



LA FONDATION ABBÉ PIERRE **EN EUROPE**

# Inequality and... HOUSING



[www.fondation-abbe-pierre.org](http://www.fondation-abbe-pierre.org)



Marc Uhry  
[muhry@fap.fr](mailto:muhry@fap.fr)



# a massive issue

## HOUSING EXCLUSION IN EUROPE: THE KEY STATISTICS

Complete report [here](#)

203,171,221

100%

NUMBER OF HOUSEHOLDS IN THE EUROPEAN UNION

22,348,834

HOUSING COST OVERBURDEN  
(MORE THAN 40 % OF DISPOSABLE INCOME SPENT ON HOUSING)

11%

35,148,621

17.3%

OVERCROWDED  
HOUSING

10,564,903

SEVERE HOUSING DEPRIVATION

5.2%

! **NUMBER UNKNOWN  
HOMELESS**

24,177,375

DIFFICULTY ACCESSING  
PUBLIC TRANSPORT

11.9%

6,501,479

3.2%

RENT OR MORTGAGE  
ARREARS

21,942,491

DIFFICULTY MAINTAINING  
ADEQUATE HOUSEHOLD  
TEMPERATURE

10.8%

11,174,417

5.5%

AT RISK OF HAVING TO MOVE  
HOUSE IN THE NEXT SIX MONTHS  
DUE TO HOUSING COSTS

%

PERCENTAGE  
OF THE EUROPEAN  
POPULATION

A HOUSEHOLD  
CONSTITUTES ALL  
THE INHABITANTS  
OF THE SAME  
DWELLING.  
THE POPULATION  
OF EUROPE IS 808.1  
MILLION PEOPLE.  
FOR 2012  
HOUSEHOLDS:  
50.25 PEOPLE  
ON AVERAGE  
PER HOUSEHOLD.  
BUT IT WOULD  
BE RASH TO  
EXTRAPOLATE  
HOUSING  
DIFFICULTIES BY  
NUMBER OF PEOPLE  
ON THE BASIS  
OF THIS AVERAGE.  
THE FIGURES  
CANNOT BE SIMPLY  
ADDED TOGETHER  
BECAUSE A SINGLE  
HOUSEHOLD MAY BE  
AFFECTED  
BY SEVERAL HOUSING  
DIFFICULTIES.

SOURCE: EUROSTAT



# Inequalities on housing costs

**AVERAGE PROPORTION OF HOUSEHOLD BUDGET SPENT ON HOUSING\* IN 2013**  
(BY PROPORTION FOR THE POPULATION AS A WHOLE, IN PURCHASING POWER PARITY - PPA)

COUNTRY	POOR		TOTAL POPULATION		INEQUALITY - POOR/NON-POOR
	2013 (%)	Change since 2008 (in points)	2013 (%)	Change since 2008 (in points)	Change in the gap between the poor and the non-poor since 2008 (in points)
Greece	71.0	16.60	39.9	9.40	10.40
The Netherlands	49.4	2.40	29.5	1.10	1.40
Denmark	60.6	8.50	30.5	-0.10	9.80
Germany	50.1	-3.20	28.2	-3.60	0.90
Czech Republic	47.7	1.90	24.6	-0.60	2.50
Hungary	39.0	-4.70	24.7	-0.10	-4.90
Bulgaria	36.7	0.90	24.5	1.00	-0.20
Romania	40.8	-2.60	25.4	-2.70	-0.20
New Member States (12 countries)	38.7	0.00	23.3	0.20	-0.20
Poland	37.9	0.90	22.7	0.60	0.50
European Union (28 countries since 2010)	41.0	0.50	22.2	-1.10	1.80
Sweden	45.6	-1.70	22.4	1.20	-2.60
European Union (15 countries)	41.7	0.60	22.0	-1.30	2.30
Slovakia	36.6	2.30	20.5	2.40	0.40
Latvia	39.6	8.10	21.7	3.70	3.80
Belgium	39.5	-3.80	20.8	-2.30	-1.60
United Kingdom (compared to 2012)	38.3	2.10	20.7	0.90	1.40
Lithuania	34.1	4.50	19.5	4.20	0.50
Finland	36.1	1.70	18.2	0.20	1.30
France	35.1	4.00	18.0	1.00	3.60
Croatia (compared to 2010)	38.2	-8.30	19.8	-5.50	-3.80
Austria	43.0	4.60	19.2	0.90	4.10
Estonia	35.6	8.90	18.3	3.40	6.50
Spain	40.1	6.60	19.5	1.60	6.30
Portugal	36.4	9.30	18.3	1.60	9.40
Slovenia	32.5	2.20	16.8	1.80	0.80
Italy	34.2	2.80	17.4	-0.10	3.60
Ireland	33.8	8.10	15.7	1.00	8.00
Cyprus	20.3	3.60	13.1	1.80	2.10
Luxembourg	28.6	0.60	13.8	0.10	1.10

**INDEX OF POOR HOUSEHOLDS' EXPOSURE TO THE MARKET COMPARED TO NON-POOR (SUPPLEMENTARY RISK FOR POOR HOUSEHOLDS BEING EXPOSED TO THE MARKET (PRIVATE TENANTS OR PROPERTY OWNERS WITH A MORTGAGE), IN COMPARISON WITH NON-POOR HOUSEHOLDS, 2015)**

Czech Republic	1.23
Slovenia	1.22
Slovakia	1.20
Luxembourg	1.18
Croatia	1.13
Austria	1.09
Greece	1.09
Spain	1.09
France	1.04
Germany	1.01
Cyprus	0.98
Sweden	0.97
Malta	0.97
Hungary	0.97
The Netherlands	0.96
Denmark	0.96
Italy	0.96
Belgium	0.83
Latvia	0.79
Portugal	0.73
United Kingdom	0.71
Ireland	0.67
Finland	0.61
Estonia	0.58
Lithuania	0.57
Poland	0.55
Romania	0.48
Bulgaria	0.22

**CHANGE IN LEVEL OF EXPOSURE TO THE MARKET ACCORDING TO LEVEL OF POVERTY, 2008-2013 (GAP BETWEEN THE INCREASE OF POOR HOUSEHOLDS AND THE INCREASE IN NON-POOR HOUSEHOLDS EXPOSED TO THE MARKET)**

Denmark	14.10
France	12.60
Spain	10.90
United Kingdom	10.90
Czech Republic	7.10
Cyprus	7.00
Croatia (compared to 2010)	5.70
Bulgaria	5.50
The Netherlands	5.30
Greece	4.10
Austria	4.10
Sweden	3.20
Estonia	2.40
Ireland	2.30
Latvia	2.20
Lithuania	1.90
Portugal	1.00
Malta	0.70
Romania	0.60
Hungary	-0.10
Finland	-0.20
Slovenia	-0.20
Italy	-0.50
Belgium	-0.70
Luxembourg	-1.50
Slovakia	-2.60
Germany (compared to 2010)	-3.10
Poland	-4.80

# Housing fosters inequalities: a natural disaster?

## Evolution of housing cost between poor and non-poor households(2008-2013)

Within 5 countries where difference increased most, 4 were under « memorandum of understanding ».

**Institutions need to be more clearly contributive to social justice.**

(Luxembourg, 11th, with +4,50)

Grèce	+18,90
Estonie	+15,30
Danemark	+14,40
Irlande	+11,20
Portugal	+11,00
Slovaquie	+8,80
Lettonie	+8,40
Autriche	+7,50
Allemagne (comparaison avec 2010)	+6,30
Lituanie	+6,30
France	+6,30
Bulgarie	+5,70



# Three key factors for housing exclusion

**Speculative bubbles.** Crash every ten years : evictions, prices drop, construction stops ,junk bonds, all economy in a mess. New Bubble. (7 million repossession in USA (2007-2011), 92 000 jobs lost in France (2012-2016)).

**Demographic change.** Life expectancy, divorce, migration from shrinking areas. 7,2 million households move each year. External migration have a residual impact on demand.

## Homeless by restriction on rights

- **Young people** (no access to minimum income)
- **Migrants** (barriers in access to social housing, to welfare State)
- **Disable people** (desinstitutionnalisation, without adapted provisions)

Other  
inequalities :

Chances to  
be deprived  
when you  
are poor  
+

Chances to  
be evicted  
(general population)

**RATIO PAUVRES/NON-PAUVRES,  
DANS LA PRIVATION SÉVÈRE DE LOGEMENT**

PAYS	Rapport pauvres/non pauvres 2013
Estonie	1,41
Irlande	1,46
Royaume-Uni	1,61
Malte	1,90
Croatie	1,96
Grèce	2,15
Lettonie	2,27
Italie	2,51
Pologne	2,63
Portugal	2,65
Slovénie	2,71
Lituanie	2,80
Roumanie	3,15
Chypre	3,20
Hongrie	3,40
Union européenne (28 pays depuis 2010)	3,46
Espagne	4,00
Autriche	4,07
République tchèque	4,26
Allemagne	4,80
Bulgarie	5,10
Finlande	5,40
Suède	5,44
Slovaquie	6,04
France	7,00
Danemark	7,79
Luxembourg	13,33
Pays-Bas	18,67
Belgique	23,50
Hongrie	45,70
Roumanie	52,90

Source : Eurostat

Expulsions en % de la population	2013
Lituanie (LT)	0.00
Rumanie (RO)	0.00
Bulgarie (BG)	0.01
Croatie (HR)	0.02
Hongrie (HU)	0.02
Slovaquie (SK)	0.02
République Tchèque (CZ)	0.03
Danemark (DK)	0.03
Slovénie (SI)	0.04
Autriche (AT)	0.06
Pays-Bas (NL)	0.07
Malte (MT)	0.07
Suède (SE)	0.08
Grèce (EL)	0.09
Irlande (IE)	0.09
Portugal (PT)	0.10
Allemagne (DE)	0.10
Italie	0.11
Espagne (ES)	0.12
Finlande (FI)	0.12
Lettonie (LV)	0.12
Estonie (EE)	0.12
Pologne (PL)	0.13
Union Européenne (28)	0.14
Chypre (CY)	0.18
France (FR)	0.24
Belgique (BE)	0.27
Royaume Uni (UK)	0.28
Luxembourg (LU)	0.41

Other  
inequalities :

Risk to live in  
a cold home  
when you  
are poor

Indice d'inégalité face au logement froid

GEO/TIME	Rapport Pauvres / non pauvres 2013	Evolution de l'écart pauvre - non pauvre depuis 2008
Lituanie	1,2	-4,5
Malte	1,6	7,7
Bulgarie	1,8	12,2
Portugal	1,9	-5,4
Chypre	1,9	1,8
Lettonie	2,0	-4,1
Grèce	2,0	6,4
Irlande	2,3	6,2
Roumanie	2,3	3,1
Estonie	2,5	1,1
Pays-Bas	2,5	0,5
Royaume-Uni (comparaison avec 2012)	2,6	Trop court
Espagne	2,6	1,3
République tchèque	2,7	-2,6
Pologne	2,7	-2,2
Finlande	2,8	-1,0
Italie	2,8	8,1
Union européenne	3,0	3,1
Hongrie	3,2	9,7
Danemark	3,3	2,0
France	3,5	5,5
Croatie (comparaison avec 2010)	3,7	4,1
Slovénie	3,7	-0,4
Slovaquie	4,2	3,5
Luxembourg	4,5	1,1
Autriche	4,6	-0,7
Belgique	5,1	2,4
Allemagne	5,3	0,1
Suède	12,3	1,2

# Other inequalities :

## Access to public transportation in low density area

(income interquartile rate)

Eastern and  
mediterranean  
countries

Pays-Bas	0,83
Belgique	0,86
Allemagne	0,87
Danemark	0,89
Finlande	0,96
Luxembourg	0,97
Royaume-Uni	0,98
Suède	0,98
Grèce	1,00
France	1,01
Autriche	1,02
Espagne	1,03
Union européenne (28 pays)	1,03
Chypre	1,04
Irlande	1,09
Hongrie	1,09
République tchèque	1,09
Italie	1,13
Bulgarie	1,15
Slovaquie	1,16
Roumanie	1,16
Nouveaux Etats membres (12 pays)	1,18
Slovénie	1,19
Estonie	1,20
Pologne	1,21
Portugal	1,25
Lettonie	1,25
Lituanie	1,25
Croatie	1,33



# Other inequalities :

## Gender effect

Generally not a huge gender effect, less risk for women to be in severe deprivation, but more risk to be under cost overburden.

Differences between countries would justify a sight on welfare systems and update criteria for allowances...

**RISK FOR WOMEN OF SEVERE HOUSING DEPRIVATION COMPARED TO MEN, AMONG POOR HOUSEHOLDS**

COUNTRY	2013	Change 2008-13
Malta	0.53	-0.4
Belgium	0.70	-0.3
Finland	0.75	-0.3
The Netherlands	0.78	-0.3
Denmark (compared to 2011)	0.79	-1.1
Cyprus	0.80	0.0
Spain (compared to 2011)	0.84	0.0
United Kingdom (compared to 2012)	0.88	-0.3
Luxembourg	0.89	0.6
Slovakia	0.91	0.3
Latvia	0.92	-1.5
Italy	0.92	-0.1
Romania	0.93	-0.7
Greece	0.94	-0.1
Portugal	0.95	0.0
Poland	0.96	0.2
New Member States (12 countries)	0.96	0.1
European Union (28 countries)	0.96	-0.1
European Union (15 countries)	0.97	0.0
Hungary	0.98	0.6
Bulgaria	0.99	0.2
Ireland	1	-0.1
France	1	0.2
Austria	1	-0.5
Lithuania (compared to 2011)	1.01	1.1
Croatia (compared to 2010)	1.01	0.6
Estonia	1.04	0.1
Sweden	1.07	0.2
Czech Republic	1.08	0.2
Slovenia (compared to 2011)	1.10	0.6
Germany	1.13	0.1

**RISK FOR WOMEN OF HOUSING COST OVERBURDEN COMPARED TO MEN, AMONG POOR HOUSEHOLDS**

COUNTRY	2013	Change
Spain (compared to 2009)	0.95	-0.6
United Kingdom (compared to 2012)	0.96	0.7
Ireland	0.98	-0.2
Luxembourg	0.98	-0.9
Estonia	1.03	0.0
Slovenia	1.03	-0.1
Portugal	1.04	0.1
The Netherlands	1.06	0.2
Greece	1.09	1.1
Denmark	1.09	0.7
Hungary	1.10	-0.6
Finland	1.11	-0.1
Slovakia	1.11	-1.5
European Union (15 countries)	1.12	0.2
Malta	1.13	-0.1
European Union (28 countries since 2010)	1.13	0.1
Belgium	1.15	-0.5
Romania	1.15	-0.7
Austria	1.17	-0.2
France	1.17	-0.2
Italy	1.18	-0.1
New Member States (12 countries)	1.18	-0.1
Poland	1.18	-0.2
Croatia (compared to 2010)	1.18	-0.6
Cyprus	1.20	0.2
Germany (compared to 2010)	1.22	1.3
Bulgaria	1.24	1.3
Latvia	1.25	-0.3
Czech Republic	1.28	0.4
Lithuania	1.33	1.5
Sweden	1.34	0.6

# European Index on Housing Exclusion

(overburden, arrears, overcrowding, deprivation, fuel poverty)

Luxembourg on top...



No overlap between social models and housing justice.

Inequality mainly in South and East, but exceptions (Estonia, Denmark) and need to see future trends (i.e. impact of reforms from PM Cameron in England)

5 countries in a worrying situation : Latvia, Romania, Bulgaria, Hungary and Greece.

1	Luxembourg	37
2	Finlande	42
3	Belgique	47
	Pays-Bas	47
5	Suède	49
6	Malte	53
7	Allemagne	62
8	Autriche	64
9	Estonie	66
10	Irlande	76
11	Royaume-Uni	77
12	France	79
13	Chypre	80
	Danemark	80
15	Espagne	81
16	Slovénie	86
17	Croatie	96
18	Slovaquie	100
19	Lituanie	102
	Portugal	102
21	Rep. Tchèque	103
22	Pologne	110
23	Italie	112
24	Lettonie	123
25	Roumanie	126
26	Bulgarie	131
27	Hongrie	147
28	Grèce	149

# Pros and cons in Luxembourg

- Good on share of households overburden (6th), but worrying trend (20th on evolution from 2008)
- Average 9th on housing arrears (rent/mortgage), but excellent 2<sup>nd</sup> on bill arrears. Weird 28th on forced eviction...(?)
- 3rd on capacity to warm one's home, but 10th on severe material deprivation.
- Very good to limit over-risk due to age, (3rd) to fall in severe deprivation, same for women (4th). Not as keen with young people (14th)

# What can we do ?

- Land collective control
- Urban planning and architecture revolution.
- Community development vs. social work : the Welfare Ourselves.
- Share the wealth: taxation revolution.



# Why not build our own cathedral ?

## **\$1.000bn worldwide investment fund for sustainable housing**

- Need to foster productive economy
- Need to spread low qualified jobs
- Need to stabilize demographic moves
- Need for a « climate friendly » construction sector
- Need for more visibly useful institutions for citizens
- Investment public tools, savings, sovereign funds : means are not far.

A Russian puppet to start at a EU level...?

**Thank you**  
**muhry@fap.fr**



*In memory of Christine,  
for whom I was too long  
to find a solution,  
as for too many others...*