



# **ELEVENTH OVERVIEW OF HOUSING EXCLUSION IN EUROPE**

# 2026

Fondation pour le Logement - FEANTSA



**THIS IS A JOINT PUBLICATION  
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# **ELEVENTH OVERVIEW OF HOUSING EXCLUSION IN EUROPE**

2026



# EDITORIAL

**T**his eleventh edition of The Overview of Housing Exclusion in Europe comes at a critical juncture. In just a few years, tackling homelessness has risen to prominence on the European policy agenda with a series of commitments having been made: an Affordable Housing Plan that explicitly identifies people experiencing homelessness as a priority group; a European Strategy to Combat Poverty that places homelessness among its priorities; and a proposal for a Council Recommendation on housing exclusion which, if adopted, would constitute the first European legislative act specifically devoted to addressing this issue.

However, the situation continues to deteriorate. Our latest estimate puts the number of people sleeping rough, staying in emergency accommodation and using dedicated homelessness services across Europe at 1.4 million. Recent national data confirm

a widespread increase; viewed over the longer term, the trend leaves little room for doubt – homelessness is on the rise almost everywhere, in some cases dramatically. Beyond the official figures, the situation is stark: emergency services are at capacity, waiting lists are growing rapidly, people are being moved from one form of accommodation to another without any prospect of a lasting solution, and stays are becoming increasingly prolonged because there is nowhere for people to move on to. Yet as pressure on the system mounts, another response is taking hold: increasingly restrictive eligibility criteria and a growing tendency to ration access to services – a deeply regressive approach, with potentially devastating consequences. Once again, this report sounds the alarm.

This year, we have chosen to focus on a crisis that remains largely hidden from view: housing exclusion among older people. Europe's population is ageing –

a well-established trend – yet far less attention has been paid to the housing difficulties that can accompany later life. Older people are often assumed to be relatively secure: long-standing homeowners with accumulated assets and settled housing situations. While this is true for many, this picture obscures another reality – a growing proportion of people are reaching later life in insecure or inadequate housing and, sometimes, without a home at all. These are people living in housing that has fallen into disrepair and that they can no longer maintain, facing the threat of eviction without rehousing, or exposed to energy poverty in winter as well as in summer. At least 170,000 older people are currently experiencing homelessness across Europe. This is a floor, not a ceiling: the extent of undercounting means that the true figure is undoubtedly higher – and their numbers are rising. But the numbers tell only part of the story. The crisis is also defined by the extreme vulnerability of those affected, and by trends that should concern us all. For an older person, housing is more than a roof. It is one of the fundamental conditions for health. It is where we rest, recover, and preserve our autonomy, privacy and dignity. Everyone should be able to

grow old and live out their final years in dignity and with choice.

The challenge today is no longer to secure recognition of homelessness and housing exclusion as a political priority: that battle has been won for the most part. Five years after the Lisbon Declaration, the task is to turn this recognition into coherent, ambitious and measurable action. The European Union has an unprecedented window of opportunity to do so, shaped by the Affordable Housing Plan and the European Strategy to Combat Poverty. But these initiatives must be backed by adequate resources – the next multiannual financial framework must match this level of ambition if we are to reverse the current trends. Housing is a matter of dignity; it is time to make this a reality for people of all generations.

**Freek Spinnewijn**

Director, FEANTSA

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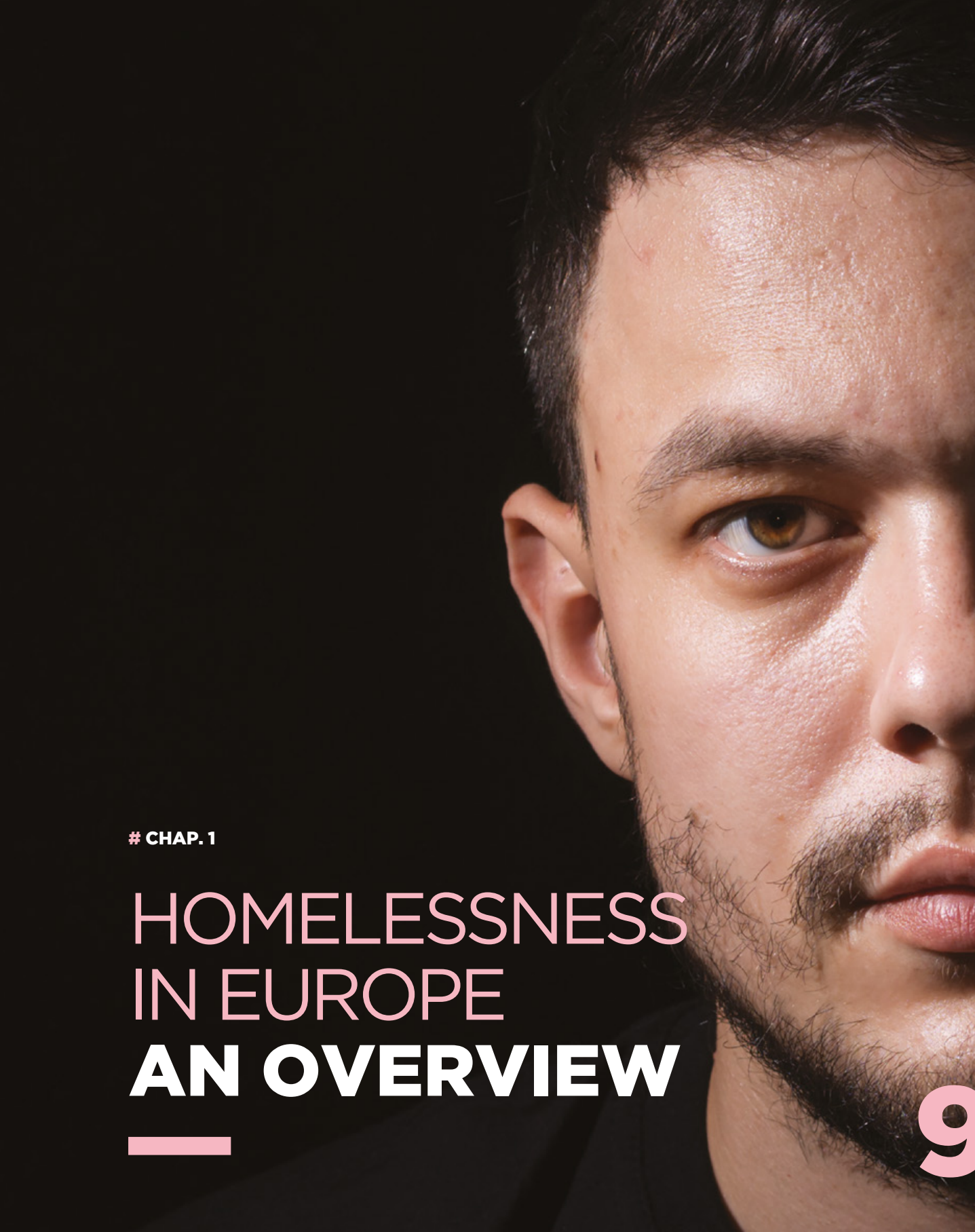
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A close-up, high-contrast portrait of a man with dark hair and a beard, looking directly at the camera with a serious expression. The lighting is dramatic, highlighting the texture of his skin and the intensity of his gaze. The background is dark and out of focus.

# CHAP. 1

# HOMELESSNESS IN EUROPE **AN OVERVIEW**

---

The 11<sup>th</sup> *Overview of Housing Exclusion in Europe* comes at a critical time for efforts to tackle homelessness across Europe. Five years after the adoption of the Lisbon Declaration and the launch of the European Platform on Combatting Homelessness (EPOCH), several major advances have been made within a relatively short period.

The European Affordable Housing Plan, published in December 2025, explicitly identifies people experiencing homelessness as a priority group and recognises Housing First and Housing Led approaches as key reference points.<sup>1</sup> The European Anti-Poverty Strategy, published in March 2026, makes homelessness one of its priorities.<sup>2</sup> In May 2026, as part of this strategy, the European Commission presented a proposal for a Council Recommendation on fighting housing exclusion<sup>3</sup> which, if adopted, would constitute the first legislative act specifically dedicated to coordinating European policies to address homelessness. The proposal establishes the legal and policy foundations for a European approach in this area, while respecting the principles of proportionality and subsidiarity. Its adoption would provide a robust common framework for strengthening coordination between national policies and supporting Member States in developing and implementing their strategies. The Commission's proposal for the next Multiannual Financial Framework (MFF), currently under negotiation,<sup>4</sup> is also noteworthy. Tackling homelessness is among the specific objectives of the fund that is expected to finance the future National and Regional Partnership Plans, through which each Member State will invest over the 2028–2034 period. The practical significance of this inclusion will nevertheless depend on the ongoing negotiations, as the funding allocated to the social component may be substantially reduced. Finally, homelessness received unprecedented attention as part of the European Semester in spring 2026.

These advances are the result of sustained efforts over many years, instigated in particular by Commissioner Nicolas Schmit, who was responsible for Jobs and Social Rights between 2019 and 2024, and, from 2024 onwards, by Executive Vice-President Roxana Minzatu, responsible for Social Rights, Skills, Quality Jobs and Training, as well as Commissioner Dan Jørgensen, responsible for Energy and Housing.

Yet the evidence presented in this chapter paints a striking picture. Despite this political momentum, the situation on the ground continues to deteriorate in most countries. The number of people experiencing homelessness has increased in almost all Member States for which comparable data are available. This report documents these trends through a range of indicators and highlights the persistent gap between poli-

tical commitments and what is actually being delivered in the Member States.

The challenge is no longer to secure recognition of homelessness as a political priority: to a large extent, that battle has been won. Five years after the Lisbon Declaration, the task now is to turn that recognition into coherent, ambitious action that delivers measurable results. The European Union has an unprecedented window of opportunity. With the publication of the Affordable Housing Plan and the European Anti-Poverty Strategy, the conditions for meaningful progress have never been more favourable. The challenge now is to turn these commitments into concrete measures that match the urgency of the situation, as reflected in the continuing deterioration of homelessness across Europe.

### ***Homelessness in the 2026 European Semester: A Turning Point in the Coordination of National Policies***

The European Semester, the EU's main framework for coordinating economic and social policy, has traditionally viewed housing through a largely macroeconomic lens. Its focus has been on the risks housing markets can pose to the wider economy, from soaring prices and overvaluation to excessive household debt. The 2026 Spring Package, published by the European Commission on 3 June, marks a significant shift in this respect. For the first time, the Commission's communication explicitly highlights the rise in homelessness and identifies it as a priority for action by the Member States.<sup>5</sup>

Two developments stand out. The first is the introduction, in the 2026 country reports,<sup>6</sup> of a new 'Housing Annex'. For the first time, the annexes provide a systematic analysis of housing markets and policies in each Member State, including a section on vulnerable groups, among them people experiencing homelessness. They document shortcomings in national housing policies, including funding, coordination, data collection and the availability of social housing. For several countries, they also highlight existing Housing First programmes, the need to scale them up, and the role of European funding in supporting their implementation. The second development concerns the country-specific recommendations.<sup>7</sup> Twelve countries received a specific recommendation to expand their social housing stock, and in eight of these cases, the accompanying text explicitly recognises homelessness as a serious societal

problem. Some recommendations simply note the rise in homelessness, as in Hungary, Spain and Portugal. Others make a clear connection with housing policy, particularly the availability of social housing or the way housing support schemes operate. Some go further, calling for the development of Housing First and Housing Led programmes, as is the case in Czechia, Ireland, Poland, Slovakia, France and Italy. The text accompanying the recommendation for Slovakia provides a telling example. *'Social housing is also significantly insufficient, accounting for only 2.5% of the total housing stock, one of the lowest shares in the EU. These systemic shortages disproportionately affect marginalised communities, particularly Roma families (...). In addition, homelessness in Slovakia has increased sharply over the past decade. These challenges are compounded by the fact that housing allowances cover only a very small fraction of rental costs, providing little meaningful support for rental affordability.'*

The significance of this exercise goes well beyond analysis. The 2026 European Semester is expected to help shape the programming of the next Multiannual Financial Framework (2028–2034), a substantial share of which will be channelled through National and Regional Partnership Plans. These plans will need to address the challenges identified in the country-specific recommendations and contribute to the objectives set out in the relevant regulation, which, for the first time, include tackling homelessness and supporting social and affordable housing.

There are, however, important gaps. Twelve countries make no mention of homelessness and receive no recommendation on social housing, even though both issues are extensively documented in their housing annexes. More importantly, competing budgetary priorities may limit the practical impact of these recommendations in practice. All Member States have been encouraged to use budgetary flexibility to increase defence spending, at a time when the social spending in the next EU budget could face substantial cuts. Finland provides a clear illustration of this risk. Austerity measures introduced since 2023, including cuts to social protection, housing support, housing advice and affordable housing development, coincided with an 11% increase in homelessness in 2024. This was the first increase in a decade, followed by a further 20% rise in 2025.

Giving homelessness a more prominent place in the European Semester will not, in itself, bring about change. But it sends Member States a clear message: tackling homelessness must become a priority within their national housing policies. It also provides valuable leverage for those calling for dedicated investment.

# 1. OVERVIEW OF NATIONAL DATA

## Mapping of Available Data

The table below provides an up-to-date overview of the available data on homelessness across Europe.<sup>8</sup> As in previous years, it distinguishes between two types of methodology. The first is point-in-time counts, which provide a snapshot of the situation at a specific point in time, and the second is continuous statistical records or flow data, collected over a longer period and providing prevalence figures or annual averages. For each country, the source, methodology, date and

findings of the survey are provided. Wherever possible, the data have been reorganised to correspond to the ETHOS Light categories. Where the housing situations of individuals could not be determined with sufficient precision, the figures have been assigned to more than one category. Situations not covered by ETHOS Light have been grouped under an 'Other' category. The table also includes a column showing the number of people experiencing homelessness per 10,000 inhabitants. This relative measure allows for a broad comparison between countries with very different population sizes, subject to the interpretative caveats set out below.



## HOMELESSNESS IN EUROPE

### AN OVERVIEW

#### HOUSING EXCLUSION DATA

#### STATISTICS FROM RECENT SURVEYS, COUNTING METHODS AND BREAKDOWNS BY ETHOS LIGHT CATEGORY

| Countries | Year         | Method                 | Period            | Details                                                                                                                                                                                                                                                                                                                                                                  |
|-----------|--------------|------------------------|-------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Germany   | 2024<br>2026 | Count<br>Survey        | 1 night<br>1 week | The count, which covers people staying in accommodation centres is supplemented by an estimate based on the results of a local count of people living rough and staying with friends or relatives.                                                                                                                                                                       |
| Austria   | 2023         | Registration           | 1 year            | The data cover people registered as homeless in the central population register, as well as those recorded by certain accommodation services during the year.                                                                                                                                                                                                            |
| Belgium   | 2024<br>2025 | Count<br>Extrapolation | 1 night<br>1 week | The figures are based on a compilation of point-in-time counts, including overnight counts and statistical data collection exercises, carried out in several urban areas.                                                                                                                                                                                                |
| Denmark   | 2024         | Count                  | 1 week            | The national biennial questionnaire-based survey covers people experiencing homelessness known to accommodation centres, health and social care services, and local authorities.                                                                                                                                                                                         |
| Spain     | 2022         | Count<br>Extrapolation | 6 weeks           | The data collected cover a representative sample of adults using accommodation centres and community kitchens in major cities.                                                                                                                                                                                                                                           |
| Estonia   | 2021         | Registration           | 1 year            | The annual figures cover only people without an officially registered address who use temporary accommodation services.                                                                                                                                                                                                                                                  |
| Finland   | 2025         | Count                  | 1 night           | The count consists of a compilation of data collected by municipalities from social assistance service registers and social housing applications.                                                                                                                                                                                                                        |
| France    | 2024         | Count                  | 1 night           | The data indicate the capacity of temporary accommodation and housing services, namely the number of places available in emergency, transitional and long-term accommodation.                                                                                                                                                                                            |
| Hungary   | 2025<br>2026 | Count                  | 1 night           | The annual questionnaire survey captures some people living rough, as well as people using emergency shelters and temporary accommodation.                                                                                                                                                                                                                               |
| Ireland   | 2026         | Count                  | 1 week            | The monthly figures produced by local authorities refer to the number of people experiencing homelessness who use temporary accommodation funded by the state.                                                                                                                                                                                                           |
| Italy     | 2026         | Count                  | 1 year            | The data come from a point-in-time count conducted on 26 January 2026 across the central municipalities of the 14 metropolitan areas. The figure shown is a compilation of the counts carried out in these 14 cities, recording the number of people who, on the night of 26 January, were living rough, staying in makeshift shelters or using emergency accommodation. |

# HOMELESSNESS IN EUROPE

## AN OVERVIEW

| ETHOS 1 | ETHOS 2 | ETHOS 3 | ETHOS 4 | ETHOS 5 | ETHOS 6 | Other | Total   | Rate per 10,000 inhabitants | Sources                                                                             |
|---------|---------|---------|---------|---------|---------|-------|---------|-----------------------------|-------------------------------------------------------------------------------------|
| 47,270  |         | 474,675 |         |         | 60,435  |       | 582,380 | 70                          | Destatis (2025)<br>BMWSB (2024)                                                     |
|         |         |         |         |         |         |       | 20,573  | 23                          | Statistik Austria                                                                   |
| 2,585   | 3,665   | 12,599  | 4,352   | 7,618   | 14,839  | 3,869 | 49,527  | 42                          | Bruss'help (2024)<br>KU Leuven LUCAS, UCLouvain & Administrations régionales (2025) |
| 503     | 317     | 2,867   | 184     |         | 1,447   | 671   | 5,989   | 10                          | VIVE                                                                                |
| 4,508   | 11,498  |         |         | 5,478   |         | 7,068 | 28,552  | 6                           | Instituto Nacional de Estadística                                                   |
|         |         |         |         |         |         |       | 1,068   | 8                           | Eesti Statistika                                                                    |
| 758     |         | 409     | 467     |         | 2,945   |       | 4,579   | 8                           | Ympäristöministeriö                                                                 |
|         | 318,185 |         |         |         |         |       | 318,185 | 46                          | Fondation pour le Logement des Défavorisés                                          |
| 1,500   | 5,447   |         |         |         |         |       | 6,947   | 7                           | Menhely Alapítvány                                                                  |
|         | 17,447  |         |         |         |         |       | 17,447  | 32                          | Department of Housing, Local Government and Heritage                                |
|         |         |         |         |         |         |       | 10,037  | 2                           | Istituto Nazionale di Statistica (Istat), fio.PSD                                   |

## HOMELESSNESS IN EUROPE

### AN OVERVIEW

| Countries       | Year | Method                        | Period   | Details                                                                                                                                                                                                    |
|-----------------|------|-------------------------------|----------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Latvia          | 2024 | Registration                  | 1 year   | The annual statistics produced by the Latvian Ministry of Social Affairs cover people staying in night shelters or homeless shelters.                                                                      |
| Lithuania       | 2024 | Registration                  | 1 year   | The administrative data collected as part of the national census cover people living in shelters or temporary housing managed by social services.                                                          |
| Luxembourg      | 2024 | Count                         | 1 night  | The figures collected from approximately 20 organisations providing accommodation refer to the number of adults receiving support in accommodation services.                                               |
| The Netherlands | 2024 | Count<br>Extrapolation        | 1 night  | The census, based on a compilation of data from social assistance registers, covers people aged 18 to 65 who are registered as homeless.                                                                   |
| Poland          | 2024 | Count                         | 1 night  | The questionnaire-based survey is based on a national cross-sectoral collaboration involving local authorities, law enforcement agencies, shelters, voluntary organisations and volunteers.                |
| Portugal        | 2024 | Count                         | 1 night  | The count, coordinated at municipal level across the various social assistance services, covers people living rough and people staying in temporary accommodation centres.                                 |
| Romania         | 2024 | Registration                  | 1 year   | The figures represent the average monthly number of people staying in night shelters and reintegration accommodation run by public authorities and voluntary organisations.                                |
| United Kingdom  | 2023 | Registration<br>Extrapolation | 1 year   | The data are based on a compilation of national estimates of the number of homeless households, derived from the various administrative sources available.                                                 |
| Slovakia        | 2024 | Registration                  | 1 year   | The annual administrative statistics on the use of social services include people staying in night shelters, hostels and transitional housing.                                                             |
| Slovenia        | 2024 | Registration                  | 1 year   | The figures, compiled from the annual reports of social service providers, cover people experiencing homelessness who are receiving supported accommodation.                                               |
| Sweden          | 2023 | Count                         | 1 week   | The survey, conducted every six years, collects data from organisations working with adults experiencing homelessness or living without their parents.                                                     |
| Czechia         | 2022 | Count<br>Extrapolation        | 4 months | The count consists of an extrapolation of the results of surveys, including overnight counts and statistical data collection exercises, carried out in a large proportion of the country's municipalities. |

# HOMELESSNESS IN EUROPE

## AN OVERVIEW

| ETHOS 1 | ETHOS 2 | ETHOS 3 | ETHOS 4 | ETHOS 5 | ETHOS 6 | Other | Total   | Rate per 10,000 inhabitants | Sources                                                         |
|---------|---------|---------|---------|---------|---------|-------|---------|-----------------------------|-----------------------------------------------------------------|
|         | 5,971   |         |         |         |         |       | 5,971   | 32                          | Labklājības ministrija                                          |
|         | 4,945   |         |         |         |         |       | 4,945   | 17                          | Statistics Lithuania                                            |
|         | 1,048   | 247     |         |         |         |       | 1,295   | 19                          | Ministère de la Famille, de l'Intégration et à la Grande Région |
|         |         |         |         |         |         |       | 33,000  | 19                          | Centraal Bureau voor de Statistiek                              |
| 2,874   | 4,064   | 17,357  | 2,973   | 3,774   |         |       | 31,042  | 8                           | Ministerstwo Rodziny i Polityki Społecznej                      |
|         | 9,403   | 5,073   |         |         |         |       | 14,476  | 14                          | ENIPSSA                                                         |
|         | 1,158   | 806     |         |         |         |       | 1,964   | 1                           | Ministerul Muncii și Solidarității Sociale                      |
| 16,936  | 58,691  | 46,662  |         | 19,725  | 178,544 |       | 320,558 | 47                          | Crisis                                                          |
|         | 1,303   | 3,737   |         |         |         |       | 5,040   | 9                           | Ministerstvo práce, sociálních věcí a rodiny                    |
|         | 2,550   |         |         |         |         |       | 2,550   | 12                          | Inštitut Republike Slovenije za Socialno varstvo                |
|         |         |         |         |         |         |       | 27,383  | 26                          | Socialstyrelsen                                                 |
| 12,000  |         | 18,426  |         | 16,058  | 54,244  |       | 100,728 | 96                          | SocioFactor                                                     |

## HOMELESSNESS IN EUROPE AN OVERVIEW

### NEW EUROPEAN ESTIMATE

These statistics allow for a new estimate of the number of people experiencing homelessness in Europe. The estimate is based on a compilation of data from point-in-time counts and covers people in situations of housing exclusion described by ETHOS Light categories 1, 2 and 3, giving a total of 983,467 people counted across 12 countries. This figure is then compared with the combined population of these countries, 355,497,846 people according to Eurostat, in order to obtain an average rate of 0.277%. This percentage is then applied to the European population, 520,668,777 people including the United Kingdom, to arrive at the final estimate. On this basis, Europe could therefore have a total of 1,440,404 people living rough, in shelter or in other temporary accommodation.

# 1,440,000

ESTIMATED  
NUMBER OF PEOPLE  
LIVING ROUGH, IN EMERGENCY  
ACCOMMODATION AND IN SHELTERS

### New data confirm a widespread increase

Seventeen countries have new data for this edition, and the prevailing trend is clearly an increase in the number of people experiencing homelessness across Europe.

Among the countries for which comparable data over time are available, the most marked increases included **Luxembourg** (1,295 adults receiving support in accommodation services in 2024, +78% compared with 2023), **Finland** (4,579 people in 2025, +20% compared with 2024), **Slovenia** (2,550 people who received accommodation in 2024, +15% compared with 2023), **Lithuania** (4,945 people living in a shelter or temporary accommodation managed by social services in 2024, +14.5% compared with 2023), the **United Kingdom** (320,558 people experiencing homelessness in 2023, +14% compared with 2022), **Ireland** (17,447 people using temporary accommodation funded by the state in May 2026, +17% compared with December 2024), **Portugal** (14,476 people living rough or staying in temporary accommodation centres in 2024, +10% compared with 2023), **Germany** (474,675 people staying in temporary accommodation facilities as at 31 January 2025, +8% compared with 2024), **Belgium** (where updated data for 2024 record 9,777 people counted in the Brussels-Capital Region, and estimated figures of 20,363 and 19,387 people respectively in Flanders and Wallonia, representing an overall increase of +8% compared with 2023), the **Netherlands** (33,000 people aged 18 to 65 registered as homeless in 2024, +7.8% compared with 2023), **Slovakia** (5,040 people staying in night shelters, hostels and transitional housing in 2024, +6% compared with 2023) and **Austria** (20,573 people counted in 2023, +4% compared with 2022). In **Hungary**, a survey of 6,947 people living rough or staying in accommodation provides an indication of the trend but does not aim to provide exhaustive coverage.

Three countries recorded downward trends, although these should be interpreted with caution in light of the paradox inherent in statistics derived from service provision – a fall in the figures may reflect a contraction in accommodation capacity rather than a reduction in the number of people experiencing homelessness.

**Latvia** recorded a slight decrease (5,971 people received accommodation in a night shelter or homeless shelter in 2024, -2.9% compared with 2023), as did **Romania** (1,964 people accommodated each month in night shelters and social reintegration centres run by public authorities and voluntary organisations in 2024, -3% compared with 2023). In **France**, the capacity of temporary accommodation and housing services fell by 1.4% (318,185 places in 2024 compared with 322,831 in 2023). This contraction in provision should not be interpreted as an improvement in homelessness as the many warning signs on the ground make clear. Consequently, at the end of November 2025, Terre d'Asile's outreach teams counted 663 tents across the main encampment areas in Paris, representing between 985 and 1,723 people, the highest levels recorded in six years.<sup>9</sup>

**Italy** requires separate treatment because of a significant change in methodology. A national survey conducted in January 2026 across 14 metropolitan cities, coordinated by ISTAT and fio. PSD using a point-in-time methodology, counted 10,037 people experiencing homelessness. These figures are not comparable with the 2021 census data (96,197 people), which were based on an entirely different administrative approach. They nevertheless represent an important methodological advance, which we will return to later.

*Six countries, namely Denmark, Spain, Estonia, Poland, Sweden and Czechia, have no new data since the previous edition of this report.*

### Significant differences in ratios, to be interpreted with caution

The introduction of the ratio per 10,000 inhabitants puts the absolute figures into their demographic context. The five countries with

the highest ratios are **Czechia** (96), **Germany** (70), **France** and the **United Kingdom** (46 each), and **Belgium** (42). These top positions do not necessarily mean that homelessness is objectively more widespread in these countries than elsewhere. They also reflect – and often primarily – the robustness of data-collection systems, the level of political attention given to the issue, the institutional capacity to make the phenomenon visible, and the scale of the network of accommodation and support services for people experiencing homelessness, which largely determines the number of people actually counted.

Conversely, low ratios, or even a complete absence of data, may indicate not a more favourable situation but shortcomings in measuring, political commitment or resources. This is precisely the case in several countries for which no reliable figures are available.

### Persistent statistical blind spots

Survey results considered too outdated or insufficiently robust were not included in the table, which explains the absence of data for **Bulgaria, Cyprus, Greece, Malta** and **Croatia**.

In **Greece**, the available estimates are based on patchy data from certain support programmes, without a consistent national count to underpin them.

In **Croatia**, the situation is particularly telling. According to the Croatian Homelessness Network (HMB), at least 2,000 people are living in public spaces or places not intended for habitation, while at least 10,000 are living in inadequate or insecure housing conditions. The country's 450 available accommodation places are also permanently full. Yet these estimates are not based on any unified statistical framework. More

## HOMELESSNESS IN EUROPE AN OVERVIEW

revealing still, when the recent county-level social plans were drawn up, the methodology prescribed by the relevant ministry required the number of people at risk of homelessness to be estimated at 0.09% of the population aged 18 to 65. This automatically excluded older people, even though they account for an increasing share of the homeless population. Some county plans consequently produced estimates lower than the number of people actually staying in accommodation services. For organisations working in the sector, this situation reflects, above all, a lack of political will to document the true scale of the problem.

In **Bulgaria**, homelessness has never been fully recognised as a distinct policy area. The absence of a dedicated national strategy, regular monitoring mechanisms and integrated data systems has long limited the country's ability to define the problem, assess its scale and develop coordinated responses. To date, no systematic attempt has been made to measure homelessness using a recognised and comparable methodology. Homelessness is still addressed primarily through emergency accommodation and social assistance measures, rather than as a specific issue requiring a coordinated approach across housing and social inclusion policies. According to Bulgaria's Foundation for Social Change and Inclusion, this contributes to keeping the phenomenon largely invisible in official statistics and public debate. An important first step has nevertheless been taken. In October 2025, Sofia Municipality and the Institute for Population and Human Studies at the Bulgarian Academy of Sciences conducted the first systematic count of homelessness in the city's history, as part of the European Homelessness Count project. The Foundation notes that the most valuable contribution of the exercise may not lie in the number of people counted, but in what it revealed about the lack of data on homelessness. In Bulgaria, the organisation argues, the challenge is not only the

scale of homelessness itself, but also the absence of a lasting system capable of measuring and monitoring it over time and informing public policy.

In Malta, there is currently no legal definition of homelessness and no official statistics published by the government. The only available data are produced by YMCA Malta, the country's main organisation working in the field. In 2025, it recorded 405 requests for support, corresponding to requests made to its services, of which 146 resulted in people receiving support. While these figures are a valuable source of information, they cover only people directly supported by the organisation, either through temporary accommodation or its day centre for people living rough. YMCA Malta is actively calling for the adoption of a legal definition of homelessness and a national data collection system, but these demands have not, so far, been reflected in government priorities.

***Homelessness as a dedicated subject in the annual report of the European Union Agency for Fundamental Rights***

For the first time, the European Union Agency for Fundamental Rights (FRA) devotes a full thematic chapter of its 2026 annual report to the housing crisis and homelessness. This editorial choice is itself significant. It establishes homelessness as a fundamental rights issue on a par with the other major themes monitored by the Agency, rather than treating it solely as a matter of social policy. The analysis draws on research conducted in 30 countries, namely the 27 EU Member States, Albania, North Macedonia and Serbia, supplemented by detailed country profiles on housing and homelessness, also published for the first time.

The Agency notes that, while a majority of Member States have adopted plans or policies to address homelessness, these measures 'vary significantly in their approach' and several 'lack essential elements of a rights-based approach'.<sup>10</sup> The legal and policy landscape remains 'fragmented', characterised by 'ad hoc measures' and 'a lack of comparable and robust data'.<sup>11</sup> According to the Agency, the absence of a common definition of homelessness and significant disparities in the protection of vulnerable groups against eviction hinder efforts to eradicate homelessness across the Union.

In light of these findings, the FRA calls for a human rights-based approach to housing, which would enable a shift from philanthropy and charity to legally binding and enforceable rights and obligations, and from special measures and emergency protections to the systematic design, implementation and monitoring of housing policies. The Agency identifies Housing First, which has been adopted by several Member States, as a promising practice grounded in fundamental rights. It also welcomes recent developments at European level, including the Affordable Housing Plan, which recognises that 'housing is a fundamental right and a cornerstone of human dignity', the European Platform on Combating Homelessness and the European Housing Alliance.

Finally, the Agency makes three main recommendations. Firstly, it calls for the development of a common and comprehensive operational definition of homelessness and housing exclusion as a prerequisite for effective monitoring at local and national level. Secondly, it calls for greater protection and empowerment of people in vulnerable situations, balancing the rights of property owners with tenants' security. Thirdly, it recommends strengthening support for social housing and housing assistance, drawing on the instruments provided by the Affordable Housing Plan. On the first point, the Agency explicitly refers to the ETHOS typology developed by FEANTSA, which it describes as a widely recognised and used framework that promotes more inclusive definitions and comparability across countries.

## 2. EUROPEAN TREND MAP

### Methodological caveats

Before examining recent developments in homelessness in Europe, it is useful to highlight a few methodological considerations. National homelessness data are not directly comparable. They are collected in different contexts, at different intervals and using methodologies that change over time. Any attempt to map trends therefore faces a fundamental difficulty: distinguishing what reflects a genuine change in the situation from what results from changes in counting methods. An increase in the figures may mean that the situation has worsened, but it may also indicate that data-collection systems have improved, that the definition used has been broadened, or that the geographical scope of the survey has been expanded. Conversely, apparently stable figures may conceal a deterioration in the actual situation if the measurement system remains inadequate or under resourced.

With these methodological caveats in mind, analysing trends within individual countries remains informative. It is in this context that the mapping presented below should be understood. To navigate this complexity, it is useful to distinguish between three broad patterns among the countries covered in this report.

### Three patterns for interpreting trends

#### FIRST PATTERN: RELIABLE LONG-TERM DATA.

Some countries have data collected using a consistent methodology over a long period, providing a solid basis for analysing trends. This is the case in **Finland**, where statistics date back to 1986 and reveal a remarkable trajectory: a continuous and substantial decline in homelessness over more than three decades, with the number of people experiencing homelessness falling from 17,958 in 1987 to a low of 3,429 in 2023, before an alarming increase over the past two years (+34% between 2023 and 2025). **Denmark** also has a high-quality time series, dating back to 2009, showing an overall increase of 19.8% in the homeless population over fifteen years. It should be noted, however, that access to state-funded accommodation is restricted to people who are legally resident in the country, meaning that part of the homeless population is not well captured by official statistics. Several countries also have administrative data collected over several years, making it possible to identify trends in the number of people using services specifically intended for people experiencing homelessness. This is the case in Latvia, Lithuania, Luxembourg, Romania, Slovakia and Slovenia.

**SECOND PATTERN:  
DATA THAT CANNOT BE  
RELIABLY COMPARED OVER TIME.**

For several countries, the available data cannot be compared from one edition to the next because of significant changes in methodology. Such is the case in **Italy**, where the 2026 data (10,037 people counted across 14 metropolitan cities using a point-in-time method) are not comparable with the 96,197 people recorded in 2021 using an entirely different administrative approach, nor with the surveys conducted in 2011 and 2014. Similarly, the data for **Czechia** from 2016, 2019 and 2022 are based on different methodologies and do not allow for a reliable trend to be established. These differences do not necessarily point to weaknesses in the data. They may instead reflect the gradual development of more comprehensive systems for measuring homelessness. However, they call for caution when interpreting the differences observed.

**THIRD PATTERN:  
DATA THAT SHOW A CLEAR  
UNDERLYING TREND**

Several countries fall between the two cases described above. Although their data collection methods have changed over time, the upward trend is sufficiently clear and well documented to indicate that the situation has genuinely worsened, at least to some extent.

This is the case in Germany, where the sharp increase in the number of people in accommodation centres recorded by Destatis between 2022 and 2025 (+166.5%) is partly explained by the gradual expansion of a statistical system established in 2021, and partly by a real increase, particularly linked to the influx of people fleeing the war in Ukraine, who accounted for 29% of those recorded as of 31 January 2025. Similarly, in Portugal, the dramatic increase since 2017 (+228%

overall, including +521% for ETHOS categories 1 and 2) is partly attributable to improved geographical coverage and the gradual adoption of the data-collection system by local stakeholders. However, the scale of the increase also suggests a genuine deterioration in housing conditions. The Belgian capital of Brussels illustrates the same pattern. Over a sixteen-year period, the total number of people counted increased from 1,724 to 9,777, a rise of 467.1%. This increase 'is explained both by a gradual deterioration in housing access for part of the population and by the continuous refinement of the counting methodology'.<sup>12</sup>

**The long-term trend:  
homelessness is increasing**

The methodological caveats outlined above call for caution, but they do not alter the chapter's central finding: over the long term, homelessness has increased in almost every European country for which data are available. The scale, persistence and consistency of this increase go beyond what can be explained by changes in methodology alone.

Ireland went from 3,738 people experiencing homelessness in 2014 to 16,734 in December 2025, a 4.5-fold increase over eleven years. The Netherlands recorded an 85% increase between 2009 and 2024, while Slovakia saw an increase of 124% between 2008 and 2024. In France, the capacity of emergency accommodation increased by nearly 187% between 2009 and 2024. Where the methodology has remained unchanged, as in Denmark, whose statistical series is one of the most robust in Europe (+19.8% over fifteen years), the increase is just as clear. Observed over long periods and across countries with very different

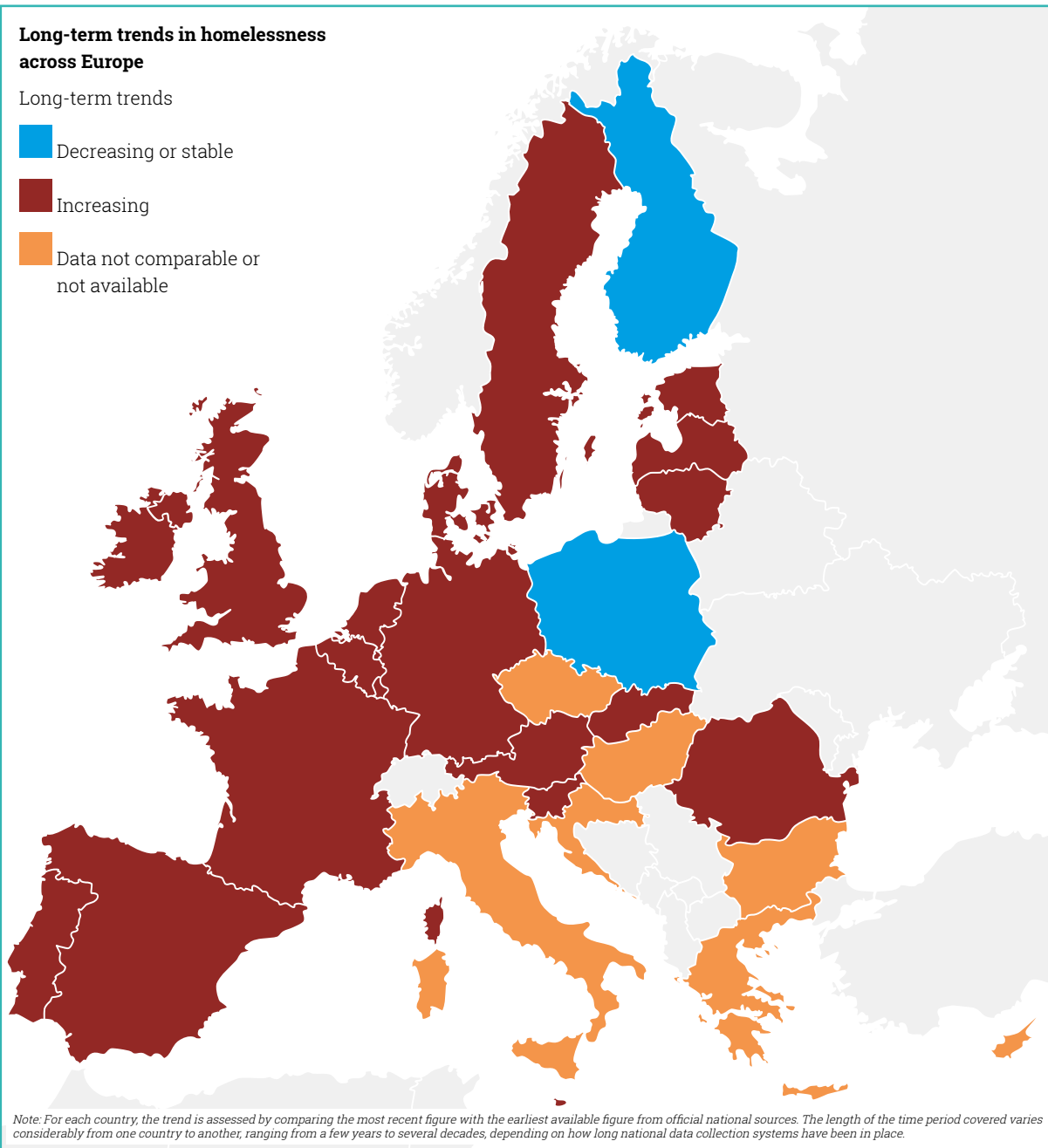
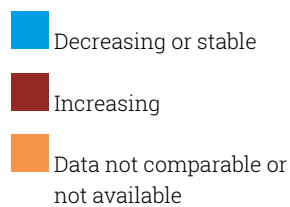
statistical systems, these increases point to a common trend that national methodological differences alone cannot explain.

This trend is reinforced by a second observation: across Europe, support systems are increasingly unable to meet demand. Growing waiting lists, unmet needs, services operating beyond capacity, longer stays in facilities designed for emergency accommodation, and attempts to introduce screening and control access all point to the same problem. This pressure is also evident in countries where reliable statistics are lacking, such as Greece, Croatia and Bulgaria, where frontline organisations consistently report growing demand for their services. The

next section of this chapter examines in detail the widening gap between available support and people's needs, which in itself provides tangible evidence of the growing scale of homelessness.

Finland is the only notable exception to this long-term increase. Its experience shows that sustained reductions in homelessness are possible when they are backed by coherent policies and long-term investment. The recent reversal in Finland (+34% between 2023 and 2025) is therefore particularly instructive: these gains are not irreversible and sustaining them depends on maintaining the social and financial conditions that made them possible.

## 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.*

# 3. ACCESS TO SERVICES: THE GAP BETWEEN PROVISION AND NEED

## What the official figures do not tell us

National homelessness data, whether based on counts, administrative records or estimates, mainly measure the number of people experiencing homelessness at a given point in time or over a given period. On their own, however, they tell us little about how well support systems are meeting needs. Other indicators are needed to assess this, including turnover, pressure on emergency accommodation, the length of stays in services intended to be temporary, stricter access conditions, and actual access to Housing First. Where such data exist, they point to the same conclusion: demand is outstripping supply, and the gap is growing. Yet such data are far from universally available: according to a survey of FEANTSA members, in most European countries they are either not collected, not centralised or not publicly available. This information gap is nevertheless recognised at European level, and work is underway to address it. The OECD is currently developing a monitoring framework for homelessness policies, which is expected to include indicators to track progress in these policies.

## Overstretched emergency services

The clearest sign of the gap between supply and need is the growing pressure on emergency services. The form this takes varies from country

to country: a shortfall in places relative to measured need, waiting lists, unmet requests and services operating beyond capacity. But the underlying picture is the same everywhere: systems designed to respond to emergencies are no longer able to meet demand.

In **Italy**, the January 2026 ISTAT survey provides, for the first time, a direct measure of pressure on emergency accommodation across 14 metropolitan cities. The 217 emergency accommodation facilities identified in the survey have a total of 6,678 places, compared with 10,037 people experiencing homelessness counted on the same night. Overall capacity meets just 66.5% of demand, while average occupancy stands at 83.3%, reaching 100% in Venice, 111% in Cagliari (including additional emergency places), 92.9% in Genoa and 89.4% in Naples. Existing services are already operating at or near capacity, leaving a substantial gap between available places and demand.

In **Croatia**, according to the Croatian Homeless Network (HMB), the country's 450 available places in accommodation facilities are permanently full, despite an estimated 2,000 or more people living rough. Accommodation capacity meets only around a quarter of the need under the legal definition of homelessness, and far less if a broader definition is used.

In **Slovenia**, a count conducted in Ljubljana as part of the European Homelessness Count project found a capacity shortfall of 65 to 75%: 426 people were identified, compared with just 100 to 150 available places.

In **Lithuania**, although no consolidated national data are available, field reports from Vilnius

indicate waiting lists at Caritas facilities, with between 30 and 60 men and up to 15 women waiting for a place. Municipal emergency shelters are also regularly full, with capacity exceeded during the cold season.

In **Luxembourg**, the pressure is particularly visible in the explosion of waiting lists. The Ulysse shelter, the main accommodation service for people with established local ties, had around ten people on its waiting list ten years ago. Today, that figure has risen to between 80 and 100, with waits of more than a year to access a service intended for emergency accommodation. The problem is largely driven by a structural lack of move-on options: with too little affordable housing available, people remain in shelters far longer than intended, preventing new residents from entering. Supported accommodation and Housing First programmes face the same bottleneck, with several organisations having closed their waiting lists because no housing is available.

In **Hungary**, Budapest's system illustrates a revolving door with no way out. Data from BMSZKI, one of the capital's largest providers of services for people experiencing homelessness, show that most residents move between different services because affordable housing is unavailable. A rule effectively pushes people out of shelters after two years, even when no sustainable housing solution is available. In 2024, 1,159 people were on BMSZKI's waiting list for accommodation, with waits ranging from three to four months for less complex cases to several years for people requiring specialised accommodation.

In **France**, pressure remains particularly high despite the progress made under the Housing First strategy, which, according to DIHAL, has helped rehouse several hundred thousand people since its launch. Data from the Integrated Reception and Orientation Service (SIAO) show that in May 2025, more than 8,300 requests for

emergency accommodation were recorded each day, excluding renewals. Some 65% of these requests could not be met, a proportion that is itself increasing and points to a widening gap between demand and available capacity.<sup>13</sup> France illustrates a broader dynamic seen elsewhere in Europe: even when large numbers of people move into permanent housing, pressure on emergency services continues to grow when the number of people entering homelessness is rising faster still.

In **Denmark**, pressure on emergency accommodation is closely linked to the situation of people without a residence permit. State-funded services are legally reserved for people residing legally in Denmark, leaving those without a right to stay entirely dependent on charities and voluntary organisations. Their funding is insufficient and unstable, resulting in temporary, seasonal or emergency provision that is itself structurally insecure. Last winter, amid particularly harsh weather conditions, several shelters in Copenhagen operated beyond capacity and had to turn people away. The crisis highlighted a broader structural problem: the lack of low-threshold accommodation available year-round to everyone, regardless of their status, and the need for stable, long-term funding to provide it. This deadlock was symbolised by the closure in 2025 of a low-threshold night shelter in Copenhagen after 22 years of operation. It could no longer continue operating under acceptable conditions for its staff without compromising its core principles, including a commitment not to treat people differently on the basis of their residence status.<sup>14</sup>

## When pressure on emergency accommodation fuels a private market: the case of England

As NGO services come under increasing pressure, several countries make increasing use of market-based forms of temporary accommodation, including hotels and privately rented rooms charged by the night. England illustrates both the scale of this shift and some of its consequences. The number of households in temporary accommodation in England has reached record levels in every quarter for the past two and a half years, standing at 131,140 in early 2025, a 156% increase on 2010.<sup>15</sup> The cost of this type of accommodation has soared: English local authorities spent £2.8 billion on temporary accommodation in 2024/25, an increase of 25% in a single year and double the amount spent five years earlier.<sup>16</sup> More than 40% of this spending, or over £1 billion, is absorbed by nightly accommodation provided by private operators. Since 2023, this has become the most common form of temporary accommodation, with its use increasing by 855% between 2010 and 2024.<sup>17</sup> These costs lead to an increasingly contested practice known as 'out-of-area placement', whereby a household is accommodated in a different local authority area from the one where it sought assistance. By the end of June 2025, 42,080 households were in this situation, a 647% increase on 2010, with documented harmful effects on those concerned, particularly children, who may be separated from their schools and support networks.<sup>18</sup> The case of England shows how pressure on accommodation services, combined with a shortage of social housing, can fuel a private market for emergency accommodation that is costly to public finances and harmful to the people it is intended to support.

## Longer stays in emergency accommodation

The second sign of systemic dysfunction is that people remain for increasingly long periods in services designed for short stays, with no viable move-on options. Length of stay therefore provides a direct indication of where housing pathways are becoming blocked.

In **Romania**, the intended length of stay in emergency accommodation is three to six months, but in practice, stays typically last between 18 months and three years. This gap is largely explained by the lack of available social housing: social housing accounts for only around 2% of the total housing stock, one of the lowest shares in the EU, leaving residents with nowhere to move on to.

The same dynamic is evident in **Luxembourg**, where the housing market is under intense pressure. Supported housing services, intended as a stepping stone into the private rental market, are increasingly unable to move residents on. Some people who registered with the country's Social Real Estate Agency four or five years ago have still not been contacted again.

In **England**, 22.4% of households with children in temporary accommodation have been there for more than five years, compared with 20.6% who have stayed for less than six months. Some households remain in temporary accommodation for more than a decade.<sup>19</sup>

## Restricting access rather than expanding provision: tighter eligibility rules

As pressure on accommodation systems grows, a worrying response is emerging in several countries: restricting access rather than expanding provision. Tighter eligibility rules, or gatekeeping, are a way of managing scarcity administratively, turning a lack of capacity into competition between those seeking support.

In the **Netherlands**, access to accommodation is conditional on an assessment of a person's level of independence. Those considered 'too independent', because they have a job, no addiction or mental health problems, or a support network, can be denied access to accommodation altogether. Their applications may not even be formally processed, leaving them with no avenue of appeal.<sup>20</sup> This filtering is partly driven by municipal budget constraints, which lead authorities to focus limited resources on cases considered most critical.

In **Ireland**, the Housing and Residential Tenancies (Miscellaneous Provisions) Bill 2026 marks the first reform of homelessness legislation since 1988. Focus Ireland has criticised the speed of its passage through Parliament, pointing to limited debate and last-minute amendments.<sup>21</sup> The Bill would make access to emergency accommodation conditional on a habitual residence condition, meaning that only people able to prove their habitual residence in Ireland would be eligible. As Focus Ireland points out, proving this may require detailed documentation that people fleeing domestic violence, who have just been evicted or who are experiencing a mental health crisis are unlikely to have with them. The Bill would also remove the possibility for local authorities to provide continued accommoda-

tion on humanitarian grounds to people who do not meet the eligibility criteria, replacing it with accommodation for a maximum of two nights, available only between 8 pm and 8 am, including for families with children. Homelessness organisations warn that these changes could leave more vulnerable people with no option but to sleep rough. In **France**, the principle of unconditional access to accommodation, enshrined in law since 2007 and reaffirmed by Parliament in 2014, is also being gradually eroded. This has happened first through political debate, with several legislative attempts to restrict continued access to accommodation, none of which has succeeded so far. More insidiously, it has also happened through case law: courts have gradually narrowed the definition of 'distress' that gives rise to a right to accommodation, making it increasingly dependent on a person's administrative status. People whose asylum applications have been rejected or who are subject to an order to leave the country must now demonstrate 'exceptional circumstances' to obtain accommodation.<sup>22</sup> The result is a growing gap between the universal right established in law and how that right is applied in practice.

These three examples point to the same underlying drift: when provision fails to keep pace with need, there is a growing tendency to redefine who is eligible for support, by tightening eligibility criteria, screening applicants, and making rights and humanitarian assistance that were intended to be unconditional subject to new conditions.

***The new EU Returns Regulation: increased risks for people experiencing homelessness who lack legal residence status***

Recent developments at EU level concerning the return of third-country nationals create new risks for people experiencing homelessness who lack legal residence status. The regulation establishing a new common European return system, on which the European Parliament and the Council reached a political agreement on 1 June 2026, would allow the absence of a fixed address to be invoked as grounds for detention. It would also permit 'investigative measures', including searches of a person's place of residence or 'other relevant premises', potentially opening the door to searches of accommodation facilities. FEANTSA and other organisations have raised serious concerns about these provisions: the fear of detention could deter people without legal residence status from accessing shelters, healthcare and other essential services, pushing them further into vulnerability.<sup>23</sup>

***Housing First:  
access still very limited***

Although Housing First is now widely recognised as the reference model in European policies to tackle homelessness, there remains a substantial gap in almost every country between political ambitions and effective access in practice.

In **Italy**, despite significant policy progress, the Housing First evaluation conducted by fio.PSD (2014–2024) confirms that programmes reach only a small share of the potentially eligible population.

In **Romania**, effective access is estimated at less than 2% of people experiencing long-term homelessness: existing initiatives manage only 10 to 50 homes each, for a population estimated at more than 15,000.

In **Poland**, the total number of Housing First places is estimated at just 100–200 nationwide, compared with more than 18,600 places in collective emergency accommodation recorded by the Ministry in 2022.

In **Luxembourg**, the main obstacle is the shortage of available housing, with organisations struggling to find landlords willing to make properties available.

In **France**, the Housing First strategy has delivered results on a significant scale. According to the housing ministry's assessment published in May 2026, 804,000 people experiencing homelessness have moved into stable housing since 2018. Over the same period, the share of social housing allocations going to people leaving accommodation services or from living rough has doubled, from 4.1% to nearly 8.5%, while the number of places in rental intermediation schemes and *pensions de famille* (small-scale supported housing) has increased by 165% and 72%, respectively.<sup>24</sup> These results nevertheless remain insufficient given the scale of need, as shown by the SIAO figures cited above.

In **Finland**, where Housing First is embedded across policy areas, waiting times for individual housing in major cities remain relatively short, at around one month in Helsinki for scattered housing, but can extend to a year for dedicated Housing First units.<sup>25</sup> It is important, however,

to note that recent cuts to social protection and affordable housing funding are directly weakening the foundations of this approach. The reversal in the country's trajectory, with a 34% increase in the number of people experiencing homelessness between 2023 and 2025, is an early warning sign.

### Conclusion

Data on these indicators, including pressure on services, length of stay, access restrictions and

access to Housing First, remain scattered and incomplete in most European countries. They may be produced by only a handful of organisations, not centralised, or simply not made publicly available. This lack of data matters: it means that public authorities are managing accommodation systems without a clear picture of the pressure on them, while refusals and unmet needs remain largely invisible in official statistics. In most countries, the scale of the gap between provision and need is therefore simply unknown. Measuring this gap should be a priority for national statistical systems and for the future European monitoring framework.

## 4. NATIONAL TRAJECTORIES REVEAL THE UNDERLYING PRESSURES

The aggregated data presented above provide a broad overview, but they mask the diversity of national situations and the policy contexts behind them. This section focuses on three countries whose recent developments illustrate distinct trajectories and challenges in tackling homelessness.

### Austria: an unprecedented federal step forward, threatened by a worrying political context

**Austria** has annual homelessness statistics collected by Statistik Austria dating back to 2008. In 2023, 20,573 people experiencing homelessness

were recorded, a 22% increase over fifteen years. The number peaked between 2012 and 2015, followed by a period of stabilisation and then a slight increase since 2022.<sup>26</sup> The figures are based solely on people registered at an address linked to a support service, such as day centres, counselling services or shared accommodation, and include information on gender, age and distribution across the country's nine *Länder*. However, according to organisations working on the ground, these data are partial and limited to people using support and are therefore considered insufficiently reliable as a measure of the true scale of homelessness in Austria.

From a homelessness policy perspective, the most significant development in Austria in recent years has been the adoption in 2024 of a federal Housing First and eviction prevention programme, *Wohnschirm*. This was a major step

in a country where social assistance has traditionally been the responsibility of the nine *Länder*, each with its own system. Building on pilot projects such as Arriving Home and Housing First Austria, the programme was extended until 2029 after an initial two-year phase. It allows organisations to apply for funding to provide Housing First support under federal criteria, with a broader definition of the target population than that used by most regional schemes. For the first time, Housing First is therefore, in principle, available throughout Austria, although its implementation remains uneven across the *Länder*. The programme also includes an eviction prevention component, allowing households in financial difficulty to apply for one-off assistance. However, this support can only be granted once per household, which creates difficulties for people who previously received assistance through the scheme several years earlier.

This institutional progress comes against a worrying political backdrop, with right-wing and far-right parties gaining ground in almost all of Austria's *Länder*. They are increasingly advocating cuts to social assistance spending and restrictions on access for certain groups, particularly third-country nationals and refugees. According to organisations working on the ground, this has led to repeated attempts to tighten regional legislation, combining measures aimed at excluding foreign nationals, stronger sanctions for failing to meet administrative or integration requirements, and reduced benefits for other groups, including people living in shared accommodation and long-term social assistance recipients, among them people with severe mental health conditions. In several *Länder*, this approach has also been accompanied by a reduction in the share of assistance allocated to housing costs. Taken together, these developments point to a broader pattern of cuts to social spending that disproportionately affects the most marginalised and stigmatised groups.

At the same time, the federal social assistance framework is currently being renegotiated. While the current law sets minimum standards that the *Länder* can exceed, the proposed changes would turn these standards into ceilings, limiting the ability of the more generous *Länder* to maintain higher levels of protection.

The most concrete and immediately concerning measure is the exclusion of people with subsidiary protection from the social assistance system. This exclusion had already been in place in most *Länder* for several years and was extended to Vienna and Tyrol, the last two *Länder* to continue covering this group, at the beginning of 2026. The impact could be significant in Vienna, where most people with subsidiary protection are concentrated: some people currently supported through Housing First programmes may lose their eligibility. Some organisations have therefore had to adapt their model by taking on the leases directly, a departure from the core principles of Housing First.

So far, there are few visible effects, as those affected are doing everything they can to keep their housing, drawing on family or community resources and seeking additional sources of income. However, organisations in the sector expect homelessness to increase in the coming months.

### Italy: progress in tackling homelessness amid persistent social challenges

In January 2026, ISTAT conducted a national point-in-time survey of homelessness across 14 metropolitan cities. The Italian Federation of Organisations Working with Homeless People, fio.PSD, played a key operational role in coor-

dinating the network involved in the survey. Through the national *Tutti Contano* campaign, it raised awareness and recruited thousands of volunteers and fieldworkers to carry out the count and conduct in-depth interviews. The survey forms part of ISTAT's permanent population census strategy and aims to capture a section of the population that is difficult to reach through conventional socio-demographic statistics. The ISTAT survey covered the first two categories of the ETHOS Light typology. On this basis, the number of people experiencing homelessness was estimated at 10,037, including 4,474 (44.6 per cent) living rough and 5,563 (55.4 per cent) staying in low-threshold emergency accommodation. The survey represents an important methodological step forward, combining a standardised framework with a night-time count and in-depth interviews, and is intended to be repeated regularly. Its findings are not, however, comparable with previous figures, which were based on different methodologies and covered different geographical areas. Over the past decade, Italy's homelessness sector has been shaped by planning and funding mechanisms. The process began with the national Guidelines for tackling adult marginalisation, adopted in 2015 and developed jointly by the Ministry, regions, municipalities and civil society; these are now being revised. It has since been reinforced by European funding, including the ESF+ and the 2021–2027 national inclusion programme, and by the National Plan of Social Interventions and Services, adopted in 2025, which confirms Housing First as the reference model. The most significant structural development has been the introduction of the Essential Levels of Social Provision (LEPS) for people experiencing homelessness. These legally binding minimum levels of provision include, among other measures, support in obtaining registered residence and round-the-clock emergency social assistance. Housing First itself, however,

has not yet been recognised as a LEPS and is instead classified as a service to be strengthened. Municipal capacity has also been significantly reinforced through the National Recovery and Resilience Plan (PNRR, Piano Nazionale di Ripresa e Resilienza), which has funded more than 500 Housing First projects and one-stop shops (*Stazioni di posta*). Their impact and long-term continuity once PNRR funding comes to an end, however, remain to be assessed. According to fio.PSD, the sector has been characterised by sustained continuity in the implementation of these Guidelines, investment in tackling material deprivation and in housing-led approaches, and efforts to improve case management for particularly vulnerable groups, including women, young people and LGBTQIA+ people. Its main challenge remains to embed a rights-based approach and integrate action across housing, health, justice, social protection and migration. Access to social and public housing is particularly difficult for people experiencing homelessness because of the limited supply of affordable housing. Recent Housing Plan (Piano Casa) measures focus on infrastructure regeneration and rent controls for low- and middle-income groups, without specific provisions to address severe housing hardship or any requirement to allocate public housing (ERP) or social housing units to Housing First or Housing Led initiatives. Italy's national health system guarantees emergency treatment for everyone, but health policy is defined and organised at regional level, resulting in significant territorial disparities in how the health needs associated with homelessness are addressed. Many people experiencing severe marginalisation also continue to face barriers to obtaining registered residence because of discretionary practices by local authorities and a lack of information and cooperation between departments.<sup>27</sup>

Against this backdrop, major social challenges remain. In 2024, the former Citizens' Income was replaced by two narrower, activation-based

schemes: the Assegno di Inclusione (ADI) and the Supporto per la Formazione e il Lavoro (SFL). The latter provides around €350 a month for up to twelve months, conditional on participation in training or employment support. Once it ends, people deemed fit for work and outside the scope of the ADI receive no further income support. The ADI is formally open to certain groups deemed not to be employable, including households with minors, people aged 60 and over, persons with disabilities and people experiencing homelessness. However, the requirement of five years of registered residence is particularly difficult for people living rough to meet, narrowing the group automatically entitled to support. The rent support fund for households in difficulty, abolished in 2022, has only been partially reinstated through a parliamentary amendment, at a level well below assessed needs. In the social housing sector, unauthorised occupation has increasingly been treated as a security issue, prompting large-scale eviction operations, while around 320,000 families remain on official waiting lists for social housing and many vacant dwellings remain uninhabitable because of insufficient maintenance funding. Italy also faces persistent social challenges, with poverty rising over the past decade.<sup>28</sup> According to ISTAT, 9.8 per cent of residents, or 5.7 million people, were living in absolute poverty in 2024. The figure reached 35.2 per cent among households made up entirely of foreign nationals and 13.8 per cent among minors, the highest level recorded in a decade. Caritas Italiana's 2026 report points in the same direction, describing poverty as increasingly chronic and long-lasting, alongside a marked rise in the number of older and isolated people turning to its network.<sup>29</sup> Taken together, these trends point to a distinctive Italian trajectory in which genuine policy progress remains constrained by high and unevenly distributed poverty, leaving a long way to go before the most vulnerable are effectively protected.

## Finland: a model in retreat

Finland has long been held up as Europe's leading example of sustained progress in reducing homelessness. The number of people experiencing homelessness fell from nearly 18,000 in 1987 to a low of 3,429 in 2023, following decades of Housing First policies and major investment in social housing. But the latest figures point to a sharp reversal: in 2025, 4,579 people were recorded as homeless, a 20% increase in just one year and 34% above the 2023 low.<sup>30</sup>

The reversal is unfolding alongside a series of social and budgetary reforms introduced by the current government, which have reduced the resources available to the most financially vulnerable households. Cuts to housing benefits are making it harder for people already at risk to keep up with their rent. Basic benefits, including the basic living allowance, have also been reduced by several hundred euros a month for some recipients, leaving less room to cover everyday expenses. Further cuts to last-resort social assistance came into force in February 2026, so their effects are not yet reflected in the latest homelessness figures. At the same time, unemployment has risen, with Finland currently recording the highest unemployment rate in the EU, putting further pressure on household incomes.

Funding for NGOs has also been cut by around €130 million over 2023–2027, equivalent to a 30–35% reduction in the overall budget. The impact is already visible: jobs have been lost, including within the national Housing First network, where staffing has fallen from three to two full-time equivalent positions. Funding for social and healthcare development projects, previously available through annual calls for proposals, has been sharply reduced or discontinued altogether. Organisations such as the

Y-Foundation, which has traditionally purchased homes to house people experiencing homelessness, no longer have access to sufficient funding to continue doing so. At the same time, the gradual dismantling of the Housing Finance and Development Centre of Finland (ARA), historically responsible for financing social housing, is weakening one of the central pillars of Finland's approach to tackling homelessness.

### **Belgium: progress on homelessness threatened by a tougher migration policy**

Belgium is now among the European countries with the most developed systems for measuring homelessness. Since a 2014 cooperation agreement between the federal government, the Regions and the Communities, the ETHOS typology has served as the national framework for defining and measuring homelessness.

Since 2020, KU Leuven and UCLouvain have conducted homelessness counts in Flanders and Wallonia, building on the MEHOBEL study and using a common ETHOS Light methodology. Their latest estimates put the number of people experiencing homelessness at nearly 20,400 in Flanders and 19,400 in Wallonia – far above what had previously been captured by official statistics.<sup>31</sup> The counts also show that homelessness extends well beyond rough sleeping and emergency shelters: it affects families with children, young people, people staying temporarily with relatives or friends, people living in non-conventional dwellings, people facing eviction and people leaving institutions without housing. And it is not just an urban problem: homelessness is also widespread in rural areas and small municipalities.

Brussels has developed an equally comprehensive approach, combining an overnight count with data from services and surveys documenting people's housing trajectories. The November 2024 count identified 9,777 people experiencing homelessness – 7.8 per 1,000 inhabitants, well above the rates recorded in Flanders and Wallonia. With the methodology held constant, the number counted rose by 24.5% between 2022 and 2024, while emergency accommodation increased by 59%, pointing to growing pressure on the shelter system.<sup>32</sup>

Alongside these developments, several major reforms have been introduced to tackle homelessness. In Brussels, the Masterplan to end homelessness, adopted in April 2024, sets out a cross-sectoral strategy comprising 35 measures covering prevention, housing, healthcare, justice and migration policy. It aims to strengthen eviction prevention, expand Housing First, improve access to social housing and better coordinate the sectors involved, with the goal of reducing reliance on emergency accommodation. Several measures have already been implemented, including social housing allocation quotas for people experiencing homelessness; reforms to eviction procedures, including longer time limits, mandatory notification of CPAS when an eviction application is filed, a winter moratorium and the creation of a rent arrears fund; and increased funding for social rental agencies when housing is allocated to people experiencing homelessness. Three new Housing First programmes have also received funding, while temporary use schemes have been expanded.

In Flanders, the Flemish Action Plan to tackle homelessness and housing exclusion, presented in March 2026, includes measures to secure long-term funding for Housing First, strengthen eviction prevention by reforming proceedings before the justice of the peace, expand proactive support services (*bemoeizorg*), and build new social housing through to 2042. At federal level,

new funding from the National Lottery is also supporting Housing First projects for young people experiencing homelessness, including through the acquisition of housing.

These positive developments, however, are unfolding alongside a marked tightening of federal migration policy. In 2025, Belgium adopted what the government describes as its most restrictive asylum and migration policy to date. One of the first measures was to withdraw access to reception facilities for people who had

already obtained international protection in another EU Member State. This came against a backdrop in which more than 10,000 asylum seekers had already been denied reception in recent years, despite numerous rulings by Belgian and European courts.<sup>33</sup> The government has also sought to restrict family reunification for certain categories of people, although these provisions were temporarily suspended by the Constitutional Court.

## 5. COUNTING HOMELESSNESS AT CITY LEVEL: LESSONS FROM THE EUROPEAN HOMELESSNESS COUNT

### **A methodological innovation: a common framework adaptable to local contexts**

Homelessness is concentrated in cities, where most people experiencing homelessness live and most support services are located, yet national data do not always capture local realities. To address this gap, the European Commission launched the European Homelessness Count, with the aim of developing a common methodology for counting homelessness at city level that can be applied across the EU. The project was first tested in 15 cities across 10 Member States in 2024 and was expanded significantly in its second year, with 35 cities across 21 Member States carrying out a count in 2025.<sup>34</sup>

The project uses the ETHOS Light typology. It proposes a common minimum framework

under which participating cities are encouraged to cover at least categories 1 to 3: people living rough, staying in emergency accommodation and living in temporary accommodation for people experiencing homelessness. Beyond this common baseline, the methodology is modular, allowing each city to choose its own approach according to its data collection capacity and infrastructure. Two main patterns have emerged. The Basic Count combines an overnight count for category 1 with administrative or service data for categories 2 and 3 – an approach adopted by cities conducting their first homelessness count, such as Catania in Italy. The Elaborate Count includes a harmonised questionnaire (Survey+), administered through services and, where possible, directly to people experiencing homelessness. This shared tool collects detailed profile data, including age, gender, nationality, duration and causes of homelessness, while improving comparability across cities. Some

cities went beyond the minimum framework to also capture hidden homelessness (categories 4 to 6), including Charleroi, Namur, Nijmegen and Innsbruck.

This modular approach reflects a fundamental tension in the project: ensuring that cities can shape the data collection process to their own needs – which is essential to its quality and long-term sustainability – while maintaining a common methodological framework that makes the results comparable. This became particularly apparent when the project had to fit alongside existing national systems. Several countries – Germany, Denmark, Belgium, the Netherlands, Spain and Italy – already have national data collection systems, each using its own methodology. For cities in these countries, adopting an additional European methodology was not necessarily straightforward. The project therefore had to adapt its approach to existing systems while preserving comparability. The fact that this balance was achieved within just a few months during the first year points to a broader lesson, discussed below: harmonising homelessness data across Europe is a long-term process that needs to work alongside national systems rather than replace them.

## What homelessness statistics actually measure

**Homelessness statistics also measure, and sometimes primarily measure, the supply of services. This is perhaps one of the main lessons to emerge: the figures produced by homelessness counts reflect the organisation of accommodation systems as much as the scale of homelessness itself. The results from the second year reveal two typical patterns.** In some cities, homelessness is largely absorbed by the shelter

system: in Dublin, 97.8% of people counted were in ETHOS category 3, compared with 93.8% in Münster, 96.6% in Potsdam and 90.9% in Rostock. Rough sleeping therefore accounts for a relatively small share – largely because legal obligations to provide accommodation in Germany and Ireland direct people towards services, making homeless families and women more visible in the data. In other cities, homelessness is concentrated in public space: 68.6% of those counted in Bucharest were in ETHOS category 1, compared with 66.9% in Amadora, 59.2% in Barcelona and 55.1% in Sofia. Here, the high proportion of people living rough points to a structural shortage of accommodation places or barriers preventing access to services.

**A geographical divide in age and duration of homelessness.** The second major finding concerns age, with striking differences across Europe. In Western European cities – where public debate often focuses on young adults experiencing homelessness – younger people make up a larger share of the homeless population, with a large share of migrants, lower levels of long-term homelessness and greater use of services. In Central and Eastern European cities – Budapest, Debrecen, Klaipeda, Riga and Bucharest, as well as Athens and some Italian cities – the largest group is aged over 50. The homeless population is also made up almost exclusively of nationals, while long-term homelessness (five years or more) reaches very high levels – pointing to extremely limited pathways out of homelessness and weak social protection systems. In several cities – Athens, Debrecen, Klaipeda, Rijeka and Split – people in the oldest age group account for 25% or more of those counted.

**'Invisible' homelessness: a major category wherever it can be measured.** In cities that extended their counts to ETHOS category 6 (people temporarily staying with family or friends due to lack of housing) – in the Netherlands, Belgium, Austria

## HOMELESSNESS IN EUROPE AN OVERVIEW

and Denmark – this category turned out to be the largest of all. This is a crucial finding: statistics focused on rough sleeping and accommodation capture only part of the phenomenon. The project also showed that ‘invisible’ homelessness is easier to capture in cities with extensive social service networks – and, paradoxically, harder to measure precisely where social protection systems are weakest, as in Hungary and Slovenia.

**The figures do not speak for themselves: context is essential for comparison.** The project also highlighted important methodological lessons. ETHOS category 5 (non-conventional dwellings), for example, functions in practice as a residual category covering very different situations depending on the local context. Comparing figures without understanding what each category actually includes locally can therefore lead to misleading conclusions. This is why the report emphasises the need to ‘map’ each city’s homelessness landscape before interpreting its data.

**Local engagement is essential to data quality.** Finally, the project shows that good data collection depends on genuine engagement at three levels. Cities need political support, so that services have a reason to keep collecting data

and can see how it will be used. Organisational leaders need to commit the time and resources required from their staff. And social workers and outreach teams need to be involved because they are the people who know what is happening on the ground. A methodology imposed from above, without answering the questions that local actors need the data to address, is unlikely to work.

The project ultimately points to two conclusions. Europe can and should improve the comparability of homelessness data, but this does not require every city to follow exactly the same model. The final report therefore calls for proportionate harmonisation: ‘treating like situations alike and different situations differently’. In practice, this means allowing cities to contribute according to their capacity while working towards a shared European data framework.

The establishment, within the European Platform on Combatting Homelessness, of a working group dedicated to harmonising data collection would provide a concrete way to build on this momentum. This is a process that cannot be improvised and will require sustained dialogue between local, national and European actors, including statistical authorities.

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This table brings together data on people experiencing homelessness, covering the situations included in the ETHOS Light typology (categories 1 to 6). It does not cover the full range of housing exclusion in the broader sense, including inadequate or insecure housing, which is analysed separately elsewhere in this report.

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## AN OVERVIEW

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The Finnish model is based on two main forms of housing. Scattered housing consists of ordinary, affordable rental homes in the mainstream housing stock, rented to people who have experienced homelessness, with support provided in the home. Supported housing generally consists of a building with shared spaces, where residents have their own lease and permanent private home, with staff present 24 hours a day. In both cases, residents are tenants under the Residential Leases Act, which guarantees their rights (source: Y-Foundation, *A Home of Your Own, Housing First and ending homelessness in Finland*, 2017).

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# CHAP. 2

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# **OLDER PEOPLE** AND HOUSING EXCLUSION IN EUROPE

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41

## GROWING OLDER: DIVERSE LIVES, UNEQUAL HOUSING

The category of 'older people' is generally defined in public policy by reference to retirement age. The OECD and Eurostat both set the threshold at 65, in line with the retirement age in most European countries – a threshold also adopted in this report to ensure statistical comparability across Europe.

This threshold, however, remains a convention. The human rights bodies concerned with this issue – the UN Committee on Economic, Social and Cultural Rights (CESCR) and the Independent Expert on the Enjoyment of All Human Rights by Older Persons – have never set a precise chronological boundary for the category and instead recognise the diversity of experiences it encompasses. For these bodies, the category is defined less by a numerical threshold than by the range of experiences associated with the ageing process.<sup>1</sup>

This distinction is particularly important for people experiencing homelessness, for whom the age threshold of 65 is largely inappropriate. Living in conditions of severe hardship can significantly accelerate the ageing process. A review of the literature on this phenomenon shows that frailty and geriatric syndromes can emerge decades earlier than in the general population. At a given age, the prevalence of cognitive impairment is much higher amongst people with experience of homelessness than the general population.<sup>2</sup> As a result, the homeless sector often considers people to be 'older' well before they reach 65.

Beyond homelessness, the category of 'older people' covers a wide range of experiences. Social background has a profound effect on life expectancy. A recent Danish study combining several indicators of social position – income, education, wealth and occupation – measures the gap in life expectancy between the most and least advantaged groups. At the age of 40, that gap can be as wide as 24 years – a far greater disparity than that identified by studies based on a single criterion.<sup>3</sup> In other words, people do not enter old age at the same age, or spend the same length of time in it, depending on their social trajectory. These inequalities in life expectancy are compounded by differences in the timing of ageing and by overlapping disadvantages linked to gender, income, migration status or disability. The diversity of these situations explains why UN bodies have been reluctant to adopt a single definition. This report takes the same approach, while using 65 as a practical threshold for statistical comparability.

### **THE RIGHT OF OLDER PEOPLE TO ADEQUATE HOUSING IN INTERNATIONAL AND EUROPEAN LAW**

This section sets out the main elements of the legal framework governing the right of older people to adequate housing, as derived from the principal treaties of the United Nations, the Council of Europe and the European Union.

At the United Nations level, article 11 of the International Covenant on Economic, Social and Cultural Rights (ICESCR) enshrines the right to adequate housing but makes no specific reference to older people. The Committee on Economic, Social and Cultural Rights (CESCR)<sup>4</sup> has nevertheless interpreted this right broadly in light of the principle of non-discrimination. General Comment No. 4 states that everyone has the

right to adequate housing 'regardless of age',<sup>5</sup> while General Comment No. 7 notes that older people are disproportionately affected by forced evictions.<sup>6</sup> This interpretation builds on a broader UN framework, shaped in particular by the Vienna International Plan of Action on Ageing (1982) and the Madrid International Plan of Action on Ageing (2002), which laid the foundations for the concept of ageing in place. This principle is now central to the interpretation of older people's right to adequate housing.<sup>7</sup> The report of the Independent Expert on the enjoyment of all human rights by older persons provides the most comprehensive overview to date, reviewing the relevant international and regional standards from an intersectional perspective. It underlines that adequate housing is essential to the exercise of many other rights, including health, independent living, family life, social participation and, ultimately, the right to life.<sup>8</sup> Since the CESCR individual complaints procedure entered into force in 2013, this right has also been further clarified through a specific case.<sup>9</sup>

The United Nations Convention on the Rights of Persons with Disabilities (2006) is also relevant here, as its broad definition of disability encompasses some of the situations experienced by older people. Article 19 recognises the right to live independently and to choose where to live,<sup>10</sup> while article 28 includes adequate housing as part of the right to an adequate standard of living.<sup>11</sup>

***The case of Lorne Joseph Walters v. Belgium***

This case shows what the right to adequate housing means in practice for older people. Lorne Joseph Walters, a Belgian national born in 1945, had lived in an apartment in Brussels since 1994. Despite his low income, he had been able to afford the rent thanks to the guaranteed income for older people (GRAPA) – €1,185 per month.<sup>12</sup> In August 2017, his landlady terminated the lease, as she was legally entitled to do at the time without giving a reason, subject to notice and payment of six months' compensation. Despite a grace period granted by the courts because of his age, and although he had committed no breach of his tenancy obligations, he was evicted on 17 October 2018. The apartment was subsequently put back on the rental market, with the rent rising from €520 to €900. With no social housing available, Mr Walters was offered only transitional accommodation or a place in a residential care facility – options he considered unsuitable, as he wanted a home large enough to keep his belongings and receive his granddaughters when they visited from Canada. At the time of the decision, he was staying with acquaintances.

The CESCR found that neither the courts nor the social services had given sufficient weight to the disproportionate impact that a forced move could have on an older person in a situation of hardship – even though Mr Walters had lived in the same apartment for 25 years, had always met his obligations and had developed close ties to his neighbourhood. It recalled that tenants must be protected against excessive rents or rent increases and their impact on vulnerable groups, and that, under the Vienna Plan of Action, housing is not simply a form of shelter for older people but also has psychological and social significance. The Committee found a violation of Article 11(1) of the ICESCR, read both alone and in conjunction with Article 2(2), and recommended that Belgium provide redress for the harm suffered – including social housing, compensation and legal costs – and review the legislation allowing leases to be terminated without grounds.

Across Europe, the right to housing is recognised for everyone, while several instruments include provisions specifically addressing the needs and rights of older people. The Charter of Fundamental Rights of the European Union contains two relevant provisions: Article 25, on the rights of the elderly,<sup>13</sup> and Article 34, which recognises and respects 'the right to social and housing assistance so as to ensure a decent existence for all those who lack sufficient resources'.<sup>14</sup> The European Social Charter, adopted in 1961 and revised in 1996, contains a specific provision on the right to housing in Article 31. More importantly, Article 23 – introduced by the Additional Protocol of 1988 –

recognises the right of elderly persons 'to choose their lifestyle freely and to lead independent lives in their familiar surroundings for as long as they wish and are able to do so', including through the provision of housing suited to their needs.<sup>15</sup> Under the UN and Council of Europe frameworks, States are therefore required to respect older people's right to choose where they live and to avoid forced institutionalisation.<sup>16</sup> Finally, the European Pillar of Social Rights completes this framework with a principle on 'Housing and assistance for the homeless' (Principle 19).<sup>17</sup>

The right of older people to adequate housing has therefore developed gradually rather than

through a single legal text. It emerges from the combined interpretation of instruments adopted by the United Nations, the Council of Europe and the European Union.<sup>18</sup> Monitoring bodies have interpreted it as encompassing dimensions specific to older people, including the possibility of ageing in place. This principle, however, requires some nuance: the right in question is the right to choose freely where to live and not to be institutionalised against one's will, rather than an obligation to remain at home in all circumstances. The development of this body of rights may enter an important new phase in the coming months, as the United Nations has begun drafting a convention specifically dedicated to the rights of older persons, as reported by AGE Platform Europe in 2025.

### **A WELL-DOCUMENTED DEMOGRAPHIC SHIFT, BUT HOUSING DIFFICULTIES REMAIN OVERLOOKED**

Europe is ageing rapidly, a well-documented trend that raises important questions about housing needs across the continent. According to Eurostat, the median age in the European Union rose from 38.4 years in 2001 to 44.9 in 2025,<sup>19</sup> while the share of people aged 65 and over increased from 15.8% to 22.0% over the same period.<sup>20</sup> The old-age dependency ratio – the ratio of the older inactive population to the working-age population – is expected to rise from 32% in 2021 to 57% by 2100.<sup>21</sup> Europe's demographic shift raises questions about the housing needs of an ageing population and the capacity of public policy to meet them.

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. This view is not unfounded. On average, older households are

more likely to own their homes than the rest of the population.<sup>22</sup> In many European countries, housing can therefore serve as a form of private social protection in later life – providing a rent-free home, an asset that can be drawn on in the event of financial difficulty or care costs, and the security of being able to remain at home. Public policy, meanwhile, increasingly links homeownership to the challenges of retirement and long-term care.<sup>23</sup>

But looking at averages can obscure differences between groups: older people experiencing homelessness; private renters exposed to poverty and increasingly unaffordable housing markets; and low-income homeowners living in poor-quality housing, without the means either to carry out repairs or to move. In all these cases, it is not age as such that drives – and then entrenches – housing exclusion, but insufficient resources in the face of an inaccessible housing market.

This chapter examines the scale and forms of housing exclusion among older people in Europe, an issue that remains underexplored despite demographic trends that should already be prompting greater attention. Age is treated not as a cause, but as a starting point: it does not in itself explain housing difficulties but can reveal and exacerbate some of them, in interaction with other, often more decisive factors – above all, income and financial resources. These situations are rarely the result of a single factor. Age, gender, income, origin, disability and housing status intersect and reinforce one another in ways that go beyond the simple addition of individual characteristics.<sup>24</sup> Without becoming the chapter's sole analytical framework, attention to these intersecting factors – and to the role of income in particular – will guide the analysis.

To structure its analysis of the different forms of housing exclusion that affect older people, the report will also draw on the ETHOS framework developed by FEANTSA. This distinguishes four

forms of housing exclusion – rooflessness, homelessness, insecure housing and inadequate housing – which are further divided into 13 operational categories.<sup>25</sup> However, this framework does not capture all the housing situations associated with ageing. The chapter will therefore also examine an additional form of housing exclusion: housing that is unsuitable for people experiencing declining functional autonomy or living with disabilities, which is essential to a full understanding of the difficulties faced by older people.

Beyond the statistical data and existing literature, this chapter also draws on contributions gathered directly from organisations working on housing exclusion and ageing across Europe: a written questionnaire sent to organisations represented on FEANTSA's Administrative Council, and a series of interviews with frontline organisations and European experts. All contributions received are detailed in the appendix.

# 1.

## SCALE AND VISIBILITY: HOW MANY OLDER PEOPLE EXPERIENCE HOMELESSNESS AND HOUSING EXCLUSION IN EUROPE?

### Homelessness

#### A COMPILATION OF NATIONAL STATISTICAL DATA

To estimate the extent of homelessness among older people in Europe, this chapter draws on the national statistical data presented in Chapter 1 and examines, country by country, whether data broken down by age are available. Where

possible, the category of people aged 65 and over has been used to allow for greater comparability with the thresholds applied across Europe, particularly by Eurostat. However, national statistics do not always use the same age threshold, which should be borne in mind when reading the table below. The table summarises, for each country, the proportion of older people in the total homeless population, the age threshold used and, where available, additional details.

## OLDER PEOPLE AND HOUSING EXCLUSION IN EUROPE

| Country | % of people aged 65 and over in the total population <sup>26</sup> | Total number of older people experiencing homelessness | % of older people in the homeless population | Details                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|---------|--------------------------------------------------------------------|--------------------------------------------------------|----------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Germany | 22.4%                                                              | 45,305                                                 | 8.9%                                         | As of 31 January 2025, 42,155 of the 474,675 people living in accommodation centres were aged 60 and over (8.9%). Of these, 13,470 were German nationals (32.0%) and 28,685 were foreign nationals (68.0%); 22,080 were men (52.4%), 19,970 were women (47.4%), and the gender of 150 people was unknown (0.4%) (Destatis, 2025).<br>Of the 42,394 people sleeping rough, 2,082 were aged 65 and over (4.9%). Of these, 1,831 were men (87.9%) and 251 were women (12.1%); none were recorded in the 'other' category. (BMWSB, 2024).<br>Of the 52,270 people staying with third parties, 1,068 were aged 65 and over (2.0%). Of these, 963 were men (90.2%), 90 were women (8.4%) and 15 were recorded in the 'other' category (1.4%). (BMWSB, 2024). |
| Austria | 19.8%                                                              | 1,742                                                  | 8.5%                                         | Age threshold used: 65 and over.<br>658 women, 1,084 men.<br>939 of the 1,742 people (52%) had been homeless or without accommodation throughout the year, compared with an average of 24% across the other age groups. (Statistik Austria, 2022).<br>Trend: 1,516 people aged 65 and over in 2018 (6.7% of the total), with a significant increase between 2018 and 2022, both in absolute terms (+15%) and as a proportion of the total.                                                                                                                                                                                                                                                                                                             |
| Belgium | 19.9%                                                              | –                                                      | –                                            | Brussels: No exact overall count is available, as the data are based solely on the survey. People aged 60 and over account for approximately 9.53% of the sample (419 people), including 307 aged 60–69, 95 aged 70–79, 15 aged 80–89 and two aged 90 or over. (Bruss'help, 2024).<br>Flanders/Wallonia: Regional estimates distinguish only between adults and children, with no age breakdown available.                                                                                                                                                                                                                                                                                                                                             |
| Denmark | 20.7%                                                              | 500                                                    | 8.3%                                         | Age threshold used: 60 and over.<br>Trend: 500 older people experiencing homelessness in 2024 (8.3% of the total), compared with 235 in 2009 (4.7%), representing an increase of 113% between 2009 and 2024 (while the overall homeless population increased by 19.8% over the same period).<br>ETHOS Light breakdown: 58% were in ETHOS category 3 (compared with 48% of the total population), 6% in ETHOS 2 (vs 5.3%), 8% in ETHOS 1 (vs 8.4%), 2% in ETHOS 4 (vs 3.1%) and 11% in ETHOS 6 (vs 24.2%).<br>Duration: 35% had been experiencing homelessness for more than two years (vs 26% of the total population), 45% for less than one year and 18% for less than three months (VIVE, 2024).                                                    |
| Spain   | 20.4%                                                              | 1,578                                                  | 5.5%                                         | Age threshold used: 65 and over.<br>1,151 men, 427 women.<br>Trend: a very sharp increase in the number of people aged 65 and over experiencing homelessness – up 80% between 2012 and 2022, and 161% between 2005 and 2022.<br>ETHOS breakdown: 45% were in ETHOS categories 2–3 (compared with 40% of the total population), 20% in ETHOS 5 (vs 19%) and 11% in ETHOS 1 (vs 16%). Duration: 58.2% had been without their own accommodation for more than three years (compared with 40% of the total population), while 19% had been in this situation for less than one year and 8% for less than six months. (Instituto Nacional de Estadística, 2022).                                                                                            |
| Estonia | 20.5%                                                              | 181                                                    | 16.9%                                        | Age threshold used: 65 and over.<br>73 were Estonian nationals, 84 were Russian nationals and 24 were of other nationalities. 122 men, 59 women. (Eesti Statistika, 2021).<br>Trend: 12 people aged 65 and over were experiencing homelessness in 2000 (3.3% of the total), rising to 37 in 2011 (4.3%) and 181 in 2021 (16.9%). This represents an increase of 389% between 2011 and 2021, and 1,408% between 2000 and 2021.                                                                                                                                                                                                                                                                                                                          |

## OLDER PEOPLE AND HOUSING EXCLUSION IN EUROPE

| Country         | % of people aged 65 and over in the total population <sup>26</sup> | Total number of older people experiencing homelessness | % of older people in the homeless population | Details                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|-----------------|--------------------------------------------------------------------|--------------------------------------------------------|----------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Finland         | 23.4%                                                              | –                                                      | –                                            | No age breakdown available.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| France          | 21.4%                                                              | 45,600                                                 | 14.3%                                        | According to the 2021 ES-DS survey, 14.3% of people accommodated in facilities and services for adults and families experiencing social difficulties were aged 60 and over (DREES, ES-DS survey, 2021). Applied to the capacity of temporary accommodation and housing services in the same year, this proportion represents approximately 45,600 people. (Source: Fondation pour le Logement des Défavorisés, 2023).<br>According to INSEE's 2012 Homelessness Survey, 25% of people experiencing homelessness were aged 50 and over (INSEE, Homeless accommodation in 2012, Insee Première No. 1455, 2013).                                                   |
| Hungary         | 20.7%                                                              | 3,057                                                  | 44%                                          | Age threshold used: 60 and over.<br>3,057 people aged 60 and over, including 903 aged 70 and over (13% of the total).<br>Breakdown by situation: 31% of people sleeping rough, 40% of those in emergency accommodation and 52% of those in temporary accommodation were aged 60 and over.<br>In 2022, people aged 60 and over already accounted for 42% of the total (Mehely Alapítvány, 2025-2026).                                                                                                                                                                                                                                                            |
| Ireland         | 15.5%                                                              | 270                                                    | 1.6%                                         | Age threshold used: 65 and over.<br>Trend: From 77 people in 2014 to 270 in 2025 (+251% in absolute terms, while the proportion of the total remained stable). (Department of Housing, Local Government and Heritage, 2025).                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Italy           | 24.3%                                                              | 1,468                                                  | 14.6%                                        | Age threshold used: 60 and over.<br>Breakdown: 1,299 were living in accommodation facilities (88%), while 169 were sleeping rough (12%). Across the homeless population as a whole, the corresponding proportions were 55% in accommodation facilities and 45% sleeping rough.<br>Among those living in accommodation facilities, 23.4% were aged 60 and over.<br>The highest proportions of people aged 60 and over in accommodation facilities were recorded in: Rome (33.1%), Naples (29.8%), Genoa (29.6%) and Venice (24.1%). The lowest proportions were recorded in: Bari (10.8%) and Reggio Calabria (11.8%). (Istituto Nazionale di Statistica, 2026). |
| Latvia          | 21.3%                                                              | –                                                      | –                                            | No age breakdown available.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Lithuania       | 20.3%                                                              | –                                                      | –                                            | No age breakdown available.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Luxembourg      | 15%                                                                | 122                                                    | 11.6%                                        | Age threshold used: 61 and over.<br>Trend: From 22 people in 2010 (4.3% of the total) to 122 in 2024 (11.6%), representing an increase of 455% between 2010 and 2024, including a 49% increase over the most recent period (between 2023 and 2024). (Ministry of Family, Integration and the Greater Region, 2024).                                                                                                                                                                                                                                                                                                                                             |
| The Netherlands | 20.5%                                                              | –                                                      | –                                            | Statistics Netherlands (CBS) statistics exclude people aged 64 and over from the count of people experiencing homelessness.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Poland          | 20.5%                                                              | 10,084                                                 | 32.5%                                        | Age threshold used: 60 and over.<br>ETHOS breakdown: 67% were in ETHOS category 3 (compared with 56% of the total population), 6% in ETHOS 1 (vs 9%), 12% in ETHOS 2 (vs 13%), 5% in ETHOS 4 (vs 10%) and 10% in ETHOS 5 (vs 12%)<br>2019-2024 trend: from 10,008 in 2019 (33% of the total) to 10,084 in 2024 (32.5%), representing an increase of 0.8% in absolute terms and a slight decline in relative terms. (Ministerstwo Rodziny i Polityki Społecznej, 2024).                                                                                                                                                                                          |

## OLDER PEOPLE AND HOUSING EXCLUSION IN EUROPE

| Country        | % of people aged 65 and over in the total population <sup>26</sup> | Total number of older people experiencing homelessness | % of older people in the homeless population | Details                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|----------------|--------------------------------------------------------------------|--------------------------------------------------------|----------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Portugal       | 24.1%                                                              | 977                                                    | 6.7%                                         | Age threshold used: 65 and over.<br>Trend: 396 in 2018 (7%), 896 in 2023 (7%) and 977 in 2024 (7%) – an increase of 9% between 2023 and 2024 and of +147% between 2018 and 2024, while the proportion of the total remained stable.<br>ETHOS Light breakdown for people aged 65 and over: 52% were in ETHOS 3, a slight increase in the most recent period, in contrast to the overall trend, which shows a shift towards the predominance of ETHOS 1–2 situations. These rose from 34% in 2017 to 65% in 2024 for the population as a whole (ENIPSSA, 2024). |
| United Kingdom | 19% <sup>27</sup>                                                  | –                                                      | –                                            | No age breakdown available.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Romania        | 20%                                                                | –                                                      | –                                            | No age breakdown available.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Slovakia       | 18.4%                                                              | 339                                                    | 6.7%                                         | Age threshold used: 65 and over. (Ministerstvo práce, sociálnych vecí a rodiny, 2023).                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Slovenia       | 21.8%                                                              | –                                                      | –                                            | No age breakdown available.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Sweden         | 20.6%                                                              | –                                                      | –                                            | Age threshold used: 65 and over.<br>Situation 1: 283 people in 2023 (7%), compared with 251 in 2017 (5%) – the only age group to have increased in this situation.<br>Situation 2: 140 people (5%, compared with 6% in 2017).<br>Situation 4: 2%.<br>Situation 3: People aged 65 and over accounted for 11% of those concerned. <sup>28</sup> (Socialstyrelsen, 2023).                                                                                                                                                                                        |
| Czechia        | 20.5%                                                              | –                                                      | –                                            | Age threshold used: 65 and over.<br>No overall figure is available; the data show the age distribution within the sample only. People aged 65 and over are the least represented age group among those living in inadequate housing (5.5%) but are more strongly represented among those living in hostels (11.9%). (SocioFactor, 2022).                                                                                                                                                                                                                      |

### HETEROGENEOUS DATA

Of the 23 countries covered by this report, 13 have sufficiently detailed age breakdowns to estimate both the number of older people experiencing homelessness and their share of the homeless population as a whole. The age threshold used nevertheless varies widely across countries: 60 in Denmark, Hungary and Poland; 61 in Luxembourg; and 65 in Spain, Germany, Austria, Estonia, Ireland, Portugal and Slovakia. The amount of detail available also varies considerably. In some countries, only the overall number of older

people experiencing homelessness is known; in others, additional information is available, such as breakdowns by gender or nationality. Several countries, however, have sufficiently rich data to provide a more detailed picture of homelessness among older people and how it differs from the homeless population as a whole. This is notably the case in Italy, Poland, Portugal, Germany, Denmark and Spain, whose databases allow age to be cross tabulated with ETHOS Light category, duration of homelessness and, in some cases, reasons for entering homelessness or health status.

## OLDER PEOPLE AND HOUSING EXCLUSION IN EUROPE

### APPROXIMATELY 170,000 OLDER PEOPLE IN EUROPE WITHOUT A HOME OF THEIR OWN

While these data do not provide an exhaustive picture of homelessness among older people across Europe, they can serve as the basis for an estimate. To calculate it, statistics from point-in-time counts referring to older people in situations covered by ETHOS Light categories 1, 2 and 3 were compiled, giving a total of 105,446 older people across nine countries. It should be noted that the age threshold used to define older people varies across national homelessness statistics, most often 60 or over or 65 or over. Nevertheless, the calculation uses the population aged 65 and over in each country as the reference point, as this is the only age group for which harmonised demographic data are available, compiled by Eurostat.<sup>29</sup> This figure is expressed as a share of the combined population aged 65 and over in the nine countries, 71,270,108 people according to Eurostat data, producing an average rate of 0.148%. Applying this rate to Europe's older population, 112,374,327 people including the United Kingdom, gives an estimated 166,261 older people sleeping rough, in emergency accommodation or in services for people experiencing homelessness.

# 170,000

ESTIMATED  
NUMBER OF OLDER PEOPLE  
SLEEPING ROUGH, IN EMERGENCY  
AND TEMPORARY ACCOMODATION FOR  
HOMELESS PEOPLE

### A REALITY THAT REMAINS PARTLY HIDDEN

This estimate is almost certainly an underestimate due to well-documented mechanisms that render certain situations invisible. The Rassemblement Bruxellois pour le Droit à l'Habitat (RBDH), a network of organisations working for the right to housing in the Brussels-Capital Region, conducted a field study of these situations – combining partial data with first-hand accounts – highlighting how little the ageing of people experiencing homelessness has been explored, as well as the difficulties involved in documenting their situations and profile.<sup>30</sup> This is even more difficult for those who are least visible, such as undocumented people.

In **Ireland**, the frontline organisations interviewed stressed the need to look beyond official homelessness figures to understand the true scale of the problem. The Irish Council for Social Housing – the national federation representing more than 270 not-for-profit housing associations, known as Approved Housing Bodies (AHBs) – points out that homelessness among older people can easily go uncounted.

« What struck me most in the Simon Communities study on hidden homelessness<sup>31</sup> was the number of people who were clearly homeless but had never been in contact with the local authorities. They did not see themselves as homeless. And I imagine this is even more pronounced among older people [...] You could have a whole hidden cohort of people doing what they can, staying with friends one day and family the next, who would never identify themselves as homeless and would never be counted as such. These are people who may never have used this kind of homelessness service in their lives. »<sup>32</sup>

This 'hidden homelessness' largely corresponds to ETHOS Light category 6 – people staying with others because they have no home of their own – a situation that very few countries are able to quantify. Among very old people, however, it may also take another form: people who are unable to leave hospital or residential care because no suitable housing is available for them on discharge. In this context, official statistics may capture only the tip of the iceberg.

The Netherlands provides a particularly clear example of how older people experiencing homelessness can be rendered statistically invisible: the national statistics produced by Statistics Netherlands (CBS) simply exclude people aged over 64 from the official homelessness estimate. Local counts based on the ETHOS methodology, which now cover more than two thirds of Dutch municipalities, do include older age groups. In the third wave of these counts, conducted in 2025, 28,721 people experiencing homelessness were counted across 57 municipalities, including 6% aged 60–69 and just over 1% aged 70 or over.<sup>33</sup> A national age-disaggregated extrapolation is expected in autumn 2026. Until then, however, there are no reliable data to track trends in homelessness among older people. Accommodation and support services have the impression that their numbers are gradually increasing, but this trend cannot, at present, be substantiated by any figures.<sup>34</sup>

## A PHENOMENON WHOSE SCALE VARIES WIDELY FROM ONE COUNTRY TO ANOTHER

Where data are available, the proportion of older people within the overall homeless population varies dramatically from one country to another: 1.6% in **Ireland**, 5.5% in **Spain**, 6.7% in **Portugal** and **Slovakia**, 8.5% in **Austria**, 8.9% in **Germany**, 11.6% in **Luxembourg**, 14.6% in **Italy**, 16.9% in **Estonia**, 32.5% in **Poland** and as high as 44% in **Hungary**.

The national data point to a possible contrast between Western Europe and Central and Eastern Europe, where older people appear to account for a significantly larger share of the homeless population. This is consistent with the findings of the European Homelessness Count project, discussed in the first chapter of this report. At the end of its second year, during which counts were carried out in 35 European cities, the project identified a geographical divide in the sociodemographic profiles of people experiencing homelessness. In Central and Eastern Europe, the typical profile is one of chronic homelessness affecting older people, predominantly nationals of the country concerned, with very limited prospects of exiting homelessness. In Western Europe, by contrast, the typical profile is younger, includes a higher proportion of migrants and is associated with shorter periods of homelessness.<sup>35</sup>

In countries where older people make up a relatively small share of the homeless population, frontline organisations generally offer two explanations. The first is premature excess mortality associated with precarious living conditions, which necessarily reduces the likelihood of people being counted among older people experiencing homelessness.

## OLDER PEOPLE AND HOUSING EXCLUSION IN EUROPE

### ***'Five years on the streets can mean losing 20 years of life expectancy.'***

The available data on mortality among people experiencing homelessness in Europe, although incomplete, paint an alarming picture: sleeping rough can drastically reduce life expectancy. In France, the Collectif Les Morts de la Rue (CMDR) recorded at least 735 deaths among people experiencing homelessness in 2023. The average age at death was estimated at 49 – around 30 years lower than in the general population.<sup>36</sup> As a study by the RBDH also puts it, 'Five years sleeping rough can mean losing 20 years of life expectancy'.<sup>37</sup> In Italy, fio.PSD recorded 415 deaths among people experiencing homelessness in 2025, with an average age at death of 46.3 – more than three decades below the national life expectancy, which exceeds 81 years.<sup>38</sup>

Across Europe, the available data remain limited and incomplete. They come mainly from charities and frontline organisations, which often fill the gap left by the absence of systematic public data collection. Tracking deaths among people experiencing homelessness requires large datasets, consistent definitions and data collected over long periods – conditions that are rarely met.<sup>39</sup>

A second possible explanation is that older people may be better protected against homelessness – either because they are more likely to find a way out of it, or because effective social protection and prevention systems help prevent them from becoming homeless in the first place. For homeowners, the stabilising effect of housing wealth accumulated over a lifetime provides an additional safeguard. A testimony from a low-threshold advice and support centre in Vienna, collected by BAWO, the Austrian federation of homelessness services, illustrates this point. Social protection – including pensions and housing assistance – appears to work relatively well for older people, allowing those who are able to access their entitlements to remain in their homes rather than becoming homeless. Older people's limited presence in the city's day centres reflects this.

### **HOMELESSNESS AMONG OLDER PEOPLE IS INCREASING**

Beyond the differences between countries, one finding runs through all the available data: homelessness among older people is increasing,

both in absolute terms and, in many cases, as a proportion of the overall homeless population.

Hungary provides the most striking example. Since 1999, the Menhely Foundation has conducted the country's main national survey on homelessness, and its annual reports reveal a profound shift in the age profile of the homeless population. Péter Győri, Chair of the Foundation's Board, describes the scale of the shift:

**« It is stark: today, almost one in two people experiencing homelessness is over 60. In 2011, the figure was just 13%. This represents a radical shift in the age profile of Hungary's homeless population. »**

In **Ireland**, the number of people aged 65 and over experiencing homelessness has increased by 165% in Dublin and by 500% in the west of the country since 2017.<sup>40</sup> In Spain, the increase reached 161% between 2005 and 2022, while the proportion of older people within the homeless population rose from 2.8% to 5.5%. In Luxembourg, the number of older people experiencing homelessness increased by 455% between 2010 and 2024, including a 49% increase in the final year alone.

Where the figures are lacking, evidence from the field points to a similar trend. In **Brussels**, Médecins du Monde and Samusocial have observed a growing number of older people sleeping rough and dealing with chronic illnesses over the past 15 years, suggesting that population ageing is also becoming increasingly visible among people experiencing the most severe forms of social exclusion.<sup>41</sup> In **Croatia**, the Croatian Homelessness Network (HMB – Hrvatska mreža za beskućnike) has observed a shift in the profile of people experiencing homelessness: the number of people of working age is declining, while the number of older people living alone on minimum pensions and unable to afford adequate housing is increasing. This is happening while residential facilities for older people, which are legally accessible to everyone aged 65 and over, are operating at full capacity, with waiting lists of at least five years.

## A GREATER PRESENCE IN ACCOMMODATION SERVICES

The available data by ETHOS Light category point to the same pattern: compared with the rest of the homeless population, older people experiencing homelessness are overrepresented in accommodation settings (ETHOS 2 and 3) and under-represented among people sleeping rough (ETHOS 1) – which may indicate that, because of their age-related vulnerability, they are more likely to access or remain in accommodation services. In **Italy**, while the overall homeless population is split almost evenly between accommodation services (55%) and sleeping rough (45%), 88% of people aged 60 and over are in accommodation, compared with just 12% sleeping rough. In **Portugal**, the data reveal a fairly clear divergence between trends among older people and the homeless population as a whole. Since 2017, there has been a marked shift in the overall homeless population towards ETHOS 1 and 2 situations, which rose from 34% to 65% between 2017 and 2024. Among people aged

65 and over, however, ETHOS category 3 – temporary accommodation – remains predominant, accounting for 52% of this age group. The proportion has even increased slightly in recent years, running counter to the overall trend.

In countries where other ETHOS Light categories are documented – particularly category 6 covering people staying with friends or relatives – older people appear to be less represented than younger age groups. The latest German statistical report points to one possible explanation: people generally first try to find informal accommodation with relatives or friends, only moving into accommodation services or onto the streets once those options have been exhausted – which may explain why the average age of people sleeping rough is significantly higher (43) than that of people staying with others (31). This is consistent with Péter Győri's observation that younger people facing difficulties in his country are more likely to find somewhere to stay with relatives or friends, whereas older people find it harder to do so – as family and friendship networks gradually diminish with age, this option may become less available. Where it is documented, the lower representation of older people in category 6 does not mean that they are unaffected by these harder-to-count forms of homelessness – as the Irish testimony cited above makes clear.

## LONGER PERIODS OF HOMELESSNESS

Beyond their greater presence in accommodation services, older people experiencing homelessness also tend to remain homeless for longer than the rest of the population. In **Denmark**, 35% of people aged 60 and over have been homeless for more than two years, compared with 26% of the homeless population as a whole. In **Spain**, 58.2% of people aged 65 and over have been without a home of their own for more than three years, compared with 40% of the overall homeless

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population. Some of this difference is simply a matter of age: the longer a person is homeless, the more likely they are to grow older while experiencing homelessness. But older age can also make it harder to find a way out of homelessness, as frontline organisations themselves observe. In **Lithuania**, Caritas Vilnius describes what this can mean in practice.

« There is growing recognition that some older people remain in accommodation services for long periods. In Vilnius, the municipality is considering ways to speed up access to independent housing for people who have reached retirement age. At the same time, some older people who would be better suited to a healthcare or care facility – not only because of their age, but also because of poor health – remain in accommodation because there are no places available, with care homes facing waiting lists of their own. »

These longer periods of homelessness should not, however, obscure an equally alarming reality: a substantial proportion of older people have only recently become homeless. In **Denmark**, 45% of older people experiencing homelessness have been homeless for less than a year. In **Spain**, the figure is 19%. This is a reminder that homelessness can begin at any age – including later in life – and is partly driven by unaffordable housing and rising evictions among older people.

This distinction – between chronic homelessness and more recent transitions into homelessness – reflects a distinction documented in several countries between ‘cohorts’ of people who grow older while experiencing homelessness and others who become homeless later in life. The cohort effect has been particularly well documented in the United States. Research by Dennis Culhane of the University of Pennsylvania and Thomas Byrne of Boston University shows that people born between the mid-1950s and the mid-1960s have faced a risk of experiencing homelessness at some point in their lives at

least one and a half times higher than neighbouring birth cohorts, regardless of age, region or economic conditions. This elevated risk, rooted in a transition to adulthood shaped by recession and deindustrialisation, persists as this generation grows older: the number of people aged 65 and over experiencing homelessness increased by half in four years, surpassing 70,000.<sup>42</sup> In **Hungary**, BMSZKI, Budapest’s main provider of accommodation for people experiencing homelessness, confirms the coexistence of these two dynamics: on the one hand, people who have been homeless for ten, fifteen or twenty years, whose deteriorating health further reduces their chances of returning to work; on the other, people who become homeless after reaching retirement age, particularly when the death of a spouse results in the loss of one of the household’s two pensions, leaving the surviving partner unable to afford the rent. A qualitative study by the Danish research centre VIVE on older people experiencing homelessness similarly identifies two distinct profiles: people who have long been affected by addiction and mental health problems, and others who become homeless later in life, often following a major life event such as bereavement, divorce or job loss.<sup>43</sup>

### Housing exclusion

#### EUROPEAN DEMOGRAPHIC CONTEXT MARKED BY RAPID AGEING

The median age of the European Union’s population rose from 38.4 in 2001 to 44.9 in 2025,<sup>44</sup> while the proportion of people aged 65 and over increased from 15.8% to 22% over the same period.<sup>45</sup> This demographic shift is driven by three main factors: the baby-boom generation reaching retirement age, declining fertility rates and steadily increasing life expectancy. Life expectancy rose from

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78.3 years in 2004 to 81.5 years in 2024, following the temporary decline associated with the Covid-19 pandemic in 2020 and 2021.<sup>46</sup>

This increase in life expectancy should not, however, obscure a less frequently used indicator: healthy life expectancy, meaning the number of years lived without disability. In 2024, it stood at 65.2 years in the European Union,<sup>47</sup> compared with an overall life expectancy of 81.5 years. On average, people in the EU spend more than 16 years living with activity limitations. This gap reflects more than the health of older people: it also reflects inequalities in health, access to care and living conditions that shape the experience of ageing. Yet living independently during these years – a key condition for active ageing – depends first and foremost on being able to remain in suitable housing.

### UNEQUAL EXPOSURE TO HOUSING EXCLUSION DEPENDING ON THE INDICATOR

Eurostat data make it possible to test the hypothesis that older people are overrepresented among

people living in poverty and poor housing conditions in Europe. The picture that emerges is mixed: older people face greater financial vulnerability, but their housing conditions are, on average, better than those of the population as a whole. The data confirm a modest overrepresentation in terms of poverty risk. Of the 72.4 million people at risk of poverty in the European Union in 2025, 15.6 million were aged 65 and over, including 7.6 million aged 75 and over.<sup>48</sup> The at-risk-of-poverty rate among people aged 65 and over (16.3%) was identical to that of the population as a whole, although it rose to 17.1% among those aged 75 and over. The gap is small, but the recent trend is noteworthy: while the rate fell slightly for the population as a whole between 2010 and 2025 (–1.2%), it increased by 6.5% among older people over the same period, with particularly sharp increases in some countries (+241% in Hungary and +151% in Luxembourg). This vulnerability is not new: by the mid-2000s, around one in six older people – some 13 million people in the EU25 – were already at risk of poverty, with women aged 75 and over particularly affected.<sup>49</sup>

#### AT-RISK-OF-POVERTY RATE AMONG PEOPLE AGED 65 AND OVER (60% OF MEDIAN EQUIVALISED DISPOSABLE INCOME AFTER SOCIAL TRANSFERS), 2025 (%)

|           |      |
|-----------|------|
| Latvia    | 41.7 |
| Croatia   | 39.4 |
| Lithuania | 39.2 |
| Estonia   | 33.7 |
| Cyprus    | 33.2 |
| Malta     | 28.9 |
| Slovenia  | 25.9 |
| Bulgaria  | 24.6 |
| Greece    | 20.9 |
| Germany   | 19.5 |
| Ireland   | 18.8 |
| Portugal  | 17.8 |
| Italy     | 17.2 |
| Spain     | 16.4 |

|                 |      |
|-----------------|------|
| European Union  | 16.3 |
| Austria         | 16   |
| Romania         | 15.5 |
| The Netherlands | 15.2 |
| Poland          | 14.7 |
| Hungary         | 13.8 |
| Denmark         | 12   |
| France          | 11.6 |
| Sweden          | 11.2 |
| Finland         | 9.9  |
| Belgium         | 9.3  |
| Czechia         | 8.4  |
| Luxembourg      | 6.9  |
| Slovakia        | 5.2  |

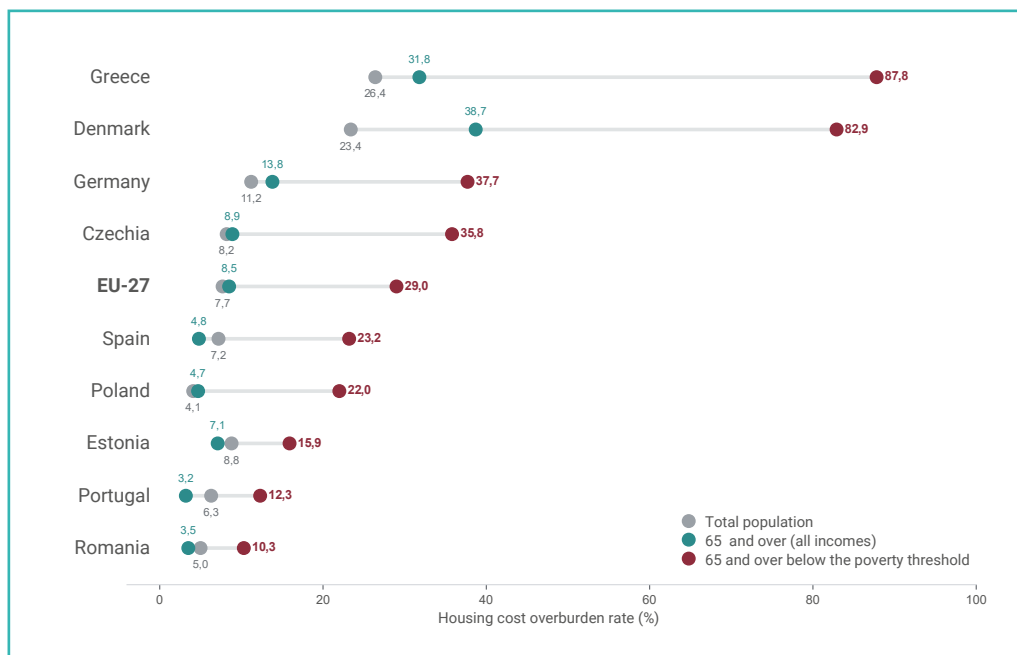
Source : Eurostat – ILC L102 – Last update : 2026-06-10

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The housing cost overburden rate follows a similar pattern, confirming that older people are more exposed to housing-related financial difficulties. In 2025, 8.5% of people aged 65 and over – or 7,671,837 people – spent more than 40% of their income on housing, the threshold used to define housing cost overburden, compared with 7.7% of the population as a whole.<sup>50</sup> The gap is relatively small across Europe – Eurostat had already recorded almost identical rates in 2018, at 9.8% among people aged 65 and over (8,726,460 people) and 9.6% for the population as a whole<sup>51</sup> – but this masks sharp increases among older people in some countries between 2010 and 2025 (+142% in Luxembourg, +122% in Greece and +93% in France). Across the

EU, households spent an average of 13.7% of their income on housing in 2025, compared with 14.5% among older people and as much as 28% among older people below the poverty threshold.<sup>52</sup> Beyond the differences between countries, these figures shift the focus: income matters more than age itself. The sharpest disparities are not between generations, but within the older population itself, depending on income, tenure and country. The chart below illustrates this by showing, for a selection of countries, the proportion of the population facing a housing cost overburden across three groups: the population as a whole, people aged 65 and over, and people aged 65 and over living below the poverty threshold.

**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 ([lic\\_lvho07a](#)), 2025.

Indicators of housing quality, by contrast, paint a more favourable picture for older people. In 2025, 16.8% of the European population was living in overcrowded housing, compared with 6.2% of people aged 65 and over.<sup>53</sup> Similarly, in 2023, 15.6% of the population lived in a dwelling with a leaking roof, damp walls, floors or foundations, or rot in window frames or floors, compared with 12.1% of older people – or 11,541,296 people.<sup>54</sup> These averages nevertheless conceal significant differences between countries: 26% of older people in Latvia and 20% in Poland live in overcrowded housing, while 31.1% in Cyprus and 27.4% in Portugal live in housing affected by leaks, damp or rot.

This lower exposure to overcrowding is largely the result of the opposite phenomenon – under-occupation, which is more common among older people. With little residential mobility after children leave home and, later, following the death of a partner, many remain in homes that were originally sized for a family.<sup>55</sup> This apparent advantage should not, however, be considered in isolation:

living in a home that is too large comes with costs, both in terms of maintenance and heating, and can increase the risk of energy poverty, which is more common among older people.<sup>56</sup>

These data show that older people are by no means immune to the housing crisis, particularly in its financial dimensions. The rapid increase in the risk of poverty among older people, combined with their greater exposure to housing cost overburden, points to real difficulties in accessing and remaining in housing. When it comes to housing conditions, however – overcrowding and poor-quality housing – older people are generally less exposed than the rest of the population, although the differences between countries remain considerable. Yet there are clear limits to analysing these issues by age group alone: the sharpest disparities are found within the older population itself, shaped by country, tenure status and, above all, income, rather than between older people and the rest of the population.

## 2. HOW HOUSING EXCLUSION AFFECTS OLDER PEOPLE

### **A homelessness sector grappling with ageing**

The growing presence of older people among those experiencing homelessness raises fundamental questions about the way homelessness services are designed. Across Europe, FEANTSA members report that the ageing of the people they support is accompanied by an accumulation of health problems, disabilities, loss of functional autonomy and care needs that existing

systems were not designed to meet. Older people experiencing homelessness therefore emerge as a particularly vulnerable group, often characterised by pronounced physical and psychological frailty, alongside significant social isolation.

While national contexts differ, the challenges reported are remarkably similar from one country to another. Accommodation services, often designed for people who retain a high level of functional autonomy, and with emergency or transitional support in mind, struggle to meet the needs of people who require long-term support.

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Professionals are confronted with situations that span social work, healthcare, social care, and gerontology, without always having the resources, expertise or institutional framework needed to respond. More fundamentally, the ageing of the homeless population is blurring the traditional boundaries between accommodation, social support, healthcare and long-term care. Those concerned are often passed from one service to another: too dependent for emergency accommodation, too vulnerable or too old for reintegration services, yet sometimes too young or too socially isolated to qualify for services designed for older people.<sup>57</sup>

### ACCOMMODATION SERVICES ILL-EQUIPPED TO SUPPORT PEOPLE EXPERIENCING DECLINING FUNCTIONAL AUTONOMY

The difficulties begin with the physical accessibility of the buildings themselves – often old, multi-storey and without lifts. BMSZKI in Hungary offers a concrete example.

**«Our main building is 115 years old, with rooms on the first, second and third floors, and no lift. A third floor in an old building is like a fourth floor in a modern one. There are a lot of stairs. For some residents, climbing them becomes so difficult that they no longer go outside at all.»<sup>58</sup>**

This kind of ‘vertical barrier’ – a term used by Emfasis, a Greek street outreach organisation that has worked with people experiencing homelessness across the country since 2013 – recurs in contributions from almost every country. Emfasis describes services housed in old buildings with narrow staircases and inaccessible sanitary facilities, designed for people who are physically able and independent, where the lack of lifts, ramps or adapted bathrooms makes everyday access difficult.

Alongside these physical barriers is a less visible constraint: the very way emergency accommodation is organised. In several countries, night shelters require residents to leave during the day. In Romania, Casa Ioana, an organisation founded in 1995 that provides accommodation and support to homeless families and survivors of domestic violence in Bucharest, describes a paradoxical situation: under the legal framework governing night shelters, residents must be physically independent and leave the premises during the day, meaning that someone whose mobility declines or who develops cognitive difficulties can simply become ineligible. In Croatia, the Network for Homeless People reports a growing number of older people relying on night shelters to sleep, wash and have breakfast, before being required to spend the rest of the day in public spaces or, where available, day centres.

Beyond accessibility, the issue is also one of safety and dignity. In Luxembourg, Hëllef um Terrain (HUT), an organisation supporting people experiencing homelessness and other forms of severe disadvantage, describes emergency accommodation designed for younger or more independent residents, with poorly adapted shared dormitories, shared sanitary facilities and few quiet or private spaces. In such settings, maintaining the dignity of older people and providing them with appropriate living conditions becomes particularly difficult. In Greece, Emfasis points to a more immediate risk: in shared dormitories with bunk beds, collective accommodation can become dangerous for people with reduced mobility, increasing their risk of falls and injuries.

### CARE NEEDS THAT HOMELESSNESS SERVICES ARE NOT EQUIPPED TO MEET

The ageing of people experiencing homelessness is accompanied by an accumulation of chronic illnesses, cognitive impairment, mental health

problems and increasing care needs. This finding, widely shared by FEANTSA members, is consistent with the medical literature: people with long histories of homelessness can develop conditions in their 50s – including mobility problems, falls, incontinence and cognitive decline – that typically do not affect the general population until after the age of 75.<sup>59</sup> In Europe, a study of men living in homeless shelters in Gdańsk, Poland, with a median age of 60, illustrates the scale of this problem: 42% were recognised as having a disability, alongside high rates of hypertension, epilepsy, heart failure and alcohol dependence.<sup>60</sup> Ageing therefore creates a ‘double burden’, with the experience of homelessness compounding the difficulties associated with growing older, and vice versa.<sup>61</sup> Yet these needs often exceed the capacity and resources of accommodation and social support services.

The testimonies collected show that social workers are regularly confronted with needs that fall more within the realm of care than social support: managing medication, monitoring complex medical conditions, assisting with personal care and mobility, or supervising people with cognitive difficulties. In Hungary, BMSZKI describes very concrete situations in which even basic care needs go unmet because there is no staff available to provide it.

**«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.»**<sup>62</sup>

Additional difficulties arise when ageing, health problems and substance use intersect. In Austria, BAWO points out that improvements in substi-

tution treatment and harm reduction policies have enabled many people with long histories of addiction to reach older age. While this is a positive development, it has also brought into view a new group of people with significant care needs, chronic health conditions and, in some cases, ongoing substance use. They often fall between two systems: addiction services are not equipped to meet age-related care needs, while services for older people frequently refuse to admit people receiving substitution treatment or who are still using substances.

## SOCIAL SUPPORT IN THE FACE OF DECLINING FUNCTIONAL AUTONOMY

These complex and overlapping needs place direct pressure on frontline teams and expose a fundamental tension between two approaches to support. Homelessness services have historically been built around promoting people's independence – supporting them into employment, housing and a sustainable route out of homelessness. Supporting older people who are losing their functional autonomy, however, requires a rather different approach, centred on care rather than on promoting autonomy.

Several organisations describe this shift as a fundamental departure from the framework within which social work was originally conceived. In Portugal, CASA (Centro de Apoio ao Sem Abrigo) – a Portuguese organisation founded in 2002 to support people experiencing homelessness and families in difficulty – puts it plainly.

**«These people no longer belong to the group of citizens who can be active, who can work. They belong to a group that needs the kind of support provided in a residential care setting, rather than the standard responses offered by homelessness services.»**<sup>63</sup>

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In **Poland**, the National Federation for Solving the Problem of Homelessness (Ogólnopolska Federacja na rzecz Rozwiązywania Problemu Bezdomności), an umbrella group for Poland's leading homelessness organisations since 2013, representing them in advocacy with public authorities, argues that the problem lies in the model itself. Built around short-term interventions and the turnover of service users, it is poorly suited to the needs of people who instead require stability, care and long-term support. This mismatch, the organisation explicitly argues, has a direct consequence: accommodation providers find themselves taking on care responsibilities for which they are neither structurally prepared nor funded, placing growing pressure on teams already at risk of burnout.

### AGEING AND END OF LIFE CARE: FUNDAMENTAL ETHICAL QUESTIONS

This tension between a focus on promoting independence and a care-based approach becomes most acute when it comes to end-of-life care. Several testimonies suggest that, in some cases, the challenges facing the sector can give rise to situations that raise fundamental ethical questions about both the dignity of the people being supported and the limits of what professionals can reasonably be expected to provide.

These dilemmas arise in very concrete ways. The first concerns the end of life itself: in the absence of an appropriate legal, clinical and practical framework, some older people spend their final days in a dormitory bed, surrounded by strangers, rather than in a place of their own. In Greece, Emfasis, an organisation working with people experiencing homelessness, describes a sector increasingly expected to deal with end-of-life situations without the means to do so.

« Our sector is increasingly confronted with end-of-life and palliative care situations, without the necessary legal or clinical framework. Our teams are faced with the lack of dignified options for older people who spend their final years in a shelter bed rather than in a home of their own. »<sup>64</sup>

A second, more insidious dilemma concerns the tension between respecting a person's choices and the need to protect them. Sociologist Christelle Achard's work, drawing on her experience as a social worker in the Île-de-France region, provides a detailed account of this tension. Teams are regularly torn between respecting the wishes of someone who may reject care or refuse to leave an unsuitable service, and the risks that this may pose to their health. At the same time, any attempt to impose support may destroy the relationship of trust that has been built up over time.<sup>65</sup> And when a move to a more appropriate setting is finally considered, it can be blocked by a lack of places in health and social care services, restrictive admission criteria and, for people without a residence permit, the fact that they may simply be ineligible. The 'principle of non-abandonment' that guides professionals then gives way to what Achard calls a 'principle of reality', leaving them with no viable solution. Reduced to what she describes as 'institutional workarounds' – stepping beyond their remit, acting as care assistants, bending the rules or taking turns at someone's bedside – they compensate for the shortcomings of the system through overextending themselves personally, at the cost of exhaustion and an ethical burden for which nothing in their professional role has prepared them.

An Irish qualitative study – the first to document in depth the experiences of homelessness professionals supporting people with incurable illnesses in Dublin – identifies the same dilemmas.<sup>66</sup> With poor communication between hospitals and homelessness services, and

without the resources to provide even the most basic care, staff describe feeling ill-equipped to cope. They report the same tension between respecting a person's wishes and protecting them, as in the case of a resident with cancer who was given the choice of returning to the service 'to preserve his independence and dignity', while others later felt that he should have remained in hospital.

## Housing exclusion: beyond homelessness, insecure and inadequate housing

These situations, however, represent only part of the housing exclusion experienced by older people. Having a home does not necessarily guarantee decent living conditions. The ETHOS typology makes this continuum visible: between being adequately housed and experiencing homelessness lies a range of situations marked by insecure tenure or inadequate housing.

## HOUSING SECURITY IS NOT ALWAYS ASSURED

Having a home does not necessarily guarantee residential stability. In several European countries, frontline organisations instead highlight how precarious housing can be for many older people: an increase in essential expenses, a drop in income or a change in their housing situation can quickly jeopardise their ability to remain in their home.

In the **United Kingdom**, a 2025 survey by the charity Crisis of more than 1,600 low-income people aged 55 and over illustrates how precarious this situation can be. Nearly half (47%) said they would have nowhere to go if they lost their home, while two thirds (66%) reported cutting

back on hot water, heating or electricity to make ends meet.<sup>67</sup>

Evictions are the most acute manifestation of this insecurity. While they are often associated with younger people, older people are not exempt. In **France**, a survey by the Paris ADIL found that nearly a third of households seeking support after receiving notice to leave their rented home were over the age of 65.<sup>68</sup> On average, they had lived in their homes for almost 30 years, and only 11% had found alternative accommodation at the time of the consultation. After such a long period of residence, the disruption can be particularly severe: what is at stake is not simply the loss of a home, but the loss of local ties, relationships and a sense of belonging built up over decades.

These situations are likely to become increasingly common: as a growing share of the European population relies on the private rented sector, more low-income pensioners may be exposed to this risk – particularly if pension levels fail to keep pace with housing costs.

## UNSUITABLE AND DETERIORATING HOUSING STOCK

The European indicators presented in the first part painted a seemingly reassuring picture for older people: on average, they are less exposed than the rest of the population to both overcrowding and poor housing conditions. Yet severe forms of deprivation persist, including homes that are poorly insulated, in disrepair or impossible to heat, with serious consequences for the health and independence of those affected.

Energy poverty is one of the most widespread manifestations of this problem. Older people living alone are particularly exposed, as rising energy costs can leave them especially vulnerable when their homes are poorly insulated.<sup>69</sup> In Romania, several organisations report that older people are deliberately cutting back on heating to cope with rising prices, making it difficult to

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keep their homes at a comfortable temperature and, in some cases, worsening their health. In Hungary, the situation has reached a tipping point. Péter Győri, Chair of the Board of Menhely Alapítvány, reports that some older people turn to accommodation services for people experiencing homelessness during the winter because they can no longer afford to heat their homes.

Energy poverty has long been understood primarily as an inability to keep warm in winter, but it also has a summer dimension, one likely to become more acute as the climate changes. Older people are particularly exposed: they are physiologically more vulnerable to extreme heat, often socially isolated and may live in homes poorly equipped to withstand high temperatures, including overheated top-floor flats, poorly ventilated homes or buildings made from materials that retain heat. In Poland, a study by Habitat for Humanity documents the poor thermal performance of apartment blocks built in the 1970s and 1980s, where homes can effectively become greenhouses in summer. One 77-year-old resident, Maria, describes what this means in practice.

« I love my flat; it is spacious. But no room is comfortable at all times of the day. Depending on the time and the season, I move to whichever room has a tolerable temperature. At least I can “migrate” from one room to another rather than being stuck sitting in the same place. Even so, summers are difficult. The flat gets extremely hot. »

*Maria, 77 years old<sup>70</sup>*

These episodes are becoming more frequent and more deadly. The summer of 2024, the hottest ever recorded in Europe, caused nearly 62,800 heat-related deaths, with older people by far the most exposed to heatwaves.<sup>71</sup> Provisional data for the summer of 2026 point in the same direction: between mid-June and mid-August, 32,722 excess deaths were recorded in Europe,

including 30,726 among people aged 65 and over, accounting for nearly 94% of the total.<sup>72</sup>

The inadequacy of housing is not confined to tenants. Homeownership offers no guarantee against poor housing conditions: when older owners lack the means to maintain their homes, ageing properties can deteriorate into a source of discomfort and, in some cases, danger. The issue is particularly pronounced in Central and Eastern Europe, where large-scale privatisation has left many older people as low-income owners of deteriorating housing stock, from poorly insulated urban apartment blocks inherited from the socialist period to rural homes that sometimes lack basic amenities.

Deterioration is compounded by another major obstacle: access to renovation. For older people on low incomes, the cost of the work, the complexity of administrative procedures and limited access to grants can make improvements simply unaffordable. And even where renovation could be financed through borrowing, older applicants are often refused the loans that would allow the work to go ahead.<sup>73</sup>

### HOUSING THAT IS NOT ADAPTED TO AGEING

Beyond insecure tenure, many older people face another form of housing exclusion: the mismatch between their homes and the realities of ageing and declining functional autonomy. The issue arises, to varying degrees, in most of the countries covered by the survey.

Being adequately housed also means being able to leave one's home. For an older person with limited functional autonomy, getting beyond the front door and out of the building can become a challenge: a broken or unsuitable lift, a flight of stairs or a heavy entrance door may all become barriers. The Fondation pour le Logement des Défavorisés points out that even a simple lift breakdown can leave people with declining

functional autonomy effectively confined to their homes, dependent on daily assistance from a relative or professional simply to go outside.<sup>74</sup> France's Autonomie survey, conducted by DREES and cited by the Fondation, illustrates the scale of the problem: in 2022, 300,000 people experienced major difficulties leaving their homes alone for health reasons, including 187,000 aged over 64, while 675,000 were unable to do so at all, including 500,000 aged over 64.

The mismatch is not limited to access to the building itself; it also extends to the home. In **Poland**, a Habitat for Humanity study puts it clearly: older people's homes are rarely dangerous by design. More often, they are simply not prepared for their occupants to grow older. Even the most basic adaptations remain uncommon. According to the PolSenior survey, only 4.5% of older people's homes have grab rails in the bathroom, 2.3% have non-slip flooring and 1.8% have handrails.<sup>75</sup> These shortcomings can have very concrete consequences. The Fondation pour le Logement points out that unsuitable housing increases the risk of falls and accidents in the home. In France, around two million falls among people aged over 65 are recorded each year, resulting in 10,000 deaths and 130,000 hospitalisations.<sup>76</sup>

The testimonies collected also show that adapting the home is only part of the response to the needs associated with ageing. Remaining at home often depends on human support to compensate for the functional limitations that can develop with age. In France, in particular, several studies have shown that many older people wish to remain in their own homes despite increasing loss of functional autonomy, because of their attachment to their home, their neighbourhood or their local support networks. In these situations, the central question is not simply whether the home itself is accessible, but whether the support needed to continue living there independently is available.<sup>77</sup>

## SOCIAL ISOLATION: BOTH A CONSEQUENCE AND AN AGGRAVATING FACTOR OF HOUSING EXCLUSION

Housing difficulties do not only result in material deprivation. Among older people, poor housing and social isolation are closely intertwined: deteriorating or unsuitable living conditions can encourage people to withdraw from social life, while the absence of a support network can make housing problems even harder to resolve. Over time, each can make each other worse.

In **Portugal**, CASA (Centro de Apoio ao Sem Abrigo) points out that many older people experience profound loneliness, particularly when they have no family support to rely on. This isolation affects both urban areas, where people may be living in old and unsuitable homes, and rural areas, where the distance from services and shops makes everyday life more difficult.

**Spain** offers a particularly revealing perspective on the relationship between housing and social isolation. Recent work by Provivienda sheds further light on this connection. The Spanish organisation, which has worked on the right to housing since 1989 and now manages 75,500 homes across 15 autonomous communities, published a study in 2025 on housing and ageing in Spain, combining an analysis of national statistical data with qualitative fieldwork based on ten life stories, most involving people aged over 64. Unwanted loneliness emerged as one of the main concerns among those interviewed.<sup>78</sup> In contrast with younger groups, this feeling was closely linked to housing conditions themselves. When a home or building is no longer suited to a person's declining independence, opportunities to take part in neighbourhood life and maintain social relationships can gradually diminish. The testimonies collected

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by the organisation also highlight the importance people attach to local connections, with interviewees frequently expressing a need for regular contact, shared activities or simply the presence of other people in their everyday lives. Diego, 73, who lives in a home refurbished through a Provivienda programme, captures this sense of isolation.

« Ah, if only... if there were some kind of social group here in the afternoon, or something in the square, perhaps my daughter could take me there and I could spend some time with other older people, playing dominoes or... talking, at least that, just talking... because here I don't talk to anyone, only to the cat I have here. That's all I have to talk to, nothing else. »<sup>79</sup>

# 3. STRUCTURAL DRIVERS: ECONOMIC VULNERABILITY, EXPOSURE TO HOUSING MARKETS AND A LACK OF SUITABLE SOLUTIONS

## Structural economic vulnerability

### RETIREMENT AS A TURNING POINT IN PEOPLE'S LIVES

For many older people, retirement is accompanied by a significant drop in income, a transition that can, where social protection systems are insufficient, push people into housing insecurity. Public pensions, the first pillar of pension systems, provide the main protection against this risk. Across the EU-27, an econometric analysis covering the period from 1995 to 2014 found that the poverty rate among people aged over 65 declined significantly as public pension expenditure increased. At the EU average (€2,819 per capita), a 1% increase in pension spending was associated with a reduction of around 1.45% in the poverty rate.<sup>80</sup>

In **Spain**, the Provivienda study highlights the decisive role pensions play in reducing poverty among older people. Without retirement-related transfers, it estimates that the poverty rate among people aged 65 and over would be almost five times higher, rising from 16.9% to 80.0% in 2024.<sup>81</sup> Yet pensions can also perpetuate exclusion and inequality: 35.6% of contributory pensions paid in 2024 remained below the poverty threshold and, since 2015, inequality within the older population has increased by 14% in Spain, while falling by 21.7% among the rest of the population.

The loss of one of a household's two pensions can sharply reduce the available income, to the point of jeopardising the ability to meet housing costs. A recent study based on Swedish data illustrates the scale of the shock: following the death of a spouse, household disposable income falls by around 50%, while the likelihood of falling behind on payments increases by around 20%

in the years that follow. The study also identifies a clear divide according to housing tenure. Homeowners can cushion the shock by drawing on their housing wealth, whereas renters are much more likely to fall into debt.<sup>82</sup> Housing can therefore act as a last line of financial protection, one that older renters are precisely without.

### ECONOMIC VULNERABILITY AMONG PARTICULARLY EXPOSED GROUPS

While economic vulnerability in retirement affects a significant share of the older population, some groups are more exposed than others. **Women** are particularly exposed. According to AGE Platform Europe, women aged over 65 in the European Union receive pensions that are, on average, 25.4% lower than those of men, reflecting career interruptions and part-time work.<sup>83</sup> These factors – time out of the labour market to raise children, part-time employment, overrepresentation in lower-paid sectors and often earlier retirement – accumulate over the course of a lifetime, resulting in shorter careers and lower pension entitlements. The gap therefore reflects not so much the structure of pension systems as women's position in the labour market, compounded by their longer life expectancy.<sup>84</sup> Because they tend to live longer, women are also more likely to be widowed and living alone in later life, and therefore more reliant on often modest survivor's pensions. Older people living alone, in turn, face a significantly higher risk of poverty than those living with a partner.<sup>85</sup> In **Spain**, the Provienda study shows that older women are more likely to rent their homes than their male counterparts, regardless of age group. Among those aged 65–74, 9.3% of women live in rented accommodation. This is accompanied by greater economic vulnerability: the risk of poverty reaches 28.3% among older women who rent, compared with 18.8% among homeowners.<sup>86</sup>

Being less likely to own their homes also deprives them of an important resource in later life, as fewer are able to draw on housing wealth to meet the costs associated with declining independence and care needs.<sup>87</sup>

**Older people without a residence permit** form a particularly vulnerable group, largely excluded from the protections associated with old age. Across Europe, access to social benefits often depends on nationality and length of residence. People with insecure residence status may be excluded from both social protection and formal employment, leaving them without the protections that either system provides and with little or no safety net in later life.<sup>88</sup> Access to health-care follows a similar pattern. In most Member States, undocumented people are entitled only to emergency care, while access to primary and specialist healthcare varies considerably from one country to another.<sup>89</sup> Fear of being identified and subsequently deported can also deter many from seeking care, even where they are legally entitled to it.<sup>90</sup>

### Housing tenure and vulnerability to housing markets

#### HOUSING AS AN UNEQUAL RESOURCE

Housing security in later life depends largely on housing tenure. For homeowners, housing can represent a form of security built up over the course of working life, with home equity accounting for between 69% and 73% of the total net wealth of the median homeowner aged over 70.<sup>91</sup> But this also leaves people who do not own their homes in a structurally more vulnerable position: according to Eurostat, 34.4% of people aged 65 and over living alone in the EU were renting in 2019.<sup>92</sup>

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### OLDER RENTERS: GROWING VULNERABILITY IN THE FACE OF HOUSING MARKETS

Although older renters remain a minority in most European countries, their situation deserves particular attention. Several of the organisations consulted point to their growing exposure to the private rental market, while the protections available to them often appear insufficient in the face of rising housing costs. Not all forms of renting offer the same level of security: social housing, with lower rents and stronger protection against eviction, provides safeguards that the private market does not necessarily offer.

The **United Kingdom** provides a striking illustration. According to projections cited by Crisis, the share of people aged 65 and over living in the private rented sector, which stood at just 4% in 2022, could more than triple to reach 13% by 2040.<sup>93</sup>

**Spain** illustrates the same dynamic. Older renters are more exposed to poverty than homeowners: the risk of poverty reaches 28.3% among older people living in rented accommodation, compared with 18.8% among those who own their own homes.<sup>94</sup> This vulnerability is compounded by recent developments in the rental market, with asking rents having risen by 94% since 2015. This group is also set to grow. Josep Oliver, an economist at the Universitat Autònoma de Barcelona, has described the trend as a 'ticking time bomb': nearly one third of Spain's rental market is already occupied by households whose reference person is aged 50 or over.<sup>95</sup> The Provivienda study points in the same direction. As generations with lower rates of homeownership grow older, the number of older renters, and therefore the number exposed to the insecurity of the rental market, is likely to increase, which could further worsen the situation.

In **Ireland**, a study by Simon Communities points to a similar trend: the steady rise in house prices and rents has not been matched by a corresponding increase in pensions, leaving a growing number of older people facing difficulties in accessing or remaining in suitable housing.<sup>96</sup>

In the **United Kingdom**, Crisis likewise notes that private renters reaching retirement age are particularly exposed to poverty and financial hardship: nearly 40% of people of pension age renting in the private sector live in relative poverty.<sup>97</sup>

Alongside this economic pressure, older renters may also face age-based discrimination. The World Health Organization defines ageism as stereotypes, prejudice and discrimination based on age<sup>98</sup>, and AGE Platform Europe identifies it as a major obstacle to older people's right to adequate housing. In the rental market, it can operate at two levels. At the interpersonal level, it can shape the relationship between landlords and prospective tenants. The Czech organisation Život 90, for example, reports that some landlords favour younger tenants, whom they perceive as healthier, more financially secure and more independent, and therefore less likely to require additional support. At the institutional level, age-based rules and practices can restrict older people's access to credit, limiting their ability to buy or renovate a home. This form of ageism can be particularly difficult to challenge because ageism is one of the most normalised and least contested forms of discrimination.<sup>99</sup>

Finally, some of the protections from which older people currently benefit can prove surprisingly short-lived. In **Austria**, the association BAWO points out that tenants who have lived in the same home for several decades generally pay rents well below current market rates. This offers them protection against rising rents, but that protection depends on the tenancy continuing. It can disappear as soon as that continuity is

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broken – through a move, the end of a lease, separation, eviction or changing needs in later life. What happens next then depends on the strength of tenant protections in the country concerned: where these are weak, the loss of a home can be abrupt and leave people with little recourse, forcing them to face current market conditions without any specific safeguards reflecting their situation.

### When systems of support for older people fall short

#### SOCIAL SUPPORT WHEN SERVICES DO NOT WORK TOGETHER

The organisations consulted repeatedly describe situations in which the accumulation of difficulties makes finding an appropriate service particularly complex. Existing systems are generally

organised around a single issue – ageing, disability, mental health, addiction or homelessness – whereas the people concerned often experience several of these issues at the same time.

In Luxembourg, the association Hëllef um Terrain (HUT), which works with people experiencing homelessness, captures the problem clearly.

« Services are too focused on a single issue. We are seeing more and more people with complex needs at different levels, and they struggle to access housing. One institution will say, “you’re not old enough”; another, “you use substances”; a third, “you don’t have a diagnosis”; the next, “your diagnosis isn’t the right one for our institution”. And so, there are all these people growing older without any solution. »<sup>100</sup>

This logic can leave people in situations of prolonged deadlock, as the example in the box below illustrates.

#### ***A 74-year-old man falling through the cracks***

In Luxembourg, the association Hëllef um Terrain (HUT) has been supporting a man who is now 74 for the past ten years. They first met him in an emergency shelter in the city, and his health and circumstances have continued to deteriorate without any lasting solution being found. He experiences mental health difficulties – a form of paranoia that has never been properly diagnosed, considered ‘not severe enough’ to justify hospitalisation but serious enough to lead to repeated breakdowns in his relationship with accommodation services.

For the past five years, he has lived in a state of semi-homelessness, spending the winter in an emergency shelter near the airport and the rest of the year in the surrounding area, outside the municipality where the organisation’s outreach service is able to support him. As a result, he disappears from view and only reappears when serious health problems arise. He has undergone several operations, been hospitalised and accommodated during his recovery, yet no suitable place has been found for him. He is too old and too unwell for ordinary shelters, not considered ‘vulnerable enough’ for psychiatric care, reluctant to move into a residential care home because of the cost and now too frail to remain alone at night. He would like to return to a night shelter, where he would feel safer knowing that other people were nearby. But the waiting list is more than twelve months long – a situation the association describes as ‘simply untenable’.<sup>101</sup>

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The difficulties in accessing long-term care facilities – nursing homes for people with the highest levels of dependency – observed in **Hungary** illustrate another dimension of the problem. The Hungarian organisation BMSZKI points out that waiting times can reach six to eight years for the population as a whole, with those on low incomes or without family support facing additional barriers. These facilities operate under significant financial constraints, while relatives often play a crucial role in navigating the admission process. As a result, older people who are isolated – often those most in need of a place – can also be the least able to access one.

### POLICY BLIND SPOTS

Alongside these shortcomings arising from gaps in service provision, there is also a broader failure to anticipate and address the issue at policy level. National strategies on ageing rarely address housing – and even less often homelessness. In **Ireland**, a study by Simon Communities points out that the country's major national policies on ageing and housing implicitly assume that older people have access to adequate housing, effectively overlooking the homelessness and housing exclusion experienced by a growing part of the older population.<sup>102</sup> In Brussels, this same blind spot was explicitly raised during a one-day seminar. The situation of people growing older without a home lies 'at the intersection of housing policy and policies for social care and support', with the result that no one sector takes full responsibility for it. In the words of Infor-Homes, a Brussels-based organisation specialising in ageing, these are genuine 'gaps in policy'.<sup>103</sup>

The lack of planning also carries a cost, both human and financial. In the **United Kingdom**, the King's Fund's analysis for 2025–2026 estimates

that around 13,000 patients are in hospital each day despite being medically ready for discharge – close to one in ten beds – at an annual cost of around £2.7 billion. Older people are heavily overrepresented among them. There is also a clinical cost. Prolonged hospital stays can themselves pose risks for older patients. Bed rest and inactivity can quickly lead to a loss of physical strength and function – including loss of muscle mass and strength and a decline in functional capacity – which can develop within days and have lasting consequences for independence and recovery. Paradoxically, pressure on hospitals to free up beds can also produce the opposite problem: people being discharged too quickly into situations they are unable to manage. An investigation by The Independent newspaper, carried out with the Salvation Army using freedom of information requests addressed to English hospitals, found that at least 4,200 people were discharged from hospital into homelessness in 2022–2023 alone, with more than a quarter readmitted within six months.

At the same time, several organisations have warned of the limits of a shift towards care at home that is not matched by sufficient investment in home adaptations, support services, and home care and support workers.<sup>104</sup>

# 4. ADDRESSING THE HOUSING NEEDS OF OLDER PEOPLE

In response to the issues outlined above – unsuitable accommodation, gaps between services and the vulnerability of older people in deregulated housing markets – a number of initiatives across Europe offer ways of responding more effectively to the needs of older people experiencing homelessness or housing exclusion. This section highlights a number of initiatives from across Europe; it is not intended to be exhaustive.

Research on ageing and homelessness invites a shift in perspective. Policies aimed at supporting people to remain in their own homes, or ‘ageing in place’, assume that people have a stable home in which they can grow old – a condition that is precisely lacking for those experiencing homelessness or living in inadequate housing. The challenge, then, is how to enable people to ‘age in the right place’, through the combination of appropriate housing, care and support.<sup>105</sup> This research also makes clear that no single model can meet every need. Rather, it is a range of responses – from medically supported accommodation and Housing First to supported housing and street outreach – that can address the diversity of situations and needs.<sup>106</sup>

One important caveat should be made at the outset: however inspiring these initiatives may be, they cannot substitute for the broader policy changes needed: adequate pensions, a sufficient supply of affordable and social housing, and properly funded systems of care and support in later life. As the Fondation pour le Logement puts it in relation to alternative forms of housing, such solutions ‘do not resolve the structural problems linked to the deep housing crisis’ and ‘do not make up for the severe shortage of

suitable mainstream housing’.<sup>107</sup> OECD research confirms the scale of some of these underlying pressures: declining rates of homeownership, a rising share of people aged 65 and over facing excessive housing costs, reduced public investment in social housing, and limited home care provision. In 40% of OECD countries, the number of hours of support available is capped, while only 30% guarantee continuous care at home.<sup>108</sup> Finally, most of these initiatives are led by voluntary and non-profit organisations and developed as pilot projects. Many struggle to move beyond this stage because of a lack of long-term funding, accessible housing and sustained institutional support.

## BREAKING DOWN THE SILOS BETWEEN HOMELESSNESS, HEALTH AND AGEING

Several initiatives seek to bridge sectors that traditionally operate separately. In **France**, the ALLIANCE programme, developed in Lyon from earlier initiatives in Nantes and Paris, supports transitions between emergency accommodation and health and social care facilities. Its strength lies in the time spent preparing people for admission, building partnerships between professionals and supporting them afterwards. In **Belgium**, the non-profit organisation Senior Montessori is piloting a project that brings together two sectors that rarely work together: homelessness services and residential care facilities. It addresses a double blind spot: residential care facilities increasingly accommodate people facing severe hardship, substance use or mental health difficulties without being prepared for these needs,

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while homelessness services are supporting an ageing population with increasingly complex needs but few suitable housing options. The pilot offers places in residential care homes to people over 50 with a history of homelessness, alongside unconditional support and regular coordination between those involved. Since 2022, 27 people have been rehoused through the programme.

This need to break down silos is also reflected in the academic literature. Research has shown that approaches coordinating support across different sectors – through multidisciplinary teams bringing together health, social care and addiction services, as well as case management and outreach – are the most effective in helping older people experiencing homelessness to remain housed.<sup>109</sup>

### ADAPTING HOUSING FIRST TO THE CHALLENGES OF AGEING

Several Italian cities, including Savona, Bergamo and Rome, have extended Housing First and Housing Led programmes to people experiencing homelessness aged over 65, as part of national strategies to tackle severe social exclusion. In practice, this involves two main adjustments: housing adapted to older people's needs and integrated health support at home. The Brussels-based Zorgwonen project offers a similar example, serving people with profiles close to those typically supported through Housing First, including long histories of homelessness, high levels of vulnerability and, in some cases, substance use, but also provides housing adapted for reduced mobility and for declining physical health. The underlying logic is the same as conventional Housing First: housing comes first, followed by flexible support such as home nursing and home care, adapted to declining functional autonomy associated with ageing.

The effectiveness of Housing First for older people has also been documented. For this group, the international literature reports longer periods of stable housing, fewer days spent homeless and more sustained housing outcomes outside institutional care settings.<sup>110</sup>

### DEVELOPING MORE INCLUSIVE AND LESS INSTITUTIONAL FORMS OF HOUSING

Between remaining at home and moving into institutional care, this section highlights selected initiatives from across Europe exploring intermediate forms of housing. In Brussels, Biloba House combines fifteen social housing units for people over 60, shared spaces, a day centre and a network of mutual support among neighbours. The project emerged from the recognition that little had been designed for older people with a migration background in the neighbourhood. It offers a dignified alternative to substandard housing and to an involuntary, premature move into residential care.

In **France**, *pensions de famille* offer another form of this middle ground. They provide permanent housing, with no time limit, for isolated people on low incomes, combining individual flats with shared spaces. Their primary aim is to reduce isolation and foster relationships among residents. Although small in scale, they provide a lasting home, and many residents want to grow old there or even spend the rest of their lives there. Yet the model was not designed with this possibility sufficiently in mind. A research project by the Plateforme ViP highlights its limitations: designed around communal living and social activities, *pensions de famille* rarely address ageing or end-of-life care in their founding texts, and their buildings are poorly suited to later life. Only a quarter have a lift, and the accommodation is often unsuitable for

people with reduced mobility or for the provision of care. The operating allowance (€19.50 per place per day) does not provide sufficient funding for greater staff presence, and support workers, increasingly occupied with administrative procedures and care coordination, are not trained to support people as they grow older.<sup>111</sup>

In **England**, almshouses offer an older model that is still alive today. Rooted in a long tradition of charitable provision, they provide low-cost community housing held in trust for people in need from the local area and managed by charitable organisations, often with the involvement of volunteers. There are now nearly 1,600 almshouses across the United Kingdom, providing housing for around 36,000 people, most of them older, on modest incomes and with ties to the local area, who pay a weekly contribution below market rates. Designed as 'homes for life', almshouses allow residents to grow older in the same home, with support arranged through social services when needed. Admission, however, generally requires applicants to be able to live independently.<sup>112</sup>

## RENOVATING AND ADAPTING EXISTING HOUSING

A significant share of housing exclusion among older people stems not from a lack of housing, but from homes that no longer meet their needs. Several initiatives therefore focus on adapting existing housing. In France, the Delphis association developed the Habitat Senior Services label, used by around forty social housing providers, combining home and neighbourhood adaptations with measures to prevent isolation. In the Netherlands, the Vidomes social housing association in The Hague helps older people find housing better suited to their needs.

These initiatives nevertheless remain limited relative to the scale of the need. Across the OECD,

homes with accessibility features account for less than 20% of the housing stock in both the United States and Europe.<sup>113</sup> Yet home adaptations can reduce both the risk of admission to institutional care and the need for help with everyday activities. In the United Kingdom, unsuitable housing is estimated to cost £1.4 billion a year, while adaptations could save £1.5 billion. Public support exists but remains uneven: France has consolidated its schemes under MaPrimeAdapt', covering 50% to 70% of costs, up to €22,000, while the Netherlands, Sweden and Norway link adaptations to an occupational therapist's assessment. Upfront and out-of-pocket costs, required in a third of countries, nevertheless continue to deter uptake.<sup>114</sup>

Other schemes target low-income owner-occupiers, who can find themselves trapped in deteriorating homes they cannot afford to renovate. In France, the SOS Taudis programme, created in 2007 by the Fondation pour le Logement des Défavorisés, complements public funding – providing up to €30,000 per household – and combines renovation work with social, technical, legal and financial support. More than 3,000 households in 96 départements have benefited from the programme since 2012.<sup>115</sup>

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### ***Social housing: challenges and good practice***

Most older Europeans own their homes. For the minority who do not – most often people living alone, with little or no property or other assets to draw on – social housing provides the main safeguard against housing insecurity.

In the European Union, more than a third of older people living alone are tenants (34% in 2025), and around 14% pay reduced or no rent.<sup>116</sup> This varies considerably from one country to another: among older people living alone, the share paying reduced or no rent reaches 55% in the Netherlands and almost a third in Austria (30%), but is below 10% in several Southern and Eastern European countries, including Italy, Lithuania, Slovakia, Croatia and Romania.

The ageing of the population is also reflected in social housing, where the share of older tenants is growing. This raises two challenges. First, under-occupation: many older people live in homes that have become too large, a phenomenon that extends beyond social housing. Across the EU, almost half of those aged 65 and over live in under-occupied homes (47.9%), compared with a third of the population as a whole (33.4%).<sup>117</sup> Second, adaptation: housing providers are renovating their stock, but accessibility is rarely a priority. As Housing Europe notes, renovation should go hand in hand with accessibility improvements, such as installing lifts and removing steps and thresholds.<sup>118</sup> Otherwise, homes can become increasingly difficult for older residents to live in.

Several levers are available. The first is to make it easier to move to housing better suited to people's needs. Where moving home in later life is more common – as in Denmark, where the social housing sector develops housing for older people – the process is more straightforward; elsewhere, attachment to the home can be an obstacle, even where housing providers promote such moves, as in Ireland.<sup>119</sup> Hence a principle that Housing Europe states clearly: these moves should remain a choice, never a constraint. The second is to reduce isolation by making housing a shared living environment. In Helsingborg, Sweden, for example, a public housing provider converted a former care home into an intergenerational residence, where tenants over 70 and young people aged 18–25 commit to spending time together.<sup>120</sup> Finally, adapted housing can be reserved for those who need it: in France, this has been permitted by law since 2015 for people whose age or disability has resulted in a loss of functional autonomy.<sup>121</sup>

### **ACTING UPSTREAM TO PREVENT HOUSING BREAKDOWN**

Some initiatives intervene before people lose their homes. In **Denmark**, several municipalities rely on outreach workers to identify situations of vulnerability, such as health problems, debt or isolation, before they result in people losing their homes. In **Slovenia**, an anti-eviction programme developed in Ljubljana and Maribor supports

older tenants in non-profit housing who are at risk of losing their homes.

In **France**, the law provides specific protection for older tenants against losing their homes. In the private rental sector, a landlord cannot give notice to a low-income tenant over 65 without offering suitable alternative accommodation.<sup>122</sup> In social housing, where tenants have a right to remain in their homes, the recent grounds for

challenging that right – under-occupation and exceeding income thresholds – do not apply to those over 65.<sup>123</sup>

This preventive approach aligns with the OECD's aim of supporting people to 'age at home': adapting homes, supporting home care and improving accessibility can delay admission to institutional care and prevent housing loss before it occurs.<sup>124</sup>

### APPROACHES THAT FALL SHORT

Not every initiative presented as a solution actually provides one. The ageing of the population has given rise to a market for senior living residences, often at the higher end of the market, catering to those who can afford them while excluding older people on lower incomes. An IDHEAL study on the specialisation of housing in the Paris region also shows that these residences struggle to find a viable economic model: rents remain unaffordable for many older people, occupancy rates are overestimated and staffing needs underestimated.<sup>125</sup> Services then become an adjustment variable, resulting in staff cuts and a gradual decline in residents' quality of life.

Another approach often proposed to finance later-life care is to draw on older people's housing wealth through schemes such as life annuities, pooled life annuities and reverse mortgages. These mechanisms remain relatively uncommon and have an obvious limitation for those concerned: they presuppose homeownership. They therefore do not apply to older tenants or those without housing and reflect an asset-based welfare approach that individualises what is fundamentally a matter of collective solidarity. A study covering nine European countries confirms this indirectly: in a scenario without public coverage or support from relatives, even if they were to draw on their entire housing wealth through a reverse mortgage, fewer than half

(49%) of older people living alone with care needs would be able to cover the full cost of their care, while a quarter would not even cover 10%. This reflects both the cost and duration of care needs, averaging 4.4 years, and, above all, the fact that those most likely to need long-term care are also those with the least wealth: where a property exists, its value is rarely enough to cover several years of care.<sup>126</sup>

The risk of commercialisation also affects initiatives that may initially appear promising. In relation to inclusive housing, the Fondation pour le Logement reports criticism from practitioners of an 'economic approach to deinstitutionalisation', 'low-cost disability management', and the risk of a form of 'community-based medical and social care' that simply reinstitutionalises people in another form. Other concerns include the creation of 'ghettos' that isolate residents from the rest of society and the arrival of 'opportunists [...] because they saw funding available'.<sup>127</sup>

Finally, some policies intended to 'optimise' the housing stock turn what should remain a choice into a penalty. Introduced in the United Kingdom in April 2013 under the Welfare Reform Act 2012, the so-called 'bedroom tax', officially known as the removal of the spare room subsidy, reduced housing benefit for working-age social housing tenants deemed to be under-occupying their homes: by 14% of the eligible rent for one 'spare' bedroom and 25% for two or more. Presented as an incentive to free up larger homes, the measure has instead produced widely documented unintended consequences. With too few smaller homes available, most affected households were unable to move and fell into debt; disabled people, who made up the majority of affected households, were particularly penalised.<sup>128</sup>

# 5.

## CONCLUSION

At the end of this chapter, one conclusion stands out: homelessness and inadequate housing among older people are neither marginal nor residual phenomena. We readily imagine later life as a time of security – marked by long-term homeownership, accumulated assets and a settled housing situation. For many, this is indeed the reality. But it obscures another: a growing number of people for whom ageing means housing insecurity, inadequate housing or no home at all. And the issue is not only the number of people affected, but also the extreme vulnerability of those who find themselves in these situations.

This problem is also difficult to see. Without data broken down by age, and without attention to the least visible situations – people forced to stay with others, those trapped in institutions, and those overlooked by official statistics – much of it remains hidden. It takes many forms: accommodation designed for younger people, where residents grow old without appropriate care; homes that can no longer be heated, maintained or easily navigated; and people spending their final days in a dormitory bed, or even on the street, rather than in a home of their own.

Above all, these situations are not a consequence of age. The decisive divide is not between generations, but within the older population itself. People do not become vulnerable simply because they grow older; vulnerability arises when low incomes meet deregulated housing

markets and policies that have failed to address the problem, allowing it to persist in their blind spots. All the indications are that the problem will become more acute. The greatest risk is not the scale of the challenge itself, but our failure to anticipate it. Housing in later life remains a blind spot within a blind spot.

Solutions exist, but they remain too limited and too weak to meet the scale of the need. Ultimately, solutions must be accompanied by action on the essentials: adequate retirement incomes, genuinely affordable and suitable housing, and properly funded care and support. The principle is clear: growing older should not mean losing the right to choose where, how and with whom to live. Yet too often, the choice is reduced to a stark alternative: staying at home for as long as possible, then moving into an institution. Entry into residential care then reflects less a personal choice than the absence of any other option. Safeguarding that freedom means bringing care to where people live, rather than moving people to where care is provided – a principle of ‘care and support first’, echoing that of Housing First. It means creating, between home and institutional care, a continuum of solutions that still needs to be properly funded. And it means favouring universal design and access to mainstream services over an increasingly specialised system that sorts people into categories. Housing in later life is ultimately a question of rights, beginning with the right to decide where one lives.

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# CHAP. 3

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## 1.

## INTRODUCTORY REMARKS

The statistical data presented in this chapter are drawn primarily from Eurostat databases, in particular the latest edition of the European Union Statistics on Income and Living Conditions (EU-SILC), which describes the situation of households in 2025. They are complemented by several indicators developed by Eurofound and the OECD.

These data should be viewed in the context of a gradual easing of inflation, following several years of sustained price increases. In December 2025, the annual inflation rate stood at 2.3% in the European Union and 1.9% in the euro area, compared with 2.7% and 2.4%, respectively, a year earlier.<sup>1</sup> This slowdown nevertheless masks significant disparities between Member States, with rates ranging from 0.1% in **Cyprus** and 0.7% in **France** to 8.6% in **Romania**, 4.1% in **Slovakia** and 4.0% in **Estonia**. Inflation became entrenched in the months following the COVID-19 crisis, as the economy recovered, before being amplified by the war in Ukraine, which has affected countries across Europe since 24 February 2022; in 2025, it returned to a level close to that observed in summer 2021.<sup>2</sup> While this slowdown has helped to stabilise the economic environment, the price increases accumulated over previous years continue to put pressure on household budgets. To contain these dynamics, the European Central Bank raised its key interest rates several times from July 2022 onwards, before, as inflation slowed, embarking on a cycle of monetary easing: the deposit rate – the ECB's main policy rate – was held at 2.15% between June 2025 and June 2026.<sup>3</sup>

This Index is based on data available up to 2025 and therefore does not capture developments in 2026. Yet the reprieve observed in 2025 may prove to have been short-lived. In its spring forecast published on 21 May 2026, the European Commission estimates that the new energy shock triggered by the conflict in the Middle East is likely to interrupt the path of disinflation, with inflation expected to reach 3.1% in the European Union in 2026, rather than continuing to converge towards the 2% target<sup>4</sup>

These recent developments come amid growing attention to housing among the European institu-

tions, reflected in the increasing number of monitoring tools dedicated to the issue. In December 2025, Eurofound published a European Housing Dashboard, designed to track developments in housing conditions – adequacy, quality, affordability, exclusion and housing insecurity – as well as public policies in these areas.<sup>5</sup> A few months later, in May 2026, Eurostat launched its own dashboard, providing an up-to-date overview of four broad areas related to housing: the economy and finance, population and social conditions, businesses, and the environment and energy.<sup>6</sup>

## 2. POVERTY IN EUROPE

On 6 May 2026, the European Commission presented the first European Strategy to Combat Poverty, with the aim of eradicating poverty in the Union by 2050. The strategy builds on the European Pillar of Social Rights Action Plan adopted in 2021, which set the objective of reducing the number of people at risk of poverty or social exclusion by at least 15 million by 2030, including 5 million children.

The figures show how difficult it will be to stay on track. Six years after the Porto Social Summit, progress remains modest. Compared with 2019, the reference year used to measure progress towards the target, the number of people at risk of poverty or social exclusion fell from 95.5 million to 92.7 million in 2025 – a reduction of 2.8 million, representing less than one fifth of the progress required to meet the 2030 target. Child poverty has even increased slightly: 19.3 million children were at risk of poverty or social exclusion in 2025, compared with 19.1 million in 2019, with their share rising from 23.7% to 24.3% of all under-18s.<sup>7</sup>

The launch of this strategy provides an opportunity to take a fresh look at some key figures. Three complementary indicators help to capture the scale of poverty in Europe: the risk of monetary poverty, the risk of poverty or social exclusion (AROE), and material and social deprivation.

### A stable average risk of monetary poverty, with marked differences between countries

In 2025, 16.3% of the population of the European Union lived below the poverty threshold, defined as 60% of median equivalised disposable income after social transfers. This average masks significant differences between Member States: the rate reached 22.6% in **Lithuania**, 22.0% in **Latvia** and 21.2% in **Bulgaria**, compared with 10.0% in **Czechia**, 10.9% in **Belgium** and 11.8% in **Denmark**.

## EUROPEAN HOUSING EXCLUSION INDEX 2026

National trends over the 2020–2025 period are equally varied. While the rate fell slightly across the European Union as a whole (-2.4%), it increased in several countries: +15.3% in **Slovenia**,

+14.8% in **France**, +14.4% in **Austria** and +10.7% in **Greece**. By contrast, it fell sharply in **Belgium** (-22.7%), **Romania** (-21.4%) and **Luxembourg** (-14.9%).

**TABLE 1**

**AT-RISK-OF-POVERTY RATE (60% OF MEDIAN EQUIVALISED DISPOSABLE INCOME AFTER SOCIAL TRANSFERS), 2025 (%) AND 2020–2025 CHANGE (%)**

|                 | 2025 | 2020-2025 |
|-----------------|------|-----------|
| Lithuania       | 22.6 | 8.1       |
| Latvia          | 22.0 | 1.9       |
| Bulgaria        | 21.2 | -10.9     |
| Greece          | 19.6 | 10.7      |
| Estonia         | 19.5 | -5.8      |
| Spain           | 19.5 | -7.1      |
| Croatia         | 19.5 | 6.6       |
| Italy           | 18.6 | -7.0      |
| Romania         | 18.4 | -21.4     |
| Malta           | 16.9 | 0.0       |
| European Union  | 16.3 | -2.4      |
| France          | 16.3 | 14.8      |
| Germany         | 16.1 | 0.0       |
| Austria         | 15.9 | 14.4      |
| Sweden          | 15.6 | -3.1      |
| Portugal        | 15.4 | -4.9      |
| Cyprus          | 14.9 | 0.7       |
| Luxembourg      | 14.8 | -14.9     |
| Slovenia        | 14.3 | 15.3      |
| Hungary         | 14.0 | 0.7       |
| The Netherlands | 13.4 | 0.0       |
| Finland         | 13.4 | 9.8       |
| Poland          | 13.2 | -10.8     |
| Ireland         | 13.0 | 0.0       |
| Slovakia        | 12.2 | 7.0       |
| Denmark         | 11.8 | -2.5      |
| Belgium         | 10.9 | -22.7     |
| Czechia         | 10   | 1.1       |

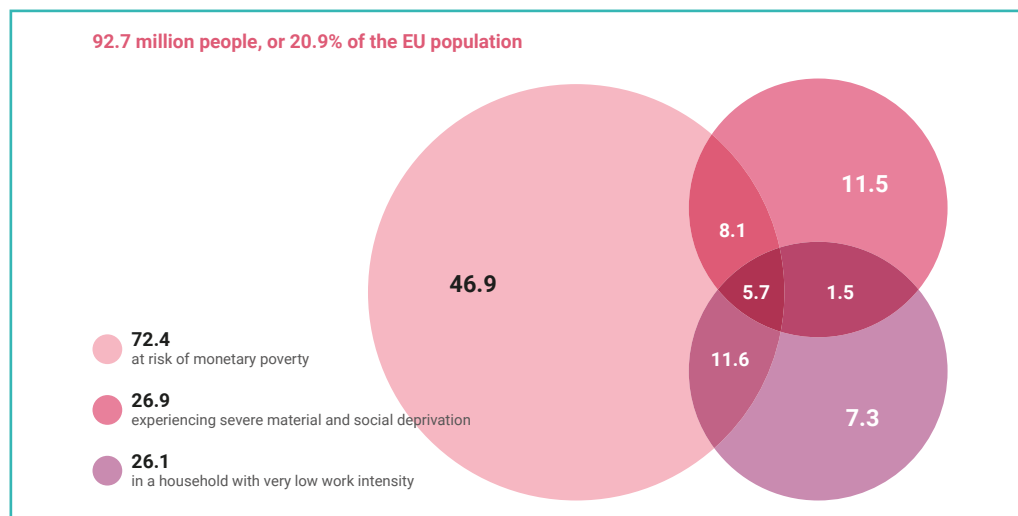
Source: Eurostat - [TESPM01Q](#) - Last update: 2026-06-10

## One in five Europeans at risk of poverty or social exclusion

The AROPE indicator captures a broader range of disadvantage than monetary poverty alone, combining three dimensions: monetary poverty, severe material and social deprivation, and

very low work intensity among households. In 2025, it concerned 20.9% of the population of the European Union, or around one in five Europeans. The three dimensions of the indicator partly overlap. Of the 92.7 million people at risk of poverty or social exclusion in the EU in 2025, 5.7 million experienced all three forms of disadvantage, with the other combinations shown in the chart below.<sup>8</sup>

**FIGURE 1**  
**PEOPLE AT RISK OF POVERTY OR SOCIAL EXCLUSION (AROE), BY TYPE OF RISK**  
**(2025, IN MILLIONS OF PEOPLE)**



Source: Eurostat ([ILC\\_PES01N](#))

Differences between countries remain particularly pronounced. The highest rates are observed in **Bulgaria** (29.0%), **Greece** (27.5%) and **Romania** (27.4%), while **Czechia** (11.5%), **Poland** (15.0%) and **Slovenia** (15.5%) record the lowest levels.

Between 2020 and 2025, the rate fell by 2.8% across the European Union as a whole. Once again, this average trend masks very different national dynamics. The largest declines were

recorded in **Romania** (-23.0%) and **Belgium** (-18.7%), while several countries experienced a marked deterioration in their situation, notably **Slovakia** (+21.0%), **Finland** (+15.4%) and **Austria** (+11.4%). These developments highlight the fact that progress towards the European poverty reduction target depends above all on national trajectories, which remain highly heterogeneous.

**TABLE 2****PEOPLE AT RISK OF POVERTY OR SOCIAL EXCLUSION**

|                 | 2025 | 2020-2025 |
|-----------------|------|-----------|
| Bulgaria        | 29.0 | -13.4     |
| Greece          | 27.5 | 0.4       |
| Romania         | 27.4 | -23.0     |
| Lithuania       | 26.3 | 7.3       |
| Spain           | 25.7 | -4.8      |
| Latvia          | 24.7 | -1.6      |
| Italy           | 22.6 | -9.2      |
| Estonia         | 21.8 | -4.4      |
| Germany         | 21.2 | 3.9       |
| European Union  | 20.9 | -2.8      |
| France          | 20.8 | 9.5       |
| Croatia         | 20.7 | 1.0       |
| Hungary         | 19.5 | 0.5       |
| Malta           | 19.4 | -2.5      |
| Ireland         | 18.8 | -1.6      |
| Austria         | 18.6 | 11.4      |
| Portugal        | 18.6 | -7.0      |
| Sweden          | 18.6 | 5.1       |
| Luxembourg      | 18.2 | -8.5      |
| Denmark         | 17.9 | 6.5       |
| Finland         | 17.2 | 15.4      |
| Cyprus          | 17.1 | -6.0      |
| Slovakia        | 16.7 | 21.0      |
| Belgium         | 16.5 | -18.7     |
| The Netherlands | 15.8 | -1.3      |
| Slovenia        | 15.5 | 8.4       |
| Poland          | 15.0 | -11.8     |
| Czechia         | 11.5 | 0.0       |

Source: Eurostat · [ILC\\_PEPS01N](#) · Last update: 2026-06-08

### A slight decline in material and social deprivation

Material and social deprivation measures the share of the population unable, for finan-

cial reasons, to afford at least five of 13 items considered desirable, or even necessary, for an adequate standard of living.<sup>9</sup> When people are unable to afford more than seven items, this is considered severe deprivation. It is severe deprivation, rather than the broader material and social deprivation indicator used here, that

constitutes the 'deprivation' component of the risk of poverty or social exclusion (AROPE).

In 2025, material and social deprivation affected 12.0% of the EU population, a decrease of 4.0% compared with 2020. The highest rates were concentrated in south-eastern Europe: Greece (30.1%), Romania (26.8%), Bulgaria (24.5%) and

Spain (15.4%). Southern and eastern Europe also recorded the largest declines since 2020 – Croatia (–53%), Cyprus (–36%) and Romania (–31%) – often from relatively high levels. By contrast, the largest increases were recorded in two Nordic countries that started from relatively low rates: Sweden (+77%) and Finland (+63%).

**TABLE 3**  
**MATERIAL AND SOCIAL DEPRIVATION RATE**

|                 | 2025 | 2020-2025 |
|-----------------|------|-----------|
| Greece          | 30.1 | -2.0      |
| Romania         | 26.8 | -31.1     |
| Bulgaria        | 24.5 | -27.3     |
| Spain           | 15.4 | 0.0       |
| Hungary         | 15.3 | -16.4     |
| France          | 13.3 | 9.0       |
| Lithuania       | 12.9 | -24.6     |
| European Union  | 12.0 | -4.0      |
| Slovakia        | 11.6 | 19.6      |
| Latvia          | 11.3 | -23.6     |
| Germany         | 10.7 | 17.6      |
| Portugal        | 10.2 | -19.7     |
| Italy           | 10.1 | -8.2      |
| Ireland         | 10.0 | -18.7     |
| Belgium         | 9.4  | -13.8     |
| Estonia         | 8.7  | 31.8      |
| Malta           | 8.7  | -7.4      |
| Denmark         | 8.5  | 28.8      |
| Cyprus          | 7.6  | -35.6     |
| Finland         | 7.5  | 63.0      |
| Sweden          | 6.9  | 76.9      |
| Austria         | 6.3  | 12.5      |
| Luxembourg      | 6.2  | 31.9      |
| The Netherlands | 5.9  | 1.7       |
| Czechia         | 5.8  | 16.0      |
| Slovenia        | 5.1  | -16.4     |
| Poland          | 4.8  | -25.0     |
| Croatia         | 4.4  | -53.2     |

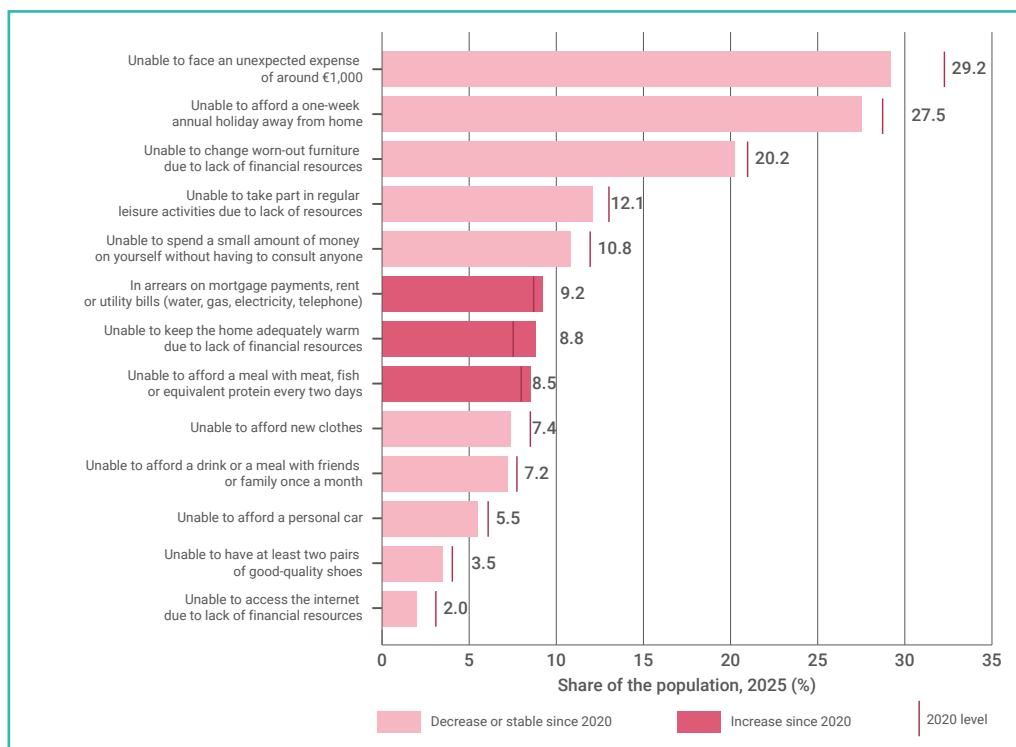
Source: Eurostat · [ILC\\_MDS07](#) · Last update: 2026-05-06

Material and social deprivation is, unsurprisingly, concentrated at the lower end of the income distribution.<sup>10</sup> In 2025, it affected 30.8% of households in the first quintile – the 20% with the lowest incomes – across the European Union, rising to as much as 70% in Greece, 61% in Romania and 54% in Bulgaria. The rate then falls markedly as income rises: 15.8% of households in the second quintile were affected, compared with 8.3% in the third, 3.9% in the fourth and 1.1% in the fifth.

The two most widespread forms of deprivation are the inability to cope with an unexpected expense (29.2%) and to afford one week's holiday away from home (27.5%). Most forms of deprivation declined between 2020 and 2025, with three exceptions: the inability to keep the home adequately warm (+1.3 percentage points), payment arrears (+0.4 points) and the inability to afford a meal with meat or fish every other day (+0.4 points).

**FIGURE 2**

**MATERIAL AND SOCIAL DEPRIVATION: PREVALENCE OF THE 13 FORMS OF DEPRIVATION IN THE EU (SHARE OF THE EU POPULATION EXPERIENCING EACH FORM OF DEPRIVATION, 2025, %)**



Source: Eurostat (ILC\_MDES04 / ILC\_MDES02 / ILC\_MDES05 / ILC\_MDES03 / ILC\_MDES01 / ILC\_MDDU05 / ILC\_MDH007 / ILC\_MDDU07A / ILC\_MDDU06A / ILC\_MDDU08A / ILC\_MDES12A / ILC\_MDES11A / ILC\_MDES10A)

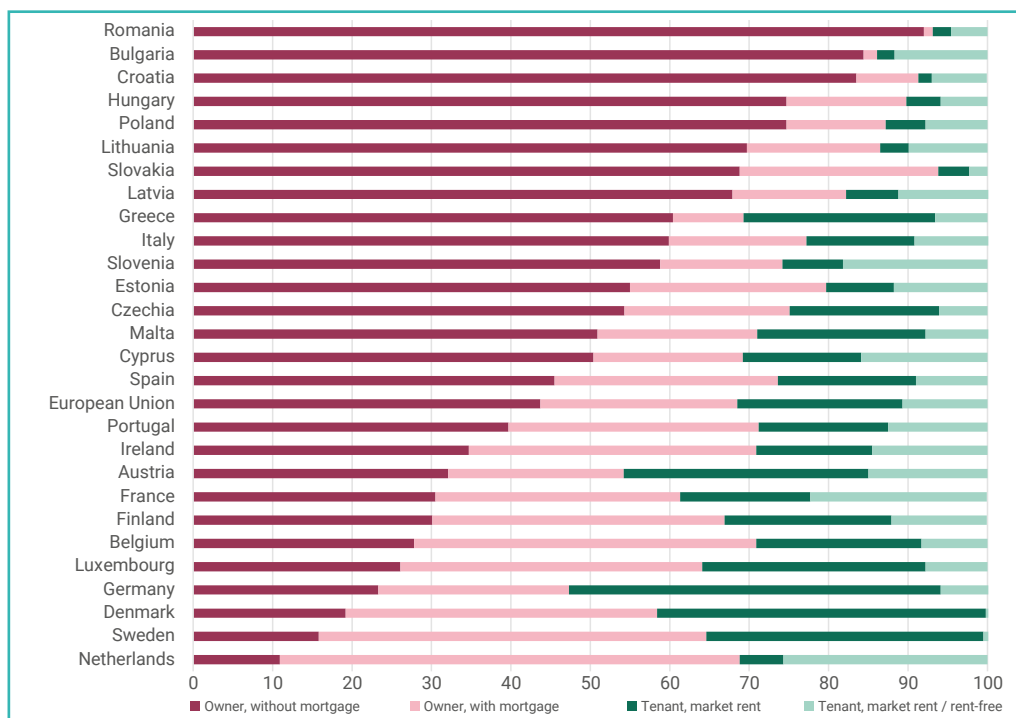
# 3. THE POPULATION BY TENURE STATUS

Tenure status is an important determinant of households' housing conditions. In 2025, 68.5% of households in the European Union were homeowners, compared with 31.5% of renters. This distribution has remained relatively stable, but against a backdrop of a slight decline in home ownership: between 2015 and 2025, the share of homeowners fell by 1.7 percentage points across the EU, including a 1.5 percentage-point decline over the 2020–2025 period alone.

Nevertheless, home ownership remains overwhelmingly prevalent in several Central and Eastern European countries, notably

**Slovakia** (93.8%), **Romania** (93.2%), **Croatia** (91.4%), **Hungary** (89.8%) and **Poland** (87.2%). By contrast, the share of renters is significantly higher in **Germany** (52.8%), **Austria** (45.8%) and **Denmark** (41.6%). Trends over the past decade have also varied considerably: the share of homeowners fell substantially in Luxembourg (-9.1 percentage points), **Malta** (-9.5 percentage points) and **Finland** (-5.8 percentage points), while it increased in **Slovakia** (+4.5 percentage points), **Italy** (+4.2 percentage points) and **Bulgaria** (+3.8 percentage points).

**FIGURE 3**  
**DISTRIBUTION OF THE POPULATION BY HOUSING TENURE STATUS (2025, %)**



Source: Eurostat - [ILC\\_LVH002](#) - Last update: 2026-06-08

Households at risk of poverty have a markedly different profile from the population as a whole. In 2025, only 47.8% of these households were homeowners, compared with 52.2% of renters – 31% of whom were renting at market rates. Their access to home ownership has also deteriorated more sharply over the past decade: between 2015 and 2025, the share of homeowners fell by

3.4 percentage points among households at risk of poverty, compared with 1.7 percentage points across the population as a whole. At the same time, the share of households at risk of poverty renting at a reduced rate or rent-free rose to 21.2%, an increase of 4.6 percentage points over ten years.

## 4. HOUSING COSTS

### A continued rise in house prices and rents

In 2025, the House Price Index in the European Union stood at 161.9 (2015 = 100), representing a 27.4% increase over the 2020–2025 period alone. The increase varied considerably across countries, reaching 366.6 in **Hungary** (+105.3% since

2020), 263.9 in **Portugal**, 258.1 in **Lithuania** and 249.2 in **Bulgaria**, while remaining more moderate in **France** (127.3) and **Italy** (116.2). **Finland** was the exception, with an index below its 2015 level (99.0, representing a 6.2% decline over five years). This geographical pattern draws a fairly clear divide between eastern and western Europe: Central and Eastern European countries, starting from lower price levels, have recorded the strongest increases.

TABLE 4

HOUSE PRICE INDEX (2015 = 100, ANNUAL AVERAGE INDEX) AND 2020-2025 CHANGE (%)

|                 | 2025  | 2020-2025 |
|-----------------|-------|-----------|
| Hungary         | 366.6 | 105.3     |
| Portugal        | 263.9 | 71.0      |
| Lithuania       | 258.1 | 82.8      |
| Bulgaria        | 249.2 | 81.4      |
| Czechia         | 245.4 | 59.5      |
| Croatia         | 227.1 | 73.9      |
| Estonia         | 220.7 | 66.2      |
| Poland          | 216.8 | 60.2      |
| The Netherlands | 215.2 | 49.3      |
| Slovenia        | 214.9 | 58.4      |
| Latvia          | 214.1 | 46.8      |
| Slovakia        | 204.2 | 40.8      |
| Ireland         | 197.2 | 46.3      |
| Spain           | 180.6 | 41.6      |
| Malta           | 173.6 | 34.7      |
| Austria         | 167.3 | 23.5      |
| Luxembourg      | 165.1 | 9.3       |
| Romania         | 164.8 | 28.3      |
| European Union  | 161.9 | 27.4      |
| Denmark         | 152.8 | 25.1      |
| Germany         | 152.7 | 10.1      |
| Cyprus          | 150.9 | 28.4      |
| Belgium         | 144.9 | 22.7      |
| Sweden          | 133.4 | 9.3       |
| France          | 127.3 | 9.1       |
| Italy           | 116.2 | 15.7      |
| Finland         | 99.0  | -6.2      |

Source: Eurostat · [PRC\\_HPLA](#) · Last update: 2026-07-02 · Missing data: Greece

Rents have followed a similar, albeit more moderate, trajectory: the rent index in the European Union stood at 120.5 in 2025 (+13.0% since 2020). The geographical pattern is broadly the same, with **Hungary** again recording the highest index

(205.4), followed by **Lithuania** (183.5), **Slovenia** (173.8) and **Poland** (173.7), while **France** (109.7), **Italy** (112.6) and **Greece** (113.3) recorded the smallest increases.

# EUROPEAN HOUSING EXCLUSION INDEX 2026

TABLE 5

RENT INDEX (2015 = 100, ANNUAL AVERAGE INDEX) AND 2020-2025 CHANGE (%)

|                 | 2025  | 2020-2025 |
|-----------------|-------|-----------|
| Hungary         | 205.4 | 58.1      |
| Lithuania       | 183.5 | 41.8      |
| Slovenia        | 173.8 | 50.1      |
| Poland          | 173.7 | 45.1      |
| Ireland         | 173.6 | 33.4      |
| Estonia         | 165.3 | 32.0      |
| Romania         | 156.5 | 42.1      |
| Malta           | 153.1 | 32.5      |
| Bulgaria        | 148.6 | 35.5      |
| Czechia         | 148.3 | 30.3      |
| Austria         | 147.3 | 23.4      |
| Croatia         | 146.5 | 35.1      |
| Portugal        | 136.4 | 23.1      |
| Belgium         | 130.3 | 21.8      |
| The Netherlands | 129.3 | 15.9      |
| Cyprus          | 129.2 | 18.7      |
| Latvia          | 127.8 | 21.9      |
| Slovakia        | 127.5 | 23.9      |
| Sweden          | 125.4 | 17.7      |
| European Union  | 120.5 | 13.0      |
| Finland         | 118.4 | 7.6       |
| Germany         | 117.9 | 9.6       |
| Denmark         | 117.5 | 10.7      |
| Luxembourg      | 114.6 | 8.2       |
| Spain           | 113.6 | 8.9       |
| Greece          | 113.3 | 22.9      |
| Italy           | 112.6 | 11.0      |
| France          | 109.7 | 8.6       |

Source: Eurostat · [PRC\\_HICP\\_AIND](#) · Last update: 2026-02-06

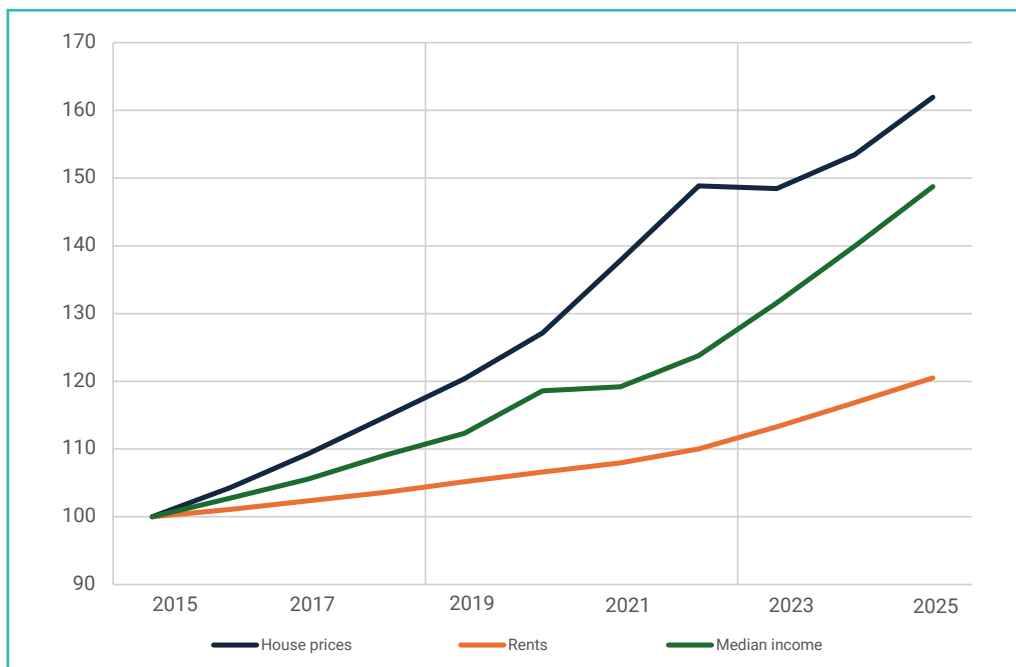
### Prices, rents and incomes: a gap followed by a partial catch-up

Over the past decade, house purchase prices have risen much faster than incomes in the European Union, eroding housing affordability for households.<sup>11</sup> Looking at more recent developments over the past five years, two distinct phases emerge. Between 2020 and 2022, house purchase prices diverged sharply from incomes, rising much faster than median income. From 2022 onwards, however, income growth accelerated, closing a large part of the gap.

Taken as a whole, the 2020–2025 period therefore shows very similar trends: median income increased by 25% and house purchase prices by 27%, while rents rose by 13%, half as fast as incomes. Rising incomes are, moreover, one of the main drivers of house price growth, which helps explain the proximity of the two curves. Compared with 2015, however, the increase in house purchase prices remains higher than that in incomes. These averages nevertheless tell us nothing about how these costs actually affect households at different income levels – this is the focus of the analysis that follows.

**FIGURE 4**

**COMPARATIVE TRENDS IN HOUSE PRICES, RENTS AND MEDIAN INCOME (EU-27, INDEX: 2015 = 100)**



Source: Eurostat · [PRC\\_HPI\\_Q](#) / [PRC\\_HICP\\_MIDX](#) / [ILC\\_DI03](#) · Last update: 2026-07-02/2026-02-06/2026-06-08

### Housing costs weigh twice as heavily on households at risk of poverty

Housing costs do not affect all households in the same way. Three indicators, ranging from the broadest to the most targeted, help to measure these differences.

The first measures the share of income that households spend on housing. In 2025, households across the European Union spent an average of 18.9% of their disposable income

on housing, but this share reached 36.3% among households at risk of poverty – almost twice as much. There are significant differences between countries. Among households at risk of poverty, the share reached 59.3% in **Greece**, 58.6% in **Denmark**, 47.3% in **Sweden** and 46.0% in **Czechia**. Between 2020 and 2025, the share of income spent on housing by households at risk of poverty increased significantly in thirteen countries, or almost half of the Member States, with particularly sharp increases in **Malta** (+56.1%), **Estonia** (+41.4%) and **Hungary** (+34.4%). It declined in the other fourteen, notably in **Croatia** (-15.1%), **Bulgaria** (-12.6%), **Italy** (-11.2%), as well as **Spain** (-9.8%) and **Greece** (-7.2%).



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**TABLE 6**
**PART DU COÛT DU LOGEMENT DANS LE REVENU DISPONIBLE DES MÉNAGES**  
**(2025, EN % / ÉVOLUTION 2020-2025, EN %)**

|                 | HOUSEHOLDS AT RISK OF POVERTY |           | TOTAL POPULATION |           |
|-----------------|-------------------------------|-----------|------------------|-----------|
|                 | 2025                          | 2020-2025 | 2025             | 2020-2025 |
| Greece          | 59.3                          | -7.2      | 34.6             | -6.2      |
| Denmark         | 58.6                          | 5.0       | 33.0             | 25.0      |
| Sweden          | 47.3                          | 8.2       | 24.2             | 12.6      |
| Czechia         | 46.0                          | 11.1      | 21.4             | 10.9      |
| Germany         | 43.7                          | 2.3       | 24.1             | 12.1      |
| Finland         | 42.3                          | 21.2      | 21.1             | 20.6      |
| The Netherlands | 41.8                          | -5.6      | 19.9             | -10.8     |
| Austria         | 38.8                          | -4.4      | 17.2             | -2.8      |
| Estonia         | 38.6                          | 41.4      | 18.9             | 38.0      |
| France          | 38.3                          | 2.1       | 18.5             | 6.3       |
| European Union  | 36.3                          | -1.4      | 18.9             | 2.2       |
| Luxembourg      | 35.9                          | 4.7       | 19.0             | 14.5      |
| Belgium         | 34.6                          | -4.7      | 17.6             | -1.1      |
| Bulgaria        | 34.0                          | -12.6     | 18.1             | -22.0     |
| Spain           | 33.0                          | -9.8      | 16.0             | -5.3      |
| Poland          | 31.6                          | -1.6      | 15.8             | -7.6      |
| Portugal        | 30.8                          | 12.8      | 16.3             | 14.0      |
| Latvia          | 30.7                          | 9.6       | 15.5             | 4.0       |
| Ireland         | 29.9                          | -0.3      | 16.2             | 3.2       |
| Lithuania       | 29.9                          | 17.3      | 15.3             | 22.4      |
| Italy           | 28.6                          | -11.2     | 14.1             | -7.2      |
| Hungary         | 28.5                          | 34.4      | 15.0             | 15.4      |
| Slovakia        | 28.2                          | -7.2      | 15.9             | -0.6      |
| Slovenia        | 27.3                          | -9.3      | 12.8             | -12.9     |
| Malta           | 26.7                          | 56.1      | 12.6             | 40.0      |
| Croatia         | 26.4                          | -15.1     | 11.5             | -27.2     |
| Romania         | 25.5                          | -11.8     | 15.6             | -6.0      |
| Cyprus          | 16.7                          | -4.0      | 10.9             | 0.0       |

Source: Eurostat - JLC\_MDED01 - Last update: 2026-06-08

The second indicator, the housing cost overburden rate, measures the share of households spending more than 40% of their income on housing. In 2025, it affected 7.7% of the population of the European Union, but 29.1% of households at risk of poverty – almost one in three. Greece had the highest rate, with 82.6% of households at risk of poverty affected, followed by **Denmark** (69.5%) and **Sweden** (46.8%). These results should nevertheless be interpreted with caution. The indicator does not take housing allowances into account, which can significantly reduce the housing costs actually borne by households. Including them would therefore likely produce a substantially different ranking of countries. The 40% threshold is also relative, as it encompasses very different realities across income groups, particularly in terms of households' disposable income after housing costs have been paid.

Among households at risk of poverty, the rate fell by an average of 7.3% across the European Union between 2020 and 2025, but increased sharply in **Malta** (+134.7%), **Hungary** (+116.3%), **Estonia** (+97.0%) and **Lithuania** (+74.1%).

An analysis by income quintile shows that the difficulties associated with housing cost overburden are concentrated almost entirely among the lowest-income households: 25.9% of households in the first quintile were affected in 2025, compared with 7.1% in the second quintile, 3.3% in the third, 1.6% in the fourth and 0.6% in the fifth.<sup>12</sup> Households in the first quintile were therefore almost four times more likely to experience housing cost overburden than those in the next income quintile.

TABLE 7

**SHARE OF HOUSEHOLDS EXPERIENCING HOUSING COST OVERBURDEN  
(2025, %, 2020-2025 CHANGE, %)**

|                 | HOUSEHOLDS AT RISK OF POVERTY |           | TOTAL POPULATION |           |
|-----------------|-------------------------------|-----------|------------------|-----------|
|                 | 2025                          | 2020-2025 | 2025             | 2020-2025 |
| Greece          | 82.6                          | -1.0      | 26.4             | -20.7     |
| Denmark         | 69.5                          | -1.0      | 23.4             | 66.0      |
| Sweden          | 46.8                          | 22.8      | 10.8             | 30.1      |
| Czechia         | 43.4                          | 11.6      | 8.2              | 26.2      |
| Germany         | 35.0                          | -11.2     | 11.2             | 24.4      |
| Estonia         | 33.3                          | 97.0      | 8.8              | 100.0     |
| Austria         | 32.1                          | -13.5     | 6.1              | -3.2      |
| Belgium         | 31.3                          | -7.7      | 6.7              | -13.0     |
| Luxembourg      | 30.4                          | -11.4     | 8.1              | -4.7      |
| The Netherlands | 29.9                          | -10.2     | 6.5              | -21.7     |
| European Union  | 29.1                          | -7.3      | 7.7              | -1.3      |
| Spain           | 28.3                          | -7.5      | 7.2              | -12.2     |
| Bulgaria        | 27.0                          | -35.3     | 6.9              | -52.1     |
| France          | 25.4                          | 3.3       | 6.4              | 14.3      |
| Portugal        | 24.4                          | 41.0      | 6.3              | 53.7      |
| Malta           | 23.0                          | 134.7     | 6.0              | 114.3     |
| Latvia          | 22.3                          | 28.2      | 5.7              | 18.8      |
| Poland          | 21.9                          | -6.8      | 4.1              | -16.3     |
| Italy           | 21.7                          | -24.1     | 5.0              | -30.6     |
| Hungary         | 21.2                          | 116.3     | 5.3              | 43.2      |
| Finland         | 20.7                          | 19.0      | 4.7              | 14.6      |
| Lithuania       | 20.2                          | 74.1      | 5.7              | 111.1     |
| Slovenia        | 18.7                          | -19.0     | 3.5              | -20.5     |
| Ireland         | 17.1                          | -5.5      | 5.3              | 26.2      |
| Romania         | 16.9                          | -29.6     | 5.0              | -29.6     |
| Slovakia        | 15.4                          | -31.6     | 3.5              | 9.4       |
| Croatia         | 14.9                          | -27.3     | 3.2              | -23.8     |
| Cyprus          | 7.6                           | 11.8      | 2.4              | 26.3      |

Source: Eurostat · ILC LVHO07A · Last update: 2026-06-08

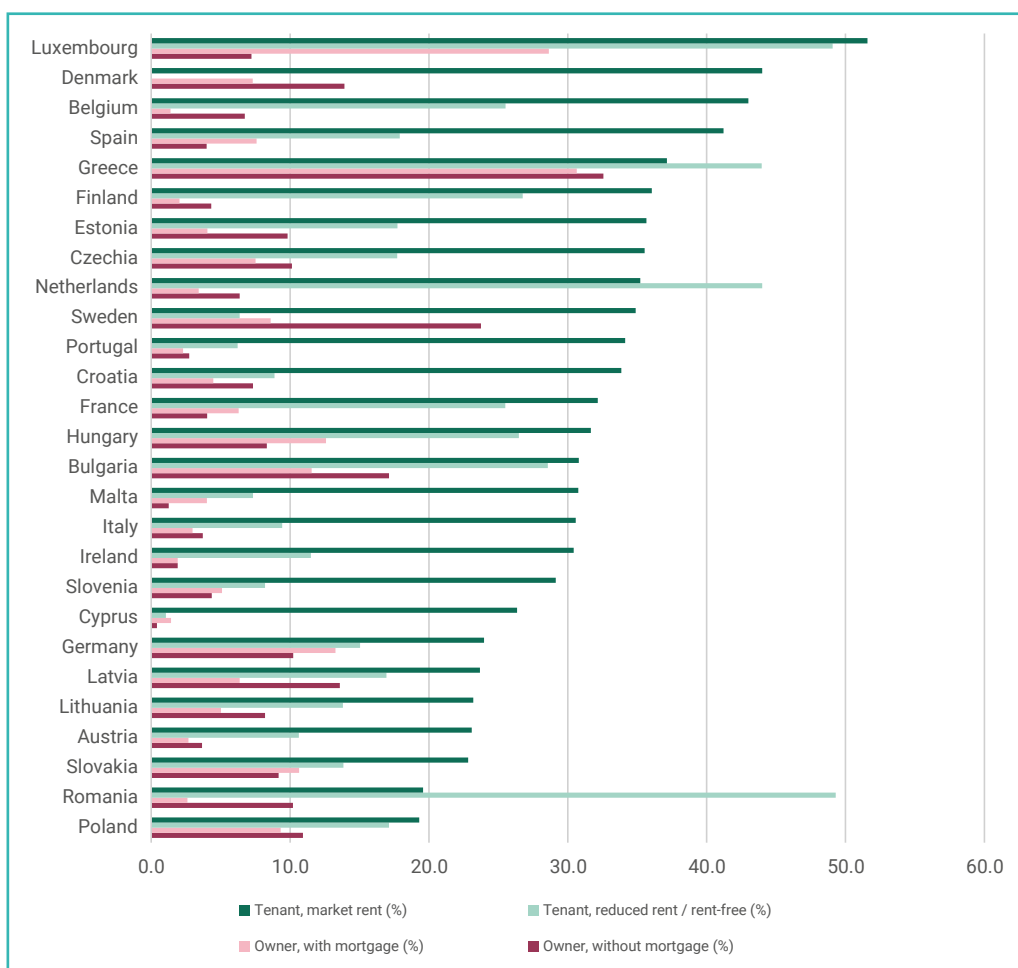
A third indicator, used in Eurofound's dashboard, combines housing cost burden with income level. The so-called '30/40' indicator measures the share of households that spend at least 30% of their disposable income on housing and are in the bottom 40% of the national income distri-

bution – a situation that Eurofound describes as housing 'affordability stress'. In 2025, 13.4% of households in the European Union were affected, with high levels in **Greece** (34.3%), **Luxembourg** (30.1%), **Denmark** (22.8%) and **Sweden** (20.9%).<sup>13</sup>

Breakdown by tenure status shows that private-sector tenants are by far the most exposed, at 31.8% on average across the European Union

– well above homeowners (8.7% without a mortgage, 7.5% with a mortgage).

**FIGURE 5**  
**30/40 INDICATOR BY TENURE STATUS (2023, %)**



Source: Eurofound (2025) '30/40 indicator – housing affordability stress', *European housing dashboard*. Available at: <https://www.eurofound.europa.eu/en/surveys-and-data/data-catalogue/housing-dashboard>. - Data calculated by Eurofound based on detailed EU-SILC 2023 files.

## Housing-related arrears

When difficulties in meeting housing costs worsen, they can result in arrears – both on housing itself and on related expenses. In 2025, 7.4% of households at risk of poverty in the European Union were in arrears on rent or mortgage payments, compared with 3.0% of the population as a whole. Among households at risk of poverty,

the highest rates were recorded in **Greece** (17.0%), **Ireland** (16.4%), **Finland** (15.5%) and **Austria** (15.0%). Between 2020 and 2025, the share of households at risk of poverty in arrears fell quite sharply across the European Union as a whole (-12.9%) but increased markedly in several countries: it more than quintupled in **Estonia** (+430%) and rose significantly in **Austria** (+48.5%), **Sweden** (+45.5%) and **Finland** (+37.2%).



TABLE 8

HOUSEHOLDS IN ARREARS ON RENT OR MORTGAGE PAYMENTS (2025, %; 2020-2025 CHANGE, %)

|                 | HOUSEHOLDS AT RISK OF POVERTY |           | TOTAL POPULATION |           |
|-----------------|-------------------------------|-----------|------------------|-----------|
|                 | 2025                          | 2020-2025 | 2025             | 2020-2025 |
| Greece          | 17.0                          | -13.3     | 10.6             | 14.0      |
| Ireland         | 16.4                          | -9.4      | 5.3              | -32.1     |
| Finland         | 15.5                          | 37.2      | 5.0              | 16.3      |
| Austria         | 15.0                          | 48.5      | 4.5              | 36.4      |
| Sweden          | 12.8                          | 45.5      | 4.2              | 75.0      |
| France          | 12.1                          | -33.9     | 4.9              | -15.5     |
| Czechia         | 11.6                          | 81.3      | 2.0              | 17.6      |
| Spain           | 11.5                          | -31.1     | 5.2              | -24.6     |
| Cyprus          | 8.4                           | 37.7      | 4.5              | 18.4      |
| Belgium         | 7.9                           | -15.1     | 1.8              | -33.3     |
| Malta           | 7.7                           | 14.9      | 1.8              | -18.2     |
| European Union  | 7.4                           | -12.9     | 3.0              | -9.1      |
| The Netherlands | 7.1                           | 4.4       | 2.0              | 0.0       |
| Slovakia        | 6.1                           | -29.9     | 2.1              | -41.7     |
| Luxembourg      | 5.7                           | -18.6     | 2.2              | 4.8       |
| Italy           | 5.6                           | -6.7      | 2.0              | -13.0     |
| Estonia         | 5.3                           | 430.0     | 2.1              | 200.0     |
| Portugal        | 5.1                           | 6.3       | 1.9              | -20.8     |
| Denmark         | 4.6                           | -55.8     | 1.9              | -36.7     |
| Germany         | 4.4                           | 7.3       | 2.2              | 15.8      |
| Latvia          | 3.3                           | -10.8     | 1.6              | -20.0     |
| Slovenia        | 3.0                           | -16.7     | 1.2              | -33.3     |
| Hungary         | 2.3                           | -67.1     | 0.7              | -66.7     |
| Bulgaria        | 1.4                           | -6.7      | 0.8              | -38.5     |
| Romania         | 1.1                           | 83.3      | 0.5              | 25.0      |
| Poland          | 1.0                           | 66.7      | 0.6              | 0.0       |
| Lithuania       | 0.9                           | -71.9     | 0.8              | -52.9     |
| Croatia         | 0.6                           | -25.0     | 0.3              | -62.5     |

Source: Eurostat · ILC\_MDES06 · Last update: 2026-06-08

Arrears on regular household bills – water, electricity, gas and heating – affect a much larger share of households: 16.8% of households at risk of poverty in the European Union in 2025, compared with 7.0% of the population as a whole. **Greece** (66.5% of households at risk of poverty), **Romania** (39.3%) and **Bulgaria** (35.3%) recorded

the highest rates. These difficulties come against a backdrop of steep increases in energy prices: the index of prices of electricity, gas and other fuels rose by 59.4% in the European Union between 2020 and 2025, with increases of more than 80% in **Estonia** (+133.1%), **Poland** (+86.3%) and **Austria** (+84.9%).

**TABLE 9**
**HOUSEHOLDS IN ARREARS ON UTILITY BILLS: WATER, ELECTRICITY, GAS, HEATING**  
**(2025,%/2020-2025 CHANGE, %)**

|                 | HOUSEHOLDS AT RISK OF POVERTY |           | TOTAL POPULATION |           |
|-----------------|-------------------------------|-----------|------------------|-----------|
|                 | 2025                          | 2020-2025 | 2025             | 2020-2025 |
| Greece          | 66.5                          | 33.0      | 31.9             | 13.1      |
| Romania         | 39.3                          | 84.5      | 17.7             | 27.3      |
| Bulgaria        | 35.3                          | -20.3     | 17.2             | -22.5     |
| France          | 21.8                          | 43.4      | 8.0              | 45.5      |
| Ireland         | 21.0                          | -5.0      | 8.8              | 7.3       |
| Spain           | 20.0                          | -18.0     | 9.2              | -4.2      |
| Hungary         | 19.3                          | -39.7     | 6.3              | -38.8     |
| Slovakia        | 18.1                          | 32.1      | 5.8              | 11.5      |
| Cyprus          | 17.1                          | -13.6     | 8.2              | -15.5     |
| European Union  | 16.8                          | 4.3       | 7.0              | 7.7       |
| Finland         | 16.0                          | -0.6      | 7.6              | 7.0       |
| Croatia         | 14.2                          | -45.6     | 7.3              | -46.3     |
| Czechia         | 13.5                          | 77.6      | 2.4              | 26.3      |
| Austria         | 12.1                          | 23.5      | 4.7              | 51.6      |
| Estonia         | 12.0                          | 33.3      | 5.7              | 14.0      |
| Italy           | 12.0                          | -20.5     | 5.9              | -1.7      |
| Luxembourg      | 11.7                          | 20.6      | 4.7              | 62.1      |
| Belgium         | 11.4                          | 4.6       | 4.0              | 5.3       |
| Slovenia        | 11.2                          | -35.6     | 5.4              | -42.6     |
| Portugal        | 9.6                           | 11.6      | 3.6              | 2.9       |
| Sweden          | 9.4                           | 28.8      | 4.4              | 83.3      |
| Malta           | 9.2                           | -33.8     | 4.5              | -28.6     |
| Latvia          | 9.1                           | -35.5     | 5.6              | -32.5     |
| Germany         | 8.0                           | 15.9      | 4.6              | 39.4      |
| Lithuania       | 7.9                           | -36.8     | 4.1              | -34.9     |
| The Netherlands | 7.6                           | 31.0      | 2.2              | 46.7      |
| Poland          | 7.6                           | -33.9     | 2.6              | -44.7     |
| Denmark         | 6.6                           | -46.8     | 2.8              | -33.3     |

Source: Eurostat · [ILC\\_MDES067](#) - Last update: 2026-06-08

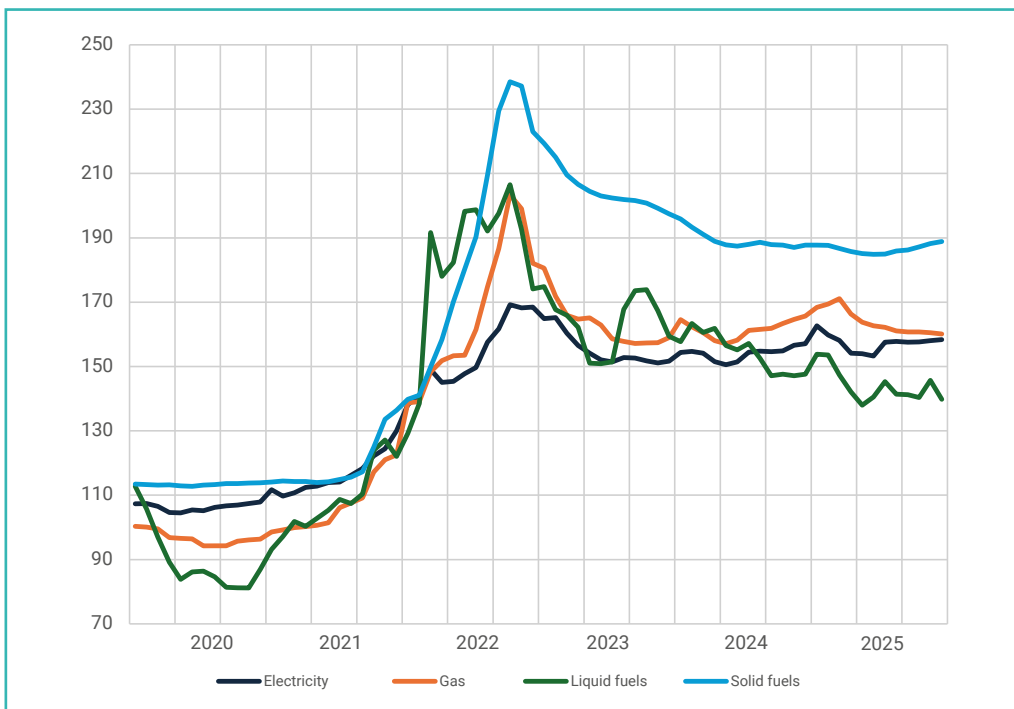
TABLE 10

**ANNUAL PRICE INDEX FOR ELECTRICITY, GAS AND OTHER FUELS, 2025  
(2015 = 100) AND 2020-2025 CHANGE (%)**

|                 | 2025 | 2020-2025 |
|-----------------|------|-----------|
| Estonia         | 235  | 133.1     |
| Romania         | 200  | 70.7      |
| Czechia         | 198  | 78.3      |
| Poland          | 194  | 86.3      |
| Austria         | 189  | 84.9      |
| Belgium         | 181  | 73.8      |
| Ireland         | 170  | 71.2      |
| The Netherlands | 165  | 56.9      |
| France          | 165  | 49.6      |
| European Union  | 163  | 59.4      |
| Italy           | 162  | 69.1      |
| Latvia          | 162  | 65.0      |
| Luxembourg      | 158  | 60.1      |
| Cyprus          | 157  | 56.1      |
| Bulgaria        | 155  | 41.5      |
| Germany         | 155  | 52.8      |
| Lithuania       | 154  | 72.5      |
| Sweden          | 145  | 30.7      |
| Hungary         | 143  | 38.0      |
| Finland         | 142  | 25.6      |
| Slovenia        | 137  | 33.6      |
| Greece          | 134  | 43.1      |
| Slovakia        | 130  | 24.7      |
| Denmark         | 127  | 34.0      |
| Croatia         | 125  | 35.6      |
| Spain           | 122  | 39.4      |
| Portugal        | 121  | 26.0      |
| Malta           | 99   | -0.2      |

Source: Eurostat · [PRC\\_HICP\\_AIND](#) · Last update: 2026-02-06

**FIGURE 6**  
**ELECTRICITY, GAS AND OTHER FUEL PRICE TRENDS (EU-27, INDEX: 2015 = 100)**



Source: Eurostat · [PRC\\_HICP\\_MIDX](#) · Last update: 2026-02-06

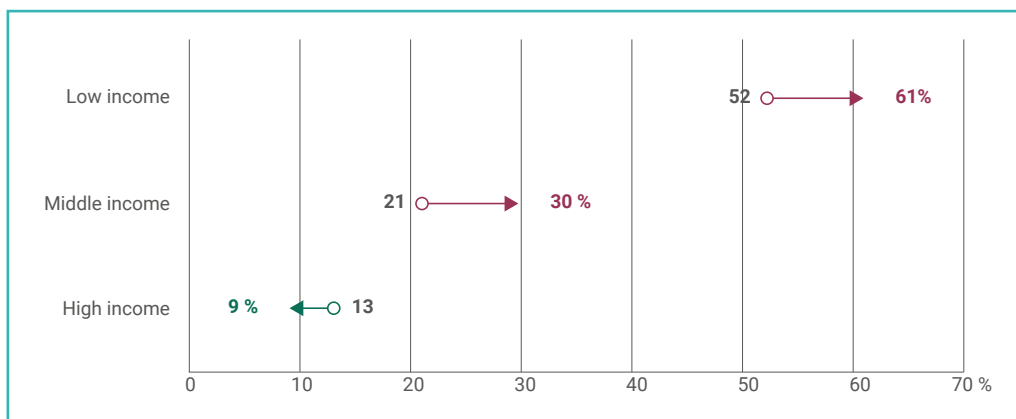
## Self-reported difficulty making ends meet

The Eurofound 'Living and Working in the EU' survey complements Eurostat's indicators with a measure of self-reported difficulty making ends meet. In 2025, 32% of households in the European

Union reported experiencing this difficulty, compared with 23% in 2020.<sup>14</sup>

Breakdown by income level reveals contrasting trends. Between 2022 and 2025, the share of households reporting difficulties rose from 52% to 61% among low-income households and from 21% to 30% among middle-income households. By contrast, it fell among high-income households, from 13% to 9%.

**FIGURE 7**  
**SHARE OF HOUSEHOLDS REPORTING DIFFICULTY MAKING ENDS MEET, BY INCOME LEVEL**  
**(2022-2025, %)**



Source: Eurofound (2025) *Uneven picture of a changing Europe: Findings from Living and Working in the EU e-survey* 19 January. Available at: <https://www.eurofound.europa.eu/en/publications/all/uneven-picture-of-a-changing-europe-findings-from-living-and-working-in-the-eu-e-survey-2025>.

# 5. POOR HOUSING CONDITIONS

Financial difficulties are compounded by those arising from the material conditions of housing. Four indicators are typically examined in this Index to measure housing quality across Europe: overcrowding; the inability to heat one's home adequately; the presence of leaks, damp or mould; and severe housing deprivation. The latter two are not included here: the most recent data date from 2023 and have already been presented in the previous edition of this report. The analysis that follows therefore focuses on the two indicators for which updated data are available.

## Overcrowding

In 2025, 16.8% of the population of the European Union lived in overcrowded housing, compared with 29.8% of households at risk of poverty – almost twice as high among households on the lowest incomes. All the countries with rates above the EU average are located in Eastern and Southern Europe, with **Romania** (40.4%), **Bulgaria** (32.5%) and **Poland** (30.9%) recording the highest levels.

Among households at risk of poverty, these rates are considerably higher: more than half of households at risk of poverty lived in overcrowded housing in **Romania** (52.6%) and **Slovakia** (52.1%). Across the European Union, overcrowding among households at risk of poverty increased slightly (+1.4%) between 2020 and 2025, but national trends were mixed: overcrowding declined in several Central and Eastern European countries, where it had started from very high levels, but increased sharply among households at risk of poverty in **Estonia** (+61.5%), **Portugal** (+49.0%), **Finland** (+46.6%) and **Czechia** (+44.6%).

**TABLE 11****PEOPLE LIVING IN OVERCROWDED HOUSING (2025, %, 2020-2025 CHANGE, %)**

|                 | HOUSEHOLDS AT RISK OF POVERTY |           | TOTAL POPULATION |           |
|-----------------|-------------------------------|-----------|------------------|-----------|
|                 | 2025                          | 2020-2025 | 2025             | 2020-2025 |
| Romania         | 52.6                          | -2.8      | 40.4             | -10.4     |
| Slovakia        | 52.1                          | 9.0       | 27.8             | -7.6      |
| Latvia          | 42.2                          | -1.2      | 38.9             | -8.5      |
| Sweden          | 41.2                          | 3.3       | 15.7             | 0.6       |
| Bulgaria        | 40.3                          | -11.0     | 32.5             | -17.7     |
| Czechia         | 39.9                          | 44.6      | 16.7             | 9.9       |
| Poland          | 38.2                          | -9.9      | 30.9             | -16.3     |
| Austria         | 37.5                          | 10.9      | 14.2             | 0.7       |
| Greece          | 35.3                          | -19.6     | 28.3             | -2.4      |
| Italy           | 35.2                          | -2.5      | 24.3             | -6.9      |
| Finland         | 30.5                          | 46.6      | 9.5              | 25.0      |
| European Union  | 29.8                          | 1.4       | 16.8             | -3.4      |
| Hungary         | 28.7                          | -23.9     | 14.6             | -22.3     |
| France          | 27.5                          | 9.1       | 10.8             | 12.5      |
| Germany         | 27.4                          | 22.3      | 11.7             | 14.7      |
| Estonia         | 27.3                          | 61.5      | 17.9             | 40.9      |
| Croatia         | 26.9                          | -29.2     | 31.8             | -12.2     |
| Lithuania       | 25.8                          | 5.3       | 27.8             | 31.8      |
| Denmark         | 25.7                          | -9.2      | 9.9              | 4.2       |
| Belgium         | 22.8                          | 44.3      | 6.6              | 13.8      |
| Luxembourg      | 22.6                          | 11.3      | 8.8              | 3.5       |
| Portugal        | 21.3                          | 49.0      | 12.7             | 41.1      |
| Spain           | 17.9                          | 7.8       | 9.5              | 25.0      |
| Slovenia        | 16.3                          | -9.9      | 10.5             | -3.7      |
| The Netherlands | 13.4                          | -12.4     | 4.1              | -14.6     |
| Ireland         | 11.4                          | 35.7      | 5.4              | 80.0      |
| Malta           | 7.7                           | -9.4      | 4.7              | 11.9      |
| Cyprus          | 7.6                           | 43.4      | 2.2              | -18.5     |

Source: Eurostat · [ILC\\_LVHO05a](#) · Last update: 2026-06-08

### The inability to heat one's home adequately

This indicator measures the share of the population unable to afford to heat their home adequately.<sup>15</sup> In 2025, 8.8% of the population of the European Union was affected, compared with 19.6% of households at risk of poverty. The highest rates were again concentrated in Southern and Eastern Europe: among households at risk of poverty, the indicator reached 36.1% in **Greece**,

34.6% in **Cyprus**, 33.1% in **Bulgaria** and 31.6% in **Lithuania**.

Recent trends point to a marked deterioration: across the European Union, the share of the population affected increased by 17.3% between 2020 and 2025, against the backdrop of the energy crisis. Particularly sharp increases were recorded in several Northern and Western European countries, notably the **Netherlands** (+175%), **Austria** (+166.7%), **Czechia** (+86.4%) and **France** (+71.6% for the population as a whole). These increases point to energy poverty spreading to countries where it had previously been less widespread.



TABLE 12

**SHARE OF THE POPULATION UNABLE TO AFFORD ADEQUATE HEATING OF THEIR HOME  
(2025, %, 2020-2025 CHANGE, %)**

|                 | HOUSEHOLDS AT RISK OF POVERTY |           | TOTAL POPULATION |           |
|-----------------|-------------------------------|-----------|------------------|-----------|
|                 | 2025                          | 2020-2025 | 2025             | 2020-2025 |
| Greece          | 36.1                          | -7.9      | 18.1             | 5.8       |
| Cyprus          | 34.6                          | -14.8     | 11.3             | -46.2     |
| Bulgaria        | 33.1                          | -32.7     | 16.1             | -41.5     |
| Lithuania       | 31.6                          | -6.0      | 16.7             | -27.7     |
| Portugal        | 30.6                          | -9.5      | 15.6             | -10.9     |
| Spain           | 28.3                          | 26.9      | 15.9             | 45.9      |
| Slovakia        | 27.0                          | 40.6      | 8.1              | 42.1      |
| France          | 23.5                          | 27.0      | 11.5             | 71.6      |
| Romania         | 21.4                          | -8.5      | 11.9             | 19.0      |
| The Netherlands | 21.3                          | 142.0     | 6.6              | 175.0     |
| Italy           | 20.9                          | 21.5      | 8.6              | 3.6       |
| European Union  | 19.6                          | 7.7       | 8.8              | 17.3      |
| Hungary         | 16.8                          | 0.6       | 5.8              | 41.5      |
| Croatia         | 13.7                          | -21.7     | 4.2              | -26.3     |
| Belgium         | 13.2                          | 0.8       | 4.2              | 0.0       |
| Czechia         | 12.8                          | 88.2      | 4.1              | 86.4      |
| Latvia          | 12.8                          | -3.0      | 4.3              | -28.3     |
| Germany         | 12.6                          | -21.3     | 5.7              | -18.6     |
| Denmark         | 11.7                          | 7.3       | 4.5              | 50.0      |
| Malta           | 10.9                          | -26.8     | 7.6              | 5.6       |
| Ireland         | 10.7                          | 57.4      | 4.5              | 25.0      |
| Sweden          | 10.1                          | 46.4      | 4.7              | 74.1      |
| Slovenia        | 10.0                          | 2.0       | 3.6              | 28.6      |
| Austria         | 9.0                           | 114.3     | 4.0              | 166.7     |
| Luxembourg      | 8.7                           | 50.0      | 3.5              | -2.8      |
| Poland          | 7.3                           | -18.0     | 3.2              | 0.0       |
| Finland         | 6.1                           | 134.6     | 2.6              | 44.4      |
| Estonia         | 5.7                           | 3.6       | 3.1              | 14.8      |

Source: Eurostat · [ILC\\_MDES01](#) · Last update: 2026-06-08

**Summer energy poverty, a blind spot in European statistics**

Energy poverty is traditionally understood through its winter dimension, in terms of households' ability to heat their homes. Yet its summer dimension affects a significant share of the European population: many households are unable to maintain a comfortable indoor temperature in summer because they lack suitable housing or cannot afford the cost of cooling. EU-SILC data for 2023 show that 26% of households were unable to keep their home sufficiently cool during summer 2022, rising to almost 35% among the lowest-income households.<sup>16</sup> A survey conducted in 2025 by Eurofound and the European Environment Agency paints an even more concerning picture: 38% of respondents reported being unable to afford to cool their home sufficiently in summer, rising to 66% among those who had experienced financial difficulties.<sup>17</sup> The health implications are considerable: summer 2022 was associated with around 61,700 heat-related deaths in Europe.<sup>18</sup> Older people are particularly vulnerable to heatwaves – across the summers of 2010–2022, almost 90% of deaths associated with extreme heat in Europe occurred among people aged 65 and over.<sup>19</sup>

Yet this reality remains largely invisible in European statistics. The EU-SILC HC070 indicator, which measures households' ability to keep their home cool, has been collected only three times in sixteen years: in 2007, 2012 and 2023. In the absence of regular data collection, these difficulties remain largely invisible from a statistical perspective, even as increasingly frequent heatwaves make this issue more urgent each year.<sup>20</sup>

# 6. PUBLIC EXPENDITURE ON HOUSING

The difficulties documented so far invite an examination of the resources that Member States devote to housing. This section focuses on two indicators: general government expenditure on housing construction and housing allowances, and the size of the social housing stock.

## Modest and highly variable public expenditure across countries

In 2024, general government in the European Union spent €107.9 billion on housing, combining

housing construction and housing allowances, equivalent to 1.2% of total expenditure. Differences between Member States are considerable. As a share of total public expenditure, housing expenditure reached 5.8% in **Ireland** – far above the level recorded in any other country – followed by **Denmark** (1.9%), **France** and the **Netherlands** (1.8%), while it accounted for less than 0.5% in **Greece**, **Slovakia** and **Estonia**.

Between 2020 and 2024, the share of public expenditure devoted to housing increased in several countries, notably **Malta** (+167%), **Cyprus** (+133%), **Slovakia** (+100%) and **Romania** (+83%), where housing budgets had previously been

relatively low. By contrast, several countries recorded a decline, notably **Slovenia** (-29%), **Hungary** (-17%) and **France** (-14%). These figures nevertheless provide no information about the nature of the measures funded or the groups they

reach: higher expenditure does not guarantee that resources benefit households living in the poorest housing conditions, nor that they contribute to reducing housing exclusion.

TABLE 13

## PUBLIC EXPENDITURE ON HOUSING

|                 | Amount 2024<br>(in millions of euros) | Share of public<br>expenditure in 2024 (%) | Change in the share of public<br>expenditure allocated to<br>housing, 2020–2024 (%) |
|-----------------|---------------------------------------|--------------------------------------------|-------------------------------------------------------------------------------------|
| Ireland         | 7337                                  | 5.8                                        | 53                                                                                  |
| Denmark         | 3583                                  | 1.9                                        | 19                                                                                  |
| France          | 29562                                 | 1.8                                        | -14                                                                                 |
| The Netherlands | 8836                                  | 1.8                                        | 13                                                                                  |
| Malta           | 137                                   | 1.6                                        | 167                                                                                 |
| Finland         | 2374                                  | 1.5                                        | 36                                                                                  |
| Bulgaria        | 575                                   | 1.4                                        | 56                                                                                  |
| Portugal        | 1615                                  | 1.3                                        | 63                                                                                  |
| European Union  | 107905                                | 1.2                                        | 9                                                                                   |
| Czechia         | 1749                                  | 1.2                                        | 71                                                                                  |
| Germany         | 25092                                 | 1.2                                        | 33                                                                                  |
| Luxembourg      | 479                                   | 1.2                                        | 50                                                                                  |
| Romania         | 1634                                  | 1.1                                        | 83                                                                                  |
| Sweden          | 2772                                  | 1.0                                        | 0                                                                                   |
| Italy           | 9123                                  | 0.9                                        | 80                                                                                  |
| Latvia          | 149                                   | 0.9                                        | -10                                                                                 |
| Lithuania       | 239                                   | 0.8                                        | 60                                                                                  |
| Poland          | 3321                                  | 0.8                                        | 33                                                                                  |
| Belgium         | 2397                                  | 0.7                                        | 17                                                                                  |
| Croatia         | 304                                   | 0.7                                        | 40                                                                                  |
| Cyprus          | 92                                    | 0.7                                        | 133                                                                                 |
| Austria         | 1695                                  | 0.6                                        | 20                                                                                  |
| Spain           | 3413                                  | 0.5                                        | 25                                                                                  |
| Hungary         | 495                                   | 0.5                                        | -17                                                                                 |
| Slovenia        | 134                                   | 0.5                                        | -29                                                                                 |
| Greece          | 467                                   | 0.4                                        | 0                                                                                   |
| Slovakia        | 275                                   | 0.4                                        | 100                                                                                 |
| Estonia         | 57                                    | 0.3                                        | 0                                                                                   |

Source: Eurostat · [GOV\\_10A\\_EXP](#) · Last update: 2026-07-21

## A small social housing stock, declining in most countries

The social housing stock is another indicator of public effort in housing. However, measuring it requires some caution. The concept of social housing covers significantly different realities from one country to another, in terms of tenure status, the size of the sector and the nature of the organisations that manage it. The OECD, which regularly monitors this indicator, uses a common definition: rental housing offered at below-market prices and allocated according to specific criteria rather than through the market.<sup>21</sup> On this basis, the social housing stock amounted to around 28 million dwellings in the OECD countries in 2022, representing 7% of the total housing stock. The proportion was 8% in the European Union.

National differences are once again considerable: the share of social housing exceeds 20% of the total housing stock in **Austria, Denmark** and the **Netherlands**; stands at between 10% and 19% in **Finland, France** and **Ireland**; and accounts for between 2% and 10% of the stock in a majority of Member States, including **Germany, Belgium, Hungary, Italy** and **Poland**. It is particularly limited – less than 2% of the total stock – in **Spain, Estonia, Latvia, Lithuania** and **Portugal**.

The overall trend is towards contraction: over the past decade, the share of social housing in the total housing stock declined in 18 of the 25 OECD countries for which data are available. The largest declines – of more than two percentage points – were recorded in **Finland**, the **Netherlands** and **Poland**. According to the OECD, these changes are partly explained by the slowdown in new social housing construction, as well as by the privatisation of part of the stock,

either through its conversion into market-rate rental housing, as in **Germany**, or through its purchase by occupants, thereby transferring it to the private owner-occupied stock, as in **England**. This trend should be considered alongside changes in public expenditure discussed above: increases in expenditure in several countries do not automatically translate into a larger social housing stock – a gap that raises questions about how these budgets are being allocated.

# EUROPEAN HOUSING EXCLUSION INDEX 2026

1

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2

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The 13 items, based on the concept of 'forced lack' (experienced rather than chosen, for financial reasons), are divided into seven household-level items – being able to cope with an unexpected expense; affording one week's holiday away from home each year; avoiding payment arrears (rent, mortgage or bills); affording a meal with meat or fish every other day; keeping the home adequately warm; having access to a car; and replacing worn-out furniture – and six individual-level items – buying new clothes; having two pairs of shoes; spending a small amount of money on oneself; taking part in regular leisure activities; meeting with family or friends at least once a month; and having an internet connection.

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As this measure is based on self-reported data, it does not capture all forms of energy poverty. The unusually low energy expenditure indicator, by contrast, measures the share of people living in a household whose residential energy expenditure is more than two times below the national median expenditure. Eurostat presents it as an indicator of 'hidden' energy poverty, designed to identify households with abnormally low energy consumption. It is constructed by linking data from the Household Budget Survey (HBS) and EU-SILC. The latest data date from 2020 and cover only nineteen Member States. Source: Eurostat (2026) 'Overlaps in energy poverty indicators', *Statistics Explained*. Available at: [https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Overlaps\\_in\\_energy\\_poverty\\_indicator](https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Overlaps_in_energy_poverty_indicator); Energy Poverty Advisory Hub (EPAH) (2026) 'Indicator Dashboard'. Available at: [https://energy-poverty.ec.europa.eu/epah-indicators?indicator=low+bslmgxpn+\(m/2\)-none-not+disaggregation-none-country-all+indicators-2020](https://energy-poverty.ec.europa.eu/epah-indicators?indicator=low+bslmgxpn+(m/2)-none-not+disaggregation-none-country-all+indicators-2020)

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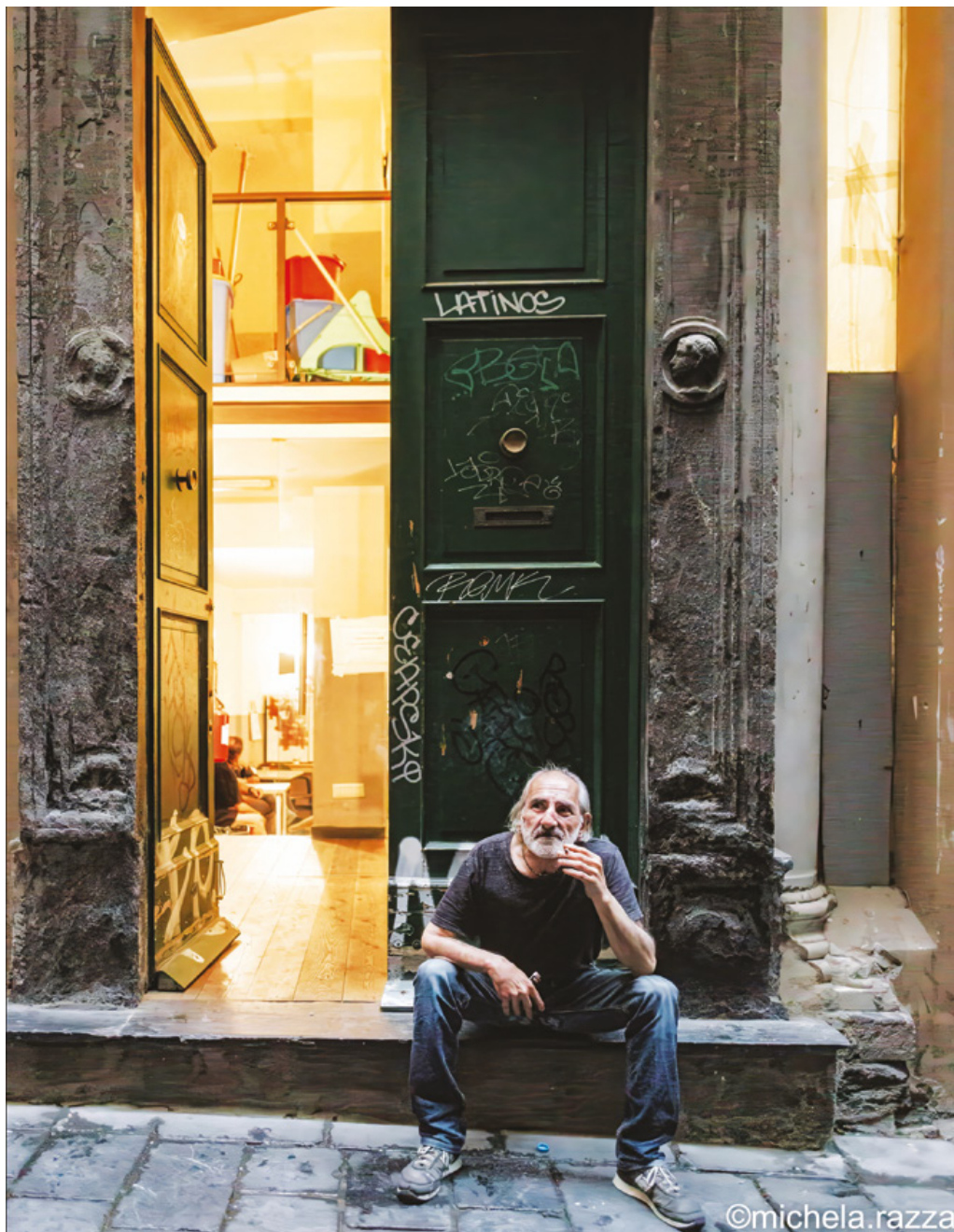
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# CHAP. 4

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# RECOMMENDATIONS TO TACKLE HOMELESSNESS AND HOUSING EXCLUSION IN EUROPE

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## RECOMMENDATIONS TO TACKLE HOMELESSNESS AND HOUSING EXCLUSION IN EUROPE

While homelessness and housing exclusion remain primarily the responsibility of national, regional and local authorities, the European Union is playing an increasingly important role. The European Commission has launched both a European Anti-Poverty Strategy and an Affordable Housing Plan. To make meaningful progress on the issues identified in this report, FEANTSA and the Fondation pour le Logement call on policymakers at European, national, regional and local levels to:

# 1. HOUSING

1. Preserve and expand the stock of social and affordable housing, ensuring that it is genuinely affordable and physically accessible **to particularly vulnerable households**.
2. Ensure that efforts to make Europe's housing stock more sustainable and **resilient are socially just**. This means **prioritising vulnerable**

**households** that cannot afford to finance renovation works, while protecting them from further exclusion from the housing market as a result of rising prices. **National building renovation plans and the Social Climate Fund** should provide upfront grants to renovate the homes of households at risk of poverty living in inadequate housing.

# 2. FUTURE EUROPEAN UNION BUDGET

**1**  
In line with the European Parliament's resolution of 8 May 2025 on the 9th Report on Economic, Social and Territorial Cohesion.

1. Maintain a **clear separation between cohesion policy and the EU's other financial instruments**, to avoid competition and ensure social cohesion across the EU.<sup>1</sup>

**2.** Use the next **multiannual financial framework** (MFF) to invest in housing and services aimed at tackling **homelessness and housing exclusion**. Ensure that homelessness and social housing are included among the specific objectives of

## RECOMMENDATIONS TO TACKLE HOMELESSNESS AND HOUSING EXCLUSION IN EUROPE

all relevant regulations: National and Regional Partnership Plans (NRPPs), the European Social Fund Plus (ESF+), and the European Regional Development Fund (ERDF). Within the MFF, ring-fence a social budget **at least equivalent to current ESF+ levels, with 30% allocated to social inclusion and 5% to homelessness**. At Member State and regional level, involve stakeholders working on homelessness and housing in the programming process and plan investments aimed at tackling homelessness and housing exclusion.

**3. Streamline and make procedures more flexible.** Procedures for accessing and using the funds should be further streamlined and made more flexible to take account of the constraints faced by small non-profit project developers. They rely to a large extent on European legislation, which should be adapted to the realities of the housing crisis, both in terms of the development and renovation of public and private housing and the specific challenges involved in supporting people experiencing severe hardship, with all the unpredictability this entails.

# 3. INVESTMENT

**1.** Ensure that the **pan-European investment platform for affordable and sustainable housing** leads to investment in projects aimed at tackling homelessness and housing exclusion. Make full use of technical assistance, grants and guarantees for this purpose.

**2.** Increase **investment** in social and affordable housing, ensuring that such investment serves the long-term public interest. Substantial public investment and long-term grants are therefore essential to provide affordable, high-quality housing for those who need it most. Such investment must ensure long-term affordability.

**3.** Correct **accounting rules** under the European System of Accounts that hinder **investment in social housing**. In several Member States, social housing providers have recently been reclassified as part of the general government sector: their debt is now counted as part of national

public debt, making their financing difficult to reconcile with EU fiscal rules. Eurostat and the European Commission should take action to address this issue.

**4.** Monitor the impact of the recent changes to **State aid rules on housing**, given the risk of reduced investment in social housing.

**5.** Assess the influence of the European Central Bank's monetary policy and interest rate decisions on housing markets over recent decades. Explore options for the ECB to limit the financialisation of housing.

**6.** Take measures to prevent and combat **greenwashing and social washing** of housing investments.

## RECOMMENDATIONS TO TACKLE HOMELESSNESS AND HOUSING EXCLUSION IN EUROPE

# 4. REFORM

1. Adopt a **Council Recommendation on fighting homelessness and housing exclusion** as a basis for policy coordination and monitoring progress.
2. Adopt and implement updated and ambitious **national strategies to tackle homelessness** in every Member State.
3. Use **EU technical and financial support instruments to support reforms** to homelessness strategies and housing policies.
4. Strike a balance between **simplification** measures aimed at boosting supply and effective **regulation** that ensures the affordability, safety and adequacy of housing. The forthcoming **European Affordable Housing Act**, for example, should make it easier for public authorities to regulate short-term rentals in the public interest.
5. Recognise that housing policy goes **beyond supply-side measures** and strengthen public

housing policy as a whole. Develop cooperation and analysis at European level to support evidence-based policies in other areas, such as housing allowances, tenancy law, land policies, etc.

6. Ensure that **no one is denied assistance in response to homelessness** in Europe, particularly in the context of the new **Return Regulation**, which criminalises undocumented people experiencing homelessness and exposes them to detention, undermining the ability of homeless services to fulfil their humanitarian role.

7. Support the large-scale development of the **Housing First** approach across Europe, including by establishing large-scale training programmes, assessing Housing First needs and the corresponding investment gap in each country, ensuring the necessary investment, and promoting mutual learning.

# 5. COORDINATION

1. Continue to improve data collection on homelessness, including at EU level.
2. Establish a **regular European progress review of progress towards ending homelessness**. Continue and strengthen the monitoring of homelessness and housing exclusion as part of the European Semester.
3. Make homelessness and housing exclusion central priorities of the **European Housing Alliance**, and ensure that they feature prominently on the agenda, in the deliberations

and in the outcomes of the **European Housing Summit**.

4. **Co-develop** homelessness policy with **civil society** and **people with lived experience**.

5. Ensure that all relevant policy areas are mobilised to end homelessness – **housing, health, migration, employment, social inclusion, social protection, and so on**.

6. Strengthen the **European Platform on Combatting Homelessness (EPOCH)**. The ministerial meeting on combating homelessness,

## RECOMMENDATIONS TO TACKLE HOMELESSNESS AND HOUSING EXCLUSION IN EUROPE

organised by the Irish Presidency of the Council of the European Union in November 2026, will be an important opportunity to assess progress towards the objectives of the Lisbon Declaration. Member States should use this opportunity to reaffirm their commitment to ending homelessness, assess progress made, discuss the way forward and agree on the next steps at EU level.

7. Launch a to further strengthen momentum towards the goal of ending homelessness. This would help mobilise public support, strengthen political commitment and focus action at European, national and local levels.

# 6. OLDER PEOPLE

1. Ensure **adequate pensions and social protection** for older people, providing them with a decent standard of living and preventing poverty, homelessness and housing exclusion in later life.

2. Develop **accessible, affordable and adaptable housing options** for low-income older people. This report has highlighted numerous effective models that could be scaled up.

3. Adapt the **Housing First** model to the needs of older people whose functional autonomy is declining.

4. Take measures to **prevent the eviction** of vulnerable older people, through legislation and support services.

5. Break down silos and develop **partnerships across the homelessness outreach, health, housing and social care sectors** to better meet the needs of older people experiencing homelessness.

6. Integrate homelessness and housing exclusion into all future **EU initiatives addressing poverty among older people**, including:

- the Joint Report on adequate social protection for older people;

- the expert report on national mechanisms to protect older people from poverty;
- the high-level policy meeting on integrated policies for a dignified old age; and
- the European Care Deal.

7. Strengthen the implementation of the Council Recommendation on access to affordable, high-quality **long-term care**, ensuring that long-term care services are available, affordable and accessible to all those who need them.

8. Prioritise older people living in inadequate housing in **renovation** programmes. Given their increased vulnerability to extreme heat and cold, older people should receive targeted support to improve the energy efficiency, safety and habitability of their homes, including through grants, upfront funding and practical assistance.

9. Ensure that **preparedness and response plans for extreme weather events** take account of the specific vulnerabilities of older people experiencing homelessness and housing exclusion.

10. **Bolster services for people experiencing homelessness** so that they can meet the needs of older people experiencing homelessness while respecting their dignity.

# APPENDICES

## SOURCES OF STATISTICAL DATA REGARDING HOMELESSNESS

| Country | References                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
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| Slovakia       | Ministerstvo práce, sociálnych vecí a rodiny (2025) – <i>Správa o sociálnej situácii obyvateľstva Slovenskej republiky za rok 2024</i> . Link here : <a href="https://www.employment.gov.sk/sk/ministerstvo/vyskum-oblasti-prace-socialnych-veci-institut-socialnej-politiky/spravy-socialnej-situacii-obyvatelstva/rok-2024.html">https://www.employment.gov.sk/sk/ministerstvo/vyskum-oblasti-prace-socialnych-veci-institut-socialnej-politiky/spravy-socialnej-situacii-obyvatelstva/rok-2024.html</a>                                          |
| Slovenia       | Inštitut Republike Slovenije za Socialno varstvo (2025) – <i>Spremljanje izvajanja socialnovarstvenih programov</i> , Ljubljana : Inštitut Republike Slovenije za Socialno varstvo. Link here : <a href="https://irssv.si/wp-content/uploads/2025/12/SVP_koncno_porocilo_30.6.2025_final_pop.pdf">https://irssv.si/wp-content/uploads/2025/12/SVP_koncno_porocilo_30.6.2025_final_pop.pdf</a>                                                                                                                                                       |
| Spain          | Instituto Nacional de Estadística (2022) – <i>Survey on homeless people 2022</i> . Link here : <a href="https://www.ine.es/dyngs/INEbase/en/operacion.htm?c=Estadistica_C&amp;cid=1254736176817&amp;menu=ultiDatos&amp;idp=1254735976608">https://www.ine.es/dyngs/INEbase/en/operacion.htm?c=Estadistica_C&amp;cid=1254736176817&amp;menu=ultiDatos&amp;idp=1254735976608</a>                                                                                                                                                                      |
| Sweden         | Socialstyrelsen (2024) – <i>Kartläggning av hemlösheten 2023. Personer i hemlöshet i behov av socialtjänsten</i> , Stockholm : Socialstyrelsen. Link here : <a href="https://www.socialstyrelsen.se/globalassets/sharepoint-dokument/artikelkatalog/ovrigt/2024-2-8927.pdf">https://www.socialstyrelsen.se/globalassets/sharepoint-dokument/artikelkatalog/ovrigt/2024-2-8927.pdf</a>                                                                                                                                                               |
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# APPENDICES

## CONTRIBUTIONS COLLECTED FOR THE REPORT

### RESPONSES TO THE WRITTEN QUESTIONNAIRE

BAWO - Wohnen für alle (Austria)

SAM - Steunpunt Mens en Samenleving (Belgium)

CAW De Kempen (Belgium)

Bruss'help (Belgium)

Hrvatska mreža za beskućnike - réseau croate pour les sans-abri (Croatia)

Projekt Udenfor (Denmark)

Y-Säätiö (Finland)

Cités Caritas (France)

Bundesarbeitsgemeinschaft Wohnungslosenhilfe e.V. - BAG W (Germany)

Emphasis Non-Profit (Greece)

BMSZKI (Hungary)

Irish Council for Social Housing (Ireland)

Róttín - The Root (Iceland)

fio.PSD (Italy)

Caritas Lithuania (Lithuania)

Service Streetwork Hellef um Terrain - HUT (Luxembourg)

University of Applied Sciences, Utrecht (Netherlands)

Kirkens Bymisjon (Norway)

Ogólnopolska Federacja na rzecz Rozwiązywania Problemu Bezdomności (Poland)

CASA - Centro de Apoio ao Sem Abrigo (Portugal)

Asociația Casa Ioana (Romania)

## IN-DEPTH INTERVIEWS

Koen Hermans (KU Leuven)

Alice Pittini (Housing Europe), Julia Wadoux (AGE Platform)

Christian Zahrhuber (BAWO - Wohnen für alle, Austria)

Anne Bauwelinckx (Rassemblement Bruxellois pour le Droit à l'Habitat - RBDH, Belgium)

Lars Benjaminsen (The Danish Center for Social Science Research, Denmark)

Sari Timonen and Juha Kahila (Y-Säätiö, Finland)

Sophie Champetier (programme Alliance - Foyer Notre Dame des Sans-Abri, France)

Boróka Fehér (BMSZKI, Hungary),

Péter Győri (Menhely Alapítvány - Shelter Foundation, Hungary)

Catherine McGillycuddy (Irish Council for Social Housing, Ireland)

Reyhana Cushnan, Rebecca Hamilton (Respond, Ireland)

Ber Grogan (Simon Communities in Ireland, Ireland)

Gareth Redmond (Threshold Ireland, Ireland)

Floriana Grassi, Caterina Cortese, Alessandro Pezzoni (fio.PSD, Italy)

Emma Fanczalski (Service Streetwork Hellef um Terrain - HUT, Luxembourg)

Anthony Camilleri and Therese Cini Sarreo (YMCA, Malta)

Magda Koźluk, Katarzyna Przybylska (Fundacja Habitat for Humanity Poland, Poland)

Agnieszka Siekiera (Fundacja Zamieszkania, Poland)

Magda Wolnik-Mierzwa (Sant'Egidio Polska, Poland)

Hana Košan (Kings of the Street, Slovenia)

Andrea Cabero Buey and Elena Martínez Goytre (Provivienda, Spain)

# APPENDICES

## LONG-TERM TRENDS IN THE HOMELESS POPULATION IN EUROPE — DETAILED FIGURES BY COUNTRY

|          | Method              | First observation | Latest observation | Period    | Trend | Class on the map                     |
|----------|---------------------|-------------------|--------------------|-----------|-------|--------------------------------------|
| Germany  | Count Survey        | 2023 : 456,560    | 2025 : 582,380     | 2023-2025 | +28%  | Increasing                           |
| Austria  | Registration        | 2008 : 16,844     | 2023 : 20,573      | 2008-2023 | +22%  | Increasing                           |
| Belgium  | Count Extrapolation | n.a.              | 2025 : 49,527      |           |       | Increasing                           |
| Bulgaria | n.a.                | n.a.              | n.a.               | n.a.      | n.a.  | Data not comparable or not available |
| Cyprus   | n.a.                | n.a.              | n.a.               | n.a.      | n.a.  | Data not comparable or not available |
| Croatia  | n.a.                | n.a.              | n.a.               | n.a.      | n.a.  | Data not comparable or not available |
| Denmark  | Count               | 2009 : 4,998      | 2024 : 5,989       | 2009-2024 | +20%  | Increasing                           |
| Spain    | Count Registration  | 2005 : 21,900     | 2022 : 28,552      | 2005-2022 | +30%  | Increasing                           |
| Estonia  | Registration        | 2000 : 369        | 2021 : 1,068       | 2000-2021 | +190% | Increasing                           |
| Finland  | Count               | 1986 : 17,958     | 2025 : 4,579       | 1986-2025 | -75%  | Decreasing or stable                 |
| France   | Count               | 2009 : 110,894    | 2024 : 318,185     | 2009-2024 | +187% | Increasing                           |
| Greece   | n.a.                | n.a.              | n.a.               | n.a.      | n.a.  | Data not comparable or not available |
| Hungary  | Count               | n.a.              | 2026 : 6,947       | n.a.      | n.a.  | Data not comparable or not available |
| Ireland  | Count               | 2014 : 3,738      | 2026 : 17,447      | 2014-2026 | +367% | Increasing                           |

| Sources                                                            | Comments                                                                                                                                                                                                   |
|--------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Destatis<br>BMWSB                                                  |                                                                                                                                                                                                            |
| Statistik Austria                                                  |                                                                                                                                                                                                            |
| Bruss'help KU Leuven LUCAS, UCLouvain & Administrations régionales | An upward trend can be observed in Brussels, where the number increased by 468% between 2008 and 2024. No comparable data series are available for Flanders and Wallonia.                                  |
| n.a.                                                               |                                                                                                                                                                                                            |
| n.a.                                                               |                                                                                                                                                                                                            |
| n.a.                                                               |                                                                                                                                                                                                            |
| VIVE                                                               |                                                                                                                                                                                                            |
| Instituto Nacional de Estadística                                  |                                                                                                                                                                                                            |
| Eesti Statistika                                                   |                                                                                                                                                                                                            |
| Ympäristöministeriö                                                |                                                                                                                                                                                                            |
| Fondation pour le Logement des Défavorisés                         |                                                                                                                                                                                                            |
| n.a.                                                               |                                                                                                                                                                                                            |
| Menhely Alapítvány                                                 | The annual survey conducted by Menhely Alapítvány aims to provide a qualitative analysis rather than to count the homeless population; it therefore does not provide reliable figures for analysing trends |
| Department of Housing, Local Government and Heritage               |                                                                                                                                                                                                            |

# APPENDICES

## LONG-TERM TRENDS IN THE HOMELESS POPULATION IN EUROPE — DETAILED FIGURES BY COUNTRY

|                       | Method                        | First observation | Latest observation | Period    | Trend | Class on the map                     |
|-----------------------|-------------------------------|-------------------|--------------------|-----------|-------|--------------------------------------|
| <b>Italy</b>          | Count                         | n.a.              | 2026 : 10,037      | n.a.      | n.a.  | Data not comparable or not available |
| <b>Latvia</b>         | Registration                  | 2010 : 4,654      | 2024 : 5,971       | 2010-2024 | +28%  | Increasing                           |
| <b>Lithuania</b>      | Registration                  | 2020 : 4,129      | 2024 : 4,945       | 2020-2024 | +20%  | Increasing                           |
| <b>Luxembourg</b>     | Count                         | 2010 : 510        | 2024 : 1,049       | 2010-2024 | +106% | Increasing                           |
| <b>Malta</b>          | n.a.                          | n.a.              | n.a.               | n.a.      | n.a.  | Data not comparable or not available |
| <b>Netherlands</b>    | Count<br>Extrapolation        | 2009 : 17,800     | 2024 : 33,000      | 2009-2024 | +85%  | Increasing                           |
| <b>Poland</b>         | Count                         | 2017 : 33,408     | 2024 : 31,042      | 2017-2024 | -7%   | Decreasing or stable                 |
| <b>Portugal</b>       | Count                         | 2017 : 4,414      | 2024 : 14,476      | 2017-2024 | +228% | Increasing                           |
| <b>Romania</b>        | Registration                  | 2020 : 1,864      | 2024 : 1,964       | 2020-2024 | +5,4% | Increasing                           |
| <b>United Kingdom</b> | Registration<br>Extrapolation | 2012 : 230,252    | 2023 : 320,558     | 2012-2023 | +39%  | Increasing                           |
| <b>Slovakia</b>       | Registration                  | 2008 : 2,249      | 2024 : 5,040       | 2008-2024 | +124% | Increasing                           |
| <b>Slovenia</b>       | Registration                  | 2013 : 2,032      | 2024 : 2,550       | 2013-2024 | +25%  | Increasing                           |
| <b>Sweden</b>         | Count                         | 2005 : 17,800     | 2023 : 27,383      | 2005-2023 | +54%  | Increasing                           |
| <b>Czechia</b>        | Count<br>Extrapolation        | n.a.              | 2022 : 100,728     | n.a.      | n.a.  | Data not comparable or not available |
| <b>Tchéquie</b>       | Count<br>Extrapolation        | n.a.              | 2022 : 100 728     | n.a.      | n.a.  | Data not comparable or not available |

| Sources                                                         | Comments                                                                                                                                                                                |
|-----------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Istituto Nazionale di Statistica (Istat)                        | The <i>point-in-time</i> survey conducted by ISTAT in January 2026, covering 14 metropolitan areas (10,037 people) is not comparable to the 2021 administrative census (96,197 people). |
| Labklājības ministrija                                          |                                                                                                                                                                                         |
| Statistics Lithuania                                            |                                                                                                                                                                                         |
| Ministère de la Famille, de l'Intégration et à la Grande Région |                                                                                                                                                                                         |
|                                                                 |                                                                                                                                                                                         |
| Centraal Bureau voor de Statistiek                              |                                                                                                                                                                                         |
| Ministerstwo Rodziny i Polityki Społecznej                      |                                                                                                                                                                                         |
| ENIPSSA                                                         |                                                                                                                                                                                         |
| Ministerul Muncii și Solidarității Sociale                      |                                                                                                                                                                                         |
| Crisis                                                          |                                                                                                                                                                                         |
| Ministerstvo práce, sociálních                                  |                                                                                                                                                                                         |
| Inštitut Republike Slovenije                                    |                                                                                                                                                                                         |
| Socialstyrelsen                                                 |                                                                                                                                                                                         |
| SocioFactor                                                     | Observations from 2016, 2019 and 2022 are based on distinct methodologies and are therefore not comparable.                                                                             |
| SocioFactor                                                     | Observations 2016, 2019 et 2022 fondées sur des méthodologies distinctes, non comparables entre elles.                                                                                  |

# APPENDICES

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The data used to draw up this report were collected from the sources referred to below, and in particular from:

- Interviews with national / local members of FEANTSA and partner organisations
- Testimonials from sources described in footnotes
- Official FEANTSA publications, the Fondation pour le Logement des Défavorisés and the European Observatory on Homelessness
- Eurostat / EUSILC database

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## 2. WORK OF FEDERATIONS, FOUNDATIONS, OPERATORS, AND ASSOCIATIONS

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# HOUSING EXCLU KEY STATISTICS

## 203,172,300

100%

**HOUSEHOLDS IN THE EUROPEAN UNION**

THE POPULATION OF THE EU STOOD AT 451.3 MILLION PEOPLE ON 1 JANUARY 2025.

## 15,644,267

**HOUSEHOLDS OVERBURDENED BY HOUSING COSTS**

MORE THAN 40% OF INCOME SPENT ON HOUSING COSTS.

7.7%

## 34,132,946

16.9%

**HOUSEHOLDS LIVING IN OVERCROWDED CONDITIONS**

## 14,222,061

**HOUSEHOLDS IN ARREARS ON THEIR  
UTILITY BILLS**

WATER, ELECTRICITY, GAS AND HEATING

7%

## 1,440,404

!

**LAST ESTIMATE OF THE NUMBER OF HOMELESS  
PEOPLE (ETHOS LIGHT 1, 2 AND 3)**

# SION IN EUROPE

6,095,169

3%

HOUSEHOLDS IN ARREARS  
ON THEIR RENT  
OR MORTGAGE REPAYMENTS

17,879,162

HOUSEHOLDS EXPERIENCING FINANCIAL  
DIFFICULTY IN MAINTAINING  
ADEQUATE HOUSING TEMPERATURES

8.8%

65,015,136

32%

HOUSEHOLDS REPORTING DIFFICULTY  
MAKING ENDS MEET

27,225,088

LOW-INCOME HOUSEHOLDS  
SPENDING MORE THAN 30% OF  
THEIR INCOME ON HOUSING

13.4%

AT LEAST 30% OF INCOME SPENT ON HOUSING, AMONG  
HOUSEHOLDS IN THE BOTTOM 40% OF THE INCOME  
DISTRIBUTION

%

PERCENTAGE  
OF THE EUROPEAN  
POPULATION

**A HOUSEHOLD**  
CONSTITUTES ALL  
THE INHABITANTS  
OF THE SAME  
DWELLING.  
THE FIGURES  
CANNOT BE  
SIMPLY ADDED  
TOGETHER  
BECAUSE A SINGLE  
HOUSEHOLD MAY  
BE AFFECTED  
BY SEVERAL  
HOUSING  
DIFFICULTIES.

SOURCE: EUROSTAT,  
DATA FOR 2025

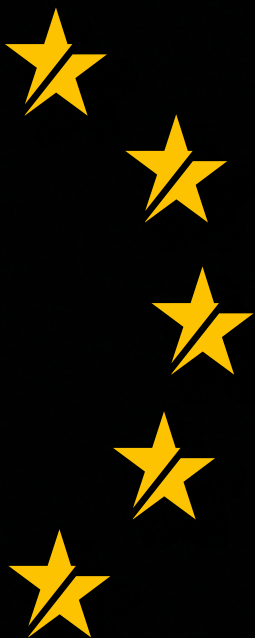
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