
ELEVENTH OVERVIEW OF HOUSING EXCLUSION IN EUROPE 2026

Fondation pour le Logement - FEANTSA

Executive summary

To mark the launch of the 11th Overview of Housing Exclusion in Europe, the Fondation pour le Logement (formerly the Fondation Abbé Pierre) and FEANTSA want to draw attention to an invisible crisis in Europe: housing exclusion among older people.

OLDER PEOPLE FACING HOUSING EXCLUSION: THE INVISIBLE CRISIS

In Europe, the population is ageing rapidly. Over the past 25 years, the share of people aged 65 and over has risen from 15.8% to 22.0%. Yet the housing difficulties experienced by older people remain largely undocumented and insufficiently addressed. Older people are often seen as financially secure – long-standing homeowners who have built up assets and settled into their homes for good. For many, this is indeed the reality. But it masks another, increasingly visible reality: a growing number of people are reaching older age in insecure or inadequate housing, and some are even without a home.

According to Eurostat, in 2025, **15.6 million people aged 65 and over were at risk of poverty in the EU**, including 7.6 million aged 75 and over. Between 2010 and 2025, the poverty rate among older people in the EU increased by 6.5%, while it fell by 1.2% across the population as a whole – with particularly sharp increases in Hungary (+241%) and Luxembourg (+151%).

Based on fieldwork conducted in several European countries, our report shows that housing exclusion among older people is increasing in many countries and is likely to worsen in the years ahead. As Europe ages, access to adequate housing is becoming more difficult. These two trends are converging, and their impact must be anticipated now.

Inadequate accommodation provision and social workers struggling to meet the needs of older people

Wherever long-term data series are available, **the number of older people experiencing homelessness is increasing**, often faster than the homeless population as a whole. A geographical divide is emerging: in Central and Eastern Europe, older people are overrepresented among people experiencing homelessness, particularly in long-term or chronic cases; in Western Europe, the homeless population remains younger, but the relative increase in the number of older people is also significant. The share of older people among the total homeless population varies considerably across countries, from 1.6% to 44% (Ireland: 1.6%; Hungary: 44%).

Healthy life expectancy in the EU averages 65.2 years, compared with a total life expectancy of 81.5 years. This means that, on average, people live for more than 16 years with activity limitations. Chronic illnesses, cognitive impairment, mental health problems and dependency **present multiple challenges for the accommodation and emergency social services sector as it seeks to meet the needs of older people.**

‘Five years on the streets means 20 years of life expectancy lost’ – RDBH.

Emergency accommodation systems are designed for people who are able to live independently, **while the accommodation available is very often ill-suited to people experiencing a loss of functional autonomy.** At the same time, social workers are not trained to meet needs that increasingly require care rather than social support: managing medication, monitoring complex health conditions, helping with personal hygiene, and supporting people experiencing a loss of functional autonomy and cognitive impairment. These needs go beyond the skills and resources of existing services, exposing a fundamental tension between two

different approaches to support. The homelessness sector has historically been built around enabling people to regain their independence – moving towards employment, housing and a lasting exit from precarious living conditions – whereas support for older people is based on a care-centred approach. This tension is most acute at the end of life, which the sector often lacks the resources to support with dignity.

Housing exclusion also affects older people

In 2025, **8.5% of older people – 7.7 million people – spent more than 40% of their income on housing**, the threshold known as the housing cost overburden rate, compared with 7.7% of the population as a whole.¹ Across Europe, the gap remains relatively small – Eurostat had already documented this for 2018, with almost identical rates for people aged 65 and over (9.8%, or 8,726,460 people) and the population as a whole (9.6%).² However, this masks **sharp increases** among people aged 65 and over **in some countries between 2010 and 2025** (+142% in Luxembourg, +122% in Greece and +93% in France).

Housing quality indicators, such as overcrowding and poor housing conditions, are generally better among older people than among the population as a whole. But their financial vulnerability is real and growing: retirement can be a major turning point, while widowhood can reduce household income by around 50%. Older tenants are also increasingly exposed to private rental markets – in the UK, the proportion of people aged 65 and over renting privately could triple by 2040. Women, those without a residence permit and low-income tenants are the most exposed.

Housing market pressures are also affecting older people in difficulty, who face evictions without alternative accommodation, particularly in major cities. In **the United Kingdom**, a 2025 survey by Crisis of more than 1,600 low-income people aged 55 and over found that almost half (47%) said they would have nowhere to go if they lost their home, while two thirds (66%) limit their use of hot water, heating or electricity to make ends meet.

Older people are also **exposed to energy poverty in both winter and summer**. In **Germany**, 9,600 of the 14,000 people who died during heat episodes in June 2026 were aged over 75. According to Santé publique France: 'People aged 75 and over account for two thirds of the provisional death toll, with at least 3,719 excess deaths (+33.3%)' during the June heatwave.

Finally, **housing remains largely unsuitable for older people**. In France, for example, two million falls are recorded each year among people aged over 65, resulting in 10,000 deaths and 130,000 hospitalisations.

HOMELESSNESS AT THE HEART OF EUROPEAN POLICY, YET NEITHER THE EU NOR ITS MEMBER STATES ARE TAKING DECISIVE ACTION TO CURB IT

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 achieved in a relatively short period of time.

The European Affordable Housing Plan, published in December 2025, explicitly identifies people experiencing homelessness as a priority group and recognises Housing First and Housing 1 Eurostat (2026) Housing cost overburden rate. Available at: <https://doi.org/10.2908/TESPM140>
2 Eurostat (2020) 'Ageing Europe – statistics on housing and living conditions', Statistics Explained.

Led approaches as key reference models. The European Anti-Poverty Strategy, published in March 2026, makes homelessness one of its priorities. And in May 2026, as part of this strategy, the European Commission presented a proposal for a Council Recommendation on housing-related exclusion which, if adopted, would constitute the first legislative act specifically dedicated to coordinating European policies to combat homelessness.

Yet, with an estimated 1.4 million people experiencing homelessness across Europe, homelessness continues to rise across the continent.

The methodological caveats set out in the report do not undermine the central finding: **over the long term, homelessness has increased in almost all European countries for which data are available: Ireland** (+251% between 2014 and 2026); **Slovakia** (+124% between 2008 and 2024); **the Netherlands** (+85% between 2009 and 2024); and **Denmark** (+19.8% over fifteen years).

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

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

In **Italy**, the results of the ISTAT survey conducted in January 2026 provide, for the first time, a direct indicator of capacity pressures in 14 metropolitan cities. The 217 emergency accommodation services identified offer 6,678 places for 10,037 people experiencing homelessness counted on the same night, representing a capacity-to-need ratio of 66.5%.

This pressure on accommodation services has dramatic consequences, both for the people they support and for public finances.

As places become scarce, **costly private solutions** are proliferating. In **England** nightly paid and bed and breakfast accommodation accounted for more than 40% of emergency accommodation expenditure, or more than £1 billion in the financial year 2023/2024. This has since become the most common form of temporary accommodation. Its use increased by 855% between 2010 and 2024.

With no housing available to move into, people remain in accommodation centres and **stays become increasingly prolonged**. In **Romania**, the expected length of stay in emergency accommodation is three to six months, but the actual duration observed is between 18 months and three years.

As pressure on accommodation systems grows, **entry requirements are becoming increasingly restrictive** – a form of gatekeeping that turns a shortage of places into competition between different groups. In **the Netherlands**, access to accommodation is conditional on an assessment of autonomy: people deemed 'too independent' – because they are employed, have no addiction or mental health problems, or have a support network – are denied access to services. In some cases, their applications are not even processed, leaving them with no avenue of appeal. While **Housing First** remains the reference model in European homelessness policy, **the gap between political ambitions and effective access remains considerable** in almost every country. In **Romania**, the rate of effective access is estimated at less than 2% of the population experiencing long-term homelessness – with existing initiatives managing between 10 and 50 housing units each, for an estimated population of more than 15,000 people.

Social inclusion policies under pressure from the rise of far-right ideas

Some countries are facing **increasingly restrictive social inclusion policies**, particularly as far-right parties gain greater political influence.

In **Austria, Italy and Finland**, homelessness policies have made significant progress in recent years, notably through the introduction of coordinated measures based on the Housing First model, as well as municipal-level homelessness counts.

However, these advances are now facing an **increasingly concerning political context**, marked in particular by legislation that is becoming more restrictive towards foreign nationals, tougher sanctions for failing to meet administrative or social inclusion requirements, and the reduction or even withdrawal of social benefits for people in vulnerable situations. **All these measures risk undermining, in the long term, the progress made elsewhere.**

Five years after the Lisbon Declaration, the challenge now is to turn recognition into coherent, ambitious and measurable action. The European Union has an unprecedented window of opportunity to do so, with the European Affordable Housing Plan and the European Anti-Poverty Strategy providing a clear framework for action. But this will require adequate resources – the next multiannual financial framework must rise to the challenge. The trends can still be reversed. Housing is a matter of dignity; it is high time to make this a reality for people of all generations.

RECOMMENDATIONS

1. Continue to improve data collection on homelessness, including at EU level.
2. Establish a regular European review of progress towards ending homelessness.
3. Make homelessness and housing exclusion central priorities of the European Housing Alliance.
4. Develop homelessness policy jointly with civil society and people with lived experience.
5. Strengthen the European Platform on Combatting Homelessness (EPOCH) and adopt a Council Recommendation on tackling housing exclusion.
6. Launch a European Year for the Eradication of Homelessness.
7. 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.
8. Develop accessible, affordable and adaptable housing options for low-income older people. Adapt the Housing First model to the needs of older people whose autonomy is declining.
9. Break down silos and develop partnerships across the homelessness, health, housing and social assistance sectors to better meet the needs of older people experiencing homelessness.
10. Improve the implementation of the Council Recommendation on access to affordable, high-quality long-term care.

11. Prioritise older people living in inadequate housing in renovation programmes.
12. Ensure that preparedness and response plans for extreme weather events take account of the specific vulnerabilities of older people experiencing homelessness and housing exclusion.
13. Enhance services for people experiencing homelessness so that they can meet the needs of older people while respecting their dignity.
14. Use the next multiannual financial framework to invest in housing and services to tackle homelessness and housing exclusion.