



# CHAP. 2

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**EUROPEAN  
INDEX**  
OF HOUSING  
EXCLUSION

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23

# I. HOUSING EXCLUSION IN EUROPE

The aim of this Index is to provide a statistical overview of housing and housing exclusion today in European Member States. This is done using data made available by Eurostat through EU-SILC (EU Statistics on Income and Living Conditions). This 2017 edition of the report uses Eurostat data from **year 2014** -released in 2016- since this is the most recent data available European-wide.

## When reading the data, note that:

- # The tables are organised from the column in bold, from top to bottom, highest to lowest performing.
- # Colours were added to highlight the changes and thus make it easier to read: green for decreases and red for increases.

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# A NOTE OF CAUTION

The second edition of this report was born of a desire to use the Eurostat surveys in a more systematic manner in order to create a large-scale European analysis of housing exclusion. These surveys are based on national data collection systems and while they are dependent on the quality of each EU Member State's statistical systems, they are also the only data available at European level on this increasingly worrying, yet scarcely documented, problem.

In general, caution is required when interpreting statistical data and that is the case for this study. The data collected must not be considered definitive and exhaustive, but rather as indicators enabling reasoned reflection on this complex and multi-faceted issue. The validity of the available Eurostat statistics depends, in effect, on the various impacts of monitoring, whether in relation to changes in the survey method or how categories are framed, or regulatory or legislative changes, which can worsen or mitigate certain issues. Inconsistencies and series

breaks must thus be taken into account. For 2014, the year in question here, series breaks<sup>1</sup> are flagged for some data on Bulgaria, Estonia and the United Kingdom, while some data on the Netherlands and Romania are flagged as provisional.

Caution is therefore advised when looking at changes over time. For Croatia and the European Union as a whole, changes are observed from 2010. For the United Kingdom, a series break in 2012 distorts any attempt to calculate change before this particular year so changes are only taken into account from 2012.

In this context, the reader must bear in mind that comparisons between countries are limited by the different socio-historical contexts, and variations in the structure of the different markets – housing, employment, finance, services – as well as household and population demographics, the proportion of renters to homeowners and the urban-rural balance, etc. There are so many factors affecting housing conditions in Europe that are unique to each country.

1

Series breaks are defined by Eurostat as a change of source or change of methodology compared to the data used in the year preceding the break.

# GENERAL COMMENTS

2

The European Commission's *Macroeconomic Imbalance Procedure*, introduced each year by an *Alert Mechanism Report* and which accompanies the *Annual Growth Survey*, is an instrument of the European Commission's Directorate-General for Economic and Financial Affairs. It uses predefined and selected indicators to detect potential economic imbalances in Member States, which require policy actions. To analyse whether the housing markets are in a good or bad state, the indicators used only relate to the purchase price of housing and variations in the current year, with thresholds for under-evaluation or over-valuation that are calculated in an opaque manner. [http://ec.europa.eu/economy\\_finance/economic\\_governance/macroeconomic\\_imbalance\\_procedure/alert\\_mechanism\\_report/index\\_en.htm](http://ec.europa.eu/economy_finance/economic_governance/macroeconomic_imbalance_procedure/alert_mechanism_report/index_en.htm)

3

The data used in this report are Eurostat data describing the reality of the year 2014, published in 2016.

4

Also see OECD, *New OECD Affordable Housing Database*, 2017: <http://www.oecd.org/tr/social/base-de-donnees-logement-abordable.htm>

There has been little comprehensive analysis on access to housing carried out at European level. When such analysis is carried out, it is often a strictly economic evaluation, which judges the housing markets as performing or non-performing on the basis of incomplete or biased data. The main tool used by the European Commission for these evaluations is the annual analysis of house prices and their variations<sup>2</sup>, which enable broad trends in prices over the long term to be teased out, yet are in no way adequate for an overall evaluation. In these evaluations, the concepts of 'over-evaluation' and 'under-evaluation' are used to measure macroeconomic imbalances in Europe, and to potentially issue recom-

mendations to those Member States that are 'imbalanced'. However, housing is not solely an investment product: the housing economy is intrinsically linked to other sectors of the economy, to living conditions, and to social changes. As such, several criteria should form part of a rigorous evaluation of the state of housing in European countries; this second edition of the Overview of Housing Exclusion in Europe is an attempt to highlight the various Eurostat data from 2014<sup>3</sup> on the housing conditions of Europeans, and to highlight the most striking elements that emerge. This work is part of promoting a more systemic approach to housing market dynamics, which are increasingly feeding into exclusion and playing a prominent role in consolidating social inequality in Europe<sup>4</sup>.



# 1. HOUSING COSTS AND INSECURITY IN EUROPE: GENERAL DATA

The price of housing increased faster than incomes over the last 15 years in European countries, with the exceptions of Finland, Germany, and Portugal. Several countries such as Spain, Ireland, the Netherlands, and the United Kingdom experienced a peak in prices in 2008 when the financial crisis hit.

For the majority of European Member States (Austria, Belgium, Denmark, France, the Netherlands, Sweden, the United Kingdom), the price-to-income ratio has not fallen back to the

long-term average, and some countries' ratios are even starting to increase again (Austria, Denmark, Sweden, the United Kingdom). Generally speaking, the European average has not yet returned to the long-term average.

! This indicator does not reflect intra-national disparities regarding price (differences between large attractive cities where prices have risen dramatically, and areas facing abandonment where prices have fallen steeply), nor income disparities within EU Member States.

TABLE 1

**HOUSE PRICE-TO-INCOME RATIO (STANDARDISED), 1999-2015**  
(100 = LONG-TERM AVERAGE)

COUNTRY	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Austria	—	98.8	98.3	97.5	94.8	90.0	89.2	89.1	89.3	88.0	91.5	99.8	103.3	107.3	113.3	115.9	120.8
Belgium	91.5	91.9	92.2	97.8	103.4	110.6	119.9	125.8	130.2	129.9	128.3	132.8	136.7	138.3	139.6	138.1	139.8
Denmark	102.2	105.9	106.0	105.0	104.7	110.3	125.9	150.1	153.4	143.8	122.6	119.2	113.7	108.7	111.0	113.2	117.5
Finland	96.1	95.8	90.3	92.0	93.0	96.3	102.0	104.8	105.3	100.7	98.0	102.5	101.4	100.9	100.1	99.5	97.7
France	77.5	80.1	82.7	86.9	95.7	106.4	120.6	130.3	132.9	131.2	122.0	125.8	131.5	130.7	128.0	125.3	121.6
Germany	94.5	93.5	89.4	88.4	85.1	82.3	80.0	78.3	77.6	76.1	77.1	77.2	79.3	82.4	86.5	89.3	91.5
Greece	86.6	93.4	101.2	107.9	103.5	98.8	107.6	111.8	111.7	107.8	101.5	106.2	110.2	107.0	102.8	97.2	93.0
Ireland	99.9	119.9	119.3	121.0	131.8	139.3	141.6	156.6	159.1	140.0	121.8	111.5	95.5	82.8	85.8	98.3	97.9
Italy	81.6	84.8	87.5	92.6	99.3	106.0	111.7	115.1	117.6	118.6	118.1	117.8	116.3	117.2	110.6	105.5	101.7
The Netherlands	105.6	119.1	121.0	126.2	130.7	135.2	139.5	141.6	142.8	144.7	139.5	137.4	131.7	122.5	114.3	115.4	115.9
Portugal	110.9	113.3	114.0	110.2	109.7	105.3	103.2	101.9	97.9	89.6	89.3	87.5	86.6	83.0	81.1	84.4	84.4
Spain	86.1	84.8	87.2	97.9	111.6	126.7	139.9	153.1	165.3	157.1	144.8	145.2	133.1	117.4	106.9	106.0	107.7
Sweden	86.4	90.5	90.1	91.8	95.8	103.2	109.4	117.3	124.2	119.5	118.7	125.6	122.5	119.7	124.2	132.1	145.8
United Kingdom	77.6	83.9	86.9	98.9	111.5	122.3	126.7	132.4	140.3	129.5	114.3	118.1	115.8	112.5	114.0	120.5	124.0
Euro area	93.2	94.7	95.0	98.7	101.9	105.6	110.9	114.4	115.8	114.9	111.9	112.2	111.3	109.6	107.3	106.7	106.5

Source: OECD, House prices database

## 5

The long-term average used as a reference value for this ratio is calculated on the complete period available when the indicator started in 1980 or after, or from 1980 if the indicator has been available for a longer time. The standardised ratio is indexed to a reference value of 100 for the entire reference period. Values above 100 indicate that the price-to-income ratio has surpassed the long-term average. This gives a possible indication of pressures in the housing market.



## EUROPEAN INDEX OF HOUSING EXCLUSION

As in the first edition, this report will address the housing conditions of Europeans overall, and will focus particularly on analysing the difficulties experienced by poor households<sup>6</sup>, not only to avoid the most dramatic situations being hidden by the average, but also to document those realities rarely taken into account by European analyses of the housing markets. It is thus necessary to present general background data on the level of poverty in each country.

The poverty rate is the percentage of households whose income is beneath the poverty threshold, i.e. less than 60% of the national median income (after social transfers).

**Between 2013 and 2014, this rate increased in 18 European countries**, and by 0.5% in the European Union as a whole. Monetary poverty has therefore gained ground since the previous edition of this study. While changes over one year make it difficult to draw out noticeable trends, changes in the medium term are more revealing: since 2010, the poverty rate in the European Union was on an upward trajectory, from 16.5% in 2010 to 17.2% in 2014.

### 6

For these EU-SILC studies, Eurostat defines a household as a budgetary unit, i.e. as a social unit with common arrangements, sharing domestic expenditure and daily needs and living in a shared common residence. It is made up of one person living alone or a group of people not necessarily related to one another living at the same address and collectively consuming certain goods or services, i.e. sharing at least one meal per day or sharing a living room. Collective and institutional homes (hospitals, retirement homes, care homes, prisons, military barracks, religious institutions, boarding schools, residences run by employers for their staff) are not taken into account.

### 7

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

**TABLE 2**

**POVERTY THRESHOLDS AND POOR HOUSEHOLDS**  
(WHOSE INCOMES ARE LOWER THAN 60% OF THE  
NATIONAL MEDIAN INCOME), 2014

COUNTRY	Poverty threshold 2014 for a household, (in euro) in thousands	Poverty threshold 2014 for a household, PPS* in thousands of euro	Poor households in 2014 (%) (incomes less than 60% of the national median income)
Czech Republic	4.573	6.654	9.7
The Netherlands	12.535	11.283	11.6
Denmark	16.717	11.992	12.1
Slovakia	4.086	5.883	12.6
Finland	14.221	11.550	12.8
France	12.719	11.584	13.3
Austria	13.926	12.997	14.1
Cyprus	8.640	9.457	14.4
Slovenia	7.146	8.597	14.5
Hungary	2.707	4.535	15.0
Sweden	16.272	12.368	15.1
Belgium	13.023	11.755	15.5
Ireland	11.686	9.598	15.6
Malta	7.672	9.300	15.9
Luxembourg	20.592	16.962	16.4
Germany	11.840	11.530	16.7
United Kingdom	12.317	10.138	16.8
Poland	3.202	5.736	17.0
European Union (28 countries)	-	-	17.2
Lithuania	2.894	4.557	19.1
Croatia	3.135	4.644	19.4
Italy	9.455	9.165	19.4
Portugal	4.937	6.075	19.5
Latvia	3.122	4.392	21.2
Bulgaria	1.987	4.052	21.8
Estonia*	4.330	5.545	21.8
Greece	4.608	5.166	22.1
Spain	7.961	8.517	22.2
Romania**	1.317	2.454	25.4

Source: Eurostat, 2016.

\* Estonia: series break in 2014.

\*\*Romania: provisional data for 2014.

## 2. TENURE STATUS OF POOR HOUSEHOLDS: THE PRIVATE RENTAL MARKET INCREASINGLY PROMINENT

The study of tenure status of European households, and poor households in particular, is necessary to grasp the differences between countries regarding housing, as well as to understand the potential concentration of people in particular housing types, according to their housing status. These concentrations are linked to the history of areas and to the impact of macro-economic dynamics on the housing markets.

In 12 of the 28 countries, poor households are mainly outright homeowners whose only outlay is maintenance of the property; this is particularly true of the former socialist states. Countries with a large, affordable stock of social housing, such as Finland and France, or countries that direct poor households towards social housing in large numbers such as Ireland, have a high rate of poor households living in free or subsidised housing.

TABLE 3

DISTRIBUTION OF POOR HOUSEHOLDS BY TENURE STATUS, 2014 (EN %)<sup>a</sup>

Country	Homeowners without outstanding mortgage	Homeowners with mortgage	Private tenants	Tenants in free or subsidised housing	Total
Romania	94.4	0.5	0.9	4.2	100
Croatia	83.5	3	2.1	11.4	100
Lithuania	78.7	2.3	1.6	17.4	100
Bulgaria	77.0	0.8	1.5	20.8	100
Slovakia	73.7	6.5	14.4	5.3	100
Poland	72.2	3.4	5.2	19.3	100
Latvia	69.3	2.5	12.0	16.2	100
Hungary	65.5	14.2	3.2*	17.0*	100
Estonia	61.9	8.4	4.6	25.1	100
Greece	57.6	9.5	25.8	7.2	100
Malta	55.3	14.2	4.2	26.3	100
Slovenia	51.7	4.6	14.7	28.9	100
Rep. Czech	47.7	9.6	35.1	7.5	100
Italy	46.9	8.4	23.0	21.8	100
Cyprus	41.5	5.6	22.7	30.2	100
EU 28	38.7	13.3	29.3	18.6	100
Portugal	38.0	20.6	17.8	23.7	100
Spain	34.6	25.5	23.9	16.1	100
Ireland	29.9	19.6	18.4	32.1	100
Finland	27.9	16.2	21.8	34.1	100
United Kingdom	26.9	21.5	19.5	32.2	100
Belgium	21.8	16.1	39.7	22.4	100
France	20.8	14.1	38.1	27.0	100
Denmark	19.7	12.9	67.4	0.0	100
Austria	19.5	10	49.5	21.0	100
Germany	18.2	10.9	57.2	13.6	100
Luxembourg	13.6	30.7	46.5	9.2	100
The Netherlands	9.8	23.1	66.2	0.9	100
Sweden	8.5	25.7	64.1	1.7	100

Source: Eurostat, 2016. (Estonia series break/Romania provisional data) \*Hungary: unrealistic data in light of the latest housing study in 2015 - the rate of poor households renting in the private sector is closer to 6%. About 14% of poor households are renting.

8

Colours were added for the sake of readability: green for low rates and red for high rates.

## EUROPEAN INDEX OF HOUSING EXCLUSION

**TABLE 4****HOUSING COSTS FOR POOR HOUSEHOLDS ACCORDING TO TENURE STATUS**

(IN €, PER MONTH, IN PURCHASING POWER PARITY)

The table is organised in ascending order of the cost of housing for total number of poor households. The influence of tenure status on the cost of housing can be observed here. The housing expenditure of poor households is two to three times higher in northern and western European countries (with the exception of Ireland) than in

eastern and southern European countries (with the exception of Greece). The cost of housing for poor renters is extremely high in Luxembourg, the United Kingdom, Denmark, and the Netherlands. Poor homeowners spend less on their housing in general than poor renters, except in Greece, Germany, and the Netherlands.

	HOMEOWNERS		RENTERS		TOTAL	
Country	2014	Change 2009-2014	2014	Change 2009-2014	2014	Change 2009-2014
Romania	105	18.3	215	100.5	108	20.8
Lithuania	138	26.6	172	28.5	140	26.4
Latvia	144	18.4	196	75.9	154	29.2
Bulgaria	162	50.9	218	74.2	165	52.5
Estonia*	163	41.9	285	88.8	174	48.9
Malta	157	-8.0	241	29.6	177	0.0
Croatia (change since 2010)	185	-67.3	288	-531.7	189	-86.2
Hungary*	221	16.5	269	-5.9	227	14.5
Cyprus	175	15.7	417	-170.2	234	11.9
Portugal	207	54.8	329	73.5	243	68.7
Poland	271	78.8	299	17.5	273	76.5
Slovakia	268	30.3	308	45.1	275	32.7
Italy	202	-18.0	458	20.7	281	-4.7
Slovenia	252	8.8	435	58.2	293	33.9
Spain	248	-33.8	497	-115.9	322	-52.9
Ireland	214	-26.0	512	92.8	350	26.5
Czech Republic	304	36.0	457	163.9	361	82.2
Finland	274	29.6	458	25.7	372	25.0
European Union (28) (change since 2010)	319	10.1	483	10.1	385	16.3
Greece	439	55.0	442	-285.4	440	-25.3
France	280	-1.7	554	60.3	449	46.4
Sweden	413	-33.5	502	28.6	472	9.9
Austria	351	42.0	580	82.5	494	70.4
Belgium	400	69.6	575	76.2	506	89.6
United Kingdom (change since 2012)*	372	131	701	184	538	165
Germany	543	-70.0	541	81.1	542	37.9
Denmark	483	-109.1	628	126.7	582	38.0
Luxembourg	307	-36.0	840	144.4	591	59.4
The Netherlands*	622	-17.7	618	62.1	619	28.5

Source: Eurostat, 2016.

\* Estonia 2014: Series break. \* The Netherlands 2014: provisional data. \* United Kingdom: Data break 2012.

\* Hungary: Unreliable data - the gap between homeowners and renters is higher.

## 9

Purchasing power parity (PPP) enables the cost, in monetary units, of the same quantity of goods and services in different countries, to be compared. Conversion, via PPP, of expenditures expressed in national currencies into a common artificial currency, the purchasing power standard (PPS), smooths out the differences in price levels between countries that are due to fluctuations in exchange rates.

# 3. HOUSING EXPENDITURE ENDANGERS THE SECURITY AND WELLBEING OF EUROPEANS, PARTICULARLY THOSE LIVING IN POOR HOUSEHOLDS

## 10

The following are taken into consideration here: initial rental costs, loan or mortgage repayment, rent payment and loan repayment for parking space, garage space etc., living expenses, and services (e.g. caretaker) and utilities. The total cost of housing and the disposable income here are after deductions of housing allowances; this makes the data more reliable (for this indicator, the data are different depending on how public assistance is used in the reduction of housing costs); for example, in Germany, if we consider housing allowances as an integral part of income, the proportion of disposable income spent on housing costs for poor households exceeds 50%. However, if we consider housing allowances as a reduction in housing expenditure, the proportion falls to 40.2%.

## 11

Total population, i.e. Poor households and non-poor households.

## 12

The gap between poor households, with under 60% of the median disposable income, and non-poor households, above 60% (and not the gap between poor households and total population).

We are looking at housing expenditure via three main indicators: The proportion of household budget that is spent on housing, exposure of households to price fluctuations in the private housing market and households' levels of indebtedness.

The average proportion of disposable income spent on housing is determined by the level of income relative to market price level.

Housing expenditure is increasing for the population as a whole and particularly for poor households. The average proportion of their budget that households spend on housing costs varies widely from country to country. In ten countries, the average proportion of disposable

income spent on housing by poor households exceeds the threshold for what is considered as being 'overburdened' by housing costs, i.e. 40% of income. In the European Union as a whole, poor households are overburdened by housing costs as they spend 42.5% of their disposable income on housing. Countries where households spend the largest share of income on housing are Greece (where the situation is stark), Denmark, the Netherlands, and Germany. Inequality between poor and non-poor households regarding proportion of their budget spent on housing has increased significantly over the last five years in Ireland, Estonia, Portugal, Germany, Denmark, and Greece.

**TABLE 5**

**AVERAGE PROPORTION OF HOUSEHOLDS' DISPOSABLE INCOME SPENT ON HOUSING COSTS\* IN 2014**  
(IN % AND IN PERCENTAGE POINTS)

PAYS	AVERAGE PROPORTION SPENT ON HOUSING COSTS BY POOR HOUSEHOLDS		AVERAGE PROPORTION SPENT ON HOUSING COSTS BY THE TOTAL POPULATION <sup>11</sup>		INEQUALITY - POOR/NON-POOR
	2014 (%)	Change since 2009 (in points)	2014 (%)	Change since 2009 (in points)	Change in the gap between the poor and the non-poor <sup>12</sup> since 2009 (in points)
Malta	15.3	-3.9	8.7	-1.6	-2.5
Cyprus	21.7	5.5	13.5	2.7	3.2
Luxembourg	29.3	1.3	14.0	0.4	1.4
Ireland	32.3	5	15.4	0.5	5.4
Slovenia	33.4	3.6	17.1	2.5	2
Italy	33.9	1.3	17.1	0	1.7

Source: Eurostat, 2016.

\* Bulgaria and Estonia: data break in 2014. \* Romania and the Netherlands: provisional data for 2014.

\*United Kingdom: Data break 2012. \*Hungary: unreliable data, particularly for poor households.

**TABLE 5****AVERAGE PROPORTION OF HOUSEHOLDS' DISPOSABLE INCOME SPENT ON HOUSING COSTS<sup>1</sup> IN 2014**  
(IN % AND IN PERCENTAGE POINTS)

PAYS	AVERAGE PROPORTION SPENT ON HOUSING COSTS BY POOR HOUSEHOLDS		AVERAGE PROPORTION SPENT ON HOUSING COSTS BY THE TOTAL POPULATION <sup>11</sup>		INEQUALITY - POOR/NON-POOR
	2014 (%)	Change since 2009 (in points)	2014 (%)	Change since 2009 (in points)	Change in the gap between the poor and the non-poor <sup>12</sup> since 2009 (in points)
Lithuania	34.4	4.7	18.6	2.6	2.4
France	35.3	2.9	18.3	0.6	2.8
Finland	36.1	1.6	18.0	-0.3	1.9
Estonia*	36.2	9.7	18.3	2.8	9.1
Latvia	36.3	3.6	20.1	1.7	1.1
Croatia (change since 2010)	37.2	-9.3	20.0	-3.9	-5.4
Poland	37.5	2.5	22.5	1.4	1.5
Slovakia	38.6	-2.1	20.3	-1.7	-0.1
Portugal	39.2	11.4	19.3	3.5	10.2
Bulgaria*	39.4	8.7	23.6	5.2	4.4
Austria	39.5	0.9	18.3	0.4	0.4
Spain	39.8	3.8	19.1	1.3	3.7
Hungary*	40.0	2.3	25.2	2.1	0.8
Belgium	40.3	2.9	20.8	1.1	2.3
Romania*	40.5	1.2	25.1	-0.3	2.9
EU (28) (change since 2010)	42.5	1.7	22.6	-0.2	1.9
Sweden	45.4	-3.9	22.0	-1.8	-1.9
United Kingdom (change since 2012)*	46.8	10.6	25.2	5.4	6.3
Czech Republic	47.0	3.1	24.2	1.8	1.7
The Netherlands*	49.5	3.4	29.4	1.4	2.3
Germany	52.2	1.2	27.3	-3.6	5.7
Denmark	58.7	3.2	28.1	-5.6	9.8
Greece	76.0	20.7	42.5	12.3	11.9

Source: Eurostat, 2016.

\* Bulgaria and Estonia: data break in 2014. \* Romania and the Netherlands: provisional data for 2014.

\*United Kingdom: Data break 2012. \*Hungary: unreliable data, particularly for poor households.

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When a household's housing expenditure exceeds a certain threshold, established at 40% of household revenue, the burden of this expenditure is considered excessive. Such overburden threatens the security and wellbeing of the household. This is what is meant by 'housing cost overburden rate'. The figures are worrying: in three European countries (the Netherlands, Germany, and Denmark), the stability and wellbeing of more than half of all poor households are in danger because of excessive housing costs. In Greece, almost all poor households spend more than 40% of their income on housing. In the European Union as a whole, 40% of poor households are in this situation. In only two European countries, fewer than 15% of poor households are overburdened by housing costs (Malta and Cyprus), followed by France and Finland (around 20%). This might be explained by the large, affordable public housing stock and index-linked transfer incomes, as well as the composition of households in the latter two countries.

**TABLE 6**

**PROPORTION OF POOR AND NON-POOR  
HOUSEHOLDS OVERBURDENED BY HOUSING COSTS**  
(I.E. SPENDING MORE THAN 40% OF THEIR INCOME  
ON HOUSING) (2014, IN %)

COUNTRY	Proportion of poor households overburdened by housing costs in 2014 (%)	Proportion of non-poor households overburdened by housing costs in 2014 (%)
Malta	5.8	0.8
Cyprus	14.4	2.2
France	20.9	2.7
Finland	21.2	2.8
Ireland	23.9	2.1
Lithuania	27.4	2.2
Slovenia	29.4	2.6
Croatia	30.0	2.2
Estonia*	30.8	2.0
Luxembourg	30.9	2.1
Italy	31.9	2.9
Poland	32.0	4.8
Latvia	32.5	3.5
Portugal	33.7	3.2
Slovakia	36.4	5.1
Austria	36.7	1.6
Hungary	38.4	8.3
Romania**	39.1	6.6
Spain	39.6	2.7
European Union (28 countries)	40.0	5.5
Bulgaria	40.4	5.2
Sweden	40.5	2.1
United Kingdom*	41.7	6.7
Belgium	42.6	4.5
Czech Republic	44.1	6.9
The Netherlands	51.1	10.7
Germany	54.4	8.3
Denmark	68.1	8.5
Greece	95.0	25.3

Source: Eurostat, 2016.

\* United Kingdom: Series break in 2012 and 2014/Estonia: Series break in 2014. \*\*Romania: provisional data for 2014.

When the change between 2009 and 2014 in the percentage of poor and non-poor households that are overburdened by housing costs is compared, it is clear that the most vulnerable households are seeing their vulnerability increase much more rapidly than non-vulnerable households. Only six EU countries have reduced this gap between 2009 and 2014 (Croatia, Sweden, Malta, Slovakia, Austria, and Hungary). Inequality between poor

and non-poor households with regard to housing cost overburden has increased steeply since 2009 in Luxembourg, Portugal, the United Kingdom (since 2012), Germany (since 2010), Bulgaria, and Estonia. In Greece, nobody has been spared: the proportion of households overburdened by housing expenditure has increased significantly across the board, by 14.7% for non-poor households and by 27.9% for poor households.

**TABLE 7**

**CHANGE IN INEQUALITY LEVELS BETWEEN POOR AND NON-POOR HOUSEHOLDS REGARDING HOUSING COST OVERBURDEN RATE, 2009-2014**  
(IN PERCENTAGE POINTS).

COUNTRY	Change in poor households overburdened by housing costs 2009-2014	Change in non-poor households overburdened by housing costs 2009-2014	Change in the gap between the poor and the non-poor since 2009
Croatia (change since 2010)	-18.4	-3	-15.4
Sweden	-9	-1.4	-7.6
Malta	-4.8	-0.7	-4.1
Slovakia	-4.1	-0.4	-3.7
Austria	-4.6	-1	-3.6
Hungary	2.4	3.3	-0.9
Czech Republic	1.1	1.1	0
European Union (28) (change since 2010)	2.8	-0.1	2.9
Poland	3.7	0.7	3
Latvia	4	1	3
Cyprus	4.7	1.1	3.6
Finland	4.1	0.4	3.7
Romania**	1.8	-2.5	4.3
Italy	4.3	-0.4	4.7
Belgium	5.5	0.6	4.9
France	6	0.3	5.7
Spain	4.4	-1.3	5.7
Ireland	6.6	0.5	6.1

Source: Eurostat, 2016.

\* United Kingdom: Series breaks in 2012 and 2014/Estonia: Series break in 2014. \*\*Romania: provisional data for 2014.

**TABLE 7**
**CHANGE IN INEQUALITY LEVELS BETWEEN POOR AND NON-POOR HOUSEHOLDS REGARDING HOUSING COST OVERBURDEN RATE, 2009-2014**  
 (IN PERCENTAGE POINTS).

COUNTRY	Change in poor households overburdened by housing costs 2009-2014	Change in non-poor households overburdened by housing costs 2009-2014	Change in the gap between the poor and the non-poor since 2009
Denmark	-2.4	-8.7	6.3
The Netherlands	7.8	1.4	6.4
Lithuania	7.1	0.4	6.7
Slovenia	7.7	1	6.7
Luxembourg	11.7	1.1	10.6
Portugal	12.2	0.5	11.7
United Kingdom (change since 2012)*	15.7	3	12.7
Greece	27.9	14.7	13.2
Germany (change since 2010)	12.2	-1.1	13.3
Bulgaria	16.6	2.9	13.7
Estonia*	16.1	0.2	15.9

Source: Eurostat, 2016.

\* United Kingdom: Series breaks in 2012 and 2014/Estonia: Series break in 2014. \*\*Romania: provisional data for 2014.

The exposure to market indicator measures the number of households affected by market fluctuations, i.e. facing unpredictability and price hikes, either as homeowners with an ongoing mortgage or as renters on the free market. The table below also includes the gap in market exposure between poor and non-poor households. In most countries, particularly the less wealthy ones, poor households are less exposed to the market than the rest of the population. As was the case in 2013, the nine (of the 28) countries where poor households are more exposed to the market than non-poor households do not form a homogeneous group: Czech Republic, Slovenia, Slovakia, Luxembourg, Austria, Spain, Germany, Greece, and France. In these countries, price hikes affect private tenants and homeowners with a mortgage

who have signed up to variable-rate loans and mortgages. When poor households fall into these categories, they are affected by hikes that make it difficult for a reasonable affordability rate to be sustained. When poor households fall outside of these categories, hikes in house prices can mean they are 'protected' by ownership or subsidised housing but this does not shield them from poor quality housing. This indicator does not show that some situations are more desirable than others, but rather shows the type of vigilance needed for public policy-making depending on whether poor households are exposed to the market or sheltered from it.



**TABLE 8****INDICATOR ON EXPOSURE TO MARKET**

COMBINED PERCENTAGES OF PRIVATE TENANTS AND HOMEOWNERS WITH MORTGAGE (2014, IN %).

COUNTRY	Poor households exposed to market fluctuations (in %)	Non-poor households exposed to market fluctuations (in %)	Gap between poor and non-poor households (ratio)
Bulgaria	2.30	6.2	0.37
Lithuania	3.90	10	0.39
Estonia*	13.00	26.3	0.49
Poland	8.60	16.3	0.53
Finland	38.00	56.3	0.67
Ireland	38.00	53.3	0.71
United Kingdom	41.30	57.4	0.72
Latvia	14.50	19.1	0.76
Portugal	38.40	50.2	0.76
Hungary	17.40	22.5	0.77
Malta	18.40	22.6	0.81
Croatia	5.10	6.2	0.82
Belgium	55.80	63.4	0.88
Cyprus	28.30	31.2	0.91
European Union (28)	42.70	46.9	0.91
Denmark	80.30	87	0.92
Romania**	1.40	1.5	0.93
The Netherlands	89.30	92.1	0.97
Sweden	89.80	92.1	0.98
Italy	31.40	31.6	0.99
France	52.20	50.5	1.03
Germany	68.10	65.8	1.03
Greece	35.30	32.8	1.08
Slovakia	20.90	18.6	1.12
Spain	49.40	42.8	1.15
Austria	59.50	51.3	1.16
Slovenia	19.30	15.6	1.24
Luxembourg	77.20	62.1	1.24
Czech Republic	44.70	33.7	1.33

Source: Eurostat, 2016.

\* Estonia: series break in 2014. \*\*Romania: provisional data for 2014.

In 22 of the 28 EU countries, i.e. the vast majority of Member States, poor households' exposure to market fluctuations increased faster than for non-poor households, with a particularly noteworthy increase in the gap in Denmark (where the number of poor households exposed to the market increased by 6.1% while the number of non-poor households exposed decreased by 1.4%); in France (where the number of both poor and non-poor households exposed to the market increased, with the number of poor households exposed increasing very significantly since 2009; by 18.2%, the second biggest increase in Europe); and in the

Czech Republic (where the increase also affected both household types, but the number of poor households exposed increased by 26.9%). Two hypotheses can be drawn from this: In eastern and southern Europe, poor households possibly have better access to the free market from which they had previously been excluded. For western and northern countries, it is probable that the increased number of poor households on the free market goes hand in hand with the growing vulnerability of these households, which are exposed to volatile house prices and rents.

**TABLE 9**

**CHANGE IN EXPOSURE TO THE MARKET ACCORDING TO POVERTY STATUS, 2009-2014**  
(IN PERCENTAGE POINTS).

COUNTRY	Poor households exposed to the market Change 2009-2014	Non-poor households exposed to the market Change 2009-2014	Progression in the gap between poor/non- poor with regard to the market 2009-2014
Poland	2.6	8	-5.4
Hungary	-3.2	1.8	-5
Luxembourg	-0.3	2	-2.3
Germany (change since 2010)	-2.5	-1.2	-1.3
Slovakia	2.0	3	-1
United Kingdom (change since 2012)***	0.5	1.4	-0.9
Italy	3.2	3.5	-0.3
Malta	4.7	4.8	-0.1
Estonia*	5.3	5.1	0.2
Romania	0.4	-0.7	1.1

Source: Eurostat, 2016.

\*Estonia: Series break in 2014. \*\*\* United Kingdom: Data break 2012.

**TABLE 9****CHANGE IN EXPOSURE TO THE MARKET ACCORDING TO POVERTY STATUS, 2009-2014**

(IN PERCENTAGE POINTS)

COUNTRY	Poor households exposed to the market Change 2009-2014	Non-poor households exposed to the market Change 2009-2014	Progression in the gap between poor/non- poor with regard to the market 2009-2014
European Union (28) (change since 2010)	2.1	0.9	1.2
Lithuania	-0.3	-1.6	1.3
Latvia	4.1	2.6	1.5
Slovenia	7.5	4.7	2.8
Greece	2.9	-0.6	3.5
Belgium	6.6	3	3.6
The Netherlands	4.8	1.1	3.7
Portugal	10.4	6.6	3.8
Croatia (change since 2010)	0.3	-3.7	4
Finland	3.4	-1.1	4.5
Ireland	10.7	6.1	4.6
Spain	3.1	-1.6	4.7
Bulgaria	-1.7	-7.2	5.5
Sweden	10.2	4.4	5.8
Austria	2.9	-3.1	6
Cyprus	10.7	3.4	7.3
Denmark	6.1	-1.4	7.5
France	18.2	7	11.2
Czech Republic	26.9	14.8	12.1

Source: Eurostat, 2016.

\*Estonia: Series break in 2014. \*\*\* United Kingdom: Data break 2012.

Inequality with regard to arrears debt is greater in the EU 15 countries, despite the more established, systemic redistribution and income security instruments that they may have. The European country where households are most indebted with regard to property is Greece, with 27.1% of poor households in debt. Other countries where more than 15% of poor households have rent and mortgage arrears are the Czech

Republic, France, and Spain. In the European Union as a whole, 10.2% of poor households rent and mortgage arrears and they are about four times more exposed than non-poor households. Nonetheless, this indicator must be read with caution, and the cultural nuances and different priorities accorded to the varying expenditure items should be taken into account.

**TABLE 10**  
**RENT AND MORTGAGE ARREARS**  
2014 (IN %).

COUNTRY	Percentage of the total population in property arrears	Percentage of poor households in property arrears	Percentage of non-poor households in property arrears
Romania**	0.7	1.8	0.3
Lithuania	0.9	2.0	0.6
Croatia	1.0	2.3	0.7
Poland	1.4	2.4	1.2
Sweden	1.7	5.9	0.9
Germany	2.1	5.8	1.3
Bulgaria*	2.2	2.6	2.1
Ireland	2.2	1.4	2.3
Luxembourg	2.2	5.9	1.5
Estonia*	2.7	4.0	2.3
Malta	2.8	7.7	1.9
Denmark	3.2	9.9	2.3
Belgium	3.4	12.5	1.7
Czech Republic	3.7	16.3	2.4
Austria	3.7	9.9	2.7
United Kingdom	3.7	7.7	2.9
Latvia	3.8	6.5	3.1
European Union (28 countries)	4.1	10.2	2.9
Slovenia	4.2	9.9	3.2
The Netherlands**	4.5	13.1	3.4
Slovakia	4.5	11.5	3.6
Finland	4.7	11.4	3.7
Italy	4.9	10.3	3.5
France	5.8	16.9	4.1
Portugal	5.8	12.8	4.1
Spain	7.2	18.9	3.8
Hungary	7.3	14.8	5.9
Cyprus	8.9	11.7	8.5
Greece	14.6	27.1	11.1

Source: Eurostat, 2016.

\* Bulgaria and Estonia: series break in 2014. \* Romania and the Netherlands: provisional data for 2014.

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It is also worthwhile, given the lack of intra-national data that would give a more detailed and contextualised analysis of these issues, to look at the housing cost overburden rate from the point of view of degree of urbanisation. In eastern and southern countries, as well as less urbanised countries (Finland, Sweden, and Ireland), poverty is more concentrated in rural areas. In France and Luxembourg, poverty rates are highest in the suburbs and intermediate density areas. In

Denmark, the United Kingdom, Belgium, Austria, and Germany, cities are where the highest levels of poverty are found.

Households in cities tend to be more overburdened by housing costs than those in rural areas, except in Croatia, Bulgaria, and Romania. In Germany and Denmark, about one household in five in the city is overburdened by housing costs while in Greek cities more than two households in five spend more than 40% of their income on housing.

**TABLE 11**

### HOUSING COST OVERBURDEN RATE OF HOUSEHOLDS BY DEGREE OF URBANISATION (TOTAL POPULATION, 2014, IN %)

Country	CITIES <sup>13</sup>		LESS POPULATED CITIES AND SUBURBS		RURAL AREAS	
	2014	Change 2009-2014 (in points)	2014	Change 2009-2014 (in points)	2014	Change 2009-2014 (in points)
Malta	1.5	-1.3	2.0	-1.4	0.0	/
Cyprus	5.2	2.6	3.2	1.2	2.3	0
France	7.0	1.4	4.5	1.8	2.9	0.7
Ireland	7.0	1.1	5.9	1.9	3.5	1.3
Finland	7.3	2.1	4.3	0.2	3.6	-0.5
Croatia (change since 2010)	7.5	-6.3	7.2	-5.8	7.8	-7.1
Lithuania	9.2	3.7	5.2	-5.2	5.5	-0.1
Portugal	9.7	2.8	10.3	3.8	7.1	3.1
Slovenia	9.9	5.3	6.3	2.1	5.1	1.7
Sweden	9.9	-4	6.1	-2.9	7.2	-1.2
Latvia	10.0	-2.1	14.3	10.9	8.3	1.3
Luxembourg	10.1	5.3	7.0	4.4	5.7	2.8
Estonia	10.3	4.6	8.2	4.4	6.2	3
Italy	10.5	1.4	6.7	-0.6	7.8	2.4
Slovakia	10.8	2.7	8.0	-1.1	8.8	-1.6
Poland	10.9	1.6	10.0	2.3	8.5	1.1
Spain	11.8	-0.1	11.7	0.2	8.7	2.2
Bulgaria	11.8	5	11.5	3.1	15.1	8
Austria	12.2	3	5.8	1.3	3.0	0
European Union (28) (change since 2010)	13.2	0.6	10.7	1.7	9.8	0.5
Hungary	13.2	4.1	14.1	5.1	11.4	2.7
Romania	13.7	0.9	13.8	3	18.6	1.6
United Kingdom (change since 2012)*	14.4	6.5	10.5	3.6	9.3	3.8
Czech Republic	14.8	4.1	9.7	0.1	7.6	0.5
Belgium	15.6	5.3	8.2	1.6	8.5	-0.5
The Netherlands	17.7	3.5	13.7	2.3	13.0	4.2
Germany (change since 2010)	19.3	3.1	14.9	1.9	12.7	0.4
Denmark	22.0	-8.1	15.3	-7.1	10.9	-8.5
Greece	42.6	17.4	39.1	21.5	39.9	20.1

Source: Eurostat, 2016.

\* United Kingdom: Data break 2012.

### 13

Eurostat defines cities, or densely populated areas, as areas where at least 50% of the population live in urban centres. Less populated cities and suburbs, or intermediate density areas, are areas where at least 50% of the population lives in urban zones that are not classified as cities. Rural areas, or thinly populated areas, are areas where at least 50% of the population live in rural grid cells. For more detail, see: [http://ec.europa.eu/eurostat/statistics-explained/index.php/Urban\\_Europe\\_%E2%80%94\\_statistics\\_on\\_cities\\_towns\\_and\\_suburbs\\_%E2%80%94\\_introduction#Background\\_information\\_outlining\\_key\\_methodological\\_concepts\\_for\\_EU\\_statistics\\_on\\_territorial\\_typologies](http://ec.europa.eu/eurostat/statistics-explained/index.php/Urban_Europe_%E2%80%94_statistics_on_cities_towns_and_suburbs_%E2%80%94_introduction#Background_information_outlining_key_methodological_concepts_for_EU_statistics_on_territorial_typologies).

# 4. HOUSING QUALITY AND QUALITY OF LIFE: UNFIT HOUSING IN EUROPE

The available data regarding housing quality relate to indicators such as overcrowding in housing, severe housing deprivation (which is a synthetic indicator), a form of fuel poverty, and damp housing. The gulf separating eastern and southern countries from western and northern countries with regard to housing quality is slowly narrowing, even though some countries, particularly those hit by austerity measures following the 2008 financial crisis, have seen housing conditions deteriorate between 2009 and 2014.

In the European Union as a whole, one person in six lives in overcrowded housing<sup>14</sup>. The issue of overcrowding is particularly pertinent in central and eastern European countries. In Romania, more than half of the population live in overcrowded housing. The European countries with the lowest rate of overcrowding in housing are Belgium and Cyprus.

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A person is considered to be living in overcrowded housing if they do not have at their disposal a number of rooms equal to: one room for the household, one room per couple in the household, one room for each single person aged 18 or more, one room per pair of single people of the same gender between 12 and 17 years of age, one room for each single person between 12 and 17 years of age not included in the previous category, and one room per pair of children under 12 years of age. [http://ec.europa.eu/eurostat/statistics-explained/index.php/Glossary:Overcrowding\\_rate](http://ec.europa.eu/eurostat/statistics-explained/index.php/Glossary:Overcrowding_rate)

TABLE 12

**RATE OF OVERCROWDING IN THE POPULATION  
AS A WHOLE,  
2014 (%).**

COUNTRY	2014	Change 2009-2014 (in points)
Belgium	2.0	-1.9
Cyprus	2.2	-0.4
The Netherlands	3.5	1.8
Ireland	3.9	0.2
Malta	4.0	0.2
Spain	5.3	0.1
Germany	6.6	-0.4
Luxembourg	6.7	0.3
Finland	7.0	1.1
France	7.1	-2.5
United Kingdom (change since 2012)	7.3	0.3
Denmark	8.2	0.4
Portugal	10.3	-3.8
Sweden	10.7	0.2
Estonia*	14.2	-27
Slovenia	14.8	-23.2
Austria	15.3	2
European Union (28 countries) (change since 2010)	16.9	-0.8
Czech Republic	19.9	-6.7
Italy	27.2	3.9
Greece	27.4	2.4
Lithuania	28.3	-19.8
Slovakia	38.6	-1.1
Latvia	39.8	-16.5
Hungary*	41.9	-4.9
Croatia (change since 2010)	42.1	-1.6
Bulgaria	43.3	-3.7
Poland	44.2	-4.9
Romania*	52.3	-1.1

Source: Eurostat, 2016.

\*Estonia: Series break in 2014. \*Romania: Provisional data 2014.

\*Hungary: unreliable data.

The severe housing deprivation indicator covers problems of overcrowding, dignity, and discomfort (leaks, lack of sanitation, housing that is too dark, etc.)<sup>15</sup>. This Eurostat indicator is closest to one of the categories from FEANTSA's ETHOS Typology (which defines homelessness and housing exclusion), namely, the 'inadequate housing' category<sup>16</sup>. While 5.1% of Europeans are in a situation of severe housing deprivation, the trend observed has stabilised, even improved, for the total population, between 2009 and 2014. Eastern European countries are particularly affected by this issue.

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'Severe housing deprivation' concerns the population living in housing considered overcrowded and which also has one of the indicators of housing deprivation. Housing deprivation is an indicator of dignity calculated on the basis of houses with a leaking roof, no bath or shower, no toilet, or little natural light. [http://ec.europa.eu/eurostat/statistics-explained/index.php/Glossary:Severe\\_housing\\_deprivation\\_rate](http://ec.europa.eu/eurostat/statistics-explained/index.php/Glossary:Severe_housing_deprivation_rate)

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<http://www.feantsa.org/en/toolkit/2005/04/01/ethos-typology-on-homelessness-and-housing-exclusion?bcParent=27>

TABLE 13

SEVERE HOUSING DEPRIVATION RATE  
(TOTAL POPULATION, 2014, %).

COUNTRY	2014	Change 2009-2014 (in percentage points)
The Netherlands	0.6	0.1
Finland	0.7	0
Belgium	0.9	-0.4
Ireland	1.2	0.2
Malta	1.3	0
Cyprus	1.5	0.4
Luxembourg	1.6	-0.1
Sweden	1.6	0.4
Spain	1.7	-0.1
Germany	1.9	-0.2
Denmark	2.3	1
France	2.3	-0.7
United Kingdom (change since 2012)*	2.4	0.4
Czech Republic	3.5	-2.7
Austria	3.7	-0.4
Estonia*	3.9	-8.3
Slovakia	4.3	0.1
European Union (28 countries) (change since 2010)	5.1	-0.6
Portugal	5.5	0.8
Greece	6.0	-1.6
Slovenia	6.5	-11
Croatia (change since 2010)	7.8	-4.5
Poland	9.1	-6.1
Italy	9.5	2
Lithuania	10.1	-6.3
Bulgaria*	12.9	-5.9
Latvia	16.6	-5.7
Hungary	17.3	5.7
Romania*	21.5	-5.7

Source: Eurostat, 2016.

\*Bulgaria and Estonia: Series break in 2014.

\*Romania: Provisional data 2014.

\* United Kingdom: Data break 2012.

## EUROPEAN INDEX OF HOUSING EXCLUSION

Across all European countries, a poor household is two to twelve times more likely to live in severe housing deprivation than other households. Here, the differences between eastern and western Europe are less clear-cut: In Luxembourg, Germany, Sweden, and Spain, poor households are six to seven times more likely to face severe

housing deprivation, nine times more likely in Slovakia, and twelve times more likely in Belgium. The countries where poor households are most affected by severe housing deprivation are Romania, Hungary, Bulgaria, and Latvia. The Member State where poor households are least exposed to the problem is Finland.

**TABLE 14**

**GAP BETWEEN POOR AND NON-POOR HOUSEHOLDS WITH REGARD TO SEVERE HOUSING DEPRIVATION**  
(2014, IN %)

COUNTRY	Severe housing deprivation rate for poor households	Severe housing deprivation rate for non-poor households	Gap between poor and non-poor households (ratio)
Croatia	13.1	6.6	2.0
Latvia	27.3	13.7	2.0
Lithuania	18.2	8.2	2.2
Estonia*	6.9	3.1	2.2
Cyprus	2.9	1.3	2.2
Ireland	2.3	1.0	2.3
Slovenia	12.5	5.4	2.3
Italy	17.6	7.6	2.3
Malta	2.6	1.0	2.6
Greece	11.6	4.4	2.6
Poland	19.9	6.9	2.9
United Kingdom	5.4	1.8	3.0
Hungary	42.1	12.9	3.3
Austria	9.3	2.8	3.3
Romania*	46.1	13.1	3.5
Portugal	13.1	3.7	3.5
European Union (28 countries)	12.9	3.5	3.7
Finland	1.9	0.5	3.8
Denmark	6.9	1.7	4.1
Bulgaria*	34.4	6.9	5.0
Czech Republic	12.9	2.5	5.2
The Netherlands	2.3	0.4	5.8
France	8.3	1.4	5.9
Luxembourg	5.4	0.9	6.0
Sweden	5.4	0.9	6.0
Germany	6.1	1.0	6.1
Spain	5.2	0.7	7.4
Slovakia	19.7	2.0	9.9
Belgium	3.8	0.3	12.7

Source: Eurostat, 2016.

\*Bulgaria and Estonia: Series break in 2014. \*Romania: Provisional data 2014.



Inability to keep home adequately warm is an indicator of fuel poverty, which highlights the inability to maintain adequate temperatures in housing due to financial difficulties. It is observed such fuel poverty is significant in Europe with almost one quarter of poor households affected across the continent. This problem particularly affects southern countries where one might have thought that heating is not a major issue. This indicator has worsened since 2009

for poor households in 21 of the 28 countries, particularly in Greece (where more than half of all poor households have difficulty maintaining adequate household temperatures), in Italy, Malta, Hungary, Slovakia, Spain, Cyprus, and Ireland. On the other hand, the situation has improved in Bulgaria (which is still the country where both poor and non-poor households are most affected by this form of fuel poverty), Poland, and Romania.

**TABLE 15**  
**FINANCIAL DIFFICULTY IN MAINTAINING ADEQUATE HOUSING TEMPERATURE**  
(2014, IN %).

Country	POOR		TOTAL	
	2014	Change 2009-2014	2014	Change 2009-2014
Luxembourg	2.0	0.9	0.6	0.3
Sweden	2.7	-0.8	0.8	-0.6
Finland	3.3	-0.2	1.5	0.2
Estonia*	3.7	-1	1.7	0
Denmark	5.8	3	2.9	1.4
Austria	7.7	-0.1	3.2	0.3
The Netherlands**	9.0	4.7	2.6	1.3
Germany	13.3	-2.9	4.9	-0.6
France	15.0	0	5.9	0.4
Slovenia	15.4	3.9	5.6	1
Czech Republic	15.6	2.9	6.1	0.9
Ireland	16.7	6.4	8.9	4.8
Belgium	18.3	3.3	5.4	0.3
United Kingdom (change since 2012)*	20.2	1	9.4	1.3
Poland	20.7	-12.5	9.0	-7.3
Slovakia	22.4	10.3	6.1	2.5
European Union (28 countries) (change since 2010)	23.5	2.4	10.2	0.8
Spain	23.5	8.3	11.1	3.9
Croatia (change since 2010)	24.3	5.4	9.7	1.4
Romania*	24.4	-5.4	12.3	-9.8
Hungary	29.4	12.6	11.6	2.7
Latvia	31.0	2.1	16.8	0.4
Lithuania	34.7	2.3	26.5	2.4
Malta	35.5	18	22.1	11
Italy	38.3	12	18.0	7.2
Cyprus	47.5	9.7	27.5	5.8
Portugal	47.5	3.2	28.3	-0.2
Greece	52.6	15.8	32.9	17.2
Bulgaria*	66.0	-14.2	40.5	-23.7

Source: Eurostat, 2016.

\*Bulgaria and Estonia: Series break in 2014. \*Romania and the Netherlands: Provisional data 2014. \* United Kingdom: Data break 2012.

## EUROPEAN INDEX OF HOUSING EXCLUSION

This indicator represents the proportion of the total population living in housing with leaking walls or roof, damp flooring or foundations, or mould on the window frames or floor. In the European Union as a whole, one quarter of poor households live in damp housing. Only two European countries have less than 10% of poor households living in damp housing: Finland

and Sweden. In Hungary (where half of all poor households live in damp housing), Portugal, Denmark, and Italy, the proportion of the total population affected by this type of unfit housing has increased even more than the proportion of poor households since 2009. In Slovakia and the United Kingdom, the increase has particularly affected poor households.

**TABLE 16****DAMP HOUSING, 2014**

(TOTAL POPULATION, IN %).

Country	POOR		TOTAL	
	2014	Change 2009-2014	2014	Change 2009-2014
Finland	6.9	0.6	5.0	0.1
Sweden	9.6	0.6	7.3	0.7
Austria	13.1	-7.5	10.0	-5
Malta	14.1	1.3	11.0	1.2
Denmark	16.3	6.1	15.0	7.2
Poland	16.9	-14.3	9.2	-8.4
Greece	17.3	-10.1	13.7	-3.9
Czech Republic	18.3	-5.4	9.2	-5.4
Ireland	18.4	-2.9	14.5	1.3
Germany	19.4	-5.3	12.3	-1.7
Croatia (since 2010)	20.2	-10	11.7	-8.1
The Netherlands*	22.2	-2.6	15.8	1.6
Slovakia	23.0	10.1	7.0	0.4
Estonia*	23.2	-8.4	15.9	-4.3
United Kingdom	23.6	4.1	16.6	2
Luxembourg	23.9	0.9	15.0	-2.5
European Union (28 countries) (since 2010)	24.5	-1.3	15.7	-0.4
Romania*	24.6	-10.7	12.7	-9
France	24.7	1.9	13.4	0.8
Spain	25.4	-0.2	17.1	-1.2
Belgium	26.9	2.8	17.5	2.3
Bulgaria	28.5	-11	13.2	-10.7
Cyprus	32.1	-2.1	25.5	-4.1
Italy	32.8	4.2	25.0	4.1
Lithuania	33.7	0.2	18.9	-2.3
Latvia	39.2	1.4	27.5	1.6
Portugal	40.2	11.6	32.8	13.1
Slovenia	41.2	0.3	29.9	-0.7
Hungary*	52.5	22.5	26.9	12.4

Source: Eurostat, 2016.

\*Estonia: Series break in 2014. \*Romania and the Netherlands: Provisional data 2014. \*Hungary: unreliable data.

# 5. SOCIAL FACTORS WORSENING HOUSING DIFFICULTIES

The indicators used heretofore, such as severe housing deprivation, housing cost overburden rate, and overcrowding, are used hereupon to ascertain whether certain categories of the population are more affected by housing exclusion than the rest of the population. Factors looked at are age, gender, household composition, and "citizenship.

## THE 'AGE' EFFECT ON HOUSING CONDITIONS: YOUNG PEOPLE ARE

## PARTICULARLY VULNERABLE TO HOUSING EXCLUSION IN EUROPE

In all European countries, young people are more vulnerable to severe housing deprivation<sup>17</sup> than the rest of the population. The gap is particularly noteworthy in Ireland, Germany, Denmark, and the Netherlands. In Romania, more than one quarter of young people aged 20-24 years are living in severe housing deprivation.

**TABLE 17**

**SEVERE HOUSING DEPRIVATION RATE AMONG YOUNG PEOPLE AGED 20-24 YEARS AND THE GAP BETWEEN YOUNG PEOPLE AND THE POPULATION AS A WHOLE**  
(TOTAL POPULATION, 2014, IN %)

COUNTRY	Young people 20-24 years	Total population	Gap between young people and the total population (ratio)
Croatia	8.9	7.8	1.14
Czech Republic	4.0	3.5	1.14
Estonia	4.5	3.9	1.15
Lithuania	11.7	10.1	1.16
Slovakia	5.2	4.3	1.21
Hungary	23.3	17.3	1.35
Spain	2.3	1.7	1.35
Romania	28.0	20.6	1.36
Poland	12.5	9.1	1.37
Latvia	23.0	16.6	1.39
Bulgaria	17.9	12.9	1.39
Austria	5.3	3.7	1.43
Luxembourg	2.4	1.6	1.50
Italy	15.0	9.5	1.58
European Union (28)	7.9	5.0	1.58

**17**

See Table 16 for a definition of severe housing deprivation.

Source: Eurostat, 2016.

**TABLE 17**

**SEVERE HOUSING DEPRIVATION RATE AMONG YOUNG PEOPLE AGED 20-24 YEARS AND THE GAP BETWEEN YOUNG PEOPLE AND THE POPULATION AS A WHOLE**  
(TOTAL POPULATION, 2014, IN %).

COUNTRY	Young people 20-24 years	Total population	Gap between young people and the total population (ratio)
United Kingdom	3.8	2.4	1.58
Slovenia	10.5	6.5	1.62
Belgium	1.5	0.9	1.67
France	4.1	2.3	1.78
Sweden	2.9	1.6	1.81
Portugal	10.2	5.5	1.85
Cyprus	2.9	1.5	1.93
Greece	11.9	6.0	1.98
Finland	1.4	0.7	2.00
Ireland	2.6	1.2	2.17
Malta	3.1	1.3	2.38
Germany	5.0	1.9	2.63
Denmark	6.7	2.3	2.91
The Netherlands	2.1	0.6	3.50

Source: Eurostat, 2016. \*Bulgaria and Estonia: Series break in 2014. \*Romania: Provisional data 2014. \* Hungary : unreliable data.

In northern and western European countries, all young people, whether they are poor or not, are more vulnerable to housing cost overburden than the total population. But the gulf that exists between young people in poverty and the rest of the population is particularly worrying, across all European countries. **On average in Europe, poor young people are 4.17 times more likely to be overburdened by housing costs than the rest of the population.** Housing cost overburden threatens the security and wellbeing of almost half of all poor young people. The situation is particularly worrying for young people in Greece (where half of young people and almost all poor young people are overburdened by housing costs),

Germany (where 65.1% of poor young people are overburdened by housing costs), Denmark (where 78.3% of poor young people are overburdened by housing costs), the Netherlands (where the figures stands at 72.9%), and the United Kingdom (where the figure stands at 58%). Budget cuts to social welfare and housing allowances for young people have been implemented over the last ten years in the last three countries mentioned. This dangerous dynamic must be taken into account and halted as these budget cuts are already creating a generation of Europeans whose housing prospects are weak, and who are moreover being pushed to the fringes of society<sup>18</sup>.

18

See the FEANTSA and Foundation Abbé Pierre's publications on young people and housing: <http://www.feantsa.org/en/resources/resources-database?search=&theme=Youth&type=&year=>

**TABLE 18**

**HOUSING COST OVERBURDEN RATE AMONG YOUNG PEOPLE AGED 20-29 YEARS AND THE GAP BETWEEN YOUNG PEOPLE AND THE POPULATION AS A WHOLE**  
(TOTAL POPULATION, 2014, IN %)

Country	YOUNG PEOPLE 20-29 YEARS		TOTAL POPULATION		RATIO	
	Total	Poor	Total	Poor	Ratio between young people and the total population	Ratio between poor young people and the total population
Malta	1.3	10.2	1.6	5.8	0.81	6.38
Cyprus	4.3	16.0	4.0	14.4	1.08	4.00
Croatia	5.2	24.7	7.5	30.0	0.69	3.29
Slovenia	5.8	29.4	6.4	29.4	0.91	4.59
Slovakia	6.5	29.6	9.0	36.4	0.72	3.29
Latvia	7.1	35.5	9.6	32.5	0.74	3.70
Lithuania	8.1	30.7	7.1	27.4	1.14	4.32
Italy	8.4	30.0	8.5	31.9	0.99	3.53
Luxembourg	8.6	37.5	6.8	30.9	1.26	5.51
Poland	9.5	29.2	9.6	32.0	0.99	3.04
Portugal	10.0	32.9	9.2	33.7	1.09	3.58
Austria	10.1	48.3	6.6	36.7	1.53	7.32
Estonia*	10.2	43.9	8.3	30.8	1.23	5.29
Czech Republic	10.7	43.0	10.5	44.1	1.02	4.10
France	11.2	37.9	5.1	20.9	2.20	7.43
Finland	11.9	35.5	5.1	21.2	2.33	6.96
Belgium	12.4	55.0	10.4	42.6	1.19	5.29
Bulgaria	13.0	38.4	12.9	40.4	1.01	2.98
Ireland	13.9	45.1	5.5	23.9	2.53	8.20
Spain	14.0	40.7	10.9	39.6	1.28	3.73
Hungary	14.0	37.7	12.8	38.4	1.09	2.95
European Union (28)	15.1	47.9	11.5	40.1	1.31	4.17
Romania	15.5	40.7	16.2	40.1	0.96	2.51
Sweden	16.2	54.5	7.8	40.5	2.08	6.99
United Kingdom*	18.3	58.0	12.5	41.7	1.46	4.64
Germany	21.0	65.1	15.9	54.4	1.32	4.09
The Netherlands	25.9	72.9	15.4	51.1	1.68	4.73
Denmark	39.3	78.3	15.6	68.1	2.52	5.02
Greece	44.1	94.3	40.7	95.0	1.08	2.32

Source: Eurostat, 2016.

\*Estonia and the United Kingdom: Series break in 2014.

\*Romania: provisional data for 2014.

## EUROPEAN INDEX OF HOUSING EXCLUSION

In all European countries, young people are more vulnerable to overcrowding than the rest of the population, particularly in Sweden, Denmark, and the Netherlands. While overcrowding among the total population in these three Member States is quite low compared to other European countries,

the proportion of young people aged 20-24 years living in overcrowded housing is particularly high. Young people remain particularly exposed to overcrowding in countries where overcrowding is high in general, i.e. central and eastern European countries.

**TABLE 19**

**RATE OF OVERCROWDING, AND THE GAP BETWEEN YOUNG PEOPLE AGED 20-24 YEARS  
AND THE POPULATION AS A WHOLE**  
(TOTAL POPULATION, 2014, IN %).

COUNTRY	Young people 20-24 years	Total population	Gap between young people and the total population (ratio)
Estonia*	18.7	14.2	1.32
Latvia	52.9	39.8	1.33
Luxembourg	9.0	6.7	1.34
Poland	61.4	44.2	1.39
Romania	69.8	49.4	1.41
Bulgaria	61.6	43.3	1.42
Hungary	60.3	41.9	1.44
Croatia	61.5	42.1	1.46
Slovakia	56.6	38.6	1.47
Lithuania	43.2	28.3	1.53
Austria	23.8	15.3	1.56
Czech Republic	32.0	19.9	1.61
United Kingdom	11.8	7.3	1.62
Slovenia	24.1	14.8	1.63
Italy	44.9	27.2	1.65
European Union (28)	27.6	16.7	1.65
Spain	9.6	5.3	1.81
Portugal	19.1	10.3	1.85
France	13.3	7.1	1.87
Greece	52.1	27.4	1.90
Malta	7.9	4.0	1.98
Germany	13.4	6.6	2.03
Belgium	4.2	2.0	2.10
Ireland	8.2	3.9	2.10
Cyprus	4.9	2.2	2.23
Finland	16.8	7.0	2.40
Sweden	33.3	10.7	3.11
Denmark	29.0	8.2	3.54
The Netherlands	15.3	3.5	4.37

Source: Eurostat, 2016.

\* Estonia 2014: Series break

Throughout Europe, older people are less affected by severe housing deprivation than the total population. However people over 65 are particu-

larly vulnerable in eastern and central European countries (Latvia, Romania, Hungary, Bulgaria, Lithuania, and Croatia).

**TABLE 20**

**SEVERE HOUSING DEPRIVATION RATE AMONG OLDER PEOPLE (65 YEARS AND OVER),  
AND THE GAP BETWEEN OLDER PEOPLE AND THE POPULATION AS A WHOLE  
(TOTAL POPULATION, 2014, IN %).**

COUNTRY	65 years and over	Total population	Gap between older people and the total population (ratio)
The Netherlands	0.0	0.6	0.00
Denmark	0.1	2.3	0.04
Ireland	0.1	1.2	0.08
Sweden	0.2	1.6	0.13
Belgium	0.2	0.9	0.22
United Kingdom	0.3	2.4	0.13
Germany	0.3	1.9	0.16
Cyprus	0.3	1.5	0.20
Malta	0.3	1.3	0.23
Luxembourg	0.4	1.6	0.25
Spain	0.5	1.7	0.29
France	0.6	2.3	0.26
Finland	0.6	0.7	0.86
Austria	0.7	3.7	0.19
Czech Republic	1.2	3.5	0.34
Estonia	1.6	3.9	0.41
Slovakia	1.9	4.3	0.44
European Union (28)	2.0	5.0	0.40
Slovenia	2.2	6.5	0.34
Portugal	2.2	5.5	0.40
Italy	3.7	9.5	0.39
Greece	3.7	6.0	0.62
Lithuania	4.0	10.1	0.40
Croatia	4.7	7.8	0.60
Bulgaria	4.9	12.9	0.38
Poland	6.3	9.1	0.69
Hungary	7.5	17.3	0.43
Romania	9.8	20.6	0.48
Latvia	10.1	16.6	0.61

Source: Eurostat, 2016. \*Bulgaria and Estonia: Series break in 2014. \*Romania: Provisional data 2014. \* Hungary : unreliable data.

## EUROPEAN INDEX OF HOUSING EXCLUSION

Older people are more likely to be overburdened by housing costs than the total population in ten European countries. Even though they are less likely to live in unfit housing, people over 65 are

not spared from excessive housing expenditure. They are nonetheless more sheltered, in general, than young people from being systematically undermined by excessive housing expenditure.

**TABLE 21**

**HOUSING COST OVERBURDEN RATE AMONG OLDER PEOPLE (65 YEARS AND OVER),  
AND THE GAP BETWEEN OLDER PEOPLE AND THE POPULATION AS A WHOLE**  
(TOTAL POPULATION, 2014, IN %).

COUNTRY	65 years and over	Total population	Gap between older people and the total population (ratio)
Malta	1.5	1.6	0.94
Cyprus	2.8	4.0	0.70
Luxembourg	3.1	6.8	0.46
Spain	3.5	10.9	0.32
France	3.7	5.1	0.73
Portugal	4.4	9.2	0.48
Ireland	4.6	5.5	0.84
Finland	5.0	5.1	0.98
Italy	5.3	8.5	0.62
Austria	5.4	6.6	0.82
Estonia	5.6	8.3	0.67
Slovenia	6.4	6.4	1.00
United Kingdom	7.5	12.5	0.60
Slovakia	8.0	9.0	0.89
Croatia	9.0	7.5	1.20
Hungary	9.2	12.8	0.72
Lithuania	9.2	7.1	1.30
Poland	9.4	9.6	0.98
European Union (28)	10.6	11.5	0.92
Sweden	11.7	7.8	1.50
Latvia	11.8	9.6	1.23
Belgium	11.9	10.4	1.14
The Netherlands	13.6	15.4	0.88
Czech Republic	13.9	10.5	1.32
Bulgaria	16.4	12.9	1.27
Romania	16.7	16.2	1.03
Denmark	18.1	15.6	1.16
Germany	22.0	15.9	1.38
Greece	33.2	40.7	0.82

Source: Eurostat, 2016. \* United Kingdom & Estonia: Series break in 2014. \*Romania: provisional data for 2014.



## HOUSING DIFFICULTIES ARE HARD TO DIFFERENTIATE ON THE BASIS OF GENDER AT EUROPEAN LEVEL

It is difficult to deal with the gender as an aggravating factor without being essentialist. However, gender inequalities certainly exist in several areas (the average gross hourly wage for women is lower than for men by 16.7% on average in Europe in 2014), and it is interesting to attempt to understand if these inequalities are also reflected in housing conditions.

When we align gender data with household-type data, women living alone tend to be more overburdened by housing costs than men living alone, and this is true in 16 European countries, particularly in Greece, Germany, Belgium, Bulgaria, Czech Republic, Romania, Ireland, Lithuania, Poland, and Sweden. **In the European Union as a whole, more than one quarter of women living alone are overburdened by housing costs (27%, as opposed to 24.9% of men living alone).**

**TABLE 22**

**HOUSING COST OVERBURDEN RATE BY HOUSEHOLD TYPE/GENDER**  
(TOTAL POPULATION, IN %).

Country	WOMAN LIVING ALONE		MAN LIVING ALONE	
	2014	Change 2009-2014 (in percentage points)	2014	Change 2009-2014 (in percentage points)
Malta	3.4	-5.3	5.0	-4.9
Portugal	13.1	6.7	20.3	10.1
Cyprus	13.7	8.2	12.9	5.3
Finland	14.2	3.1	13.8	2.5
Luxembourg	14.6	4	16.8	6.2
Ireland	15.3	10.3	12.0	2.5
France	16.2	0.6	15.1	2.8
Estonia*	16.6	8.1	22.4	8.9
Italy	17.1	-1.5	16.4	-0.4
Slovenia	18.4	0.3	21.1	6.4
Spain	18.5	2.1	24.8	4.3
Austria	18.6	-0.7	17.8	-0.3
Slovakia	20.4	-10.9	27.8	-2.6
Lithuania	20.5	4.9	19.4	-1.9
Croatia (change since 2010)	20.7	-26.2	22.4	-16.5
United Kingdom (change since 2012)**	22.5	-11.5	27.8	-7.6

Source: Eurostat, 2016.

\* United Kingdom & Estonia: Series break in 2014.

\*Romania: provisional data for 2014.

**TABLE 22**
**HOUSING COST OVERBURDEN RATE BY HOUSEHOLD TYPE/GENDER**  
 (TOTAL POPULATION, IN %)

Country	WOMAN LIVING ALONE		MAN LIVING ALONE	
	2014	Change 2009-2014 (in percentage points)	2014	Change 2009-2014 (in percentage points)
Hungary	23.3	1.6	25.1	0.9
Latvia	24.9	-5.9	25.9	-2.3
Poland	26.8	0.3	22.6	0.9
European Union (28) (change since 2010)	27.0	1.2	24.9	0.7
Sweden	27.9	-4.2	24.0	-4.5
Belgium	30.7	5.1	26.7	1.4
Bulgaria	34.7	1.2	23.4	2.2
Czech Republic	35.4	0.3	25.5	2.1
Romania	36.4	-1.7	31.3	-4.6
The Netherlands	38.3	8.1	40.4	11.9
Germany (change since 2010)	39.5	8.9	28.5	3.4
Denmark	40.6	-4.5	38.6	-2.2
Greece	71.1	16.8	65.5	5.8

Source: Eurostat, 2016.

\* United Kingdom &amp; Estonia: Series break in 2014. \*Romania: provisional data for 2014.

**DIFFERENT HOUSEHOLD TYPES**  
**ARE NOT AFFECTED BY THE SAME**  
**HOUSING EXCLUSION ISSUES**

In all European countries, people living alone are more overburdened by housing costs than couples. In France, Sweden, and Lithuania, people living alone are five to six times more affected than couples by excessive housing costs in their budget.

**TABLE 23****HOUSING COST OVERBURDEN RATE BY HOUSEHOLD TYPE, AND GAP BETWEEN PEOPLE LIVING ALONE AND COUPLES**

(TOTAL POPULATION, 2014, IN %).

COUNTRY	People living alone with no children	Couple	Gap between people living alone and couples (ratio)
Portugal	15,6	7,9	1.97
Greece	68,9	32,6	2.11
Hungary	24,0	11,2	2.14
Poland	25,4	11,4	2.23
Malta	4,1	1,8	2.28
Romania	34,5	15,0	2.30
Croatia	21,3	9,1	2.34
Bulgaria	30,1	12,3	2.45
Germany	34,5	13,4	2.57
Spain	21,5	8,3	2.59
Italy	16,8	6,4	2.63
European Union (28)	26,1	9,1	2.87
United Kingdom	24,9	8,5	2.93
Slovakia	22,9	7,7	2.97
Slovenia	19,6	6,0	3.27
Estonia*	18,7	5,7	3.28
Ireland	13,7	4,1	3.34
Latvia	25,2	7,5	3.36
Cyprus	13,4	3,9	3.44
The Netherlands	39,3	11,4	3.45
Austria	18,2	5,2	3.50
Czech Republic	31,4	8,8	3.57
Luxembourg	15,6	4,1	3.80
Denmark	39,6	9,9	4.00
Finland	14,0	3,3	4.24
Belgium	28,7	6,3	4.56
Lithuania	20,1	3,8	5.29
France	15,7	2,8	5.61
Sweden	26,1	3,8	6.87

Source: Eurostat, 2016.

\*Estonia: Data break 2014 \* United Kingdom &amp; Estonia: Series break in 2014. \*Romania: provisional data for 2014.

## EUROPEAN INDEX OF HOUSING EXCLUSION

Countries where households with children are more overburdened by housing costs than households without children are Portugal, Spain, Greece, Slovakia, Italy, Malta, and the United Kingdom. In Greece, 43.3% of families with

dependent children are overburdened by housing costs. In Spain, Bulgaria, Hungary, Romania, and the United Kingdom, this figure is between 12% and 15%.

**TABLE 24**

**HOUSING COST OVERBURDEN RATE BY HOUSEHOLD TYPE, AND GAP BETWEEN HOUSEHOLDS WITHOUT DEPENDENT CHILDREN AND HOUSEHOLDS WITH DEPENDENT CHILDREN**

(TOTAL POPULATION, 2014, IN %).

COUNTRY	Households with dependent children	Households without dependent children	Gap between households without children and households with children (ratio)
Portugal	10.6	7.7	0.73
Spain	12.1	9.8	0.81
Greece	43.3	38.3	0.88
Slovakia	9.5	8.5	0.89
Italy	8.8	8.2	0.93
Malta	1.6	1.5	0.94
United Kingdom	12.7	12.3	0.97
Luxembourg	6.7	6.9	1.03
Bulgaria	12.5	13.2	1.06
Hungary*	12.3	13.3	1.08
Romania	15.1	17.5	1.16
European Union (28)	9.9	13.1	1.32
Estonia*	7.0	9.6	1.37
Poland	8.1	11.3	1.40
Latvia	7.8	11.2	1.44
Cyprus	3.3	4.9	1.48
Lithuania	5.7	8.5	1.49
Belgium	8.3	12.7	1.53
Czech Republic	8.3	12.7	1.53
Croatia	6.0	9.4	1.57
Slovenia	5.1	8.0	1.57
Ireland	4.2	7.6	1.81
The Netherlands	10.8	20.0	1.85
Germany	10.3	20.1	1.95
Austria	4.4	8.6	1.95
France	3.4	7.1	2.09
Finland	2.7	7.1	2.63
Denmark	7.5	22.9	3.05
Sweden	3.1	12.0	3.87

Source: Eurostat, 2016.

\*Estonia: Data break 2014. \*Hungary: Unreliable data. \* United Kingdom: Series break in 2014. \*Romania: provisional data for 2014.

The only European countries where couples are more affected by severe housing deprivation<sup>20</sup> than people living alone are Bulgaria, Romania, and Italy. We must bear in mind the fact that the severe housing deprivation indicator includes overcrowding as a criterion along with other cri-

teria related to unfit housing; this excludes men and women living alone in unfit housing that is not overcrowded from the statistics. In Belgium, people living alone are 15 times more likely to face severe housing deprivation than couples.

**TABLE 25**
**SEVERE HOUSING DEPRIVATION RATE BY HOUSEHOLD TYPE AND GAP  
BETWEEN PEOPLE LIVING ALONE AND COUPLES**

(TOTAL POPULATION, 2014, IN%).

	Person living alone	Couple	Gap between people living alone and couples (ratio)
Bulgaria*	2.7	4.0	0.68
Romania	4.2	5.3	0.79
Italy	3.4	3.8	0.89
Latvia	7.4	7.4	1.00
Portugal	1.2	1.1	1.09
Hungary	8.2	7.5	1.09
Lithuania	3.6	3.2	1.13
Slovakia	1.7	1.4	1.21
Greece	2.9	2.3	1.26
Croatia	5.4	3.8	1.42
Slovenia	3.2	2.2	1.45
Spain	0.3	0.2	1.50
Czech Republic	1.4	0.9	1.56
Estonia*	1.7	1.0	1.70
Poland	6.8	4.0	1.70
European Union (28)	2.7	1.4	1.93
Malta	0.4	0.2	2.00
Denmark	1.9	0.7	2.71
Austria	2.8	0.9	3.11
The Netherlands	1.0	0.3	3.33
Sweden	2.3	0.6	3.83
Cyprus	0.8	0.2	4.00
Germany	2.3	0.5	4.60
United Kingdom	2.7	0.5	5.40
Finland	1.9	0.3	6.33
Ireland	0.8	0.1	8.00
France	2.5	0.3	8.33
Luxembourg	2.0	0.2	10.00
Belgium	1.5	0.1	15.00

Source: Eurostat, 2016.

\*Bulgaria and Estonia: Data break 2014. \*Romania: Provisional data 2014. \* Hungary : unreliable data.

Overcrowding and unfit housing are more likely to affect households with children and this is true for all European countries except Finland. In Spain and Ireland in particular, households with dependent children are four to five times more likely to face severe housing deprivation

than households without children, which sheds further light on the alarming Irish data pointing to the increase in homeless families<sup>21</sup>. In Hungary and Romania, more than one quarter of households with children are living in severe housing deprivation.

**TABLE 26**

**SEVERE HOUSING DEPRIVATION RATE BY HOUSEHOLD TYPE, AND GAP BETWEEN HOUSEHOLDS WITH DEPENDENT CHILDREN AND HOUSEHOLDS WITHOUT DEPENDENT CHILDREN**  
 (TOTAL POPULATION, 2014, IN %).

Country	Households with dependent children	Households without dependent children	Gap between households with children and households without children (ratio)
Finland	0.4	0.9	0.44
The Netherlands	0.7	0.5	1.40
Sweden	1.9	1.3	1.46
Croatia	9.2	6.2	1.48
Poland	10.5	6.5	1.62
Greece	7.6	4.5	1.69
Belgium	1.1	0.6	1.83
Germany	2.7	1.4	1.93
Denmark	3.2	1.5	2.13
Latvia	22.9	10.4	2.20
Slovakia	5.8	2.4	2.42
Italy	13.7	5.5	2.49
Slovenia	8.9	3.5	2.54
Hungary	25.0	9.4	2.66
European Union (28)	7.3	2.7	2.70
Austria	5.7	2.0	2.85
Lithuania	14.9	5.0	2.98
France	3.3	1.1	3.00
Romania	29.3	9.4	3.12
Bulgaria*	19.3	6.1	3.16
Malta	1.9	0.6	3.17
Luxembourg	2.3	0.7	3.29
Portugal	8.5	2.4	3.54
Estonia*	6.2	1.6	3.88
United Kingdom	3.9	1.0	3.90
Czech Republic	5.6	1.4	4.00
Cyprus	2.2	0.5	4.40
Ireland	1.8	0.4	4.50
Spain	2.8	0.5	5.60

Source: Eurostat, 2016. \*Bulgaria and Estonia: Data break 2014. \*Romania: Provisional data 2014. \* Hungary : unreliable data.

Damp housing means having leaking walls or roof, damp flooring or foundations, mould on the window frames or floor. In the vast majority of

European countries, people living alone are more likely to live in damp housing than couples.

**TABLE 27**
**PEOPLE LIVING IN DAMP HOUSING BY HOUSEHOLD TYPE, AND GAP BETWEEN  
PEOPLE LIVING ALONE AND COUPLES**

(TOTAL POPULATION, 2014, IN %).

Country	Person living alone	Couple	Gap between people living alone and couples (ratio)
Cyprus	22.1	25.4	0.87
Luxembourg	11.6	11.9	0.97
Italy	23.5	23.9	0.98
Greece	14.2	14.4	0.99
Bulgaria	12.0	11.7	1.03
Latvia	27.1	26.1	1.04
Czech Republic	8.1	7.7	1.05
Portugal	34.4	32.6	1.06
Denmark	13.3	12.5	1.06
Estonia*	17.9	16.6	1.08
Austria	9.1	8.3	1.10
Slovenia	31.6	28.6	1.10
Spain	16.8	14.8	1.14
Germany	12.1	10.5	1.15
European Union (28)	15.3	13.2	1.16
Lithuania	20.0	17.0	1.18
United Kingdom	15.6	12.7	1.23
The Netherlands**	16.7	13.4	1.25
France	12.6	9.8	1.29
Poland	10.4	7.9	1.32
Belgium	18.5	14.0	1.32
Croatia	18.2	13.7	1.33
Hungary	31.8	23.5	1.35
Sweden	6.6	4.8	1.38
Ireland	17.0	11.5	1.48
Malta	19.3	13.0	1.48
Finland	5.7	3.8	1.50
Slovakia	9.5	5.7	1.67
Romania	18.9	11.0	1.72

Source: Eurostat, 2016.

\*Estonia: Data break 2014. \*\*The Netherlands: Provisional data 2014. \*Romania: Provisional data 2014. \*Hungary: unreliable data.

### NON-EU CITIZENS ARE MORE VULNERABLE TO HOUSING EXCLUSION THAN EU CITIZENS

In all European countries, people from third countries (i.e. from outside the 28 Member States) are more likely to be overburdened by housing costs than EU citizens living within their own country. This is particularly true in Slovenia,

Belgium, and Cyprus where non-EU citizens are five times more affected, Spain (six times more affected), Ireland (eight times more affected) and Malta (twelve times more affected). Two-thirds of non-EU citizens are overburdened by housing costs in Greece, almost half in Spain and Belgium, more than one third in Ireland and Portugal, and more than one quarter in the United Kingdom, Denmark, the Netherlands, Italy, and Slovenia.

**TABLE 28**

**HOUSING COST OVERBURDEN RATE BY CITIZENSHIP, AND GAP  
BETWEEN NON-EU CITIZENS AND EU REPORTING COUNTRIES CITIZENS**  
(POPULATION OVER 18 YEARS, 2014, IN %).

Country	Non-EU citizens	Reporting country citizens	Gap between non-EU citizens and reporting country citizens (ratio)
Bulgaria	12.8	12.2	1.05
Germany	22.3	16.7	1.34
Lithuania	10.4	7.0	1.49
Estonia	11.9	7.6	1.57
The Netherlands	25.8	16.3	1.58
Latvia	14.0	8.8	1.59
Denmark	28.8	17.1	1.68
Greece	68.9	37.6	1.83
Czech Republic	19.7	10.5	1.88
France	12.1	5.2	2.33
Croatia	17.9	7.6	2.36
Sweden	21.4	8.1	2.64
United Kingdom	29.5	10.9	2.71
Finland	15.8	5.4	2.93
Austria	14.8	5.0	2.96
Italy	27.2	6.7	4.06
Portugal	34.5	8.2	4.21
Luxembourg	14.9	3.4	4.38
Slovenia	28.7	5.7	5.04
Belgium	45.8	8.7	5.26
Cyprus	12.2	2.3	5.30
Spain	48.7	7.5	6.49
Ireland	38.6	4.4	8.77
Malta	14.0	1.1	12.73

Source: Eurostat, 2016.

No data for Hungary, Poland, Romania and Slovakia \* Estonia & United Kingdom: Series break in 2014. \*Romania: provisional data for 2014.



Non-EU citizens (from outside the EU 28) are on average twice as likely to live in overcrowded housing than national citizens and this is true across the European Union (with the exception of

the Netherlands and Latvia). In Belgium, non-EU citizens are 17 times more likely to live in overcrowded conditions than Belgian citizens.

**TABLE 29**

**OVERCROWDING BY CITIZENSHIP, AND GAP BETWEEN NON-EU CITIZENS  
AND EU REPORTING COUNTRIES CITIZENS**  
(POPULATION AGED OVER 18 YEARS, 2014, IN %).

Country	Reporting country citizens	Non-EU citizens	Gap between non-EU citizens and reporting country citizens (ratio)
The Netherlands	3.3	1.2	0.36
Latvia	36.8	35.2	0.96
Bulgaria	39.3	46.3	1.18
Croatia	39.0	51.4	1.32
Estonia	11.1	15.8	1.42
Lithuania	25.1	35.9	1.43
Poland	40.7	58.9	1.45
Czech Republic	17.4	37.2	2.14
European Union (28)	14.5	31.4	2.17
Greece	24.6	53.4	2.17
Italy	22.6	56.1	2.48
Finland	6.8	20.7	3.04
Spain	4.1	14.8	3.61
Cyprus	1.6	5.8	3.63
Slovenia	12.7	46.6	3.67
United Kingdom	4.6	18.4	4.00
Germany	5.6	23.1	4.13
Sweden	9.4	39.1	4.16
Austria	10.1	43.1	4.27
Ireland	3.1	13.3	4.29
Malta	3.5	16.1	4.60
France	5.5	26.5	4.82
Portugal	8.5	42.3	4.98
Denmark	6.5	35.1	5.40
Luxembourg	2.5	18.5	7.40
Belgium	1.0	17.3	17.30

Source: Eurostat, 2016.  
No data for Hungary, Romania and Slovakia. \* Estonia 2014: Series break.

## II. CLOSE-UPS OF HOUSING EXCLUSION IN 14 EU COUNTRIES

The profiles of the following 14 European countries are based on data from the 2016 European Index of Housing Exclusion -data from year 2014- and external data, collected with the help of FEANTSA members. This enables housing exclusion to be approached in a more localised and contextualised manner. The 2016 composite Index is an overall European ranking that has been released by FEANTSA and Fondation Abbé Pierre in September 2016. It is calculated with five housing exclusion indicators: housing cost overburden, arrears on mortgages/rent payments, overcrowding, severe housing deprivation and inability to keep home adequately warm. In this 2<sup>nd</sup> edition of the report, the Index is completed by in-depth data<sup>1</sup>.

### **The 14 countries presented are:**

- |           |                  |
|-----------|------------------|
| # Germany | # Ireland        |
| # Belgium | # Italy          |
| # Denmark | # Netherlands    |
| # Spain   | # Poland         |
| # Finland | # Portugal       |
| # France  | # Romania        |
| # Greece  | # United Kingdom |

The remaining 14 European Union countries will be addressed in the next Overview of Housing Exclusion in Europe.

<sup>1</sup> See FEANTSA and the Fondation Abbé Pierre, 'European Index of Housing Exclusion': <http://www.feantsa.org/en/report/2016/09/17/an-overview-of-housing-exclusion-in-europe>.

# GERMANY

## 2016 Index: 9<sup>th</sup>

### # Housing costs

- Housing cost overburden rate<sup>2</sup> :
  - Among the total population: 15.9%, the 2<sup>nd</sup> highest rate in Europe.
  - Among poor households: 54.4%
  - Share of poor households exposed to market forces<sup>3</sup>: 68.1%, one of the highest rates in Europe.

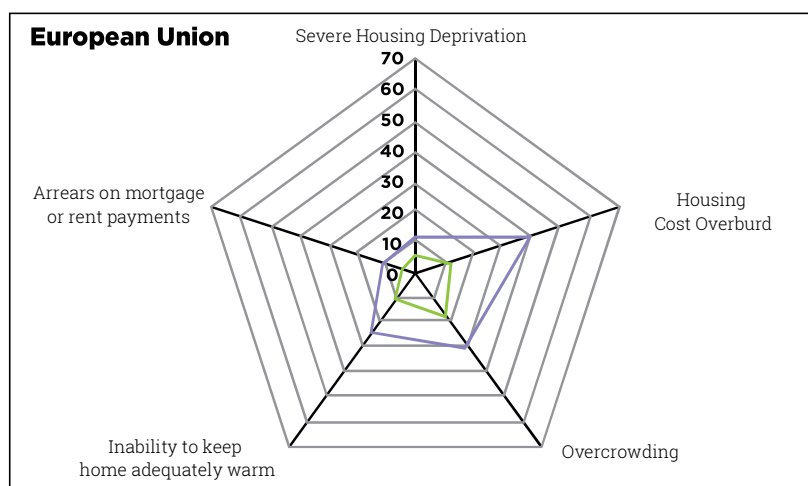
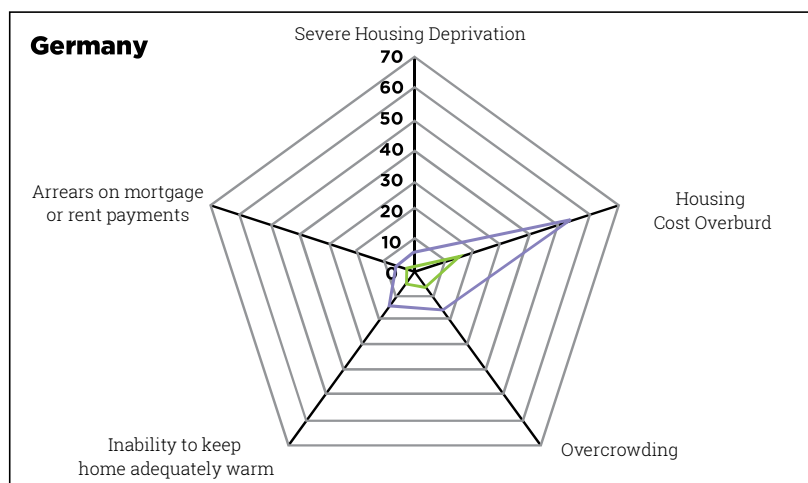
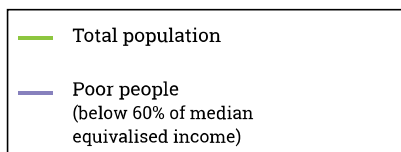
### # Unfit Housing

- Young people aged 20-29 are 2.63 times more likely to live in severe housing deprivation than the general population.
- 39.5% of lone women were overburdened by housing costs in 2014 (11% more than lone men) with an increase of 8.5% between 2009 and 2014.

### # Context

- Price-to-income ratio in 2015 = 91.5. The housing cost overburden rate reached its lowest level in 15 years in 2008, but has been increasing continually since.
- According to RentsWatch<sup>4</sup>, Berlin is the 50th most expensive city in Europe. Average cost for new rental contracts in the last 6 months: €10.4/m<sup>2</sup>.
- A rental control scheme was introduced in 2013. For now, this appears to have had little effect.

### Housing Exclusion indicators in 2014 (%)



<sup>2</sup> People spending more than 40% of their disposable income on housing.

<sup>3</sup> Either renting in the private sector or owners with an ongoing mortgage.

<sup>4</sup> <http://www.rentswatch.com/>

## BELGIUM

2016 Index: 5<sup>th</sup>

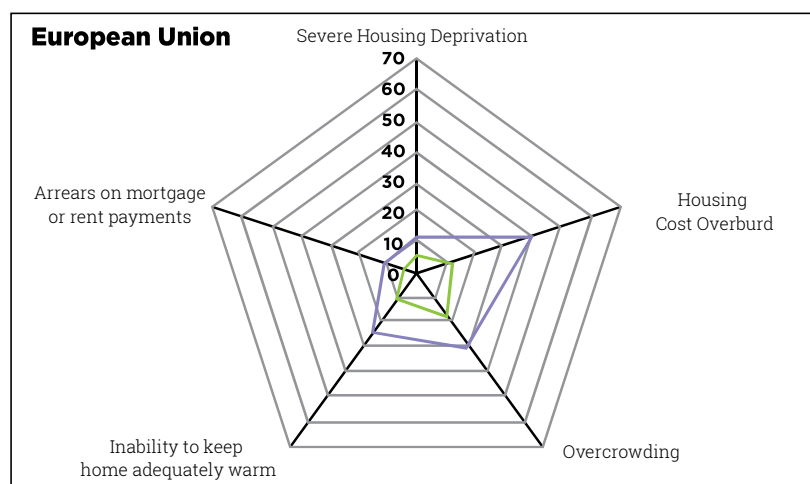
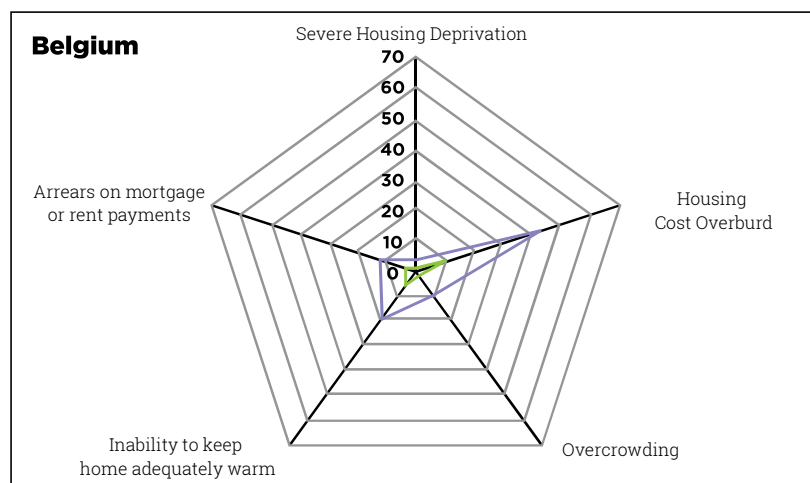
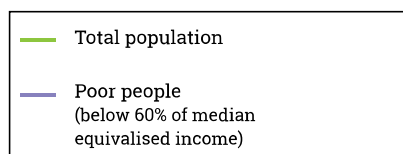
## # Housing costs

- Housing cost overburden rate:
  - While 10.4% of the population is overburdened by housing costs, the rate among poor households is alarming: 42.6%.
  - A large number of poor households are in arrears on their rent or mortgage repayments (12.5%).

## # Unfit Housing

- Inability to maintain adequate temperatures in housing has worsened since 2009, for poor households in particular (+ 3.3%).
- Despite Belgium ranking well with regard to overcrowding (1<sup>st</sup>) and severe housing deprivation (3<sup>rd</sup>), the inequality that exists within the Belgian population is alarming:
  - Poor households are 12 times more likely to face severe housing deprivation (3.8%) than non-poor households (0.3%).
  - Non-EU citizens are 5 times more likely to be overburdened by housing costs (45.8%) than Belgian citizens (8.7%), and 17 times more likely to live in overcrowded conditions (17.3%) than Belgian citizens (1%).

## Housing Exclusion indicators in 2014 (%)



## # Context

- A price-to-income ratio that has been climbing continually since the 2008 financial crisis, in 2014 = 138.1.
- According to RentsWatch, Brussels is the 36th most expensive city in Europe. Average cost for new rental contracts in the last 6 months: €11.9/m<sup>2</sup>.

# DENMARK

## 2016 Index: 13<sup>th</sup>

### # Housing costs

- Housing cost overburden rate:
  - Among the total population: 15.6%, among the highest in Europe.
  - Among poor households: 68.1%<sup>5</sup>.
- Share of poor households exposed to market forces: 80.3%.

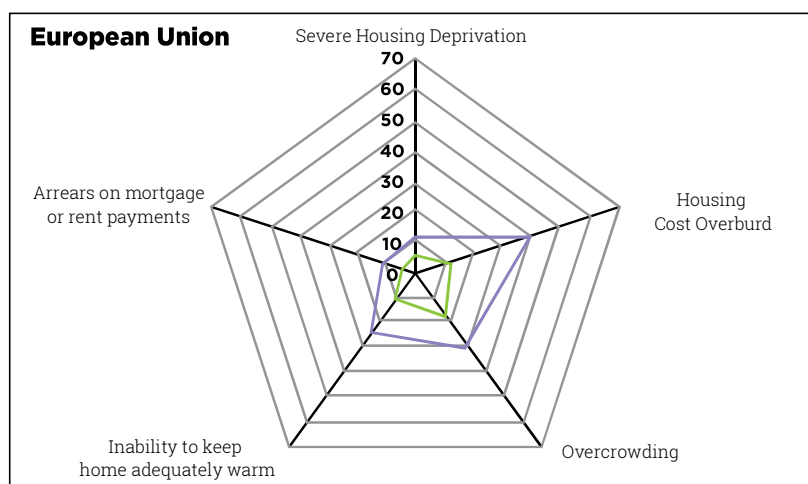
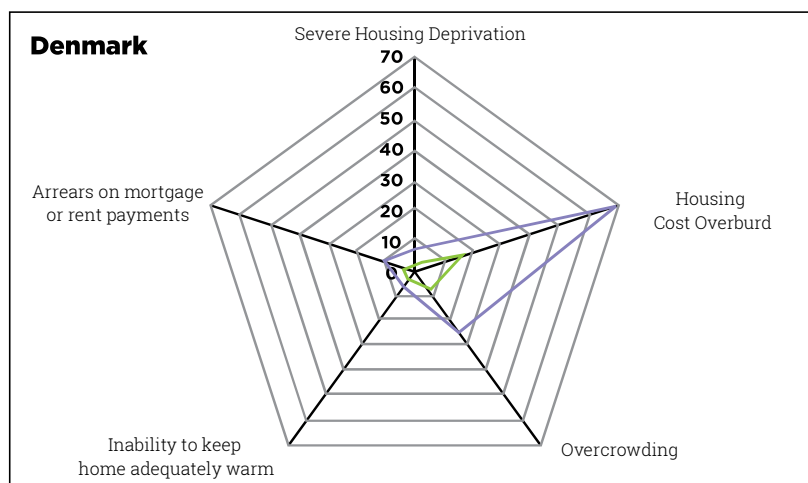
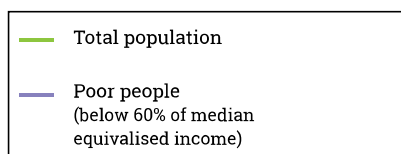
### # Unfit Housing

- Young people are particularly vulnerable to housing exclusion in Denmark:
  - Young people (20-29 years) are 3 times more likely to face severe housing deprivation and 3.5 times more likely to face overcrowding than the total population<sup>6</sup>.
  - 78.3% of young people in poverty are overburdened by housing costs, i.e. 5 times more than the rest of the population.

### # Context

- Very long period of negative interest rates in Denmark; purchase prices for apartments and houses have increased significantly since the start of 2012.
- According to RentsWatch, Copenhagen is the 8th most expensive city in Europe. Average cost for new rental contracts in the last 6 months: €19.6/m<sup>2</sup>.

Housing Exclusion indicators in 2014 (%)



**5** Care services for homeless people in Denmark have stated that this figure will undoubtedly rise more in the years to come, due to reforms in the social welfare system: a ceiling on payments is to be established, which will include all supplements to the basic allowance. Service providers are concerned about the potential income reductions that this will mean for people already in a vulnerable position - particularly unemployed, single-parent families.

**6** One should be aware that this is 3 times a very low number in general facing severe housing deprivation.

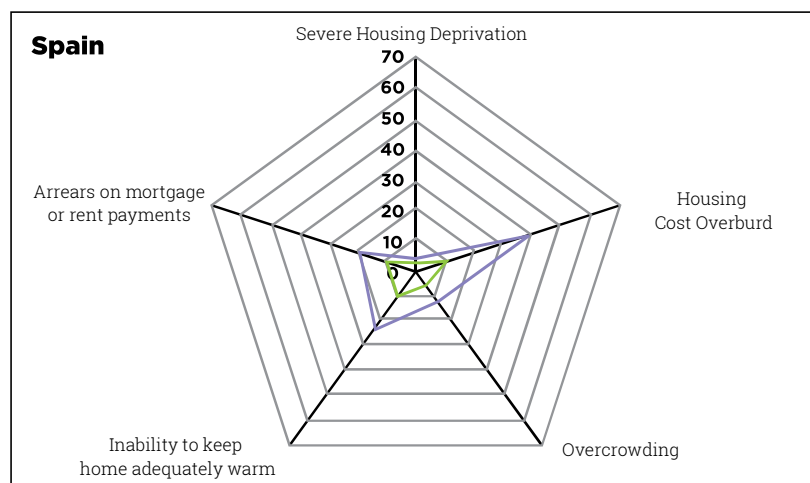
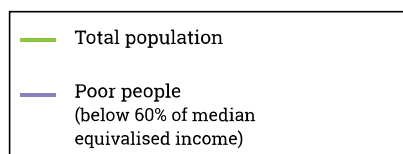
# SPAIN

**2016 Index: 17<sup>th</sup>**

## # Housing costs

- Housing cost overburden rate:
  - Among the total population: 10.9%.
  - Among poor households: 39.6%.
  - Non-Spanish citizens are 6 times more likely to be overburdened by housing costs (48.7%) than Spanish citizens (7.5%).
- Spain is one of the European countries where poor households are more exposed to market fluctuations (49.4%) than non-poor households.
- Rent and mortgage arrears are high for the general population (7.2%) and particularly for poor households (18.9%).

## Housing Exclusion indicators in 2014 (%)

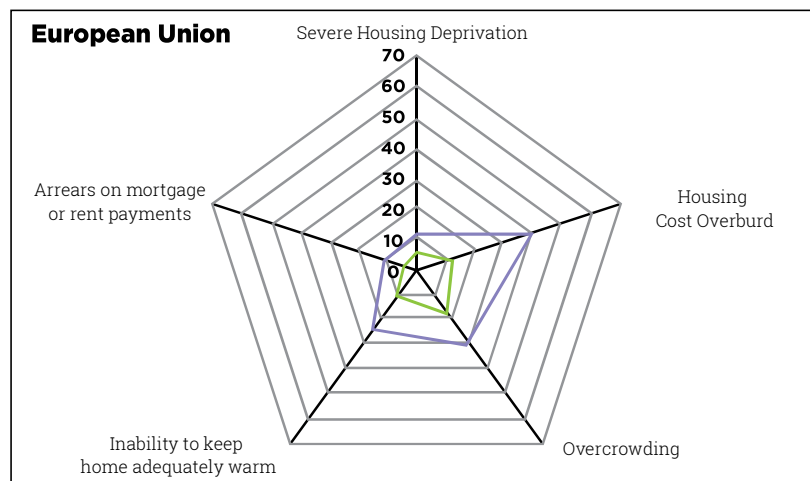


## # Unfit Housing

- Inability to maintain adequate temperatures in housing has increased considerably for all households, but particularly for poor households (+8.3%) between 2009 and 2014.
- Poor households are 7 times more likely to face severe housing deprivation than non-poor households.

## # Context

- Price-to-income ratio reached a peak (165) during the 2008 financial crisis, then fell significantly to a ratio of 108 in 2015.
- In 2014, Spain was the European country with the 2<sup>nd</sup> highest rate of poverty among the population (22.2%) after Romania.



- Austerity measures imposed by the Troika (*Memorandum of Understanding*).
- During the 2011 Eurostat census, Spain had more than 7 million unoccupied conventional dwellings (secondary residences and vacant housing), i.e. 28.3% of the total number of conventional dwellings.

- According to RentsWatch, Barcelona is the 32<sup>nd</sup> most expensive city in Europe and Madrid is 42<sup>nd</sup>. Average cost for new rental contracts in the last 6 months in Barcelona: €12.7/m<sup>2</sup>, and in Madrid: €11.4/m<sup>2</sup>.

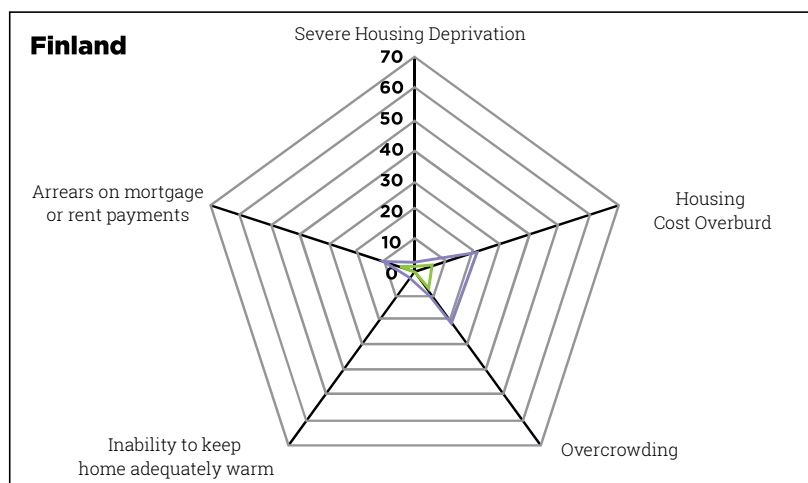
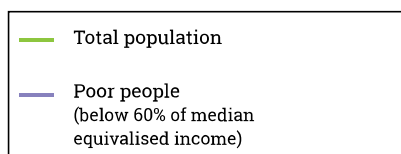
## FINLAND

2016 Index: 3<sup>rd</sup>

## # Housing costs

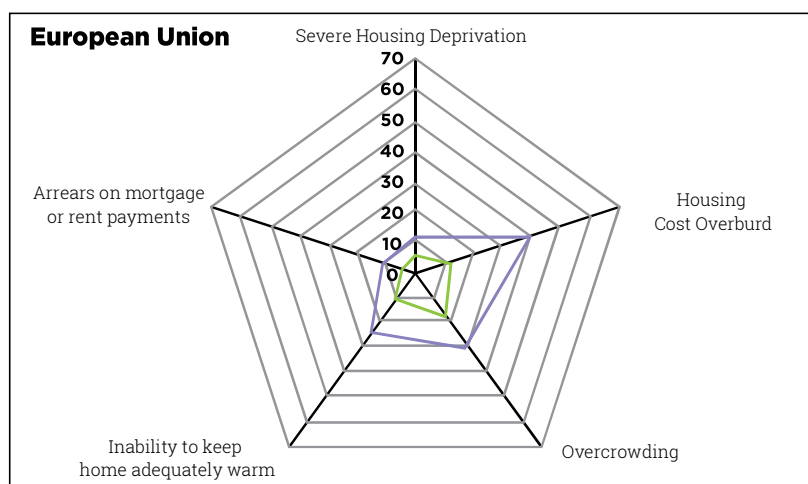
- Low housing cost overburden rate compared to the rest of Europe:
  - Among the total population: 5.1%.
  - Among poor households: 21.2% (+4.1% since 2009).
- Share of poor households exposed to market fluctuations: 38%.
- Relatively high amount of rent and mortgage arrears: 4.7% for the total population, 11.4% for poor households.
- Poor young people (20-29 years) are 7 times more likely to be overburdened by housing costs (35.5%) than the rest of the population (5.1%).

## Housing Exclusion indicators in 2014 (%)



## # Unfit Housing

- Performing well (2<sup>nd</sup>) in terms of unfit housing and severe housing deprivation, although poor households in Finland are 4 times more likely to face such conditions (1.9%) than non-poor households (0.5%).
- Young people (20-24 years) are 2.4 times more likely to live in overcrowded conditions (16.8%) than the rest of the population (7%).
- Finland is the only country in Europe where households without children are more likely to face severe housing deprivation than households with dependent children.



## # Context

- Finland is one of the few European countries where the cost of housing has not increased at a faster rate than incomes over the last fifteen years. Ratio in 2015 = 97.7..
- The Finnish government has spent the last twenty years implementing action programmes to prioritise the provision of affordable and appropriate housing in the fight against social exclusion<sup>7</sup>.

<sup>7</sup> PAAVO I and II programmes, see FEANTSA's country profile for Finland 2016: <http://www.feantsa.org/en/country-profile/2016/10/18/country-profile-finland?bcParent=27>

# FRANCE

**2016 Index: 10<sup>th</sup>**

## # Housing costs

- Low housing cost overburden rate compared to the rest of Europe:  
Among the total population: 5.1%.  
Among poor households: 20.9% (+6% since 2009).
  - Poor young people (20-29 years) (37.9%) are 7 times more likely to be overburdened by housing costs than the rest of the population.
- France is one of the European countries where poor households are more exposed to market fluctuations (52.2%) than non-poor households (50.5%).
- Relatively high number of households in rent and mortgage arrears: 5.8% for the total population, 16.9% for poor households.

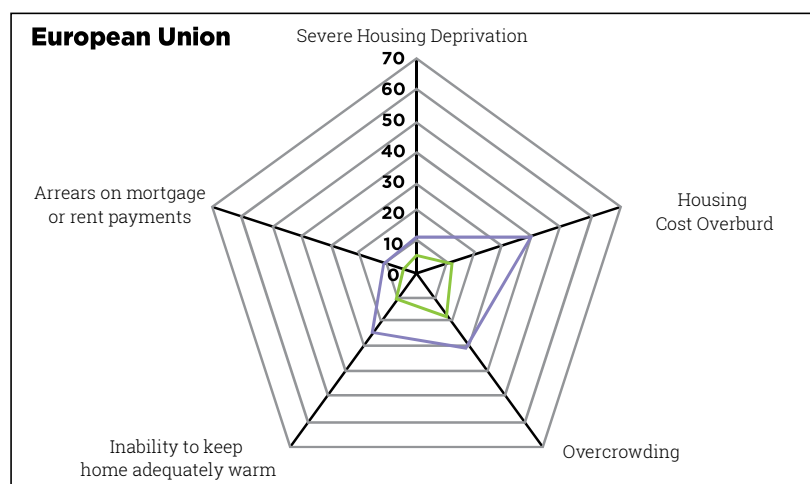
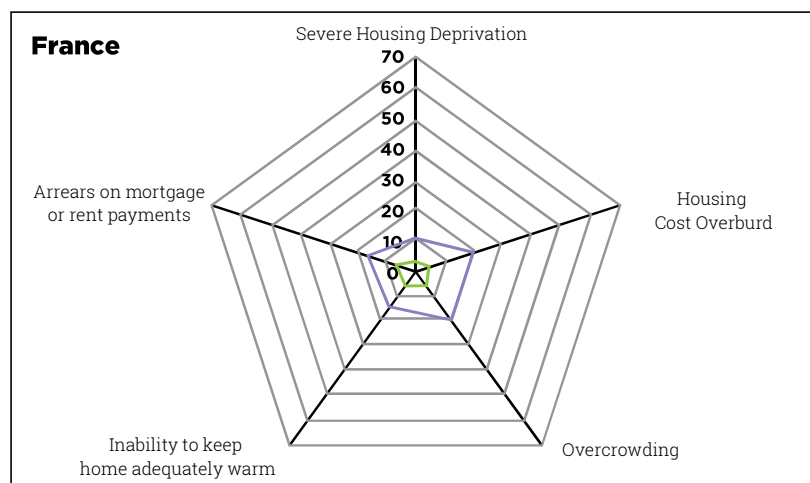
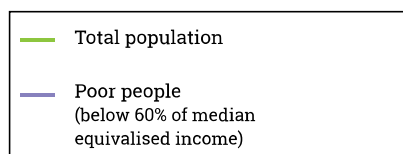
## # Unfit Housing

- France is average in terms of overcrowding, fuel poverty and severe housing deprivation.
  - Poor households are 6 times more likely (8.3%) to face severe housing deprivation than non-poor households (1.4%). 24.7% of poor households are living in damp conditions.
  - Non-French citizens are 5 times more likely (26.5%) to live in overcrowded conditions than French citizens (5.5%).

## # Context

- A price-to-income ratio that has remained high since the 2008 financial crisis, in 2015 = 121.6.
- According to RentsWatch, Paris is the 5<sup>th</sup> most expensive city in Europe. Average cost for new rental contracts in the last 6 months: €25.1/m<sup>2</sup>.
  - The National Institute for Statistics and Economic Research (INSEE) released in February 2017 a global analysis on housing conditions in France, based on different surveys conducted between 1973 and 2013<sup>8</sup>

<sup>8</sup> See INSEE Références, Les conditions de logement en France, Edition 2017 : <https://www.insee.fr/fr/statistiques/2586377>

**Housing Exclusion indicators in 2014 (%)**




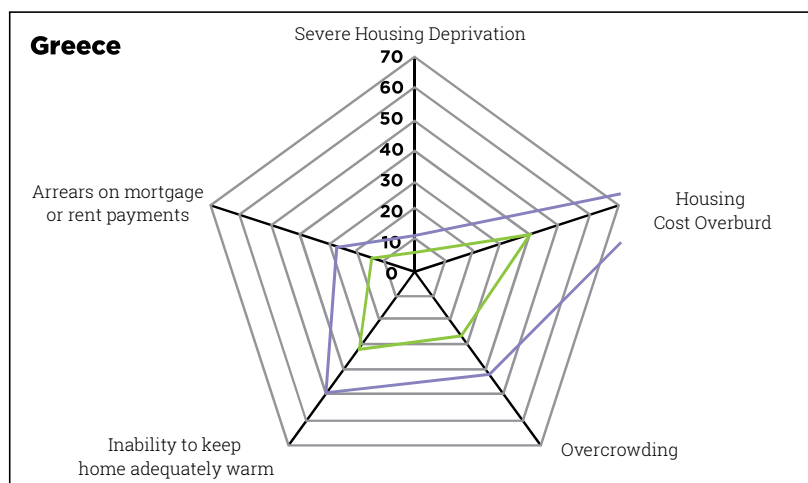
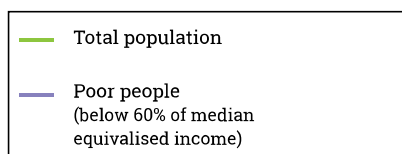
# GREECE

## 2016 Index: 28<sup>th</sup>

### # Housing costs

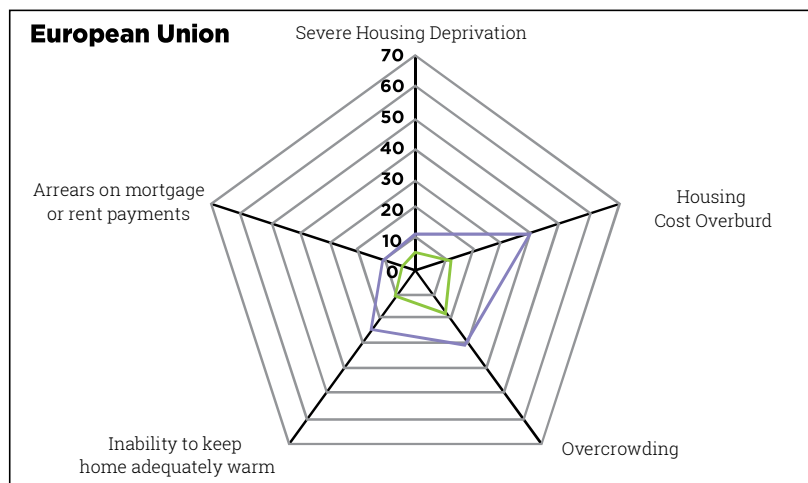
- Worrying housing cost overburden rate, the highest in Europe:  
Among the total population: 42.5%.  
Among poor households: 76% (+20.7% since 2009). In Greece, almost all poor households spend more than 40% of their income on housing
  - Poor young people (20-29 years) are 7 times more likely (37.9%) to be overburdened by housing costs than the rest of the population.
- Very high number of households in rent and mortgage arrears: 14.6% for the total population, 27.1% for poor households. .

Housing Exclusion indicators in 2014 (%)



### # Unfit Housing

- People living in overcrowded conditions: 27.4% of the total population.
- Inability to maintain adequate temperatures in housing has significantly worsened since 2009, for all of the population (+17.2%).
- 11.9% of young people (20-24 years) are living in severe housing deprivation, compared to 6% of the total population. 52.1% of young people (20-24 years) are living in overcrowded conditions, i.e. double the rest of the population.



### # Context

- Price-to-income ratio has not seen major fluctuations over the last fifteen years. In 2015 = 93.
- May 2010: Austerity measures imposed by the Troika (first *Memorandum of Understanding*). Greece has experienced unprecedented pauperisation due to these measures which were introduced after the 2008 financial crisis.
- During the 2011 Eurostat census, Greece had more than 2.2 million unoccupied conventional dwellings (secondary residences and vacant housing), i.e. 35.3% of the total number of conventional dwellings.

## IRELAND

2016 Index: 2<sup>nd</sup>

## # Housing costs

- Housing cost overburden rate:
  - Among the total population: 5.5%, among the lowest in Europe<sup>9</sup>. Among poor households: 23.9%. Inequality between poor and non-poor households has increased significantly between 2009 and 2014.
  - Poor young people (20-29 years) are 8 times more likely (45.1%) to be overburdened by housing costs than the rest of the population. Young people in general in Ireland are 2.5 times more likely to be overburdened by housing costs than the rest of the population.
  - Non-EU citizens are 8 times more likely (38.6%) to be overburdened by housing costs than Irish citizens (4.4%).
- Share of poor households exposed to market fluctuations: 38% with an increase of 22.2% in 1 year (15.8% in 2015).
- Low amount of rent and mortgage arrears<sup>10</sup>.

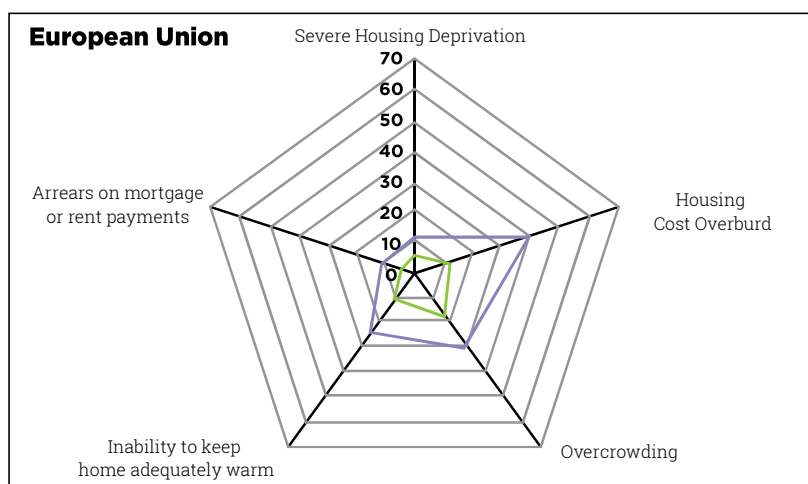
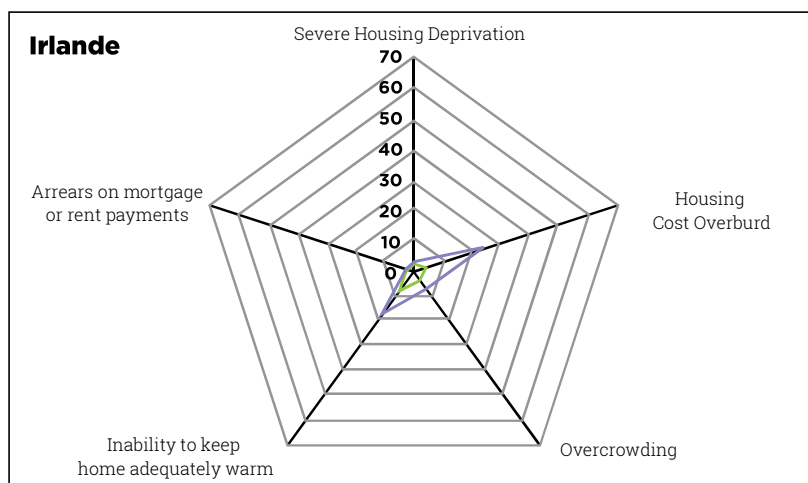
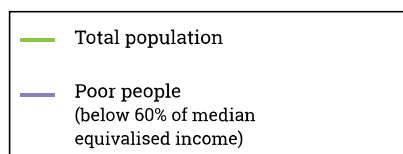
## # Unfit Housing

- Between 2007 and 2014, households' inability to maintain adequate temperatures increased by 5.4%.
- Young people aged 20-29 are twice as likely (2.6%) to face severe housing deprivation than the general population (1.2%) and the same is true for overcrowding.
- Non-EU citizens are 4 times more likely (13.3%) to live in overcrowded conditions than Irish citizens (3.1%).

## # Context

- Price-to-income ratio reached a peak during the 2008 financial crisis, then fell dramatically until 2012 before returning almost to the long-term trend in 2015 (97.5).
- December 2010 - December 2013: Austerity measures imposed by the Troika (*Memorandum of Understanding*).
- In July of 2016, the government launched an action plan for housing and homelessness (Rebuilding Ireland - An Action Plan for Housing and Homelessness) proposing a cross-cutting and pragmatic approach with quantifiable objectives regarding the provision of rental, social and private housing<sup>11</sup>.

## Housing Exclusion indicators in 2014 (%)



<sup>9</sup> Irish associations note possible underestimation; a revision of housing allowance that was established in Ireland was not really taken into account by the Eurostat data. It is unlikely that the practice of "topping up" is counted.

<sup>10</sup> A mortgage restructuring policy was implemented in Ireland. <sup>11</sup> See [http://rebuildingireland.ie/Rebuilding%20Ireland\\_Action%20Plan.pdf](http://rebuildingireland.ie/Rebuilding%20Ireland_Action%20Plan.pdf)

## ITALY

2016 Index: 23<sup>th</sup>

## # Housing costs

- Share of the population overburdened by housing costs is fairly average compared to the rest of Europe.
- 4.9% of the population are in rent or mortgage arrears (10.3% of poor households).

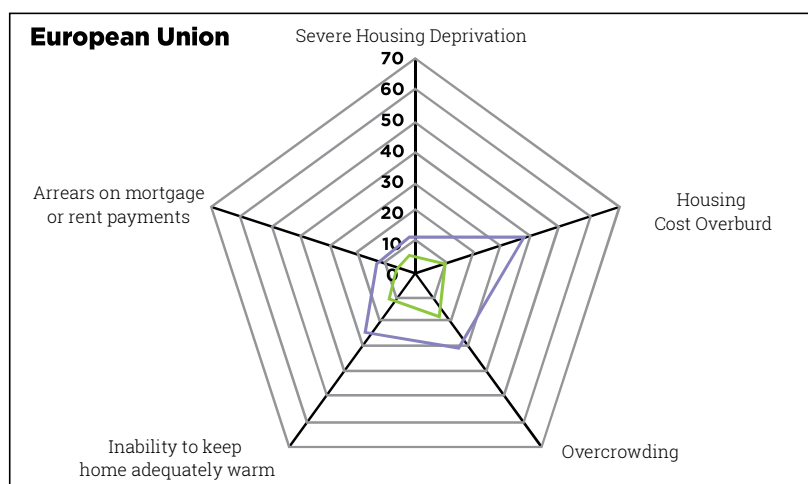
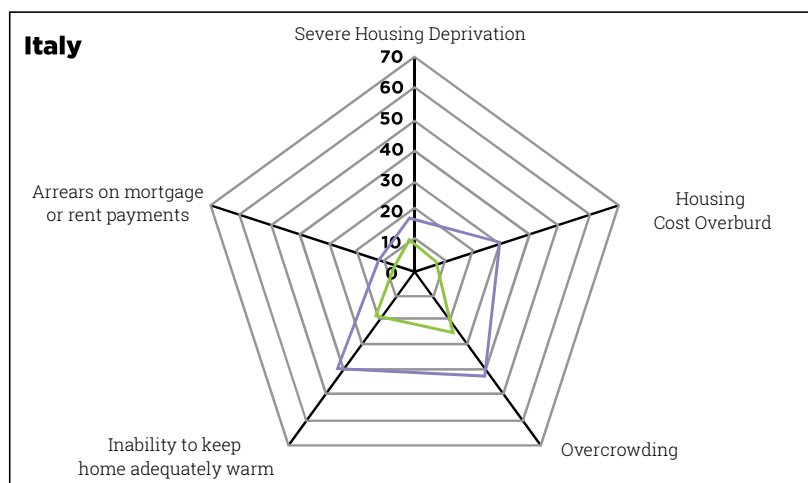
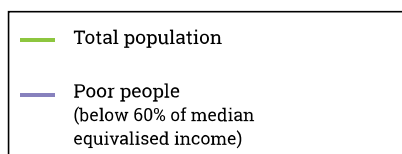
## # Unfit Housing

- 9.5% of the Italian population is living in severe housing deprivation, one of the highest rates in Europe.
- A large proportion of the population (18%) is unable to maintain adequate temperatures in the home (+7.2% between 2009 and 2014), and this is particularly true of poor households (38.3%, +12% between 2009 and 2014).
- High rate of overcrowding: 27.2% of the total population. Non-EU citizens are 2.5 times more likely (56.1%) to live in overcrowded conditions than Italian citizens (22.6%).
- 25% of the population and 32.8% of poor households are living in damp condition.

## # Contexte

- The cost of housing increased faster than incomes between 2004 and 2009, when it started falling to almost reach the long-term trend in 2015, (101.7).
- Italy was not officially subject to a Troika programme and does not have a *Memorandum of Understanding*, but the country is nonetheless under strong pressure to put in place austerity measures<sup>12</sup>.
- According to RentsWatch, Rome is the 19<sup>th</sup> most expensive city in Europe. Average cost for new rental contracts in the last 6 months: €14/m<sup>2</sup>. Milan is ranked 16<sup>th</sup> (€14.8).
- During the 2011 Eurostat census, Italy had more than 7 million unoccupied conventional dwellings (secondary residences and vacant housing), i.e. 22.7% of the total number of conventional dwellings.

Housing Exclusion indicators in 2014 (%)



<sup>12</sup> For example, the European Commission, in its 2016 Country-specific Recommendations called on Italy to expedite the reduction of non-performing loans, which could potentially lead to an increase in housing exclusion.

# NETHERLANDS

**2016 Index: 7<sup>th</sup>**

## # Housing costs

- Housing cost overburden rate:
  - For the total population: 15.4%, among the highest in Europe. Similarly high for poor households: 51.1% (+7.8% between 2009 and 2014<sup>13</sup>).
  - Poor households exposed to market fluctuations: 89.3%, the second-highest rate in Europe.

## # Unfit Housing

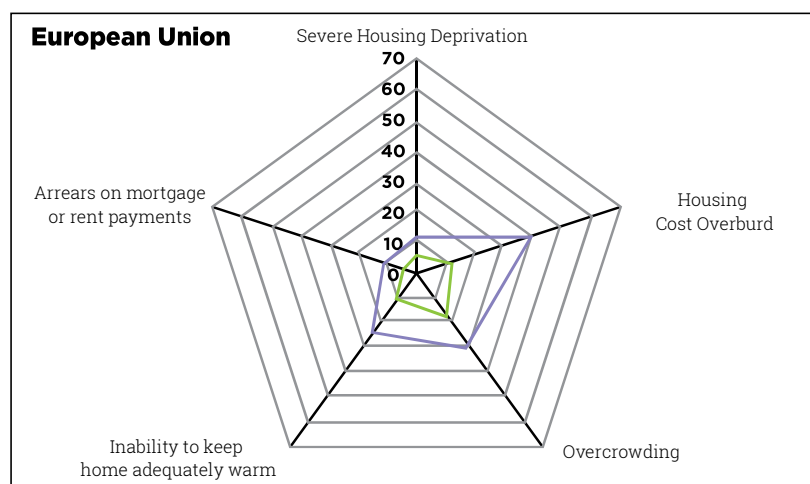
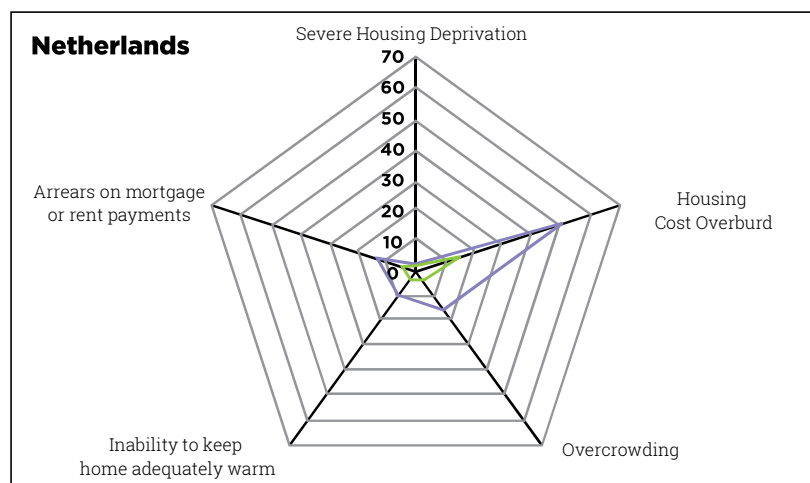
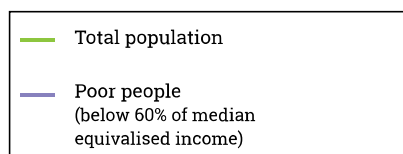
- The figures on overcrowding and severe housing deprivation are very positive compared to the rest of Europe. However, poor households are 5 times more likely (2.3%) to face severe housing deprivation than non-poor households (0.4%).
- Young people are particularly vulnerable in the Netherlands: 20-24 year olds are 3.5 times more likely (2.1%) to face severe housing deprivation than the rest of the population (0.6%) and 4 times more likely to live in overcrowded conditions (15.3% compared to 3.5% of the total population). Poor young people (20-29 years) are 4 times more likely (72.9%) to be overburdened by housing costs than the rest of the population (15.4%).

## # Context

- Housing costs increased at a much faster rate than incomes over the last fifteen years. The price-to-income ratio reached a peak during the 2008 financial crisis then fell over the following years before stabilising in the last three years; 2014 = 115.4.

- The rate of over-indebtedness is a significant obstacle to accessing the housing market in the Netherlands.
- Waiting lists for rented social housing can be as long as 12 years.

- According to RentsWatch, Amsterdam is the 7<sup>th</sup> most expensive city in Europe. Average cost for new rental contracts in the last 6 months: €21.1/m<sup>2</sup>.

**Housing Exclusion indicators in 2014 (%)**


**13** The increase of that percentage since 2009 is, in the calculations of the Netherlands Environmental Assessment Agency, larger than the 7.8% mentioned (more like 22%), see <http://www.clo.nl/nl2174>.

## POLAND

2016 Index: 19<sup>th</sup>

## # Housing costs

- Housing cost overburden rate: The share of the population overburdened by housing costs is fairly average compared to the rest of Europe. 32% of poor households are in housing cost overburden.
- Not many people are in rent and mortgage arrears.

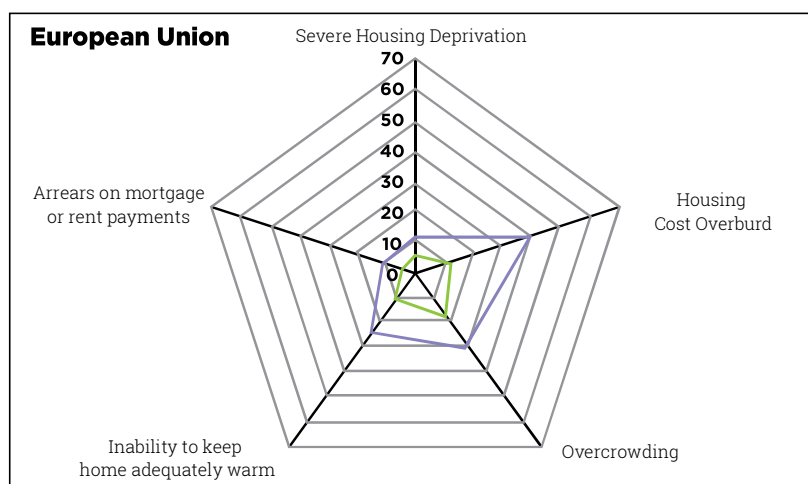
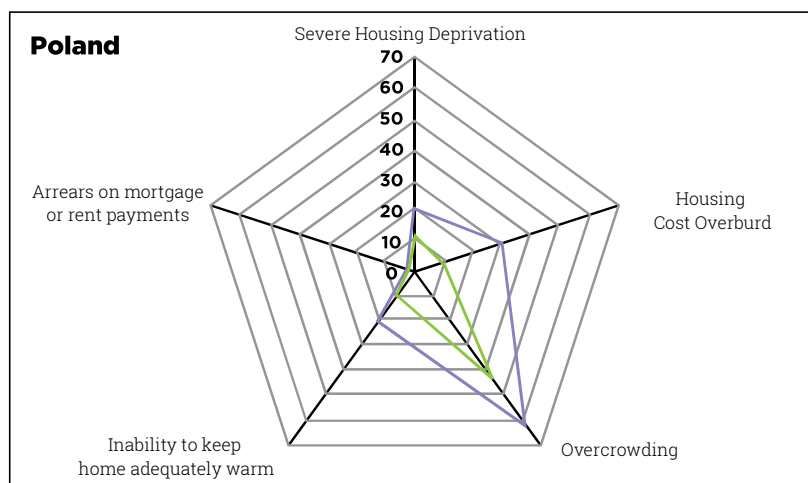
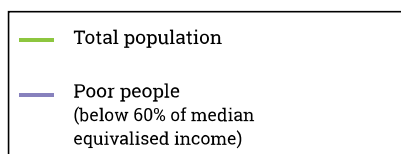
## # Unfit Housing

- Poland is the European country with the 2<sup>nd</sup> highest rate of overcrowding among the population: 44.2%.
- High rate of severe housing deprivation (9.1%), which affects 3 times more poor households (19.9%) than non-poor households (6.9%).
- Significant improvements for all sections of the population, with regard to:
  - The rate of households facing severe deprivation (-6.1%),
  - The rate of households unable to maintain adequate household temperatures (-7.3%),
  - The number of people living in damp housing (-8.4%) between 2009 and 2014.

## # Context

- A country of homeowners (83.5% of the population are homeowners, with or without a mortgage, and 72.7% are homeowners without an outstanding mortgage).
- A National Housing Programme was adopted by the government in November 2016, with the objective of providing affordable rental housing. The legislative work is ongoing<sup>14</sup>.

## Housing Exclusion indicators in 2014 (%)



**14** The voluntary sector remains vigilant of how this programme will be applied as it presents both opportunities and dangers. They have noted legislative changes regarding evictions which could serve to facilitate evictions of the most vulnerable groups. See Feantsa's country profile for Poland 2016.

# PORTUGAL

## 2016 Index: 22<sup>th</sup>

### # Housing costs

- Housing cost overburden rate: the share of the population overburdened by housing costs is fairly average compared to the rest of Europe: 9.2%. Among poor households: 33.7% (+12.2% between 2009 and 2014). Inequality between poor and non-poor households regarding housing cost overburden has increased significantly since 2009. Non-EU citizens are 4 times more likely (34.5%) to be overburdened by housing costs than Portuguese citizens (8.2%).
- 50.2% of the population and 38.4% of poor households are exposed to market fluctuations.
- High number of households (5.8%) and poor households (12.8%) in rent or mortgage arrears.

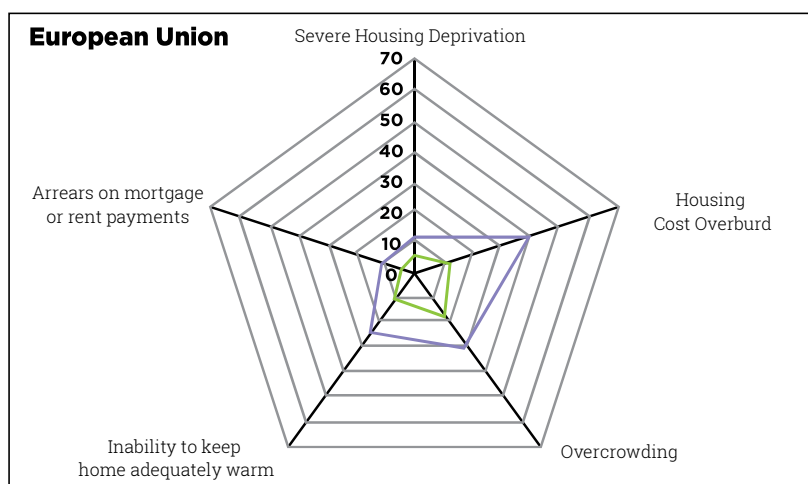
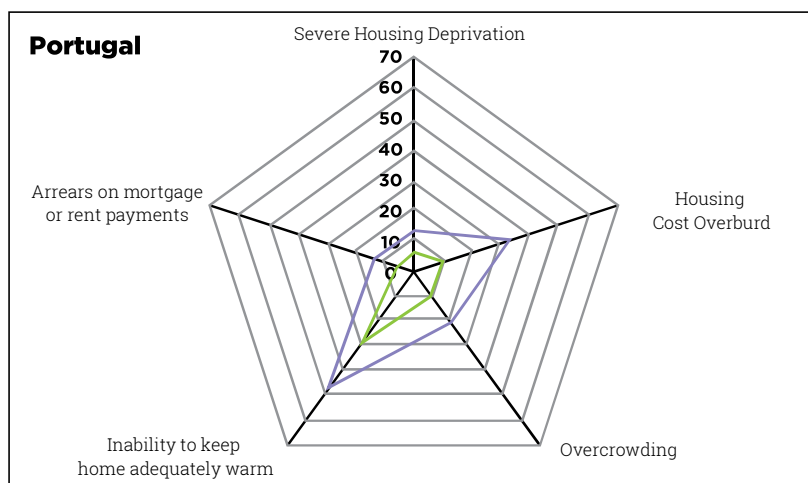
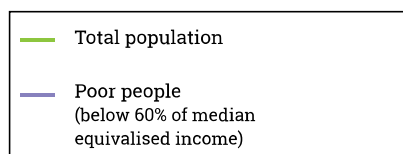
### # Unfit Housing

- Rate of overcrowding across the population as a whole is relatively high: 10.3% Non-EU citizens are 5 times more likely (42.3%) to be affected than Portuguese citizens (8.5%).
- 13.1% of poor households are in a situation of severe housing deprivation, 3.5 times more than for the population as a whole (3.7%). Households with dependent children (8.5%) are 3.5 times more affected than households without children (2.4%).
- Inability to maintain adequate household temperatures has worsened since 2009 for poor households (47.5%), and is high for the population as a whole (28.3%).
- The number of households in damp conditions has also significantly increased since 2009, by 13.1% for the population as a whole (32.8%) and by 11.6% for poor households (40.2%).

### # Context

- Portugal is one of the rare European countries where the cost of housing has not increased at a faster rate than incomes over the last fifteen years. The price-to-income ratio has been in decline since 1999 and stabilised at 84.4 in 2015.
- High rate of poverty: 19.5%.
- May 2011: Austerity measures imposed by the Troika (*Memorandum of Understanding*).
- During the 2011 Eurostat census, Portugal had more than 1.8 million unoccupied conventional dwellings (secondary residences and vacant housing), i.e. 31.9% of the total number of conventional dwellings.

### Housing Exclusion indicators in 2014 (%)



## ROMANIA

2016 Index: 24<sup>th</sup>

## # Housing costs

- Housing cost overburden rate among the highest in Europe:  
Among the total population: 14.9%.  
Among poor households: 39.1%.
- Lowest number of households in rent and mortgage arrears in Europe: 0.7% for the total population, 1.8% for poor households.

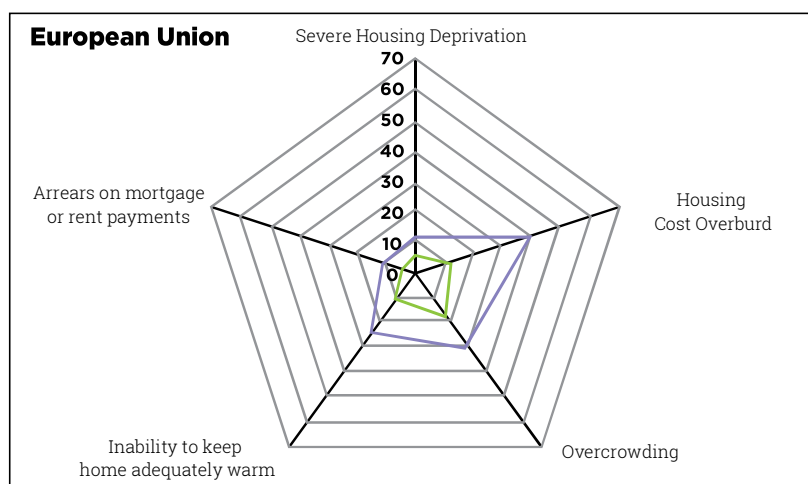
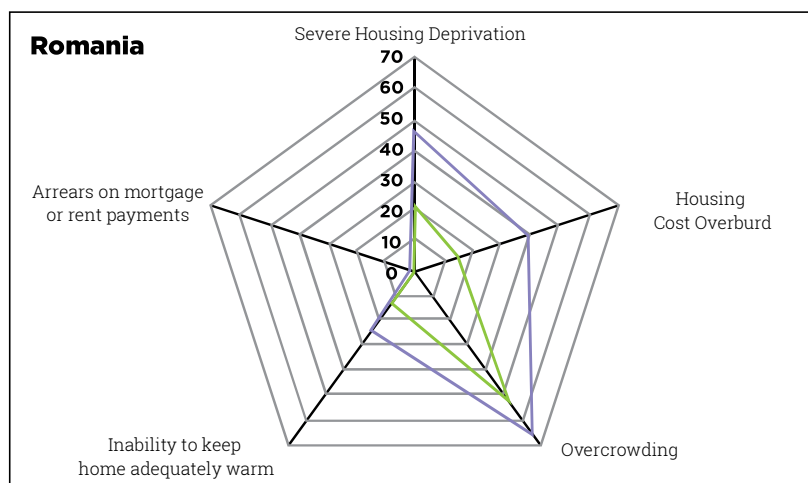
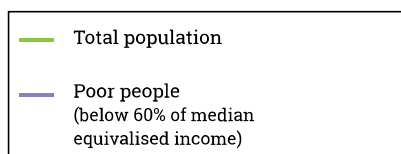
## # Unfit Housing

- Highest rate of overcrowding in Europe: 52.3%.
- Highest rate of severe housing deprivation in Europe: 21.5% (on a downward trend since 2009).  
Households with dependent children (29.3%) are 3 times more affected than households without children (9.4%).
- 12.3% of households and 24.4% of poor households experience financial difficulty in maintaining adequate household temperatures (on a downward trend since 2009).

## # Context

- Highest rate of poverty in Europe: 25.4%.
- A country of homeowners (96.2% of the population are homeowners, of which 95.5% are homeowners without an outstanding mortgage).
- In 2014, about 28,000 public housing units were officially registered as social housing, while the number of applications received by local authorities exceeded 67,000.

## Housing Exclusion indicators in 2014 (%)





## UNITED KINGDOM

2016 Index: 20<sup>th</sup>

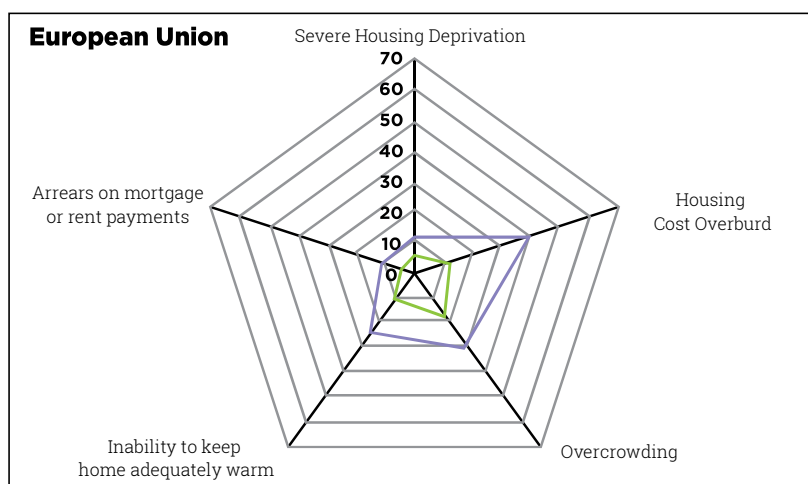
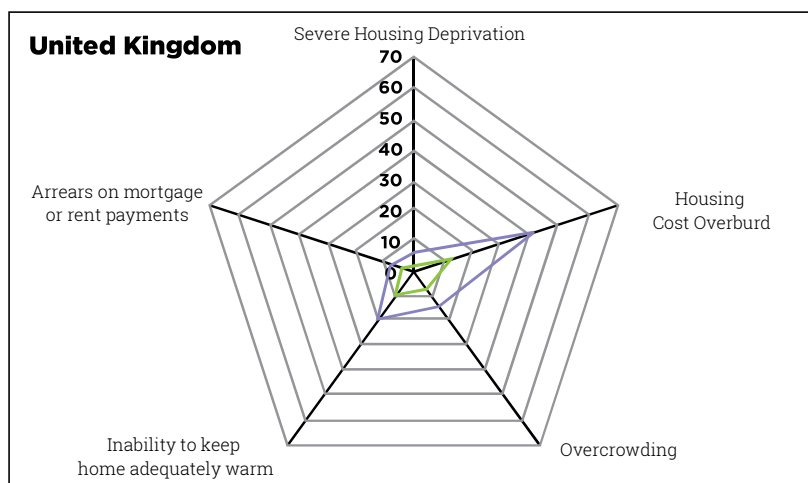
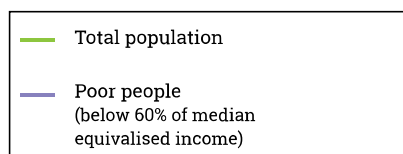
## # Housing costs

- High housing cost overburden rate:  
For the total population: 12.1%.  
Among poor households: 41.7% (+15.7% between 2012 and 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).

## Housing Exclusion indicators in 2014 (%)



## # Context

- Significant differences between England<sup>15</sup>, Scotland<sup>16</sup>, Wales and Northern Ireland.
- 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.

<sup>15</sup> For England, see the February 2017 White Paper on Housing, *Fixing our broken housing market*, which gives a worrying assessment of the housing market: <https://www.gov.uk/government/collections/housing-white-paper>

<sup>16</sup> For example, Scotland has a lower poverty rate than England, and Scottish people spend a smaller proportion of their income on housing. Rent on social housing is on average 25% cheaper, and house prices are 20% lower in Scotland. [http://www.gla.ac.uk/news/archiveofnews/2014/april/headline\\_327106\\_en.html](http://www.gla.ac.uk/news/archiveofnews/2014/april/headline_327106_en.html)