

NETHERLANDS

2016 Index¹: **7th**



HOUSING COSTS

Housing cost overburden rate²:



Among the total population:
15.4%, among the highest in Europe



Among poor households:
51.1% (+7.8% between 2009 and 2014)³



Poor households exposed to market fluctuations: **89.3%**, the second-highest rate in Europe.



UNFIT HOUSING

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%**).

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). 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%**).



CONTEXT

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.

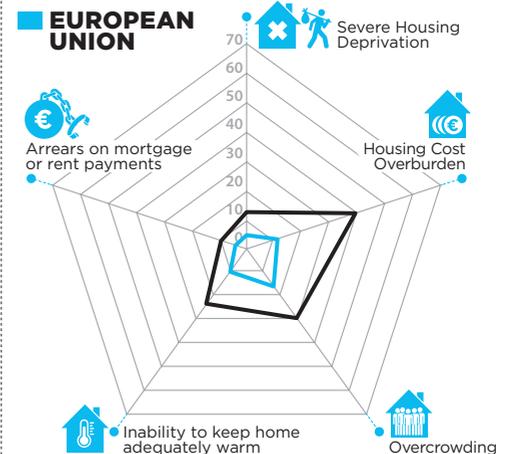
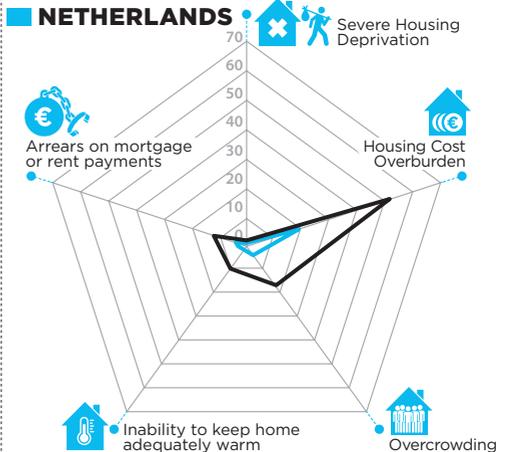
The rate of over-indebtedness is a significant obstacle to accessing the housing market in the Netherlands.

Waiting lists for rented social housing can be as long as 12 years.

* According to RentsWatch⁴, Amsterdam is the 7th most expensive city in Europe. Average cost for new rental contracts in the last 6 months: €211/m².

Housing Exclusion indicators in 2014 (%)

— Total population — Poor people (below 60% of median equalised income)



¹ See FEANTSA and the Foundation Abbé Pierre.

² European Index of Housing Exclusion²: <http://www.feantsa.org/en/report/2016/09/17/an-overview-of-housing-exclusion-in-europe>.

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>