or more than a year now, the pandemic has been playing havoc with our solidarity and social protection systems – already undermined by the 2008 financial crisis which exposed glaring inequalities. The pandemic has hit the poorest households hardest, particularly those in insecure employment and young people who are struggling to find their place in Europe's exclusionary housing markets.

Approaching housing in strictly material terms – as a financial asset and not as a fundamental right – has made it a key driver of inequality throughout the pandemic. While for some housing represents the first line of defence against the pandemic by enabling self-isolation and social distancing, for others it represents a danger when it is unfit, unsuitable and overcrowded. For those deprived of a decent, adequate and affordable home of their own, the pandemic has had particularly drastic consequences.

Despite significant mobilisation of services for the most disadvantaged along with the introduction of several emergency measures to alleviate the effects of the recession, extreme poverty and homelessness have gained ground and are affecting new segments of the population. Public funds have not always been adequate to meet need, abandoning the most vulnerable among us, as is evidenced by the queues for food banks. Young people in particular have been hit by the economic consequences of the pandemic, hindered in pursuing training or education, in accessing employment, in finding housing and in simply living their lives. Europe's youth are

in danger with their transition to independence compromised.

For the European Union and Member States, 2021 will be a pivotal year. The emergency measures taken at the outset of the pandemic and regularly extended to limit social and health disasters – freeing up accommodation, moratoria on evictions, etc. – are temporary in nature. Without more long-term provisions to extend these protections, Europe will face a wave of poverty with a growing number of people at risk of losing their home or accommodation when the measures come to an end

The previous editions of this report have shown that ending homelessness is not a utopian dream if we use the Housing First approach going forward, and that economic recovery can be built on effective, inclusive and sustainable regulation of housing markets. For the first time, the European Union seems to have the necessary tools to address extreme poverty and housing exclusion through, for example, the European Platform on Combating Homelessness which is due to be launched in June 2021. Now more than ever, implementing the universal and fundamental right to dignified, adequate and affordable housing has become an urgent necessity. Every effort must be made to turn this goal into reality.

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