



# **SIXTH OVERVIEW OF HOUSING EXCLUSION IN EUROPE**

# 2021



Fondation Abbé Pierre - FEANTSA



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# **SIXTH OVERVIEW OF HOUSING EXCLUSION IN EUROPE**

2021

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# EDITORIAL

For more than a year now, the pandemic has been playing havoc with our solidarity and social protection systems – already undermined by the 2008 financial crisis which exposed glaring inequalities. The pandemic has hit the poorest households hardest, particularly those in insecure employment and young people who are struggling to find their place in Europe's exclusionary housing markets.

Approaching housing in strictly material terms – as a financial asset and not as a fundamental right – has made it a key driver of inequality throughout the pandemic. While for some housing represents the first line of defence against the pandemic by enabling self-isolation and social distancing, for others it represents a danger when it is unfit, unsuitable and overcrowded. For those deprived of a decent, adequate and affordable home of their own, the pandemic has had particularly drastic consequences.

Despite significant mobilisation of services for the most disadvantaged along with the introduction of several emergency measures to alleviate the effects of the recession, extreme poverty and homelessness have gained ground and are affecting new segments of the population. Public funds have not always been adequate to meet need, abandoning the most vulnerable among us, as is evidenced by the queues for food banks. Young people in particular have been hit by the economic consequences of the pandemic, hindered in pursuing training or education, in accessing employment, in finding housing and in simply living their lives. Europe's youth are

in danger with their transition to independence compromised.

For the European Union and Member States, 2021 will be a pivotal year. The emergency measures taken at the outset of the pandemic and regularly extended to limit social and health disasters – freeing up accommodation, moratoria on evictions, etc. – are temporary in nature. Without more long-term provisions to extend these protections, Europe will face a wave of poverty with a growing number of people at risk of losing their home or accommodation when the measures come to an end.

The previous editions of this report have shown that ending homelessness is not a utopian dream if we use the Housing First approach going forward, and that economic recovery can be built on effective, inclusive and sustainable regulation of housing markets. For the first time, the European Union seems to have the necessary tools to address extreme poverty and housing exclusion through, for example, the European Platform on Combating Homelessness which is due to be launched in June 2021. Now more than ever, implementing the universal and fundamental right to dignified, adequate and affordable housing has become an urgent necessity. Every effort must be made to turn this goal into reality.

**Freek Spinnewijn**  
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A close-up, high-contrast portrait of a man's face, focusing on his eyes and forehead. The lighting is dramatic, with deep shadows and bright highlights on his skin. He has a serious, intense expression.

# CHAP. 1

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# HOMELESSNESS IN EUROPE

THE LEGACY OF  
A DECADE-LONG  
SOCIAL EMERGENCY  
AND A YEAR-LONG  
PANDEMIC

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## HOMELESSNESS IN EUROPE

THE LEGACY OF A DECADE-LONG SOCIAL EMERGENCY AND A YEAR-LONG PANDEMIC

Previous editions of this report highlighted the dramatic increase in homelessness over the preceding decade as well as how the profile of people excluded from housing markets has diversified. In 2019, FEANTSA and the Abbé Pierre Foundation estimated the minimum number of homeless people sleeping rough or in temporary/emergency accommodation on any given night in the European Union at 700,000. This amounts to a 70% increase in the space of ten years.<sup>1</sup> In 2020 and 2021, the disruption caused by the pandemic was the final nail in the coffin for social protection, accommodation and reception systems that had already been weakened over the preceding decade. While it is too early for comparable global data,<sup>2</sup> the experiences of service providers fulfilling basic needs speak for themselves: the health crisis, successive lockdowns and the abrupt end to various industries, (hospitality, culture, tourism, etc.), have plunged millions of people into poverty, particularly unemployed people, those in insecure or seasonal work, young people and students, older people, those no longer eligible for benefits and failed asylum seekers.

As in previous years, coming to a true picture of homelessness<sup>3</sup> in Europe, in the absence of regularly updated data and comparable methodologies, was a significant challenge. The most recent national and local data confirm a worsening of the general situation in some countries and a stabilisation – usually a levelling off at a very high rate – of homelessness overall in others. A general trend in emergency and temporary accommodation numbers increasing and becoming long-term solutions has been observed in the majority of countries.

Homelessness is not a static phenomenon. It is related to the lived experience of each individual and can arise at different stages of life as a result of different life trajectories. The understanding of these trajectories is still rudimentary at European level. In 2018, a partial and ad-hoc study was carried out by Eurostat to give an overview of the magnitude of homelessness, through looking at how 'housing difficulties' are experienced by the entire European population.<sup>4</sup> As this module was optional for Member States, only 12 countries participated: Belgium, Bulgaria, Germany, Denmark, Greece, Spain, Hungary, Ireland, Malta, Portugal, Romania, Slovakia, as well as the United Kingdom, Albania and Switzerland. Whether the lack of responses from other countries be a result of national statistics systems being unable to adapt to the study or a lack of interest in these issues, it shows that there is a long road ahead if we are to collectively reach a better understanding of housing exclusion.

According to this study, **4 out of every 100 people in Europe – in a sample of 12 countries – report that they have been homeless at least once in their lives** (ranging from 1 in every 100 in Hungary to 10 in every 100 in Denmark). For every 100 people, 3 have had to live with relatives temporarily and 1 person in every 100 reports having slept rough or lived in emergency or temporary accommodation or in a place not intended as a home. For the

majority of people surveyed (76.2%), the duration of their most recent housing-related difficulties was less than 12 months. **Almost a quarter of people surveyed reported that this period had lasted more than 12 months:** for 11.5%, it lasted between 12 and 24 months and for 12.2%, it lasted more than 24 months. This long experience of housing difficulties is particularly significant and predominant in Bulgaria, Slovakia and Spain. A third of those surveyed, reported that **family and/or relationship problems** were the main cause of housing difficulties particularly in Hungary and the United Kingdom, where this affects more than 45% of people surveyed. 26.8% cite **unemployment, insufficient resources or financial problems** and 17% cite **the end of a rental contract or the dwelling not being fit for habitation**. Finally, while more than one third of those surveyed do not explain how they exited their housing difficulties, 22% cite **rebuilding or renewing family or social relationships**, 18% cite **re-employment** and 14% cite **moving into social housing or subsidised private housing**.

## 1.

## A CEMENTING OF THE WORSENING TRENDS IN HOMELESSNESS THAT WE HAVE WITNESSED OVER THE PAST DECADE

### THE NUMBER OF HOMELESS PEOPLE IS STILL GROWING

If we consider homelessness according to the broad definition provided in the ETHOS typology, the majority of homeless people in Europe live with shelter but without a home, in inadequate, temporary, or emergency accommodation or with third parties/other people. In **France**, according to estimates from the Abbé Pierre Foundation, 1.06 million people are deprived of their own home, of whom 300,000 are of no fixed abode (a number that has tripled since 2001 and doubled since 2012), 25,000 are living in hotel rooms that they pay for, 100,000 are in makeshift shelters and 643,000 are forced to stay with third parties/other people.<sup>5</sup> In **Poland**, 80% of the 30,330 people counted on a given night in 2019 were living in temporary or emergency accommodation, with 6,007 people still sleeping rough. In **Sweden**, 18% of the 33,269 homeless people counted were experiencing a severe form of homelessness,<sup>6</sup> of whom 647 were sleeping rough. In **Finland**, 64% of homeless people in 2020 were living temporarily with relatives/friends.<sup>7</sup> In **Portugal** however, of the 6,044 homeless people counted on 31 December 2018, 40% (2,428 people) were without shelter – either sleeping rough or in night shelters.<sup>8</sup>

### CITIES UNDER PRESSURE

The number of homeless people living in extreme conditions that are contrary to the most fundamental human rights reached unprecedented

levels in several European cities, evidence of the overwhelmed accommodation systems across Europe:

- In **Brussels**, Belgium, 5,313 homeless people, including 933 minors, were counted on the night of 9 November 2020<sup>9</sup> (an increase of 28% on 2018). 719 people were sleeping rough and 1,928 were staying in crisis or emergency accommodation (an increase of 48% on 2018).
- In **Barcelona**, Spain, 1,286 homeless people were counted on the night of 15 May 2019 (an increase of 40% on 2011) of whom 1,027 were sleeping rough and 259 were in night shelters.
- In **Vienna**, Austria, 12,590 people used homeless services in 2019, a steady increase of 67% on 2009 figures. In Salzburg, 1,451 people were counted as homeless (of whom 21% were without shelter) in a given month in 2019 (0.26 % of the local population).
- In **Prague**, Czech Republic, 2,100 homeless people were counted over one week in 2019.<sup>10</sup>
- In **Paris**, France, 3,601 people were counted as sleeping rough, including 74 children, on the night of 30 January 2020,<sup>11</sup> while 24,900 people were in emergency accommodation the same night as part of the cold weather plans (in night shelters, temporary winter accommodation or hotels), figures similar to those of 2019.
- In **Lisbon**, Portugal, the number of homeless people stood at 2,328 in 2018, an increase of 173% on 2013: the number of people sleeping in night shelters has increased four-fold in this period (to 1,967 people in 2018), while the

number of people sleeping rough fell by 23% (to 361 people) in 2018.<sup>12</sup> In Porto, the 2019 municipal report counted 420 people in temporary accommodation and 140 people sleeping rough on one night.

### EMERGENCY SPENDING AND EMERGENCY MEASURES ARE CONSTANTLY INCREASING

The increase in these different forms of housing exclusion has gone hand-in-hand with the creation of more and more places in temporary and emergency accommodation, and with these places becoming long term. In **Germany**, in the North-Rhine-Westphalia region, 32,623 people were staying in local authority emergency accommodation on 30 June 2019, up 180% on 2016. In **Czech Republic**, over the year 2017, 50,638 people used emergency shelters; nine times more than in 2008.<sup>13</sup> In **France**, between 2010 and 2019, the number of places in CHUs (emergency accommodation centres) increased 207% and places in hotels increased by 265%.<sup>14</sup> In **Slovenia**, the Ministry of Labour, Family and Social Affairs has financed a growing number of services since 1996, and 3,972 homeless people benefited from these support services in 2019, e.g. night shelters, day centres, rehousing, etc., up 46% on 2013.<sup>15</sup> In **Lithuania**, stays in emergency accommodation lasted the longest: in 2019, three in every four people in emergency accommodation had been there more than six months (up 15% on 2018). In **Poland**, 21,067 people were placed in emergency accommodation by the authorities in 2019, an increase of 130% since 1999. More than half of homeless people in Poland (54.6%) have been so for more than five years.

In parallel, budgets for managing the emergency have also increased significantly over the last number of years. In **Dublin, Ireland**, the budget allocated to emergency accommodation services

almost tripled between 2014 and 2018, with EUR 118 million being allocated in 2018 to temporary and emergency accommodation, hotel rooms and emergency reception centres for families.<sup>16</sup> In **Bratislava, Slovakia**, while the total amount of financing allocated by the municipality to homeless services has barely increased (up just 2.5%) between 2016 and 2018, the proportion spent on night shelters has increased by 65%.<sup>17</sup> In **England**, between April 2018 and March 2019, local authorities spent GBP 1.1 billion on temporary accommodation, an increase of 78% in five years; 30% of this (GBP 344 million) was spent on hotel and B&B accommodation, an increase of 111% in five years.<sup>18</sup> In **France**, expenditure on emergency accommodation – outside CHRS (accommodation and social rehabilitation centres) – has almost quadrupled in 11 years, from EUR 228 million in 2008 to EUR 934 million in 2019.<sup>19</sup>

### CHILDREN, YOUNG PEOPLE, WOMEN, OLD PEOPLE: DIVERSIFYING PROFILES

Despite the over-representation – shared by all European countries – of adult men among homeless people, the profiles continue to diversify. In **Ireland**, 2,452 children were living in emergency accommodation in July 2020, an increase of 250% on July 2014; one homeless person in three is a child there.<sup>20</sup> In **Hungary**, the annual survey carried out in several municipalities counted 7,604 homeless people on 3 February 2020. This statistic has been relatively stable over time, but it disguises an increase in the number of people sleeping rough, an increase in the proportion of old people (who in 2020 represented 40% of the homeless population compared to 11% in 1999), and an increase in the number of women (who represented 25% of homeless people in 2020, compared to 20% in 1999). Still in the Hungarian survey, 32% of homeless people are from the Roma community up from 19% in 2004. The pro-

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portion of Roma people among the homeless population is five times higher than among the general population. The homeless population is ageing in **Hungary** and also in **Poland** where the biannual survey carried out on a night in February 2019 showed that 33% of homeless people are over 60 years old, compared to 21.7% in 2013. The data available also show that there is a growing number of people under 30<sup>21</sup> as well as expatriates, citizens from other EU countries and from non-EU countries among the homeless population.<sup>22</sup>

### **LONG-TERM POLICIES THAT MAKE A DIFFERENCE**

Signs of a reduction or stabilisation in homelessness have nonetheless been observed in some countries and local areas. These positive developments, when observed over the long term, are systematically connected to the adop-

tion of ambitious and ongoing strategies that implement access to decent and affordable housing, doing away with short-term policies based on emergencies and the weather.<sup>23</sup> In **Denmark**, the general trend is stabilising or reducing in big cities. In Copenhagen, where 25% of Denmark's homeless people live, 1,442 people were counted as homeless during one week in 2019 (a drop of 3% on the 2017 figures). In Odense, the Housing First policy, in cooperation with social housing landlords, has been very successful and the number of homeless people has fallen 40% in ten years. However, an increase in homelessness has been observed in rural areas and medium-sized cities, e.g. Horsens and Slagelse. In **Finland**, the steady decrease in homelessness that started in 2008 has been ongoing. On 15 November 2020, 4,341 single homeless people were counted, a fall of 6% compared to the previous year, as well as 201 families, a fall of 24% on 2019.<sup>24</sup>

## 2. VERY WORRYING PROSPECTS IN THE WAKE OF THE PANDEMIC AND BALLOONING POVERTY LEVELS IN EUROPE

At the beginning of 2021, there was still very little up-to-date official data on recent developments in homelessness across different European countries. Successive lockdowns have hampered data collection as regular surveys could not take place. However, various indicators are sounding the alarm on a potential explosion ahead in the number of people at risk of extreme poverty and housing exclusion. **The steep rise in the number of people in extreme poverty in a number of European countries** is a portent. In **Spain**, where the poverty rate was already among the highest in Europe before the pandemic, the impact of the pandemic could lead to 'unprecedented levels' of poverty according to Oxfam, leaving a further one million people below the poverty threshold, to reach 10.9 million – of whom half will be living in extreme poverty on the equivalent of less than EUR 16 per day.<sup>25</sup> In Madrid, the municipality estimates that one in three households have been impoverished as a result of the pandemic: more than one quarter of the 75,000 households applying for financial support during lockdown had never relied on welfare benefits before, highlighting the 'new poverty' produced by the crisis.<sup>26</sup> In **Italy**, during the first phase of the pandemic (March-May 2020), 445,585 people requested material assistance from Caritas Italiana, an increase of 129% on the previous year – and notably a 105% increase in people requesting support for the first time. In addition to demonstrating how many people are at risk of extreme poverty and homelessness, these figures show the magnitude of the social emergency currently being felt in European

countries. The rise in rent and mortgage arrears, alongside the explosion in unemployment and financial insecurity, plays a significant role in causing this poverty and raises the spectre of large-scale evictions in the near future. In **England**, between March and August 2020, 5% of tenants on the private market were in arrears, twice the level of the previous year.<sup>27</sup> In **Spain**, the huge wave of evictions that took place after the 2008 financial crisis combined with the lack of a functional, diversified supply of affordable housing were what caused the increase in the homeless population.<sup>28</sup> While moratoria on evictions were extended several times in the majority of Member States, hundreds of thousands of people are at risk of eviction once the moratoria end.<sup>29</sup>

According to several studies, economic recessions and in particular the reductions in public expenditure on welfare benefits that follow, are associated with significant increases in the number of homeless people. In **England**, during 2004-2012, with every 10% reduction in economic activity came a 0.45 rise in the number of homelessness applications<sup>30</sup> per 1,000 households and each 10% reduction in local authority expenditure was associated with a rise of 0.83 in the number of homelessness applications per 1,000 households.<sup>31</sup> While prior to 2011 the end of an assured shorthold tenancy accounted for 15% of applications by statutory homeless people, this percentage exploded after 2013 reaching 39% in 2017, making the end of a rental contract the number one cause of homelessness in England.<sup>32</sup>



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**Young people are on the front line of this increase in poverty, which seems to be creating a lost generation.** This is the unfortunate legacy of years of budget cuts, which started before Covid-19 – and young people have been further abandoned throughout the pandemic. In **France**, 20% of young people aged 18-24 years have resorted to food aid and 35% fear being unable to pay their housing costs in 2021.<sup>33</sup> In **the United Kingdom**, one in three employees aged 18-24 lost their job or were dismissed due to the pandemic, compared to one in six adult employees (over 24 years).<sup>34</sup>

**Without preventive policies that can address the issues and the scale of people involved, a new cohort of people being pushed into poverty by the pandemic will increase pressure on the existing accommodation and reception systems for homeless people – systems that have been overwhelmed for several years already.** The numbers of homeless people sleeping rough will therefore increase, with dramatic consequences on people's life course and health, particularly those who are already very vulnerable, including children, young people and older people.

# 3. POLICIES TO FIGHT HOMELESSNESS IN EUROPE: WHAT WE HAVE LEARNED FROM THE PANDEMIC

The pandemic in 2020 highlighted the experiences of Europe's most vulnerable citizens, but it also shone a light on failings in our solidarity systems: access to healthcare, undignified living conditions, the importance of prevention, etc. Public authorities had to deal quickly with a lot of issues at once.

- **Homeless people are among the most vulnerable to the virus and must therefore be a priority group for vaccination.** Despite the unprecedented collective effort and the adoption of robust health measures in many homeless support services, homeless people remain particularly exposed to the virus because of their lack of individual housing – used as the primary lockdown measure in preventing spread of the virus – and over-crowded living

conditions. In a seroprevalence study by MSF in the Paris region among people using MSF services, 40% of homeless people surveyed had been infected by Covid-19 by the end of June 2020, compared with 12% of the general population in Ile-de-France.<sup>35</sup>

- **It is possible to rapidly implement accommodation policies on a massive scale that respect fundamental human rights and that aim for 'nobody sleeping rough'.** This is what public authorities and charities have been able to test all across Europe since the first wave of the pandemic by freeing up a massive number of accommodation places and by using vacant buildings, hotels closed during lockdowns as well as tourist accommodation, etc. This shows that with political will and adequate financing,



**the fundamental right to shelter is within the reach of European countries.**

In **England**, from March 2020, the 'Everyone In' plan enabled 33,000 homeless people to be temporarily sheltered in individual accommodation, hotels, and hostels between March and November 2020. According to a medical article, these measures are reported to have prevented 21,000 infections and 266 deaths.<sup>36</sup> 70% of those accommodated thanks to these measures (23,273 people) received support towards improving their living conditions, either through permanent housing solutions in private, social or supported housing while 30% (9,866 people) had to stay in hotels and other forms of temporary accommodation.<sup>37</sup> However, the government is struggling to maintain these efforts as time goes on and the number of people sleeping rough recently increased again.

- **It is possible to establish ambitious policies to prevent homelessness in Europe.** Courageous measures, which had been attacked and deemed unworkable pre-pandemic were put in place by public authorities in the majority of EU countries, e.g. temporary bans on rental evictions, extensions of the winter eviction suspension (where it exists), freezing or adjus-

ting rents and arrears, moratoria on mortgage payments and bans on cutting off gas/electricity supplies, creation of exceptional financial support and supplementary benefits to counter the effects of ballooning unemployment and poverty, etc. In France, while 2019 saw a sad historic high of 16,700 rental evictions with police cooperation – up 54% on 2006 – the moratorium on evictions limited this number to 3,500 in 2020 with an extension of the winter suspension until 1 June 2021.

- **Some European countries' statistical tools are not up to the task when it comes to housing exclusion.** In the European Union, official national statistics surveys on homelessness are mostly too outdated (2012 for France, 2014 for Italy, 2011 for the Czech Republic) or are questionable regarding methodologies and definitions used (Poland, United Kingdom) or are even non-existent (Germany, Portugal, Romania, Slovenia, Hungary, Belgium, and Greece). The pandemic became another barrier to collecting data on homelessness, with some local authorities deciding not to carry out their local or national surveys in 2020 given the circumstances (Belgium and Poland, for example).

# 4. RECOMMENDATIONS

Introduced in autumn 2017, the European Pillar of Social Rights<sup>38</sup> aims to define a common framework for the social rights of European citizens. It was supplemented by the publication of an Action Plan by the European Commission on 4 March 2021. This 'new social regulation' sets three major political objectives for the period up to 2030, including reducing the number of people exposed to the risk of poverty and social exclusion by 15 million, as well as sub-goals and a concrete list of actions to help Member States implement the 20 principles. **In order to ensure that principle 19 on housing and assistance for the homeless is implemented, the European Commission announced the launch of a European Platform on Combating Homelessness in the third quarter of 2021.** A conference organised by the Portuguese EU Presidency for 21 June 2021, will launch the initiative and give ministers the opportunity to sign a political declaration on fighting homelessness.

**FEANTSA and the Abbé Pierre Foundation warmly welcome this new initiative, which will enable greater cooperation at European Union level to help Member States effectively fight homelessness in all its forms.** As long-standing organisations in the fight against housing exclusion and homelessness, we are committed to contributing to the Platform's work and to mobilising our networks and our expertise in order to help meet the objectives. With this in mind, we are putting forward the following recommendations:

**Seize the current unprecedented European momentum with ambition and pragmatism to put an end to homelessness and effectively fight housing exclusion in all its forms**

**Integrate the aims of reducing and ending homelessness by 2030 into the European Pillar of Social Rights Action Plan, in line with the Sustainable Development Goals**

A commitment to ending homelessness by 2030 at the Social Summit in Porto in May 2021, would send a strong political signal, as a mark of credibility for the European Union. It could be integrated into the European Platform on Combating Homelessness via the European Pillar of Social Rights Action Plan, as a sub-section of the objective to reduce the number of people at risk of poverty or social exclusion by 15 million by 2030. FEANTSA, the Abbé Pierre Foundation and the European Parliament have called for the adoption of a European objective like this on several occasions. It will formalise the commitment, in the spirit of the Sustainable Development Goals, to 'leave nobody behind', including the poorest and the most vulnerable. The previous objective (2008-2020) to fight poverty was not up to the task of addressing the social consequences of the 2008 financial crisis and was thus not reached. This objective did not take into account all the realities related to extreme poverty that are seen in Europe, particularly those of homelessness and housing exclusion.

What do we understand by 'ending homelessness'?

- Nobody should be sleeping rough, living in a tent or in their car.
- Nobody should be staying in emergency accommodation when the emergency period is over.
- Nobody should be staying in transitional accommodation longer than necessary.
- When we can predict homelessness, we can prevent it: nobody should leave their home, or be forced to leave their home or institution (prison, hospital, care setting, etc.) without housing options in place.
- No young person should end up homeless as a result of transitioning to an independent life.

Eradicating homelessness is not a utopian dream, rather it requires a strategy that is adapted to local conditions. A European incentive, with an exact, fixed and ambitious deadline, in line with the United Nations' Sustainable Development Programme, would encourage Member States to commit to this path more rapidly.

### **Use European tools as leverage for transforming the system and changing the paradigm**

The emergency management that has been dominant thus far in the European Union involves expenditure that is increasingly costly and short-termist – both in human and financial terms. Time-limited measures that are adopted when the weather turns cold or when there is a social crisis systematically end with the mass return of vulnerable people to the streets, creating an inhumane and ineffective cycle that endlessly repeats itself. European tools, whether subsidies and investment funds, legal tools or strategic/policy tools must support Member States in implementing the necessary structural investments for systemic transformation into integrated long-term strategies based on fundamental rights, including access to adequate, affordable, and long-term housing.

The 'NextGenerationEU' Recovery Plan and European Cohesion Funds must serve as leverage for systemic and structural transformation, and must not solely support individual projects which – although they bring real added value – are limited by being short-term and localised. The European Commission's Structural Reform Support Fund (Technical Support Instrument) must, for example, encourage Member States to finance larger-scale homelessness-reduction policies through housing. France's Inter-Ministerial Delegation for Accommodation and Access to Housing (DIHAL), for example, used this technical assistance to implement its national Housing First plan. Investment needs are myriad and include the transformation/creation of infrastructure for long-term housing of homeless people, improvement and adaptation of short-term accommodation facilities, training for support workers based on the needs and rights of people through continuous educational supports, and creation of jobs adapted to structural changes. The European Platform on Combating Homelessness, as a tool for strengthened cooperation, should ensure that efficient, integrated and long-term approaches based on fundamental rights are identified, shared, promoted, extended and implemented.

Furthermore, the political agreement issued on 28 January 2021 between the European Commission, Parliament and Council on the future of the European Social Fund Plus (ESF+) represents real progress in the use of European funds as leverage in the fight against housing exclusion and homelessness.<sup>39</sup> Each Member State will have to invest at least 25% of its ESF+ resources in social inclusion and will be able to launch strategic political reforms to eliminate homelessness. The fight against material deprivation (formerly FEAD) will be included under ESF+ and must represent at least 3% of the resources invested. For the first time, a part of

**HOMELESSNESS IN EUROPE****THE LEGACY OF A DECADE-LONG SOCIAL EMERGENCY AND A YEAR-LONG PANDEMIC**

the fund is earmarked for the fight against child poverty. In keeping with the adoption of the 'Child Guarantee', Member States whose rate of children at risk of poverty or social exclusion is higher than the EU average for 2017-2019 (23.4%), will have to spend at least 5% of their ESF+ resources on actions promoting equitable access for children to free healthcare, to decent housing and to adequate nutrition. The remaining Member States must also allocate an appropriate portion of funds to this end. Homeless children are further identified by the European Commission as one of the five priority groups in the Council Recommendation on the Child Guarantee. Young people are also a priority within these funds: all Member States must allocate 'an appropriate amount' to implementing the Youth Guarantee; and for Member States where the number of NEETs (not in employment, education or training) is higher than the EU average for 2017-2019, 12.5% of resources must be allocated to measures supporting youth employment. The new Council Recommendation on the Youth Guarantee was adopted in October 2020. While it does not refer to homeless young people, it prioritises young people with multifaceted problems and cooperation with housing providers to enable and encourage their access to employment, education and training. Finally, resources must also be allocated to boosting capacity among social partners and civil society, including training, e.g. when a country receives a specific recommendation on this matter, it must spend 0.25% of the funds to this end. With such tools at their disposal, Member States are now responsible for planning investment to tackle the fight against homelessness and housing exclusion.

A massive and strategic investment in the fight against homelessness and housing exclusion would bring essential human, social and financial benefits, at a time when the pandemic and the ensuing economic crisis are hitting the

poorest households hard, and dangerously impoverishing a large section of Europe's population. In 2016, the total annual cost of housing exclusion in Europe was estimated at EUR 194 billion by Eurofound. The transformation of inadequate housing, or at least the improvement of substandard units to an acceptable level would cost about EUR 295 billion (in 2011 prices). If all improvements were made immediately, the cost to European economies would be repaid within 18 months through the estimated savings (health care gains and positive societal knock-on effects). In other words, for every three euros invested, two euros would be recovered within one year<sup>40</sup>. According to a 2019 report by the World Health Organisation,<sup>41</sup> increasing public spending on housing by 1% would reduce health inequalities by 2%.

Furthermore, adequate tools should be allocated to the European Platform on Combating Homelessness in order to ensure a marked impact on public policies. Three elements are vital to making the Platform a success: a specific budget (at least EUR 1 million per year), a solid governance structure, and an action plan.

## Learning from the pandemic and the concrete gains achieved for homeless people

### Looking to the end of the pandemic: no-one returning to the streets post-Covid

Across all of Europe, the Covid-19 pandemic has led to changes – some of which are radical – in the responses to homelessness. A very large majority of Member States have introduced ambitious – but temporary – measures in order to bolster social protection in these unprecedented times (moratoria on evictions, freezes on rent and mortgage payments, adjustments to working time and annual leave, etc.). Major action was taken by some public authorities to shelter people sleeping rough, through the creation of temporary and emergency accommodation places and using hotels, tourist accommodation, public buildings, etc.

As these actions were temporary, clear and concrete strategies must be adopted and implemented by Member States to prevent the human tragedy of returning people en masse to the streets at the end of the pandemic and when the measures come to an end. These strategies can take inspiration from the imagination, innovation and dedication shown by accommodation services, which continued operating in very difficult circumstances. They should also seize the opportunity to orient strategies towards systems based on access to permanent housing and Housing First, which have proven successful throughout the pandemic by enabling self-isolation and requiring a lot less planning to prevent the spread of the virus. Using social housing, vacant private stock, and rental intermediation, securing payment of rent and arrears through housing solidarity funds – all available tools to increase the supply of affordable housing must

be leveraged in these strategies so that no person is returned to the streets without an adequate rehousing solution post-pandemic.

### Once and for all, put an end to emergency shelters that are only open at night and guarantee improvements to the living conditions and accommodation in the relevant services

Among the measures introduced during the pandemic to avoid the spread of the virus in often-overcrowded shared accommodation, a large number of night shelters were transformed into emergency accommodation, open 24/7, in order to ensure the safety and ability to self-isolate of occupants. In addition, these services integrated sanitation measures and social distancing, by reducing for example the number of beds, which in some instances made the accommodation conditions more conducive to well-being, good health and safeguarding people's privacy. Where they have been put in place, these measures were made possible by opening other emergency shelters in order to meet the full range of accommodation needs. The action of enabling homeless people to sleep in their own space, and not in shared dormitories, not only facilitates containment of the virus but also helps improve the living conditions and quality of accommodation in the relevant services.

There has therefore been concrete progress which the public authorities must duly note to avoid regression in terms of the quality of accommodation services. Night shelters that are not accessible 24 hours, as well as overcrowded emergency accommodation that are overwhelmed and cannot respect privacy, no longer have any place in Europe.

**HOMELESSNESS IN EUROPE**

THE LEGACY OF A DECADE-LONG SOCIAL EMERGENCY AND A YEAR-LONG PANDEMIC

**Broaden the European fight against homelessness across sectors****Integrate the fight against homelessness into the policies and mandates of EU Institutions and agencies in a cross-cutting manner**

Housing is not an island. Homelessness is the result of failures in various public policies that do not protect their target populations from losing their homes. In order to be consistent with putting the fight against homelessness on the agenda at European level, the EU must take note of the impact of European competencies on the housing issue and act accordingly. European sectoral policies whether related to anti-discrimination, health, migration, free movement, disability, taxation, consumer protection, competition, energy, or macro-economic governance, must take into account homelessness reduction and the rights of homeless people. Similarly, the fight against homelessness must be integrated into the mandates of the European institutions, agencies and organisations that monitor policies and social rights, including the European Labour Authority, the European Union Agency for Fundamental Rights, Eurofound, the European Centre for Disease Prevention and Control, and the European Monitoring Centre for Drugs and Drug Addiction.

**Ensure that the innovations in the 'New European Bauhaus', part of the European Commission's Renovation Wave, include projects that enable access to dignified, adequate and affordable housing for homeless people**

By designating the 'New European Bauhaus'<sup>42</sup> a durable aesthetic that is open to all, the European Commission is committing the new Recovery Plan to unlocking a wave of renovation that will take vulnerable people into account. This initiative's ambition, calling for creativity and interdisciplinarity, is an unprecedented opportunity to implement projects designed for and with homeless people. This pioneering approach must be closely linked with approaches based on fundamental rights. Innovative projects in this field absolutely must enable access to dignified, adequate and affordable housing and can in no way promote temporary or precarious solutions or sideline the central issue of securing a permanent home.

### **Improve the statistical monitoring and evaluation of public policies by looking to the expertise already acquired in European cities**

#### **Build on the advances made in terms of statistical work and data collection on homelessness in the EU by organising a European Night of Solidarity**

In the absence of comparative European statistics on homelessness, the European Union and Member States must commit to furthering the advances made in the area. The optional questions in Eurostat's 2018 ad-hoc module on housing difficulties and past experience of homelessness<sup>43</sup> should be made mandatory and extended to all Member States by integrating them into the EU-SILC annual survey on income and living conditions. A European Night of Solidarity could also be considered based on the model of the census surveys of homeless people, on a given night, in cities. By benefiting from the experience of European cities and capitals that have already carried out surveys like this, methodologies, practices and data could be shared enabling quantitative and qualitative monitoring on the issues related to homelessness in urban areas and this may encourage other cities and capitals to undertake their own surveys.

### **Encourage all cities, including small and medium-sized ones, in their efforts to fight homelessness**

Homelessness and housing exclusion are not just the prerogative of large cities: there are people experiencing homelessness and housing exclusion in every city in Europe, regardless of size. Many innovative, ambitious and concrete initiatives are being taken at local level to enable homeless people to access their fundamental rights. Integrated strategies to fight homelessness have a much greater chance of succeeding and are far less complex to implement when they are adopted on a small scale. These types of strategies enable objectives to be clearly defined and have action plans that are precise and workable, for a reasonable and defined number of beneficiaries. These steps must be identified, highlighted and supported to create and leverage impact.

**HOMELESSNESS IN EUROPE****THE LEGACY OF A DECADE-LONG SOCIAL EMERGENCY AND A YEAR-LONG PANDEMIC****1**

These estimates are the result of a methodology established by FEANTSA in 2009 which only uses data collected at a specific time (over a given night or a given week), through different methods and in countries where the data are available. The data must thus be approached with caution and considered within the context of a lack of common definitions and methodologies along with the dire lack of a standardised statistical framework at European level. Regarding the need to work towards a standardised statistical framework on homelessness, see OECD (2020), 'Better data and policies to fight homelessness in the OECD', *Policy Brief on Affordable Housing*, OECD, Paris, available at: <http://oe.cd/homelessness-2020>.

**2**

This report was finalised on 15 March 2021. The most recent European data on poverty, released by Eurostat, is based on the pre-pandemic reality of 2019.

**3**

In this report, a 'homeless' person is understood in accordance with the European ETHOS typology, developed by FEANTSA. The ETHOS typology is available in several languages: <https://www.feantsa.org/en/toolkit/2005/04/01/ethos-typology-on-homelessness-and-housing-exclusion?bcParent=27>. There are many definitions, methodologies and sources used in this report. Official national data on homelessness exists in some Member States but not in others and for these we have opted for regional or local data.

**4**

Data extracted from the 2018 ad-hoc Eurostat module on housing difficulties and material deprivation, available at: [https://ec.europa.eu/eurostat/documents/1012329/8706724/2018+EU-SILC+module\\_assessment.pdf](https://ec.europa.eu/eurostat/documents/1012329/8706724/2018+EU-SILC+module_assessment.pdf)

**5**

Homeless people can be without shelter, in makeshift shelters, in shared accommodation, in hotels, in CADAs (reception centres for asylum seekers), or not-for-profit housing. People forced to live with other people make up a significant core (people aged 17 to 59 years living with people who are not directly related to them, who do not have the means to move out) as well as over-25s forced, after a period of independent living, to return to live with parents/grandparents due to a lack of independent housing, and people over 60 living with people who are not directly related to them. Included here are adult children over 25 years who are not studying but still have never moved out despite wanting to, due to lack of means. Foundation Abbé Pierre (2021), 'L'état du mal-logement en France 2021' [Housing exclusion in France 2021], available [in French] at: [https://www.fondation-abbe-pierre.fr/documents/pdf/reml\\_2021\\_cahier\\_4\\_les\\_chiffres\\_du\\_mal-logement.pdf](https://www.fondation-abbe-pierre.fr/documents/pdf/reml_2021_cahier_4_les_chiffres_du_mal-logement.pdf)

**6**

'Acute homelessness'

**7**

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**8**

The Portuguese Strategy for the Integration of Homeless Persons (ENIPSSA) on data collected on 31 December 2018 in 278 mainland Portuguese municipalities on homelessness: *Inquérito de caracterização das pessoas em situação de sem-abrigo* [Survey of homeless people] – 31 December 2018, available at: <http://www.enipssa.pt/documents/10180/11876/Inqu%C3%A9rito+de+caracteriza%C3%A7%C3%A3o+das+pessoas+em+situ%C3%A7%C3%A3o+de+sem-abrigo+-+31+dezembro+2018+E2%80%93+S%C3%ADntese+de+resultados/c982bee2-475e-42e4-9be6-756c09a2ed9f>

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<https://www.rtbfb.be/info/regions/detail-plus-de-5300-personnes-sans-abri-et-mal-logees-a-bruxelles-une-augmentation-de-30-par-rapport-a-2018?id=10721007>

**10**

Labour & Social Research Institute, 2019.

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*Nuit de la Solidarité* [Solidarity night]: <https://www.paris.fr/pages/participez-a-la-nuit-de-la-solidarite-pour-evaluer-le-nombre-de-personnes-a-la-rue-5436>

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**13**

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**14**

Foundation Abbé Pierre (2021), 'L'état du mal-logement en France 2021 – Rapport annuel #26' [Housing Exclusion in France 2021 – Annual Report #26], p. 204, available [in French] at: [https://www.fondation-abbe-pierre.fr/documents/pdf/reml2021\\_rapport\\_sur\\_letat\\_du\\_mallogement-web.pdf](https://www.fondation-abbe-pierre.fr/documents/pdf/reml2021_rapport_sur_letat_du_mallogement-web.pdf)

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European Social Policy Network (2019), 'National strategies to fight homelessness and housing exclusion – Czech Republic', p. 10.

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Opinion presented by Jean-Marie Morisset on the PLF (draft finance law) 2020, *Cohésion des territoires* [Territory cohesion], 21 November 2019, in Foundation Abbé Pierre (2021), *op. cit.* p. 205.

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The number of people in emergency accommodation in Ireland peaked in autumn 2019 (10,514 people in October 2019 of whom 3,826 were children) and has been trending downwards since without returning to 2014 levels. The data reflect the number of people in private emergency accommodation (including hotels, B&Bs and other residential facilities used in emergencies), in supported temporary accommodation (including hostels with professional support on-site) and in temporary emergency accommodation (without support or with minimal support). An unknown number of homeless families placed in their own home, i.e. independent housing, are not included in these figures.

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See the relevant chapter in this report.



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[https://www.ara.fi/fi-FI/Tietopankki/Tilastot\\_ja\\_selvitykset/Asunnottomuus/Asunnottomat\\_2020\(59753\)](https://www.ara.fi/fi-FI/Tietopankki/Tilastot_ja_selvitykset/Asunnottomuus/Asunnottomat_2020(59753))

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## THE OTHER EUROPE FACTS AND DATA ABOUT HOMELESSNESS IN THE EU

**4% of Europeans**



have been homeless at least once in  
their lifetime



amongst them  
**1/4 lived on the street,**  
in emergency/temporary accommodation  
or in a place not suitable for housing



**3/4 lived with relatives**

Main reason for housing difficulties:



family and/or  
relationship  
problems



unemployment,  
insufficient  
resources or  
financial problems



end of a rental  
contract or  
uninhabitable  
housing

## BEING HOMELESS IN EU CITIES

### IN DUBLIN

Between 2014 and 2018,  
child homelessness  
rose by



### IN LISBON

The number of homeless  
people in 2018 was

**2,328**

**1,286**

roofless people were  
counted on the night of  
May 15 2019, an increase of  
40% since 2011



# HOMELESS CAPITALS

**1,296**

families with 2, 816 children were counted as being homeless in one week in 2018



**173%**

increase since 2013



**IN BARCELONA**

**IN PARIS**

**3,601**

people were counted sleeping rough on the night of January 30 2020

**24,900**

people were urgently accommodated the same night as part of the Cold Plan



**5,313**

people were counted homeless on one night in November 2020 (+28% since 2018)

**IN BRUSSELS**

**933**

of which were children (+51% since 2018)

**2,100**

homeless people were counted over one week in 2019.

**IN PRAGUE**







# CHAP. 2

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# HOUSING EXCLUSION AMONG YOUNG PEOPLE INDEPENDENCE INTERRUPTED BY COVID-19

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29

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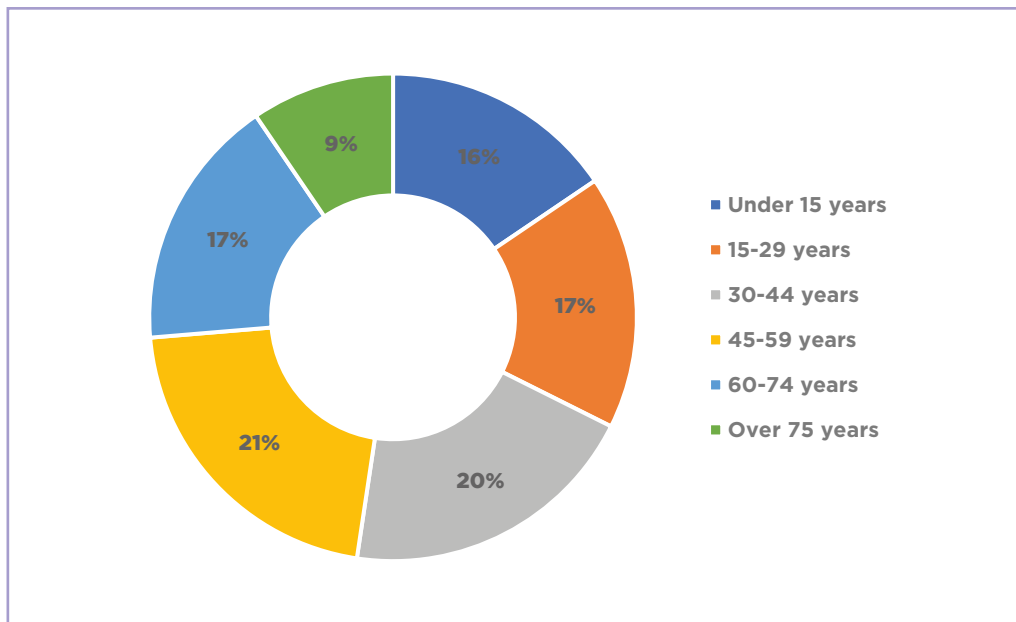
In 2019, young people aged 15-29 represented 17% of the EU28 population.<sup>1</sup> Already particularly affected by the 2008 crisis, today they are on the front line of the pandemic-related economic crisis. Since last year, unemployment and inactivity have ballooned among young people in Europe. Young people in education or training, regardless of whether they are still living in the family home or in student housing, are struggling to study remotely, without face-to-face contact with their teachers and classmates. Companies are no longer taking on interns, leaving qualified young people unable to put their freshly acquired knowledge into practice. Already hard to come by, student jobs have all but disappeared, leaving some young people facing hardship. For those lucky enough to find a job, they are struggling to find their place within teams who they have never met face-to-face.

Young people's transition to independence is being hugely delayed by worsening housing exclusion, increased unemployment and difficulty in pursuing training courses/study in the face of successive lockdowns and social distancing. *'Birth years are only a starting point; what makes generations interesting to social researchers is the ability to describe a cohort who share a common location in history'*<sup>2</sup> Of course, this is not about treating everyone in a given generation the same way. Living through the 2008 financial crisis and the 2020 pandemic, or finding housing in an EU Member State at a similar age does not mean that these events are experienced in the same way by everyone. Despite falling into the same age category and being on the cusp of independent adulthood at the same time, young people are facing very different situations, realities and experiences. While rebellion, protest, idealism and counter-culture were the bywords of the younger generations in the 1970s, today's young people are more likely to be associated with unemployment, poverty, pragmatism and survival.<sup>3</sup>

## HOUSING EXCLUSION AMONG YOUNG PEOPLE

### INDEPENDENCE INTERRUPTED BY COVID-19

**BREAKDOWN OF THE EU28 POPULATION BY AGE GROUP**  
(ON 1 JANUARY 2019)



FEANTSA/Foundation Abbé Pierre graph. Source: Eurostat/EU-SILC, 2021 – [demo\_pjangroup]

Accessing independence requires leaving the family home – or a care institution – and moving into independent housing. The age of this move varies from country to country depending on cultural norms. It is also influenced by many socio-economic factors, including having adequate financial resources to pay housing costs.

Yet the growing disconnect between housing costs and household resources is affecting everyone living in Europe, particularly those whose income is below the poverty threshold, who are unemployed or who have no job security, new arrivals from foreign countries, and those under 30. 56.2% of people questioned in 2019 as part of a survey on quality of life in European cities considered it difficult to find adequate housing in their city at a reasonable price.<sup>4</sup>

Over the last decade, the number of young people among the homeless population increased considerably in the majority of European countries. After the 2008 financial crisis, several governments implemented budget cuts to welfare benefits for young people, postponing their access to independence and transferring the responsibility and the role of social safety net to parents and family, leaving poor young people without access to decent independent housing. At a time when young people are finding themselves in an extremely vulnerable position due to the pandemic, **it is up to Member States and the European Union not to repeat the errors of the last ten years and to support them on their path to decent independent housing as well as to training and employment.**



## HOUSING EXCLUSION AMONG YOUNG PEOPLE

### INDEPENDENCE INTERRUPTED BY COVID-19

FEANTSA and the Abbé Pierre Foundation carried out a broad survey of FEANTSA's members and partners across Europe to find out the state of play as regards young Europeans' housing conditions.

Faced with unsuitable and expensive housing, young people have been the primary victims of Europe's malfunctioning housing markets for several years now (I). They are forced to remain living with their families or – as a result of the pandemic – to return to the family home because they lack sufficient income to keep their home. And when they are able to access housing, they are compelled to live through lockdowns in poor

conditions, experiencing overcrowding and/or energy poverty. These situations have an undeniably negative affect on their integration and transition to independence (II). Yet state aid is not currently up to the task of combating the inequality and growing poverty among young people who are increasingly having to resort to emergency assistance, including food aid. Significant funding must be allocated to address their specific needs in this period of economic and social crisis: local best practices and sharing of approaches should inspire a new way of supporting the younger generations (III).



Photo : Ljubisa Danilovic | Fondation Abbé Pierre

# 1. LOCKDOWN COMBINED WITH HOUSING EXCLUSION: YOUNG PEOPLE ON THE FRONT LINES OF EUROPE'S DYSFUNCTIONAL HOUSING MARKETS

While the dire lack of affordable housing affects all of Europe, particularly the capital cities, the increase in demand for housing and the lack of new builds has led to significant price increases. Those worse affected by this phenomenon are young people – in education or training or entering the labour market – and they struggle to find housing. When they do manage to leave the family home, it is mainly by accessing housing on the private market,<sup>5</sup> with costs that are often too high relative to their income and where they experience worse living conditions when compared to the general population.

## The family home: pitfall or privilege?

In 2019, the family home was the main housing option for 80% of young people aged 18-24 in Europe (an increase of 1.9 percentage points since 2010). This proportion varies from one Member State to another. For example, in Denmark, where a large array of social support is available to young people, this proportion is lowest (36%), and

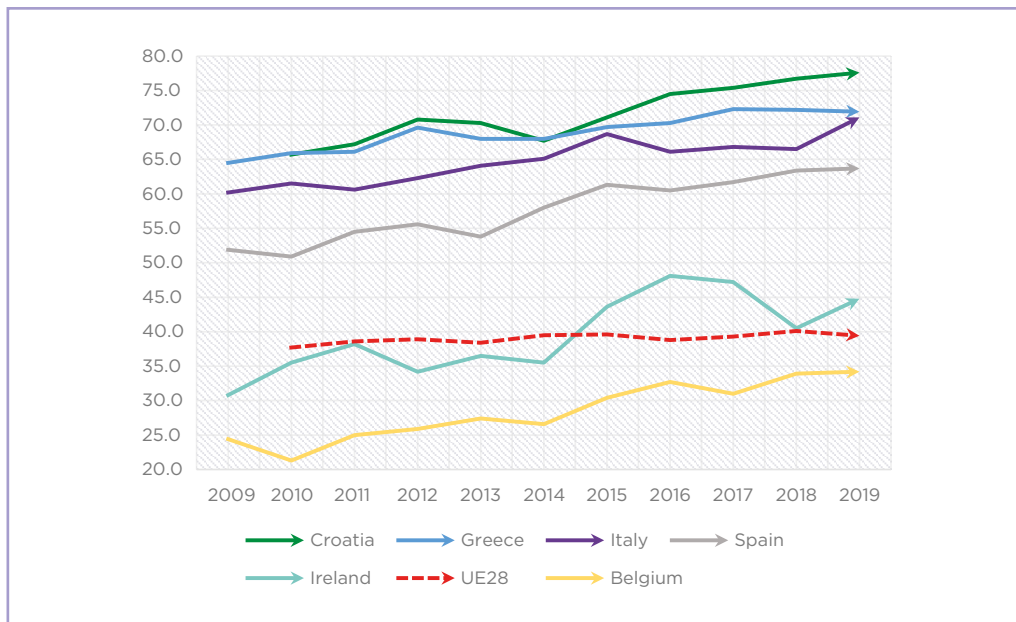
in Italy, where the rental stock is less developed, the proportion is highest (95%). There were also many 25-29 year olds living with their parents (39% across the EU), a figure that has also been rising since 2010. The largest increases over ten years in people in this age group still living with their parents were observed in Croatia, Greece, Italy, Spain, Ireland, and Belgium.

A North American study carried out by Nancy Worth at the University of Waterloo in Canada shows that **young people living with their parents is a form of intergenerational wealth linked to housing**. This form of cohabitation plays a key role in the transition to independence. It enables young people to save time, money, and effort, through for example, putting money aside for studies or for a first deposit on a property purchase, etc. This can therefore be a factor in perpetuating inequalities and privilege linked to property wealth. Having high-income parents who may own several quality properties and being able to live in one of them for free is not comparable to a situation where the parents are on low incomes and are tenants in a small, poorly insulated apartment.

## HOUSING EXCLUSION AMONG YOUNG PEOPLE

### INDEPENDENCE INTERRUPTED BY COVID-19

#### PROPORTION OF YOUNG ADULTS AGED 25-29 YEARS LIVING WITH THEIR PARENTS (%)



FEANTSA/Foundation Abbé Pierre graph – Source: Eurostat/EU-SILC, 2021 [ilc\_lvps08]

Living in the family home can thus be a key measure of support and a privilege. However, it can also be an imposed lifestyle, a last resort when faced with an inaccessible housing market.<sup>6</sup> In capital cities, the proportion of young people living in the family home is increasing due to the extremely strained housing market. In 2014, 45% of young people aged 25 and born in Paris were still living with their parents, compared to 32% in 1999.<sup>7</sup>

The more difficult the economic circumstances young people face, the harder it is to become independent. In 2020, in **France**, **74% of adults living with their parents did not have the financial means to live in their own home and were mostly forced into the situation.**<sup>8</sup> Of these, 42% were students, 31% had a job and

19% were unemployed. According to this study conducted by France's Directorate for Research, Studies, Assessment and Statistics (Drees), 18-29 year olds, men, unemployed people, students, people with disabilities, workers on temporary contracts, and lone adults were most likely to live with their parents. Similarly, in **Poland**, half of young people (49%) aged 18-24 state that they live with their parents or relatives. According to an opinion poll carried out on a representative sample of all Polish young people, a quarter of 18-24 year olds and a third of 25-34 year olds would like to find housing better suited to their needs but cannot do so.<sup>9</sup>

In the **United Kingdom**, about 3.5 million young adults were living with their parents – an increase of one third on the previous decade.

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Almost two-thirds of single adults without children aged 20-34 had never left the family home, or had returned to it as they could not afford their own home.<sup>10</sup>

The 'boomerang' effect has come about mainly because of the high cost of housing. In **London** for example, one third of tenants in the private market spend more than half of their income on rent.<sup>11</sup> Renting on the **United Kingdom's** private market cost on average 9% of tenants' income in 1961, compared to 36% in 2017.<sup>12</sup> In **Denmark**, the number of young people 'boomeranging' back to their parents' home increased 12% between 2009 and 2018.<sup>13</sup> This form of cohabitation has consequences for young people but also for their parents, for whom having a young adult in the house leads to costs that the UK's Standard Life Foundation estimates to be several hundred pounds per month depending on the situation<sup>14</sup>

This boomerang effect has become more prevalent with the Covid-19 pandemic. Some young people were forced to return to their parents'

home due to being students, workers with insecure contracts, unemployed, or through being unable to pay their housing costs. This phenomenon resulted in painful consequences in the event of family conflicts.

**« After lockdown was announced, the first week with my family was complicated. I was surrounded by people constantly making racist, homophobic comments. I lasted three days before I had to get out. [...] That evening, I had a panic attack. How would I survive this forced reunion with the people I'd been trying to escape for the last three years? »**

*Rath, 22 years old, a student forced to cohabit with his parents in Rennes, France<sup>15</sup>*

Young people who do not live with their parents are confronted with the reality of the growing inaccessibility of the housing market and with how much of the housing supply is unsuitable for their needs.

#### **When the family cannot provide material support when transitioning to independence**

Young people living in care homes until their 18th birthday do not have reliable family resources on which they can depend, which is particularly relevant to their forced transition into independence at 18. Without a deposit to access the private rental market and rarely considered for targeted policies despite their vulnerability, they are disproportionately represented among young people experiencing homelessness and housing exclusion. One in three homeless young people were taken into care as a child in Denmark, one in four in France. In Ireland, on reaching the age of 18, 45% of young people in care stay with their foster families, 25% live independently, 10% leave care to live with their biological parents, 9% continue an institutional placement or live in supported housing, and 9% are at risk of housing exclusion or homelessness.

Targeted preventive policies exist in several European countries to support young people in accessing independence, some of which are described in the last part of this chapter. Public authorities have a responsibility here to substitute family support, in order to restore equity and to enable all young people, whatever their individual or family circumstances, to become independent.

## HOUSING EXCLUSION AMONG YOUNG PEOPLE

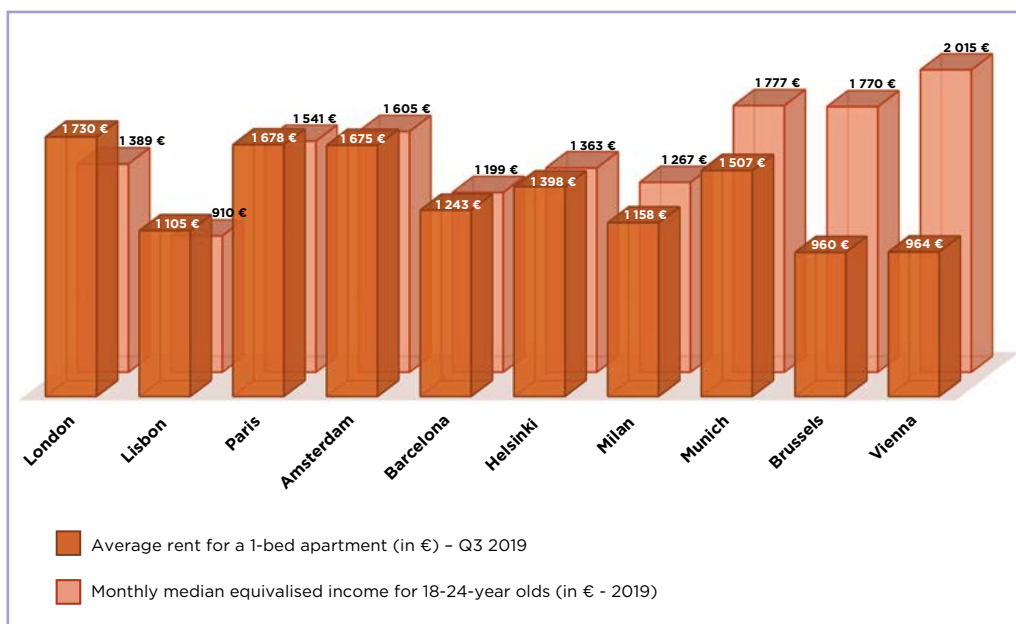
### INDEPENDENCE INTERRUPTED BY COVID-19

#### The difficulty young people face when accessing housing

The first obstacle for young people accessing housing is the high cost of housing in the majority of European cities. Attracted to the major hubs<sup>16</sup> to study, train or find a job, young people end up looking for a home in large cities where the housing market is often most strained. As a result of large-scale mobility and the different types of situations in which young people transition to independence, they tend to start out alone

and therefore look for small housing units. Young people are competing in this market segment with families with changing circumstances and an ageing population<sup>17</sup> and are also threatened by increased tourism and the supply of seasonal rentals.<sup>18</sup> While rents are rising in general,<sup>19</sup> rents have risen particularly sharply in small housing units across the EU, increasing by 16% from 2009 and 2019. In Paris for example,<sup>20</sup> renting a studio can cost more than EUR 50/m<sup>2</sup>.

#### RENTAL MADNESS IN CAPITAL CITIES - WHAT RENTING A ONE-BED APARTMENT IN A LARGE EUROPEAN CITY COSTS A YOUNG PERSON AS A % OF INCOME (IN EUROS, 2019)



Graph: FEANTSA/FAP based on EUROSTAT & HOUSING ANYWHERE data -  
Average and median income by age and sex - EU-SILC and PCM surveys (ilc\_di03)  
<https://ec.europa.eu/eurostat/web/income-and-living-conditions/data/database>;  
<https://housinganywhere.com/rent-index-by-city>

## HOUSING EXCLUSION AMONG YOUNG PEOPLE

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An October 2018 study by the Cologne Institute for Economic Research<sup>21</sup> revealed that small housing units were subject to significant competition on the market, among students, young employed people, the retired and tourists. They are therefore becoming rarer and more expensive in **Germany**. According to this same study, the average monthly rent for a 30m<sup>2</sup> studio in a university city such as Munich increased by 43% between 2010 and 2018, rising from EUR 444 to EUR 634. In some capital cities where the housing market is particularly under pressure, the average rent for a one-bed apartment<sup>22</sup> can be more than 100% of the median income of a person aged 18-24 as is the case in London, Lisbon, Paris, Amsterdam, Barcelona and Helsinki.

« I am a qualified tourism professional with several years' experience but the airline I work for in Dusseldorf went bankrupt last year. With unemployment benefit of EUR 920 and rent of EUR 620, life has become hard. »

*Céline, 33 years old. As she is pregnant, she had to return to live with her mother in a 35m<sup>2</sup> apartment in Fribourg<sup>23</sup>*

In **Ireland**, average rent in the second quarter of 2020 was EUR 1,256 nationally, and EUR 1,758 in Dublin,<sup>24</sup> against an average income of EUR 1,176 for young people aged 15-24.<sup>25</sup>

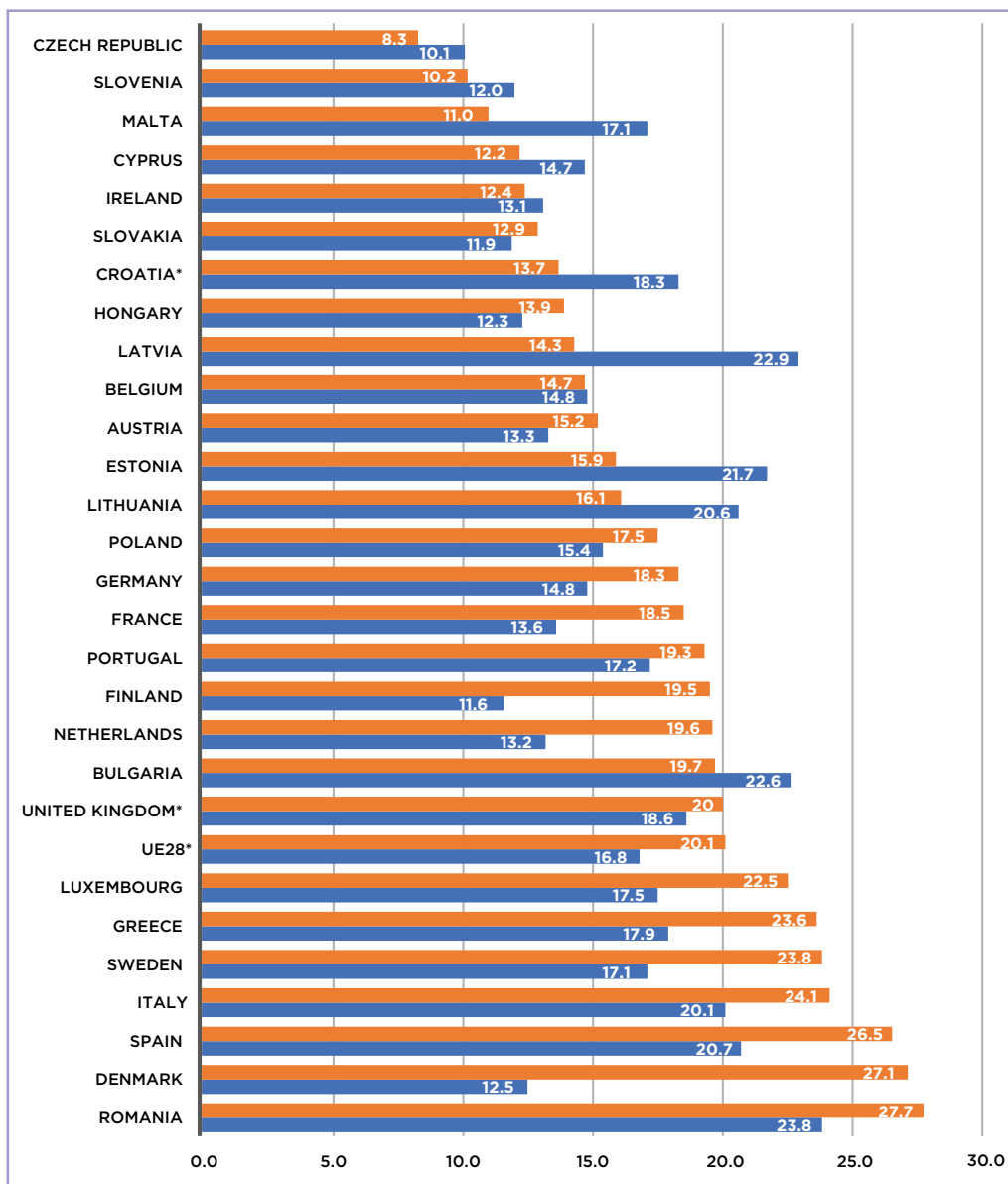
In **Spain**, the gross monthly salary of young Catalans fell by 21% in a decade, reaching EUR 930 on average – bearing in mind that the gender pay gap makes the housing market even more inaccessible to young women under 25 years, as they earn 27% less than their male counterparts.<sup>26</sup> Rental prices have increased by 36% since 2014 and the average monthly rent rose from EUR 539 to EUR 735 in five years. The rate of young Catalans living independently has fallen over the last ten years, reaching a historic low of 20.9% of young people.

In 2019, 10.1% of people living in the EU28 were **overburdened by housing costs**, i.e. spending more than 40% of their income on housing; 37.1% of poor people were in this situation. 18-24 year olds were the age group most affected by poverty in the EU, with almost one quarter of this age cohort affected, compared to 17% of the population as a whole. The risk of poverty among young people aged 16-29 has accelerated since 2009 in some countries such as Spain (+45%) and Portugal (+21%). In France, Finland and Austria, poor young people are 1.5 to 2.6 times more overburdened by housing costs than the poor population as a whole. **43.5% of poor young people aged 25-29 are overburdened by housing costs: they are nine times more vulnerable to this phenomenon than non-poor people in the EU28.**<sup>27</sup>

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**YOUNG PEOPLE ARE POORER THAN THE POPULATION AS A WHOLE**  
**(RATE OF POVERTY RISK, 2019, IN %)**



FEANTSA/Foundation Abbé Pierre graph – Source: Eurostat/EU-SILC, 2021

## HOUSING EXCLUSION AMONG YOUNG PEOPLE

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Confronted with this phenomenon, many young people, such as those on low incomes, are pushed out to the edges of cities leading to other overheads like transport costs. In **Prague** in the Czech Republic, apartment rents saw a record increase of 38% between 2018 and 2019. As a result, many young people moved outside the city where infrastructure, including transport, are not as well developed.<sup>28</sup>

While renovation policies have improved the living conditions for some people living in Europe, they have at times led to gentrification, for example in **Vienna**, where building renovation brought about an increase in rent prices.<sup>29</sup>

Young people also have to deal with **discrimination in accessing housing**. In **Ireland**, a study has shown that young people were six times more likely to be discriminated against than any other age group when looking for a home.<sup>30</sup> More likely to be on low incomes, young people have to provide multiple guarantees to prospective landlords who are sometimes spoilt for choice with the number of potential tenants applying for their properties. Young people have fewer references from previous tenancies, have less secure employment, and are often considered less solvent and less stable, particularly if they depend on social welfare to pay their rent. In addition, some young people are also victims of racial discrimination in accessing housing.<sup>31</sup>

In countries where it exists, the **social housing** stock would be a ready-made solution to overcome the difficulties in finding housing on the private market, if the waiting lists were not so long.<sup>32</sup> In this context, young people have the same access to social housing as everyone else, without any particular prioritisation. This is the case in **Sweden** and **Ireland**, for example, where young people are not considered a priority category in terms of accessing social housing nationally, and where waiting lists for social housing are only getting longer. In **Ireland**, eligibility for

social housing is based on low income and on clear need; it is rare for a local authority to deem a young person's need for housing as urgent, as there is a widely held belief they can simply stay with family. Social housing is therefore not really an option for young people.<sup>33</sup> In **Poland**, access to municipal housing with subsidised rent is limited to people on very low incomes (with the criteria for this being defined by municipalities). The lack of this type of housing has led to long waiting lists of between three and five years. Only 4% of 18-24 year olds and 6% of 25-34 year olds live in municipal housing or benefit from another type of subsidised rent.<sup>34</sup> The stock of affordable housing for young people only represents 2.5% of current Polish housing stock.<sup>35</sup> In **France**, young people can access social housing under the same conditions as everyone else, based on income. According to a report by LREM MP for Hérault, Nicolas Démoulin, who is calling for the rules on allocation of social housing to be relaxed for young people; the proportion of young people in French social housing has fallen from 24% to 8% in under 30 years.<sup>36</sup> This is reportedly due to various factors, including a low turnover of residents, growing competition among other targeted priority groups and a lack of small housing units in strategic locations.<sup>37</sup>

The possibility of **becoming a home owner** seems to be slipping further out of reach given the difficulties young people in Europe are experiencing. The expression 'generation rent' – coined in the UK in the 2010s – refers to young adults forced to rent their homes. In the **United Kingdom**, according to experts, 'the housing market is the most unequal it has been for a decade', with young first-time buyers being increasingly excluded from property ownership.<sup>38</sup> In Ireland, less than 2% of owner-occupied housing is owned by someone under 30; the average age for becoming a homeowner has increased significantly from 28 years in 2006 to 35 years in 2016.<sup>39</sup>



« You know, the landlord is always in the position of power [...] That's the problem I find with renting. It's not particularly the money, it's the fact that, you know, someone else owns your home and you have to essentially do what they decide. »

*Ella, 22, Newcastle (England)<sup>40</sup>*

In countries where property ownership is still very common, young people are living longer with their parents due to the underdeveloped rental market. In **Italy**, 61% of young people who leave the family home have bought their own home, compared to 39% who leave to rent.<sup>41</sup> However, due to lack of adequate funds, 95% of young people stay living with their parents. Only young people from well-off families are still able to access home ownership, unlike young people from more modest families who do not have the support needed. In the **United Kingdom**, 30 year olds whose parents have no property assets are about 60% less likely to be homeowners.<sup>42</sup>

Given all these factors, the supply of housing accessible to young people, whether they are in education, training or employment, is often insecure and of poor quality.

### The harmful consequences of worsening housing conditions for young people

Young people are more vulnerable than adults to unfit living conditions, i.e. facing **severe housing deprivation**, or living in overcrowded dwellings that do not meet normal standards of comfort (leaking roof, no bath or shower or indoor toilet, or poorly lit). 5.7% of young people aged 15-29 were living in severe housing deprivation in 2019 in the EU28, compared to 3.8% of the total

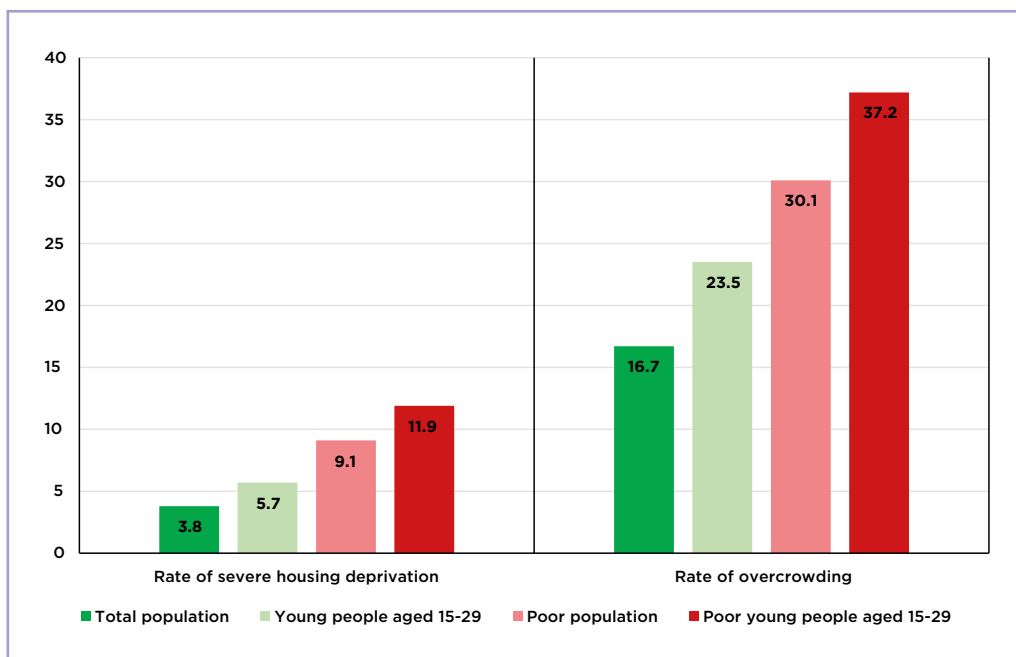
population. Poverty increases twofold the risk of living in poor conditions: more than one poor young person in ten is facing severe housing deprivation in Europe, with the highest rates in Romania (44.7% of poor young people), Bulgaria (39.9%), Latvia (25.5%), Slovakia (23.4%), and Lithuania (21.6%).<sup>43</sup> While young people are particularly affected by this issue, the pandemic and the economic crisis have exacerbated existing inequality. The inadequate housing conditions of vulnerable groups have contributed to excessive levels of death and suffering.<sup>44</sup>

Likewise, 23.5% of 15-29 year olds were living in **overcrowded conditions** in 2019 compared to 15.6% of the total population. Again, poverty strongly increases the risk of living in such conditions – more than one in three poor young people live in overcrowded conditions in the EU28. An alarming increase in the proportion of poor young people living in overcrowded conditions has been observed since 2009 in Greece (+20.7 percentage points), Sweden (+11.5 percentage points), Denmark (+7.7 percentage points), the Netherlands (+7.3 percentage points), Spain (+4.9 percentage points), Slovakia (+3.2 percentage points), Croatia (+2.6 percentage points) and Belgium (+1.9 percentage points).<sup>45</sup> Against the backdrop of the pandemic, it seems that overcrowding is one of the key factors in the spread of respiratory infections such as Covid-19,<sup>46</sup> people living in crowded conditions are worse affected and more likely to get infected on average.

## HOUSING EXCLUSION AMONG YOUNG PEOPLE

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#### YOUNG PEOPLE MORE AFFECTED BY HOUSING EXCLUSION THAN THE REST OF THE POPULATION (EU28, 2019, IN %)



FEANTSA/Foundation Abbé Pierre graph – Source: Eurostat/EU-SILC, 2021

**Energy poverty** has also increased significantly among young people. In France, 66% of 18-34 year olds have limited their heating (compared to an average of 53% across the total population), 32% state that they are having difficulty making payments (compared to 18% across the total population), 29% have suffered from the cold for at least 24 hours (compared to 14% across the total population) and 20% have had their heating cut as a result of arrears (compared to 8% across the total population).<sup>47</sup> Successive lockdowns due to the Covid-19 pandemic have led to an increase in energy consumption. The pandemic exacerbated existing factors in energy poverty

such as income levels and energy prices, and accentuated the role of housing quality in creating situations of energy poverty. This has resulted in difficulties accessing energy and paying utility bills for a growing number of households, including young people, who are facing the risk of arrears and disconnection. The majority of countries, including France, Spain and Portugal have introduced support measures to limit energy poverty, through individual benefits or by banning disconnections.<sup>48</sup> However, these measures are only temporary and more structural changes are needed to fight energy poverty effectively.

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Young people on low to average incomes are most affected by housing exclusion. They also make up a large proportion of those in forced cohabitation and those with insecure and time-limited rental contracts.

**Cohabitation/house-sharing** is a very common arrangement among young people renting on the private market; it enables them to share rental costs given the serious lack of small, affordable housing units. While this is considered a normal stage in life, enabling young people to share housing costs, to learn from the experiences of shared living spaces and to avoid becoming socially isolated, it can also be a trap if it is not a choice made of their own free will. In the **United Kingdom**, young people are not entitled to benefits for independent housing and can only claim the *shared accommodation rate* for a bedroom plus shared living space, e.g. bathroom, kitchen and living room. As a result, the number of lone young people living in shared accommodation is increasing. For young people without financial resources who are dependent on social assistance, there is no other option than shared housing, even if it means sharing with strangers at the cheapest end of the market. According to a recent British study based on 40 personal interviews, forced shared housing makes young women more vulnerable; they do not feel at home and do not identify their domestic space as a place of refuge, but rather as an unsafe place, a 'trap'.<sup>49</sup> Previously, this rule on benefits for shared housing related to young people aged up to 25, but since 2012, this has been expanded to include everyone up to 35 years old. Cohabiting with strangers raises issues of physical safety and can be harmful to mental health.<sup>50</sup>

« I mean it is like feeling unsafe because you really don't know the people that you're actually living with [...] You don't really feel like it's your own home and you don't really feel comfortable being there [...] It's very horrible, like stressful. It's extra stress, unnecessary [...] the feeling of not knowing where I'm going to be, you know, in the next few months, not having a stable home. It did definitely affect me. You just don't really feel secure. »

*Chloe, 28 years old, describes how her experience of being forced to share housing in the United Kingdom left her suffering from depression<sup>51</sup>*

« Living with strangers was just horrific. It really messed with my mental health [...] Everything felt so bleak. I felt so alone in that place [...] there have been points over the last few years when I have felt so low [...] like I can't see how to get out [...] I felt really isolated in that shared house too, with no support really. »

*Jo, 30 years old, describes her experiences being forced to share accommodation in a city in the north of England<sup>52</sup>*

Young people are often offered **insecure time-limited rental contracts**, that claim to offer greater mobility – a buzzword that politicians tend to roll out as the be-all and end-all, to the detriment of tenancy protection. In **Austria**, for example, more than one third (37%) of young people aged 15-30 living independently in **Vienna** in a rental property in their own name have a temporary contract, including clauses limiting duration (this also includes sublets).<sup>53</sup> They are also particularly affected by the recent hike in rent arrears caused by the pandemic and rental evictions. According to the French MP Nicolas Démoulin, among those most affected by the recent increase in arrears – and thus particularly vulnerable to evictions – are young working

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people, who are not considered a priority group in terms of accessing social housing in France. There are therefore fewer rehousing solutions available to them if they fall into payment difficulties.<sup>54</sup> In the **United Kingdom**, between April and November 2020, 90,063 people were at risk of homelessness. Tens of thousands of people became homeless despite the freeze on evictions during the first phase of the pandemic. Young workers in the hospitality sector were among the worst affected as they were without income and housed in informal, insecure conditions.<sup>55</sup>

These difficulties are exacerbated in cases where there are other vulnerability factors at play. **Young refugees** are also particularly vulnerable to housing exclusion, homelessness and exploitation, in the context of large-scale reduction in the effective care and protection of asylum seekers and unaccompanied minors.<sup>56</sup> The same is true for LGBTQI young people, young transgender people and young intersex people. In Europe, one in five LGBTQI people, one in three transgender people and 40% of intersex people have already experienced homelessness.<sup>57</sup>

« In total, I have moved 16 times in my life. Before my first placement far from home, I had moved five times with my family. Since I have been in care, my address has changed ten times. »

*Tommi, 23 years old, Finland<sup>58</sup>*

« When I was 19 years old, my mother kicked me out. I went to Prague and have moved to different places there several times – with friends, on the streets, in squats, etc. Eventually I moved from a refuge, the Naděje NGO's hostel, to an apartment. That was nearly a year ago [...] A 'home' for me means safety, comfort, security, privacy and joy. »

*Jarda, 26 years old, Prague, Czech Republic<sup>59</sup>*

***Being young and a migrant:  
a multitude of factors contributing to housing exclusion***

Young migrants and unaccompanied minors, adolescents under 18 from third countries arriving in Europe without family, are particularly vulnerable with regard to housing exclusion and deprivation. In **the Netherlands**, for example, 39% of homeless people from non-EU countries are aged 18-29 years (compared to 27% of the Dutch and European cohort). Of 3,774 unaccompanied minors living in Greece in March 2019, half could be considered homeless. Some 1,932 were living outside temporary or long-term accommodation and 605 were sleeping rough, i.e. 16% (these figures do not include the many undocumented unaccompanied minors).<sup>60</sup> In 2019, A report by the Fundamental Rights Agency warned of the creation of a lost generation of young expatriates in the EU and the significant housing problems that these people are facing.<sup>61</sup> The 'reception crisis' in Europe has left many young people living in indecent conditions, in inadequate accommodation or sleeping rough during their asylum application proceedings.<sup>62</sup>



Photo : Ljubisa Danilovic | Fondation Abbé Pierre

***An increasingly young homeless population in an ageing Europe***

Between 2010 and 2020, an increase in homelessness among young people was observed in the majority of EU28 countries – where data is available.

The EU framework for defining homelessness among young people, published by FEANTSA, states that 'homelessness among young people exists when a person aged 13-26 lives without shelter or without a home or in unstable or inadequate housing without a parent, family member or other legal guardian'.

- **In Austria**, 15% of registered homeless people in 2018 were aged 18-24. In Salzburg and Graz, 44% and more than 50% respectively of homeless people counted in 2019 were aged 18-30.
- **In Finland**, 15% of lone homeless people counted in 2019 were young people.
- **In Ireland**, the number of young people aged 18-24 in accommodation run by homeless services doubled between 2014 and 2017.
- **In Italy**, the proportion of Caritas service users aged 18-34 increased from 20% to 23% between 2019 and 2020.
- **In Barcelona, Spain**, 18% of homeless people counted in 2019 were aged 18-30 (253 sleeping rough, up 6% since 2017).
- **In Paris, France**, according to the Night of Solidarity count, 9% of people sleeping rough were under 25 years, 35% were aged 25-39.
- **In the Netherlands**, Approx. 32% of homeless people in 2018 were young people aged 18-29, a proportion that tripled between 2009 and 2018.
- **In Denmark**, 30% of the 6,400 registered homeless people counted in 2019 were aged 18-29. This is up 104% between 2009 and 2017 but down 20% between 2017 and 2019 (the number of older people was up 19%). Half of all homeless young people had at least one mental health issue and one in three had a mental illness and an addiction to alcohol or drugs. The main profiles represented among homeless people are young people leaving the care system (35%), and young migrants (25%).
- Homelessness among young people is less visible in **Hungary** and **Poland**, where there is an over-representation of elderly people.

Young homeless people experience the lack of a job/training at the same time as a lack of housing, while also dealing with multiple personal issues that may be linked to their physical health, mental health, family conflicts, the absence of emotional and material support, alcohol and drug addiction, abusive situations, and exploitation, etc. All this at a time in their lives when their personal development is crucial. The never-ending revolving door of sleeping rough, emergency shelters, couch surfing is hugely traumatic. Support services and care services must be provided in a cross-cutting manner and over the long term, taking trauma into account (TIC – Trauma Informed Care), without conditions (in particular, not conditional upon 'good behaviour'). Such services must be based on engaging and empowering young people, and on reducing risk in cases where substance misuse is part of the equation.

« The CHRS [accommodation and social rehabilitation centres] are really depressing. I can't invite anyone over, I have the impression that I am always being watched. And every single night, I am woken by one of my neighbours shouting and I am constantly bothered by another one who is always smoking weed. It makes me anxious, I sleep badly and I don't eat enough. [...] I am seeing a doctor and a psychiatrist. [...] I'm 22 years old and I want to live in my own studio apartment. Is that too much to ask? There's no light at the end of the tunnel! »

*Patrick, 22 years old, describes living in a CHRS in France*

## 2. HOUSING EXCLUSION AS AN OBSTACLE TO INDEPENDENCE, PERSONAL DEVELOPMENT AND INTEGRATION

To address these difficulties in accessing affordable and decent housing, public policies have thus far not sufficiently supported young people's transition to independence, which complicates and delays their integration and ability to reach their goals. The pandemic has further entrenched this uncertainty for young people, as well as difficulties in accessing housing and integration.

### Inadequate public funding to fight poverty among young people

During the last decade, the widening gap between young people's incomes and the cost of decent housing has not been adequately addressed by public policies. On the contrary, there have been numerous budget cuts to support services, social protection services, financial assistance and minimum welfare benefits. These cuts affect young people living in Europe on low incomes in particular, whose income is largely dependent on benefits.

In **the United Kingdom**, the funding to children and young people's services was cut by one third between 2010 and 2019, the equivalent of at least GBP 3 billion, resulting in the closure of at least 1,000 centres for children and 700 centres for young people.<sup>63</sup> Many social centres that are essential in providing young people with a safe place outside the family home have been closed. The harmful consequences of this 'disintegration of the social fabric'<sup>64</sup> have been observed in many

different ways: young people's worsening mental health, and increasing levels of self-harm, ballooning rates of depression and loneliness in adolescents, etc. In **Denmark**, *kontanthjælp* (social assistance) was removed for every person under 30 with no higher or professional training on 1 January 2014 and replaced with *uddannelseshjælp* (education aid) with a significantly lower basic benefit.<sup>65</sup> This has resulted in a 104% increase in the number of young people among the homeless population in Denmark between 2009 and 2017.

Where the benefits have not been reduced, the conditions for accessing them have become stricter. In the **Netherlands**, a 'waiting period' was introduced whereby social benefits only become available to young people after one month of job hunting.<sup>66</sup> Following the 2008 financial crisis, several articles have described the consequences of austerity policies on worsening youth deprivation. In **Greece** for example, more than 330,000 young people aged 15-29 lost their jobs in 2012 and 46% of new work contracts in the private sector were temporary (part-time or rolling contracts).<sup>67</sup> Between 2009 and 2010, 70% of workers who lost their job were young people.

In the majority of the EU28 countries, young people transitioning towards independence, aged 18-25, do not have access to minimum welfare benefits.<sup>68</sup> In **the Netherlands**, parents are financially responsible for their children up to the age of 21; benefits are available from this age. Young people aged 18-21 who do not have family support are therefore particularly vulnerable to extreme poverty and homelessness. In **France**,



## HOUSING EXCLUSION AMONG YOUNG PEOPLE

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the RSA (contributions-based income support) is only allocated to people over 25. In 2019, 12% of social housing allocations were made to households on RSA. The fact that RSA is a key element in the right to housing in France means that public policies are de facto excluding the most impoverished young people unless they extend it to people under 25.<sup>69</sup> In **Ireland**, young people under 26 had their *Jobseeker's Allowance* reduced by 50% in 2014. Exceptions to these reductions were made for young people with

children, those exiting the care system and for the homeless. In **Spain**, welfare assistance promoted as 'universal income' was introduced in summer 2020: the IMV (*Ingreso Mínimo Vital*) is a social assistance programme for the poorest families, similar to ones in other European countries. While it does enable households to receive between EUR 462 and EUR 1,015 depending on the size and composition of the household and is compatible with other sources of income, it cannot be accessed by people under 23.<sup>70</sup>

#### **Basic income, a welfare trap?**

The behavioural theory of the 'welfare trap' refers to the idea that minimum welfare benefits that are too generous reduce the gap between these benefits and an income earned from labour, and thereby disincentivises work. This theory underpins a good number of policy decisions that 'streamline', cut back and remove social benefits. In **France**, for example, it is behind the government's refusal to extend the RSA to young people aged 18-25 on the grounds that it risks locking them into a form of welfare dependency.

However, research carried out on the topic has by no means proven this theory. On the contrary, in France, studies by DARES (France's Statistical Office for Labour and Employment) and INSEE (France's National Institute of Statistics and Economic Studies) have demonstrated that the RSA has no disincentivising effect on the supply of labour.<sup>71</sup> In the case of young people, *'the disincentivising effect ... seems to be very weak and limited to a specific population'*. Between 1.7% and 2.9% of young single people without children and without qualifications were reported to be disinclined to work as a result of the RMI – the precursor to the RSA – between 2004 and 2007.<sup>72</sup> What the 'welfare trap' theory fails to consider is that getting a job is not only motivated by financial factors. Access to a job is a social norm to strive for; wanting a job is also especially motivated by self-esteem and feeling useful as well as building a network and having a social life.<sup>73</sup> The idea of the 'welfare trap' is more about unfounded moral judgements<sup>74</sup> than about sociological reality.

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In **Poland, Germany**, and the **United Kingdom**, while the minimum age for accessing minimum social benefits is more appropriate (16 or 18 years old), the benefits that are allocated are the same as for the rest of the population and do not specifically help them to **access housing**. However, specific financial assistance for housing is included in Italy's RDC (citizenship income) which is accessible to young people under certain conditions. Likewise, housing support is included in Sweden's social benefits. In **Austria, Italy** and **Ireland**, there are national, regional and/or local subsidies enabling low-income young people to pay their rent. In **France**, housing subsidies help young people in particular, but their ability to ensure solvency has been gradually eroded. '40% of rents on 'very social' housing units are higher than the APL (personalised housing support) rent ceilings that ensure households' ability to remain solvent'.<sup>75</sup> These subsidies – which benefit a lot of young people – have been subject to cutbacks. With the French government's introduction of a controversial reform as of 1 January 2021, young people – in the middle of a pandemic – have been affected by significant reductions in this support, often the only support they are receiving. According to early results of a Unhaj study, 37% of the 4,600 young beneficiaries surveyed saw their APL reduced due to the reform; the reductions amount on average to EUR 122 and can reach as much as EUR 380 and particularly impact young people joining the workforce.<sup>76</sup>

However, **England's** National Audit Office's 2017 report documented the direct link between reduced housing subsidies since 2011, rental prices getting further out of the reach of beneficiary households, and the rising number of homeless people.<sup>77</sup> On average in England, for the generation born between 1981 and 2000, housing benefit covers 55% of housing costs for unemployed 25 year olds on the private rental market; this proportion was 77% for the same profile of people from the generation born in the years

1960-1970.<sup>78</sup> While young people are already particularly badly affected by homelessness, such measures can have dramatic consequences on future perspectives for some of them. According to a recent study by Caroline Dewilde, rising and volatile housing costs are associated with an increase in unfit living conditions for low-income tenants and homeowners. Redistributive housing policies such as regulating the private rental market and housing subsidies improve the living conditions of people on low incomes, particularly in times of crisis such as a pandemic.<sup>79</sup>

In **Ireland**, housing-related social welfare is a tool widely used to compensate for the lack of social housing. Households eligible for social housing are offered subsidies such as the *Housing Assistance Payment* or the *Rent Supplement*,<sup>80</sup> and must then find their own home on the private rental market. These subsidies are available to young people and are a vital short-term policy to enable people on low incomes to access housing. However, private landlords are wary of tenants in receipt of social welfare leading to many cases of discrimination in accessing housing. The legislation has thus been amended to ban discrimination on this basis.<sup>81</sup>

### ***Insecure employment and housing***

More than one young person in ten aged 15-29 was unemployed in Europe in 2019 (11.2%), which was twice the rate of the 25-54 age group (5.8%). The proportion of young unemployed people has fallen 23% on average since 2002 in the EU28; however, it increased significantly over the same period in Greece (reaching 28.9% in 2019), Spain (24.7% in 2019), Italy (22.4% in 2019), France (15.3% in 2019), Sweden (13.8% in 2019) and Portugal (12.6% in 2019). The increased flexibility of the labour market has manifested in a significant upswing in job insecurity, temporary employment, and fixed-term contracts, which has affected young people in particular, making their income less stable. The rate of in-work poverty has also increased by 14% on average for young people in the European Union between 2010 and 2019 affecting 10% of young people aged 16-29 with a job in 2019.

In parallel, increasingly insecure rental contracts have also been observed in different EU countries, creating a new cohort of 'flex-renters'.<sup>82</sup> In **France** and the **Netherlands**, 'mobility contracts' and student contracts offer much less rental protection than common-law contracts. In **Amsterdam**, while the majority of tenants rent via permanent rental contracts, the majority of young tenants aged 18-23 sign temporary two-to-five-year leases, particularly students, young migrants, and those moving because their previous lease was terminated or too expensive. In 2016, temporary leases were legally recognised as being a type of common-law occupancy status in the Netherlands.<sup>83</sup> In **England**, the standard rental contracts are known as Assured Shorthold Tenancies and last on average six to 12 months; landlords can end the contract at the end of this first period without needing to give a reason. The average length in general of rental contracts in England is 2.5 years, compared to 11 years in **Germany** where security of tenure is far more robust.<sup>84</sup> In **Vienna**, Austria, more than one third (37%) of young tenants living independently on the private market have a temporary lease. The link between job insecurity and insecure living conditions is further demonstrated here: young people in temporary, marginal or part-time employment are increasingly subjected to temporary rental contracts.<sup>85</sup>

« In my field, we generally work on one-year contracts or as a temp. And the salaries are low. This makes finding somewhere to live even more complicated. It's a vicious cycle. »

*Céline, 33 years old, France<sup>86</sup>*

## Negative effects on potential integration

For anyone regardless of their age, **poor housing conditions have a negative impact** on physical health, mental health, private and family life as well as social life.<sup>87</sup>

Housing exclusion and instability impact young people's **well-being**, causing disruption (or even an end) to their education and their ability to concentrate and learn,<sup>88</sup> by destroying their support and care networks, weakening their mental health and their levels of satisfaction and confidence in the future at key moments in their development.<sup>89</sup> A British study shows the connection between housing exclusion on the private rental market and insecurity, vulnerability and marginalisation; the constant instability of short leases with few protections has become the norm for young people on low incomes.

These difficulties lead to feelings of powerlessness, insecurity, stress, anxiety, loss of control, and psychological imbalances that are a form of 'residential alienation'.<sup>90</sup>

« A lot of my things are in boxes. I just don't unpack because I know that in a year's time I'm going to have to move. And so, I guess it makes me feel unsettled. I'm always thinking about where I'm going to live next, how I'm going to earn money for my next deposit, who's going to be my next guarantor, my credit rating and that kind of thing »

(Salena, 21 years old, England)<sup>91</sup>

The negative psychosocial effects of housing exclusion among young people are made all the worse for people with other risk factors, i.e. those already suffering from poor physical or mental health. This is the position this young asylum seeker finds himself in:

« My resident landlord was illegally subletting that room to me, and the head landlord found out about that. So, he didn't extend his contract, which means, it ended my contract, and I became homeless, because he changed the lock. And he can do it, because I wasn't paying any rent to him directly [...]. And I've ended up feeling very depressed, my self-esteem is very low, I feel demeaned. »

(Rehan, England)<sup>92</sup>

Within the family home, overcrowding and **the lack of a private and safe space** can be particularly problematic for young people living with relatives or other people in unsafe conditions, where problems such as addiction, mental health and/or violence and domestic abuse may arise under the same roof.

Young homeless people are most vulnerable to risk of **exploitation, abuse and violence**. To avoid having to sleep rough, some young women are forced to resort to 'survival sex', i.e. providing sex in return for a roof over their heads, as shown by the personal ad below, published in Barcelona in summer 2019.

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#### HABITACIÓN EN ALQUILER POR SEXO

Compartir piso en Granollers

Barcelona | 28 Días

Roger de flor. Hola alquilo habitación grande con ca. A nueva y dormitorio nuevo a cambio de cariño y sexo ya que yevo tiempo sin novia lo podemos hablar y conocernos antes, también podrías co. Er lo que aiga en casa. 1ª Planta. Calefacción. Internet. CE: G

**Leer menos**

IR AL ANUNCIO

50m² 3 dorm. 1 baños

PAB

CONTACTAR

0:19 · 25 d'ag. 19 · Twitter for iPhone

**Room for rent in exchange for sex**

*Hello I have a large room to rent [...] in exchange for affection and sex as I don't have a girlfriend, we can have a chat and get to know one another beforehand. The house is fully furnished. 1st floor. Heating. Internet.*

Young people from the LGBTQI+ community, young transgender people in particular, are also vulnerable to these exploitative situations. Due to transphobia – still common in many countries – they find it very difficult to access housing with a contract and are particularly vulnerable to homelessness. They may also find themselves forced to resort to 'survival sex', in the absence of appropriate accommodation services that can house them while respecting their identity. This may also be used to help them cover their medical costs.

« Many queer clients who come to us from Eastern Europe have fled their countries because of homophobia or transphobia, in the hope of a real life free from violence. Some have also been thrown out by their parents and decided that they'd rather be homeless in Austria than in their country of origin because of better possibilities available for them. »

(TSocial worker, Austria)<sup>93</sup>

« I contacted a guy I had met on the Internet, and ...he...I mean, he said I could stay at his house... But in return he wanted other things... Sex...and well, it's not that he was harmless, I knew what he wanted, but I didn't have any other option... [...] I'm suffering from depression because having to sleep with someone to have a roof over my head... It's horrible. »

N., 19 years old – XAPSL (2019)<sup>94</sup>

Housing problems also reduce social mobility. Seizing professional opportunities when they arise has ever-increasing financial barriers regarding housing (moving to an area or region where property is too expensive, longer and more expensive commutes, etc.).<sup>95</sup> Considering that unemployment is more common in young people than in the rest of the population in France, Jean-Benoît Eyméoud and Etienne Wasmer conclude that housing young people is key to their integration into employment.<sup>96</sup> The increased financial inaccessibility of affordable housing in areas with a dynamic labour market, combined with unstable incomes is thought to be

one of the main obstacles to youth mobility.<sup>97</sup> In **France**, for example, job seekers are overburdened by housing costs and are forced to live far from the main urban areas where the majority of jobs are. Hikes in housing costs discourage households from moving, for fear of having to pay even more for housing.<sup>98</sup> According to a CREDOC survey (French research centre for the study and observation of living conditions), 40% of companies have been affected by the housing problems that their employees face; 70% of employed people state they would refuse a better job than their current job if it required them moving and incurring additional financial costs. 56% of people surveyed stated that not having to move house was a 'very important' criteria in choosing a new job.<sup>99</sup> The Council of Europe Development Bank has also highlighted the significant influence of housing location on access to potential employment.<sup>100</sup>

In cities, the way the housing market operates leads to low-income households being concentrated in the least expensive and most disadvantaged areas.<sup>101</sup> This social division of the urban space can itself contribute to inequalities in accessing employment and integration into society, as exposure to a deprived social environment increases the risk of unemployment.<sup>102</sup> For young people living in these areas, this is compounded by the common phenomenon of address-based discrimination, i.e. their access to employment is further hampered because their neighbourhood is stigmatised by negative and false stereotypes that influence some employers.

## The consequences of the pandemic on worsening housing difficulties and integration for young people

'While older people have borne the burden in terms of health, young people will foot the bill in terms of jobs and income.' This is how France's Observatory of Inequalities describes the alarming consequences of the Covid-related economic crisis on young people, a segment of the population that had already been experiencing increasing poverty levels over the last twenty years.<sup>103</sup>

The worst-hit jobs are in the hospitality, tourism, culture, entertainment, business and IT industries – sectors that employ a high number of young people on work contracts that are often temporary or insecure.<sup>104</sup> In **Ireland**, 15-24 year olds have had the highest rate of job losses and furlough: in April 2020, 46% were furloughed and more than a fifth (22%) lost their jobs.<sup>105</sup> Part-time jobs, which many young people and students depend on for subsistence-level income (21% of students in **France** have an earned income that is vital to their survival<sup>106</sup>) have also been the first to feel the effects.<sup>107</sup> Again in France, since the beginning of the pandemic, 20% of young people aged 18-24 have been forced to resort to food banks and 35% are worried that they will not be able to pay their housing costs in 2021.<sup>108</sup> In Lille and Marseille, the charities that help the most deprived are seeing more and more young people coming for food parcels so as not to 'starve'.<sup>109</sup> In **Spain** (Madrid and Barcelona), the number of people feeding themselves solely through food donations increased by 40% in a month and a half. MSF (Médecins sans frontières) has for the first time in its history launched food aid programmes in the United Kingdom and Germany.

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According to Caritas, the demand for food aid in western Europe increased by 25-30% between March and May 2020.<sup>110</sup>

The psychological distress and suffering of young people has been the focus of several reports since the beginning of the pandemic: a massive dropout rate<sup>111</sup> and difficulties that have disrupted coursework have, for example, affected 66% of students surveyed at France's Bordeaux-Montaigne University,<sup>112</sup> losing access to healthcare; explosion in anxiety; depression; breakdown in mental health etc.<sup>113</sup> Eurofound's 2020 study on the effects of Covid-19<sup>114</sup> showed that 18-34 year olds were the age cohort that felt most socially excluded – which is explained not solely by how lockdown measures are experienced according to age group, but also by financial difficulties, housing insecurity and job losses. They have also reported more frequent episodes of loneliness, stress and depression. In April 2020, 20% of 18-34 year olds reported that they felt alone 'all the time' or 'most of the time' (compared to 15% of people over 35), and 17% felt depressed (compared to 13% of over 35s).

A report<sup>115</sup> from the UK's National Youth Agency highlighted the detrimental effects of the pandemic and lockdown on child and youth protection, warning against worsening risk factors, identified or not by social services, and the emergence of new risk situations. The study illustrates the increased mental health problems, massive dropout rate, worsening dangers due to unsafe family situations (the 'toxic trio' of addiction problems, mental health, and family violence affects more than one million children and young people in the United Kingdom), increased vulnerability to risky behaviours (social and sexual relations, vulnerability to trafficking and exploitation) and the implications of the digital divide.

Self-isolating and social distancing are impossible for the many families living in a single room or within shared accommodation with other people, with shared kitchen and bathroom

facilities, at risk of overcrowding and with inadequate access to outside spaces. Many young people do not have their own space to withdraw to if needed; their private lives are often compromised, in a context where access to support services has become more difficult.

« It's a ticking time bomb. Tensions are mounting, we are on top of one another, trouble is constantly erupting. So as soon as I can, I go out and find my friends in front of the building. At least I can get on with my life. »

*Vincent, 20 years old, Belgium<sup>116</sup>*

Lockdowns have effectively cut visits to support services, as well as to social networks at schools, universities, workplaces, training centres, youth clubs and other community groups. 84% of young people already suffering from mental health problems reported a deterioration in the wake of school and university closures, with 26% no longer having access to their usual psychological support.<sup>117</sup>

« In the conditions created by lockdown, it is hugely concerning that young people may be trapped in dangerous domestic situations with violent, abusive or coercive family members or partners. »

*Brook – National Youth Agency (2020)<sup>118</sup>*

**Until now, European policies have focused on employment and training, without taking into account the importance of housing as a prerequisite to independence. Housing exclusion has detrimental effects on personal development and access to employment.** The lack of adequate and affordable housing, worsening poverty, deteriorating mental health, and the inability to rely on family support: these are the four fundamental factors in increased homelessness among young people. Unless the housing dimension is taken into account and the most deprived young people are specifically targeted, policies



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to support young people cannot and will not succeed in their objectives. On the contrary, they risk missing the crux of the main problem that has been exacerbated by the pandemic. If no prevention policies specifically focussing on the mass exclusion of young people are rapidly introduced in the European Union, a new cohort of young people without financial resources will soon swell the ranks of the homeless population. As the accommodation systems are already overwhelmed in all Member States, these people will have great difficulty receiving adequate support. According to a study by Dennis Culhane, this is what happened in the **United States** in the 1980s. The explosion in the number of homeless young people at the time, along with a serious economic recession, created a cohort of long-term homeless people who are still sleeping rough today on the streets of North American cities. The British government recently estimated that 30 years from now, 600,000 young people will not be able to pay rent on the private housing market when they retire, and is predicting a future crisis in homeless retired people if this issue is not addressed immediately.<sup>119</sup>

A Finnish study demonstrated that it was possible to predict the risk of homelessness from the age of 15.<sup>120</sup> In **the United States**, the State Index on Youth Homelessness was launched to evaluate and classify different States' laws and policies from the perspective of preventing and fighting homelessness among young people.<sup>121</sup> While the European Union's objective is to effectively fight mass exclusion, housing exclusion, and homelessness, it is high time that the current public measures – based on emergency management – were transformed and that the EU invested in integrated, long-term strategies based on access to dignified and affordable housing along with appropriate support when necessary.<sup>122</sup>

This time bomb of homelessness is now a reality that the European Union must face; it is urgent, but there is still time to avoid it. It is the EU's duty to do this, in its role as guarantor of fundamental human rights and of a reasonable society that 'leaves nobody behind'.

***The EU and young people's economic integration***

The European Union's Member States have not turned a blind eye to the alarming indicators of increasing social exclusion of young people. The Youth Guarantee is the primary public policy for fighting social exclusion and unemployment among young people. It was implemented across the European Union after the 2008 financial crisis. It took the form of an EU commitment to guarantee young people high-quality jobs or training, within four months of leaving education/training or of becoming unemployed. Direct European funding, via the European Social Fund (ESF) and the Youth Employment Initiative (YEI), of EUR 15.1 billion was invested in implementing this between 2014 and 2020. The EU also provides Member States with support in developing policies, e.g. a network of national coordinators of the Youth Guarantee, exchange of best practices, etc. and monitors progress at national level. The Guarantee was a key element in supporting young people in transitioning from education to work and a vital and ambitious initiative in countering rising unemployment levels among young people. In 2020, it is reported to have facilitated the entry of 24 million young people onto the labour market. In 2017, it was included as legislation in the European Pillar of Social Rights. However, this was not enough to tackle the full depth of the problem. The European Youth Forum and other youth organisations have also identified poverty and the inadequate and insecure nature of a lot of jobs on offer (precarious, temporary and low-paid contracts, unpaid internships, etc.) along with poor targeting of the Youth Guarantee as the main pitfalls. Very vulnerable young people who are particularly alienated from employment and training, such as those who are homeless, experiencing housing exclusion, have a disability, are members of the Roma community or refugees/migrants remain excluded en masse from the Youth Guarantee programmes.<sup>123</sup> The European Court of Auditors also noted that the Youth Guarantee's monitoring and evaluation lacked a solid system to guarantee vulnerable young people access to European employment subsidies. In **Finland**, for example, this Guarantee was implemented from 2013. It targeted young people aged 15-24 not in employment or training. The results in terms of reducing unemployment have been very modest: the unemployment rate of 15-24 year olds fell slightly from 19.8% in 2013 to 18.6% in 2018, after five years of the programme. Implementation difficulties in an already sluggish labour market and failure to target those young people most alienated from employment and training were blamed for these disappointing results.<sup>124</sup>

As a result of this, on 1 July 2020, the European Commission announced its 'Youth Employment Support: a bridge to jobs for the next generation'<sup>125</sup> reinforcing the Youth Guarantee and broadening its reach. The initiative now includes young people aged 15-29, whereas previously the cut-off age was 25. Moreover, it now targets young vulnerable people. The measure was warmly welcomed by a large number of civil society organisations. The new European Social Fund regulation will oblige Member States where youth unemployment is higher than average to invest at least 12.5% of the ESF between 2021 and 2027 in the inclusion of young people in employment and training and the renewed Youth Guarantee. It is however counter-productive to address fighting youth unemployment and social exclusion without taking into consideration the issue of access to dignified and affordable housing.<sup>126</sup> The Youth Guarantee cannot be the sole solution; it must be part of a more integrated and cross-cutting framework of actions, which can tackle the deep causes of social and economic exclusion, including those linked to the lack of decent and affordable housing. The European Youth Strategy 2019-2026 does not include, for example, any prioritisation regarding young people accessing housing, facing poverty or experiencing homelessness.<sup>127</sup>

# 3. INVESTING IN YOUNG PEOPLE'S FUTURE BY FACILITATING ACCESS TO HOUSING AND REPAIRING SAFETY NETS

The failures of certain measures should not undermine the successes of public policies and practices implemented at national or local level in various Member States. The housing crisis largely affects young people, particularly the most deprived, but also – to an increasing extent – the middle classes. In addition to addressing issues that affect young people, Member States and the European Union must invest in developing the supply of affordable and quality housing for all. However, young people have specific needs that require developing a housing supply that is appropriate for them and can accommodate the most vulnerable among them. Furthermore, as they are particularly affected by poverty, job insecurity and sometimes even an inability to access minimum welfare benefits, taking action to meet basic needs and to implement social safety nets is vital.

## Developing housing solutions adapted to the most vulnerable

Besides renting on the private market and becoming a homeowner, other housing options that are better targeted and thus theoretically more adapted to their needs, are available to young people in European Union countries. For example, **student housing and university residences** that may be connected to training and educational institutions (as in the United Kingdom) or provided by social landlords (as in France, Italy, the Netherlands), semi-private organisations (as in Germany) or local charities and founda-

tions. All these structures generally function in partnership with the relevant local authorities.<sup>128</sup> This is the case in **Finland**, for example, where the not-for-profit Foundation for Student Housing in the Helsinki Region (Hoas),<sup>129</sup> is addressing the lack of affordable student housing in the Finnish capital. The Foundation works in cooperation with student unions in about ten universities and has about 10,000 apartments for every 19,000 tenants, at an average rent of EUR 12.70/m<sup>2</sup>. In **Germany**, a 2014 study<sup>130</sup> highlighted the critical lack of student housing; 72% of students say that they had difficulties finding accommodation. In Munich for example, 12 student residence places were available for every 100 students (with 6,800 students on the waiting list for student housing). A similar ratio exists in **France** with the national average of accommodation units in student residences at 12.4 places per 100 students in 2019.<sup>131</sup> The majority of students in France were living in private rented housing as a result. In a normal week in term time, one third of students were living with their parents, 24% were renting alone, 12% were renting with others or sub-letting, 12% were living in university residences and 5% were living in housing that belonged to them or to their family.<sup>132</sup> In **Copenhagen**, the ratio of student housing is much higher, representing approximately 25 places per 100 students in tertiary education.<sup>133</sup>

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The financialisation of housing has not spared the student housing sector – far from it. ‘Serviced apartments’, that offer occupants turnkey accommodation with an array of hotel-style services are a common example of financialised rental products, based on short-term profitability.<sup>134</sup> In **Italy**, investment funds own commercial property but also student housing.<sup>135</sup> The **United Kingdom** has witnessed a property boom in the student accommodation market in recent years, in particular in post-industrial cities where supply now outstrips demand. The entities investing in student housing in the United Kingdom are mainly from outside Europe, based in the United States, Asia, Russia and the Middle East. While urban planning regulations oblige developers to include a quota of ‘affordable’ units in each development for sale or rent, this obligation does not apply to student housing.

Although young people do not live in **social housing** in large numbers, their access to public or social subsidised housing is prioritised in some Member States.<sup>136</sup> In **Italy**, young couples on low incomes and non-resident students are included in the National Plan for Public Housing along with other categories of vulnerable people. Municipal social housing projects also target couples under 35 who normally do not have access to public housing and who cannot afford to rent on the private market. In **Bologna** for example, where there are almost 12,000 units of public housing stock which can accommodate about 6% of the local population, ‘Porto 15’ was the first Italian public housing cooperative for people under 35 years and one of the first to be built solely by public authorities. Eighteen apartments were renovated in an apartment building belonging to the municipality and located in the city’s historic centre; each floor of the modernised building now has shared services and communal spaces. The young tenants, who pay below-average rent, sign up to a ‘values charter’ in which they commit to serving the community, by for example organising activities, homework support, park maintenance, etc.<sup>137</sup> In **Bilbao**, the Youth Solidarity programme has 20 ‘social houses’ aimed at students from the city’s three

universities, who can benefit from shared social housing with rent subsidised by the municipality. In exchange, they play an active role in the development of local initiatives, and plans to improve housing quality and to fight poverty in the area.<sup>138</sup>

« Since I got my baccalaureat, I have lived in student social housing that's in perfect condition, via Alliade Habitat. I have also been supported by APL [personalised housing support] to pay my rent. I didn't have a grant and without it, I would never have been able to continue my studies, especially in Lyon given the current prices. I was able to go to a music faculty and to the National School of Music and become a professional musician. »

*Melba, 27 years old, a beneficiary of student social housing in Lyon, France<sup>139</sup>*

In **Austria**, the criteria for accessing social housing differ from province to province but in Vienna, young people can access public housing from aged 17, and 16% of young people aged 15-29 years are living in social housing.<sup>140</sup> In **Estonia**, in the Tallinn region, access to social housing, which represents less than 2% of the overall housing stock, is given as a priority to

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young families and 'essential' workers, e.g. teachers, healthcare workers, etc. In **France**, a social landlord called Pas de Calais Habitat established all-in-one rents (including charges for water, electricity and gas) that remain the same over time, in order to facilitate access to their housing stock for young people under 30.<sup>141</sup> The Social Council of the Union Sociale pour l'Habitat also agreed on concrete recommendations to open up its social housing to young people, to promote knowledge of the social housing supply among young people and to build a stronger safety net for young people in poverty.<sup>142</sup> In **Finland**, a complementary array of long-term structures rather than time-limited programmes is available to youth housing services and exclusion prevention services. The country's Youth Foundation, student apartments, and the Youth Housing Association work together with housing advice services and one-stop guidance centres for 15-29 year olds.<sup>143</sup>

« When I moved to a new area and I knew nobody and nothing, my housing support worker gave me the telephone numbers I needed and told me about where I could set up my support networks. »

*Young person supported by NAL  
(Finnish Youth Housing Association), Finland<sup>144</sup>*

Preventing youth homelessness is integrated into the functioning of all these services, which are based on Housing First responses.

Building affordable social housing aimed at 'specific-needs groups' is encouraged through subsidies from ARA (a government organisation) which can make up between 15% and 50% of the investment costs depending on needs covered.<sup>145</sup>



Photo : Ljubisa Danilovic | Fondation Abbé Pierre

**Housing First for Youth (HF4Y)**

Adapting Housing First as an intervention model or guiding philosophy for an organisation's response to homelessness and to specific issues affecting young people is based on the fact that the causes and conditions of youth homelessness are different to those of adult homelessness. As a result, the solutions must be based on the needs of young people. Housing First for Youth is based on the principle that all young people have the right to be housed, and that those who have experienced homelessness will fare better and get back on track more quickly if they first have a roof over their heads.

Relying on emergency responses (night shelters, temporary accommodation, inadequate and precarious housing) has harmful, dangerous and long-lasting consequences for young people: worsening mental health problems once they are sleeping rough, exposure to criminal exploitation, difficulties holding down jobs or successfully completing studies, and the risk of homelessness becoming chronic.

The five basic principles of Housing First for Youth include:<sup>146</sup>

- A right to housing with no preconditions
- Youth choice, youth voice and self-determination
- Positive youth development and wellness orientation
- Individualised, client-driven supports with no time limits
- Social inclusion and community integration

« There's no doubt that without the support of Surso and this studio, I wouldn't be here today. Without any support, frankly you would need an iron will. It isn't just about money, it also depends on the person. Today, after months of hell, I know that I'm not alone any more, that someone can help me see more clearly. I feel safe and that motivates me! »

*Yoan, supported for two years by Surso, an association that has been running the 'Logi'jeunes' programme since 2009 to help young people get off the streets and into housing, with a holistic and tailored approach, in Mulhouse (France)<sup>147</sup>*

When necessary, **support in accessing and staying in housing** is attached to a housing offer specially aimed at young people entering the workforce. The Foyer model was first established in **France** via the Foyers de Jeunes Travailleurs (Residence for Young Workers) after World War II and spread throughout Europe. It is a prime example of an 'integrated approach to tackling young people's housing and employment problems in their transition to adulthood'.<sup>148</sup> This

housing model is combined with individualised support based on young people's skills and competencies. Several evaluation studies carried out in various countries (England,<sup>149</sup> Norway,<sup>150</sup> and Australia,<sup>151</sup>) have shown that they enable young people in housing to improve their education, their relationships and their level of engagement as well as to access jobs and housing more easily. However, these organisations are under increasing demand due to the lack of places in

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the traditional accommodation systems and are facing a lack of adequate common-law solutions that they can suggest young people move on to.

« I am in Vannes for my studies. I come from Malaysia. I have been living for over a year in the Kérizac residence. I chose the residence because it's easier. It isn't far from the university, I don't pay high rent, and the staff have always been very helpful. [...] In the beginning, I really needed help as I didn't speak French and I didn't know anything about the administrative processes. I always take part in residence activities as I want to meet as many people as possible. I really enjoy the theme dinners. I like tasting food from other countries. I am happy! »

*Misrinah, resident in a Residence for Young Workers in France<sup>152</sup>*

« Before coming to the Madame-Molé Residence, I was living in the countryside near Lorient. I am looking for work and have been a resident for over a year. I have found jobs but they have been seasonal. I chose to live here because I couldn't find an apartment. I take part in the activities. I don't have a lot of friends and it's a nice way to come together. »

*David, resident in a Residence for Young Workers in France<sup>153</sup>*

**Shared solidarity housing**, called 'kots à projets' in **Belgium**, have also been widely used across Europe. They provide shared and affordable housing in exchange for voluntary work in the accommodation or the local area. This model for example has expanded in Turin, in **Italy**, where seven of these projects are operating with a total of 30 apartments and about 50 residents, through a partnership between a local social landlord (ATC del Piemonte Centrale), the municipality of Turin and the Fondazione Compagnia di San Paolo.<sup>154</sup> In **France**, 'green campuses' offer student studios on farms in rural areas for a rental cost that is 25-30% cheaper than the city centre.<sup>155</sup>

An association of the same name was created in 1995, and now boasts 120 farmer-landlords and almost 800 student-tenants. As the rural areas involved often have poor access to public transport, car-sharing services can be offered by the association's network. The association only ever selects housing located within 20 minutes of university towns.<sup>156</sup>

Intergenerational schemes, which offer affordable housing solutions to young people while also helping combat social isolation among older adults, have also been used widely in Europe over recent decades.<sup>157</sup> There are many advantages to intergenerational and intercultural forms of housing. The *SällBo* project in the Swedish town of **Helsingborg** aims to combat loneliness among the elderly while helping young refugees to integrate, by housing them side-by-side, e.g. in the same building. There are 31 apartments for seniors and 20 for 18-25 year olds, of which 10 are reserved for unaccompanied minors arriving in Sweden. The residents commit to spending time together for at least two hours per week, with the support of a community worker.<sup>158</sup>

Intercultural shared living spaces provide living conditions in which a variety of informal forms of social support and mutual learning emerge. This has been demonstrated in an evaluation of a municipal co-living programme in **Antwerp** shared between young unaccompanied refugees (aged 17-23 years) and young local people (aged 20-30 years), over one to two years in small units in a communal living space.<sup>159</sup> In **Amsterdam**, Startblok Riekerhaven was developed by the De Key and Socius Wonen housing associations and offers accommodation for 565 people aged 18-27. Half of the residents are young refugees with residence permits, the other half are young Dutch citizens in need of affordable housing. They live side-by-side in the project's nine apartment buildings, made of former shipping containers and divided into studios and apartments. The community is managed by the residents, who



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receive support and advice, and are encouraged to take part in sports, language classes and cultural exchanges, financed by the rent they pay. Startblok's affordable rentals enable residents to work or study in a particularly expensive city, while refugees also benefit from the opportunity to develop friendships and acquire skills to help them rebuild their lives.<sup>160</sup>

«Before [I lived in Startblok Riekerhaven], I only met other refugees – I didn't meet my neighbours. [...] I don't want to lose all the friends I have here. I am used to this life now, I see refugees and Dutch people every day. It's a relief to be here. I'm trying to make the most of it.»

*Adrian, 23 years old, resident in Startblok Riekerhaven in the Netherlands and Jamaican refugee who fled persecution against the LGBTQI community<sup>161</sup>*

The high level of mobility among young people and their need for flexible housing solutions is a reality. Young people whose work requires them to be very mobile, including those in apprenticeships, internships or temporary work often face difficulties in finding affordable temporary housing that meets their needs. In **France**, the Izidom concept provides temporary furnished housing units to young people entering the workforce.<sup>162</sup> However, the rental contracts are for a maximum of 24 months. These units do not therefore address the needs of young people pursuing training over several years.

In order to ensure access to a much larger supply on the private market, but also to fight poverty among young people, Member States must also ensure basic resources and a safety net for all.

## Ensuring basic resources and a safety net for all

When young people wish to enter the private rental market, where affordable housing is increasingly rare, they find themselves facing growing competition and are forced to find ways to show that they are as solvent as someone older who has been in stable employment for a long period. This is a considerable challenge for those young people who do not have family that can act as a guarantor, as well as for unemployed young people, those in temporary/precarious employment, or those reliant on social welfare. The latter group fare even worse as they are negatively perceived which works against them on the competitive housing market.<sup>163</sup>

This is why **minimum welfare benefits without employment prerequisites** must be accessible to all European young people from the age of 18: the total absence of income between the ages of 18 and 25 in some European Union countries runs counter to the goal of fighting poverty. While young people can vote, pay contributions and taxes from the age of 18, excluding them from minimum social welfare leads to situations of extreme poverty for those with neither a job nor family means. **Young people exiting the care system** are the first victims of this exclusion and are therefore over-represented among young homeless people.

«I have seen a lot of young people leave the system and from one day to the next, they are sleeping rough. "Where do I go? I'm living rough. It leads to a person going wherever, whenever. It's hard! I said to myself, I am in school, I don't have family resources or support, so at some point, I will be out on the streets, I will be forced to leave education.»

*Annie, 18 years old, on exiting the care system in France.*

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Annie signed a young adult contract prolonging her care until the age of 21 and was aiming for medical school but had to make do with nursing school as her young adult contract does not permit her to take on the long years of study required for medicine.

« I'm 23. So I can't get RSA [income support]. [...] I manage to survive thanks to charities and soup kitchens. I stay strong for the sake of my son; he's three years old. I get by day-to-day and tell myself that things will get better »

*Bryan, 23 years old, living in a tent in Rennes, France, and supported by Relais, a specialised prevention service run by the SEA (a charity protecting children into adulthood).<sup>165</sup>*

It is possible to implement specific measures for the most vulnerable young people. In **Ireland** for example, a statutory duty was introduced into law in 2015 to prepare an exit plan for every young person leaving child protection services. It is incumbent on the nation's child protection agency (Tusla) to do so.<sup>166</sup> This must be an individual plan based on an evaluation of the young person's needs and skills, which presents the different types of support available for the transition and the people who will support it. This right can be extended until the end of any studies the young person may have undertaken (up to the age of 23). An individual financial plan is integrated into the overall plan and enables the young person to receive financial support if engaged in training or education. Tusla – the relevant agency – also introduced a *Standardised Aftercare Allowance* of at least 300 EUR per week.<sup>167</sup> Financial support for housing associations was also introduced in the form of the *Capital Assistance Scheme* to provide adequate accommodation for those young people who are particularly at risk of homelessness. This is a major development in preventing homelessness among young people.

Maintaining people in their homes through significant financial difficulties should be encouraged through **rental guarantee schemes** specifically targeted at young people. In **Scotland**, Deposit Guarantee Schemes have been widely used since the middle of the 2000s at local level for young people and people at risk of homelessness. They have proven very effective (89% of rental contracts signed under this scheme in the Highlands were maintained for over three years) and studies have shown that they have saved public money through providing access to dignified private rented housing, compared to relying on the use of much more expensive emergency accommodation services.<sup>168</sup> In **France**, a recent report by UNCLLAJ analysed the mechanisms of French rental guarantees and the reasons why they are only partially effective in giving young people access to independent housing.<sup>169</sup> The VISALE scheme enables young people under 30 to benefit from a rental guarantee regardless of their situation. It works as a free rental 'visa' that the tenant applies for online and the owner-landlord subsequently validates. However, the general public are often not aware of its existence and young people who use it are often subjected to discrimination from landlords for this reason. It replaced a draft **Universal Rent Guarantee**, part of the 2014 ALUR Law. The universal nature of this law was innovative and would have avoided these pitfalls.

Measures to increase security of tenure enable young people to be better protected against eviction, countering the harmful effects of increasingly flexible rental contracts on young renters. In **Germany**, standard rental contracts are of unspecified duration with the average lease lasting 11 years. In **Bologna**, the municipality established the *Protocollo sfratti* (Protocol on evictions), which legally recognises that job loss after the economic and financial crisis is a legitimate reason for not being able to pay one's rent. Relying on national legislation, the city is

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now involved in fighting evictions, which have fallen from 1,109 in 2015 to 488 in 2017, a drop of 56%. Since March 2017, the municipality has helped 277 households that, due to the economic crisis, had received eviction notices for arrears.<sup>170</sup>

« Exchanging best practice and the measures set up by different cities to guarantee the right to housing is an important priority which must be supported and encouraged, also by the European institutions. »

*Department of Housing, Bologna City Council<sup>171</sup>*

Young people transitioning to independence require small housing units. Regulating the private rental market is particularly conducive to freeing up more small units via rent controls<sup>172</sup> and limiting short-term holiday lets. Introducing such measures ensures that small housing units remain available to the young people who need them. In order to protect tenants in difficulty from extra housing costs during the pandemic, some public authorities have adopted measures to regulate the housing market. In **Berlin**, rent ceilings have given tenants the chance to apply for a rent reduction in the event of 'excess rent' since November 2020, i.e. if higher than the upper reference rent by more than 20% (taking the housing unit's location into consideration). **Catalonia** was the first Spanish region to introduce a law on rent controls in September 2020, which included a reference price for rentals. In February 2021, **the Netherlands** introduced rent controls for the private rental sector on rents above EUR 750 per month, which can no longer be increased by more than 1% (more than inflation) within the next three years.<sup>173</sup>

In 2020, housing became the first line of defence against the spread of Covid-19. Emergency measures were taken during the first wave of the pandemic in most European countries to freeze rental evictions and to stop gas/electricity from being cut off, to delay mortgage repayments, and in some cases to support households in paying

their rent.<sup>174</sup> Since that time, young people's vulnerability in this crisis has been well covered by the media, pushing public authorities to take specific measures. In **France**, a moratorium on rents was introduced for student accommodation (CROUS) for 2020;<sup>175</sup> in February 2021, hotel rooms were made available in Ile-de-France for students in poverty.<sup>176</sup> Exceptional State aid was disbursed by the French government to help young people and students, including a EUR 150 top up on individual rent subsidies – first in spring 2020, and then again in autumn 2020. However, this temporary aid was not enough to counter the effects of the pandemic, such as the loss of a student job. In **Slovenia**, a specific solidarity payment of EUR 150 was also paid at several points – in April 2020, December 2020, and February 2021 – targeting vulnerable groups including young people and students on low incomes.<sup>177</sup> In **Sweden**, the income ceiling on student aid was temporarily removed.<sup>178</sup> Public authorities in some Member States and municipalities also established measures to provide young people with access to training and employment in this crisis, such as the '*1 jeune 1 solution*' ['1 young person, 1 solution'] plan in **France**,<sup>179</sup> '*Ativar.PT*' in **Portugal**<sup>180</sup> and the Vienna-based plan for education and training in **Austria**.<sup>181</sup>

Emergency measures are of benefit in that they rapidly free up resources. However, they are short-termist responses and risk causing the same tragedies when they come to an end as those they initially avoided: an explosion in arrears, mass waves of evictions, increased housing exclusion and deprivation. A long-term, preventive and cross-cutting vision must be defined at European and national level to support young people's transition to independence.

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Photo : Ljubisa Danilovic | Fondation Abbé Pierre

# CONCLUSIONS AND RECOMMENDATIONS

As this report demonstrates, young people living in Europe were already left particularly vulnerable after the 2008 financial crisis, which some countries were still struggling to emerge from. In many respects, the pandemic exacerbated existing inequalities and highlighted the weaknesses in social policies in Europe.

Public policy that focuses solely on accessing employment and training without integrating the housing issue is lacking and has proven ineffective, particularly for the most vulnerable young people. Enabling all young people living in the European Union to access decent, adequate and affordable housing in order to smoothly transition to independence and social emancipation must be a priority for the European Institutions and the Member States. The future of Europe lies in the choices made today to support its youth.

FEANTSA and the Abbé Pierre Foundation wish to put forward the following recommendations to the European Institutions and the Member States.

- **Integrate an 'accessing and staying in housing' dimension for young people in parallel with – and linked to – the Youth Guarantee in the European Youth Strategy**, in order to free up EU funds to find adequate and affordable housing solutions for vulnerable young people, to exchange best practice and to monitor Member States' progress in the matter.
- **Extend the eligibility criteria of minimum income schemes to young people aged 18-25 in countries where this age group cannot already access it.** Relying solely on family support in these countries is a significant obstacle to young people accessing housing and independence.
- **Expand the guarantees offered to tenants –**



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including young people – who are most in difficulty, such as **guarantee fund mechanisms for rent arrears**. The European Union is already giving Member States the necessary funding to secure employment and training for young people; it should also enable them to access and stay in decent and affordable housing, in order to rebuild the safety nets that were drastically reduced following the recessions.

- **Ensure housing support for young people that is in line with market prices.**
- **Develop an adapted and affordable housing supply**, i.e. social housing, rental intermediation, cooperative, intergenerational and intercultural homes, student residences, homes for young workers, etc.
- **Ensure young people can access social housing.**
- **Make the private rental market less risky and encourage secure occupancy to provide housing opportunities for all young people, including the most disadvantaged, by controlling rents and regulating furnished holiday lets.**
- **Prioritise support for integrated and long-term strategies in the fight against housing exclusion, encourage sharing best practices and transforming emergency management into long-term solutions based on the universality of the right to housing** – in keeping with the principles of Housing First – and improving the information available on the measures that already exist.
- **Integrate considerations on access to dignified, affordable and adequate housing for young people into the innovative Bauhaus and Renovation Wave initiatives.**



Photo : Ljubisa Danilovic | Fondation Abbé Pierre

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# THE IMPACT OF HOUSING EXCLUSION ON EUROPEAN YOUTHS' TRANSITION TO AUTONOMY

The radical disconnect between **housing costs and incomes** and the deterioration of housing conditions **disproportionately affects young people.**

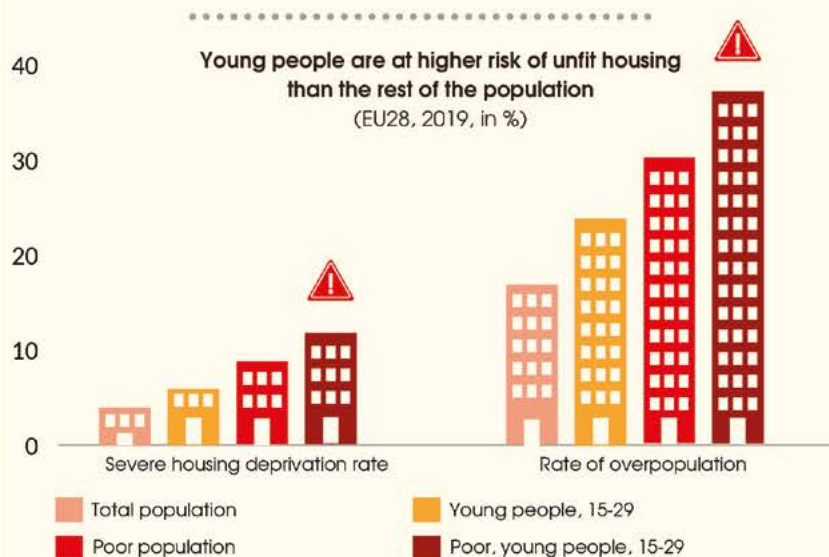
Since the pandemic



1/5 young people say their right to housing has been affected by **difficulties in making ends meet**



1/3 young people who have stopped working said their **right to housing was seriously affected**



## YOUTH HOMELESSNESS IN EUROPE

**X2**

the number of young people  
24 hosted by emergency  
services doubled between  
2017 and 2019

**44%**

of homeless people in Europe  
in 2019 were between 18 and 24 years old

# HOMELESSNESS IN EUROPE



## IN IRELAND

Young people aged 18-  
homeless assistance  
between 2014 and



## IN AUSTRIA

counted in Salzburg  
in 18 to 30 years old



## IN DENMARK



**1/2**

homeless young people have  
at least one mental illness

**1/3**

have a mental illness and  
addiction to alcohol or drugs.

## IN THE NETHERLANDS

**32%**

of homeless people in 2018  
were young people aged  
18-29

**x3**

a proportion that tripled  
between 2009 and 2018

**39%**

of homeless non-EU nationals  
are young people (compared  
to 27% EU nationals)







# CHAP. 3

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# EUROPEAN INDEX OF HOUSING EXCLUSION 2021

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# OPENING REMARKS

The statistical data presented here reflects the 2019 situation for households living in one of the 28 European Union Member States.<sup>1</sup> This index offers a snapshot of housing exclusion in the EU and its social consequences before the pandemic.

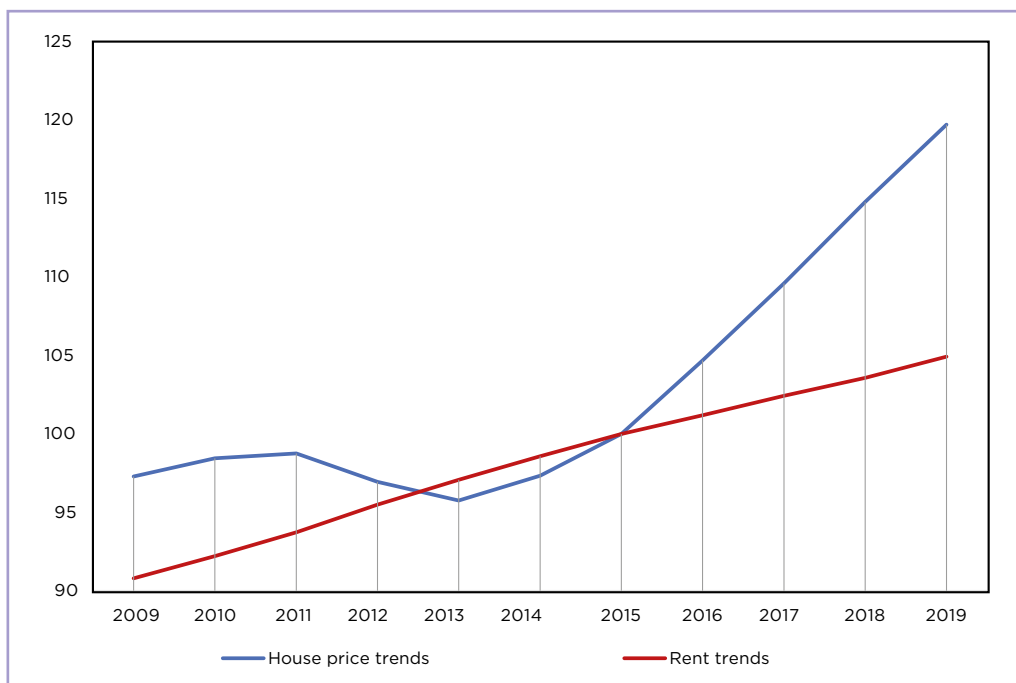
In 2019, 16.8% of people in the EU were living below the poverty line (60% of median equivalised income after social transfers). The risk of poverty or social exclusion<sup>2</sup> affected 21.3% of people living in the EU, with the highest rates occurring in Bulgaria (32.5%), Romania (31.2%), Greece (29.9%), Latvia (27.3%) and Lithuania (26.2%). While the proportion of people at risk of poverty or social exclusion slightly decreased on average in the EU28 from 2009 to 2019 (-10%), it increased in the following eight countries: Luxembourg (+15.2%), the Netherlands (+9.3%), Greece (+8.7%), Sweden (+6.2%), the UK (+5.5% from 2009 to 2018), Estonia (+3.8%), Italy (+2.8%) and Spain (+2.4%) – all of which were still struggling to recover from the 2008 crisis.

The EU's anti-poverty targets for 2008-2020, which included reducing by at least 20 million the number of people affected by – or at risk of – poverty and social exclusion, were not met. There were 116 million people in this category in 2008 (23.7% of the general population) and as many as 124 million in 2012 (24.8% of the general population). By 2019, there were over 107 million (21.4% of the general population). Although poverty fell, the original target was only half-met, with just ten million fewer people experiencing poverty in the space of eleven years.

The outbreak of the pandemic is expected to see this already precarious situation deteriorate. Rising unemployment, increased energy bills due to lockdowns and accruing arrears will undoubtedly have a major impact on housing exclusion in Europe.

## 1.

## THE PRICE OF HOUSING – TEN YEARS OF STEADILY ESCALATING HOUSING COSTS

**GRAPH 1****HOUSE PRICE TRENDS (EU28, INDEX: 2015 = 100, AT CURRENT PRICES)**Source: Eurostat, 2021 [PRC\_HPI\_A] & [PRC\_HICP\_AIND].<sup>3</sup> FEANTSA/Foundation Abbé Pierre graph.

Long-term trends show that house price indices increased by 23% and rental price indices by 16% between 2009 and 2019 across the European Union. Rents fell in only two countries during this period, Greece (-23%) and Cyprus (-6%), while the countries with the highest rent increases were Estonia (+130%), Lithuania (+62%) and Ireland (+54%). The countries with the highest house prices compared to the EU average were Ireland (77% above the EU average), Luxembourg (70% above the EU average), Denmark (63% above the EU average) and Finland (42% above the EU average).

While 46.9% of people across the EU28 were living in major cities in 2010, this proportion decreased to 40.4% in 2019. It increased from 26.9% to 32.5% for less populated cities and suburbs, and from 26.3% to 27.1% for rural areas.<sup>4</sup> The effects of the pandemic and lockdown seem to have bolstered these trends. A drop in demand for housing in major cities was observed in 2020, as a result of the departure of some tenants, including students and non-nationals. In addition to this, tourism ground to a halt. In Paris and Utrecht, for example, the unprecedented drop in demand for short-term holiday lets prompted the owners of these properties to list them on the local residential rental market, which had the effect of pushing up rental prices as these are generally expensive high-end properties.<sup>5</sup> In other cities such as Madrid and Barcelona, for example, the supply of available rental accommodation doubled in 2020 and rents fell by 10%, the main causes being the absence of tourists and students, and the renting out of empty housing by some landlords who needed the cash quickly.<sup>6</sup> In Berlin, rents fell by 14.4% for flats and 1.7% for studios in one year, demonstrating the initial effects of the rent controls (*Mietendeckel*) that came into force in February 2020.<sup>7</sup>

**10.1% of households and 37.1% of poor households in the EU28 were overburdened by housing costs in 2019**<sup>8</sup> slightly down from 2010. Not all Member States experienced this decline – a growing proportion of poor and non-poor households were overburdened by housing costs in Bulgaria (+128%), Luxembourg (+173%), Greece (+66%), France (+37%), Italy (+11%), Slovenia (+5%) and Ireland (+5%).



**TABLE 1**  
**HOUSING COST OVERBURDEN RATE (2019, IN %)**

	GENERAL POPULATION		POOR		NON-POOR	
	2019	2009-2019 trends	2019	2009-2019 trends	2019	2009-2019 trends
Greece	36.2	66.1%	88.2	31.4%	24.8	134.0%
Denmark	15.6	-35.5%	74.1	5.1%	7.2	-58.1%
United Kingdom*	15.1	-7.4%	50.3	-6.0%	7.4	-12.9%
Germany*	13.9	-4.1%	48.3	14.5%	8.0	-14.9%
Bulgaria	16.0	128.6%	48.1	102.1%	6.6	187.0%
Sweden	9.4	-11.3%	41.2	-18.7%	2.8	-28.2%
Austria	7.0	-12.5%	40.8	-1.2%	1.9	-26.9%
The Netherlands	9.9	-24.4%	39.6	-8.5%	5.4	-41.9%
Czech Republic	6.9	-22.5%	37.9	-11.9%	3.4	-41.4%
Luxembourg	10.1	173.0%	37.7	96.4%	4.3	330.0%
EU28*	10.1	-6.5%	37.1	-0.3%	4.6	-16.4%
Italy	8.7	11.5%	34.8	26.1%	2.1	-36.4%
Belgium	8.4	-3.4%	32.6	-12.1%	4.1	5.1%
Spain	8.5	-18.3%	31.8	-9.7%	2.5	-37.5%
Romania	8.6	-44.2%	29.7	-20.4%	2.1	-76.9%
Slovakia	5.7	-39.4%	26.8	-33.8%	2.8	-49.1%
Poland	6.0	-26.8%	26.3	-7.1%	2.1	-48.8%
Croatia*	4.7	-66.7%	23.3	-51.9%	0.6	-88.5%
France	5.5	37.5%	22.8	53.0%	2.8	16.7%
Portugal	5.7	-6.6%	22.8	6.0%	2.2	-18.5%
Hungary	4.2	-52.8%	22.4	-37.8%	1.7	-66.0%
Slovenia	4.1	5.1%	21.9	0.9%	1.7	6.2%
Lithuania	4.8	-14.3%	19.8	-2.5%	0.9	-50.0%
Latvia	5.4	-41.9%	19.4	-31.9%	1.3	-48.0%
Ireland	4.2	5.0%	19.2	11.0%	2.0	25.0%
Finland	4.0	-9.1%	18.2	6.4%	2.1	-12.5%
Estonia	4.4	0.0%	16.2	10.2%	1.2	-33.3%
Cyprus	2.3	-4.2%	10.3	6.2%	0.9	-18.2%
Malta	2.6	-7.1%	9.2	-13.2%	1.2	-20.0%

\*EU28, Germany, Croatia: 2010 – 2019 Trends. United Kingdom: latest available data 2018.

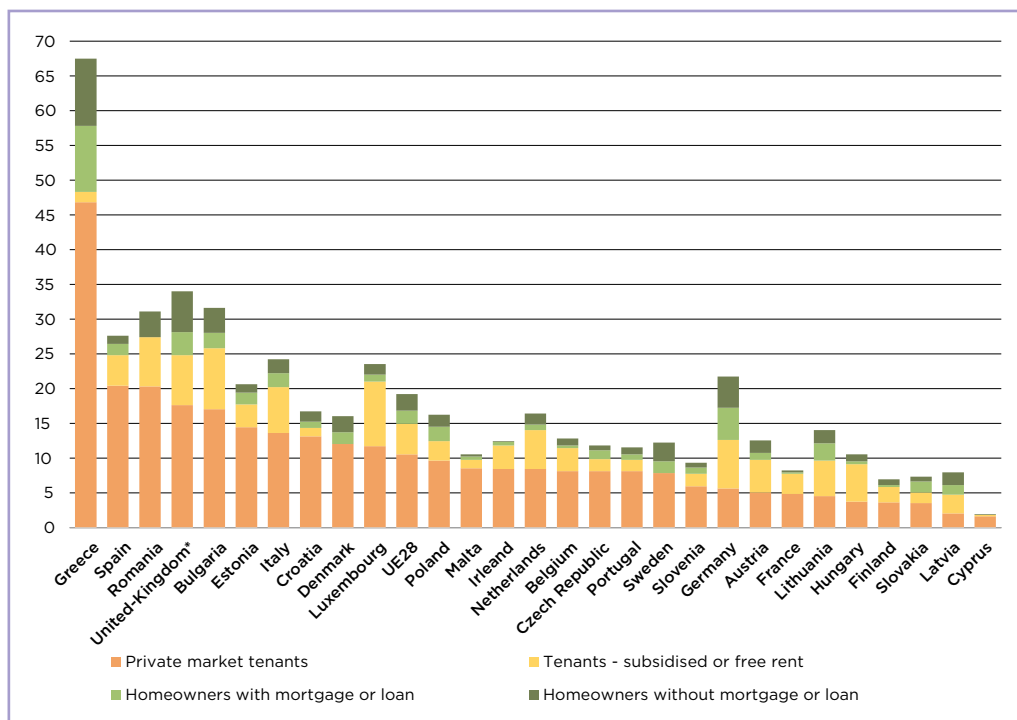
In Europe, **one in ten private tenants spent more than 60% of their disposable income on housing (+9.3% since 2010)** – this rose to almost one in

two tenant households in Greece and one in five in Spain and Romania.

## EUROPEAN INDEX OF HOUSING EXCLUSION 2021

GRAPH 2

**PEOPLE OVERBURDENED BY EXTREMELY HIGH HOUSING COSTS -  
OVER 60% OF DISPOSABLE HOUSEHOLD INCOME (2019, IN %)**

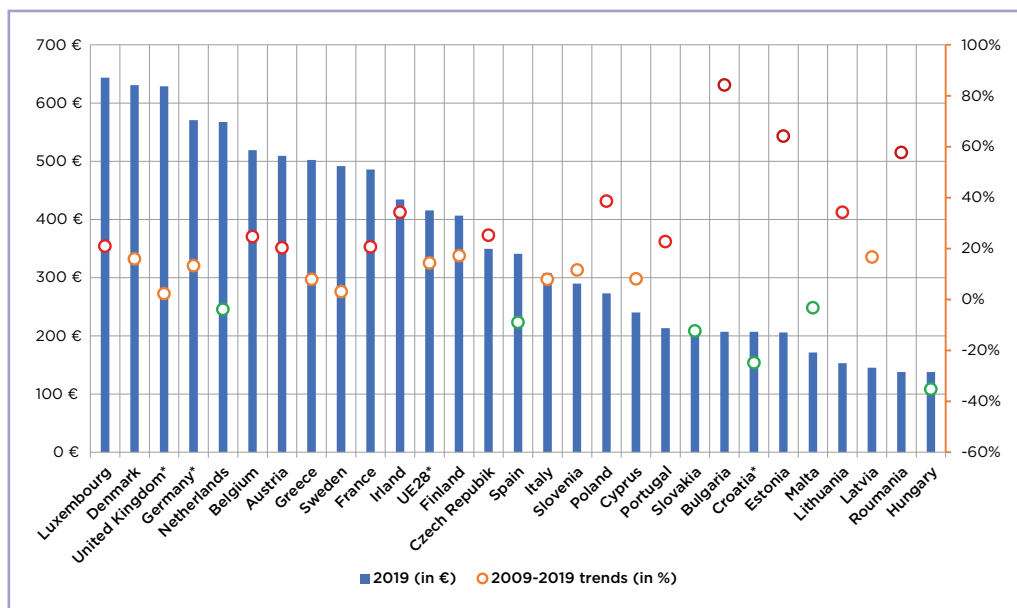


\*United Kingdom: latest available data 2018. Source: Eurostat, 2021 [ilc\_lvho28]. Graph: FEANTSA/Foundation Abbé Pierre.  
Tenants with subsidised or free rent are those accommodated in social housing, or housing provided by their employer at a subsidised price, or housing where the current rent is fixed by law, or housing where the rent is free.

**In the EU28 in 2019, poor households spent an average of EUR 416/month on housing,<sup>9</sup> an increase of 14% compared to 2010.** In comparison, non-poor households spent on average EUR 501/month on housing (+8% since 2010). The highest total monthly housing costs for poor households were observed in Luxembourg (EUR 643), Denmark (EUR 631), the UK (EUR 629), Germany (EUR 571) and the Netherlands (EUR 555). **Poor households even spent a higher amount on housing on average than non-poor households in four countries, i.e. Luxembourg (EUR 643/month for poor households compared to EUR 611/month**

for non-poor households), the **UK** (EUR 629/month for poor households compared to EUR 623/month for non-poor households), **France** (EUR 486/month for poor households compared to EUR 445/month for non-poor households) and **Belgium** (EUR 519/month for poor households compared to EUR 516/month for non-poor households). This can be explained by the fact that non-poor households were predominantly homeowners and much more likely to be owner-occupiers who have finished repaying their mortgage than poor households – the majority of whom were tenants.

**GRAPH 3**  
**TOTAL MONTHLY HOUSING COSTS FOR POOR HOUSEHOLDS (PPP/EUR)**  
**AND 2009 TO 2019 TRENDS (%)**



\*EU28, Germany, Croatia: 2010 – 2019 trends. United Kingdom: latest data available 2018

3% of all households and 7.7% of poor households were in **mortgage or rent arrears** in 2019 in the EU28. From 2009 to 2019, a rise in the proportion of poor households in arrears was observed in 13 countries, with particularly high rates in France (15.9% of poor households concerned), Greece (15.8%), Ireland (13.5%), the UK (11.2%) and Finland (10.5%).

According to an online Eurofound survey regarding the effects of Covid-19 on living and working conditions, arrears and financial vulnerability have increased sharply with the pandemic – in July 2020, 8% of all respondents reported being in arrears on rent or mortgage payments, with the unemployed (20% reported arrears) and the self-employed (12% reported arrears) disproportionately represented. More than one in ten respon-

dents (11%) and one in three unemployed people (32%) were in arrears on current bills. Some 54% of those surveyed stated that they were experiencing financial vulnerability, i.e. they were unable to maintain their standard of living for more than three months without income.<sup>10</sup>

# EUROPEAN INDEX OF HOUSING EXCLUSION 2021

**TABLE 2**  
**ARREARS ON MORTGAGES OR RENTS (2019, IN %)**

	GENERAL POPULATION		POOR		NON-POOR	
	2019	2009-2019 trends	2019	2009-2019 trends	2019	2009-2019 trends
France	4.9	-26.9%	15.9	-12.6%	3.2	-36.0%
Greece	10.5	22.1%	15.8	14.5%	9.3	27.4%
Ireland	5.9	-9.2%	13.5	23.9%	4.7	-19.0%
United Kingdom*	4.9	133.3%	11.2	128.6%	3.4	126.7%
Finland	4.5	4.7%	10.5	-5.4%	3.7	15.6%
Denmark	3.0	42.9%	10.4	121.3%	1.9	11.8%
Spain	3.8	-42.4%	10.3	-28.0%	2.1	-54.3%
Slovakia	5.0	-27.5%	10.0	-19.4%	4.3	-31.7%
The Netherlands	2.4	-11.1%	9.0	-14.3%	1.4	-22.2%
Sweden	2.4	-17.2%	8.7	3.6%	1.2	-40.0%
Belgium	2.4	-7.7%	7.9	11.3%	1.5	-21.1%
Cyprus	4.4	4.8%	7.8	160.0%	3.8	-13.6%
EU28*	3.0	-26.8%	7.7	-18.1%	2.1	-30.0%
Luxembourg	1.9	-5.0%	7.1	7.6%	0.8	-33.3%
Portugal	2.4	-52.0%	6.5	-33.0%	1.5	-62.5%
Malta	2.4	140.0%	6.3	103.2%	1.6	166.7%
Austria	2.5	-30.6%	6.1	-40.8%	1.9	-24.0%
Italy	1.9	-36.7%	4.9	-39.5%	1.1	-38.9%
Czech Republic	1.8	-47.1%	4.5	-72.2%	1.5	-31.8%
Slovenia	2.0	-16.7%	4.0	-20.0%	1.7	-19.0%
Germany	1.4	-44.0%	3.5	-46.2%	1.0	-41.2%
Hungary	2.0	-48.7%	3.3	-56.0%	1.8	-45.5%
Estonia	2.0	0.0%	2.6	23.8%	1.8	-10.0%
Latvia	1.8	-61.7%	2.5	-62.7%	1.6	-60.0%
Lithuania	1.7	13.3%	2.0	5.3%	1.6	14.3%
Bulgaria	1.2	-70.7%	1.9	-57.8%	1.1	-72.5%
Poland	0.7	-22.2%	1.7	6.2%	0.5	-37.5%
Croatia*	0.9	-47.1%	0.8	-38.5%	0.9	-50.0%
Romania	0.5	-28.6%	0.8	14.3%	0.4	-42.9%

\*EU28 & Croatia: trends since 2010. United Kingdom: latest available data 2018.

## 2. UNFIT HOUSING AND POOR LIVING CONDITIONS – PEOPLE EXPERIENCING HOUSING EXCLUSION WORST AFFECTED BY COVID-19

Some 16.7% of the general population in the EU and 30.1% of poor households were living in overcrowded housing<sup>11</sup> in the EU28. The proportion of people facing overcrowding increased by 3% across the EU in the short term between 2018 and 2019. Over the long term, the rate of overcrowding decreased somewhat compared to 2009 (11.6%), except in 11 countries, including Greece (20%), Sweden (+38%), Italy (+22%), Austria (+15%), Denmark (+48%), Finland (+72%), Belgium (+129%), Luxembourg (+7%), Germany (+12%), Spain (+16%), the Netherlands (+300%). These are countries where the disparity between income and housing costs widened over the decade in question, suggesting that the cost of acquiring or moving into independent housing was a barrier for some households, who were therefore forced to live in overcrowded conditions. In Poland, Sweden, Croatia and Greece, 50% of poor households were living in overcrowded accommodation, and in Romania, Slovakia and Bulgaria, over 60% were in this position.

The harmful health consequences of overcrowding have been aggravated by the pandemic, with overcrowding and living in close proximity to others identified by numerous studies as the highest risk factors for the spread of the virus.<sup>12</sup> According to *Inserm*, while the rate of Covid-19 contamination in France is 2.1% for people living alone, it is 8.5% for those living in a dwelling with at least four other people, with certain professional categories, in particular those considered 'essential' and on the front line of the pandemic, much more exposed.<sup>13</sup> In the UK, 31% of adults had experienced mental or physical health problems related to a lack of space in their homes during lockdown by June 2021, according to the National Housing Federation.<sup>14</sup> People with this problem are at much greater risk of depression and sleep disorders.

# EUROPEAN INDEX OF HOUSING EXCLUSION 2021

**TABLE 3**  
**RATE OF OVERCROWDING (EU28, IN %)**

	GENERAL POPULATION		POOR	
	2019	2009-2019 trends	2019	2009-2019 trends
Romania	50.6	-12.0%	<b>64.2</b>	-7.0%
Slovakia	35.3	-14.9%	<b>61.0</b>	-7.6%
Bulgaria	45.9	-6.1%	<b>59.6</b>	<b>4.9%</b>
Greece	31.2	<b>20.0%</b>	<b>50.1</b>	<b>47.4%</b>
Croatia*	40.7	-12.5%	<b>49.5</b>	-7.0%
Sweden	14.8	38.3%	<b>49.1</b>	<b>79.9%</b>
Poland	39.0	<b>-24.1%</b>	<b>48.8</b>	-29.1%
Latvia	45.0	-23.6%	<b>46.3</b>	-28.4%
Italy	31.5	22.1%	<b>41.4</b>	0.7%
Lithuania	26.1	-49.1%	<b>40.1</b>	-37.4%
Czech Republic	16.1	-41.7%	<b>39.8</b>	-31.1%
Austria	15.4	<b>14.9%</b>	<b>37.3</b>	<b>13.4%</b>
Hungary	22.8	-54.2%	<b>33.5</b>	-54.9%
Denmark	10.1	<b>48.5%</b>	<b>32.9</b>	<b>78.8%</b>
<b>EU28*</b>	<b>16.7</b>	<b>-11.6%</b>	<b>30.1</b>	<b>-9.9%</b>
Estonia	15.4	-64.7%	<b>26.8</b>	-55.9%
France	7.4	-20.4%	<b>23.8</b>	-19.0%
Slovenia	12.0	-69.1%	<b>22.7</b>	-53.8%
Portugal	10.4	-30.2%	<b>21.1</b>	-17.9%
Finland	5.5	<b>71.9%</b>	<b>20.7</b>	<b>61.7%</b>
Belgium	8.7	<b>128.9%</b>	<b>19.9</b>	<b>48.5%</b>
Luxembourg	6.4	<b>6.7%</b>	<b>18.0</b>	-20.7%
Germany	6.7	<b>11.7%</b>	<b>17.9</b>	-14.4%
Spain	6.4	<b>16.4%</b>	<b>15.9</b>	<b>43.2%</b>
The Netherlands	4.4	<b>300.0%</b>	<b>13.6</b>	<b>871.4%</b>
United Kingdom*	5.5	-32.1%	<b>11.8</b>	-37.2%
Malta	4.1	0.0%	<b>8.0</b>	<b>37.9%</b>
Ireland	3.5	-7.9%	<b>7.8</b>	-17.9%
Cyprus	2.2	-18.5%	<b>5.3</b>	-7.0%

\*EU28 & Croatia: trends since 2010. United Kingdom: latest available data 2018.

**The rate of severe housing deprivation** is the percentage of people living in a dwelling considered overcrowded and simultaneously meeting one of the housing deprivation criteria, i.e. leaking roofs, without baths, showers or indoor toilets, or

poorly lit. This concerned 3.8% of all people living in the EU and 9.1% of poor households, proportions that declined over the decade in question, except in Denmark, Sweden, Luxembourg, Belgium, the Netherlands, Cyprus, Ireland and Finland.

**TABLE 4****RATE OF SEVERE HOUSING DEPRIVATION (EU28, IN %)**

	GENERAL POPULATION		POOR	
	2019	Evolution 2009-2019	2019	Evolution 2009-2019
Romania	14.2	-47.8%	34.9	-33.0%
Bulgaria	8.9	-52.7%	22.8	-36.0%
Latvia	12.7	-43.0%	16.7	-49.8%
Slovakia	3.6	-14.3%	14.9	31.9%
Poland	7.9	-48.0%	13.0	-56.5%
Lithuania	7.8	-52.4%	12.4	-55.7%
Hungary	7.8	-32.8%	12.0	-60.4%
Denmark	2.8	115.4%	11.7	160.0%
Greece	6.0	-21.1%	11.7	-10.0%
Croatia	5.9	-52.0%	11.6	-40.5%
Portugal	4.1	-12.8%	10.4	-1.9%
EU28	3.8	-33.3%	9.1	-32.1%
Sweden	2.6	73.3%	8.1	161.3%
Czech Republic	1.9	-69.4%	7.6	-58.0%
France	2.3	-23.3%	7.3	-29.8%
Slovenia	3.9	-77.7%	7.2	-70.7%
Italy	5.0	-33.3%	7.1	-52.0%
Luxembourg	2.0	17.6%	6.9	1.5%
Belgium	2.6	100.0%	6.7	19.6%
Austria	3.0	-26.8%	6.0	-45.0%
Germany	2.1	0.0%	5.5	-27.6%
Spain	1.7	-5.6%	4.6	0.0%
Estonia	2.7	-77.9%	4.5	-78.4%
The Netherlands	1.5	200.0%	4.4	214.3%
United Kingdom*	1.9	-34.5%	4.0	-39.4%
Cyprus	1.3	18.2%	3.7	362.5%
Malta	1.3	0.0%	3.5	9.4%
Ireland	1.1	10.0%	2.3	-28.1%
Finland	0.9	28.6%	1.6	-36.0%

\*EU28 & Croatia: trends since 2010. United Kingdom: latest available data 2018.



**One in five poor households was living in unfit housing in the EU28 in 2019**, i.e. a dwelling with either leaking roofs, damp walls, floors or foundations, or rot in window frames or floors. While damp in housing decreased on average since 2010

(by 19% for the general population and 21% for poor households), exceptions were observed in Cyprus, Hungary, Portugal, the United Kingdom, Denmark and Slovakia.

**TABLE 5**  
**COMMUNITIES LIVING IN UNFIT HOUSING (2019, IN %)**

	GENERAL POPULATION		POOR	
	2019	2009-2019 trends	2019	2009-2019 trends
Cyprus	31.1	5.1%	42.5	24.3%
Hungary	22.3	53.8%	36.6	22.0%
Portugal	24.4	23.9%	36.5	27.6%
Slovenia	20.6	-32.7%	33.6	-17.8%
Latvia	19.3	-25.5%	30.0	-20.6%
Lithuania	14.0	-34.0%	24.7	-26.3%
Luxembourg	15.4	-12.0%	24.6	7.0%
The Netherlands	14.7	3.5%	24.4	-1.6%
Bulgaria	11.6	-51.5%	24.2	-38.7%
United Kingdom*	17.6	20.5%	24.0	23.1%
Belgium	16.7	9.9%	23.8	-1.2%
Estonia	13.8	-31.7%	22.9	-27.5%
France	11.5	-8.7%	21.1	-7.5%
Romania	9.4	-56.7%	21.0	-40.5%
Spain	14.7	-19.7%	20.7	-19.1%
EU28*	13.1	-18.6%	20.4	-20.9%
Denmark	14.9	91.0%	19.6	92.2%
Croatia*	10.2	-48.5%	19.6	-35.1%
Germany	12.0	-14.3%	18.6	-24.7%
Greece	12.5	-29.0%	18.6	-32.1%
Poland	10.8	-38.6%	18.1	-42.0%
Ireland	12.5	-5.3%	18.0	-15.5%
Italy	14.0	-33.0%	16.4	-42.7%
Slovakia	5.7	-13.6%	16.3	26.4%
Czech Republic	7.3	-50.0%	14.0	-40.9%
Austria	9.4	-37.3%	13.3	-35.4%
Malta	7.6	-22.4%	12.5	-2.3%
Sweden	7.0	2.9%	10.0	5.3%
Finland	4.1	-16.3%	6.3	0.0%

\*EU28 & Croatia: trends since 2010. United Kingdom: latest available data 2018.

The financial inability to maintain **an adequate temperature in housing** affected 7% of all residents of the EU28 and 18% of poor households, an indicator that also decreased on average from 2009 to 2019. In contrast to this trend, 11 countries saw the proportion of poor households facing energy poverty increase significantly over the decade in question, including Slovakia with 136% of poor households facing financial incapacity, Cyprus (26%), Lithuania (18), Spain (29%), France (19%), Ireland (48%), the Netherlands (163%), Denmark (200%), Estonia (32%), Luxembourg (309%), and Finland (23%).

Some 6% of all people living in the EU and 15% of poor households were **in arrears with current utility bills**, i.e. electricity, water, gas or heating, in 2019.<sup>15</sup> The European Energy Poverty Observatory estimated that over 50 million households in the EU were in energy poverty.<sup>16</sup> According to this definition of energy poverty, this means that they were unable to afford the energy they need to meet their basic household needs, i.e. for heating or cooling, hot water and appliances. This was due to a combination of low household incomes, high energy costs and energy inefficiency when it came to buildings and appliances.

Housing exclusion and unfit housing conditions are intrinsically linked to the need for an energy transition. A key component of this transition is to achieve a massive improvement in building energy efficiency reflected in current EU policy through the Clean Energy Package, the European Green Pact and the Renovation Wave launched in October 2020. While the Renovation Wave has the potential to bring significant social, health, and economic benefits to low-income and vulnerable households through improved housing conditions, it also carries a risk of increasing housing costs. It is vital that a proportion of the Renovation Wave's funding goes first and foremost directly towards improving the housing conditions of those facing housing exclusion.<sup>17</sup>

**TABLE 6****FINANCIAL DIFFICULTY IN MAINTAINING ADEQUATE HOUSING TEMPERATURE (2019, IN %)**

	GENERAL POPULATION		POOR	
	2019	2009-2019 trends	2019	2009-2019 trends
Bulgaria	30.1	-53.1%	51.1	-36.3%
Cyprus	21.0	-3.2%	47.5	25.7%
Lithuania	26.7	10.8%	38.4	18.5%
Portugal	18.9	-33.7%	38.0	-14.2%
Greece	17.9	14.0%	34.4	-6.5%
Slovakia	7.8	116.7%	28.6	136.4%
Italy	11.1	2.8%	26.3	0.0%
Romania	9.3	-57.9%	19.9	-33.2%
Spain	7.5	4.2%	19.6	28.9%
Croatia*	6.6	-20.5%	19.1	1.1%
EU28*	7.0	-26.3%	17.8	-15.6%
France	6.2	12.7%	17.8	18.7%
Latvia	8.0	-51.2%	15.9	-45.0%
Ireland	4.9	19.5%	15.2	47.6%
Hungary	5.4	-39.3%	14.0	-16.7%
Malta	7.8	-29.7%	13.9	-20.6%
Belgium	3.9	-23.5%	13.2	-12.0%
United Kingdom*	5.4	-6.9%	11.8	7.3%
Poland	4.2	-74.2%	11.5	-65.4%
The Netherlands	3.0	130.8%	11.3	162.8%
Czech Republic	2.8	-46.2%	9.0	-29.1%
Denmark	2.8	86.7%	8.4	200.0%
Germany	2.5	-54.5%	8.2	-49.4%
Slovenia	2.3	-50.0%	8.2	-28.7%
Estonia	2.5	47.1%	6.2	31.9%
Austria	1.8	-37.9%	4.9	-37.2%
Sweden	1.9	11.8%	4.9	6.5%
Luxembourg	2.4	700.0%	4.5	309.1%
Finland	1.8	38.5%	4.3	22.9%

\*EU28 & Croatia: trends since 2010. United Kingdom: latest available data 2018.

# 3. SOCIAL FACTORS AGGRAVATING HOUSING DIFFICULTIES

## AGE AND POVERTY STATUS - BEING YOUNG AND POOR MAKES PEOPLE MUCH MORE VULNERABLE TO EXPERIENCING HOUSING DIFFICULTIES

Among poor households in the EU28 in 2019, the age group most **overburdened by housing costs**, i.e. spending more than 40% of income on housing, was the 25-29 age group. Some 43.5% of young people aged 25 to 29 were living in poverty and 41.2% of poor young people aged 18 to 24 were overburdened by housing costs, compared with 37.1% of poor people as a whole.

However, circumstances varied across Member States. In some Eastern European countries and those that experienced a significant increase in poverty among the general population since 2008,

young people aged 18-24 in poverty were less overburdened by housing costs than poor people generally. This was the case in 11 countries: Greece, Czech Republic, Italy, Spain, Luxembourg, Hungary, Bulgaria, Croatia, Malta, Romania and Poland. On the other hand, in other countries, the proportion of young people experiencing poverty and overburdened by housing costs is sometimes double or more than double that of poor people as a whole. This was the case in Ireland (52.1% of poor young people aged 25 to 29 compared with 19.2% of total poor people), the Netherlands (65.2% of poor young people aged 18 to 24 compared with 39.6% of total poor people), Austria (66.2% compared with 40.8%), Estonia (37.5% compared with 16.2%), Finland (35.2% compared with 18.2%) and Malta (24.4% compared with 9.2%).

**TABLE 7****HOUSING COST OVERBURDEN RATE BY AGE GROUP AMONG PEOPLE IN POVERTY (2019, IN %)**

	Poor young people aged between 25 and 29	Poor young people aged between 18 and 24	Poor people (all ages)	Non-poor people (all ages)
Greece	88.3	87.2	88.2	24.8
Denmark	77.3	85.4	74.1	7.2
Austria	66.2	42.7	40.8	1.9
The Netherlands	64.9	65.2	39.6	5.4
Czech Republic	59.2	28.3	37.9	3.4
United Kingdom*	57.9	56.1	50.3	7.4
Germany	52.6	57.4	48.3	8.0
Ireland	52.1	19.9	19.2	2.0
Sweden	48.7	50.1	41.2	2.8
Belgium	45.7	33.0	32.6	4.1
EU28	43.5	41.2	37.1	4.6
Italy	42.3	24.5	34.8	2.1
Spain	40.1	27.5	31.8	2.5
Luxembourg	39.3	28.7	37.7	4.3
Estonia	37.5	38.5	16.2	1.2
Finland	35.2	28.0	18.2	2.1
Hungary	33.2	18.8	22.4	1.7
Bulgaria	30.4	43.0	48.1	6.6
France	29.6	35.0	22.8	2.8
Slovakia	29.1	28.8	26.8	2.8
Croatia	27.9	19.8	23.3	0.6
Latvia	25.7	22.0	19.4	1.3
Slovenia	25.7	26.5	21.9	1.7
Malta	24.4	6.8	9.2	1.2
Romania	21.5	27.4	29.7	2.1
Poland	21.3	24.6	26.3	2.1
Portugal	21.1	27.5	22.8	2.2
Lithuania	19.3	26.1	19.8	0.9
Cyprus	13.4	12.0	10.3	0.9

\*United Kingdom: latest available data 2018.

**Severe housing deprivation**<sup>18</sup> disproportionately affects younger people. Some 12.4% of poor young people aged 15-24 experienced severe deprivation in the EU28 in 2019, compared to 10.8% of poor young people aged 25-29 and 9.1% of all people living in poverty.

Countries with particularly high inequalities include Lithuania (25.5% of poor young people

aged 15-24 compared to 12.4% of all poor people), Austria (14.5% compared to 6%), Slovenia (14.4% compared to 7.2%), Germany (11.1% compared to 5.5%), Estonia (9.3% compared to 4.5%). In Ireland, however, young people aged 25-29 (11.1% compared to 2.3% of all poor people) were particularly affected by this aspect of housing exclusion.

**TABLE 8****SEVERE HOUSING DEPRIVATION RATES BY AGE GROUP, AMONG PEOPLE LIVING IN POVERTY (2019, IN %)**

	Poor young people aged between 15 and 24	Poor young people aged between 25 and 29	Poor people (all ages)
Romania	45.4	42.2	34.9
Bulgaria	40.6	38.5	22.8
Latvia	29.0	17.5	16.7
Lithuania	25.5	15.0	12.4
Slovakia	22.8	25.4	14.9
Croatia	18.8	15.0	11.6
Portugal	18.4	15.0	10.4
Denmark	17.3	16.5	11.7
Greece	16.5	14.2	11.7
Hungary	15.0	13.8	12.0
Austria	14.5	9.4	6.0
Poland	14.5	11.4	13.0
Slovenia	14.4	5.2	7.2
Czech Republic	12.9	18.5	7.6
EU28	12.4	10.8	9.1
Germany	11.1	6.0	5.5
Sweden	10.8	13.5	8.1
Estonia	9.3	8.0	4.5
France	9.3	9.6	7.3
Italy	8.6	9.9	7.1
Belgium	8.4	11.9	6.7
The Netherlands	6.3	9.7	4.4
Spain	6.0	5.9	4.6
United Kingdom*	5.8	4.1	4.0
Cyprus	5.5	6.6	3.7
Luxembourg	5.4	9.2	6.9
Malta	4.7	2.4	3.5
Ireland	2.8	11.1	2.3
Finland	1.7	2.2	1.6

\*United Kingdom: latest available data 2018.

Young people experiencing poverty were systematically more likely to face **overcrowding** in housing than any other group, without excep-

tion. The discrepancy was particularly stark in Lithuania, Germany, Estonia and Ireland.

**TABLE 9**
**OVERCROWDING IN HOUSING BY AGE GROUP, AMONG PEOPLE LIVING IN POVERTY (2019, IN %)**

	Poor young people aged between 15 and 24	Poor young people aged between 25 and 29	Poor people (all ages)
Romania	77.1	65.4	54.4
Slovakia	76.2	63.8	56.9
Bulgaria	76.1	64.8	46.5
Croatia	71.1	64.5	42.3
Greece	70.7	51.5	45.7
Latvia	64.8	48.3	40.4
Poland	62.2	52.3	45.2
Lithuania	60.1	27.4	27.3
Sweden	54.1	46.1	40.9
Denmark	52.8	43.2	30.5
Italy	49.2	42.9	35.9
Austria	43.5	35.3	33.0
Czech Republic	43.3	53.7	30.0
Hungary	40.4	43.4	26.7
EU28	38.8	32.8	26.7
Germany	37.3	35.0	20.5
France	34.0	22.1	22.6
Estonia	32.1	23.6	17.7
Portugal	31.5	26.7	18.2
Slovenia	28.3	16.1	17.8
Finland	27.8	30.6	20.6
The Netherlands	22.2	23.8	13.6
Spain	20.8	17.9	14.6
Belgium	19.9	26.7	18.1
Luxembourg	19.2	22.8	19.6
United Kingdom*	15.7	7.1	9.8
Malta	13.2	5.0	6.6
Cyprus	8.1	7.3	5.4
Ireland	6.5	19.5	5.9

\*United Kingdom: latest available data 2018.



### TYPE OF HOUSEHOLD – SINGLE-PARENT FAMILIES EXPERIENCING HOUSING EXCLUSION

On average, single parent families spent a much higher proportion of their income on housing than any other group – 31.9% in 2019 in the EU28, compared to 20.6% for the general population.

This discrepancy was particularly striking in the UK, the Czech Republic, Luxembourg, Spain, Ireland, Cyprus and Malta.

**TABLE 10**

**HOUSING COSTS AS A PROPORTION OF DISPOSABLE INCOME OF SINGLE-PARENT FAMILIES (2019, IN %)**

	Single person with dependent children	General population
Greece	59.0	38.9
United Kingdom*	45.4	25.1
Bulgaria	36.2	24.8
Denmark	36.1	27.1
Czech Republic	35.2	20.2
Luxembourg	34.0	17.5
Germany	32.6	25.9
EU28	31.9	20.6
Sweden	30.7	22.2
The Netherlands	30.4	23.4
Austria	30.3	18.2
Slovakia	30.3	17.9
Spain	30.1	17.1
Belgium	28.0	18.7
France	28.0	17.6
Finland	28.0	17.8
Ireland	27.9	15.7
Poland	26.8	18.1
Italy	26.7	16.6
Croatia	26.2	16.6
Portugal	25.4	15.5
Romania	24.3	18.6
Lithuania	23.4	14.4
Slovenia	22.1	14.8
Latvia	21.5	15.7
Estonia	21.0	14.2
Cyprus	20.5	11.3
Hungary	18.2	13.5
Malta	15.6	8.2

\*United Kingdom: latest available data 2018.

Single parent families also faced more unfit housing conditions. One in five single people with dependent children were living in unfit housing – 19.7% compared to 13.1% of the general population.

The discrepancy was particularly stark in the Netherlands, Austria, Germany and Malta.

**TABLE 11****SINGLE-PARENT FAMILIES LIVING IN UNFIT HOUSING (2019, IN %)**

	Single person with dependent children	General population
Cyprus	30.9	31.1
Hungary	30.9	22.3
Latvia	28.8	19.3
United Kingdom*	27.8	17.6
The Netherlands	27.5	14.7
Belgium	26.5	16.7
Portugal	25.4	24.4
Austria	24.6	9.4
Slovenia	22.3	20.6
Germany	22.1	12.0
Denmark	20.1	14.9
EU28	19.7	13.1
Estonia	19.7	13.8
Luxembourg	19.4	15.4
Poland	17.6	10.8
France	17.3	11.5
Ireland	17.2	12.5
Croatia	17.2	10.2
Spain	16.7	14.7
Malta	16.5	7.6
Greece	15.9	12.5
Lithuania	15.7	14.0
Italy	14.3	14.0
Romania	13.5	9.4
Bulgaria	13.0	11.6
Czech Republic	10.7	7.3
Sweden	8.0	7.0
Slovakia	6.7	5.7
Finland	5.6	4.1

\*Royaume-Uni : dernières données disponibles 2018.



Photo : © Chloé Thôme | *Dénombrement 2020 de personnes sans-abri à Bruxelles coordonné par Bruss'help*

# CLOSE-UPS ON HOUSING EXCLUSION IN FOUR EU COUNTRIES

The profiles of the four EU countries that follow partially complete the close-ups published in previous editions of this report.<sup>19</sup> This enables housing exclusion to be approached in a more localised and contextualised manner, by bringing together Eurostat EU-SILC data and external data, collected with the help of FEANTSA members.

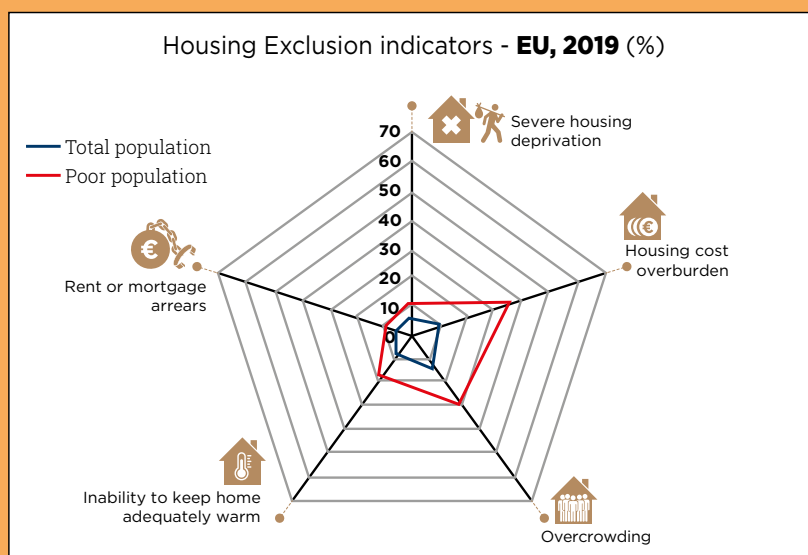
**The four countries presented are:**

# Belgium

# Hungary

# Lithuania

# Finland



## BELGIUM

**Recent data on homelessness**

There are no official national data on homelessness in Belgium – homelessness policies and statistics tend to be regional.

In Brussels, Bruss'Help, the support centre for homeless people (formerly La Strada), has developed two data collection mechanisms – the annual centralisation of data from accommodation services and a recurring survey of homeless people on a given night throughout the Brussels region. The latest survey conducted over one night on 9 November 2020 counted 5,313 homeless people, an increase of 57% since 2016 and 28% since 2018.<sup>20</sup> Of these, half spent the night in public spaces, emergency accommodation or crisis centres. Some 719 people were sleeping rough, down 5% compared to 2018 – a decrease that can be attributed to the opening of additional and temporary emergency accommodation places following the pandemic, e.g. the use of hotels. The number of people in emergency and crisis centres surged by 48% compared to 2018, from 1,305 to 1,928. A total of 999 people were living in squats, an increase of 70% over two years. Women made up 27% of those in emergency centres. More than one in five of the people counted was a child or adolescent. A total of 933 minors were registered in 2020 compared to 619 in 2018, an increase of 50.7%. Of these minors, 80% were under the age of 12.

In Flanders, the most recent survey was conducted between 15 January and 15 February 2014. Some 4,329 people were counted as homeless, including 764 people living rough or in shelters (ETHOS 1 & 2), 4,694 people in temporary accommodation (ETHOS 3,4 and 7) and 599 at risk of eviction. Some 40% (1,728) of all these people were children.

General population as of 1 January 2019:  
11,455,519

GDP/resident in 2019 (purchasing power parity –  
Index: EU 28 = 100): 118

Number of homeless people: unknown nationally

Percentage of households at risk of poverty or  
social exclusion: 19.5%

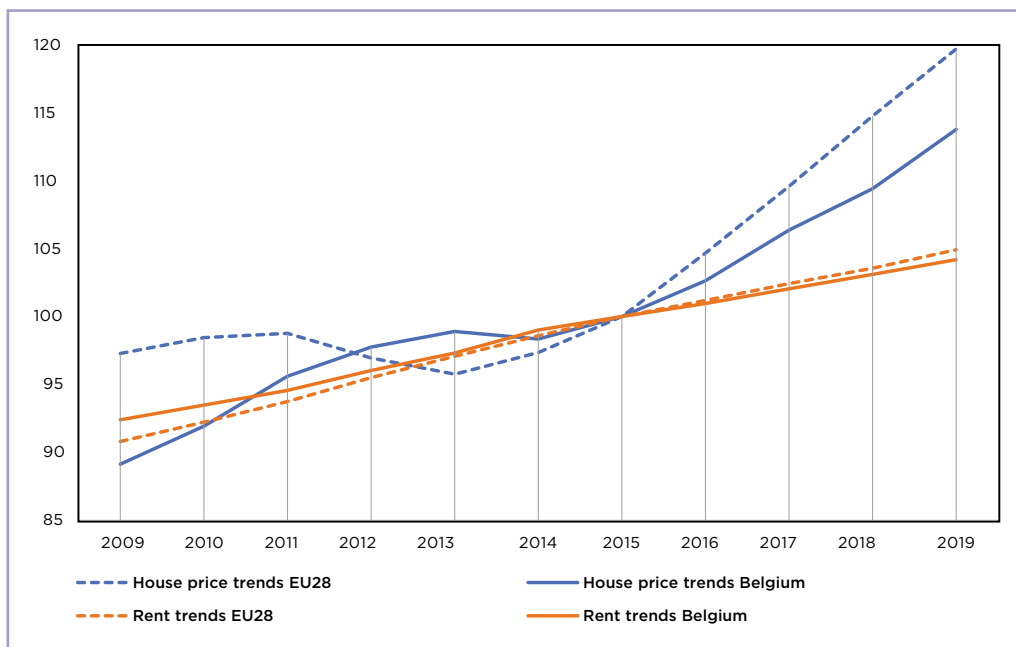
Sources : Eurostat / EUSILC 2019 & FEANTSA

In Wallonia, the regional government counts the number of people in accommodation approved for homeless people over a given year. In 2018, 3,478 adults and 121 children were living in emergency shelters (ETHOS 2.1) and 4,248 adults and 2,254 children were living in temporary accommodation (ETHOS 3 & 4).

**Housing exclusion in Belgium**

In Belgium, 71.3% of people owned their home – 42.6% with a mortgage or loan outstanding and 28.7% as outright owners – and 28.7% rented – 20.4% at market price and 8.4% at a reduced rate or free of charge – in 2019.<sup>21</sup> The proportion of outright homeowners fell by 11.7% between 2009 and 2019, while there was an increase in the share of market-rate tenants (up by 10% in ten years).

The indices of house purchase prices and rents increased over the decade in question in Belgium by the same proportions as EU averages – house prices in the country increased by 28% and rents by 13% between 2009 and 2019.

**HOUSE PRICE TRENDS - BELGIUM  
(INDEX: 2015 = 100)**


Source: Eurostat, 2021 [PRC\_HPI\_A] & [PRC\_HICP\_AIND].  
This was not the numerical value of prices and rents but an annual average index in relation to the base year 2015 = 100.

Belgium had the sixth highest total housing costs of all Member States, after Luxembourg, Denmark, the UK, Germany and the Netherlands. It was also one of the few countries – along with Luxembourg, the Netherlands, the UK and France – where poor households spent more on housing, on average EUR 519/month in total costs, than non-poor households, who spent on average EUR 516/month.

In Belgium, housing quality indicators were above the EU average, with the exception of damp, which affected 16.7% of all groups and 23.8% of poor households – and was more pronounced among single-parent families. While the proportions of households in overcrowding and severe housing deprivation were lower than elsewhere in the EU28, they had both more than

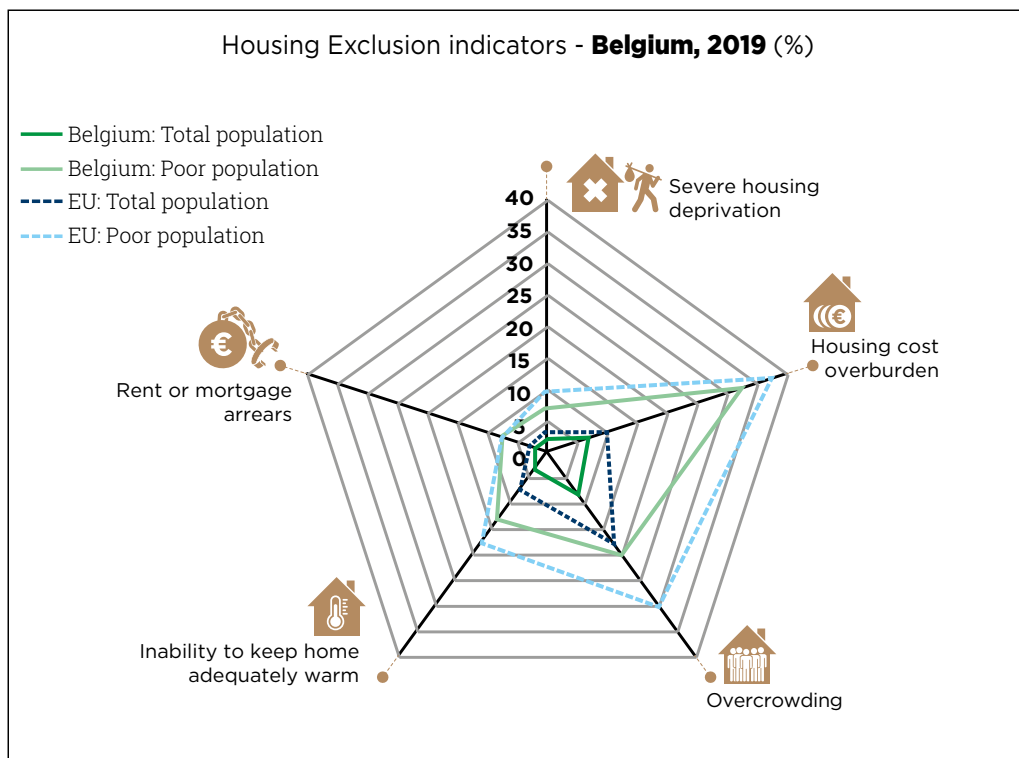
doubled over a ten-year period. One in five poor households was living in overcrowded conditions in Belgium in 2019.

Since the first wave of the Covid-19 pandemic in March 2020, all judicial and administrative decisions ordering eviction from homes were automatically suspended until 31 March 2021.<sup>22</sup> However, there was no freeze on rents, which remained due during the eviction moratorium. Each region, i.e. Flanders, Brussels and Wallonia, put in place measures to ensure that those who suffered a drop in income as a result of the pandemic continue to have access to water, electricity, gas and heating services.<sup>23</sup>

● **Key statistics on housing exclusion and trends between 2009 and 2019<sup>24</sup>**

General population		
Indicator	2019	2009-2019 trends
Housing cost overburden rate	Total: 8.4% Poor: 32.6%	Total: -3.4% Poor: -12.1%
Total cost of housing (€ PPP/month)	Total: €517/month Poor: €519/month	Total: +13.1% Poor: +24.6%
Mortgage/rent arrears	Total: 2.4% Poor: 7.9%	Total: -7.7% Poor: +11.3%
Overcrowding	Total: 8.7% Poor: 19.9%	Total: +128.9% Poor: +48.5%
Severe housing deprivation	Total: 2.6% Poor: 6.7%	Total: +153.8% Poor: +21.4%
Experiencing difficulty in maintaining adequate household temperature	Total: 3.9% Poor: 13.2%	Total: -23.5% Poor: -12%
Young people aged between 15 and 29 years		
Indicator	2019	2009-2019 trends
Housing cost overburden rate (16-29 years)	Total: 7.6% Poor: 35%	Total: -23.2% Poor: -20.5%
Severe housing deprivation	Total: 3.4% Poor: 9.4%	Total: +70% Poor: +42.4%
Overcrowding	Total: 11.1% Poor: 21.9%	Total: +70.8% Poor: +9.5%
Single-parent families		
Indicator	2019	2009-2019 trends
Housing costs as a proportion of disposable income	Total: 28% Poor: 37.4%	Total: -6.4% Poor: -7.7%
Unfit housing	Total: 26.5% Poor: 29.6%	Total: 0% Poor: -11.1%





## HUNGARY

**Recent data on homelessness**

There are no official national data on homelessness in Hungary. On the other hand, since 1999, an annual survey has been conducted in Budapest and other Hungarian municipalities to count the number of people using homeless services.

On 3 February 2020, the survey counted 7,604 homeless people, including 3,067 in Budapest – where 2,330 people were living in emergency/temporary accommodation and 737 were sleeping rough. According to welfare services, this was an undercount, with a total in reality of at least 15,000. While there was no general increase in recent years according to this survey, a change in profiles should be taken into account. Among all homeless people, there was an increase in the proportion of those sleeping rough, including women from 20% to 25% and seniors from 11% to 40% between 1999 and 2020. The rate of people from the Roma community sleeping rough also rose from 19% to 32% between 2004 and 2020. The proportion of Roma among the homeless is five times greater than among the general Hungarian population. Hungary was one of the few countries in the EU28 where the proportion of homeless young people (under 30) decreased, falling from 12% to 5% between 1999 and 2020. The ageing of the homeless community reflects a form of perpetuation and extreme marginalisation, with some people having never had a job, qualification or normal housing, and experiencing significant health problems.

On 15 October 2018, an amendment to the Hungarian Constitution came into force, prohibiting rough sleeping. The police must order homeless people to go to emergency shelters, and if they fail to do so after three such orders within 90 days, they can be imprisoned. This measure criminalising homeless people discriminates

General population as of 1 January 2019:  
9,772,756

GDP/resident in 2019 (purchasing power parity – Index: EU 28 = 100): 73

Number of homeless people: no official national data – 7,604 people using homeless services on a given night in February 2020

Percentage of households at risk of poverty or social exclusion: 18.9%

Sources : Eurostat / EUSILC 2019 & FEANTSA

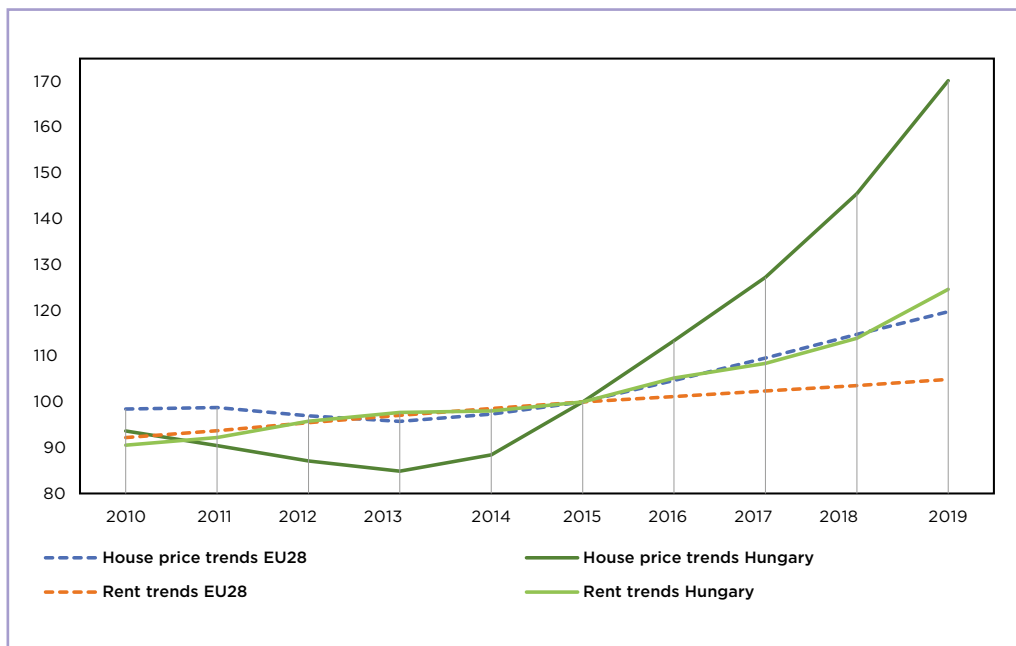
against the most vulnerable and is contrary to human rights, as well as being costly and ineffective.<sup>25</sup>

In Budapest, as of 16 May 2020, 221 new emergency accommodation places had been opened in order to allow services to adapt to the pandemic circumstances and to limit the circulation of the virus. Social workers working with homeless people are a priority in the Hungarian vaccination roll-out.

**Housing exclusion in Hungary**

In Hungary, 91.7% of people owned their dwelling – 15.3% of households were homeowners with a mortgage or loan outstanding, and 76.4% were people who owned their homes outright – and 8.3% were renters – 4.1% at market price and 4.2% at a reduced rate or free of charge – in 2019.<sup>26</sup> The proportion of tenants in free or low-cost accommodation fell by 47% between 2009 and 2019, while the proportion of outright homeowners increased slightly – by 7% over ten years.

Over a ten-year period, Hungary's house price and rent indices increased much faster than the EU averages – house prices rose by 77% and rents by 42% between 2009 and 2019.

**HOUSE PRICE TRENDS - HUNGARY**  
**(INDEX: 2015 = 100)**


Source: Eurostat, 2021 [PRC\_HPI\_A] & [PRC\_HICP\_AIND].  
 This was not the numerical value of prices and rents but an annual average index in relation to the base year 2015 = 100.

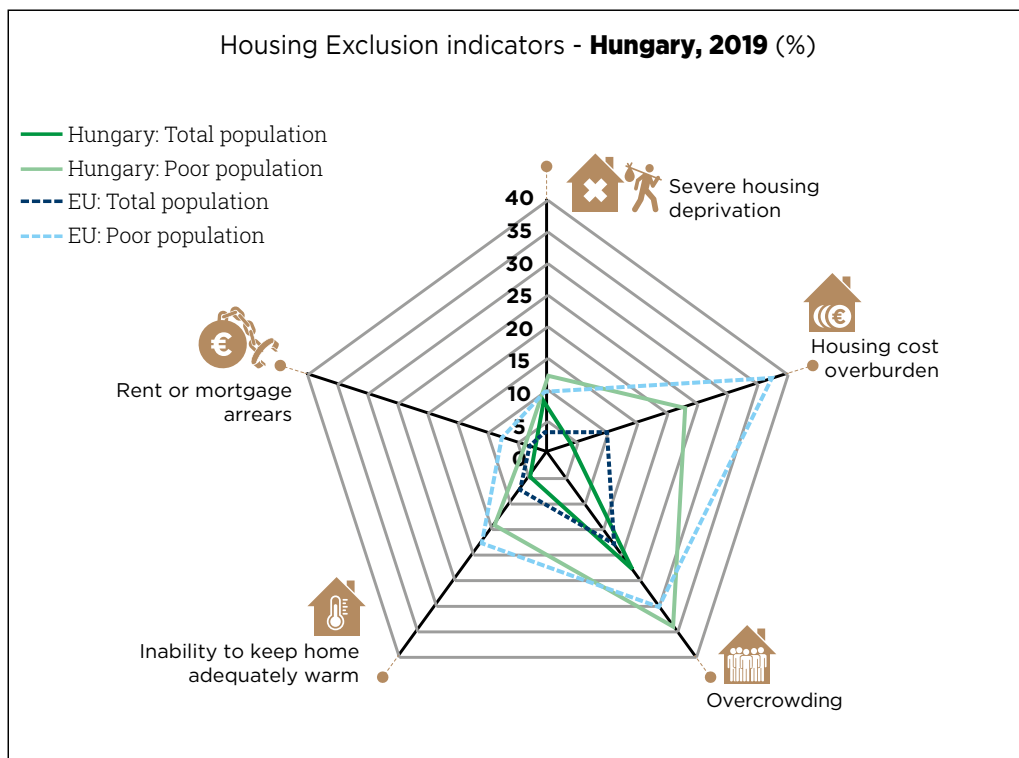
Hungary was among the EU28 countries with the lowest housing cost overburden rates for housing and rent and mortgage arrears, meaning total housing costs were the lowest in Europe, with a monthly expenditure of EUR 173/month for all residents and EUR 138/month for poor households. On the other hand, unfit housing conditions remained a major challenge for Hungary's housing stock – one in three poor households were living in overcrowded accommodation and 8% of the general population experienced severe housing deprivation. While the number of people facing housing exclusion decreased from 2009 to 2019, this was not the case for damp housing. Some 22% of the general population and 37% of poor households were living in housing with either leaking roofs, damp

walls, floors or foundations, or rot in window frames or floors, a share that increased by 54% between 2009 and 2019, making Hungary the second worst-performing Member State as regards this particular indicator.

A temporary moratorium on evictions and bank loan repayments has been in place since March 2020.<sup>27</sup> Municipal rents were capped in some municipalities and reduced in others, in order to minimise tenants' rent arrears.

● **Key statistics on housing exclusion and trends between 2009 and 2019**<sup>28</sup>

General population		
Indicator	2019	2009-2019 trends
Housing cost overburden rate	Total: 4.2% Poor: 22.4%	Total: -52.8% Poor: -37.8%
Total cost of housing (€ PPP/month)	Total: €173/month Poor: €138/month	Total: -29.2% Poor: -35.2%
Mortgage/rent arrears	Total: 2% Poor: 3.3%	Total: -48.7% Poor: -56%
Overcrowding	Total: 22.8% Poor: 33.5%	Total: -54.2% Poor: -54.9%
Severe housing deprivation	Total: 7.8% Poor: 12%	Total: +5.8% Poor: +1.3%
Experiencing difficulty in maintaining adequate household temperature	Total: 5.4% Poor: 14%	Total: -39.3% Poor: -16.7%
Young people aged between 15 and 29 years		
Indicator	2019	2009-2019 trends
Housing cost overburden rate (16-29 years)	Total: 4.8% Poor: 19.9%	Total: -50% Poor: -47.2%
Severe housing deprivation	Total: 11.1% Poor: 14.8%	Total: -21.8% Poor: -47.5%
Overcrowding	Total: 30.5% Poor: 40.9%	Total: -50.4% Poor: -47%
Single-parent families		
Indicator	2019	2009-2019 trends
Housing costs as a proportion of disposable income	Total: 18.2% Poor: 23%	Total: -44% Poor: -51.5%
Unfit housing	Total: 30.9% Poor: 47.9%	Total: +52.2% Poor: +101.3%



## LITHUANIA

**Recent data on homelessness**

The national statistical agency in Lithuania (Statistics Lithuania)<sup>29</sup> counts the number of people using homeless shelter services (ETHOS 2.1 and 3.1) and emergency shelters for mothers and children (ETHOS 4.1) each year. In 2019, 4,015 homeless people were counted in this context, a decrease of 16% compared to 2018. Some 1,858 people were living in emergency/temporary accommodation and 2,157 people were accommodated in emergency reception centres for mothers and children. Vilnius had the highest number of people living in emergency accommodation – 478 people in 2019.

In one year, the number of people living in emergency accommodation for more than six months increased from 986 people in 2018 to 1,132 people in 2019, while the number of people living in emergency accommodation for a shorter period of one to three months decreased from 1,352 people in 2018 to 374 people in 2019. The Roma community is particularly vulnerable to homelessness in Lithuania.<sup>30</sup>

The pandemic did not lead to the opening of additional emergency accommodation spaces, despite instructions to self-isolate at home in the case of a Covid-19 infection.

**Housing exclusion in Lithuania**

In Lithuania, 90.3% of people owned their home – 12.2% of households were homeowners with a mortgage or loan outstanding, and 78.2% were outright owner-occupiers – and 9.7% were renters – 1.1% at market price and 8.6% at a reduced rate or free of charge – in 2019.<sup>31</sup> The proportion of tenants renting at a reduced rate or free of charge increased by 25% between 2009 and 2019, while the proportion of outright homeowners

General population as of 1 January 2019:  
2,794,184

GDP/resident in 2019 (purchasing power parity –  
Index: EU 28 = 100): 84

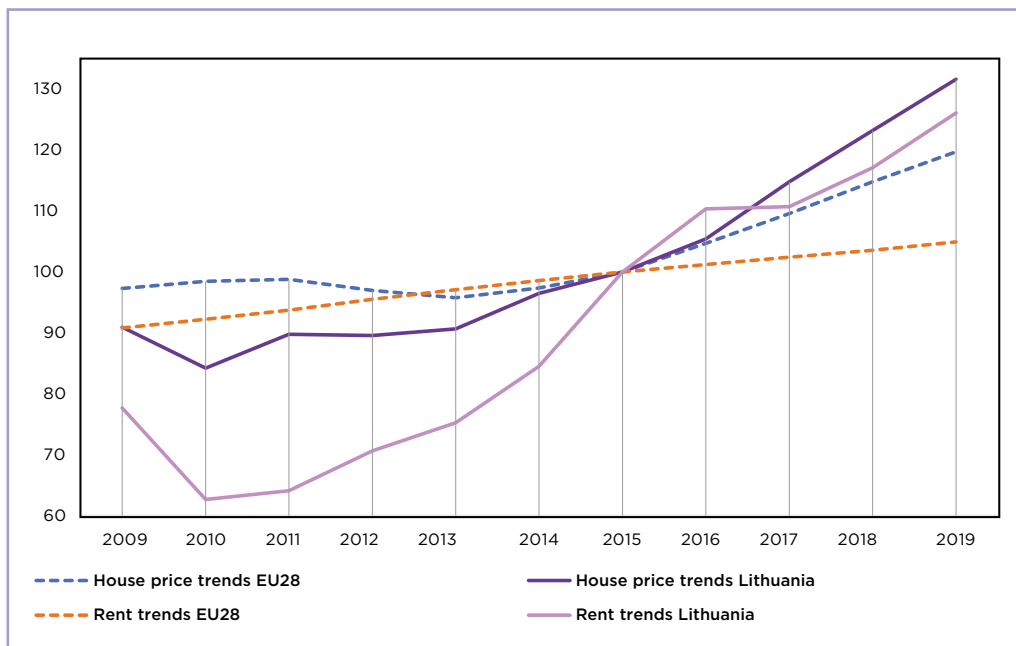
Number of homeless people: 4,015 people were  
using homeless accommodation services in 2019

Percentage of households at risk of poverty or  
social exclusion: 26.3%

Sources : Eurostat / EUSILC 2019 & FEANTSA

decreased slightly, by 6% over ten years. The average waiting time for social housing in Vilnius is between ten and fifteen years.

Over the decade in question, house price and rent indices in Lithuania have increased much faster than EU averages; house prices in Lithuania have increased by 45% and rents by 62% between 2009 and 2019.

**HOUSE PRICE CHANGES - LITHUANIA  
(INDEX: 2015 = 100)**


Source: Eurostat, 2021 [PRC\_HPI\_A] & [PRC\_HICP\_AIND].  
This was not the numerical value of prices and rents but an annual average index in relation to the base year 2015 = 100.

Housing overburden costs and rates as well as rent and mortgage arrears were low in Lithuania compared to the rest of the EU28, despite a noticeable increase in total housing costs over the decade in question. Unfit housing conditions still affected a significant number of households in Lithuania. Some 40% of poor households were living in overcrowded accommodation and 8% of all residents experienced severe housing deprivation, with young people disproportionately facing these forms of housing exclusion. The financial difficulty experienced by households in maintaining an adequate temperature in the home was a pervasive problem in Lithuania, which worsened from 2009 to 2019. Some 38% of poor households and more than a quarter of all residents faced energy poverty, a proportion

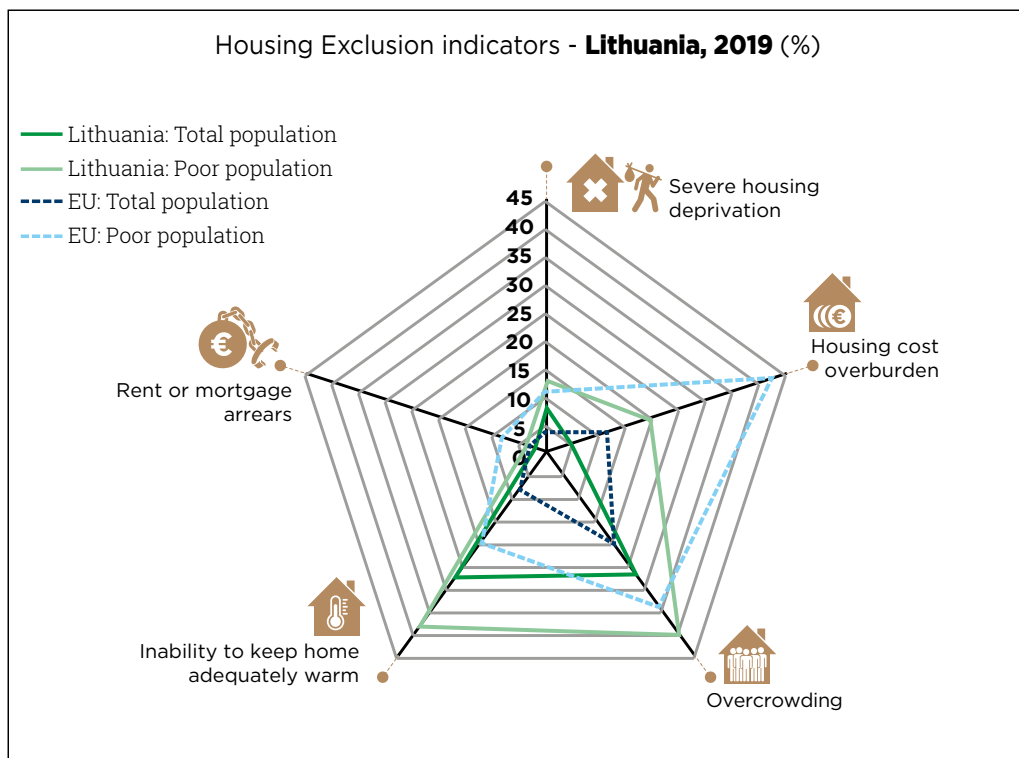
that increased by 18% between 2009 and 2019, making Lithuania the third worst-performing Member State as regards this indicator.

On 17 March 2020, a moratorium on arrears payments was adopted nationally following the first wave of the pandemic. Residents who have lost their jobs or at least one third of their usual income and have a mortgage or consumer loan can ask the lender to postpone the instalments by three months.<sup>32</sup> On 21 May 2020, amendments to the social legislation extended the possibilities of cash benefits for people experiencing poverty.<sup>33</sup>



● **Key statistics on housing exclusion and trends between 2009 and 2019<sup>34</sup>**

General population		
Indicator	2019	2009-2019 trends
Housing cost overburden rate	Total: 4.8% Poor: 19.8%	Total: -14.3% Poor: -2.5%
Total cost of housing (€ PPP/month)	Total: €198/month Poor: €153/month	Total: +19.7% Poor: +34.2%
Mortgage/rent arrears	Total: 1.7% Poor: 2%	Total: +13.3% Poor: +5.3%
Overcrowding	Total: 26.1% Poor: 40.1%	Total: -49.1% Poor: -37.4%
Severe housing deprivation	Total: 7.8% Poor: 12.4%	Total: +2.9% Poor: +1.6%
Experiencing difficulty in maintaining adequate household temperature	Total: 26.7% Poor: 38.4%	Total: +10.8% Poor: +18.5%
Young people aged between 15 and 29 years		
Indicator	2019	2009-2019 trends
Housing cost overburden rate (16-29 years)	Total: 4.9% Poor: 21.2%	Total: -3.9% Poor: -0.5%
Severe housing deprivation	Total: 10.6% Poor: 21.6%	Total: -50.2% Poor: -40.2%
Overcrowding	Total: 32.7% Poor: 47.8%	Total: -46.3% Poor: -35.5%
Single-parent families		
Indicator	2019	2009-2019 trends
Housing costs as a proportion of disposable income	Total: 23.4% Poor: 34.1%	Total: -2.9% Poor: -1.2%
Unfit housing	Total: 15.7% Poor: 24.6%	Total: -27.3% Poor: -4.7%



## FINLAND

## Recent data on homelessness

Each year, the Finnish Housing Finance and Development Centre (ARA) conducts an annual national survey on homelessness. On the night of 15 November 2020,<sup>35</sup> 4,341 single people and 201 homeless families and couples were counted. In its definition of homeless people, Finland includes those temporarily accommodated by relatives – they represent more than two thirds (64%) of all people counted. Of the single people, 1,054 were long-term homeless, 20% (854 people) were under 25, 22% were immigrants and 25% were women. Some 17% (721 people) were homeless, i.e. living on the streets or in emergency shelters, and 11% (489 people) were living in temporary collective accommodation.

Comparable data on homelessness has been available in Finland since 1987 when approximately 19,000 people were affected. 2020 was the eighth consecutive year in which the number of homeless people decreased, making Finland unique in the EU28. Long-term homelessness has decreased considerably since the implementation of the PAAVO programmes in 2008, which made the Housing First approach the strategy to end homelessness in Finland. A target of eliminating homelessness by 2027 has been agreed upon by the current government.

The impact of the pandemic on homeless people and support services was less alarming in Finland than in other EU countries, due to the ability of the sheltered housing facilities to withstand pressure, i.e. people housed and supported in their own individual space were confined to their own accommodation without any major adjustments to services other than restricting visits by support staff and adopting new health protocols.

General population as of 1 January 2019: 5,517,919

GDP/resident in 2019 (purchasing power parity – Index: EU 28 = 100): 111

Number of homeless people: 4,341 single people and 201 families and couples homeless on a given night in November 2020

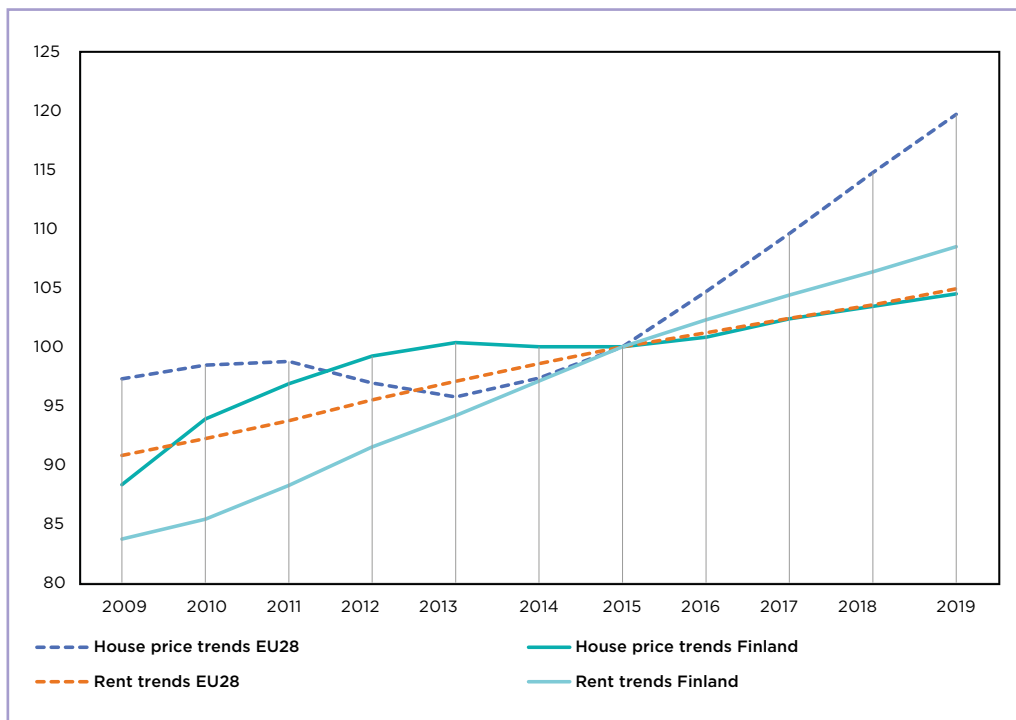
Percentage of households at risk of poverty or social exclusion: 15.6%

Sources : Eurostat / EUSILC 2019 & FEANTSA

## Housing exclusion in Finland

In Finland, 71.1% of people owned their home – 41.5% of households were homeowners with a mortgage or loan outstanding, and 29.5% were outright owner-occupiers – and 28.9% were renters –14.3% at market price and 14.7% at a reduced rate or free of charge – in 2019<sup>36</sup>. The proportion of market-rate tenants increased by 37% between 2009 and 2019, while the proportion of homeowners fell slightly, by 4% over ten years.

Finland's house price index climbed over the decade in question in line with the EU average. However, the rent index rose even faster – house prices in Finland increased by 18% and rents by 30% between 2009 and 2019.

**HOUSE PRICE TRENDS - FINLAND  
(INDEX: 2015 = 100)**


Source: Eurostat, 2021 [PRC\_HPI\_A] & [PRC\_HICP\_AIND].

This was not the numerical value of prices and rents but an annual average index in relation to the base year 2015 = 100.

Finland was one of the EU28 countries where all the housing exclusion indicators concerned a fairly small proportion of people, with the exception of rent and mortgage arrears – one out of ten poor households was in arrears, making Finland the fifth worst-performing Member State as regards this indicator. The rate of overcrowding rose sharply over the decade in question – one in five poor households were living in overcrowded accommodation, an increase of 62% between 2009 and 2019. 9% of poor single-parent families were living in damp housing, a proportion that more than tripled between 2009 and 2019.

In order to support the most vulnerable households in the face of the pandemic, from 5 October to 31 December 2020, a temporary allowance of EUR 75/month was allocated to those who received basic social welfare (toimeentulotuki) while restrictions were in force between March 2020 and July 2020<sup>37</sup>.

● **Key statistics on housing exclusion and trends between 2009 and 2019<sup>38</sup>**

General population		
Indicator	2019	Evolution 2009-2019 trends
Housing cost overburden rate	Total: 4% Poor: 18.2%	Total: -9.1% Poor: +6.4%
Total cost of housing (€ PPP/month)	Total: €437/month Poor: € 406/month	Total: +5.3% Poor: +17.2%
Mortgage/rent arrears	Total: 4.5% Poor: 10.5%	Total: +4.7% Poor: -5.4%
Overcrowding	Total: 5.5% Poor: 20.7%	Total: +71.9% Poor: +61.7%
Severe housing deprivation	Total: 0.9% Poor: 1.6%	Total: +183.7% Poor: +25.6%
Experiencing difficulty in maintaining adequate household temperature	Total: 1.8% Poor: 4.3%	Total: +38.5% Poor: +22.9%
Young people aged between 15 and 29 years		
Indicator	2019	Evolution 2009-2019 trends
Housing cost overburden rate (16-29 years)	Total: 7.5% Poor: 28.7%	Total: +1.4% Poor: +1.1%
Severe housing deprivation	Total: 1.4% Poor: 1.8%	Total: -12.5% Poor: -47.1%
Overcrowding	Total: 13.8% Poor: 28.6%	Total: +17.9% Poor: +2.5%
Single-parent families		
Indicator	2019	Evolution 2009-2019 trends
Housing costs as a proportion of disposable income	Total: 28% Poor: 41%	Total: -2.4% Poor: +5.9%
Unfit housing	Total: 5.6% Poor: 8.9%	Total: -21.1% Poor: +229.6%

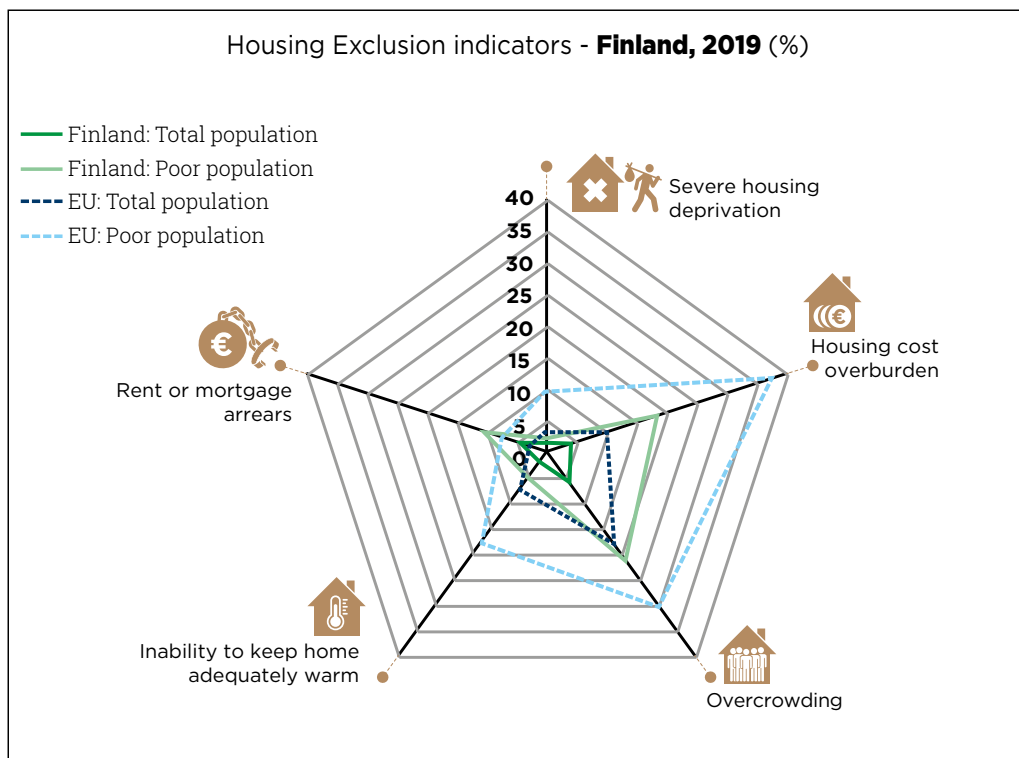




Photo : © Chloé Thôme | Housing Action Day 2021



## EUROPEAN INDEX OF HOUSING EXCLUSION 2021

1

As the UK only left the EU on 31 December 2020, the analysis continues to include the UK until that date.

2

The number of people at risk of poverty (whose equivalised disposable income was below the poverty line) and/or living in serious material deprivation and/or in very low work intensity households: [https://ec.europa.eu/eurostat/fr/web/products-datasets/-/SDG\\_01\\_10](https://ec.europa.eu/eurostat/fr/web/products-datasets/-/SDG_01_10).

3

This is not the numerical value of prices and rents but an annual average index in relation to the base year 2015 = 100.

4

[https://appsso.eurostat.ec.europa.eu/nui/show.do?dataset=ilc\\_lvho01&lang=fr](https://appsso.eurostat.ec.europa.eu/nui/show.do?dataset=ilc_lvho01&lang=fr)

5

<https://housinganywhere.com/rent-index-by-city>

6

*'Madrid y Barcelona disparan su oferta de casas en alquiler y rebajan precios un 7% y 9%', Cincodías – El País Economía*, 13 January 2021, available at: [https://cincodias.elpais.com/cincodias/2021/01/12/economia/1610471186\\_671818.html](https://cincodias.elpais.com/cincodias/2021/01/12/economia/1610471186_671818.html)

7

<https://housinganywhere.com/rent-index-by-city>

8

Housing cost overburden means spending more than 40% of income on housing.

9

This is a purchasing power parity (PPP) calculation, which is a currency conversion rate that expresses the purchasing powers of different currencies in a common unit. This rate expresses the ratio between the quantity of currencies needed in different countries to obtain the same 'basket' of goods and services, in this case those related to housing, as a tenant or owner.

10

Eurofound (2020), 'Living, working and COVID-19', *COVID-19 series*, Publications Office of the European Union, Luxembourg, available at: [https://www.eurofound.europa.eu/sites/default/files/ef\\_publication/field\\_ef\\_document/ef20059en.pdf](https://www.eurofound.europa.eu/sites/default/files/ef_publication/field_ef_document/ef20059en.pdf)

11

A person is considered to be living in an overcrowded household if the household does not have a minimum number of rooms, i.e. one room per household, one room per couple in the household, one room for each single person aged 18 or over, one room for each pair of single persons of the same sex aged 12-17, one room for each single person aged 12-17 not included in the previous category and one room for each pair of children aged under 12.

12

'Poor housing conditions, especially overcrowding, also appear to have exacerbated the health impact of COVID-19'. Brandily, P et al. (2020), 'A Poorly Understood Disease? The Unequal Distribution of Excess Mortality Due to COVID-19 Across French Municipalities'.

13

The occupational groups most at risk of overcrowding are those considered essential to the day-to-day functioning of the country, especially during the pandemic. Cleaning staff (21%), construction workers (20%) and home help staff (18%) are the most common. All these people have two cumulative risks of contamination, one linked to exposure at work and the other due to overcrowding in their homes. EpiCov survey (epidemiology and living conditions) by Inserm, published on 9 October 2020, in Foundation Abbé Pierre (2021), *L'état du mal-logement en France 2021* [Housing exclusion in France 2021], p. 19, available [in French] at: [https://www.fondation-abbé-pierre.fr/documents/pdf/partie\\_1\\_-\\_double\\_peine\\_et\\_bombe\\_a\\_retardement\\_-\\_les\\_mal-loges\\_face\\_au\\_choc\\_du\\_covid.pdf](https://www.fondation-abbé-pierre.fr/documents/pdf/partie_1_-_double_peine_et_bombe_a_retardement_-_les_mal-loges_face_au_choc_du_covid.pdf)

14

National Housing Federation, 'Poor housing causing health problems for nearly a third of Brits during lockdown', 1 July 2020, available at: <https://www.housing.org.uk/news-and-blogs/news/poor-housing-causing-health-problems-for-nearly-a-third-of-brits-during-lockdown/>

15

Eurostat/EUSILC, 2021 - [ilc\_mdes07].

16

[www.energy-poverty.eu](http://www.energy-poverty.eu)

17

See FEANTSA (2020), 'A Renovation Wave for Europe: Energy Efficiency for Whom?', available at: [https://www.feantsa.org/public/user/Resources/News/Statements/FEANTSA\\_Statement\\_Renovation\\_Wave\\_November\\_2020.pdf](https://www.feantsa.org/public/user/Resources/News/Statements/FEANTSA_Statement_Renovation_Wave_November_2020.pdf); Maby C./FEANTSA (2020), 'Renovation: Staying on top of the wave – Avoiding social risks and ensuring the benefits', available at: [https://www.feantsa.org/public/user/Resources/reports/Renovation\\_Wave\\_final\\_report.pdf](https://www.feantsa.org/public/user/Resources/reports/Renovation_Wave_final_report.pdf); and FEANTSA (2021), 'Targeting energy efficiency renovation to improve housing conditions of the most vulnerable', available at: [https://www.feantsa.org/public/user/Resources/reports/Targeting\\_Energy\\_Efficiency\\_Renovation\\_Report.pdf](https://www.feantsa.org/public/user/Resources/reports/Targeting_Energy_Efficiency_Renovation_Report.pdf)

**18**

According to Eurostat's EU-SILC survey, the rate of severe housing deprivation is the percentage of people living in a dwelling that is considered overcrowded and that simultaneously meets one of the criteria for housing deprivation. Housing deprivation is a measure of a lack of amenities and is calculated based on households who occupy a dwelling with a leaking roof, without a bath, shower or an indoor toilet, or that is poorly lit.

**19**

See the last five editions of 'An Overview of Housing Exclusion in Europe' by FEANTSA and the Foundation Abbé Pierre, available at: <https://www.feantsa.org/fr/report/2020/07/23/fifth-overview-of-housing-exclusion-in-europe-2020>

**20**

[https://www.rtbf.be/info/regions/detail\\_plus-de-5300-personnes-sans-abri-et-mal-logees-a-bruxelles-une-augmentation-de-30-par-rapport-a-2018?id=10721007](https://www.rtbf.be/info/regions/detail_plus-de-5300-personnes-sans-abri-et-mal-logees-a-bruxelles-une-augmentation-de-30-par-rapport-a-2018?id=10721007)

**21**

Eurostat, 2019.

**22**

With the exception of evictions justified by a serious and imminent danger to public safety.

**23**

Eurofound, 'Covid-19 EU Policy Watch', available at: [https://static.eurofound.europa.eu/covid19db/cases/BE-2020-11\\_849.html](https://static.eurofound.europa.eu/covid19db/cases/BE-2020-11_849.html)

**24**

Indicators highlighted in yellow are those which were above the EU average and/or where a worsening of the situation was observed.

**25**

See European Social Policy Network (2018), 'The criminalisation of rough sleeping in Hungary', ESPN Flash Report 2018/62; and FEANTSA (2018), 'FEANTSA and its members strongly denounce the proposed amendments to the Hungarian Constitution which will forbid living in a public space', available at: [https://www.feantsa.org/download/feantsa-position\\_hungary6707753692182540493.pdf](https://www.feantsa.org/download/feantsa-position_hungary6707753692182540493.pdf)

**26**

Eurostat, 2019.

**27**

Eurofound, Covid-19 EU Policy Watch, available at: [https://static.eurofound.europa.eu/covid19db/cases/HU-2020-12\\_650.html](https://static.eurofound.europa.eu/covid19db/cases/HU-2020-12_650.html)

**28**

Indicators highlighted in yellow are those which were above the EU average and/or where a worsening of the situation was observed.

**29**

<https://osp.stat.gov.it/>

**30**

'Lithuania's Roma struggle to find new homes after mass eviction', Al Jazeera, 14 December 2020, available at: <https://www.aljazeera.com/features/2020/12/14/lithuanias-roma-struggle-to-find-new-homes-after-city-eviction>

**31**

Eurostat, 2019.

**32**

Eurofound, 'Covid-19 EU Policy Watch', available at: [https://static.eurofound.europa.eu/covid19db/cases/LT-2020-12\\_368.html](https://static.eurofound.europa.eu/covid19db/cases/LT-2020-12_368.html)

**33**

*Ibid*, available at: [https://static.eurofound.europa.eu/covid19db/cases/LT-2020-21\\_919.html](https://static.eurofound.europa.eu/covid19db/cases/LT-2020-21_919.html)

**34**

Indicators highlighted in yellow are those which were above the EU average and/or where a worsening of the situation was observed.

**35**

Annual national survey by ARA: [https://www.ara.fi/fi/FI/Tietopankki/Tilastot\\_ja\\_selvitykset/Asunnottomuus/Asunnottomat\\_2020/59753](https://www.ara.fi/fi/FI/Tietopankki/Tilastot_ja_selvitykset/Asunnottomuus/Asunnottomat_2020/59753)

**36**

Eurostat, 2019.

**37**

Eurofound, 'Covid-19 EU Policy Watch', available at: [https://static.eurofound.europa.eu/covid19db/cases/FI-2020-41\\_1237.html](https://static.eurofound.europa.eu/covid19db/cases/FI-2020-41_1237.html)

**38**

Indicators highlighted in yellow are those which were above the EU average and/or where a worsening of the situation was observed.



120

A close-up portrait of a young woman with light brown hair and numerous freckles, looking directly at the camera with a neutral expression. The background is dark and out of focus.

# CHAP. 4

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# LEGAL DEVELOPMENTS

## RENT REGULATION IN THE EUROPEAN UNION

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121

The sharp rise in rents in the private sector, particularly in cities with a strained rental market, is increasingly affecting European citizens who are having to pay more for housing. Across the European Union, about one third of the population is housed in private rental accommodation. In 2019, one in ten households spent more than 40% of their income on housing. Poor households are eight times more likely to be overburdened by housing costs (37.1% of them in 2019), than non-poor households (4.6%). The increasing disparity between rent and the decrease in household incomes is pushing public authorities to regulate the rental market in order to ensure access to affordable housing for all. Increasingly used across the EU, rent controls are becoming a key measure when the property market or social housing stock are unable to meet the needs of low-income and middle-class households.

## LEGAL DEVELOPMENTS

### RENT REGULATIONS IN THE EUROPEAN UNION

*Affordability* is a key component of the right to housing. According to General Comment No. 4, which interprets Article 11(1) of the International Covenant on Economic, Social and Cultural Rights,<sup>1</sup> housing costs should be at a level that does not threaten or compromise people's other basic needs. States must therefore ensure that housing costs are not disproportionate to income levels.

Governments have a wide range of measures at their disposal to remedy market failures, including direct public expenditure, provision of subsidies or tax benefits and regulation of certain aspects of the rental relationship, such as rent prices.

Tenancy law is the responsibility of the Member States, which define and implement diverse national policies reflecting different models of social protection. The Tenancy Law and Housing Policy in Multi-Level Europe (Tenlaw) project is the first large-scale comparative study of tenancy law in the EU and its relationship to housing policy. It has prompted numerous reports and analyses of the potential future role of the EU in housing and tenancy law.<sup>2</sup>

The regulation of residential leases reflects an ongoing quest to strike a balance between landlords' rights to ownership and tenants' rights to housing. Governments are concerned that if landlords feel they are not benefiting sufficiently, they will decide not to rent out their properties at all or will consider other options like short-term rentals, lucrative alternatives that are not compatible with the need for secure and affordable housing. Rent regulation therefore has a dual purpose – preserving the supply of affordable housing and ensuring security for occupants. Controlling rent hikes helps to avoid compromising occupants' budgets and to limit evictions.

The right to property does not prevent controlling rents in principle. In the first instance, this

right has undergone significant changes over the last century.<sup>3</sup> Nicolas Bernard, professor of law at the Université Saint-Louis in Brussels, explains how the social function of property rights has been enshrined in the constitutions of various EU countries. In the Italian Constitution, the law *'prescribes [property's] limitations, in order to ensure its social function and to make it accessible to all'*. In the German Basic Law, 'its use shall also serve the public good'. In the Spanish Constitution, the right to private property and to inheritance is recognised. The content of these rights shall be determined by the social function which they fulfil, *'in accordance with the law'*; finally, the Irish Constitution states that *'the exercise of the [property] rights [...] ought, in civil society, to be regulated by the principles of social justice'*.<sup>4</sup> Nicolas Bernard demonstrates how the various elements of property law, *fructus, abus and usus*<sup>5</sup> have all been constrained to guarantee this social function. It is therefore the *fructus*, the power to make a profit from the property by collecting rent, that is limited in the case of rent controls.

Increasing numbers of people are denouncing the 'financialisation' of housing as an obstacle to the realisation of the right to housing. As housing is a basic necessity, it should not be subject to speculation, either for sale or rent. It is possible that the economic activity of investment and vulture funds is having a structural effect on rent increases due to the large number of dwellings they hold in their portfolios.

The European Convention on Human Rights (ECHR) and its Protocols do not guarantee a right to shelter or housing. In respect of Article 1 of Protocol No. 1, the ECHR has ruled in a number of cases that involve striking a balance between the respective rights of landlords and tenants under domestic law, guarantee a fair trial for both parties, ensure security of tenure for tenants, non-discrimination, etc.<sup>6</sup>



**LEGAL DEVELOPMENTS****RENT REGULATIONS IN THE EUROPEAN UNION**

In *James and Others v. the United Kingdom*<sup>7</sup> the ECHR ruled on the balancing of landlords' and tenants' rights. It found that the '*margin of appreciation available to the legislature in implementing social and economic policies should be a wide one*' and respected the legislature's judgement as to what is in the '*public interest*'.<sup>8</sup>

Similarly, in *Mellacher and Others v. Austria*<sup>9</sup> the ECHR recognised that the legislature had a wide margin of appreciation and action in relation to a matter of public interest, such as home ownership. It held that the Austrian legislature could reasonably consider that social justice considerations required a reduction in rents and that despite their amount, the rent reductions imposed by the law did not necessarily place an excessive burden on landlords.<sup>10</sup>

ECHR case law is therefore not opposed to market regulation and rent controls, but it has ruled on the need to strike a balance between the public interest and the rights of the landlord. Article 1 of Protocol 1 of ECHR case law often refers to the concept of a '*fair and adequate rent*' in this regard:

- In *Aquilina v. Malta* (No. 40246/18), the ECHR held that the landlord was entitled to receive a fair rent for his property. It unanimously concluded that the Maltese State had violated Article 1 of Protocol No. 1 by failing to strike the requisite fair balance between the general interest of the community and the fundamental rights of the landlord.<sup>11</sup>
- In *Urbárska Obec Trenčianske Biskupice v. Slovakia* (No. 74258/01), the applicant was an association of landowners in Trenčín, Slovakia. In its judgement, the ECHR concluded that there had been a violation of Article 1 of Protocol No. 1 due to the compulsory letting of their property at a rent which was below the applicable property tax for which they were

liable. The legal provisions in question resulted in disproportionate control of the applicant's property.<sup>12</sup>

While housing remains primarily a State responsibility, municipalities are playing an increasingly key role in this area. The right to adequate housing cannot be effectively implemented without the full involvement of local governments. Furthermore, different aspects of EU law and policy affect tenancy law significantly, even indirectly. These include tenants' rights as consumers, EU non-discrimination law, housing quality as a critical social issue in the EU being inextricably linked to the need for an energy transition to mitigate climate change, or the fight against homelessness and housing exclusion being closely linked to combating poverty.

Some European cities like Barcelona and Berlin have become pioneers in seeking regulations additional to national legislation locally. The conflict between more business-friendly single market regulations and the rights of municipalities to regulate in the public interest is growing as cities become increasingly ambitious and proactive problem-solvers when tackling the shortage of affordable housing.<sup>13</sup>

The European Commission's DG Grow, which governs EU policies on the single market, industry, entrepreneurship and small businesses, has repeatedly clashed with cities trying to restrict the expansion of Airbnb and other short-term rental platforms in order to avoid rising rents. The cities' claims are based on the fact that the 2000 e-Commerce Directive does not take into account the impact of these platforms on local markets. As a result, they are calling for better data sharing, reporting of ads to the authorities and compliance with local regulations.<sup>14</sup> The Court of Justice of the EU has recognised that '*combating the long-term rental housing shortage constitutes an overriding reason in the public interest capable of justifying [regulation]*'.<sup>15</sup>



**HOW ARE RENTS CONTROLLED  
IN EUROPE?**

At present, different methods of regulation coexist in most European countries, such as freedom of determination of rents, rent capping or actual rent controls, which impose a minimum and a maximum rent. The rent control systems in place, as well as the contexts and issues,

vary from country to country. Some countries have a long tradition of rent regulation, such as the Nordic countries, which have consolidated systems. Others have taken positive steps, such as Germany and France since 2015. Others still, such as Spain, seek to encourage the private rental sector in the face of the near absence of social housing.

**1. GERMANY  
A UNIQUE MODEL**

Germany has the highest percentage of private sector tenants in the EU at 55% in a country where tenants' associations traditionally play a key role. Open-ended leases and strong protection of renters make the German model a unique one.

The German law on residential leases is contained in the German Civil Code (*BGB*).<sup>16</sup> It provides for three mechanisms for rent adjustments (Section 557 *BGB*). These are the agreed rent adjustment (*Staffelmiete*), the rent adjustment based on the consumer price index (*Indexmiete*) or the rent adjustment based on how comparable rents are increasing or decreasing on the market (*Vergleichsmiete*). In the first two cases, clauses are provided for in the lease. The latter is a default mechanism where none of the previous mechanisms have been agreed.<sup>17</sup>

To determine the reference rent, cities have a specific mechanism called the *Mietspiegel* which has existed since the 1970s. This 'rent mirror' serves as a reference for **updating existing leases with**

**new rental amounts** and publishes the average rental prices in the various districts of a city. For example, Berlin's rent index is published every two years by the Senate Department for Urban Development.<sup>18</sup>

As a rule, the courts consider the '*Mietspiegel*' the best reference for rents. Nevertheless, in 2019, the Berlin letting company Gehag<sup>19</sup> took one of its tenants to court to enforce a contentious rent increase by challenging the validity of the city's 2015 rent index.<sup>20</sup> The regional court ruled that this index was not an appropriate basis for defining the local comparative rent. According to the court-appointed expert, the index was not established according to accepted scientific principles. The tenants were consequently ordered to accept the rent increase requested by their landlord. As a result of this decision, the Senate Department for Urban Development changed its methodology for compiling Berlin's rent index in 2017, in order to avoid further challenges.<sup>21</sup>

## The 2015 Federal Law

Berlin's Rent Control Act (*Mietpreisbremse*),<sup>22</sup> intended to curb rent increases, came into force on 1 June 2015. The act allows local entities to cap **rents for new tenancies**. The act, amending the provisions of tenancy law, in particular Section 556d of the German Civil Code, stipulates that in districts with a 'strained' housing market, the rent at the start of a tenancy may not exceed the local comparative rent by more than **10%**. The average local rent can be defined according to the rent index (*Mietspiegel*) referred to above. Where there is none, comparative rent databases from landlords' and tenants' associations and comparable statistical surveys of local rents may be used.

This law applies to leases in areas where the supply of affordable housing is particularly tight. These zones are defined by governments by ordinance for a period of five years. On 19 May 2020, a new ordinance extended the application of the act until 31 May 2025 inclusive.

In 2019, after the limited effectiveness of the scheme was noted, several new features were introduced, including an obligation for the landlord to provide information in all cases where a rent 10% higher than the local comparative rent is charged.<sup>23</sup> The landlord must inform the tenant in writing of the exceptional circumstances that are being claimed, i.e. the amount of the rent for the **previous tenancy**, **renovation** works carried out in the last three years, whether this is the first tenancy after **major renovation works** or if it is a **new apartment**. After this reform, only 8% of the renovation costs can be passed on to the tenant. Finally, the increase in rents is capped at EUR 3 per square metre of living space within six years.

If the landlord does not provide the required information in accordance with the legal provisions, the tenant may at any time contest the excessive rent and claim the difference between the legitimate rent and the rent actually paid when the next instalment is due, and may actively file a claim before the courts. These changes only apply to contracts concluded after 1 January 2019.

Berlin's regional court referred the question of whether Sections 556 d.1 and 2 of the German Civil Code were incompatible with the general guarantee of the right to equality and the requirements for the adoption of an ordinance according to Article 80.1 of the German Basic Law before the Federal Constitutional Court. In a decision issued on 18 July 2019, the court rejected the application and affirmed that rent regulations, as provided for in Section 556d.1 of the German Civil Code, do not violate the guarantee of private property, freedom of contract and the general guarantee of the right to equality. In particular, the court considered the action on the right of ownership to be proportionate. It is in the public interest to prevent the displacement of economically weaker sections of the population from zones with a high demand for residential housing. Therefore, rent capping is necessary – there are no other means available that are certain to be as effective in the short term.<sup>24</sup>

Furthermore, the legislature has struck a fair balance between the legitimate interests of the landlords and the public good. The legislature can change property provisions even if this has negative consequences for landlords. The promise of private property does not protect expectations of earning the highest possible rental income with the scheme ensuring that rent ceilings are not stricter than necessary. The federal legislature is entitled to assume that the federal state governments are better placed to assess whether the housing market is under pressure. The governments of Germany's federal states are legally obliged to

carry out thorough assessments, meaning that if they unlawfully issue an ordinance defining strained housing markets, landlords can challenge this in the administrative courts. Limiting rent capping to strained housing markets ensures that it is applied in zones where the interests of potential tenants require particular protection.<sup>25</sup>

### Coexistence of federal and regional rent regulation

While rent regulation is a national responsibility, housing is a regional one. For example, a complementary scheme on rent caps was introduced in Berlin on 11 February 2020 (*MietenWoG Bln*).<sup>26</sup> Rents are required to be in line with regional and federal caps.

This new Berlin law, also known as the 'rent cap', establishes a general limit on rental prices for five years that freezes rents at their 18 June 2019 level. For leases concluded after this reference day, the maximum amount that can be charged is the previous rent for the same apartment or the official upper rent limit, if it is lower. Rent increases for existing leases are consequently prohibited until 31 December 2021 for all private housing. However, there is an exception in the case of renovation works,<sup>27</sup> which are limited to an energy upgrade to the building, removing obstacles and facilitating access to the apartment. The rent increase is then capped at a maximum of EUR 1/m<sup>2</sup> per month.

Introduced on 22 November 2020, this regulation offers tenants the possibility of applying for a rent reduction in cases of 'excessive rent'. A rent is considered 'excessive' if it exceeds the rent cap by more than 20%. Berlin landlords are formally obliged to notify tenants of a reduction of excessive rent.

Despite criticism and opposition from landlords and real estate agents, the results of the implementation of the measures in Germany are positive, especially in large cities which seen rents stabilise.

On April 15th, 2021, the Federal Constitutional Court<sup>28</sup> held that the Act Governing the Rent Cap for Residential Premises in Berlin is incompatible with the Basic Law and thus void.

Since the fall of the Berlin Wall, large private landlords have owned a large proportion of Berlin's rental properties, with three companies, Deutsche Wohnen, Vonovia and Akelius, owning more than 200,000 homes in the city.<sup>29</sup> Since the introduction of a rent cap system, the business model adopted by some large landlords that involves renovating apartments and renting them out at higher rents has become less attractive. In this regard, Akelius is reportedly preparing to sell thousands of apartments in Berlin and Hamburg.<sup>30</sup> Unfortunately, on April 15, 2021, the German Constitutional Court ruled that this measure was unconstitutional, ruling that the legislation in this area fell exclusively to the federal state.

The 'Expropriate Deutsche Wohnen & Co' initiative, launched in April 2020, aims to bring buildings owned by large landlords back under public control. It is an attempt to reverse the privatisation of public housing in Berlin over the last 20 years, which is said to be responsible for both the surge in large private developers and the increase in rents. The initiative and its campaign are led by Mietenvolksentscheid, Kotti & Co, various tenants' initiatives, Deutsche Wohnen tenants, the left-wing organisation Interventionistische Linke and members of various political parties, among others. Together, they have launched a petition for a referendum calling for the expropriation and return the housing stock of Deutsche Wohnen and other for-profit publicly traded companies to public management.<sup>31</sup>

## 2. RENT CONTROLS IN FRANCE<sup>32</sup>

In principle, landlords in France have the freedom to set rents when letting properties. However, in housing markets that are 'strained', there is a **rent control** mechanism, i.e. the increase is consequently restricted in the event of a change of tenant or renewal of the lease.

Introduced in 2012, a decree issued each year prohibited rent increases above the rent reference index (IRL) in 28 zones with a strained housing market when re-letting a property or renewing a lease, except in cases of major renovation works or manifestly undervalued rents.

In 2014, however, the ALUR Law introduced another rent control system, based on values recorded locally. In urban districts with strained housing markets and approved observatories, the Prefect had to set reference rents per square metre each year for each housing category and geographical area. Dwellings put up for rent could not exceed the median rent known as the upper reference rent by more than 20%, unless a 'rent supplement' could be justified by characteristics specific to the home. In the event of a dispute, the tenant or landlord could refer the matter to the local conciliation commission, and subsequently to a judge if no agreement was reached.

Several studies showed signs of rents evening out following the introduction of these two schemes. According to the Greater Paris Rental Observatory (OLAP), the stabilising of rents observed in 2016 was due to the almost zero variation in the IRL in 2016 and the regulation of rents for re-lets in the Paris area. It was also evidence of the effect of the rent regulation orders resulting from the ALUR Law since 1 August 2015.<sup>33</sup> According to the OLAP, the share of rents above the Parisian rent caps decreased from 26% in 2015 to 23% in 2016 and

21% in 2017. Rent supplements dropped from EUR 186 in 2015 to EUR 165 in 2016 and EUR 134 in 2017.

Nevertheless, the courts overturned the rent control decrees in Lille in October 2017 and in Paris the following month. In both cases, the administrative courts grounded their decisions in the fact that rent control was not supposed to affect just one municipality and had to be applied to all Lille and Paris regions. This end to rent controls caused all indicators to rise again, with rent payments exceeding the agreed level increasing in 2018 according to OLAP estimates.

Faced with these legal uncertainties, the ELAN Law of 23 November 2018 repeals the articles of the ALUR law relating to rent controls and provides for the implementation of a similar system, but on an experimental basis for five years in strained housing zones, on the basis of proposals from willing municipalities. These include competent public establishments for inter-communal cooperation (EPCIs), the City of Paris, and local and regional government agencies of Greater Paris as well as the Lyon and Aix-Marseille metropolitan zones (EPTs) on all or part of the areas in their remit. In case of non-compliance with the rent caps, the law provides for an obligation for landlords to ensure the lease complies and to reimburse any overpayments to tenants, as well as an administrative fine.

This new scheme came into force in Paris on 1 July 2019, while eight EPCIs asked the French Ministry of Housing if they could experiment with rent control, on all or part of their territory, within the timeframe set out in the ELAN law. These are three Parisian EPTs including Plaine Commune, Grand Orly Seine Bièvre for 11 of its 24 communes, and Est Ensemble, as well as Grigny (not selected),

Bordeaux, Grenoble and Montpellier. Lyon and Villeurbanne also submitted a joint application.

In Paris, 95 referrals have been recorded since the system was reintroduced on 1 July 2019. Out of 85 requests deemed admissible, 32 resulted in a favourable outcome for the tenant, two led to fines and 16 led to conciliation between tenant and landlord. The remaining 35 referrals are still under investigation. The ELAN law also introduced the possibility of imposing administrative fines of up to EUR 5,000 on reluctant landlords who refuse to lower the rent and reimburse the tenant. Since August 2020, five fines ranging from EUR 300 to EUR 1,090 have been issued in Paris.

In order to analyse the trends in private sector rents, local observatories are gradually being set up throughout the country. In total, 33 observatories currently cover some fifty urban zones, a

third of the French population and half of private rents. The data are collected according to identical methods, validated by the network's scientific committee and processed by France's national agency for housing information (ANIL) and the OLAP in order to streamline them nationally.

The CLCV (French association on consumption, housing and living environment) researched 1,000 Parisian property ads from ten websites for different sized accommodation (ranging from one to four rooms and more), furnished (29%) or unfurnished (71%), listed by both private individuals and professionals. They found 40% of ads to be non-compliant.<sup>34</sup> Private sector rents barely rose above inflation in 2019 in the Paris metropolitan area<sup>35</sup> while rent controls in Paris in the second half of 2019 had a real but limited mitigating effect.<sup>36</sup>

### 3. THE COLLECTIVE BARGAINING SYSTEM IN SWEDEN

Sweden is one of the Nordic countries where tenancies are open-ended, with the 1970 Tenancy Act, contained in the country's Land Code (Chapter 12) stating that a tenancy under ordinary law is open-ended 'until further notice'.

The existence of various rent control schemes has been a feature of the Swedish rental market since 1942 when the first rent regulation law was passed. As the 1942 law was gradually repealed, a paradigm shift occurred. The 1968 reform saw change in several respects, notably by implemen-

ting a system of 'utility value', and secondly, by ensuring security of tenure for tenants.

In Sweden, all residential leases are subject to regulations aimed at establishing 'fair rents'. Rents are to be determined by a 'utility value' (*bruksvärde*). In 1974, a link was established between the system of 'utility value' and general rent levels. In order to 'guarantee fair rent levels', the courts had to compare the rents of comparable public housing with a rent considered 'fair' if it was comparable to those charged

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by social housing providers. This created a 'rent cap', protecting tenants while limiting rent increases in the private sector. The rent control role of municipality housing corporations lasted from 1974 to 2011.<sup>37</sup>

The changes in 2011 resulted in the abolition of the role of the municipal companies. This reform was preceded by a joint claim brought before the European Commission in 2005 by the Swedish Property Federation and the European Property Federation asserting that Swedish housing policy was in breach of EU legislation regarding state subsidies and competition. Following the 2011 legislative reforms, the Swedish Property Federation withdrew its complaint.

From 2011 onwards, when determining equity under systems of utility value, reference is made to rents negotiated collectively.<sup>38</sup> The current Swedish tenancy legislation is the result of the interplay between collective bargaining and mandatory regulations.<sup>39</sup>

As far as collective bargaining is concerned, the legislation recognises several tenants' unions, but in reality, there is only one main union – the Swedish Union of Tenants – which negotiates 90% of rents. The union also provides legal services to its members and provides representation in legal forums such as rent tribunals, district courts and appeal courts. Tenants' unions collectively negotiate rents with full discretion.

Negotiations on lease conditions take place between a tenants' union on the one hand and different categories of landlords on the other. Landlords can be broken down into two key groups – municipal housing companies, organised mainly by Public Housing Sweden and private landlords, organised by the Swedish Property Federation.

Collective bargaining on rental conditions between the tenants' unions and landlords is district-based. A district is generally defined as

a municipality with larger municipalities sometimes comprising several districts. Almost all buildings with more than two residential units are included in the collective bargaining system, whose impact on the rental housing market is therefore significant.

The landlord and the tenants' union conclude **a formal agreement** (*förhandlingsordning*) while **an ordinary tenancy agreement** is concluded between the landlord and tenant. However, the rental agreement includes a negotiation clause which obliges the tenant to pay the rent agreed by the landlord and the tenants' union. This means that when a negotiation is concluded, the different rent levels can easily be adjusted for tenants who have a clause in their tenancy agreement.<sup>40</sup>

If a landlord has concluded a negotiation agreement with the Swedish Union of Tenants, he or she must negotiate the rent review, terms and conditions of accommodation with the union. The landlord must send the union written notice of the requested changes. Then the landlord and the trade union negotiate the conditions that should apply. If no agreement is reached, an application must be made to the court responsible for regulating rents. A tenant is bound by the new rent or negotiated term if there is a negotiation clause in the lease. Tenants are not entitled to enter into an agreement on this matter, but they can apply to the rent tribunal for an amendment to the lease. A landlord without an agreement with the union must negotiate the rent with each tenant individually. First, the landlord informs the other party of the proposed new conditions, but if agreement cannot be reached, he or she has the right to appeal to the regional rent tribunal.

Both tenants and landlords are entitled to judicial review of the rent by the competent courts. This legal procedure is a last resort and used in less than 5% of tenancies. The freedom of the court

to determine rents discourages landlords from setting exorbitant rents. Rent tribunals are not ordinary courts but rather hybrid bodies charged with monitoring whether or not rents are fair.

A rent tribunal can rule on whether an apartment is fairly priced in relation to other apartments. In this case, a comparison is made with apartments where the rent has been determined following

negotiation between the landlord and the local tenants' association. However, the rent tribunal cannot decide whether rents are generally reasonable in a particular district or not. The courts therefore play an important role in protecting tenants' rights with tenants in Sweden having the benefit of an extensive rental safety net.

## 4. DENMARK A COMPLEX SYSTEM OF RENT CONTROLS

In Denmark, a country where 20% of housing is publicly managed, the rental market is also subject to controls to ensure a fair cost of living for all.

In the case of a private lease, the rent is determined in accordance with the provisions of both Denmark's **Rent Act**<sup>41</sup> and the **Housing Regulation Act**.<sup>42</sup>

The rules according to which the rent is set depend primarily on the year the property was built. For private dwellings built after 1991, the landlord and tenant can freely agree on the rent. For dwellings built before 1991, however, a number of rules apply, and the determination of the rent depends on whether or not the housing regulations of the municipality in which the property is located apply. There are regulated and unregulated municipalities.<sup>43</sup>

In municipalities that are not regulated and where the country's Housing Regulation Act does not apply, the rent is determined according to the rules of Denmark's Rent Act concerning *'the value*

*of the rented property'*. This means that the rent must be set in relation to the rents of similar rental residences in the region.<sup>44</sup>

That said, the vast majority of municipalities in Denmark are regulated. In regulated municipalities, which are subject to both Denmark's Housing Regulation Act and the Rent Act, rents are generally set according to *'cost-specified rent'*. This type of rent is generally the lowest of the rent categories. The rent is based on the running costs of the property and a specified yield on the value of the property as well as any improvements. The rules are set out in Articles 5 to 9 of the country's Housing Regulation Act.

Once the ownership and tenancy category has been established, the specific rent level can be determined.

There are five main types of rent increases, including increases to cover the property's operating costs, increases to meet the value of the rented property if the current rent is significantly lower,

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increases to comply with the net price index, increases to carry out refurbishments, and lastly, if the landlord and tenant agree on an increase. In the case of refurbishments, a number of conditions must be met before a landlord can make improvements to the property and increase the rent. These are set out below.

- The increase in rent must not exceed the increase in value of the leased property (the detailed calculation varies according to the rules governing the property).
- The representative body of tenants for the tenancy must be consulted before the refurbishment works can commence.
- The tenant must be given written notice, setting out the reason for the rent rise, the calculation of the increased amount and information on how to object.
- Notice of a rent increase resulting from improvements must be given at least three months in advance, but not prior to the date of the works being carried out.

The rent control board (*Huslejenævnet*) is a body for settling disputes between a landlord and a tenant. The board is a panel of three experts made up of the chair (a lawyer) and two others who have expertise in rental matters. The aim of the board is to resolve disputes and differences between landlords and tenants regarding the rent for private accommodation. A board exists for each municipality.

The board usually addresses complaints from tenants, but landlords also have the right to lodge a complaint. However, many tenants do not make complaints due to fear of termination even if the tenancy does not comply with the law or the lease. These fears are common but misplaced – as tenancy law protects the tenant from arbitrary termination of the lease. Accordingly, the landlord cannot dismiss the tenant on the grounds that he or she has referred the matter to the board.

If the board cannot help or if the decision is not satisfactory, the tenant or landlord can appeal to the district court.



# 5. INDICATIVE OR CONTROLLED RENTS IN THE BRUSSELS REGION

In Brussels, less than 10% of the housing stock is social and there is enormous pressure on the rental market. It is increasingly difficult for low- and modest-income households to secure appropriate and affordable housing.

In 2017, the Brussels government introduced **an indicative rent** reference grid with the reform of the region's existing tenancy law. Officially, the purpose of these reference rents is twofold - they serve as a guide for landlords and tenants, but they also define the mandatory rent cap for tenants claiming rent allowance. The rent allowance for applicants on social housing lists is a regional financial aid which aims to cover part of such tenants' rental payments.

The content of the indicative rent grid is defined by Art. 225 of the Brussels-Capital Region Ordinance of 27 July 2017 on the regionalisation of residential leases<sup>45</sup> and the Implementing Order of 19 October 2017.<sup>46</sup>

Since 1 January 2018, Brussels residents can visit the website [www.loyers.brussels](http://www.loyers.brussels) to find out the **rent** range for their home. These reference rents are provided as a guide only and are not binding on landlords.

The calculation of the reference rent is based on **the median rents** compiled in surveys conducted by the Brussels rent observatory, a total sample of 8,400 dwellings intended to be representative of all rents on the Brussels market. The grid is expected to be revised annually on the basis of more recent surveys. The reference rents are calculated according to seven criteria that have a decisive influence on the level of rents, including the type of dwelling, the number of rooms, the surface area, the year of construction, the

district in which it is located,<sup>47</sup> the presence or absence of certain elements of the dwelling and the energy performance rating of the building (PEB). The Brussels government has chosen not to publish the median rent, but rather an 'indicative range', i.e. a minimum reference rent (median rent -10%) and a maximum reference rent (median rent +10%).

According to an analysis in 2019 by the Rassemblement Bruxellois pour le Droit à l'Habitat (RBDH), a federation of non-profit organisations, almost 70% of actual rents are above the threshold of the maximum reference rent. Some 17.73% of actual rents are in fact within the indicative range and 12.37% are below the minimum indicative rent. In city centre districts, the proportion of dwellings above the maximum target rent is even higher at 78%. The RBDH considers that 'the reference grid is based on current, very high rents, meaning it is unserviceable'. It is therefore calling for a grid with lower ceilings than the current rents.<sup>48</sup>

In February 2021, the Brussels parliamentary majority reached an agreement on an ordinance to combat abusive rents (above the reference grid or abnormally high) and to create a joint rental commission. The joint landlord-tenant commission will be able to assess whether the rent is unfair or not and will act as a mediator. If no agreement is reached, a court has to rule.<sup>49</sup>

# 6. CATALONIA'S NEW RENT CONTROL SYSTEM

Since the 2008 crisis, Spain's private rental market has been key to facilitating access to housing for low-income households facing a lack of social housing and the inability to access mortgage loans. Private tenants have seen the burden of housing costs rise sharply in cities, especially in major hubs like Madrid and Barcelona.

Spanish tenancy law does not recognise open-ended tenancies. Spanish rental law was amended in 2019 to extend the maximum lease period from three to five years.<sup>50</sup>

For leases signed after 19 March 2019, annual rent reviews must follow the consumer price index (CPI). The law provides for the creation of a 'system of rental price reference indices for dwellings' which aims to furnish information that helps landlords and tenants to agree a balanced rent that is proportionate to the market reality. However, the system does not set limits on the rental price.<sup>51</sup>

Catalonia was the first region in Spain to introduce a rent control law for residential leases in September 2020,<sup>52</sup> inspired by rent control regulations in Germany and France.<sup>53</sup> Law 11/2020 introduces a regime that aims to contain rents by establishing a reference price for tenancies.<sup>54</sup>

The preamble states that rent control is compatible with the right to property as enshrined in Article 33 of the Spanish Constitution and that it constitutes an adequate measure to ensure the right to housing – protected by Article 47 of the Constitution – is guaranteed in accordance with constitutional case law.<sup>55</sup>

When a dwelling is intended as the tenant's permanent residence and the property is located in a zone defined as having a strained housing market,

the law prohibits setting a rent that exceeds the average range of the Catalan reference index<sup>56</sup> (Art. 7 of Law 11/2020) for **residential leases concluded on or after 22 September 2020**.

The reference price for residential leases is calculated by multiplying the rental price reference index by the square metres comprising the dwelling's living space and must be expressed in the contract in euros per square metre. An increase of up to 5% can be applied when the dwelling features particular characteristics and when specific refurbishment works have been carried out in the year before the lease was formalised (Art. 7 of Law 11/2020)<sup>57</sup>.

The rent control scheme is relaxed in rental contracts for new dwellings and following major renovation works. In this case, a rent increase may be agreed between the parties on the basis of the reference index of rents for dwellings with similar characteristics. This rule applies for the first five years since the construction of the building was finished.<sup>58</sup>

If the rent is too high, it has to be reduced and include statutory interest of three percentage points (Art. 12). There are also severe penalties for non-compliance of up to EUR 90,000 (Art. 14 and 15).

Zones with a strained housing market are towns or districts that are particularly threatened by a shortage of affordable rental housing. It is up to the Catalan government – which is responsible for housing – to determine where these zones are. This competence can also be exercised by Barcelona City Council and Barcelona Metropolitan Council for the districts they oversee. However, the duration of the scheme

may not exceed five years from its publication in the Official Gazette of the Generalitat of Catalonia. By way of exception, in response to the need for an urgent solution to the housing market situation, municipalities in which the reference indices have increased by more than 20% between 2014 and 2019 are automatically considered to be under pressure, as is the case for the Barcelona metropolitan area. But this is only a temporary measure lasting up to one year.

The adoption of this law provoked a debate on its potential unconstitutionality<sup>59</sup>. At the request of the opposition parliamentary groups, the Catalan Council of Statutory Guarantees published a report in which it judged the proposed law unconstitutional, considering that certain issues fell within the competence of the central government, which has the right to challenge the law in Spain's constitutional court<sup>60</sup>.

The functioning of the mechanism in Catalonia cannot be assessed at this stage as rent controls have only applied there from October 2020. In any case, the law has aroused much interest in other regions.

Spain's coalition government had put forward various proposals to regulate abusive rent increases nationally. Firstly, in the governmental agreement on the 2019 budget and secondly, in the progressive alliance agreement to form a government signed on 30 December 2019<sup>61</sup>. These proposals have not materialised, and the socialist government has shown its preference for tax incentives to reduce rents<sup>62</sup>. Members of the coalition government accept that public authorities have a core responsibility for rent control, but there is little agreement on the measures to be taken.

In Spain, Blackstone has become the largest landlord on the private housing market with more than 50,000 units since the 2008 financial crisis.<sup>63</sup> In July 2020, the Madrid Tenants' Association filed its first class action against 'unfair clauses' in rental contracts. Blackstone was trying to circumvent limitations on rent increases, forcing tenants to pay extras such as communal charges, property tax or compulsory home insurance.

# CONCLUSIONS

The rationale for rent control systems across the EU is anchored in the law and in the need to impose conditions and restrictions on the right to property in order to fulfil the social function of housing. Accordingly, rent controls are becoming a key short-term measure, in conjunction with other public policy instruments. International and European human rights law has established that the full guarantee of the right to housing is not compatible with a deregulated system in which the state delegates its responsibility to private markets without the necessary safeguards.

Despite critics of rent controls and regulation, some countries are taking measures into their own hands in the wake of the pandemic. The **Netherlands** has introduced rent controls on the private market for the first time. The new bill establishes that rents may not increase by more than 1% plus inflation over the next three years. It concerns rents above EUR 750 per month and

will be used to relieve households of additional expenses during the pandemic. The measure affects 560,000 households.

In **France**, the success of the first scheme adopted in 2014 by the ALUR Law and applied in Paris between 2015 and 2017 was evident. According to the OLAP, the measure had achieved the objective sought by the public authorities insofar as it had stabilised prices, which had risen by 50% from 2005 to 2015.<sup>64</sup>

In **Germany**, rent increases have slowed down since 2019, after years of hikes. This decline became more pronounced from the second half of 2020. Last year, rents for rentals and renewed tenancies rose by an average of 3.1% net in Germany, i.e. one percentage point less than in 2019.<sup>65</sup>

The application of rent control measures appears encouraging in countries where renting has traditionally been better protected, e.g. Germany and France. The adoption of new regulations

in other countries, such as Spain, e.g. Catalonia, is too recent and it will take several more years to see the results of this third generation of rent control systems.

Nevertheless, market intervention continues to be constrained by ideological considerations. Although the pandemic has legitimised public action on a large scale, measures are still modest. More decisive action is required to ensure an adequate supply of housing and allowances for low-income households.

Against the backdrop of the pandemic, measures such as the extension of the moratorium on evictions across the EU have been indispensable, but only structural reforms on the prevention of evictions as well as on access to the private rental market through a universal rent guarantee will make it possible to avoid a major housing market crisis. Good practices exist, such as the freeing up of private stock for social housing to help regulate rents and accommodate some low-income households.

In addition, numerous measures need to be taken to raise awareness and support tenants with regard to existing measures, as rent control legislation is sometimes underused in many countries. The role of tenants' associations is crucial here, especially in countries with a strong tradition of renting. Such associations have become key to informing, organising and defending tenants, and are also active in proposing new rent control measures while also tackling evictions from rental properties. It is still vital to bolster the role of tenants' unions in countries with newer tenants' associations.

It is important to note that home ownership remains a key objective of housing policies in many countries. However, several EU States have embraced 'tenure neutrality' as a key principle of housing policy, meaning that renting should not be treated less favourably in national policies and regulations than home ownership – the traditional 'tenure of choice'.<sup>66</sup>

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# APPENDICE

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The data used to write this report were collected from the sources referred to below, and in particular from:

- Questionnaires and interviews with national/local members of FEANTSA and partner organisations
- First-hand accounts from individuals supported by FEANTSA members
- Second-hand accounts by sources described in footnotes
- Official FEANTSA publications, the Foundation Abbé Pierre and the European Observatory on Homelessness
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# HOUSING EXCLUS

## KEY STATISTICS

224,478,700

100 %

**HOUSEHOLDS IN THE EUROPEAN UNION**

THE POPULATION OF THE EU STOOD AT 513.1 MILLION PEOPLE ON 1 JANUARY 2019.

22,672,349

**HOUSEHOLDS OVERBURDENED BY HOUSING COSTS**

MORE THAN 40% OF INCOME SPENT ON HOUSING COSTS

10,1 %

37,487,943

16,7 %

**HOUSEHOLDS LIVING**

**IN OVERCROWDED CONDITIONS**

8,530,191

**HOUSEHOLDS FACING SEVERE  
HOUSING DEPRIVATION**

3,8 %

!

**NUMBER UNKNOWN  
HOMELESS**

# SION IN EUROPE

6,734,361

3 %

HOUSEHOLDS IN ARREARS  
ON THEIR RENT  
OR MORTGAGE REPAYMENTS

15,713,509

HOUSEHOLDS EXPERIENCING FINANCIAL  
DIFFICULTY IN MAINTAINING  
ADEQUATE HOUSING TEMPERATURES

7 %

29,406,710

13,1 %

HOUSEHOLDS LIVING  
IN DAMP CONDITIONS

33,447,326

HOUSEHOLDS LIVING IN HOUSING  
SITUATED IN A PARTICULARLY  
POLLUTED AREA

14,9 %

SMOKE, DUST, UNPLEASANT ODOURS OR WATER POLLUTION  
ON A REGULAR BASIS

%

PERCENTAGE  
OF THE EUROPEAN  
POPULATION

**A HOUSEHOLD**  
CONSTITUTES ALL  
THE INHABITANTS  
OF THE SAME  
DWELLING.  
THE FIGURES  
CANNOT BE  
SIMPLY ADDED  
TOGETHER  
BECAUSE A SINGLE  
HOUSEHOLD MAY  
BE AFFECTED  
BY SEVERAL  
HOUSING  
DIFFICULTIES.

SOURCE: EUROSTAT,  
DATA FOR 2019

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## **Rising housing exclusion and unemployment: youth at serious risk!**

Young people are most likely to experience housing exclusion as a result of the pandemic. The continued increase in rents in strained housing markets and the disappearance of industries young people work in have prevented them from securing a decent income. As the pandemic continues, their situation further deteriorated with their housing situation becoming insecure. A rapidly increasing part of the young population is no longer able to afford rent and some are even struggling to pay for food. Many young people have no other choice than to move back in with their parents, when this is an available option for them. European youth is at serious risk.

The 6th Overview of Housing Exclusion in Europe focuses on young people's living conditions and calls on the European Union and Member States to intervene immediately to secure their future. Stemming the rising poverty tide is more urgent than ever. The current pandemic will produce more poverty and homelessness if no drastic measures are taken.



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