

# NETHERLANDS

2016 Index<sup>1</sup>: **7<sup>th</sup>**



## HOUSING COSTS

Housing cost overburden rate<sup>2</sup>:



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



Among poor households:  
**51.1% (+7.8% between 2009 and 2014)**<sup>3</sup>



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.

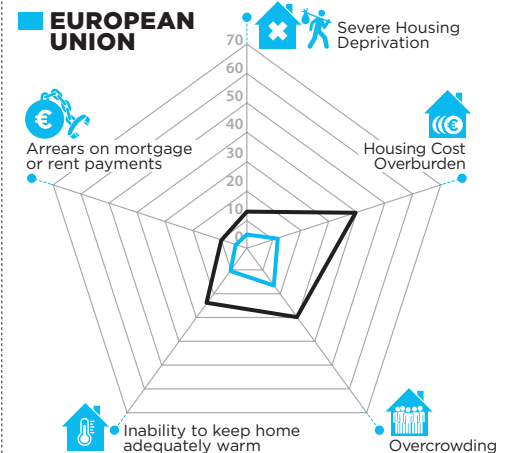
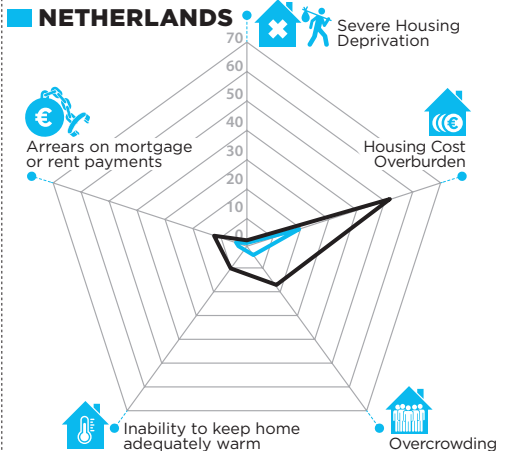
The rate of over-indebtedness is a significant obstacle to accessing the housing market in the Netherlands.

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

\* According to RentsWatch<sup>4</sup>, Amsterdam is the 7th most expensive city in Europe. Average cost for new rental contracts in the last 6 months: €211/m<sup>2</sup>.

## Housing Exclusion indicators in 2014 (%)

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



<sup>1</sup> See FEANTSA and the Foundation Abbé Pierre.

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

<sup>3</sup> People spending more than 40% of their disposable income on housing.

<sup>4</sup> 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>.

<sup>5</sup> <http://www.rentswatch.com>