



CHAPTER 2

EUROPEAN INDEX
OF HOUSING
EXCLUSION
2019

59

SUMMARY

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FOREWORD

All statistics on housing exclusion in Europe can be consulted on the FEANTSA website.

This past year has given Europe's institutional stakeholders the chance to congratulate themselves on a return to growth and the end of the economic recession that started in 2008.¹ For all that, as we can see from the 'Europe 2020' indicators graph below,² while there has been progress since 2008 with regard to the Europe 2020 objectives on climate change and energy, education and more recently, access to employment, **the objectives of fighting poverty and social exclusion remain completely out of reach.** This particularly relates to reducing the number of

people affected by or at risk of poverty and social exclusion by at least 20 million,³ between 2008 and 2020. There were 116 million people in this category in 2008 (23.7% of the total population) and as many as 124 million in 2012 (24.8% of the total population). 2017 is the first year when the figures fell slightly below the 2008 level with 113 million people at risk (22.5% of the total population). People living above the poverty threshold have not been spared. More than one person in three in OECD countries is economically vulnerable, lacking sufficient liquid financial assets to maintain their living standard above the poverty threshold for at least three months⁴.

1

European Commission (2018), Press release – European Semester Autumn Package: Bolstering inclusive and sustainable growth', Brussels – 21 November 2018, available at http://europa.eu/rapid/press-release_IP-18-6462_en.htm

2

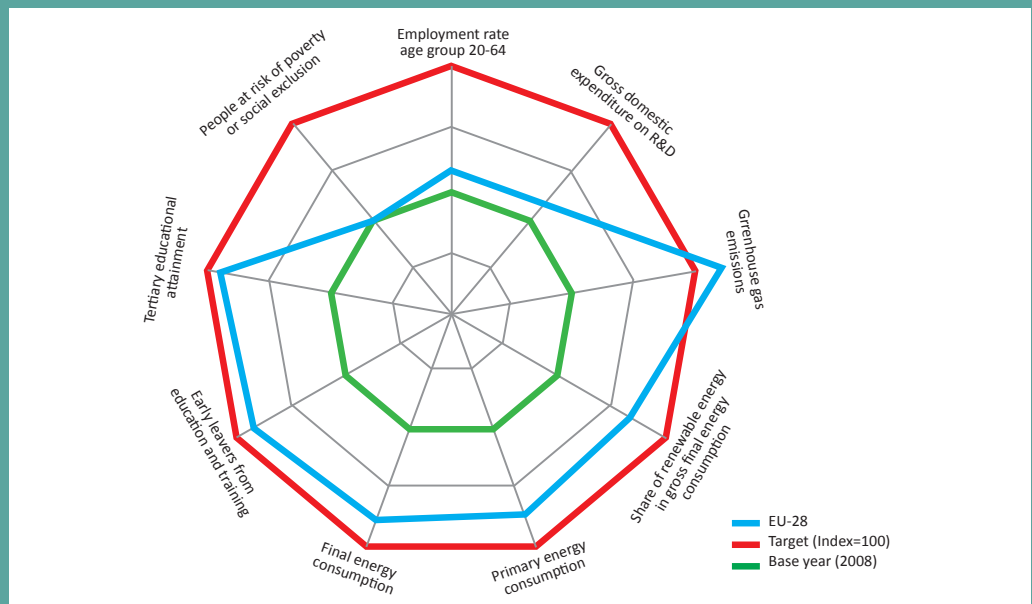
Source : <https://ec.europa.eu/eurostat/web/europe-2020-indicators/visualisations>

3

This indicator sums up the number of people at risk of poverty (i.e. whose median disposable income is less than 60% of the national median income – after social transfers) and/or living in severe material deprivation and/or are living in households with low work intensity [https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Glossary_At_risk_of_poverty_or_social_exclusion_\(AROPE\)](https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Glossary_At_risk_of_poverty_or_social_exclusion_(AROPE))

4

OECD (2018), 'Inequalities in households wealth across OECD countries: Evidence from the OECD Wealth Distribution Database', p. 7, available at: [https://www.oecd.org/officialdocuments/publicdisplaydocumentpdf/?cote=SDD/DOC\(2018\)1&docLanguage=En](https://www.oecd.org/officialdocuments/publicdisplaydocumentpdf/?cote=SDD/DOC(2018)1&docLanguage=En)



Indicators 'Europe 2020', Eurostat 2016

Social transfers (unemployment benefit and housing benefit for example) have a major role to play in reducing inequalities and, as a result, in the number of people at risk of poverty in the EU. In **2017, according to Eurostat, social transfers meant a reduction of almost a third (32%) in the number of people at risk of poverty in Europe.** However, these transfers are having increasingly less impact since 2010 – at that point they were reducing the number of people at risk of poverty by 37%.⁵ Furthermore, their amount and effects differ widely according to Member State:

- In two countries, the number of people at risk of poverty has halved due to social transfers: Finland (from 27% of poor people before social transfers to 11% after) and Denmark (from 25% of poor people before social transfers to 12% after);
- In places where the transfers are not as significant, e.g. Romania and Greece, the proportion of people at risk of poverty reduces to a smaller extent and remains high: 24% in Romania (a 17% reduction due to social transfers) and 20% in Greece (16% reduction due to social transfers).

As the 2020 deadline draws closer on the European Union's cohesion policy, the significant lowering of ambitions in the fight against poverty⁶ must be actively challenged.

Nonetheless, in the European Union in general, the share of GDP devoted to social protection has increased slightly, from 25.9% of GDP in 2008 to 28.2% in 2016. This trend remains fragile as a very slight drop of 0.2 points was observed between 2015 and 2016. Social expenditure did not fall across the European continent as a whole (even though this was not the case in every country), but its impact was limited due to the increasing levels of poverty and social exclusion. In 2016, 45.6% of social protection expenditure in the EU was spent on old age and survivors benefits, 36.9% on sickness, disability and healthcare, 8.7% on families and children, 4.7% on unemployment and just 4.2% on housing and social exclusion⁷.

However, housing expenditure is taking up increasing amounts of household budgets, particularly in poor households (1). Despite improvements in the material condition of housing across the EU, unfit housing continues to affect the quality of life of many Europeans (2) with the most vulnerable particularly affected by housing exclusion (3).

5

Eurostat/EU-SILC, Impact of social transfers (excluding pensions) on poverty reduction [tespm050].

6

To find out more about trends in financial instability and the number of European households at risk of poverty, see the corresponding graphics on the FEANTSA website: <https://www.feantsa.org/en>

7

Eurostat (2018), 'Social protection in 2016 – Share of EU GDP spent on social protection slightly down', Press release 191/2018, 12 December 2018, available at: <https://ec.europa.eu/eurostat/documents/2995521/9443901/3-12122018-BP-EN.pdf/b6764f92-e03e-4535-b904-1fd12c2d4568>

1. HOUSING EXPENDITURE: GROWING OUT OF CONTROL

In 2017, European Union households spent more than EUR 2,000 billion on 'housing, water, electricity, gas and other fuel' (i.e. 13.1% of the EU's GDP). Of all these areas of spending, housing has seen the biggest increase over the last ten years (ahead of spending on transport, food, health, communications, culture, education, etc.): households spent 24.2% of their total expenditure on housing in 2017, an increase of 1.5 points compared to 2007. Countries where households spend the greatest proportion of their total expenditure on housing are Finland (28.8%), Denmark, (28.7%), the United Kingdom (26.7%), France (26.2%) Sweden (26.1%) and the Czech Republic (25.4%). At the other end of the scale, the countries where the least expenditure proportionally is spent on housing are Malta (10.1%), Lithuania (14.8%) and Cyprus (15.4%).⁸

For poor households, housing expenditure and its weight in the overall budget has been reaching ever higher levels. In 2017, the countries where housing costs represent the largest pro-

portion of poor households' disposable income were Greece (72%), Denmark (60%), Germany (48%), the United Kingdom (47%) and the Czech Republic (46%).

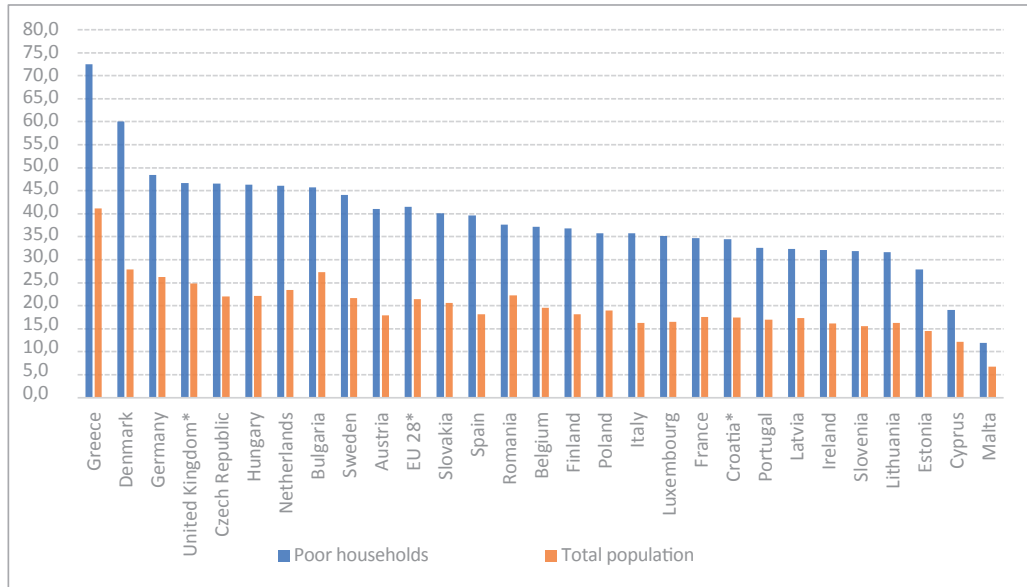
In the majority of European Union countries, inequality has increased with regard to housing expenditure:

- in some countries (Denmark, Austria, Italy, France, the Czech Republic, Hungary and Portugal), the budget allocated to housing fell for the population as a whole between 2007 and 2017 but increased for poor households;
- in other countries (Greece, Spain, Luxembourg, Ireland, Slovenia, Lithuania, Cyprus and Finland), this budget increased for all households, and for poor households to a greater extent.

8

Eurostat/EU-SILC, Final consumption expenditure of households by consumption purpose (COICOP 3 digit) [nama_10_co3_p3]. This indicator relates to the proportion of total household expenditure spent on housing; it is different from the following indicator which refers to the proportion of total household income spent on housing.

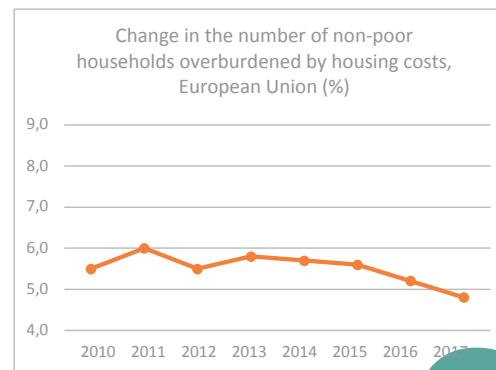
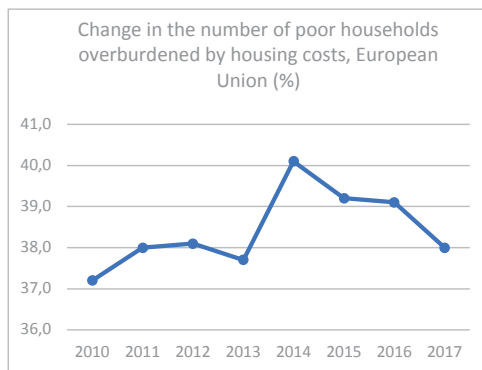
**AVERAGE PROPORTION OF HOUSEHOLDS' DISPOSABLE INCOME SPENT ON HOUSING
(IN 2017, %)**



Eurostat-EUSILC 2017

In 2017, the proportion of poor households overburdened by housing costs (i.e. spending more than 40% of their disposable income on housing) rose to 38%, showing an upward trend compared to 2010 (+0.8 points) while the proportion of non-poor households overburdened by housing costs fell in the same period (-0.7 points). A 40% peak of poor households facing this problem was

observed in 2014 but has gradually decreased ever since. It is important to note that these data include tenants and homeowners: the methodologies for calculating the housing cost overburden rate for homeowners are frequently challenged⁹ as they tend to bring the averages down.



9

See INSEE (2018), 'Housing monthly income commitment: taking into account housing servicing costs, French homeowners are well positioned in Europe' INSEE Analyses n°39 available at: <https://www.insee.fr/en/statistiques/3606366>

TABLE 1
HOUSING COST OVERBURDEN RATE
 (%)

Country	POOR HOUSEHOLDS		TOTAL POPULATION	
	2017 (e%)	2007-2017 change	2017 (%)	2007-2017 change
Greece	89,7	+37,2%	39,6	+150,6%
Denmark	75,4	+30,0%	15,7	+17,2%
Bulgaria	50,1	-11,6%	18,9	-10,8%
Hungary	49,4	+26,7%	10,7	-1,8%
Germany*	48,5	+14,9%	14,5	0,0%
Czech Republic	44,2	+13,9%	8,7	-15,5%
The Netherlands	40,9	-31,8%	9,4	-48,6%
United Kingdom*	40,8	-10,3%	12,4	-23,9%
Austria	40,3	+28,3%	7,1	+31,5%
Slovakia	38,9	-23,6%	8,4	-52,8%
Sweden	38,8	-19,0%	8,4	+6,3%
EU 28*	38,0	+2,2%	10,4	-3,7%
Luxembourg	37,4	+62,6%	10,0	+156,4%
Spain	36,5	+36,2%	9,8	+18,1%
Romania	36,3	-18,6%	12,3	-37,6%
Belgium	34,4	-11,6%	9,1	-9,9%
Italy	32,9	+25,6%	8,2	+9,3%
Poland	30,4	-8,2%	6,7	-36,2%
Lithuania	26,8	+33,3%	7,2	+50,0%
Slovenia	26,7	+20,3%	5,2	+4,0%
Croatia*	26,2	-45,9%	5,8	-58,9%
Portugal	26,0	+18,2%	6,7	-9,5%
Latvia	25,6	-19,2%	6,9	-30,3%
France	20,1	+9,8%	4,7	-17,5%
Ireland	19,9	+61,8%	4,5	+45,2%
Estonia	18,4	-3,2%	4,8	-7,7%
Finland	18,2	-0,5%	4,3	-8,5%
Cyprus	10,3	+41,1%	2,8	+64,7%
Malta	5,6	-45,1%	1,4	-44,0%

* United Kingdom: Data break in 2017. *EU, Germany & Croatia: 2010-2017 change.

In all European Union countries except Slovakia, **poor households' housing expenditure is higher when they are tenants rather than homeowners.**

Housing costs are particularly high for poor tenants living in Luxembourg (EUR 988 per month on average), in Greece (EUR 746 per month), the United Kingdom (EUR 740 per month), Denmark

(EUR 657 per month) and the Netherlands (EUR 629 per month). Between 2007 and 2017, the cost of housing for poor tenants increased in three-quarters of EU countries, in particular in Romania (+234%), in Estonia (+150%), in Poland (+117%), in Greece (+84%), and in Bulgaria (+61%).

TABLE 2**HOUSING COSTS FOR POOR HOUSEHOLDS ACCORDING TO TENURE STATUS
(IN € PER MONTH, IN PURCHASING POWER PARITY)**

Country	POOR TENANTS		POOR HOMEOWNERS		TOTAL POOR HOUSEHOLDS	
	2017 (in €)	2007-2017 change	2017 (in €)	2007-2017 change	2017 (in €)	2007-2017 change
Luxembourg	987,8	+40,2%	422,4	+5,5%	682,3	+22,8%
Greece	746,3	+83,6%	404,4	+10,3%	487,9	+30,1%
United Kingdom*	740,3	-2,2%	383,1	-24,8%	563,4	-9,6%
Denmark	657,4	+31,3%	535,0	+23,8%	619,0	+31,3%
The Netherlands	628,8	-15,9%	412,0	-48,2%	549,4	-28,3%
Austria	611,5	+36,3%	330,1	+1,3%	504,3	+28,4%
France	604,7	+30,2%	263,0	+14,2%	486,0	+33,4%
Belgium	604,6	+29,8%	396,1	+23,3%	519,2	+30,8%
Germany	581,8	+17,3%	492,5	-28,0%	555,6	-0,9%
EU 28*	545,4	+17,1%	299,7	-1,4%	405,1	+11%
Spain	538,6	+4,2%	230,4	+12,1%	334,1	+20,9%
Sweden	532,5	+14,3%	372,8	+24,4%	481,1	+20,2%
Ireland	522,1	+23,1%	248,4	+9,7%	390,5	+25,2%
Italy	509,3	+20,2%	194,0	-10,5%	305,1	+11,1%
Finland	497,6	+33,1%	268,1	+20,3%	396,2	+33,5%
Slovenia	454,6	-9,8%	239,3	+8,6%	291,9	+9,5%
Czech Republic	448,2	+58,8%	298,0	+16,0%	356,9	+33%
Cyprus	427,5	-2,6%	158,1	-1,3%	235,0	+9,8%
Poland	426,1	+117,2%	247,1	+49,3%	257,2	+53,9%
Romania	424,0	+234,1%	116,7	+50,4%	119,2	+51,8%
Croatia*	386,3	-52,9%	183,7	-27,2%	193,2	-29,8%
Hungary	364,1	+43,3%	222,0	+12,9%	240,1	+18,2%
Estonia	336,7	+150,1%	157,3	+69,3%	173,4	+79,9%
Portugal	323,4	+32,6%	168,7	+23,0%	210,8	+26,8%
Slovakia	256,9	-15,7%	268,1	+23,2%	266,1	+15,2%
Bulgaria	209,7	+60,8%	185,9	+75,7%	186,8	+74,3%
Malta	207,2	+22,1%	107,9	-25,6%	138,6	-8,2%
Lithuania	172,4	+45,0%	140,8	+55,8%	143,4	+56,9%
Latvia	145,2	+39,7%	143,3	+27,2%	143,6	+28,9%

* EU & Croatia: 2010-2017 change. *United Kingdom: Data break in 2017. Eurostat/EU-SILC 017.

In 2017, 3% of the total European population and 8% of poor households were in arrears on their rent or their mortgage. The proportion of poor households in mortgage arrears is particularly high in Greece (21%), France (17%), Ireland and Cyprus (12%) as well as in Austria and the United Kingdom (11%). Once again, inequality tended to increase between 2007 and 2017. In France, the United Kingdom, Belgium, Germany and Croatia, the proportion of households in

arrears increased among poor households while it fell for the population as a whole. In a large number of countries, the entire population has been affected by increased arrears, and poor households more significantly: in Austria, Spain, Cyprus, the Netherlands, Portugal, Malta and Latvia (in Greece and Slovenia, it is in fact the non-poor households who have faced a significant increase in arrears).

TABLE 3
RENT ARREARS AND MORTGAGE ARREARS (%)

Country	POOR HOUSEHOLDS		TOTAL POPULATION	
	2017 (%)	2007-2017 change	2017 (%)	2007-2017 change
Greece	21,3	+66,4%	13,5	+82,4%
France	16,8	+24,4%	5,3	-8,6%
Ireland	11,8	-7,1%	6,7	+36,7%
Cyprus	11,8	+96,7%	7,6	+24,6%
Austria	10,9	+65,2%	3,5	+59,1%
United Kingdom*	10,6	+14,0%	4,2	-10,6%
Spain	10,5	+72,1%	3,8	+8,6%
The Netherlands	10,5	+20,7%	3,1	+10,7%
Belgium	10,2	+32,5%		0,0%
Finland	10,2	-3,8%	4,6	+21,1%
Slovakia	10,0	-21,3%	3,8	+8,6%
Portugal	8,7	+31,8%	3,6	+16,1%
EU 28*	8,4	-10,6%	3,3	-19,5%
Czech Republic	8,0	-40,7%	1,8	-50,0%
Hungary	7,9	-17,7%	4,4	+25,7%
Slovenia	7,9	+6,8%	3,0	+30,4%
Italy	7,2	-19,1%	2,6	-29,7%
Sweden	7,0	0,0%	2,2	-8,3%
Malta	6,7	+252,6%	1,7	+41,7%
Luxembourg	5,7	-14,9%	1,5	+7,1%
Germany	5,3	+17,8%	1,7	-22,7%
Denmark	4,8	-4,0%	1,8	0,0%
Latvia	4,5	+40,6%	2,5	+4,2%
Bulgaria	2,5	-41,9%	2,1	-27,6%
Croatia*	1,9	+46,2%	1,2	-29,4%
Poland	1,6	-30,4%	1,1	-8,3%
Estonia	1,5	-11,8%	1,4	+27,3%
Lithuania	1,1	-42,1%	1,0	-9,1%
Romania	0,2	-85,7%	0,3	-57,1%

* EU & Croatia: 2010 – 2017 Change *United Kingdom: Data break in 2017. Eurostat/EU-SILC 2017.

10

OCDE (2018), *op. cit.*, p. 7.

11

Eurofound (2018), 'European Quality of Life Survey 2016', Publications Office of the European Union, Luxembourg, available at: <https://www.eurofound.europa.eu/publications/report/2017/fourth-european-quality-of-life-survey-overview-report>

12

The question asked by the Survey was as follows: 'How likely or unlikely do you think it is that you will need to leave your accommodation within the next six months because you can no longer afford it?'. Answer categories are: 1. Very likely; 2. Rather likely; 3. Neither likely nor unlikely; 4. Rather unlikely; 5. Very unlikely. The housing insecurity linked to costs indicator is calculated by adding the number of people who responded to one of the first four options, only people responding 'very unlikely' were excluded. Eurofound (2018) *op. cit.* Survey carried out between September 2016 and March 2017, about 37,000 people interviewed across 33 countries (EU and candidate countries), sample size was 1,000-2,000 people per country.

13

Eurostat, COFOG. This includes property development, the promotion, follow-up and evaluation of development activities – both public and private; the development and regulation of housing standards; the demolition of 'slums' linked to housing provision; the acquisition of land necessary for the construction of housing; the construction, purchasing and renovation of housing units for the public or for people with specific needs; the production and dissemination of public information, technical documentation and statistics on activities related to property development, subsidies and loans to support the expansion, improvement or maintenance of the housing stock. This excludes the development and regulation of construction standards and housing benefits.

14

This includes social protection in the form of benefits to help households deal with housing costs (households that are eligible must meet the means-testing criteria); the administration, implementation and support of these social protection systems; benefits in kind such as temporary or regular payments in the long term in order to help tenants to pay their rent, payments to reduce housing expenditure for owner-occupiers (mortgage assistance or interest relief), and the provision of low-cost housing and social housing.

15

World Bank (2018), 'Living and Leaving – Housing, mobility and welfare in the European Union', available at: <https://www.worldbank.org/en/region/eca/publication/living-and-leaving>

16

World Bank (2018), *ibid.*, p. 23, Figure 0.13

Several recent studies and reports support these observations of increased difficulties linked to housing costs in a number of EU countries.

According to an OECD report on wealth distribution,¹⁰ the level of wealth inequality is twice that of income inequality on average: in the 28 OECD countries surveyed, the wealthiest 10% of households hold 52% of total net wealth on average, while the 60% least wealthy households own just over 12%. The Netherlands and Denmark report large proportions of households heavily indebted relative to their income levels and wealth, which potentially exposes them to price fluctuations in their assets or in interest rates, to a fall in income or to personal circumstances. **Almost one quarter of households report negative net worth (their liabilities exceed the value of their assets) in several countries** (25% in Denmark, 24% in the Netherlands). In Ireland and the Netherlands, this phenomenon seems to correlate with the fall in property prices since the crisis, which has left a significant number of homeowners with a mortgage that is higher than the value of their assets. In 2014 for example, the nominal price of housing in the Netherlands was 17% lower than in 2007 and in Ireland it was 45% lower. In the majority of OECD countries (including Denmark, Finland, Germany and Austria), the majority of households who report net negative worth are homeowners: they generally lack financial and tangible assets.

The 2016 Eurofound Quality of Life Survey (EQLS)¹¹ has studied the proportion of people who have **made adjustments to their housing practices in order to make savings**. During the 12 months preceding the Survey, 3% of all Europeans surveyed had moved into less expensive housing, taken in a lodger or moved in with someone else. The figures are higher for vulnerable groups: 7% of people unemployed for less than 12 months and 6% of lone-parent families

stated that they had made one of these changes.

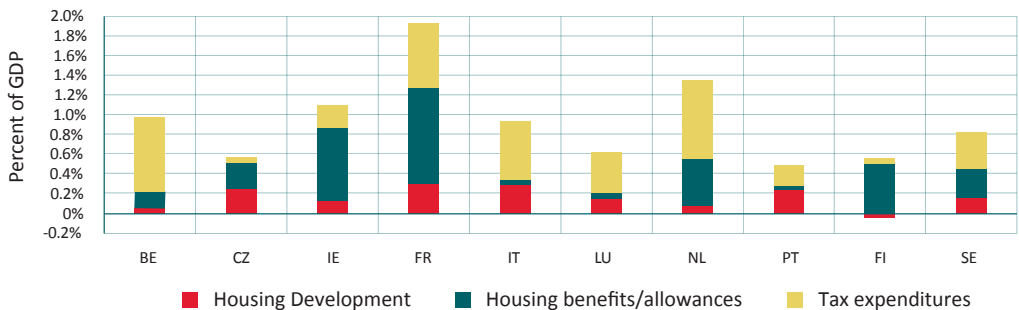
According to the 2016 EQLS, **the (subjective) perception of housing insecurity linked to housing spending**¹² is particularly strong in Spain (38%), Portugal (37%), the Czech Republic (33%), France (30%), Belgium (29%), Italy (27%), Greece and Poland (26%). On the other hand, it is particularly weak in the Netherlands (6%), Sweden (11%), and Finland (12%) where the perception of housing security linked to cost is dominant.

PUBLIC SPENDING ON HOUSING

In the European Union in 2016, government agencies spent EUR 27.3 billion on property development¹³ and EUR 73.7 billion on housing benefits.¹⁴ The breakdown of public spending on housing varies widely from country to country (between housing development programmes, housing assistance/benefit, social housing assistance, fiscal spending); and it is observed that the countries that spend the most (in particular France and the United Kingdom) have not been spared from housing exclusion and the lack of affordable housing. The World Bank¹⁵ shows that the majority of EU Member States have focused their tax and public spending on property owners with expenditure on tax incentives (mainly targeting property owners with the highest incomes) often higher than spending on housing development programmes.

With regard to tax spending, while mortgage credits generally have a role to play in the development of the housing market, they are not in line with the needs of people on the lowest incomes, according to the World Bank. Mortgage credits, in the form of tax credits on mortgage interest or other incentivising programmes directed at buyers and property owners, are designed for those who are best positioned on the income distribution ladder, which makes them ineffective in ensuring affordable housing for those who need it the most¹⁶.

TAX CREDITS (FOCUSED ON PROPERTY OWNERS WITH THE HIGHEST INCOMES) ARE OFTEN LARGER THAN TOTAL SPENDING ON THE HOUSING PROGRAMMES, 2016-2017 (AS A % OF GDP)



Sources: Eurostat COFOG and World Bank estimates of housing-related tax expenditures using EUROMOD version H1.0+. Note: COFOG = general government expenditure by function. EUROMOD = tax-benefit simulation model for the European Union.

Source: World Bank (2018), *Living and Leaving – Housing, mobility and welfare in the European Union*, p. 22, Figure O.11

2. HOUSING QUALITY AND QUALITY OF LIFE: UNFIT HOUSING IN EUROPE

17

Braubach M, Jacobs DE, Ormandy D (2011), 'Environmental burden of disease associated with inadequate housing: methods for quantifying health impacts of selected housing risks in the WHO European Region'. Copenhagen: World Health Organization Regional Office for Europe.

Generally speaking **the quality of housing has gradually been improving over the last number of years in Europe**. Nonetheless, problems of fuel poverty, unfit sanitary facilities, and structural problems in non-renovated buildings are still being experienced by a large number of European citizens, particularly those in households made insecure and vulnerable by the excessive costs of decent housing. A European

study¹⁷ has shown that the 'environmental burden of disease associated with inadequate housing' creates health problems. Tragic events caused by unfit housing still make the news nowadays, e.g. the fire at Grenfell Towers in London in June 2017, which led to the death of 72 people, or more recently the collapse of two residential buildings in Marseilles in November 2018 in which eight people died.

In 2017, more than one in four poor Europeans were living in overcrowded housing. Households living in Eastern European countries (Romania, Poland, Bulgaria, Latvia and Hungary) are facing this problem in the largest numbers with rates above 40% of the total population. Poor

households are particularly affected, including in countries like Italy (37%), Austria (36%) and Sweden (37%). Over the last ten years, the problem has worsened significantly in some countries and particularly in Belgium (+34%) and the Netherlands (+116%).

TABLE 4
OVERCROWDING IN HOUSING (%)

Country	POOR HOUSEHOLDS		TOTAL POPULATION	
	2017 (%)	2007-2017 change	2017 (%)	2007-2017 change
Romania	58,3	-5,2%	47,0	-15,9%
Slovakia	55,6	-6,7%	36,4	-15,9%
Poland	49,8	-28,4%	40,5	-22,6%
Bulgaria	48,6	-23,6%	41,9	-18,0%
Latvia	47,0	-17,0%	41,9	-30,2%
Croatia*	44,4	-4,3%	39,9	-8,7%
Greece	43,7	+20,4%	29,0	-0,7%
Hungary	42,6	-34,6%	40,5	-14,6%
Sweden	37,1	+19,7%	13,5	+35,0%
Italy	36,9	+0,8%	27,1	+11,5%
Austria	36,0	+8,1%	15,1	-0,7%
Czech Republic	34,8	-44,9%	16,0	-51,1%
Lithuania	29,6	-48,3%	23,7	-54,9%
EU 28*	26,5	-11,7%	15,7	-11,3%
Denmark	25,6	+13,3%	8,6	+16,2%
France	24,5	-4,7%	7,7	-23,8%
Luxembourg	19,7	-27,0%	8,3	+7,8%
Slovenia	19,6	-59,9%	12,8	-67,9%
Germany	18,6	+19,2%	7,2	+10,8%
Finland	17,8	-6,3%	6,1	0,0%
Portugal	17,7	-17,3%	9,3	-42,2%
Belgium	16,5	+57,1%	5,1	+34,2%
Estonia	15,6	-67,4%	13,5	-69,0%
The Netherlands	14,6	+151,7%	4,1	+115,8%
Spain	11,3	-1,7%	5,1	-12,1%
Ireland	7,5	-14,8%	2,8	-42,9%
United Kingdom	6,4	-48,0%	3,4	-45,2%
Cyprus	6,0	+25,0%	2,8	+75,0%
Malta	5,1	-5,6%	2,6	-38,1%

*EU & Croatia: Change from 2010 to 2017; United Kingdom: Data break in 2017. Eurostat-EU-SILC 2017.

Severe housing deprivation involves housing that is not just overcrowded but is also unfit, either because it is damp, lacks basic sanitary facilities, or is considered too dark. Once again, this problem affects Eastern European countries at a greater rate. While the scale of the problem is generally on a downward trend in the EU-28 (-30% on average between 2007 and 2017, among the general population), a significant increase of the problem was observed in countries such as Denmark (+59%), Belgium and Sweden (+108%). Among poor households, severe housing deprivation has also worsened particularly in Slovakia

(reaching 21% in 2017), Austria (11% in 2017), Denmark (10% in 2017), Belgium (8% in 2017), Sweden (7% in 2017), Germany (5% in 2017), Malta (5% in 2017), the Netherlands (4% in 2017), Cyprus (4% in 2017) and Finland (2% in 2017).

The likelihood of experiencing housing deprivation is higher in countries where income inequality is high. In the context of growing income inequality in Europe, it is important when evaluating public housing policies to highlight that income gaps have an influence on access to decent and affordable housing¹⁸.

TABLE 5
SEVERE HOUSING DEPRIVATION (%)

Country	POOR HOUSEHOLDS		TOTAL POPULATION	
	2017 (%)	2007-2017 change	2017 (%)	2007-2017 change
Romania	36,7	-30,5%	17,2	-46,3%
Bulgaria	27,2	-38,3%	10,6	-41,8%
Hungary	25,0	-15,5%	15,9	+10,4%
Latvia	23,4	-34,1%	15,2	-39,7%
Slovakia	20,7	+66,9%	5,2	+15,6%
Lithuania	16,2	-54,2%	8,1	-63,0%
Poland	16,0	-65,7%	9,8	-62,2%
Croatia*	12,6	-35,4%	6,5	-47,2%
Greece	12,1	-16,6%	6,0	-29,4%
Austria	10,9	+16,0%	4,4	+15,8%
Denmark	9,7	+70,2%	2,7	+58,8%
Italy	9,3	-36,7%	5,5	-26,7%
Portugal	9,3	-30,6%	4,0	-47,4%
EU 28*	9,1	-32,1%	4,0	-29,8%
Belgium	8,2	+74,5%	2,5	+108,3%
Slovenia	7,9	-65,0%	4,4	-64,2%
Sweden	7,4	+76,2%	2,5	+108,3%
Luxembourg	6,2	-27,1%	2,3	+9,5%
France	5,6	-35,6%	2,1	-36,4%
Germany	5,4	+10,2%	1,8	0,0%
Malta	4,9	+113,0%	1,3	+44,4%
Czech Republic	4,8	-80,9%	2,1	-74,1%
The Netherlands	4,3	+26,5%	1,0	+25,0%
Estonia	4,0	-83,4%	3,3	-77,4%
Cyprus	3,9	+77,3%	0,9	+12,5%
Spain	2,7	-55,7%	1,0	-61,5%
Finland	2,4	+9,1%	0,7	0,0%
United Kingdom*	2,2	-40,5%	1,0	-54,5%
Ireland	1,7	-67,9%	0,7	-58,8%

*EU & Croatia: Change from 2010 to 2017; United Kingdom: Data break in 2017. Eurostat-EU-SILC 2017.

18

Dewilde C., Lancee B. (2013), 'Income inequality and access to housing in Europe', European Sociological Review, Vol. 29, No. 6, pp. 1189-1200.

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Adequate temperatures, light and appropriate energy supply are essential to guaranteeing a decent quality of life and health. Fuel poverty occurs when a household lacks adequate energy supply in the home. Experiencing financial difficulty in maintaining an adequate household temperature is therefore a facet of fuel poverty. The EU Observatory of Energy Poverty¹⁹ uses different indicators, some of which are based on households' reported experiences of limited access to energy services (EU-SILC) and others are calculated based on incomes and/or energy consumption. **In 2017, in the European**

Union, 8% of all households had financial difficulty in maintaining an adequate household temperature. This was experienced by 18% of poor households: in Italy, the rate amounted to 29%, in Lithuania 26%, in Portugal 39% reaching 60% in Bulgaria. This indicator has worsened over the last ten years for poor households in half of all Member States. In Greece, there was a 54% increase between 2007 and 2017, and fuel poverty now affects half of all poor households. In Belgium, 20% of poor households are affected by this financial difficulty and 28% are living in damp housing (+25% between 2007 and

TABLE 6

FINANCIAL INABILITY TO KEEP HOME ADEQUATELY WARM (%).

Country	POOR HOUSEHOLDS		TOTAL POPULATION	
	2017 (%)	2007-2017 change	2017 (%)	2007-2017 change
Bulgaria	59,5	-27,5%	36,5	-45,8%
Cyprus	46,8	-25,7%	22,9	-33,8%
Greece	45,3	+54,1%	25,7	+86,2%
Portugal	38,9	-40,1%	20,4	-51,3%
Lithuania	35,6	+5,0%	28,9	+29,0%
Italy	29,1	+16,4%	15,2	+42,1%
Croatia*	20,3	+7,4%	7,4	-10,8%
Latvia	20,3	-49,4%	9,7	-53,6%
Belgium	20,0	-39,0%	5,7	-61,0%
Spain	19,4	+12,8%	8,0	0,0%
EU 28*	18,4	-12,8%	7,8	-17,9%
Romania	17,4	-62,2%	11,3	-66,1%
Slovakia	17,3	+17,7%	4,3	-6,5%
Malta	16,7	+1,2%	6,6	-35,3%
Poland	15,1	-61,6%	6,0	-73,6%
Hungary	15,0	-36,7%	6,8	-37,0%
France	14,9	+16,4%	4,9	+6,5%
Ireland	12,7	+28,3%	4,4	+25,7%
United Kingdom*	12,4	+36,3%	5,9	+31,1%
Slovenia	11,5	+0,9%	3,9	-7,1%
Germany	9,8	-34,2%	3,3	-38,9%
Austria	9,5	+4,4%	2,4	-7,7%
Czech Republic	9,2	-46,8%	3,1	-49,2%
Estonia	8,1	-2,4%	2,9	-19,4%
The Netherlands	7,8	+69,6%	2,4	+50,0%
Denmark	6,6	-63,7%	2,7	-73,8%
Sweden	5,3	+55,9%	2,1	+16,7%
Luxembourg	3,9	+69,6%	1,9	+280,0%
Finland	2,3	-11,5%	2,0	+81,8%

* EU & Croatia: Change from 2010 to 2017; United Kingdom: Data break in 2017. Eurostat-EU-SILC 2017.

19

European Observatory of Energy Poverty, available at: <https://www.energy-poverty.eu>

20

Eurostat/EU-SILC. Total population living in housing with leaking walls or roof, damp flooring or foundations, mould on the window frames or on the floor - EU-SILC survey [lc_mdho01].

21

EU Buildings Database, <https://ec.europa.eu/energy/en/eu-buildings-database>.

22

MEDIAN 2017, FEANTSA Country Profile for the Czech Republic 2018, available at: <https://www.feantsa.org/download/czech-republic-20171431767123284348800.pdf>

23

Foundation Abbé Pierre, '23^e rapport sur l'état du mal-logement en France 2018' ['23rd report on housing exclusion in France], available at: <http://www.fondation-abbé-pierre.fr/nos-actions/comprendre-et-interpeller/23e-rapport-sur-letat-du-mal-logement-en-france-2018#telechargement%2023e%20rapport%202018> & Eurofound (2016), *op. cit.*

2017).²⁰ **In Austria and Sweden, over the last ten years temperature and dampness have become aggravating factors in housing exclusion for poor households, and for all households in the United Kingdom and Ireland.**

Note that a large proportion of housing is energy inefficient (i.e. with an energy rating of E, F or G)²¹ and this proportion is increasing in some countries, notably in Bulgaria (from 64% to 80% between 2011 and 2015), in Hungary (from 39% to 60% between 2012 and 2105), in Italy (from

68% to 73% between 2011 and 2014, in Lithuania (from 8% to 42% between 2011 and 2014), in Spain (83% in 2014), while it is moderate and stable in France (35.6% in 2015), in the Netherlands (28.7% in 2012), in Ireland (25.2% in 2015) in the United Kingdom (23.7% in 2015) and in Denmark (11.6% in 2015).

Decent housing is a dwelling where the occupant can live day to day without having adverse and potentially dangerous effects on their health and safety.

3.

SOCIAL FACTORS EXACERBATING HOUSING DIFFICULTIES

Being a child or a young person aged 18-24, or from a country outside the EU, or a lone person with dependent children increases the risk of experiencing housing exclusion in Europe.

Several studies have demonstrated the vulnerability of children facing housing exclusion. In the Czech Republic for example, an analysis of the impact of housing exclusion on children estimates that about 37% of Czech children aged 7-12 years live in households in unfit housing (inadequate temperatures, dampness and leaks, lack of space, noise, dirt and vandalism in the child's environment). These children are particularly prone to health, communication and schooling problems.²² Unfit housing has drastic consequences particularly on children,²³ in terms of health, development, social life, and well-being (lack of daylight, space), that can perpetuate the intergenerational cycle of poverty.

Some studies have proved that infant mortality is strongly associated with socio-economic conditions (high income inequality and weak economy affects the health and safety of children) and with unsanitary housing. These deaths could therefore be completely prevented with adequate public intervention²⁴.

CHILDREN AND LONE-PARENT FAMILIES

Several Eurostat indicators highlight the particular difficulties for lone-parent families with regard to housing exclusion issues: high price/income ratio for housing, overcrowding, unfit conditions, etc.

With regard to housing costs, lone-parent families are systematically more overburdened by housing costs than families as a whole. **In 2017,**

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Sengoelge M., Elling B., Laflamme L., Hasselberg M. (2013), 'Country-level economic disparity and child mortality related to housing and injuries: a study in 26 European countries', Department of Public Health Sciences, Division of Global Health/IHCAR, Karolinska Institutet, Stockholm, Sweden, available at: <https://injuryprevention.bmj.com/content/injuryprev/19/5/311.full.pdf> & Eurofound (2016), *op. cit.*

in the European Union, one in five lone-parent families (21%) spent more than 40% of their income on housing, in comparison with 9% of all families with children. These difficulties

affect lone-parent families in some countries to a much greater extent, such as Spain and Luxembourg (31%), the United Kingdom (32%), Bulgaria (42%) and Greece (72%).

TABLE 7**HOUSING COST OVERBURDEN RATE FOR LONE PARENTS WITH DEPENDENT CHILDREN (2017, %).**

Country	Lone-parent families (%)	All families (%)
Greece	72,1	44,2
Bulgaria	41,6	15,6
United Kingdom*	32,0	13,1
Luxembourg	31,3	8,9
Spain	30,6	11,4
Hungary	28,7	9,4
Czech Republic	27,7	6,6
Romania	27,0	10,4
Slovakia	24,9	7,5
Belgium	23,5	6,6
Italy	21,0	8,1
EU 28*	21	8,7
Germany	20,7	9,3
Portugal	20,7	6,7
Lithuania	19,4	5,6
Denmark	18,3	5,8
Croatia*	17,4	3,8
Latvia	16,1	5,0
Slovenia	14,6	3,9
Ireland	14,1	3,9
Sweden	13,6	4,5
The Netherlands	13,1	3,8
Austria	12,1	6,0
Poland	11,6	4,5
Estonia	9,6	3,3
Cyprus	7,0	2,2
France	6,7	2,9
Finland	5,5	1,8
Malta	3,6	1,4

*EU & Croatia: Change from 2010 to 2017; United Kingdom: Data break in 2017. Eurostat-EU-SILC 2017.

All across Europe, families are more vulnerable to overcrowding than the population as a whole, except in Finland. **In the European Union in 2017, almost one-quarter of households with children were living in overcrowded conditions**, compared to 9% of households without children. In some countries, more than half of families are affected (Poland, Croatia, Latvia, Hungary and Bulgaria), and the figure is as high as two-thirds in Romania (66%). Yet we know that living in overcrowded housing has a huge impact on

family and social relationships, and can lead to depression, stress and anxiety, as shown in several studies including one by UK charity Shelter.²⁵

Once again, **lone-parent families are often more detrimentally affected** (this is the case in 25 of the 28 EU countries) and sometimes in very high proportions. 70% of lone-parent families are living in overcrowded housing in Latvia, and the number is as high as 74% in Hungary.

TABLE 8
PREVALENCE OF HOUSEHOLDS WITH CHILDREN AMONG THOSE FACING OVERCROWDING (2017, %)

Country	All families (%)	All lone-parent families (%)
Romania	65,9	67,5
Bulgaria	61,2	66,1
Hungary	60,2	73,7
Latvia	56,8	70,3
Croatia*	52,3	56,7
Poland	50,5	68,5
Slovakia	47,3	53,4
Greece	40,8	35,4
Italy	40,3	41,7
Lithuania	37,2	43,1
Czech Republic	23,9	41,2
Austria	23,1	35,0
EU 28*	22,5	22,3
Estonia	20,9	23,5
Slovenia	17,5	27,9
Sweden	16,6	32,5
Portugal	15,4	14,1
France	10,7	18,9
Luxembourg	10,2	13,7
Germany	9,7	18,8
Denmark	9,6	14,5
Spain	7,9	5,3
Belgium	7,4	11,6
United Kingdom*	6,2	7,2
Finland	5,2	11,1
The Netherlands	4,7	9,7
Cyprus	4,3	5,0
Malta	4,2	5,0
Ireland	3,8	6

* EU & Croatia: Change from 2010 to 2017; United Kingdom: Data break in 2017. Eurostat-EU-SILC 2017.

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Shelter (2015), 'Full house? How overcrowded housing affects families', available at: https://england.shelter.org.uk/professional_resources/policy_and_research/policy_library/policy_library_folder/full_house_how_overcrowded_housing_affects_families

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With respect to unfit housing, lone women with children are often worse affected than the rest of the population. In 13 European Union countries, damp housing affects lone women with children at a higher rate than lone men with children and at a higher rate than the rest of

the population. These inequalities are particularly significant in Hungary (40% of women are affected and 25% of the population as a whole), in Denmark (28% of women and 15% of the population as a whole) and Ireland (24% of women and 13% of the population as a whole).

TABLE 9**PREVALENCE OF LONE WOMEN WITH DEPENDENT CHILDREN AMONG HOUSEHOLDS EXPERIENCING DAMP HOUSING (2017, %)**

Country	Lone women with dependent children (%)	Total population (%)
Hungary	40,1	24,8
Cyprus	36,8	29,3
Slovenia	29,1	22,0
Denmark	27,8	14,9
United Kingdom*	26,8	17,0
Belgium	26,2	18,5
Portugal	25,8	25,5
Ireland	23,9	12,6
The Netherlands	23,8	13,5
Latvia	23,0	22,8
Germany	20,6	12,5
Croatia*	19,9	11,4
France	19,8	11,1
EU 28*	19,1	13,3
Lithuania	18,9	15,7
Luxembourg	18,3	17,4
Estonia	17,4	13,9
Bulgaria	17,3	12,2
Austria	16,3	11,9
Italy	15,5	16,1
Poland	15,2	11,9
Greece	13,7	13,5
Malta	12,3	8,3
Czech Republic	10,8	8,0
Slovakia	10,8	6,7
Spain	10,2	11,5
Finland	9,3	4,2
Romania	7,2	11,1
Sweden	4,4	7,0

*EU & Croatia: Change from 2010 to 2017; United Kingdom: Data break in 2017. Eurostat-EU-SILC 2017.

COMING FROM A FOREIGN COUNTRY

Coming from a foreign country outside of the European Union also increases the risk of experiencing certain forms of housing exclusion, particularly overcrowding, and this is the case across all European countries. Between

2007 and 2017, inequality between people from foreign countries and nationals of the country concerned grew in the EU with regard to overcrowded housing, particularly in Poland, Slovakia, Belgium and the Netherlands.

TABLE 10
PREVALENCE OF FOREIGN NATIONALS AMONG THOSE FACING OVERCROWDING (%)

Country	FOREIGN NATIONALS		NATIONALS OF THE COUNTRY CONCERNED	
	2017 (%)	2007-2017 change	2017 (%)	2007-2017 change
Poland	55,0	+90,3%	36,8	-24,4%
Bulgaria	53,5	-12,9%	37,1	-20,6%
Greece	52,4	-8,7%	25,3	-2,7%
Italy	50,0	+25,0%	22,2	+4,2%
Croatia*	49,2	-7,2%	37,1	-7,5%
Slovakia	45	+33,9%	34,3	-15,5%
Slovenia	40,8	-40,7%	10,5	-72,1%
Latvia	40,2	-28,6%	37,7	-33,4%
Austria	37,9	-18,5%	8,7	-13,0%
Hungary	32,5	-52,8%	35,8	-16,9%
Czech Republic	31,6	-26,5%	13,4	-53,8%
Sweden	29,4	+49,2%	10,6	+17,8%
Lithuania	29,0	-50,0%	20,8	-57,2%
Portugal	27,0	-22,2%	7,6	-45,3%
EU 28*	26,1	+2,0%	14,5	-6,5%
France	22,5	-26,5%	5,5	-27,6%
Denmark	21,5	+27,2%	7,6	+28,8%
Germany	17,0	+3,7%	6,1	+7,0%
Belgium	16,1	+69,5%	2,8	+7,7%
Estonia	15,9	-71,0%	10,9	-70,8%
Spain	13,7	-29,4%	3,6	+2,9%
Luxembourg	12,5	-13,8%	3,7	+54,2%
Finland	11,7	+1,7%	6,0	-4,8%
United Kingdom*	11	-36,4%	4	-2,4%
The Netherlands	6,0	+185,7%	3,7	+105,6%
Ireland	5,2	-24,6%	2,0	-53,5%
Cyprus	5,0	+35,1%	2,4	+84,6%
Malta	3,6	+33,3%	2,2	-42,1%
Romania	:	:	42,1	-17,8%

*No data available for Romania.

*United Kingdom: Series break in 2017. *EU 28 & Croatia: 2010-2017 change

YOUNG PEOPLE AGED BETWEEN 18 AND 24 YEARS

In the European Union in 2017, 13% of young people aged 18-24 were overburdened by housing costs, compared to 10% of the total population.

While the proportion of young people overburdened by housing costs has generally fallen over the last ten years (-3%), their situation has nonetheless worsened in some countries, particularly in Luxembourg (where the proportion of young people facing these difficulties increased by 198% between 2007 and 2017), in Lithuania (+121%), Greece (+91%), Austria (+72%), Spain

(+44%), Denmark (+38%), Portugal (+36%) and Germany (+17%).

Being overburdened by housing costs particularly affects young people whose income is below the poverty threshold: 42% on average are affected (compared to 13% for young people as a whole) with very high proportions in the Netherlands (63%), Denmark (84%) and Greece (91%). Furthermore, the situation has worsened in some countries, such as Estonia where the proportion of young people facing these difficulties increased by 57% over the last ten years (and by 94% among poor young people), while the proportion fell over the same period for the total population (-8%).

TABLE 11
PREVALENCE OF YOUNG PEOPLE AGED BETWEEN 18 AND 24 YEARS AMONG PEOPLE OVERBURDENED BY HOUSING COSTS (%)

Country	Poor young people aged between 18-24		Young people aged between 18-24		Total population	
	2017 (%)	2007-2017 change	2017 (%)	2007-2017 change	2017 (%)	2007-2017 change
Greece	91,0	+30,7%	45,0	+90,7%	39,6	+150,6%
Denmark	84,1	+21,7%	39,0	+37,8%	15,7	+17,2%
The Netherlands	63,0	-6,7%	19,9	+5,9%	9,4	-48,6%
Austria	58,8	+28,9%	11,0	+71,9%	7,1	+31,5%
Germany*	57,8	+12,2%	16,8	+17,5%	14,5	0,0%
Sweden	52,1	-20,7%	15,9	-20,9%	8,4	+6,3%
Czech Republic	47,8	+41,0%	9,6	+17,1%	8,7	-15,5%
Hungary	45,1	+15,6%	10,3	-18,3%	10,7	-1,8%
EU 28*	42,4	-2,5%	12,7	-3,1%	10,4	-3,7%
United Kingdom	42,1	-22,5%	11,7	-36,4%	12,4	-23,9%
Bulgaria	40,4	-26,4%	15,7	-22,3%	18,9	-10,8%
Finland	40,4	+15,4%	11,8	+11,3%	4,3	-8,5%
Luxembourg	39,6	+105,2%	12,2	+197,6%	10,0	+156,4%
Lithuania	38,9	+104,7%	12,4	+121,4%	7,2	+50,0%
France	38,4	+29,3%	11,8	+3,5%	4,7	-17,5%
Slovakia	38,2	-23,6%	6,7	-53,1%	8,4	-52,8%
Romania	33,4	-29,2%	14,0	-23,5%	12,3	-37,6%
Estonia	33,1	+93,6%	9,4	+56,7%	4,8	-7,7%
Spain	30,8	+18,5%	10,2	+43,7%	9,8	+18,1%
Poland	28,8	-8,3%	8,4	-19,2%	6,7	-36,2%
Italy	28,0	+32,1%	7,3	+5,8%	8,2	+9,3%
Portugal	27,9	+31,0%	9,1	+35,8%	6,7	-9,5%
Slovenia	27,6	+72,5%	3,9	+14,7%	5,2	+4,0%
Latvia	25,8	-9,5%	5,7	-19,7%	6,9	-30,3%
Belgium	25,7	-46,2%	6,9	-38,4%	9,1	-9,9%
Ireland	23,9	-21,1%	7,3	+2,8%	4,5	+45,2%
Croatia*	19,7	-53,0%	4,3	-65,9%	5,8	-58,9%
Cyprus	8,9	+56,1%	2,1	+162,5%	2,8	+64,7%
Malta	6,5	+622,2%	1,1	+450,0%	1,4	-44,0%

*United Kingdom: Data break in 2017. *EU, Germany & Croatia: 2010 – 2017 Change.

CLOSE-UPS ON HOUSING EXCLUSION IN FOUR EU COUNTRIES

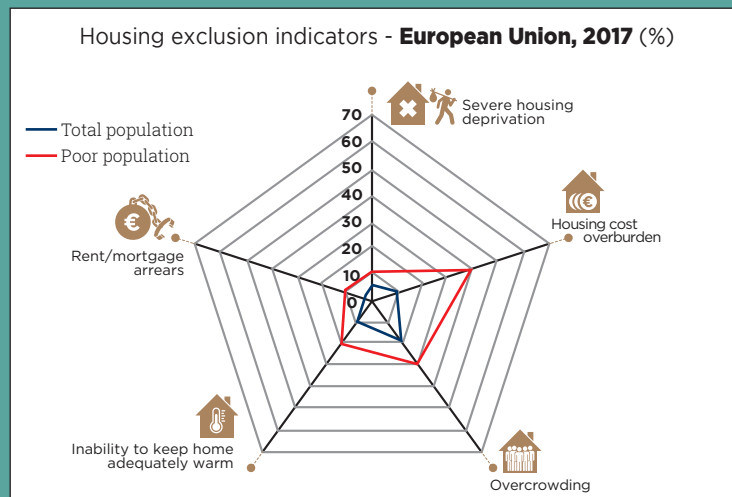
The profiles of the four European countries that follow partially complete the close-ups published in previous editions of this report²⁶. This enables housing exclusion to be approached in a more localised and contextualised manner, by bringing together Eurostat EU-SILC data and external data, collected with the help of FEANTSA members.

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See FEANTSA and Foundation Abbé Pierre, 'Second Overview on Housing Exclusion in Europe 2017' and 'Third Overview on Housing exclusion in Europe 2018', available at: <https://www.feantsa.org/en/report/2018/03/21/the-second-overview-of-housing-exclusion-in-europe-2017>

The four countries presented are:

- # Poland
- # The Netherlands
- # Germany
- # Portugal



POLAND

● Recent data on homelessness

There is no systematic strategy at national level for collecting data on homelessness in Poland. The 2001 and 2011 Housing and Populations census carried out every ten years covered the issue of homelessness but there were considerable limitations to this regarding methodology and definitions.

Furthermore, the Polish Ministry of Family, Labour and Social Policy collects statistics every year from welfare centres across the country including statistics on assistance to homeless people. The annual data from 2017 counted 18,135 people who received shelter (ETHOS 2.1 and 3.1) and 41,011 people who received financial assistance due to being homeless.

Since 2011, the Ministry has produced a study every two years on homelessness. However, the voluntary sector has identified a large degree of methodological bias and thus considers the data unreliable. According to the February 2017 study, it was estimated that there were 33,408 people homeless, of which 6,508 were sleeping rough (ETHOS 1) and 26,900 were sleeping in night shelters or emergency shelters (ETHOS 2.1 and 3.1).

The annual data on social assistance indicates that following a peak in 2013-2014 (more than 45,000 homeless people received financial assistance), these numbers were falling until 2017. In the absence of any national strategy on homelessness, the reasons for this fall can be found in a combination of positive macroeconomic measures, the increase in projects funded by the EU and new general measures for social benefits, in particular a programme introduced in 2016 enabling each Polish family to receive a monthly allowance of PLN 500 (about EUR 115) per child (not including the eldest), without ref-

Total population on 1 January 2017:
37,972,964 people

GDP/resident in 2017 (purchasing power parity – Index: EU 28 = 100): 70

Number of homeless people known: estimated at 33,408 in 2017

Percentage of poor households: 15%

Sources: Eurostat/EU-SILC 2017 & FEANTSA

erence to the family's financial situation. The 'National Housing Programme', introduced at the end of 2016 by the Polish government, set positive goals for the fight against homelessness but the practical details of the programme have become counter-productive according to associations on the ground. The focus is still on developing an emergency accommodation system, rather than on a gradual transition to integration services through housing. The programme also lacks reliable financial instruments for the infrastructure necessary to provide assistance services to homeless people.

The average duration of homelessness episodes is on the increase in Poland: in 2017, about one-quarter of the homeless population had been in the same situation for over ten years²⁷.

● Housing market situation in Poland

In Poland in 2017, 84% of the population were homeowners (11.1% with a mortgage, 73.1% without a mortgage) and 16% were tenants (4.3% at market price, 11.5% at reduced-rent prices or free).²⁸ According to the 2011 national census, 10.7% of housing stock is rented at a reduced price, of which 5.7% is social or municipal housing, 2.1% are cooperative rentals, 1.2% is housing managed by State enterprises and 1.2% is

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To find out more, see FEANTSA's 2018 Country Profile for Poland: <https://www.feantsa.org/en/country-profile/2016/10/19/country-profile-poland?bcParent=27>

managed by the State Treasury. The demand for buying houses in Poland is growing due to country's strong economic performance, salary increases, the falling unemployment rate and historically low interest rates. The lack of supply, the price of construction and changes in the public housing programmes have led purchase prices to resurge since 2014. However, in major cities, prices remain below the peaks that preceded the 2008 recession. From 2004 to 2007, the Polish property bubble was stoked by the inflow of investment that followed EU accession as well as by low interest rates and the growing mortgage market. After the recession, the Polish Zloty was heavily devalued and mortgages, which were mainly denominated in foreign currencies, became difficult to repay.

The 'Housing the Young' programme was ended in January 2018, which led to a fall in the sale of low-cost housing units. This subsidy programme was introduced in 2014 to help people

under 35 years old, either as individuals or part of a family, to buy their first apartment. The new government led by the Law and Justice Party (PiS) replaced this programme with a 'National Housing Programme', started at the end of 2016 and includes the development of affordable rental units with an option to purchase.²⁹ In addition to the criticism mentioned above regarding the fight against homelessness, the legislation related to the programme has been subject to considerable criticism due to the lack of protection for tenants' rights that in turn make it easy to evict people.

A transnational call for Housing First projects financed by the European Social Fund was announced in 2018 with a budget of PLN 45 million (about EUR 10.5 million). The projects will be implemented in the period 2019-2023.³⁰ In Poland, social and affordable housing programmes have already benefited from the Juncker investment plan³¹.

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Eurostat 2017.

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<https://www.globalpropertyguide.com/Europe/Poland/Price-History>

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FEANTSA's Country Profile for Poland 2018, available at: <https://www.feantsa.org/en/country-profile/2016/10/19/country-profile-poland?bcParent=27>

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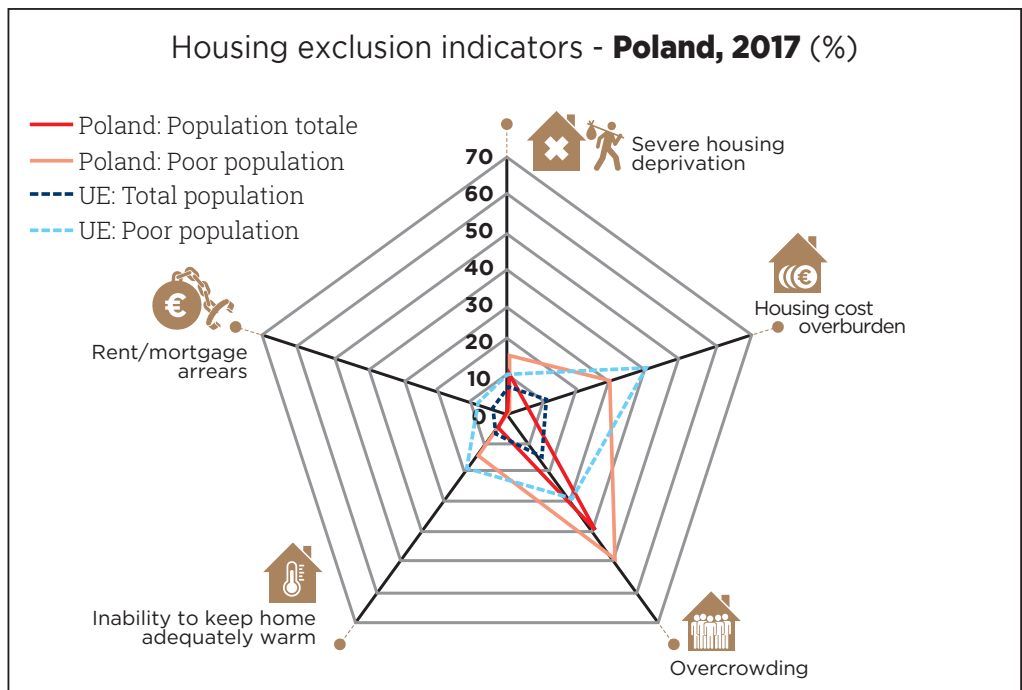
To find out more: https://ec.europa.eu/commission/commissioners/2014-2019/katainen/announcements/investment-plan-europe-eib-and-bgk-establish-investment-platform-social-and-affordable-housing_en

● Key statistics on housing exclusion
and changes between 2007 and 2017

General population			
Indicator	2017	2007-2017 change	2016-2017 change
Housing cost overburden rate	Total: 6.7% Poor: 30.4%	Total: -36% Poor: -8%	Total: -13% Poor: +3%
Total cost of housing (€ PPP/month)	Total: € 320.4 PPP/month Poor: € 257.2 PPP/month	Total: +51% Poor: +54%	Total: -4% Poor: -5%
Mortgage/rent arrears	Total: 1.1% Poor: 1.6%	Total: -8% Poor: -30%	Total: -15% Poor: -33%
Overcrowding	Total: 40.5% Poor: 49.8%	Total: -23% Poor: -28%	Total: 0% Poor: -16%
Severe housing deprivation	Total: 9.8% Poor: 16%	Total: -62% Poor: -66%	Total: +4% Poor: -19%
Experiencing difficulty in maintaining adequate household temperature	Total: 6% Poor: 15.1%	Total: -74% Poor: -62%	Total: -15% Poor: -9%
Young people aged between 18 and 24 years			
Indicator	2017	2007-2017 change	2016-2017 change
Housing cost overburden rate	Total: 8.4% Poor: 28.8%	Total: 19% Poor: -8%	Total: +6% Poor: +14%
Children under 18 years			
Indicator	2017	2007-2017 change	2016-2017 change
Overcrowding	Total: 51.5% Poor: 62.5%	Total: -20% Poor: -18%	Total: 0% Poor: -15%

Price indicators (housing cost overburden rate, arrears) remained below the European average in Poland despite a 51% increase in the total cost of housing between 2007 and 2017. The Polish population however remains largely housed inadequately with a rate of overcrowding and severe housing deprivation that is among the

worst in Europe, although these percentages fell between 2007 and 2017. Overcrowding affects children under 18 years particularly: 62.5% of children below the poverty threshold are living in overcrowded housing



NETHERLANDS

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<https://www.cbs.nl/nl-nl/nieuws/2016/51/dakloos-vaker-jong-en-niet-westers>

33

<https://www.rijksoverheid.nl/documenten/rapporten/2017/12/22/cijfers-maatschappelijke-opvang-2016>

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These reforms were the result of litigation taken and won at EU level by private property developers in cases they took against social landlords accusing them of unfair competition. The European Commission developed a residual definition of social housing from the Services of General Economic Interest in the first legal case that was taken on the matter in 2001, on financing social housing policies in Ireland. Since then, from the Commission's perspective, social housing must be aimed at 'those who are disadvantaged or socially less advantaged groups which, due to solvability constraints are unable to obtain housing at market conditions'. Countries where there is a universal approach to social housing, i.e. it is for use by the entire population irrespective of income, such as the Netherlands, are therefore required to reduce their social housing supply in order to ensure that the organisation of national social housing policies are compatible with competition law. For more information [in French], see Brice Daniel (2018), 'Le procès européen fait au logement social - Le droit européen et la faillibilité du logement social en France, aux Pays-Bas et en Suède' [The European Trial of Social Housing - European law and the fallibility of social housing in France, the Netherlands and Sweden], *Actes de la recherche en sciences sociales 2018/1* (N° 221-222), p. 64-79.

● Recent data on homelessness

In 2016, Statistics Netherlands (CBS) estimated that there were 31,000 homeless people aged 18 to 65 years in the Netherlands.³² This covers people who have been registered as homeless by a local authority (people sleeping rough – ETHOS 1.1, people in short-term and emergency accommodation – ETHOS 1, 2, 3, and people staying with friends or family in an ad hoc manner – ETHOS 8.1). 40% of this homeless population were concentrated in the main cities of Amsterdam, Rotterdam, The Hague and Utrecht (also known as the G4).

The Federatie Opvang (Dutch federation of emergency accommodation) counts the number of people who have requested assistance and/or have been taken into an accommodation structure (and does not take account of people who have never resorted to these measures). In 2016, the members of Federatie Opvang reported that they helped 60,000 people,³³ compared to 58,000 people in 2015.

The number of homeless families in the Netherlands has increased. In 2013, the CBS statistics counted 16,000 women and 2,500 children; in 2016 almost 19,000 homeless women and 4,000 children were counted. The scale of homelessness among young people is also worrying. In 2016, 41% of homeless people were aged between 18 and 30, compared to 27% in 2015, i.e. increasing from 8,300 to 12,400 young homeless people. The young people in question here are more often immigrants (59%) than the rest of the homeless population (49%). The proportion of people who are immigrants from non-EU countries and the proportion of people with learning difficulties are increasing among the homeless population.

Total population on 1 January 2017:
17,081,507 people

GDP/resident in 2017 (purchasing power parity – Index: EU 28 = 100): 128

Number of homeless people known: 31,000 in 2016 according to official figures/60,000 according to figures from the associations

Percentage of poor households: 13.2%

Sources: Eurostat/EU-SILC 2017 & FEANTSA

● Housing market situation in the Netherlands

Following a housing boom that lasted almost 15 years, the Dutch housing market was impacted by the 2008 recession. However, since the recovery in 2014, property prices have accelerated due to strong demand (fuelled by low interest rates – 2.39% in March 2018, a multiplicity of tax incentives and strong economic growth) and inadequate supply. In March 2018, only 5,986 building permits were issued, a drop of 19.8% in a year. Rents are rising everywhere, not just in the four largest cities (Amsterdam, The Hague, Rotterdam and Utrecht), but also in smaller towns where the biggest increases were observed in 2017.

About 92% of the rental market is classified as rent-controlled (based on social housing rent ceilings). Despite government reforms aimed at reducing the social housing stock,³⁴ the income ceilings for those benefiting are increased every year (reaching EUR 40,349 in 2017). In terms of regulatory provisions, housing associations must allocate 80% of their vacant units every year to households below the income ceiling, but are allowed to allocate 10% of the vacant units to households above the income ceiling. In reality, a significant number of high-income households are benefiting from rent controls. In

order to limit the effect of this policy, the rates of increase for controlled rents have been dependent on incomes since 2015. As such, households with income below a certain threshold can only have a rent increase of 1.5% per year maximum (above inflation), while the ceiling for households with higher incomes is 4% (above inflation). Waiting lists for rented social housing can be as long as 12 years. Add to this the 8% of the rental market considered the 'free market', where increases on the base rent (not including additional services and charges) can only take effect once per year and are set by clauses in the rental contract. Between 2016 and 2017, these rent hikes were 1.6% on average in the country as a whole (after successive increases since 2013) and 2.5% for Amsterdam.³⁵

Rates of arrears and over-indebtedness are high in the Netherlands: public policies have continuously promoted access to ownership since the 1980s, by providing tax relief on mortgage interest (with certain conditions such as the property being the principle residence and the mortgage duration being 30 years maximum). According to the IMF, this policy has had a distorting effect on the property market as the significant tax breaks encourage households to spend more on housing than they can really afford. According to the associations, over-indebtedness is an increasingly large barrier to households accessing housing with one in five households reporting that they are seriously in debt.

Housing First projects continue to spread throughout the Netherlands and are now present in 17 cities³⁷.

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<https://www.globalpropertyguide.com/Europe/Netherlands/Price-History>

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FEANTSA (2018), Country Profile for the Netherlands, available at: <https://www.feantsa.org/en/country-profile/2016/10/19/country-profile-the-netherlands?bcParent=27>

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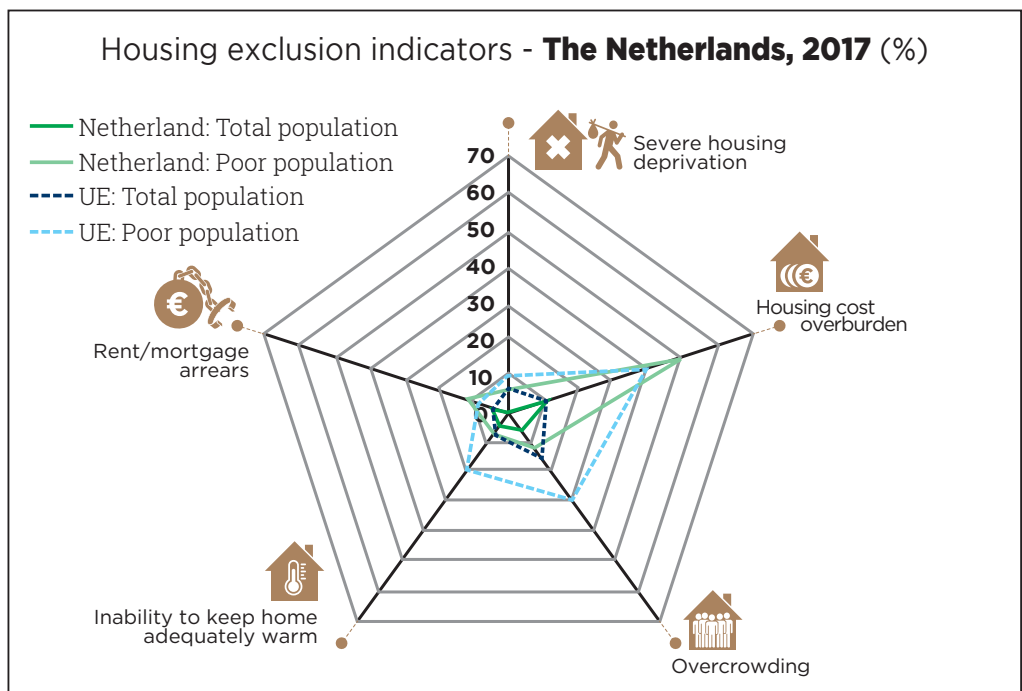
https://housingfirsteurope.eu/country/netherlands/?content_type=research

● Key statistics on housing exclusion
and changes between 2007 and 2017

General population			
Indicator	2017	2007-2017 change	2016-2017 change
Housing cost overburden rate	Total: 9.4% Poor: 40.9%	Total: -47% Poor: -32%	Total: -12% Poor: -5%
Total cost of housing (€ PPP/month)	Total: € 645.3 PPP/month Poor: € 549.4 PPP/month	Total: -23% Poor: -28%	Total: -6% Poor: -7%
Mortgage/rent arrears	Total: 3.1% Poor: 10.5%	Total: +11% Poor: +21%	Total: -3% Poor: +33%
Overcrowding	Total: 4.1% Poor: 14.6%	Total: +116% Poor: +152%	Total: +3% Poor: 0%
Severe housing deprivation	Total: 1% Poor: 4.3%	Total: +25% Poor: +26%	Total: -28% Poor: 0%
Experiencing difficulty in maintaining adequate household temperature	Total: 2.4% Poor: 7.8%	Total: +50% Poor: +70%	Total: -8% Poor: -1%
Young people aged between 18 and 24 years			
Indicator	2017	2007-2017 change	2016-2017 change
Housing cost overburden rate	Total: 19.9% Poor: 63%	Total: +6% Poor: -7%	Total: 0% Poor: -10%
Children under 18 years			
Indicator	2017	2007-2017 change	2016-2017 change
Overcrowding	Total: 5.1% Poor: 17.4%	Total: +112% Poor: +211%	Total: 0% Poor: +2%

Housing costs in the Netherlands remain among the highest in Europe, and particularly impact young people aged between 18 and 24 years. 63% of young people below the poverty threshold are overburdened by housing costs. Between 2007 and 2017, housing cost indicators trended downwards but this must be read with caution as a data break was observed in the EU-SILC data for

2016 in the Netherlands. While proportionally fewer households experience inadequate housing compared to the rest of Europe, the number of poor people living in overcrowded housing has more than doubled since 2007, and has as much as tripled for children living below the poverty threshold.



GERMANY

● Recent data on homelessness

There is no official national data collection on homelessness in Germany. In North-Rhine Westphalia, the most populated Länder in Germany, regular data collection was instigated as part of the regional action plan to fight homelessness. In 2017, a one-day survey (on 30 June) counted 19,459 people staying in night shelters or temporary accommodation run by the local authorities and 12,827 people who received assistance from the homeless sector during the months preceding the survey.

The BAGW (Federal Association for the Support of the Homeless in Germany) organisation publishes figures every year based on its own monitoring methodologies and on existing regional studies and statistics. The most recent studies have come to an estimate of 860,000 homeless people in Germany in 2016 (of which 440,000 are refugees in shelters for asylum seekers).³⁸ According to the same estimates, the number of people sleeping rough has increased from 39,000 to 52,000 people between 2014 and 2016, i.e. an increase of 33% in two years. The number of homeless families has increased by 31% over the same period, while the number of lone homeless people (not including refugees) has increased by 22% (from 239,000 to 294,000 people). The lack of small, affordable housing units available to lone people is highlighted by the associations. For example, in 2016, there were 5.2 million T1 and T2 apartments for 16.8 million lone-person households. Of the 420,000 homeless people estimated (not including homeless refugees) in Germany in 2016, 73% were men, 27% were women and 8% were children and adolescents

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These annual figures from the BAGW are based on different studies, some of which go back to the 1990s and the definition of homelessness is understood in its broadest sense, i.e. All ETHOS categories (which includes staying with friends and family or couch surfing).

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Eurostat/EUSILC, 2017.

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<https://www.globalpropertyguide.com/Europe/Germany/Price-History>

Total population on 1 January 2017:
82,521,653 people

GDP/resident in 2017 (purchasing power parity – Index: EU 28 = 100): 123

Number of homeless people known: 860,000
considered homeless in the year 2016

Percentage of poor households: 16.1%

Sources: Eurostat/EU-SILC 2017 & FEANTSA

● Housing market situation in Germany

Germany is a country where the housing market has historically been stable, compared to other European countries. The main reasons for this are the high proportion of tenants and the well-regulated rental market. 51.4% of households own their own home (26% with an ongoing mortgage or property loan, 26% without outstanding mortgage) and 48.6% are tenants (40% at market price, 9% free or at a reduced rental price).³⁹ Solid security of tenure, protection against arbitrary evictions, the presumption that the contract is of unlimited duration except where the tenant wants to end it, and representation by tenant associations are all elements that contribute to protection of tenants on the German rental market.

As one of the only European countries to escape a property market crash after the 2008 recession, annual price increases in Germany have been accelerating since 2014. Purchase prices increased by 5.2% in the year 2015, by 8.4% in 2016 and by 3% in 2017 (inflation-adjusted percentages).⁴⁰ This increase can be attributed to weak construction activity, low interest rates, as well as increased demand due to economic growth and immigration influxes.

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Vorms B. (2012), 'Le modèle allemand de régulation des loyers est-il transposable en France?' [Could the German model of rent controls be transposed to France?], *Métropolitiques*, available [in French] at: <https://www.metropolitiques.eu/Le-modele-allemand-de-regulation.html>

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<https://www.thelocal.de/20180920/rising-rents-and-stiff-competition-what-you-need-to-know-about-germanys-housing-market>

43

Lechevalier Hurard L. (2008), 'Le démantèlement du logement social allemand' [The dismantling of German Social Housing] *Citégo/Cités Territoires Gouvernance*, available at: http://www.citego.org/bdf_fiche_document-726_fr.html

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Reuters, 'Germany sets out measures to tackle affordable housing shortage', 21 September 2018, available at: <https://www.reuters.com/article/us-germany-politics-housing/germany-sets-out-measures-to-tackle-affordable-housing-shortage-idUSKCN1M11YA>

Rental prices have been on the increase for the last few years in Germany: rents for new contracts increased by 4.9% between 2015 and 2016, and by 4.5% between 2016 and 2017. Over a longer period, these same rents increased by 65% between 1990 and 2017 while rents on existing contracts increased by 104% over the same period. Rental regulations forbid property owners from putting a property for rent at a price that is 10% higher than the comparable local rent. With regard to increases during the lease, clauses covering periodic fixed increases or clauses covering indexation are permitted in rental contracts, but if there is no such clause in the lease, the owner can demand an increase to a maximum of 20% every three years. The tenant has three months to negotiate, accept or refuse this increase, and in the event of a refusal, the landlord can turn to the courts. The rent decided by the judge, based on rents paid for comparable housing, will be automatically applied, and the tenant is free to end the lease. For these control mechanisms to function correctly and for tenants, owners and judges to be correctly informed, these measures require data on the prices being paid. Rent comparison tools were developed ('rental indexes' or '*Mietspiegel*') at municipality level whose calculation methods vary in accordance with local decisions⁴¹.

Berlin is at the centre of housing shortages in Germany. In 2017, the construction of 12,800 housing units (i.e. a 20% increase on 2016) has not met the annual need for more than 20,000 residential units.⁴² The situation is similar in Munich (where prices for renting and buying are the highest in Germany), Hamburg, Stuttgart, Frankfurt, Cologne, and Düsseldorf.

There are various public measures enabling access to housing, mainly benefiting first-time buyers. Tax breaks are planned to incentivise investors to develop affordable housing. The social housing stock is in constant decline in Germany: it has fallen from 2.9 million units in 1990 to 1.2 million units in 2017. The privatisation of social housing started in 1989 with the abolition of public utility status which had until then brought together cooperatives and public housing companies. From 1989 on, cooperatives became competitors of the private for-profit landlords. In the Europe of the 1980s, Member States' disengagement from housing policies was widespread. The privatisation of German social housing was carried out through the mass sale of housing units. City councils with social housing companies sold their assets, i.e. housing units, by the thousand.⁴³

At the end of 2018, German Chancellor Angela Merkel announced that the lack of affordable housing would be a priority for the Federal Government with the aim of building 1.5 million new housing units and 100,000 new social housing units by 2021. Among the measures planned are new tax incentives to encourage private developers to build rental accommodation, an increase in housing benefit for poor households, revision of building standards to enable faster construction, the sale of federal-owned real estate to city councils at preferential rates for the construction of affordable housing.⁴⁴

Officially, integration through long-term housing is the dominant practice in the fight against homelessness in Germany, and this has been the case since the 1990s. Since 1984, the Federal Republic's social laws have included a legal

principle by which care in the community is prioritised over institutional care. Nonetheless, in practice, the staircase model remains widespread, particularly for lone homeless people. According to BAGW, 85% of assistance services offered by NGOs have an approach based on

support in the community within the strategic framework of reintegration through housing, and 15% use an approach based on centralised and institutional support within the framework of emergency accommodation and specialised institutions⁴⁵.

● Key statistics on housing exclusion and changes between 2007 and 2017

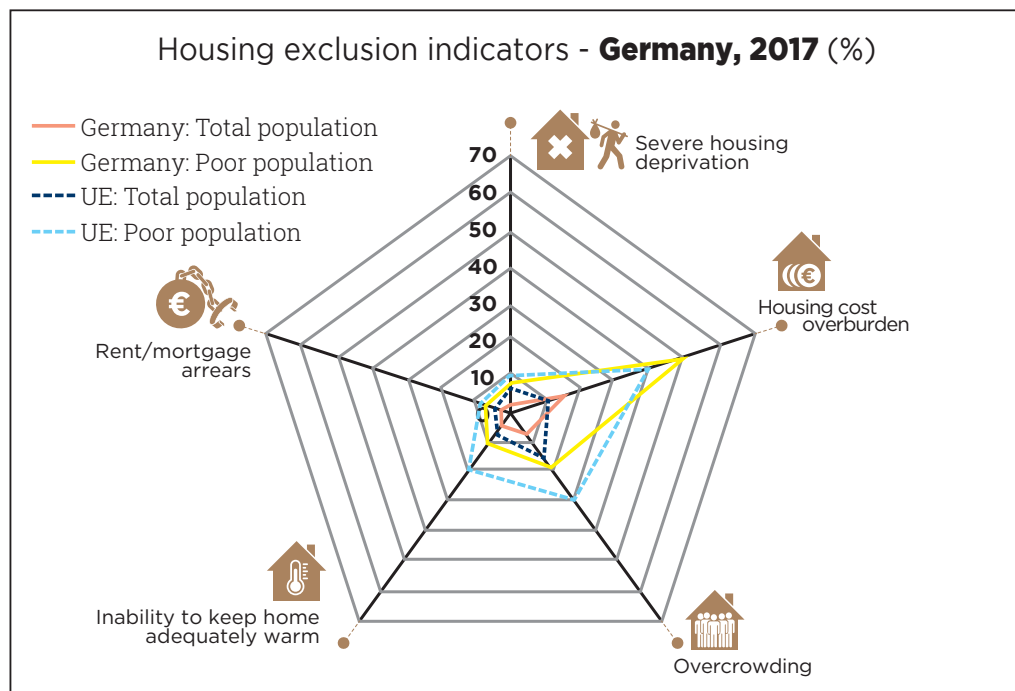
General population			
Indicator	2017	2010-2017 change	2016-2017 change
Housing cost overburden rate	Total: 14.5% Poor: 48.5%	Total: 0% Poor: +15%	Total: -8% Poor: -3%
Total cost of housing (€ PPP/month)	Total: € 718 PPP/month Poor: € 555.6 PPP/month	Total: -8% Poor: -1%	Total: -1% Poor: 6%
Mortgage/rent arrears	Total: 1.7% Poor: 5.3%	Total: -23% Poor: +18%	Total: +6% Poor: +29%
Overcrowding	Total: 7.2% Poor: 18.6%	Total: +11% Poor: +19%	Total: 0% Poor: -1%
Severe housing deprivation	Total: 1.8% Poor: 5.4%	Total: 0% Poor: +10%	Total: -5% Poor: -10%
Experiencing difficulty in maintaining adequate household temperature	Total: 3.3% Poor: 9.8%	Total: -39% Poor: -34%	Total: -11% Poor: -21%
Young people aged between 18 and 24 years			
Indicator	2017	2007-2017 change	2016-2017 change
Housing cost overburden rate	Total: 16.8% Poor: 57.8%	Total: +17% Poor: +12%	Total: -2% Poor: +1%
Children under 18 years			
Indicator	2017	2007-2017 change	2016-2017 change
Overcrowding	Total: 10.7% Poor: 21.1%	Total: 27% Poor: +9%	Total: +3% Poor: -20%

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FEANTSA's Country Profile for Germany 2018, available at: <https://www.feantsa.org/en/country-profile/2016/10/18/country-profile-germany?bcParent=27>

Housing costs in Germany are among the highest in Europe and particularly impact people with incomes below the poverty threshold as well as young people aged between 18 and 24 years. The number of poor households in pro-

perty arrears has increased slightly, and while households proportionally experience inadequate housing less than the rest of Europe, one in ten children live in overcrowded housing in Germany.



PORTUGAL

● Recent data on homelessness

There is no official data on homelessness at national level in Portugal. Nonetheless, work is ongoing to consolidate and standardise the data collected at local level by the entities responsible for the national strategy to fight homelessness (ENPISA).

In 2009, a study by Portugal's Institute of Social Security identified 2,133 homeless people on one night in Portugal, of whom 922 were sleeping rough (ETHOS 1.1), 1,088 were in emergency accommodation (ETHOS 2.1), 43 were in institutions (prisons or mental health centres (ETHOS 6.1 and 6.2)) and 80 were in uncategoryed situations. 63% of all people surveyed were in Porto and Lisbon. 82% were men, 82% were Portuguese nationals, and more than 60% were aged between 30 and 40 years. 28% had drug addiction problems, 19% suffered from alcoholism, and 11% had mental health problems.

In Lisbon, according to a flash survey held on one night in 2015 by the responsible for social action in Lisbon, 431 people were counted on the streets and 387 were in night shelters (ETHOS 1 and 2). In Porto a one-night survey carried out in 2013 showed that 300 people were sleeping rough and 1,300 were counted in temporary accommodation.

● Housing market situation in Portugal

In Portugal, 74.7% of the population own their own home (37% with an ongoing mortgage or property loan, 37% without an outstanding mortgage) and 25.3% are tenants (13% at market price, 12% free or at a reduced rental price).⁴⁶ This is one of the highest rates of property ownership in Europe and is a result of generous government aid since the 1990s. The social housing

Total population on 1 January 2017:
10,309,573 people

GDP/resident in 2017 (purchasing power parity – Index: EU 28 = 100): 77

Number of homeless people known: 2,133 homeless people in one night in 2009.

Percentage of poor households: 18.3%

Sources: Eurostat/EU-SILC 2017 & FEANTSA

sector is very limited, standing at about 3% of the market as a whole and 16% of the rental market.

The 2008 recession had a major effect on the Portuguese property market with purchase prices falling dramatically between 2007 and 2009, and again between 2010 and 2014. Prices started booming again from 2014 and their increase was among the strongest in Europe in 2018 (9.5%).⁴⁷ The demand for housing, from both domestic and international sources, has increased rapidly: between the third quarter of 2016 and the third quarter of 2017, the total number of residential transactions increased by 23% and the value of these transactions increased by 34% on the same period, reaching EUR 4.86 billion.⁴⁸ Transaction costs are cheaper in Portugal than in other European countries and there are no restrictions on ownership for foreign investors, which makes the Portuguese property market very attractive to these buyers. Specific incentivising measures have been established to attract foreign investors: the government committed to issuing five-year residency permits to non-EU nationals who buy a property for a minimum value of EUR 500,000; the permit enables the bearer to work or study, to travel in the Schengen Area and to apply for permanent residency after five years. In 2017, a new wealth tax⁴⁹ applicable to high-end property owners

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Eurostat/EUSILC, 2017.

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<http://www.theportugalnews.com/news/portugal-on-track-for-biggest-property-price-rise-in-europe/46741>

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Statistics Portugal, January 2018, available at https://www.ine.pt/xportal/xmain?xpgid=ine_main&xpid=INE

49

Adicional Imposto Municipal Sobre Imóveis (AIMI).

(property valued at over EUR 600,000) was introduced and this has had an insignificant impact on the luxury property market. The rate of vacant properties in Portugal is among the highest in Europe. In 2011, 32% of conventional dwellings were unoccupied (i.e. vacant or only for seasonal/secondary use) across the country which is more than one in four homes not being used as such.

The recession also had a significant impact on construction activity, which declined by 90% between 2007 (65,650 housing units built) and 2014 (6,785 housing units built). There have been signs of recovery in recent years, but the level is still far from sufficient to meet growing demand. Mortgage interest rates have been in continuous decline since 2012 and are currently exceptionally low (1.017% in November 2017). The Portuguese mortgage market is extremely sensitive to interest rate changes. According to the European Mortgage Federation (EMF), more than 93% of new mortgages taken are set at variable interest rates or an initial fixed period that is less than one year. Despite this, property loans have been falling since 2011.

Between 2008 and 2010, evictions due to non-payment of rent have increased by about 9.7%. A law was passed by the government in August 2012 in order to offer protection and extra rights to property owners;⁵⁰ this law introduced fast-track rental evictions, and a clause suspending existing five-year rent controls thereby liberalising rental contracts. This 2012 reform of the rental market was one of the conditions of getting the national bailout (that followed the 2008 recession and amounted to EUR 78 billion) from the IMF, ECB and the European Commission. Following the measures imposed by the Troika, there were many cuts to social supports – unemployment benefits, minimum wage and more specific benefits such as

those provided to lone mothers – which meant a section of the population quickly became more vulnerable.

In principle, Portugal adopted for the first time, an integration through housing approach within its framework for the national strategy for integration of homeless people (ENIPSSA) for the period 2017-2023. It affirms that people should not stay in temporary accommodation for long periods and that permanent housing solutions must be found. The implementation of this strategy now must be put into practice. Housing First initiatives are also being developed in Portugal. In Lisbon, a partnership programme launched in 2009 has produced excellent results: in 2012, 85%-90% of the 65 residents with mental health problems were still in the housing given to them at the outset of the project⁵¹.

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For more, see <https://www.globalpropertyguide.com/Europe/Portugal/Price-History>

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FEANTSA's Country Profile for Portugal 2018, available at: <https://www.feantsa.org/en/country-profile/2016/10/19/country-profile-portugal?bcParent=27>

● Key statistics on housing exclusion and changes between 2007 and 2017

General population			
Indicator	2017	2007-2017 change	2016-2017 change
Housing cost overburden rate	Total: 6.7% Poor: 26%	Total: -9% Poor: +18%	Total: -11% Poor: -11%
Total cost of housing (€ PPP/month)	Total: € 255 PPP/month Poor: € 210.8 PPP/month	Total: 0% Poor: +27%	Total: -2% Poor: -9%
Mortgage/rent arrears	Total: 3.6% Poor: 8.7%	Total: +16% Poor: +32%	Total: 0% Poor: +7%
Overcrowding	Total: 9.3% Poor: 17.7%	Total: -42% Poor: -17%	Total: -8% Poor: -11%
Severe housing deprivation	Total: 4% Poor: 9.3%	Total: -47% Poor: -31%	Total: -18% Poor: -18%
Experiencing difficulty in maintaining adequate household temperature	Total: 20.4% Poor: 38.9%	Total: -51% Poor: -40%	Total: -9% Poor: -9%
Young people aged between 18 and 24 years			
Indicator	2017	2007-2017 change	2016-2017 change
Housing cost overburden rate	Total: 9.1% Poor: 26%	Total: +36% Poor: +18%	Total: -4% Poor: -11%
Children under 18 years			
Indicator	2017	2007-2017 change	2016-2017 change
Overcrowding	Total: 15.8% Poor: 30.7%	Total: -32% Poor: -20%	Total: -7% Poor: -6%

Price indicators (housing cost overburden rate, total housing costs) remain below the European average in Portugal, despite more than one quarter of poor households being overburdened by housing costs and an increase between 2007 and 2017 of the number of households in arrears.

The Portuguese population remains particularly vulnerable to a form of fuel poverty – that of having financial difficulty in maintaining adequate household temperatures – although the percentages fell between 2007 and 2017.

