



**AN OVERVIEW OF
HOUSING EXCLUSION
IN EUROPE**

2015

The Foundation Abbé Pierre - Feantsa



THANKS

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2015

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CHAP. 1

**EUROPEAN
INDEX
OF HOUSING
EXCLUSION
2015**

The aim of this index is to demonstrate how issues of housing and housing exclusion are being addressed today in Member States using the statistics available at European level.

The following issues will be addressed:

- # the issues linked to **housing costs** (their proportion in the household budget, the difficulties that arise when costs become excessive etc.),
- # the housing situation of **poor households as a function of their tenure status**,
- # the **living conditions** in housing (overcrowding, lack of comfort, energy poverty, damp, etc.),
- # the issues linked to geographical **location** of the housing and the **mobility** of households,
- # **social factors exacerbating** housing difficulties (gender, age, composition of the family).

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¹ The following are taken into consideration here: initial rental costs, loan or mortgage repayment, rent payment and loan repayment for parking space, garage space etc., living expenses and services (e.g. caretaker) and utilities.

A NOTE OF CAUTION

Eurostat surveys are dependent on the quality of the statistics systems specific to each Member State of the European Union. Comparisons are hindered by the different socio-historical contexts, as well as by the market structure, the distribution of property owners and tenants and also the variance in the urban-rural distribution between countries. For example, Croatia only joined the European Union in 2010, after the crisis. Changes there have only been studied since this period and therefore after prices fell. The changes observed are also dependent on the angle of observation and the survey method, delineation of categories and regulatory initiatives, for example fiscal initiatives which accelerate certain trends only to slow them down later. This results in breaks in series, anomalies and incoherencies.

We have endeavoured to bring together the main statistics available in order to get to grips with housing exclusion at a European level, while highlighting the statistical limits and pointing to certain anomalies. Generally speaking, all statistical data are to be interpreted with caution, and as such, the theories expressed in this index also require vigilance. They represent food for thought rather than a definitive truth. Despite these disparities and difficulties related to information gathering, the data still enable us to detect significant issues and to call certain biases into question in light of some clearly emerging trends.



GENERAL COMMENTS

Europe seems to be becoming increasingly polarised. The broad trend is of increasing hardship in meeting housing costs for households already experiencing the most difficulty. Inequality is worsening with each region having its own specific housing difficulties from quality problems, to cost issues, to geographical location etc.

At closer inspection, the changes are more nuanced. Several countries dealing with recent deregulation are experiencing increased difficulties in housing conditions (Denmark, Sweden, and the Netherlands). Some countries have seen significant drops in the housing market in 2008 and 2009 giving the appearance of resilience (for example the price-to-income ratio has fallen). However, households have been largely destabilised by, among other things, austerity measures that are affecting individual allowances and by the weakening of their status as tenants (United Kingdom, Ireland). Some countries are still mired in the crisis and social and housing indicators reflect the very significant difficulties facing the population and the continuing deterioration of living conditions (Greece, Latvia). Others still, coming from a corporatist conservative welfare regime², seem to be managing the protection of lower-income households that fall into traditional family/work structures. However, they are struggling to deal with emerging forms of instability which have been poorly identified and poorly managed by the protection mechanisms. The standard of living and housing remains far superior in western and northern Europe than in the countries of the east and south.

Nonetheless, while the corporatist conservative welfare regimes of France, Austria, Germany, and Belgium continue to have well-functioning safety nets and while the living conditions of their poor households are still preferable to that of other countries, housing inequality in these countries is increasing more rapidly than elsewhere and the holes in the safety net are getting bigger.

Studying the available data offers a more refined and complex perspective than the stereotypes perpetuated about the welfare state on the one hand (as supposed protector of the weak), and about the supposedly outdated state models on the other hand (which some claim stifle the dynamism of the housing market). Against this backdrop, the difficulty of adapting public actions to address changing social needs is cropping up across the board. Some countries have a long history of rural poverty among property owners yet they continue to promote policies focussed on increasing home ownership which ignore the emergence of urban pauperisation. In contrast, countries built on a long tradition of the welfare state find themselves poorly adapted to the explosion in speculation, and the wide availability of social or public housing is no longer enough to limit the effect of increasing prices on poor households which are more mobile and less financially stable. Finally, in the majority of countries, despite housing policies, it seems that housing is not simply a reflection of social inequality but an accelerator of inequality and an indicator of institutions' slow adaptation to changing social needs.

2 The corporate conservative model of the welfare state, according to economist G. Esping-Andersen's classification, is characterised by social protection based on salaried work, social protection resulting from status (belonging to a professional group, a company etc.); activation of social protection in the case of at least partial loss of revenue; financing based on social contributions (Bismarkian-inspired model); strong 'familialisation' of the system based on the economic model of the male breadwinner and taxpayer who receives social protection rights via taxpaying and through whom his dependants (women and children) receive social protection. The ultimate goal is maintaining the worker's income. The countries that are representative of this model are Germany and, to a lesser extent, Austria, Belgium, France and Italy. It is different to the Nordic models.

1. HOUSING COSTS: EUROPEANS ARE NO LONGER MANAGING

THE PRICE OF HOUSING IS INCREASING FASTER THAN INCOME LEVELS

Over the last fifteen years, the price of housing has clearly increased more quickly than household income in all European countries except Germany, Finland and Portugal. This increase is noticeable despite the 'averaging' effect of national data that hides significant disparities within countries, particularly between large, attractive urban areas

where prices have exploded and depopulated rural areas where prices have collapsed.

The 2008 financial crisis marked a peak in prices in several countries (Spain, United Kingdom, Ireland, and the Netherlands) and prices have since fallen faster than incomes. Despite this (at times spectacular) decrease, the house price-to-income ratio has not, for the most part, returned to long-term trend levels.

TABLE 1

HOUSE PRICE-TO-INCOME RATIO, 1999-2014
(100 = LONG-TERM AVERAGE)

COUNTRY	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Austria	—	102	101	101	98	93	92	92	92	91	94	99	102	110	116	117
Belgium	91	92	92	98	103	111	121	129	135	136	135	142	144	146	148	148
Denmark	104	107	107	106	106	112	126	147	153	144	123	119	113	107	111	116
Finland	96	96	90	92	93	96	102	105	105	101	98	102	101	101	101	98
France	78	81	83	88	96	107	121	131	134	132	123	126	132	131	128	124
Germany	94	94	90	89	85	83	80	79	78	77	78	78	79	83	87	89
Greece	88	95	102	110	108	104	108	112	108	108	103	106	109	106	96	85
Ireland	100	110	109	122	132	140	141	155	159	140	123	113	100	87	88	97
Italy	82	85	88	93	100	106	112	115	118	119	119	118	117	118	111	106
The Netherlands	106	120	121	126	131	136	140	143	143	145	140	140	133	126	117	116
Portugal	110	112	113	109	109	104	102	101	97	88	87	85	84	81	80	79
Spain	87	86	89	100	114	130	143	152	157	152	137	136	126	118	110	106
Sweden	89	93	93	95	99	106	112	120	125	124	121	127	122	116	117	123
United Kingdom	79	84	87	99	111	121	123	127	135	129	115	118	116	115	117	128
Euro area	90	92	92	96	100	105	110	113	114	113	109	110	110	110	108	107

Source: OCDE, House prices database.

THE AVERAGE SHARE OF INCOME SPENT ON HOUSING VARIES BY A FACTOR OF TWO AMONG EUROPEAN UNION MEMBER STATES

Countries where households spend the largest share of income on housing are Greece, Denmark, the Netherlands, Germany, and Romania. Countries where the share of income spent on housing is least are Malta, Cyprus, Luxembourg, Ireland, Slovenia, Italy and France. It is difficult to find internal consistency within each of these two groups. The average price-to-income ratio is determined by the level of income relative to market level. Households that are not subject to market fluctuations (owners who do not have to repay a mortgage, tenants in free or subsidised housing) contribute to skewing perceived impact of price fluctuations on the price-to-income ratio of households that are genuinely affected by it.

This indicator does not demonstrate the difficulties faced specifically by poor households. Housing conditions and poverty are presented below so that the most extreme situations are not drowned out by the "noise" of the middle classes. It is important to first present the general background data on the level of poverty in each country.

TABLE 2

POOR HOUSEHOLDS (LESS THAN 60% OF NATIONAL MEDIAN INCOME), % OF HOUSEHOLDS, 2008 AND 2013

COUNTRY	Poor households (%)	Poverty threshold 2013, (in euro)	Poverty threshold 2013, PPP ³ in euro
Greece	23	5.023	5.427
Romania	22	1.24	2.361
Lithuania	21	2.819	4.369
Bulgaria	21	1.754	3.54
Spain	20	8.114	8.55
Croatia	20	3.047	4.448
Italy	19	9.44	9.134
Portugal	19	4.906	5.892
Estonia	19	3.947	5.164
Latvia	19	2.799	3.868
European Union (28 countries)	17	-	-
Poland	17	3.098	5.495
Luxembourg	16	19.981	16.818
Germany	16	11.749	11.687
United Kingdom	16	11.217	10.096
Malta	16	7.256	9.034
Austria	15	13.244	12.542
Sweden	15	15.849	12.31
Cyprus	15	9.524	10.299
Slovenia	15	7.111	8.527
Belgium	14	12.89	11.738
France	14	12.572	11.532
Ireland	14	11.439	9.581
Hungary	14	2.717	4.442
Slovakia	13	4.042	5.743
Denmark	12	16.138	11.609
Finland	12	13.963	11.507
The Netherlands	10	12.504	11.536
Czech Rep.	9	4.616	6.481

Source: Eurostat

3

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

**SPENDING ON HOUSING IS
INCREASING FOR THE POPULATION
AS A WHOLE AND PARTICULARLY
FOR POOR HOUSEHOLDS**

The increase in the share of household budgets spent on housing means growing hardship for the population and a risk of impoverishment linked to market prices. The data in Table 4 indicates a trend of increasing housing costs despite the polarisation of incomes: the nine countries in which the housing budget has increased the most are southern and eastern European countries where households were already experiencing high expenditure. It is worth noting the increase in the share of household budget being spent on housing costs in the Netherlands (+1.1 points), Sweden (+1.2 points) and Slovenia (+1.8 points). These three countries have recently deregulated their private rental market.

Measures for improving the financial security of poor households and the high number of poor homeowners in rural areas could lead us to expect poor households to spend a moderate share of their income on housing. Yet the overall proportion of income spent on housing is much higher for poor households than for the rest of the population across all European countries. It is on average twice as high as the population as a whole (41% as opposed to 22%), suggesting that housing-related redistribution instruments are highly ineffective.

In central and western Europe, the inequality between poor and non-poor people with regard to housing costs has decreased slightly over the last few years. In other countries, the opposite is true. Inequalities in housing costs are increasing in the context of increasingly tough markets. Spending can be high for good reason. This is particularly the case in Sweden where charges linked to the maintenance and performance of the housing

stock are especially high regardless of whether it is the tenant or the property owner paying. However, there are limits to households' capacity to pay, particularly poor households.

The proportion of disposable income absorbed by housing costs for poor households varies by a factor of up to three among European Union countries. The countries where the poor spend the largest share of their income on housing are Greece (on average, 71% of their budget is spent on housing), Denmark (61%), Germany (50%), the Netherlands (49%), the Czech Republic (48%), Sweden (46%) and Austria (43%). The low proportion of disposable income spent on housing for poor households in Austria and Germany seems paradoxical given the amount of public housing in Austria and the relatively low rental costs in Germany. Can this be explained by how poverty is structured with regard to tenure status, or by the different mechanisms for financial security, or by Eurostat's calculation methods and the quality of the data gathered? At this stage, it is difficult to give one clear explanation.

Generally speaking, poor households spend a relatively high proportion of their budgets on housing in several countries that have a strong tradition of social policies. It could be postulated that these traditional welfare states are good at protecting insiders (working-class households that fit the mould with regard to family relationships, work relations etc.) but are not as successful at supporting those outside of the traditional model who have fallen into a type of poverty that the redistribution tools do not reach. Again, the methods used to capture housing-related social welfare can vary according to its visibility and how it fits into the wider welfare system. This can alter comparative perceptions at a European scale. In countries where poor households are still property owners and rural, the financial burden brought about by housing is quite light, yet living conditions

4
The following are taken into consideration here: initial rental costs, loan or mortgage repayment, rent payment and loan repayment for parking space, garage space etc., living expenses and services (e.g. caretaker) and utilities.

in these households can be very difficult. The countries where the average share of poor households' budgets spent on housing is lowest

are Lithuania and Ireland (34%), Slovenia (33%), Luxembourg (29%), Malta (21%) and Cyprus (20%).

TABLE 3

AVERAGE PROPORTION OF HOUSEHOLD BUDGET SPENT ON HOUSING⁴ IN 2013
(BY PROPORTION FOR THE POPULATION AS A WHOLE, IN PURCHASING POWER PARITY - PPA)

COUNTRY	POOR		TOTAL POPULATION		INEQUALITY - POOR/NON-POOR
	2013 (%)	Change since 2008 (in points)	2013 (%)	Change since 2008 (in points)	Change in the gap between the poor and the non-poor since 2008 (in points)
Greece	71.0	16.60	39.9	9.40	10.40
The Netherlands	49.4	2.40	29.5	1.10	1.40
Denmark	60.6	8.50	30.5	-0.10	9.80
Germany	50.1	-3.20	28.2	-3.60	0.90
Czech Republic	47.7	1.90	24.6	-0.60	2.50
Hungary	39.0	-4.70	24.7	-0.10	-4.90
Bulgaria	36.7	0.90	24.5	1.00	-0.20
Romania	40.8	-2.60	25.4	-2.70	-0.20
New Member States (12 countries)	38.7	0.00	23.3	0.20	-0.20
Poland	37.9	0.90	22.7	0.60	0.50
European Union (28 countries since 2010)	41.0	0.50	22.2	-1.10	1.80
Sweden	45.6	-1.70	22.4	1.20	-2.60
European Union (15 countries)	41.7	0.60	22.0	-1.30	2.30
Slovakia	36.6	2.30	20.5	2.40	0.40
Latvia	39.6	8.10	21.7	3.70	3.80
Belgium	39.5	-3.80	20.8	-2.30	-1.60
United Kingdom (compared to 2012)	38.3	2.10	20.7	0.90	1.40
Lithuania	34.1	4.50	19.5	4.20	0.50
Finland	36.1	1.70	18.2	0.20	1.30
France	35.1	4.00	18.0	1.00	3.60
Croatia (compared to 2010)	38.2	-8.30	19.8	-5.50	-3.80
Austria	43.0	4.60	19.2	0.90	4.10
Estonia	35.6	8.90	18.3	3.40	6.50
Spain	40.1	6.60	19.5	1.60	6.30
Portugal	36.4	9.30	18.3	1.60	9.40
Slovenia	32.5	2.20	16.8	1.80	0.80
Italy	34.2	2.80	17.4	-0.10	3.60
Ireland	33.8	8.10	15.7	1.00	8.00
Cyprus	20.3	3.60	13.1	1.80	2.10
Luxembourg	28.6	0.60	13.8	0.10	1.10
Malta	20.8	1.00	10.5	0.60	0.50

Source : Eurostat

5

It is noteworthy that the available national data - as presented here - enables comparisons between countries but does not take into account the significant local disparities within each country (with regard to house prices and also income levels).

In terms of changes between 2008 and 2013, i.e. since the crisis, the countries where the proportion of disposable income spent on housing for poor households has increased most are Greece (+17 points), Portugal, Denmark and Estonia (+9 points), Latvia and Ireland (+8 points), Spain (+7 points). Put simply, in countries where the crisis hit hardest, leading to international institutions coming in to oversee public policies, the crisis hit poor households first. These countries have also seen growth in inequality with the proportion of disposable income spent on housing increasing much faster for poor households than for non-poor households. These countries were already experiencing difficulties before the arrival of the international institutions but it is safe to say that inequalities worsened with regard to household spending during the five years they were subject to austerity measures.

It is worth noting that the proportion of disposable income spent on housing for poor households increased by four points, from 31% to 35% in just five years.

Conversely, in Romania, Croatia, Hungary, Belgium, Germany, and Sweden, the proportion of disposable income spent on housing for poor households fell as a result of either decreasing property prices or redistribution-based social policies. These are also countries where the proportion of disposable income spent on housing for poor households has generally dropped more quickly than for non-poor households over the last five years.

Poorer sections of society spend up to three times more on their housing than others but some countries are half as unequal as others in Europe. To get a better idea of the difficulties linked to spending on housing, let us take a closer look at the situation of low-income households facing housing cost overburden. Housing cost overburden means spending more than 40% of disposable income on housing, a threshold beyond which household stability is generally considered to be

seriously at risk⁵. The proportion of households living below the poverty threshold and spending more than 40% of their disposable income on housing varies widely among countries, according to a geography that does not really substantiate received ideas (see Table 5).

Greece holds the record with almost all poor households spending more than 40% of their income on housing (93%), an explosion of +28 points between 2008 and 2013. However, not far behind with regard to the situation for poor households are Denmark (75% of households concerned), the Czech Republic (52%), Germany (49%), the Netherlands (48%), Romania, Sweden, Austria and Belgium (39%).

While Eurostat data always raises issues of comparison between one country and another, this does not explain the situation of traditional welfare states that find themselves in the group of countries with the highest housing cost overburden rates amongst poor households. There is good reason to ask questions about their redistribution policies, particularly with regard to individual financial assistance. France and Finland which have a significant stock of affordable social housing and transfers that are index-linked to incomes and the household composition, have among the lowest proportion of poor households facing an excessive burden of housing costs (22% and 20% respectively).

TABLE 4

SHARE OF POOR HOUSEHOLDS IN HOUSING COST OVERBURDEN (MORE THAN 40% OF DISPOSABLE INCOME SPENT ON HOUSING), 2013

COUNTRY	2013	Change since 2008, in points
Greece	93.10	27.50
Denmark	75.00	14.30
Czech Republic	51.60	4.10
Germany (compared to 2010)	49.20	7.00
The Netherlands	48.30	2.10
Sweden	39.60	-8.60
Romania	39.40	-3.00
Austria	39.10	7.60
Belgium	39.00	-5.00
Bulgaria	38.50	5.60
Spain (compared to 2009)	38.30	3.10
Latvia	38.20	11.10
European Union (15 countries)	37.70	4.10
European Union (28 countries since 2010)	37.40	3.40
Hungary	37.00	-5.50
New Member States (12 countries)	36.40	1.20
Slovakia	36.20	9.90
Croatia (compared to 2010)	34.80	-13.60
Poland	33.50	1.40
Italy	31.70	5.00
Portugal	30.90	9.50
Estonia	29.30	16.20
Lithuania	28.80	8.30
United Kingdom (compared to 2012)	27.10	1.10
Slovenia	26.30	5.20
Luxembourg	25.90	5.20
Ireland	23.60	11.40
France	21.70	6.10
Finland	20.40	1.60
Cyprus	11.50	5.50
Malta	11.50	-0.90

Source : Eurostat

TABLE 5

CHANGE IN LEVEL OF INEQUALITY BETWEEN POOR AND NON-POOR REGARDING HOUSING COST OVERBURDEN, 2008-2013.

COUNTRY	Change in the gap between the poor and the non-poor since 2008
Greece	18.90
Estonia	15.30
Denmark	14.40
Ireland	11.20
Portugal	11.00
Slovakia	8.80
Latvia	8.40
Austria	7.50
Germany (compared to 2010)	6.30
Lithuania	6.30
France	6.30
Bulgaria	5.70
Czech Republic	5.50
Italy	5.50
Cyprus	4.70
Slovenia	4.70
Luxembourg	4.50
European Union (15 countries)	4.00
European Union (28 countries since 2010)	3.50
Spain (compared to 2009)	3.17
New Member States (12 countries)	1.50
Finland	1.30
Poland	1.00
United Kingdom (compared to 2012)	0.16
The Netherlands	0.10
Romania	0.00
Malta	-0.20
Belgium	-2.30
Hungary	-6.90
Sweden	-8.60
Croatia (compared to 2010)	-10.50

Source : Euros

AN EVER-INCREASING NUMBER OF POOR HOUSEHOLDS PAYING TOO MUCH FOR THEIR HOUSING

The percentage of poor households facing housing cost overburden has increased by more than 10 points since 2008 in five countries. Three of these countries were subjected to a Memorandum of Understanding from the international institutions (Greece, Ireland, and Portugal) which gives food for thought as to the role international institutions have on the worsening of inequality since the crisis. Denmark, which is part of the group of countries where the proportion of poor households living in housing cost overburden has increased the most (+14%), is a country which has been hardening its policies (market liberalisation, reduction in social protection instruments).

On the contrary, countries that have experienced the largest reductions in inequality with regard to housing cost overburden are Croatia, Hungary, Sweden, Belgium, i.e. mainly countries where the property bubble burst and the market fell dramatically reducing the proportion of disposable income absorbed by housing costs for poor households in particular. Five countries have seen their inequality with regard to housing cost overburden fall. 23 countries have seen an increase in inequality between 2008 and 2013, with southern and eastern European countries (largely the Baltic countries) particularly affected.

The inequality indicator increased by a significant amount in barely five years. Again worth noting is that Denmark, where inequality regarding housing cost overburden appears to have increased more than anywhere else in Europe, substantiates the previous observations. Another noteworthy situation is that of Hungary. It is experiencing a specific political context where marginalised populations are effectively being sacrificed and faces a glaring democratic problem. However,

its policies are effective regarding the financial stability of the working classes (converting property loans indexed on the Swiss franc thereby pushing risk back onto the banking sector, radical lowering in gas, water and electricity prices, etc.). Depending on the country, the poor are between 4 and 20 times more likely than other sections of the population to spend too much of their budget on housing.

POOR HOUSEHOLDS ARE MORE EXPOSED TO PRICE FLUCTUATIONS THAN OTHER HOUSEHOLDS IN TEN EUROPEAN COUNTRIES

An interesting indicator is level of exposure to price fluctuations on the housing market (resulting from being a private tenant or a property owner with mortgage) according to income level. In other words, this indicator looks at to what extent poor households are subjected to the risks of the housing market, compared to non-poor households (see Table 7). The countries at the top of the table are where fluctuations in house prices and rents will have a heavier impact on poor households.

Countries where poor people are most exposed to the market i.e. the unpredictability of prices, in comparison to wealthier sections of society, are not a homogenous group e.g. the Czech Republic, Slovenia, Slovakia, Luxembourg, Austria. In the majority of countries, particularly the less wealthy countries, the poor are less affected by market vagaries than the rest of the population.

In 10 of the 28 EU countries, poor households are slightly more likely than non-poor households to be private tenants or property owners with a mortgage. In these countries, price hikes affect private tenants and property owners who have signed up to mortgages and variable-rate loans.

TABLE 6

INDEX OF POOR HOUSEHOLDS' EXPOSURE TO THE MARKET COMPARED TO NON-POOR (SUPPLEMENTARY RISK FOR POOR HOUSEHOLDS BEING EXPOSED TO THE MARKET (PRIVATE TENANTS OR PROPERTY OWNERS WITH A MORTGAGE), IN COMPARISON WITH NON-POOR HOUSEHOLDS, 2013)

Czech Republic	1.23
Slovenia	1.22
Slovakia	1.20
Luxembourg	1.18
Croatia	1.13
Austria	1.09
Greece	1.09
Spain	1.09
France	1.04
Germany	1.01
Cyprus	0.98
Sweden	0.97
Malta	0.97
Hungary	0.97
The Netherlands	0.96
Denmark	0.96
Italy	0.96
Belgium	0.83
Latvia	0.79
Portugal	0.73
United Kingdom	0.71
Ireland	0.67
Finland	0.61
Estonia	0.58
Lithuania	0.57
Poland	0.55
Romania	0.48
Bulgaria	0.22

Source : Eurostat

TABLE 7

CHANGE IN LEVEL OF EXPOSURE TO THE MARKET ACCORDING TO LEVEL OF POVERTY, 2008-2013 (GAP BETWEEN THE INCREASE OF POOR HOUSEHOLDS AND THE INCREASE IN NON-POOR HOUSEHOLDS EXPOSED TO THE MARKET)

Denmark	14.10
France	12.60
Spain	10.90
United Kingdom	10.90
Czech Republic	7.10
Cyprus	7.00
Croatia (compared to 2010)	5.70
Bulgaria	5.50
The Netherlands	5.30
Greece	4.10
Austria	4.10
Sweden	3.20
Estonia	2.40
Ireland	2.30
Latvia	2.20
Lithuania	1.90
Portugal	1.00
Malta	0.70
Romania	0.60
Hungary	-0.10
Finland	-0.20
Slovenia	-0.20
Italy	-0.50
Belgium	-0.70
Luxembourg	-1.50
Slovakia	-2.60
Germany (compared to 2010)	-3.10
Poland	-4.80

Source : Eurostat

When poor households fall into these categories, price hikes make the housing cost a heavy burden indeed. When poor households fall outside of these categories, hikes in house prices can mean they are 'protected' by ownership or subsidised housing but they may be living in areas with few opportunities, where housing is of poor quality and/or where there is a high level of poverty. This indicator does not describe situations that are more desirable than others but rather shows the type of vigilance needed for public policymaking, depending on whether poor households are exposed to the market or whether they are sheltered from it.

In 19 of the 28 EU countries, poor households' exposure to market fluctuations increased more quickly than non-poor ones (the largest differences were seen in Denmark, France, Spain and the United Kingdom). One positive theory would be that poor households have more access to the property market than they used to and it is possible that this is the case in eastern and southern European countries. The more negative perspective is that this represents a growing vulnerability of poor households to house price and rent volatility.

RENT AND MORTGAGE ARREARS

Inequality with regard to outstanding debt is greater in the EU15. While these countries' exposure to outstanding debt is around average (11.7%), inequalities with regard to exposure to this risk is greater there than elsewhere. This is in spite of wealth redistribution and social protection systems which may exist in these countries in a more established and more systemic way. For example, France is a country where the level of rent arrears or mortgage arrears is among the highest (16.9%), despite financial security instruments delivering significant levels of housing allowance. In Denmark, it is the spectacular

increase in the volume of arrears (+7.5 points) and the growth in inequality between the poor and non-poor which brings this country closer, in terms of change, to those most affected by the crisis.

Nevertheless, it is important to note the cultural nuances and the different priority accorded to different areas of expenditure in different contexts. In Bulgaria for example, only 1.9% of property owners with a mortgage state that they are in mortgage arrears but we know that 50.4% declared that they have other unpaid bills. Once again, the increase in arrears was starkest in five countries, four of which were subject to a Memorandum of Understanding during this period.

TABLE 8
RENT AND MORTGAGE ARREARS, 2013

COUNTRY	2013
Croatia	0.9%
Romania	1.2%
Lithuania	1.7%
Bulgaria	1.9%
Poland	2.6%
Estonia	3.9%
New Member States (12 countries)	4.6%
Malta	5.0%
Germany	5.1%
Luxembourg	7.6%
Belgium	7.6%
The Netherlands	7.8%
Latvia	8.3%
Sweden	8.6%
Slovenia	9.4%
European Union (28 countries)	10.1%
United Kingdom	10.6%
Austria	11.1%

COUNTRY	2013
Denmark	11.5%
Italy	11,5 %
Finland	11,7 %
European Union (15 countries)	11,7 %
Cyprus	13,0 %
Slovaquie	13,4 %
Portugal	13,7 %

COUNTRY	2013
Czech Republic	14,1 %
Spain	14,9 %
Hungary	16,8 %
France	16,9 %
Ireland	20,2 %
Greece	25,1 %

Source : Eurostat

2. TENURE STATUS OF POOR HOUSEHOLDS

In 12 of the 28 countries, poor households are mainly outright owners whose only outlay is maintenance of the property; this is mainly the case in the former Eastern Bloc countries. Furthermore, in nine countries, more than a quarter of poor households live in free or subsidised housing. This occurs in countries with

a large stock of social housing such as Finland and France (34% and 28% respectively of poor households live in this type of housing), and/or countries where social housing is highly targeted at poor households such as Ireland (33%).

TABLE 9
DISTRIBUTION OF POOR HOUSEHOLDS BY TENURE STATUS, 2013
(DECREASING BY PROPORTION OF POOR PROPERTY OWNERS WITH NO MORTGAGE TO REPAY)

COUNTRY	Property owners with a mortgage	Property owners	Private tenants	Tenants in free or subsidised housing
Romania	0.30	96.20	1.00	2.40
Croatia (compared to 2010)	1.50	83.00	3.70	11.80
Lithuania	2.70	81.70	3.00	12.60
Bulgaria	0.50	80.60	0.60	18.30
New Member States (12 countries)	4.40	77.30	5.40	12.90
Slovakia	7.30	73.50	12.80	6.40
Poland	3.80	72.70	4.80	18.80
Latvia	3.10	66.40	11.20	19.40
Hungary	19.10	63.40	3.70	13.80
Estonia	9.30	62.50	4.70	23.50
Greece	11.80	56.30	25.10	6.80
Malta	15.80	55.00	3.90	25.30
Slovenia	4.70	54.10	13.40	27.80
Czech Republic	9.90	53.20	31.40	5.60

6

It is unlikely that, in France, the number of poor households has increased by 16% in the private rental sector and has decreased by 16% in the social housing sector over the last five years given the context of national data showing a pauperisation of the social housing stock. The data in this case are to be treated with extreme caution.

TABLE 9

DISTRIBUTION OF POOR HOUSEHOLDS BY TENURE STATUS, 2013
 (DECREASING BY PROPORTION OF POOR PROPERTY OWNERS WITH NO MORTGAGE TO REPAY)

COUNTRY	Property owners with a mortgage	Property owners	Private tenants	Tenants in free or subsidised housing
Italy	8.70	48.00	21.80	21.50
Cyprus	7.80	42.10	21.50	28.60
European Union (28 countries since 2010)	12.20	39.00	29.90	18.90
Portugal	18.50	37.50	16.80	27.20
Spain	23.10	35.10	25.30	16.40
Finland	13.90	31.50	20.30	34.20
Ireland	20.50	30.60	15.80	33.10
European Union (15 countries)	14.30	29.00	36.20	20.50
United Kingdom (compared to 2012)	18.90	27.90	21.80	31.30
Belgium	14.90	22.30	37.20	25.60
France ⁶	12.60	19.90	39.70	27.80
Austria	12.40	19.50	45.40	22.70
Germany (compared to 2010)	8.50	17.40	58.40	15.70
Denmark	12.40	16.80	70.90	0.00
Luxembourg	30.90	12.50	46.50	10.10
The Netherlands	23.00	9.90	66.60	0.50
Sweden	25.70	9.60	63.80	0.90

Source : Eurostat

TENURE STATUS: CONTINUING TREND OF POOR PEOPLE HAVING LITTLE ACCESS TO PROPERTY OWNERSHIP, OR TO SOCIAL HOUSING AND BEING INCREASINGLY FORCED INTO THE PRIVATE RENTAL SECTOR

The 2008 crisis and its consequences have undoubtedly contributed to further specialisation within different parts of the housing stock. By and large, it is the private rental sector that has seen the most significant changes with 19 countries reporting an increase in this sector's proportion of poor households. While the data must always be interpreted with caution, the trends are coherent enough to give an indication. The private rental sector is the fall-back solution for poor households who do not have access to social

housing (because it is oversubscribed, sold, targeted at a specific demographic etc.) nor to ownership (either because of the increased property prices or the lack of access to bank credit). It is also probable that these extra tenants in the private rental sector are those who have fallen into poverty with the crisis. In fact, everywhere that has seen the share of poor households increase in the private rental sector, has seen it increase at a faster rate than the general pauperisation of society. In ten countries, this increase is reported to be over five points between 2008 and 2013 (up to 17 points in Lithuania). The vulnerability of households exposed to the market, to insecurity of tenure, to increased prices is all the more worrying given that household poverty has also increased in the subsidised housing sector in 16 European countries. This situation points to a pauperisation of the social housing sector and

growing difficulties for this sector in meeting the evolving needs of those no longer managing to keep pace with the free market.

Conversely, there has been a reduction in the number of poor households in the private rental

sector in nine European countries. These are either 'centripetal' countries in which inequality has been reducing (sometimes through pauperisation of the entire society, as in Ireland), or countries where poor households in the private rental sector have turned to the subsidised rental sector.

TABLE 10

CHANGES IN THE TENURE STATUS OF POOR HOUSEHOLDS, 2008-2013
 (BY INCREASE IN THE PROPORTION OF POOR HOUSEHOLDS IN THE PRIVATE RENTAL SECTOR)

COUNTRY	Property owner with mortgage	Property owner without mortgage	Tenant in private sector	Tenant in subsidised sector	Change in poor/population
Lithuania	2.3	-0.3	17.0	9.1	0.6
Croatia (compared to 2010)	4.9	-2.6	14.1	1.8	-1.1
France	1.1	0.2	8.9	-1.4	1.1
Malta	0.8	0.9	8.7	-2	0.4
Romania	4.4	-0.9	8.2	-10.9	-1
Slovenia	0.4	0.6	8	6.7	2.2
Sweden	1	2.2	7.9	11.2	2.5
Estonia	5.5	-1.7	6.9	-7.1	-0.9
Greece	5.1	1.4	6.1	8.1	3
Belgium	-1.6	-1.9	5.7	6.9	0.4
Denmark	-0.1	-8.6	4.4	0	-0.9
Spain	2.3	-5.2	4.1	3.3	-0.4
Slovakia	-0.5	1.8	3.8	10.8	1.9
Luxembourg	1.4	0	3.7	11.8	2.5
European Union (15 countries)	0	-2.3	2.2	-0.6	0
European Union (28 countries since 2010)	0	-1.7	2	2.3	0
Portugal	1.2	-3.3	1.9	9.3	0.2
Cyprus	2.9	-1.2	1.7	-2.5	-0.6
The Netherlands	-0.1	-5.4	1.4	-10.6	-0.1
Germany (compared to 2010)	-0.8	1.3	0.5	0.5	0.9
United Kingdom (compared to 2012)	-1.1	0.3	0.2	0	-0.1
Italy	1.5	0	-0.7	3.8	0.4
Poland	-1.6	-1.4	-0.8	12.3	0.4
New Member States (12 countries)	0.2	-0.6	-0.9	9	0
Austria	0.7	-2.4	-1.36	-0.4	-0.8
Latvia	-1.2	-7.4	-2.4	-12.1	-6.5
Czech Republic	0.3	0.6	-4.2	-3.6	-0.4
Finland	-0.8	-1.9	-4.4	-2.5	-1.8
Bulgaria	-2.5	-0.9	-5	-5.9	-0.4
Hungary	2.8	1.9	-5.4	3.8	1.9
Ireland	1.4	-4.1	-6.1	2.1	-1.4

Source : Eurostat

THE INFLUENCE OF TENURE STATUS ON THE COST OF HOUSING FOR POOR HOUSEHOLDS

For poor property owners, spending on housing is two to three times lower in eastern and southern European countries (Greece being a notable exception) than in northern and western European countries. This may arise from the age of the property, the distribution of poor people in deprived and/or depopulated areas, the quality

of the housing etc. These data are not easy to compare. There is a clear need for caution against a one-size-fits-all public intervention model for housing the poor. In countries where housing costs represent a low burden for poor people, the issue is rather the improvement of housing quality and residential mobility. On the other hand, in countries where poor property owners spend a lot on housing, public policies should undoubtedly focus on creating more social housing and increasing financial stability for households through individual housing allowances.

TABLE 11

HOUSING COSTS FOR POOR HOUSEHOLDS ACCORDING TO TENURE STATUS (IN €) (IN PURCHASING POWER PARITY)

COUNTRY	PROPERTY OWNER		TENANT		ALL	
	2013	Change since 2008	2013	Change since 2008	2013	Change since 2008
The Netherlands	663.3	70.8	622.2	28.5	636.1	42.9
Luxembourg	360.2	4.5	774.8	46.2	581.9	40.8
Germany	534.6	-126.6	528.2	37.1	530.1	-8.7
Denmark	490.1	25.2	544.3	46.7	528.5	45.4
Austria	353.4	14.8	605.5	128.3	499.1	78.2
Belgium	368.3	-111.5	545.7	22.4	476.6	-24.5
Sweden	421.8	49.2	503.5	17.5	474.6	34.0
United Kingdom (compared to 2012)	255.1	12.8	641.2	122.7	454.3	80.2
France	262.2	26.3	564.0	104.6	453.6	75.3
Greece	439.5	62.3	448.5	-288.9	441.8	-17.4
European Union (15 countries)	328.9	-62.0	529.4	-2.4	418.8	-13.6
European Union (28 countries since 2010)	300.6	-39.8	473.1	15.0	372.5	-0.8
Finland	284.9	43.8	446.2	28.6	369.1	36.1
Czech Republic	301.9	-17.9	440.9	143.1	347.6	36.7
Spain	252.1	17.8	510.3	-48.3	333.2	19.5
Ireland	219.3	-52.7	455.1	37.3	327.1	0.4
Slovenia	252.2	10.9	427.5	74.2	288.1	31.2
Italy	207.6	-12.9	464.5	30.2	283.4	1.0
Poland	265.6	73.1	310.3	99.7	268.8	75.5

COUNTRY	PROPERTY OWNER		TENANT		ALL	
	2013	Change since 2008	2013	Change since 2008	2013	Change since 2008
Slovakia	258.5	93.2	274.1	81.7	260.9	91.3
Cyprus	187.1	33.1	469.7	-73.5	252.2	22.5
Hungary	221.9	8.1	256.7	-29.4	225.6	3.0
Portugal	179.8	24.5	314.9	76.7	221.4	47.5
Malta	197.4	41.6	246.3	93.2	208.7	53.6
New Member States (12 countries)	198.9	42.0	265.2	75.2	205.0	46.3
Croatia (compared to 2010)	170.7	-81.9	329.5	-490.9	179.2	-96.3
Estonia	164.0	62.7	273.3	122.0	175.2	71.1
Latvia	145.6	24.2	145.9	19.9	145.7	23.6
Lithuania	141.5	28.9	186.8	12.8	144.0	28.2
Bulgaria	135.6	24.5	179.1	10.2	137.2	23.6
Romania	110.4	18.8	207.8	85.3	112.6	20.6

Source : Eurostat

The changes since 2008 show that it is becoming more difficult to maintain country categories with clear, constant markers that are for example linked to a social model or a history of social structures or urban/rural poverty etc. In some countries where the monthly payments were already high for poor property owners, they have tended to further increase rapidly. This is the case in the Netherlands and, to a lesser extent, in France while the cost of housing has fallen significantly for poor property owners in the United Kingdom. Among the 'cheaper' countries of Slovakia, Estonia and even Bulgaria, the cost of housing continues to increase for poor property owners while in the Czech Republic, costs are falling. Costs in Spain have increased while in Italy, they have fallen. Once again, the heterogeneity merely emphasises the difficulty of adapting social protection policies given the changing nature of the situation. Watching how Finland, the 'star pupil', struggles to contain the increasing cost of housing for poor households is indicative of this.

WHERE DO POOR TENANTS PAY MORE FOR HOUSING THAN NON-POOR PROPERTY OWNERS?

In 16 European countries, poor tenants spend a larger proportion of their income on housing than non-poor property owners. In the remaining 12 countries, the opposite is true. The fact that the poorest section of society spends more without building up any equity raises political, not to mention moral, issues.

The gap between countries shows that there are different areas of tension. The parts of the stock allocated to poor people and the consequences of this in terms of inequality and affordability are different in different contexts, which undoubtedly calls for different political responses.

In Luxembourg, the United Kingdom, Ireland and France, poor tenants pay significantly more for their housing than non-poor property owners while in Denmark, Germany and the Netherlands, the reverse is true with poor tenants paying less

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Average housing cost for a non-poor property owner, less the average housing cost for a poor tenant (in euro), divided by the average rent of poor tenants.

for their housing than non-poor property owners. This contrast does not corroborate conventional divisions between rich and poor countries or between liberal countries and welfare states. Furthermore, the contrast reflects the history of industrialisation and of rurality in the various countries along with the history of public policies that incentivise, to a greater or lesser degree, accession to home ownership for low-income households for example, and so on.

This indicator does not show desirable situations or otherwise but shows a disparity of situations illustrating the diversity of political responses to the difficulties of housing and social inequality with regard to housing costs.

TABLE 12

HOUSING COSTS FOR NON-POOR PROPERTY OWNERS COMPARED TO POOR TENANTS, 2013

COUNTRY	Excessive housing costs for non-poor property owners ⁷ (1)
Luxembourg	-49.3%
Ireland	-49.2%
United Kingdom	-39.7%
Spain	-37.1%
Italy	-35.9%
France	-33.9%
Croatia	-30.0%
Austria	-25.5%
Portugal	-23.5%
Slovenia	-22.6%
Romania	-20.5%
Estonia	-20.4%
Cyprus	-17.9%
Czech Republic	-14.7%
European Union (15 countries)	-9.0%
Belgium	-9.0%
Finland	-7.7%
European Union (28 countries since 2010)	-6.7%
Malta	-3.5%

COUNTRY	Excessive housing costs for non-poor property owners ⁷ (1)
New Member States (12 countries)	8.8%
Lithuania	10.0%
Poland	10.0%
Sweden	11.6%
Hungary	12.1%
Greece	12.3%
Slovakia	20.0%
Bulgaria	37.2%
Denmark	38.2%
Latvia	49.0%
Germany	49.3%
The Netherlands	50.8%

Source : Eurostat

(1) The lower the figure (including negative figures), the heavier the burden of housing costs for poor tenants than for non-poor property owners.

TENANCY PROTECTION AND MOBILITY

Tenant protection is often cited by, for example, the European Central Bank as a drag on professional mobility. In fact, private sector tenants are a lot more mobile than property owners with a mortgage. The proportion of households who have moved in the last five years is between 3 and 26 times higher among tenants than among property owners with a mortgage, depending on the country. Countries where the tenants have a rate of mobility that is closer to that of property owners with a mortgage are generally richer with a high number of tenants and more protected tenant status than elsewhere like Sweden, Denmark, Slovenia, The Netherlands, and Slovakia etc.

There is therefore no proof that protection of tenants undermines their mobility and thus the dynamism of the job market, no more than the number of property owners does. The asser-

tions are often striking in this regard but the available data require much caution with regard

to making hasty causal links between mobility and tenure status.

TABLE 13

PROPORTION OF HOUSEHOLDS THAT HAVE MOVED HOUSE IN THE LAST FIVE YEARS

COUNTRY	Total	Property owners with a mortgage	Outright property owners	Tenant, market price	Tenant, subsidised or free
Cyprus	25.1	44.3	9.5	81.6	24.2
United Kingdom	30.8	28.0	11.1	77.1	36.1
Lithuania	5.6	24.3	3.4	72.1	10.8
Estonia	15.6	28.7	7.5	65.2	30.4
Finland	31.9	37.1	9.4	62.7	51.2
Sweden	40.2	32.5	16.2	59.1	34.5
Ireland	14.8	8.4	2.4	58.9	21.6
France	27.0	33.2	6.3	51.9	38.4
Spain	13.0	13.3	3.6	51.8	14.0
Denmark	34.3	22.3	14.5	51.0	63.9
Luxembourg	27.2	31.8	5.4	48.7	34.2
Hungary	7.0	9.3	3.9	48.5	18.9
Belgium	22.0	23.4	4.2	48.2	31.4
Poland	10.0	35.2	4.7	46.9	13.4
European Union (15 countries)	20.6	21.9	5.4	43.6	26.6
European Union	17.6	22.0	4.7	43.2	24.5
Malta	7.4	22.8	3.2	43.0	5.0
Croatia	3.8	9.8	2.6	41.9	8.8
Austria	20.2	17.1	6.1	40.6	21.7
Portugal	10.2	11.3	3.5	38.1	8.6
Germany	21.9	17.9	5.5	35.6	22.7
Greece	9.8	9.2	2.5	34.7	16.5
New Member States (12 countries)	7.1	22.9	3.4	34.6	13.3
Slovenia	10.9	35.7	5.9	33.4	12.6
The Netherlands	24.6	20.4	7.9	32.6	33.8
Bulgaria	3.2	15.8	1.8	32.3	8.8
Latvia	10.1	22.9	5.0	30.7	22.4
Romania	1.8	3.1	1.5	30.7	6.3
Italy	8.5	14.6	3.5	22.7	11.3
Czech Republic	7.6	14.7	3.4	19.8	9.3
Slovakia	7.7	29.1	4.6	18.4	14.3

Source : Eurostat

3. HOUSING QUALITY AND QUALITY OF LIFE

OVERCROWDING IS PARTICULARLY PRONOUNCED IN CENTRAL EUROPE

The prevalence of overcrowding varies greatly according to country, from 2% in Belgium to 53% in Romania. While there are some exceptions (which could be related to particular local circumstances as much as a limited statistical system), the prevalence of overcrowding seems to correlate quite closely with the economic health of each country. Even when the accuracy of the data is considered with caution, the gaps are significant. On average, 11% of the population of the 15 countries that were part of the European Union 20 years ago are in an overcrowded situation, whereas the figure stands at 42% for the 12 new EU countries. Among the 13 countries with the highest prevalence of overcrowding, only Italy and Greece are not former Eastern Bloc countries.

Overcrowding reveals an undervalued aspect of the European gulf and highlights the problem of the absence of a European housing strategy as part of the support for new Member States.

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The rate of overcrowding corresponds to the percentage of the population living in an overcrowded household. A person is considered to be living in an overcrowded household if the home does not have a minimum number of rooms, i.e.:

- one room for the household;
- one room per couple in the household;
- one room for each single person aged 18 years or over;
- one room per pair of single people of the same gender between 12 and 17 years of age;
- one room for each single person between 12 and 17 years of age who is not included in the previous category;
- one room per pair of children under 12 years.

http://ec.europa.eu/eurostat/statistics-explained/index.php/Glossary:Overcrowding_rate

TABLE 14
RATE OF OVERCROWDING IN THE POPULATION AS A WHOLE

COUNTRY	2013
Belgium	2.00
Cyprus	2.40
The Netherlands	2.60
Ireland	2.80
Malta	3.60
Spain (compared to 2011)	5.20
Luxembourg	6.20
Germany	6.70
Finland	6.90
France	7.60
United Kingdom (compared to 2012)	8.00
Denmark	9.40
European Union (15 countries)	10.70
Sweden	11.20
Portugal	11.40
Austria	14.70
Slovenia (compared to 2011)	15.60
European Union (28 countries since 2010)	17.30
Czech Republic	21.00
Estonia	21.10
Italy	27.30
Greece	27.30
Lithuania (compared to 2011)	28.00
Latvia	37.70
Slovakia	39.80
New Member States (12 countries)	41.80
Croatia (compared to 2010)	42.80
Bulgaria	44.20
Poland	44.80
Hungary	45.70
Romania	52.90

Source : Eurostat

SEVERE HOUSING DEPRIVATION: AN INDICATOR OF HOW EFFECTIVE HOUSING POLICIES HAVE BEEN

Housing conditions for Europe as a whole can also be broadly viewed through the 'severe housing deprivation' indicator which covers the issue of overcrowding as well as dignity, decency and discomfort (leaks in the roof, lack of sanitary facilities, housing without sufficient natural light etc.)⁹.

Looking at the prevalence of these situations, it is fair to ask how effective the national and local policies implemented to deal with these issues have been. Among the countries with the lowest rate of severe housing deprivation are countries with very different social and housing policies such as Belgium (0.9%), Ireland (1.4%) and Spain (1.8%) where the housing stock is of low standard and where there are significant problems.

According to the available statistics, there are only six countries reporting that the rate of severe housing deprivation increased since the 2008 crisis; and this by very moderate amounts. In contrast, several central and eastern European countries (CEEC) seem to have made significant progress in reducing this problem. While the iron curtain still exists with regard to quality of housing, some catching up is in progress.

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'Severe housing deprivation' concerns the population living in housing considered overcrowded and which also has one of the indicators of housing deprivation. Housing deprivation is an indicator of decency calculated on the basis of houses with a leaking roof, no bath or shower, no toilet or little natural light.

http://ec.europa.eu/eurostat/statistics-explained/index.php/Glossary:Severe_housing_deprivation_rate

TABLE 15
RATE OF SEVERE HOUSING DEPRIVATION

COUNTRY	2013	Change 2008-2013
Finland	0.70	0
The Netherlands	0.80	0
Belgium	0.90	0
Malta	1.10	0
Ireland	1.40	+1
Cyprus	1.40	0
Sweden	1.50	0
Germany	1.60	0
Spain	1.80	0
Luxembourg	1.80	-1
France	2.20	-1
United Kingdom	2.50	+1
Denmark	2.60	0
European Union (15 countries)	3.20	0
Austria	3.90	-1
Czech Republic	4.00	-3
Slovakia	4.50	-1
European Union (28 countries since 2010)	5.20	-1
Portugal	5.60	-1
Estonia	5.80	-5
Slovenia	6.50	-2
Greece	7.00	-1
Italy	8.90	+2
Croatia	9.00	-3
Lithuania	9.10	+2
Poland	10.10	-8
New Member States (12 countries)	12.70	-7
Bulgaria	13.00	-11
Latvia	16.30	-6
Hungary	17.60	-3
Romania	23.00	-7

Source : Eurostat

IMPACT OF POVERTY ON SEVERE HOUSING DEPRIVATION: WHAT SHOULD PUBLIC POLICIES ON HOUSING QUALITY TARGET?

In Belgium, a poor household is 23 times more likely to face severe housing deprivation than any other household type. On the other hand, a poor Estonian household is only 1.4 times more likely to face it.

This illustrates what is at stake in the debate on the necessary specialisation (or otherwise) of housing policy, in this case policies aiming to clear slums or address unfit housing. For example, in Estonia, Ireland, the United Kingdom, non-poor households are faced with unfit housing on top of overcrowding for historical reasons individual to each country. Tackling slums or unfit housing probably comes about via generalist policies that do not specifically target the poor population, while in France, Denmark, the Netherlands, Luxembourg and Belgium where poor households are hugely overrepresented in unfit housing, housing improvement policies would undoubtedly benefit from more specific targeting.

The deepening of inequality between poor and non-poor with regard to severe housing deprivation is evidence of how ineffective public strategies have been. One cannot be too generalist in countries where severe housing deprivation mainly concerns poor households. Equally, one cannot have policies that are too narrowly targeted in countries where severe housing deprivation concerns both the poor and the non-poor.

TABLE 16
RATIO OF POOR/NON-POOR EXPERIENCING SEVERE HOUSING DEPRIVATION

PAYS	Poor/non-poor comparison
Estonia	1.41
Ireland	1.46
United Kingdom	1.61
Malta	1.90
Croatia	1.96
Greece	2.15
Latvia	2.27
Italy	2.51
Poland	2.63
Portugal	2.65
Slovenia	2.71
Lithuania	2.80
Romania	3.15
Cyprus	3.20
Hungary	3.40
European Union (28 countries since 2010)	3.46
Spain	4.00
Austria	4.07
Czech Republic	4.26
Germany	4.80
Bulgaria	5.10
Finland	5.40
Sweden	5.44
Slovakia	6.04
France	7.00
Denmark	7.79
Luxembourg	13.33
The Netherlands	18.67
Belgium	23.50
Hongria	45,70
Romania	52,90

Source : Eurostat

FUEL POVERTY

One of several aspects of fuel poverty is the difficulty of maintaining a warm home but it is undoubtedly the aspect most deeply felt. Unsurprisingly, but converse to the climate, it is northern countries (with the exception of Baltic countries) and Germanic countries where sufficient temperatures are reached most easily while southern and eastern European countries experience greater difficulty in maintaining warm temperatures. Measured based on people's personal feelings, this indicator is subjective and may therefore appear to be worsening even if the objective conditions are improving; this can be due to changing representations, or changes in acceptable levels of dissatisfaction with the temperature etc.

That said, it is interesting to note that it is countries hardest hit by the 2008 crisis (Greece, Ireland, Italy, Lithuania) where difficulty in maintaining adequate temperatures has increased most significantly (between +7% and +14%). Conversely, in central and western European countries, it seems that policies on modernising the housing stock are gradually bearing fruit to the extent that the level of difficulty reported in maintaining adequate temperatures has clearly decreased, although it still remains high. Some of the data should be interpreted with caution regarding the accuracy of data collection (very large changes in Malta and Bulgaria), nonetheless the fact that these data converge by country blocs facing the same or similar issues enables broad trends to emerge.

TABLE 17
INABILITY TO KEEP HOME ADEQUATELY WARM

COUNTRY	POOR		TOTAL	
	Difficulties in maintaining the temperature of housing	Change (%)	Difficulties in maintaining the temperature of housing	Change (%)
Bulgaria	70	-12	45	-21
Cyprus	51	3	31	1
Greece	48	19	30	14
Portugal	45	-11	28	-7
Italy	40	14	19	8
Latvia	36	3	21	4
Malta	35	21	23	15
Lithuania	34	3	29	7
Hungary	33	12	14	4
Romania	25	-8	14	-10
EU 28	24	-	11	-
EU 27	24	3	11	1
Croatia	24	24	10	-
Poland	24	-11	11	-9
United Kingdom	22	10	11	5
Ireland	19	12	10	6
Belgium	18	1	6	-1
France	18	6	7	2
Germany	17	-1	5	-1
Slovakia	16	2	5	-1
Spain	16	3	8	2
Czech Republic	15	-2	6	0
Slovenia	13	-1	5	-1
Denmark	10	4	4	2
Austria	8	-2	3	-1
Estonia	6	3	3	2
The Netherlands	6	2	3	1
Luxembourg	5	2	2	1
Sweden	4	0	1	-1
Finland	3	-2	1	-1

Source : SILC (ilc_mdes01)

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The degree of satisfaction is measured based on the subjective opinions of the people surveyed, on a scale of 1 to 10.

ONE IN FOUR POOR HOUSEHOLDS
IN EUROPE LIVE IN DAMP CONDITIONS

Central, eastern and southern European countries are most affected by damp in their housing (the presence of leaks or mould). In Hungary, one in two poor households lives in damp housing and it is also the case for more than one in three poor households in Latvia, Portugal, Slovenia and Cyprus.

TABLE 18
DAMP HOUSING

COUNTRY	POOR		TOTAL	
	Leaks or mould	% change since 2008	Leaks or mould	% change since 2008
	2013		2013	
Hungary	51	1	26	-5
Latvia	44	4	28	2
Portugal	40	14	32	13
Slovenia	40	-5	27	-3
Cyprus	35	2	31	5
Lithuania	34	-6	20	-5
Bulgaria	32	-17	13	-18
Italy	31	4	23	3
Romania	28	-10	15	-9
Belgium	27	1	18	0
Luxembourg	27	7	15	-1
Estonia	25	-5	18	0
EU (28 countries)	24	-	16	-
France	23	1	13	0
The Netherlands	23	-3	16	0
Croatia	22	-	13	-
Spain	22	-2	17	0
Greece	21	-6	14	-5
Slovakia	20	3	8	-2
Austria	19	1	13	-1

COUNTRY	POOR		TOTAL	
	Leaks or mould	% change since 2008	Leaks or mould	% change since 2008
	2013		2013	
Czech Rep.	19	-7	10	-4
Germany	19	-3	13	-1
Ireland	18	0	14	2
Poland	18	-19	10	-13
United Kingdom	18	-4	16	1
Malta	12	4	12	5
Sweden	11	1	8	-1
Finland	7	1	5	1
Denmark	25	-13	17	8

Source : SILC

GENERAL SATISFACTION WITH
REGARD TO HOUSING IS HIGH
BUT SOCIAL POLARISATION IS
ESCALATING IN MANY PLACES

Household satisfaction with their housing conditions¹⁰ is generally high and the gaps between countries are relatively small. Satisfaction with housing is weak in eastern and southern countries; the 11 countries where satisfaction is weakest include all the former Eastern Bloc countries along with Italy, Greece and Portugal.

Cyprus, Denmark, Sweden, Finland and Austria are the countries with the highest level of satisfaction with regard to housing (at over 8).

However, it is important to note that the satisfaction expressed decreased between 2007 and 2012 in traditional welfare states: Sweden, Luxembourg, Malta, the Netherlands, Germany, France and Belgium (but also in Greece, the Czech Republic and Slovakia).

TABLE 19
SATISFACTION WITH REGARD TO HOUSING

COUNTRY	2012	Change (2007-2012)
Cyprus	8.5	0.60
Denmark	8.4	0.00
Sweden	8.2	-0.20
Finland	8.2	0.00
Austria	8.2	0.70
Ireland	8.2	0.70
Luxembourg	8	-0.30
Spain	7.9	0.20
Romania	7.8	0.70
United Kingdom	7.8	0.10
Malta	7.8	-0.60
The Netherlands	7.8	-0.10
Slovenia	7.7	0.00
Germany	7.7	-0.10
Croatia	7.7	0.80
France	7.6	-0.20
Belgium	7.6	-0.20
European Union	7.6	0.10
Slovakia	7.6	-0.10
Italy	7.5	0.40
Czech Republic	7.5	-0.40
Portugal	7.3	0.30
Estonia	7.2	0.10
Greece	7	-0.20
Lithuania	7	0.60
Hungary	7	0.60
Bulgaria	6.9	0.90
Poland	6.9	0.00
Latvia	6.5	0.30

Source : Eurofund, EQLS 2012

Levels of satisfaction are divided along social lines to greater or lesser degrees according to country and it is worth noting that the divisions vary widely. In Slovenia, Latvia, Bulgaria, Poland and France, the satisfaction gap between the lowest income quartile and the highest income quartile is escalating. In Austria, Ireland, Cyprus and Croatia, the level of satisfaction is becoming more homogeneous across income quartiles.

This subjective indicator still needs to be interpreted with caution, especially because the gaps are narrow between countries. However, it does set a marker, enabling the morale of the population with regard to their housing conditions to be evaluated over time.

QUALITY OF SOCIAL HOUSING:
HOUSEHOLDS ARE FAIRLY SATISFIED
BUT WITH SIGNIFICANT DISPARITIES

Unsurprisingly, satisfaction with social housing is greater in countries where it is part of a policy vision that is supported on an ongoing basis. The quality of social housing services is particularly noteworthy in Austria, Denmark, Finland and Sweden.

Satisfaction is, however, lower in countries where social housing is more focused on the margins of society. France and the United Kingdom fall outside of the trend in this case to the extent that their social housing makes up a significant part of the overall housing stock yet achieves low levels of satisfaction.

TABLE 20

HOW WOULD YOU RATE THE QUALITY OF
SOCIAL HOUSING SERVICES IN YOUR COUNTRY?

COUNTRY	Total (mark out of 10)
Austria	7.2
Denmark	6.7
Finland	6.7
Malta	6.5
The Netherlands	6.5
Luxembourg	6.4
Sweden	6.4
Belgium	6.3
Germany	6.2
Cyprus	5.8
Ireland	5.6
France	5.6
European Union	5.5

COUNTRY	Total (mark out of 10)
Spain	5.5
Lithuania	5.5
Portugal	5.5
United Kingdom	5.5
Estonia	5.4
Latvia	5.4
Italy	5.1
Slovenia	5.1
Czech Republic	5
Slovakia	4.6
Croatia	4.4
Hungary	4.4
Poland	4
Romania	4
Greece	3.8
Bulgaria	3.1

Source : Eurofund, 2012

4. LOCATION AND MOBILITY

IN THE WEST AND NORTH, URBAN POVERTY; IN THE EAST AND SOUTH, POVERTY IN RURAL AREAS AND MEDIUM-SIZED TOWNS

In Austrian cities, on average 20% of households are poor, while in Czech, Slovakian, Hungarian and Romanian cities, the figures is less than 10%. Austrian cities are centripetal for poor households while the cities in the other countries mentioned are centrifugal and seem to reject the poor or keep them outside the city limits (or, to read it

more positively, they protect their citizens from poverty).

In Bulgaria, Spain, Greece, Portugal and Italy, a significant share of poor households are living in zones of average to low density, more so than in other countries. The so-called 'PIGS' along with central and eastern European countries are, it seems, experiencing increasing levels of poverty in their medium-sized towns, rural areas and city peripheries.

TABLE 21

RATE OF POVERTY, BY LEVEL OF URBAN DENSITY, 2011

COUNTRY	DENSELY POPULATED AREA		INTERMEDIATE DENSITY AREA		THINLY POPULATED AREA		TOTAL	
	2011	Change since 2007	2011	Change since 2007	2011	Change since 2007	2011	Change since 2007
Austria (compared to 2008)	19.4	-0.6	10.2	-2.0	12.7	0.4	14.5	-0.7
Italy	19.0	0.4	18.8	-1.0	22.9	-0.2	19.6	-0.2
Belgium	18.8	1.4	10.9	-1.4	14.0	-3.6	15.3	0.2
Greece	18.3	4.4	20.0	6.0	24.8	-2.9	21.4	1.1
Spain	17.9	2.5	25.3	4.8	27.7	0.5	22.2	2.5
Luxembourg	17.6	-1.1	9.5	2.9	12.0	-0.7	13.5	0.0
United Kingdom	17.3	-2.1	15.5	0.4	13.3	-5.9	16.2	-2.2
European Union (15 countries)	16.9	0.7	15.5	0.6	18.8	-0.7	16.8	0.4
Germany	16.5	0.3	14.4	1.7	17.7	0.8	15.8	0.7
France	16.5	2.5	11.0	-0.8	14.3	0.3	14.1	0.9
Malta	15.8	0.6	13.3	-1.4	0.0	0.0	15.5	0.4
European Union (28 countries since 2010)	15.7	0.5	15.5	0.8	20.9	-0.8	17.0	0.4
Sweden	15.5	4.2	11.2	1.7	14.1	3.6	14.0	3.5
Estonia	15.1	-1.4	13.3	1.8	19.9	-2.8	17.5	-1.9
Latvia	14.5	0.3	13.8	7.9	23.4	-4.5	19.0	-2.2
Portugal	14.4	0.8	20.0	0.4	22.2	-1.8	18.0	-0.1
Denmark	14.3	1.1	11.0	1.4	14.8	2.0	13.0	1.5
Croatia (compared to 2010)	13.7	1.8	17.5	2.4	27.3	-1.6	20.9	0.3
Cyprus (compared to 2008)	13.4	-1.3	12.2	-1.9	19.0	-0.6	14.8	-1.1
Slovenia	12.2	3.4	12.5	2.5	15.1	1.4	13.6	2.1
Lithuania	12.1	4.2	0.0	0.0	24.4	-2.8	19.2	0.1
Finland	11.5	0.8	12.4	2.0	15.0	0.2	13.7	0.7
Ireland	11.4	-2.4	16.1	-2.2	18.0	-1.5	15.2	-2.0
The Netherlands	11.4	1.6	10.6	0.6	5.3	-15.6	11.0	0.8
Poland	11.3	0.8	17.8	-1.3	23.3	0.6	17.7	0.4
Bulgaria	10.7	-4.9	25.4	5.1	31.9	4.9	22.2	0.2
New Member States (12 countries)	9.8	-0.2	14.7	1.2	24.2	-0.4	17.5	-0.2
Czech Republic	8.5	-0.9	9.4	0.1	11.2	1.3	9.8	0.2
Slovakia	8.0	1.5	12.3	2.5	16.5	2.5	13.0	2.5
Romania	7.1	-0.5	16.7	-3.3	31.2	-4.6	22.2	-2.6
Hungary	6.7	-0.2	13.0	3.3	19.0	2.3	13.8	1.7

Source : Eurostat

ONE IN SIX HOUSING UNITS IN EUROPE IS VACANT

The development of tourism, economic polarisation leading to depopulation of certain areas, and the growth of inequality which concentrates home ownership in the hands of a minority are all factors contributing to the increase in vacant housing and second homes.

In eight European countries, more than one in four housing units is not a home (i.e. it is either vacant or a second home). While it is obviously not possible to simply use this stock for social requirements or to dispossess owners of second homes, the significance of this trend nonetheless calls for a political response. It is untenable to leave millions of people to face housing exclusion while millions of housing units remain empty or intended for leisure purposes.

TABLE 22
VACANT HOMES AND SECONDARY
RESIDENCES, 2013

COUNTRY	Vacant homes and secondary residences
Greece	35%
Croatia	33%
Bulgaria	31%
Cyprus	31%
Malta	31%
Portugal	31%
Spain	28%
Italy	22%
Denmark	21%
Latvia	21%
Slovenia	21%
Austria	18%
Ireland	17%
France	17%
Sweden	17%
Romania	16%

COUNTRY	Vacant homes and secondary residences
Belgium	14%
Estonia	14%
Lithuania	14%
Czech Republic	13%
Hungary	11%
Slovakia	10%
Finland	10%
Germany	9%
Luxembourg	7%
The Netherlands	7%
United Kingdom	4%
Poland	2%

Source : recensement, 2011

HIGHLY VARIABLE RESIDENTIAL MOBILITY ACCORDING TO COUNTRY

Northern Europe is a lot more mobile than eastern and southern Europe. In six countries (Sweden, Denmark, Finland, United Kingdom, Luxembourg and France), more than 25% of households moved house between 2008 and 2013. In eleven countries, less than 10% of households moved.

Within each tenure status, the same differences are observed. In France, Sweden, and Finland, three times more property owners with a mortgage moved house recently than in Spain or Portugal. With regard to tenants in the private sector, in the United Kingdom 77% had moved within the last five years whereas in Italy the figure stands at 23% which undoubtedly points to the differences in how the housing stock is divided up between sectors.

While the reality across Europe is of people leaving medium-sized towns in favour of large cities, it is in densely populated urban centres that mobility remains at its highest.

TABLE 23
PROPORTION OF HOUSEHOLDS WHO HAVE MOVED HOUSE IN THE LAST FIVE YEARS,
BY TENURE STATUS, 2013

COUNTRY	Total	Property owner, with mortgage or loan	Property owner, with neither mortgage nor loan	Tenant, market price rent	Tenant, subsidised or free rent
Sweden	40.2	32.5	16.2	59.1	34.5
Denmark	34.3	22.3	14.5	51.0	63.9
Finland	31.9	37.1	9.4	62.7	51.2
United Kingdom	30.8	28.0	11.1	77.1	36.1
Luxembourg	27.2	31.8	5.4	48.7	34.2
France	27.0	33.2	6.3	51.9	38.4
Cyprus	25.1	44.3	9.5	81.6	24.2
The Netherlands	24.6	20.4	7.9	32.6	33.8
Belgium	22.0	23.4	4.2	48.2	31.4
Germany	21.9	17.9	5.5	35.6	22.7
European Union (15 countries)	20.6	21.9	5.4	43.6	26.6
Austria	20.2	17.1	6.1	40.6	21.7
European Union	17.6	22.0	4.7	43.2	24.5
Estonia	15.6	28.7	7.5	65.2	30.4
Ireland	14.8	8.4	2.4	58.9	21.6
Spain	13.0	13.3	3.6	51.8	14.0
Slovenia	10.9	35.7	5.9	33.4	12.6
Portugal	10.2	11.3	3.5	38.1	8.6
Latvia	10.1	22.9	5.0	30.7	22.4
Poland	10.0	35.2	4.7	46.9	13.4
Greece	9.8	9.2	2.5	34.7	16.5
Italy	8.5	14.6	3.5	22.7	11.3
Slovakia	7.7	29.1	4.6	18.4	14.3
Czech Republic	7.6	14.7	3.4	19.8	9.3
Malta	7.4	22.8	3.2	43.0	5.0
New Member States (12 countries)	7.1	22.9	3.4	34.6	13.3
Hungary	7.0	9.3	3.9	48.5	18.9
Lithuania	5.6	24.3	3.4	72.1	10.8
Croatia	3.8	9.8	2.6	41.9	8.8
Bulgaria	3.2	15.8	1.8	32.3	8.8
Romania	1.8	3.1	1.5	30.7	6.3

Source : Eurostat

Only five countries are experiencing a greater rate of mobility in medium-density areas than in densely populated areas.

Countries where the urban population is more mobile than the intermediate areas tend to be experiencing more favourable economic circumstances than countries where the opposite

is true. Finland is a notable exception to this with its social polarity and its population concentrated in a few cities. Another exception is the United Kingdom where the absence of social policies and town and country planning undoubtedly contributes to its appearance alongside the hard-hit countries of southern and eastern Europe.

TABLE 24
HOUSEHOLDS THAT HAVE MOVED HOUSE IN THE LAST FIVE YEARS BY CATEGORY OF URBAN DENSITY, 2011

COUNTRY	Densely populated area	Intermediate density area	Thinly populated area	Dense/intermediate ratio
Denmark	42.0	31.5	28.7	10.5
The Netherlands	29.4	20.2	18.0	9.2
Germany	28.4	19.3	16.3	9.1
Estonia	20.1	11.5	12.6	8.6
Sweden	46.9	38.3	38.4	8.6
Luxembourg	36.4	28.5	23.0	7.9
Austria	28.0	21.3	13.8	6.7
European Union (15 countries)	23.3	19.2	17.1	4.1
European Union	20.9	17.0	13.4	3.9
Belgium	23.7	19.8	21.2	3.9
France	30.2	26.4	23.1	3.8
Slovakia	10.4	6.9	6.8	3.5
Czech Republic	10.2	6.7	6.1	3.5
Croatia	5.2	1.9	3.7	3.3
Poland	13.7	10.4	6.7	3.3
Greece	13.6	10.6	5.2	3.0
New Member States (12 countries)	9.2	7.3	5.1	1.9
Cyprus	27.5	25.7	20.1	1.8
Italy	9.7	8.6	4.4	1.1
Lithuania	6.9	6.0	4.3	0.9
Portugal	12.0	11.3	6.4	0.7
Latvia	12.2	11.7	7.8	0.5
Slovenia	12.4	12.0	9.2	0.4
Bulgaria	3.7	3.4	2.5	0.3
United Kingdom	31.4	31.2	27.5	0.2
Romania	2.1	2.1	1.4	0.0
Malta	7.3	7.6	0.0	-0.3
Ireland	17.3	17.7	10.7	-0.4
Hungary	8.1	8.5	4.8	-0.4
Spain	12.9	14.7	11.8	-1.8
Finland	37.3	39.1	27.6	-1.8

Source : Eurostat, 2011

LIMITED MOBILITY LINKED TO THE DIFFICULTIES COUNTRIES ARE EXPERIENCING

Some countries have very high levels of households that think they will have to move in the next six months due to the cost of their housing. This is the case in countries hardest hit by the crisis (Greece, Portugal, Cyprus, Ireland, Spain etc.) even though their rate of home ownership is significant and the housing costs as a proportion of disposable income are not particularly high. This is also the case in countries where the morale of the population is low (Denmark, France) despite financial security instruments such as individual allowances. The gaps observed between countries are significant e.g. the share of the population concerned is 14% in Greece; seven times that of the Netherlands.

Faced with this risk of enforced mobility, it is worth looking at the interquartile ratio, an indicator of inequality between the quarter of the population on the lowest incomes and the quarter on the highest incomes. This possibility of forced mobility is not limited to those on lowest incomes. In Bulgaria, Romania, Cyprus along with Austria and Finland, it is felt most strongly by those on lowest incomes whereas, in Hungary, the United Kingdom, the Netherlands, France and Greece, it is felt across all sections of society.

The change in the interquartile ratio gives an understanding of whether societies are centrifugal or centripetal, through how socially concentrated concerns about moving are or, on the contrary, if these concerns are more evenly distributed across society. With regard to this indicator, the most centrifugal countries are Greece, Portugal, United Kingdom, Bulgaria, Hungary, Cyprus, France, Latvia and Denmark.

TABLE 25
LIKELIHOOD OF HAVING TO LEAVE HOUSING IN THE NEXT SIX MONTHS DUE TO INCREASING COSTS

COUNTRY	TOTAL	
	2012	Change (2007-2012)
Greece	14.50	9.70
Portugal	10.50	5.50
Cyprus	10.30	6.70
Ireland	9.60	6.30
Denmark	8.80	1.60
France	7.30	2.70
Spain	7.10	1.00
Latvia	6.80	0.90
Finland	6.70	5.20
Czech Republic	6.70	2.80
Lithuania	6.40	-0.70
United Kingdom	6.10	2.40
Estonia	6.00	1.90
Romania	5.90	-0.10
Belgium	5.80	-1.20
European Union	5.50	1.00
Malta	5.20	3.00
Italy	5.10	0.00
Hungary	5.00	2.60
Poland	3.90	-0.40
Croatia	3.90	-0.30
Austria	3.70	0.40
Germany	3.50	-1.00
Slovakia	3.40	0.70
Sweden	3.30	-0.30
Luxembourg	3.30	0.20
Slovenia	2.40	-0.50
Bulgaria	2.20	-4.60
The Netherlands	2.00	1.60

Source : Eurofund, EQLS, 2012

5. SOCIAL FACTORS WORSENING HOUSING DIFFICULTIES

HOUSING DIFFICULTIES AS EXPERIENCED BY GENDER

Women are considerably more exposed than men to housing difficulties, to the extent that income inequality (in the order of 25% on average in Europe) contributes to the over-representation of women among those experiencing housing difficulty. But are these housing difficulties linked to gender or to income?

In order to isolate specifically gender-related housing inequalities (and not simply those reflecting income inequalities), we chose here to observe poor women and poor men. The data below should be read in the understanding that they do not give a snapshot of male/female inequality with regard to housing but solely the specific impact of gender.

Regarding severe housing deprivation (Table 28), only seven countries present a higher risk of exposure for poor women than for men in a similar income situation. And this is in much smaller proportions than countries experiencing the inverse, i.e. where men are blatantly overexposed to severe housing deprivation, among poor households. Put bluntly, substandard housing tends to predominantly concern men.

With regard to situations of housing cost overburden (Table 29), on the contrary, all countries except four present a very slightly higher risk of exposure for poor women than poor men (almost on a par). In eleven countries, poor women are at a 10% higher risk of finding themselves facing housing cost overburden; this percentage rises to over 20% in five countries and as much as over 30% in two countries. This inequality has even widened in twelve countries in the five years following the 2008 crash.

Regarding overcrowding (Table 30), poor women and men are, unexpectedly, exposed to an almost identical extent although, in separated families, women largely have custody of the children. What is more, gaps between countries are slim.

Other criteria would be useful - for example the waiting times for gaining social housing - in order to grasp the significance of gender as a risk factor or aggravating factor in housing difficulties. However, the available data already show that there is indeed a gender effect on various types of housing difficulties. With equal poverty levels, being male increases the risk of facing severe housing deprivation while being female increases the risk of facing an excessive housing cost burden. Gender has minimal effects on risk of facing overcrowding. These tendencies reveal large disparities between countries for the first two types of difficulties observed, which gives cause to study public policies and the particular contexts that could explain such gaps.

TABLE 26
RISK FOR WOMEN OF SEVERE HOUSING DEPRIVATION COMPARED TO MEN, AMONG POOR HOUSEHOLDS

COUNTRY	2013	Change 2008-13
Malta	0.53	-0.4
Belgium	0.70	-0.3
Finland	0.75	-0.3
The Netherlands	0.78	-0.3
Denmark (compared to 2011)	0.79	-1.1
Cyprus	0.80	0.0
Spain (compared to 2011)	0.84	0.0
United Kingdom (compared to 2012)	0.88	-0.3
Luxembourg	0.89	0.6
Slovakia	0.91	0.3
Latvia	0.92	-1.5
Italy	0.92	-0.1
Romania	0.93	-0.7
Greece	0.94	-0.1
Portugal	0.95	0.0
Poland	0.96	0.2
New Member States (12 countries)	0.96	0.1
European Union (28 countries)	0.96	-0.1
European Union (15 countries)	0.97	0.0
Hungary	0.98	0.6
Bulgaria	0.99	0.2
Ireland	1	-0.1
France	1	0.2
Austria	1	-0.5
Lithuania (compared to 2011)	1.01	1.1
Croatia (compared to 2010)	1.01	0.6
Estonia	1.04	0.1
Sweden	1.07	0.2
Czech Republic	1.08	0.2
Slovenia (compared to 2011)	1.10	0.6
Germany	1.13	0.1

Source : Eurostat

TABLE 27
RISK FOR WOMEN OF HOUSING COST OVERBURDEN COMPARED TO MEN, AMONG POOR HOUSEHOLDS

COUNTRY	2013	Change
Spain (compared to 2009)	0.95	-0.6
United Kingdom (compared to 2012)	0.96	0.7
Ireland	0.98	-0.2
Luxembourg	0.98	-0.9
Estonia	1.03	0.0
Slovenia	1.03	-0.1
Portugal	1.04	0.1
The Netherlands	1.06	0.2
Greece	1.09	1.1
Denmark	1.09	0.7
Hungary	1.10	-0.6
Finland	1.11	-0.1
Slovakia	1.11	-1.5
European Union (15 countries)	1.12	0.2
Malta	1.13	-0.1
European Union (28 countries since 2010)	1.13	0.1
Belgium	1.15	-0.5
Romania	1.15	-0.7
Austria	1.17	-0.2
France	1.17	-0.2
Italy	1.18	-0.1
New Member States (12 countries)	1.18	-0.1
Poland	1.18	-0.2
Croatia (compared to 2010)	1.18	-0.6
Cyprus	1.20	0.2
Germany (compared to 2010)	1.22	1.3
Bulgaria	1.24	1.3
Latvia	1.25	-0.3
Czech Republic	1.28	0.4
Lithuania	1.33	1.5
Sweden	1.34	0.6

Source : Eurostat

TABLE 28
**RISK FOR WOMEN OF OVERCROWDING,
COMPARED TO MEN, AMONG POOR
HOUSEHOLDS**

COUNTRY	2013	Change
Belgium	0.82	-0.2
Cyprus	0.88	-0.3
Luxembourg	0.89	0.0
Finland	0.90	-0.2
Sweden	0.93	-0.2
Spain (compared to 2011)	0.94	0.0
Malta	0.95	0.0
Austria	0.95	-0.9
Italy	0.95	0.1
Germany	0.96	-0.1
Portugal	0.96	0.2
Romania	0.96	-0.6
European Union (15 countries)	0.96	0.1
United Kingdom (compared to 2012)	0.96	-0.1
Ireland	0.96	0.0
Hungary	0.97	-0.1
Slovakia	0.97	0.7
Latvia	0.98	-2.7
Greece	0.98	-0.1
Slovenia (compared to 2011)	0.98	0.2
New Member States (12 countries)	0.98	0.0
Poland	0.98	0.5
European Union (28 countries since 2010)	0.98	0.1
The Netherlands	1.00	0.0
Croatia (compared to 2010)	1.02	1.3
Lithuania (compared to 2011)	1.03	1.5
France	1.03	1.5
Bulgaria	1.03	0.4
Estonia	1.03	0.3
Denmark	1.04	0.8
Czech Republic	1.06	0.2

Source : Eurostat

**WHAT IS THE IMPACT OF FAMILY
COMPOSITION ON HOUSING
DIFFICULTIES?**

In a similar way, we can measure the impact of households' family composition on housing difficulties. Even though the available data does not enable comparisons within poor households and the criteria for family composition cannot be cleanly separated from that of income, the differences between countries are nonetheless highly instructive.

Intuitively, it is easy to imagine that the fact of being single or in a couple plays a role in income and thus, the vagaries of a person's life will affect their subsequent housing conditions. The same goes for whether or not there are children. And yet, the disparity between countries on how influential these factors are remain very significant and again lead us to question the redistribution policies and job security policies in place there. While a single person is twice as likely to face housing cost overburden as a couple in Croatia, Germany or Portugal, the same person is five times more at risk of it in France and seven times more in Sweden, compared to a couple (Table 31). Belgium and Finland are also countries where the fact of being single is a significant risk factor.

The same type of gaps can be observed with regard to severe housing deprivation (Table 32). Once again, it is noteworthy that the traditional welfare states are all experiencing high inequality indicators, showing that inequality for the 'excluded' i.e. those neglected people on the fringes of society, when compared with the 'protected' is starker than elsewhere. It is particularly worth examining the financial assistance that comes under the remit of family

policy and which is closely linked to the traditional set-up of a couple with children, when in Europe's large cities, one child in three does not live with two parents under the same roof.

This is confirmed by the impact of the presence of children on the risk of facing housing cost overburden (Table 33). In countries that already have a welfare state culture, the presence of children leads to specific government measures. Consequently, the extra risk of a household without children experiencing housing cost overburden is highest in Sweden, Denmark, France, Finland and Germany. The most protective countries are, in this respect, the most inegalitarian. On the contrary, regarding severe housing deprivation (Table 34), the presence of children worsens the risk in 26 of the 28 countries. Here again, it is the countries with high redistribution where the risk factor is weakest.

These data demonstrate the need to intelligently combine universalist policies that protect society as a whole with targeted policies that reduce inequalities. The Netherlands, Finland and Denmark, which seem to be countries where family composition is not a major determining factor of inequality, are also all countries that engage in political discourse on the balance between universalist policies and targeted policies. This question of balance is not part of the political paradigm throughout Europe.

TABLE 29
**RISK FOR SINGLE PEOPLE OF HOUSING COST
OVERBURDEN COMPARED TO COUPLES**

COUNTRY	2013
Croatia (compared to 2010)	2.04
Germany (compared to 2010)	2.12
Portugal	2.15
Bulgaria	2.19
Greece	2.29
Spain (compared to 2009)	2.36
Romania	2.38
Hungary	2.44
United Kingdom (compared to 2012)	2.56
New Member States (12 countries)	2.59
Austria	2.62
Poland	2.64
European Union (28 countries since 2010)	2.71
European Union (15 countries)	2.76
Italy	2.81
Slovakia	2.91
Latvia	2.92
Ireland	3.00
Malta	3.04
Denmark	3.04
Luxembourg	3.37
Estonia	3.39
Slovenia	3.47
Lithuania	3.67
Cyprus	3.67
Czech Republic	3.72
The Netherlands	4.15
Finland	4.50
Belgium	4.83
France	5.00
Sweden	7.61

Source : SILC

TABLE 30

RISK FOR SINGLE PEOPLE OF SEVERE
HOUSING DEPRIVATION COMPARED
TO COUPLES

COUNTRY	2013
Estonia	0.38
Bulgaria	0.53
Cyprus	0.83
Latvia	0.94
Portugal	1.00
Italy	1.07
Hungary	1.11
Romania	1.12
Greece	1.22
New Member States (12 countries)	1.25
Croatia (compared to 2010)	1.36
Lithuania (compared to 2011)	1.38
Slovenia (compared to 2011)	1.47
Poland	1.63
Czech Republic	1.82
European Union (28 countries since 2010)	1.86
Slovakia	1.90
European Union (15 countries)	2.44
United Kingdom (compared to 2012)	2.67
The Netherlands	2.83
Austria	3.00
France	3.33
Belgium	3.67
Germany	3.83
Spain (compared to 2011)	5.00
Finland	5.33
Malta	5.50
Luxembourg	6.25
Sweden	7.25
Denmark (compared to 2011)	12.50
Ireland	,

Source : SILC

TABLE 31

RISK FOR HOUSEHOLDS WITH NO CHILDREN
OF HOUSING COST OVERBURDEN COMPARED
TO HOUSEHOLDS WITH CHILDREN

COUNTRY	2013
Portugal	0.57
Spain (compared to 2009)	0.75
Greece	0.78
Cyprus	0.83
Slovakia	0.88
Malta	0.89
Italy	0.89
Hungary	0.95
United Kingdom (compared to 2012)	1.04
Romania	1.05
New Member States (12 countries)	1.19
Estonia	1.23
Luxembourg	1.28
European Union (28 countries since 2010)	1.31
Czech Republic	1.32
European Union (15 countries)	1.34
Poland	1.34
Lithuania	1.36
The Netherlands	1.40
Croatia (compared to 2010)	1.53
Bulgaria	1.54
Latvia	1.57
Slovenia	1.58
Ireland	1.63
Austria	1.68
Belgium	1.79
Germany (compared to 2010)	1.91
Finland	1.97
France	2.00
Denmark	2.50
Sweden	3.65

Source : SILC

TABLE 32

RISK FOR HOUSEHOLDS WITH NO CHILDREN
OF SEVERE HOUSING DEPRIVATION

COUNTRY	2013
Ireland	0.15
United Kingdom (compared to 2012)	0.28
Austria	0.30
Spain (compared to 2011)	0.30
Slovakia	0.31
Bulgaria	0.31
Cyprus	0.32
Czech Republic	0.32
Portugal	0.32
Slovenia (compared to 2011)	0.32
Lithuania (compared to 2011)	0.34
France	0.34
Romania	0.36
European Union (28 countries since 2010)	0.37
Latvia	0.38
Estonia	0.39
Hungary	0.39
Italy	0.40
New Member States (12 countries)	0.40
European Union (15 countries)	0.40
Belgium	0.42
Malta	0.44
Luxembourg	0.48
Poland	0.57
Croatia (compared to 2010)	0.60
Germany	0.62
Greece	0.69
Sweden	0.81
Denmark (compared to 2011)	0.93
The Netherlands	1.13
Finland	1.14

Source : Eurostat, EUSILC

THE EFFECT OF AGE ON HOUSING
CONDITIONS

With the exception of Belgium and Austria, young people are over-exposed to the risk of severe material deprivation (Table 35), particularly in traditional welfare states and in countries hardest hit by the crisis and those experiencing the most drastic austerity measures (the largest increase over five years was observed in Latvia, for example, which has cut public spending by 15% of GDP and has seen salaries slashed by up to 80%, which brought then Prime Minister V. Dombrovskis to state *"I would not recommend other countries to suffer such a remedy"*).

Regarding the cost of housing, in the least wealthy countries in Europe, young people are going without. In wealthy countries, they are being squeezed. The under-exposure of young people to housing cost overburden (Table 36) in countries where the population is predominantly home-owning and, for the most part, unconcerned by housing costs, indicates that young people are under-exposed to this risk simply because they increasingly do not own property. On the contrary (in Denmark, France, Ireland, Finland, Sweden, the Netherlands, Austria etc.), young people are on average twice as exposed to risk of excessive housing costs. Here, they are victims of a likely "scissors effect" having fewer resources than the rest of the population and access to the most expensive segments of the market (small surface areas and recent moves).

The increase in the risk of housing cost overburden for young people is particularly noticeable in countries subject to a Memorandum of Understanding with the 'Troika', which calls into question the long-term social effects of European institution recommendations. This is

particularly the case in Ireland (+7 points in five years) and in Greece (+4.6 points in five years). The increase was also significant in Denmark, a country that has drastically reduced its individual allowances for young people. Young people are less affected by housing cost overburden in central and eastern European countries although they are experiencing living conditions that are increasingly worse than their western European counterparts.

With regard to overcrowding (Table 37), all countries show an overrepresentation of young people in households with limited means. More specifically though, the same countries that protect their children are, at the same time, neglecting their young people. It is in Sweden, Denmark and the Netherlands where overexposure of young people to the risk of overcrowding is highest.

At the other end of the scale, people over 65 years are particularly under-exposed to the risk of severe housing deprivation compared to the population as a whole (Table 38). In the former Eastern Bloc countries, the risk of older people finding themselves in situations of severe material deprivation is two times lower than for the population as a whole (which does not necessarily substantiate representations of the generations sacrificed through democratic transition), but older people there remain less protected than in the pre-2004 EU-15 where the risk of facing severe material deprivation is almost three times lower for older people compared to the population as a whole. Bulgaria and Romania show the most worrying trend with a rapid increase in the risk of severe deprivation to older people.

With regard to housing costs, the situation is more varied. The risk for older people facing housing cost overburden is lower than average for the population as a whole in half of European countries and higher in the other half (Table 39).

This polarisation does not show groups of countries united by common characteristics but rather it seems to show that over-exposure to the risk of excessive housing costs for older people particularly affects the former Eastern Bloc countries and countries where the rental market is dominant. Older people everywhere are, for obvious reasons, much less exposed to the risk of overcrowding than the population as a whole.

TABLE 33
RISK FOR YOUNG PEOPLE OF LIVING
IN SEVERE HOUSING DEPRIVATION COMPARED
TO THE POPULATION AS A WHOLE, IN 2013

COUNTRY	Rate of severe material deprivation due to housing among 20-24 year olds	Change 2008-2013	Ratio in 2013 of 20-24 year olds/ Total
The Netherlands	4.3	2.2	5.38
Denmark (compared to 2011)	12.2	6.4	4.69
Ireland	4.6	3.5	3.29
Finland	2.3	0.0	3.29
Sweden	4.1	-0.3	2.73
Cyprus	3.8	1.0	2.71
Germany	3.2	-1.9	2.00
Spain (compared to 2011)	3.6	0.5	2.00
France	4.4	-2.6	2.00
Malta	2.1	1.7	1.91
Portugal	9.9	-0.8	1.77
Italy	15.0	1.2	1.69
United Kingdom (compared to 2012)	4.1	-1.2	1.64
Greece	11.3	-0.5	1.61
European Union (28 countries since 2010)	8.2	-2.7	1.58
Slovenia (compared to 2011)	10.2	-3.2	1.57
Latvia	24.4	-1.4	1.50
Croatia (compared to 2010)	13.4	-0.1	1.49
Luxembourg	2.6	-0.4	1.44
Estonia	8.3	-2.5	1.43
Lithuania (compared to 2011)	12.7	2.0	1.40
Hungary	24.1	-3.3	1.37
Slovakia	6.0	-1.9	1.33
Bulgaria	17.2	-16.1	1.32
Poland	12.7	-9.3	1.26
Romania	28.8	-9.0	1.25
Czech Republic	5.0	-4.0	1.25
Austria	3.8	-4.5	0.97
Belgium	0.7	-0.5	0.78

Source : SILC

TABLE 34
RISK FOR YOUNG PEOPLE OF EXPERIENCING
HOUSING COST OVERBURDEN COMPARED
TO THE POPULATION AS A WHOLE

COUNTRY		
Cyprus	0.42	-3.10
Malta	0.46	0.70
Bulgaria	0.57	-5.10
Slovakia	0.76	1.80
Latvia	0.76	2.00
Czech Republic	0.82	1.80
Croatia (compared to 2010)	0.96	2.00
Lithuania	1.00	-0.40
Slovenia	1.00	1.90
Italy	1.01	0.20
Portugal	1.04	0.00
Romania	1.06	4.10
Poland	1.09	0.00
Luxembourg	1.09	0.30
Spain (compared to 2009)	1.12	1.80
Germany (compared to 2010)	1.12	0.10
Belgium	1.18	2.40
Hungary	1.23	0.00
European Union (28 countries since 2010)	1.29	-1.30
Greece	1.36	4.60
Estonia	1.40	-0.80
United Kingdom (compared to 2012)	1.42	-3.30
Austria	1.47	1.40
The Netherlands	1.57	0.30
Sweden	2.35	-3.50
Finland	2.45	0.20
Ireland	2.63	7.00
France	2.66	1.00
Denmark	2.67	13.00

Source : SILC

TABLE 35

RISK FOR OF YOUNG PEOPLE
OF OVERCROWDING, COMPARED
TO THE POPULATION AS A WHOLE

COUNTRY	Ratio in 2013 of 20-24 year olds/Total	Change 2008-2013
Estonia	1.28	-8.10
Luxembourg	1.29	-0.10
Lithuania (compared to 2011)	1.33	-2.50
Poland	1.34	1.20
Hungary	1.36	0.00
Romania	1.36	1.10
Bulgaria	1.42	1.10
Slovakia	1.43	-1.70
Latvia	1.45	4.50
Croatia (compared to 2010)	1.46	3.00
Slovenia (compared to 2011)	1.49	-0.50
Austria	1.54	2.20
Belgium	1.55	-2.40
Czech Republic	1.63	1.10
Italy	1.64	-0.10
European Union (28 countries since 2010)	1.68	-0.70
Portugal	1.73	-2.80
France	1.84	-3.20
Greece	1.89	4.80
Spain (compared to 2011)	1.90	-1.30
Germany	1.97	-2.80
Malta	2.03	2.40
United Kingdom (compared to 2012)	2.11	0.80
Finland	2.30	0.50
Cyprus	2.46	1.70
Ireland	3.14	0.30
Sweden	3.22	5.00
Denmark	3.86	10.50
The Netherlands	5.96	5.50

TABLE 36

RISK FOR OLDER PEOPLE OF SEVERE
HOUSING DEPRIVATION, COMPARED
TO THE POPULATION AS A WHOLE

COUNTRY	Ratio in 2013 of 65 year olds and older/ Total	Change in the gap between 65 year olds and older/ Total
Denmark (compared to 2011)	0.00	0.00
The Netherlands	0.00	-0.20
Sweden	0.07	-0.10
Ireland	0.07	-0.70
Spain (compared to 2011)	0.11	0.10
United Kingdom (compared to 2012)	0.12	-0.30
Germany	0.13	0.30
France	0.18	0.90
Belgium	0.22	0.10
Austria	0.26	0.60
European Union (15 countries)	0.31	0.00
Slovenia (compared to 2011)	0.32	1.40
Slovakia	0.36	0.30
Italy	0.37	-1.30
Czech Republic	0.38	1.20
Luxembourg	0.39	0.20
Bulgaria	0.40	3.80
European Union (28 countries since 2010)	0.40	0.50
Portugal	0.43	1.20
Cyprus	0.43	0.10
Hungary	0.47	0.80
Lithuania (compared to 2011)	0.48	-0.60
Latvia	0.54	-0.50
Malta	0.55	-0.20
New Member States (12 countries)	0.56	2.00
Romania	0.57	3.60
Estonia	0.57	0.80
Croatia (compared to 2010)	0.62	1.10
Poland	0.69	1.60
Greece	0.70	0.60
Finland	0.71	-0.10

Source : SILC

TABLE 37

RISK FOR PEOPLE OVER 65 OF HOUSING
COST OVERBURDEN, COMPARED
TO THE POPULATION AS A WHOLE
(BELOW 1.00, UNDER-REPRESENTATION
OF OLDER PEOPLE)

COUNTRY	Ratio in 2013 of 65 years and over/Total
Spain (compared to 2009)	0.38
Portugal	0.39
Luxembourg	0.48
Cyprus	0.48
United Kingdom (compared to 2012)	0.49
France	0.60
Hungary	0.65
Ireland	0.65
Italy	0.70
The Netherlands	0.71
Greece	0.72
Malta	0.73
Estonia	0.82
European Union (15 countries)	0.92
European Union (28 countries since 2010)	0.94
Poland	0.97
Slovakia	0.98
Romania	0.98
New Member States (12 countries)	1.06
Austria	1.07
Finland	1.10
Croatia (compared to 2010)	1.12
Belgium	1.17
Slovenia	1.18
Lithuania	1.20
Czech Republic	1.22
Latvia	1.23
Denmark	1.30
Germany (compared to 2010)	1.37
Sweden	1.61
Bulgaria	1.70

Source : SILC



CHAP. 2

HOMELESSNESS IN THE EUROPEAN UNION: A SERIOUS SITUATION BUT NOT A HOPELESS ONE

The statistical index on housing exclusion in Europe only deals with difficulties experienced by people with housing. It does not give any perspective on the situation of people who are homeless. Extreme poverty, particularly homelessness, is a major challenge to the credibility of the European project. Particularly at a time when Member States are struggling to provide a unified response to various social crises, manifesting in an increase in situations of social distress. In this context Europeans have an increasingly negative perception of how inequality and poverty issues are being dealt with¹.

No EU Member State and furthermore no developed country, has managed to eradicate homelessness. A European effort could help understand this major shared challenge and contribute to improving political responses.

Homelessness is closely linked to Europe's biggest problems such as how migrants are received, equal rights, free movement and the exclusion of young people. In this sense, homelessness is increasingly becoming a European problem.

To aid understanding of these situations, the ETHOS typology² categorises housing difficulties from homelessness to housing quality problems to security of occupation. The lines between homelessness and extreme housing difficulties are often blurred.

Although ETHOS is a widely used reference for understanding and measuring homelessness and housing exclusion, there is still no generally accepted definition in Europe. There remains fairly widespread confusion between the situation of roofless people living rough and the broader situation of those without a home, who may be for example living in a hostel.

In the following analysis, the abridged 'Ethos light' classification will be used as a basic reference definition for homelessness. This is a standardised definition for statistical purposes, as suggested in a 2007 European Commission study on understanding homelessness³. It is nonetheless essential to note that the Member State definitions of homelessness are, in general, narrower (or, more unusually, broader).

¹ European Commission (2014) Special Eurobarometer 418 - Social Climate Report, available at: http://ec.europa.eu/public_opinion/archives/ebs/ebs_418_en.pdf

² <http://www.feantsa.org/spip.php?article120>

³ Edgar, W., Harrison, M., Watson, P. and Busch-Geertsema, V. (2007), The Measurement of Homelessness at EU level, European Commission, available at: http://ec.europa.eu/employment_social/social_inclusion/docs/2007/study_homelessness_en.pdf

TABLE 1
ETHOS LIGHT

OPERATIONAL CATEGORY		LIVING SITUATION		GENERIC DEFINITION
1	People living rough	1	Public or outdoors space	Living rough or in a public space, without shelter that could be defined as a dwelling unit
2	People in emergency accommodation	2	Emergency accommodation	People without a usual place of residence who frequently move from one type of accommodation to another
3	People in accommodation for the homeless	3	Homeless hostel	When the period of stay is less than one year
		4	Temporary accommodation	
		5	Transitional supported accommodation	
		6	Women's shelter	
4	People living in institutions	7	Medical institutions	Stay longer than needed due to lack of housing
		8	Penal institutions	No housing available prior to release
5	People living in non-conventional housing due to lack of housing	9	Mobile homes	When the accommodation is used due to lack of housing and is not the person's usual place of residence
		10	Non-conventional building	
		11	Temporary structure	
6	Homeless person living in temporary conventional housing with family or friends (due to lack of housing)	12	Conventional housing but not the person's usual place of residence	When accommodation is used due to lack of housing and is not the person's usual place of residence

Source: Edgar et al (2007)

1. EXTENT OF HOMELESSNESS IN THE EU: A GENERAL RISE

In the absence of a universally accepted definition, the academic and institutional literature on homelessness in Europe gives an overview that, while patchy, still enables us to address the issue.

TABLE 2
RECENT REPORTS ON THE EXTENT HOMELESSNESS IN THE EU

The European Observatory on Homelessness publishes regular statistical updates on the homelessness situation in Europe. The most recent is from 2014⁴ and focuses on 15 EU Member States (the Czech Republic, Denmark, Finland, France, Germany, Hungary, Ireland, Italy, the Netherlands, Poland, Portugal, Slovenia, Spain, Sweden and the United Kingdom). It showed that the number of homeless people increased in recent years in all countries except Finland, where the figure fell.

The OECD recently published assessments of homelessness and the public policies that target it in OECD countries⁵.

The European Commission estimates that there could be up to 410,000 people sleeping rough or in emergency or temporary accommodation on any given night in the European Union. This implies that almost 4.1 million people every year face homelessness for periods of varying length⁶.

The Social Protection Committee has published several reports in recent years demonstrating a rise in the number of homeless people due to the crisis⁷.

In 2011, the census included its first attempt to count the number of homeless people using a common standard. This attempt was overall deemed unsuccessful because it did not accurately reflect the number of homeless people. It did nonetheless enable some countries to improve the quality of their data⁸.

FEANTSA publishes regular reports based on contributions from organisations working with homeless people. Its 2012 monitoring report focused on the extent and nature of homelessness in EU Member States; national expert contributions from 21 countries showed that the number of homeless people had increased over the preceding one to five years in at least 15 of the 21 countries⁹. FEANTSA also publishes 'country fiches' every year that provide an overview of homelessness in the different Member States¹⁰.

The 2015 report from Housing Europe on the state of housing in the EU highlighted the increase in the number of homeless people in the EU¹¹.

4 Busch-Geertsema, V, Benjaminsen, L, Filipović Hrast, M and Pleace, N (2014) *Extent and Profile of Homelessness in European Member States: A Statistical Update*, EOH Comparative Studies on Homelessness, Number 4 – 2014, FEANTSA/EOH, available at: <http://www.feantsaresearch.org/spip.php?article343&lang=en>

5 OECD (2015), *Integrating Social Services for Vulnerable Groups: Bridging Sectors for Better Service Delivery*, OECD Publishing, Paris, <http://dx.doi.org/10.1787/9789264233775-en>

6 SWD(2013) 42 final

7 *Social Protection Committee (2013), Social Europe: Current challenges and the way forward*, Annual Report of the Social Protection Committee 2012, European Commission, available at: <http://ec.europa.eu/social/main.jsp?catId=738&langId=en&pubId=7405>

8 Baptista, I, Benjaminsen, L, Pleace, N and Busch-Geertsema, V (2012) *Counting Homeless People in the 2011 Housing and Population Census*, EOH Comparative Studies on Homelessness, Number 2 – 2012, FEANTSA/EOH, available at: <http://www.feantsaresearch.org/spip.php?article189&lang=en>

9 FEANTSA (2012) *On the Way Home? FEANTSA Monitoring Report on Homelessness and Homeless Policies in Europe*, FEANTSA, available at: <http://feantsa.org/spip.php?article854&lang=en>

10 See <http://feantsa.org/spip.php?article853&lang=en>

11 Pittini, A., Ghekiere, L., Dijol, J., Kiss, I. (2015) *The State of Housing in the EU 2015: A Housing Europe Review*, Housing Europe, available at: <http://www.housingeurope.eu/resource-468/the-state-of-housing-in-the-eu-2015>

12 Data is available for other regions but cannot be compiled

13 Includes homeless shelters and women's shelters. Excludes certain types of long-term accommodation such as Housing First, supported housing and transitional accommodation

14 Non-official shelters, 'negotiated occupation', religious communities

MEMBER STATES' STATISTICS ON HOMELESSNESS PAINT AN UNCLEAR PICTURE

With the lack of data available on homelessness at EU level, Member State statistics provide the only available data for analysing trends and the gravity of the situation.

We have compiled the most recent statistics on

the number of homeless people in the different Member States (see Table 2.1). In as far as possible, these statistics are based on official figures provided at national level. Where there is a lack of such figures, alternatives are suggested. Also provided is contextual information on definition, methodology and source. The trends refer only to the statistics mentioned. For the purpose of coherence, we have not referred to trends based on information from additional sources.

TABLE 3
AVAILABLE FIGURES (NON-COMPARABLE) ON THE NUMBER OF HOMELESS PEOPLE IN EU MEMBER STATES

MEMBER STATE	REPORTED STATISTICS	PERIOD	NOTES ON DEFINITION AND METHODOLOGY	SOURCE	TRENDS
Austria	16,000 people	Year 2013	This only covers people registered as homeless excluding those living rough.	Ministry for Social Affairs	Increase of 40%: from 11,399 people in 2008 to 16,000 in 2013
Belgium (Brussels ¹²)	2,063 people	1 night in 2014	No national statistics. There are data for the other regions but they are not comparable. Survey taken on one night. Broad definition including people sleeping rough, in emergency accommodation, in shelters for homeless people ¹³ , some non-conventional places ¹⁴ and hospitals. Excluding accommodation with family or friends.	La Strada	Increase of 33%: from 1,724 people in 2009 to 2,063 in 2014
Bulgaria	3,486 places taken in homeless assistance services	1 night in 2015	Places taken in shelters for homeless people. Excluding people sleeping rough, people staying with family or with friends, and other people not in accommodation.	Agency for Social Assistance	—
Croatia	462 people	1 night in 2013	This covers homeless people listed as staying in social protection centres on 31 December	Ministry of Social Policy	—
Cyprus	—	—	—	—	—
Czech Republic	11,496 people	1 night in 2011	Result of the census covering only users of homeless hostels on the night of the census.	Czech Statistical Office	—

15

Single people

Denmark	5,820 people	1 week in 2013	Broad definition. Includes some people staying with families or friends, those coming from institutions, etc.	SFI - The Danish national centre for social research	Increase of 16%: from 4,998 people in 2009 to 5,820 in 2013
Estonia (Tallinn)	1,371 people	2012	No official data. Survey. The definition is 'does not have their own dwelling or rented home, does not have the possibility of permanent accommodation or sleeps somewhere temporarily'.	Tallinn Social Work Centre	—
Finland	7,500 single people & 417 families	1 night in 2013	Broad definition. Includes people staying with families or friends, those coming from institutions, etc.	Housing Finance and Development Centre of Finland (ARA)	Decrease of 8%: from 8,153 people in 2009 to 7,500 in 2013 ⁴⁵
France	141,500 people	One night in 2012	France's National Institute of Statistics and Economic Studies (INSEE) carries out a study every ten years, mainly in towns of over 20,000 inhabitants. It supplements this with another study carried out in small towns. Users of meal and accommodation services are asked where they slept the night before. Geographical coverage is not uniform and this count excludes people who did not use meal or accommodation services. The estimate does however include people in reception centres.	National Institute of Statistics and Economic Studies (INSEE)	Increase of about 50% between 2001 and 2012, to 141,500 people
Germany	284,000 people	2012	Annual prevalence estimation from Germany's federation of services for homeless people (BAG W). On the basis of extrapolations made from a 1992 study. Includes all the ETHOS light categories and the 'hidden' homeless. There are no official data at national level.	BAGW	Increase of 21%: from 234,000 people in 2009 to 284,000 in 2012 (+21%)
Greece	7,720 people	2009	Result of a single study carried out by the Ministry of Health. Excluding migrants and Travellers. Mainly covering people who sleep rough. No regular collection of official data.	The Ministry of Health's National Centre of Social Solidarity (NCSS)	—
Hungary	10,549 people	1 night in 2014	Annual survey by homeless services. Covers people in shelters and those sleeping rough. Participation is voluntary. Not all services and people are covered.	Survey of 3 February by BMSZKI	—
Ireland	3,808 people	1 night in 2011	Night count of people in homeless accommodation or identified as sleeping rough.	Central Statistics Office	—

Italy	47,648 people	1 month in 2011	Survey. Identifies people who have used a soup kitchen or night shelter during the month of the survey.	National Institute of Statistics (ISTAT)	—
Latvia	—	—	—	—	—
Lithuania	4,957 people	One night in 2012	Only covers people in shelters and crisis centres for women and children	Statistics Lithuania	—
Luxembourg	1,677 people	1 night in 2015	Survey of the number of people using the 20 homeless accommodation services for adults in the Grande Région de Luxembourg.	Ministry of Family, Integration and the Grande Région	Increase of 20% from 1,336 persons in 2012 to 1,677 in 2015.
Malta	—	—	—	—	—
The Netherlands	25,000 People	1 night in 2013	Annual estimate from the national population registry, from administrative data on social welfare and from information systems on alcohol and drugs. Broad definition including those who occasionally stay with friends or family. The data are not totally complete.	Central Bureau of Statistics	Decrease: from 27,300 in 2012 to 25,000 in 2013
Poland	31,933 people	1 night in 2013	Includes people sleeping rough and in homeless shelters. Participation is voluntary. Count does not have total coverage. The methodology used to enumerate rough sleepers is contested by NGOs.	Ministry of Labour and Social Policy (MPiPS)	—
Portugal	696 people	1 night in 2011	Results of the census from counting the number of people sleeping rough and from a survey mainly covering night shelters.	Statistics Portugal	—
Romania	14,000-15,000 people	2006	Estimate of the number of people sleeping rough and using night shelters.	Research Institute for Quality of Life and National Institute of Statistics	—
Slovakia (Bratislava)	2,000 to 3,000 People	—	—	Depaul International	—
Slovenia	3,829 people	1 night in 2011	Census. People in buildings not designed for habitation and those who use the Centres for Social Work or NGOs as an address ¹⁷ . Non-exhaustive.	Statistical Office of the Republic of Slovenia	—

17

Includes some people living in housing in the private rental sector whose landlords do not allow them to use the address officially

18

Increase in the number of people in long-term housing on the 'secondary housing market' is not included here, and this figure has increased by almost 600%. In part due to better coverage with this survey, but also because this sector has grown in size.

19

N.B. Each of the decentralised governments of the UK collects data on homelessness but they are not strictly comparable and cannot therefore be gathered together. See: www.scotland.gov.uk/homelessness for data on Scotland. See: <http://gov.wales/statistics-and-research/homelessness/?lang=en> for Welsh data.

20

1996 Housing Act, the Homelessness Act 2002, and the Homelessness (Priority Need for Accommodation) (England) Order 2002.

21

See annex 1

Spain	22,939 people	From 13/02 to 25/03 2012	Survey of users of free food and emergency accommodation services in towns of more than 20,000 inhabitants. Does not cover all forms of homelessness nor does it provide complete geographical cover.	National Institute of Statistics (INE)	Increase of 5%: from 21,901 people in 2005 to 22,932 in 2012 (+5%)
Sweden	34,000 People	1 week in 2011	Data collected from a wide range of services that are in contact with homeless people. Broad definition. Includes people staying with families or friends, those about to come out of institutions, etc.	The National Board of Health and Welfare	The number of people sleeping rough, in shelters, in accommodation centres and in institutions who have nowhere to go has increased by 29%: from 6,600 in 2005 to 8,500 in 2011 The number of people staying with friends or family increased by 55%: from 4,400 in 2005 to 6,800 in 2011 ¹⁸ .
United Kingdom (England)¹⁹	13,520 households are 'registered homeless' 2,744 people sleeping rough	From 1/01 to 31/03 2015 1 night between 30/10 and 30/11 2014	The first figure represents the quarterly total of households to whom there is a 'statutory duty' of housing assistance on the part of local authorities. This depends on eligibility, being involuntarily homeless and having 'priority needs' ²⁰ . Only includes households that have turned to the local authorities for assistance. The second figure represents the quarterly total of counts and estimates of the number of people sleeping rough on a given night during the period surveyed, as carried out by the local authorities. The local authorities decide to proceed by counting or by estimating.	Department for Communities and Local Government	For 'statutory homelessness', there was an increase of 4%: from 52,290 in the tax year 2013-2014 to 54,430 for 2014-2015 The number of people sleeping rough increased by 14%: from 2,414 in autumn 2013 to 2,744 in autumn 2014

Source: Various²¹

Reported statistics from Member States give a confusing image of homelessness in Europe.

The data are not comparable due to disparities in definitions, methodologies, level, quality and reliability.

Most of the figures conveyed include people sleeping in emergency accommodation. Several others also cover other types of accommodation for homeless people. Several countries exclude people who are sleeping rough (for example Austria, Bulgaria, Croatia, the Czech Republic, Lithuania and Slovenia). A higher proportion of countries exclude people who are staying with family or friends and/or who live in institutions and have nowhere to go when they leave. Scandinavian countries and the Netherlands stand out from the others because they collect data from the widest range of living situations in their official national statistics. France is the only country where people who live in reception centres for asylum seekers are included in the estimated total. In England where applications and granting of assistance with regard to the homelessness legislation are counted, households that do not apply are not counted. As single-person households are unlikely to receive assistance under the law, it is probable that there are many 'hidden homeless' people who are not being counted in this group.

Some countries that seem to have a high level of homelessness include a much wider range of living conditions in their definition of homelessness than just sleeping rough or using emergency accommodation. The countries at the top of the list often have data collection methodologies that are more robust and more exhaustive. It seems for example that the number of homeless people in Portugal is negligible compared to Finland. However, the Portuguese statistics are limited to people sleeping rough and in emergency accommodation. Finland's 2014 statistics, on the other hand, include people that are

temporarily staying with friends, acquaintances or relatives because they have nowhere else to go. The total number of homeless people in Finland was 8,316 of which 75% were living with friends or relatives, according to respondents to the survey carried out in 93% of Finland's municipalities. The number of homeless people in Portugal would be higher than in Finland if the same definitions were used and if the geographical coverage and coverage of services were comparable.

The usefulness of comparisons is equally hampered by the significant divergences with regard to coverage, quality and nature of the data. For some countries, no data was available that we could identify (for example Cyprus, Latvia, and Malta). Others do not have official data, meaning reliance on other sources (Germany, Belgium, Estonia, Hungary, Slovakia and Romania). In Germany, the estimate is based on a 1992 study. In ten countries, the statistics provide a basis for describing trends (Austria, Belgium, Denmark, Finland, France, Germany, the Netherlands, Spain, Sweden, and the United Kingdom). In several cases, the data only cover a particular region or the capital. The majority of countries collect point in time data. A smaller number of countries use administrative data to record flow data like Austria, the Netherlands and the United Kingdom²². Some data are very old and/or are collected very occasionally. Denmark, Sweden, Finland and the Netherlands collect robust data, on a regular basis, at national level. Ireland and France make good use of census methodologies but these only occur once every ten years.

Overall, these statistics indicate that homelessness exists everywhere in the European Union. There is no reason to think that the situation is any different in the three countries that do not have data i.e. Cyprus, Latvia and Malta.

22

Ireland and Denmark also make good use of administrative data but not for the total estimate cited in the statistics conveyed and used here.

23

FEANTSA (2012) op. cit, p. 21

24

Crisis (2015) English statutory homelessness statistics, available at: http://www.crisis.org.uk/pages/statutory-homelessness-statistics.html#england_entitle

25

Fitzpatrick, S., Pawson, H., Bramley, G., Wilcox S., Watts, B. (2015) Homelessness Monitor, England 2015, Crisis, London, available at: http://www.crisis.org.uk/data/files/publications/Homelessness_Monitor_England_2015_final_web.pdf

26

See the complete description of the strategy further on in this chapter.

Among the ten countries that have data on trends, eight indicate an increase in the number of homeless people in recent years. Among possible explanations for this increase are structural problems in housing and labour markets; the functioning of and changes to social protection systems and support services (mental health, asylum, youth, etc.); the impact of the crisis and the austerity measures that resulted; and the weakness of policies aimed at preventing and combating homelessness.

The statistics do not really enable us to determine whether the countries hardest hit by the crisis are experiencing the largest increase in the number of homeless people. Among the countries subjected to a *Memorandum of Understanding*, only Spain publishes data. However, this data focuses on a relatively narrow section of the population and undoubtedly, is not an accurate reflection of the problem. According to NGO reports in Spain, Greece and Portugal, there has been a 25 to 30% increase in demand for homeless services in the aftermath of the crisis²³. Some countries that had managed to reduce the number of homeless people over the last decade have seen that success slip since the crisis. In the United Kingdom (England), the number of households to which local authorities owed a statutory duty of housing assistance had been continuously falling between 2003/2004 and 2009/2010, dropping from 135,420 to 40,020. The number then started to increase again reaching 54,430 in 2014/2015²⁴. It seems likely that welfare reform, particularly in the area of housing allowances, but also the introduction of an overall benefits cap, more use of sanctions, the reduction of services for homeless people particularly with regard to prevention, and the introduction of the 'bedroom tax' which penalises social housing tenants who have more space than they need, have all contributed to the changing trend²⁵.

The Netherlands and Finland are the only two Member States to report a recent reduction in the number of homeless people. In Finland, the reduction is credited to a programme that aims to end long-term homelessness. It seems that this strategy has helped Finland to address the problem of 'chronic' homelessness among people with multiple and complex problems²⁶. In the Netherlands, the recent reduction probably results from the end of an increase in homelessness reported due to the recession. Between 2010 and 2012, the total number of homeless people had increased from 23,000 to 27,000. On 1 January 2013, it had fallen again to 25,000. During the previous decade, the Netherlands had managed to reduce the number of homeless people through a strategic plan which initially focused on four main cities, before being rolled out across all municipalities.

Statistics concerning homelessness do not always accurately reflect the reality. Their limits, as mentioned above, mean that the number of homeless people is often underestimated. We therefore present our 'best estimates' regarding the level of probable precision of the statistics recorded. These 'best estimates' are based on the quality and coverage of the data collection systems, and the extent of disagreement on the official figures coming from NGOs working with homeless people in the country. They also take into consideration the general context of social protection. In the 'best estimates', we indicate if the figures are, in reality, likely to be 'higher' or 'similar' to the reported statistics. We have used the term 'similar, but...' in cases where the figures are probably close to reality, but where certain clarifications are nonetheless necessary.

TABLE 4

'BEST ESTIMATES' LEVELS RECORDED WITH REGARD TO HOMELESSNESS

MEMBER STATE	STATISTICS	PERIOD	SOURCE	BEST ESTIMATES
Austria	16,000 people	Year 2013	Ministry for Social Affairs	Higher
Belgium (Brussels only)	1,944 people	1 night in 2010	La Strada	Higher
Bulgaria	3,486 places taken up in services	1 night in 2015	Agency for Social Assistance	Higher
Croatia	462 people	1 night in 2013	Ministry of Social Policy	Higher
Cyprus	–	–	–	Higher
Czech Republic	11,496 people	1 night in 2011	Czech Statistical Office	Higher
Denmark	5,820 people	1 week in 2013	SFI - The Danish national centre for social research	Similar
Estonia (Tallinn only)	1,371 people	2012	Tallinn Social Work Centre	Higher
Finland	7,500 single people and 417 families	1 night in 2013	Housing Finance and Development Centre of Finland (ARA)	Similar
France	141,500 people	2012	National Institute of Statistics and Economic Studies (INSEE)	Similar, but...
Germany	284,000 people	2012	BAGW	Similar, but...
Greece	7,720 people	2009	The Ministry of Health's National Centre of Social Solidarity (NCSS)	Higher
Hungary	10,549 people	1 night in 2014	Survey of 3 February by BMSZKI	Higher
Ireland	3,808 people	1 night in 2011	Central Statistics Office	Similar, but...
Italy	47,648 people	1 month in 2011	National Institute of Statistics (ISTAT)	Similar, but...
Latvia	–	–	–	Higher
Lithuania	4,957 people	1 night in 2012	Statistics Lithuania	Higher
Luxembourg	1,677 people	1 night in 2015	Ministry of Family, Integration and the Grande Région	Higher
Malta	–	–	–	Higher
The Netherlands	25,000 people	1 night in 2013	Central Bureau of Statistics	Similar
Poland	31,933 people	1 night in 2013	Ministry of Labour and Social Policy (MPiPS)	Similar, but...
Portugal	696 people	1 night in 2011	Statistics Portugal	Higher
Romania	14,000-15,000 people	2006	Research Institute for Quality of Life and National Institute of Statistics	Higher

27

N.B. Each of the decentralised governments of the UK collects data on homelessness but they are not strictly comparable and cannot therefore be gathered together.

28

See annex 1

29

Report from FEANTSA members

Slovakia (Bratislava only)	2,000 to 3,000 people	–	Depaul International	Higher
Slovenia	3,829 people	1 night in 2011	Statistical Office of the Republic of Slovenia	Higher
Spain	22,939 people	From 13/02 to 25/03 2012	National Institute of Statistics (INE)	Similar, but...
Sweden	34,000 people	1 week in 2012	The National Board of Health and Welfare	Similar
United Kingdom (England only)²⁷	13,520 households are 'registered homeless' 2,744 people sleeping rough	From 1/01 to 31/03 2015 1 night between 30/10 and 30/11 2014	Department for Communities and Local Government	Similar, but...

Source: Various²⁸

In at least 17 Member States (Portugal, Romania, Slovakia, Slovenia, Latvia, Lithuania, Luxembourg, Malta, Greece, Hungary, Estonia, Austria, Belgium, Bulgaria, Croatia, Cyprus and the Czech Republic), the available statistics underestimate the number of homeless people.

This reflects the fact that the definitions are narrow, that the geographical coverage is limited (often due to local level of competencies), and that the data is hampered by quality issues and/or the lack of a national data-collection strategy.

With regard to the other 11 Member States (Denmark, Finland, France, Germany, Ireland, Italy, the Netherlands, Poland, Spain, Sweden and the United Kingdom), the statistics are probably more in line with reality.

In seven of these countries, there are still significant limits in terms of definitions and/or coverage of the data. For Germany, the statistics do not come from official sources but from an estimate established by the voluntary sector and based on an already outdated study. In France, Ireland, Italy, Poland, Spain and the United Kingdom, measuring the number of homeless people with reference to a broader definition and/or providing greater data coverage would give a more complete picture of the situation and would probably show a higher number of homeless people. In Poland, the survey methodology leads to an underes-

timation of the number of people living rough and to the omission of several categories of supported housing. According to the NGOs, the exact number would be closer to 40,000, rather than the 32,000 reported²⁹. In Spain, the survey methodology only targets municipalities of a certain size and only reaches people who use meal services and accommodation services. The data is similarly limited in Italy. In Ireland, the statistics do not count people living in institutions, in non-conventional housing or with third parties due to lack of housing. In the United Kingdom, and in particular in England, the data tells us more about how the legislation on homelessness works than about their overall situation.

Only four Member States have official statistics that allow a fairly complete picture to be established of the number of homeless people and the trends in homelessness (Denmark, Finland, the Netherlands, and Sweden).

2.

RANGE OF FACTORS IMPACTING THE NUMBER OF HOMELESS PEOPLE

The above analysis shows how difficult it is, based on the existing statistics, to accurately compare the number of homeless people in light of wider trends in poverty and social protection. Furthermore a wide range of factors affect the number of homeless people. There is not necessarily a systematic correlation between the level of poverty, the level of social protection and the number of homeless people. This is due in part to the differences in data quality. However, there are also a wide range of additional factors to consider - the housing market, the extent and nature of social housing policies, the employment situation, migration and health contexts, and the existence of effective policies to prevent and resolve homelessness. Another issue is the extent of private solidarity, in particular family structures. Changes in any of these areas can have an impact on the number of homeless people. The exclusion of some groups of people (e.g. young people or migrants) from certain benefits, property bubbles, the closure of care institutions (e.g. psychiatric hospitals) without organising community-based alternatives, migratory flows without adequate political responses, etc. all have profound implications on the size and composition of the homeless population. What is more, well-conceived policies that are well funded and have the necessary political will behind them to deal with homelessness can bring significant results even in difficult contexts.

30

Not to be confused with secondary residences. The secondary housing market is housing stock where allocation and management is more socially oriented than on the free market. It could also be called a 'second-chance market'.

31

Benjaminsen, L. & Dyb, E. The Effectiveness of Homeless Policies - Variations among the Scandinavian Countries, European Journal of Homelessness, Volume 2, December 2008, p 49 - 49, available at: <http://www.feantsaresearch.org/spip.php?article32&lang=en>

INSIGHT INTO THE SPECIFIC CONTEXTS OF THREE NORDIC COUNTRIES: DENMARK, FINLAND AND SWEDEN

The relevant comparisons can only be established between countries that have the same

quality of information on the homelessness issue. We have chosen to compare the number of homeless people across Denmark, Finland and Sweden.

The statistics above reveal that Sweden reports a greater number of homeless people than its Nordic neighbours which are also EU Member States. Given their relatively similar contexts of social protection, this might seem surprising.

The explanation for this lies partly in the wide use of a 'secondary housing market'³⁰, introduced as an interim solution for homeless people while they are preparing to live independently in conventional housing. Tenants in this market are counted in the statistics for homeless people in Sweden but not in Denmark or in Finland. This difference in definition is explained by the fact that the secondary housing market plays a very significant role in the state's response to homelessness in Sweden, unlike in the two other countries. Tenants on the secondary housing market often face many obstacles when they want to move on to conventional housing and thus find themselves trapped in the secondary housing market. There has been, as a result of this, a very significant increase in the secondary housing market in recent years. Municipalities often introduce conditions into the leases on this market, for example engagement with social support, which can complicate the tenants' position.

Even taking into consideration the differences in definition, it seems that the level of homelessness is higher in Sweden than in the neighbouring Nordic countries³¹. There are several possible explanations for this difference. A major factor could be the recent liberalisation of Sweden's public housing and its adoption of a more commercial approach. This libera-

lisation resulted in largely putting an end to municipal waiting lists and the referral system, giving municipal social housing companies more control over the allocation of housing. This reform probably works to the detriment of the most vulnerable households, particularly homeless people.

In recent years, both Denmark and Finland have implemented ambitious strategies for improving the situation of homeless people (see the analysis presented in the second part of this chapter). These strategies have led to improved policy coordination and large-scale promotion of Housing First, developed to help people who have complex problems to quickly move into their own home and be supported therein. Caution is nonetheless necessary when judging the impact of such strategies compared to wider structural

factors. It does seem credible however that political engagement along with funding has enabled state homeless policies to achieve greater effect in Denmark and Finland than in Sweden, which has not had a coordinated strategy since 2009 (even if the seemingly worse results from Sweden also need to be counterbalanced by the different categorisations and a broader definition of the notion of homelessness which further reinforces the impression of an increase in homelessness).

Even when comparing contexts that have broadly similar social protection systems, factors such as the existence of a robust strategy for combatting homelessness and the social housing system, seem to play a significant role in terms of the number of homeless people.

3. THE PROFILE OF HOMELESS PEOPLE IN EUROPE

This chapter is based on the latest comparative studies carried out by the European Observatory on Homelessness in coordination with FEANTSA³². We focus on three demographic dimensions: gender, age and the proportion of migrants amongst homeless people.

GENDER

According to the statistics, **the majority of homeless people in most countries are male**. The European Observatory on Homelessness showed that in most of the 15 Member States studied in 2014, **75 to 85% of homeless people are male**³³.

Women are nonetheless present within the homeless population and in increasing numbers³⁴. The proportion of women is relatively high in France (38%) and in Sweden (36%)³⁵. In these countries, women staying in shelters for victims of domestic violence are counted as part of the homeless population. The definition of 'homeless person' also includes people in longer term housing without a permanent contract. The proportion of women in these two situations is relatively high. The patterns in terms of gender distribution are, in part, a function of the definition of the term 'homeless people'.

In France, the proportion of women is higher among young homeless people (48% among 18-29 year olds and 31% among those over 50)³⁶. In other countries like Germany and Ireland, this overlap between young and female homeless people is also observed³⁷.

The situation of homeless women is often described as relatively invisible. Women are more likely to resort to informal arrange-

ments with friends, family or acquaintances. Recent research carried out in Ireland shows that homeless women tend to avoid homeless accommodation services³⁸. Generally speaking, homeless women perhaps use other services more frequently than men. In France, there is a higher representation of homeless women as well as households with children staying in hotels. Some 63% of the homeless people staying in hotels are women. A very small proportion of people sleeping rough (5%) and people staying in night shelters (9%) are women. Conversely, 52% of people staying in housing provided by associations are women³⁹. In terms of prevention, in several countries, the social protection systems have specific provisions for households with children which serve in part to protect women exposed to the risk of homelessness. The situation of homeless women is closely linked to the situation of homeless families. The number of families within the homeless population varies from one country to the next, depending on how well-targeted the social welfare and solidarity services are.

YOUNG PEOPLE: MORE AT RISK OF HOMELESSNESS

The available statistics indicate that **homeless people in Europe are mostly young people and middle-aged people**. In several countries, the 30 to 49 year age bracket is, in general, the highest represented group and makes up almost half of all homeless people. The 18 to 29 year age bracket makes up 20 to 30% of the total number of homeless people in the majority of countries⁴⁰.

32
Busch-Geertsema, V. et al. (2014) op. cit. and FEANTSA (2012) op. cit.

33
Czech Republic, Denmark, Finland, France, Germany, Hungary, Ireland, Italy, the Netherlands, Poland, Portugal, Slovenia, Spain, Sweden and the United Kingdom

34
FEANTSA (2012) op. cit.

35
Busch-Geertsema, V. et al. (2014) op. cit.

36
INSEE (2012) op. cit.

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Busch-Geertsema, V. et al. (2014) op. cit.

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Mayock, P. and Sheridan, S. (2012) Women's Journeys to Homelessness: Key Findings from a Biographical Study of Homeless Women in Ireland, Women and Homelessness in Ireland, Research Paper 1 (Dublin: School of Social Work and Social Policy & Children's Research Centre, Trinity College Dublin),

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INSEE (2012) op. cit.

40
Busch-Geertsema, V. et al. (2014) op. cit.

41

Iacovou, M (2011) Leaving Home: Independence, togetherness and income in Europe, Population Division Expert Paper No. 2011/10, United Nations Department of Economic and Social Affairs, available at: http://www.un.org/en/development/desa/population/publications/pdf/expert/2011_10_iacovou_Expert-paper.pdf.

42

Busch-Geertsema, V. et al. (2014) op. cit.

43

Busch-Geertsema, V. et al. (2014) op. cit.

44

Busch-Geertsema, V. et al. (2014) op. cit.

45

FEANTSA (2015) Does the EU Youth Guarantee address young homeless people's needs?, available at: <http://www.feantsa.org/spip.php?article705&lang=en>

46

FEANTSA (2012) op. cit.

Generally, the highest proportion of young people within the homeless population is found in northern and western Europe. **Taking account of the specific challenges and life situations of young people, this probably reflects that countries with a narrower definition of homelessness do not adequately capture the magnitude of the housing difficulties encountered by young people. Besides, young adults tend to leave the family home earlier in northern and western Europe than in southern and eastern Europe.**

The reasons for this phenomenon are complex: the age for setting up home, for getting married, further education, the price of rent and the rates of unemployment are different⁴¹. Here are some examples of this general trend among homeless young people⁴²:

- In France and in the Netherlands, about one quarter of homeless people are aged between 18 and 29 years. In Denmark, this age bracket makes up almost one third of homeless people.
- In Hungary and Poland in 2011, only 6% of the homeless population were aged between 20 and 29 years.
- In Spain, where one might expect to see a high number of homeless young people given the context of high youth unemployment due to the crisis, only 16% of the homeless population is aged between 18 and 29 years.
- Italy is an interesting exception: 32% of the general population is aged between 18 and 34 years. This age bracket only represents 10% of Italy's homeless population however. Within the foreign population, this age bracket represents 47%. The influence of migrants, who tend to be young, is very significant in the general age profile of the homeless population in Italy.

Only a few countries, like Poland (52%) and Hungary (55%)⁴³, are seeing an overrepresentation of people over 50 among their homeless population. This possibly reflects older people's insufficient income.

Given the high level of youth unemployment due to the crisis, **the growth in the number of homeless young people over the last few years is becoming a major concern in several countries. Young people's rights to social benefits are becoming increasingly limited which is a significant factor in this worrying trend.** In addition, leaving institutional youth care represents a major risk factor for homelessness. The transition to adulthood can be associated with domestic violence, family breakdown, drugs, mental health problems, issues related to sexuality, etc. The most striking example of an increase in the number of homeless young people comes from Denmark, which has seen an 80% increase in homeless people aged 18 to 24 years between 2009 and 2011. During this period, the number has risen from 633 to 1,002⁴⁴. While Member States are indeed acting to deal with issues of youth unemployment and exclusion, particularly within the framework of the 'Youth Guarantee', they must also guarantee the establishment of measures to prevent and manage the situation of homeless young people⁴⁵.

MIGRATION

In the majority of Member States, migrants are overrepresented in the homeless population. This seems to be a growing trend, particularly in the EU-15 countries. In 2012, FEANTSA members in 14 out of 21 Member States under review reported an increase in the number of migrants who were homeless⁴⁶.

The term 'migrant' does not always carry the same meaning in different contexts. Migrants can be asylum seekers, refugees, beneficiaries of subsidiary protection status, people whose residence permit has expired, people waiting to be sent back to their country of origin, and EU citizens exercising their right to free movement.

Migrants can be exposed to the risk of finding themselves homeless for different reasons. The administrative status given to them by the host country is the determining factor in their access to work, to social welfare allowances and in some countries, to basic services such as shelters. Migrants and people with immigrant backgrounds can find themselves facing discrimination on the housing market. Furthermore, institutional factors such as employment-related restrictions for migrants can expose them to the risk of becoming homeless.

Countries on the borders of Europe, transit countries, and countries with a larger number of migrants in the wider population, have a high level of migrants among the homeless population. In Italy, the majority of people recorded in a 2011 survey on the situation of homeless people were foreign nationals (60%)⁴⁷. In Greece, despite the absence of official statistics, it is clear that many migrants are homeless. In Spain, the most recent survey on homelessness showed that 46% of the 12,100 homeless respondents were foreign nationals⁴⁸. Among them, more than half (56%) were African. France has a relatively high proportion of foreign nationals within its homeless population. This figure rose from 38% in 2001 to 52% in 2012⁴⁹. As the issue of common EU asylum policy has become central in the context of massive influxes, Member States are debating the possibility of a quota system. In the meantime, hundreds of thousands of people are facing living conditions that, without a doubt, constitute homelessness and which highlight the manifest lack of adequate reception capacity.

Even in countries where a large majority of the homeless population is made up of nationals, an overrepresentation of migrants can be observed. In Finland, for example, migrants represented 26% of the homeless population in 2013 but just 5% of the general population. Since 2009, a 273% increase in the number of

homeless migrants can be observed (from 532 to 1,986 people)⁵⁰.

EU citizens from other Member States are increasingly being observed in the homeless population of the EU15. In London, almost 35% of the people sleeping rough come from central and eastern European countries (the 'A10' countries - Bulgaria, the Czech Republic, Estonia, Hungary, Latvia, Lithuania, Poland, Romania, Slovakia and Slovenia)⁵¹. In certain areas of Paris, up to 40% of users of homeless services come from eastern Europe⁵². In the absence of a clear EU framework on the rights of EU citizens to access basic services, Member States have developed divergent approaches to the issue. **Some countries, like Denmark, refuse people without residence rights access to emergency accommodation⁵³. An increasing number of Member States have developed programmes to help repatriate people to their country of origin.** The question remains however as to the extent that people who find themselves in such a vulnerable position as sleeping rough can exercise free choice with regard to these programmes. Besides, the situation that these people find themselves in on return to their country of origin is highly unpredictable.

In certain rural contexts, **seasonal farm workers live in situations that constitute homelessness.** For example, there are encampments and non-conventional dwellings without proper sanitary facilities in Spain and Italy's agricultural regions.

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Busch-Geertsema, V. et al. (2014) op. cit.

48

Busch-Geertsema, V. et al. (2014) op. cit.

49

INSEE (2012) op. cit.

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Busch-Geertsema, V. et al. (2014) op. cit.

51

CHAIN database <https://files.datapress.com/london/dataset/chain-reports/CHAIN%20Greater%20London%20bulletin%202014-15.pdf>

52

Busch-Geertsema, V. et al. (2014) op. cit.

53

N.B. The situation is changing; in Copenhagen, there is currently a pilot project to provide accommodation for illegal immigrants.

4. GOVERNMENT POLICIES TO TACKLE HOMELESSNESS

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<http://feantsa.org/spip.php?article328&lang=fr>

56

N.B. Each of the United Kingdom's governments (England, Scotland, Northern Ireland, Wales) has their own strategy and they are becoming ever more divergent.

STRATEGIES PUT IN PLACE IN EUROPE

In the EU, a growing number of Member States have announced the establishment of integrated strategies to combat homelessness. In 2010, a European consensus conference on homelessness concluded that **putting an end to homelessness is possible and we must gradually work towards this**⁵⁴, expressing for the first time a consensus on this aim i.e. it is not about managing these problems but about solving them. To achieve this, the consensus conference recommended all Member States develop integrated strategies at local and national level. While the 'frontline' in combating homelessness is at local level, national strategies can provide a general framework to support advancement. The European Commission called on all Member States to develop such strategies.

Eleven countries announced the creation of national strategies to combat homelessness in recent years - the Czech Republic, Denmark, Finland, France, Ireland, Luxembourg, the Netherlands, Portugal, Spain, Sweden and the United Kingdom.

How this is put into action very much depends on the context:

- **Strategies that seem to have had a significant impact both during the period of the strategy and after, in Denmark, Ireland, Finland, the Netherlands and Scotland**⁵⁶. The Netherlands, Finland and Scotland have all seen a reduction in at least one form of homelessness which can, at least in part, be attributed to these strategies.
- **Strategies that it is too early to judge because they are still in their initial stages, for example in Spain (in the finalisation phase), the Czech**

Republic, Luxembourg and Wales.

- **Strategies that have become obsolete due to not being adequately implemented or funded.**

In Sweden, where there has not been a national strategy since 2009; in Portugal where the strategy was never properly funded or implemented by the government.

- **Strategies that in the past produced results but that have since been downgraded.**

England implemented a relatively exhaustive strategy including a ringfenced budget to support municipalities address homelessness, the system of statutory assistance for homeless people, and coordination with social landlords. The joint work of these authorities meant progress was made between 1990 and 2009. The number of homeless people started to rise again with the financial crisis and since the budget for homeless services was cut, housing assistance and welfare benefits were capped and the legislation-based security net for homeless people was weakened.

- **Strategies for which it is hard to gauge the state of progress.**

France made combating homelessness a 'national priority' for the period 2008-2012, presenting a range of objectives and actions. Among these objectives was the implementation of a full evaluation of the supply and demand for shelters and housing in all départements, a reduction in the number of hotel nights by 10,000 in three years and the provision of 13,000 alternatives, the construction of 150,000 social housing units, with a section of them earmarked as 'very social' housing. At this point, the programme has not been clearly followed up on or evaluated, and the funding fell far short of producing a supply of social housing accessible to people on very low incomes, in spite of this being the official key point of 'Housing First'.

17 MEMBER STATES HAVE NOT ANNOUNCED AN INTEGRATED STRATEGY TO COMBAT HOMELESSNESS

The political approach to this challenge varies widely from one country to the next:

- Countries like Austria, Belgium, and Germany where, due to regional competencies on combating homelessness, we see **the strategic approaches varying greatly in terms of intensity from one region to the next**. On the whole, these countries have multiple policies and services in place to combat homelessness. Some regions in particular, such as Flanders (ongoing) and North Rhine-Westphalia, have developed relatively effective strategies.
- Countries **that are moving towards a more strategic approach to combating homelessness**, despite the existing obstacles. Italy, for example, is largely decentralised with regard to social policy, but it has just published policy guidelines for the regions with the aim of combating homelessness. Italy is in this way trying to maximise the opportunities offered by EU structural funds.
- **In the majority of new Member States, the situation of homeless people has only recently been seen as a policy issue**. In these countries, an expansion of services (to varying degrees) was observed but, to date, they have not been very focused on setting up strategies that aim to progressively reduce the number of homeless people.
- In Greece, the crisis gave a new impetus to combating homelessness, but it is impossible to predict, given the current context, how that will translate into a concrete strategy.
- **Some countries do not have any strategy and have very limited measures for combating homelessness: Cyprus, Croatia, Malta, Slovakia.**

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FEANTSA toolkits on homelessness strategies, available at: <http://feantsa.org/spip.php?article630&lang=en>

KEY ELEMENTS OF AN INTEGRATED STRATEGY TO COMBAT HOMELESSNESS

FEANTSA identified ten elements for an integrated strategy to combat homelessness. Figure 4.2 summarises these, giving a few short examples from different Member States⁵⁸.

Ten elements from the FEANTSA toolkit for developing an integrated strategy to combat homelessness

1. Evidence-based approach

Understanding the problem of housing exclusion is the essential starting point. In practice, this consists of having a good data-collection strategy; using research and analysis to direct policy decisions; regularly revising policies on the basis of evidence about emerging needs and about the effectiveness of the measures taken.

Example: *Denmark systematically uses evidence to develop and evaluate its policy on a continuous basis. This is done through detailed follow-up and an evaluation of the strategies in order to continuously direct the policymaking process.*

2. Comprehensive approach

A comprehensive approach includes a good balance between the emergency responses, resettlement and reintegration of homeless people along with prevention of homelessness. In many countries, prevention, resettlement and reintegration are underdeveloped compared to emergency responses. As a consequence, the strategy must aim to find a balance in its approach so that its reach is more comprehensive.

Example: *In its strategy, Ireland has an approach that is 'housing-led'. This means it is deliberately focused on housing. The emphasis is on quickly providing secure housing with, if necessary, support in order to guarantee a sustainable rental property.*

3. Multi-dimensional approach

A multi-dimensional approach involves integrating the housing, health, employment and education angles. This also assumes that the different services work together and that there is cross-sector cooperation in the provision of services. Interdepartmental cooperation is another important aspect of the multi-dimensional approach.

Example: *The implementation of a new strategy in the Czech Republic was monitored by an interdepartmental working group on preventing and combating homelessness. This working group is made up of representatives from the departments involved as well as members of an expert group. It is too early to judge the operational success of the Czech approach but a large number of the countries with an advanced strategy have developed a multi-dimensional approach with oversight mechanisms to ensure its functioning.*

4. Rights-based approach

A rights-based approach consists of promoting access to decent, stable housing as an indispensable pre-condition to exercising most of the other fundamental rights. In practice, this means using housing rights as a basis for the strategy, focusing on the enforceable right to housing and recognising the interdependence of the right to housing and other rights such as the right to live in dignity and the right to health.

Example: *the DALO law (law no. 2007-290 of 5 March 2007) in France enabled the introduction of an enforceable right to housing. People who are homeless, inadequately housed, or who have waited more than three years for social housing (six years in Paris) can demand the right to be rehoused by the State. The law provides the right to housing to people who are not managing to procure housing or keep housing on their own. The State is bound by an obligation as to results and not only as to means. There is a procedure for the effective allocation of housing, involving ini-*

tial recourse to the département-level mediation commission and then, failing that, proceedings in the Administrative Court. Although effective implementation of the law remains difficult, it is without question an unprecedented move.

5. Participatory approach

This means total involvement of the stakeholders concerned in the strategic development of policies. It includes homeless people, the service providers who work with them, public authorities and others. All stakeholders concerned must be involved in policy development, evaluation and implementation. This is to ensure development of the appropriate structures.

Example: *Denmark has a legal basis for the participation of homeless people in decisions that affect their lives. The law on social services stipulates that local authorities must guarantee that all users of shelters (known as Section 110 accommodation) can exercise influence on the organisation and services. This led to the establishment of users' committees within shelters. These committees are also organised at regional level and since 2001, a national users' committee has been in place (SAND). SAND plays an active role in the development of policies.*

6. Statutory approach

A statutory approach is a strategy to combat homelessness underpinned by legislation. The existence of a legal framework at local/regional level brings coherence and accountability. The regulatory objectives also enable support for effective monitoring and evaluation of policy progress.

Example: *Scotland's basis for its strategy to combat homelessness is the 2001 (Scottish) law on housing and the 2003 (Scottish) law on homelessness. Since the end of 2012, all households that are unintentionally homeless have the right to settled accommodation provided by the local authority. This has put an end to the long-standing distinction that was made between households with 'priority needs' and others. The criteria for priority needs*

meant that local authorities were only obliged to provide a home for households that met the specific criteria for vulnerability. By amending its legislation, Scotland enlarged the ambition of its policy to combat homelessness and, in so doing, created a right to housing for all households that find themselves unintentionally homeless.

7. Sustainable approach

A sustainable approach can be ensured through adequate funding, political commitment at all levels (national, regional and local) and public support.

Example: *The substantial investment made by municipalities, associations and the State is a fundamental part of the success of Finland's strategy to combat long-term homelessness (see case-study later in this chapter). Another critical factor was the extended, long-term cooperation between national and local level. Letters of intent were signed between the municipalities and the central government in order to implement the strategy. They contained detailed agreements regarding construction projects, land use, investments, financing for housing and support services etc. Political support at the highest level has been continuous despite changes in government. This strategy was based on consensus by well-known experts regarding the policy direction to take.*

8. Needs-based approach

The starting point for these strategies must be the needs of individual homeless people rather than those of institutions. This involves regular evaluation of the needs and social support mechanisms, using individualised integration plans. A needs-based approach involves regular revision of the policies and structures in accordance with changing needs.

Example: *phase one of the Dutch strategy was focused on the four largest cities in the period from 2008 to 2013. It was based on a detailed needs analysis and a commitment to a user-centred*

approach with individualised step-by-step plans, and individual case management. Some 10,000 homeless people were identified and, based on their needs, an individual response was sought for each of them. This response brings with it income, accommodation, an individual care plan and, as far as possible, a realistic form of employment.

9. Pragmatic approach

A pragmatic approach consists of setting realistic and achievable objectives based on a comprehensive understanding of the nature and extent of the situation of homeless people, their needs, changes in the housing and employment market and other areas. It is necessary, in order to create a credible basis for progress, as well as to establish a clear and realistic schedule with medium- and long-term objectives.

Example: *Finland, Denmark, Ireland, the Netherlands and Scotland stand out as countries that have set specific, measurable objectives as part of their strategy to combat homelessness on the basis of an in-depth evaluation of the context.*

10. Bottom-up approach

A bottom-up approach consists of recognising the importance of the local level within the framework of effectively combating homelessness. This involves guaranteeing that local authorities play a central role in the development and implementation of the strategies and that services are developed as close as possible to their end-users. In several countries, we are currently seeing a dangerous trend whereby the competencies for homelessness are being decentralised without a sufficient transfer of resources. This is not really a bottom-up approach but rather reveals the failure of the State in playing its role as facilitator.

Example: *Local authorities play a central role in strategies to improve the conditions of homeless people in many countries, including Denmark, Finland, the Netherlands and the United Kingdom.*

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Hermans, K., The Dutch Strategy to Combat Homelessness: From Ambition to Window Dressing? European Journal of Homelessness

60

FEANTSA v. The Netherlands (collective complaint 86/2013) and CEC v. The Netherlands (collective complaint 90/2013)

THE RISK OF 'WINDOW DRESSINGS'

Do these national strategies, which are growing in number across Europe, demonstrate a genuine desire to progressively improve the conditions for homeless people? There is a risk that such strategies are little more than 'window dressing' or 'smoke and mirrors'.

'Paper strategies' are ones with good intentions but that are not adequately underpinned by evidence, resources, political commitment, legislation, a legal basis, complete understanding of the problem or other necessary elements to ensure their success. A surprising number of strategies recently published by EU Member States do not even specify in concrete terms the resources that will be allocated to ensure implementation. Conversely, some strategies have been a real driving force for positive change. The ten elements detailed above represent a good starting point for evaluating strategies.

Another important element is the continuity of the strategies. Strategies that disappear from the agenda during or after the period of time they cover have little chance of bringing significant transformative change. The risk in judging the quality of strategies is that they will have evolved and have become more or less ambitious during the period of their implementation.

The implementation details are critical and can undermine what seemed to be strong commitment to the rights of homeless people. France's problems in effectively implementing the DALO law are an example of this. There were almost 60,000 households recognised as 'priority' waiting for housing in 2014. According to a recent judgement by the European Court of Human Rights, France is in violation of Article 6, paragraph 1 (right to a fair trial) of the European Convention on Human Rights because it did not implement a decision for three and a half years, requiring that housing be allocated in

accordance with the DALO law. Another example is the problematic implementation of the strategy to address homelessness at local level in the Netherlands. Within the context of austerity, there is concern about *'the growing gap between the discourse on homelessness and the implemented local policies that limit homeless people's access to services'*⁵⁹. In concrete terms, the problem lies in using criteria based on having residency and a 'local connection' to refuse access to a shelter. This issue was dealt with by the European Committee of Social Rights in two recent decisions⁶⁰. The Committee believed that access to emergency accommodation should be provided to all, regardless of the person's residency status and without giving consideration to other limiting criteria related to local connection, age, etc. The Committee stated, furthermore, that the community must provide legal residents with either long-term accommodation suitable for their situation or housing of an appropriate standard. These examples show both that it is necessary to follow up closely on the implementation of homeless policies and that human rights legislation can play a role in this regard.

The commitments expressed within the framework of the integrated strategies may be undermined by repressive or even criminalising measures. Even in cases where governments develop integrated strategies to combat homelessness, these policies can be undermined by local, regional or even national policies that criminalise and penalise homeless people.

FINLAND: CASE STUDY OF AN INTEGRATED STRATEGY TO REDUCE HOMELESSNESS

Finland's recent programmes aiming to end long-term homelessness - Paavo I and Paavo

61

Culhane, D., Granfelt, R., Knutagard, M., Pleace, N (2015). The Finnish Homelessness Strategy. An International Review, available at: <https://helda.helsinki.fi/handle/10138/153258>

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Helsinki is a community of 602,000 inhabitants in an urban area of 1,345,000 inhabitants.

II - are an interesting case study in integrated strategies. These programmes were the subject of an in-depth evaluation (Culhane et al 2015⁶¹), the main elements of which are summarised here.

Overview

Finnish programme to reduce the number of long-term homeless people 2008-2011 (Paavo I) and to end long-term homelessness 2011-2015 (Paavo II).

Scope

Focus on the ten largest centres of urban growth with Helsinki being the biggest priority. Housing first was the central concept that underpinned the whole strategy.

Objectives

The objective of the 2008-2011 phase was to reduce by half the number of long-term homeless people and to develop more effective prevention measures with regard to homelessness. There was a quantitative objective to provide 1,250 housing units⁶², supported accommodation units and places in care centres for homeless people. The objective of the 2011-2015 phase was to end homelessness through the provision of 1,250 extra apartments and flexible support services.

Responsibilities

The Ministry of the Environment coordinated the programme in close collaboration with the Ministry of Social Affairs and Health, the Ministry of Justice, the Housing Finance and Development Centre of Finland (ARA) and the Finnish Slot Machine Association (RAY) which part-financed the programme. Implementation was carried out through signed letters of intent with the municipalities.

Resources

At least EUR 300 million for the entire programme coming from the central government, municipalities and RAY.

Results

During these programmes, 2,500 housing units were built and 350 extra social workers were employed to help homeless people. The number of long-term homeless people has fallen by 1,200 since 2008. It is also estimated that prevention has helped 200 more people per year avoid ending up sleeping rough.

Some noteworthy points from the evaluation of this policy

The convergence of objectives

- The property market: the insufficient supply of affordable housing for rent has a bearing on all policies combating homelessness. A programme aiming to convert homeless shelters into proper housing;
- The prevention of evictions, with the help of housing-related advice and assistance and help to find alternative housing if evicted;
- Housing First and the related support services.

Housing-related advice and support services

A central point of the homelessness prevention policy. As an example, in 2012-2013 in Helsinki, 16,000 households were advised on housing matters and 280 evictions were cancelled due to this support. It is estimated that between 2001 and 2008, these services helped reduce evictions in Helsinki by 32%.

The support services also represent an important cornerstone for better social integration. These services, which are provided to people with housing, enable links to be made with other social policies but also provide users with indispensable support (psychiatric, health, etc.). They enable housing to be secured for a longer period and studies, comparing it with other countries (United States, Sweden, and the United Kingdom), show that support that decreases in intensity is an appropriate method.

Comprehensiveness

It is important to put the most recent programmes in context within the Paavo I and Paavo II strategies. Finland saw an increase in the number of homeless people in the 1980s and implemented a series of policy measures, in particular increasing the number of affordable social housing units with the aim of improving the situation. In 2008, when Paavo I entered into force, Finland had already reduced the rate of homelessness to a relatively minor social problem, i.e. the number of homeless people was among the lowest in Europe. Unquestionably, homelessness resulting from a structural lack of housing, mainly linked to economic factors and the provision of affordable housing, had largely been resolved. While the population of homeless people was 18,000 at the end of the 1980s, this figure had fallen to 8,000 in 2008 and the Paavo programmes were established to further reduce this figure.

An essential point is that the first phase, Paavo I, was focused on the situation of long-term homelessness, often associated with co-morbidity of serious mental health problems and alcohol/drug problems. This focus was chosen because it was found that the existing services were not leading to a reduction in the number of long-term homeless people, which remained at 45% of the total homeless population. Achieving a total reduction in the number of homeless people therefore necessitated the establishment of an effective response to the more chronic needs.

In the second phase, Paavo II, emphasis was still put on reducing the number of long-term homeless people, but new objectives were introduced which focused on the residual forms of homelessness. Prevention services were already quite widespread in the largest cities, but Paavo II concentrated on further developing these services. There was also greater coordination between social housing providers, and Finland tried to improve access to social housing for all homeless people and to increase the number of housing units to meet their needs.

The continuity of a results-focused policy also seems to be an important element; Finland's national homelessness strategy was established in the 1980s, coordinating housing, health and social policies within the framework of decentralising implementation of this national objective. The strategy was supported by a significant budget, but also indicators to prove the social effectiveness of the spending. This policy was very effective: the number of homeless people sleeping in shelters, institutions, outside or in hotels decreased from 10,000 in 1985 to 2,000 in 2012.

Coordination

Political support was carefully and systematically worked on; the central government cooperated with the municipalities, requiring them to sign letters of intent committing them to the strategy. The coordination guaranteed the cooperation of the voluntary sector, social landlords and Foundation Y (Finland's main social housing provider).

Evidence based

The Finns learned the lessons from their own experience regarding effective design of services and decided to remodel their existing services for long-term homeless people to move towards what they called a 'Housing First' approach. Finland independently arrived at a Housing First-type model, but once they realised that there was a close link to what was happening in other countries, they actively set about learning more about the North American and European experiences.

Although Finland took some of the lessons learned from examples abroad, they were adapted to its specific national context. Finland pragmatically decided to extensively use existing buildings to provide permanent apartments to homeless people. In particular in the first phase of the programme, large buildings (notably some of the existing emergency accommodation) were transformed into apartments occupied solely by

users of Housing First services with staff on site. This was a source of controversy because one of the key principles of Housing First was the use of dispersed accommodation. It is nonetheless important to stress that Finland also used a lot of ordinary apartments, within communities, and mobile support that was less intense. The grouped living solutions have proved to be well suited to certain needs.

The programme was carefully evaluated and monitored during and after its implementation. The number of long-term homeless people fell, both in absolute and in relative terms. There were 25% fewer long-term homeless people in 2013 than in 2008 and the proportion of long-term homeless people fell from 45% to 36%. The objective of reducing the number of long-term homeless people by 50% by 2011 was not reached nor was the subsequent objective of completely eradicating long-term homelessness by 2015. However, the figures were reduced and have remained very low.

In 2014, Finland asked a panel of international experts, who worked alongside a Finnish expert, to examine the effectiveness of their national strategy. The group's conclusions were that although some problems had not yet been resolved and they had not managed to end homelessness, the number of homeless people was very low in comparison to other EU Member States and other OECD countries. The combination of preventive services, increasing access to the affordable and adequate housing, as well as specific strategies to meet the needs of people with complex needs, particularly the long-term homeless and others like former prisoners facing a lack of housing, was deemed to be very effective. The long-term commitment to end homelessness in Finland is still in place with a third phase to the national strategy being planned.

The Finnish strategy was characterised by a willingness to set, examine and externally evaluate strategic objectives. Finland was also broadly inspired by other countries' good practice and

stressed the importance of communicating and sharing the Finnish plans along with both positive results and problems encountered. One of the results of the continuous review process is that the characteristics of Finland's homeless population are changing and the country is starting to adapt to this. For example, a greater number of young homeless people are being seen and there has been a shift among long-term homeless people, from alcoholism to multiple drug addictions.

Sustainability

Finland is committed, on an ongoing basis, to the prevention and reduction of homelessness. This country is making sustained political effort and devoting significant resources to its national strategy. It is widely accepted that systematic effort aimed at preventing and reducing homelessness will be necessary in order to keep the numbers low.

Homelessness has unquestionably been reduced to the point that it can now be considered a minor social problem. The number of homeless people is currently so low that although it has not been eradicated, only a very small minority of Finnish people are likely to find themselves homeless and, if they do find themselves at risk of it, it is likely that the situation will either be managed or it will not be long term. Maintaining this positive situation nonetheless requires continuous work, and ongoing efforts need to be made with particular attention being given to emerging needs such as those of homeless families and homeless migrants.

Finland offers an excellent example of a truly coordinated, exhaustive and especially effective response to the situation of homeless people. Of course, this strategy must be viewed in the context of a rich country with a robust social protection system and a relatively low level of immigration. Although caution is required and the fall in the number of homeless people should not be solely attributed to this strategy, it does seem to have had a transformative effect.

ANNEX 1

REFERENCES FOR MEMBER STATES' STATISTICS⁶³

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N.B.: In cases where there were no national data available, data from the capital (region) was transmitted where possible.

MEMBER STATE	REFERENCE
Austria	Ministry of Social Affairs (2015) 2015 National Social Report Austria, available at: http://ec.europa.eu/social/keyDocuments.jsp?policyArea=750&subCategory=758&type=0&country=0&year=0&advSearchKey=SPCNationalSocialReport&mode=advancedSubmit&langId=en
Belgium	La Strada (2014) Third census of people who are roofless, <i>Homeless, and in inadequate housing in the Brussels-Capital Region</i> . 6 November 2014, available in French at: http://www.lstb.be/images/LaStrada_Denombrement_2014_rapport_FR.pdf
Bulgaria	Agency for Social Assistance (2015) quoted in <i>Bulgaria 2015 Strategic Social Reporting Questionnaire</i> , available at: http://ec.europa.eu/social/BlobServlet?docId=13903&langId=en
Croatia	Ministry of Social Policy and Youth (2015) National Social Report 2015, Republic of Croatia, available at: http://ec.europa.eu/social/keyDocuments.jsp?advSearchKey=SPCNationalSocialReport&mode=advancedSubmit&langId=en&policyArea=&type=0&country=34&year=0
Czech Republic	Hradecký, I. et al. (2012): Souhrnný materiál pro tvorbu Koncepce práce s bezdomovci v ČR na období do roku 2020 [Summary Document for Drafting the Concept of Work with the Homeless in the Czech Republic for the Period until 2020]. online, available in Czech at: http://www.esfcr.cz/file/8471/[18.06.2014] cited in Busch-Geertsema, V. et al. (2014) op. cit.
Denmark	Benjaminsen, L. and Lauritzen, H.H. (2013) <i>Hjemløshed i Danmark 2013. National kortlægning</i> , Report 13: 21 [Situation of homeless people in Denmark, 2013: national mapping]. (Copenhagen: SFI), cited in Busch-Geertsema, V. et al. (2014) op. cit.
Estonia	Wagner, L.; Korp, E. and Walters, C. (2014) Homelessness in Estonia, Overview and Analysis <i>European Journal of Homelessness</i> 8(2), 231-244, available at: http://www.feantsaresearch.org/IMG/pdf/profiling-homelessness-2.pdf
Finland	ARA (2014) <i>Asunnottomat 2013</i> , Selvitys 2/2014 [Homelessness, 2013]. (Lahti: ARA), cited in Busch-Geertsema, V. et al. (2014) op. cit.
France	Yaouancq, F., Lebrère A., Marpsat, M., Régnier, V., Legleye, S. and Quaglia, M. (2013) <i>Housing the homeless in 2012. Different accommodation solutions depending on family situation</i> , INSEE, First N°1455, (Paris: INSEE, available in French at: http://www.insee.fr/fr/ffc/ipweb/ip1455/ip1455.pdf
Germany	BAG W, (2014) <i>Schätzung der Wohnungslosigkeit in Deutschland 2003-2012</i> [Estimation of the homeless situation in Germany 2003-2012]. (Berlin: Bundesarbeitsgemeinschaft Wohnungslosenhilfe) [online] available in German at: http://www.bagw.de/de/themen/zahl_der_wohnungslosen/ [01.09.2014], cited in Busch-Geertsema, V. et al. (2014) op. cit.
Greece	FEANTSA (2014) Greece's Country Fiche, available at: http://www.feantsa.org/spip.php?article853&lang=en
Hungary	Györi, P., Gurály, Z. and Szabó, A. (2014) <i>Gyorsjelentés a hajléktalan emberek 2014 február 3-1 kérdőíves adatfelvételéről</i> [Report on the third of February homeless survey - 2014], [online] available at: http://www.bmszki.hu/hu/eves-adatfelvetelek [24.11.2014] cited in Busch-Geertsema, V. et al. (2014) op. cit.
Ireland	Central Statistics Office (2012) <i>Homeless persons in Ireland: A special Census report</i> , available at: http://www.cso.ie/en/media/csoie/census/documents/homelesspersonsireland/Homeless_persons_in_Ireland_A_special_Census_report.pdf

Italy	ISTAT (2013) Homelessness. [online], available at: http://www.istat.it/en/files/2013/06/Homeless.pdf?title=The+homeless+-+10+Jun+2013+-+Full+text.pdf [24.11.2014] cited in Busch-Geertsema, V. et al. (2014) op. cit.
Lithuania	FEANTSA (2014) <i>Lithuania's Country Fiche</i> , available at: http://www.feantsa.org/spip.php?article853&lang=en
Luxembourg	Ministry of the Family, Integration and the Grande Region (2015) <i>Recensement des structures d'hébergement à la date du 15 mars 2015</i> [Enumeration of accommodation for homeless people 15 March 2015]
The Netherlands	Statistics Netherlands (CBS) (2015) <i>Rising trend in homelessness appears to have come to an end</i> , press release 5 March 2015, available at: http://www.cbs.nl/en-GB/menu/themas/veiligheid-recht/publicaties/artikelen/archief/2015/stijging-aantal-daklozen-lijkt-voorbij.htm
Poland	MPiPS (2013) <i>Sprawozdanie z realizacji działań na rzecz ludzi bezdomnych (7-8 February 2013) i Badania Socjodemograficznego. Materiał informacyjny</i> [Report on the implementation of measures for the homeless (7-8 February 2013) and socio-demographic research. Information material]. (Warsaw: MPiPS). [online], available at: http://www.mpips.gov.pl/pomoc-spoeczna/bezdomnosc/sprawozdanie-z-realizacji-dzialan-na-rzecz-ludzi-bezdomnych-w-wojewodztwach-w-roku-2012-oraz-wyniki-ogolnopolskiego-badania-liczby-osob-bezdomnych-78-luty-2013-/ [24.11.2014] cited in Busch-Geertsema, V. et al. (2014) op. cit.
Portugal	ISS (2009) <i>Relatório de caracterização</i> [Characterisation report]. (Internal document), cited in Busch-Geertsema, V. et al. (2014) op. cit.
Romania	FEANTSA (2014) Romania's Country Fiche, available at: http://www.feantsa.org/spip.php?article853&lang=en
Slovakia	De Paul International (2015) <i>Why is homelessness such a problem in Slovakia?</i> [online] available at: http://www.depaulinternational.org/our-services/slovakia/causes-of-homelessness-in-slovakia/ [20.09.2015]
Slovenia	SORS (2011) <i>Occupied Housing, Slovenia, 1 January 2011</i> - Provisional data (Ljubljana: Statistical Office of the Republic of Slovenia), cited in Busch-Geertsema, V. et al. (2014) op. cit.
Spain	INE (2012) <i>Encuesta a las Personas sin Hogar 2012</i> (metodología, diseño de registros y micro datos) [2012 Study on homelessness (Methodology, design of records, and micro-data)]. [online], available at: http://www.ine.es/prodyser/micro_epsh.htm [24.11.2014] cited in Busch-Geertsema, V. et al. (2014) op. cit.
Sweden	NBHW (2012) <i>Hemlöshet och utestängning från bostadsmarknaden 2011 - omfattning och karaktär</i> [The situation of homeless people and exclusion from the housing market 2011 - Extent and characteristics]. (Stockholm: The National Board of Health and Welfare, cited in Busch-Geertsema, V. et al. (2014) op. cit.
United Kingdom	DCLG (2015) <i>Statutory Homelessness: January to March Quarter 2015</i> England, Housing Statistical Release, 24 June 2015, national statistics, available at: https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/437273/201503_Statutory_Homelessness.pdf DCLG (2015) <i>Rough sleeping in England: autumn 2014</i> , Homelessness Statistical Release, 26 February 2015, available at: https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/407030/Rough_Sleeping_Statistics_England_-_Autumn_2014.pdf



CHAP. 3

**EUROPEAN UNION
LEGISLATION
RELATING TO
HOUSING**

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Although housing is not a competence of the European Union, it is increasingly affected by Europe-wide laws. The following non-exhaustive list summarises the regulatory framework impacting on Europeans' housing conditions. The standards described here are grouped into four categories, representing the policy lines around which the European project has been built. The aim is to clarify the principles underpinning the referred-to texts, forming the cornerstones of political battles required to steer the regulatory framework towards a socially just Europe.

1. PROTECTION OF INDIVIDUALS

THE RIGHT TO HOUSING AND HOUSING ASSISTANCE

The Charter of Fundamental Rights enshrines a series of personal, civil, political, economic and social rights that EU citizens and residents are entitled to, including a number that directly or indirectly concern housing. In particular:

Article 7: «Everyone has the right to respect for his or her private and family life, home and communications».

Article 34(3): *in order to combat social exclusion and poverty, the Union recognises and respects the right to social and housing assistance so as to ensure a decent existence for all those who lack sufficient resources, in accordance with the rules laid down by Community law and national laws and practices.* «

Article 36: «the Union recognises and respects access to services of general economic interest as provided for in national laws and practices, in accordance with the Treaty establishing the European Community, in order to promote the social and territorial cohesion of the Union».

With the entry into force of the Lisbon Treaty in 2009, the Charter of Fundamental Rights became legally binding. As a consequence, all EU institutions are legally obliged to comply with the Charter (European Commission, European Parliament, etc.), as are the Member States when they are implementing Union law. A brief summary of the outcome of this legislation is set out below.

¹ Ringelheim, J and Bernard, N (2013) *Discrimination in Housing*, European Commission, Directorate-General for Justice.

NON-DISCRIMINATION ON THE BASIS OF ETHNIC ORIGIN AND GENDER

Housing discrimination is an important factor when it comes to housing exclusion, whether it relates to supply or to allocation. The following anti-discrimination Directives have been adopted on the basis of Article 19 of the Treaty on the Functioning of the European Union (TFEU):

The Racial Equality Directive (2000/43/EC) applies to all persons, in both the public sector and private sector, in relation to «access to and supply of goods and services which are available to the public, including housing» (Article 3(1)(h)). Housing is not defined in this Directive, but should be interpreted in light of international legislation concerning human rights, including the right to respect for his or her home as set forth in Article 7 of the EU Charter of Fundamental Rights and Article 8 of the European Convention on Human Rights and the right to adequate housing contained in Article 11 of the International Covenant on Economic, Social and Cultural Rights (European Court of Human Rights and the Agency for Fundamental Rights, 2011).

The Directive implementing the principle of equal treatment between women and men (2004/113/EC) does not make specific reference to housing, but it comes under the description «goods and services made available to the public»¹. The preamble to this Directive mentions two examples of derogation from the principle of equal treatment in relation to housing: the case of gender-specific shelters for victims of sexual violence and the case of accommodation provided in private homes.

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Article 9 of the Regulation (EU) n° 492/2011 in relation to which this Directive expressly adopts the scope.

FREE MOVEMENT OF EUROPEAN CITIZENS

Free movement is another fundamental principle of the European Union enshrined in Article 45 of the TFEU. **Directive 2014/54/EU includes measures intending to facilitate the standardised application of the right to free movement of workers within the Union.** Its scope covers access to a number of social rights, in particular related to housing (Article 2 (1)(f)). EU citizens working in another Member State shall enjoy the same rights and benefits afforded to national workers of that other Member State in matters of housing².

EU legislation proposes clear provisions concerning access to social rights and housing for European citizens who enjoy the status of 'worker'. On the other hand, the rights of European citizens are more uncertain if they are economically inactive or if they are experiencing difficulties in proving their status as a job-seeker or worker. This is now a highly sensitive issue in several Member States, with significant implications in terms of homelessness and exclusion.

The right to free movement applies to all EU citizens. It is only restricted if a foreign citizen has committed a public order offence or has become an 'unreasonable burden' for the social welfare system of the host country. In any event, recourse to provisions guaranteeing fundamental rights (schooling, emergency medical services, night shelters) may not be considered as an unreasonable burden.

MIGRATION MANAGEMENT AND THE PROTECTION OF POPULATIONS COMING FROM THIRD COUNTRIES

EU legislation regarding migration contains certain important provisions concerning the housing rights of non-member state (third country) nationals who enter and stay on the territory of the Union.

Directive 2003/109/EC grants third country nationals who are long-term residents the right to equal treatment in access to goods and services

made available to the public, including housing assistance. This is set forth in Article 11 (1): «Long-term residents shall enjoy equal treatment with nationals as regards: [...] access to goods and services and the supply of goods and services made available to the public and provisions for procuring housing...» On the basis of the aforementioned Article 11 taken in conjunction with Article 34 of the Charter of Fundamental Rights on the right to housing, the Court of Justice of the European Union delivered a judgement granting entitlement to individual allowances for non-European long-term residents in Italy (Kamberaj judgement, C571/10).

The EU legislation on asylum policy stipulates that essential products must be made available in order to guarantee asylum-seekers a dignified standard of living. **The Directive regarding reception conditions for asylum-seekers (2013/33/EU)** lays down minimum EU standards in this regard. Material reception conditions include housing, food and clothing provided in-kind, as financial allowances or vouchers (or a combination of the three) in addition to a daily expenses allowance. Article 18 of this Directive sets out the terms for reception, which may be offered in the form of accommodation centres guaranteeing a sufficient standard of living, a house, an apartment, a hotel, or another suitable place.

Whatever the type of reception accommodation provided, it must ensure the protection of private and family life and children are to be housed with their parents. Moreover, the reception should facilitate contact with legal advisers, NGOs and aid agencies. Member States must take into account the sex, age and vulnerability of individuals. Dependent adult applicants must be housed with their closest relatives. Member States may exceptionally put in place different reception arrangements from those set out above,

but always taking into account the specific needs of the applicant and only when accommodation capacities normally available are temporarily exhausted.

The Directive on mass influxes (2001/55/EC) lays out exceptional procedures for the provision of immediate and temporary protection for displaced persons fleeing wars or disasters, arriving in large numbers from non-EU member countries when the conventional asylum system is overwhelmed. The Directive requires States to ensure that individuals entitled to temporary protection have access to or receive the means to procure suitable housing.

Directive 2014/36/EU addresses the entry and stay of third country nationals for the purpose of employment as seasonal workers.

Although it does not provide for equal treatment to that of EU nationals in terms of housing, minimum standards ensuring decent living standards still apply in accordance with national law and/or practices for the duration of his or her stay (Article 20). Where accommodation is arranged by or through the employer, the seasonal worker shall not be required to pay rent which is excessive in relation to his or her net remuneration and the quality of the accommodation. The rent shall not be automatically deducted from the pay of the seasonal worker. The employer shall provide the seasonal worker with a rental contract or equivalent document and the accommodation must meet the general health and safety standards in the Member State concerned.

PROTECTION OF PERSONS WITH DISABILITIES

The European Union is a party to the **United Nations Convention on the Rights of Persons with Disabilities** and its Member States are committed to ratifying the provisions contained therein. The Convention provides for appropriate measures in relation to protecting and safeguarding a full range of civil, political, social and economic rights of persons with disabilities and stipulates the obligation to promote access to housing (Articles 9(1)(a) and 3(f)). Appropriate measures must be taken to ensure that housing is arranged in a suitable manner (Article 5(3)).

KNOWLEDGE OF SOCIAL ISSUES: EUROPEAN UNION STATISTICS REGARDING INCOME AND LIVING CONDITIONS

The European Union has adopted a common framework concerning the systematic production of Community statistics on revenue and living conditions (EUSILC). This instrument includes comparable and timely cross-sectional and longitudinal data regarding income, poverty and social exclusion on a national and European level. The objective is to understand Europe's social reality and exert an influence on social policies within the Union. The Regulation establishing the EU-SILC system (no. 1177/2003) enforces the collection of data relating to housing including tenure status, payment difficulties, housing quality, location and access to services, factors leading to inequality, etc.

2. HOUSING AS A COMMODITY

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The subsidiarity principle aims at determining the level of intervention that is most relevant in the areas of competences shared between the EU and the Member States. This may concern action at European, national or local levels. In all cases, the EU may only intervene if it is able to act more effectively than Member States». See Eur-Lex, available at: <http://eur-lex.europa.eu/legal-content/EN/TXT/?uri=URISERV:Vai0017>.

CONSUMER PROTECTION

European Directive 2014/17/EU on mortgage credit agreements for consumers relating to residential property aims to create a more effective and transparent credit market based on experience acquired from the financial crisis, in particular by seeking to empower consumers and professionals. It lays down a common framework which includes:

- information and advice,
- an obligation to assess the creditworthiness of consumers before approving a loan, with a reliable valuation of their property,
- certain prudential and supervisory requirements applicable to professionals (credit and loan facilitators other than credit institutions).

In the event of a payment default, Article 28 requires Member States to adopt measures to encourage «creditors to exercise reasonable forbearance before foreclosure proceedings are initiated» in relation to housing. Moreover, in instances where the sale of the foreclosed property has an effect on the amount of debt, creditors should ensure that the best price is obtained. Member States are also authorised to keep down the outstanding professional fees charged to consumers.

The Directive on unfair terms in consumer contracts (93/13/EEC) is equally pertinent in terms of housing as well as Directive 2005/29/EC on unfair business-to-consumer commercial practices when contracts relate to residential property and are agreed between a supplier and an individual.

COMPETITION RULES

The Treaty (Article 107 TFEU) prohibits State aid except in specific economic circumstances. The Commission is responsible for ensuring that State aid complies with Union law. Social housing, as a service of general economic interest (SGEI), is exempt from the requirement to notify the Commission of State aid payments (§ 11 of the Commission Decision C (2011) 9380). Member States retain considerable discretionary powers regarding the meaning of the SGEI. The Commission must verify however that there are no manifest errors. Social housing is defined as being intended for «underprivileged citizens or socially less advantaged groups which, due to solvability constraints are unable to obtain housing at market conditions».

It is clear that whether or not social housing is exempt from the notification requirement has significant implications on the efforts of Member States in promoting housing rights. But the Commission's approach to the general economic interest as regards social housing has been the subject of controversy in a number of recent cases. Stakeholders have directed strong criticism at the Commission for its overly restrictive and narrow interpretation, which infringes on the principle of subsidiarity³.

European legislation on public procurement also has an impact on social housing organisations and social services working with individuals in need of housing assistance. The recently revised Directive 2014/24/EU acknowledges the specificities inherent to social services and offers greater flexibility by permitting their selection in accordance with qualitative and not merely

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On the economic situation of Member States in accordance with EU standards and the reform programmes for each country, see http://ec.europa.eu/europe2020/making-it-happen/country-specific-recommendations/index_en.htm.

financial criteria in tender processes. Legislation on public procurement coupled with so-called 'public-public cooperation' is important when it comes to social housing.

TAXATION

Value added tax (VAT) applies to the purchase and sale of consumer goods and services including housing.

The Directive on value added tax (2006/112/EC) lays down general rules regarding VAT applicable across the EU and provides national governments with the freedom to set their own rates in this regard. Member States are obliged to apply a standard rate for all goods and services. They may choose to apply one or two reduced rates on the specific goods or services listed in appendix III of the Directive. Included among these goods and services is «the provision, construction, renovation and alteration of housing, as part of a social policy».

THE COORDINATION OF ECONOMIC POLICIES

In response to the financial and economic crisis, the European Union adopted six new legislative texts in 2011 (the so-called 'Six Pack', comprised of five regulations and one directive) to strengthen the economic governance of the euro area and the role of the Union as regards the economic policy of the Member States, on the basis of Article 121.6 of the Treaty. Member States must keep their budget deficits below 3% of GDP and their public debt below 60% of GDP (or a trajectory approaching this value at a satisfactory pace).

Member States that are currently in a state of economic imbalance⁴ are subject to a supervisory mechanism which carries sanctions under

the excessive imbalance procedure. Changes in house prices and private sector debt are two of the eleven indicators used to identify macroeconomic imbalances. The Commission monitors and formulates recommendations, and may even sanction Member States on the basis of its findings macroeconomic risks, including the functioning of housing markets.

By way of example, France is currently the subject of an excessive deficit procedure that it must correct by 2017. Housing featured as part of the two French national reform and stability programmes presented to the Union during the summer. The main points were: the construction of new social and intermediary housing, the freeing up of land, investment in the energy efficiency of buildings, facilitating innovation and restraining expenditure in relation to housing assistance.

3. CONSTRUCTION AND TECHNICAL SERVICES ASSOCIATED WITH HOUSING

ENERGY SAVING

The EU has set itself a 2020 target to reduce its annual energy consumption by 20%. EU legislation on energy efficiency has an impact on the production, maintenance and consumption of housing.

By way of example, **the Energy Efficiency Directive 2012/27/EU** requires Member States to commit to a number of energy-saving targets between 2014 and 2020 for public buildings, which should «fulfil an exemplary role» (Article 5: at least 3% of central government buildings should be renovated each year). Public bodies, including those responsible for social housing, should adopt specific energy efficiency measures (Article 5(7)). The Directive stipulates moreover that Member States may include energy efficiency requirements with a social aim in the obligations they enforce, particularly through priority being given to households affected by fuel poverty or living in social housing (Article 7(7)(a)).

The Directive on the energy performance of buildings (2010/31/EU) details a full range of minimal energy performance requirements and targets for new buildings, renovation works, energy performance certification, etc.

CONSTRUCTION PRODUCTS

The EU standardisation policy aims to improve competition and guarantee the interoperability of products and services within the single market while improving their safety.

Many European standards have been established in relation to construction products that have an impact on housing development and renovation, including on related safety and environmental costs. The standards are covered by the Directive on construction products (89/106/EEC) and Regulation no. 305/2011.

4. EUROPEAN PUBLIC SUPPORT FOR THE HOUSING SECTOR

EUROPEAN UNION STRUCTURAL AND INVESTMENT FUNDS

The regulations governing European economic development funds enable Member States to mobilise these resources to invest in the fight against housing exclusion. The structural funds concerned are the European Regional Development Fund (ERDF), the European Social Fund (ESF) and the European Agricultural Fund for Rural Development (EAFRD).

The ERDF budget amount for 2014-2020 is EUR 185 billion. Regulation 1301/2013 sets out the Fund's priorities. Included among those concerning housing exclusion are: «the promotion of social inclusion, combating poverty and any discrimination» in particular by investing in «social infrastructure» (Article 5(9)(a)); «providing support for physical, economic and social regeneration of deprived communities in urban and rural areas» (Article 5(9)(b)); and supporting energy efficiency, smart energy management and renewable energy use in public infrastructure, including in public buildings and in the housing sector (Article 5(4)(c)); and on a more general level, sustainable urban development (Article 7).

Housing infrastructure is not directly eligible for ESF support. In any event, in each Member State at least 20% of the Fund must be allocated to strengthening social inclusion and combating poverty (Regulation no. 1304/2013, Article 4); this may include measures to promote the inclusion of individuals affected by housing exclusion or homelessness.

The EAFRD also permits the issue of housing exclusion in rural zones to be addressed through, for example, investing in small-scale organisations and promoting social inclusion and poverty reduction (Regulation no. 1305/2013).

The European Fund for Strategic Investments (EFSI) aims to overcome current market failures in the European Union (EU) by mobilising public and private investment (EUR 315 billion over the next three years) in conjunction with the European Central Bank. This funding includes common-interest projects in the area of urban, rural and social development. The 2015/1017 Regulation (Article 9(g)) provides for «better access» to financing for companies operating in the social economy and for non-profit organisations.

THE FUND FOR EUROPEAN AID TO THE MOST DEPRIVED (FEAD)

This fund supports Member States in providing food or material assistance to the most deprived. The FEAD will amount to EUR 3.8 billion over the period from 2014 to 2020. Homeless people are entitled to receive assistance through FEAD. It is specified in the preamble to the FEAD (223/2014) that the latter «should alleviate the forms of extreme poverty with the greatest social exclusion impact, such as homelessness, child poverty and food deprivation».

5. SUMMARY OF EUROPEAN UNION LAW TEXTS IMPACTING HOUSING

COMMUNITY FRAMEWORK

- # European Union Charter of Fundamental Rights (2012/C 326/02) of 26 October 2012
- # UN Convention relating to the Rights of Persons with Disabilities (CRPD), adopted on 13 December 2006
- # Consolidated version of the Treaty on the Functioning of the European Union (2012/C326/01) of 26 October 2012, the Lisbon Treaty amending the Treaty on European Union and the Treaty establishing the European Community, signed on 13 December 2007

DIRECTIVES AND REGULATIONS

- # Directive 89/106/EEC of 21 December 1988 on the approximation of the laws, regulations and administrative provisions of the Member States concerning construction products
- # Directive 93/13/EEC of 5 April 1993 on unfair terms in consumer contracts
- # Directive 2000/43/EC of 29 June 2000 on the implementation of equal treatment between persons irrespective of race or ethnic origin
- # Directive 2001/55/EC of 20 July 2001 on minimum standards for giving temporary protection in the event of a mass influx of displaced persons and on measures promoting a balance of efforts between Member States in receiving such persons and bearing the consequences thereof
- # Regulation n° 1177/2003 of 16 June 2003 on

community statistics on income and living conditions (EU-SILC)

- # Directive 2003/109/EC of 25 November 2003 on the status of third party nationals who are long-term residents
- # Directive 2004/113/EC of 13 December 2004 implementing the principle of equal treatment between women and men in access to and supply of goods and services
- # Directive 2005/29/EC of 11 May 2005 on unfair business-to-consumer practices on the internal market
- # Directive 2006/112/EC of 28 November 2006 on the EU system of value added tax
- # Directive 2010/31/EU of 19 May 2010 on the energy performance of buildings
- # Directive 2012/27/EU of 25 October 2012 concerning energy efficiency
- # Regulation n° 305/2011 of 9 March 2011 laying down standardised conditions for the marketing of the construction products
- # Regulation n° 492/2011 of 5 April 2011 on the free movement of workers within the Union
- # Decision of the Commission of 20 December 2011 concerning State aid in the form of public service compensation granted to certain undertakings entrusted with the operation of services of general economic interest (2012/21/EU)
- # Directive 2013/33/EU of 26 June 2013 laying down standards for the reception of applicants for international protection
- # Regulation n° 1301/2013 of 17 December 2013 on the ERDF and on specific provisions concerning the «investment for growth and jobs» target

- # Regulation n° 1304/2013 of 17 December 2013 on the ESF
- # Regulation n° 1305/2013 of 17 December 2013 in relation to support for rural development through the EAFRD
- # Directive 2014/17/EU of 4 February 2014 on credit agreements for consumers relating to residential immovable property
- # Directive 2014/24/EU of 26 February 2014 on the public procurement of services
- # Directive 2014/36/EU of 26 February 2014 laying down entry and stay conditions of third country nationals for the purpose of employment as seasonal workers
- # Regulation n° 223/2014 of 11 March 2014 on the Fund for European Aid to the Most Deprived
- # Directive 2014/54/EU of 16 April 2014 on measures facilitating the exercise of rights conferred on workers in the context of free movement of workers
- # Regulation n° 2015/1017 of 25 June 2015 on the EFSI, the European Investment Advisory Hub and the European Investment Project Portal

MONITORING OF EU- ROPEAN CASE LAW

LEGENDS

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It made reference to this in the case of Winterstein and others v France, no. 27013/07, Judgement of 17 October 2013, becoming final on 17 January 2014, in relation to the forced eviction, without any alternative housing, of Travellers on sites where they had settled long term.

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CJEU, Press Release no. 140/14.

CONSUMPTION



RECOGNITION OF THE HOUSING RIGHTS OF CONSUMERS VIA THE EUROPEAN CHARTER OF FUNDAMENTAL RIGHTS (CFR)

CJEU, C-34/13, 10 SEPTEMBER 2014 / CJEU, C539/14, 16 JULY 2015

A woman agreed a consumer loan of EUR 10,000, secured by her family home. She filed a complaint with a Slovak court to cancel both the loan and the collateral arrangement arising from it, contesting the unfair terms that characterised a number of clauses, particularly the one allowing the foreclosure of a house without a prior court order.

The remedies in place were nonetheless deemed to be sufficient by the Court as they allowed the judge to prohibit the auctioning off of the foreclosed property and therefore **protect the consumer from any undue loss of their housing** (given that subsequent financial compensation would not have been adequate).

On this occasion, the Court stressed that the non-repayment of a loan must be proportionate and particular attention should be given when the property serving as the collateral is the consumer's family home. The Court explicitly recognised **the right to housing as a fundamental entitlement within the European Union**, guaranteed by Article 7 of the CFR which must be taken into consideration by national judges when the relevant Directive (§65) is implemented - *a fortiori*, by Member States in their regulations.

Article 7 of the CFR protects private and family life as well as the home and loss thereof. The Court of Justice draws on the abundant case law developed by the European Court of Human Rights (ECHR) which, while failing to discuss the right to housing nonetheless considers that **the loss of a dwelling is a serious violation of the right to respect of one's home¹**.

Moreover, in the case of Sanchez Morcillo and Abril Garcia, the Court found that Spanish procedural rules regarding mortgage enforcement «no longer exposed the consumer to the risk of final and irreversible loss of their dwelling in a forced sale before a court had even been able to assess the unfairness of the contractual term» (§47). Pursuant to its Aziz Judgement (C-415/11) of 14 March 2013, the Spanish government amended the procedural rules. In this matter, the CJEU clarifies its reading of Article 34 of the CFR which in its view does not guarantee a right to housing, but rather «the right to housing assistance» as part of the social policies based on Article 153 of the Treaty establishing the European Economic Community (TEEC).



INFORMING CONSUMERS BEFORE INCREASES TO THE PRICE OF ELECTRICITY OR GAS²

CJEU, C-359/11 AND 400/11, 23 OCTOBER 2014

The Directives on electricity (2003/54) and gas (2003/55) require States to guarantee a high level of protection to consumers concerning, in particular, the transparency of subscription conditions.

Their aim is to improve how the interior electricity and gas market operates and ensure the security of a stable supply across the Union, given that «access to the non-discriminatory, transparent and fairly priced network is necessary for the proper functioning of competition». **Member States are therefore obliged to guarantee adequate protection for consumers, in particular the most vulnerable among them.**

In this matter, some German customers complained about excessive price increases based on unlawful terms made by their 'last resort' service provider. The Court ruled that by permitting the provider to unilaterally increase the price of electricity and gas without informing the consumer in a timely manner, German legislation did not comply with Union law.

The German government asked the Court to limit the retroactive effects of its judgement in order to minimise any possible financial implications. The Court refused arguing that it had not proved that its decision would retroactively disrupt Germany's entire electricity and gas supply.

STATE AID



THE ECONOMIC AND SOCIAL INTEREST OF SOCIAL HOUSING IN THE NETHERLANDS

GENERAL COURT OF THE EUROPEAN UNION (GCEU), T-202/10, 13 MAY 2015

In 2002, the Netherlands notified the European Commission of their State aid system in favour of wocos (woningcorporaties). These non-profit housing associations seek to acquire, construct and rent out primarily on behalf of «underprivileged persons and socially disadvantaged groups», while simultaneously constructing and managing higher rent housing.

Three years on, the Commission raised doubts as to the compatibility of this aid with the common market alleging that the public service mission of the wocos was not sufficiently targeted at underprivileged persons. The Commission moreover proposed a set of «appropriate measures» to the Netherlands. In 2007, the private sector, via the Dutch Association of Institutional Property Investors, sought to influence the negotiations by filing a complaint with the Commission concerning the aid granted to the wocos. In 2009, the Netherlands proposed an amendment to their system on the basis of the Commission's recommendations. The Commission took note of these commitments and then validated the Dutch scheme in 2010.

The procedure ended with a significant reform to the system of allocating social housing in the Netherlands by fixing a single revenue cap of EUR 33,000, binding on the candidates, independent of the size of the household. The undertakings also pertained to the sale of a portion of the social housing stock that was considered to be «excessive and structural overcapacity» under market conditions.

Five housing associations challenged the waiving of the universalist conception of social housing by the Netherlands which had prevailed up to this point, **seeking an explanation**. In spite of the importance of establishing a European definition of social housing and the contribution that judges could make to implementing it³, the EU Court declared itself to be incompetent in relation to the matter as the reform arose from a Dutch decision and the objection did not relate to the Commission's binding judgement (the Commission merely advocated a set of appropriate measures). **The question of the degree to which Member States should enjoy independence when faced with the European Commission's recommendations in relation to State aid declaration procedures** also arises, especially when the Commission addresses issues which do not fall within its competence (such as housing).

On 5 May 2012, the French National Union of Property Owners (UNPI) filed a complaint with the European Commission, objecting to aid earmarked for the social housing sector in France. The Commission is currently looking into the French case which, while channelling an undoubtedly generalist but not universalist model of social housing, targets its beneficiaries in a limited manner through means-testing and giving priority to people in disadvantaged circumstances.



THE ECONOMIC AND SOCIAL INTEREST OF SOCIAL HOUSING IN FRENCH OVERSEAS TERRITORIES

EUROPEAN COMMISSION, DECISION C(2014) 9316 OF 10 SEPTEMBER 2014 RELATING TO TAX ASSISTANCE FOR OVERSEAS INVESTMENT WITHIN THE SOCIAL HOUSING SECTOR

Until this decision handed down by the European Commission, social housing in French overseas territories, unlike mainland France, was not covered by the SGEI regime. At issue is the question of dedicated funding derived from three main sources: the single budget line (subsidy), loans granted by the CDC (Caisse des dépôts et consignations) and tax assistance (tax exemption and tax credits). The French government disclosed this public funding as State aid for productive investment, included as part of regional aid intended to offset additional costs linked to the inherent disadvantages associated with building houses in overseas regions. In this case however, aid intensity was capped.

In July 2014, the National Union of French Social Housing Federations (USH) alerted the French Minister for Overseas Territories as to the difficulties of balancing operations, relating to national credits which had fallen short of requirements. This situation had been worsened by a reduction, coming from Europe, in French regional aid (dropping from 50 to 45% for the second half of 2014). Funding for more than 2,500 dwellings was blocked and the level of housing financed in 2014 plummeted as a consequence⁴. The seven-point Overseas Housing Plan presented in September 2014 specifically referenced the State's commitment to seeking investment under the SGEI for social housing in order to remove the cap on aid granted to this sector.

Action was taken by the French government in July 2014. In its decision, **the Commission agreed to increase tax assistance to benefit social housing bodies under the public service compensation scheme (SGEI)**, subject to regular verification that projects were not 'overcompensated', or receiving more aid than they required.

³ SGEI in relation to social housing: the EU Court sidestepped the issue in the case of T202/10, USH, Laurent Gekhiere, 10 June 2015.

⁴ Social housing overseas: context, issues and perspectives, USH, April 2015.

5

Directive 2006/112/
EC of 28 November
2006 in relation to
the common system
of VAT, amended by
Directive 2009/47/EC
of 5 May 2009.

Having carried out extensive monitoring, the Commission found that tax assistance afforded to private investors overseas was compatible with the interior market in that:

- Aid contributes to the achievement of a common goal: increasing the amount of social housing in French overseas departments given that a significant proportion of households are eligible (around 80%) and that the USH estimates that 90,000 social housing units need to be built across the entire overseas territory.
- Aid is necessary to address market failures and has an incentive effect: restrictions on constructing social housing overseas are manifold (due to remoteness, unsanitary conditions, climate, topography, risks, scarcity of land) and unreservedly hinder investment. Moreover, such aid permitted the amount of social housing to be increased by 53% between 2009 and 2012 and the volume of subsidised housing by 115%, according to the French government, thereby proving its accelerator impact on construction and its multiplier effect on related funding.
- These elements prove that aid is necessary as it generates less distortion of competition; the Commission emphasises the «synergy between the different types of financing», a measure of the consistency of this provision with the overall policy adopted by the French authorities.
- It is proportional in that it addresses a funding gap without producing improper advantages: tax breaks are capped and investors are liable for certain risks (non-completion of the project or rent arrears).

The 2015-2020 overseas housing recovery plan, presented in March 2015, which forecasts the construction or refurbishment of 10,000 dwellings per year, underpins the need for all social housing financing solutions to be included under the SGEI scheme in order to validate the implementation measures and get projects moving without further delay.



THE ECONOMIC AND SOCIAL INTEREST IN RELATION TO ENERGY SAVING (VAT)

CJEU, C-161/14, COMMISSION V UNITED KINGDOM, 4 JUNE 2015

The United Kingdom decided to apply a reduced VAT rate to energy saving materials used in housing. The European Commission brought proceedings for failure to fulfil obligations, considering that this measure did not respect the VAT Directive⁵.

The Court of Justice endorsed the Commission's objection that the United Kingdom was not fulfilling its obligation to pursue **an interest that was exclusively or predominantly social**. While a «policy for improving housing is likely to create a positive social impact», the reduced VAT rate was nonetheless applicable to all housing without considering occupants' revenue, age or other critical factors that would have facilitated the most disadvantaged in meeting their energy needs.

RIGHTS OF FOREIGNERS



PROVISION OF HOUSING FOR POSTED WORKERS⁶

CJEU, C-396/13, 12 FEBRUARY 2015

A Polish company owned a subsidiary in Finland. It hired 186 Polish workers who were subsequently seconded to perform electrical installation works at a Finnish nuclear power centre. The question of their accommodation arose.

To prevent unfair competition and protect the posted workers in the context of service provisions, Directive 96/71 sets forth a set of mandatory rules. It requires EU Member States to ensure that companies apply the labour laws of the host country, especially when they are favourable towards the employee, to determine the constituent elements of minimum pay.

The Court specified that **the inclusion of housing for posted workers did not constitute an element of minimum pay**. It is exempt under Article 3 of the Directive providing for compensation for expenses incurred by secondment, regardless of the arrangements for covering costs (refunded or advanced). The same logic applies to the meal vouchers granted to offset the higher cost of living in the country of posting. Such an inclusion would have the effect of lowering the employee's remuneration for work performed, possibly below the minimum threshold.

Companies, moreover, have the right to recover collective accommodation expenses from the net pay of posted workers. Directive 2014/67/EU of 15 May 2014 (relating to the enforcement of Directive 96/71) requires States **to ensure the implementation of procedures guaranteeing posted workers a refund of any excess amount** withheld or deducted from their pay. The amount was judged excessive in relation to the net amount of remuneration and the quality of accommodation provided.

The French judgement no. 2015-364 of 30 March 2015 relating to combating the fraudulent posting of workers and illegal employment (also addressed by the Directive 2014/67/EU) provides furthermore **for contractors to exercise a duty of care and responsibility towards their sub-contractors or co-contractors in relation to the collective accommodation conditions of posted workers**. This obligation results from the criminal offence of subjecting vulnerable or dependant people to working and collective accommodation conditions that are incompatible with human dignity. The stipulation serves to ensure that premises and facilities are not manifestly dilapidated or substandard and that the size and number are also verified.

Moreover, contractors and ordering parties are obliged to insist on the regularisation of accommodation conditions. Failing this, they are bound to accommodate employees without further delay in premises that comply with the minimum specific demands set forth in Articles R. 4228-26 to -37 of the Labour Code (allocation of premises, living surfaces, equipment, etc.).

6

CJEU, Press Release
no. 17/15.

**MINIMUM RECEPTION CONDITIONS
FOR ASYLUM SEEKERS THAT GUARANTEE
A DECENT STANDARD OF LIVING****CJEU, C-79/13, 27 FEBRUARY 2014**

In October 2010, a family submitted an application for asylum in Belgium. Members of the family were told by the dedicated agency FEDASIL (Federal Agency for the Reception of Asylum Seekers) that it would be impossible to provide them with accommodation and consequently sent them back to the city's social action centre. Without an offer of accommodation they turned to the private rental market, but as they could not afford to pay rent instead applied for financial aid from the social action centre. Their request was rejected on the grounds that the family met the criteria to be eligible for accommodation run by FEDASIL.

It was only after a legal decision handed down three months later that the family was accommodated in an asylum seeker reception centre. During an appeal for compensation, the Belgian judge observed that no national provision enabled **asylum seekers to be guaranteed accommodation in a timely manner** in instances where FEDASIL had failed and that the amount of social welfare received did not guarantee a place to stay.

The Court considers that in instances where a Member State opted to provide material reception conditions in the form of a financial allowance it must be:

- granted upon the lodging of the asylum application,
- an amount sufficient to ensure a standard of living that is adequate for the health and subsistence of the applicants and their families.

In particular, States must **ensure that asylum seekers are provided with accommodation that takes into account their specific needs and interest**, such as the preservation of the family unit for example. **The saturation of specific reception networks may not be used to justify any derogation whatsoever** from the upholding of these standards. European law does not oppose the directing of asylum seekers towards organisations falling within the scope of the more mainstream reception system. **If necessary, a solution may be found on the private rental market.**

Moreover, in France, asylum seekers not housed in centres for asylum seekers (CADA) receive a temporary waiting allowance (ATA) of EUR 11.35 per day per adult, equivalent to EUR 343.50 per month, without taking children into consideration. This amount is glaringly insufficient for individuals and families to cover their fundamental needs including housing, food and clothing. The law reforming the right of asylum of 29 July 2015 provided for a new allowance for asylum seekers which will replace the temporary waiting allowance. An application order must specify the scale and the payment conditions of this new allowance.

ECHR, T. V SWITZERLAND, NO. 29217/12, 4 NOVEMBER 2014

Eight Afghan asylum seekers complained about a Swiss decision to send them back to Italy as they risked finding themselves without accommodation or lodged in living conditions deemed contrary to human dignity due to the systematic failure of the Italian reception system.

In principle, if the Dublin Regulation is applied then it is the country in which an application was lodged that is responsible for its examination and the minimum reception conditions that ensue. This is still the case even if the individuals in question continue to travel within Europe, unless circumstances arise where another country has a vested interest or the State held accountable does not fulfil its obligations in accordance with the European Convention on Human Rights. Switzerland is not a European Union Member State but adheres to the Dublin Regulation.

According to the case law of the Court, **the transfer may pose a problem when it presents a real and serious risk of inhuman and degrading treatment** (forbidden by Article 3 of the Convention) should the situation present a minimum level of severity. In a case like this, the presumption that host Member States respect the fundamental rights of asylum seekers may be reversed. The Court recalled that asylum seekers represented a particularly underprivileged and vulnerable group in need of special protection and should moreover receive particular attention in this regard.

The responsibility of a State may be invoked under Article 3 if an asylum seeker is «wholly dependent on state support and faced with the indifference of the authorities should he or she find him or herself in a situation of deprivation or want of such severity that it is incompatible with human dignity. (...) the extreme vulnerability of the child being determinant and overriding the illegal residence status»⁷.

The Court examined the **Italian situation** and observed that with the number of refugees reaching 64,000 in 2012, **the amount of specialist and mainstream accommodation places was far short of requirements** (the exact figures are unknown, but reportedly amount to 12,800 places at one Italian reception centre for asylum seekers and 1,700 at emergency shelters in Rome and Milan). With thousands of names on the waiting list, the length of asylum seekers' stay is limited to six months and it is reported that only 6% of those admitted manage to obtain access to employment or training. While the government put forward a 2014/2016 capacity-building plan to increase the number of places to 16,000 (1,230 had already been allocated), there is a 'gross' disproportion between the number of asylum applications lodged in 2013 (14,184) and the number of places available (9,630). According to the Court, Italy was not able to «absorb even a significant part, never mind all, of the demand for accommodation».

Moreover, several international and European reports described instances of violence and substandard conditions in a number of reception centres and specific concerns prevail in relation to preserving family unity, access to legal assistance and healthcare, delays in identifying vulnerable persons, etc. The Court found that serious doubts existed in relation to the Italian reception system's capacity to respect the fundamental rights of individuals and families seeking asylum.

As a result, **it became incumbent on Switzerland to ensure that the applicants would be lodged in reception centres suitable for families**. A mere statement of intent from Italy would not suffice. Switzerland was bound **to obtain precise and reliable information** as regards the reception structure, the material accommodation conditions and the preservation of family unity.

Accordingly, all countries adhering to the Dublin Regulation and in which asylum seekers travel agree to receive the aforementioned in an appropriate manner, to the point of making up for the shortfalls of others when they present a serious risk of violating human dignity.

7

Budina v Russia, no. 45603/05, 18 June 2009 and *Popov v France*, no. 39472/07 and 3947407/07, § 91, 19 January 2012.

The Court took into account the position of national European jurisdictions. It pointed out that for the same reasons, German courts were already opposed to returning asylum seekers to Italy pursuant to the Dublin Regulation and the United Kingdom Supreme Court requested a case-by-case examination of the risk that a return to Italy entailed.

ECHR, V.M. AND OTHERS V BELGIUM, NO. 60125/11, 7 JULY 2015

A family of Serbian nationals of Roma origin with five children who were seeking asylum complained that the reception conditions they experienced in Belgium were contrary to human dignity. They invoked Article 3 of the European Convention on Human Rights providing for protection from inhuman and degrading treatment.

The family had decided to leave Serbia because of the discrimination and ill-treatment they had been subjected to, preventing them from accessing work, healthcare, schooling, etc. The eldest girl was mentally and physically handicapped, and suffered from epileptic fits. The entire family left for Kosovo, then France where they lodged asylum applications that were eventually rejected. Due to the precarious nature of the reception conditions in France which prevented them from meeting their basic needs, the family returned to Kosovo and then Serbia without waiting for the decision to be handed down. As their circumstances had not changed in Serbia, they subsequently went to Belgium and sought asylum again.

Belgium declared that it had no proof that the family had left France for more than three months (a condition that had to be fulfilled for Belgium to be obliged to consider their asylum application) and decided to send them back. After some discussion, France agreed to accommodate them, but the family resolutely refused to return to the country for fear of finding themselves in a situation of extreme vulnerability. The Belgian social worker involved heard the following testimony: the family did not have any means of subsistence in France and members were lodged in a night shelter that they had to leave during the day; they would find themselves out on the streets from 7am with the children; they were given a buggy in lieu of a wheelchair for the young disabled girl; and they did not receive any medical attention of any kind, nor did they have access to social workers, lawyers or interpreters. In short, they had no idea what to do nor what awaited them.

Although the French reception conditions for asylum seekers were called into question in this case, it was in fact the liability of the Belgian State that was at issue. After having seen its application for residence rejected due to their eldest daughter's medical condition and having received an order to leave the territory (after a prolonged delay due to the mother being heavily pregnant), the family was excluded from the accommodation centre it was staying in. In Brussels, housing associations then directed them to a public shelter for other homeless Roma families, without providing them with any assistance to address their basic needs such as food, washing facilities and accommodation. After two nights in a transit centre, the applicants were put back out on to the street and ended up staying in a train station for over three weeks until their return to Serbia was organised by a charitable association.

The Court observed that a reception crisis had emerged in Belgium, following the arrival of an exceptionally high number of asylum seekers and the reception network run by FEDASIL being constantly at saturation point. An order was given to no longer accommodate foreigners residing

illegally; applicable in all cases except in instances of sentencing by the courts or in the event of intervention by federal ombudsmen. The same order was given to social services in relation to mainstream accommodation.

In the event of an appeal, the legal system did not appear to offer guaranteed protection. Belgian case law was not clear as to which entity was responsible for receiving asylum seekers (FEDASIL or social services). Furthermore, the courts are entitled to take more than ten days to deliver an order in an emergency situation. In any event, case law is not consistent when it comes to recognising the accommodation rights of families residing illegally, and under the Dublin system, the enforcement of any favourable legal decision may take several weeks.

The Court found that in 2012, the European Committee on Social Rights observed a violation of Article 17 of the European Social Charter which provides for the protection of children by the Belgian government: the overstretching of the FEDASIL reception network and the refusal to accommodate families residing illegally would force those with under-age children to live on the streets. The Committee noted the ongoing failure of the Belgian State and the problems posed by unsuitable accommodation in hotels.

It concluded that this constituted a violation of Article 3 of the Convention by the Belgian State. Notwithstanding the exceptional crisis facing the country in accommodating asylum seekers, the applicants had been left exposed to unacceptable living conditions that included: extreme poverty over a four-week period; living rough, without funds or means to survive; no access to sanitary facilities; in short, a situation that would undoubtedly incite a sense of fear, anxiety or inferiority conducive to despair, with no prospect of an improvement to their circumstances.

The Court also referred to a number of European reports in relation to Serbia describing how a majority of the Roma population continued to live in unofficial camps which had no running water, electricity or sanitation, without access to schooling or medical facilities. Furthermore, the camps were overpopulated, located far from basic facilities or services and sheltered victims of forced eviction with no prospects of being rehoused, etc.

**MOVEMENT OF ECONOMICALLY INACTIVE
EUROPEAN CITIZENS WITHIN THE EUROPEAN UNION:
AN UNREASONABLE BURDEN?****CJEU, C-333/13, 11 NOVEMBER 2014/CJEU, C-67/14, 15 SEPTEMBER 2015**

In the first case, the claimant, a Romanian national, challenged a Leipzig job centre's refusal to grant benefits on the basis that she had not fulfilled the residence conditions prescribed by German law. The woman was a mother of one child and she was neither working nor seeking employment.

In the second case, a mother and daughter complained that their benefit payments had been stopped on the basis that their right to residence had expired six months after the beginning of a period of unemployment⁸, following a series of short-term jobs.

Neither of these two recent decisions constitutes a turnaround of the European Court of Justice's case law. They specify the room for manoeuvre that EU Member States have when it comes to regulating European citizens' access to social services⁹. There are numerous factors, depending

8
Directive 2004/38
on the rights of
citizens of the Union
and their family
members to move
and reside freely
within the territory
of the Member
States specifies that
anyone affected
by involuntary
employment retains
the status of worker
for at least six
months (Art. 7(3)c).

9

Migrants and emergency welfare: explanation of recent European and international case law, Marc Uhry, Housing Right Watch, September 2015

10

For details, see : Les citoyens européens : 10 situations de droits sociaux et de droit au séjour [European Citizens: 10 situations relating to social rights and residence rights], available in French at: http://www.gisti.org/IMG/pdf/tableau_ue_v21_23_septembre_2013.pdf.

11

CEC v Netherlands, Collective Complaint no.90/2013; FEANTSA v Netherlands, Collective Complaint 86/2012.

on the nature of the service required (contributory or not) and the status of the citizen (worker, jobseeker or totally inactive), as regards the unreasonable burden he or she may represent for the host State. **The question of whether economically inactive European citizens lacking sufficient funds to sustain themselves have the right to stay is central to these violations of equal treatment provisions.**

The basic scheme is set out here⁹:

- during the three first months of residence, the Member States are not obliged to grant entitlement to social assistance;
- between three months and five years, economically inactive individuals must have sufficient resources to sustain themselves and this is assessed on a case-by-case basis. The Directive seeks to prevent people from using the social protection system of the host State as a means of living. The intention of exercising one's freedom of movement «for the sole purpose of accessing social welfare» is accordingly sanctioned;
- from five years of continued and permanent residence, the citizen acquires permanent residency rights affording him or her equality of treatment on a full par with nationals of that country.

The question arises as to whether these decisions could have an impact on a number of rights in relation to social welfare and in particular the right to housing. If not, then social assistance for housing would not be subject to residence conditions. Moreover, the European Union Charter of Fundamental Rights and the European Social Charter appear to be at odds on this issue. Two recent decisions handed down by the European Committee for Social Rights in relation to the situation in the Netherlands explicitly confirm this¹¹: «The Committee observes (...) that the scope of the Charter is broader and requires that necessary emergency social assistance be granted also to those who do not, or no longer, fulfil the criteria of entitlement to assistance specified in the above instruments. The Charter requires that emergency social assistance be granted without any conditions to nationals of those States Parties to the Charter which are not Member States of the Union. The provision of emergency assistance cannot be made conditional upon the willingness of the persons concerned to co-operate in the organisation of their own expulsion.»

DISCRIMINATION



DISCRIMINATION LINKED TO THE INSTALLATION OF ELECTRICITY METERS AT AN INACCESSIBLE HEIGHT IN A DISTRICT DENSELY POPULATED BY ROMA¹²

CJEU, C-83/14, 16 JULY 2015

In Bulgaria, a woman who ran a grocery store in a district principally inhabited by persons of Roma origin filed a complaint against a company that had installed electricity meters at a height of six or seven metres, meaning she could not monitor consumption. The company was seeking to prevent damage to meters and unlawful connections in these neighbourhoods. However, in other districts, the company placed the meters at a height of 1.70m, usually inside or on the façade of the properties. The claimant believed this practice to be discriminatory as it was exclusively motivated by the ethnic origin of the majority of the district's inhabitants.

To determine the existence of discrimination, several circumstances of the case were considered:

- the installation of electricity meters at such a height only occurred in urban districts that were heavily populated by Bulgarians of Roma origin;
- the company had asserted a number of times in the past that it believed the damage and unlawful connections to be principally due to persons of Roma origin;
- the company could not produce any proof of damage or tampering with the meters, merely stating that this was common knowledge;
- the practice affected all the inhabitants of the district concerned without distinction and continued for 25 years after it had first started.

The unfavourable treatment was recognised on account of how **difficult and even impossible it was for the district's inhabitants to consult their meters and the practice's offensive and stigmatising nature.**

The fact that the claimant was not herself of Roma origin did not render her complaint any less valid in so far as she too was subjected to this unfavourable treatment and did not in itself rule out the fact that the contested practice was imposed as a consequence of the ethnic origin shared by most of that district's inhabitants.

The company alleged that it was seeking to avoid fraud, protect inhabitants from electrical risks and ensure the quality and security of the electricity network. While the Court considered those aims to be legitimate, the practice did not appear to be justified in an objective sense as the company could not prove any current damage or unlawful connections (it was basing its allegations on past events).

The practice seemed justified as it effectively permitted the company to combat unlawful behaviour. However, it did not appear to be necessary as other less restrictive measures would equally have permitted the problem to be resolved (other companies favoured different techniques and installed the meters at a normal height). It appeared moreover to have had a disproportionate effect on the inhabitants.

12

CJEU, Press Release no. 85/15.

13

By way of example, the French police are made available to property owners to enforce eviction or evacuation orders.

14

As a reminder: 59,502 households in all of France.

15

Fonds national d'accompagnement vers et dans le logement.

RIGHT TO A FAIR TRIAL



VIOLATION OF ARTICLE 6 OF THE ECHR BY THE FRENCH STATE FOR NOT ENFORCING THE LEGAL DECISIONS ORDERING THE PRÉFET TO HOUSE CLAIMANTS UNDER THE ENFORCEABLE RIGHT TO HOUSING ACT

ECHR, TH V FRANCE NO. 65829/12, 9 APRIL 2015

A woman residing with her daughter and brother in substandard dwelling was earmarked as a priority for urgent re-housing by the Paris Mediation Commission in February 2010. Having not received an offer of housing from the *Préfet* six months later, the applicant appealed to the administrative court which ordered the State to re-house her within one month, imposing a penalty payment of EUR 700 per month of delay. However three-and-a-half years later the order had still not been enforced. An application was lodged with the European Court citing Article 6 of the European Convention on Human Rights, by virtue of which it is recognised that the right to enforce a legal decision constitutes an element of the right to a fair trial.

The Court considered that since only the States are competent to decide on the means to enforce legal decisions¹³, it was its duty to examine whether these were suitable and sufficient.

The government cited the very difficult housing situation in the Parisian region: the *Préfet* could only make around 1,300 dwellings available per year, while the number of households identified as a priority for re-housing amounted to 18,000¹⁴. For the government, the penalty payment performed a perfectly incentivising role - with the threat of having to pay pushing the State to act - even if the penalty was paid into a state fund (the urban development fund up to 2011 and then the FNAVDL (Urban Development Fund towards and into Housing)¹⁵ an association which, in its own words, strives to relieve social housing shortages and ensure the full and effective enforcement of legal decisions relating to the DALO (Enforceable Right to Housing)).

The Court noted that in its opinion dated 2 July 2000, the French Council of State had concluded that the 'DALO appeal' was fully compatible with the requirements of the European Convention on Human Rights, even though the penalty payment was not paid out to the claimant. It also observed that the findings of a parliamentary report conducted as part of the enforcement monitoring of the DALO law, reports by the DALO Monitoring Committee and the 2013 assessment conducted by the DRIHL (France's Regional and Interdepartmental Directorate for Housing and Lodgement) showed disappointing results and a very uneven application of DALO.

In the hope that the legal decision enforcing the State to house the claimant would result in a final and binding judgement, **the penalty payment**, which had no compensatory function and was not paid out to the beneficiary of the ruling, was settled and paid by the State. **It did not, therefore, have any compensatory function, for the failure of the *Préfet* to comply with the obligation imposed on it by the French State.**

The ECHR confirmed the performance requirement recognised by the administrative courts since 2008: the shortage of available housing was not a valid justification for the failure to act on

the part of the French authorities within the meaning of well-established case law in accordance with which a State may not use the lack of funds or other resources as a pretext not to honour a legal decision.

Accordingly, by failing to implement the necessary measures to house the claimant, her daughter and brother over several years, the French State had violated Article 6 of the Convention. As the claimant was not seeking compensation, the Court did not rule on damages.

HOUSING EXCLUSION IN EUROPE: THE KEY STATISTICS

203,171,221

100% NUMBER OF HOUSEHOLDS IN THE EUROPEAN UNION

22,348,834

HOUSING COST OVERBURDEN
(MORE THAN 40 % OF DISPOSABLE INCOME SPENT ON HOUSING)

11%

35,148,621

17.3% OVERCROWDED
HOUSING

10,564,903

SEVERE HOUSING DEPRIVATION

5.2%

! NUMBER UNKNOWN
HOMELESS

24,177,375

DIFFICULTY ACCESSING
PUBLIC TRANSPORT

11.9%

6,501,479

3.2% RENT OR MORTGAGE
ARREARS

21,942,491

DIFFICULTY MAINTAINING
ADEQUATE HOUSEHOLD
TEMPERATURE

10.8%

11,174,417

5.5% AT RISK OF HAVING TO MOVE
HOUSE IN THE NEXT SIX MONTHS
DUE TO HOUSING COSTS

%

POURCENTAGE
OF THE EUROPEAN
POPULATION

A HOUSEHOLD
CONSTITUTES ALL
THE INHABITANTS
OF THE SAME
DWELLING.
THE POPULATION
OF EUROPE IS 508.1
MILLION PEOPLE
FOR 203.2
HOUSEHOLDS,
SO 2.5 PEOPLE
ON AVERAGE
PER HOUSEHOLD.
BUT IT WOULD
BE RASH TO
EXTRAPOLATE
HOUSING
DIFFICULTIES BY
NUMBER OF PEOPLE
ON THE BASIS
OF THIS AVERAGE.
THE FIGURES CANNOT
BE SIMPLY ADDED
TOGETHER BECAUSE
A SINGLE HOUSEHOLD
MAY BE AFFECTED
BY SEVERAL HOUSING
DIFFICULTIES.

SOURCE: EUROSTAT

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TENS OF MILLIONS OF PEOPLE IN EUROPE ARE EXPERIENCING HOUSING EXCLUSION

Who are they? How did they end up there? What do we know about homelessness? What does European legislation and case law have to say about the right to housing?

These are the questions addressed in this Overview of Housing Exclusion in Europe, which reveals a rise in the number of homeless people in the majority of countries, the impact of the crisis on home ownership, the particular difficulties experienced by central and southern European countries, the differences in how countries manage evictions and more.

Some problems are local and so the responses should also be local. However, certain issues are emerging at a European level, some instruments exist at European level, and some solutions can only be found at European level. First and foremost, we can learn from each other: how Austria has succeeded in abolishing rental evictions, how Scotland manages to guarantee housing, how Finland has reformed its emergency accommodation services for much greater effectiveness.

From our shared problems, we can build common tools that will provide solutions: a regulatory framework, financial resources, stakeholder training, and citizen mobilisation. Greater understanding of the issues and knowledge-sharing are necessary to better adapt the future tools to needs. We hope that this document represents the first step towards future solutions: the European contribution to combating housing exclusion.

