
Italy	5.1
Slovenia	5.1
Czech Republic	5
Slovakia	4.6
Croatia	4.4
Hungary	4.4
Poland	4
Romania	4
Greece	3.8
Bulgaria	3.1

Source : Eurofund, 2012

4. LOCATION AND MOBILITY

IN THE WEST AND NORTH, URBAN POVERTY; IN THE EAST AND SOUTH, POVERTY IN RURAL AREAS AND MEDIUM-SIZED TOWNS

In Austrian cities, on average 20% of households are poor, while in Czech, Slovakian, Hungarian and Romanian cities, the figures is less than 10%. Austrian cities are centripetal for poor households while the cities in the other countries mentioned are centrifugal and seem to reject the poor or keep them outside the city limits (or, to read it

more positively, they protect their citizens from poverty).

In Bulgaria, Spain, Greece, Portugal and Italy, a significant share of poor households are living in zones of average to low density, more so than in other countries. The so-called 'PIGS' along with central and eastern European countries are, it seems, experiencing increasing levels of poverty in their medium-sized towns, rural areas and city peripheries.

TABLE 21

RATE OF POVERTY, BY LEVEL OF URBAN DENSITY, 2011

COUNTRY	DENSELY POPULATED AREA		INTERMEDIATE DENSITY AREA		THINLY POPULATED AREA		TOTAL	
	2011	Change since 2007	2011	Change since 2007	2011	Change since 2007	2011	Change since 2007
Austria (compared to 2008)	19.4	-0.6	10.2	-2.0	12.7	0.4	14.5	-0.7
Italy	19.0	0.4	18.8	-1.0	22.9	-0.2	19.6	-0.2
Belgium	18.8	1.4	10.9	-1.4	14.0	-3.6	15.3	0.2
Greece	18.3	4.4	20.0	6.0	24.8	-2.9	21.4	1.1
Spain	17.9	2.5	25.3	4.8	27.7	0.5	22.2	2.5
Luxembourg	17.6	-1.1	9.5	2.9	12.0	-0.7	13.5	0.0
United Kingdom	17.3	-2.1	15.5	0.4	13.3	-5.9	16.2	-2.2
European Union (15 countries)	16.9	0.7	15.5	0.6	18.8	-0.7	16.8	0.4
Germany	16.5	0.3	14.4	1.7	17.7	0.8	15.8	0.7
France	16.5	2.5	11.0	-0.8	14.3	0.3	14.1	0.9
Malta	15.8	0.6	13.3	-1.4	0.0	0.0	15.5	0.4
European Union (28 countries since 2010)	15.7	0.5	15.5	0.8	20.9	-0.8	17.0	0.4
Sweden	15.5	4.2	11.2	1.7	14.1	3.6	14.0	3.5
Estonia	15.1	-1.4	13.3	1.8	19.9	-2.8	17.5	-1.9
Latvia	14.5	0.3	13.8	7.9	23.4	-4.5	19.0	-2.2
Portugal	14.4	0.8	20.0	0.4	22.2	-1.8	18.0	-0.1
Denmark	14.3	1.1	11.0	1.4	14.8	2.0	13.0	1.5
Croatia (compared to 2010)	13.7	1.8	17.5	2.4	27.3	-1.6	20.9	0.3
Cyprus (compared to 2008)	13.4	-1.3	12.2	-1.9	19.0	-0.6	14.8	-1.1
Slovenia	12.2	3.4	12.5	2.5	15.1	1.4	13.6	2.1
Lithuania	12.1	4.2	0.0	0.0	24.4	-2.8	19.2	0.1
Finland	11.5	0.8	12.4	2.0	15.0	0.2	13.7	0.7
Ireland	11.4	-2.4	16.1	-2.2	18.0	-1.5	15.2	-2.0
The Netherlands	11.4	1.6	10.6	0.6	5.3	-15.6	11.0	0.8
Poland	11.3	0.8	17.8	-1.3	23.3	0.6	17.7	0.4
Bulgaria	10.7	-4.9	25.4	5.1	31.9	4.9	22.2	0.2
New Member States (12 countries)	9.8	-0.2	14.7	1.2	24.2	-0.4	17.5	-0.2
Czech Republic	8.5	-0.9	9.4	0.1	11.2	1.3	9.8	0.2
Slovakia	8.0	1.5	12.3	2.5	16.5	2.5	13.0	2.5
Romania	7.1	-0.5	16.7	-3.3	31.2	-4.6	22.2	-2.6
Hungary	6.7	-0.2	13.0	3.3	19.0	2.3	13.8	1.7

Source : Eurostat

ONE IN SIX HOUSING UNITS IN EUROPE IS VACANT

The development of tourism, economic polarisation leading to depopulation of certain areas, and the growth of inequality which concentrates home ownership in the hands of a minority are all factors contributing to the increase in vacant housing and second homes.

In eight European countries, more than one in four housing units is not a home (i.e. it is either vacant or a second home). While it is obviously not possible to simply use this stock for social requirements or to dispossess owners of second homes, the significance of this trend nonetheless calls for a political response. It is untenable to leave millions of people to face housing exclusion while millions of housing units remain empty or intended for leisure purposes.

TABLE 22
VACANT HOMES AND SECONDARY
RESIDENCES, 2013

COUNTRY	Vacant homes and secondary residences
Greece	35%
Croatia	33%
Bulgaria	31%
Cyprus	31%
Malta	31%
Portugal	31%
Spain	28%
Italy	22%
Denmark	21%
Latvia	21%
Slovenia	21%
Austria	18%
Ireland	17%
France	17%
Sweden	17%
Romania	16%

COUNTRY	Vacant homes and secondary residences
Belgium	14%
Estonia	14%
Lithuania	14%
Czech Republic	13%
Hungary	11%
Slovakia	10%
Finland	10%
Germany	9%
Luxembourg	7%
The Netherlands	7%
United Kingdom	4%
Poland	2%

Source : recensement, 2011

HIGHLY VARIABLE RESIDENTIAL MOBILITY ACCORDING TO COUNTRY

Northern Europe is a lot more mobile than eastern and southern Europe. In six countries (Sweden, Denmark, Finland, United Kingdom, Luxembourg and France), more than 25% of households moved house between 2008 and 2013. In eleven countries, less than 10% of households moved.

Within each tenure status, the same differences are observed. In France, Sweden, and Finland, three times more property owners with a mortgage moved house recently than in Spain or Portugal. With regard to tenants in the private sector, in the United Kingdom 77% had moved within the last five years whereas in Italy the figure stands at 23% which undoubtedly points to the differences in how the housing stock is divided up between sectors.

While the reality across Europe is of people leaving medium-sized towns in favour of large cities, it is in densely populated urban centres that mobility remains at its highest.

TABLE 23
PROPORTION OF HOUSEHOLDS WHO HAVE MOVED HOUSE IN THE LAST FIVE YEARS,
BY TENURE STATUS, 2013

COUNTRY	Total	Property owner, with mortgage or loan	Property owner, with neither mortgage nor loan	Tenant, market price rent	Tenant, subsidised or free rent
Sweden	40.2	32.5	16.2	59.1	34.5
Denmark	34.3	22.3	14.5	51.0	63.9
Finland	31.9	37.1	9.4	62.7	51.2
United Kingdom	30.8	28.0	11.1	77.1	36.1
Luxembourg	27.2	31.8	5.4	48.7	34.2
France	27.0	33.2	6.3	51.9	38.4
Cyprus	25.1	44.3	9.5	81.6	24.2
The Netherlands	24.6	20.4	7.9	32.6	33.8
Belgium	22.0	23.4	4.2	48.2	31.4
Germany	21.9	17.9	5.5	35.6	22.7
European Union (15 countries)	20.6	21.9	5.4	43.6	26.6
Austria	20.2	17.1	6.1	40.6	21.7
European Union	17.6	22.0	4.7	43.2	24.5
Estonia	15.6	28.7	7.5	65.2	30.4
Ireland	14.8	8.4	2.4	58.9	21.6
Spain	13.0	13.3	3.6	51.8	14.0
Slovenia	10.9	35.7	5.9	33.4	12.6
Portugal	10.2	11.3	3.5	38.1	8.6
Latvia	10.1	22.9	5.0	30.7	22.4
Poland	10.0	35.2	4.7	46.9	13.4
Greece	9.8	9.2	2.5	34.7	16.5
Italy	8.5	14.6	3.5	22.7	11.3
Slovakia	7.7	29.1	4.6	18.4	14.3
Czech Republic	7.6	14.7	3.4	19.8	9.3
Malta	7.4	22.8	3.2	43.0	5.0
New Member States (12 countries)	7.1	22.9	3.4	34.6	13.3
Hungary	7.0	9.3	3.9	48.5	18.9
Lithuania	5.6	24.3	3.4	72.1	10.8
Croatia	3.8	9.8	2.6	41.9	8.8
Bulgaria	3.2	15.8	1.8	32.3	8.8
Romania	1.8	3.1	1.5	30.7	6.3

Source : Eurostat

Only five countries are experiencing a greater rate of mobility in medium-density areas than in densely populated areas.

Countries where the urban population is more mobile than the intermediate areas tend to be experiencing more favourable economic circumstances than countries where the opposite

is true. Finland is a notable exception to this with its social polarity and its population concentrated in a few cities. Another exception is the United Kingdom where the absence of social policies and town and country planning undoubtedly contributes to its appearance alongside the hard-hit countries of southern and eastern Europe.

TABLE 24
HOUSEHOLDS THAT HAVE MOVED HOUSE IN THE LAST FIVE YEARS BY CATEGORY OF URBAN DENSITY, 2011

COUNTRY	Densely populated area	Intermediate density area	Thinly populated area	Dense/intermediate ratio
Denmark	42.0	31.5	28.7	10.5
The Netherlands	29.4	20.2	18.0	9.2
Germany	28.4	19.3	16.3	9.1
Estonia	20.1	11.5	12.6	8.6
Sweden	46.9	38.3	38.4	8.6
Luxembourg	36.4	28.5	23.0	7.9
Austria	28.0	21.3	13.8	6.7
European Union (15 countries)	23.3	19.2	17.1	4.1
European Union	20.9	17.0	13.4	3.9
Belgium	23.7	19.8	21.2	3.9
France	30.2	26.4	23.1	3.8
Slovakia	10.4	6.9	6.8	3.5
Czech Republic	10.2	6.7	6.1	3.5
Croatia	5.2	1.9	3.7	3.3
Poland	13.7	10.4	6.7	3.3
Greece	13.6	10.6	5.2	3.0
New Member States (12 countries)	9.2	7.3	5.1	1.9
Cyprus	27.5	25.7	20.1	1.8
Italy	9.7	8.6	4.4	1.1
Lithuania	6.9	6.0	4.3	0.9
Portugal	12.0	11.3	6.4	0.7
Latvia	12.2	11.7	7.8	0.5
Slovenia	12.4	12.0	9.2	0.4
Bulgaria	3.7	3.4	2.5	0.3
United Kingdom	31.4	31.2	27.5	0.2
Romania	2.1	2.1	1.4	0.0
Malta	7.3	7.6	0.0	-0.3
Ireland	17.3	17.7	10.7	-0.4
Hungary	8.1	8.5	4.8	-0.4
Spain	12.9	14.7	11.8	-1.8
Finland	37.3	39.1	27.6	-1.8

Source : Eurostat, 2011

LIMITED MOBILITY LINKED TO THE DIFFICULTIES COUNTRIES ARE EXPERIENCING

Some countries have very high levels of households that think they will have to move in the next six months due to the cost of their housing. This is the case in countries hardest hit by the crisis (Greece, Portugal, Cyprus, Ireland, Spain etc.) even though their rate of home ownership is significant and the housing costs as a proportion of disposable income are not particularly high. This is also the case in countries where the morale of the population is low (Denmark, France) despite financial security instruments such as individual allowances. The gaps observed between countries are significant e.g. the share of the population concerned is 14% in Greece; seven times that of the Netherlands.

Faced with this risk of enforced mobility, it is worth looking at the interquartile ratio, an indicator of inequality between the quarter of the population on the lowest incomes and the quarter on the highest incomes. This possibility of forced mobility is not limited to those on lowest incomes. In Bulgaria, Romania, Cyprus along with Austria and Finland, it is felt most strongly by those on lowest incomes whereas, in Hungary, the United Kingdom, the Netherlands, France and Greece, it is felt across all sections of society.

The change in the interquartile ratio gives an understanding of whether societies are centrifugal or centripetal, through how socially concentrated concerns about moving are or, on the contrary, if these concerns are more evenly distributed across society. With regard to this indicator, the most centrifugal countries are Greece, Portugal, United Kingdom, Bulgaria, Hungary, Cyprus, France, Latvia and Denmark.

TABLE 25
LIKELIHOOD OF HAVING TO LEAVE HOUSING IN THE NEXT SIX MONTHS DUE TO INCREASING COSTS

COUNTRY	TOTAL	
	2012	Change (2007-2012)
Greece	14.50	9.70
Portugal	10.50	5.50
Cyprus	10.30	6.70
Ireland	9.60	6.30
Denmark	8.80	1.60
France	7.30	2.70
Spain	7.10	1.00
Latvia	6.80	0.90
Finland	6.70	5.20
Czech Republic	6.70	2.80
Lithuania	6.40	-0.70
United Kingdom	6.10	2.40
Estonia	6.00	1.90
Romania	5.90	-0.10
Belgium	5.80	-1.20
European Union	5.50	1.00
Malta	5.20	3.00
Italy	5.10	0.00
Hungary	5.00	2.60
Poland	3.90	-0.40
Croatia	3.90	-0.30
Austria	3.70	0.40
Germany	3.50	-1.00
Slovakia	3.40	0.70
Sweden	3.30	-0.30
Luxembourg	3.30	0.20
Slovenia	2.40	-0.50
Bulgaria	2.20	-4.60
The Netherlands	2.00	1.60

Source : Eurofund, EQLS, 2012

5. SOCIAL FACTORS WORSENING HOUSING DIFFICULTIES

HOUSING DIFFICULTIES AS EXPERIENCED BY GENDER

Women are considerably more exposed than men to housing difficulties, to the extent that income inequality (in the order of 25% on average in Europe) contributes to the over-representation of women among those experiencing housing difficulty. But are these housing difficulties linked to gender or to income?

In order to isolate specifically gender-related housing inequalities (and not simply those reflecting income inequalities), we chose here to observe poor women and poor men. The data below should be read in the understanding that they do not give a snapshot of male/female inequality with regard to housing but solely the specific impact of gender.

Regarding severe housing deprivation (Table 28), only seven countries present a higher risk of exposure for poor women than for men in a similar income situation. And this is in much smaller proportions than countries experiencing the inverse, i.e. where men are blatantly overexposed to severe housing deprivation, among poor households. Put bluntly, substandard housing tends to predominantly concern men.

With regard to situations of housing cost overburden (Table 29), on the contrary, all countries except four present a very slightly higher risk of exposure for poor women than poor men (almost on a par). In eleven countries, poor women are at a 10% higher risk of finding themselves facing housing cost overburden; this percentage rises to over 20% in five countries and as much as over 30% in two countries. This inequality has even widened in twelve countries in the five years following the 2008 crash.

Regarding overcrowding (Table 30), poor women and men are, unexpectedly, exposed to an almost identical extent although, in separated families, women largely have custody of the children. What is more, gaps between countries are slim.

Other criteria would be useful - for example the waiting times for gaining social housing - in order to grasp the significance of gender as a risk factor or aggravating factor in housing difficulties. However, the available data already show that there is indeed a gender effect on various types of housing difficulties. With equal poverty levels, being male increases the risk of facing severe housing deprivation while being female increases the risk of facing an excessive housing cost burden. Gender has minimal effects on risk of facing overcrowding. These tendencies reveal large disparities between countries for the first two types of difficulties observed, which gives cause to study public policies and the particular contexts that could explain such gaps.

TABLE 26
RISK FOR WOMEN OF SEVERE HOUSING DEPRIVATION COMPARED TO MEN, AMONG POOR HOUSEHOLDS

COUNTRY	2013	Change 2008-13
Malta	0.53	-0.4
Belgium	0.70	-0.3
Finland	0.75	-0.3
The Netherlands	0.78	-0.3
Denmark (compared to 2011)	0.79	-1.1
Cyprus	0.80	0.0
Spain (compared to 2011)	0.84	0.0
United Kingdom (compared to 2012)	0.88	-0.3
Luxembourg	0.89	0.6
Slovakia	0.91	0.3
Latvia	0.92	-1.5
Italy	0.92	-0.1
Romania	0.93	-0.7
Greece	0.94	-0.1
Portugal	0.95	0.0
Poland	0.96	0.2
New Member States (12 countries)	0.96	0.1
European Union (28 countries)	0.96	-0.1
European Union (15 countries)	0.97	0.0
Hungary	0.98	0.6
Bulgaria	0.99	0.2
Ireland	1	-0.1
France	1	0.2
Austria	1	-0.5
Lithuania (compared to 2011)	1.01	1.1
Croatia (compared to 2010)	1.01	0.6
Estonia	1.04	0.1
Sweden	1.07	0.2
Czech Republic	1.08	0.2
Slovenia (compared to 2011)	1.10	0.6
Germany	1.13	0.1

Source : Eurostat

TABLE 27
RISK FOR WOMEN OF HOUSING COST OVERBURDEN COMPARED TO MEN, AMONG POOR HOUSEHOLDS

COUNTRY	2013	Change
Spain (compared to 2009)	0.95	-0.6
United Kingdom (compared to 2012)	0.96	0.7
Ireland	0.98	-0.2
Luxembourg	0.98	-0.9
Estonia	1.03	0.0
Slovenia	1.03	-0.1
Portugal	1.04	0.1
The Netherlands	1.06	0.2
Greece	1.09	1.1
Denmark	1.09	0.7
Hungary	1.10	-0.6
Finland	1.11	-0.1
Slovakia	1.11	-1.5
European Union (15 countries)	1.12	0.2
Malta	1.13	-0.1
European Union (28 countries since 2010)	1.13	0.1
Belgium	1.15	-0.5
Romania	1.15	-0.7
Austria	1.17	-0.2
France	1.17	-0.2
Italy	1.18	-0.1
New Member States (12 countries)	1.18	-0.1
Poland	1.18	-0.2
Croatia (compared to 2010)	1.18	-0.6
Cyprus	1.20	0.2
Germany (compared to 2010)	1.22	1.3
Bulgaria	1.24	1.3
Latvia	1.25	-0.3
Czech Republic	1.28	0.4
Lithuania	1.33	1.5
Sweden	1.34	0.6

Source : Eurostat

TABLE 28
**RISK FOR WOMEN OF OVERCROWDING,
COMPARED TO MEN, AMONG POOR
HOUSEHOLDS**

COUNTRY	2013	Change
Belgium	0.82	-0.2
Cyprus	0.88	-0.3
Luxembourg	0.89	0.0
Finland	0.90	-0.2
Sweden	0.93	-0.2
Spain (compared to 2011)	0.94	0.0
Malta	0.95	0.0
Austria	0.95	-0.9
Italy	0.95	0.1
Germany	0.96	-0.1
Portugal	0.96	0.2
Romania	0.96	-0.6
European Union (15 countries)	0.96	0.1
United Kingdom (compared to 2012)	0.96	-0.1
Ireland	0.96	0.0
Hungary	0.97	-0.1
Slovakia	0.97	0.7
Latvia	0.98	-2.7
Greece	0.98	-0.1
Slovenia (compared to 2011)	0.98	0.2
New Member States (12 countries)	0.98	0.0
Poland	0.98	0.5
European Union (28 countries since 2010)	0.98	0.1
The Netherlands	1.00	0.0
Croatia (compared to 2010)	1.02	1.3
Lithuania (compared to 2011)	1.03	1.5
France	1.03	1.5
Bulgaria	1.03	0.4
Estonia	1.03	0.3
Denmark	1.04	0.8
Czech Republic	1.06	0.2

Source : Eurostat

**WHAT IS THE IMPACT OF FAMILY
COMPOSITION ON HOUSING
DIFFICULTIES?**

In a similar way, we can measure the impact of households' family composition on housing difficulties. Even though the available data does not enable comparisons within poor households and the criteria for family composition cannot be cleanly separated from that of income, the differences between countries are nonetheless highly instructive.

Intuitively, it is easy to imagine that the fact of being single or in a couple plays a role in income and thus, the vagaries of a person's life will affect their subsequent housing conditions. The same goes for whether or not there are children. And yet, the disparity between countries on how influential these factors are remain very significant and again lead us to question the redistribution policies and job security policies in place there. While a single person is twice as likely to face housing cost overburden as a couple in Croatia, Germany or Portugal, the same person is five times more at risk of it in France and seven times more in Sweden, compared to a couple (Table 31). Belgium and Finland are also countries where the fact of being single is a significant risk factor.

The same type of gaps can be observed with regard to severe housing deprivation (Table 32). Once again, it is noteworthy that the traditional welfare states are all experiencing high inequality indicators, showing that inequality for the 'excluded' i.e. those neglected people on the fringes of society, when compared with the 'protected' is starker than elsewhere. It is particularly worth examining the financial assistance that comes under the remit of family

TABLE 29
**RISK FOR SINGLE PEOPLE OF HOUSING COST
OVERBURDEN COMPARED TO COUPLES**

COUNTRY	2013
Croatia (compared to 2010)	2.04
Germany (compared to 2010)	2.12
Portugal	2.15
Bulgaria	2.19
Greece	2.29
Spain (compared to 2009)	2.36
Romania	2.38
Hungary	2.44
United Kingdom (compared to 2012)	2.56
New Member States (12 countries)	2.59
Austria	2.62
Poland	2.64
European Union (28 countries since 2010)	2.71
European Union (15 countries)	2.76
Italy	2.81
Slovakia	2.91
Latvia	2.92
Ireland	3.00
Malta	3.04
Denmark	3.04
Luxembourg	3.37
Estonia	3.39
Slovenia	3.47
Lithuania	3.67
Cyprus	3.67
Czech Republic	3.72
The Netherlands	4.15
Finland	4.50
Belgium	4.83
France	5.00
Sweden	7.61

Source : SILC

policy and which is closely linked to the traditional set-up of a couple with children, when in Europe's large cities, one child in three does not live with two parents under the same roof.

This is confirmed by the impact of the presence of children on the risk of facing housing cost overburden (Table 33). In countries that already have a welfare state culture, the presence of children leads to specific government measures. Consequently, the extra risk of a household without children experiencing housing cost overburden is highest in Sweden, Denmark, France, Finland and Germany. The most protective countries are, in this respect, the most inegalitarian. On the contrary, regarding severe housing deprivation (Table 34), the presence of children worsens the risk in 26 of the 28 countries. Here again, it is the countries with high redistribution where the risk factor is weakest.

These data demonstrate the need to intelligently combine universalist policies that protect society as a whole with targeted policies that reduce inequalities. The Netherlands, Finland and Denmark, which seem to be countries where family composition is not a major determining factor of inequality, are also all countries that engage in political discourse on the balance between universalist policies and targeted policies. This question of balance is not part of the political paradigm throughout Europe.

TABLE 30

RISK FOR SINGLE PEOPLE OF SEVERE
HOUSING DEPRIVATION COMPARED
TO COUPLES

COUNTRY	2013
Estonia	0.38
Bulgaria	0.53
Cyprus	0.83
Latvia	0.94
Portugal	1.00
Italy	1.07
Hungary	1.11
Romania	1.12
Greece	1.22
New Member States (12 countries)	1.25
Croatia (compared to 2010)	1.36
Lithuania (compared to 2011)	1.38
Slovenia (compared to 2011)	1.47
Poland	1.63
Czech Republic	1.82
European Union (28 countries since 2010)	1.86
Slovakia	1.90
European Union (15 countries)	2.44
United Kingdom (compared to 2012)	2.67
The Netherlands	2.83
Austria	3.00
France	3.33
Belgium	3.67
Germany	3.83
Spain (compared to 2011)	5.00
Finland	5.33
Malta	5.50
Luxembourg	6.25
Sweden	7.25
Denmark (compared to 2011)	12.50
Ireland	,

Source : SILC

TABLE 31

RISK FOR HOUSEHOLDS WITH NO CHILDREN
OF HOUSING COST OVERBURDEN COMPARED
TO HOUSEHOLDS WITH CHILDREN

COUNTRY	2013
Portugal	0.57
Spain (compared to 2009)	0.75
Greece	0.78
Cyprus	0.83
Slovakia	0.88
Malta	0.89
Italy	0.89
Hungary	0.95
United Kingdom (compared to 2012)	1.04
Romania	1.05
New Member States (12 countries)	1.19
Estonia	1.23
Luxembourg	1.28
European Union (28 countries since 2010)	1.31
Czech Republic	1.32
European Union (15 countries)	1.34
Poland	1.34
Lithuania	1.36
The Netherlands	1.40
Croatia (compared to 2010)	1.53
Bulgaria	1.54
Latvia	1.57
Slovenia	1.58
Ireland	1.63
Austria	1.68
Belgium	1.79
Germany (compared to 2010)	1.91
Finland	1.97
France	2.00
Denmark	2.50
Sweden	3.65

Source : SILC

TABLE 32

RISK FOR HOUSEHOLDS WITH NO CHILDREN
OF SEVERE HOUSING DEPRIVATION

COUNTRY	2013
Ireland	0.15
United Kingdom (compared to 2012)	0.28
Austria	0.30
Spain (compared to 2011)	0.30
Slovakia	0.31
Bulgaria	0.31
Cyprus	0.32
Czech Republic	0.32
Portugal	0.32
Slovenia (compared to 2011)	0.32
Lithuania (compared to 2011)	0.34
France	0.34
Romania	0.36
European Union (28 countries since 2010)	0.37
Latvia	0.38
Estonia	0.39
Hungary	0.39
Italy	0.40
New Member States (12 countries)	0.40
European Union (15 countries)	0.40
Belgium	0.42
Malta	0.44
Luxembourg	0.48
Poland	0.57
Croatia (compared to 2010)	0.60
Germany	0.62
Greece	0.69
Sweden	0.81
Denmark (compared to 2011)	0.93
The Netherlands	1.13
Finland	1.14

Source : Eurostat, EUSILC

THE EFFECT OF AGE ON HOUSING
CONDITIONS

With the exception of Belgium and Austria, young people are over-exposed to the risk of severe material deprivation (Table 35), particularly in traditional welfare states and in countries hardest hit by the crisis and those experiencing the most drastic austerity measures (the largest increase over five years was observed in Latvia, for example, which has cut public spending by 15% of GDP and has seen salaries slashed by up to 80%, which brought then Prime Minister V. Dombrovskis to state *"I would not recommend other countries to suffer such a remedy"*).

Regarding the cost of housing, in the least wealthy countries in Europe, young people are going without. In wealthy countries, they are being squeezed. The under-exposure of young people to housing cost overburden (Table 36) in countries where the population is predominantly home-owning and, for the most part, unconcerned by housing costs, indicates that young people are under-exposed to this risk simply because they increasingly do not own property. On the contrary (in Denmark, France, Ireland, Finland, Sweden, the Netherlands, Austria etc.), young people are on average twice as exposed to risk of excessive housing costs. Here, they are victims of a likely "scissors effect" having fewer resources than the rest of the population and access to the most expensive segments of the market (small surface areas and recent moves).

The increase in the risk of housing cost overburden for young people is particularly noticeable in countries subject to a Memorandum of Understanding with the 'Troika', which calls into question the long-term social effects of European institution recommendations. This is

particularly the case in Ireland (+7 points in five years) and in Greece (+4.6 points in five years). The increase was also significant in Denmark, a country that has drastically reduced its individual allowances for young people. Young people are less affected by housing cost overburden in central and eastern European countries although they are experiencing living conditions that are increasingly worse than their western European counterparts.

With regard to overcrowding (Table 37), all countries show an overrepresentation of young people in households with limited means. More specifically though, the same countries that protect their children are, at the same time, neglecting their young people. It is in Sweden, Denmark and the Netherlands where overexposure of young people to the risk of overcrowding is highest.

At the other end of the scale, people over 65 years are particularly under-exposed to the risk of severe housing deprivation compared to the population as a whole (Table 38). In the former Eastern Bloc countries, the risk of older people finding themselves in situations of severe material deprivation is two times lower than for the population as a whole (which does not necessarily substantiate representations of the generations sacrificed through democratic transition), but older people there remain less protected than in the pre-2004 EU-15 where the risk of facing severe material deprivation is almost three times lower for older people compared to the population as a whole. Bulgaria and Romania show the most worrying trend with a rapid increase in the risk of severe deprivation to older people.

With regard to housing costs, the situation is more varied. The risk for older people facing housing cost overburden is lower than average for the population as a whole in half of European countries and higher in the other half (Table 39).

This polarisation does not show groups of countries united by common characteristics but rather it seems to show that over-exposure to the risk of excessive housing costs for older people particularly affects the former Eastern Bloc countries and countries where the rental market is dominant. Older people everywhere are, for obvious reasons, much less exposed to the risk of overcrowding than the population as a whole.

TABLE 33
RISK FOR YOUNG PEOPLE OF LIVING
IN SEVERE HOUSING DEPRIVATION COMPARED
TO THE POPULATION AS A WHOLE, IN 2013

COUNTRY	Rate of severe material deprivation due to housing among 20-24 year olds	Change 2008-2013	Ratio in 2013 of 20-24 year olds/ Total
The Netherlands	4.3	2.2	5.38
Denmark (compared to 2011)	12.2	6.4	4.69
Ireland	4.6	3.5	3.29
Finland	2.3	0.0	3.29
Sweden	4.1	-0.3	2.73
Cyprus	3.8	1.0	2.71
Germany	3.2	-1.9	2.00
Spain (compared to 2011)	3.6	0.5	2.00
France	4.4	-2.6	2.00
Malta	2.1	1.7	1.91
Portugal	9.9	-0.8	1.77
Italy	15.0	1.2	1.69
United Kingdom (compared to 2012)	4.1	-1.2	1.64
Greece	11.3	-0.5	1.61
European Union (28 countries since 2010)	8.2	-2.7	1.58
Slovenia (compared to 2011)	10.2	-3.2	1.57
Latvia	24.4	-1.4	1.50
Croatia (compared to 2010)	13.4	-0.1	1.49
Luxembourg	2.6	-0.4	1.44
Estonia	8.3	-2.5	1.43
Lithuania (compared to 2011)	12.7	2.0	1.40
Hungary	24.1	-3.3	1.37
Slovakia	6.0	-1.9	1.33
Bulgaria	17.2	-16.1	1.32
Poland	12.7	-9.3	1.26
Romania	28.8	-9.0	1.25
Czech Republic	5.0	-4.0	1.25
Austria	3.8	-4.5	0.97
Belgium	0.7	-0.5	0.78

Source : SILC

TABLE 34
RISK FOR YOUNG PEOPLE OF EXPERIENCING
HOUSING COST OVERBURDEN COMPARED
TO THE POPULATION AS A WHOLE

COUNTRY		
Cyprus	0.42	-3.10
Malta	0.46	0.70
Bulgaria	0.57	-5.10
Slovakia	0.76	1.80
Latvia	0.76	2.00
Czech Republic	0.82	1.80
Croatia (compared to 2010)	0.96	2.00
Lithuania	1.00	-0.40
Slovenia	1.00	1.90
Italy	1.01	0.20
Portugal	1.04	0.00
Romania	1.06	4.10
Poland	1.09	0.00
Luxembourg	1.09	0.30
Spain (compared to 2009)	1.12	1.80
Germany (compared to 2010)	1.12	0.10
Belgium	1.18	2.40
Hungary	1.23	0.00
European Union (28 countries since 2010)	1.29	-1.30
Greece	1.36	4.60
Estonia	1.40	-0.80
United Kingdom (compared to 2012)	1.42	-3.30
Austria	1.47	1.40
The Netherlands	1.57	0.30
Sweden	2.35	-3.50
Finland	2.45	0.20
Ireland	2.63	7.00
France	2.66	1.00
Denmark	2.67	13.00

Source : SILC

TABLE 35

RISK FOR OF YOUNG PEOPLE
OF OVERCROWDING, COMPARED
TO THE POPULATION AS A WHOLE

COUNTRY	Ratio in 2013 of 20-24 year olds/Total	Change 2008-2013
Estonia	1.28	-8.10
Luxembourg	1.29	-0.10
Lithuania (compared to 2011)	1.33	-2.50
Poland	1.34	1.20
Hungary	1.36	0.00
Romania	1.36	1.10
Bulgaria	1.42	1.10
Slovakia	1.43	-1.70
Latvia	1.45	4.50
Croatia (compared to 2010)	1.46	3.00
Slovenia (compared to 2011)	1.49	-0.50
Austria	1.54	2.20
Belgium	1.55	-2.40
Czech Republic	1.63	1.10
Italy	1.64	-0.10
European Union (28 countries since 2010)	1.68	-0.70
Portugal	1.73	-2.80
France	1.84	-3.20
Greece	1.89	4.80
Spain (compared to 2011)	1.90	-1.30
Germany	1.97	-2.80
Malta	2.03	2.40
United Kingdom (compared to 2012)	2.11	0.80
Finland	2.30	0.50
Cyprus	2.46	1.70
Ireland	3.14	0.30
Sweden	3.22	5.00
Denmark	3.86	10.50
The Netherlands	5.96	5.50

TABLE 36

RISK FOR OLDER PEOPLE OF SEVERE
HOUSING DEPRIVATION, COMPARED
TO THE POPULATION AS A WHOLE

COUNTRY	Ratio in 2013 of 65 year olds and older/ Total	Change in the gap between 65 year olds and older/ Total
Denmark (compared to 2011)	0.00	0.00
The Netherlands	0.00	-0.20
Sweden	0.07	-0.10
Ireland	0.07	-0.70
Spain (compared to 2011)	0.11	0.10
United Kingdom (compared to 2012)	0.12	-0.30
Germany	0.13	0.30
France	0.18	0.90
Belgium	0.22	0.10
Austria	0.26	0.60
European Union (15 countries)	0.31	0.00
Slovenia (compared to 2011)	0.32	1.40
Slovakia	0.36	0.30
Italy	0.37	-1.30
Czech Republic	0.38	1.20
Luxembourg	0.39	0.20
Bulgaria	0.40	3.80
European Union (28 countries since 2010)	0.40	0.50
Portugal	0.43	1.20
Cyprus	0.43	0.10
Hungary	0.47	0.80
Lithuania (compared to 2011)	0.48	-0.60
Latvia	0.54	-0.50
Malta	0.55	-0.20
New Member States (12 countries)	0.56	2.00
Romania	0.57	3.60
Estonia	0.57	0.80
Croatia (compared to 2010)	0.62	1.10
Poland	0.69	1.60
Greece	0.70	0.60
Finland	0.71	-0.10

Source : SILC

TABLE 37

RISK FOR PEOPLE OVER 65 OF HOUSING
COST OVERBURDEN, COMPARED
TO THE POPULATION AS A WHOLE
(BELOW 1.00, UNDER-REPRESENTATION
OF OLDER PEOPLE)

COUNTRY	Ratio in 2013 of 65 years and over/Total
Spain (compared to 2009)	0.38
Portugal	0.39
Luxembourg	0.48
Cyprus	0.48
United Kingdom (compared to 2012)	0.49
France	0.60
Hungary	0.65
Ireland	0.65
Italy	0.70
The Netherlands	0.71
Greece	0.72
Malta	0.73
Estonia	0.82
European Union (15 countries)	0.92
European Union (28 countries since 2010)	0.94
Poland	0.97
Slovakia	0.98
Romania	0.98
New Member States (12 countries)	1.06
Austria	1.07
Finland	1.10
Croatia (compared to 2010)	1.12
Belgium	1.17
Slovenia	1.18
Lithuania	1.20
Czech Republic	1.22
Latvia	1.23
Denmark	1.30
Germany (compared to 2010)	1.37
Sweden	1.61
Bulgaria	1.70

Source : SILC

HOUSING EXCLUSION IN EUROPE: THE KEY STATISTICS

203,171,221

100% NUMBER OF HOUSEHOLDS IN THE EUROPEAN UNION

22,348,834

HOUSING COST OVERBURDEN
(MORE THAN 40 % OF DISPOSABLE INCOME SPENT ON HOUSING)

11%

35,148,621

17.3% OVERCROWDED
HOUSING

10,564,903

SEVERE HOUSING DEPRIVATION

5.2%

! NUMBER UNKNOWN
HOMELESS

24,177,375

DIFFICULTY ACCESSING
PUBLIC TRANSPORT

11.9%

6,501,479

3.2% RENT OR MORTGAGE
ARREARS

21,942,491

DIFFICULTY MAINTAINING
ADEQUATE HOUSEHOLD
TEMPERATURE

10.8%

11,174,417

5.5% AT RISK OF HAVING TO MOVE
HOUSE IN THE NEXT SIX MONTHS
DUE TO HOUSING COSTS

%

POURCENTAGE
OF THE EUROPEAN
POPULATION

A HOUSEHOLD
CONSTITUTES ALL
THE INHABITANTS
OF THE SAME
DWELLING.
THE POPULATION
OF EUROPE IS 508.1
MILLION PEOPLE
FOR 203.2
HOUSEHOLDS,
SO 2.5 PEOPLE
ON AVERAGE
PER HOUSEHOLD.
BUT IT WOULD
BE RASH TO
EXTRAPOLATE
HOUSING
DIFFICULTIES BY
NUMBER OF PEOPLE
ON THE BASIS
OF THIS AVERAGE.
THE FIGURES CANNOT
BE SIMPLY ADDED
TOGETHER BECAUSE
A SINGLE HOUSEHOLD
MAY BE AFFECTED
BY SEVERAL HOUSING
DIFFICULTIES.

SOURCE: EUROSTAT

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TENS OF MILLIONS OF PEOPLE IN EUROPE ARE EXPERIENCING HOUSING EXCLUSION

Who are they? How did they end up there? What do we know about homelessness? What does European legislation and case law have to say about the right to housing?

These are the questions addressed in this Overview of Housing Exclusion in Europe, which reveals a rise in the number of homeless people in the majority of countries, the impact of the crisis on home ownership, the particular difficulties experienced by central and southern European countries, the differences in how countries manage evictions and more.

Some problems are local and so the responses should also be local. However, certain issues are emerging at a European level, some instruments exist at European level, and some solutions can only be found at European level. First and foremost, we can learn from each other: how Austria has succeeded in abolishing rental evictions, how Scotland manages to guarantee housing, how Finland has reformed its emergency accommodation services for much greater effectiveness.

From our shared problems, we can build common tools that will provide solutions: a regulatory framework, financial resources, stakeholder training, and citizen mobilisation. Greater understanding of the issues and knowledge-sharing are necessary to better adapt the future tools to needs. We hope that this document represents the first step towards future solutions: the European contribution to combating housing exclusion.

