










# European Housing Exclusion Index

## GERMANY

Overall rank<sup>1</sup> : 7<sup>th</sup>

Population in housing cost overburden (spending more than 40% of disposable income in housing)	EU Average	 26 <sup>th</sup>
16,4%	11%	
Evolution of housing cost overburden 2008-2013	EU Average	 22 <sup>nd</sup>
+1,9 pts	+0,5 pts	
Poor households' exposure to the housing market <sup>2</sup>	EU Average	 25 <sup>th</sup>
58,4%	21,8%	
Rent and mortgage arrears (among poor households)	EU Average	 8 <sup>th</sup>
5,1%	10,1%	
Utilities arrears (among poor households)	EU Average	 3 <sup>rd</sup>
8,8%	21,2%	
Likelihood (subjective) of having to leave housing in the next six months due to increasing costs	EU Average	 7 <sup>th</sup>
3,5%	5,5%	
Overcrowding	EU Average	 8 <sup>th</sup>
6,7%	17,3%	
Severe housing deprivation	EU Average	 8 <sup>th</sup>
1,6%	5,2%	
Inability to keep home adequately warm	EU Average	 9 <sup>th</sup>
5,3%	10,8%	

<sup>1</sup> Average results of tables 1, 4, 5, 7, 8, 9 from the report *An Overview of Housing Exclusion in Europe 2015*.

<sup>2</sup> Poor tenants on the private market and poor people with mortgages to pay.

Evolution of inability to keep home adequately warm 2008-2013	EU Average
<b>-0,6 pts</b>	<b>+0,7 pts</b>



Rural population encountering difficulties in accessing public transport	EU Average
<b>28,6%</b>	<b>35%</b>



Gender effect : Risk for women of experiencing housing cost overburden compared to men, among poor households <sup>3</sup>	EU Average
<b>+22%</b>	<b>+13%</b>



Age/youth effect : Risk for young people of experiencing housing cost overburden, among overall poor population	EU Average
<b>+12%</b>	<b>+29%</b>



Age/ageing effect : Risk for older people of experiencing housing cost overburden, among overall poor population	EU Average
<b>+37%</b>	<b>-6%</b>



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