



CHAP. 3

EUROPEAN INDEX OF HOUSING EXCLUSION 2021

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OPENING REMARKS

The statistical data presented here reflects the 2019 situation for households living in one of the 28 European Union Member States.¹ This index offers a snapshot of housing exclusion in the EU and its social consequences before the pandemic.

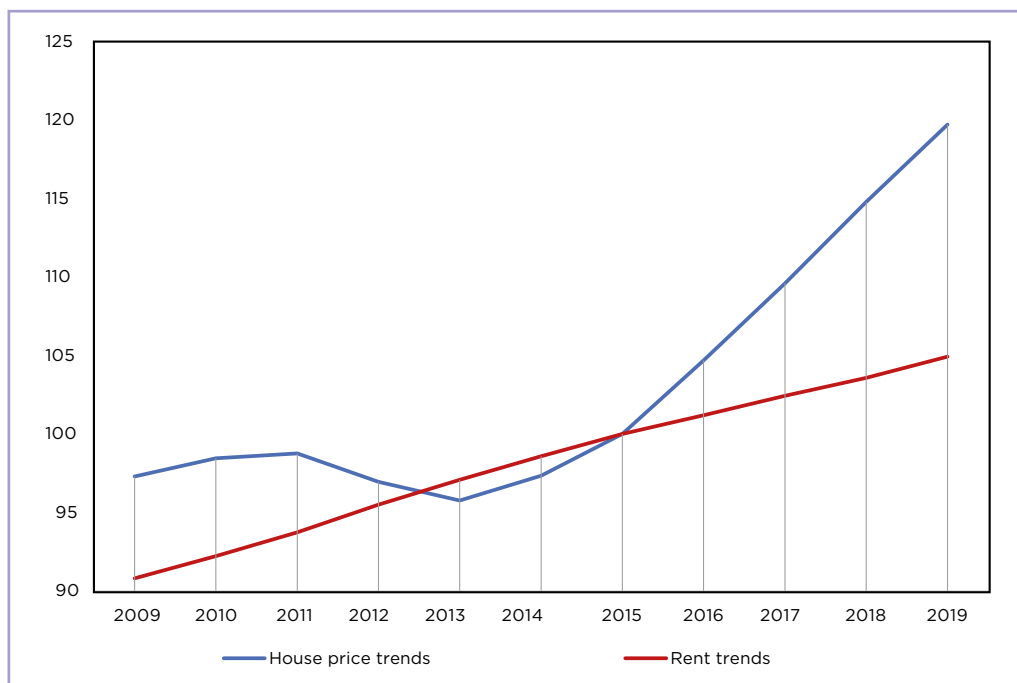
In 2019, 16.8% of people in the EU were living below the poverty line (60% of median equivalised income after social transfers). The risk of poverty or social exclusion² affected 21.3% of people living in the EU, with the highest rates occurring in Bulgaria (32.5%), Romania (31.2%), Greece (29.9%), Latvia (27.3%) and Lithuania (26.2%). While the proportion of people at risk of poverty or social exclusion slightly decreased on average in the EU28 from 2009 to 2019 (-10%), it increased in the following eight countries: Luxembourg (+15.2%), the Netherlands (+9.3%), Greece (+8.7%), Sweden (+6.2%), the UK (+5.5% from 2009 to 2018), Estonia (+3.8%), Italy (+2.8%) and Spain (+2.4%) – all of which were still struggling to recover from the 2008 crisis.

The EU's anti-poverty targets for 2008-2020, which included reducing by at least 20 million the number of people affected by – or at risk of – poverty and social exclusion, were not met. There were 116 million people in this category in 2008 (23.7% of the general population) and as many as 124 million in 2012 (24.8% of the general population). By 2019, there were over 107 million (21.4% of the general population). Although poverty fell, the original target was only half-met, with just ten million fewer people experiencing poverty in the space of eleven years.

The outbreak of the pandemic is expected to see this already precarious situation deteriorate. Rising unemployment, increased energy bills due to lockdowns and accruing arrears will undoubtedly have a major impact on housing exclusion in Europe.

1.

THE PRICE OF HOUSING – TEN YEARS OF STEADILY ESCALATING HOUSING COSTS

GRAPH 1**HOUSE PRICE TRENDS (EU28, INDEX: 2015 = 100, AT CURRENT PRICES)**

Source: Eurostat, 2021 [PRC_HPI_A] & [PRC_HICP_AIND].³ FEANTSA/Foundation Abbé Pierre graph.

Long-term trends show that house price indices increased by 23% and rental price indices by 16% between 2009 and 2019 across the European Union. Rents fell in only two countries during this period, Greece (-23%) and Cyprus (-6%), while the countries with the highest rent increases were Estonia (+130%), Lithuania (+62%) and Ireland (+54%). The countries with the highest house prices compared to the EU average were Ireland (77% above the EU average), Luxembourg (70% above the EU average), Denmark (63% above the EU average) and Finland (42% above the EU average).

While 46.9% of people across the EU28 were living in major cities in 2010, this proportion decreased to 40.4% in 2019. It increased from 26.9% to 32.5% for less populated cities and suburbs, and from 26.3% to 27.1% for rural areas.⁴ The effects of the pandemic and lockdown seem to have bolstered these trends. A drop in demand for housing in major cities was observed in 2020, as a result of the departure of some tenants, including students and non-nationals. In addition to this, tourism ground to a halt. In Paris and Utrecht, for example, the unprecedented drop in demand for short-term holiday lets prompted the owners of these properties to list them on the local residential rental market, which had the effect of pushing up rental prices as these are generally expensive high-end properties.⁵ In other cities such as Madrid and Barcelona, for example, the supply of available rental accommodation doubled in 2020 and rents fell by 10%, the main causes being the absence of tourists and students, and the renting out of empty housing by some landlords who needed the cash quickly.⁶ In Berlin, rents fell by 14.4% for flats and 1.7% for studios in one year, demonstrating the initial effects of the rent controls (*Mietendeckel*) that came into force in February 2020.⁷

10.1% of households and 37.1% of poor households in the EU28 were overburdened by housing costs in 2019⁸ slightly down from 2010. Not all Member States experienced this decline – a growing proportion of poor and non-poor households were overburdened by housing costs in Bulgaria (+128%), Luxembourg (+173%), Greece (+66%), France (+37%), Italy (+11%), Slovenia (+5%) and Ireland (+5%).

TABLE 1
HOUSING COST OVERBURDEN RATE (2019, IN %)

	GENERAL POPULATION		POOR		NON-POOR	
	2019	2009-2019 trends	2019	2009-2019 trends	2019	2009-2019 trends
Greece	36.2	66.1%	88.2	31.4%	24.8	134.0%
Denmark	15.6	-35.5%	74.1	5.1%	7.2	-58.1%
United Kingdom*	15.1	-7.4%	50.3	-6.0%	7.4	-12.9%
Germany*	13.9	-4.1%	48.3	14.5%	8.0	-14.9%
Bulgaria	16.0	128.6%	48.1	102.1%	6.6	187.0%
Sweden	9.4	-11.3%	41.2	-18.7%	2.8	-28.2%
Austria	7.0	-12.5%	40.8	-1.2%	1.9	-26.9%
The Netherlands	9.9	-24.4%	39.6	-8.5%	5.4	-41.9%
Czech Republic	6.9	-22.5%	37.9	-11.9%	3.4	-41.4%
Luxembourg	10.1	173.0%	37.7	96.4%	4.3	330.0%
EU28*	10.1	-6.5%	37.1	-0.3%	4.6	-16.4%
Italy	8.7	11.5%	34.8	26.1%	2.1	-36.4%
Belgium	8.4	-3.4%	32.6	-12.1%	4.1	5.1%
Spain	8.5	-18.3%	31.8	-9.7%	2.5	-37.5%
Romania	8.6	-44.2%	29.7	-20.4%	2.1	-76.9%
Slovakia	5.7	-39.4%	26.8	-33.8%	2.8	-49.1%
Poland	6.0	-26.8%	26.3	-7.1%	2.1	-48.8%
Croatia*	4.7	-66.7%	23.3	-51.9%	0.6	-88.5%
France	5.5	37.5%	22.8	53.0%	2.8	16.7%
Portugal	5.7	-6.6%	22.8	6.0%	2.2	-18.5%
Hungary	4.2	-52.8%	22.4	-37.8%	1.7	-66.0%
Slovenia	4.1	5.1%	21.9	0.9%	1.7	6.2%
Lithuania	4.8	-14.3%	19.8	-2.5%	0.9	-50.0%
Latvia	5.4	-41.9%	19.4	-31.9%	1.3	-48.0%
Ireland	4.2	5.0%	19.2	11.0%	2.0	25.0%
Finland	4.0	-9.1%	18.2	6.4%	2.1	-12.5%
Estonia	4.4	0.0%	16.2	10.2%	1.2	-33.3%
Cyprus	2.3	-4.2%	10.3	6.2%	0.9	-18.2%
Malta	2.6	-7.1%	9.2	-13.2%	1.2	-20.0%

*EU28, Germany, Croatia: 2010 – 2019 Trends. United Kingdom: latest available data 2018.

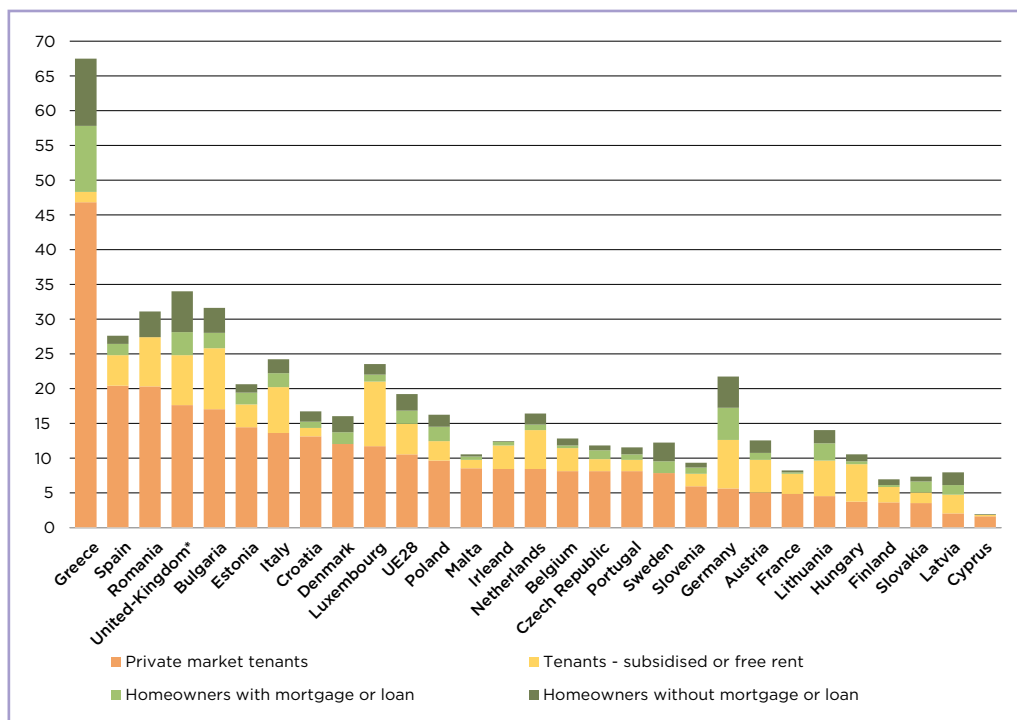
In Europe, **one in ten private tenants spent more than 60% of their disposable income on housing (+9.3% since 2010)** – this rose to almost one in

two tenant households in Greece and one in five in Spain and Romania.

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GRAPH 2

**PEOPLE OVERBURDENED BY EXTREMELY HIGH HOUSING COSTS -
OVER 60% OF DISPOSABLE HOUSEHOLD INCOME (2019, IN %)**

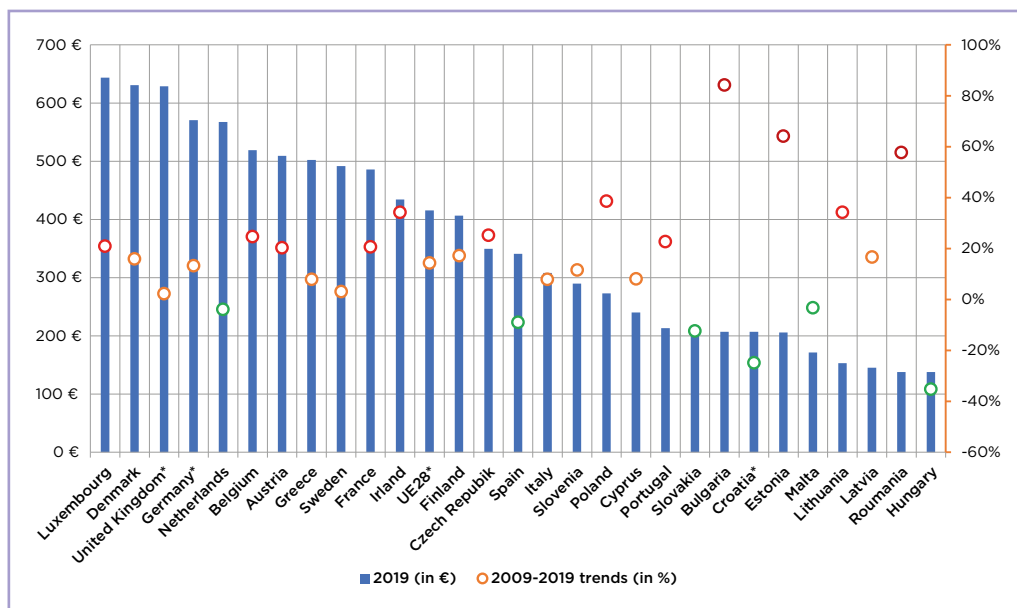


*United Kingdom: latest available data 2018. Source: Eurostat, 2021 [ilc_lvho28]. Graph: FEANTSA/Foundation Abbé Pierre.
Tenants with subsidised or free rent are those accommodated in social housing, or housing provided by their employer at a subsidised price, or housing where the current rent is fixed by law, or housing where the rent is free.

In the EU28 in 2019, poor households spent an average of EUR 416/month on housing,⁹ an increase of 14% compared to 2010. In comparison, non-poor households spent on average EUR 501/month on housing (+8% since 2010). The highest total monthly housing costs for poor households were observed in Luxembourg (EUR 643), Denmark (EUR 631), the UK (EUR 629), Germany (EUR 571) and the Netherlands (EUR 555). **Poor households even spent a higher amount on housing on average than non-poor households in four countries, i.e. Luxembourg (EUR 643/month for poor households compared to EUR 611/month**

for non-poor households), the **UK** (EUR 629/month for poor households compared to EUR 623/month for non-poor households), **France** (EUR 486/month for poor households compared to EUR 445/month for non-poor households) and **Belgium** (EUR 519/month for poor households compared to EUR 516/month for non-poor households). This can be explained by the fact that non-poor households were predominantly homeowners and much more likely to be owner-occupiers who have finished repaying their mortgage than poor households – the majority of whom were tenants.

GRAPH 3
TOTAL MONTHLY HOUSING COSTS FOR POOR HOUSEHOLDS (PPP/EUR)
AND 2009 TO 2019 TRENDS (%)



*EU28, Germany, Croatia: 2010 – 2019 trends. United Kingdom: latest data available 2018

3% of all households and 7.7% of poor households were in **mortgage or rent arrears** in 2019 in the EU28. From 2009 to 2019, a rise in the proportion of poor households in arrears was observed in 13 countries, with particularly high rates in France (15.9% of poor households concerned), Greece (15.8%), Ireland (13.5%), the UK (11.2%) and Finland (10.5%).

According to an online Eurofound survey regarding the effects of Covid-19 on living and working conditions, arrears and financial vulnerability have increased sharply with the pandemic – in July 2020, 8% of all respondents reported being in arrears on rent or mortgage payments, with the unemployed (20% reported arrears) and the self-employed (12% reported arrears) disproportionately represented. More than one in ten respon-

dents (11%) and one in three unemployed people (32%) were in arrears on current bills. Some 54% of those surveyed stated that they were experiencing financial vulnerability, i.e. they were unable to maintain their standard of living for more than three months without income.¹⁰

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TABLE 2
ARREARS ON MORTGAGES OR RENTS (2019, IN %)

	GENERAL POPULATION		POOR		NON-POOR	
	2019	2009-2019 trends	2019	2009-2019 trends	2019	2009-2019 trends
France	4.9	-26.9%	15.9	-12.6%	3.2	-36.0%
Greece	10.5	22.1%	15.8	14.5%	9.3	27.4%
Ireland	5.9	-9.2%	13.5	23.9%	4.7	-19.0%
United Kingdom*	4.9	133.3%	11.2	128.6%	3.4	126.7%
Finland	4.5	4.7%	10.5	-5.4%	3.7	15.6%
Denmark	3.0	42.9%	10.4	121.3%	1.9	11.8%
Spain	3.8	-42.4%	10.3	-28.0%	2.1	-54.3%
Slovakia	5.0	-27.5%	10.0	-19.4%	4.3	-31.7%
The Netherlands	2.4	-11.1%	9.0	-14.3%	1.4	-22.2%
Sweden	2.4	-17.2%	8.7	3.6%	1.2	-40.0%
Belgium	2.4	-7.7%	7.9	11.3%	1.5	-21.1%
Cyprus	4.4	4.8%	7.8	160.0%	3.8	-13.6%
EU28*	3.0	-26.8%	7.7	-18.1%	2.1	-30.0%
Luxembourg	1.9	-5.0%	7.1	7.6%	0.8	-33.3%
Portugal	2.4	-52.0%	6.5	-33.0%	1.5	-62.5%
Malta	2.4	140.0%	6.3	103.2%	1.6	166.7%
Austria	2.5	-30.6%	6.1	-40.8%	1.9	-24.0%
Italy	1.9	-36.7%	4.9	-39.5%	1.1	-38.9%
Czech Republic	1.8	-47.1%	4.5	-72.2%	1.5	-31.8%
Slovenia	2.0	-16.7%	4.0	-20.0%	1.7	-19.0%
Germany	1.4	-44.0%	3.5	-46.2%	1.0	-41.2%
Hungary	2.0	-48.7%	3.3	-56.0%	1.8	-45.5%
Estonia	2.0	0.0%	2.6	23.8%	1.8	-10.0%
Latvia	1.8	-61.7%	2.5	-62.7%	1.6	-60.0%
Lithuania	1.7	13.3%	2.0	5.3%	1.6	14.3%
Bulgaria	1.2	-70.7%	1.9	-57.8%	1.1	-72.5%
Poland	0.7	-22.2%	1.7	6.2%	0.5	-37.5%
Croatia*	0.9	-47.1%	0.8	-38.5%	0.9	-50.0%
Romania	0.5	-28.6%	0.8	14.3%	0.4	-42.9%

*EU28 & Croatia: trends since 2010. United Kingdom: latest available data 2018.

2. UNFIT HOUSING AND POOR LIVING CONDITIONS – PEOPLE EXPERIENCING HOUSING EXCLUSION WORST AFFECTED BY COVID-19

Some 16.7% of the general population in the EU and 30.1% of poor households were living in overcrowded housing¹¹ in the EU28. The proportion of people facing overcrowding increased by 3% across the EU in the short term between 2018 and 2019. Over the long term, the rate of overcrowding decreased somewhat compared to 2009 (11.6%), except in 11 countries, including Greece (20%), Sweden (+38%), Italy (+22%), Austria (+15%), Denmark (+48%), Finland (+72%), Belgium (+129%), Luxembourg (+7%), Germany (+12%), Spain (+16%), the Netherlands (+300%). These are countries where the disparity between income and housing costs widened over the decade in question, suggesting that the cost of acquiring or moving into independent housing was a barrier for some households, who were therefore forced to live in overcrowded conditions. In Poland, Sweden, Croatia and Greece, 50% of poor households were living in overcrowded accommodation, and in Romania, Slovakia and Bulgaria, over 60% were in this position.

The harmful health consequences of overcrowding have been aggravated by the pandemic, with overcrowding and living in close proximity to others identified by numerous studies as the highest risk factors for the spread of the virus.¹² According to *Inserm*, while the rate of Covid-19 contamination in France is 2.1% for people living alone, it is 8.5% for those living in a dwelling with at least four other people, with certain professional categories, in particular those considered 'essential' and on the front line of the pandemic, much more exposed.¹³ In the UK, 31% of adults had experienced mental or physical health problems related to a lack of space in their homes during lockdown by June 2021, according to the National Housing Federation.¹⁴ People with this problem are at much greater risk of depression and sleep disorders.

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TABLE 3
RATE OF OVERCROWDING (EU28, IN %)

	GENERAL POPULATION		POOR	
	2019	2009-2019 trends	2019	2009-2019 trends
Romania	50.6	-12.0%	64.2	-7.0%
Slovakia	35.3	-14.9%	61.0	-7.6%
Bulgaria	45.9	-6.1%	59.6	4.9%
Greece	31.2	20.0%	50.1	47.4%
Croatia*	40.7	-12.5%	49.5	-7.0%
Sweden	14.8	38.3%	49.1	79.9%
Poland	39.0	-24.1%	48.8	-29.1%
Latvia	45.0	-23.6%	46.3	-28.4%
Italy	31.5	22.1%	41.4	0.7%
Lithuania	26.1	-49.1%	40.1	-37.4%
Czech Republic	16.1	-41.7%	39.8	-31.1%
Austria	15.4	14.9%	37.3	13.4%
Hungary	22.8	-54.2%	33.5	-54.9%
Denmark	10.1	48.5%	32.9	78.8%
EU28*	16.7	-11.6%	30.1	-9.9%
Estonia	15.4	-64.7%	26.8	-55.9%
France	7.4	-20.4%	23.8	-19.0%
Slovenia	12.0	-69.1%	22.7	-53.8%
Portugal	10.4	-30.2%	21.1	-17.9%
Finland	5.5	71.9%	20.7	61.7%
Belgium	8.7	128.9%	19.9	48.5%
Luxembourg	6.4	6.7%	18.0	-20.7%
Germany	6.7	11.7%	17.9	-14.4%
Spain	6.4	16.4%	15.9	43.2%
The Netherlands	4.4	300.0%	13.6	871.4%
United Kingdom*	5.5	-32.1%	11.8	-37.2%
Malta	4.1	0.0%	8.0	37.9%
Ireland	3.5	-7.9%	7.8	-17.9%
Cyprus	2.2	-18.5%	5.3	-7.0%

*EU28 & Croatia: trends since 2010. United Kingdom: latest available data 2018.

The rate of severe housing deprivation is the percentage of people living in a dwelling considered overcrowded and simultaneously meeting one of the housing deprivation criteria, i.e. leaking roofs, without baths, showers or indoor toilets, or

poorly lit. This concerned 3.8% of all people living in the EU and 9.1% of poor households, proportions that declined over the decade in question, except in Denmark, Sweden, Luxembourg, Belgium, the Netherlands, Cyprus, Ireland and Finland.

TABLE 4**RATE OF SEVERE HOUSING DEPRIVATION (EU28, IN %)**

	GENERAL POPULATION		POOR	
	2019	Evolution 2009-2019	2019	Evolution 2009-2019
Romania	14.2	-47.8%	34.9	-33.0%
Bulgaria	8.9	-52.7%	22.8	-36.0%
Latvia	12.7	-43.0%	16.7	-49.8%
Slovakia	3.6	-14.3%	14.9	31.9%
Poland	7.9	-48.0%	13.0	-56.5%
Lithuania	7.8	-52.4%	12.4	-55.7%
Hungary	7.8	-32.8%	12.0	-60.4%
Denmark	2.8	115.4%	11.7	160.0%
Greece	6.0	-21.1%	11.7	-10.0%
Croatia	5.9	-52.0%	11.6	-40.5%
Portugal	4.1	-12.8%	10.4	-1.9%
EU28	3.8	-33.3%	9.1	-32.1%
Sweden	2.6	73.3%	8.1	161.3%
Czech Republic	1.9	-69.4%	7.6	-58.0%
France	2.3	-23.3%	7.3	-29.8%
Slovenia	3.9	-77.7%	7.2	-70.7%
Italy	5.0	-33.3%	7.1	-52.0%
Luxembourg	2.0	17.6%	6.9	1.5%
Belgium	2.6	100.0%	6.7	19.6%
Austria	3.0	-26.8%	6.0	-45.0%
Germany	2.1	0.0%	5.5	-27.6%
Spain	1.7	-5.6%	4.6	0.0%
Estonia	2.7	-77.9%	4.5	-78.4%
The Netherlands	1.5	200.0%	4.4	214.3%
United Kingdom*	1.9	-34.5%	4.0	-39.4%
Cyprus	1.3	18.2%	3.7	362.5%
Malta	1.3	0.0%	3.5	9.4%
Ireland	1.1	10.0%	2.3	-28.1%
Finland	0.9	28.6%	1.6	-36.0%

*EU28 & Croatia: trends since 2010. United Kingdom: latest available data 2018.

One in five poor households was living in unfit housing in the EU28 in 2019, i.e. a dwelling with either leaking roofs, damp walls, floors or foundations, or rot in window frames or floors. While damp in housing decreased on average since 2010

(by 19% for the general population and 21% for poor households), exceptions were observed in Cyprus, Hungary, Portugal, the United Kingdom, Denmark and Slovakia.

TABLE 5
COMMUNITIES LIVING IN UNFIT HOUSING (2019, IN %)

	GENERAL POPULATION		POOR	
	2019	2009-2019 trends	2019	2009-2019 trends
Cyprus	31.1	5.1%	42.5	24.3%
Hungary	22.3	53.8%	36.6	22.0%
Portugal	24.4	23.9%	36.5	27.6%
Slovenia	20.6	-32.7%	33.6	-17.8%
Latvia	19.3	-25.5%	30.0	-20.6%
Lithuania	14.0	-34.0%	24.7	-26.3%
Luxembourg	15.4	-12.0%	24.6	7.0%
The Netherlands	14.7	3.5%	24.4	-1.6%
Bulgaria	11.6	-51.5%	24.2	-38.7%
United Kingdom*	17.6	20.5%	24.0	23.1%
Belgium	16.7	9.9%	23.8	-1.2%
Estonia	13.8	-31.7%	22.9	-27.5%
France	11.5	-8.7%	21.1	-7.5%
Romania	9.4	-56.7%	21.0	-40.5%
Spain	14.7	-19.7%	20.7	-19.1%
EU28*	13.1	-18.6%	20.4	-20.9%
Denmark	14.9	91.0%	19.6	92.2%
Croatia*	10.2	-48.5%	19.6	-35.1%
Germany	12.0	-14.3%	18.6	-24.7%
Greece	12.5	-29.0%	18.6	-32.1%
Poland	10.8	-38.6%	18.1	-42.0%
Ireland	12.5	-5.3%	18.0	-15.5%
Italy	14.0	-33.0%	16.4	-42.7%
Slovakia	5.7	-13.6%	16.3	26.4%
Czech Republic	7.3	-50.0%	14.0	-40.9%
Austria	9.4	-37.3%	13.3	-35.4%
Malta	7.6	-22.4%	12.5	-2.3%
Sweden	7.0	2.9%	10.0	5.3%
Finland	4.1	-16.3%	6.3	0.0%

*EU28 & Croatia: trends since 2010. United Kingdom: latest available data 2018.

The financial inability to maintain **an adequate temperature in housing** affected 7% of all residents of the EU28 and 18% of poor households, an indicator that also decreased on average from 2009 to 2019. In contrast to this trend, 11 countries saw the proportion of poor households facing energy poverty increase significantly over the decade in question, including Slovakia with 136% of poor households facing financial incapacity, Cyprus (26%), Lithuania (18), Spain (29%), France (19%), Ireland (48%), the Netherlands (163%), Denmark (200%), Estonia (32%), Luxembourg (309%), and Finland (23%).

Some 6% of all people living in the EU and 15% of poor households were **in arrears with current utility bills**, i.e. electricity, water, gas or heating, in 2019.¹⁵ The European Energy Poverty Observatory estimated that over 50 million households in the EU were in energy poverty.¹⁶ According to this definition of energy poverty, this means that they were unable to afford the energy they need to meet their basic household needs, i.e. for heating or cooling, hot water and appliances. This was due to a combination of low household incomes, high energy costs and energy inefficiency when it came to buildings and appliances.

Housing exclusion and unfit housing conditions are intrinsically linked to the need for an energy transition. A key component of this transition is to achieve a massive improvement in building energy efficiency reflected in current EU policy through the Clean Energy Package, the European Green Pact and the Renovation Wave launched in October 2020. While the Renovation Wave has the potential to bring significant social, health, and economic benefits to low-income and vulnerable households through improved housing conditions, it also carries a risk of increasing housing costs. It is vital that a proportion of the Renovation Wave's funding goes first and foremost directly towards improving the housing conditions of those facing housing exclusion.¹⁷

TABLE 6**FINANCIAL DIFFICULTY IN MAINTAINING ADEQUATE HOUSING TEMPERATURE (2019, IN %)**

	GENERAL POPULATION		POOR	
	2019	2009-2019 trends	2019	2009-2019 trends
Bulgaria	30.1	-53.1%	51.1	-36.3%
Cyprus	21.0	-3.2%	47.5	25.7%
Lithuania	26.7	10.8%	38.4	18.5%
Portugal	18.9	-33.7%	38.0	-14.2%
Greece	17.9	14.0%	34.4	-6.5%
Slovakia	7.8	116.7%	28.6	136.4%
Italy	11.1	2.8%	26.3	0.0%
Romania	9.3	-57.9%	19.9	-33.2%
Spain	7.5	4.2%	19.6	28.9%
Croatia*	6.6	-20.5%	19.1	1.1%
EU28*	7.0	-26.3%	17.8	-15.6%
France	6.2	12.7%	17.8	18.7%
Latvia	8.0	-51.2%	15.9	-45.0%
Ireland	4.9	19.5%	15.2	47.6%
Hungary	5.4	-39.3%	14.0	-16.7%
Malta	7.8	-29.7%	13.9	-20.6%
Belgium	3.9	-23.5%	13.2	-12.0%
United Kingdom*	5.4	-6.9%	11.8	7.3%
Poland	4.2	-74.2%	11.5	-65.4%
The Netherlands	3.0	130.8%	11.3	162.8%
Czech Republic	2.8	-46.2%	9.0	-29.1%
Denmark	2.8	86.7%	8.4	200.0%
Germany	2.5	-54.5%	8.2	-49.4%
Slovenia	2.3	-50.0%	8.2	-28.7%
Estonia	2.5	47.1%	6.2	31.9%
Austria	1.8	-37.9%	4.9	-37.2%
Sweden	1.9	11.8%	4.9	6.5%
Luxembourg	2.4	700.0%	4.5	309.1%
Finland	1.8	38.5%	4.3	22.9%

*EU28 & Croatia: trends since 2010. United Kingdom: latest available data 2018.

3. SOCIAL FACTORS AGGRAVATING HOUSING DIFFICULTIES

AGE AND POVERTY STATUS - BEING YOUNG AND POOR MAKES PEOPLE MUCH MORE VULNERABLE TO EXPERIENCING HOUSING DIFFICULTIES

Among poor households in the EU28 in 2019, the age group most **overburdened by housing costs**, i.e. spending more than 40% of income on housing, was the 25-29 age group. Some 43.5% of young people aged 25 to 29 were living in poverty and 41.2% of poor young people aged 18 to 24 were overburdened by housing costs, compared with 37.1% of poor people as a whole.

However, circumstances varied across Member States. In some Eastern European countries and those that experienced a significant increase in poverty among the general population since 2008,

young people aged 18-24 in poverty were less overburdened by housing costs than poor people generally. This was the case in 11 countries: Greece, Czech Republic, Italy, Spain, Luxembourg, Hungary, Bulgaria, Croatia, Malta, Romania and Poland. On the other hand, in other countries, the proportion of young people experiencing poverty and overburdened by housing costs is sometimes double or more than double that of poor people as a whole. This was the case in Ireland (52.1% of poor young people aged 25 to 29 compared with 19.2% of total poor people), the Netherlands (65.2% of poor young people aged 18 to 24 compared with 39.6% of total poor people), Austria (66.2% compared with 40.8%), Estonia (37.5% compared with 16.2%), Finland (35.2% compared with 18.2%) and Malta (24.4% compared with 9.2%).

TABLE 7**HOUSING COST OVERBURDEN RATE BY AGE GROUP AMONG PEOPLE IN POVERTY (2019, IN %)**

	Poor young people aged between 25 and 29	Poor young people aged between 18 and 24	Poor people (all ages)	Non-poor people (all ages)
Greece	88.3	87.2	88.2	24.8
Denmark	77.3	85.4	74.1	7.2
Austria	66.2	42.7	40.8	1.9
The Netherlands	64.9	65.2	39.6	5.4
Czech Republic	59.2	28.3	37.9	3.4
United Kingdom*	57.9	56.1	50.3	7.4
Germany	52.6	57.4	48.3	8.0
Ireland	52.1	19.9	19.2	2.0
Sweden	48.7	50.1	41.2	2.8
Belgium	45.7	33.0	32.6	4.1
EU28	43.5	41.2	37.1	4.6
Italy	42.3	24.5	34.8	2.1
Spain	40.1	27.5	31.8	2.5
Luxembourg	39.3	28.7	37.7	4.3
Estonia	37.5	38.5	16.2	1.2
Finland	35.2	28.0	18.2	2.1
Hungary	33.2	18.8	22.4	1.7
Bulgaria	30.4	43.0	48.1	6.6
France	29.6	35.0	22.8	2.8
Slovakia	29.1	28.8	26.8	2.8
Croatia	27.9	19.8	23.3	0.6
Latvia	25.7	22.0	19.4	1.3
Slovenia	25.7	26.5	21.9	1.7
Malta	24.4	6.8	9.2	1.2
Romania	21.5	27.4	29.7	2.1
Poland	21.3	24.6	26.3	2.1
Portugal	21.1	27.5	22.8	2.2
Lithuania	19.3	26.1	19.8	0.9
Cyprus	13.4	12.0	10.3	0.9

*United Kingdom: latest available data 2018.

Severe housing deprivation¹⁸ disproportionately affects younger people. Some 12.4% of poor young people aged 15-24 experienced severe deprivation in the EU28 in 2019, compared to 10.8% of poor young people aged 25-29 and 9.1% of all people living in poverty.

Countries with particularly high inequalities include Lithuania (25.5% of poor young people

aged 15-24 compared to 12.4% of all poor people), Austria (14.5% compared to 6%), Slovenia (14.4% compared to 7.2%), Germany (11.1% compared to 5.5%), Estonia (9.3% compared to 4.5%). In Ireland, however, young people aged 25-29 (11.1% compared to 2.3% of all poor people) were particularly affected by this aspect of housing exclusion.

TABLE 8**SEVERE HOUSING DEPRIVATION RATES BY AGE GROUP, AMONG PEOPLE LIVING IN POVERTY (2019, IN %)**

	Poor young people aged between 15 and 24	Poor young people aged between 25 and 29	Poor people (all ages)
Romania	45.4	42.2	34.9
Bulgaria	40.6	38.5	22.8
Latvia	29.0	17.5	16.7
Lithuania	25.5	15.0	12.4
Slovakia	22.8	25.4	14.9
Croatia	18.8	15.0	11.6
Portugal	18.4	15.0	10.4
Denmark	17.3	16.5	11.7
Greece	16.5	14.2	11.7
Hungary	15.0	13.8	12.0
Austria	14.5	9.4	6.0
Poland	14.5	11.4	13.0
Slovenia	14.4	5.2	7.2
Czech Republic	12.9	18.5	7.6
EU28	12.4	10.8	9.1
Germany	11.1	6.0	5.5
Sweden	10.8	13.5	8.1
Estonia	9.3	8.0	4.5
France	9.3	9.6	7.3
Italy	8.6	9.9	7.1
Belgium	8.4	11.9	6.7
The Netherlands	6.3	9.7	4.4
Spain	6.0	5.9	4.6
United Kingdom*	5.8	4.1	4.0
Cyprus	5.5	6.6	3.7
Luxembourg	5.4	9.2	6.9
Malta	4.7	2.4	3.5
Ireland	2.8	11.1	2.3
Finland	1.7	2.2	1.6

*United Kingdom: latest available data 2018.

Young people experiencing poverty were systematically more likely to face **overcrowding** in housing than any other group, without excep-

tion. The discrepancy was particularly stark in Lithuania, Germany, Estonia and Ireland.

TABLE 9
OVERCROWDING IN HOUSING BY AGE GROUP, AMONG PEOPLE LIVING IN POVERTY (2019, IN %)

	Poor young people aged between 15 and 24	Poor young people aged between 25 and 29	Poor people (all ages)
Romania	77.1	65.4	54.4
Slovakia	76.2	63.8	56.9
Bulgaria	76.1	64.8	46.5
Croatia	71.1	64.5	42.3
Greece	70.7	51.5	45.7
Latvia	64.8	48.3	40.4
Poland	62.2	52.3	45.2
Lithuania	60.1	27.4	27.3
Sweden	54.1	46.1	40.9
Denmark	52.8	43.2	30.5
Italy	49.2	42.9	35.9
Austria	43.5	35.3	33.0
Czech Republic	43.3	53.7	30.0
Hungary	40.4	43.4	26.7
EU28	38.8	32.8	26.7
Germany	37.3	35.0	20.5
France	34.0	22.1	22.6
Estonia	32.1	23.6	17.7
Portugal	31.5	26.7	18.2
Slovenia	28.3	16.1	17.8
Finland	27.8	30.6	20.6
The Netherlands	22.2	23.8	13.6
Spain	20.8	17.9	14.6
Belgium	19.9	26.7	18.1
Luxembourg	19.2	22.8	19.6
United Kingdom*	15.7	7.1	9.8
Malta	13.2	5.0	6.6
Cyprus	8.1	7.3	5.4
Ireland	6.5	19.5	5.9

*United Kingdom: latest available data 2018.

TYPE OF HOUSEHOLD – SINGLE-PARENT FAMILIES EXPERIENCING HOUSING EXCLUSION

On average, single parent families spent a much higher proportion of their income on housing than any other group – 31.9% in 2019 in the EU28, compared to 20.6% for the general population.

This discrepancy was particularly striking in the UK, the Czech Republic, Luxembourg, Spain, Ireland, Cyprus and Malta.

TABLE 10

HOUSING COSTS AS A PROPORTION OF DISPOSABLE INCOME OF SINGLE-PARENT FAMILIES (2019, IN %)

	Single person with dependent children	General population
Greece	59.0	38.9
United Kingdom*	45.4	25.1
Bulgaria	36.2	24.8
Denmark	36.1	27.1
Czech Republic	35.2	20.2
Luxembourg	34.0	17.5
Germany	32.6	25.9
EU28	31.9	20.6
Sweden	30.7	22.2
The Netherlands	30.4	23.4
Austria	30.3	18.2
Slovakia	30.3	17.9
Spain	30.1	17.1
Belgium	28.0	18.7
France	28.0	17.6
Finland	28.0	17.8
Ireland	27.9	15.7
Poland	26.8	18.1
Italy	26.7	16.6
Croatia	26.2	16.6
Portugal	25.4	15.5
Romania	24.3	18.6
Lithuania	23.4	14.4
Slovenia	22.1	14.8
Latvia	21.5	15.7
Estonia	21.0	14.2
Cyprus	20.5	11.3
Hungary	18.2	13.5
Malta	15.6	8.2

*United Kingdom: latest available data 2018.

Single parent families also faced more unfit housing conditions. One in five single people with dependent children were living in unfit housing – 19.7% compared to 13.1% of the general population.

The discrepancy was particularly stark in the Netherlands, Austria, Germany and Malta.

TABLE 11**SINGLE-PARENT FAMILIES LIVING IN UNFIT HOUSING (2019, IN %)**

	Single person with dependent children	General population
Cyprus	30.9	31.1
Hungary	30.9	22.3
Latvia	28.8	19.3
United Kingdom*	27.8	17.6
The Netherlands	27.5	14.7
Belgium	26.5	16.7
Portugal	25.4	24.4
Austria	24.6	9.4
Slovenia	22.3	20.6
Germany	22.1	12.0
Denmark	20.1	14.9
EU28	19.7	13.1
Estonia	19.7	13.8
Luxembourg	19.4	15.4
Poland	17.6	10.8
France	17.3	11.5
Ireland	17.2	12.5
Croatia	17.2	10.2
Spain	16.7	14.7
Malta	16.5	7.6
Greece	15.9	12.5
Lithuania	15.7	14.0
Italy	14.3	14.0
Romania	13.5	9.4
Bulgaria	13.0	11.6
Czech Republic	10.7	7.3
Sweden	8.0	7.0
Slovakia	6.7	5.7
Finland	5.6	4.1

*Royaume-Uni : dernières données disponibles 2018.



Photo : © Chloé Thôme | *Dénombrement 2020 de personnes sans-abri à Bruxelles coordonné par Bruss'help*

CLOSE-UPS ON HOUSING EXCLUSION IN FOUR EU COUNTRIES

The profiles of the four EU countries that follow partially complete the close-ups published in previous editions of this report.¹⁹ 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.

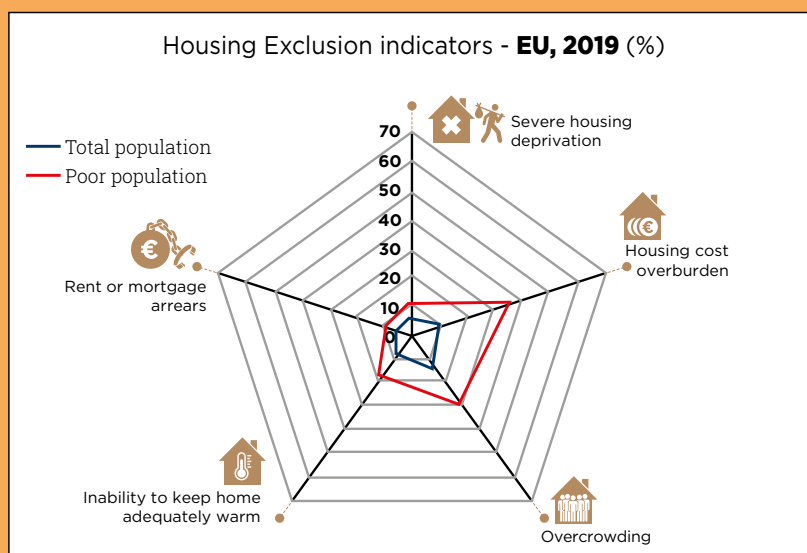
The four countries presented are:

Belgium

Hungary

Lithuania

Finland



BELGIUM

Recent data on homelessness

There are no official national data on homelessness in Belgium – homelessness policies and statistics tend to be regional.

In Brussels, Bruss'Help, the support centre for homeless people (formerly La Strada), has developed two data collection mechanisms – the annual centralisation of data from accommodation services and a recurring survey of homeless people on a given night throughout the Brussels region. The latest survey conducted over one night on 9 November 2020 counted 5,313 homeless people, an increase of 57% since 2016 and 28% since 2018.²⁰ Of these, half spent the night in public spaces, emergency accommodation or crisis centres. Some 719 people were sleeping rough, down 5% compared to 2018 – a decrease that can be attributed to the opening of additional and temporary emergency accommodation places following the pandemic, e.g. the use of hotels. The number of people in emergency and crisis centres surged by 48% compared to 2018, from 1,305 to 1,928. A total of 999 people were living in squats, an increase of 70% over two years. Women made up 27% of those in emergency centres. More than one in five of the people counted was a child or adolescent. A total of 933 minors were registered in 2020 compared to 619 in 2018, an increase of 50.7%. Of these minors, 80% were under the age of 12.

In Flanders, the most recent survey was conducted between 15 January and 15 February 2014. Some 4,329 people were counted as homeless, including 764 people living rough or in shelters (ETHOS 1 & 2), 4,694 people in temporary accommodation (ETHOS 3,4 and 7) and 599 at risk of eviction. Some 40% (1,728) of all these people were children.

General population as of 1 January 2019:
11,455,519

GDP/resident in 2019 (purchasing power parity –
Index: EU 28 = 100): 118

Number of homeless people: unknown nationally

Percentage of households at risk of poverty or
social exclusion: 19.5%

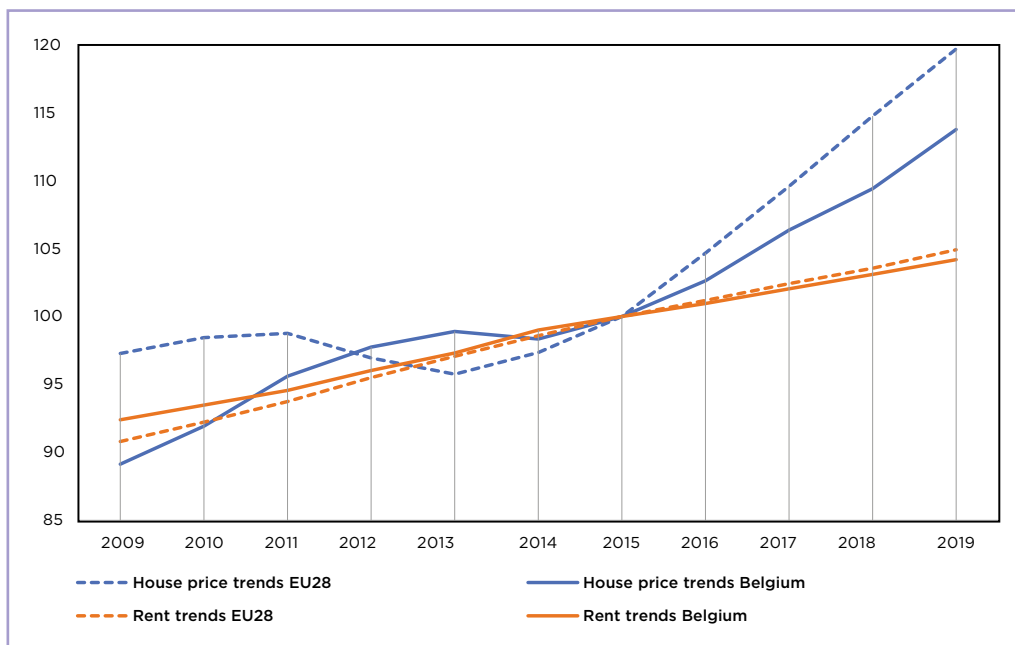
Sources : Eurostat / EUSILC 2019 & FEANTSA

In Wallonia, the regional government counts the number of people in accommodation approved for homeless people over a given year. In 2018, 3,478 adults and 121 children were living in emergency shelters (ETHOS 2.1) and 4,248 adults and 2,254 children were living in temporary accommodation (ETHOS 3 & 4).

Housing exclusion in Belgium

In Belgium, 71.3% of people owned their home – 42.6% with a mortgage or loan outstanding and 28.7% as outright owners – and 28.7% rented – 20.4% at market price and 8.4% at a reduced rate or free of charge – in 2019.²¹ The proportion of outright homeowners fell by 11.7% between 2009 and 2019, while there was an increase in the share of market-rate tenants (up by 10% in ten years).

The indices of house purchase prices and rents increased over the decade in question in Belgium by the same proportions as EU averages – house prices in the country increased by 28% and rents by 13% between 2009 and 2019.

**HOUSE PRICE TRENDS - BELGIUM
(INDEX: 2015 = 100)**


Source: Eurostat, 2021 [PRC_HPI_A] & [PRC_HICP_AIND].
This was not the numerical value of prices and rents but an annual average index in relation to the base year 2015 = 100.

Belgium had the sixth highest total housing costs of all Member States, after Luxembourg, Denmark, the UK, Germany and the Netherlands. It was also one of the few countries – along with Luxembourg, the Netherlands, the UK and France – where poor households spent more on housing, on average EUR 519/month in total costs, than non-poor households, who spent on average EUR 516/month.

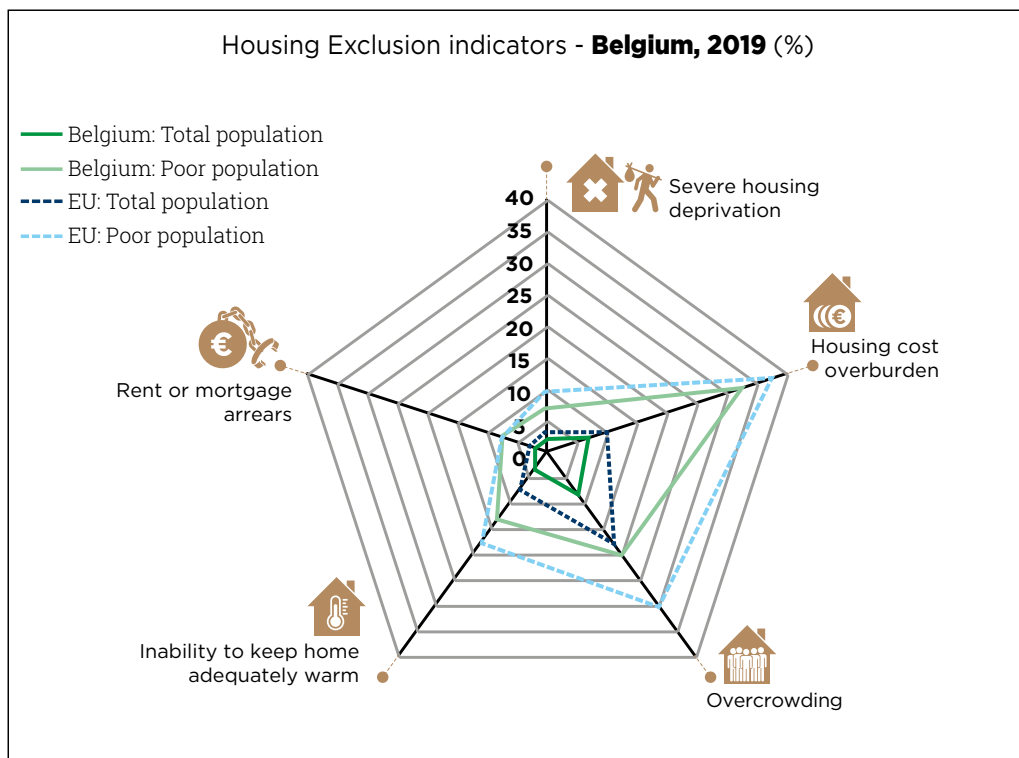
In Belgium, housing quality indicators were above the EU average, with the exception of damp, which affected 16.7% of all groups and 23.8% of poor households – and was more pronounced among single-parent families. While the proportions of households in overcrowding and severe housing deprivation were lower than elsewhere in the EU28, they had both more than

doubled over a ten-year period. One in five poor households was living in overcrowded conditions in Belgium in 2019.

Since the first wave of the Covid-19 pandemic in March 2020, all judicial and administrative decisions ordering eviction from homes were automatically suspended until 31 March 2021.²² However, there was no freeze on rents, which remained due during the eviction moratorium. Each region, i.e. Flanders, Brussels and Wallonia, put in place measures to ensure that those who suffered a drop in income as a result of the pandemic continue to have access to water, electricity, gas and heating services.²³

● **Key statistics on housing exclusion and trends between 2009 and 2019²⁴**

General population		
Indicator	2019	2009-2019 trends
Housing cost overburden rate	Total: 8.4% Poor: 32.6%	Total: -3.4% Poor: -12.1%
Total cost of housing (€ PPP/month)	Total: €517/month Poor: €519/month	Total: +13.1% Poor: +24.6%
Mortgage/rent arrears	Total: 2.4% Poor: 7.9%	Total: -7.7% Poor: +11.3%
Overcrowding	Total: 8.7% Poor: 19.9%	Total: +128.9% Poor: +48.5%
Severe housing deprivation	Total: 2.6% Poor: 6.7%	Total: +153.8% Poor: +21.4%
Experiencing difficulty in maintaining adequate household temperature	Total: 3.9% Poor: 13.2%	Total: -23.5% Poor: -12%
Young people aged between 15 and 29 years		
Indicator	2019	2009-2019 trends
Housing cost overburden rate (16-29 years)	Total: 7.6% Poor: 35%	Total: -23.2% Poor: -20.5%
Severe housing deprivation	Total: 3.4% Poor: 9.4%	Total: +70% Poor: +42.4%
Overcrowding	Total: 11.1% Poor: 21.9%	Total: +70.8% Poor: +9.5%
Single-parent families		
Indicator	2019	2009-2019 trends
Housing costs as a proportion of disposable income	Total: 28% Poor: 37.4%	Total: -6.4% Poor: -7.7%
Unfit housing	Total: 26.5% Poor: 29.6%	Total: 0% Poor: -11.1%



HUNGARY

Recent data on homelessness

There are no official national data on homelessness in Hungary. On the other hand, since 1999, an annual survey has been conducted in Budapest and other Hungarian municipalities to count the number of people using homeless services.

On 3 February 2020, the survey counted 7,604 homeless people, including 3,067 in Budapest – where 2,330 people were living in emergency/temporary accommodation and 737 were sleeping rough. According to welfare services, this was an undercount, with a total in reality of at least 15,000. While there was no general increase in recent years according to this survey, a change in profiles should be taken into account. Among all homeless people, there was an increase in the proportion of those sleeping rough, including women from 20% to 25% and seniors from 11% to 40% between 1999 and 2020. The rate of people from the Roma community sleeping rough also rose from 19% to 32% between 2004 and 2020. The proportion of Roma among the homeless is five times greater than among the general Hungarian population. Hungary was one of the few countries in the EU28 where the proportion of homeless young people (under 30) decreased, falling from 12% to 5% between 1999 and 2020. The ageing of the homeless community reflects a form of perpetuation and extreme marginalisation, with some people having never had a job, qualification or normal housing, and experiencing significant health problems.

On 15 October 2018, an amendment to the Hungarian Constitution came into force, prohibiting rough sleeping. The police must order homeless people to go to emergency shelters, and if they fail to do so after three such orders within 90 days, they can be imprisoned. This measure criminalising homeless people discriminates

General population as of 1 January 2019:
9,772,756

GDP/resident in 2019 (purchasing power parity – Index: EU 28 = 100): 73

Number of homeless people: no official national data – 7,604 people using homeless services on a given night in February 2020

Percentage of households at risk of poverty or social exclusion: 18.9%

Sources : Eurostat / EUSILC 2019 & FEANTSA

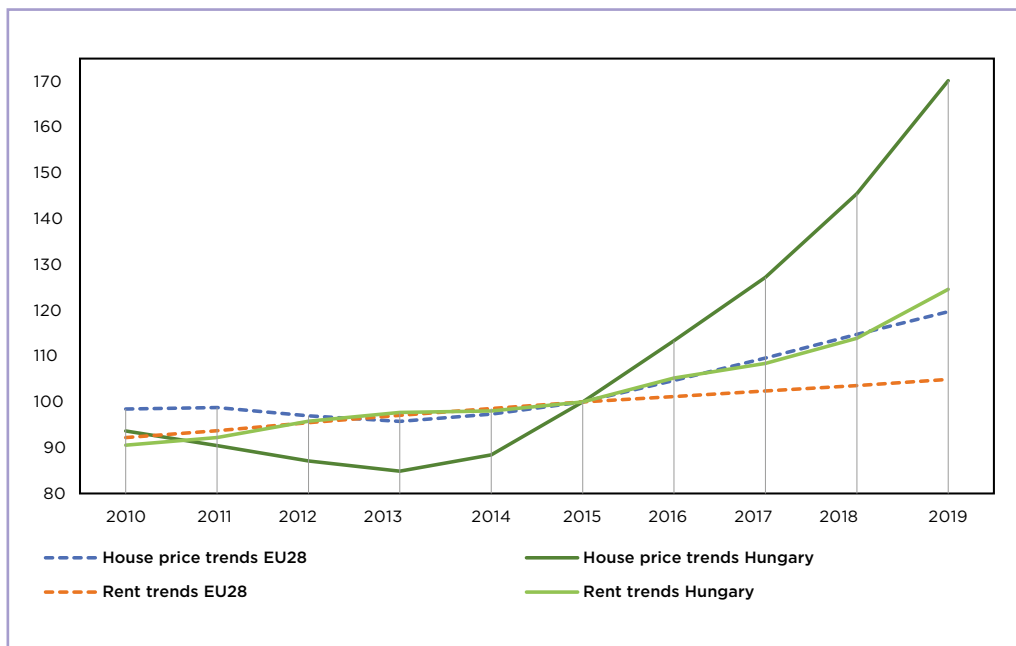
against the most vulnerable and is contrary to human rights, as well as being costly and ineffective.²⁵

In Budapest, as of 16 May 2020, 221 new emergency accommodation places had been opened in order to allow services to adapt to the pandemic circumstances and to limit the circulation of the virus. Social workers working with homeless people are a priority in the Hungarian vaccination roll-out.

Housing exclusion in Hungary

In Hungary, 91.7% of people owned their dwelling – 15.3% of households were homeowners with a mortgage or loan outstanding, and 76.4% were people who owned their homes outright – and 8.3% were renters – 4.1% at market price and 4.2% at a reduced rate or free of charge – in 2019.²⁶ The proportion of tenants in free or low-cost accommodation fell by 47% between 2009 and 2019, while the proportion of outright homeowners increased slightly – by 7% over ten years.

Over a ten-year period, Hungary's house price and rent indices increased much faster than the EU averages – house prices rose by 77% and rents by 42% between 2009 and 2019.

**HOUSE PRICE TRENDS - HUNGARY
(INDEX: 2015 = 100)**


Source: Eurostat, 2021 [PRC_HPI_A] & [PRC_HICP_AIND].
This was not the numerical value of prices and rents but an annual average index in relation to the base year 2015 = 100.

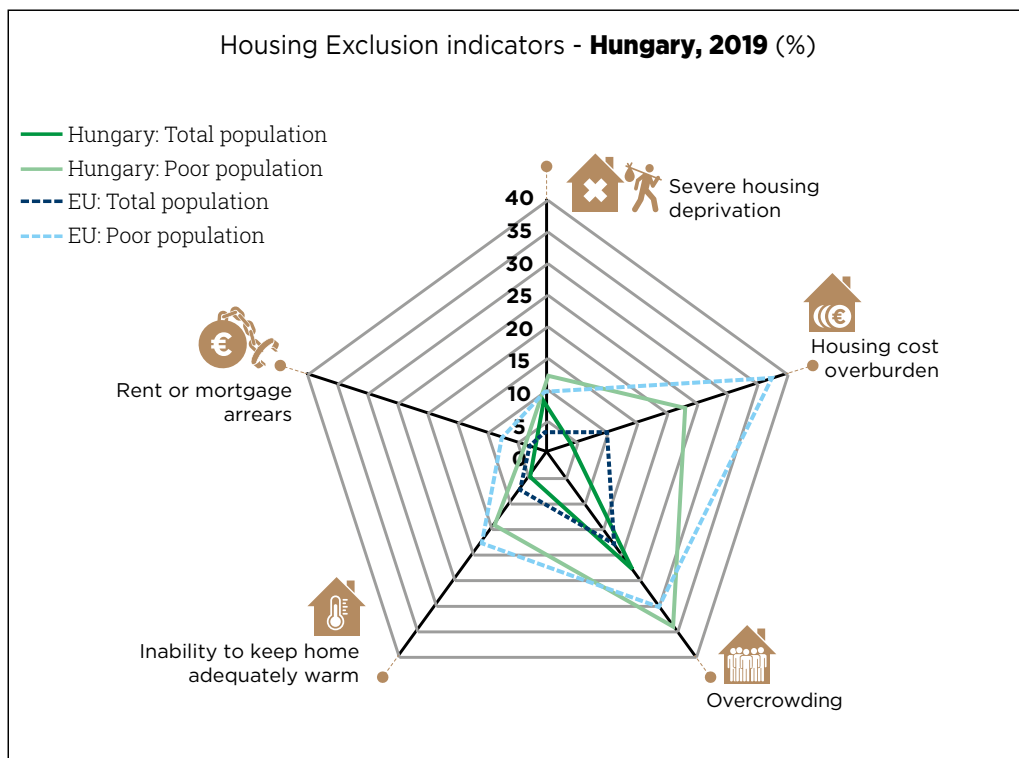
Hungary was among the EU28 countries with the lowest housing cost overburden rates for housing and rent and mortgage arrears, meaning total housing costs were the lowest in Europe, with a monthly expenditure of EUR 173/month for all residents and EUR 138/month for poor households. On the other hand, unfit housing conditions remained a major challenge for Hungary's housing stock – one in three poor households were living in overcrowded accommodation and 8% of the general population experienced severe housing deprivation. While the number of people facing housing exclusion decreased from 2009 to 2019, this was not the case for damp housing. Some 22% of the general population and 37% of poor households were living in housing with either leaking roofs, damp

walls, floors or foundations, or rot in window frames or floors, a share that increased by 54% between 2009 and 2019, making Hungary the second worst-performing Member State as regards this particular indicator.

A temporary moratorium on evictions and bank loan repayments has been in place since March 2020.²⁷ Municipal rents were capped in some municipalities and reduced in others, in order to minimise tenants' rent arrears.

● **Key statistics on housing exclusion and trends between 2009 and 2019²⁸**

General population		
Indicator	2019	2009-2019 trends
Housing cost overburden rate	Total: 4.2% Poor: 22.4%	Total: -52.8% Poor: -37.8%
Total cost of housing (€ PPP/month)	Total: €173/month Poor: €138/month	Total: -29.2% Poor: -35.2%
Mortgage/rent arrears	Total: 2% Poor: 3.3%	Total: -48.7% Poor: -56%
Overcrowding	Total: 22.8% Poor: 33.5%	Total: -54.2% Poor: -54.9%
Severe housing deprivation	Total: 7.8% Poor: 12%	Total: +5.8% Poor: +1.3%
Experiencing difficulty in maintaining adequate household temperature	Total: 5.4% Poor: 14%	Total: -39.3% Poor: -16.7%
Young people aged between 15 and 29 years		
Indicator	2019	2009-2019 trends
Housing cost overburden rate (16-29 years)	Total: 4.8% Poor: 19.9%	Total: -50% Poor: -47.2%
Severe housing deprivation	Total: 11.1% Poor: 14.8%	Total: -21.8% Poor: -47.5%
Overcrowding	Total: 30.5% Poor: 40.9%	Total: -50.4% Poor: -47%
Single-parent families		
Indicator	2019	2009-2019 trends
Housing costs as a proportion of disposable income	Total: 18.2% Poor: 23%	Total: -44% Poor: -51.5%
Unfit housing	Total: 30.9% Poor: 47.9%	Total: +52.2% Poor: +101.3%



LITHUANIA

Recent data on homelessness

The national statistical agency in Lithuania (Statistics Lithuania)²⁹ counts the number of people using homeless shelter services (ETHOS 2.1 and 3.1) and emergency shelters for mothers and children (ETHOS 4.1) each year. In 2019, 4,015 homeless people were counted in this context, a decrease of 16% compared to 2018. Some 1,858 people were living in emergency/temporary accommodation and 2,157 people were accommodated in emergency reception centres for mothers and children. Vilnius had the highest number of people living in emergency accommodation – 478 people in 2019.

In one year, the number of people living in emergency accommodation for more than six months increased from 986 people in 2018 to 1,132 people in 2019, while the number of people living in emergency accommodation for a shorter period of one to three months decreased from 1,352 people in 2018 to 374 people in 2019. The Roma community is particularly vulnerable to homelessness in Lithuania.³⁰

The pandemic did not lead to the opening of additional emergency accommodation spaces, despite instructions to self-isolate at home in the case of a Covid-19 infection.

Housing exclusion in Lithuania

In Lithuania, 90.3% of people owned their home – 12.2% of households were homeowners with a mortgage or loan outstanding, and 78.2% were outright owner-occupiers – and 9.7% were renters – 1.1% at market price and 8.6% at a reduced rate or free of charge – in 2019.³¹ The proportion of tenants renting at a reduced rate or free of charge increased by 25% between 2009 and 2019, while the proportion of outright homeowners

General population as of 1 January 2019:
2,794,184

GDP/resident in 2019 (purchasing power parity – Index: EU 28 = 100): 84

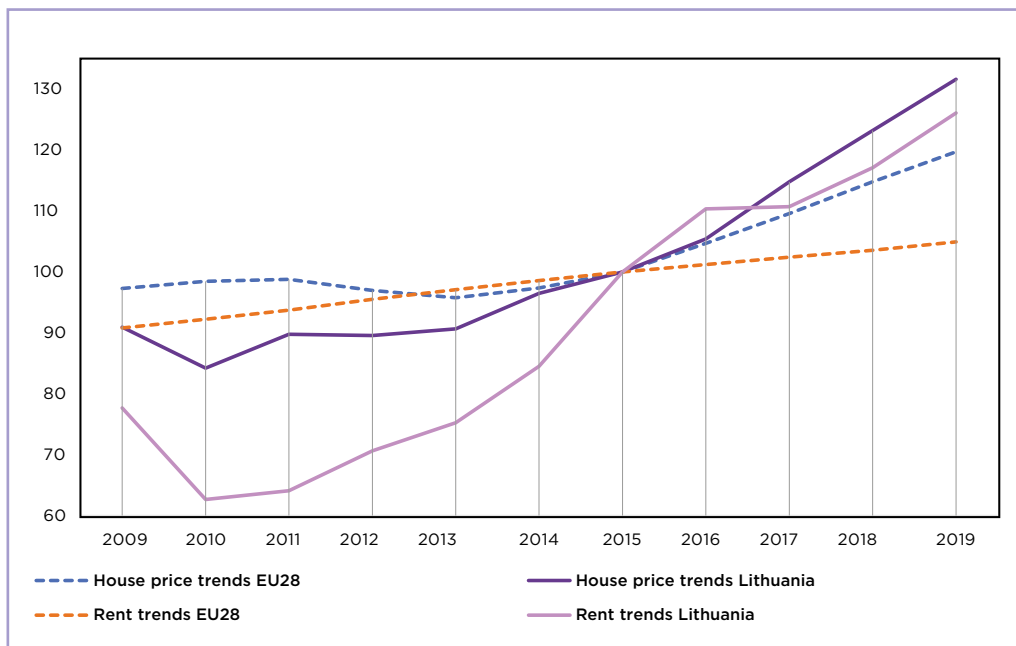
Number of homeless people: 4,015 people were using homeless accommodation services in 2019

Percentage of households at risk of poverty or social exclusion: 26.3%

Sources : Eurostat / EUSILC 2019 & FEANTSA

decreased slightly, by 6% over ten years. The average waiting time for social housing in Vilnius is between ten and fifteen years.

Over the decade in question, house price and rent indices in Lithuania have increased much faster than EU averages; house prices in Lithuania have increased by 45% and rents by 62% between 2009 and 2019.

**HOUSE PRICE CHANGES - LITHUANIA
(INDEX: 2015 = 100)**


Source: Eurostat, 2021 [PRC_HPI_A] & [PRC_HICP_AIND].
This was not the numerical value of prices and rents but an annual average index in relation to the base year 2015 = 100.

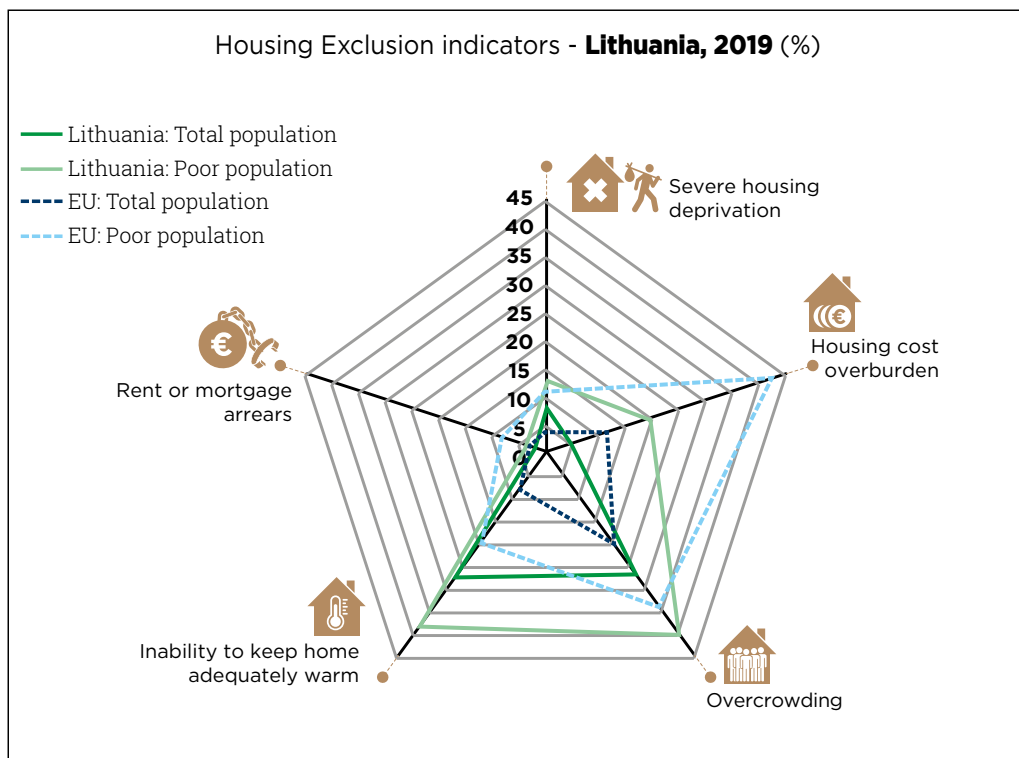
Housing overburden costs and rates as well as rent and mortgage arrears were low in Lithuania compared to the rest of the EU28, despite a noticeable increase in total housing costs over the decade in question. Unfit housing conditions still affected a significant number of households in Lithuania. Some 40% of poor households were living in overcrowded accommodation and 8% of all residents experienced severe housing deprivation, with young people disproportionately facing these forms of housing exclusion. The financial difficulty experienced by households in maintaining an adequate temperature in the home was a pervasive problem in Lithuania, which worsened from 2009 to 2019. Some 38% of poor households and more than a quarter of all residents faced energy poverty, a proportion

that increased by 18% between 2009 and 2019, making Lithuania the third worst-performing Member State as regards this indicator.

On 17 March 2020, a moratorium on arrears payments was adopted nationally following the first wave of the pandemic. Residents who have lost their jobs or at least one third of their usual income and have a mortgage or consumer loan can ask the lender to postpone the instalments by three months.³² On 21 May 2020, amendments to the social legislation extended the possibilities of cash benefits for people experiencing poverty.³³

● **Key statistics on housing exclusion and trends between 2009 and 2019³⁴**

General population		
Indicator	2019	2009-2019 trends
Housing cost overburden rate	Total: 4.8% Poor: 19.8%	Total: -14.3% Poor: -2.5%
Total cost of housing (€ PPP/month)	Total: €198/month Poor: €153/month	Total: +19.7% Poor: +34.2%
Mortgage/rent arrears	Total: 1.7% Poor: 2%	Total: +13.3% Poor: +5.3%
Overcrowding	Total: 26.1% Poor: 40.1%	Total: -49.1% Poor: -37.4%
Severe housing deprivation	Total: 7.8% Poor: 12.4%	Total: +2.9% Poor: +1.6%
Experiencing difficulty in maintaining adequate household temperature	Total: 26.7% Poor: 38.4%	Total: +10.8% Poor: +18.5%
Young people aged between 15 and 29 years		
Indicator	2019	2009-2019 trends
Housing cost overburden rate (16-29 years)	Total: 4.9% Poor: 21.2%	Total: -3.9% Poor: -0.5%
Severe housing deprivation	Total: 10.6% Poor: 21.6%	Total: -50.2% Poor: -40.2%
Overcrowding	Total: 32.7% Poor: 47.8%	Total: -46.3% Poor: -35.5%
Single-parent families		
Indicator	2019	2009-2019 trends
Housing costs as a proportion of disposable income	Total: 23.4% Poor: 34.1%	Total: -2.9% Poor: -1.2%
Unfit housing	Total: 15.7% Poor: 24.6%	Total: -27.3% Poor: -4.7%



FINLAND

Recent data on homelessness

Each year, the Finnish Housing Finance and Development Centre (ARA) conducts an annual national survey on homelessness. On the night of 15 November 2020,³⁵ 4,341 single people and 201 homeless families and couples were counted. In its definition of homeless people, Finland includes those temporarily accommodated by relatives – they represent more than two thirds (64%) of all people counted. Of the single people, 1,054 were long-term homeless, 20% (854 people) were under 25, 22% were immigrants and 25% were women. Some 17% (721 people) were homeless, i.e. living on the streets or in emergency shelters, and 11% (489 people) were living in temporary collective accommodation.

Comparable data on homelessness has been available in Finland since 1987 when approximately 19,000 people were affected. 2020 was the eighth consecutive year in which the number of homeless people decreased, making Finland unique in the EU28. Long-term homelessness has decreased considerably since the implementation of the PAAVO programmes in 2008, which made the Housing First approach the strategy to end homelessness in Finland. A target of eliminating homelessness by 2027 has been agreed upon by the current government.

The impact of the pandemic on homeless people and support services was less alarming in Finland than in other EU countries, due to the ability of the sheltered housing facilities to withstand pressure, i.e. people housed and supported in their own individual space were confined to their own accommodation without any major adjustments to services other than restricting visits by support staff and adopting new health protocols.

General population as of 1 January 2019: 5,517,919

GDP/resident in 2019 (purchasing power parity – Index: EU 28 = 100): 111

Number of homeless people: 4,341 single people and 201 families and couples homeless on a given night in November 2020

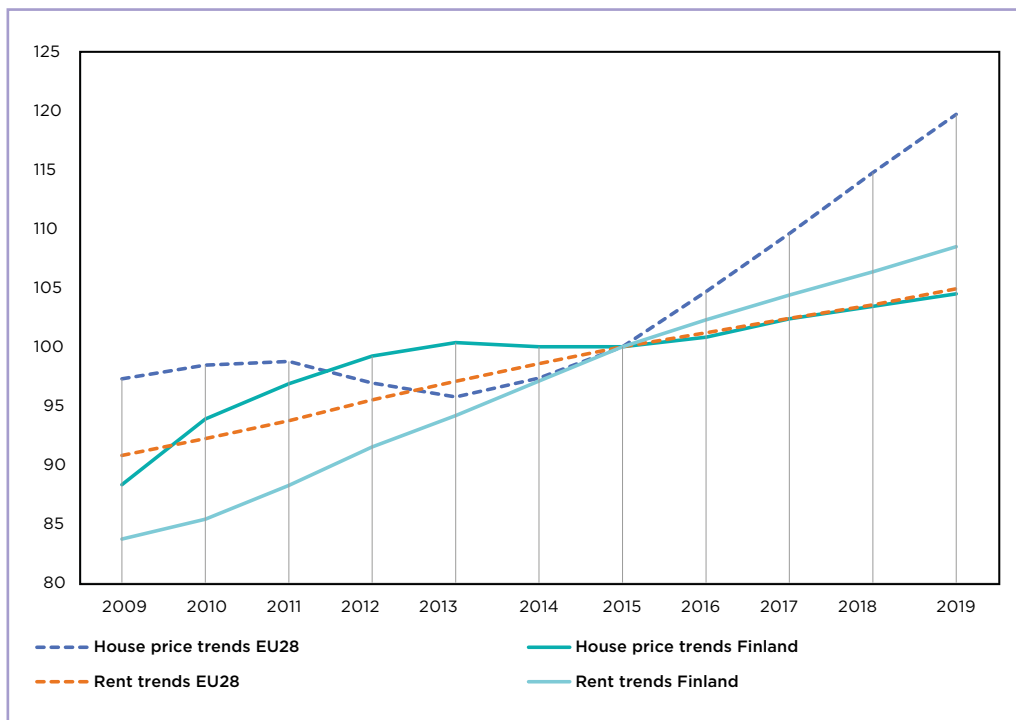
Percentage of households at risk of poverty or social exclusion: 15.6%

Sources : Eurostat / EUSILC 2019 & FEANTSA

Housing exclusion in Finland

In Finland, 71.1% of people owned their home – 41.5% of households were homeowners with a mortgage or loan outstanding, and 29.5% were outright owner-occupiers – and 28.9% were renters –14.3% at market price and 14.7% at a reduced rate or free of charge – in 2019³⁶. The proportion of market-rate tenants increased by 37% between 2009 and 2019, while the proportion of homeowners fell slightly, by 4% over ten years.

Finland's house price index climbed over the decade in question in line with the EU average. However, the rent index rose even faster – house prices in Finland increased by 18% and rents by 30% between 2009 and 2019.

**HOUSE PRICE TRENDS - FINLAND
(INDEX: 2015 = 100)**


Source: Eurostat, 2021 [PRC_HPI_A] & [PRC_HICP_AIND].

This was not the numerical value of prices and rents but an annual average index in relation to the base year 2015 = 100.

Finland was one of the EU28 countries where all the housing exclusion indicators concerned a fairly small proportion of people, with the exception of rent and mortgage arrears – one out of ten poor households was in arrears, making Finland the fifth worst-performing Member State as regards this indicator. The rate of overcrowding rose sharply over the decade in question – one in five poor households were living in overcrowded accommodation, an increase of 62% between 2009 and 2019. 9% of poor single-parent families were living in damp housing, a proportion that more than tripled between 2009 and 2019.

In order to support the most vulnerable households in the face of the pandemic, from 5 October to 31 December 2020, a temporary allowance of EUR 75/month was allocated to those who received basic social welfare (toimeentulotuki) while restrictions were in force between March 2020 and July 2020³⁷.

● **Key statistics on housing exclusion and trends between 2009 and 2019³⁸**

General population		
Indicator	2019	Evolution 2009-2019 trends
Housing cost overburden rate	Total: 4% Poor: 18.2%	Total: -9.1% Poor: +6.4%
Total cost of housing (€ PPP/month)	Total: €437/month Poor: € 406/month	Total: +5.3% Poor: +17.2%
Mortgage/rent arrears	Total: 4.5% Poor: 10.5%	Total: +4.7% Poor: -5.4%
Overcrowding	Total: 5.5% Poor: 20.7%	Total: +71.9% Poor: +61.7%
Severe housing deprivation	Total: 0.9% Poor: 1.6%	Total: +183.7% Poor: +25.6%
Experiencing difficulty in maintaining adequate household temperature	Total: 1.8% Poor: 4.3%	Total: +38.5% Poor: +22.9%
Young people aged between 15 and 29 years		
Indicator	2019	Evolution 2009-2019 trends
Housing cost overburden rate (16-29 years)	Total: 7.5% Poor: 28.7%	Total: +1.4% Poor: +1.1%
Severe housing deprivation	Total: 1.4% Poor: 1.8%	Total: -12.5% Poor: -47.1%
Overcrowding	Total: 13.8% Poor: 28.6%	Total: +17.9% Poor: +2.5%
Single-parent families		
Indicator	2019	Evolution 2009-2019 trends
Housing costs as a proportion of disposable income	Total: 28% Poor: 41%	Total: -2.4% Poor: +5.9%
Unfit housing	Total: 5.6% Poor: 8.9%	Total: -21.1% Poor: +229.6%

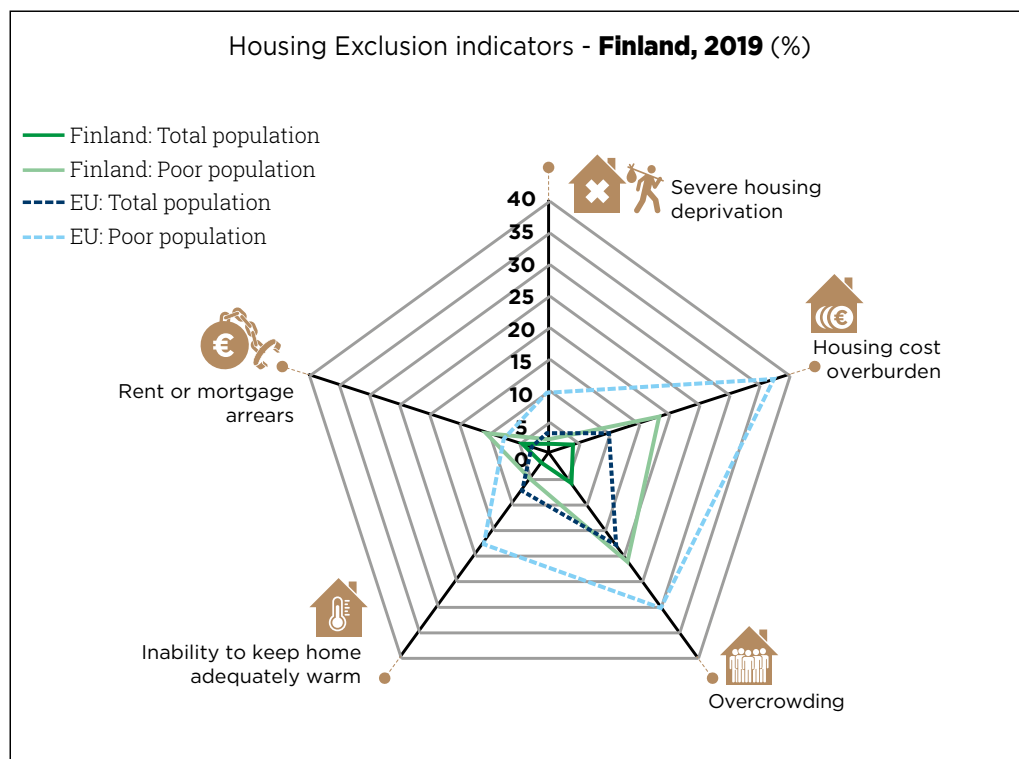




Photo : © Chloé Thôme | Housing Action Day 2021

EUROPEAN INDEX OF HOUSING EXCLUSION 2021

1

As the UK only left the EU on 31 December 2020, the analysis continues to include the UK until that date.

2

The number of people at risk of poverty (whose equivalised disposable income was below the poverty line) and/or living in serious material deprivation and/or in very low work intensity households: https://ec.europa.eu/eurostat/fr/web/products-datasets/-/SDG_01_10.

3

This is not the numerical value of prices and rents but an annual average index in relation to the base year 2015 = 100.

4

https://appsso.eurostat.ec.europa.eu/nui/show.do?dataset=ilc_lvho01&lang=fr

5

<https://housinganywhere.com/rent-index-by-city>

6

'Madrid y Barcelona disparan su oferta de casas en alquiler y rebajan precios un 7% y 9%', Cincodías – El País Economía, 13 January 2021, available at: https://cincodias.elpais.com/cincodias/2021/01/12/economia/1610471186_671818.html

7

<https://housinganywhere.com/rent-index-by-city>

8

Housing cost overburden means spending more than 40% of income on housing.

9

This is a purchasing power parity (PPP) calculation, which is a currency conversion rate that expresses the purchasing powers of different currencies in a common unit. This rate expresses the ratio between the quantity of currencies needed in different countries to obtain the same 'basket' of goods and services, in this case those related to housing, as a tenant or owner.

10

Eurofound (2020), 'Living, working and COVID-19', *COVID-19 series*, Publications Office of the European Union, Luxembourg, available at: https://www.eurofound.europa.eu/sites/default/files/ef_publication/field_ef_document/ef20059en.pdf

11

A person is considered to be living in an overcrowded household if the household does not have a minimum number of rooms, i.e. one room per household, one room per couple in the household, one room for each single person aged 18 or over, one room for each pair of single persons of the same sex aged 12-17, one room for each single person aged 12-17 not included in the previous category and one room for each pair of children aged under 12.

12

'Poor housing conditions, especially overcrowding, also appear to have exacerbated the health impact of COVID-19'. Brandily, P. et al. (2020), 'A Poorly Understood Disease? The Unequal Distribution of Excess Mortality Due to COVID-19 Across French Municipalities'.

13

The occupational groups most at risk of overcrowding are those considered essential to the day-to-day functioning of the country, especially during the pandemic. Cleaning staff (21%), construction workers (20%) and home help staff (18%) are the most common. All these people have two cumulative risks of contamination, one linked to exposure at work and the other due to overcrowding in their homes. EpiCov survey (epidemiology and living conditions) by Inserm, published on 9 October 2020, in Foundation Abbé Pierre (2021), *L'état du mal-logement en France 2021* [Housing exclusion in France 2021], p. 19, available [in French] at: https://www.fondation-abbé-pierre.fr/documents/pdf/partie_1_-_double_peine_et_bombe_a_retardement_-_les_mal-loges_face_au_choc_du_covid.pdf

14

National Housing Federation, 'Poor housing causing health problems for nearly a third of Brits during lockdown', 1 July 2020, available at: <https://www.housing.org.uk/news-and-blogs/news/poor-housing-causing-health-problems-for-nearly-a-third-of-brits-during-lockdown/>

15

Eurostat/EUSILC, 2021 - [ilc_mdes07].

16

www.energypoverty.eu

17

See FEANTSA (2020), 'A Renovation Wave for Europe: Energy Efficiency for Whom?', available at: https://www.feantsa.org/public/user/Resources/News/Statements/FEANTSA_Statement_Renovation_Wave_November_2020.pdf; Maby C./FEANTSA (2020), 'Renovation: Staying on top of the wave – Avoiding social risks and ensuring the benefits', available at: https://www.feantsa.org/public/user/Resources/reports/Renovation_Wave_final_report.pdf; and FEANTSA (2021), 'Targeting energy efficiency renovation to improve housing conditions of the most vulnerable', available at: https://www.feantsa.org/public/user/Resources/reports/Targeting_Energy_Efficiency_Renovation_Report.pdf

18

According to Eurostat's EU-SILC survey, the rate of severe housing deprivation is the percentage of people living in a dwelling that is considered overcrowded and that simultaneously meets one of the criteria for housing deprivation. Housing deprivation is a measure of a lack of amenities and is calculated based on households who occupy a dwelling with a leaking roof, without a bath, shower or an indoor toilet, or that is poorly lit.

19

See the last five editions of 'An Overview of Housing Exclusion in Europe' by FEANTSA and the Foundation Abbé Pierre, available at: <https://www.feantsa.org/fr/report/2020/07/23/fifth-overview-of-housing-exclusion-in-europe-2020>

20

https://www.rtbf.be/info/regions/detail_plus-de-5300-personnes-sans-abri-et-mal-logees-a-bruxelles-une-augmentation-de-30-par-rapport-a-2018?id=10721007

21

Eurostat, 2019.

22

With the exception of evictions justified by a serious and imminent danger to public safety.

23

Eurofound, 'Covid-19 EU Policy Watch', available at: https://static.eurofound.europa.eu/covid19db/cases/BE-2020-11_849.html

24

Indicators highlighted in yellow are those which were above the EU average and/or where a worsening of the situation was observed.

25

See European Social Policy Network (2018), 'The criminalisation of rough sleeping in Hungary', ESPN Flash Report 2018/62; and FEANTSA (2018), 'FEANTSA and its members strongly denounce the proposed amendments to the Hungarian Constitution which will forbid living in a public space', available at: https://www.feantsa.org/download/feantsa-position_hungary6707753692182540493.pdf

26

Eurostat, 2019.

27

Eurofound, Covid-19 EU Policy Watch, available at: https://static.eurofound.europa.eu/covid19db/cases/HU-2020-12_650.html

28

Indicators highlighted in yellow are those which were above the EU average and/or where a worsening of the situation was observed.

29

<https://osp.stat.gov.it/>

30

'Lithuania's Roma struggle to find new homes after mass eviction', Al Jazeera, 14 December 2020, available at: <https://www.aljazeera.com/features/2020/12/14/lithuanias-roma-struggle-to-find-new-homes-after-city-eviction>

31

Eurostat, 2019.

32

Eurofound, 'Covid-19 EU Policy Watch', available at: https://static.eurofound.europa.eu/covid19db/cases/IT-2020-12_368.html

33

Ibid, available at: https://static.eurofound.europa.eu/covid19db/cases/IT-2020-21_919.html

34

Indicators highlighted in yellow are those which were above the EU average and/or where a worsening of the situation was observed.

35

Annual national survey by ARA: https://www.ara.fi/fi/FI/Tietopankki/Tilastot_ja_selvitykset/Asunnottomuus/Asunnottomat_2020/59753

36

Eurostat, 2019.

37

Eurofound, 'Covid-19 EU Policy Watch', available at: https://static.eurofound.europa.eu/covid19db/cases/FI-2020-41_1237.html

38

Indicators highlighted in yellow are those which were above the EU average and/or where a worsening of the situation was observed.



120