UNITED KINGDOM

2016 Index1: 20th

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HOUSING COSTS

- Housing cost overburden rate²:
- Among the total population:
- Among poor households: 41.7% (+15.7 percentage points since 2012-2014)
 - 18.3% of young people (20-29 years) and 58% of poor young people are overburdened by housing costs; poor young people are 4 times more likely to be overburdened by housing costs than the rest of the population.
 - Non-EU citizens are **2.7 times** more likely **(29.5%)** to be overburdened by housing costs than British citizens **(10.9%).**
- Non-poor households exposed to market fluctuations: 57.4% (poor households: 41.3%, on the increase)



UNFIT HOUSING

Rate of overcrowding is average **(7.3%)**. Non-EU citizens are **4 times** more likely **(18.4%)** to live in overcrowded conditions than British citizens **(4.6%)**.

Severe deprivation is low. Poor households are **3 times** more likely **(5.4%)** to face severe housing deprivation than non-poor households **(1.8%)**. Households with dependent children (3.9%) are **4 times** more affected than households without children (1%).

9.4% of the population and **20.2%** of poor households experience financial difficulty in maintaining adequate household temperatures.

16.6% of the population and **23.6%** of poor households are living in damp conditions (on the increase since 2009).



CONTEXT

Significant differences between England³, Scotland⁴. Wales and Northern Ireland.

Housing Exclusion indicators in 2014 (%) Total Poor people (below 60% population of median equalised income) UNITED Severe Housing Deprivation KINGDOM Housing Cost Arrears on mortgage or rent payments Overburden Inability to keep home adequately warm Overcrowding **EUROPEAN** Severe Housing UNION Deprivation 40 Arrears on mortgage Housing Cost or rent payments Overburden Inability to keep home adequately warm Overcrowding

Price-to-income ratio reached a peak during the 2008 financial crisis, then fell over the following years before starting to increase again since 2013; **2015 = 124.**

housing market: https://www.gov.uk/government/collections/housing-white-paper

For example, Scotland has a lower poverty rate than England, and Scottish people spend a smaller proportion of their income on housing.



See FEANTSA and the Foundation Abbé Pierre,

^{&#}x27;European Index of Housing Exclusion': ttp://www.feantsa.org/en/report/2016/09/17/an-overview-of-housing-exclusion-in-europe.

² People spending more than 40% of their disposable income on housing.
³ For England, see the February 2017 White Paper on Housing, Fixing our broken housing market, which gives a worrying assessment of the