

Overview of Housing Exclusion in Europe 11th edition

Launch event
15 September 2026

Fondation pour le Logement des Défavorisés - FEANTSA



**ELEVENTH OVERVIEW
OF HOUSING
EXCLUSION
IN EUROPE**

2026

Fondation pour le Logement - FEANTSA



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**HOMELESSNESS IN
EUROPE**

THE STATE OF PLAY

Political momentum: a window of opportunity

- European Affordable Housing Plan — December 2025
 - Homelessness identified as a priority
 - Housing First and Housing Led recognised as key reference models
- European Anti-Poverty Strategy — March 2026
 - Homelessness identified as one of its priorities
- Proposal for a Council Recommendation — May 2026
 - First EU legislative initiative specifically dedicated to coordinating action on housing exclusion and homelessness

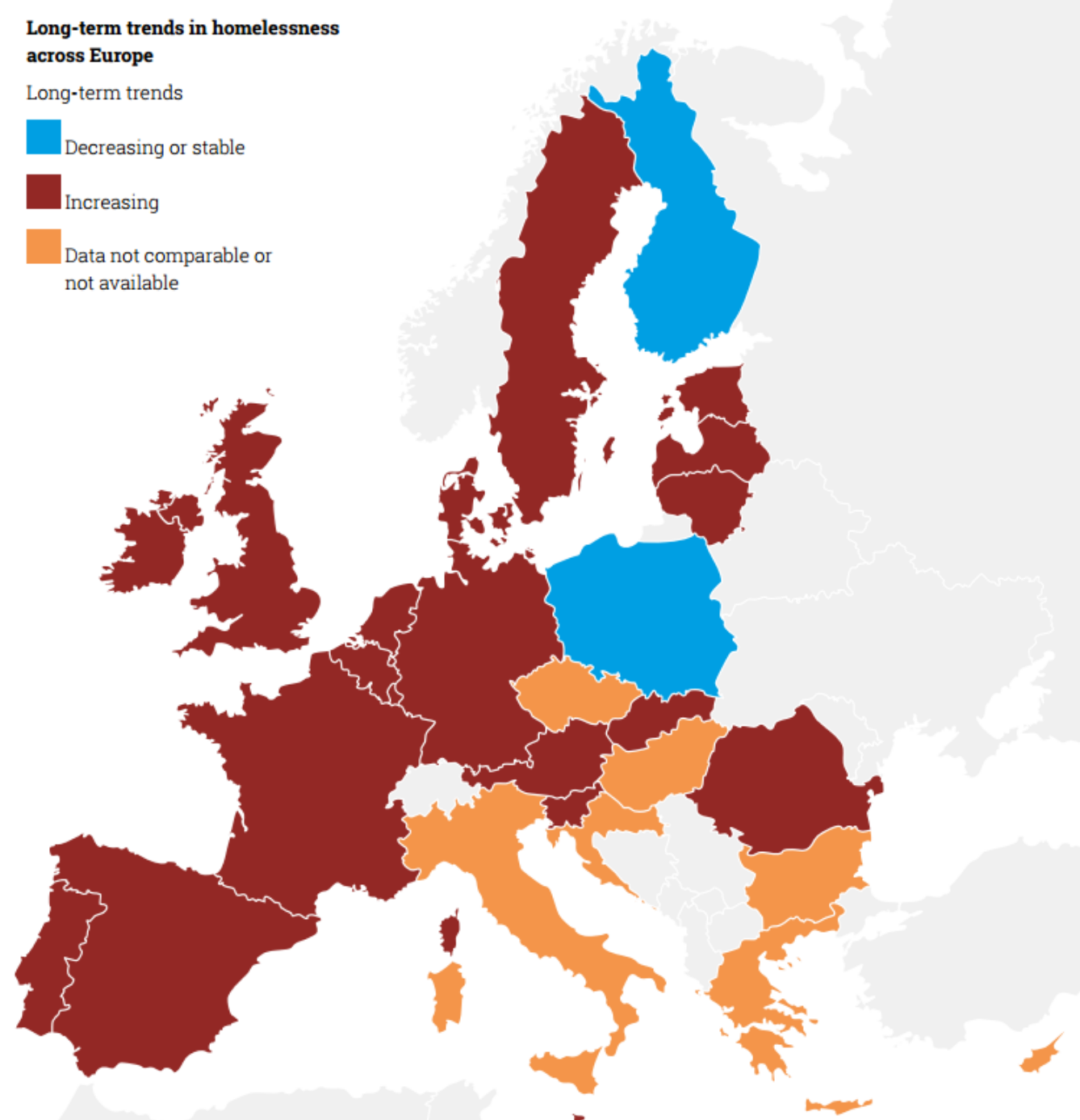
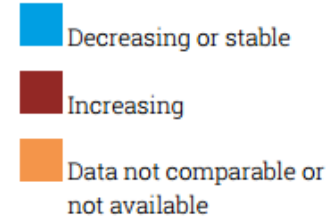
Five years after the Lisbon Declaration, the challenge is no longer recognition — it is turning recognition into action.

Homelessness continues to rise

- 1.4 million people experiencing homelessness across Europe
- Long-term increases are evident across almost every country for which data are available:
 - Ireland +367% (2014-2026)
 - Portugal +228% (2017-2024)
 - Slovakia +124% (2008-2024)
 - Netherlands +85% (2009-2024)
- The evidence points to a widening gap between European political commitments and the reality on the ground.

Long-term trends in homelessness across Europe

Long-term trends



Note: For each country, the trend is assessed by comparing the most recent figure with the earliest available figure from official national sources. The length of the time period covered varies considerably from one country to another, ranging from a few years to several decades, depending on how long national data collection systems have been in place.

Overstretched accommodation services and the dramatic consequences for the system as a whole

Services operating beyond capacity

- Lack of places, waiting lists, unmet demand and services operating beyond capacity: on the ground, accommodation services are increasingly unable to respond to emergency needs.
- Yet there is very little data at national level on the gap between available accommodation and actual need across different areas.

What saturation produces

- As places become scarce, costly private solutions are proliferating.
- With no housing available to move into, people remain in accommodation centres and stays become increasingly prolonged.
- Entry requirements are becoming increasingly restrictive – a form of gatekeeping that turns a shortage of places into competition between different groups.

Progress being reversed by austerity and tighter migration policies

- Austerity can undo years of progress : the example of Finland
 - A long success story now in retreat: from ~18,000 homeless (1987) to 3,429 (2023), back up to 4,579 in 2025 (+34% above the low)
 - Driven by cuts to housing benefits, basic assistance and NGO funding, and the dismantling of ARA
- Tighter migration policy - responding to need with more exclusion
 - In **Belgium**, major advances on homelessness (Brussels Masterplan, Flemish Action Plan, ETHOS counts)... alongside the country's most restrictive asylum and migration policy to date
 - In **France**, the erosion of unconditional access: the right to accommodation increasingly tied to administrative status, narrowing a principle meant to be unconditional

**OLDER PEOPLE AND
HOUSING EXCLUSION
THE INVISIBLE
HOUSING CRISIS**

A blind spot within a blind spot

- Two trends are converging: Europe is ageing, and access to adequate housing is getting harder. Their impact must be anticipated now.
- Older people are often assumed to be relatively secure when it comes to housing: long-term homeowners, with assets built up over time and mortgages already paid off. On average, they are.
- But averages obscure the differences between groups: older people experiencing homelessness, private renters exposed to unaffordable markets, low-income owners in poor-quality housing with no means to repair or move
- Ageing policies rarely address housing — and even less often homelessness. Ageing remains a blind spot in the housing exclusion sector too.
- Two worlds that struggle to meet

Who counts as 'older'?

- OECD and Eurostat: 65, in line with retirement age across most of Europe
- UN human rights bodies : no chronological boundary — the category is defined by the range of experiences associated with ageing
- Homelessness accelerates ageing: frailty and geriatric syndromes emerge decades earlier.
- This report: 65 for statistical comparability, and attention to premature ageing throughout the qualitative analysis

Scale and visibility: how many older people experience homelessness in Europe

- Only 13 countries in the EU have age-disaggregated data on homelessness — with thresholds ranging from 60 to 65.
- The share varies dramatically: 1.6% in Ireland, 8.9% in Germany, 14.6% in Italy, 32.5% in Poland, 44% in Hungary
- A geographical divide : in Central and Eastern Europe, chronic homelessness affecting older nationals with very limited prospects of exit; in Western Europe, a younger profile, more migrants, shorter episodes
- Rising almost everywhere (Hungary — almost one in two people experiencing homelessness is over 60, against 13% in 2011; Ireland — +165% in Dublin and +500% in the west since 2017)
- Much of it stays hidden : people staying with others, people unable to leave hospital or residential care because no suitable housing is available on discharge...

At least 170,000 older people sleeping rough, in emergency or temporary accommodation across Europe

What the data say about homelessness in older age

- More often in accommodation, less often on the street (Italy — 88% of people over 60 are in accommodation and 12% sleeping rough, against 55% / 45% for the homeless population as a whole)
- Homeless for longer (Denmark — 35% of people over 60 for more than two years, 26% overall; Spain — 58.2% for more than three years.

Partly arithmetic: the longer someone is homeless, the more likely they are to grow old in it. But older age also makes exit harder — and where care is needed, there is often nowhere to go

- Yet a substantial share have only recently become homeless (45% of older people in Denmark for less than a year, 19% in Spain). Homelessness can begin at any age
- Two coexisting profiles : growing old while homeless, and becoming homeless in later life

A homelessness sector grappling with ageing

- Accommodation services ill-equipped to support people experiencing declining functional autonomy
- Care needs that homelessness services are not equipped to meet — medication, complex medical conditions, personal care and mobility, cognitive difficulties
- Social support in the face of declining functional autonomy — homelessness services were built around promoting independence; supporting people losing their autonomy requires an approach centred on care
- Ageing and end of life care: fundamental ethical questions

'Cutting your toenails is basic care, but as you get older, you may no longer be able to reach them, and we don't have nursing staff to do it. When we do have them, they're there during the week, not at weekends. Someone who needs help, even just to get to the toilet, won't get it at the weekend.' BMSZKI (Hungary)

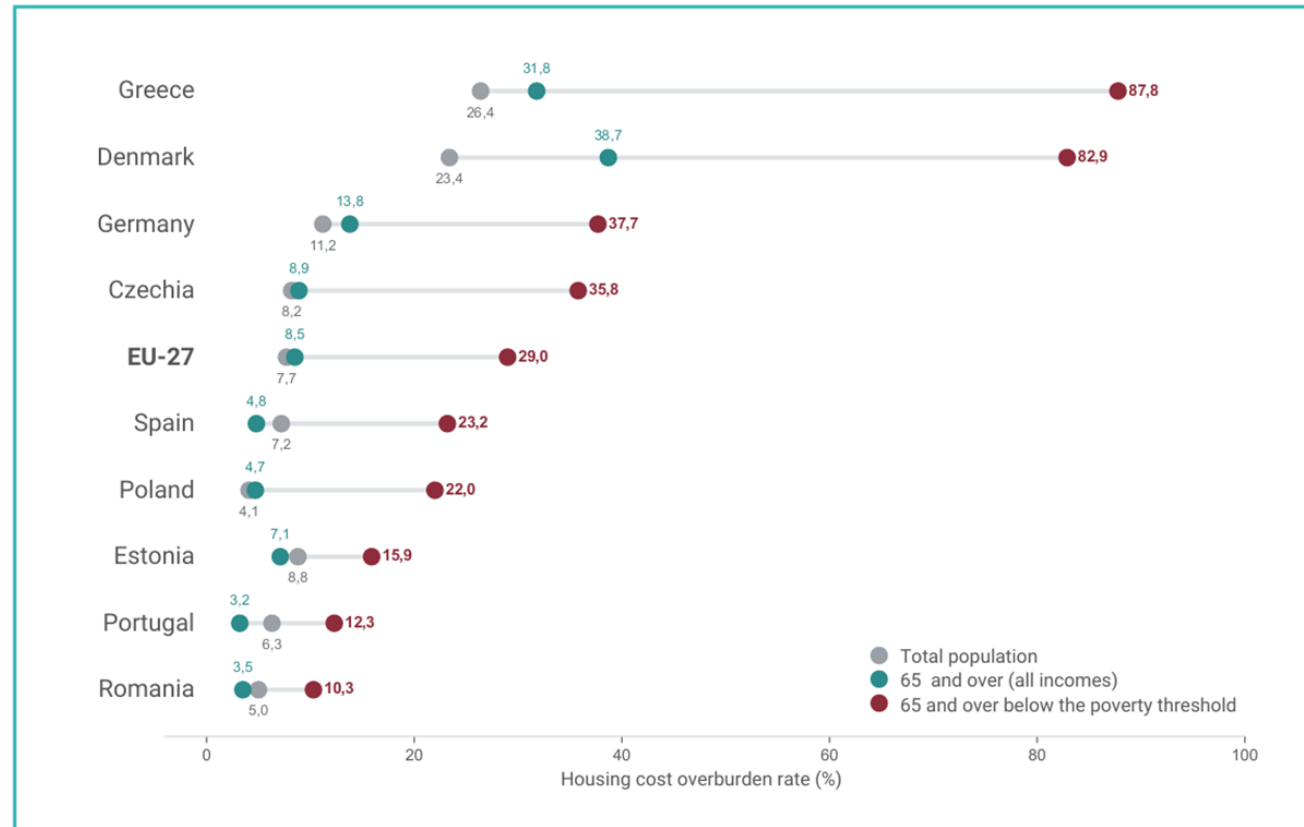


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Not a generational gap – an income gap

- **Poverty:** 15.6 million people over 65 at risk of poverty. Same rate as the population overall (16.3%) – but up 6.5% since 2010, while falling 1.2% overall
- **Housing cost overburden:** 8.5% spend over 40% of their income on housing, against 7.7% overall. Sharp national rises (Luxembourg +142%, Greece +122%, France +93%)
- **The real gap is within the older populations:** 14.5% of income on housing among older people – 28% among those below the poverty line
- **Under-occupation :** 47.9% of people over 65 live in under-occupied homes, against 33.4% overall. For low-income households, that means maintenance and heating costs they cannot always meet.

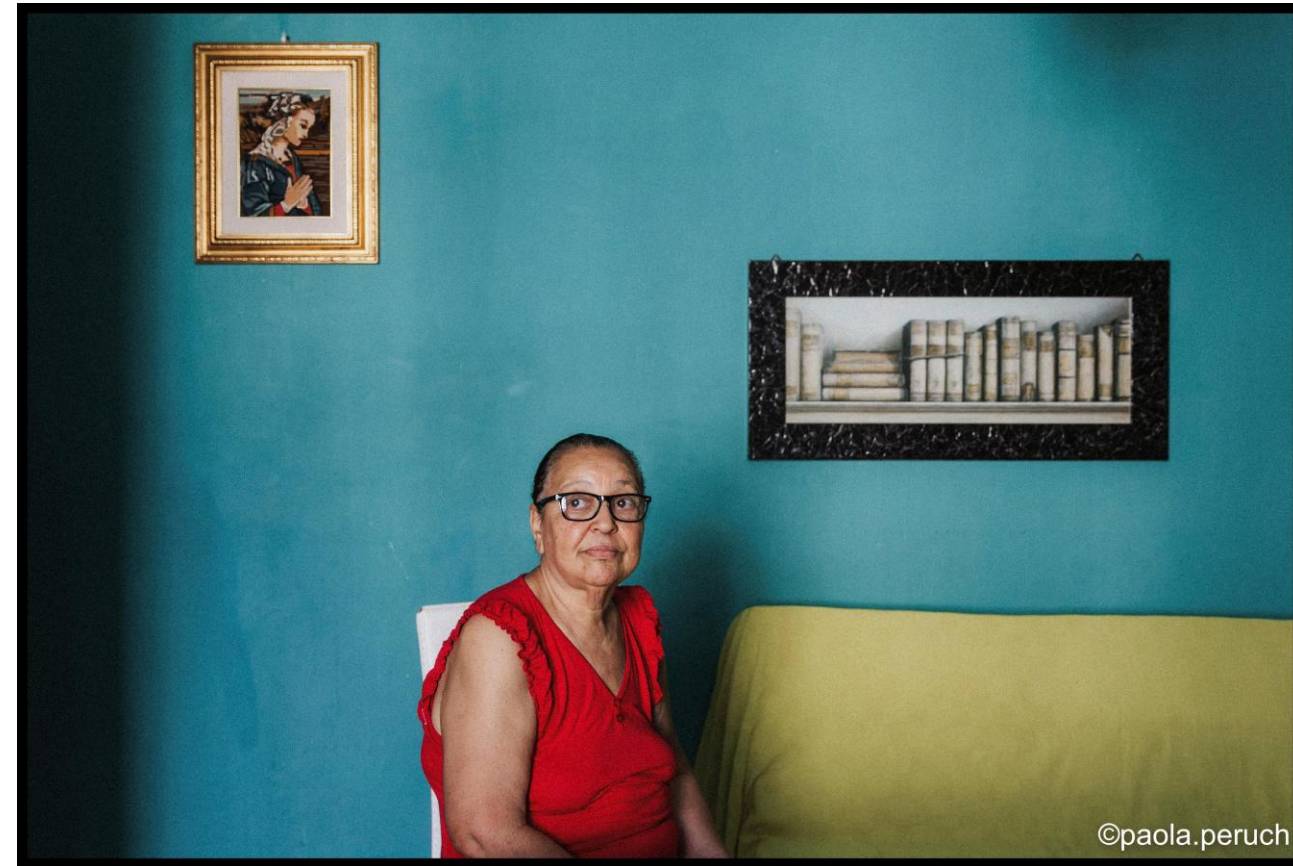
FIGURE 1
SHARE OF THE POPULATION FACING A HOUSING COST OVERBURDEN (TOTAL POPULATION; PEOPLE AGED 65 AND OVER; PEOPLE AGED 65 AND OVER BELOW THE POVERTY THRESHOLD)



Source : Eurostat, housing cost overburden rate by age and poverty status ([ilc_lvho07a](#)), 2025.

Beyond homelessness: insecure and inadequate housing

- Housing security is not always assured — a drop in income or a change in circumstances can quickly jeopardise the ability to stay. Evictions are the most acute manifestation
- Unsuitable and deteriorating housing stock — poorly insulated, in disrepair, impossible to heat.
- Energy poverty now runs both ways: winter cold and summer heat
- Homeownership offers no guarantee against poor housing conditions — particularly in Central and Eastern Europe, where large-scale privatisation left many older people as low-income owners of deteriorating stock
- Housing not adapted to ageing
- Social isolation, both consequence and aggravating factor



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Recommendations

Older people

1. Ensure adequate pensions and social protection
2. Develop housing options for low-income older people
3. Develop cross-sectoral partnerships to better meet the needs of older people
4. Improve the implementation of the Council Recommendation on access to affordable, high-quality long-term care.
5. Prioritise older people living in poverty & unfit housing in renovation programmes
6. Ensure plans for extreme weather events take account of the specific vulnerabilities of older people experiencing homelessness and housing exclusion.
7. Support shelters and other homeless services so that they can serve older people with dignity.

EUROPEAN HOUSING EXCLUSION INDEX 2026

An improving picture at EU level, but a fragile one

- Some indicators are improving across the EU: at-risk-of poverty rate (16.3% in 2025) down 2.4% from 2020, material and social deprivation rate (12% in 2025) down 4.0% from 2020, housing cost overburden (7.7% in 2025) down 1,3% from 2020
 - This may reflect the easing of inflation and energy prices, after several years of sustained increases
- But the averages hide sharp divergences between countries. Poverty is rising in several (Slovenia +15.3%, France +14.8%, Austria +14.4%, 2020-2025)
- And some indicators are worrying:
 - Inability to keep the home adequately warm – a marked deterioration (+17.3% EU-wide between 2020 and 2025, and spreading to countries where it has previously been less widespread: +175% in the Netherlands, +167% in Austria, +72% in France (2020-2025))
 - **Arrears on utility bills** (water, electricity, gas, heating): 16.8% of households at risk of poverty in 2025, up 4.3% since 2020
 - **Inability to afford a meal with meat or fish every other day**: one of only three forms of deprivation to have risen EU-wide between 2020 and 2025 (+0.4 percentage points)

Prices keep rising, and the public response falls short

Housing costs continue to climb

- House prices +27% between 2020 and 2025, rents +13%
- The burden falls almost entirely on the lowest incomes: housing absorbs 36.3% of disposable income among households at risk of poverty, against 18.9% overall
- 25.9% of the first income quintile face housing cost overburden, against 7.1% of the second

Public spending looks encouraging - up to a point

- Public expenditure on housing (housing construction and housing allowances): €107.9 billion in 2024, up in most Member States, but only 1.2% of total public expenditure and hugely variable (5.8% in Ireland, under 0.5% in Greece, Slovakia, Estonia)
- The **social housing stock** is **shrinking**: 8% of the EU stock, and its share has fallen over the past decade in 18 of 25 OECD countries — construction is slowing while part of the stock is sold off or converted

The question is not only how much is spent, but where it goes.

**RECOMMENDATIONS
TO TACKLE
HOMELESSNESS AND
HOUSING EXCLUSION IN
EUROPE**

Recommendations

1) Multi Annual Financial Framework

1. Member States and Regions should programme investments to tackle homelessness and housing exclusion
2. At EU-level negotiations should secure **a proper budget** for social and territorial policy
3. Ringfence resources for the fight against homelessness – 5% of social spending

2) European Affordable Housing Plan

1. Deliver for homeless and poorly housed; not just the middle class, real estate sector and investors
2. Support **scale up** of Housing First & other solutions that house homeless people
3. Invest in solutions through Pan-European Investment Platform

Recommendations

3) Anti Poverty Strategy

1. Strengthen the European Platform on Combatting Homelessness (EPOCH)
2. Adopt the Council Recommendation on Fighting Housing Exclusion
3. Involve people with experience of homelessness in relevant EU policy discussions
4. Continue to improve data collection on homelessness.
5. Establish a regular European review of progress towards ending homelessness