



## **European Housing Exclusion Index BELGIUM** Overall rank<sup>1</sup> : **3**<sup>rd</sup>

(spending more t	using cost overburden han 40% of disposable e in housing)	EU Average		17 <sup>th</sup>
	9,6%	11%		
	using cost overburden 08-2013	EU Average		3rd
	-2,9pts	+0,5pts		U
Poor households' n	exposure to the housing narket <sup>2</sup>	EU Average		<b>21</b> <sup>st</sup>
	37,2%	21,8%		21
	/			
	ge arrears (among poor	EU Average		
not	useholds)			<b>9</b> <sup>th</sup>
	7,6%	10,1%		5
	<i>,</i>			
			-	
Utilities arrears (a	mong poor households)	EU Average		- 11
	13,2%	21,2%		6 <sup>th</sup>
· · · · · · · · · · · · · · · · · · ·	13,270	21,270		
	ctive) of having to leave	EU Average		
	ext six months due to			
incre	asing costs			1 <b>∆</b> <sup>th</sup>
				17
	5,8%	5,5%		
Ove	rcrowding	EU Average	<b>—</b>	
				⊿ st
	2,0%	17,3%		100
	· · · ·			
	• • •			
Severe hou	sing deprivation	EU Average		
	0.09/	5 29/		3 <sup>rd</sup>
	0,9%	5,2%	_	-
Inability to keep	home adequately warm	EU Average		
				<b>11</b> <sup>th</sup>
	5,8%	10,8%		11

 <sup>&</sup>lt;sup>1</sup> Average results of tables 1, 4, 5, 7, 8, 9 from the report *An Overview of Housing Exclusion in Europe 2015*.
<sup>2</sup> Poor tenants on the private market and poor people with mortgages to pay.

Evolution of inability to keep home adequately warm 2008-2013 -0,6 pts	EU Average +0,7 pts	10 <sup>th</sup>
Rural population encountering difficulties in accessing public transport	EU Average	
26,9%	35%	<b>–</b> –
Gender effect : Risk for women of experiencing housing cost overburden compared to men, among poor households <sup>3</sup>	EU Average	15 <sup>th</sup>
+15%	+13%	
		•
Age/youth effect : Risk for young people of experiencing housing cost overburden, among overall poor population	EU Average	<b>17</b> <sup>th</sup>
+18%	+29%	
Age/ageing effect : Risk for older people of experiencing housing cost overburden, among overall poor population	EU Average	<b>2</b> 0 <sup>th</sup>
+17%	-6%	

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<sup>&</sup>lt;sup>3</sup> Gender and age effects are watched among poor population, in order to counteract the difference in income between social groups and to assess if there are aggravating factors for housing exclusion, regardless of income issues.