



TENTH OVERVIEW OF HOUSING EXCLUSION IN EUROPE

2025

Fondation pour le Logement - FEANTSA



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EDITORIAL

The tenth Overview of Housing Exclusion in Europe, published by FEANTSA and the Fondation pour le Logement des Défavorisés, comes at an unprecedented political moment. The housing crisis has grown so acute – and public awareness so strong – that the European Union has announced its intention to take action, despite housing not being a formal EU competence. This is a turning point, marking a shift towards a determined approach that mobilises new resources for access to housing. After years of neglect, the housing crisis is at last being treated as a political priority.

Yet while this mobilisation is welcome, we must remain vigilant about how the debate is framed. The concept of ‘affordable housing’ is deeply ambiguous. It may appear at first sight to be the obvious answer to housing exclusion, but in practice it is often interpreted in ways that raise concern. In Euro-

pean discourse, for example, affordable housing is frequently conceived as a market segment aimed at middle-income households, distinct from social housing reserved for the most disadvantaged. In several countries, this shift in language has coincided with a gradual reorientation of housing policy towards market-driven approaches and a shrinking supply of homes for the most disadvantaged. The risk is that public funds are channelled into an ‘intermediate’ segment to stimulate private investment, while genuinely low-rent housing – vital if all needs are to be met – is neglected. A mere surge in supply will not resolve the crisis, and there will be no automatic ‘trickle-down’ effect. The new European Plan must make the needs of the most disadvantaged its foremost priority.

With this report, we aim to contribute to an objective assessment of housing needs as a starting point for European action on the housing crisis. Europe must ensure that no one is left behind.

The goal should be to meet the needs of households unable to secure housing because their resources are insufficient, with special attention given to the poorest, who are most immediately and severely affected, and whose circumstances remain deeply concerning. Homelessness continues to rise in most European countries, reflecting Member States' persistent failure to make housing an effective right and demanding firm political responses, notably to ensure that no one sleeps rough. .

The housing crisis is unfolding against a political backdrop marked by the rise of populist and far-right parties in a growing number of Member States. Their ascent to power often brings a rolling back of social policies, harsher migration controls, and reduced support for civil society organisations. The weakening of the welfare state and the rise of populism go hand in hand. In the face of this troubling dynamic, the European Union has a responsibility to change direction and restore meaning to the European social model. The US experience – with soaring homelessness and the unabashed return of punitive measures – reveals the consequences that the dismantling of the welfare state and failure to act on housing can produce.

Poverty and housing were at the heart of Ursula von der Leyen's State of the Union address on 10 September 2025. The Commission President stressed that 'eight years ago, the European Pillar of Social Rights made housing a right in Europe' and that 'it is time to turn that promise into reality'. She stressed that the housing crisis is first and foremost a social crisis, and that housing is a question of dignity – opening the door to a paradigm shift that treats it as a fundamental right requiring new rules of the game. 2026 could well be the year when Europe proves its ability to go further in the fight against homelessness and housing exclusion . In this regard, we call on the Commission to seize this historic opportunity – marked by the development of an Affordable Housing Plan and a European Anti-Poverty Strategy – to make the right to adequate housing and the fight against homelessness absolute priorities that are guided by the fundamental principle of dignity.

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CHAP. 1

HOMELESSNESS IN EUROPE **THE STATE OF PLAY**

9

1. **FOUR YEARS ON FROM THE LISBON DECLARATION: A NEW POLITICAL MANDATE AND UNCERTAINTY OVER THE FUTURE OF THE EUROPEAN PLATFORM ON COMBATING HOMELESSNESS**

The appointment of a new team of European Commissioners under the presidency of Ursula von der Leyen for a second mandate (2024-2029) began a new political cycle for the European Union. At this moment of political change, it is worth looking back at the European reforms undertaken in the fight against homelessness in recent years, in a context where progress is fragile and uncertainty is rife.

The signing of the Lisbon Declaration and the launch of the European Platform on Combating Homelessness (EPOCH) in March 2021 marked a milestone; for the first time, the European Commission dedicated an initiative specifically to addressing homelessness. Through this, the 27 Member States collectively agreed to 'to work towards the ending of homelessness by 2030'.¹ Under Yves Leterme's presidency, EPOCH was structured around three pillars: developing comparable and robust data along with analysis and follow-up on the policies implemented; knowledge sharing; and improving access to funding.

Three years later, the publication of the OECD toolkit,² the pilot project for counting homeless people in Europe³, as well as the many knowledge-sharing activities demonstrate that real momentum in this field. In several countries, this momentum at European level also contributed to the establishment or consolidation of national strategies, although the quality and ambition of these strategies vary considerably from one Member State to the next. While the goal of ending homelessness by 2030 may appear too optimistic, it is nonetheless possible – and necessary – to invest heavily in public policies that can bring about a structural reduction in homelessness. This requires consolidating the work undertaken by EPOCH and providing the resources needed to continue.

And yet, as the new European political mandate begins, the future of the platform seems to be in the balance. The Commission announced the upcoming launch of three major social initiatives – an EU Anti-poverty Strategy, a new European Pillar of Social Rights action plan, and a European Affordable Housing Plan, which should re-enforce the efforts already made. However, uncertainties remain. Beyond the still-unresolved question of short- to medium-term funding, the future of both governance and the knowledge-sharing activities that bring stakeholders together is currently very unclear. These two elements are vital to guarantee EPOCH's impact.

These questions arise in a particularly worrying European political context, in which extreme-right and populist parties are gaining ground in an increasing number of Member States. In several countries, when these parties have come to power or entered into government coalition, it has led to a regression in social policies, a hardening of migration policies, as well as funding to charities on the ground being challenged. In Italy, abolition of the 'citizens' income' and repressive policies against refugees and Roma are evidence

of this, while in Finland, cuts to social welfare caused a rise in homelessness for the first time in more than a decade. In Hungary, the repressive climate towards civil society led several organisations working with homeless people to renounce public funding in order to protect their independence. Alongside this, a proposed law from May 2025 threatens to ban any foreign funding of NGOs that are openly critical of the government. The role of civil society in developing European policy is also under question in the European Parliament.⁴

2. DATA ON HOMELESSNESS IN EUROPE: SIGNIFICANT PROGRESS, BUT MORE TO DO

Momentum from Europe and significant advances in methodology

In recent years, **several European countries have undertaken major work** to improve statistical understanding of homelessness. This movement, though variable across Member States, has two objectives: improving coverage and trying to achieve harmonisation of definitions and methods. Given that the absence of reliable and comparable data is a major obstacle to developing efficient public policies, these advances are key.

In **Belgium**, the development of a counting protocol based on the ETHOS Light typology led to a common approach across the country's regions. Since 2022, the Belgian census distinguishes between six categories of homelessness: people sleeping rough, in emergency accommodation, in homeless accommodation, in an institutional setting, living in non-conventional dwellings, or temporarily living with family and friends. A seventh category was added to account for people threatened with eviction, i.e. people still housed but facing imminent eviction. In Brussels, the number of people counted rose from 1,724 in 2008 to 9,777 in 2024, an increase of 467%.⁵ This change reflects both the worsening conditions for accessing housing and the gradual refinement of the census process. The involvement of a vast network of services – from day services to health clinics, soup kitchens to social housing bodies and refugee centres – enabled the more dispersed or invisible forms of homelessness to be better recorded. For example, participation of

partners such as STIB (Brussels Intercommunal Transport Company), SNCB (National Railway Company of Belgium) and parking companies enabled people sleeping in train and metro stations or other public buildings to be counted where previously they had been difficult to access.

In the **Netherlands**, the results of the ETHOS count, inspired by the Belgian experience and led by HU (University of Applied Sciences Utrecht) in collaboration with the Kansfonds Foundation, led to the National Statistics Office's official figures being challenged. This initiative prompted an important debate on the blind spots inherent in the institutional counts (which tend to ignore some demographics such as children, people over 65 years, women, and undocumented people) and on the under-representation of certain forms of housing exclusion. It also demonstrates the major role played by stakeholders from academia and charities in producing qualitative, alternative data which enables institutions to adapt their practices.

In **Germany**, the authorities consolidated two separate counting measures. Firstly, an annual census providing point-in-time counts of people housed in accommodation centres for homeless people. Secondly, a two-yearly survey covering people living rough or temporarily with family or friends, that is based on a wide network of structures: day centres, food banks, health services, etc. The most recent edition, in July 2024, was published alongside a thorough analytical report, as is now required under federal law. This qualitative report means that alongside the quantitative count, readers can delve into people's trajectories, particularly their health problems,

and homeless people's experiences of violence and discrimination. It also has a chapter focused on homeless people from migrant backgrounds, mainly those from Eastern Europe, so that their living situations can be better understood.⁶

These national efforts are part of a wider European momentum. The ETHOS Light typology, developed by FEANTSA in 2007, has gradually become a common language for qualifying the different housing exclusion situations, thanks to the awareness-raising work conducted by FEANTSA with the European institutions and Member States, notably within the framework of the EPOCH platform.

Several projects supported by the European Commission have consolidated its use, starting with **European Homelessness Counts**, implemented as part of the European Platform on Combating Homelessness (EPOCH). Launched in 2024, this pilot project represents a bold step toward standardising approaches across the EU. The project, which aims to coordinate counts in 35 cities across 20 Member States over two years, seeks to resolve a fundamental paradox: how to reconcile local counting initiatives with the development of a common methodology that facilitates comparable data.

To address this twofold requirement, the project developed a modular approach, offering three levels of engagement: a basic count module combining street-based counts and administrative data to cover ETHOS Light categories 1-3; an extended count module with added standardised questionnaires to refine the profiles; a comprehensive count module which covers all ETHOS Light categories by using a broad network of services that may be in contact with homeless people. This graduated approach means cities can participate according to their capacity and the local context – whether they are large cities with sophisticated administrative systems like Dublin

or smaller, less experienced cities like Catania – while still producing comparable results.

In addition to the results shown in the detailed reports from each of the 15 cities studied,⁷ the conclusions of the overall report⁸ produced at the end of the project's first year highlighted several elements for analysis and cross-cutting lessons, among which the following:

- The need to consider the 'service paradox'; this phenomenon is well documented in homelessness research and refers to the fact that the better the city's homeless accommodation, the higher its homelessness numbers in ETHOS Light categories 2 and 3. This is not because they have more homelessness, but rather because the services available make it more visible, statistically. To allay this distortion, researchers from European Homelessness Counts are calling for mixed methods combining administrative data, surveys, and counts in the field.
- The intrinsic limitations of point-in-time counts; these do not allow for the dynamic nature of homelessness, tending to underestimate short-term homelessness and to overestimate chronic homelessness, which creates a potentially misleading image of the problem. This methodological bias highlights the need to integrate qualitative approaches enabling the raw data to be contextualised and the dynamic nature of homelessness to be better understood.
- The need to contextualise the results so that they can be accurately interpreted. The report's conclusions particularly highlight the crucial role of local regulations in the data collected. When local governments are legally required to provide accommodation to certain groups of homeless people, the number of people in ETHOS Light category 3 is significantly higher. **Ireland and Germany** are cases in point: in these countries, the local authorities are legally obliged to accommodate homeless people,

including when specialised facilities are full, which leads to them using alternative solutions such as B&Bs and hotels.

- A fundamental issue related to the inclusiveness of data gathered on homelessness; although the ETHOS Light typology is based on housing situation, some cities systematically exclude some people from the count due to their administrative status. This is particularly the case regarding applicants for international protection, who are often excluded because responsibility for them does not lie with the municipal authorities responsible for homelessness.
- The sensitive creation of harmonised counting systems, given that the development of statistical measures varies greatly from one country to the next. Some countries like **Denmark** and **Germany** have had well-structured national methodologies for several years, while others are just beginning to develop them. Against this backdrop, implementing a common approach involves clearly demonstrating the value added for countries that are already well-equipped, while also ensuring its compatibility with existing frameworks.

Among the main advances made at European level is the major work conducted by the OECD, which is part of the framework of EPOCH's first workstream, namely developing comparable and robust data and analysing homelessness policies. This is delivered through three initiatives:

- The **'Toolbox to combat homelessness'**,⁹ designed to 'provide guidance for policymakers to prevent people from becoming homeless, support people who are experiencing homelessness, and provide sustainable pathways out of homelessness'. It is 'both a resource and a roadmap' for all stakeholders working in this area. Structured around nine building blocks along three main themes, it offers methodological guidance for each phase of developing

homelessness policies: setting strategic guidance, engaging stakeholders, and developing the policy (block 1); strengthening measurement and assessment of homelessness (block 2); embedding systematic monitoring and evaluation into policy making (block 3); prioritise prevention (block 4); secure long-term housing solutions and generalise Housing First approaches (block 5); provide accessible, tailored support (block 6); recognise the importance of effective structures, systems and communication to deliver public policies, including how to mobilise funding and financing and align incentive structures (block 7); strengthen leadership, co-ordination and capacity (block 8); and manage the political economy of reform to functionally end homelessness (block 9).

- The **detailed 'Country Notes'**¹⁰ **covering 40 OECD and EU countries**, and providing a detailed summary of homelessness data and data collection approaches used in each national context.
- The **'Monitoring Framework to measure homelessness in OECD and EU countries'**¹¹ which aims to 'support countries in strengthening the measurement and monitoring of homelessness'. Structured into three sections, the document first looks at the main methodological challenges to measuring homelessness and comparing data across countries; secondly, it analyses the six most common methods for collecting homelessness data in OECD and EU countries: street counts, service-based methods, population censuses and household surveys, administrative data, advanced sampling techniques, and by-name lists or information management systems. The third section recommends nine ways to strengthen homelessness data collection, illustrated by a number of implementation examples from OECD and EU countries.

While there remains much potential for improvement, these initiatives reflect growing efforts to improve the measurement of homelessness and

to give public decision-makers the necessary tools to develop more effective policies. These works also highlight the need to go beyond simple counting in order to understand the truly dynamic nature of homelessness. Measuring, for example, people exiting homelessness, documenting the trajectory of individuals and analysing potential back and forth between different types of housing exclusion is vital, not just to understand people's pathways, but also to evaluate the effectiveness of the current policies.

Inventory of the data available

The following table shows an up-to-date inventory of the data available on homelessness in Europe. It differs slightly from the OECD's version produced under the QuASH questionnaire.¹² It

also distinguishes between two types of methodology: point-in-time counts, which provide a snapshot of housing exclusion at a specific moment (*blue*), and flow data recording, which is conducted over a long period and produces average or prevalence data (*green*). Results from surveys considered too old or not sufficiently robust were not included – which explains the absence of data from Bulgaria, Cyprus, Greece, Malta, and Croatia. For all countries listed, the source, method, date, duration, and results of the survey are given.¹³ Where possible, data specific to each housing exclusion situation covered were reorganised to align with the ETHOS Light categories. In cases where people found themselves in situations that defy clear categorisation, the figures were considered to fall under several categories. Data pertaining to living situations that are not described by ETHOS Light were categorised as 'Other'.



DATA ON HOUSING EXCLUSION

STATISTICS FROM RECENT SURVEYS, TYPES OF COUNTS AND DETAILS PER ETHOS LIGHT CATEGORY

Country	Year	Method	Period	Details
Germany	2024	Count Survey	1 night 1 week	The census, which covers people in accommodation centres, is supplemented by extrapolating the results of a local count of rough sleepers and people living with family/friends
Austria	2022	Registration	1 year	The data collected refers to people registered as homeless on the central population registry and on the lists of certain accommodation services throughout the year
Belgium	2022 2023	Count Extrapolation	1 night 1 week	The figures are the results of point-in-time counts (night counts and statistical data collection) conducted in several urban areas
Denmark	2024	Count	1 week	The national two-yearly survey, via questionnaire, covers homeless people known to accommodation centres, medical/social services, and local authorities
Spain	2022	Count Extrapolation	6 weeks	The data collected is a representative sample of adults who frequent accommodation centres and soup kitchens in large cities
Estonia	2021	Registration	1 year	The annual figures recorded are exclusively of people who do not have an official address and use temporary accommodation services
Finland	2024	Count	1 night	The count consists of a compilation of data collected by the municipalities from social assistance services registries and applications for social housing
France	2023	Count	1 night	The data shows the capacity of accommodation centres and temporary housing, i.e. the number of places available in emergency centres, reintegration centres, and treatment centres
Hungary	2024	Count	1 night	Annual survey, via questionnaire, reaching some people sleeping rough and people staying in emergency accommodation centres and temporary shelters
Ireland	2025	Count	1 week	The figures produced monthly by the local authorities relate to the number of homeless people using temporary accommodation financed by the State
Italy	2021	Registration	1 year	The data, from a census, relates to people registered with an address service at the municipal registry office or with support services

ETHOS 1	ETHOS 2	ETHOS 3	ETHOS 4	ETHOS 5	ETHOS 6	Other	Total	Sources
47,270		439,466			60,435		531,601	Destatis GISS & Kantar Public
							19,667	Statistik Austria
2,328	2,484	12,566	3,588	7,827	13,475	3,592	45,860	Bruss'help FRB & regional administrations
503	317	2,867	184		1,447	671	5,989	VIVE
4,508	11,498			5,478		7,068	28,552	Instituto Nacional de Estadística
							1,068	Eesti Statistika
694		377	357		2,378		3,806	Asumisen rahoitus- ja kehittämiskeskus
	159,704	163,127					322,831	The Fondation pour le Logement des Défavorisés
496	4,408						4,904	Menhely Alapítvány
	10,683						10,683	Department of Housing, Local Government and Heritage
							96,197	Istituto Nazionale di Statistica

Country	Year	Method	Period	Details
Latvia	2023	Registration	1 year	The annual statistics produced by the Ministry of Social Affairs covers people accommodated in a night shelter or refuge for homeless people
Lithuania	2023	Registration	1 year	The administrative data collected as part of the national census relates to people staying in a shelter or temporary housing managed by social services
Luxembourg	2023	Count	1 night	The figures gathered from about 20 management organisations refers to the number of adults in accommodation centres
The Netherlands	2023	Count Extrapolation	1 night	The census, based on a compilation of data extracted from the social welfare registries, covers people aged 18-65 years registered as homeless
Poland	2024	Count	1 night	The survey, via questionnaire, relies on national cross-sectoral collaboration of local authorities, police forces, reception centres, charities, and volunteers
Portugal	2023	Count	1 night	The count – conducted at municipality level through a coordination of different support services – addresses rough sleepers and people living in temporary accommodation
Romania	2022	Registration	1 year	The figures represent the average number (on a monthly basis) of people staying in night shelters and social reintegration centres managed by the authorities and charities
United Kingdom	2022	Registration Extrapolation	1 year	The data results from a compilation of national estimates of the number of homeless households sourced from various existing administrative sources
Slovakia	2023	Registration	1 year	The annual administrative statistics on the use of social services includes people accommodated in night shelters, hostels, and transitional housing
Slovenia	2023	Registration	1 year	The figures, produced from the annual reports of social services providers, relate to homeless people in supported accommodation
Sweden	2023	Count	1 week	The survey, conducted every six years, involves collecting data from organisations in contact with homeless adults or young people living without their parents
Czechia	2022	Count Extrapolation	4 months	The count involves extrapolating results of surveys (night counts and statistical data collection) conducted in most of the country's municipalities

ETHOS 1	ETHOS 2	ETHOS 3	ETHOS 4	ETHOS 5	ETHOS 6	Other	Total	Sources
	6,151						6,151	Labklājības ministrija
	1,876	4,318					6,194	Statistics Lithuania
	494	234					728	Ministry of Family Affairs, Integration and the Greater Region
							30,600	Centraal Bureau voor de Statistiek
2,874	4,064	17,357	2,973	3,774			31,042	Ministerstwo Rodziny i Polityki Społecznej
7,705		5,423					13,128	ENIPSSA
	1,053	840					1,893	Ministerul Muncii și Solidarității Sociale
12,843	51,243	34,089		18,525	158,210		274,910	Crisis
		4,762					4,762	Ministerstvo práce, sociálních věcí a rodiny
		2,218					2,218	Inštitut Republike Slovenije za Socialno varstvo
							27,383	Socialstyrelsen
12,000		18,426		16,058	54,244		100,728	SocioFactor

**Data should be interpreted
with caution**

Numerical data are an essential tool in assessing homelessness. But they are insufficient to fully grasp the issue in all its complexity. Produced within highly varied political, institutional, and methodological contexts, the data call for a nuanced reading. The variation between countries is not explained solely by different social situations but also reflects the disparities that exist in making homelessness visible.

In effect, the high numbers recorded in some countries are mostly due to more effecting counting of the homeless population, which reflects the level of political attention given to the issue, a broader definition of homelessness, more developed social services, and efficient statistical methods. Conversely, low figures may be a sign of sub-par measurement of the problem, related to restrictive definitions, or an institutional failure to document situations of housing exclusion. Statistics, being in no way neutral, implicitly reflect political priorities and the methodological choices of each country.

France is a good illustration of this ambivalence and the limits of official statistics, which in their case only count the take-up of places in accommodation, thereby excluding a large part of the reality of homelessness. In the absence of any national count since 2012, the number of homeless people remains exceedingly difficult to evaluate with any precision. We do know however that at the end of 2023, about 207,000 people were in emergency accommodation or social integration accommodation, and 120,000 in accommodation for asylum seekers or refugees, i.e. almost 330,000 people without housing in the broad sense. When the thousands of people living rough, in parks or in shanty towns are

also added, the Fondation pour le Logement des Défavorisés estimates the number of homeless people at 350,000 minimum.¹⁴ This figure is still however incomplete as many homeless people no longer call the 115 phone line for emergency shelter,¹⁵ and are thus not counted in the emergency measures. According to the 2019 *'une nuit donnée'* survey, conducted by DRIHL and FAS, only half of the 2,944 people surveyed had called the 115 phone line in the six months preceding the winter period.¹⁶ In July 2024, out of a daily average of 8,000 applications for emergency accommodation, 64% were not successfully supported by the SIAO (Integrated reception and orientation services),¹⁷ due to structural overcrowding of the accommodation facilities. On 19 August 2024, 6,473 people – 2,043 of whom were minors – had no accommodation solution despite calling the 115 phone line, according to figures noted by FAS and UNICEF on this date. In addition, the number of people staying with third parties (not including family), who are often statistically invisible amounted to 590,000 people in 2020, a figure that had increased by 15% compared to 2013, according to analysis of France's last national housing survey (ENL 2020) conducted by the Fondation pour le Logement des Défavorisés.

In other countries, sudden increases observed in the data are not a sign of a dramatic deterioration of the situation but rather indicate a honing of the measurement methods. In **Germany**, the number of homeless people counted increased by more than 260,000 between 2022 and 2024. This rise can largely be explained by the integration of new population groups (mainly 136,900 Ukrainian beneficiaries of temporary protection), by the geographical area covered being extended, and by social services' activity returning to its pre-pandemic levels.

Even in advanced statistical systems such as **Denmark's**, only people in contact with social services are counted, thus people without rights

or not receiving any supports are completely excluded. The figure produced thus represents the bare minimum, leaving outside of its remit people without rights, the destitute, or simply those living far from support structures.

With regard to these disparities, it is worth noting that measuring homelessness depends as much on the rigour of the statistical tools as on political

recognition of the problem. Raw data, without context, are insufficient to evaluate the size and gravity of the issue. It is through combined study of the methods, definitions, scope covered, and populations included that a more refined understanding of the reality of homelessness can emerge.

3. WORRYING DEVELOPMENTS AT NATIONAL LEVEL

Finland: budget cuts bring dramatic consequences

In 2024, **Finland** recorded, for the first time in over a decade, **a rise in the number of homeless people**. On 15 November, 3,806 homeless people were counted, representing **an increase of 11% on 2023**.¹⁸ Of these, 18% were sleeping rough or in emergency accommodation, 10% were in homeless shelters, 10% were living in an institution due to lack of housing, and 62% were staying temporarily with friends or family.

This worrying development occurred directly after the Finns Party (PS) came to government in coalition with the conservative right, marking the first time the extreme right has been in power since the 1930s. On coming to power, the coalition quickly instigated austerity measures, mainly involving massive budget cuts to social policies and housing, affecting primarily the most vulnerable sections of the population.

According to several stakeholders in the field, this rise in homelessness is a direct result of

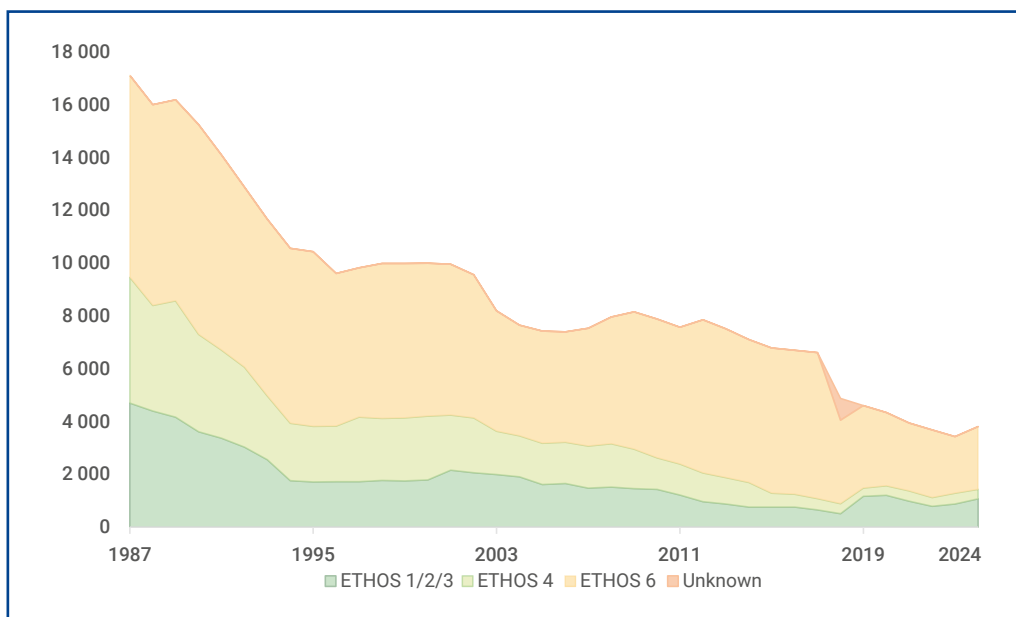
the government's efforts to weaken the social protection system. The Y-Säätiö foundation has witnessed the cumulative effects of successive cuts in housing aid and other income supports, which have destabilised the safety net at the heart of Finland's prevention model and pushed a large number of households into poverty. Against a backdrop of ongoing inflation, rent increases and the cost of living have particularly affected the most vulnerable households. This has happened alongside a severe shortage of very affordable housing, particularly small units suitable for single person households. In addition to weakening the social protection system, **the reduction of funding for prevention services and affordable housing under ARA (Housing Finance and Development Centre of Finland)** has served to weaken the main pillars of the Finnish model for fighting homelessness.

This trend is pushing to the limits the Finnish system, often cited as exemplary for its anti-homelessness strategy based on Housing First principles, and centred on a policy of active prevention. Until 2023, Finland was the exception in Europe: through sustained political will and

long-term funding, the country had succeeded in sustainably reducing the number of homeless people. Data collected by ARA over several decades are testament to this positive trajectory.

Since the end of the 1980s, ARA has conducted an annual survey on homelessness in **Finland**. For this, the country's municipalities are asked to provide a data set based on the social services registers, housing applicant registers of municipal rental housing companies, and service providers' customer registers. Despite the

apparent accuracy of this method, the data collected are for information purposes only, mainly because the data collection methods and the evaluation criteria can differ from municipality to municipality. The quality of data further depends on the level of participation, which has fluctuated slightly over the years. In 2024, 81% of Finnish municipalities (i.e. 238 of the country's 293) responded to the survey. Of these, only 87 reported the presence of homeless people on their territory.

FIGURE 1**FINLAND - CHANGE IN THE NUMBER OF PEOPLE COUNTED PER ETHOS LIGHT CATEGORY (ARA DATA)**

Denmark: rise in homelessness among the over 60s

Since 2007, VIVE (the Danish Center for Social Science Research) has conducted a national survey on homelessness every two years. The only exception being that the 2021 edition was postponed until 2022 due to the pandemic. The survey relies on major participation from the support services and local authorities who are invited, during a given week, to complete a questionnaire for each homeless person they had contact with. The services participating come from various sectors: in addition to accommodation centres and municipal services, drug rehab centres, psychiatric services and various civil society bodies are involved.

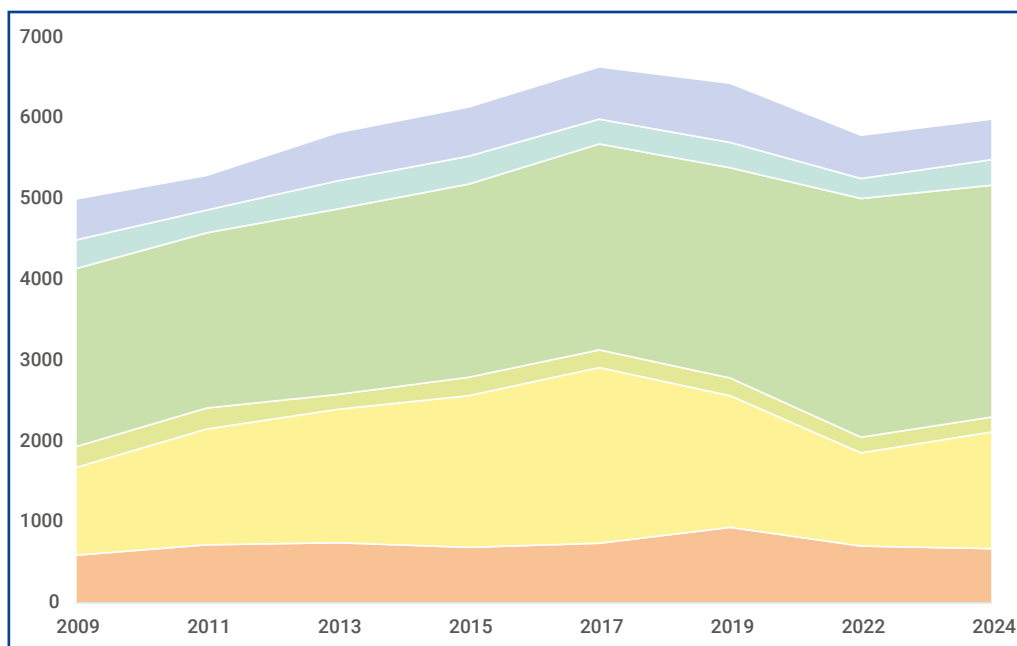
In 2024, **Denmark** counted 5,989 homeless people, marking an increase of 3% on 2022, and an increase of 20% on 2009.¹⁹ Of these, 503 were forced to sleep in public spaces (8%), 317 were staying in night shelters (5%) and 2,721 were staying in hotels, homeless hostels or transitional housing (45%). The survey also covered people who due to lack of a housing solution were staying in institutional settings (184 people or 3%) or with third parties (1,447 people or 24%) between 5 and 11 February 2024. Finally, added to this were 382 people who were in situations outside of those defined in the survey's classification (6%) and 289 people whose precise living conditions were unknown (5%).

Two main factors explain the slight increase observed between 2022 and 2024. Firstly, legislative changes that came into force in October 2023 elicited greater attention from municipalities, which likely led to better identification of homeless people, particularly those experiencing 'hidden homelessness'. Secondly, the 2022 survey was conducted amid the COVID-19

pandemic, with restrictions limiting access to accommodation services, which had temporarily reduced the number of people being counted.

Analysis of the profiles of homeless people and those experiencing housing exclusion revealed significant rises in the number of people aged 30-39 years (+14%) and those aged over 60 (+11%), confirming a trend also observed in previous surveys. Conversely, the number of young adults (18-29 years) remained relatively stable. This may be explained by the fact that some municipalities implemented prevention policies specifically targeting young people. Almost half of all homelessness was concentrated in the capital region (46%), a slight increase on 2022 (44%). Furthermore, only 33% of people surveyed in 2024 had taken steps towards accessing a housing solution; either an individual housing unit (27%) or an accommodation facility (6%). This figure, unchanged since 2022, remains relatively low given the Danish strategy which is based on Housing First principles, namely rapid access to stable housing and specialised social supports. This discrepancy highlights the need to strengthen support measures so that the majority of homeless people at least apply for access to housing – an essential step towards sustainably exiting homelessness.

FIGURE 2
DENMARK- CHANGE IN THE NUMBER OF PEOPLE COUNTED PER ETHOS LIGHT CATEGORY
(VIVE DATA)



Ireland: Homelessness up 300% in 10 years

In **Ireland**, the Ministry for Housing, Local Government and Heritage (DHLGH) publishes a report every month on the number of people staying in state-managed emergency accommodation. The data are taken from the Pathway Accommodation & Support System (PASS), an online shared system that enables all service providers and local authorities to share information on service users and to see the occupancy rates of centres in real time. These statistics are therefore a way to evaluate the implementation of the legislation and social supports as well as to measure changes in the number of homeless people.

In the week of 20-26 January 2025, 10,683 adults stayed in emergency accommodation in **Ireland**.²⁰ This figure includes 7,045 lone adults and 2,164 families, including 4,603 children. The geographical distribution of the homeless population is very uneven: 70% of the adults surveyed lived in the Dublin region (7,497). The majority of the adults in accommodation centres are Irish nationals (5,550 people, 52%). The other service users are divided between those from the European Economic Area and the United Kingdom (2,316 people, 22%) and those from third countries (2,817 people, 26%).

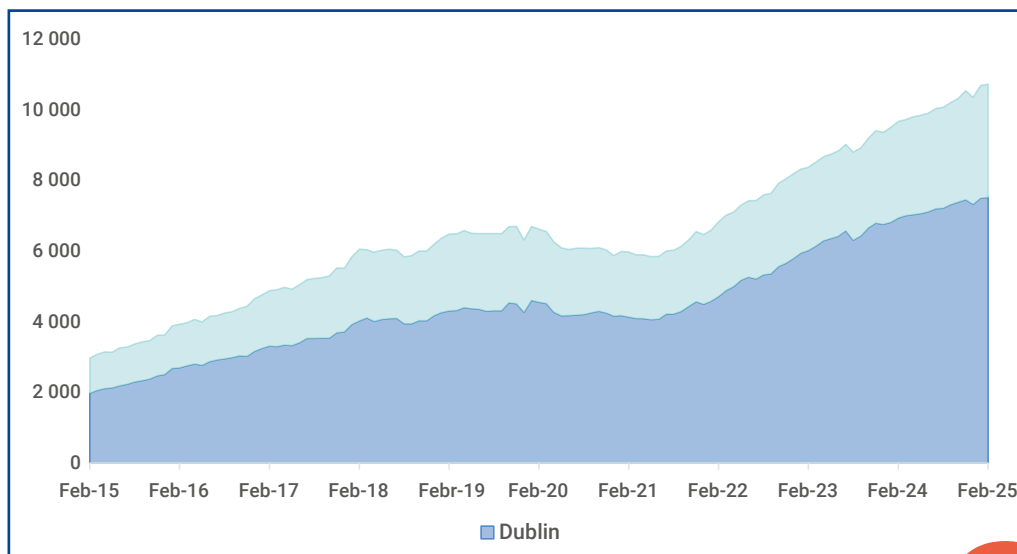
Ireland is a particularly interesting case for testing the limits of the 'point-in-time' measurement method, which is based on counting homeless people at a given moment. Based on the monthly reports from the Irish ministry,

O'Sullivan²¹ notes that the number of adults staying in emergency accommodation increased from 2,385 in June 2014 to 9,347 in December 2023, a rise of 292%. This is the largest increase in the European Union among countries that have comparable statistics. However, this raw data only partly reveals the reality. Data from the PASS system has facilitated a more dynamic approach to monitoring homelessness, by clearly showing the entry and exit flows from emergency accommodation centres. As such, between 2014 and 2023, 55,367 adults entered emergency accommodation for the first time, i.e. 1,384 new entries on average per quarter. Over the same period, 29,733 people left emergency accommodation to take up housing, of which about 900 as part of the Housing First programme. Furthermore, in the Dublin region, almost 13,000 households avoided entering emergency accommodation between 2017 and 2024 as a result of targeted prevention measures. The use of this 'dynamic'

data demonstrates that far more people are affected by homelessness than are shown in the point-in-time surveys. The data also provide an overview of the relative effectiveness of prevention and reintegration policies: despite the significant entry flows, a significant number of people accommodated managed to access housing, while prevention measures enabled many people to avoid resorting to emergency accommodation.

The Irish example thus shows the value of ongoing monitoring to fully understand homelessness, not as a fixed state but as a process in flux, impacted by the time of the year and by individuals' often bumpy pathways through life. According to Eoin O'Sullivan, 'The growth in the numbers of emergency accommodation at a point-in-time is not the gradual increase of a cohort of helpless and hopeless households, but rather the inability of the housing system to prevent and exit households at the same rate as households enter emergency accommodation'.

FIGURE 3
IRELAND - CHANGE IN THE NUMBER OF ADULTS IN TEMPORARY AND EMERGENCY ACCOMMODATION
(ETHOS 2,3) (DEPARTMENT OF HOUSING, LOCAL GOVERNMENT AND HERITAGE DATA)



Hungary: budget cuts, an ageing homeless population and extreme poverty

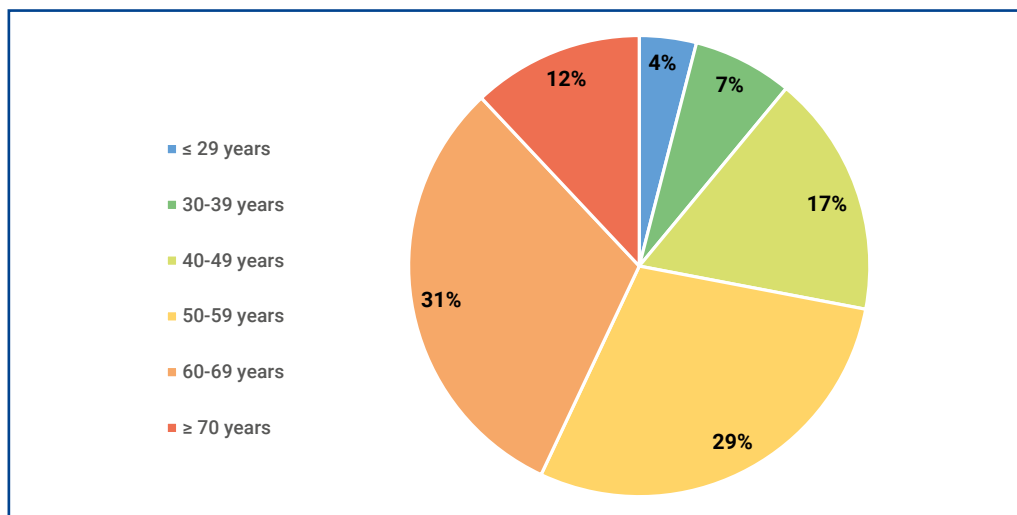
Since 1999, the Menhely Foundation has conducted an annual survey on homeless people in **Hungary**. The 26th edition took place on 3 February 2024, amid major budgetary restrictions.²² This survey did not aim to undertake an exhaustive count, but rather to map the state of play of living conditions and the needs of homeless people, with the aim of improving the existing support measures. The survey was conducted by professionals in direct contact with homeless people – mainly social workers in emergency accommodation centres or in outreach teams.

In 2024, almost 5,000 people took the survey, about 2,000 fewer than the previous year. This decrease does not in any way indicate an improvement in the situation but is rather explained by the total lack of public funding allocated to data collection in 2024. Financial aid, while modest, had been allocated in previous years to support the participation of teams on the ground. In 2024, without financial support, their participation had to be entirely unpaid, which was not possible for many of them, particularly the street-based teams. This significantly hampered the scope of the survey. Nonetheless, this data collection is currently the only regular and national source of information on homeless people in Hungary. Its future is however seriously compromised.

The data collected in 2024 revealed a notable ageing of the homeless population. One in ten people surveyed were over 70 years, and 40% of respondents were aged over 60. These data highlight a growing need for adapted medical care, yet accommodation facilities have neither healthcare staff nor adequate resources to care

for chronic illnesses or loss of independence. Figures on the duration of homelessness are also very worrying. Half of those surveyed had been homeless for more than ten years; this figure reached 60% among those aged over 60. What's more, income poverty has reached extreme levels. In January 2024, more than half of all homeless people stated that they survived on less than HUF 60,000 per month (about EUR 150), and two-thirds of people living on the streets survived on less than HUF 30,000 (about EUR 74) per month.

FIGURE 4
HONGRIE : RÉPARTITION DES PERSONNES RECENSÉES PAR ÂGE



4. RECENT EUROPEAN DATA ON HOMELESSNESS

Having focused on worrying developments in some national contexts we can explore two recent data collection initiatives carried out at EU level, which have contributed to a better understanding of certain aspects of homelessness across the Union. Firstly, the ad hoc module of the EU-SILC 2023 survey on housing conditions allows a new harmonised estimate, on an EU scale, of the proportion of the population who have experienced homelessness. Secondly, the full results of the 2021 population and housing census conducted in each Member State, provides valuable information on the number, geographical distribution, and profile of those identified as homeless or living in non-conventional dwellings.

New *ad hoc* module on housing difficulties in the EU-SILC survey

The EU-SILC (*European Union Statistics on Income and Living Conditions*²³) survey provides cross-cutting and longitudinal data on a European scale on incomes, poverty, social exclusion, and living conditions. In 2023, a revised and expanded model on past housing difficulties was integrated into the survey – now mandatory and to be repeated every six years. This module was introduced in response to the 2018 survey, which revealed that 4% of respondents had experienced homelessness, mainly related to relationship or family breakdown.

The module, implemented in 2023, covers all European Union Member States and enables the results to be broken down according to risk group, mainly those experiencing poverty or social exclusion. By focusing on past experiences of housing difficulties, it enables better understanding of the distribution of homelessness within the general population. Homelessness is often wrongly perceived as marginal, affecting only people far outside 'the norm'.

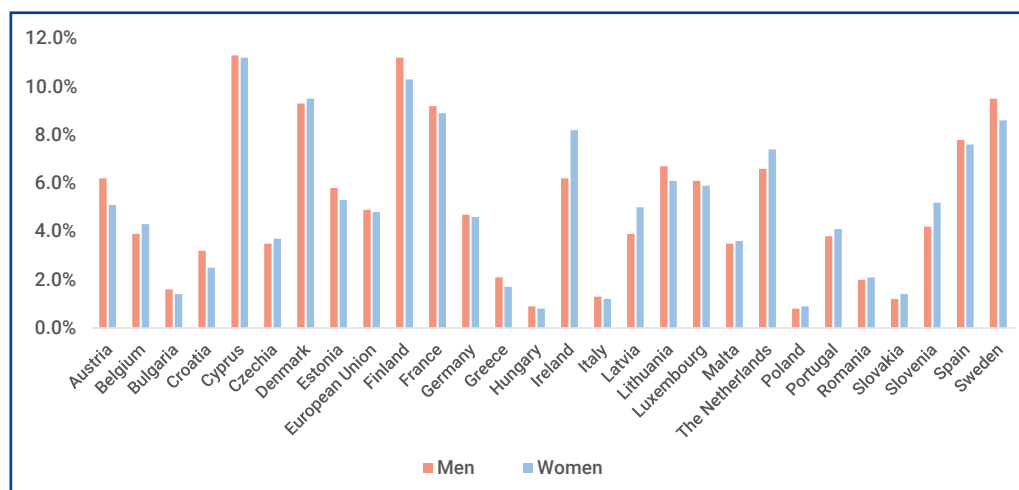
These self-reported data must, however, be interpreted with caution: individual perception of what is considered homelessness can vary considerably according to cultural context, thus influencing the responses of the people surveyed. The EU-SILC survey shines a valuable light on housing insecurity and enables analysis by gender and poverty level. Nonetheless, its scope is still limited: due to the survey being conducted among households in private housing, it necessarily excludes people who are currently homeless in emergency accommodation or in institutions. Furthermore, the national differences in data collection methods, the lack of alignment with the ETHOS Light typology, as well as the diversity of cultural interpretations of the issue limits comparability between countries. EU-SILC is thus a complementary tool – useful for understanding certain aspects of homelessness, but which alone cannot give an overview of the true extent or diversity of the lived reality.

4.9% OF EUROPEANS REPORTED EXPERIENCING HOMELESSNESS DURING THEIR LIFETIME

The module asks respondents about different forms of homelessness experienced in the past, corresponding approximately to ETHOS Light categories 1, 2, 3, 5, and 6. At European Union level, **4.9% of the population surveyed stated that they had experienced a situation of homelessness at some point in their lives.**

Rates vary significantly between countries: Cyprus recorded the highest level (11.2%), while Hungary reported the lowest rate (0.8%), a figure that is exactly the same as it was in the 2018 module. These variations can be explained in part by differences among countries in pathways out of homelessness, as the EU-SILC survey only includes people living in private housing. They also relate to differences between how countries organise forms of homelessness, i.e. transitory, episodic, or chronic, with chronic homelessness being, by its nature, less visible in the EU-SILC survey.²⁴

Furthermore, past experience of homelessness is almost identical regardless of gender: 4.8% of women compared to 4.9% of men, which runs counter to the majority of official statistics where women are generally under-represented.²⁵ The graph presented below presents, by country and by gender, the proportion of the population that state they have experienced homelessness in their lives.

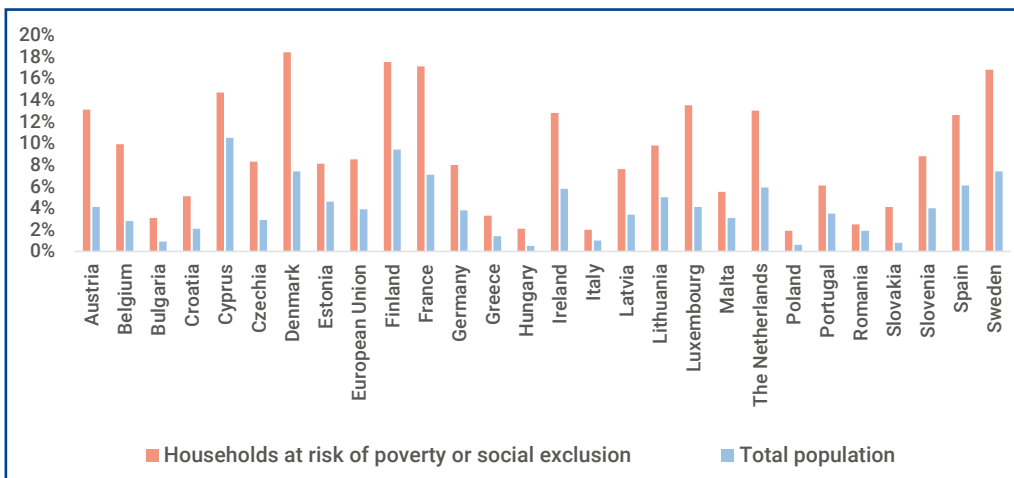
FIGURE 5
PERCENTAGE OF MEN AND WOMEN WHO HAVE EXPERIENCED HOMELESSNESS IN THEIR LIVES

Source: Eurostat

POVERTY AND THE RISK OF HOMELESSNESS

As previously mentioned, the EU-SILC survey brought clarity to how past experiences of homelessness affect current risk of poverty or social exclusion.²⁶ The analysis revealed that having experience of homelessness during one's life is significantly more common among people currently at risk of poverty or social exclusion, with a rate of 8.5%, compared to 3.9% for those not currently at risk.

At EU level, people currently at risk of poverty or social exclusion are more than twice as likely (2.2) to have experienced homelessness (8.5%) than those not currently at risk (3.9%). This difference is particularly noteworthy for Slovakia and Hungary, where people at risk of poverty or social exclusion are, respectively, 5.1 and 4.2 times more likely to have experienced housing difficulties than those not exposed to this risk. The difference is least significant in Romania, where people at risk of poverty or social exclusion are 1.3 times more likely to have experienced housing difficulties than those not currently at risk.

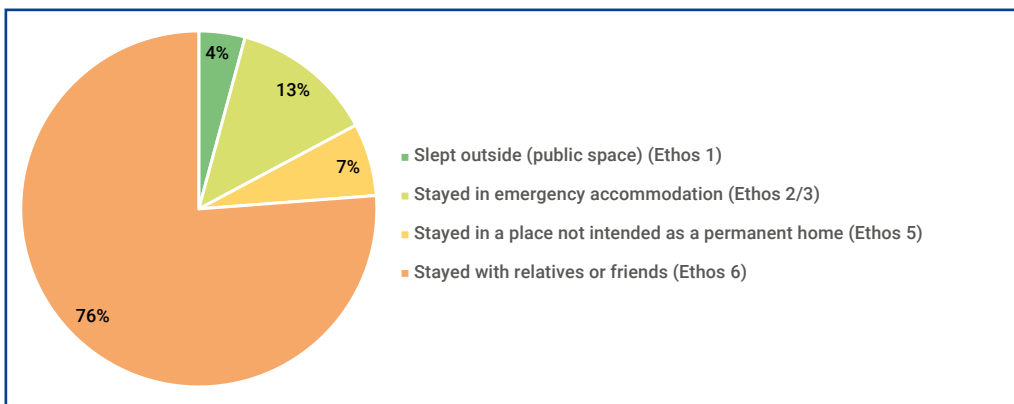
FIGURE 6
RISK OF POVERTY AND PAST EXPERIENCE OF HOMELESSNESS

Source: Eurostat

STAYING WITH FAMILY AND FRIENDS IS THE MOST COMMON FORM OF HOMELESSNESS

Among people who have experienced homelessness, 4.2% reported sleeping rough (ETHOS 1), 13% have stayed in emergency accommodation

(ETHOS 2-3), 6.6% have stayed in a non-conventional dwelling (ETHOS 5), and 76.2% have stayed with family or friends due to lack of housing (ETHOS 6).

FIGURE 7
ETHOS LIGHT CATEGORIES (EU)

Source: Eurostat

New 2021 census: advances made but unreliable data on homelessness persists

A census of the population and housing conducted in each Member State in 2011 and 2021 included data on homelessness. Carried out every 10 years, this census gives a full state of play of the population and housing, either through using administrative registries or through traditional data collection methods. It gives a snapshot of the population at a given moment. The data collected covers the demographic structure (divided by gender and age group), the education level, professional status, as well as the migration background of the population. In addition to the population's characteristics, the census also provides precious data for analysing housing exclusion, particularly through information on type of housing and occupancy status.

Although the census includes data on homelessness, it is not conducted for the purposes of producing statistics on this problem. As a result, it is probably less exact than the figures based on official national statistics that are published by each country. While it did not facilitate a reliable estimate of the rate of homelessness on a European scale, the 2011 census did oblige Member States to collect data on the problem, which for certain countries enabled robust statistics to be obtained for the first time.²⁷

The geographic area of the census was extended in 2021, to include more countries than in 2011. In it, homeless people are defined as follows: *'persons who are not usual residents in any living quarter category; can be persons living in the streets without a shelter that would fall within the scope of living quarters (primary homelessness) or persons moving frequently*

*between temporary accommodation (secondary homelessness)'*²⁸ In the available data, homeless people are categorised along with individuals living in 'other types of dwelling'. This term refers to various forms of shelter used as a living space at the time of the census, such as 'huts, cabins, shacks, shanties, caravans, houseboats, barns, mills, caves, or any other shelter used for human habitation at the time of the census, irrespective if it was designed for human habitation'.

FIGURE 8
DATA FROM THE 2021 POPULATION AND HOUSING CENSUS

Country	Total population	People living in another type of housing and homeless people
Austria	8,969,068	13,960
Belgium	11,554,767	1,493
Bulgaria	6,519,789	3,904
Croatia	3,871,833	4,294
Cyprus	923,382	2,232
Czechia	10,524,167	232,204
Denmark	5,840,048	6,729
Estonia	1,331,824	2,753
Finland	5,533,793	65,088
France	67,439,569	169,538
Germany	81,936,440	88,011
Greece	10,482,487	44,148
Hungary	9,610,393	5,438
Ireland	5,145,710	12,004
Italy	59,030,133	185,531
Latvia	1,893,223	19,230
Lithuania	2,810,761	1,380
Luxembourg	643,941	1,448
Malta	519,564	6
The Netherlands	17,475,414	147,532
Portugal	10,343,066	13,084
Slovakia	5,449,270	148,854
Slovenia	2,108,977	11,524
Spain	47,400,798	7,200
Sweden	10,452,325	0

Source: Census Hub 2021

FEANTSA surveyed national statistics institutions to better understand the context in which each Member State produced the census, particularly with regard to data collection methods and their reliability. This survey highlighted significant methodological gaps that seriously call into question the reliability and comparability of the data from the European census on homeless people.

The main limit lies in the impossibility, in many cases, of clearly distinguishing homeless people from individuals living in 'other types of dwellings'. For example, in **Finland**, the 65,088 people categorised as 'living in other types of dwellings' includes not just the 4,000 homeless people, but also those living in holiday homes, second homes, and institutions, for whom their situation was not clarified in the official register. Similarly, in the **Netherlands**, the census did not specifically aim to estimate or count homeless people. The 152,000 people surveyed included homeless people but also anyone living in non-conventional dwellings. Conversely, some countries such as **Luxembourg**, chose to only count homeless people in this category. **Belgium** had another different approach whereby homeless people were not at all included in this category. The census was based exclusively on data from the national registry, so homeless people with an address for reference were misclassified as living in conventional housing, while those without any address were simply not included at all. Some countries, such as **Latvia, Portugal, and Slovenia**, provided extra information on homelessness in their metadata, mainly on ETHOSLight categories 1 to 3, thus enabling more exact figures to be produced for these countries. These large divergences highlight the significant limitations of the Eurostat data and the need to improve the quality and harmonisation of the data collection methods on a European scale. **Sweden** is a case in point: According to Eurostat, there was nobody in the category 'people living in another type of housing

and homeless people', while the official number of homeless people in 2023 stood at 27,383.

Furthermore, the European census enables a range of variables to be explored in detail such as sex, age, employment situation, commune size, place of birth, nationality, year of arrival in the country or even place of residence the previous year. These data are invaluable in understanding the socio-demographic characteristics of homeless people. Nonetheless, again the data here applies to the entire category of 'people living in another type of dwelling and homeless people', with no distinction made between situations, which is a major limitation on their usefulness in specifically analysing the reality of people experiencing housing deprivation.

As such, despite the advances made in European data collection on homelessness, particularly with regard to the 2021 census and the EU-SILC module, the figures are still heterogeneous and difficult to compare across countries. Many limitations still exist, in particular the confusion between homeless people and individuals living in an 'other type of dwelling' for the 2021 census, as well as the exclusion of people living in non-conventional dwellings for the EU-SILC ad hoc module. Furthermore, some countries seem to expend little effort on the quality and precision of the data in their contribution to the census, despite the obligation to include homeless people therein. These factors highlight the need to harmonise data collection measures and to clarify the categories used, in order to produce reliable, comparable data that is better representative of the realities of homelessness in Europe.

Strategies to combat homelessness are still inadequate and highly variable: national strategies as perceived by NGOs on the ground

Despite the commitment to work towards ending homelessness made by all Member States as part of the European Platform on Combating Homelessness, the strategies implemented vary widely from region to region. According to a state of play published in October 2024 by Shmulik Szeintuch,²⁹ 14 European countries have an up-to-date national strategy or a range of equivalent measures, deployed as part of a structured programme to combat homelessness. In addition to these countries, there are those that have implemented coordinated policies at sub-national level such as **Austria** and **Estonia**, or those which, like the **United Kingdom**, delegate strategy development to constituent entities.

The nature and scope of these strategies however vary widely from one country to the next. Some take the form of specific roadmaps centred on reducing homelessness, while others form part of broader plans on housing, fighting poverty, or social inclusion. Differences in the populations targeted were also observed (some strategies cover all people experiencing homelessness while others focus solely on visible forms of homelessness) as well as in operational priorities such as social support, housing production, and preventing loss of one's home. While the majority of these documents boast ambitious goals and defined timelines, how they are actually implemented and their impact on the effective reduction of homelessness varies significantly from country to country.

In order to evaluate the true reach of national strategies to combat homelessness in Europe,

we asked FEANTSA members who work with homeless people in different European countries to provide their analysis of the credibility, effectiveness, and actual implementation of the strategies in their respective countries.

ENCOURAGING BUT PRECARIOUS PROGRESS

Although there are positive signs of encouraging advances made, NGOs working with homeless people agree that implementation of national strategies is often still incomplete, unbalanced, and at times incoherent. The growing integration of the Housing First approach into the discourse and into some measures – such as in **Finland**, the **Netherlands**, **Italy**, and **Austria** – marks a genuine turning point, heralding a real paradigm shift in the care of homeless people.

The criminalisation of poverty, seen mainly in **Austria** and **Greece**, fits into the wider political context of rising security fears because of social issues. In **Austria**, this trend is seen in the adoption of municipal by-laws banning begging in several cities, while in **Greece**, it can be seen in the increased police checks in public spaces frequented by homeless people. Furthermore, policies exclusively focused on providing access to home ownership for the middle classes, like those in **Hungary**, are evidence of housing policy approaches that ignore the needs of society's poorest people.

Given the limits of the current policies, several organisations propose specific recommendations to strengthen the coherence and effectiveness of the national strategies to combat homelessness. They call in particular for clear and sustainable funding of policies to combat homelessness, for better coordination between the various levels of governance, i.e. national, regional, and local, as well as for mechanisms to regulate the housing market, whose dysfunction leads to hou-

sing exclusion. They also emphasise the need to establish robust monitoring, evaluation, and data collection mechanisms in order to develop public policies based on accurate and shared understanding. These recommendations, widely agreed upon by FEANTSA members, give very concrete pathways to improving current policies, which are still often fragmented or too limited.

CREDIBLE STRATEGIES BUT UNEQUAL IMPLEMENTATION

In several European countries, national strategies to combat homelessness are seen as going in the right direction, particularly when they are based on wide consultation, on integration into European frameworks, and on the lessons learnt from previous policies.

This is particularly the case for **Portugal**, where the current national strategy (2025-2030), is widely seen as effective. It is the third consecutive national strategy, which is based on a long consultation process, focuses on better prevention, and incorporates lessons learned from previous plans. However, it is being implemented against a particularly difficult backdrop of political instability (five legislative elections have been held since 2015, three of which over the last four years) and rapid worsening of the socio-economic situation (soaring rents, rising living costs, increase in addiction) that is putting greater pressure on support measures. Stakeholders in the field noted the difficulty in providing anything more than short-term measures due to lack of political stability and lack of adequate resources for implementing planned structural changes.

In **Romania**, the National Strategy for the Social Inclusion of the Homeless (2022-2027) is also considered solid, due mainly to: its alignment with European objectives for social inclusion and poverty reduction; its close cooperation with civil society during the development phase;

and the adoption of Housing First principles. The country's commitment to several European initiatives to combat homelessness, such as *European Homelessness Counts*, is a noteworthy. Nonetheless, the effectiveness of this strategy is hampered by persistent structural obstacles: the absence of reliable and up-to-date data; uneven implementation of policies from the fairly active large cities to poorly resourced rural regions without adequate infrastructure; the lack of very affordable housing solutions preventing people from exiting (constantly overcrowded) accommodation centres which perpetuates cycles of homelessness. Romania did however develop some encouraging initiatives: in addition to the national strategy mentioned above, it also supported promising pilot projects such as the individualised housing strategy for Roma communities in Reșița, which has enabled 150 families to be allocated public housing since 2019.

In **Finland**, the strategy is part of a coherent long-term public policy based on the Housing First model. The Finnish approach, an exception in Europe, is founded on cross-party political consensus which has led to a sustained reduction in homelessness since the 1980s. The new programme focuses specifically on eradicating long-term homelessness in nine major cities. Today however, Finland is an example of how fragile these gains are when faced with political change. Since 2023, the new government has introduced major budget cuts that are undermining decades of work: reducing housing supports, particularly for young people, decreasing social housing budgets, cutting funding to prevention mechanisms, etc. The worrying effects of this change of direction can already be seen: the 2024 statistics revealed a rise in homelessness for the first time in 10 years, while evictions have risen by more than 10% since 2023. This reversal shows how the consistency of public policies – regardless of changes in government – determines the effectiveness of strategies to combat homelessness.

In **Italy**, adoption of a new national strategy for the period 2024-2026 came about in a political context that is particularly hostile to vulnerable populations – indeed some are calling it a ‘war on the poor’.³⁰ Since Giorgia Meloni’s accession to power in 2022, the government has dismantled several social protection measures, most notably abolishing the Citizens’ Income (*Reddito di Cittadinanza*) for some beneficiaries and drastically reducing the amount for others, while also reducing support for rent arrears and loan defaults. This social regression is taking place alongside a hardening of migration policy (criminalising NGOs, restriction of criteria for humanitarian protection, increasing the number of centres for administrative detention) which further impoverishes applicants for international protection. Despite this hostile climate, stakeholders in the field point to certain advances made as part of the new strategy to combat homelessness. Most notably, it introduces LEPs (Basic Levels of Services), which establish a minimum standard for services across the entire country: emergency social support, facilitating access to accommodation for homeless people, and specialised multidisciplinary teams. Alongside this, the securing of European and national funding (national anti-poverty fund, Inclusion Programme 2021-2027, the EUR 450 million Recovery package) were also key factors in guaranteeing effective implementation of these measures.

Conversely, in **Spain**, the national strategy demonstrates strong political engagement, in alignment with European commitments. That said, its operational reach is hampered by major fluctuations in the resources allocated. With funding decisions made by each autonomous community and municipality, there are large territorial disparities in implementation at local level, which compromises the overall impact of the strategy. Catalonia and Valencia are examples of these disparities. **Catalonia** is establishing

itself as a pioneering region with a proposed law under review by the Catalan parliament which – if approved – will make the region a European benchmark in the protection of homeless people. The law cites access to a ‘dignified residential space’ as a guaranteed social service, plans for multidisciplinary street teams to be deployed, and bans municipalities from punishing beggars.³¹ On the other hand, the **Community of Valencia** is one of the few remaining Spanish regions without any specific strategy to prevent and combat homelessness.

In the **Netherlands**, the national action plan to combat homelessness adopted in 2023 marks a new phase in the authorities’ commitment to tackling the problem. It affirms Housing First as the main strategy to end homelessness, and is supported by several promising initiatives: rolling out counts based on the ETHOS typology covering the six ETHOS Light categories as well as risk of eviction, thereby enabling a more detailed analysis of the issue; also of note is the increased involvement of people with lived experience of homelessness in the development of local policies and research. An ambitious research programme (2025-2027) was also launched to adapt accommodation measures to the Housing First model, driven by a large consortium of academics and NGO’s. Nonetheless, these advances cannot hide the major structural barriers that are hindering effective implementation of the strategy. Firstly, the national strategy is not binding. There is no financial incentive encouraging municipalities to move from an emergency accommodation-based system towards sustainable housing solutions, and a majority of Dutch regions have not yet started to implement Housing First. Secondly, the ongoing lack of affordable housing, combined with overcrowded accommodation facilities, is hindering transition towards a systemic housing-led approach. The current political context only serves to heighten these concerns. The accession to power in 2024 of Geert Wilders’ Party

for Freedom (PVV), in coalition with the conservative right, profoundly altered the government's priorities. Although the housing crisis had been a central theme of the election campaign, the political response centred more around stigmatising immigrants than around strengthening the right to housing for all vulnerable people.³²

In **Sweden**, where national approaches to combat homelessness have existed for several decades despite neither the state nor the regions having direct responsibility for the matter, the current strategy (in force until 2026) continues what has gone before. It gives municipalities a central role, as part of its highly decentralised framework. The state, although not directly responsible, supports local action through a system of financial incentives: each year, funds are made available to encourage NGOs to develop or initiate Housing First projects. This strategy seems to be useful in supporting cultural change at local level, although the number of housing units used for Housing First is still low. One recent significant structural advance is a statutory obligation on all municipalities to develop detailed plans of their housing construction goals for all sectors of the population, including homeless people, with mandated annual review. To strengthen follow-up and implementation of the strategy at national level, charities are calling for a dedicated national coordinator, to ensure regular liaison between the state and charities, and to support roll-out of Housing First projects.

In **Germany**, the first national action plan to combat homelessness, launched in 2024 by the federal government, is considered by stakeholders to be an important step towards political recognition, with its ambitious goal of offering all homeless people an appropriate housing solution by 2030. This strategy put the issue of homelessness on the federal agenda, revitalised social housing policy debates, increased awareness (particularly through educational cam-

paigns in schools), and developed an initiative with the goal of setting standards for emergency accommodation at federal level. However, BAG W (the national federation of organisations working with homeless people) is concerned about the current strategy's inadequacies given the extent of the crisis, as evidenced in particular by the continual rise in the number of homeless people and the chronic lack of affordable housing. Furthermore, excluding many EU citizens from accessing social welfare contributes to this population's increased vulnerability, which is highly visible in public places. Specialised centres in homelessness prevention, despite being vital for upstream intervention, remain largely underfunded and the relaunch of the not-for-profit housing policy has yet to receive any structured financing. The current strategy also lacks a coherent cross-cutting approach: social, health, housing, employment, and integration policies remain in their respective silos, undermining the effectiveness of the measures. In order for the national plan to combat homelessness to truly achieve its goals by 2030, BAG W formulated a series of concrete demands in advance of the 2025 federal elections.³³ The organisation also called for the right to housing to be written into the German constitution as an enforceable fundamental right, as well as for greater investment in public and not-for-profit housing with quotas reserved for homeless people. BAG W also stressed the need to ban evictions where there is no housing solution in place, to develop a national network of specialised prevention centres (using federal funds of EUR 50 million over four years), and to guarantee universal access to fundamental rights – including for EU citizens who are currently ineligible for social welfare. Finally, the association called for cross-sector coordination between social services, employment agencies, health services, and local authorities, particularly through integrated local structures and joint territorial action plans.

In **Austria**, there is no national strategy to combat homelessness to speak of, due to the division of competencies between the State and the *Länder*, the latter being responsible for policies to fight homelessness and with each developing their own measures. Nonetheless, momentum is building with the promising launch of a national programme focused on Housing First and preventing evictions, in operation until 2026 and facilitating the *Länder* to finance innovative approaches through federal budget funding. Still, charities are calling for the creation of a truly federal strategy which would leverage the experience of the *Länder* in order to deploy sustainable measures to combat homelessness. This need has arisen in a difficult socio-economic climate, which threatens the gains already made. Tight budgets raise the spectre of cuts to social services and supports to homeless people. The affordable housing crisis is worsening with little hope of improvement in the short term as economic conditions threaten to slow construction and reduce the supply of accessible housing into the future. Added to these problems is the deteriorating political climate: public discourse on homelessness is polarising, leading to stigmatisation of the people affected. Furthermore, the restrictions are tightening for non-nationals trying to access public housing – particularly due to the introduction of language certificates – which increases their level of housing exclusion.

France currently has a national strategy to combat homelessness that is structured along Housing First lines; it is the second consecutive strategy and has been in action since 2023. While the Fondation pour le Logement des Défavorisés supports the underlying philosophy of this strategy, it stated concerns in its last report around the plan's ambitions. They believe the level of ambition in this plan is less than in the previous one, yet housing exclusion is continuing to increase.³⁴ One of the most worrying signs is the stasis in

allocating social housing (HLM) to people getting off the streets or out of homeless accommodation, which stagnated at 7% after increasing from 4% to 7% with the last plan. Similarly, the goal of allocating 25% of HLM outside of QPVs (priority urban neighbourhoods) to the poorest households has still not been achieved and, in fact, decreased without any response forthcoming from the government. This inertia is all the more worrying given that the fall in turnover within the social housing sector inevitably reduces the potential for rehousing homeless people. Alongside this, the goal of producing very social housing (PLAI) was abandoned, and the measures that are most suitable for highly vulnerable situations, such as adapted PLAIs and social boarding houses are struggling to get developed, due to lack of adequate financial support. Support for rental intermediation increased during the previous plan but has since had its ambitions curtailed – both in the number of places created and in the budget. While the plan facilitated some advances, i.e. creation of positions within the SIAO (Integrated reception and orientation services) and a planned boost in the number of places available in social residences, the Fondation warns against weakening the economic model of these housing solutions, as it is being jeopardised by the rising costs of utilities, construction, and land. It notes that, without a serious increase in state aid for construction, renovation, and management, these measures will no longer be a credible alternative to emergency accommodation. According to the Fondation pour le Logement des Défavorisés, the French strategy is founded on a solid base but remains too reticent in both its funding and ambitions to be able to meet the need that exists.

Overall, this feedback shows that the integrity of a strategy is not enough; there are four key conditions to ensuring its effectiveness. Firstly, the availability of specific financing. Secondly, effective coordination between the different levels of government. Then, the involvement of stakehol-

ders in its implementation. Finally, and crucially, the ability to intervene upstream and outside of the traditional supports for homeless people: this involves developing eviction prevention policies, access to very affordable housing, and support for very people before they fall into homelessness. These challenges are particularly stark in the current European economic context, marked by the rise of the extreme right and the hardening of public discourse. As shown in particular by the Italian, Finnish, and Dutch examples, the growing stigmatisation of vulnerable people – particularly non-nationals – and the ‘war on poor people’ led by certain governments have weakened the social gains and compromised implementation of the most ambitious strategies.

LACK OF A NATIONAL STRATEGY: HINDERING ACTION IN THE FIGHT AGAINST HOMELESSNESS

In some European countries, the absence of a national strategy to combat homelessness poses a major obstacle to establishing coherent public policies. The lack of political will, fragmented lines of responsibility, and a poorly integrated approach makes it very difficult to develop efficient and coordinated responses.

In **Hungary**, stakeholders in the field expressed deep scepticism due to the country’s specific political context, with Viktor Orbán’s Fidesz in government since 2010. ‘A National Strategy is only useful if there is political will to change things. As currently there is no such wish from the government, a national strategy would just remain a piece of paper (electronic document)’, noted one respondent. This situation is part of Fidesz’s wider policy of systematically criminalising poor people, based on a divisive us-versus-them mentality that presents poor and marginalised people as a threat to society. This repressive approach culminated in the adoption of a law in 2018 –

unique in Europe – that explicitly bans homeless people from residing in public spaces, which is written into the Hungarian Constitution.

In **Poland**, there is no national strategy specifically dedicated to homelessness. The current response is based solely on the 2004 law on social assistance, which gives full responsibility for the matter to the Ministry of Family, Labour and Social Policy, and has led to a development plan for social services targeting several sectors of the population including homeless people. This narrow framework, hampered by highly compartmentalised institutional functioning, limits any coordination between health, housing, migration, and justice policies. While the plan directs policies towards the relevant approach (prevention, mobile services, transition to housing), it has been criticised for lacking functionality, goals that lack ambition (7,000 supported housing units for five groups by 2030) and the absence of a credible financing plan. Despite these limitations, the plan led to a shift in mindset, to regular dialogue between NGOs and the public authorities, and to triggering important legislative reforms. A more ambitious dynamic does seem to be emerging: driven by the ‘Polish National Federation for Solving the Problem of Homelessness’ (*Ogólnopolska Federacja na rzecz Rozwiązywania Problemu Bezdomności*), the Commissioner for Human Rights, and a recently organised parliamentary group, an inter-ministerial body, inspired by France’s DIHAL model (Inter-ministerial Delegation for Accommodation and Access to Housing), may soon be formed. It will be in a position, in time, to drive the development of a more coherent and cross-cutting national strategy.

In **Greece**, there are few comprehensive and coherent proposals regarding the issue of homelessness. The sole programme in place, based around the development of temporary housing solutions (for durations of about two years), has

been repeatedly renewed without any increase in its limited numbers. This measure does not target the most vulnerable people, excludes those who have previously benefited from it, and primarily aims to reduce overcrowding in accommodation facilities rather than facilitate a sustainable exit from homelessness. The inadequacy of this approach is all the more problematic given the worsening situation on the ground. Homelessness is increasing, but it is also becoming more hidden: some homeless people are moving out of the urban centres and others are hiding in fear of increased intimidation from the police. Alongside this, inflation, the economic crisis, and the rise in the cost of living are exacerbating housing vulnerabilities and increasing the risk of people falling into homelessness.

In **Belgium**, the fight against homelessness is based mainly on action plans developed at regional level. Some of these regional initiatives result in positive changes, such as integrating Housing First. Nonetheless, despite these advances, the lack of a specific national Housing First framework enabling the coordination of hou-

sing policies and social action remains a barrier according to stakeholders in the field. It is not necessarily about centralising competencies but rather promoting efficient connections between the various levels of power for this particular approach. Such coordination would help address the issues identified: lack of structural funds for the Housing First programme and the absence of harmonisation between social policies and housing policies. Associations are therefore also calling for the development of a national strategy dedicated to Housing First that respects regional competencies while also ensuring overall coherence and budgetary allocation with clear measurable objectives.

These examples illustrate how the lack of a national strategy can result in very different political and institutional contexts, yet invariably produce the same effects: fragmented responses, territorial inequality, difficulty in developing a systemic approach to the problem. In all these cases, stakeholders in the field are calling for the creation of national frameworks that can coordinate the different levels of intervention and ensure coherence in public policies.



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CHAP. 2

AFFORDABLE HOUSING

A SOLUTION TO
HOUSING EXCLUSION?

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AFFORDABLE HOUSING

A SOLUTION TO HOUSING EXCLUSION?

Affordable housing has become a central political priority at the European level. Amid a cost-of-living crisis that is hitting disadvantaged households particularly hard, the European Union took a historic step in 2024 by appointing, for the first time, a Commissioner for Housing and Energy, the Dane Dan Jørgensen. This appointment reflects a growing institutional awareness of the mounting challenges of access to housing affecting the entire continent.

Under the new European Commission, momentum is building with the announcement of a European Affordable Housing Plan, scheduled for publication in late 2025. Led by a dedicated Housing Task Force, the initiative seeks to address an urgent social issue made worse by decades of rising property prices, which in most OECD countries have far outstripped income growth. The cost-of-living crisis has only deepened the housing squeeze, especially for low-income renters and disadvantaged individuals struggling with mortgage repayments.

AFFORDABLE HOUSING A SOLUTION TO HOUSING EXCLUSION?

European concern with housing is not new, despite the EU's lack of direct competence in this field. Over the years, the Union has exerted indirect influence through rules on state aid and competition, taxation, energy efficiency, building standards, and levies, as well as through 'soft law' tools such as recommendations, declarations, opinions, and guidelines. This orientation is evident in the 2017 European Pillar of Social Rights, with Principle 19 on housing; in the country-specific recommendations of the European Semester; in declarations by housing ministers at informal meetings; in the European Platform on Combating Homelessness, launched in 2021; and in the Housing Partnership Action Plan, with its 13 recommendations, developed under the EU Urban Agenda.

However, the European Commission's interest in housing cannot be explained solely by social concerns about citizens' living conditions. The real estate sector also has a strategic economic and financial role: it is a cornerstone of European financial stability and a key driver of national economic growth. Housing has increasingly become an asset class, playing a vital role in initiatives such as the Capital Markets Union and the Union for Savings and Investment, which aim to streamline capital flows within the single market to boost investment and economic growth. Against this backdrop, a major question is whether the European Union can develop an Affordable Housing Plan that balances housing as a basic right with housing as a financial asset.

At first glance, it may seem obvious that affordable housing is a solution to housing exclusion. Yet the rising prominence of affordable housing in Europe raises fundamental questions about the very definition of the concept and the risks that these developments pose for the most disadvantaged

households – the very groups most exposed to the affordability crisis. The lack of consensus on

what constitutes affordable housing, along with a growing distinction between social housing and affordable housing, highlights significant conceptual and political challenges. Building on analyses by FEANTSA in its November 2024¹ report, this chapter aims to clarify the notion of affordable housing at the European level, examine the semantic shift in some countries from social housing to affordable housing, and assess the risks these developments pose for the most vulnerable.

1.

THE COMPLEXITIES OF AFFORDABLE HOUSING

The expression 'affordable housing' is now widely used in political discourse, both at national and European levels. At first glance, the need to produce more so-called 'affordable' housing appears to be a matter of broad consensus: it is, after all, difficult to challenge a priority as widely recognised as making housing accessible to as many people as possible. Yet the term, often used without a clear definition, covers vastly different realities and can give rise to ambiguity. 'For some people, all housing is affordable, no matter how expensive; for others, no housing is affordable unless it is free' – a reminder that affordability is relative and the term can easily be misleading.² In the context of developing the future European Housing Plan, it is therefore essential to carefully examine what this notion truly encompasses. If not, it may be used to legitimise policies disconnected from the needs of the most disadvantaged.

The Human Rights Approach

The United Nations system addresses the issue of affordable housing from a human rights perspective. Within this framework, affordability is one of the seven criteria that define the right to adequate housing, including security of tenure, availability of services, habitability, location, accessibility, and cultural adequacy.³ From this perspective, 'housing cannot be considered adequate if its cost undermines or compromises the enjoyment of other human rights by its occupants', reflecting a residual-income approach to housing affordability.⁴

At the European level, the right to housing is protected through several complementary instruments.⁵

The Charter of Fundamental Rights of the European Union (CFR), which recognises a wide range of personal, civil, political, economic, and social rights for EU citizens and residents, does not specifically enshrine a right to housing, but rather a right to housing assistance under Article 34(3): 'In order to combat social exclusion and poverty, the Union recognises and respects the right to social and housing assistance so as to ensure a decent existence for all those who lack sufficient resources, in accordance with the rules laid down by Union law and national laws and practices'. The Union accords the Charter of Fundamental Rights the same legal value as the Treaties (Article 6 TEU), thereby giving the right to social and housing assistance the 'force of law' within the framework of EU law and its implementation.

The European Social Charter of the Council of Europe, adopted in 1961 and revised in 1996, complements the European Convention on Human Rights in the field of economic and social rights. Article 31 is specifically devoted to the right to housing and obliges the signatories to 'take measures designed to: 1. promote access to housing of an adequate standard; 2. prevent and reduce homelessness with a view to its gradual elimination; and 3. make the cost of housing accessible to persons without adequate resources'. The European Committee of Social Rights, which monitors compliance with the Charter, issues rulings on collective complaints to address violations of the right to adequate housing, with complaints having been upheld

notably against **France, Italy, the Netherlands, Ireland, and Czechia**.

At the European Union level, housing affordability, particularly in relation to homelessness and housing-related exclusion, has been gaining increasing prominence in social policies, with Principle 19 of the European Pillar of Social Rights enshrining the commitment to 'housing and assistance for the homeless'. As part of the Pillar's Action Plan, the European Platform on Combating Homelessness was launched in 2021 with the signing of the Lisbon Declaration, through which EU institutions and all Member States recognised homelessness as the most extreme form of social exclusion and committed to working towards its eradication by 2030.

The European Parliament's 2021 resolution on access to decent and affordable housing for all highlighted rising homelessness and growing unaffordability across the EU, particularly for households at risk of poverty and disadvantaged groups.

Main approaches to measuring housing affordability

The different approaches to measuring housing affordability have been outlined by the OECD,⁶ which identifies three main methods for assessing the financial accessibility of housing: the price-to-income ratio, the expenditure-to-income ratio (or housing cost burden), and the residual income approach. Complementing these methods are indicators relating to housing quality and households' subjective perceptions.

THE PRICE-TO-INCOME RATIO APPROACH

This first approach, simple and intuitive, relies on indicators such as the housing price-to-income ratio or the rent-to-income ratio. Its main advantage is that it uses data generally available in most countries and provides an overview of the relationship between prices and income, both over time and across different markets. However, because this method is based on averages and emphasises a macroeconomic perspective, it can obscure disparities within local markets and minimise the difficulties faced by low-income households, meaning that a market appearing affordable according to these overall ratios may, in reality, exclude a significant portion of the population from access to adequate housing.

THE EXPENDITURE-TO-INCOME (HOUSING COST BURDEN) APPROACH

The housing cost burden approach, which measures the share of income devoted to housing, has become the dominant reference for assessing affordability. Eurostat considers housing costs excessive when households spend 40% or more of their household income, adjusted for household size, on housing. More broadly, public policies often rely on the assumption that households should not spend more than 30–40% of their income on housing.

However, this dominant approach has questionable assumptions. Its main limitation is that it does not account for variations in what constitutes an acceptable housing cost share according to income levels: a 20% housing cost burden may already be unsustainable for a low-income household, while a wealthy household can absorb a much higher share without difficulty. Several studies have shown that the housing cost burden method tends to underestimate the

AFFORDABLE HOUSING A SOLUTION TO HOUSING EXCLUSION?

difficulties low-income households face and to overestimate their ability to access housing on the market.⁷ Moreover, this approach offers no insight into the quality or suitability of housing, limiting the assessment of affordability to a purely financial measure, detached from real living conditions. It also ignores the fundamental difference between a household with borrowing capacity that chooses to allocate a high share of its income to homeownership and a low-income household forced to bear high rental costs without the possibility of building equity in return.

THE RESIDUAL INCOME APPROACH

The residual income approach, which assesses the 'income left over' for households after paying housing costs, has the theoretical advantage of better reflecting households' lived realities, revealing situations of hardship that traditional housing cost burden approaches may obscure while putting the difficulties faced by middle-income households into perspective. However, it faces significant methodological challenges, as it requires the collection of detailed data that are often difficult to obtain and relies on arbitrary thresholds to define the minimum income needed after housing costs. It also does not account for housing quality.

COMPLEMENTARY APPROACHES: HOUSING QUALITY AND PERCEPTIONS

In addition to the traditional methods, the OECD emphasises the importance of including qualitative and survey-based indicators in the assessment of housing affordability.

- **Housing quality indicators** – such as the number of rooms per person, overcrowding

rates, or deprivation rates – provide valuable insight into what households actually receive in return for their housing expenditure. By introducing a qualitative dimension, they usefully complement purely financial measures and allow for a better understanding of the living conditions associated with access to housing. However, criteria vary across countries and cultural contexts, which complicates international comparison. In addition, some of these indicators require up-to-date data on the technical characteristics of dwellings, which are not always readily available.

- **Subjective indicators** – such as satisfaction with the availability of quality affordable housing or the perception of housing as a priority issue – help to complement objective measures by providing insight into households' expectations and experiences. They thus contribute to a better understanding of the factors shaping satisfaction with housing. However, these indicators reflect perceptions that are strongly influenced by national context, economic conditions, the level of social protection, and individuals' sociodemographic characteristics, making interpretation and comparison of such data challenging.

Affordability as a Tool for Market Segmentation: A Misused Concept

Analysis of the diverse ways of measuring affordability shows that the concept is far more complex than a simple reference to a housing cost burden threshold – often set at 30–40%. These indicators, widely used as warning thresholds, need to be complemented by other data: income level, tenure status, household

composition, as well as the actual ability to meet other essential needs once housing costs have been paid. Assessing affordability therefore requires considering what income remains after rent or housing charges have been met, and whether this residual income is sufficient to cover a basic basket of essential goods.

Beyond this methodological simplification, a more concerning trend is emerging: the very concept of 'affordable housing' is shifting. At the European level, as highlighted in discussions during 2024 meetings organised by the European Investment Bank,⁸ the term increasingly refers to a specific category of housing situated between social housing and the private market. This reclassification, aimed at middle-income households, is accompanied by an implicit narrowing of the role of social housing, now largely seen as reserved for the most disadvantaged.

However, this interpretation is both misleading and harmful. It rests on the assumption that social housing does not meet the needs of middle-income households, whereas in several Member States a sizeable proportion of the population is eligible – up to 40% in the Netherlands and 72% in France. Moreover, redefining 'affordable housing' as a separate, intermediate housing category risks diverting attention and resources to a narrow segment while neglecting the needs of the lowest-income households. This refocusing could also weaken the role of social housing, which in several Member States is designed to meet a diverse range of needs in the public interest.

In this context, it seems neither relevant nor desirable to seek a European-level definition of 'affordable housing' as a new housing product. The international framework already provides a solid reference: the concept of adequate housing promoted by the United Nations, of which affordability is a core dimension – defined as the

ability to secure housing without compromising the satisfaction of other essential needs. The challenge, therefore, is not to create a new segment of the housing market, but to recognise affordability as a guiding principle that should inform all housing policies.

A landmark ruling on affordable housing: Belgium condemned

A landmark ruling on affordable housing: Belgium condemned

On 19 March 2025, the European Committee of Social Rights (ECSR) – the Council of Europe body responsible for monitoring compliance with the European Social Charter – issued its ruling in the case brought by FEANTSA against Belgium (complaint No. 203/2021).⁹ Although the complaint was filed against the federal state, it was the housing policy implemented in the Flemish Region that lay at the heart of the condemnation, as housing responsibilities fall within the competence of the regional entities.

The Committee found a violation of Article 16 of the Charter, which guarantees families the right to housing. It identified several failings: a shortage of affordable housing, discriminatory access criteria for social housing, inadequate protection for private sector tenants, and the absence of a coordinated strategy to prevent and reduce homelessness.

Crucially, the Committee condemned the misuse of public resources: where funding was mobilised, it was not directed primarily towards the lowest-income households – those whose right to housing is most at risk. The ECSR emphasised that upholding this right requires the provision of a sufficient supply of genuinely affordable housing for disadvantaged groups, a *sine qua non* for ensuring effective access to decent housing.

This decision clearly illustrates how the failure to target the needs of low-income households can undermine the fairness of affordable housing policies.

2. FROM SOCIAL HOUSING TO AFFORDABLE HOUSING: A PROBLEMATIC SHIFT

The ambiguous nature of the concept of affordable housing, as analysed previously, has tangible consequences. In several European countries, this ambiguity is driving a profound and worrying transformation of housing policies. The gradual emergence of 'affordable housing' as an alternative to, or complement of, social housing reflects, in some cases, a significant reconfiguration of objectives, target populations, and forms of public intervention in the housing

sector. In many countries, affordable housing has thus become a new housing product and a new field of public policy, developing alongside traditional social housing and, in some cases, even replacing it.

This evolution is not merely a semantic shift but forms part of a broader historical trend in the transformation of social policies across numerous European countries. As Stone (2006) notes,

the term 'affordable housing' has grown in use amid the gradual retreat of state responsibility for the most disadvantaged.¹⁰

Unlike the social housing sector, which, despite varying considerably across European countries in terms of size, operation, target populations, and even terminology, generally aims to meet the needs of low- or middle-income households by providing secure, long-term tenure, affordable housing primarily targets middle-income households excluded from the private housing market. This shift reflects a move from an approach centred on analysing social needs to one focused on financial accessibility defined in relation to market prices. Whereas social housing rents are generally set according to household income or production costs, affordable housing models are often defined with reference to local market prices.

This divergence reveals a change in operational models. The social model, based on enduring regulation and non-profit principles, is giving way to a more market-oriented affordable housing model, with time-limited regulation and greater involvement of the for-profit private sector. While social housing aimed to de-commodify housing, affordable housing preserves market mechanisms while benefiting from substantial public support.¹¹

Analysis of several European national cases helps to illustrate how this shift operates in practice and to examine its consequences. These national experiences reveal how the traditional boundaries between public, social, and private housing are gradually blurring, particularly through the emergence of new financial actors benefiting from public support in the so-called 'socially responsible' housing sector.

France: a gradual financialisation of social and intermediate housing

The French case provides a particularly instructive example of this transformation, showing how a historically strong social housing system can be gradually reconfigured under market pressures. Unlike the more limited, safety-net models found in other European countries, where social housing is reserved mainly for the poorest households, France has maintained a relatively large and inclusive sector, accommodating around 15% of households, with 4.6 million dwellings in 2021.¹² The French model is also marked by its generalist approach: based on income alone, 72% of the population was theoretically eligible for one of three types of social housing in 2022¹³ – 25% of households for PLAI (targeted at the lowest-income households with the lowest rents), 55% for PLUS (standard social rental housing), and 72% for PLS (social housing with the highest rents). Yet the apparent stability of the overall stock conceals significant qualitative changes, reflecting a gradual financialisation¹⁴ of the sector.

2014 marked a decisive turning point with the creation of the Intermediate Rental Housing (LLI) scheme, which explicitly opened the door to institutional investors in the subsidised housing sector. The LLI offers rents set at between 85-90% of the market rate in exchange for attractive tax incentives, while allowing the sale of units from the eleventh year onwards. This move deliberately blurred the meaning of the term 'affordable housing', which, as Gimat et al. (2022) note,¹⁵ groups quite different housing products under one label and legitimises the use of resources outside the traditional sector.

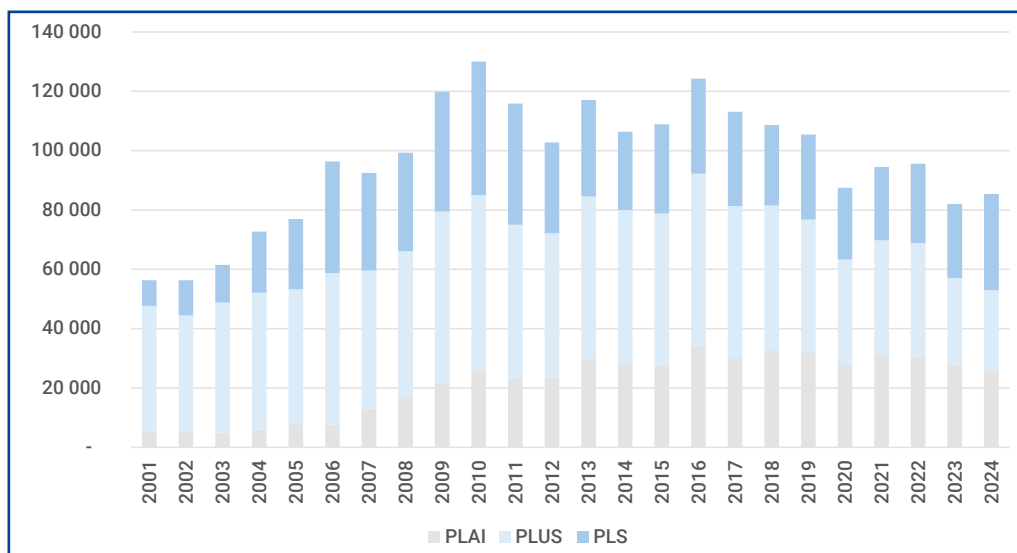
This conceptual shift has been accompanied by a tangible reconfiguration of the French social

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housing stock, revealing a move towards higher-rent units. The number of higher-rent social housing units (PLS) funded grew more rapidly than other social housing between 2001 and

2021, increasing 2.8-fold compared with 1.5-fold for PLUS and PLAI units, even though PLS units remain inaccessible to low-income households.¹⁶

FIGURE 1
NUMBER OF SOCIAL HOUSING UNITS FUNDED IN FRANCE



Source: French Ministry of Housing

The example of the Lille metropolitan area illustrates these dysfunctions. While 77% of applicants are eligible for the most affordable units, only 16% of newly built social housing falls into this category. At the same time, 69% of the 9,913 units removed from the stock through sale or demolition were low-rent units, leading to a net loss of 2,574 homes originally intended for the lowest-income households.¹⁷ This selective erosion creates major discriminatory effects – demand for social housing among the poorest households reaches 13 applications per allocation, compared with five applications per allocation for households earning more than €2,000

per month. The difficulties in accessing social housing are not due solely to the shortage of affordable units. A recent study highlights the presence of 'entry barriers' that disproportionately affect the most economically disadvantaged households.¹⁸ When a social housing unit is offered, it is most often allocated to a household that is less financially disadvantaged, with income criteria paradoxically used to exclude the poorest due to presumed insolvency. This selection process, comparable to that of the private rental sector, systematically penalises the most disadvantaged households.

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« It's been ten years, and I still don't know what's holding things up. We were recognised as a priority under DALO (the enforceable right to housing). We're not wealthy, but we pay our rent. A home is the key to everything! »¹⁹

Reda, father of four, with an income fluctuating between RSA benefits and temporary work in security, awaiting social housing

The proposed law 'Development of the Supply of Affordable Housing' (DOLA), suspended with the dissolution of the National Assembly in July 2024, reveals the scale of the planned changes by allowing intermediate rental housing (LLI) to be counted towards the social housing quotas under the Solidarité et Renouvellement Urbain (SRU) law, which requires certain urban municipalities to provide a minimum share of social housing proportional to their stock of primary residences (20%). The implementation of this reform would allow 569 municipalities to develop LLI to make up for their SRU shortfall, with a potential impact of 27,000 LLI units that might be counted instead of social housing, according to an impact study for the 2023–2025 period.²⁰ This targeting is completely misaligned with actual needs: 71% of the 2.7 million applicants for social housing in France are eligible for the most affordable units (PLAI), whereas LLIs are aimed at households earning up to €7,500 per month.²¹

The French experience shows the rise of a novel approach to public housing support, one shaped by the temporary nature of assistance and by market logic. Unlike traditional social housing, which is designed as a durable public good, 'affordable' housing is offered for a limited period and relies on the eventual appreciation of land value. This approach fundamentally changes the role of public intervention - instead of removing housing from market forces, it seeks to manage them through a corrective strategy.²² This shift has opened the door to financial actors in the

sector, particularly through investment vehicles developed by CDC Habitat, which aim to combine the production of subsidised housing with the return expectations of institutional investors. The French case illustrates how incremental financialisation can reshape a social housing system without radical disruption, leading to greater segmentation of the housing supply and leaving the most disadvantaged populations increasingly excluded from public support. Over time, these trends undermine the ability of public policy to address inadequate housing effectively.

United Kingdom: A Laboratory for the Transformation of Social Housing

The **United Kingdom** provides a particularly advanced and radical example of the substitution of so-called 'affordable housing' for social housing, with dramatic consequences for access to housing among the most disadvantaged.

The UK social rental sector, one of the oldest in Europe, reached its peak in the 1970s, when it housed around one-third of all households.²³ However, from the 1980s onwards, this trend was sharply reversed under policies initially pursued by Conservative governments, which were largely maintained by subsequent Labour administrations. The social housing stock was drastically reduced, first through the privatisation policy of 'Right to Buy', which enabled 1.3 million households to purchase their social housing in the 1980s and 2.5 million between 1980 and 2019,²⁴ and then through austerity reforms implemented between 2010 and 2012.

The 2010–2012 budget cuts halved public subsidies for social housing, pushing housing asso-

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ciations²⁵ to turn to the bond markets to finance their projects.²⁶ This reliance on financial markets directly shapes their management practices: they now exclude households deemed 'financially risky' and prioritise profitable projects to preserve their credit ratings.²⁷

The 2011 'Affordable Homes' programme marked a major shift in the UK housing landscape. The new 'affordable' rents, set at 80% of local market levels, depart from the traditional model of social housing, where rents were based on a household's income.²⁸ In London, these rents are typically around 60% higher than social rents, effectively excluding the lowest-income households in favour of middle-income groups.²⁹ This change has also altered target populations and redirected housing production. By 2016–2017, only 2% of new homes built by housing associations were still social-rent properties,³⁰ while over 111,000 social units were converted to 'affordable' rents between 2012 and 2018. Tying rents to market values creates a major perverse effect: in a deregulated housing market with rapidly rising property prices, these 'affordable' rents quickly become unaffordable. A policy intended to provide intermediate housing between the social and private sectors therefore produces homes whose rents rise in line with the market, making both residual social housing and 'affordable' housing increasingly inaccessible to low- and middle-income households.

At the same time, the introduction of fixed-term tenancies (ranging from two to ten years) and pre-tenancy credit checks marks a break with the historical principles of UK social housing. Long-term security of tenure has been replaced by temporary 'opportunities' dependent on households' financial capacity, turning access to social housing from a permanent right into a transitional form of assistance and fundamentally redefining the role of public intervention.

The UK case provides a striking example of how the substitution of 'affordable' housing for social

housing, in a context of hyper-commercialisation of the sector, marks a fundamental shift in approach. It illustrates the move from housing provision by a welfare state to solutions driven by market logic.³¹ Although the terms 'social housing' and 'affordable housing' are often used interchangeably in political discourse, they in fact refer to various products targeting households with distinct socioeconomic profiles. Behind this terminological conflation lies a clear erosion of the social housing sector in favour of an 'affordable' segment specifically aimed at middle-income households. This transformation has produced a paradoxical situation. Governments, having created the conditions for housing 'unaffordability' through deregulation, now have to inject substantial public funds in the form of individual benefits to enable low-income households to access a private market with ever-rising rents, sometimes in properties that were formerly publicly owned. The real beneficiaries of this hyper-commercialisation are multiple-property owners and private developers, who are eligible for subsidies and tax exemptions, while waiting lists for social housing stretch to ten years, revealing the scale of unmet need.

There are, however, signs of growing awareness of the damage caused by these policies. The UK government has recently announced its intention to tighten the conditions of the Right to Buy programme, including a 35-year exemption for newly built social housing in England and stricter rules for tenants, such as extending the minimum occupation period from three to ten years and reducing discounts from 35–50% to a maximum of 15% of the property's value.³² While these measures, which explicitly aim to 'protect the social housing stock', remain at the proposal stage, they indicate a shift in political discourse and a belated recognition of the need to preserve and expand genuinely social housing provision.

From Social Housing to 'Quasi-Market' Housing: The Italian Trajectory

Italy offers a telling case study of the problematic shift from traditional social housing towards hybrid forms of so-called 'affordable' housing. This transformation has taken place against a backdrop of the state's gradual withdrawal since the 1990s, marked by drastic measures that fundamentally restructured the sector. The large-scale sale of 120,000 social housing units in just ten years under Right to Buy programmes, combined with the progressive abolition of the main source of public housing finance, the GesCaL fund, created a vacuum that public authorities sought to fill by attracting private capital.³³

At the same time, responsibility for social housing was transferred to regional governments without an equivalent transfer of financial resources, forcing them to develop new models of funding and delivery. Lombardy is the region that has gone furthest in marketing the sector in order to compensate for this shortfall in public resources.³⁴

In response to this funding crisis, Italy legally redefined social housing in 2008 through the introduction of the concept of *Edilizia Residenziale Sociale* (ERS).³⁵ The new definition encompasses a wide range of solutions, from traditional public housing to quasi-market schemes, creating a conceptual ambiguity that reflects this profound transformation.

In Lombardy, the reform introduced so-called 'moderate-rent' housing, a clear example of this shift. Traditional public housing serves households with annual incomes below €16,000, with rents linked to income and permanent tenancies. By contrast, moderate rent housing

targets households earning €14,000–40,000, with rents set by dwelling characteristics and leases capped at eight years.

The results of this policy reveal the scale of the shift. Between 2010 and February 2023 in Milan, 6,996 social or quasi-market units were built, accounting for about 30% of all housing constructed during this period. Of these, 4,807 units, i.e. 68.7% of the total, were intended for sale, most in the least affordable category of subsidised housing for purchase, while the remainder comprised various quasi-market rental schemes.³⁶ These figures highlight the gradual marginalisation of traditional public housing in favour of schemes aimed more at middle-income groups, even as available data – such as 25,000 households on the public housing waiting list in 2019 and 1,706 evictions in 2021 – point to the scale of unmet need for genuinely affordable housing.

This process is accompanied by a distinctive rhetoric of legitimisation. New quasi-market housing forms are presented as instruments of 'social cohesion' and 'social mix', concealing their primary function: to attract private capital into a sector abandoned by the state. This discourse serves to justify the neglect of the poorest households in favour of the so-called 'grey zone' (*fascia grisa*³⁷) of the housing market, i.e. households that are better off yet still struggle to access housing in major cities.

The Italian case thus shows how the concept of 'affordable' housing maintains the appearance of public intervention while gradually replacing socially supportive logic with profit-driven logic, effectively excluding the most disadvantaged communities.

The Swedish Paradox: Limits of the Universalist Model in Times of Shortage

Sweden highlights the tensions of a universal public housing system under scarcity. Built on the 'dwellings for all' ideal, the model was meant to guarantee a universal right to housing. Yet demographic shifts, rising property prices and a sharp drop in production have exposed its structural limits, increasingly favouring households with sufficient resources.

The trend is striking in Stockholm, where the municipal housing waiting list grew from 100,000 in 2000 to 580,000 in 2018, for a population of 940,000.³⁸ With an average wait of 12 years and ever stricter solvency requirements, wealthier households are favoured. The system struggles to meet the most urgent demand for affordable housing, which in 2018 affected around 80,000 low-income residents.

These changes have been accompanied by a notable shift in public housing management in Sweden. The example of MKB (Malmö Kommunala Bostadsbolag), the city's public housing company, illustrates this trend. Since the 1980s, MKB has gradually pursued a strategy of asset optimisation, selling properties in less desirable areas to acquire those in the most sought-after locations. Driven by financial sustainability, this managerial approach has tangible effects: rising rents and increasingly limited access for the most disadvantaged households.³⁹

In Stockholm, faced with the scale of the crisis, public authorities sought to respond by launching an ambitious construction programme in 2014, including the so-called 'Stockholmshus' – public housing with supposedly moderate rents. Yet this response itself illustrates the ongoing shift: as the deputy mayor responsible for housing

acknowledged in 2018, the rents are not low enough for truly disadvantaged households to gain access.⁴⁰

The Swedish case highlights how, without targeted corrective measures, a universal housing system can gradually deviate from its original aims and reinforce social inequalities in access, disadvantaging those who need it most.

Summary: converging mechanisms

Despite their different institutional contexts, these four national cases reveal converging mechanisms in the transformation of social housing policies:

- From a financial perspective, all the countries analysed are experiencing a withdrawal of direct public funding, offset by the attraction of private capital through favourable fiscal or regulatory arrangements. This gradual financialisation turns social housing into an investment product, with profitability requirements that alter actual accessibility.
- Across all cases, there is a marked shift towards middle-income households, often at the expense of the poorest. Whether through France's intermediate housing, Britain's affordable rent schemes, Italy's *fascia grigia*, or de facto selection in Sweden, policies increasingly prioritise 'low risk' tenants. This is not to question support for the middle classes, but to highlight that it comes at the cost of low-income and disadvantaged households, who remain most at risk of housing exclusion.
- Institutionally, public intervention is increasingly focused on facilitation and regulation

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rather than direct provision, paving the way for new private actors who redefine accessibility standards according to their own priorities.

The trap of so-called 'affordable' housing

In the current context, where the new paradigm of 'affordable housing' appears to be taking hold across Europe, it is crucial to examine what this term actually encompasses – and what it may obscure. Semantically, it is important to distinguish between housing that is 'affordable' as a core tenet of the right to adequate housing promoted by the UN, and 'affordable housing' as a subsidised product category. The latter is increasingly emerging as a market segment aligned more with investment logic than with social protection.

As Herrault (2024) notes, neoliberal policies have encouraged the growth of so-called 'intermediate' rental housing, supported by public subsidies but still out of reach for the lowest-income households. This approach reflects an 'asset-based welfare'⁴¹ model, which tends to replace collective social support with mechanisms that rely on individuals' ability to access property or pay high rents.

This semantic and political shift towards 'affordable housing', understood as a market segment, already signals a change in the balance between types of subsidised housing in several European countries, to the detriment of traditional social housing. It is accompanied by a transfer of power and resources towards financial actors, who are increasingly present in the residential sector. Since the 2008 crisis, institutional investment in housing has surged. In Ireland, nearly half of all homes completed since 2017 have been bought

by investment funds, while in Berlin, €40 billion worth of residential assets are held by institutional investors.⁴² These actors treat housing as a stable and profitable asset, acting accordingly by raising rents, evicting tenants, and underinvesting in property maintenance.

In this context, building more 'affordable housing' without scrutinising the terms, rents, and providers is not enough and may even worsen the housing crisis. Redefining affordability based on market prices rather than household incomes results in 'affordable' housing accessible only to an intermediate segment of the population, to the detriment of low-income households. The United Kingdom provides a clear example of this dead end, where defining affordability by market prices fails to meet the needs of low-income households and quickly loses its meaning in a deregulated housing market.

In light of these developments, several key points of vigilance deserve attention:

MAINTAIN THE DISTINCT ROLE OF SOCIAL HOUSING

It is essential not to create a separate category of so-called 'affordable housing' distinct from social housing. Such a distinction risks weakening the priority given to meeting the needs of the most disadvantaged and could exacerbate existing trends of redirecting public funding toward less accessible forms of housing.

INVEST IN AND GROW THE EXISTING SOCIAL HOUSING STOCK

Priority should continue to lie with investing in and growing the social housing stock, which remains largely insufficient across most

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European countries, as evidenced by growing waiting lists even in the best-resourced nations.

For several years, chronic underinvestment in social housing development has been apparent. According to the OECD, public investment in the sector has halved since 2001, while housing benefits have increased only slightly. The sharpest contraction occurred in 2009, following the global financial crisis, and public spending levels have not been fully restored in many European countries.⁴³

The sector also remains extremely limited compared with actual needs. Social housing accounts for an average of 8% of the housing stock across the European Union, with significant variation between countries. Its share exceeds 20% in Austria, Denmark, and the Netherlands, but falls below 2% in countries such as Spain, Portugal, and the Baltic States. Over the past decade, the relative share of social housing has declined in 18 of the 25 OECD countries.⁴⁴

These figures put into perspective calls to develop a new segment of 'affordable housing' aimed at so-called middle-income households. Such rhetoric often assumes that the needs of the most disadvantaged have already been met, yet the data suggest the opposite: demand for social housing continues to rise. In France, 2.6 million social housing applications were recorded at the end of 2023, an increase of nearly 50% since 2013, far outpacing demographic growth. In Ireland, close to 60,000 households were on waiting lists in 2024, up 1.9% in one year. Waiting times for social housing continue to lengthen, as in Rome, where 18,500 households are registered and the expected wait for a home spans 'several decades'.⁴⁵

ESSENTIAL SAFEGUARDS FOR PUBLIC 'AFFORDABLE' HOUSING SUPPORT

After highlighting the risk that the development of less affordable housing could come at the expense of social housing, it becomes necessary to tie any public support for such provision to a set of safeguards.

Durability of affordability: Rent caps are often limited to set periods, which leads to the gradual erosion of accessible housing and effectively to a 'loss' of the public investment made. Affordability must be ensured on a lasting basis.

Rent setting based on household incomes or costs: It is essential to prioritise an approach where rents are determined according to local household incomes or the costs of construction, with adequate subsidies to ensure genuine affordability. However, in a context of rising construction costs, the cost-rent model quickly reaches its limits for low-income households. Therefore, to meet the needs of the most vulnerable while ensuring project viability, this model must be designed with a long-term perspective and supported by sustained and sufficient public subsidies.

Choice of providers: Particular attention should be paid to the types of organisations involved in delivering these homes. It is essential that projects are led by public or non-profit actors, or those with limited profit motives as in Vienna, whose mission is to serve the public interest. These organisations are less exposed to market fluctuations and reinvest any surpluses into their social objectives. In contrast, relying on highly financialised private providers can undermine the long-term sustainability and accessibility of the housing supply.

3. AFFORDABLE HOUSING NEEDS TESTED BY REALITY

A housing crisis that is worsening despite the absence of shared indicators

Various converging indicators point to a worsening housing affordability crisis in the European Union. Between early 2010 and late 2023, average rents rose by nearly 25% across the EU, while the average cost of housing jumped by 50% between mid-2010 and mid-2023.⁴⁶ This inflation, which is significantly faster than income growth, is contributing to large sections of the population, including the middle classes, becoming more vulnerable.

In 2023, nearly one in ten people lived in a household where housing costs exceeded 40% of disposable income.⁴⁷ At the same time, almost 75% of households in the European Union considered meeting their housing needs to be a financial burden, reflecting widespread residential insecurity that extends well beyond those in poverty.

This affordability crisis is now widely perceived as a major social emergency. Results from the latest Eurobarometer survey⁴⁸ conducted in January–February 2025 confirm the scale of this concern. Across the EU, 61% of respondents said they were worried about being unable to pay their rent or mortgage, with more than a quarter (27%) describing this concern as strong. Worries are particularly acute in **Portugal** (83%), **Cyprus** (79%), **Croatia** (77%), and **France** (77%). Even more striking, 82% of respondents expressed concern about the future affordability of housing in their country, reaching 95% in **Cyprus**, 94% in **Portugal**,

and 92% in **Spain** and **Ireland**. Notably, even in countries where personal worry is lower, such as the **Netherlands** (27%), concern about the national situation remains remarkably high at 91%.

This rising concern is also visible in public protests. In recent years, Europe has witnessed an unprecedented wave of citizen mobilisations against soaring rents and the increasing financialisation of housing. In Spain, where the average rent nearly doubled over ten years, tens of thousands of people demonstrated in around forty cities in April 2025 under the slogan 'End the housing business'.⁴⁹ In Barcelona, the Tenants' Union even called for a rent strike.⁵⁰ Similar protests have taken place in Lisbon, where property prices jumped 157% between 2020 and 2021,⁵¹ as well as in Amsterdam, which saw over 15,000 demonstrators in September 2024,⁵² and in numerous Italian cities where students pitched tents outside universities to denounce 'completely unaffordable' housing.⁵³

The ESPON House4All project:⁵⁴ ***aims to map housing affordability across Europe***

The House4All research project, coordinated by the Vienna University of Technology (TU Wien) within the ESPON programme, aims to address existing gaps in data on housing affordability in Europe. Its goal is to develop a comprehensive definition of housing affordability at the EU level, considering a wide range of indicators and the diversity of European regions and their specific characteristics.

Building on a novel combination of traditional statistical sources and web-scraped data, including property listings from 2024–2025, the project aims to produce a detailed regional mapping of rents, sale prices, and time on the market for rental or sale properties. House4All also introduces innovative affordability indicators, such as the maximum floor area that can be rented with 40% of monthly income or the share of monthly income required to rent a 100 m² dwelling.

The project, set to conclude in September 2025, represents a significant step toward developing a European reference framework on housing affordability, one that accounts for the diversity of local contexts and adopts a multidimensional approach to housing needs.

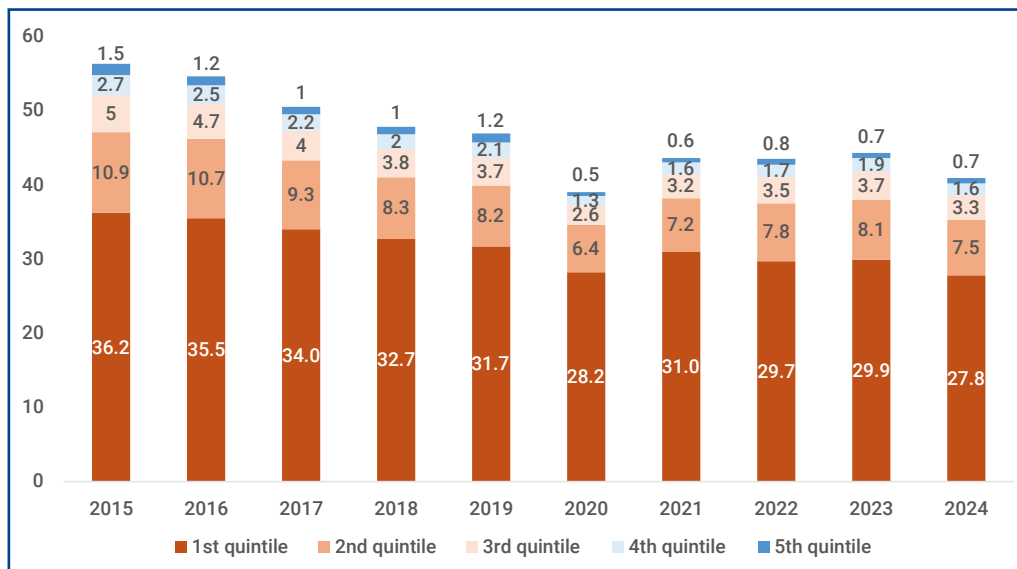
A clear overexposure of the most disadvantaged households

Statistical analyses reveal a marked overexposure of the most disadvantaged households to unaffordability and housing exclusion. While housing costs represented 19.7% of disposable income in the EU in 2023, this share rose to 38.2% for households at risk of poverty, with considerable variations between countries. In some cases, the differences are particularly stark. Housing costs accounted for 67% of income for low-income households in **Denmark**, 62.4% in **Greece**, and over 45% in the **Netherlands** and **Germany**.

The proportion of households spending more than 40% of their disposable income on housing increased significantly between 2020 and 2023, reaching 8.8% across the European Union, up

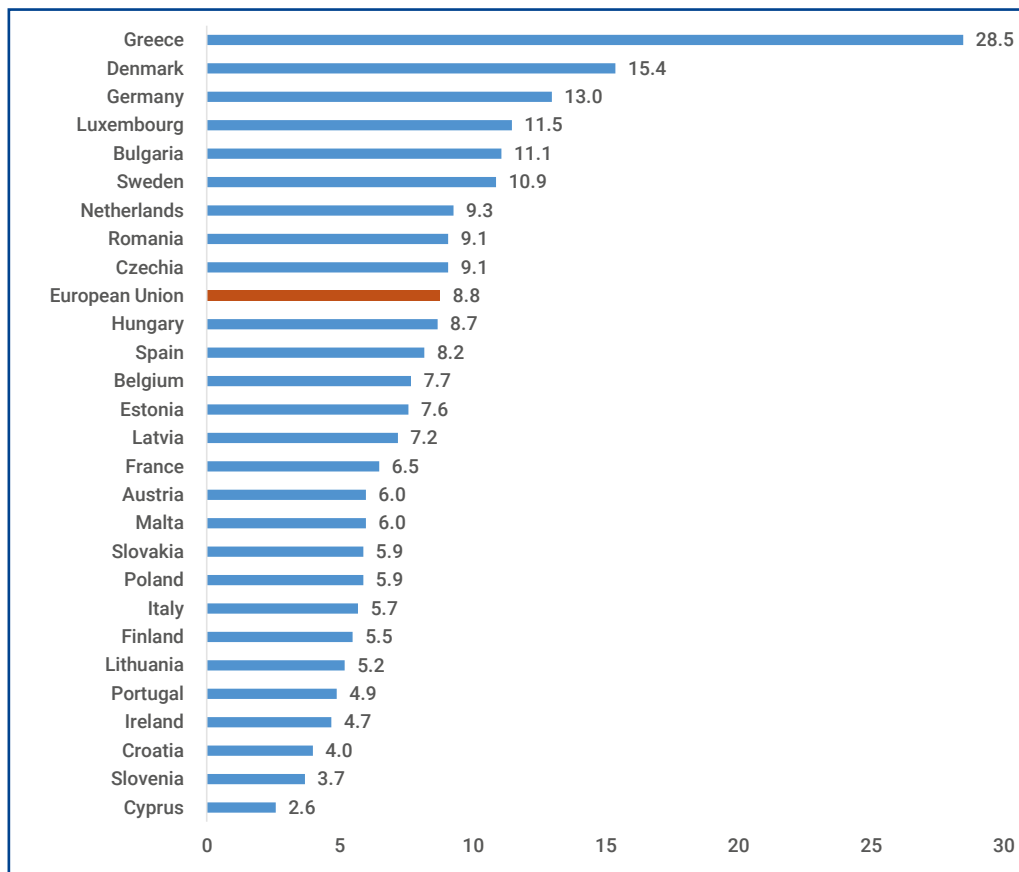
from 7.8% in 2020. This rise came after a decade of decline (from 11.6% in 2013 to 7.8% in 2020) and appears to have eased again since 2023, with the rate falling to 8.2% in 2024. This average conceals significant differences by income level. Eurostat data show that 29.9% of households in the lowest income quintile spend more than 40% of their income on housing, compared with 8.1% in the second income quintile.

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FIGURE 2**SHARE OF HOUSEHOLDS FACING HOUSING COST OVERBURDEN BY INCOME QUINTILE IN EUROPE (%)**

Significant disparities between countries

European averages mask substantial differences between countries. The share of households spending an excessive proportion of income on housing reaches 28.5% in **Greece** and 15.4% in **Denmark**, compared with 2.6% in **Cyprus** and 3.7%

AFFORDABLE HOUSING**A SOLUTION TO HOUSING EXCLUSION?****FIGURE 3****SHARE OF HOUSEHOLDS FACING HOUSING COST OVERBURDEN IN 2023 (%)**

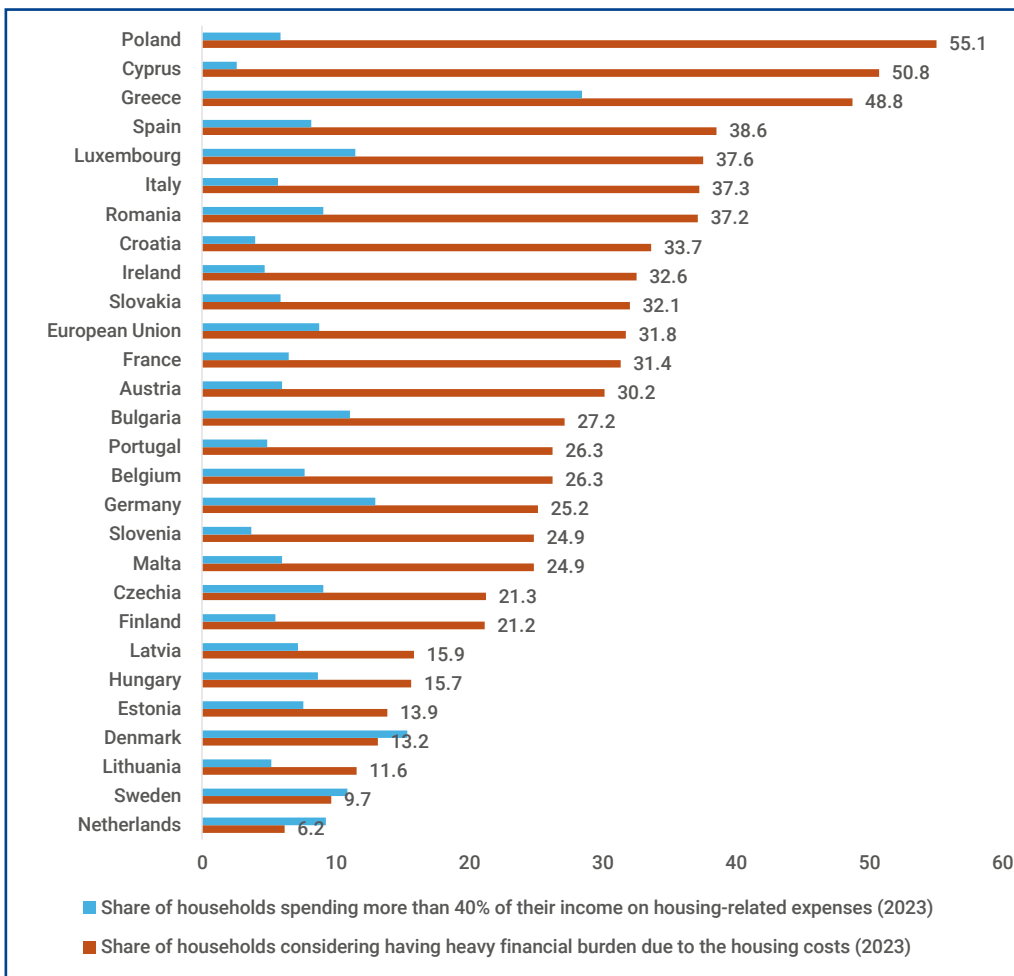
These results should be interpreted with caution, as the indicator of housing cost overburden does not account for housing subsidies, which can significantly reduce the financial pressure on households. **Denmark** provides a particularly revealing example. Although it records the second-highest share of households facing housing cost overburden, it has one of the lowest proportions of households perceiving their housing costs as a heavy financial strain, likely

reflecting the effectiveness of its housing assistance system.

By contrast, **Cyprus**, which appears to have the lowest share of households facing housing cost overburden, ranks second among countries with the highest proportion of households reporting housing costs as a heavy financial strain.

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FIGURE 4
HOUSING AFFORDABILITY IN THE EU: OBJECTIVE AND SUBJECTIVE INDICATORS BY COUNTRY (2023)



4. FACTORS OF VULNERABILITY TO HOUSING COSTS

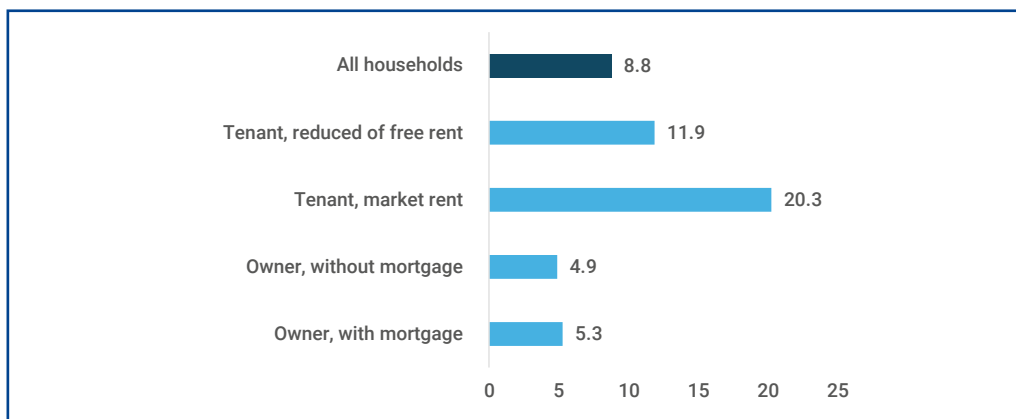
Tenure status: a key determinant

Analysis of the factors influencing housing cost overburden shows that tenure status is, after income, one of the main determinants of vulnerability to housing costs. Private renters are particularly exposed, with 20.3% experiencing an excessive housing cost burden, compared with around 5% of homeowners. The general trend is also worrying for renters: between 2010 and 2019, housing expenditures for homeowners decreased from 18% to 16% of their income, while for renters they increased from 28% to 31%.

In many European countries, private sector renters are particularly exposed: according to the Eurofound survey, 46% feel at risk of having to leave their home within three months due to financial difficulties.⁵⁵

That said, the broad assumption that tenants are the most vulnerable obscures contrasting situations across Europe. In fifteen countries – mostly post-communist and Southern European – where a sizeable proportion of homeowners are mortgage-free, 10–24% live below the poverty line, and many are unable to heat their homes sufficiently.⁵⁶

FIGURE 5
SHARE OF EU HOUSEHOLDS WITH A HOUSING COST OVERBURDEN BY TENURE TYPE (2023, %)



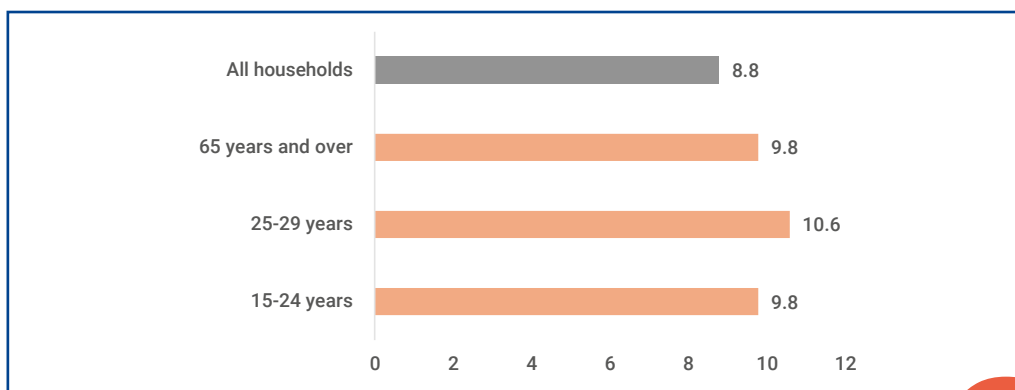
Household composition: a specific vulnerability factor

Household composition also affects vulnerability to housing costs, although it is less decisive than income or tenure type. Single-person households face the highest housing cost overburden (22.8%), followed by single parents with one child (16.6%), while couples with two children have a lower rate (5.4%). This highlights the particular difficulties encountered by single-parent households and individuals living alone, who cannot benefit from the economies of scale associated with living as a couple, with or without children.

Age and housing: moving past the 'generation rent' myth

Contrary to common narratives about the so-called 'generation rent',⁵⁷ European data show that age has a relatively limited impact on the housing cost overburden. The 25–29 age group does exhibit a slightly higher rate than the EU average (10.6%), but differences between age groups remain modest compared with disparities linked to income or tenure type. It should be noted, however, that the available data are partial. Eurostat only provides overburden rates for certain age groups (under 18, 15–24, 25–29, and 65 and over). While this limitation constrains possible comparisons, it does not prevent the identification of clear trends – particularly the fact that intra-generational inequalities, related to social background and economic resources, weigh more heavily than intergenerational differences.

FIGURE 6
SHARE OF EU HOUSEHOLDS FACING AN EXCESSIVE HOUSING COST BURDEN, BY AGE GROUP
(2023, %)



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House prices have reached unsustainable levels for modest-income households across numerous European cities

To assess the impact of rising rents on access to housing for the most vulnerable households, a simulation was conducted in 18 European cities. The analysis was based on a panel of six household types, representing a range of profiles within the lower half of the income distribution in each of the countries studied. These illustrative cases include, for example, an older person living alone on a

minimum pension, a single-parent family with one or two children relying on the minimum wage, or a family with three children where the parents earn a mix of minimum and median wages.

These household profiles were compared against the median rents observed in the private rental market of each city, considering the minimum dwelling size required according to household composition (from one- to four-room units). The assessment applied the rule that housing costs should not exceed 33% of household income.

The appendix details the assumptions used for household profiles; income estimates and rent benchmarks.

ACCESS TO THE PRIVATE RENTAL MARKET FOR LOW-INCOME HOUSEHOLDS IN EIGHTEEN EUROPEAN CITIES

	Housing needs by type	Berlin	Vienna	Brussels	Sofia	Nicosia	Zagreb
Rent per m ²		€ 17.5	€ 18.7	€ 15.6	€ 9.0	€ 17.0	€ 14.9
Single elderly person with an average pension	1 room	NO	YES	YES	NO	NO	NO
Single elderly person on minimum pension	1 room	NO	NO	YES	NO	NO	NO
Single person on minimum income	1 room	NO	NO	YES	NO	NO	NO
Single-parent family with 1 child, on minimum wage	2 rooms	NO	NO	NO	NO	NO	NO
Single-parent family with 2 children, on minimum wage	3 rooms	NO	NO	NO	NO	NO	NO
Family with three children, one parent on median income and one parent on minimum wage	4 rooms	NO	NO	YES	NO	NO	NO

AFFORDABLE HOUSING A SOLUTION TO HOUSING EXCLUSION?

	Housing needs by type	Copenhagen	Madrid	Helsinki	Paris	Athens	Dublin
Rent per m²		€ 22.4	€ 23.5	€ 21.0	€ 25.7	€ 11.7	€ 31.5
Single elderly person with an average pension	1 room	YES	NO	NO	NO	YES	NO
Single elderly person on minimum pension	1 room	NO	NO	NO	NO	NO	NO
Single person on minimum income	1 room	NO	NO	NO	NO	NO	NO
Single-parent family with 1 child, on minimum wage	2 rooms	NO	NO	NO	NO	NO	NO
Single-parent family with 2 children, on minimum wage	3 rooms	NO	NO	NO	NO	NO	NO
Family with three children, one parent on median income and one parent on minimum wage	4 rooms	YES	NO	NO	NO	NO	NO

	Housing needs by type	Rome	Vilnius	Amsterdam	Lisbon	Ljubljana	Prague
Rent per m²		€ 17.7	€ 9.0	€ 27.0	€ 22.3	€ 16.4	€ 17.6
Single elderly person with an average pension	1 room	NO	NO	NO	NO	NO	NO
Single elderly person on minimum pension	1 room	NO	NO	NO	NO	NO	NO
Single person on minimum income	1 room	NO	NO	NO	NO	NO	NO
Single-parent family with 1 child, on minimum wage	2 rooms	NO	NO	NO	NO	NO	NO
Single-parent family with 2 children, on minimum wage	3 rooms	NO	NO	NO	NO	NO	NO
Family with three children, one parent on median income and one parent on minimum wage	4 rooms	NO	YES	NO	NO	NO	NO

AFFORDABLE HOUSING**A SOLUTION TO HOUSING EXCLUSION?**

The simulation leaves little doubt: in almost every city studied, the private rental market is far beyond the reach of most of the household profiles assessed. In many cities the situation is critical, as not a single household type can afford adequate housing in the private sector without spending too much of their income.

There are only a handful of exceptions. In Vienna, Brussels, Copenhagen, Athens, and Vilnius, one or two household profiles can access private rental housing without breaching affordability limits. Such instances are rare and typically involve the households with the fewest financial constraints.

Overall, the most disadvantaged households are left with access only to social or public housing, where it exists and is available. Failing that, they are forced to move away from urban centres or to accept poor housing conditions, including substandard or poor-quality accommodation, overcrowding, or a remarkably high proportion of their income spent on rent. This situation reflects a widespread decline in housing affordability for lower-income groups across Europe and highlights the urgent need to expand the supply of genuinely affordable housing in many European cities.

HOUSING BENEFITS AS A DETERMINING FACTOR IN ACCESS TO HOUSING

A complementary simulation conducted across six European cities presents a markedly different picture when housing benefits are considered. These public subsidies, which vary by country and household type, substantially improve the ability of low-income households to access the private rental market. The results show a notable improvement in several cities: in Brussels,⁵⁸ almost all of the model households can now secure suitable housing without exceeding the affordability threshold, while in Berlin, Helsinki, and Copenhagen, one to three additional household types are able to access the private sector. This highlights the crucial role that housing support policies can play in enabling target households to obtain accommodation. Nonetheless, some situations remain unchanged: in Paris, for example, all model households remain excluded from the private rental market despite housing benefits, reflecting the insufficiency of current support levels.

AFFORDABLE HOUSING A SOLUTION TO HOUSING EXCLUSION?

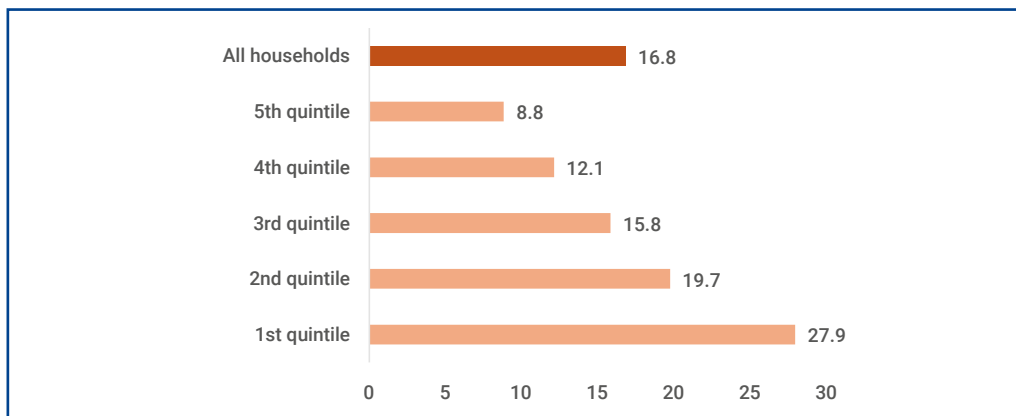
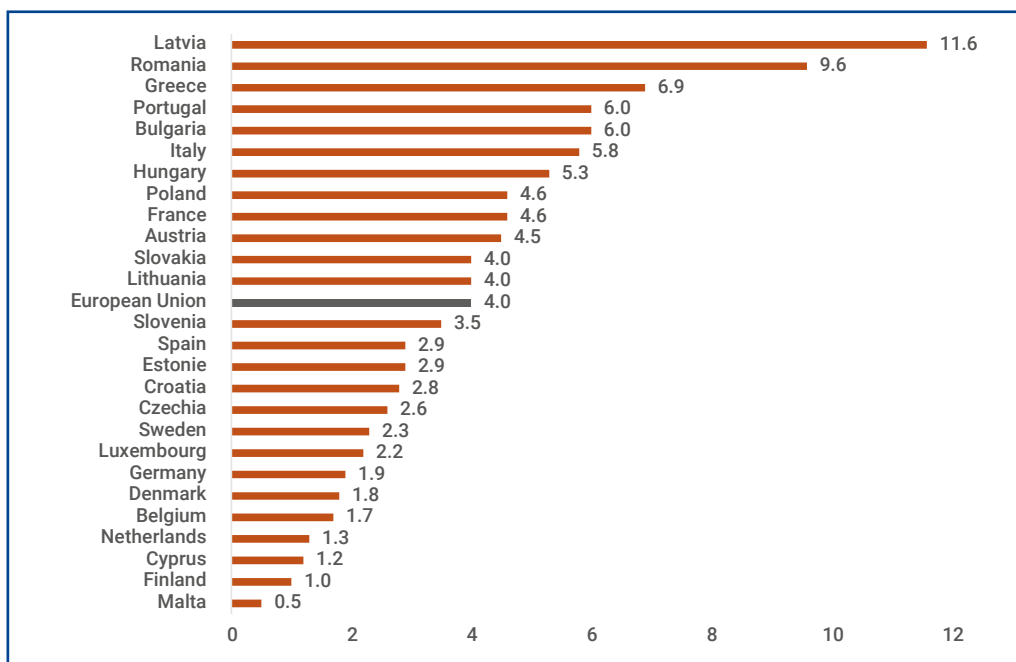
LOW-INCOME HOUSEHOLDS' ACCESS TO THE PRIVATE RENTAL MARKET IN SIX EUROPEAN CAPITALS WITH HOUSING BENEFITS

	Housing needs by type	Berlin	Brussels	Copenhagen	Helsinki	Paris	Prague
Rent per m ²		€ 17.5	€ 15.6	€ 22.4	€ 21.0	€ 25.7	€ 17.6
Single elderly person with an average pension	1 room	NO	YES	YES	YES	NO	NO
Single elderly person on minimum pension	1 room	NO	YES	NO	NO	NO	NO
Single person on minimum income	1 room	NO	YES	NO	NO	NO	NO
Single-parent family with 1 child, on minimum wage	2 rooms	YES	YES	YES	NO	NO	NO
Single-parent family with 2 children, on minimum wage	3 rooms	NO	NO	NO	NO	NO	NO
Family with three children, one parent on median income and one parent on minimum wage	4 rooms	NO	YES	YES	NO	NO	NO

Financial hardship that goes beyond financial constraints

The most disadvantaged households often face multiple difficulties: not only must they devote an excessive share of their income to housing, but they are also among the most exposed to various forms of housing exclusion. This situation stems in part from the affordability crisis itself: constrained by limited resources, low-income households are left with no option but to accept poorer-quality housing, adopt downsizing strategies (such as reducing space requirements),⁵⁹ or move to cheaper peripheral areas that are often poorly served by public transport and amenities.

Eurostat data confirm this trend. In the first income quintile, 27.9% of households experience overcrowding, compared with 8.8% in the fifth quintile. Similarly, 23.5% of European households living below the poverty line occupy housing showing signs of deterioration, such as leaking roofs, damp walls, or mould, compared with 14% of households living above the poverty line.

AFFORDABLE HOUSING**A SOLUTION TO HOUSING EXCLUSION?****FIGURE 7****OVERCROWDING RATE AMONG EU HOUSEHOLDS BY INCOME QUINTILE (2023, %)****FIGURE 8****SEVERE HOUSING DEPRIVATION RATE BY COUNTRY (2023, %)**

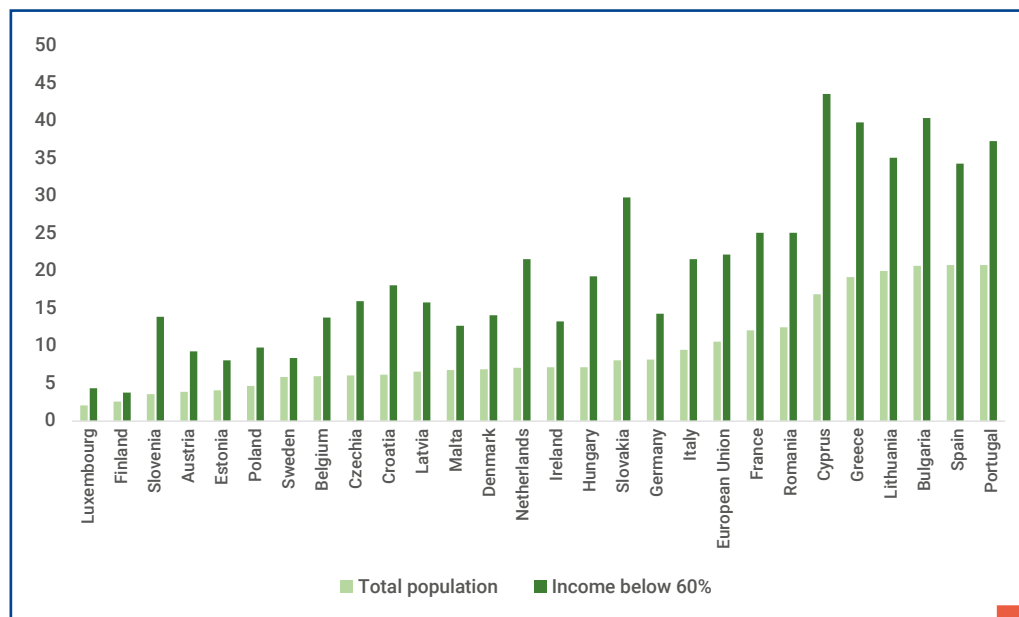
AFFORDABLE HOUSING A SOLUTION TO HOUSING EXCLUSION?

Alarming social consequences for low-income households

As housing has become the largest compulsory expense for European households, its rising cost forces low-income families to make increasingly painful budgetary trade-offs. As noted by the International Union of Tenants (IUT), 'when tenants are required to devote a large share of their income to housing costs, their financial stability is severely compromised, leaving them with only limited resources for other essential expenses such as food, healthcare, education, and transport'.⁶⁰

In the absence of housing in keeping with their means, these households face choices that directly impact their quality of life and health. Housing costs erode the disposable income of European families, forcing a growing share of the population to forego essential needs. In 2023, nearly 10% of Europeans reported being unable to afford a meal with meat, fish, or an equivalent vegetarian option every other day, a key indicator of food insecurity.⁶¹ By 2024, more than a third of people living in poverty stated that they had already skipped medical care for financial reasons.⁶²

FIGURE 9
SHARE OF THE POPULATION UNABLE TO KEEP HOME ADEQUATELY WARM, AS A PERCENTAGE OF THE TOTAL POPULATION AND OF THE POPULATION WITH AN INCOME BELOW 60 % OF THE MEDIAN EQUIVALISED INCOME (2023, IN %)



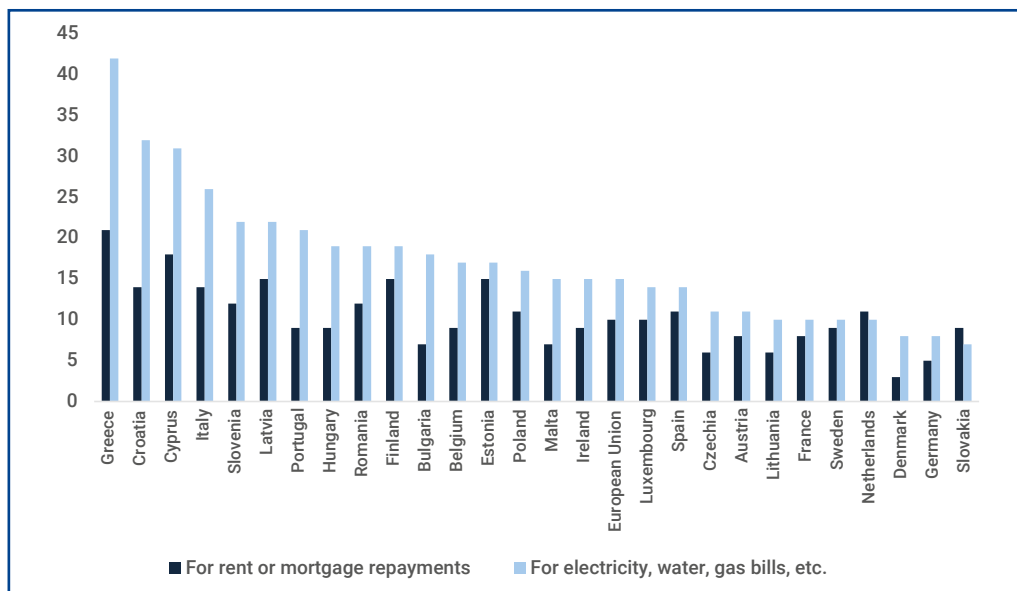
AFFORDABLE HOUSING A SOLUTION TO HOUSING EXCLUSION?

This combination of difficulties can quickly lead to excessive debt, or even eviction. According to Eurofound, in May 2024, 28% of Europeans anticipated difficulties meeting their housing

payments, and 6% thought they might have to leave their home within the next 3 months due to insufficient resources.

FIGURE 10

SHARE OF HOUSEHOLDS THAT HAVE BEEN IN ARREARS ON HOUSING-RELATED PAYMENTS AT ANY POINT DURING THE PAST 3 MONTHS (MAY 2024, IN %)



In other words, housing costs place a structural strain on the living conditions of the most disadvantaged. They generate subtle forms of exclusion, with harmful cumulative effects.

Estimating housing needs: a central yet still underdeveloped task

Estimating housing needs is a central challenge for defining meaningful production targets at

both national and European levels. It is particularly vital in the current European context, marked by a growing consensus on the need for large-scale production of affordable housing. In reality, a simple 'supply shock' will not be enough to address the shortage of accessible homes. Housing production must be firmly grounded in a nuanced understanding of actual needs, including location, type, and financial accessibility.

It is first necessary to clarify what is meant by 'housing need'. In many countries, demand and need are still used interchangeably, though they refer to different realities. Demand reflects market intentions, influenced not only by actual

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needs but also by individual strategies, such as buying a second home, keeping property vacant for speculation, or investing in tourist rentals. Housing need, as defined by the UN right to housing, refers to ensuring everyone has adequate accommodation, judged by affordability, security of tenure, decency, and suitability to household size. This distinction highlights housing's hybrid nature – both a fundamental right and a market commodity.

Based on available online resources, FEANTSA examined the methods used in various European countries to estimate housing needs and/or set national production targets. The results, presented in detail in the appendix, are neither directly comparable nor additive, but they do highlight several key points for analysis:

- National approaches to estimating housing needs vary considerably. Few countries have specific methodologies that incorporate all dimensions of inadequate housing. **Ireland** provides an interesting example with each local authority conducting a Housing Need and Demand Assessment (HNDA)⁶³ following national guidelines. This assessment combines several elements: market drivers such as household formation, demographic trends, and income levels; pressures on the existing housing stock; estimates of current and future needs, including people experiencing homelessness; and specific needs, such as those of older people, persons with disabilities, and students. These data are then consolidated at the local level to guide planning and production targets.
- Overall, the methodologies used in the European countries studied remain limited. The parameters considered are often insufficient, and the results are frequently too aggregated to allow a precise analysis of the types of housing required, particularly regarding location or price levels.
- Within a single country, estimates can vary widely depending on the actors producing them and their specific interests, be it research institutes, public agencies, property developers' associations, banks, etc. There is often confusion between housing needs and new construction targets. In many countries, production targets are not based on a rigorous assessment of actual needs.
- In this regard, the approach taken in the latest report by France's Statistical Data and Studies Service (SDES)⁶⁴ is noteworthy: it clearly distinguishes the analysis of needs, including the reduction of inadequate housing, from the analysis of available resources, such as vacant properties, second homes, or oversized dwellings, before deriving targets for new construction.
- Very few national studies systematically factor in affordability when estimating housing needs. Some deliberately exclude it: the latest SDES report in France, for example, does not consider households with excessive housing costs, arguing that '[these situations] require responses other than building additional housing'. This approach is debatable, as it overlooks a substantial part of households' housing difficulties and underestimates the role of affordable housing production. Scotland is one of the few European countries to integrate financial accessibility into its assessments. Its Housing Need and Demand Assessment (HNDA) explicitly includes housing costs alongside demographic trends and unmet needs. Moreover, in 2025 the Scottish Federation of Housing Associations (SFHA) published an analysis of affordable housing needs in 2025⁶⁵ that estimated that 15,693 affordable homes per year would be needed between 2026 and 2031, based on factors such as rising homelessness, worsening inadequate private housing, and increasing rents.

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To ensure that estimates of housing needs do not overlook the realities of housing exclusion, it is essential to include certain key categories in the analysis, alongside demographic trends and changes in the housing stock. In the absence of a standardised European reference framework, we propose highlighting some of these critical dimensions here, drawing in particular on Eurostat data and the estimates of the number of people experiencing homelessness in Europe provided by the *Ninth Overview of Housing Exclusion in Europe*.⁶⁶

- **People experiencing homelessness:** 1,122,221 individuals in the EU (excluding the United Kingdom) according to the latest compiled data. This figure is based on the estimate provided in the Ninth Overview and extrapolated to the 27 EU member states (excluding the United Kingdom).
- **People experiencing severe housing deprivation:** this category covers households facing both overcrowding and a lack of basic facilities in their home, i.e. 17,907,814 people in the EU.
- **Overcrowded housing:** this affects 75.2 million people in the EU.
- **Households with an excessive financial burden from housing:** some 63.7 million households report that housing costs represent a disproportionate share of their income (subjective indicator).
- **Substandard housing:** this affects around 69.4 million people in the EU, according to Eurostat, which counts those living in dwellings with either roof leaks, damp walls, floors or foundations, or rot in window frames or flooring.

These categories cannot simply be added together, as some households fall into multiple groups. Nevertheless, they provide essential reference points for a realistic and comprehensive assessment of housing needs, helping to better guide construction and renovation targets

beyond demographic trends and changes in the existing housing stock.

Despite the difficulty of the task, the United Nations Human Settlements Programme (UN-Habitat) recently published an estimate of affordable housing needs at both global and European levels. Based on an analysis of several factors, including the number of homeless people and households facing severe housing cost burdens, the organisation estimates that nearly 11 million affordable homes would need to be built in Europe by 2030 to address inadequate housing.⁶⁷

5. SPOTLIGHT ON EUROPEAN BEST PRACTICES FOR TRULY AFFORDABLE HOUSING

Once it is recognised that affordable housing should not be treated as a new real estate product, but rather that housing must remain genuinely affordable for all, achieving this goal requires coordinated action. This entails both regulating the private rental market and boosting the supply of social housing.

Although this section does not cover the regulation of the private rental sector, it is worth noting that the International Union of Tenants (IUT) has developed detailed recommendations on this vital issue,⁶⁸ emphasising the need for rent regulation and stronger tenant protections against eviction and arbitrary rent increases. The IUT also warns that factors such as financialisation and the growth of short-term rentals 'remove homes from the rental market to the detriment of residents', reducing housing accessibility. Its recommendations include creating a European transparency register for real estate transactions and a taxation system designed to 'discourage speculative investment while generating revenue for public housing projects or tenant subsidies'.

In the same vein, several major European cities, acutely affected by the housing crisis, have recently called for ambitious political action at the European level. In May 2025, fifteen mayors of European metropolitan areas, members of Eurocities, presented a European Housing Action Plan,⁶⁹ urging the European Union to mobilise exceptional resources to address the urgent housing crisis. The plan notably calls for the creation of a European Affordable Housing Fund amounting to €300 billion, with at least one-third provided as grants. It also proposes mandatory data-sharing obligations for short-term rental platforms and more effective use of existing European instruments, such as the European

Semester, to strengthen public investment in the most pressured areas. Finally, the mayors advocate the establishment of a European fund specifically dedicated to combating homelessness, covering both housing access and support services, with part of the fund to be managed directly by local authorities.

In response to the growing need for housing accessible to very low-income households, this section presents an overview of inspiring practices already implemented across Europe. It focuses on the production or mobilisation of highly affordable housing and on the mechanisms that enable the most vulnerable groups to access it. Without addressing all the structural levers available to tackle the housing crisis, the aim here is more targeted: to highlight concrete intervention models that have been tested in different European contexts and that are relatively easy to replicate or adapt, even within constrained institutional and budgetary environments.

These initiatives explicitly target access to or retention of housing for low-income and very low-income households, who are on the front line when it comes to the consequences of the affordable housing crisis. They are based on two main principles: firstly, tools for producing or mobilising very affordable housing, and secondly, allocation or support mechanisms that improve access to this housing for the most disadvantaged groups.

This is not to suggest that all social housing should be reserved exclusively for the most vulnerable households. However, it is essential that housing systems ensure a sufficient and appropriate supply for these groups, who face multiple barriers to accessing housing and who risk otherwise remaining excluded, including from the most affordable segments of the social housing stock.

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Financing deeply affordable housing

SUBSIDISED LOANS FOR VERY LOW-INCOME HOUSING: PLAI IN FRANCE AND ARA IN FINLAND

Subsidised loans are a central tool in the production of very social housing, providing housing stakeholders with favourable financial conditions to support the construction or rehabilitation of homes for the most disadvantaged households.

In **France**, the **PLAI** (a subsidised rental loan) is distributed exclusively through the Caisse des Dépôts et Consignations via the Banque des Territoires. It is intended to fund the construction of very low-income rental housing for households in extreme precarity who meet strict income criteria. The loan offers an interest rate indexed to the Livret A, reduced by 0.20%, along with several tax advantages: exemption from property tax for 25 to 30 years, reduced VAT at 5.5%, and exceedingly long amortization periods (up to 80 years). These conditions make it possible to guarantee exceptionally low rents (around €5 per m² in 2025), adapted to the financial capacity of the target households.

However, despite the importance of the PLAII, production remains insufficient compared to needs: households eligible under PLAII ceilings represent around 71% of social housing applicants in **France**, while PLAII dwellings account for only about 34% of annual HLM production. Despite this clear mismatch between supply and demand for deeply affordable housing, production targets for PLAII housing have been revised downward in recent years, now standing at around 30,000 units per year.⁷⁰

In Finland, the **ARA** (Housing Finance and Development Centre), which was dissolved in

February 2025 and replaced by the 'Centre for State-Subsidised Housing' under the Ministry of the Environment,⁷¹ operated a similar scheme. The agency long provided low-interest loans directly to non-profit organisations and municipalities, covering up to 90–95% of construction costs with repayment periods of up to 40 years.

Since 2007, ARA's role has evolved. Direct state loans were phased out, and the agency shifted its focus to guaranteeing private-sector bank loans and providing interest subsidies, covering interest payments for 10 to 20 years to ensure exceptionally low financing costs for borrowers.

In addition, ARA provided targeted investment grants for specific groups, including the homeless, students, the elderly, and people with disabilities, covering up to 35–50% of construction costs. Social housing financed by ARA accounts for around 15–16% of Finland's total housing stock. While these functions continue under the new organisation, the Finnish model is facing a critical phase. Recent budget cuts have reduced funding for social housing as well as for social assistance and preventative services. These financial constraints, which threaten the achievements of a model long considered exemplary, are already contributing to a rise in homelessness.⁷²

SUPPORTED HOUSING: FAMILY-STYLE HOMES IN FRANCE

Supported housing is a vital tool in the fight against homelessness, providing both stable accommodation and tailored social support for people experiencing severe deprivation. In France, the family-style home model (*pensions de famille*) exemplifies this approach.

By the end of 2024, over 25,000 people were housed in more than 1,000 family-style homes, after experiencing street homelessness or extreme social exclusion.⁷³ These facilities offer autonomous, accessible, and long-term housing, complemented by personalised social support.

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Unlike temporary shelters, family-style homes aim to offer residents a stable place to live and help them rebuild their lives, particularly those with extremely limited resources, who are often isolated or facing severe hardship.

The homes, typically small with 20–25 places on average, provide a warm, supportive environment, with hosts ensuring regular and tailored social guidance. Their effectiveness in supporting long-term reintegration for people transitioning from sleeping rough is widely recognised by sector professionals.

The financing of these facilities relies on dual state support: investment funding through France's national fund for housing assistance (FNAP) and subsidised loans (PLAI or adapted PLAI), and operational funding, with a daily allowance of €19.50 per place paid to the operator. Local authorities also contribute by issuing permits, guaranteeing loans, and sometimes providing grants or land. Monthly fees, covering rent and utilities, remain moderate (€350–550), with out-of-pocket costs controlled through the personalised housing benefit (APL) for residents.

REMUNICIPALISATION IN THE UNITED KINGDOM

Remunicipalisation – the practice of local authorities buying back existing private homes to convert them into social housing – is on the rise in the United Kingdom. This strategy aims to redirect the housing system in response to the crisis by reintegrating privately owned homes into the social housing stock. Mayors in London and Manchester, several local councils, and both the Westminster and Scottish governments have launched or announced initiatives in this regard.⁷⁴ In London, the Council Homes Acquisition Programme (CHAP), launched at the end of 2023, aims to enable local authorities to purchase 10,000 homes over the next decade.⁷⁵ In Scotland, the National Acquisition Programme, supported by a minimum investment of £60 mil-

lion, seeks to acquire private-sector properties to reduce reliance on temporary accommodation.⁷⁶

Although promising, these initiatives remain modest compared with the scale of need and are far below historical levels of social housing production. Meanwhile, the social housing stock continues to shrink due to the ongoing Right to Buy programme, which allows tenants to purchase their council homes at discounted prices.

However, remunicipalisation programmes offer significant potential, both socially and financially. According to a recent study by the New Economics Foundation (2024),⁷⁷ if London's local authorities were able to acquire the 10,000 homes targeted by the CHAP, this would reduce temporary accommodation costs by £1.5 billion over 20 years, while generating additional savings for central government through reduced housing subsidies (£340 million) and indirect savings estimated at £440 million. The programme would start to generate net savings from the sixteenth year onwards and would be fully amortised after 25 years.

THE Y-FOUNDATION MODEL IN FINLAND

The Y-Foundation model in Finland plays a leading role in combating homelessness. Founded in 1985 by a collective of social actors, including several major Finnish cities, this non-profit foundation was created to address a severe shortage of small housing units, which particularly affected single people experiencing homelessness.⁷⁸ Since then, it has developed a stock of social housing specifically for homeless people, based on the Housing First model.⁷⁹ The Y-Foundation builds, renovates, and lets out housing in more than 50 Finnish cities, with a total stock of around 19,000 homes, divided between 'Y-Homes' for groups with specific needs and 'M2-Kodit', social housing for low-income households. The housing consists mainly of small apartments located in urban

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centres, facilitating access to services, jobs, and transport. Financed by subsidised government loans, grants from social organisations, and bonds issued on the financial markets, the Y-Foundation keeps rents low and in line with tenants' resources. This organisation separates the provision of housing from support services, which are entrusted to local partners.

Access to housing for very low-income households

Producing more social housing is a necessary condition for meeting the needs of the lowest-income households, but it will not be enough unless the allocation systems are also redesigned. Too often, these systems favour households that are already housed and able to wait a long time, to the detriment of those who are homeless, poorly housed or in a social emergency.

« Currently, the housing allocation system heavily favours “the insiders”: people who already have housing and have been able to accumulate years of waiting time. Meanwhile, people without a home are excluded from the system and often left invisible in official figures. We believe that housing policy should be guided by urgency of need, not by time registered. This unequal access directly hinders the effective scaling of Housing First programmes. Even when support services are ready, the shortage and misallocation of affordable housing prevents people from actually exiting homelessness. »

Housing First Netherlands

Ensuring equitable access to housing therefore depends not only on the quantity and rent levels of the housing produced, but also on how this housing is allocated.

Targeted allocation policies

Several European countries have developed priority allocation systems to guarantee access to social housing for the most vulnerable populations.

In **Denmark**, the legislative framework stipulates that municipalities have the right to allocate a minimum proportion – one in four vacant properties – of the social housing available in their area, in order to ensure priority access for people in social emergency situations. This right can be extended beyond a quarter of the dwellings through voluntary agreements with social landlords, allowing the supply to be finely tuned to local needs. This system of ‘municipal allocation’ serves a dual purpose: it relieves municipalities of the direct burden of rental management while enabling them to exercise strong social responsibility. In Odense, this partnership, based on ongoing dialogue between local stakeholders, has helped to halve homelessness in the city.⁸⁰

In **Scotland**, homeless people are a key focus of social housing allocation policies. Since 2012, local authorities have had a legal obligation to rehouse any household recognised as being unintentionally homeless.⁸¹ In 2022-2023, nearly half (49%) of social housing allocated by local authorities and approved housing organisations went to homeless households, an increase of ten percentage points compared to the previous year. The legal framework requires social landlords to give ‘reasonable preference’ to these households, as well as to those living in unsatisfactory conditions or in under-occupied accommodation.

In **Brussels**, faced with the difficulties homeless people encounter in accessing social housing, the region introduced a progressive priority quota system in 2024. This measure reserves an increasing percentage of social housing allocations for people sleeping rough: 3% from 2025,

4.5% in 2026, reaching 6% in 2027.⁸² This gradual approach allows social housing providers to adapt progressively to this new obligation while ensuring effective access to housing for the most disadvantaged groups.

In **France**, the Droit au Logement Opposable (DALO), a scheme unique to Europe since 2007, guarantees an enforceable right to decent housing for anyone residing legally in the country. This scheme allows households in extremely precarious housing situations to apply to a mediation commission to be recognised as priority cases for access to social housing. In ten years, this mechanism has enabled the rehousing of more than 122,000 priority households. However, this legal prioritisation does not entirely correct inequalities in access: statistical analyses reveal that the poorest households (less than €500 per consumption unit) paradoxically have the lowest allocation rates (12% compared to 17-19% for higher incomes).⁸³ As a reminder, 2.7 million households are currently waiting for social housing in France, 71% of which are eligible for the most affordable housing (PLAI), i.e. they earn less than the minimum wage for two people, for example for a couple, with much more serious housing problems than those of households waiting for LLI housing.

Agences immobilières sociales and solidarity-based property ownership models

In **Belgium**, social housing agencies (AIS), established in the 1980s, are based on a mechanism for socialising the private housing stock: they function as intermediaries between private landlords and low-income tenants, providing comprehensive rental management in exchange for below-market rents. In return, landlords benefit from security for their investment

(guaranteed rent payments, property maintenance, administrative management) as well as tax advantages (exemption from property tax, VAT reduced to 12% for new housing). This hybrid model, financed by an intermediation margin (10 to 15% of the rent) and regional subsidies, makes it possible to offer affordable housing while ensuring a certain economic balance. However, this model has limitations that have become apparent as it has developed. The numerous advantages granted by the public authorities for the development of this scheme – in particular total exemption from property tax since 2018 and reduced VAT at 12% for new housing since 2017 – have attracted new players, including private investors and large developers, generating windfall effects and speculative dynamics.⁸⁴ Faced with exponential growth that was deemed uncontrollable – from 1,000 homes in 2008 to nearly 6,300 managed in 2020 by Brussels AIS – the political authorities questioned this rapid expansion, which represented excessive costs for the public sector. In Brussels, this budgetary concern led the regional authorities to introduce a moratorium in 2019 limiting the number of new AIS housing units to 2,500 over four years, causing concern in the homeless support sector. Indeed, AIS housing is now ‘virtually the only gateway to affordable housing for the homeless’,⁸⁵ given the complete saturation of social housing (49,000 households on the waiting list, average waiting time of 10 to 15 years). This situation illustrates the tensions inherent in this complementary model: essential for the most vulnerable groups but generating less value for money than traditional social housing and raising questions about its long-term budgetary sustainability. AIS thus represent a necessary but imperfect hybrid solution, more complementary than alternative to public social housing.

In **France**, SNL-Prologues is an example of an original model of solidarity-based property ownership designed specifically for housing people in extremely precarious situations.

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Created in 1995 by the Solidarités Nouvelles pour le Logement associations, this structure acts as a non-profit property owner that acquires housing and then rents it to SNL departmental associations at cost price. The economic model is also based on hybrid financing: 68% public subsidies (State, Region, local authorities), supplemented by private sponsorship and, since 2020, by a public call for solidarity savings mobilising nearly €1 million annually. With 1,170 homes owned at the end of 2022, SNL-Prologues has provided housing for more than 12,350 people since its creation, 83.5% of whom were living below the poverty line. The effectiveness of the scheme can also be measured by its integration results: 95% of those leaving the scheme find permanent housing, mainly in the social housing stock. Habitat et Humanisme has been developing a similar solidarity-based property model since 1985, with 5,981 homes currently owned by its property company.⁸⁶ Similar models also exist in Belgium, notably with the example of the Fairground cooperative.⁸⁷

Housing First models

Housing First is described by Pleace (2016) as 'the most important innovation in homelessness services in the past 30 years'.⁸⁸ Initially developed and successfully implemented in the United States and Canada, the model is now gaining ground in Europe.

The Housing First approach is based on a fundamental principle: housing is used as a starting point, not as an end goal, in the process of supporting homeless people. Unlike traditional models, where beneficiaries often have to meet certain prerequisites to be 'ready for housing', the Housing First model is based on immediate access to independent housing. At the same

time, the model aims to improve health and well-being and rebuild social ties, while offering people a high degree of choice and control over the services offered. In Europe, Housing First is more advanced in countries with a large social housing stock, such as Finland, Denmark, France and, more recently, Austria.

Since 2021, **Austria** has rolled out an ambitious model for implementing Housing First on a national scale through the *Zuhause Ankommen* (Arriving Home) programme. This initiative is a concrete example of how a strategic alliance between the social sector and social landlords can transform access to housing for people in extreme poverty.

The initiative, launched in the post-Covid context and entirely funded by the Federal Ministry of Social Affairs, is based on a unique partnership between BAWO (the national federation of homeless services), 27 local social organisations and more than 70 non-profit housing associations.

In line with the principles of Housing First, the programme guarantees immediate access to independent housing, with no preconditions. It also provides for public coverage of installation costs – such as security deposits, moving expenses and basic furnishings – which often represent major obstacles for homeless people.

In three years, more than 2,000 people have found stable housing thanks to *Zuhause Ankommen*. Beyond the figures, one of the main contributions of this initiative is the development of a replicable model. It has also enabled local organisations to adopt the principles of Housing First for the first time, strengthen their skills and forge lasting partnerships with the social housing sector. Building on the success of the initial project, the Federal Ministry of Social Affairs launched a broader federal Housing First programme, *Wohnschirm Housing First*, which is currently being implemented in seven Austrian Länder.

6. CONCLUSION

The concept of 'affordable housing' has become particularly ambiguous and slippery today. At the European level, this notion increasingly tends to refer to a specific category of intermediate housing, positioned between social housing and the private market. This shift reflects, in a subtle way, a reorientation of objectives and target groups, with the risk that the development of 'affordable housing' may come at the expense of low-income and vulnerable households.

It is therefore vital that housing policies be designed primarily around actual needs, particularly those experiencing housing exclusion. Otherwise, the expansion of this new category of housing risks remaining ineffective in significantly reducing homelessness and housing insecurity, while further contributing to the financialisation of housing that lies at the root of the current crisis.

In this context, social housing remains the foremost tool for combating housing exclusion. Yet this sector remains severely undersized in most European countries, despite growing demand and lengthening waiting lists – even in nations with relatively strong provisions. Chronic underinvestment over the past two decades has significantly weakened public capacity to meet these needs.

At the same time, European experiences highlight the diversity of levers available to expand the supply of deeply affordable housing and improve access for disadvantaged groups. Whether through subsidised loans, rental intermediation schemes, allocation quotas, or Housing First models, these approaches share a targeted focus and the ability to adapt to local specificities, making them replicable across different institutional contexts.

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A close-up, high-contrast portrait of a man with a beard and mustache, looking directly at the camera. The lighting is dramatic, with the right side of his face (viewer's left) in deep shadow and the left side (viewer's right) highlighted. The background is dark and indistinct.

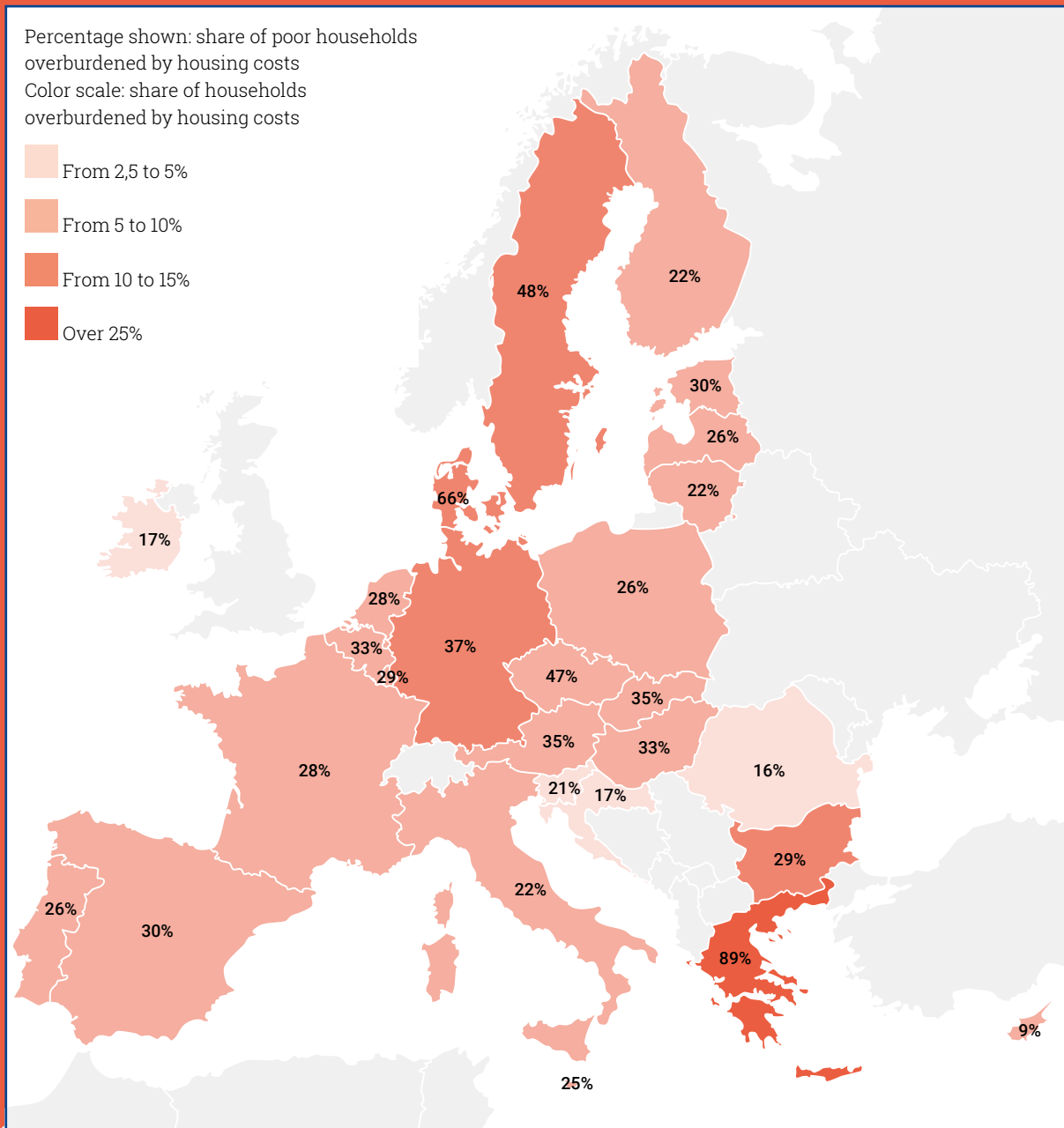
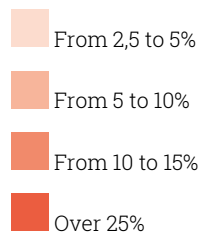
CHAP. 3

**EUROPEAN
HOUSING
EXCLUSION
INDEX 2025**

85

A HOUSING CRISIS HITTING THE MOST VULNERABLE FIRST

Percentage shown: share of poor households
overburdened by housing costs
Color scale: share of households
overburdened by housing costs



1. INTRODUCTORY REMARKS

The statistical data presented in this chapter are drawn from Eurostat, in particular the latest edition of the European Union Survey on Income and Living Conditions (EU-SILC),¹ covering household conditions in 2024. The start of Russia's war of aggression against Ukraine in 2022 disrupted global markets, driving up energy and food prices, further amplified by speculation. These pressures heightened inflation at a time when the cost of living was already rising rapidly for households. Although inflation continued to ease in 2024, prices remain well above pre-crisis levels. The cost-of-living crisis therefore continues to weigh on millions, particularly the most disadvantaged, who must devote a larger share of their income to essential goods than the rest of the population.²

In 2024, nearly 72.9 million people in the European Union, i.e. 16.2% of the population,³ were living below the poverty threshold (set at 60% of median equivalised income after social transfers). That same year, more than one in five Europeans (20.0%) remained at risk of poverty or social exclusion,⁴ with the highest rates recorded in **Bulgaria** (30.3%), **Romania** (27.9%), **Greece** (26.9%), and **Spain** (25.8%).

On average, the share of people at risk of poverty or social exclusion in the EU-27 has fallen by 6% over the past ten years. Between 2023 and 2024, however, this rate remained stable, with contrasting trends across Member States. The share of the population affected increased in 11 countries, with particularly marked rises in **Finland** (+6.3%), **Lithuania** (+6.2%) and **Slovenia** (+5.1%). Furthermore, the rate remains higher for women than for men, at 21.9% compared with 20.0% on average across the EU.

Regarding material and social deprivation, defined as the inability to afford certain expenses considered necessary to maintain an acceptable standard of living,⁵ the number of people affected fell between 2023 and 2024 (-7.6%). However, this trend was not uniform across the European Union: six countries recorded an increase, particularly pronounced in Estonia (+26.2%), Finland (+20.6%) and Sweden (+20.0%). In 2024, 54.4 million people, or 12.1% of the EU population, were living in such circumstances. The highest rates were observed in Greece (29.1%), Bulgaria (27.1%), and Romania (26.5%).

2. A SPECTACULAR RISE IN CONSTRUCTION EXPENDITURE DRIVEN LARGELY BY ITALY

It is useful to begin by examining the latest trends in public spending on housing across Europe, which reveal some rather surprising results. While housing support measures have followed a steady but moderate upward trajectory since 2013, public expenditure on housing construction has seen a striking increase from 2020 onwards. This spectacular rise (+442% across the EU-27) is largely explained by the figures for Italy, which are off the charts: with €84,012 million invested in 2023, Italy accounts for nearly 70% of EU public expenditure on housing construction (€120,194 million in total).

This exceptional increase is likely linked to the implementation of Italy's 'Superbonus' scheme,

an energy renovation support measure offering tax credits of up to 110% of eligible costs, with no income conditions.⁶ The magnitude of the observed amounts aligns closely with budgetary estimates for this large-scale public policy initiative.

The Italian case calls for a more cautious interpretation of the EU-wide increase and raises questions about how much these investments actually contribute to tackling inadequate housing. To fully assess their impact, this indicator would benefit from being complemented by an analysis of the specific construction programmes involved and the populations that actually benefit from them.



FIGURE 1
TRENDS IN EU-27 PUBLIC ADMINISTRATION SPENDING ON HOUSING CONSTRUCTION
AND HOUSING SUPPORT (2013-2023, MILLION)

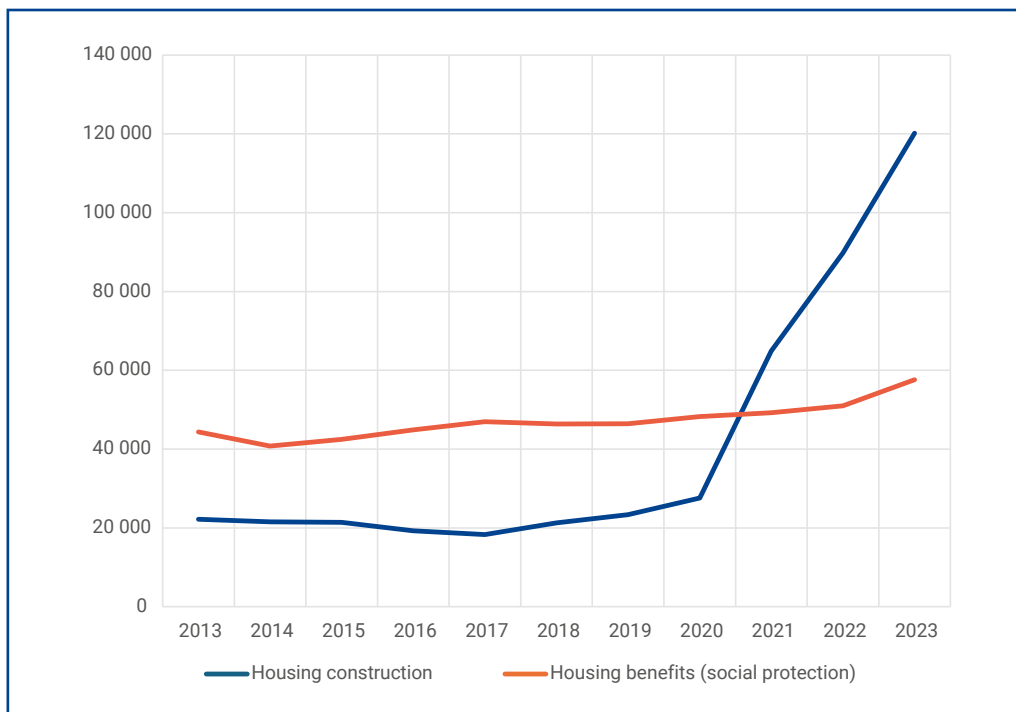


TABLE 1
PUBLIC ADMINISTRATION EXPENDITURE ON HOUSING CONSTRUCTION
(2023, € MILLION/2013-2023 CHANGE, %)

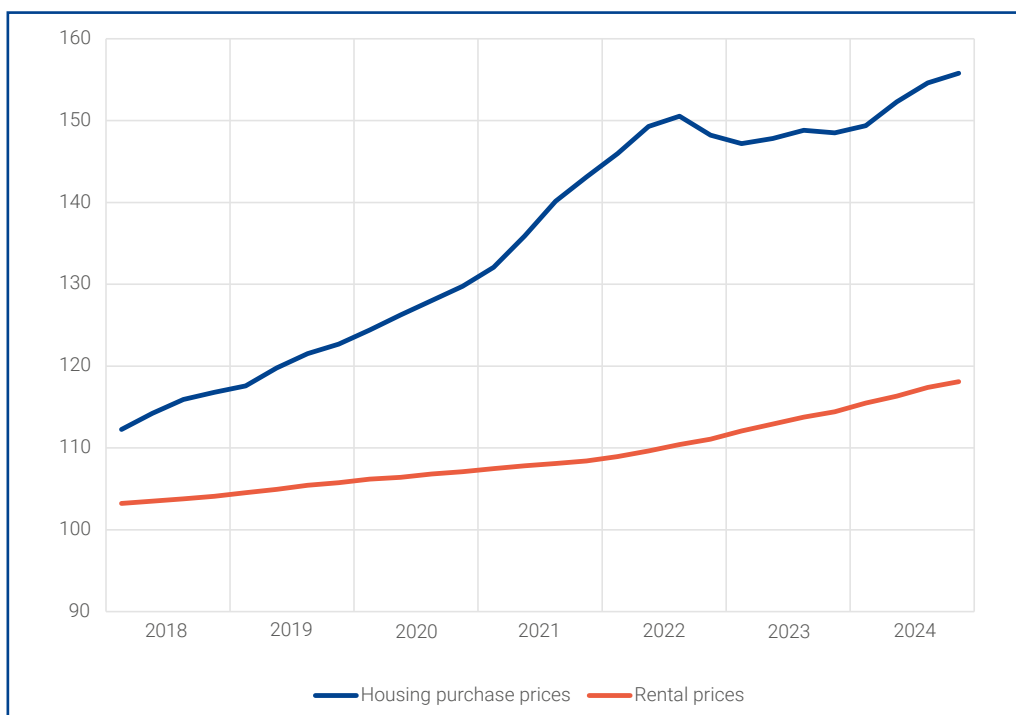
	2023	2013-2023
European Union	120.194	442
Italy	84.012	6.624
France	11.672	51
Germany	5.356	101
Netherlands	3.572	52
Spain	2.784	112
Poland	2.742	69
Romania	1.262	266
Sweden	1.200	40
Austria	1.132	53
Hungary	969	420
Ireland	809	166
Czechia	805	38
Belgium	736	45
Denmark	648	-6
Finland	588	254
Portugal	490	149
Bulgaria	422	221
Luxembourg	226	150
Croatia	178	132
Lithuania	115	865
Slovakia	104	-23
Slovenia	102	18
Latvia	102	39
Estonia	81	123
Cyprus	70	166
Malta	15	123
Greece	4	300

3. HOUSING PRICES ON THE RISE AGAIN

Housing prices, both for purchase and rental, have risen steadily over the long term across the European Union, with increases of 38.8% for purchases and 14.4% for rents since 2018. For residential property purchases, the price index accelerated sharply between the first quarter of 2021 and the third quarter of 2022 (+14.0%)

before stabilising until the end of 2023 (+0.2%). Since then, prices have resumed their upward trend, rising 7.3% between the end of 2023 and the end of 2024. By comparison, the rental price index followed a steadier trajectory, increasing continuously by an average of 0.2% per month between January 2018 and December 2024.

FIGURE 2
CHANGE IN HOUSING PRICES (EU-27, INDEX: 2015 = 100, CURRENT PRICES)



Source : Eurostat - [PRC_HPI_Q](#) / [PRC_HICP_MIDX](#) - Last update: 2025-07-04/2025-08-20

In 2024, the EU's annual average residential property price index stood at 153.4 (base 100 in 2015), representing a 3% increase since 2023 and an 11% rise since 2021. Most Member States saw their index increase over the past three years, with significant exceptions in **Finland** (-8.2%),

Luxembourg (-5.6%), **Germany** (-4.3%), and **Sweden** (-1.8%). In contrast, several Central and Eastern European countries experienced particularly sharp rises, with increases of 48.8% in **Hungary**, 45.6% in **Bulgaria**, 43.4% in **Lithuania**, and 41.9% in **Croatia** between 2021 and 2024.

TABLE 2

RESIDENTIAL PROPERTY PRICE INDEX (2015 = 100, ANNUAL AVERAGE) AND 2021-2024 CHANGE (%)

	2024	2021-2024
Hungary	309.5	48.8
Lithuania	235.0	43.4
Portugal	224.4	32.9
Czechia	222.3	20.7
Bulgaria	217.5	45.6
Estonia	209.8	37.3
Poland	206.7	39.9
Slovenia	200.3	32.3
Latvia	198.9	23.0
Croatia	198.5	41.9
Netherlands	198.2	20.2
Ireland	183.4	25.6
Slovakia	181.7	17.8
Malta	163.7	20.8
Austria	163.1	8.0
Luxembourg	162.5	-5.6
Spain	160.3	21.2
Romania	155.9	16.3
EU 27	153.4	11.3
Germany	148.0	-4.3
Denmark	142.1	4.3
Belgium	140.4	11.5
Sweden	132.0	-1.8
France	126.4	1.9
Cyprus	112.6	7.9
Italy	111.7	8.4
Finland	101.4	-8.2

Source : Eurostat · [PRC_HPI_A](#) · Last update: 2025-07-04 · Missing data: Greece

In 2024, the EU's annual average housing rent index reached 116.8, an 8.2% increase over three years. Rental prices have risen in all Member States since 2015, the reference year for the index, with particularly sharp increases

in **Hungary** (+87.1%), **Lithuania** (+73.7%) and **Slovenia** (+70.5%). Between 2021 and 2024, rents increased across the entire EU, with the largest rises recorded in **Slovenia** (+42.1%), **Hungary** (+41.3%) and **Poland** (+33.9%).

TABLE 3**HOUSING RENT INDEX (2015 = 100, ANNUAL AVERAGE) AND 2021-2024 CHANGE (%)**

	2024	2021-2024
Hungary	187.1	41.3
Lithuania	173.7	31.9
Slovenia	170.5	42.1
Poland	166.4	33.9
Ireland	166.1	24.1
Estonia	157.6	21.3
Malta	150.6	32.1
Romania	144.6	28.0
Austria	141.2	16.0
Czechia	139.9	20.1
Bulgaria	135.6	21.7
Portugal	129.5	14.8
Belgium	125.6	15.1
Cyprus	124.9	12.7
Croatia	124.6	14.4
Netherlands	122.9	8.3
Slovakia	121.3	16.8
Latvia	120.9	13.5
Sweden	119.2	10.2
Finland	117.2	5.6
EU 27	116.8	8.2
Germany	115.5	6.0
Denmark	115.0	7.0
Luxembourg	112.8	5.1
Spain	110.9	5.7
Italy	108.4	6.9
France	107.2	5.2
Greece	102.9	11.5

Source : Eurostat · [PRC_HICP_AIND](#) · Last update: 2025-08-20

The European Central Bank's Consumer Expectations Survey (CES),⁷ covering 11 European countries, complements Eurostat data and allows for a more detailed analysis of rent trends. Key findings include:⁸

- Analysing the rent-to-income ratio, rather than rents alone, changes the ranking of countries somewhat. Ireland remains in first place, with the highest average rent-to-income ratio, followed by **Greece** and **Finland**. Conversely, **Germany** has the lowest level of this indicator.
- Between 2022 and 2024, rent growth per square metre was largely driven by new rental

contracts. Although these households represent only around 15% of tenants, those who moved in the previous year accounted for nearly a third of total rent increases. Their rents consistently rose faster than those of long-term tenants and have accelerated steadily over the past three years.

- Rent increases have been more pronounced in cities than in suburbs or rural areas, with the gap widening recently. Furthermore, unlike in previous periods when rent growth was similar across dwelling types, smaller units now show slightly higher increases than larger ones.

4. SIGNIFICANT HOUSING OVERBURDEN RATE

In 2024, housing costs accounted for an average of 19.2% of European households' disposable income, down 2.5% from 2023. However, this average hides significant disparities between income groups. For households living below the poverty threshold, housing costs represent 36.9% of income – nearly double the overall average. The financial burden is particularly high in certain countries, where housing costs for low-

income households reach critical levels: 62.8% in **Greece**, 54.6% in **Denmark**, 48.9% in **Sweden**, and 48.2% in **Czechia**. Despite the overall EU-wide decline between 2023 and 2024, some countries saw a worrying rise in housing costs for low-income households, notably **Portugal** (+16.4%), and to a lesser extent **Malta** (+6.1%), **Estonia** (+3.7%), and **Czechia** (+3.2%).

TABLE 4**SHARE OF HOUSING COSTS IN HOUSEHOLD DISPOSABLE INCOME (2024, %/2023-2024 CHANGE, %)**

	POOR HOUSEHOLDS		TOTAL POPULATION	
	2024	2023-2024	2024	2023-2024
Greece	62.8	0.6	35.5	0.9
Denmark	54.6	-4.2	26.3	1.5
Sweden	48.9	1.7	24.6	2.9
Czechia	48.2	3.2	22.1	0.0
Germany	43.8	-4.4	24.5	-2.8
Austria	42.0	1.0	18.3	-3.7
Netherlands	41.9	-8.3	20.5	-10.5
Finland	41.6	2.7	20.9	8.3
France	38.6	2.7	18.5	3.4
Hungary	37.0	-12.1	18.8	-1.1
EU 27	36.9	-3.4	19.2	-2.5
Slovakia	36.5	-6.4	19.4	3.7
Belgium	36.2	-1.6	17.8	-5.3
Estonia	36.2	3.7	19.5	10.2
Bulgaria	35.0	-9.3	19.3	-9.0
Luxembourg	34.7	-12.6	19.1	-6.4
Spain	34.0	-2.3	16.7	-2.9
Poland	33.9	-6.1	16.7	-6.2
Portugal	32.0	16.4	16.8	20.0
Latvia	31.2	-3.1	16.7	-6.2
Lithuania	29.4	-3.6	15.5	2.6
Ireland	29.2	-12.0	16.2	-5.3
Slovenia	28.6	-0.3	13.6	-1.4
Malta	27.9	6.1	12.5	4.2
Croatia	27.5	-8.0	13.0	-9.7
Italy	27.5	-3.5	13.6	-6.2
Romania	26.4	-25.2	15.4	-18.9
Cyprus	19.0	1.6	11.4	-0.9

Source : Eurostat - [ILC_MDED01](#) - Last update: 2025-07-24 - Series break in 2023: Luxembourg

The share of European households spending an excessive proportion of their income on housing⁹ fell from 8.8% in 2023 to 8.2% in 2024, a decrease of 6.8%. Among low-income households, the share affected by this housing cost burden was 31.1% in 2024, down 7.2% in a year. However, this overall improvement did not apply to all

countries. Several Member States saw increases in this group, notably **Portugal** (+37.8%), **Cyprus** (+16.5%), **Lithuania** (+8.2%), **Austria** (+7.9%), and **Estonia** (+6.5%). Market-rent tenants are the most exposed: nearly one in five private renters (19.2%) in the EU-27 spends more than 40% of their income on housing.

TABLE 5**SHARE OF HOUSEHOLDS OVERBURDENED BY HOUSING COSTS (2024, %/2023-2024 CHANGE, %)**

	POOR HOUSEHOLDS		TOTAL POPULATION	
	2024	2023-2024	2024	2023-2024
Greece	88.9	3.0	28.9	1.4
Denmark	65.6	-9.3	14.6	-5.2
Sweden	47.7	0.6	10.6	-2.8
Czechia	47.4	0.0	9.2	1.1
Germany	37.5	-13.2	12.0	-7.7
Austria	35.5	7.9	6.3	5.0
Slovakia	35.5	4.1	6.4	8.5
Hungary	33.5	-16.0	8.5	-2.3
Belgium	33.2	-2.1	6.8	-11.7
EU 27	31.1	-7.2	8.2	-6.8
Spain	29.9	-5.7	7.8	-4.9
Estonia	29.6	6.5	8.6	13.2
Bulgaria	29.4	-25.2	8.0	-27.9
Luxembourg	29.0	-29.6	8.0	-30.4
France	27.9	0.0	7.0	7.7
Netherlands	27.9	-19.1	6.9	-25.8
Poland	26.2	-10.0	5.2	-11.9
Portugal	25.9	37.8	6.9	40.8
Latvia	25.7	-0.8	6.7	-6.9
Malta	25.1	1.2	5.8	-3.3
Lithuania	22.5	8.2	6.2	19.2
Finland	22.4	0.0	5.4	-1.8
Italy	21.8	-1.8	5.1	-10.5
Slovenia	20.6	0.0	3.8	2.7
Ireland	17.0	-17.5	4.5	-4.3
Croatia	16.8	-13.4	3.7	-7.5
Romania	16.3	-42.4	4.7	-48.4
Cyprus	9.2	16.5	2.4	-7.7

Source : Eurostat · [ILC_LVHQ07A](#) · Last update: 2025-07-24 · Series break in 2023: Germany, Malta, and Luxembourg

TABLE 6**HOUSEHOLDS OVERBURDENED BY HOUSING COSTS BY TENURE STATUS
(2024, %/2023-2024 CHANGE, %)**

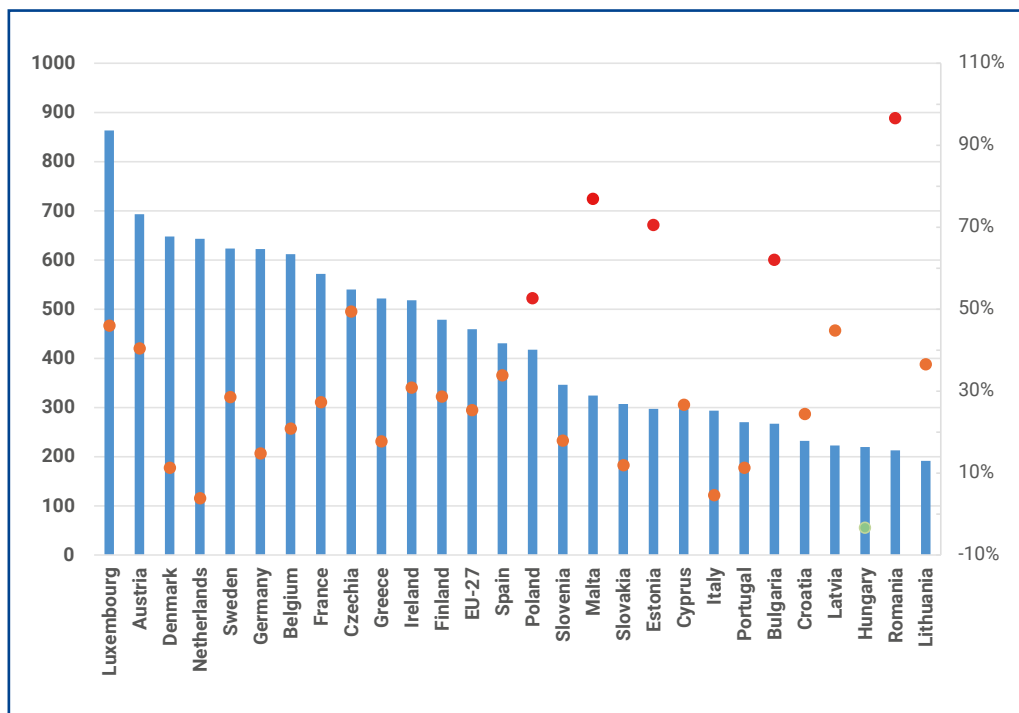
	TENANTS PAYING MARKET RENT		HOMEOWNERS WITH A MORTGAGE	
	2024	2023-2024	2024	2023-2024
Netherlands	43.9	-8.4	1.0	-41.2
Hungary	40.6	-4.5	10.1	-31.3
Greece	37.4	-7.7	20.9	0.0
Estonia	30.8	-14.0	6.6	153.8
Czechia	30.6	11.7	4.0	-2.4
Portugal	30.3	12.2	3.8	137.5
Croatia	29.2	-23.8	2.4	100.0
Slovakia	29.1	20.2	3.8	-33.3
Denmark	28.7	-13.0	5.5	61.8
Romania	28.3	-36.0	0.2	-98.9
Spain	28.1	-8.2	4.3	-2.3
Bulgaria	27.8	-16.5	13.7	149.1
Belgium	24.1	-19.1	1.1	37.5
Lithuania	21.8	-20.4	4.9	53.1
France	20.2	4.7	1.1	22.2
Luxembourg	20.0	-39.4	4.5	-31.8
Malta	19.7	-22.7	1.8	-40.0
Italy	19.4	-11.4	1.7	6.2
EU 27	19.2	-5.4	5.0	-5.7
Ireland	18.3	-4.2	1.3	44.4
Sweden	17.9	-7.7	4.7	11.9
Slovenia	16.5	-7.8	3.5	-12.5
Latvia	16.0	-17.5	3.1	-38.0
Poland	15.1	-11.7	5.0	0.0
Austria	14.6	12.3	2.1	-8.7
Cyprus	14.4	-10.6	0.3	-66.7
Finland	14.1	-7.8	1.8	28.6
Germany	13.8	-7.4	14.5	-7.1

Source : Eurostat · ILC_LVHQ07AC - Last update: 2025-07-18 - Series break in 2023: Luxembourg

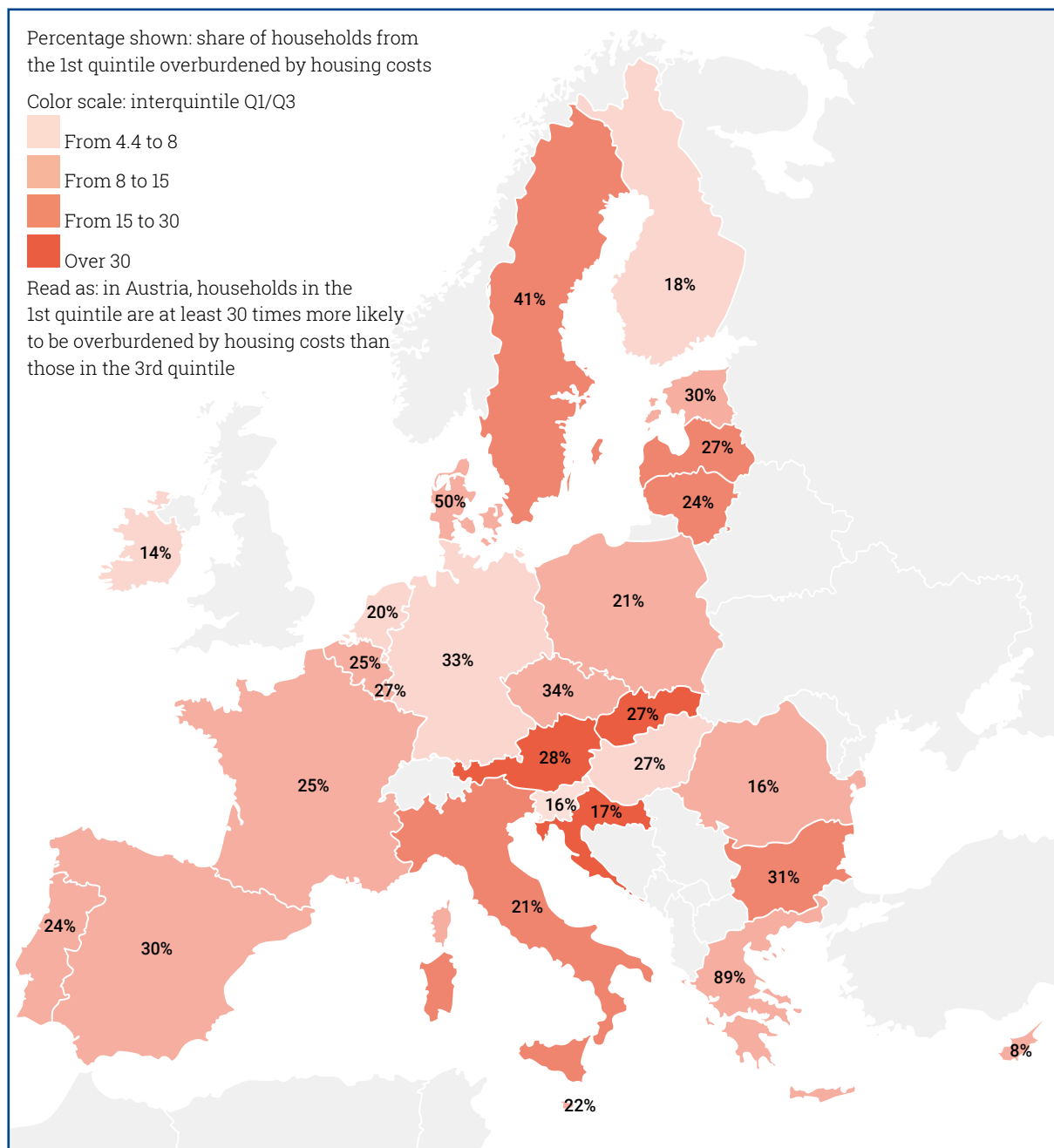
In the European Union in 2024, a household living below the poverty threshold spent an average of €459 on housing,¹⁰ an increase of 25.3% over ten years and 17% in just three years (2021–2024). Housing costs were highest in **Luxembourg** (€863), **Austria** (€693), **Denmark**

(€648), the **Netherlands** (€643), and **Sweden** (€623). The sharpest increases between 2014 and 2024 were recorded in **Romania** (+96.6%), **Malta** (+76.9%), **Estonia** (+70.5%), **Bulgaria** (+62%), and **Poland** (+52.6%).

FIGURE 3
TOTAL MONTHLY HOUSING COSTS FOR HOUSEHOLDS BELOW THE POVERTY LINE
AND 2014–2024 CHANGE



Source : Eurostat · [ILC_MDED03](#) - Last update: 2025-07-24 - Series break in 2023: Luxembourg



5. HOUSEHOLDS UNDER FINANCIAL PRESSURE

In 2024, 3.1% of the European population was behind on rent or mortgage payments. Over the course of a year, this share increased sharply in Malta (+66.7%), the **Netherlands** and **Belgium** (+35.7%), **Finland** (+32.6%), and **Austria** (+30.8%). That year, 7.5% of low-income European

households were in arrears, a decrease of 1.3% compared with 2023. However, the share of such households rose sharply in many countries, notably **Malta** (+234.4%), **Greece** (+62.2%), **Ireland** (+60%), **Finland** (+52%), and **Slovenia** (+50%).

TABLE 7

HOUSEHOLDS IN ARREARS ON RENT OR MORTGAGE REPAYMENTS (2024, IN %/2023-2024 CHANGE, %)

	POOR HOUSEHOLDS		TOTAL POPULATION	
	2024	2023-2024	2024	2023-2024
Greece	24.0	62.2	10.4	18.2
Austria	15.6	41.8	5.1	30.8
Finland	14.9	52.0	5.7	32.6
France	14.0	-7.9	5.4	3.8
Ireland	13.6	60.0	5.6	12.0
Czechia	12.4	20.4	2.2	10.0
Spain	12.3	-8.2	5.8	-3.3
Malta	10.7	234.4	2.5	66.7
Cyprus	10.2	-7.3	4.8	-5.9
Sweden	9.7	16.9	3.7	19.4
Denmark	9.0	-12.6	2.4	-20.0
Slovakia	7.7	5.5	3.7	27.6
EU 27	7.5	-1.3	3.1	0.0
Netherlands	7.3	35.2	1.9	35.7
Luxembourg	6.5	14.0	3.0	7.1
Belgium	6.1	38.6	1.9	35.7
Slovenia	5.4	50.0	1.8	20.0
Germany	4.6	-6.1	2.2	-21.4
Portugal	4.0	-41.2	2.0	-13.0
Italy	3.3	-25.0	1.4	-12.5
Estonia	2.8	7.7	1.5	15.4
Latvia	2.1	-43.2	1.2	-14.3
Bulgaria	1.5	-28.6	0.8	-20.0
Croatia	1.2	-20.0	0.6	0.0
Hungary	1.0	-79.6	1.0	-44.4
Lithuania	0.8	-50.0	0.9	-25.0
Poland	0.6	-25.0	0.6	-25.0
Romania	0.3	-75.0	0.4	-20.0

Source : Eurostat - JLC_MDES06 - Last update: 2025-07-24

Household gross debt statistics do not cover all EU Member States,¹¹ but available data show that the ratio fell in 24 countries between 2022 and 2023. It increased in two countries: **Luxembourg** (+2.7%) and **Denmark** (+0.3%). The ratio exceeds

100% of disposable income in **Finland** (111.6%) and **Sweden** (155.8%), and surpasses 170% in **Denmark** (173.9%), the **Netherlands** (184.3%), and **Luxembourg** (187.4%).

TABLE 8**HOUSEHOLDS' GROSS DEBT-TO-INCOME RATIO (2024, %/2023-2024 CHANGE, %)**

	2023	2022-2023
Luxembourg	187.4	2.7
Netherlands	184.3	-6.6
Denmark	173.9	0.3
Sweden	155.8	-5.7
Finland	111.6	-5.2
Cyprus	97.1	-7.6
Belgium	95.9	-5.5
France	95.4	-6.4
Malta	95.0	-8.1
Ireland	89.3	-7.4
Portugal	81.5	-7.2
Germany	78.2	-5.6
Austria	73.7	-8.7
Spain	73.1	-11.9
Slovakia	69.2	-3.7
Estonia	66.5	-1.5
Greece	60.7	-9.0
Italy	57.2	-5.8
Czechia	51.5	-4.0
Croatia	46.6	-6.2
Poland	40.1	-10.2
Slovenia	39.3	-4.7
Lithuania	34.9	-4.0
Latvia	29.7	-5.0
Hungary	27.3	-12.4
Romania	21.7	-9.4

Source : Eurostat - NASA_10_KI - Last update: 2025-07-25

The 'Living and Working in the EU' survey, conducted for the first time by Eurofound in early 2020,¹² complements Eurostat data by providing insights into household perceptions, particularly regarding the cost of living. The survey asks households about their difficulties in 'making ends meet'. In 2024, 29% of EU households

reported such difficulties, up from 22% in 2023, an increase of 31.8%. This share was particularly high in **Greece** (55%), **Croatia** (45%), **Estonia** (41%), **Latvia** (41%), **Cyprus** (40%), and **Hungary** (40%). The largest increases were observed in **Denmark** (+141.7%), **Lithuania** (+100%), and **Sweden** (+93.3%).

TABLE 9
HOUSEHOLDS STRUGGLING TO MAKE ENDS MEET (2024, %/2023-2024 CHANGE, %)

	2024	2023-2024
Greece	55	17.0
Croatia	45	36.4
Estonia	41	57.7
Latvia	41	51.9
Cyprus	40	37.9
Hungary	40	53.8
Italy	36	56.5
Portugal	36	33.3
Romania	33	43.5
Slovenia	33	50.0
Bulgaria	32	10.3
Belgium	30	36.4
Spain	30	30.4
Finland	30	57.9
EU 27	29	31.8
Denmark	29	141.7
France	29	20.8
Poland	29	45.0
Sweden	29	93.3
Slovakia	29	11.5
Lithuania	28	100.0
Ireland	26	62.5
Malta	26	62.5
Czechia	22	4.8
Germany	21	10.5
Netherlands	20	66.7
Austria	19	-17.4
Luxembourg	16	-11.1

Source : Eurofound - [Living and Working in the EU e-survey](#) - Last update: 2025-01-28

6. ENERGY POVERTY WORSENING DESPITE PRICE STABILISATION

The energy crisis that hit Europe following the outbreak of war in Ukraine in February 2022 appears to be gradually easing, but it has left deep scars. Energy costs remain high and continue to strain household budgets. In 2024, the EU's annual average price index for electricity, gas, and other fuels stood at 160, a 43.2% increase over three years. Since 2015, the reference year

for the index, prices have risen in all Member States except Malta. The largest increases were recorded in **Hungary** (+138%), **Czechia** (+105%), and **Poland** (+83%). Between 2023 and 2024, the index fell slightly at the EU level (-0.8%), but eight Member States saw further increases, particularly **Belgium** (+15.8%), **France** (+7.7%), and **Portugal** (+6.5%).

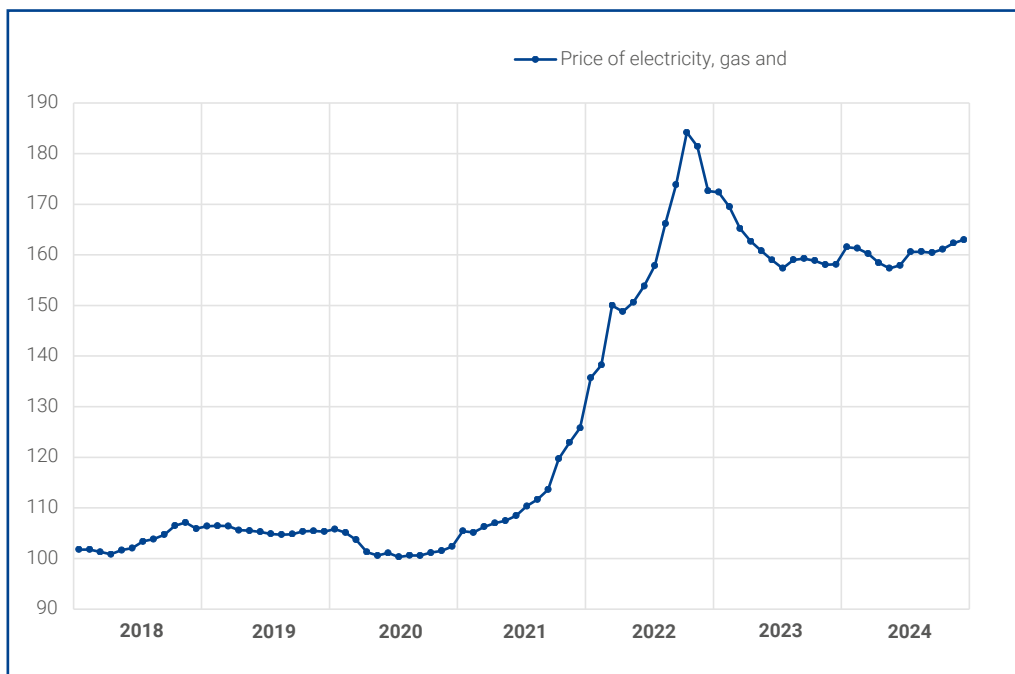


TABLE 10
**ANNUAL PRICE INDEX FOR ELECTRICITY, GAS, AND OTHER FUELS (2015 = 100)
AND 2023-2024 CHANGE (%)**

	2024	2023-2024
Estonia	238	-2.7
Czechia	205	4.3
Poland	183	4.0
Romania	179	-1.4
France	175	7.7
Ireland	171	-13.8
Belgium	167	15.8
Cyprus	166	-1.6
Austria	165	-7.7
Italy	163	-16.6
Netherlands	163	-2.2
EU 27	160	-0.8
Latvia	159	-13.8
Germany	158	-3.2
Lithuania	153	-16.3
Finland	147	-8.2
Bulgaria	147	-0.9
Hungary	140	-4.7
Slovenia	140	-4.0
Sweden	136	-5.2
Luxembourg	136	-4.9
Greece	131	-0.5
Denmark	130	0.4
Slovakia	128	-0.7
Portugal	121	6.5
Croatia	116	-1.2
Spain	110	4.6
Malta	99	0.0

Source : Eurostat - [PRC_HICP_AIND](#) - Last update: 2025-08-20

FIGURE 4
MONTHLY CHANGE IN ELECTRICITY, GAS, AND OTHER FUEL PRICES (EU-27, INDEX: 2015 = 100)



Source : Eurostat - [PRC_HICP_MIDX](#) - Last update: 2025-08-20

In 2024, 6.9% of the European population was behind on utility bills (water, electricity, gas, heating), rising to 16.5% among households living below the poverty threshold. Between 2021 and 2024, the share of low-income households in arrears increased in 14 countries, with particu-

larly sharp rises in **Romania** (+118.9%), **Austria** (+87.3%), and **Czechia** (+65.8%). These figures reflect the continued pressure on household budgets from energy costs, even after recent price stabilisation across Europe.

TABLE 11**HOUSEHOLDS IN ARREARS ON UTILITY BILLS: WATER, ELECTRICITY, GAS, HEATING
(2024, %/2021-2024 CHANGE, %)**

	POOR HOUSEHOLDS		TOTAL POPULATION	
	2024	2021-2024	2024	2021-2024
Greece	65.6	31.7	32.0	21.7
Bulgaria	33.2	-6.7	17.6	-8.3
Romania	32.4	118.9	14.5	98.6
Ireland	29.0	63.8	9.0	23.3
France	22.9	16.2	8.0	12.7
Spain	19.9	-15.7	9.7	2.1
Hungary	18.3	-23.8	7.1	-26.8
Finland	17.9	31.6	8.3	43.1
Slovakia	17.4	6.7	6.3	37.0
EU 27	16.5	3.8	6.9	7.8
Croatia	16.2	-40.9	8.8	-42.1
Cyprus	15.8	-30.1	7.8	-10.3
Austria	14.8	87.3	5.3	120.8
Slovenia	14.8	-22.9	6.7	-13.0
Malta	12.2	1.7	5.2	-27.8
Czechia	12.1	65.8	2.6	73.3
Belgium	11.8	14.6	4.0	37.9
Portugal	10.9	-19.9	4.3	-18.9
Denmark	10.3	39.2	4.0	37.9
Estonia	10.3	32.1	5.7	39.0
Latvia	10.3	-3.7	6.6	13.8
Italy	9.6	-39.2	4.5	-30.8
Luxembourg	9.3	-11.4	4.2	16.7
Germany	9.1	40.0	5.0	35.1
Lithuania	8.2	-37.4	4.2	-23.6
Sweden	8.1	-6.9	3.8	72.7
Netherlands	6.8	47.8	1.9	58.3
Poland	6.2	-51.2	3.2	-38.5

Source : Eurostat - ILC_MDES067 - Last update: 2025-07-24

7. INADEQUATE HOUSING IN EUROPE: A PERSISTENT REALITY

Data compiled by Eurostat confirm the persistence of significant housing quality inequalities across Europe, disproportionately affecting households living below the poverty threshold. Three indicators capture these difficulties: overcrowding, severe housing deprivation, and inadequate conditions. In 2024, 16.9% of the European population lived in overcrowded housing,¹³ rising to 28.9% among poor households. While the EU average remained broadly stable between 2023 and 2024, 17 Member States recorded increases, sometimes very substantial, such as **Malta** (+83.3%), **Ireland** (+28.2%), and the **Netherlands** (+21.1%).

The severe housing deprivation rate, which measures the percentage of the population living in overcrowded housing while also experiencing one of the following forms of deprivation: leaking roofs, no bath or shower, no indoor toilet, or inadequate lighting – affected 4% of the total population and 9.9% of poor households in

2024. In several countries, the situation deteriorated sharply between 2020 and 2023: the share of poor households in severe deprivation more than doubled in **Austria** (+125.4%), **Czechia** (+109.6%), and Portugal (+105.6%), with significant increases also in **Germany** (+84.6%).

Moreover, in 2023, 15.5% of the European population and 23.5% of poor households lived in inadequate housing, defined as homes with a leaking roof, damp walls, floors or foundations, or rot in window frames or floors. After several years of stability, the share of the population living in inadequate housing has risen since 2019, increasing by an average of 19% across the EU-27 between 2019 and 2023. Children living in poverty are especially affected: in 2023, 27% lived in inadequate housing, with substantial increases observed between 2020 and 2023 in 12 countries, notably **Austria** (+170%), **Slovakia** (+107%), **Malta** (+92%), **Estonia** (+58%), **Greece** (+52%), **Czechia** (+44%), and **Belgium** (+30%).



TABLE 12

PEOPLE LIVING IN OVERCROWDED HOUSING (2024, %/2023-2024 CHANGE, %)

	POOR HOUSEHOLDS		TOTAL POPULATION	
	2024	2023-2024	2024	2023-2024
Romania	53.7	5.5	40.7	1.8
Slovakia	49.0	0.8	29.9	-2.0
Czechia	43.8	14.1	16.6	4.4
Latvia	43.6	-6.4	39.3	-3.9
Bulgaria	42.9	-5.7	33.8	-3.2
Sweden	42.3	3.7	16.7	1.8
Poland	38.6	-4.2	33.7	-0.6
Greece	36.9	-6.8	27.0	0.4
Austria	35.4	-8.5	13.7	-5.5
Italy	31.7	-12.7	23.9	-5.9
Croatia	29.2	-7.0	31.7	1.3
Lithuania	29.1	7.0	26.3	1.2
EU 27	28.9	-2.7	16.9	0.6
Germany	26.4	-1.5	11.5	0.9
France	26.0	3.6	10.4	5.1
Finland	25.7	-3.7	9.1	3.4
Estonia	25.6	13.3	18.4	8.2
Denmark	23.6	-0.4	9.3	6.9
Hungary	22.8	-28.3	14.7	-5.8
Luxembourg	18.2	7.1	6.8	-8.1
Belgium	18.1	0.0	6.6	15.8
Portugal	17.3	-37.5	11.2	-13.2
Netherlands	17.1	20.4	4.6	21.1
Slovenia	16.2	-6.9	10.6	2.9
Spain	16.1	11.0	9.1	19.7
Ireland	12.3	32.3	5.0	28.2
Cyprus	7.0	37.3	2.4	-17.2
Malta	6.5	109.7	4.4	83.3

Source : Eurostat - [ILC_LVH005a](#) - Last update: 2025-07-24 - Series break in 2023: Poland

TABLE 13**HOUSEHOLDS FACING SEVERE HOUSING DEPRIVATION (2023, IN %/2020-2023 CHANGE, %)**

	POOR HOUSEHOLDS		TOTAL POPULATION	
	2023	2020-2023	2023	2020-2023
Romania	26.2	-26.6	9.6	-32.9
Hungary	17.7	36.2	5.3	-30.3
Latvia	16.5	0.0	11.6	0.9
Bulgaria	15.8	-24.4	6.0	-30.2
Slovakia	15.2	32.2	4.0	25.0
Greece	14.8	8.0	6.9	19.0
Portugal	14.8	105.6	6.0	53.8
Austria	14.2	125.4	4.5	50.0
France	13.7	29.2	4.6	21.1
Czechia	10.9	109.6	2.6	30.0
EU 27	9.9	-2.9	4.0	-7.0
Italy	8.9	-11.0	5.8	-4.9
Slovenia	8.5	30.8	3.5	12.9
Spain	6.7	-27.2	2.9	-14.7
Sweden	6.4	18.5	2.3	-8.0
Croatia	6.0	-23.1	2.8	-45.1
Belgium	5.7	1.8	1.7	-26.1
Luxembourg	5.4	25.6	2.2	37.5
Netherlands	5.4	-3.6	1.3	-13.3
Denmark	5.0	-57.6	1.8	-35.7
Germany	4.8	84.6	1.9	58.3
Estonia	4.5	21.6	2.9	38.1
Lithuania	4.3	-53.3	4.0	-25.9
Finland	3.1	-3.1	1.0	0.0
Cyprus	2.9	-9.4	1.2	-29.4
Malta	0.3	-78.6	0.5	-50.0

Source : Eurostat - [ILC_MDHO06A](#) - Last update: 2025-07-18 - Series break in 2020: Germany, Ireland, France, and Luxembourg

TABLE 14**PEOPLE LIVING IN INADEQUATE HOUSING (2024, IN %/2023-2024 CHANGE, IN %)**

	POOR HOUSEHOLDS		TOTAL POPULATION	
	2023	2020-2023	2023	2020-2023
Portugal	38.4	5.5	29.0	15.1
Cyprus	37.6	-24.0	32.1	-19.8
France	33.7	17.4	21.1	17.2
Spain	31.8	7.1	23.0	16.8
Hungary	29.8	-22.4	12.6	-38.2
Slovenia	29.3	-3.0	18.5	-11.1
Latvia	27.3	0.7	18.8	7.4
Netherlands	26.9	4.7	15.4	4.1
Ireland	24.6	-11.2	21.2	30.1
EU 27	23.5	1.7	15.5	4.7
Greece	22.7	11.8	13.5	8.0
Luxembourg	21.9	-14.1	18.0	16.9
Belgium	21.8	3.3	14.5	-7.6
Denmark	21.8	-2.2	15.0	-10.7
Italy	21.5	-12.2	17.1	-12.8
Germany	20.3	27.7	16.0	33.3
Austria	18.7	90.8	10.5	15.4
Slovakia	18.3	33.6	5.8	18.4
Romania	18.1	-25.2	7.5	-25.0
Bulgaria	18.0	-15.9	8.4	-23.6
Estonia	14.5	1.4	10.5	2.9
Lithuania	13.2	-29.8	8.6	-21.1
Croatia	12.1	-26.7	5.6	-40.4
Czechia	11.7	25.8	8.5	25.0
Malta	10.4	35.1	7.2	18.0
Sweden	8.7	-11.2	4.8	-32.4
Poland	8.6	-30.1	5.7	-5.0
Finland	4.8	-46.1	5.3	17.8

Source : Eurostat - [ILC_MDHQ01](#) - Last update: 2025-07-18 - Series break in 2020: Germany, Ireland, France, and Luxembourg

TABLE 15**POOR CHILDREN (UNDER 18) LIVING IN INADEQUATE HOUSING (2023, %/2020-2023 CHANGE, %)**

	2023	2020-2023
France	39	22.8
Hungary	39	-22.9
Portugal	37	-5.2
Cyprus	36	-29.7
Spain	34	5.3
Netherlands	34	19.1
Latvia	32	-10.1
Belgium	31	29.8
Denmark	30	-16.2
Greece	30	52.3
Slovenia	28	1.4
Germany	27	23.7
EU 27	27	6.7
Ireland	26	-15.7
Slovakia	26	107.3
Austria	24	170.0
Bulgaria	21	-24.8
Luxembourg	20	-37.4
Italy	19	-6.9
Romania	17	-38.9
Estonia	17	57.9
Czechia	14	44.3
Malta	13	92.3
Croatia	12	-11.5
Sweden	10	-22.6
Poland	10	-13.2
Lithuania	9	-53.1
Finland	4	-73.7

Source : Eurostat - ILC_MDHQ01 - Last update: 2025-07-18 - Series break in 2020: Germany, Ireland, France, and Luxembourg

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Note: The countries covered by the CES survey are Belgium, Germany, Ireland, Greece, Spain, France, Italy, the Netherlands, Austria, Portugal, and Finland.

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A close-up, high-contrast portrait of a woman's face, focusing on her eyes and forehead. The lighting is dramatic, with deep shadows on the left side of her face and bright highlights on the right. Her hair is light brown and slightly tousled. The background is solid black.

CHAP. 4

**RECOMMENDATIONS
FOR THE EUROPEAN
UNION'S**
AFFORDABLE
HOUSING PLAN

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In light of the Affordable Housing Plan, FEANTSA and the Fondation pour le Logement recommend that the European Commission:

1. UPHOLD SUBSIDIARITY

- Responsibility for housing policy lies primarily with national, regional, and local authorities, and should remain there. The Commission must not impose a top-down approach in this regard. The EU's added value lies mainly in agenda setting, facilitating knowledge exchange, mobilising investment and creating a supportive regulatory framework.

2. PRIORITISE HOUSING NEED

- The Affordable Housing Plan should focus on housing need, which is distinct from housing demand. Although demand from the active middle classes is significant, the Plan must focus first on the urgent housing needs of the most excluded. The Plan should therefore concentrate on housing exclusion and help to ensure that enough adequate housing is affordable, accessible, and available to lower income households and disadvantaged groups. This means not diverting public funds – which have already been decreasing for years – away from the production of housing that the most disadvantaged can access. It also means that the Commission should avoid promoting the financialization of housing markets, notably by protecting the most disadvantaged and by limiting the mechanisms of gentrification and exclusion. The Plan should support a diversified supply that meets a range of needs, including adapted housing for those requiring specific support. Ultimately, the goal must be to resolve the housing crisis, not merely to create new financial opportunities for private investors.

3. UPHOLD THE EU'S PLEDGE TO FIGHT HOMELESSNESS

- The EU has committed to working to end homelessness; the Plan must help deliver this commitment. In her State of the Union address (September 2025), Ursula von der Leyen affirmed that housing is a matter of dignity; the response must match the gravity of homelessness, a fundamental violation of dignity.
- The Commission should prioritise homelessness across the Affordable Housing Plan, the forthcoming Anti-Poverty Strategy and the Action Plan on the European Pillar of Social Rights; propose a Council Recommendation on homelessness; and continue to develop the European Platform on Combating Homelessness.
- The Plan should help Member States to re-house people experiencing homelessness and to prevent homelessness. It should moreover set out a pathway to scale up Housing First and housing-led solutions, beginning with quantifying the needs and investments required to end to home-

lessness. Through the Pan-European Investment Platform on Affordable & Sustainable Housing, the Commission, the EIB, and other implementing partners should mobilise investment and pair it with supporting measures like training, technical assistance, and research. Large-scale deployment of Housing First requires a significant transformation of the homeless support sector, underpinned by training. Technical assistance could also help public authorities improve their policies and build pipelines of projects capable of meeting homelessness-related needs.

- Within the framework of the pan-European investment platform, a commitment to fight homelessness could translate into an obligation for housing project developers to include a percentage of very low-cost housing intended for poorly housed individuals, with criterion applied during EIB appraisal and monitoring.

4. PROTECT AND PROMOTE SOCIAL HOUSING

- The Plan should support Member States' investment in new social housing and maintenance of existing stocks. Most European countries have insufficient social housing making the Plan an unmissable opportunity to revitalise social housing in Europe. A stock of quality social housing represents a collective asset and an essential infrastructure, ensuring the stability of part of the population in times of crisis or sharp price increases.

- The Commission should stop positioning affordable housing in opposition to social housing, arguing that the former serves lower- to middle-income groups, whilst the latter is aimed at socially less advantaged groups with more acute socio-economic needs. This does not reflect the diverse reality. This approach is also likely to exacerbate the crowding out and commercialisation of social housing. By promoting 'affordable and sustainable' housing, the Plan risks masking underinvestment in

social housing and facilitating the redirection of public resources into affordable housing. It must not lead to affordable housing being financed at the expense of social housing.

- To that end, we welcome the inclusion of the obligation to distinctly specify the percentage of social housing as a result indicator within the 'housing and infrastructure' policy field in the Commission's proposed Regulation on the post-2027 budget performance and tracking. In a similar vein, we strongly recommend that social assessment reporting on the projects financed by the EIB include disentangled data

on the social housing on the one hand and affordable housing on the other.

- The Commission should maintain the current provision on social housing in the SIEG Decision, clarifying that Member States have a large degree of freedom in defining its target group. Revision should focus on making the Decision easier to use for social services and social housing, notably by simplifying the provisions on entrustment, economic and non-economic activity, and reasonable profit. Affordable housing should not be introduced into the Decision.

5. MAKE SUFFICIENT EUROPEAN UNION FUNDING AVAILABLE

- In its proposal for the next multiannual financial framework, the Commission has made supporting social and affordable housing and tackling homelessness specific investment objectives of the 'European Fund for economic, social and territorial cohesion, agriculture and rural, fisheries and maritime, prosperity and security', which Member States must translate into their National and Regional Partnership Plans. This is a very welcome development and must be protected in the upcoming negotiations.
- The ESF+ Regulation should earmark specific funds for combating homelessness, as called for by the European Parliament, and further distinguish measures focused on rehousing homeless people or those in situations of inadequate housing. This envelope should include funding for the social inclusion of homeless people as well as material and food assistance for the most deprived.

- The EU budget must make grants available to combat homelessness. Making housing affordable enough to low-income households and providing social services requires a subsidy element. Repayable finance has an important role to play, especially in the form of infrastructure loans. Financial instruments that blend grants and repayable finance for housing and social services can be very useful. However, repayable finance must complement rather than replace grants.
- The EU budget should provide additionality, not replace national, regional, and local funds for housing. EU funds should be deployed as a lever to improve policies and services, notably to support a shift from managing homelessness to ending it.
- The Commission should apply strict conditions to EU funding and finance for housing, inclu-

ding permanent affordability and security of tenure. It should moreover request safeguards (for e.g. regulatory framework) that financial viability considerations of housing projects do not come at the expense of catering to housing need, including addressing homelessness.

- When it comes to private investment in housing with a social purpose, the Commission should propose safeguards to ensure that the return imperative does not undermine mee-

ting genuine social needs and that public assets like capital and land continue to serve the public interest. It should be attentive to the risk of social washing. With public-private partnerships taking centre stage in the EU level discussions on increasing the supply of affordable housing, the Commission should rigorously and transparently reassess the role of PPPs in delivering on housing needs, as well as in accordance with value-for-money principle.

6. SET MINIMUM CONSUMER STANDARDS FOR TENANCIES

- Under EU consumer law, the Commission should propose a minimum harmonised consumer protection standard for tenancies, as they

have done for mortgages. This could limit arbitrary evictions and provide extra protection for households with children.

7. USE ECONOMIC GOVERNANCE TO TACKLE THE HOUSING CRISIS

- The EU should adapt the fiscal rules to facilitate more public investment in social housing.
- The European Semester should monitor housing outcomes and encourage Member States to adopt appropriate measures to tackle housing deprivation. 2025 saw the most extensive coverage of housing to-date in the Semester. However, more thorough and consistent evaluations are still needed to determine whether Member States are guaranteeing access to adequate housing for all, and to issue recommendations that directly address unmet housing needs.
- The Affordable Housing Plan should include an analysis of how fiscal and monetary policy influence housing affordability and make recommendations to address this
- The Commission must assess the influence of the Banking Union and the Capital Markets Union on housing being treated as a financial asset and on speculative trends.

8. **ENSURE A SOCIALLY JUST TRANSITION IN EUROPE'S BUILDING STOCK**

- Renovation programmes should prioritise households experiencing energy poverty and those living in unfit housing conditions.
- Public subsidies should be specifically earmarked for these households.
- Vacant buildings should be mobilised to help tackle homelessness and housing exclusion.

9. **SUPPORT THE NON-PROFIT SECTOR**

- The Commission should support and work in partnership with the non-profit sector to address homelessness and housing exclusion, especially given the current climate of hostility towards NGOs' involvement in European policymaking.

10. **GO BEYOND HOUSING SUPPLY**

- The elements of the Plan that the Commission has announced so far focus almost entirely on increasing the supply of affordable, sustainable, housing. However, the Commission has very limited means to deliver on supply. We also know that increased supply alone will not solve Europe's housing problems. The Plans should also provide evidence and guidance on the full range of policy levers needed to tackle the housing crisis, including prevention of evictions, regulation of the private rental sector, fiscal and monetary policy, and social benefits.

RECOMMENDATIONS FOR THE EUROPEAN UNION'S AFFORDABLE HOUSING PLAN



APPENDICES

SOURCE OF STATISTICAL DATA REGARDING HOUSING EXCLUSION

Country	Références
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Austria	Bundesministerium für Soziales, Gesundheit, Pflege und Konsumentenschutz (BMSGPK) (2023) <i>Kennzahlen zu Lebensbedingungen 2022. Indikatoren für soziale Inklusion in Österreich</i> . Wien: Bundesministerium für Soziales, Gesundheit, Pflege und Konsumentenschutz. https://www.statistik.at/fileadmin/pages/338/Kennzahlen_zu_Lbensbedingungen_2022.pdf
Belgium	Bruss'help (2023) <i>Dénombrement des personnes sans-chez-soi en Région de Bruxelles-Capitale</i> . 7th ed., 8 November 2022. Brussels: Bruss'help. https://www.bruss'help.org/images/Rapport_denombrement_2022_FR.pdf Link here Fondation Roi Baudouin (2024) <i>Dénombrement du sans-abrisme et de l'absence de chez-soi. Rapport global 2023</i> . Bruxelles: Fondation Roi Baudouin. https://kbs-frb.be/fr/denombrement-du-sans-abrisme-de-labsence-de-chez-soi-rapport-global-2023
Denmark	Benjaminsen, L. (2024) <i>Hjemløshed i Danmark 2024. National kortlægning</i> . København: VIVE. https://www.sm.dk/Media/638611219202907618/302630_Hjeml_shed_i_Danmark_2024_-_National_kortl_gning_pdf-ua.pdf
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Estonia	Eesti Statistika (2023) <i>Rahva ja eluruumide loendus 2021</i> . Tallinn: Statistics Estonia. https://andmed.stat.ee/et/stat/rahvaloendus
Finland	ARA (2025) <i>Asunnottomat 2024</i> . Lahti: ARA. https://ysaatio.fi/wp-content/uploads/2025/03/asunnottomat-2024.pdf
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Hungary	Menhely Alapítvány (2024) <i>Jelentés a 2024. évi hajléktalan-adatfelvételről</i> . Budapest: Menhely Alapítvány. https://menhely.hu/hajlektalansagrol/tudastar/februar-harmadika-anyagok/
Ireland	Department of Housing, Local Government and Heritage (2025) <i>Monthly Homelessness Report. January 2025</i> . Dublin: Government of Ireland. https://www.gov.ie/en/department-of-housing-local-government-and-heritage/publications/homeless-report-january-2025/

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Lithuania	Statistics Lithuania (2024) <i>Oficialiosios statistikos portalas. Duomenų bazė 2023</i> . Vilnius: Statistics Lithuania. http://osp.stat.gov.lt/statistiniu-rodikliu-analize
Luxembourg	Ministère de la Famille, de l'Intégration et à la Grande Région (2023) <i>Rapport d'activité 2023</i> . Luxembourg: Ministère de la Famille, de l'Intégration et à la Grande Région. http://mfsva.gouvernement.lu/fr/publications.html
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Poland	Ministerstwo Rodziny, Pracy i Polityki Społecznej (2024) <i>Ogólnopolskie badanie liczby osób bezdomnych: Edycja 2024</i> . Warszawa: Ministerstwo Rodziny, Pracy i Polityki Społecznej. https://www.gov.pl/web/rodzina/ogolnopolskie-badanie-liczby-osob-bezdomnych---edycja-2024
Portugal	ENIPSSA (2024) <i>Inquérito: Caracterização das Pessoas em Situação de Sem-Abrigo. 31 de dezembro 2023</i> . Lisboa: ENIPSSA. https://www.enipssa.pt/documents/10180/11876/Inquerito+Caracterizacao+das+Pessoas+em+Situacao+de+Sem-Abrigo+-+31+de+dezembro+2023+-+Quadros/bc4e2eb8-31ba-4aa4-984b-dbeccaaddf22
Romania	Ministerul Muncii și Solidarității Sociale (2022) <i>Buletin statistic anul 2022</i> . București: Ministerul Muncii și Solidarității Sociale. https://www.mmuncii.ro/j33/index.php/ro/transparenta/statistici/buletin-statistic/6898
United Kingdom	<i>Crisis (2022) The homelessness monitor: Great Britain 2022</i> . London: Crisis. https://www.crisis.org.uk/media/248457/the-homelessness-monitor-great-britain-2022_full-report_final.pdf
Slovakia	Ministerstvo práce, sociálnych vecí a rodiny (2023) <i>Správa o sociálnej situácii obyvateľstva Slovenskej republiky za rok 2023</i> . Bratislava: Ministerstvo práce, sociálnych vecí a rodiny. https://www.employment.gov.sk/sk/ministerstvo/vyskum-oblasti-prace-socialnych-veci-institut-socialnej-politiky/spravy-socialnej-situacii-obyvatelstva/sprava.html
Slovenia	Inštitut Republike Slovenije za Socialno varstvo (2024) <i>Spremljanje izvajanja socialnovarstvenih programov in programov v podporo družinam</i> . Ljubljana: Inštitut Republike Slovenije za Socialno varstvo. https://irssv.si/wp-content/uploads/2024/08/SVP_koncno_porocilo_28.6.2024_final.pdf
Sweden	Socialstyrelsen (2024) <i>Kartläggning av hemlösheten 2023. Personer i hemlöshet i behov av socialtjänsten</i> . Stockholm: Socialstyrelsen. https://www.socialstyrelsen.se/globalassets/sharepoint-dokument/artikelkatalog/ovrigt/2024-2-8927.pdf
Czechia	SocioFactor (2022) <i>Šetání osob z vybraných kategorií klasifikace ETHOS</i> . Ostrava: SocioFactor. https://www.sociofactor.eu/prispevky/scitani-osob-z-vybranych-kategori-klasifikace-ethos-181.php

APPENDICES

DETAILS ON THE SIMULATION OF HOUSEHOLD SOLVENCY IN THE PRIVATE RENTAL SECTOR DEFINITION OF HOUSEHOLD PROFILES AND THEIR INCOME

DEFINITION OF HOUSEHOLD PROFILES AND THEIR INCOME

Six profiles of low-income households were selected, for which theoretical income levels were established in each of the 18 countries studied. The figures provided are indicative estimates, based on publicly available sources (Eurostat, MISSOC, and official national websites relating to social benefits).

BREAKDOWN OF MONTHLY INCOME BY COUNTRY AND HOUSEHOLD PROFILE:

	Germany	Austria	Belgium	Bulgaria	Cyprus	Croatia	Denmark	Spain	Finland
Single elderly person with an average pension	€194 pension	€1,642 pension	€1,665 pension	€273 pension	€921 pension	€412 pension	€1,762 pension	€1,347 pension	€1,453 pension
Single elderly person on minimum pension	€563 basic allowance (Grund-sicherung)	€1,273.99 minimum pension (Ausgleichs-zulage)	€1,580.37 income guarantee for the elderly (GRAPA)	€157 social pension	€480 guaranteed minimum income	€270 minimum social pension	€1,350 non-contributory pension	€450 non-contributory old-age pension	€600 national old-age pension
Single person on minimum income	€563 citizen's allowance (Bürgergeld)	€1,209 guaranteed minimum income	€1,314.20 minimum income benefit (Revenu d'Intégration Sociale)	€145 guaranteed minimum social assistance	€480 guaranteed minimum assistance	€250 guaranteed minimum income	€1,200 basic social assistance	€530 national minimum-income benefit (Ingreso Mínimo Vital)	€500 basic social assistance

	Germany	Austria	Belgium	Bulgaria	Cyprus	Croatia	Denmark	Spain	Finland
Single-parent family with 1 child, on minimum wage	• €1,600 net monthly salary • €255 family allowance (Kindergeld)	• €1,300 net monthly salary • €148 family allowance • €166.68 child tax credit (Familienbonus Plus)	• €1,660 net monthly salary • €174.08 basic family allowance • €49.74 single-parent supplement	• €553 net monthly salary • €13 family allowance	• €850 net monthly salary • €50 family allowance	• €640 net monthly salary • €40 family allowance	• €2,400 net monthly salary • €190 family allowance	• €1,000 net monthly salary • €115 family allowance	• €1,600 net monthly salary • €94.88 family allowance
Single-parent family with 2 children, on minimum wage	• €1,600 net monthly salary • €510 family allowance (Kindergeld)	• net monthly salaries of €1,800 and €1,300 • €444 family allowance • €500.04 child tax credit (Familienbonus Plus)	• €1,660 net monthly salary • €348.16 basic family allowance • €99.47 single-parent supplement	• €553 net monthly salary • €26 family allowance	• €850 net monthly salary • €100 family allowance	• €640 net monthly salary • €80 family allowance	• €2,400 net monthly salary • €370 family allowance	• €1,000 net monthly salary • €195.50 family allowance	• €1,600 net monthly salary • €190 family allowance
Family with three children, one parent on median income and one parent on minimum wage	• net monthly salaries of €2,284 and €1,600 • €765 family allowance (Kindergeld)	• net monthly salaries of €2,700 and €1,660 • €522.24 basic family allowance • €141.32 supplement for families with three or more children	• net monthly salaries of €2,700 and €1,660 • €522.24 basic family allowance • €141.32 supplement for families with three or more children	• net monthly salaries of €800 and €553 • €39 family allowance	• net monthly salaries of €1,300 and €850 • €150 family allowance	• net monthly salaries of €1,050 and €640 • €120 family allowance	• net monthly salaries of €3,340 and €2,400 • €535 family allowance	• net monthly salaries of €1,700 and €1,000 • €253 family allowance	• net monthly salaries of €1,600 and €500 • €285 family allowance

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	France	Greece	Ireland	Italy	Lithuania	Netherlands	Portugal	Slovenia	Czechia
Single elderly person with an average pension	€1,436 pension	€938 pension	€1,737 pension	€1,315 pension	€444 pension	€1,800 pension	€807 pension	€626 pension	€593 pension
Single elderly person on minimum pension	€1,034 solidarity allowance for the elderly (allocation de solidarité aux personnes âgées)	€388 minimum pension	€499.20 minimum pension	€615 minimum pension	€379 minimum pension	€1,244 basic state pension (Algemene Ouderdomswet)	€255 social pension	€260.61 minimum pension	€187.50 minimum social pension
Single person on minimum income	€646.52 active solidarity assistance (revenu de solidarité active)	€295 guaranteed minimum income	€950 minimum income (Social welfare basic payment)	€500 minimum income (Assegno di Inclusione)	€221 guaranteed minimum income (SSI)	€1,345.45 social assistance (bijstand) for a single person over 21	€242.23 minimum income (rendimento social de inserção)	€494.09 basic financial assistance	€195.13 allowance to cover basic living needs (příspěvek na živobytí)
Single-parent family with 1 child, on minimum wage	• net monthly salary (SMIC) of €1,426.30 • €510 in-work benefit (prime d'activité) • €200 family support allowance (allocation de soutien familial)	• net monthly salary of €700 • €70 family allowance	• net monthly salary of €1,850 • €140 family allowance	• No national statutory minimum wage in Italy; assumed net monthly salary of €1,200 (lower end of the average hourly rates set in sectoral collective agreements) • €50 family allowance	• net monthly salary of €777 • €122.50 family allowance	• net monthly salary of €2,098 • €93.90 family allowance	• net monthly salary of €705 • €110.27 family allowance	• net monthly salary of €930 • €30.45 family allowance	• net monthly salary of €717.73 • €30.33 family allowance

	France	Greece	Ireland	Italy	Lithuania	Netherlands	Portugal	Slovenia	Czechia
Single-parent family with 2 children, on minimum wage	• net monthly salary of €1,426.30 • €700 in-work benefit (prime d'activité) • €400 family support allowance (ASF, allocation de soutien familial) • €150 family allowance	• net monthly salary of €700 • €140 family allowance	• net monthly salary of €1,850 • €280 family allowance	• net monthly salary of €1,200 • €100 family allowance	• net monthly salary of €777 • €245 family allowance	• net monthly salary of €2,098 • €187.80 family allowance	• net monthly salary of €705 • €220.54 family allowance	• net monthly salary of €930 • €71.05 family allowance	• net monthly salary of €717.73 • €69.28 family allowance
Family with three children, one parent on median income and one parent on minimum wage	• net monthly salaries of €1,426.30 and €2,183 • €200 in-work benefit (prime d'activité) • €150 family allowance	• net monthly salaries of €700 and €1,000 • €280 family allowance	• net monthly salaries of €1,850 and €2,700 • €420 family allowance	• net monthly salaries of €1,200 and €2,017 • €150 family allowance	• net monthly salaries of €777 and €1,100 • €367.50 family allowance	• net monthly salaries of €2,098 and €3,084 • €281.70 family allowance	• net monthly salaries of €705 and €1,142 • €104.66 family allowance	• net monthly salaries of €930 and €1,526 • €404.48 supplement for families with three or more children	• net monthly salaries of €717.73 and €1,676.01 • €112.65 family allowance

DEFINITION OF HOUSING NEEDS AND HOUSING PRICES

The following table sets out the assumptions regarding housing needs for the different household profiles. The housing categories are defined by the number of main rooms, excluding the kitchen and bathroom: a one-room dwelling (studio), a two-room dwelling, a three-room dwelling, and a four-room dwelling.

	Housing needs by type	Surface (m²)
Single elderly person with an average pension	1 room	25
Single elderly person on minimum pension	1 room	25
Single person on minimum income	1 room	25
Single-parent family with 1 child, on minimum wage	2 rooms	40
Single-parent family with 2 children, on minimum wage	3 rooms	60
Family with three children, one parent on median income and one parent on minimum wage	4 rooms	80

Note: Private rental housing prices were calculated by multiplying the price per square metre by the dwelling size. Prices in the open private rental market were defined according to the cities studied, using different sources:

	Rent per m²	Source
Berlin	€17.48	Engel & Völkers
Vienna	€18.70	ImmoScout24
Brussels	€15.61	Smovim
Sofia	€9.00	Statista
Nicosia	€17.00	Index.cy
Zagreb	€14.92	Nekretnine.hr
Copenhagen	€22.40	Statista
Madrid	€23.46	Indomio
Helsinki	€21.00	Asunnolehinta.fi
Paris	€25.70	Observatoire des Loyers de l'Agglomération Parisienne (OLAP)
Athens	€11.67	Indomio
Dublin	€31.50	Statista
Rome	€17.68	Immobiliare.it
Vilnius	€9.00	Blog.swedbank.lt
Amsterdam	€27.03	Interimmo.nl
Lisbonne	€22.30	Idealista
Ljubljana	€16.35	Žurnal24
Prague	€17.57	Deloitte Rent Index

INTEGRATION OF HOUSING BENEFITS

Since housing benefits vary depending on dwelling size, city, and housing type, they were not included in household income for the first set of simulations. They were only incorporated for a selection of six cities, using different sources depending on the case studied. It should be noted that these simulations do not consider the eligibility conditions for housing benefits, nor the timing of these benefits.

BREAKDOWN OF MONTHLY INCOME WITH HOUSING BENEFITS INCLUDED:

	Berlin	Brussels	Copenhagen	Helsinki	Paris	Prague
Simulator used	Senatsverwaltung für Stadtentwicklung, Bauen und Wohnen. Wohngeldabfrage / Land Berlin	Région de Bruxelles-Capitale. Allocation loyer	Borger.dk/ Boligstøtte. Beregner – Basisoplysninger	Kela. General housing allowance calculator. https://laskurit.kela.fi/general-housing-allowance-calculator	https://www.mesdroits sociaux.gouv.fr/accueil/	https://www.kurzy.cz/kalkulacka/prispevek-na-bydleni/
Single elderly person with an average pension	€1,285 including €91 housing benefit	€1,640	€2,106	€1,605	€1,436	€954
Single elderly person on minimum pension	€914 including €351 housing benefit	€1,580	€1,694	€994	€1,185	€675
Single person on minimum income	€914 including €351 housing benefit	€1,501 including €187 housing benefit	€1,285 including €85 housing benefit	€894 including €394 housing benefit	€933 including €286 housing benefit	€675 including €480 housing benefit
Single-parent family with 1 child, on minimum wage	€2,406 including €117 housing benefit	€2,177	€3,043	€2,037 including €342 housing benefit	€2,405 including €269 housing benefit	€1,231 including €483 housing benefit
Single-parent family with 2 children, on minimum wage	€1,972 including €296 housing benefit	€2,388 including €280 housing benefit	€3,325 including €555 housing benefit	€2,384 including €594 housing benefit	€3,043 including €367 housing benefit	€1,373 including €586 housing benefit
Family with three children, one parent on median income and one parent on minimum wage	€3,884	€5,024	€6,483 including €208 housing benefit	€4,474 including €121 housing benefit	€3,959 including €150 housing benefit	€2,506 including €250 housing benefit

NATIONAL ESTIMATES OF HOUSING NEEDS

The table below presents estimates of housing needs and/or housing production targets for fifteen European countries, illustrating the diversity of national methodological approaches.

Country	Estimated housing needs and/or housing production targets	Details	Sources
Germany	According to the federal government, 400,000 dwellings need to be built per year starting in 2024, including 100,000 public housing units.	The Eduard Pestel Institute for Systems Research was commissioned by the Alliance for Affordable Housing (Bündnis bezahlbarer Wohnraum) to assess the housing situation in Germany. To evaluate housing needs, the estimates are based on: - the current housing situation, including the existing housing stock and the housing shortage; and - demographic trends, covering migration flows, birth rates, mortality, and changes in the age structure of the population. In addition, social housing needs are assessed by analysing: - the shortage of social housing; - employment trends; and - the number of recipients of minimum-income benefits.	- Deutscher Mieterbund (2024) <i>Pestel-Institut: Bauen und Wohnen 2024 in Deutschland</i>. Berlin: Deutscher Mieterbund. https://mieterbund.de/themen-und-positionen/studien/pestel-institut-bauen-und-wohnen-2024-in-deutschland/ - German Federal Government (2021) <i>Coalition Agreement 2021–2025: Mehr Fortschritt wagen – Bündnis für Freiheit, Gerechtigkeit und Nachhaltigkeit</i>. Berlin: German Federal Government. https://www.bundesregierung.de/breg-en/news/coalition-agreement-2021-1990800 - German Federal Government (2022) <i>Alliance for Affordable Housing: Fast, modern and cost-effective construction</i>. Berlin: German Federal Government. https://www.bundesregierung.de/breg-en/service/publications/alliance-for-affordable-housing-fast-modern-and-cost-effective-construction-2112644
Austria	In 2005, ÖROK estimated housing needs at 46,000 new dwellings for the period 2001–2011, then 40,000 for the following decade, and finally a further decrease to 28,000 dwellings per year starting in 2021. In 2017, Bank Austria estimated housing construction needs at between 45,000 and 50,000 new dwellings per year, while the Austrian Institute for Real Estate, Construction and Housing put the figure at 60,000.	The Austrian Conference on Spatial Planning (ÖROK) is an organisation jointly established by the federal government, the Länder, and the municipalities to coordinate national spatial planning. In 2005, ÖROK published forecasts on demographic trends and the resulting housing needs. Other external bodies, such as Bank Austria or the Institut für Immobilien, Bauen und Wohnen (Institute for Real Estate, Construction and Housing), also produce studies on the housing market. For Bank Austria, estimates of housing needs are based mainly on housing overcrowding rates and demographic projections. Researchers, for their part, assess housing demand by adding together: - demand for primary residences (linked to demographic change and migration); - secondary residences; - the vacant dwellings required to maintain an optimal vacancy rate; and - the net loss of housing (due to demolitions, reclassifications, or mergers with other dwellings).	- ÖROK (2005) <i>Forecasts 2001–2031 – Households and housing needs by region and district of Austria (Part 2 – English summary)</i>. Vienna: Austrian Conference on Spatial Planning (ÖROK). https://www.oerok.gv.at/fileadmin/bestellservice/publikationen_pdf/166-II_kurzfassungEN.pdf - Bank Austria / UniCredit Bank Austria Real Estate (2021) <i>Austria's real estate market – "Safe as houses" / Real Estate Country Facts 11/2021</i>. Vienna: UniCredit Bank Austria AG. https://www.bankaustria.at/files/RealEstate_AT_1121_en19112021.pdf?utm_source=chatgpt.com - Schneider, M. (2019) 'Exploring supply and demand-driven imbalances in Austria's housing market', <i>Monetary Policy and the Economy</i>, Q3/19, pp. 31–50. Vienna: Oesterreichische Nationalbank (OeNB). https://www.oenb.at/en/Publications/Economics/Monetary-Policy-and-the-Economy/2019/monetary-policy-and-the-economy-q3-19.html
Belgium	In 2013, the Brussels-Capital Region launched the Alliance Habitat plan, which aims to build 4,000 dwellings per year, including 3,000 social housing units. An Emergency Housing Plan for 2020–2024 set targets for the construction or acquisition of 4,650 additional dwellings, the allocation of 1,750 private-sector dwellings for social purposes, the renovation of 36,758 social housing units, and the development of 2,500 dwellings through social housing agencies (agences immobilières sociales, AIS). According to the Walloon Institute for Evaluation, Foresight and Statistics (Institut wallon de l'évaluation, de la prospective et de la statistique, IWEPs), the need for new housing construction in the Walloon Region amounts to 8,400 dwellings per year between 2022 and 2037. Meanwhile, Embuild, the Belgian construction federation, estimates that Belgium will require 225,000 additional dwellings by 2030.		- Institut Wallon de l'Évaluation, de la Prospective et de la Statistique (IWEPs) (2022) <i>Institut Wallon de l'Évaluation, de la Prospective et de la Statistique</i>. Namur / Liège: IWEPs. https://www.iweps.be/ - The Brussels Times (2023) '225,000 additional homes needed by 2030 in Belgium', <i>The Brussels Times</i>, 19 December. https://www.brusselstimes.com/569339/225000-additional-homes-needed-by-2030-in-belgium
Croatia	The Croatian National Housing Plan (2023–2030) identifies a significant housing deficit, with demand estimated at more than 235,000 dwellings.		- Ministry of Physical Planning, Construction and State Assets (2025) <i>Government submits to parliament amendments to Affordable Housing Act</i>. Published 26 March 2025. Zagreb: Ministry of Physical Planning, Construction and State Assets. https://mpgi.gov.hr/news/government-submits-to-parliament-amendments-to-affordable-housing-act/18356 - Miličić, K. (2024) 'Government unveils new housing policy plan', <i>Glas Hrvatske – HRT</i>, 18 October. Zagreb: Hrvatska radiotelevizija (HRT). https://glashrvatske.hrt.hr/en/politics/government-unveils-new-housing-policy-plan-11815360

Country	Estimated housing needs and/or housing production targets	Details	Sources
France	At the national level, several bodies have estimated the number of dwellings that should be built or brought back onto the market each year. - The government target, established by the Court of Auditors, stands at 375,000 dwellings. It is based on assumptions regarding demographic change, trends in household formation, and the need to renew the housing stock. - According to the French Federation of Real Estate Developers, 449,000 new dwellings would be required, adding to basic needs the additional demand generated by market dynamics. - For the Social Housing Union (Union sociale pour l'habitat, USH), which considers demographic trends as well as issues of affordability and the fight against housing exclusion, annual production targets should reach 518,000 dwellings, including 198,000 social housing units. - The latest report from the Data and Statistical Studies Department (SDES) of the Ministry for Ecological Transition, published in June 2025, takes a different methodological approach by proposing forward-looking estimates of the main components of housing needs: changes in the number of households, reduction of housing exclusion, mobilisation of second homes and vacant dwellings, and renewal and conversion of the existing housing stock. Unlike other estimates, this study does not produce a consolidated overall figure but provides a reference framework enabling stakeholders to construct their own scenarios based on their specific assumptions. The study thus identifies a need for 4.0 million additional primary residences linked to demographic changes over the period 2020-2050 (central scenario), to which must be added between 1.3 and 1.5 million dwellings needed to eliminate housing exclusion. Locally, a free tool called 'Otelo' helps local authorities anticipate housing needs over a six-year period. It takes into account:	- the number of households without a home; the number of households cohabiting unwillingly; the number of households in financial difficulty; the number of households living in inadequate housing; and the number of households in overcrowded conditions. It also incorporates projections of future needs linked to: - demographic trends; and - transformations of the housing stock (demolitions, mergers, etc.).	- Cour des Comptes (2021) <i>Restaurer la cohérence de la politique du logement en l'adaptant aux nouveaux défis</i>. Paris: Cour des Comptes. https://www.eccomptes.fr/fr/publications/restaurer-la-coherence-de-la-politique-du-logement-en-ladaptant-aux-nouveaux-defis - Cour des Comptes (2023) <i>Note thématique – Politique du logement : mieux cibler les aides publiques, relancer la construction</i>. Paris: Cour des Comptes. https://www.eccomptes.fr/fr/publications/assurer-la-coherence-de-la-politique-du-logement-face-ses-nouveaux-defis?utm_source=chatgpt.com - Les Echos (2023) <i>La France va avoir besoin de presque 5 millions de nouveaux logements sur dix ans</i>, <i>Les Echos</i> https://www.lesechos.fr/economie-france/conjoncture/la-france-va-avoir-besoin-de-pres-de-5-millions-de-nouveaux-logements-sur-dix-ans-1915084 - Fédération des Promoteurs Immobiliers (FPI) (2023) <i>Étude FPI – Besoins en logements à l'horizon 2033, réalisée par ESCP Junior Conseil</i>. Paris: FPI. https://fpi.france.fr/articles/etude-escp-junior-conseil-sur-le-besoin-de-logements-neufs-en-france?utm_source=chatgpt.com - Union Sociale pour l'Habitat & HTC (2023) <i>Quels besoins en logements sociaux à l'horizon 2040 ?</i> Paris: Union Sociale pour l'Habitat & HTC. https://www.union-habitat.org/sites/default/files/communiqués/documents/2023-09/etude_besoins_en_logements_a_horizon_2040_26.09.2023.pdf?utm_source=chatgpt.com - Service des données et études statistiques (SDES) (2025) <i>Besoins en logements à l'horizon 2030, 2040 et 2050</i>. Collection Études. https://www.statistiques.developpement-durable.gouv.fr/besoins-en-logements-horizon-2030-2040-et-2050
Greece		Although Greece currently has no national housing policy framework, the issue of assessing housing needs has begun to emerge locally. In the municipality of Thessaloniki, the draft integrated action plan for social and affordable housing and for tackling housing exclusion and homelessness explicitly acknowledges that the lack of systematic data on housing needs is a barrier to effective planning. One of the key objectives of this plan is to develop a methodology for assessing housing demand at the local level, with particular attention to vulnerable groups.	Municipality of Thessaloniki & Major Development Agency of Thessaloniki (2022) <i>Social and Affordable Housing and Combating Housing Exclusion and Homelessness – Draft Integrated Action Plan</i> (April 2022). Thessaloniki: Municipality of Thessaloniki / MDAT. https://urbact.eu/sites/default/files/2022-10/IAP_-_Thessaloniki_Final.pdf
Ireland	As part of the Housing for All plan, the government set a target of producing 33,000 new dwellings per year. In April 2024, the new Prime Minister raised this ambition to 50,000 new dwellings per year by 2030.	Each local authority carries out a Housing Need and Demand Assessment in line with the guidelines established by the Ministry of Housing, Local Government and Heritage. This assessment consists of four components: housing market dynamics (household formation, housing affordability, demographic trends, etc.); the characteristics of the housing stock and the pressures acting on it; the assessment of housing needs (based on current needs and future projections, including households experiencing homelessness); the needs of specific groups (students, international workers, older people, people with disabilities, etc.); and All these components are combined to provide an overview of housing needs in each area.	- Department of Housing, Local Government and Heritage (Ireland) (2021) <i>Housing Need and Demand Assessment (HNDA)</i>. Published 14 April 2021, updated 20 October 2021. Dublin: Government of Ireland. https://www.gov.ie/en/publication/ea999-housing-need-and-demand-assessment-hnda/ - Government of Ireland (2021) <i>Housing for All – A New Housing Plan for Ireland</i>. Dublin: Government of Ireland. https://www.gov.ie/en/publication/efec-housing-for-all-a-new-housing-plan-for-ireland - RTE News (2024) 'Harris expects housing predictions to be in revised Government targets', <i>RTE News</i>, 29 August. https://www.rte.ie/news/ireland/2024/0424/1445341-housing-ireland/
Luxembourg	Given migration trends, with a net increase of around 12,000 people each year, 6,000 dwellings per year would be needed to meet this demand.	No formal housing needs assessment is carried out; the housing construction target is based solely on the migration balance (the difference between arrivals and departures). Note: This figure should (at a minimum) be supplemented by the number of households on the social housing waiting lists, which exceeds 5,500 and rose by 43.1% between 2021 and the end of March 2023.	- Delano (2024) 'Luc Frieden wants housing action by June', <i>Delano Luxembourg News</i>, 16 January. Link here. - Le Quotidien (2023) 'Explosion des demandes de logements abordables : plus de 5 500 familles en attente', <i>Le Quotidien</i>, 4 July. https://lequotidien.lu/luxembourg/explosion-des-demandes-de-logements-abordables-plus-de-5-500-familles-enattente - The Business Report (2023) 'There is a lack of up to 6,000 homes in Luxembourg', <i>The Business Report</i>, 13 July. http://www.the-businessreport.com/article/there-is-a-lack-of-up-to-6000-homes-in-luxembourg/

Country	Estimated housing needs and/or housing production targets	Details	Sources
Netherlands	ABF Research, a Dutch research institute specialising in urban planning and housing foresight, has determined that 981,000 new dwellings should be created between 2022 and 2030. In May 2024, a new housing plan, drawn up as part of an agreement between the PVV, VVD, NSC and BBB, set a target of 100,000 new dwellings per year between 2024 and 2028.	Every three years, a National Housing Survey in the Netherlands (Woon Onderzoek Nederland) is carried out by the government on a sample of the population in each province. This is not an exhaustive survey, and it only covers people who are already tenants or owner-occupiers.	- ABF Research (2023) <i>Primos-prognose 2023</i>. Delft: ABF Research. https://abfresearch.nl/2023/07/12/rapportage-primos-prognose-2023/ - NL Times (2023) 'Netherlands needs to build another 1 million homes after 2030: Housing Minister', <i>NL Times</i>, 6 July. https://nltimes.nl/2023/10/17/netherlands-needs-build-another-1-million-homes-2030-housing-minister - PONT Omgeving (2024) <i>Nieuwe coalitie neemt het niet zo nauw met recht op wonen en bouw sociale huur</i>. https://www.omgevingsweb.nl/nieuws/nieuwe-coalitie-neemt-het-niet-zo-nauw-met-recht-op-wonen-en-bouw-sociale-huur/
Poland		The National Housing Programme is a strategic document that defines the Polish government's housing policy up to 2030. In this programme, housing needs specifically concern households at risk of social exclusion due to low income or difficult social circumstances. It includes households on waiting lists for municipal rental housing, as well as people living in night shelters and hostels for the homeless.	Ministry of Economic Development and Technology, Poland. <i>Housing policy in Poland</i>. https://www.gov.pl/web/development-technology/housing-policy-in-poland
Portugal	The Institute for Housing and Urban Rehabilitation (Instituto da Habitação e Reabilitação Urbana) has identified 25,762 households with 'severe housing needs'.	In its National Survey on Rehousing Needs, the Institute provides an estimate of the number of households facing such severe housing needs. To identify these cases, the survey asks municipalities to record all households living in non-conventional dwellings (shacks, caravans, tents, etc.). In this survey, 120 municipalities reported no severe housing needs, while 187 identified 25,762 households living in unsatisfactory conditions.	Instituto da Habitação e da Reabilitação Urbana (2018) <i>Levantamento Nacional das Necessidades de Realojamento Habitacional</i>. Lisboa: Instituto da Habitação e da Reabilitação Urbana. https://www.portugal.gov.pt/download-ficheiros/ficheiro.aspx?v=%3d%3dBAAB%2b1CAAAAAABAAzMTIyBABfUzFBAABAA%3d%3d
United Kingdom	According to the 2024 UK Housing Review, 300,000 dwellings per year should be built up to 2030, including 60,000 to 70,000 social housing units. From 2030 onwards, the targets rise to 330,000 to 350,000 dwellings per year, of which 90,000 would be social housing units.	England. In December 2024, the UK government introduced a system of Housing and Economic Development Needs Assessments (HEDNA), mandatory for local authorities in England. In these assessments, local authorities are required to quantify: - households experiencing homelessness; - households in temporary accommodation or living in overcrowded conditions; - households in involuntary cohabitation; - tenants of social or affordable housing living in inadequate dwellings; and - households with incomes too low to access the private rental market or homeownership. Scotland Scotland uses the Housing Need and Demand Assessment (HNDA) system, which incorporates: · local housing needs (e.g. homelessness, overcrowding); · forecasts of market demand; and · affordability gaps. The Scottish Federation of Housing Associations (SFHA), the umbrella body for housing associations and cooperatives in Scotland, published in 2025 a specific assessment of affordable housing needs for the post-2026 period. It estimated a requirement for 15,693 affordable homes per year between 2026 and 2031. This needs analysis is based on several factors: rising homelessness, the growing number of inadequately housed households in the private rental sector, recent increases in rent prices, persistent affordability challenges, and the decline in turnover rates within the existing stock. Wales Wales has introduced a Local Housing Market Assessment (LHMA) framework, which is based on: · the needs of vulnerable groups (e.g. homeless people, older people); · balancing housing supply with affordability; and · alignment with regional economic strategies.	- Chartered Institute of Housing (2024) <i>UK Housing Review 2024</i>. Coventry: Chartered Institute of Housing. https://www.ukhousingreview.org.uk/ukhr24/index.html - Department for Levelling Up, Housing & Communities (2024) <i>Fact Sheet 1: The need for homes</i>. UK Government policy paper. Updated January 2024. London: Department for Levelling Up, Housing & Communities. https://www.gov.uk/government/publications/new-homes-fact-sheet-1-the-need-for-homes/fact-sheet-1-the-need-for-homes - Scottish Federation of Housing Associations (SFHA) (2025) <i>Executive Summary of Affordable Housing Need in Scotland Post-2026</i>. Glasgow: SFHA. https://www.sfha.co.uk/our-work/executive-summary-affordable-housing-need-scotland-post-2026
Slovenia	As part of its housing policy reform, the Slovenian government has committed to building 5,000 new dwellings by 2026. In addition, around 2,000 currently vacant private dwellings are expected to be purchased and renovated with public funds.		Government of Slovenia. <i>Housing Policy in Slovenia</i>. Ljubljana: Government of the Republic of Slovenia. https://www.gov.si/en/registries/projects/the-recovery-and-resilience-plan/about-the-recovery-and-resilience-plan/healthcare-and-social-security/housing-policy/

Country	Estimated housing needs and/or housing production targets	Details	Sources
Sweden		The National Board of Housing, Building and Planning (Boverket) publishes an annual housing market analysis, including estimates of housing needs based on the condition of the housing stock and demographic projections.	
Czechia	Although there is no official national housing production target, the latest estimates from the European Construction Industry Federation (FIEC) suggest that around 37,000 new dwellings per year would be needed to meet demand.		- Ministry for Regional Development (Czechia). <i>Housing policy</i>. https://mmr.gov.cz/en/ministerstvo/bytova-politika - European Construction Industry Federation (FIEC) (2022) <i>Statistical Report on Czech Republic</i>. Brussels: FIEC. https://www.fiec.eu/



APPENDICES

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The data used to draw up this report were collected from the sources referred to below, and in particular from:

- Interviews with national / local members of FEANTSA and partner organisations
- Testimonials from sources described in footnotes
- Official FEANTSA publications, the Fondation pour le Logement des Défavorisés and the European Observatory on Homelessness
- Eurostat / EUSILC database

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HOUSING EXCLU KEY STATISTICS

201,860,800

100%

HOUSEHOLDS IN THE EUROPEAN UNION

THE POPULATION OF THE EU STOOD AT 449.3 MILLION PEOPLE ON 1 JANUARY 2024.

16,552,586

HOUSEHOLDS OVERBURDENED BY HOUSING COSTS

MORE THAN 40% OF INCOME SPENT ON HOUSING COSTS.

8.2%

34,114,475

16.9%

HOUSEHOLDS LIVING IN OVERCROWDED CONDITIONS

13,928,395

**HOUSEHOLDS IN ARREARS ON THEIR
UTILITY BILLS**

WATER, ELECTRICITY, GAS AND HEATING

6.9%

1,286,691

!

**LAST ESTIMATE OF THE NUMBER OF HOMELESS
PEOPLE (ETHOS LIGHT 1, 2 AND 3)**

SION IN EUROPE

6,257,685

3.1%

HOUSEHOLDS IN ARREARS
ON THEIR RENT
OR MORTGAGE REPAYMENTS

18,571,194

HOUSEHOLDS EXPERIENCING FINANCIAL
DIFFICULTY IN MAINTAINING
ADEQUATE HOUSING TEMPERATURES

9.2%

31,288,424

15.5%

HOUSEHOLDS LIVING
IN DAMP CONDITIONS

24,627,018

HOUSEHOLDS LIVING IN HOUSING
SITUATED IN A PARTICULARLY
POLLUTED AREA

12.2%

SMOKE, DUST, UNPLEASANT ODOURS OR WATER POLLUTION
ON A REGULAR BASIS

%

PERCENTAGE
OF THE EUROPEAN
POPULATION

A HOUSEHOLD
CONSTITUTES ALL
THE INHABITANTS
OF THE SAME
DWELLING.
THE FIGURES
CANNOT BE
SIMPLY ADDED
TOGETHER
BECAUSE A SINGLE
HOUSEHOLD MAY
BE AFFECTED
BY SEVERAL
HOUSING
DIFFICULTIES.

SOURCE: EUROSTAT,
DATA FOR 2024

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