NETHERLANDS
2016 Index\(^1\): \(7^{th}\)

\begin{itemize}
  \item **Housing Costs**
  \begin{itemize}
    \item **Housing cost overburden rate\(^2\):**
    \begin{itemize}
      \item Among the total population: 15.4\%, among the highest in Europe
      \item Among poor households: 51.1\% (+7.8\% between 2009 and 2014)\(^3\)
    \end{itemize}
    \begin{itemize}
      \item Poor households exposed to market fluctuations: 89.3\%, the second-highest rate in Europe.
    \end{itemize}
  \end{itemize}

  \item **Unfit Housing**
  \begin{itemize}
    \item The figures on overcrowding and severe housing deprivation are very positive compared to the rest of Europe. However, poor households are 5 times more likely (2.3\%) to face severe housing deprivation than non-poor households (0.4\%).
    \begin{itemize}
      \item Young people are particularly vulnerable in the Netherlands: 20-24 year olds are 3.5 times more likely (2.1\%) to face severe housing deprivation than the rest of the population (0.6\%) and 4 times more likely to live in overcrowded conditions (15.3\% compared to 3.5\% of the total population).
      \item Poor young people (20-29 years) are 4 times more likely (72.9\%) to be overburdened by housing costs than the rest of the population (15.4\%).
    \end{itemize}
  \end{itemize}

  \item **Context**
  \begin{itemize}
    \item Housing costs increased at a much faster rate than incomes over the last fifteen years. The price-to-income ratio reached a peak during the 2008 financial crisis then fell over the following years before stabilising in the last three years; 2014 = 115.4.
    \begin{itemize}
      \item The rate of over-indebtedness is a significant obstacle to accessing the housing market in the Netherlands.
    \end{itemize}
    \begin{itemize}
      \item Waiting lists for rented social housing can be as long as 12 years.
    \end{itemize}
  \end{itemize}

\end{itemize}

\(^1\) See FEANTSA and the Foundation Abbé Pierre.
\(^3\) People spending more than 40\% of their disposable income on housing.
\(^4\) The increase of that percentage since 2009 is, in the calculations of the Netherlands Environmental Assessment Agency, larger than the 7.8\% mentioned (more like 22\%), see http://www.clo.nl/nl2174.
\(^5\) http://www.rentswatch.com