



**HORIZON-CL2-2023-TRANSFORMATIONS-01-09**



**EqualHouse**

## **Deliverable: D3.1 Housing Inequalities Profile**

***January 2025***

***Lead beneficiary: Tilburg University (TiU)***

***Dissemination level: PU - Public***



This project has received funding from the European Union's Horizon Europe research and Innovation programme under grant agreement 101132325. The views expressed in this publication are the sole responsibility of the author/s and do not necessarily reflect the views of the European Commission.



## Technical References

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|--------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Deliverable No.</b>               | D3.1                                                                                                                                                         |
| <b>Dissemination Level</b>           | PU - Public                                                                                                                                                  |
| <b>Work Package</b>                  | WP3: Profiling and Explaining the Scale, Character and Interaction of Income, Wealth and Housing Inequalities in Europe<br>Title: Type: R — Document, report |
| <b>Task</b>                          | 3.1, 3.2, 3.5 and 3.6                                                                                                                                        |
| <b>Lead beneficiary</b>              | Tilburg University                                                                                                                                           |
| <b>Contributing beneficiary(ies)</b> | Periféria Policy and Research Center<br>FEANTSA                                                                                                              |
| <b>Due date of deliverable</b>       | 31 January 2025 – M13                                                                                                                                        |
| <b>Actual submission date</b>        | 31 January 2025                                                                                                                                              |
| <b>Project Acronym</b>               | EqualHouse                                                                                                                                                   |
| <b>Project Title</b>                 | From Housing Inequality to Sustainable, Inclusive and Affordable Housing Solutions                                                                           |
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| <b>Project Duration</b>              | January 2024-December 2027                                                                                                                                   |



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# Table of Contents

|                                                                                                                            |           |
|----------------------------------------------------------------------------------------------------------------------------|-----------|
| Technical References.....                                                                                                  | 2         |
| Authors (by chapter) .....                                                                                                 | 3         |
| Table of Contents .....                                                                                                    | 4         |
| Chapter 1. Introduction to the Report, Conceptual Framework, and Overall Conclusions.....                                  | 14        |
| <b>1. Europe’s emerging housing crisis.....</b>                                                                            | <b>14</b> |
| <b>2. Contextualizing housing inequalities .....</b>                                                                       | <b>20</b> |
| Table 1.1 Key indicators of European housing-welfare regimes, year (2023, EU-SILC individual-level results, weighted)..... | 23        |
| <b>3. Long-term changes in the interplay between income, wealth, and housing.....</b>                                      | <b>26</b> |
| <b>3.1 What do we mean by tenure restructuring? .....</b>                                                                  | <b>26</b> |
| <b>3.2 Rebalancing of tenure relationships – what and how?.....</b>                                                        | <b>31</b> |
| <b>4. Outline of the report, overview of main results, and some overall conclusions .....</b>                              | <b>36</b> |
| Figure 1.1 Graphical representation of the interplay between income, wealth, and housing .....                             | 38        |
| <b>4.1 Outline of the deliverable .....</b>                                                                                | <b>40</b> |
| <b>4.2 Overview of results.....</b>                                                                                        | <b>41</b> |
| <b>4.3 Some overall conclusions.....</b>                                                                                   | <b>46</b> |
| References:.....                                                                                                           | 51        |
| Chapter 2. From Housing Inequality to Housing Precariousness .....                                                         | 65        |
| <b>1. Conceptualising Housing Inequality .....</b>                                                                         | <b>66</b> |
| <b>1.1 Housing affordability.....</b>                                                                                      | <b>72</b> |
| <b>1.2 Housing quality .....</b>                                                                                           | <b>74</b> |
| <b>1.3 Overcrowded housing .....</b>                                                                                       | <b>76</b> |
| <b>1.4 Housing security.....</b>                                                                                           | <b>76</b> |
| Table 2.1 Summary of housing inequality by income across housing-welfare regimes.....                                      | 79        |
| <b>1.5 Beyond the owner-renter dichotomy .....</b>                                                                         | <b>80</b> |





|                                                                                                                                       |            |
|---------------------------------------------------------------------------------------------------------------------------------------|------------|
| <b>2. Housing Precariousness and a Multidimensional Approach to Housing Inequality..</b>                                              | <b>84</b>  |
| <b>2.1 The multidimensionality of housing precariousness .....</b>                                                                    | <b>85</b>  |
| <b>3. Homelessness as the Extreme Form of Housing Precariousness .....</b>                                                            | <b>88</b>  |
| Figure 2.1: Three domains of housing .....                                                                                            | 90         |
| <b>3.1 Measuring homelessness: ETHOS Light .....</b>                                                                                  | <b>91</b>  |
| Figure 2.2: ETHOS Light .....                                                                                                         | 93         |
| <b>3.2 Causes and contexts of homelessness and housing exclusion .....</b>                                                            | <b>94</b>  |
| <b>4. Profiling Housing Inequality .....</b>                                                                                          | <b>96</b>  |
| <b>4.1 Age .....</b>                                                                                                                  | <b>97</b>  |
| <b>4.2 Gender .....</b>                                                                                                               | <b>99</b>  |
| <b>4.3 Migration status .....</b>                                                                                                     | <b>101</b> |
| <b>5. Conclusion .....</b>                                                                                                            | <b>102</b> |
| References: .....                                                                                                                     | 104        |
| Chapter 3. Indicators of Housing Precariousness and Descriptive Statistics .....                                                      | 117        |
| <b>1. EU-SILC Data .....</b>                                                                                                          | <b>117</b> |
| <b>2. Indicators of Housing Precariousness .....</b>                                                                                  | <b>119</b> |
| <b>2.1 Operationalisation of indicators .....</b>                                                                                     | <b>124</b> |
| <b>3. Descriptive Analysis of Housing Precariousness .....</b>                                                                        | <b>128</b> |
| Table 3.1 Prevalence of housing problems for each indicator by country, 2023 (individuals, weighted %)                                | 130        |
| Table 3.2 Prevalence of housing problems for each indicator by country and tenure, 2023 (individuals, weighted %)                     | 135        |
| Table 3.2 Prevalence of housing problems for each indicator by country, 2023 (individuals, weighted %) (continued)                    | 137        |
| Table 3.3 Prevalence of housing problems for each indicator by country and income tertile, 2023 (individuals, weighted %)             | 141        |
| Table 3.3 Prevalence of housing problems for each indicator by country and income tertile, 2023 (individuals, weighted %) (continued) | 142        |



|                                                                                                                                 |            |
|---------------------------------------------------------------------------------------------------------------------------------|------------|
| <b>5. Conclusion .....</b>                                                                                                      | <b>144</b> |
| References:.....                                                                                                                | 146        |
| Chapter 4: Types of Housing Precariousness – A Latent Class Analysis of Housing Problems in Europe.....                         | 149        |
| <b>1. Introduction .....</b>                                                                                                    | <b>149</b> |
| <b>2. Theoretical background.....</b>                                                                                           | <b>151</b> |
| <b>2.1 Origins.....</b>                                                                                                         | <b>153</b> |
| <b>3. Data and Methods.....</b>                                                                                                 | <b>154</b> |
| Table 4.1: Brief description of housing problems used as indicators in the LCA .....                                            | 156        |
| <b>4. Results .....</b>                                                                                                         | <b>158</b> |
| <b>4.1 Types of precariousness.....</b>                                                                                         | <b>159</b> |
| Table 4.2: LCA model fit statistics.....                                                                                        | 159        |
| Table 4.3: Latent Class Profiles .....                                                                                          | 162        |
| Figure 4.1: Class membership proportions across Europe .....                                                                    | 164        |
| <b>4.2 Regimes .....</b>                                                                                                        | <b>165</b> |
| Figure 4.2: Distribution of cluster membership per country-regime .....                                                         | 166        |
| <b>4.3 Tenure.....</b>                                                                                                          | <b>168</b> |
| Figure 4.3: Distribution of precariousness types per tenure .....                                                               | 170        |
| Table 4.4: Types of precariousness in the reduced-rental sector in North-West Europe.....                                       | 173        |
| Table 4.5: Types of precariousness in the market-rental sector in North-West Europe.....                                        | 175        |
| Table 4.6: Types of precariousness amongst outright owners in CEE and Southern Europe .....                                     | 178        |
| Table 4.7: Types of precariousness amongst rent-free tenants in CEE and Southern Europe .....                                   | 180        |
| <b>4.4 Income groups.....</b>                                                                                                   | <b>181</b> |
| Figure 4.4: Distribution of precariousness per income quintile .....                                                            | 182        |
| Figure 4.5: Concentration of precariousness (all types) amongst low incomes in North-West Europe.....                           | 183        |
| Figure 4.6: Concentration of precariousness (all types) amongst low incomes in Central Eastern Europe and Southern Europe ..... | 185        |
| <b>4.5 Age groups .....</b>                                                                                                     | <b>186</b> |

|                                                                                                                             |            |
|-----------------------------------------------------------------------------------------------------------------------------|------------|
| Figure 4.7: Distribution of precariousness per age group .....                                                              | 187        |
| <b>4.6 Migration status.....</b>                                                                                            | <b>188</b> |
| <b>5. Conclusion .....</b>                                                                                                  | <b>189</b> |
| Figure 4.8: Distribution of precariousness per migrant group .....                                                          | 190        |
| References:.....                                                                                                            | 194        |
| Appendix A: Assessment of measurement invariance of the 8-cluster model between 2020 and 2023 .....                         | 200        |
| Appendix B: Residual covariance controlled for latent classes (bivariate residuals) .....                                   | 201        |
| Appendix C: Profile information of 4-7 cluster solutions .....                                                              | 205        |
| <b>Chapter 5. The Re-Stratification of Homeownership across Europe.....</b>                                                 | <b>207</b> |
| <b>1. Introduction .....</b>                                                                                                | <b>207</b> |
| <b>2. Theoretical background.....</b>                                                                                       | <b>210</b> |
| <b>2.1 Generation and stratification .....</b>                                                                              | <b>210</b> |
| <b>2.2 Housing regimes.....</b>                                                                                             | <b>212</b> |
| <b>3. Methodology .....</b>                                                                                                 | <b>214</b> |
| <b>3.1 Operationalization of variables .....</b>                                                                            | <b>214</b> |
| <b>3.2 Analytical approach .....</b>                                                                                        | <b>216</b> |
| Table 5.1: Age-cohort groups and their periodic range .....                                                                 | 217        |
| <b>4. Results .....</b>                                                                                                     | <b>218</b> |
| <b>4.1 North-Western Europe.....</b>                                                                                        | <b>218</b> |
| Table 5.2: Difference in homeownership rates before 2008 and after 2021 in North-Western Europe .....                       | 220        |
| Figure 5.1: Change in homeownership rates between cohorts in social-democratic unitary rental market countries .....        | 224        |
| Figure 5.2: Change in homeownership rates between cohorts in conservative-corporatist unitary rental market countries ..... | 226        |
| .....                                                                                                                       | 226        |
| Figure 5.3: Change in homeownership rates between cohorts in dualist rental market homeownership countries.....             | 228        |

|                                                                                                                                                                                |            |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|
| .....                                                                                                                                                                          | 228        |
| <b>4.2 Eastern Europe.....</b>                                                                                                                                                 | <b>229</b> |
| Table 5.3 Difference in homeownership rates before 2008 and after 2021 in Eastern Europe .....                                                                                 | 232        |
| Figure 5.4: Change in homeownership rates between cohorts in Central-and-Eastern-European countries .....                                                                      | 235        |
| <b>4.3 Southern Europe .....</b>                                                                                                                                               | <b>237</b> |
| Table 5.4: Difference in homeownership rates before 2008 and after 2021 in Southern Europe.....                                                                                | 239        |
| Figure 5.5: Change in homeownership rates between cohorts in Southern-European countries.....                                                                                  | 241        |
| <b>5. Conclusion and Discussion.....</b>                                                                                                                                       | <b>243</b> |
| References:.....                                                                                                                                                               | 247        |
| Appendix A: Correlation between net and gross income tertiles per country-year .....                                                                                           | 254        |
| <b>Chapter 6. Patterns of Housing Wealth Inequality across Europe.....</b>                                                                                                     | <b>255</b> |
| <b>1. Introduction .....</b>                                                                                                                                                   | <b>255</b> |
| <b>2. Varieties of wealth inequality across Europe: more questions than answers .....</b>                                                                                      | <b>257</b> |
| <b>3. Data, concepts, and measures .....</b>                                                                                                                                   | <b>261</b> |
| <b>3.1 Data .....</b>                                                                                                                                                          | <b>261</b> |
| <b>3.2 Concepts .....</b>                                                                                                                                                      | <b>263</b> |
| <b>3.3 Measures .....</b>                                                                                                                                                      | <b>267</b> |
| <b>4. Empirical analyses .....</b>                                                                                                                                             | <b>268</b> |
| <b>4.1 A birds' view on homeownership, income inequality, and wealth inequality across European countries .....</b>                                                            | <b>268</b> |
| Table 6.1 Homeownership, income inequality, and wealth inequality across Europe (HFCS, 2021, household level, weighted results).....                                           | 270        |
| Figure 6.1 Stylized relationships between homeownership, income inequality and wealth inequality (HFCS, 2021, household level, weighted results .....                          | 273        |
| Figure 6.2 Stylized relationships between wealth inequality, housing wealth inequality and non-housing wealth inequality (HFCS, 2021, household level, weighted results) ..... | 275        |
| Table 6.2 Inequality of housing and non-housing wealth (HFCS, 2021, household level, weighted results) .....                                                                   | 277        |

|                                                                                                                                                                             |            |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|
| Table 6.3 Homeownership rate and housing wealth as % of total wealth (gross) across income tertiles (HFCS, 2021, household level, weighted results).....                    | 279        |
| Figure 6.3 Reduction in relative wealth inequality 'before and after housing wealth' (gross, wealth-based Gini) (HFCS, 2021, household level, weighted results).....        | 283        |
| Figure 6.4 Country-level associations abstracting from tenure structures (gross, wealth-based Gini) (HFCS, 2021, household level, weighted results).....                    | 286        |
| Table 6.4 Inequality of gross housing and non-housing wealth within subsamples of owners and renters (HFCS, 2021, household level, weighted results) .....                  | 287        |
| <b>4.2 Absolute levels of (housing) wealth .....</b>                                                                                                                        | <b>289</b> |
| Figure 6.6 Tenure wealth gap gross total wealth and non-housing wealth (HFCS, 2021, household level, weighted results) .....                                                | 290        |
| Table 6.5 Absolute levels of (gross) household income and (gross) wealth (€, 2021-prices) (HFCS, 2021, household level, weighted results, equivalized).....                 | 292        |
| Table 6.6 Absolute levels of gross housing wealth and non-housing wealth (€, 2021-prices) (HFCS, 2021, household level, weighted results, equivalized).....                 | 294        |
| <b>4.3 Concentration of housing wealth across the income distribution .....</b>                                                                                             | <b>296</b> |
| Figure 6.7 Concentration of (gross) housing wealth across the income distribution (% all households) .....                                                                  | 297        |
| Figure 6.8 Concentration of (gross) housing wealth across the income distribution (% homeowners).....                                                                       | 298        |
| Figure 6.9 Concentration of (gross) housing wealth across the income distribution (% homeowner-specific income quintiles).....                                              | 300        |
| Figure 6.10 Concentration of (gross) housing wealth across the income distribution by housing-welfare regime (%) .....                                                      | 302        |
| <b>4.3.1 Intersection with age cohort .....</b>                                                                                                                             | <b>303</b> |
| Figure 6.11 Concentration of (gross) housing wealth across the income distribution by age cohort (% all households, age cohort-specific income tertiles).....               | 304        |
| .....                                                                                                                                                                       | 304        |
| Figure 6.11 Concentration of (gross) housing wealth across the income distribution by age cohort (% all households, age cohort-specific income tertiles). (continued) ..... | 305        |
| <b>4.3.1 Intersection with degree of urbanization.....</b>                                                                                                                  | <b>306</b> |

|                                                                                                                                                                                      |            |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|
| Figure 6.12 Concentration of (gross) housing wealth across the income distribution by degree of urbanization (% , all households, group-specific income tertiles) .....              | 308        |
| .....                                                                                                                                                                                | 308        |
| Figure 6.12 Concentration of (gross) housing wealth across the income distribution by degree of urbanization (% , all households, group-specific income tertiles). (continued) ..... | 309        |
| <b>5. Conclusions.....</b>                                                                                                                                                           | <b>310</b> |
| Appendix.....                                                                                                                                                                        | 314        |
| Table A6.1 Overview of sample sizes by wave and country (household level) .....                                                                                                      | 314        |
| References:.....                                                                                                                                                                     | 316        |
| Chapter 7. Regional Patterns of Housing and Labour Precariousness .....                                                                                                              | 321        |
| <b>1 Introduction: Housing and Labour Market Precariousness at the Regional Scale ....</b>                                                                                           | <b>321</b> |
| <b>2. Policy Relevance of the Regional Scale of Housing Precariousness and Labour Precariousness in the European Union.....</b>                                                      | <b>323</b> |
| <b>3. Conceptual Framework: Measuring Housing Precariousness and Labour Precariousness at the Regional Scale.....</b>                                                                | <b>325</b> |
| <b>3.1 Labour Precariousness and Labour Inequalities as a Structuring Power of Housing Precariousness.....</b>                                                                       | <b>325</b> |
| <b>3.2 Conceptualisation and Operationalisation of Housing Precariousness at the Regional Scale.....</b>                                                                             | <b>331</b> |
| Table 7.1 Conceptualisation and operationalisation of housing precariousness .....                                                                                                   | 332        |
| <b>3.3 Conceptualisation and operationalisation of labour precariousness at the regional scale.....</b>                                                                              | <b>334</b> |
| Table 7.2 Conceptualisation and operationalisation of labour precariousness .....                                                                                                    | 337        |
| <b>3.4 The Importance of the Regional Scale of Analysis .....</b>                                                                                                                    | <b>337</b> |
| <b>4. Methodology .....</b>                                                                                                                                                          | <b>338</b> |
| Table 7.3 Labour precariousness and housing precariousness variables used in the analysis .....                                                                                      | 343        |
| Figure 7.1 Methodological steps of the analysis.....                                                                                                                                 | 344        |
| <b>5. Results .....</b>                                                                                                                                                              | <b>345</b> |
| <b>5.1 Regional Patterns of Housing Precariousness and Labour Precariousness.....</b>                                                                                                | <b>346</b> |

|                                                                                                                        |            |
|------------------------------------------------------------------------------------------------------------------------|------------|
| Figure 7.2 Labour precariousness in the European Union at the NUTS2 level .....                                        | 348        |
| Figure 7.3 Regional labour precariousness values across countries and housing-welfare regimes .....                    | 350        |
| Table 7.4 Correlation matrix of the labour precariousness indicators .....                                             | 351        |
| Figure 7.4 Housing precariousness in the European Union at the NUTS2 level .....                                       | 353        |
| Figure 7.5 Regional housing precariousness values across countries and housing-welfare regimes .....                   | 355        |
| Table 7.5 Correlation matrix of the housing precariousness indicators .....                                            | 356        |
| <b>5.3 A Regional Typology of Housing Precariousness and Labour Precariousness.....</b>                                | <b>356</b> |
| Table 7.6 Correlation matrix of the labour and housing precariousness indicators.....                                  | 358        |
| Table 7.7 Results of the principal component analysis with the eight labour and housing precariousness variables ..... | 359        |
| Figure 7.6 Regional typology of labour precariousness and housing precariousness.....                                  | 361        |
| Figure 7.7 Regional labour and housing precariousness across housing-welfare regimes.....                              | 364        |
| <b>6. Conclusion .....</b>                                                                                             | <b>366</b> |
| <b>7. Appendices.....</b>                                                                                              | <b>369</b> |
| 7.1 Appendix 1: The Methodology of Replacing Missing Values .....                                                      | 369        |
| 7.2 Appendix 2: Housing Precariousness and Labour Precariousness Values of NUTS2 Regions .....                         | 371        |
| References:.....                                                                                                       | 384        |
| Chapter 8: Homelessness and Acute Housing Exclusion in Europe .....                                                    | 390        |
| <b>8.1 Introduction.....</b>                                                                                           | <b>390</b> |
| <b>8.2 Measuring Homelessness.....</b>                                                                                 | <b>391</b> |
| <b>8.2.1 Types of data that can be collected on homelessness .....</b>                                                 | <b>391</b> |
| Figure 8.1: Count types.....                                                                                           | 393        |
| <b>8.2.2 Challenges with data comparisons .....</b>                                                                    | <b>394</b> |
| Figure 8.2: Challenges with data comparison .....                                                                      | 394        |
| <b>8.3 Available data sources .....</b>                                                                                | <b>396</b> |
| Table 8.1: Different data sources on homelessness .....                                                                | 397        |
| <b>8.3.1 Overview of Housing Exclusion in Europe.....</b>                                                              | <b>397</b> |

|                                                                                                                                       |            |
|---------------------------------------------------------------------------------------------------------------------------------------|------------|
| Figure 8.3: Statistics from recent surveys, count types, and details by ETHOS Light category .....                                    | 399        |
| <b>8.3.2 OECD Questionnaire on Affordable and Social Housing (QuASH) .....</b>                                                        | <b>400</b> |
| Figure 8.4: Women's homelessness under different definitions .....                                                                    | 401        |
| Table 8.2: Inclusion of sub-groups in national homelessness statistics .....                                                          | 402        |
| Figure 8.5: Homelessness trends in Europe.....                                                                                        | 403        |
| <b>8.3.3 2021 Population and Housing Census .....</b>                                                                                 | <b>403</b> |
| Figure 8.6: Data from the 2021 population and housing census .....                                                                    | 405        |
| Table 8.3: Questions for national statistics offices .....                                                                            | 407        |
| Figure 8.7: Census 2021 data, with additional details.....                                                                            | 410        |
| <b>8.3.4 EU Statistics on Income and Living Conditions (EU-SILC).....</b>                                                             | <b>411</b> |
| Figure 8.9: Percentage of population with lifetime experience of homelessness .....                                                   | 414        |
| Figure 8.10: Percentage of the total population having experienced homelessness in their lifetime,<br>by gender .....                 | 415        |
| Figure 8.11: Percentage of the total population having experienced homelessness in their lifetime,<br>by housing-welfare regime ..... | 417        |
| Figure 8.12: Past experience of homelessness by current AROPE status .....                                                            | 418        |
| Figure 8.13: Past experience of homelessness by current AROPE status .....                                                            | 419        |
| Figure 8.14: Total past experience of homelessness compared to country rates of poverty (2023)<br>.....                               | 420        |
| Figure 8.15: ETHOS Light categories among men .....                                                                                   | 421        |
| .....                                                                                                                                 | 421        |
| Figure 8.16: ETHOS Light categories among women.....                                                                                  | 421        |
| Source: Eurostat .....                                                                                                                | 421        |
| Figure 8.17: Reasons for past experiences of homelessness, by gender .....                                                            | 423        |
| Figure 8.18: Reasons for overcoming past experiences of homelessness, by gender .....                                                 | 423        |
| <b>4. Reporting country. ....</b>                                                                                                     | <b>424</b> |
| Figure 8.19: Past experience of homelessness by group of country of birth.....                                                        | 424        |
| Figure 8.20: Past experience of homelessness by group of country of birth, and gender .....                                           | 426        |
| Figure 8.21: Past experience of homelessness by group of current country of citizenship .....                                         | 427        |
| Figure 8.22: Percentage <i>still</i> experiencing homelessness (of those with lifetime experience) .....                              | 428        |
| Figure 8.23: Persons having experienced lifetime homelessness versus those still experiencing it,<br>by country .....                 | 429        |





|                                                                                                                |            |
|----------------------------------------------------------------------------------------------------------------|------------|
| <b>8.3.5 Overall comparison of different data sources .....</b>                                                | <b>430</b> |
| Figure 8.24: Percent of total population currently experiencing homelessness, by data source...                | 430        |
| Table 8.4: Correlations between homelessness indicators at country-level .....                                 | 431        |
| Table 8.5: Correlations between homelessness indicators at country-level, with strong outliers<br>removed..... | 431        |
| <b>8.4 Conclusion .....</b>                                                                                    | <b>433</b> |
| <b>8.5 Recommendations .....</b>                                                                               | <b>434</b> |
| References:.....                                                                                               | 436        |



# Chapter 1. Introduction to the Report, Conceptual Framework, and Overall Conclusions

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## 1. Europe's emerging housing crisis

The Universal Declaration of Human Rights states that “everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services” (UN General Assembly 1948: Art. 25.1). While this declaration is no more than a principled commitment to housing rights, providing “a decent home for all at a price within their means” (Hills 2001: 1888) tends to be recognized – formally or more implicitly – as a government responsibility in many European countries.

The realization of the right to housing, however, has always been more of a dream than a reality. It has proven difficult to enforce by law (e.g. housing quality regulation) or achieve through social rights. The reasons for this are well-rehearsed in the comparative housing literature. They mostly boil down to the specific nature of ‘housing’ as both a service – fulfilling basic physical needs (shelter) as well as psychological and social needs (ontological security, family life) (e.g. Dupuis & Thorns, 1998; Saunders, 1990) –, and a commodity (e.g. Fahey & Norris, 2011; Forrest & Williams, 1984; Lowe, 2011). Furthermore, given the capital-intensive nature of housing as a commodity (the land on which housing sits as well as the construction of housing), it mostly has been provided through the coordinated actions of multiple stakeholders: households, local and national governments, and, most importantly, markets (e.g. Barlow & Duncan, 1994; Ruonavaara, 1990). With the historical exception of state-socialism – at least in intent, given that the production of state-provided housing varied substantially across state-socialist countries and



over time,<sup>1</sup> and the sector was plagued by many problems that eventually contributed to the transition to a free-market economy (e.g. Pichler-Milanovich, 2001; Soaita & Dewilde, 2019; Szelenyi, 1978) –, the market is the main mechanism that enables the financing and production of housing. **For households, the consumption of housing services and the specific mode of housing consumption as reflected in the ‘typical’ tenure structure of a country (i.e. owning vs. private or social renting)<sup>2</sup> are strongly determined by their market power: income and accumulated wealth.** Bengtsson (2001, p. 259) hence qualifies European housing policies as ‘unique’, in the sense that “*welfare states provide correctives to the market in order to ensure that people’s social right to housing as a commodity is realized*”.

These market correctives mostly take the form of de-commodifying regulation (e.g. rent control) and housing policies. Housing policies pertain to state-provided or state-subsidized housing at ‘social’ or ‘below-market’ rents, as well as housing allowances (mostly means-tested rent allowances) aimed at boosting the consumption of housing services. To the extent that such housing policies are organized along more redistributive lines than the overall system of social (income) protection, they have been shown to attenuate the material consequences of the labour market-welfare state nexus, particularly in terms of protection against income poverty (Griggs & Kemp, 2012; Stephens & Fitzpatrick, 2007; Stephens & Leishman, 2017; Stephens & van Steen, 2011), living conditions-deprivation (Dewilde, 2022) or housing affordability problems (Hick et al., 2024).

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<sup>1</sup> Across Eastern-Europe, housing shortages were usually solved by self-provisioning, which in some countries was subsidized by the state. Whilst state provision had a strong urban focus, self-provisioning was/still is more of a rural phenomenon (Soaita & Dewilde, 2019).

<sup>2</sup> We use the term ‘tenure structure’ to indicate the main tenures across Europe: owner-occupation (outright or mortgaged), private renting, and various forms of social renting. Other forms of housing consumption, such as collaborative housing, also form part of the tenure structure, but are comparatively small/negligible and/or not separately identifiable in our main data sources. Rent-free living is more a living arrangement rather than a separate tenure. Higher levels of multigenerational co-residence and ‘rent-free living’ as a separate household in (mostly) family-owned housing, typical of many Eastern-European countries, both constitute pre-commodified family-based forms of housing provision in the absence of fully-functional housing markets (e.g. Milanovic, 2019; Stephens et al., 2015; Zavisca & Gerber, 2017).

The bulk of public support for housing, however, belongs to the realm of so-called fiscal welfare. Owner-occupation in particular has been promoted by cost deductions (e.g. mortgage interest) or tax exemptions (e.g. capital gains) (Causa & Woloszko, 2020; Fatica & Prammer, 2018). The general assessment is that such support is regressive, as more affluent homeowners tend to benefit to a larger extent than poorer owners. Fiscal support for homeownership has, furthermore, capitalized into real house prices, particularly in more financialized contexts characterized by credit liberalization since the 1990s (Andrews & Caldera Sánchez, 2011; Boelhouwer, 2002), and/or where housing supply has been more restricted (Kohl, 2021; Ryan-Collins, 2021). Even in countries with generous housing allowances and an extensive social housing sector, such as the Netherlands, public support for homeowners far exceeds public support for renters (Boelhouwer & Hoekstra, 2009; van de Vyvere & Zenthöfer, 2012). On the other hand, over the post-war decades growing numbers of middle- and lower-income households have been enabled to enter owner-occupation and accumulate housing wealth – such that Doling and Ford (2007) referred to the European Union (EU) as a ‘Union of Homeowners’. Public support for ‘a socialized form’ of homeownership within reach of most served as an important vehicle of wealth redistribution and inequality reduction, in some countries (e.g. Ireland, Norway) more so than in others (e.g. Forrest & Hirayama, 2015; Gulbrandsen, 2004; Norris, 2016; Soaita et al., 2020). **All in all, there has been an overall tendency of governments towards framing households’ housing needs in terms of income problems. Though there are some correctives to the worst instances of market failure by means of market regulation (e.g. rent control; quality regulation), policy solutions have generally focused on enabling households to pay for housing in the market, either through demand subsidies or by supporting market solutions to housing finance (i.e. commercial mortgage products).**

Given its more commodified nature, the ‘wobbly’ housing pillar under the welfare state (Torgersen, 1987) has been vulnerable to long-term processes of marketization and (re-)commodification since the 1980s (e.g. Forrest & Murie, 1988; Forrest & Williams, 1984; Grander & Stephens, 2023; Stephens, 2020). Declining public investments in housing, furthermore, combined with overall slow housing supply and demographic change to produce supply imbalances and shortages, in

particular with regard to affordable housing for lower-income households (e.g. Clark, 2021; Lee et al., 2022; OECD, 2021). Contingent on comparative differences in variegated housing-welfare regimes (further elaborated on in Chapter 2), these processes took on a new quality and pervasiveness upon the creation of the European Monetary Union (EMU) and the deregulation of capital (Aalbers, 2016; Norris & Byrne, 2015; Ronald & Dewilde, 2017; Stephens, 2007). Parochial mortgage markets became incorporated in global finance, and product innovation allowed for houses to be transformed into ‘assets’, ‘residential real estate’ or ‘investments’, used as securities for financial instruments and/or as vehicles for storing or accumulating wealth (Rolnik, 2013; UN, 2017).

Before the Global Financial Crisis (GFC, 2008/9), most work on the financialization of housing pertained to mortgage market deregulation and concomitant house price inflation. Increasing house-price-to-income ratio's started to compromise access to homeownership of poorer and younger households. Research further focused on risks of over-indebtedness and precarious or insecure homeownership (e.g. André et al., 2018; Haffner et al., 2017; Köppe, 2017; Lowe et al., 2011; Scanlon et al., 2008). Others investigated strategies for and consequences of so-called ‘property-based welfare’<sup>3</sup> via housing wealth accumulation, benefiting ‘housing market insiders’ (Dewilde & Ronald, 2017; Doling & Ronald, 2010; Malpass, 2008). Following reregulation in the banking sector upon the GFC (leading to credit restrictions and rising interest rates (e.g. Whitehead & Williams, 2017)), recent work has focused more strongly on the grown difficulties of young adults to gain a foot in the homeownership segment, particularly in urban growth regions (Forrest & Hirayama, 2015; Haffner & Hulse, 2021; Wetzstein, 2017). Global capital, furthermore, came to target housing itself (rather than housing finance) in a quest for new strategies to maximize returns on housing investments. Examples pertain to Buy-to-Let constructions and other forms of multi-property ownership (Adkins et al., 2019; Desmond, 2012; Doling & Ronald, 2019; Fernandez et

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<sup>3</sup> Notions of property-based welfare pertain to the idea that “*rather than relying on state-managed social transfers to counter the risks of poverty, individuals accept greater responsibility for their own welfare needs by investing in financial products and property assets which augment in value over time*” (Doling & Ronald, 2010, p. 165) .

al., 2016; Kemp, 2015; Ronald et al., 2017; Ryan-Collins & Murray, 2021); or the procurement of (social) rental housing by institutional investors and equity funds (Fields & Uffer, 2016; Kitzmann, 2017; Wijburg & Aalbers, 2017).

Heterogeneous forms and patterns of housing financialization depend on the peculiarities of housing provision systems across European countries, more specifically on intricate and more or less haphazard institutional complementarities between aspects of the housing system and other economic sectors (e.g. Blackwell & Kohl, 2019; Kohl & Sørvoll, 2021; Matznetter, 2020). ***Notwithstanding such variegation, we argue that enhanced (re)commodification, and more recently a growing reliance on (global) finance, have contributed towards intensifying existing, as well as creating new forms of market failure in housing provision. This, in turn, has translated into deteriorated housing opportunities and living conditions, particularly for households with less market power (i.e. income and wealth). Or, as stated by Clair et al. (2021, p. 71): “Neoliberal housing policy is incompatible with the right to a home”.***

On the ‘output’-side of these decade-long developments, the increased salience of housing-related problems, and of growing inequalities between social groups in such problems (i.e. housing inequalities), has contributed towards ***the public awareness of housing as an increasingly pressing social problem***. Initially mostly impacting households struggling at the more precarious margins of the labour, income, and wealth distributions, the ‘housing question’ has more recently turned into a concern for the broader middle classes. A ‘European housing crisis’ has emerged in public discourse, linked to developments such as: increases in house prices and rents outpacing income growth, a lack of suitable housing options on the private market for a diverse group of household with various income and housing needs (e.g. middle-income households, households at risk of poverty and social exclusion, young adults, students, migrants and refugees, ...), and the exploitative use of housing for other purposes by speculative investors. Various sections of the population are faced with housing affordability problems, leading to trade-offs in terms of living standards and consumption patterns, and resulting in overcrowded, insecure, and deprived living conditions (e.g. Clair et al., 2019; Dewilde, 2018, 2022). Housing cost problems are further exacerbated by the energy

crisis, resulting in energy poverty, payment arrears, and higher eviction rates, as well as contributing to a more general cost-of-living crisis. In several European countries, housing market pressure furthermore arose from the influx of refugees, most recently from Ukraine. Risks of housing exclusion are increasingly being translated into actual homelessness (e.g. Housing Europe, 2023; The Fondation Abbé Pierre & FEANTSA, 2023 and reports for previous years).

There is a growing awareness of the negative externalities associated with Europe's emerging housing crisis. Lack of suitable housing in urban growth regions can lead to selective outmigration, spatial mismatches between jobs and people, and longer commuting times, with negative knock-on effects on labour markets, economic growth, and service provision (for example, when key workers in education and health care can no longer afford to live close to their place of employment) (e.g. Eliasson & Westerlund, 2023; Wigger, 2022). Higher rent burdens force income-constrained household to compromise on their housing consumption (space, quality, location, type, ...), to enter shared housing arrangements ('double up') resulting in overcrowded living conditions as well as strained relationships with other household members (e.g. Burgess & Muir, 2019; Grundström et al., 2024), or to bear the material consequences of high housing costs (reduced disposable income for other consumption, such as food or other amenities). This ultimately impacts on quality of life, well-being, and health (see Gabriel & Painter, 2020, for a review pertaining to the United States (US)).

***The grown salience of housing as an increasingly pressing social problem requires a political/policy response.*** The EU has recently reaffirmed its commitment to housing rights. The European Pillar of Social Rights (2017), for instance, promises to promote: access to (social) housing of good quality for those in need; protection against forced eviction; and adequate provision of shelter and services for the homeless. In the related Action Plan (2021), there is particular attention for combatting increased homelessness, for instance through initiatives such as Housing First. Though rather specific in focus, these initiatives show the moral dedication of European legislators to the right to a decent and affordable home. More recently (July-September 2024), Ursula von der Leyen (President of the European Commission) announced the appointment of the first EU Commissioner (Dan Jørgensen) with a direct responsibility for energy and housing. Given the



problems on the housing market, ***it is clear that the new EU Commissioner will have to address various, but equally important, aspects of the housing provision system in an integrated fashion.*** This incorporates broader relationships between housing provision systems, the welfare state (i.e. social protection and social services), labour markets, energy markets, planning and construction, housing finance, taxation, and monetary stabilization policies. Some of these competencies, however, form part of ‘hard’ and enforceable EU economic and monetary policy and regulation, whilst other aspects (e.g. social policies, urban policies) are mostly governed and legislated at the level of Member States or even lower regional levels (e.g. federal regions or cities). The latter competencies are only subject to ‘softer’ methods of consultation and coordination. It therefore remains, for now, unclear how ‘the emerging housing crisis’ will be approached at the European level.

The main goal of this first report of Work Package 3 is to provide a broad profiling overview of housing inequalities across Europe. ***Comparative differences and trends in housing inequalities, however, can only be understood in reference to institutional variations in housing provision systems, and in light of long-term changes in housing***, discussed in the previous section. ***This report, therefore, starts by sketching out the contours of a broader conceptual framework, within which theory and research on housing inequalities, and on the interplay between income, wealth, and housing inequalities, can be located.***

## 2. Contextualizing housing inequalities

Housing provision, and the ways in which such provision is embedded in the dominant welfare regime or type of political economy, varies across European welfare states (Dewilde, 2017; Grander & Stephens, 2023; Stephens & Hick, 2024). Qualitative variations have been captured with the term ***housing regimes, indicating different ideal-typical ways of housing provision by markets, states, households, and civil society*** (Kemeny, 1981, 1995, 2001, 2006). Similar to welfare regimes (Esping-Andersen, 1990, 1999), these ideal-types are rooted in social structure (e.g. the historical importance of land and private property, power





relationships) and ideology (e.g. cultural and/or policy preferences for homeownership or renting). Although there is no one-on-one overlap with well-known ideal-typical welfare state regimes (Esping-Andersen, 1990), institutional complementarities between both are clear enough, such that housing regimes are also known as **housing-welfare regimes** (Grander & Stephens, 2023; Kemeny, 2006; Stephens, 2016). Ideal-typical housing regimes are reflected in the respective **housing system: social policies and regulation pertaining to housing**.

The impact of housing regimes/systems is mediated through the resulting tenure structure. Importantly, **relationships between market power (income, wealth) and tenure vary across housing-welfare regimes** in a systematic way. This is, consequently, reflected in terms of typical configurations of housing outcomes, and inequalities in housing outcomes (Borg, 2015; Dewilde, 2017; Soaita & Dewilde, 2019). Housing-welfare regimes also impact on social norms related to housing preferences (Gurney, 1999; Ronald, 2008). Norms and preferences are relevant to understanding the intergenerational reproduction of housing inequality, in particular regarding European-comparative variations in terms of family support for housing (Druta et al., 2019; Druta & Ronald, 2016, 2017; Manzo et al., 2019; Mulder et al., 2015).

Housing-welfare regimes have been used more or less successfully as a conceptual tool to make sense of between-country differences in housing policies, and to generate and test regime-specific hypotheses regarding housing outcomes and inequalities in housing outcomes (e.g. Borg, 2015; Lersch & Dewilde, 2015; Mandic & Cirman, 2012). Housing-welfare regimes have also been used as an explanatory model in terms of grasping the historical origins and developmental trajectories of similarities and differences between country groups. More recent research relies on social mechanisms underlying housing-welfare regime theory, in order to explain ongoing housing regime change. Such change can occur via the ‘micro-politics of housing’, i.e. the impacts of changes in housing on welfare attitudes, political participation, and political outcomes (André & Dewilde, 2016; André et al., 2017; Ansell, 2014; Ansell & Cansunar, 2022). Housing regime change also occurs via variegated processes pertaining to the ‘macro-politics of housing’, focussing on relationships between housing and other sectors, such as welfare

reform, economic policy, or pensions (e.g. Norris & Byrne, 2015; Stephens, 2020). Though housing-welfare regime typologies are sometimes criticized as descriptive, more in-depth political science/institutionalist research inspired by the Varieties of Capitalism-framework, exploiting the concept of institutional complementarities, has mainly focused on *specific complementarities* pertaining to *isolated aspects* of the housing system and some other institutional feature (e.g. the relationship between pension funds and mortgage lending (e.g. De Deken, 2018; Schwartz, 2020), or between housing form, type of housing finance, and financialization (e.g. Blackwell & Kohl, 2019)). For a recent review on the use of housing regime typologies, see Flynn and Montalbano (2023).

Though the scope of this profiling report is rather more modest, several of the chapters make use of commonly-recognized housing-welfare regimes when presenting descriptives, indicators, and analyses results pertaining to housing inequalities. We distinguish between the following six housing-welfare regimes:

- social-democratic unitary rental market-countries;
- conservative-corporatist unitary rental market-countries;
- North-West-European (NWE) homeownership countries with a dual rental market;
- Southern-European (SE) family-based homeownership countries (though Spain, Portugal, Malta and Cyprus embarked on a more financialized trajectory in recent decades);
- the Baltic states;
- and the Central- and Eastern-European (CEE) countries.

Some key housing-welfare regimes indicators are presented in Table 1.1. Further description and elaboration in terms of associated housing inequalities is provided in Chapter 2.



**Table 1.1 Key indicators of European housing-welfare regimes, year (2023, EU-SILC individual-level results, weighted)**

| Housing-welfare regime                                          |    | HO-rate (%) | Mortgaged HO (%) | Renting market rate (%) | Renting reduced rate (%) | Rent-free + co-residence (%) | Gross Domestic Product per capita (GDP) <sup>a</sup> | GDP-growth, 2009-2023 (%-change) <sup>a</sup> | Residential Mortgage Debt (RMD)/GDP 2009 (%) <sup>b</sup> | RMD/GDP, Δ2009-2023 <sup>b</sup> | Real house price index, (2015=100) <sup>c</sup> | House price-to-income ratio (long-term average=100) <sup>c</sup> | Rent prices, (Index, 2015=100) <sup>d</sup> |
|-----------------------------------------------------------------|----|-------------|------------------|-------------------------|--------------------------|------------------------------|------------------------------------------------------|-----------------------------------------------|-----------------------------------------------------------|----------------------------------|-------------------------------------------------|------------------------------------------------------------------|---------------------------------------------|
| <i>Social-democratic unitary rental market-countries</i>        | DK | 60.1        | 47.3             | 39.8                    | 0.0                      | 1.5                          | 51511                                                | 21.0                                          | 93.7                                                      | -19.4                            | 118.9                                           | 105.1                                                            | 112.7                                       |
|                                                                 | NL | 70.1        | 59.2             | 4.5                     | 24.7                     | 4.1                          | 52049                                                | 15.8                                          | 103.8                                                     | -23.9                            | 139.6                                           | 106.8                                                            | 118.5                                       |
|                                                                 | SE | 64.6        | 49.9             | 34.6                    | 0.0                      | 2.6                          | 47179                                                | 17.9                                          | 75.8                                                      | 11.1                             | 105.0                                           | 112.9                                                            | 113.2                                       |
|                                                                 |    |             |                  |                         |                          |                              |                                                      |                                               |                                                           |                                  |                                                 |                                                                  |                                             |
| <i>Conservative-corporatist unitary rental market-countries</i> | AT | 54.3        | 23.5             | 32.6                    | 7.5                      | 12.2                         | 44949                                                | 9.3                                           | 25.5                                                      | 3.6                              | 127.1                                           | 125.6                                                            | 132.3                                       |
|                                                                 | DE | 47.7        | 23.8             | 46.8                    | 3.1                      | 6.4                          | 45065                                                | 16.3                                          | 46.9                                                      | -1.5                             | 119.5                                           | 103.3                                                            | 112.6                                       |
|                                                                 | FR | 63.1        | 31.3             | 16.0                    | 19.2                     | 6.9                          | 39484                                                | 11.1                                          | 37.7                                                      | 8.4                              | 110.3                                           | 103.2                                                            | 104.8                                       |
|                                                                 |    |             |                  |                         |                          |                              |                                                      |                                               |                                                           |                                  |                                                 |                                                                  |                                             |



|                                                                                                       |         |      |      |      |      |      |       |      |      |       |       |       |       |
|-------------------------------------------------------------------------------------------------------|---------|------|------|------|------|------|-------|------|------|-------|-------|-------|-------|
| <i>NWE</i><br><i>homeownershi</i><br><i>p countries with</i><br><i>a dual rental</i><br><i>market</i> | BE      | 71.9 | 45.9 | 19.6 | 7.4  | 6.9  | 44631 | 14.0 | 43.8 | 10.2  | 106.2 | 102.9 | 119.7 |
|                                                                                                       | FI      | 69.2 | 39.4 | 15.6 | 14.5 | 2.4  | 40815 | 7.6  | 39.5 | -0.8  | 89.3  | 83.5  | 114.3 |
|                                                                                                       | IE      | 69.3 | 36.4 | 13.9 | 15.4 | 12.2 | 84385 | 97.6 | 87.0 | -71.1 | 134.3 | 95.2  | 153.6 |
|                                                                                                       | LU      | 67.6 | 41.8 | 13.5 | 17.4 | 6.9  | 89996 | 1.6  | 46.2 | 9.2   | 143.6 | 132.5 | 111.1 |
|                                                                                                       | NO      | 79.2 | 59.8 | 19.1 | 0.5  | 3.4  | 62849 | 7.5  | 67.5 | 2.1   | 106.8 | 118.9 | 117.7 |
|                                                                                                       | UK<br>* | 65.1 | 37.5 | 29.8 | 4.1  | 8.3  | 40945 | 13.8 | 77.8 | 4.1   | 111.7 | 123.7 | 117.3 |
|                                                                                                       |         |      |      |      |      |      |       |      |      |       |       |       |       |
| <i>SE family-based</i><br><i>homeownershi</i><br><i>p countries</i>                                   | CY      | 68.8 | 19.9 | 14.0 | 0.7  | 27.5 | 41532 | 23.5 | 55.6 | -27.6 | 100.3 | 71.1  | NA    |
|                                                                                                       | ES      | 73.7 | 23.4 | 17.2 | 5.2  | 13.7 | 35244 | 10.4 | 57.2 | -24.9 | 123.4 | 96.6  | 108.6 |
|                                                                                                       | GR      | 75.3 | 30.2 | 15.8 | 3.4  | 17.6 | 26945 | -8.8 | 33.9 | -21   | 136.5 | 103.3 | 97.9  |
|                                                                                                       | IT      | 69.6 | 9.9  | 22.7 | 1.0  | 15.9 | 37344 | 7.9  | 26.2 | -5.8  | 91.0  | 85.1  | 105.1 |
|                                                                                                       | MT      | 75.2 | 13.7 | 16.7 | 2.1  | 15.5 | 45602 | 66.7 | 40.0 | 3.1   | 128.2 | 100.1 | NA    |
|                                                                                                       | PT      | 76.0 | 34.5 | 11.9 | 4.3  | 20.0 | 30889 | 15.1 | 63.1 | -25.3 | 169.1 | 127.8 | 121.1 |
|                                                                                                       |         |      |      |      |      |      |       |      |      |       |       |       |       |
| <i>Baltics</i>                                                                                        | EE      | 81.0 | 26.8 | 6.3  | 3.5  | 14.1 | 29773 | 41.6 | 43.0 | -13.5 | 132.9 | 105.3 | 159.0 |
|                                                                                                       | LV      | 83.1 | 14.0 | 6.4  | 5.1  | 12.9 | 27528 | 56.2 | 36.5 | -24.6 | 135.7 | 87.4  | 112.7 |
|                                                                                                       | LT      | 88.8 | 16.8 | 2.3  | 1.6  | 11.7 | 34040 | 76.1 | 22.4 | -5.5  | 143.2 | 90.4  | 168.4 |
|                                                                                                       |         |      |      |      |      |      |       |      |      |       |       |       |       |
| <i>CEE-countries</i>                                                                                  | BG      | 86.1 | 1.8  | 2.2  | 1.9  | 21.4 | 22823 | 59.0 | 10.2 | 1.8   | 128.3 | 58.3  | 128.7 |
|                                                                                                       | CZ      | 76.0 | 20.7 | 18.4 | 0.9  | 11.5 | 34161 | 24.8 | 14.1 | 7.6   | 144.8 | 115.1 | 131.0 |



|  |    |      |      |     |     |      |       |      |      |       |       |       |       |
|--|----|------|------|-----|-----|------|-------|------|------|-------|-------|-------|-------|
|  | HR | 91.2 | 7.0  | 1.4 | 1.1 | 24.8 | 28261 | 38.8 | 17.0 | -2.8  | 142.3 | 93.3  | 119.4 |
|  | HU | 90.5 | 13.3 | 4.2 | 2.9 | 12.8 | 31433 | 46.8 | 23.8 | -16.2 | 165.6 | 102.6 | 166.5 |
|  | PL | 87.1 | 12.2 | 4.4 | 0.9 | 17.4 | 32932 | 63.7 | 16.6 | -1.9  | 124.5 | 87.9  | 158.9 |
|  | SI | 75.2 | 17.4 | 5.7 | 3.6 | 22.5 | 34684 | 26.7 | 10.8 | 2.3   | 146.4 | 103.8 | 160.2 |
|  | SK | 93.6 | 25.0 | 3.6 | 1.5 | 23.2 | 33270 | 40.6 | 14.8 | 17    | 126.3 | 97.2  | 113.9 |
|  | RO | 95.6 | 1.3  | 1.3 | 1.0 | 18.0 | 28085 | 56.4 | 4.6  | 1.9   | 97.5  | 58.7  | 130.2 |

Note: in DE and SE, all renters are classified as renting at market rate. **Co-residence approximates multi-generational living of adult generations and is added to rent-free housing to give an impression of family support for housing.**

<sup>a</sup>: UNECE Statistical Division Database, US\$, at prices and PPPs of 2010.

<sup>b</sup>: HYPOSTAT, European Mortgage Federation (EMF), various years.

<sup>c</sup>: EUROSTAT (tipsho10, tipsho60).

<sup>d</sup>: OECD (Analytical House Price Indicators); nominal.

\*: EU-SILC 2018. As of November 2017 Housing Associations in the UK are no longer classified by ONS as social housing providers, but as 'private non-financial cooperations'. GDP per capita is for 2022.



### 3. Long-term changes in the interplay between income, wealth, and housing

The chapters in this profiling report broadly relate to two separate, but intertwined, conceptual anchors that inform and guide the broader research in Work Package 3: 1) the argument that Europe's emerging housing crisis arises from a qualitative restructuring or re-alignment of European housing systems (though probably more so and/or in different ways in Western-Europe than in Eastern-Europe); and 2) the argument that such tenure restructuring brings about changes in the balance of power and/in the flow of resources between those who own housing, and those who live in housing owned by others. We capture the latter with the term 'changing tenure relationships' (also see recent reviews by Dewilde & Haffner, 2022; Dewilde & Waitkus, 2024). We argue in Chapter 2 that such processes of tenure restructuring and rebalancing of tenure relationships necessitate a reconceptualization when researching housing inequalities, from a focus on singular housing outcomes to a more multidimensional concept of housing precarity. Furthermore, given the variety in housing-welfare regimes across the enlarged EU, and in particular differences between 'West' and 'East' and 'North' and 'South', such reconceptualization also necessitates the incorporation of additional aspects, such as regional and urban-rural differences and developments in housing wealth associated with property-ownership (e.g. Lux et al., 2013; Pichler-Milanovich, 2001).

#### 3.1 What do we mean by tenure restructuring?

In a way, processes of tenure restructuring are as old as the nation-state and the emergence of the first housing policies. Throughout most of the 20<sup>th</sup> century, we have witnessed the decline of exploitative forms of private renting (the urban slums and tenement housing of the industrial revolution), the expansion of post-war publicly-provided or subsidized not-for-profit social rental housing, and the gradual rise of homeownership following from rising affluence combined with government support (Fahey & Norris, 2010; Lowe, 2011). Further rising homeownership rates as of the 1980s were partly realised through the scaling back



of social housing (particularly in Anglo-Saxon countries), mainly via Right-to-Buy policies. In Eastern-Europe, the mass privatization and restitution of state-provided rental housing in the 1990s resulted in a more or less stable situation of mostly outright 'super-homeownership', with much lower shares of private and social renting.

Housing market commodification and financialization of the last decades seem to have produced a number of 'critical junctures' that, taken together, indicate a deeper, durable process of tenure restructuring, particularly across Western-European countries. Such tenure restructuring, broadly speaking, arises from related developments in: 1) the relative size of the different tenures; 2) the nature of a tenure (e.g. cost, quality, the 'rules of entry and exit' (Doling, 1997)); and 3) compositional changes in terms of the characteristics (mostly income) of households typically living in different tenures.

Starting with **social housing**, defined as *"not-for-profit good-quality housing that is aimed at meeting housing needs and offers security of tenure"* (Blackwell & Bengtsson, 2021, pp. 2-3), a further declining market share has been noted in recent decades, be it from different levels and *"ranging from strong resilience to almost complete disappearance"* (Kholodilin et al., 2024, p. 971). Tenure conversion – from public rental to cooperative ownership to a rather more strongly financialized form of private homeownership – has partly hollowed out the so-called unitary rental markets characterizing the Nordic/social-democratic welfare states (e.g. Grander & Stephens, 2023; Kohl & Sørvoll, 2021; Tranøy et al., 2020). These developments were strengthened by the fact that over the course of the 2000s, typically in 'matured' cost-rental markets with a large social housing sector catering to broader segments of the population, social housing became subject to EU-competition law, demanding a more level playing field for public and private housing providers (e.g. Elsinga et al., 2008). Governments in these countries were hence incentivized to extract resources from housing, and to re-direct supply subsidies towards other welfare state purposes (Stephens, 2020). Social housing in this housing-welfare regime became more targeted towards poorer households. The sector also started to incorporate more 'business-like' principles: rental contracts became more strictly limited in time and 'affordable' (market-linked) rather than social rents were introduced (Hoekstra, 2017; Holmqvist & Magnusson



Turner, 2014; Kofner, 2017; Stephens, 2020). For those on a moderate income (young adults leaving the parental home, for instance), stricter ‘rules of entry and exit’ (Doling, 1997) meant that accessing social housing became near impossible (e.g. Hoolachan et al., 2016).

Based on above-discussed developments in the unitary rental market-countries characterized by more social-democratic (labour-led) corporatist coordination, Grander and Stephens (2023) argue that, when considering the *longue durée*, there seems to be some convergence towards high (mortgaged) homeownership typical for so-called homeownership societies (i.e. the Anglo-Saxon and North-West-European countries with a dual rental market) (Kemeny, 1981; Ronald, 2008). This convergence has been spurred on by high levels of financial deregulation, enabled by institutional complementarities with other sectors of the social-democratic welfare regime. Income stability and ‘creditworthiness’ are underpinned by high levels of employment supported by Social Investment (active labour market policies and childcare), and by universalistic welfare protection. Debt-financed homeownership of highly leveraged households has contributed towards house price inflation (particularly in cities) and uneven patterns of housing wealth accumulation, similar to Anglo-Saxon contexts (e.g. Johnston et al., 2021; Lennartz & Ronald, 2017; Tranøy et al., 2020). These developments by now have placed these countries on a different trajectory of housing-welfare regime change, compared with unitary rental markets characterized by more conservative-corporatist coordination (e.g. Germany, Austria) (Kohl & Sørvoll, 2021). In the latter, tenant cooperatives (vs. owner cooperatives in most Nordic countries) account for a larger proportion of non-profit housing providers, and benefit from continued political support. As indicated previously, we hence distinguish between unitary rental market-countries of social-democratic vs. conservative-corporatist descent.

In general, over the last 20 years or so, aggregate **homeownership** rates across most European countries show remarkable stability over time. Smaller though sustained declines are noted for lower-income households and young adults (Dewilde, 2020; Dewilde & Haffner, 2022; Lennartz et al., 2016), indicating **social change below the surface in terms of the social composition of the homeownership segment**. The ‘limits to growth’ of the debt-driven expansion of





homeownership are associated with excessive house prices inflation and enhanced credit restrictions impacting on the access to homeownership. When, over time, more advantaged households are increasingly concentrated in the homeownership segment (and profit from housing price inflation to accumulate housing wealth), whilst less advantaged households are increasingly concentrated in the social and private rental sector (the latter characterized by increasing unaffordability and problems of quality and security), then *relative housing inequalities* between more advantaged and less advantaged households increase. Declines in *young-adult homeownership* across all European countries from 2005 to 2018 are strongly associated with the extent of mortgage market and economic turmoil during the post-crisis period (Dewilde, 2020; Lennartz et al., 2016); smaller declines as well as some recent recovery are noted in Central- and Eastern-Europe. Young adult-homeownership across European countries, furthermore, became more socially selective of higher-educated youngsters (indicating the grown importance of permanent income prospects and 'creditworthiness'), though the properties they were entering are of lower quality and in locations with fewer services.

Reduced access to both homeownership and social housing for a heterogenous set of less advantaged population groups has created a higher demand for other housing options, in particular **private renting**. The 'unlikely' revival of the private rental sector (PRS) – following a century-long decline – arguably constitutes a qualitative change in (West-)European housing systems. It can be explained by the renewed interest in the sector by policy-makers looking to address housing scarcity, particularly in cities (Haffner et al., 2018), but also by the fact that in the post-crisis period, the profile of private rental housing as both an asset class (given low returns on alternative investments) and a source of rental income has risen. For those who can, supplying private renting became more attractive. Wealth stored in additional properties has generally been seen as inflation-proof, whilst the high demand pressure on the sector, along with a creeping decline in rent regulation (e.g. Kemp, 2010; Weber, 2017), increased profitability for landlords. The procurement of private rental housing has proven to be attractive for a range of (new) actors on the housing market, from institutional investors and private equity funds (e.g. Gabor & Kohl, 2022), to housing-inheritors-



turned-small-scale-landlords and middle- and higher-class ‘investor-households’ managing multiple properties (Arundel, 2017; Hochstenbach, 2022; Hulse & Reynolds, 2018; Pawson & Martin, 2020; Ronald et al., 2017).

***Concluding, it seems that – across North-Western-Europe – processes of tenure restructuring have strengthened the relationship between market power (income and wealth) and tenure, as well as contributed to a changing ownership profile of the housing stock.*** Ownership (of one house or multiple properties) became more typical for households with more market power, whilst households with less market power (and increasingly those on a moderate income) have to resort to social and especially private renting (e.g. Hochstenbach, 2023). Supply of private rental housing – concentrating on more expensive market segments with safe investment prospects – is furthermore not particularly in line with the income power and housing needs of the mostly poorer households looking for private rental housing, resulting in a ‘private rental paradox’ (Hulse & Yates, 2017, for Australia). Such a paradox exacerbates competition at the more squalid bottom-end of the rental market, and enhances risks of exploitation.

***An important question for research pertains to the potential impact of increased regulation with regard to housing/building quality and energy efficiency, as well as recent initiatives to curb excess rents in private renting, on landlords’ profitability.*** In an unpredictable macro-economic environment where profitability of different asset types has become rather volatile, investor-landlords could very quickly switch capital again, from residential real estate towards other more profitable sectors. The very recent reregulation of the rental market in the Netherlands (Wet Betaalbare Huur, 01/07/2024), mainly aimed at improving affordability of ‘mid-quality’ private rental housing, already seems to have resulted in a tenure conversion from rental properties to owned properties: more rental units are leaving the PRS, and less rental units are entering the sector.<sup>4</sup> But, while the ‘unlikely’ revival of private renting could, in hindsight, turn out to be

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<sup>4</sup> <https://www.pararius.nl/nieuws/huurmarkt-volledig-uit-balans>. Comparison Q3 in 2024 vs. 2023. Downloaded 17/10/2024.



short-lived, options for the expansion of homeownership to include moderate and lower-income household in the sector continue to remain limited.

***In the ‘super-homeownership’ countries of Eastern-Europe, where housing options in the social and private rental sector are in general very limited, a similar reshuffling and resorting of households might take place along different fault lines (in particular regarding housing wealth and housing quality), within the homeownership segment.*** For Romania, for instance, Soaita and Dewilde (2021) developed a ‘contextualized’ typology of housing consumption based on housing type, and reflective of historically embedded arrangements of housing provision and economic hierarchies. Socio-economic advantage in Romania is associated with living in rural and particularly urban flats,<sup>5</sup> whilst most people living in (self-provisioned) rural houses without inside-water belong to the bottom two income quintiles. The authors furthermore demonstrated enhanced income stratification between 2007 and 2018, as during this time period, the association between income and various housing outcomes had strengthened, with the 40% poorest households falling into further housing disadvantage (controlling for secular improvements in housing conditions).

### 3.2 Rebalancing of tenure relationships – what and how?

Dynamic relationships between tenures are accompanied by what we argue is a rebalancing of tenure relationships. ***An underlying theoretical argument that informs this more descriptive profiling report – as well as the EqualHouse-project in general – is that we should, in principle, investigate the extent to which the disadvantage of some is related to the advantage of others.*** Such a relational perspective shifts the focus from the characteristics of those affected, to the mechanisms deployed by more powerful actors to extract ‘undue’ rents (understood as ‘profit’) from those with less power, in particular the poor (DeLuca

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<sup>5</sup> Reflecting the ‘old’ (reversed) link between income and tenure under communism, whether redistributive power channelled higher-income groups into the more attractive parts of the public rental market (Lux et al., 2013; Szelenyi, 1978).



& Rosen, 2022; Desmond & Western, 2018; Gans, 1972). While ‘primary exploitation’ refers to the commodification of labour, ‘secondary exploitation’ occurs via the appropriation of workers’ incomes (Harvey, 1999; Soederberg, 2018). The so-called ‘poverty industry’, through fringe banking and predatory lending<sup>6</sup> (Dwyer, 2018), is a typical example of the latter. In a similar vein, commodification and financialization are increasingly turning housing provision into an arena providing opportunities for various forms of secondary exploitation. A relational perspective hence implies awareness of the fact that increasing housing inequalities and poor housing outcomes – particularly in terms of unaffordable housing costs, housing insecurity or housing quality – follow from a various and complex range of mechanisms at work at different levels of society. ***Such a political economy/stratification-perspective on the production and reproduction of housing inequality is, admittedly, rather abstract. It does, however, help to understand the making of Europe’s emerging housing crisis:*** why secular improvements in housing outcomes can occur at the same time as increasing relative housing inequalities, which at some point turn into absolutely poorer outcomes for the most vulnerable social groups.

As so-called theory of the middle-range (Merton, 1957), this perspective can pertain to many different situations. We therefore only briefly illustrate this general perspective by discussing a number of specific examples below, related to: 1) rent-seeking strategies of landlords; 2) discrimination of tenant applications based on income or ethnicity; and 3) political pressures to influence state interventions in the housing market.

Rent-seeking strategies of landlords – in a context of demand pressure and increasing rent-to-income ratio’s – are enhanced by declining rental regulation. For instance, deregulation pertaining to security of tenure (e.g. allowing short-term rental contracts) can potentially incentivise profit-driven landlords to increase rents in subsequent contracts, by deploying illegal harassment strategies ‘persuading’ current tenants to leave (e.g. Desmond, 2016; Izuhara & Heywood,

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<sup>6</sup> For instance, expensive forms of consumer credit and personal loans aimed at extracting resources from borrowers whilst trapping them in a vicious circle of growing indebtedness.



2003). Recent studies point to increased risks of displacement and eviction of lower-income renters due to renovations – ‘renovictions’ – as a strategy amongst private landlords to increase rental payments (Fields & Uffer, 2016; Baeten et al 2017; Listerborn 2023; Polanska & Richard, 2019). Exploitation of private rental housing can also take the form of flipping over housing portfolio’s as speculative investment in a quest for rapid capital gains, or of using them as collateral backing up other transactions (Fields & Uffer, 2016; Kemp & Kofner, 2014). ‘Slumlords’, on the other hand, specialize in housing poor households whilst banking on a rental income stream consisting of ‘guaranteed’ welfare transfers (Kitzmann, 2017; Lind & Blomé, 2012). In the latter cases, landlords have no interest in the state of the rental housing, nor the well-being of renters, resulting in disrepair and segregation.

In a context of demand pressure and high rents, landlords furthermore have greater incentives to discriminate against tenants, particularly on the basis of their financial means. While selecting applicants on the basis of financial security to ensure secure rent payments is not necessarily considered discriminatory, discrimination is inherent in the selection process. Even if applicants have sufficient means, landlords may select those with higher incomes (see the case of the Swedish social housing sector in Grander (2017)), from a higher occupational class (see the case of the Norwegian private rental sector in Andersson et al. (2012)), or with an income from employment rather than social benefits (see the discussion in Heylen and Van den Broek (2016)) in order to avoid financial risks. Landlords may also discriminate against certain applicants due to their (unconscious) bias towards certain individual characteristics (e.g. ethnicity, gender, disability) in terms of their presumed financial security or reliability (i.e. statistical discrimination). While there may be other underlying factors contributing to such discrimination, ethnic minorities are particularly discriminated against in Europe (e.g. Andersson et al., 2012; Flage, 2018; Váradi et al., 2023). In addition, strict requirements for applying for rented housing (e.g. the need for a French guarantor in France) form another layer of barriers for migrants.

Political pressure to influence state interventions in the housing market takes more subtle forms and requires more complex lines of argumentation. Kohl (2021), for instance, argues that different housing market actors over the last decades have artificially limited new housing construction (for instance, NIMBY-



homeowners or private developers), such that more abundantly available mortgage credit was mainly mobilized to compete for the acquisition of existing dwellings, contributing towards price increases, benefiting these same actors. Adkins et al. (2019, p. 559) discuss how, in Australia, tax incentives have allowed investors in housing to maximize leverage while minimizing risks, in a context of strong institutional support for rising property values compensating for wage moderation. Ryan-Collins and Murray (2021) similarly trace how such a process of 'rentierization' has been sustained by a series of systemic and structural policy changes since World War II. In Australia, returns to housing have come to dominate returns to labour. This, however, comes with increased social stratification: **housing pathways amplify the 'old' associations between income (class) and tenure**. Less-wealthy households became excluded from accessing homeownership and housing wealth and are consequently confronted with housing disadvantages more typical of (private) renting and/or declined affordability of rental housing. Within the 'property-owning' classes, on the other hand, inequality has increased because of unequal capital gains, combining with multi-property ownership.

***It is important to note that such a relational perspective includes, but does not by definition entail, deliberate exploitation through rent-seeking. In an institutional environment that allows for greater inequality in terms of returns to initial investments, there is simply more room for trajectories of cumulative advantage or disadvantage to unfold*** (DiPrete & Eirich, 2006). Rent inflation in the private rental sector, for instance, implies a more regressive redistribution of income from renters to owners (landlords), and hampers ability of renters to accumulate wealth, further blocking access to mortgage finance. Unequal housing wealth accumulation, furthermore, influences the fortunes of property-owners, through variegated mechanisms such as uneven capital gains. In the past, losses and gains in the housing market have tended to be heterogeneous, unpredictable, and haphazard. Subjective gains often turn out to be larger than actual gains, when taking account of inflation and debt-servicing (Hamnett, 1999; Soaita & Searle, 2016). On the other hand, in a context of strong, sustained, and more differentiated house price inflation, the realisation of capital gains has started to intersect more strongly with socio-economic status (SES),



class, or income. Better-positioned households can mobilize more social, cultural, and economic capital – in particular intergenerational family support – to navigate the housing market in more ‘profitable’ ways (Forrest & Hirayama, 2018; Keister et al., 2019; Soaita et al., 2020; Wind & Hedman, 2018). Hence, next to growing polarization between *housing market insiders* (benefitting from housing asset inflation) and *housing market outsiders* (excluded from accessing homeownership), housing wealth inequality seems to be on the increase *within* the homeowner segment. Dewilde and Flynn (2021) report, for instance, a trend toward increased inequality in and concentration of young homeowners’ gross housing wealth across the income distribution (2010-2017), comparing 11 European countries and the United States (US). Systematic comparative evidence regarding comparative trends and patterns in housing wealth inequality, however, so far has remained rather scant.

***Trajectories of cumulative (dis)advantage over the life-course likely have become more strongly amplified by housing pathways.*** An overall assessment from available literature is that, over the last decades, the inequality-mitigating qualities that formed a central part of the ideology of the ‘property-owning democracy’, have become less evident, as access to homeownership and opportunities for housing wealth accumulation likely became more polarized. Forrest and Hirayama (2018) coined the term ‘late homeownership’ to capture social-structural implications of neo-liberal financialized housing markets across mature (Anglo-Saxon) homeownership countries. Similar developments are, however, also reported across European countries (e.g. Kadi et al., 2020). Late homeownership is associated with: declining homeownership rates (particularly amongst youngsters from more disadvantaged backgrounds, who, unlike their predecessors, might fail to catch up at later ages); the stretching of mortgage debt towards later ages (following later entry into homeownership and equity borrowing); the rise of unmortgaged and multi-property ownership (partly spurred on by intergenerational transfers and inheritance benefiting those from more advantaged backgrounds); and the above-discussed revival of private landlordship/private renting (also see Smith et al., 2022).





## 4. Outline of the report, overview of main results, and some overall conclusions

In this chapter, we have sketched the basic conceptual contours of several fundamental issues regarding: the nature of housing provision; comparative differences and trends over time; dynamic relationships with other sectors of the wider society; the production and reproduction of housing inequalities between more advantaged and less advantaged households. A number of these issues will be explored in this report, in later Deliverables for Work Package 3, or in other parts of EqualHouse.<sup>7</sup>

***This conceptual framework – represented graphically in Figure 1.1 – addressed the interplay between income, wealth, and housing inequalities. It aims at clarifying why and how, notwithstanding ‘overall’ secular improvements in housing outcomes and conditions, Europe’s emerging housing crisis arises from increased relative housing inequalities, ultimately resulting in various forms of ‘multidimensional’ housing precarity affecting a heterogeneous set of more vulnerable social groups.*** Over the post-war decades, more or less sustained economic growth was associated with a secular trend towards gradually improving housing outcomes, particularly in terms of housing quality, in line with improving living standards more generally. We can furthermore assume that, at this point in time, de-commodifying state intervention in housing and rising homeownership rates were associated with a reduction in various housing inequalities between population groups.<sup>8</sup> Particularly in Western-Europe, few households are nowadays confronted with severe housing problems (e.g. Hick et al., 2022), as is also the case for the more general ‘severe material and social deprivation rate’ (SMSD) defined by EUROSTAT. (Severe) housing deprivation is currently still more common across several Southern-European and Central- and Eastern-European Member States, depending on the

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<sup>7</sup> Several sections in this chapter have been revised and updated from Dewilde and Haffner (2022) and Dewilde and Waitkus (2024). For more other recent state-of-the-art overviews, we refer to reader to Grander and Stephens (2023), Flynn and Montalbano (2023), and Stephens and Hick (2024).

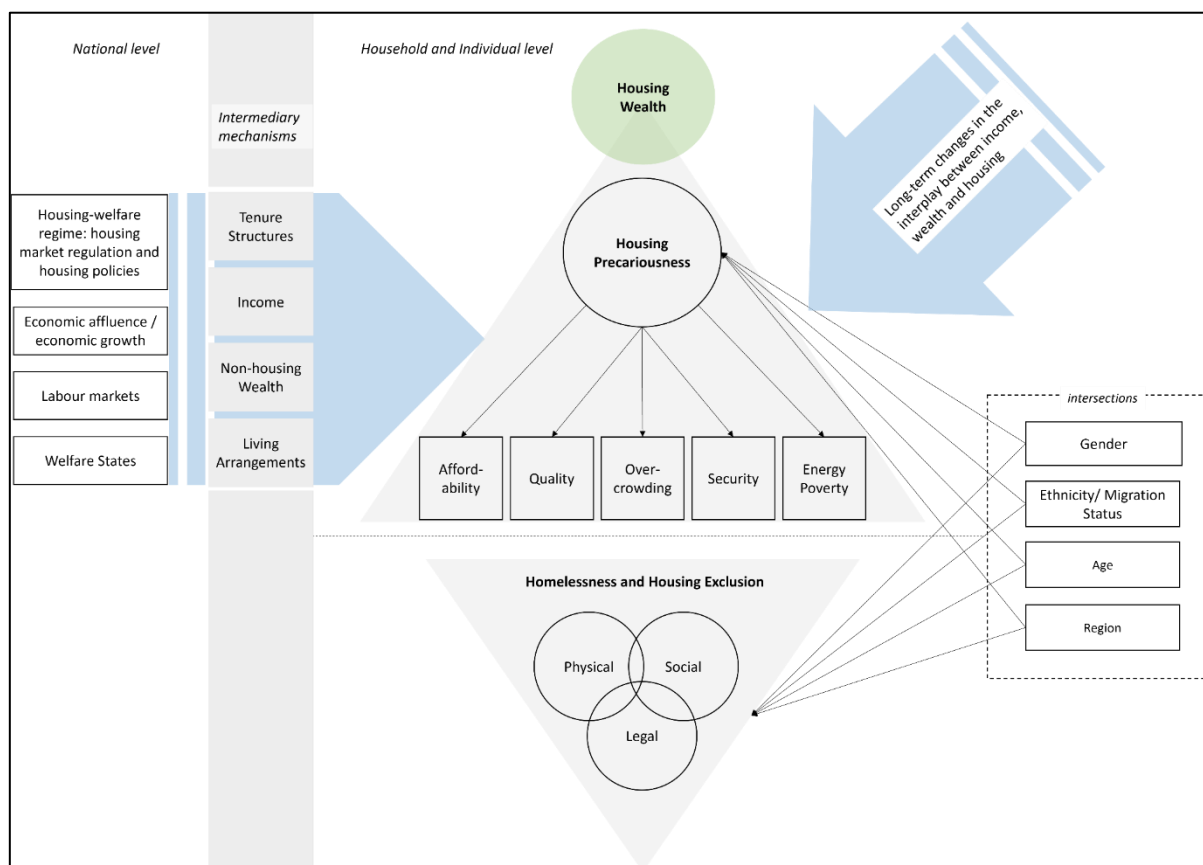
<sup>8</sup> In line with general decreases in, for instance, economic inequality (Alderson & Nielsen, 2002; Piketty & Zucman, 2014).





indicator or combination of indicators one looks at (also see Chapters 3 and 4 of this report).

**Figure 1.1 Graphical representation of the interplay between income, wealth, and housing**



For housing market insiders (i.e. property-owners), long-run housing affordability has remained fairly stable and, in fact, recently improved, thanks to historically-low interest rates and increasing real incomes, allowing them to borrow more, in line with increasing house prices (Boelhouwer et al., 2021; Damen et al., 2016). Research studying the impacts of (re-)commodification and financialization of housing on various housing outcomes has therefore tended to focus on those with the least economic and political power: those social groups that, according to various theoretical mechanisms linking these long-term trends to people's housing pathways, have been more vulnerable to hypothesized adverse outcomes – lower-income owners and renters, private renters, and younger people (e.g. Dewilde, 2018, 2020; Dewilde & De Decker, 2016). Using a composite index of 'living conditions-deprivation' designed to capture various trade-offs resulting from deteriorating housing affordability, Dewilde (2022) finds that across Eastern-



Europe and notwithstanding increased income inequality and declined intergenerational class mobility (e.g. Bandelj & Mahutga, 2010; Jackson & Evans, 2017), strong economic growth in recent years has resulted in absolute improvements in living conditions-deprivation, also for low-income households (renters and owners). Among several Western-European countries, an emerging trend towards deteriorating living conditions for lower-income groups can be noted. Though this only concerns small increases, substantively this is of high significance, as it could imply a reversal of the overall long-term trend towards continuously improving living conditions for all (Dewilde, 2022, p. 386). Focusing on housing affordability specifically as dependent variable, Hick, Pomati and Stephens (2024, p. 21) likewise find that, across European countries, particularly the position of market (private) renters has deteriorated over time, raising *“concern about housing tenure as becoming an increasingly important social division requiring direct policy attention”*. Similar in terms of set-up, both studies find that economic and welfare state variables (e.g. GDP per capita, economic growth, social spending, poverty rates) strongly influence the outcome of interest in the expected directions. Housing systems also matter: housing policies such as stronger rental market regulation and redistributive housing allowances are found to improve housing affordability, and to attenuate the association between having a low income and living-conditions deprivation. Dewilde (2022), furthermore, finds that stronger housing market financialization is associated with increased living-conditions deprivations for renters and low-income owners, as well as with declined affordability of housing for private renters, mostly arising from rent increases which were not compensated for by income growth (also see Dewilde, 2018: Western-Europe).

To conclude, it is important to realize that aggregate stability in terms of housing outcomes (i.e. when looking at the total population) is likely to hide signs of an emerging housing crisis across Europe. ***Stable or even slowly improving housing outcomes over time are likely to obscure increasing inequalities in housing outcomes:*** problems associated with Europe’s emerging housing crisis tend to be more strongly concentrated on specific, more vulnerable, groups in society: renters, households living in urban centres, poorer people, and younger people. This so-called concentration-argument flows from processes of tenure



restructuring and changing tenure relationships discussed above. It requires more advanced empirical approaches aimed at discovering and revealing dynamics and intersections.

## 4.1 Outline of the deliverable

The remainder of this profiling report is structured as follows. Chapter 2 further digs into the conceptualization of housing inequalities specifically and argues that long-term trends of commodification and financialization in housing necessitate a more nuanced and multi-dimensional concept of housing precariousness, which may take on different forms for owners and renters. Chapter 3 discusses the operationalisation of a range of housing problems (i.e. affordability, quality, security, overcrowding, and energy poverty), along with descriptive statistics across Europe and the UK. Chapter 4 presents our measurement of housing precariousness. Using Latent Class Analysis, different types of housing precariousness are identified and discussed within the context of housing-welfare regimes: quality-precariousness, cost-precariousness, and security-precariousness (the latter being the most severe one). Chapter 5 zooms in on the housing arrangements of younger cohorts and investigates to what extent delayed entry into homeownership results in a durable exclusion from the tenure, and whether such decline in homeownership is generational rather than stratified by income. Chapter 6 provides a comparative exploration of patterns regarding wealth and housing wealth inequalities across European countries. Chapter 7 discusses relationships between housing precariousness and labour market precariousness, zooming in on the regional level. Chapter 8 focusses on the most extreme cases of housing precariousness, by providing a comprehensive overview of the most recent evidence regarding homelessness and housing exclusion in Europe today. This analysis is based on the European Typology of Homelessness and Housing Exclusion (ETHOS), 'light version'. ***In line with the outlined conceptual framework, most results chapters focus more intensely on intersections with (household) income.*** In several chapters, furthermore, associations with age/cohort, gender, migration status, and degree of urbanization/region are addressed.



Most, though not all, chapters in this report make use of data from the EU Statistics on Income and Living Conditions (EU-SILC) and the Household Finance and Consumption Survey (HFCS). Further details on data sources are discussed in the relevant chapters. ***Chapters in this report respond to Objectives 1-3 and 5-7, as listed in the Work Package Description. This profiling report D3.1 already incorporates a larger part of D3.2 – an explanatory framework, associated quantitative analyses, and a related data-set with disaggregated intersection-based indicators.*** This is due to two reasons: firstly, descriptive analyses in a comparative context require a conceptual framework in order to achieve the necessary depth; and secondly, this strategy made better use of the available resources and person-months in relation to the staffing of Work Package 3. ***Deliverable 3.2 will dig further into a number of more specific topics and issues related to Objective 4 – explore the dynamic and multi-level relationships between income, wealth, and housing inequalities.***

## 4.2 Overview of results

Europe's emerging housing crisis arises from the fact that European welfare states increasingly struggle to meet vulnerable citizens' 'right to housing', i.e. providing them with adequate, affordable, and secure housing. Recent studies on housing precariousness have shown that the concentration of such housing problems poses a severe risk to the most disadvantaged in society. ***Chapter 3 explores the stacking of specific combinations of housing problems, i.e. how eight housing problems co-vary in different ways across countries and across more vulnerable social groups.*** By performing a latent class analysis on multiple waves of the EU-SILC (Statistics on Income and Living Conditions) dataset, we explored: (a) whether different 'types' of housing precariousness exist; (b) which tenures and social groups tend to be more exposed to these different types; and (c) to what extent they are structured by housing-welfare regimes. We identified ***three types of housing precariousness ranging from less to more severe in terms of the stacking of additional problems: quality-, cost-, and, security-precariousness.*** Precarious housing conditions (quality) are far more common in Eastern- and Southern- European countries. In dual and unitary rental market-countries of



Western-Europe, when precariousness does occur, it is relatively often of a more severe type, indicating relatively higher vulnerability for more disadvantaged households. Results furthermore corroborate concerns about precariousness in the market rent sector, not just due to the relatively common experience of precariousness in general, but also because precarious conditions in this sector tend to involve a high cost burden. Simultaneously, however, there is also good reason to direct our attention to the reduced-rate rental sector. The high incidence of quality- and security-precarious conditions in the reduced-rate rent sector points to the 'residualization' of social housing in a number of countries, particularly the UK, Ireland, France, and Belgium. High levels of precariousness here might not only arise from the concentration of disadvantaged groups in this tenure (due to more intense targeting), but also suggests the existence of housing deprivation issues in the social housing sector which link the quality of the housing stock, more specifically, difficulties in terms of maintenance, renovation, and upgrading in line with sustainability demands (e.g. energy efficiency).

***Given relationships between housing tenure, income, and housing precariousness, an important question is to what extent, across European countries, more or less stable homeownership rates hide significant changes in terms of the social composition of the tenure. In other words, are there signals that access to homeownership is becoming more of an 'elite' privilege, i.e. increasingly restricted to more advantaged social groups?*** Chapter 5 investigates to what extent young adult-homeownership across European countries has become 're-stratified'. While scholars recognize the growing importance of family (housing) wealth in the ability to buy a house, comparative profiles of such so-called 're-stratification' of homeownership are scarce. ***One major outstanding question is, furthermore, to what extent new generations are durably excluded from homeownership, as opposed to merely delaying their transition into homeownership.*** Chapter 5 tracks the homeownership rates of: (a) young adult age groups from 2005-2023 as well as (b) six birth cohorts, for 29 European countries. We find increasing income-stratification of homeownership in social-democratic unitary rental-market countries (i.e. Netherlands, Denmark, Sweden), to a similar extent as in some homeownership countries with a dual rental market (e.g. UK, Ireland, Finland). New generations with low incomes in



these countries are not only increasingly durably excluded from entering homeownership, but low incomes also increasingly fall out of homeownership later in the life course. Income-stratification of homeownership is also on the rise in several Central-and-Eastern European countries (CEE), either as increased exclusion amongst low incomes (e.g. Estonia, Slovenia) or as disproportionate growth amongst high incomes in Poland. While housing inequality in CEE-countries was traditionally marked by differences in quality and location, it seems that access to homeownership per se is increasingly relevant as a dimension of housing inequality. In Southern-Europe, particularly in Spain and Greece, there is a strongly generational decline of young-adult homeownership across cohorts and age groups, regardless of income. The move away from homeownership for high incomes is a significant departure from the homeownership ideology that historically characterized these countries. Finally, middle-class homeownership is eroding in a number of countries (Sweden, Norway, Denmark, and Ireland, but also Estonia, Slovakia and Slovenia). In the Netherlands, France and Luxembourg, only low incomes are increasingly excluded, whereas middle-income homeownership rates are stable or even rising.

Chapter 6 present a descriptive exploration of ***cross-sectional patterns in (housing) wealth inequality*** across 23 European countries, based on the latest wave of the HFCS (Household Finance and Consumption Survey). We advance the state-of-the art by: 1) conceptualizing measures of gross housing wealth and non-housing wealth that account for cross-national differences in mortgage finance as well as differing housing wealth accumulation trajectories over the life-course; 2) qualifying established relationships for a larger sample of countries from this alternative angle, broadening the focus from relative inequality to absolute levels of (housing) wealth, as well as to the concentration of (housing) wealth across the income distribution; and 3) analysing further intersections with age group/cohort and degree of urbanization. In line with extant research investigating fewer sets of countries, a strong country-level negative association between homeownership rates/housing wealth inequality and total wealth inequality was established. This negative association comes about through different mechanisms, such as higher low-income home-ownership rates as well as a higher preponderance of housing wealth in the wealth portfolio of lower-income households as we move from North



to South and from West to East, combined with the fact that non-housing wealth tends to be more unequally distributed than housing wealth. In the countries belonging to the unitary rental market housing-welfare regime, however, levels of non-housing wealth inequality tend to be lower in comparative perspective. The rather unique position of unitary rental market-countries indicates that (historical) housing policies play an important role in modifying the overall country-level association, in particular in terms of renters' opportunities to accumulate non-housing wealth. Put differently, from the negative association between homeownership and relative wealth inequality it should not be inferred that increasing homeownership results in lower wealth inequality. Housing policies, rather than homeownership rates per se, are key. Looking at absolute wealth levels, across all European countries, the wealth rate of renters is generally very low: median gross wealth of renters amounts to less than half of their gross annual household income. ***Across European countries the level of non-housing wealth owned by renters is so low that, for most and based on these resources alone, obtaining a mortgage/entering homeownership is 'mission impossible'.*** The tenure wealth gap across Europe amounts to 25.1: owners own far more wealth than renters. The tenure wealth gap is lower in housing-welfare regimes with a unitary rental market, where renter-households comparatively own higher levels of (non-housing) wealth. It is also smaller in Eastern-Europe, but this is explained by comparatively lower wealth levels of homeowners. Lastly, across European countries, housing wealth is unequally concentrated across the income distribution: on average, the bottom quintile owns 11.9% of total gross housing wealth, whilst the top quintile owns 34.5% of total gross housing wealth. The concentration of (gross) housing wealth across the income distribution becomes less severe when we move from North to South, and from West to East. ***When abstracting from the tenure structure, however, relative inequality and concentration of housing wealth across income quintiles are surprisingly similar across countries in the enlarged EU.*** Particularly across Western- and Southern-Europe, (gross) housing wealth is more concentrated across income quintiles in each younger age cohort (in line with increased income stratification of homeownership analysed in Chapter 5), and with a higher degree of





urbanization. Similar patterns are less outspoken and also more diverse across Eastern-European countries.

**Chapter 7 addresses the regional dimension**, by analysing disparities in housing precariousness and labour precariousness at the NUTS2 scale during the early 2020s. Patterns of housing and labour precariousness vary between regions within the EU. Furthermore, national-level regulations and contexts seem to matter more for labour precariousness (leading to less outspoken regional inequalities), while within-country regional variations in housing precariousness are more outspoken. If the European Commission launches the new European Affordable Housing Plan during the 2024–2029 term, including a reform of the cohesion policy to encompass housing policy interventions, regionally differentiated challenges in labour and particularly housing markets should be considered. Southern-Europe and conservative-corporatist unitary rental market countries (Austria, France, Germany), for example, show distinctive patterns of the combination of labour precariousness and housing precariousness when compared to the rest of Europe. Tackling housing precariousness in Central-and Eastern-Europe is also of utmost importance (also see Chapter 4). **A important conclusion of the chapter is that policy responses which aim at tackling Europe’s emerging housing crisis by increasing income levels and enhancing employability will not deliver sufficient results at the regional scale.** The regionally differentiated housing crisis is not synonymous with an employability crisis or a challenge of people having insufficient income to cover housing costs. A policy mix combining multiple precarity in labour and housing, with regionally-tailored solutions, needs to be developed by policymakers in the European Union and the 27 member states.

**Chapter 8 addresses homelessness, as the most severe manifestation of housing exclusion in Europe**, impacting not only those directly affected but also broader societal well-being and cohesion. Despite substantial progress in the measurement and operationalisation of homelessness, challenges remain in producing reliable, comparable, and context-sensitive data. This chapter brings together data from diverse sources, including national governments, the 2021 Population and Housing Census, and retrospective accounts from the recent EU-SILC Housing Difficulties module. By mapping findings onto the ETHOS Light



typology, Chapter 8 examines how variations in definitions, data collection methods, and local contexts affect the measurement and understanding of homelessness. Our analysis highlights both meaningful advancements and persistent gaps in homelessness data. Overall, the chapter underscores the ***need for further improvements in data collection, standardisation, and dissemination, as well as a more careful consideration of local cultural contexts.***

### 4.3 Some overall conclusions

This report provides a comprehensive overview and profile of Europe's emerging housing crisis, emphasizing the interplay of inequalities regarding housing precariousness, the access to homeownership, and the accumulation of housing wealth, in a comparative context. Overall, we emphasize three main conclusions based on our analyses: (1) contemporary housing systems as drivers of inequality; (2) the need for a broad view on housing problems in defending the 'right to housing'; and (3) key developments in the European landscape of housing inequalities.

First, we provide empirical evidence that the over-reliance on (financial) markets in the provision of housing likely contributes to limiting access to homeownership for younger cohorts of Europeans, and has increased concentration of (housing) wealth amongst high-income households. Such changes are typically more outspoken in Western- and Southern-Europe compared with Eastern-European countries. Housing markets clearly have some virtues in matching supply and demand and worked reasonably well to redistribute wealth in the post-war period, characterized by stronger levels of government regulation and intervention. However, in the current context of sluggish supply and high demand, inflated by rent-seeking behaviour of various housing market actors in context of de-regulation, housing markets in European countries are increasingly dysfunctional, and are failing to meet the housing needs of more vulnerable households. Especially in (North-)Western-Europe, a gradual process of 'tenure restructuring' can be observed (Forest & Hirayama 2018; see also Dewilde & Haffner 2022): social housing sectors are in decline or became more targeted towards vulnerable



groups, more insecure private rental arrangements are on the rise, and young adults experience difficulties entering the housing market. Homeownership is, furthermore, becoming increasingly stratified along the lines of income, with low-income groups in e.g. Denmark, Sweden, and the Netherlands facing durable exclusion from homeownership, whilst high-income groups retain their position or even increase their access to homeownership. Crucially, this process also implies an increasing transfer of income and wealth from poor to rich, via the housing system (Causa & Woloszko, 2020). As shown in Chapter 6, even though homeownership has been important in equalizing the distribution of wealth, housing wealth seems increasingly concentrated amongst high-income households, more so in more urbanized regions of North-Western-Europe. Based on these findings, we argue that the housing system in most of Western-Europe has lost its function as a redistributor of wealth, and instead increasingly works to concentrate wealth. If this process is to be halted, or at least slowed down, policy interventions are necessary to: (a) reduce the association between income and housing tenure/housing wealth, e.g. by curbing excessive housing wealth inflation or by supporting the overall attractiveness of rental housing, both for poorer and non-poor households; (b) curb wealth disparities created by the disproportionate inflation of urban property values; and (c) reduce the concentration of wealth through the inheritance of housing wealth over generations.

Second, the emerging housing crisis has implications for securing the ‘right to housing’ of the European population, i.e. ensuring that citizens can obtain a decent and affordable home. While high on the political agenda, ***the proposed European Affordable Housing Plan risks the development of a tunnel vision on affordability concerns***, disregarding the concentration of various types of multiple housing problems amongst the most disadvantaged. In Chapter 2, we have emphasized the importance of studying variations of housing precariousness, i.e. the concentration of housing problems amongst low-income groups, such as unaffordable housing, arrears in utility bills and rent payments, overcrowding, and deprived living conditions. The relevance of this ‘multidimensional’ perspective on housing problems is evidenced in Chapter 4. An estimated 18 per cent of the European population – almost one in every five citizens – is confronted with some combination of multiple housing problems. Some of these precariously housed



citizens experience problems with housing quality, while others – in addition – also live in unaffordable housing, and other still additionally experience arrears associated with housing insecurity. Especially concerning are the high rates of quality- and security-precariousness in the social housing sectors of the UK, France and Belgium, which not only points to the concentration of disadvantaged groups in social housing (e.g. Angel, 2023), but also suggests severe housing deprivation issues in the social housing sector (see Chapter 4). Moreover, on a regional level, precarious housing occurs more or less independently from precarious labour market situations (see Chapter 7), suggesting that secure jobs are no guarantee for secure housing. Homelessness is the ultimate violation of housing rights and exists in various degrees, some overlapping with housing precariousness (see Chapter 2). Notwithstanding concerns on rising counts of homelessness, Chapter 8 emphasizes the continued limits in the quality of data on homelessness and argues for further improvements in data collection. Taken together, while we commend the European Commission for their efforts in combatting the emerging housing crisis in Europe, defending the right to a decent and affordable home should go beyond affordability concerns alone, including also policy interventions directed at the quality and security of all housing tenures, and without an overreliance on solving housing problems through secure employment or the promotion of homeownership for an increasingly selective group of Europeans. Finally, a European perspective on housing inequalities requires sensitivity to differences in the housing provision systems of Member States, which remain relevant today. Broadly speaking, North-Western Europe (NWE), Southern-Europe and Central- and-Eastern Europe (CEE) are characterised by distinct historical trajectories that also produced very different housing outcomes, e.g. much higher rates of quality-precariousness and a more equal distribution of housing wealth in CEE compared to NWE, with Southern-European countries taking an intermediate position (see Chapters 4 and 6). This report points to three key developments in the European landscape of housing inequalities. First, as suggested in Chapters 1 and 2, housing systems of social-democratic unitary rental market countries of the Netherlands, Sweden, Denmark are increasingly liberalized and dualized, producing housing outcomes more typical of the traditional homeownership countries with a dual rental market. Whilst access to social housing is increasingly



targeted to vulnerable groups, the access to homeownership is increasingly dependent on income (Chapter 5). Precariousness in the rental sector, however, is still relatively low compared with other countries (Chapter 4), but more often of a more severe nature. Second, recovery in Spain and particularly Greece, after the Global Financial Crisis, has remained limited (see also Alexandri & Janoschka 2018). Housing precariousness is most common and most severe in Greece, with over half the population experiencing some form of housing precariousness (Chapter 4), and housing precariousness is very high in the southern regions of Spain (Chapter 7). Moreover, renters in Spain and Greece have comparatively little wealth, necessary to enter the housing market (Chapter 6). But even amongst the income-rich, homeownership rates in both Spain and Greece are strongly declining (Chapter 5), which may point to a loss of faith in housing markets or – when considering out-migration of high incomes – even a loss of faith in the national economic system itself. Third, whilst often grouped together, patterns of housing inequalities in the countries in Eastern-Europe seem to be diverging. Slovakia, the Czech Republic, and Estonia are moving closer to the Western-European pattern, marked by relatively low rates of housing precariousness (Chapter 4), but an increasingly income-stratified access to homeownership (Chapter 5) and higher concentrations of housing wealth amongst high incomes under the age of 40 (Chapter 6). Housing inequalities are much more stable in Romania, Bulgaria, and Serbia, with continued high levels of precariousness and little to no changes in access to homeownership.

In this first profiling report, we mainly investigated cross-sectional differences in various forms of housing precariousness (based on a pooled sample of several EU-SILC waves without assessing trends) and housing wealth (latest wave of HFCS), in combination with a trend-based analysis of changing tenure structures in terms of the increasingly stratified access to homeownership. ***Based on a review of recent literature and in part supported by empirical analyses in this report, we argue that Europe's emerging housing crisis is mediated by growing connections between income and housing tenure/housing wealth, as well as between housing tenure and housing precariousness.*** Given strong economic growth and consequently increasing living standards across Eastern-Europe, we expect that, when investigating trends over time, quality-precariousness typical for this region



is likely to have substantially declined. In the countries of North-Western and Southern-Europe on the other hand, we expect that vulnerable households at the edges of the housing and labour market may increasingly find themselves confronted with more serious forms of cost-precariousness and security-precariousness. Such change could possibly be more outspoken where we least expect it, i.e. in the social-democratic unitary rental market countries of North-Western Europe. Though in these countries the proportion of the population confronted with various forms of housing precariousness is the smallest, income stratification of homeownership for younger cohorts has become particularly outspoken. Furthermore, in these countries the group of 'comfortable' respondents experiencing no housing problems is the smallest, while a relatively larger group of the population is confronted with high objective and subjective housing costs. The latter group of respondents is vulnerable to slipping into forms of cost-precariousness and even security-precariousness.



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## Chapter 2. From Housing Inequality to Housing Precariousness

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Despite rising concerns regarding enhanced housing inequalities and a growing body of research on this topic, the concept of housing inequality remains rather elusive. Housing inequality is a complex concept that can be conceptualised from various angles, such as in absolute, relative, and normative terms (see the review by James et al. (2024), who describe these various angles in a similar fashion). In absolute terms, housing inequality can be defined as differing housing outcomes in terms of affordability, security, and housing quality (e.g. Borg, 2015; Mandic & Cirman, 2012; Norris & Shiels, 2007). These housing outcomes are often associated in a predictable way with housing tenure (e.g. owning, social and private renting). These patterns resemble what James et al. (2024) refer to as the *outcomes* of housing markets or the (un)intended *product* of public policies. In relative terms, the focus can be on inequality between whom – namely, the unequal distribution of housing outcomes across different groups (e.g. Dewilde & De Decker, 2016; Norris & Winston, 2012). This can be at the level of social groups, reflecting and even reinforcing existing social stratification or inequalities (e.g. between women and men, between high and low incomes), but also at the regional or national level based on geographical inequalities (e.g. between urban and rural, between Western- and Eastern-Europe). Finally, in normative terms, housing inequality can be conceptualised as a social construct (James et al., 2024), where norms regarding housing shape the perceived inequality. Grander (2023: 509) defines housing inequality as “*contextual norm-deviating differences regarding access to and the quality of housing that unequally affect the life possibilities of individuals*”. While the diverse aspects of housing inequality are systematically related to complex comparative variations between housing systems, its elusive definition is often



operationalised in a more limited way. Addressing a gap in the literature, this report aims to present a comparative tool that encompasses various types of housing inequality outcomes, providing a clearer picture of which social groups are affected by different combinations of housing inequality. We hence aim to *profile* housing inequality.

In this report, we define housing inequality as an *unequal distribution of various forms of housing precariousness across income levels* (in line with previous research e.g. Dewilde, 2022; Dewilde & De Decker, 2016; Dewilde & Lancee, 2013). Income level is therefore used as a key intersection variable to examine how housing precariousness (Chapter 3, 4), changes in homeownership (Chapter 5), and housing wealth (Chapter 6) are (un)equally distributed across Europe. We furthermore explore the question of who is more housing precarious, and in what way, focusing on relationships with gender, age, ethnicity, and migration status. In Chapter 1, we framed housing inequality as a relational phenomenon, related to variegated tenure structures arising from the social production of housing via relationships between states, markets and households; relationships that furthermore have been subject to change. In this chapter, we provide a theoretical conceptualisation of housing inequality, and review the recent literature on housing precariousness as a new lens, that modernises the housing inequality debate in relation to social changes of the last decades.

## 1. Conceptualising Housing Inequality

Housing inequality is often seen in terms of inequality regarding the access to different housing tenures (e.g. Norris & Shiels, 2007), especially homeownership (e.g. Norris & Winston, 2012), which has been widely considered both a secure form of housing in post-war Europe, as well as an important welfare asset (Ronald, 2008; Zhang, 2023). Homeowners are discussed as the insiders of a dualising housing market (Arundel & Lennartz, 2020). House price increases and price volatility driven by the financialisation of housing have made it increasingly difficult for younger and low- to middle-income households to access homeownership, pushing them into either private renting or social housing (Dewilde, 2022; Norris & Winston, 2012). Inequality regarding the access to homeownership has become more pronounced



across European housing-welfare regimes, though less so in Eastern-Europe compared with Western-Europe (Dewilde, 2020). Homeowners, i.e. those able to access homeownership, have been able to profit from both housing wealth accumulation and more stable housing costs (EUROFOUND, 2023), particularly given low interest rates in recent years. This, along with growing selectivity of those entering homeownership (i.e. higher income, more family resources), has enlarged housing inequality between so-called insiders and outsiders (renters).

Housing-welfare regime typologies shed more light on understanding cross-national variations regarding the access to homeownership. Kemeny (e.g. 1995, 2006) initially identified two diverging housing-welfare regimes based on the structure of the rental market, whilst incorporating the political (ideological), economic, and policy context (see the review by Flynn & Montalbano, 2024; Stephens, 2016). In the North-West-European (NWE) homeownership countries with a dual rental market (shortened to 'dual rental market-countries' in this chapter), there is a clear division between the social and private rental sector: social housing is shielded from the market and targeted towards lower-income groups (Grander & Stephens, 2023; Kemeny, 1995; Stephens, 2020). Housing costs in the lightly regulated private rental market tend to be less affordable, given the weakness of legal guarantees enforcing good-quality housing and tenure security. The dual-rental market housing-welfare regime is characterised by high homeownership rates (Ronald, 2008), despite recent observations of declining homeownership rates linked with housing market financialisation (Arundel & Ronald, 2021). In this housing-welfare regime, homeownership was/is historically promoted by the government through tax subsidies and mortgage support for (low-income) households (e.g. Norway, Belgium, Ireland) (Aarland & Reid, 2019; Grander & Stephens, 2023; Sørvoll & Nordvik, 2020). Homeownership in part also increased through the privatisation of social housing. For instance, in the United Kingdom (UK), decline in social housing was driven by the 'Right to Buy' scheme. While increased mortgage credit under housing financialisation has enabled some dual-rental market countries (e.g. UK) to initially achieve relatively higher homeownership rates amongst low-income households (Norris & Winston, 2012), increased house prices and reductions in social housing limit access to housing for those who cannot afford to buy nor rent, potentially pushing them to





homelessness (see the case of Norway: Sørvoll et al., 2023). According to Kemeny (1995), high homeownership rates in dual rental market-countries often relate to less government support for the general population. Those who do not qualify for targeted subsidies may struggle to afford a mortgage or invest in good-quality housing. Thus, the dual rental market housing-welfare regime is marked by stronger housing inequalities across income and class, as low-income households are either concentrated in social housing (but this sector is often not so large), or pushed to the edges of the private rental market (e.g. Arundel & Ronald, 2021; Eggum & Røed Larsen, 2024; Wind et al., 2017).

In the unitary rental market housing-welfare regime, social and private housing providers compete in the same market under a corporatist institutional context – a more universalistic approach to housing provision (Grander & Stephens, 2023; Kemeny, 1995; Stephens, 2020). This competition, along with stronger rental regulation, guarantees more affordable rents and better housing quality; the subsidised sector puts pressure on the private rental market. Tenure-neutral subsidies, in theory, enhance access of low-income households to different housing market segments, whereas in the dual rental-market housing-welfare regime the ‘tenure choice’ of low-income households is more limited (Kemeny, 1995). This is linked to a political consensus that considers housing as a basic human right that needs to be provided by society (Bengtsson & Grander, 2023; Grander & Stephens, 2023). The more attractive rental sector in this housing-welfare regime represents a large segment, resulting in lower homeownership rates and weaker homeownership preferences. The regulated rental market allows for overall good-quality affordable housing across income groups, resulting in lower housing inequality. More universal social housing provision, combined with collective rental negotiations, have a redistributive role, preventing tenure segregation by class/income (see the case of Sweden in Sørvoll et al., 2023).

Increased housing market financialisation as well as privatisation of social housing have, however, been observed in unitary rental market-countries in recent years. For instance, in Germany (a typical conservative-corporatist unitary rental market-country), social housing has been sold to institutional investors (Stephens, 2020). Changes in housing administration from the federal level to the state level resulted in underinvestment in, and privatisation of, social housing, increasing





affordability pressures amongst low-income households (Schönig, 2020). In Sweden (a typical social-democratic unitary rental market- country), the power of post-war owner-cooperatives became undermined by the transition in recent decades to a highly financialised form of mortgaged homeownership. Combined with the privatisation of social housing – rendering universalistic social housing more selective –, this has resulted in increased tenure inequalities across income groups (Christophers, 2013; Grander, 2017; Stephens, 2020). Notably, public housing has become more selective, but towards lower-income households with a somewhat higher income, in order to curb financial risks and maintain its independence as a sector that can compete with the private rental sector (Grander, 2017). This, in combination with the Sweden’s unitary rental market in terms of rent regulations and tenure security, has led to what Christopher (2013) refers to as a ‘monstrous hybrid’. Though the rental sector is still more regulated, increasing private sector rents, combined with mortgage market deregulation since the 1990s, have increased the relative benefits of homeownership (versus renting) in terms of wealth accumulation (Christophers, 2021; Grander & Stephens, 2023). This contrasts with the case of unitary rental market-countries of conservative-corporatist descent (e.g. Germany), where a strong cultural resistance towards mortgage debt remains (Stephens, 2020). Thus, financialisation has taken different routes across countries, and this depends on their institutional context (interacting with their welfare regime) and cultural norms (e.g. against mortgage debt) (see the review in Grander & Stephens, 2023), which is an important point of divergence amongst the countries with a unitary rental market. Though housing inequality along tenure and income lines has, in recent decades, increased in both unitary rental market housing regimes, we expect this is more strongly the case in the more financialised social-democratic unitary rental market-countries of Northern-Europe compared with the conservative-corporatist unitary rental market-countries of Continental Europe (also see Chapter 1).

The Southern-European family-based homeownership housing-welfare regime (referred to as the Southern-European regime in this chapter) is built on minimal state intervention, marked by a small/underdeveloped social housing sector and a poorly regulated private rental sector (Donnison, 1967; García-Lamarca, 2023; Leonardi, 2023). Private renting has furthermore been



disincentivised through a lack of public support (Allen et al., 2004). Southern-European countries achieved high homeownership rates through the support of extended families (monetary or non-monetary, e.g. land or labour) and a tradition of self-construction (Allen et al., 2004). Lower rates of mortgaged homeownership (Norris & Winston, 2012) indicate that families rely on these private sources rather than on (limited) public support. Recent studies show how, in Italy, public subsidies and tax incentives supported the population to become ‘owners at all costs’ (Leonardi, 2023). Spain is somewhat of an outlier as residential mortgage debt is relatively higher (as is also the case in Portugal and Cyprus), especially since the housing boom during the run-up to the Global Financial Crisis (GFC) (García-Lamarca, 2023; Grander & Stephens, 2023), and the lower level of self-built housing due to the long-established private-developers-dictatorial-regime-nexus (Allen et al., 2004). What differentiates this regime from the dual-rental market homeownership countries of North-Western Europe, is that low-income households achieve high rates of homeownership. Therefore the access to homeownership is relatively equally distributed across income groups (Norris & Winston, 2012). Despite mortgage market deregulation since the 1990s (Allen et al., 2004), in part targeted at low-income households, state support remains limited, requiring large savings to access homeownership (Allen et al., 2004; García-Lamarca, 2023; Leonardi, 2023). This implies that housing inequality in terms of accessing homeownership may have become more pronounced by the intergenerational transmission of wealth, or by existing (growing) income or wealth inequalities (see Dewilde & Waitkus, 2023). A small social housing-sector fails to reach those most in need, and social housing is taken up more by relatively well-off populations (Caruso, 2016; García-Lamarca, 2023; Leonardi, 2023). Low-income households who cannot afford to buy/build a house bear the high costs of private renting (Caruso, 2016), rely on their families, or are excluded from the housing market entirely (see below for the discussion on insecurity).

Eastern-European countries are referred to as ‘post-socialist’, as their housing-welfare regimes went through dramatic changes since the collapse of communism in the early 1990s (e.g. Lux & Sunega, 2014; Stephens et al., 2015). Until the 1990s, similarities across Eastern-European countries were indicated by the label ‘East-European Housing Model (EEHM)’ (Hegedüs & Tosics, 1996). Its key



characteristics included a high level of state control of housing, ranging from production over allocation to consumption, whereby housing was considered a social right guaranteed by the state. As housing was mostly owned by the state, homeownership rates were low. State-provided housing (what in other countries would be referred to as social housing) was not targeted towards low-income households. State-provided housing was, in contrast, representative of 'privilege', allocated by one's social and political status rather than by needs. Rents were low and tenure security was high, approaching a sort of 'quasi-homeownership' (Hegedüs et al., 1996). That, along with strong regulation against profit-making or wealth accumulation through homeownership, created a housing system that resembled that of a unitary housing market, consisting of state-provided rental housing and homeownership (as opposed to a unitary rental market) (Stephens et al., 2015). Alternative housing provision, such as through self-building or cooperatives, also existed (especially during economic downturns) in Central- and Eastern-Europe, but to a limited level (Sillince, 1990; Turner et al., 1992). In South-East-European countries, under-investment in housing was omnipresent, leading to housing shortages, although in Bulgaria state support promoted self-building, which reduced housing shortages (Sillince, 1990).

With the collapse of communism, the transition from planned to free-market economies (Pichler-Milanovich, 2001) through liberalisation and privatisation transformed Eastern-European housing systems into 'super-ownership societies' (Lowe & Tsenkova, 2017; Stephens et al., 2015). Financial difficulties forced the state to retreat from housing provision, and much state-owned housing was transferred at low cost to its tenants. This resulted in housing inequalities between those who previously had access to state-provided housing, and those who had not, enhancing existing inequalities (e.g. Lux, 2009; Pichler-Milanovich, 2001). Rapid liberalisation was not met by a concomitant development of housing finance. Along with a cultural resistance to debt and not perceiving of housing as an asset (Lux et al., 2016; Soaita, 2015), this resulted in high outright homeownership. However, *how* and *to what extent* this 'transformation' took place diverged between the two housing-welfare regimes, namely, the Baltic regime and the Central- and Eastern-European (CEE) regime. Soaita and Dewilde (2019) find that, across Eastern-Europe, house price volatility increased, in line with



increasing levels of financialisation (i.e. mortgage debt/GDP, be it from a much lower level compared to Western-Europe) and higher residential mobility. Some South-Eastern European countries, however, still have low levels of housing market commodification and financialisation. The opposite is true for the Baltics, with higher levels of housing market commodification and financialisation, especially in Estonia. Finally, reliance on the (extended) family is an important source of housing provision, and a solution to housing shortages, across Eastern-Europe (Mandic, 2008; Stephens et al., 2015). Stephens et al. (2015) find that intergenerational interdependence, whether in the form of monetary support or through co-residence, is higher in CEE-countries than in the Baltic regime. Concluding, housing inequality often presents itself in terms of difficulty accessing homeownership among new households (Norris & Shiels, 2004) and in terms of overall lower housing quality, although it may vary depending on the type of housing (e.g. self-built or inherited) and location (e.g. rural or urban). The general lack of social and private rental housing pushes low-income households to housing exclusion – not being able to access housing itself, unless they can access homeownership through family support (Ball, 2005).

Below, we discuss how housing inequality unfolds differently across housing-welfare regimes, focusing on three main dimensions: affordability, quality, overcrowding, and security.

## 1.1 Housing affordability

Unaffordability of housing – mostly in terms of increased house-price-to-income ratios, declined access to homeownership, and increased private sector rents –, in combination with stagnating wages and enhanced credit restrictions since the GFC (Haffner & Boumeester, 2014; Whitehead & Yates, 2007), has become an important housing outcome (Hick et al., 2024). Housing costs overall increased in most European countries, but more so in the (private) rental sector than in the homeownership sector (e.g. 8% for homeowners and 23% for renters between 2010 and 2019) (EUROFOUND, 2023). On average, tenants spend a higher proportion of their income on housing compared to owners across Europe (EUROFOUND, 2023). The affordability gap – defined as the difference in the proportion of unaffordable



housing between low- and middle-income households – is larger for renters than owners, although this can be explained by the relatively higher income of low-income owners compared to renters (Dewilde & De Decker, 2016). The affordability gap tends to increase with a higher level of housing market financialisation for both low-income renters and owners (Dewilde & De Decker, 2016) (see mechanisms and how these are interconnected in Dewilde, 2018 for low-income renters in the private rental sector). This has important implications for housing inequality, as the increased cost of homeownership entry limits access for low-income households, and therefore pushes them to the private rental sector if they do not qualify for social housing. Inequality across income/wealth groups is also observed for energy expenses (Wetzstein, 2017). Increasing energy bills, coinciding with stagnating income growth, make it especially challenging for low-income households to afford housing-related expenses.

Cross-regime variations can be expected, based on the different patterns of housing provision and tenure structures across European countries. According to Kemeny (1995), the unitary rental market housing-welfare regime is characterised by more tenure-neutral subsidies, and a more regulated rental sector. The unitary rental market does not residualise social housing and therefore limits stratification of housing by income. This results in a smaller affordability gap between low- and middle-income renters. However, as discussed above, low-income households are still more likely than higher-income households to face affordability problems, especially when housing costs increase faster than wages. In the dualist rental market housing-welfare regime, low-income households are (in theory) ‘protected’ by the social housing sector. However, those who do not qualify for social housing or cannot get access (e.g. long waiting lists) are pushed to the private rental market, which is less regulated. Affordability problems, therefore, are more pronounced for low-income households in the private rental market compared to their higher-income counterparts. However, it also needs to be noted that (outright) homeownership rates, including of low-income households, are higher in the North-West-European (NWE) homeownership countries with a dual rental market, indicating that differences in (un)affordability by income amongst homeowners may be less pronounced than amongst private renters. In the Southern- and Eastern-European housing-welfare regimes, due to the high share



of low-income outright homeowners, a relatively smaller affordability gap is expected amongst homeowners. A larger affordability gap is expected among renters. However, given lower housing quality, it is likely that the total housing cost (including maintenance and utility costs) is higher, and perceived affordability is lower, for low-income homeowners than for higher-income homeowners (Mandič, 2010). This is also evidenced by Dewilde (2017), who finds that low-to-moderate-income respondents in the countries with more outright homeownership tend to experience a higher subjective housing burden.

## 1.2 Housing quality

A second important element of housing inequality pertains to access to *decent* housing, namely the quality of housing. Housing quality, also referred to as 'housing conditions', is defined in terms of quality of the dwelling itself (e.g. lacking basic housing facilities or living in deprived housing) (e.g. Borg, 2015), and sometimes along with overcrowding (too many occupants in relation to dwelling size) (i.e. severe housing deprivation) (e.g. Hick et al., 2022), and neighbourhood quality (e.g. air pollution, access to certain facilities or transport, crime rate) (e.g. Mandic & Cirman, 2012; Soaita & Dewilde, 2019). Income has been considered an important dividing line in determining the quality of housing (see review by Dewilde, 2022; Dewilde & De Decker, 2016; Norris & Winston, 2012). However, scholars often take on different views in terms of what constitutes housing quality. For instance, overcrowding is considered more as a household strategy in order to address unaffordable housing or linked to cultural norms, especially in Southern- and Eastern-European countries (see discussion above), rather than an issue of housing quality itself. In the same vein, neighbourhood quality is closely linked to the location of housing (e.g. urban/rural), and is better considered a separate issue. In this report, we focus specifically on housing quality in terms of deprivation and overcrowding, but we treat them as different dimensions.

Given decreased access to less affordable housing, low-income households are more likely to be exposed to poor-quality housing, especially in the private rental sector (Arundel, 2017; Dewilde, 2018). Housing quality-inequality is strongly influenced by institutional arrangements and economic affluence of a country, and



therefore shows larger differences between housing-welfare regimes (Dewilde, 2022; Norris & Shiels, 2007). According to Kemeny (1995), the unitary rental market housing-welfare regime is generally characterised by high-quality housing, given stronger regulation and competition among rental sectors. The higher level of state intervention in the social-democratic unitary rental market-countries especially leads to less housing inequality in terms of quality compared to other regime types (Borg, 2015; Dewilde, 2017): the Nordic countries display the lowest rate of 'severe housing deprivation' (see definition in Chapter 3) compared with other European countries (Borg & Guio, 2021). On the contrary, in the dualist rental market regime of North-Western-Europe, poorer housing market regulation results in overall poorer-quality housing, also for social renters and low-income homeowners (Borg, 2015; Mandic & Cirman, 2012). In the private rental sector especially, high and more deregulated housing costs often result in affordability-quality trade-offs (Mandic & Cirman, 2012).

Housing quality has been lower in the Southern-European housing-welfare regime, due to limited state control compared to the other regimes in North-Western-Europe (Allen et al., 2004). Lack of public support, in tandem with weak housing quality standards, result in poorer-quality housing in terms of building quality and maintenance. However, increased accessibility of mortgage credit has led to increased investment in housing and renovation, which resulted in an overall increase in housing quality, closing the gap between the North and South of Europe (Ball, 2005; Norris & Shiels, 2007). Nonetheless, focusing on homeowners, Norris and Winston (2012) found poor-quality housing especially amongst low-income households. In the Eastern-European Housing Model, poor housing standards were common, as the state could not afford good-quality housing, despite regarding housing as a social good (Hegedüs & Tosics, 1996). Poor quality persisted as many new homeowners who bought their house from the state could not afford to maintain or improve housing standards (Tosics, 2003). Those left in the social rental market had too low incomes in order for owners (e.g. municipalities) to increase the rent, and therefore unable to maintain or renovate the housing (Tsenkova & Turner, 2004). Similar to the Southern-European housing-welfare regime, housing standards tend to be low for self-built or overcrowded housing shared with extended families (see Norris & Domański, 2009). Privatisation,





under the context of an underdeveloped mortgage system, has resulted in overall poor-quality housing, especially amongst low-income households. Soaita and Dewilde (2019) find that some Central- and Eastern-European countries (e.g. Czech Republic, Hungary, Poland) tend to show better housing quality in comparison with the South-Eastern-European countries (e.g. Bulgaria, Romania). They also find income-based housing quality-inequality to be higher for the Baltic housing-welfare regime (e.g. Estonia, Latvia, Lithuania) than in the CEE-countries, albeit that housing standards are relatively higher due to higher economic affluence and labour migration in the Baltic states.

### 1.3 Overcrowded housing

Fitzpatrick and Pawson (2007) refer to poor-quality housing as an ‘unsatisfactory housing condition’, and overcrowded housing as an ‘unsuitable housing condition’. Overcrowding is a notable characteristic of Southern- and Eastern-European housing-welfare regimes, as it is closely linked to intergenerational co-residence (Norris & Domański, 2009; Stephens et al., 2015). Whether in the form of delayed home-leaving of young adults, or linked to a more general need or preference for living with extended family, it is often due to not being able to access affordable housing as an individual household (yet). This may be a permanent arrangement due to limited resources, or a temporary strategy to save for a down-payment. While overcrowding is a widespread phenomenon in Southern- and particularly Eastern-European countries, low-income households are by default more exposed to it than higher-income households. However, overcrowding is also found in other housing-welfare regimes. For instance, in Sweden, the lack of affordable housing, combined with increased inequality in the housing market in a context of privatisation of social housing, has led to more low-income households living in overcrowded housing (Grundström et al., 2024; Listerborn, 2023).

### 1.4 Housing security

Housing security broadly refers to a housing arrangement that guarantees tenure security, meaning that households cannot be forced to move (e.g. Clair et al., 2019;





Waldron, 2023). It can be manifested either in the form of having a guaranteed permanent residence in the accommodation – e.g. through (outright) homeownership, long-term contracts for renters, or guaranteed tenancy as was the case in the post-socialist Eastern European Housing Model (see above), or by being able to afford the accommodation in the long-term – e.g. in the case of mortgaged homeownership. Again, income matters for accessing secure housing. It is more difficult for low-income households to access homeownership in a sustainable fashion, especially without any other resources or family to provide additional support. Income is a crucial factor in maintaining housing security, as affordability is a more significant issue for low-income households, especially in a wider context of increasing housing costs. If a household cannot afford the rent/mortgage/utility bills, it is likely to run into arrears that could eventually force it out of their current dwelling. Moreover, for those low-income households who are more likely to experience unaffordability of housing, the likelihood of insecurity overlapping with unaffordability is higher than for higher-income households. Housing insecurity, therefore, is manifested by a shorter length of contract and a higher risk of eviction, linked to unaffordability of housing (Waldron, 2022, 2024).

Especially relevant to housing (in)security is the extent of rent regulation, related to firstly, length of rental contracts (i.e. minimum duration of rent, short-term tenancies) and, secondly, eviction protection regulations (i.e. conditions under which eviction of a tenant is allowed or not). Weber and Lee (2020) find that rent regulation in general has been liberalised over time (between 1973 and 2014), albeit with cross-national variations. Tenure security regulations have especially been deregulated in countries with Scandinavian legal origins. Housing security among low-income households is predicted to be the highest in the unitary rental market countries, where the private rental sector is more regulated (see Norris & Winston, 2012). However, it needs to be noted that rental deregulation especially in the social-democratic unitary rental market countries might have undermined the generally higher level of tenure security (e.g. Christophers, 2013; Grander, 2017; Schöning, 2020). In the dualist rental market-countries with high homeownership rates, low-income households are more likely to be (outright) homeowners or live in social housing, and therefore have a certain level of housing security. However, given the less-strictly regulated private rental sector, those who are not



homeowners nor in social housing are at a high risk of housing insecurity. Declining availability of social housing in combination with stricter welfare conditionality further undermines housing security of low-income households. Despite inherent housing security through long-term rental contracts or (outright) homeownership, having arrears (e.g. rent, mortgage, utility bills) could lead to eviction. Low-income households are more likely to have arrears, especially when housing costs increase rapidly and/or unexpectedly. However, the likelihood of low-income households being in arrears also depends on government support regarding rent, mortgage payments, and utility bills. In Southern- and Eastern-Europe, where outright homeownership rates are generally high, limited access to homeownership for specific social groups due to lack of income and (family) resources, as well as utility arrears due to poor housing quality, especially since the GFC and exacerbated by the recent energy crisis, are potential sources of housing insecurity (Norris & Domański, 2009). Those who cannot access homeownership are left to the underdeveloped rental sector characterised by increasing housing cost, which increases the risk of arrears (and potential eviction) for tenants.

Below is a summary of housing inequality between low- and higher-income households across the six housing-welfare regimes, as discussed above. It needs to be noted that these are general trends theoretically assumed based on existing literature and may vary depending on the measures taken (see Chapter 3 for different measures).



**Table 2.1 Summary of housing inequality by income across housing-welfare regimes**

|                                                                                                                   | Affordability                                                          | Quality                                         | Overcrowding     | Security                                                                       |
|-------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|-------------------------------------------------|------------------|--------------------------------------------------------------------------------|
| <b>Social-democratic unitary rental market housing-welfare regime (e.g. SE, DK, NL)</b>                           | Generally high, lower (though increased) stratification by income      | Generally high, low stratification by income    | Generally low    | Generally high, low stratification by income                                   |
| <b>Conservative-corporatist unitary rental market housing-welfare regime (e.g. AT, FR, DE)</b>                    | Generally high, lower stratification by income                         | Generally high, low stratification by income    | Generally low    | Generally high, low stratification by income                                   |
| <b>North-West-European homeownership with dual rental market housing-welfare regime (e.g. BE, FI, IE, LU, UK)</b> | Generally low for private rental sector, high stratification by income | Generally high, medium stratification by income | Generally low    | Generally high but low in private rental sector, high stratification by income |
| <b>Southern-European family-based homeownership housing-welfare regime (e.g. CY, EL, IT, MT, PT, ES)</b>          | Generally low, more stratification by income (and family resources)    | Generally medium, high stratification by income | Generally higher | Varies by tenure, high stratification by income                                |
| <b>Baltic housing-welfare regime (e.g. EE, LT, LV)</b>                                                            | Generally low, more stratification by income (and                      | Generally medium-low, lower                     | Generally high   | Varies by tenure, high stratification by income                                |



|                                                                                                                       |                                                                                                                                                    |                                                    |                |                                                       |
|-----------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------|----------------|-------------------------------------------------------|
|                                                                                                                       | family resources),<br>affordability linked<br>to housing quality<br>for outright owners                                                            | stratification by<br>income                        |                |                                                       |
| <b>Central- and<br/>Eastern-European<br/>housing-welfare<br/>regime (e.g. BG,<br/>HR, CZ, HU, PL, RO,<br/>SI, SK)</b> | Generally low,<br>more stratification<br>by income (and<br>family resources),<br>affordability linked<br>to housing quality<br>for outright owners | Generally low, high<br>stratification by<br>income | Generally high | Varies by tenure,<br>high stratification<br>by income |

## 1.5 Beyond the owner-renter dichotomy

In contrast to those at the high end of the housing market – using residential real estate as a tool for wealth accumulation – a major trend in the housing market of the last decades is the emergence of various housing experiences that go beyond the dichotomy between the ‘secure homeowner’ and the ‘insecure renter’ (Haffner et al., 2017; Zhang, 2023). This adds new complexity to the issue of housing inequality that neither the above-discussed conceptualisation, nor existing housing-welfare regime typologies, can fully capture. Here, we highlight a few examples of distinct changes in housing experiences, related to the financialisation of housing and experiences before, during, and after the GFC.

First, there are those at the ‘edges of ownership’. Along with the financialisation of housing and the facilitated structural accessibility to homeownership (e.g. subprime mortgages) combined with so-called asset-based welfare (e.g. through equity withdrawal), there has been the emergence of a tenure that is neither fully owning nor renting (Haffner et al., 2017). In this zone, households “*juggle their savings, spending and debt in order to attain or retain a foot on the housing ladder*” (Haffner et al., 2017, p. 170). Heavily-mortgaged homeownership is inherently precarious due to the vulnerability to any unexpected risks such as house price volatility, or changes in interest rates linked



with global economic changes. Highly-leveraged homeowners are at risk of being pushed out of homeownership, and therefore find themselves at the ‘edges of ownership’ (Boelhouwer, 2020; Haffner et al., 2017; Pareja-Eastaway & Sánchez-Martínez, 2017; Wood et al., 2017). This issue is more prominent in Anglo-Saxon countries where mortgage equity withdrawal is allowed. For those at the ‘edge’, homeownership is a liability to new risks rather than a safety net (Köppe, 2017).

Second, the emergence of a more precarious ‘middle group’ of renters. While the financialisation of the ownership sector slowed with the GFC, the rental sector became increasingly financialised. Within the housing finance market, the private rental market has become a “*financial product for global investors*” (Zhang, 2023, p. 1521), whether in the form of private landlords’ relationship with global finance or in terms of ‘institutional investors’ as landlords (Gabor & Kohl, 2022). The influx of institutional investors into the housing market without strong regulation could result in evictions and rising housing prices (see the review in Gabor & Kohl, 2022, p. 10). The expansion of the private rental sector in recent decades has been facilitated by policies that deregulate rent control and financial investment in rental housing, as well as the entrenchment and further residualisation of social housing (on the residualisation of social housing, see Angel, 2023). This has left low-to-moderate income households who do not qualify for social housing or mortgage credit, nor can afford homeownership, in a more precarious state. Increasing numbers of low-income households are struggling to afford housing in a more insecure private rental sector, as evidenced by studies from the Netherlands (Boelhouwer, 2020), Sweden (Grander, 2017) and Ireland (Murphy, 2020). A review of the historical development of welfare and housing policies for lone parents in Ireland shows how the increased inaccessibility of social housing has even led to increased family homelessness (Murphy, 2020). Thus, new forms of housing precariousness arising both for renters and owners blur the above-mentioned dichotomy by tenure, and undermine the expected higher security of homeownership. As Zhang (2023) argues, precariousness experienced by individual households is no longer tied directly to one’s tenure status, but should be understood in terms of how one is related to the financialised housing market.

Third, so-called ‘renovictions’ have been on the research agenda, especially in unitary rental market housing-welfare regimes. As the European Commission



set a strategy to speed up building renovation as part of the Green Deal (European Commission, 2020), concerns rose with regards potential risks for low-income households (FEANTSA, 2022). In Sweden, recent studies report on the issue of evictions of tenants due to renovation of the housing, as the regulation on forcing tenants to leave their homes due to major need for renovation is rather loose (Baeten et al., 2017; Listerborn, 2023; Polanska & Richard, 2019). Whether this is done deliberately or indirectly, renoviction may also occur due to increasing house prices, as renovated housing often returns to the market at a higher price, and hence becomes less accessible to the previous renters. European Commission's Joint Research Centre report published in 2019 predicted housing prices to grow by 3-8% for residential assets after renovation, 3-5% for residential rents and even higher for commercial buildings (European Commission Joint Research Centre, 2019). While so-called 'renoviction' has been more extensively discussed in Sweden, FEANTSA (2022) reports that this is a European-wide issue, although how it unfolds may vary across countries depending on the policy contexts and the level/form of financialisation. Being forced to move is a more extreme consequence of precarious living arrangements, which can lead to homelessness. The opportunities offered by such renovictions to force out renters through no fault of their own, indicate greater discretion for landlords. This points at blurring boundaries across housing-welfares regimes, as the private rental sector in a unitary rental market-regime such as Sweden, has usually been seen as more regulated and secure.

Another form of housing precariousness that has received much attention in recent years is energy poverty. The European Union<sup>9</sup> (EU) defines energy poverty as a state where *"a household must reduce its energy consumption to a degree that negatively impacts the inhabitants' health and well-being"*. The emphasis on alleviating energy poverty fits within the framework of a move towards more efficient energy use (see the Energy Efficiency Directive by European Commission). It has become especially important with the sharp increase of energy prices in recent years, evidenced by the increasing number of households who cannot

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<sup>9</sup> [https://energy.ec.europa.eu/topics/markets-and-consumers/energy-consumer-rights/energy-poverty\\_en](https://energy.ec.europa.eu/topics/markets-and-consumers/energy-consumer-rights/energy-poverty_en)



afford to keep their homes warm (FEANTSA, 2024). Energy poverty can occur not only due to the unaffordability of energy costs, but also because of the poor quality or low energy efficiency of housing, that consequently requires more energy to maintain an adequate living environment. The latter can also be linked to an affordability issue of not being able to afford or maintain high-quality housing.

***All these examples point at housing affordability as either an underlying, or interlinked issue.*** Precariousness arises in a context of declining housing market security following deregulation, reduced government support, and financialisation of housing – all of which have contributed to strong house price growth across Europe and to stronger competition in the housing market, especially in recent decades. More households, regardless of their tenure status and housing regime, are experiencing limited access to housing due to its increased cost or the risk of losing one's housing (i.e. insecurity), due to not being able to afford it, whether it be rented or mortgaged. This demonstrates a need for a closer investigation of how low-income households are faring in the housing market. Moreover, the young (i.e. 'generation rent' or 'generation co-residence' (Waldron, 2023)) or those new to the housing market, as well as those who are more likely to be discriminated (e.g. migrants) (Dotsey & Chiodelli, 2021; Listerborn, 2023) have especially higher chances of experiencing housing precariousness. Precariousness may also be manifested by compromising on other elements of housing (e.g. quality) in order to obtain secure or affordable housing, or by cutting back on other expenses (see Waldron, 2024). Thus, the current housing market includes various precarious housing experiences that cannot be simply explained by single indicators of accessibility or quality. Housing inequality is not just a reflection of existing social inequality, but has become an inequality of its own that redefines social inequality, shaped by a complex relationship with institutional and structural factors. We therefore argue that the conceptualisation of housing inequality requires a new lens to capture this multidimensionality, as well as its complex relationships with other social inequalities, through *modernising the housing inequality literature by incorporating the concept of housing precariousness*.



## 2. Housing Precariousness and a Multidimensional Approach to Housing Inequality

The concept of precariousness has its roots in labour market research. It was developed to describe increasing work uncertainty and insecurity intensified by labour market flexibilisation, spurred on by globalisation and neoliberalism especially since the 1980s (Kalleberg, 2009; Standing, 2011; Vosko, 2006). Precarious work is characterised by *“limited social benefits and statutory entitlements, job insecurity, low wages, and high risks of ill-health”* (Vosko, 2006, p. 11), which all point to shifting risks from employers to workers. Housing scholars have adopted this concept to conceptualise increasingly uncertain and insecure experiences within the housing market, outside of the control of individual households, which have similarly been driven by the deregulation and financialisation of housing (Carr et al., 2018; Köppe, 2017; Listerborn, 2023; Rolnik, 2013). In both labour and housing markets, there has been a ‘great risk shift’ (Dwyer & Phillips Lassus, 2015) from the state to households.

Whilst precarious housing can be a form of housing inequality as some are more vulnerable to it than others (Carr et al., 2018; Köppe, 2017), there are two elements of the precariousness concept that enable a more nuanced analysis of variegated housing inequalities found in post-crisis Europe. A first element is the multidimensionality of precariousness, as an overarching concept capturing various housing problems (e.g. Clair et al., 2019; Samec et al., 2024; Lombard, 2023; Waldron, 2023). For instance, Clair et al. (2019) define housing precariousness as: *“a state of uncertainty which increases a person’s real or perceived likelihood of experiencing an adverse event, caused (at least in part) by their relationship with their housing provider, the physical qualities, affordability, security of their home and access to essential services”* (Clair et al., 2019, p. 16). Waldron (2023) similarly uses housing precariousness as an umbrella term and define it as uncertainties arising from experiencing insecure, unaffordable, and poor-quality housing. Dorling (2014) refers to those with multidimensional housing problems as the ‘housing precariat’, and argues that housing inequality appears in the form of housing that is unaffordable, insecure, and of poor quality. Second, there is the institutional context in which housing precariousness strikes roots. Institutional contexts are inevitable in understanding cross-national variations in housing





markets, as well as changes over time (Dewilde, 2022; Norris & Shiels, 2007). Trends towards the financialisation of housing, as well as the privatisation of housing risks, are underlying factors resulting in various forms of housing precariousness. The concept of housing precariousness hence incorporates both the individual households' experience of precariousness and vulnerability, as well as the institutional context. Below we discuss some illustrations of this. As mentioned above, countries with stricter housing market regulation, as well as less financialisation, tend to have more affordable and good quality housing – reducing housing precariousness. This explains increased housing precariousness in countries with higher levels of financialisation, which is a point of divergence between the social-democratic countries with a unitary rental market and the conservative-corporatist countries with a unitary rental market. Based on the case of the Czech Republic, Samec et al. (2024), furthermore, find that debt policies and moral discourses around debt further enhance precariousness of those who are already housing precarious, potentially creating a vicious cycle of indebtedness-housing precariousness. Thus, varieties of financialisation discussed in Chapter 1 play a role in shaping varieties in the type of housing precariousness across countries observed in Chapter 4. Lombard (2023) further finds that non-housing policies such as welfare and immigration policies are also crucial in shaping housing precariousness (along with employment precariousness) experienced by low-income migrants in the UK. *Concluding, the concept housing precariousness can enrich the debate in housing inequality, as it incorporates various experiences and institutional contexts. In this report, we use the multidimensionality of housing precariousness as a main analytical framework to investigate cross-national variations in housing precariousness. We make use of the institutional context of housing precariousness discussed in Chapter 1 to interpret results.*

## 2.1 The multidimensionality of housing precariousness

Housing itself is multidimensional. Bengtsson (2001, p. 258) notes that housing differs from other commodities as “*what is demanded by consumers is not ‘one unit of housing’ but a bundle of different characteristics*”. Thus, different



dimensions of housing are considered when renting or buying, such as type, price, quality (including size), and security of housing (e.g. length of rental contract).

The concept of housing precariousness builds on this multidimensional approach. Housing precariousness is conceptualised as a combination of various housing problems, such as unaffordability, insecurity, and poor quality (Beer et al., 2016; Clair et al., 2019; Waldron, 2023). While research has often relied on a rather abstract concept of precariousness, recent quantitative research has operationalised housing precariousness through a combination of various dimensions of housing problems, to derive a single summary index (for instance, from 0 to 4) (Beer et al., 2016; Clair et al., 2019; Waldron, 2023) or a binary variable distinguishing between having two or more precarious housing conditions and having one or none (Díaz McConnell, 2017). Such an index allows for the examination of housing inequality within and across countries – namely, who are more precarious in terms of housing and its cross-national variations. For instance, Claire et al. (2019) find that housing precariousness tends to be lower in Northern-European countries and higher in Southern-European countries.

However, despite significant contributions to the literature, previous studies have two limitations in advancing our understanding of housing precariousness and housing inequality. Firstly, the definition and operationalisation of housing precariousness remains elusive. While these studies share a broader definition of experiencing multiple dimensions of housing problems as housing precariousness, *which* dimensions to include has been a point of divergence for these studies. For instance, Burgard et al. (2012) define housing instability (forming part of precariousness) as a combination of the risk of homelessness, having to move frequently, and living in unaffordable housing. Cutts et al. (2011) define housing insecurity (again, a part of precariousness) as a combination of overcrowding and having to move frequently. Moreover, Waldron (2023) uses environmental issues like pollution, as well as financial capacity of the household, as constituting dimensions. While features of the environment or area are important aspects of one's living conditions, and may have a consequential impact on one's precariousness, it is difficult to say how they relate to housing precariousness exactly. For instance, air pollution is more commonly found in large/industrialised cities than others, and is therefore a characteristic of location,



which could vary by countries or regions. We therefore consider the location of housing as an important intermediary mechanism (see Figure 1.1 in Chapter 1), that mediates the role of several structural drivers on housing inequalities, rather than a dimension of housing (precariousness) itself. The same goes for crime and violence in the area. Another indicator is the financial capacity of the household (i.e. the ability of households to make ends meet, and/or afford unexpected expenses), which is a prerequisite of housing precariousness, rather than an indicator or dimension of housing precariousness itself.

Secondly, existing research starts from the assumption that different combinations of housing dimensions form a continuum and are substitutable with each other (i.e. unaffordable housing and poor quality housing would get the same 'weight' of precariousness in a summary-scale). There are houses where all dimensions of housing precariousness coexist – namely, unaffordable, with poor quality, and lack of security. This type of housing is often found at the lower end of the housing market, indicating the 'housing precariat' (Dorling, 2014; Listerborn, 2023). However, these dimensions also exist in different combinations, such as affordable but poor-quality housing, or unaffordable but secure and good-quality housing, and it is different to conclude which is more precarious than the other (see also Baker & Lester, 2017). It may be the case that the dimensions of housing problems are 'stacked' to form a most precarious form of housing (i.e. unaffordable, poor quality, insecure housing), but also exist in the form of varying combinations that can be explained as a trade-off (e.g. affordable yet poor-quality housing, unaffordable yet secure housing). These different combinations may appear over one's life-course (e.g. differences in housing preferences between the young and the old, or between parents and non-parents), but also across countries. As mentioned in the previous chapter, a typical example from the housing-welfare regimes literature is that in the unitary rental market countries, rental costs tend to be more stable and housing quality is overall high (therefore there is more affordable good-quality housing about), resulting in less inequality across income groups. Likewise, as discussed above, poor-quality housing, despite high housing security linked to outright homeownership, is common in Eastern-European countries. Both the life-course and cross-national comparative perspectives regarding different forms of housing precariousness point to the importance of



examining housing precariousness as types rather than as a continuum. By examining the different types, we are able to understand nuances of housing precariousness experienced by different social groups and across countries. These nuances may remain hidden when using a single summary scale that merely compares the number of coinciding housing problems to determine if a household is more precarious than others. *To this end, this report investigates the different types of multidimensional housing precariousness, using a data-driven inductive method – latent class analysis – on EU-SILC data across 29 countries (see Chapter 3 for further information on data and indicators).*

### 3. Homelessness as the Extreme Form of Housing Precariousness

The most extreme end of housing precariousness, inequality and deprivation is homelessness. It is also “*amongst the worst examples of social exclusion*” (Edgar, 2009, p. 15), and is widespread in most European Union (EU) countries (Michelangeli et al., 2024). Homelessness, in its most straightforward global definition, means “*lacking access to minimally adequate housing*” (Busch-Geertsema et al., 2016, p. 2). However, what we mean by ‘access’ and ‘minimally adequate’ varies based on context and definition; it is a multifaceted social issue encompassing a range of living situations, and numerous dimensions. Definitions of homelessness vary widely across the globe and within Europe: what is an ‘acceptable’ form of housing varies based on relative wealth and cultural norms.

FEANTSA, the European Federation of National Organisations Working with the Homelessness, sees homelessness as the absence of ‘home’, where home is defined along three key domains: the physical, the social, and the legal (Busch-Geertsema, 2010). The physical domain refers to the quality and quantity of the home; the social, to the social relations, privacy, and safety within the accommodation; and the legal, to the occupation rights, affordability, and security of tenure. “*Having a home can be understood as: having a decent dwelling (or space) adequate to meet the needs of the person and his/her family (physical domain); being able to maintain privacy and enjoy social relations (social domain) and having exclusive possession, security of occupation and legal title (legal domain)*” (Edgar, 2009, p. 15).



Homelessness, thus, is the absence of one or more of these domains. Based on the varying levels to which these domain criteria are satisfied, FEANTSA uses a spectrum with different conceptual categories of what is meant by 'homeless'. The European Typology of Homelessness and Housing Exclusion (ETHOS) is a translational framework, meant to give a shared language for those working in the European context. It uses the following four key concepts: 1) *Roofless*: individuals excluded from all three domains of housing; rough sleepers and those in emergency accommodation; 2) *Houseless*: individuals excluded from the legal and social domains; thus, with a place to sleep, but only temporarily, e.g. in shelters or other homeless accommodation; 3) *Insecure housing*: individuals threatened with severe exclusion due to insecure tenancies, pending evictions or domestic abuse in the home; and 4) *Inadequate housing*: individuals living in unfit housing, such as caravans, illegal campsites, or extreme overcrowding. While the first two are generally agreed upon as homelessness, individuals in insecure or inadequate housing can be classified as experiencing *housing exclusion* (Busch-Geertsema, 2010). These four concepts or categories are further divided into 13 operational categories (for details, see: [ethos2484215748748239888.pdf](https://ethos2484215748748239888.pdf) ([feantsa.org](https://feantsa.org))).



**Figure 2.1: Three domains of housing**



*Based on: Defining and Measuring Homelessness, 2010*

The conceptual framework for homelessness created by Busch-Geertsema, Culhane, and Fitzpatrick (2016) defines similar domains of home as FEANTSA, but modifies the terminology to refer to the ‘security’ domain instead of the ‘legal’ and aims to create a more globally suitable definition of homelessness (Busch-Geertsema et al., 2016). Based on inadequacies in these domains, the authors propose three key categories of individuals experiencing homelessness: 1) those without accommodation; 2) those in temporary or crisis accommodation; and 3) those living in inadequate or insecure accommodation. This is also referred to as the Global Homelessness Framework (see: [Overview | IGH Hub](#)). In these definitions, the homelessness conceptualisation is restricted to more material or ‘housing-based’ dimensions, to be quantitatively identifiable and measurable. More ‘relational’ approaches focus on the emotional aspects of home. For this report, we use the FEANTSA definition and framework, as it is specifically developed for the European context, and is the most common framework used by EU Member States.

Within different country contexts, a variety of definitions are used for homelessness for legislation and quantification. There is a spectrum of narrow to wide definitions worldwide. At one end of the spectrum are definitions of ‘literal homelessness’, common in the United States (US) or Japan, where definitions are more focused on rough sleeping. Comparatively, the definition of homelessness is much broader in the UK. The EU has adopted the ETHOS definition, outlined above, however there remain differences between member states. There are substantial operational difficulties in trying to translate or connect ETHOS to actual working



definitions of 'homelessness', for example, regarding the vagueness around the demarcation of housing exclusion versus homelessness (Amore et al., 2011; Pleace & Bretherton, 2013). Consequently, how different countries define and conceptualise homelessness, affects how it is then measured, and also how the issue is addressed in public policy (Sullivan, 2022).

It is, furthermore, useful to differentiate between *primary* versus *secondary* homelessness, and *chronic*, *cyclical* and *temporary* homelessness. Primary homelessness refers to a lack of conventional shelter, e.g. sleeping rough/'literal homelessness' or living in a vehicle, referred to as rooflessness above. Secondary homelessness refers to individuals forced to move repeatedly between living arrangements, e.g. between temporary shelters. Chronic homelessness refers to individuals who have repeated episodes of homelessness, spanning years, often with more complex needs. Cyclically homeless individuals may lose their homes due to life changes such as family violence and may use shelters from time to time (Kauppi & Braedley, 2003). Temporary homelessness refers to housing exclusion lasting a relatively short period and usually involves people with less complex needs. These temporal dimensions are also referred to as transitional, episodic or chronic homelessness (Benjaminsen & Andrede, 2015; and see also, Robben & Hermans, 2024, who use an updated four-fold typology of first-timers, re-enterers, chronic, and extremely chronic homelessness). Transitional homelessness is by far the most common and affects the most individuals (Benjaminsen & Andrede, 2015).

### 3.1 Measuring homelessness: ETHOS Light

As will be detailed in Chapter 8, there are substantial limitations in the definition and measurement of homelessness. There is thus a lack of comparative data at the European level that reliably show how many individuals are affected and who they are; this is a crucial gap in knowledge, which must be addressed for effective policy interventions (see also Pleace & Hermans, 2020).

In the context of this report, FEANTSA's *ETHOS Light* categorisation and definition will be utilised to compare homelessness data across the EU and the UK. This harmonised definition of homelessness is used for statistical purposes and data collection. Unlike ETHOS, this is a pragmatic, practical tool, rather than a



conceptual and operational definition (FEANTSA, n.d.). Both are models of reference, a framework, with the caveat that not all individual cases will fit neatly into categories. In addition, national realities often blur these pre-established frameworks. ETHOS Light, specifically, does not cover housing exclusion, as it is designed more narrowly to measure homelessness.

This definition uses six operational categories and refers to 12 distinct living situations ranging from sleeping in public spaces to staying with family and friends. Figure 2.2 describes these categories in detail:





**Figure 2.2: ETHOS Light**

| OPERATIONAL CATEGORY |                                                                                                             | LIVING SITUATION |                                                                     | DEFINITION                                                                                                |
|----------------------|-------------------------------------------------------------------------------------------------------------|------------------|---------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|
| 1                    | People living rough                                                                                         | 1                | Public spaces / external spaces                                     | Living in the streets or public spaces without a shelter that can be defined as living quarters           |
| 2                    | People in emergency accommodation                                                                           | 2                | Overnight shelters                                                  | People with no place of usual residence who move frequently between various types of accommodation        |
| 3                    | People living in accommodation for the homeless                                                             | 3                | Homeless hostels                                                    | Where the period of stay is time-limited and no long-term housing is provided                             |
|                      |                                                                                                             | 4                | Temporary accommodation                                             |                                                                                                           |
|                      |                                                                                                             | 5                | Transitional supported accommodation                                |                                                                                                           |
|                      |                                                                                                             | 6                | Women's shelters or refuge accommodation                            |                                                                                                           |
| 4                    | People living in institutions                                                                               | 7                | Health care institutions                                            | Stay longer than needed due to lack of housing                                                            |
|                      |                                                                                                             | 8                | Penal institutions                                                  | No housing available prior to release                                                                     |
| 5                    | People living in non-conventional dwellings due to lack of housing                                          | 9                | Mobile homes                                                        | Where the accommodation is used due to a lack of housing and is not the person's usual place of residence |
|                      |                                                                                                             | 10               | Non-conventional buildings                                          |                                                                                                           |
|                      |                                                                                                             | 11               | Temporary structures                                                |                                                                                                           |
| 6                    | Homeless people living temporarily in conventional housing with family and friends (due to lack of housing) | 12               | Conventional housing, but not the person's usual place of residence | Where the accommodation is used due to a lack of housing and is not the person's usual place of residence |

Source: [fea-002-18-update-ethos-light-0032417441788687419154.pdf](#)



## 3.2 Causes and contexts of homelessness and housing exclusion

Explanations for what causes homelessness have varied over time, but most explanations have historically fallen into one of two categories: *individual* versus *structural* or *systemic* causes (Deener, 2011; Benjaminsen & Andrede, 2015; Kauppi & Braedley, 2003). The former focuses on individual characteristics, challenges and vulnerabilities, such as mental health and problematic substance use, while the latter consider factors such as housing conditions and housing affordability (e.g. rent-to-income ratios and a wide shortage of affordable housing), labour markets (e.g. income inequality), poverty, wider destitution, social exclusion and inadequate safety net programmes (public policy) (Kauppi & Braedley, 2003; Lee et al., 2021). Certain factors, however, such as family challenges or relationship breakdown, do not fall neatly into either category (Somerville, 2013).

Contemporary understandings posit a complex combination and interaction of these two factors, often referred to as the ‘consensus’ perspective, ‘new orthodoxy’ (Fitzpatrick, 2005; Pleace, 2000) or ‘macro-micro’ perspective (Lee et al., 2021), creating different profiles of homelessness in different contexts: “[...] *emerging consensus in homelessness research regarding the need to acknowledge the interaction between structural and individual/personal causes of homelessness and the unique configurations of these two types of factors for persons who lose their housing*”. (Kauppi & Braedley, 2003, p. 3).

Attributing homelessness to different types of individual or structural causes determines the authorities’ approaches to designing, funding, or implementing services. Different EU Member States, with varied *welfare regimes* (i.e. how countries approach social welfare and services, see also previous sections on this), and *housing regimes* (i.e. a country’s approach to providing and regulating housing) to both create and address homelessness and housing exclusion differently.

As discussed earlier, the most well-known typology of *welfare regimes* is Esping-Andersons’ (1990) welfare regime typology: 1) liberal (e.g. UK, Ireland), 2) conservative-corporatist (e.g. Germany, Austria, France) and 3) social-democratic (e.g. Finland, Sweden, Norway, Denmark) ideal-type categorisation (Bretherton et al., 2016; O’Sullivan, 2010; Stephens & Fitzpatrick, 2007). Liberal welfare states



reserve means-tested social benefits to those most in need, who are failing in the market, creating high levels of overall inequality. Conservative-corporatist welfare states link social benefits to participation in the labour market and produce medium inequality levels. Social-democratic welfare states have strong redistribution (meaning, reducing inequalities arising from the labour market) and generous social welfare (O'Sullivan, 2010), leading to less poverty and inequality. In addition, researchers have added the following: 4) Southern-European or Mediterranean welfare state (e.g. Spain, Portugal, Greece, Italy), 5) conservative post-socialist (e.g. Czech Republic, Slovenia, Hungary), and 6) liberal post-socialist (Latvia, Estonia, Lithuania) (O'Sullivan, 2010).

Housing systems or regimes (i.e. how much control the state exerts over housing markets, how much redistributive power they have, as discussed in prior sections) are related to welfare regimes, but have their own dynamics and may reinforce, or counter the effects of welfare regimes (Benjaminsen & Andrede, 2015; O'Sullivan, 2010; Stephens & Fitzpatrick, 2007). The most extreme form of precarious housing is homelessness, and perhaps where the right to housing is the most essential. Research has examined how housing policies and homelessness evolve and what their profiles are likely to be in different housing or welfare regimes, though the connections are complex (Benjaminsen & Andrade, 2015). A key dual hypothesis by Stephens & Fitzpatrick (2007) posits that in countries with more social protection (e.g. Nordic states), good wages, and a comprehensive system of housing provision, the rate of housing exclusion and homelessness will be smaller, and a larger proportion will have individual/behavioural problems and support needs. Housing is not their only issue. Conversely, weaker welfare states or countries with less supportive housing systems (e.g. UK) tend to have larger homeless populations, but with less complex needs (Stephens & Fitzpatrick, 2007): *"The nature, as well as the scale, of homelessness is also likely to be related to welfare regimes, and their (contingent) interaction with housing systems. Welfare regimes that produce high levels of poverty and inequality not only produce high levels of homelessness, but the resulting homeless population is made up predominantly of households facing access and affordability problems, rather than particular personal needs arising, for example, from alcohol or drug dependency, or mental illness."*(Stephens & Fitzpatrick, 2007, p. 209)



Benjaminsen and Andrade (2015) test this hypothesis using shelter-use data from Denmark and the US and find that the argument holds up twofold: first, countries with more extensive welfare states and lower levels of poverty and inequality have lower levels of homelessness. Second, in more extensive welfare states, homelessness is more prominent among those with complex support needs, whereas in less extensive welfare states, homelessness is more associated with poverty and housing unaffordability (Benjaminsen & Andrade, 2015). Similarly, when looking at lifetime prevalence of homelessness (based on randomized telephone surveys), Toro et al. (2007) find that the US and the UK have higher rates of homelessness than Belgium, Germany or Italy.

Individuals facing homelessness are a *heterogeneous* population lacking housing for different reasons (Kauppi & Braedley; Fitzpatrick, 2005). Homelessness is also *multidimensional*, though with the unifying characteristic being the lack of housing, a state of deprivation that pertains to different dimensions, not only the physical aspect of shelter (Somerville, 2013). Researchers furthermore emphasise homelessness as *dynamic*, rather than a static, monolithic condition, that changes based on both macro (e.g. systemic ‘shocks’ such as Covid-19), meso-, and micro-level influences (Lee et al., 2021). Causes of homelessness are inter-related, such as poverty and ‘spatial concentrations of disadvantage’ (Fitzpatrick, 2005), and often non-linear.

## 4. Profiling Housing Inequality

Whilst there are different types of housing precariousness (see Chapter 4 for results of the latent class analysis), certain groups of people are more likely to experience housing precariousness than others. On the one hand, this is partially related to having a low income (as indicated also in Chapter 1 as well as in previous sections). Some social groups (e.g. women, ethnic minorities) are more likely to be in a low-income household than others, and consequently to experience housing precariousness. On the other hand, one’s socio-demographic characteristics *in themselves*, such as gender, ethnicity, and age leave one even more vulnerable to housing precariousness. Such inequalities often remains hidden when housing problems are observed at an aggregate level. With the aim of *profiling* housing



precariousness, this report investigates which social groups are more likely to be in which types of housing precariousness, focusing on one's income level, tenure status, age, gender, and migration status. As the sections above focused on income and tenure status, our discussion below will focus on how age, gender, and migration status relate to housing precariousness.

## 4.1 Age

The relationship between an individual's age and housing precariousness can be understood from two perspectives. First, housing precariousness amongst young people and new housing market entrants (e.g. newly formed families). With the decline in the stock of affordable housing, especially in the private rental sector, the barrier to enter the housing market itself has become sharply increased. As discussed above, even in the unitary rental market housing welfare-regime, where the private rental sector is relatively well-regulated, rental costs have increased substantially, forcing young housing market entrants to enter into precarious housing. For instance, in Sweden, young people from a more disadvantaged background are increasingly pushed into insecure poor-quality illegal housing as they fail to navigate the formal housing market (Grander, 2023). In the dualist rental-market homeowner societies (Kemp, 2015), especially in the Anglo-Saxon countries, young people are increasingly entering the private rental sector, as they often do not have sufficient financial resources to enter into homeownership, forming what is called 'Generation Rent' (often referring to those born in the 1980s and 1990s) (McKee, 2012; Waldron, 2023). In contrast to their parents' generation – the so-called 'Generation Own' who secured homeownership and home-related assets under the post-war political context of easier access to mortgages and stronger policy support – Generation Rent suffers from the opposite political context, following the aftermath the GFC. A number of socio-economic and demographic explanations have been discussed in the literature, such as delayed marriage or parenthood, labour market flexibilization, and austerity policies (see the review in McKee, 2012; Waldron, 2023). Young people often rely on intergenerational family support for mortgage/rental deposits or to act as guarantors for their mortgage/rental contract (Hoolachan & McKee, 2019), or



choose to live with their parents (Lennartz et al., 2016). Prolonged co-residence as a housing arrangement is often found in Southern- and Eastern-European housing welfare regimes (see discussion above). Thus, parents' financial resources are increasingly becoming important for one's housing arrangements (Forrest & Hirayama, 2018). The gap in homeownership between young adults with low and high incomes is increasing, as the access to homeownership is increasingly reserved for young adults from higher socio-economic backgrounds (Dewilde & Flynn, 2021). For further discussion and more in-depth analyses, see Chapter 5.

On the contrary, older people are more often (outright) homeowners in most societies, and especially so in homeownership societies. Homeownership is considered a form of pension and safety net, as home equity can (in theory) be used for financial and care needs in old age (Doling & Elsinga, 2013). Doling and Elsinga (2013) find that especially when there is lack of trust in the pension system, people see their housing wealth as a more secure investment. An important question in the literature has been if and how housing assets are in fact used in later life, i.e. dissaving or decumulating wealth, as a form of consumption smoothing. A study on 15 OECD countries shows that homeownership tends to decrease after the age of 70 in all countries observed, albeit at a slow rate (controlling for cohort effects, according to Chiuri & Jappelli, 2010). Chiuri and Jappelli (2010) argue that exiting homeownership in later life is related to mortgage market characteristics, as it is less common in countries with more mature mortgage markets (e.g. UK, Denmark, Sweden), where equity can be withdrawn instead of having to sell the home for financial needs. However, a larger body of literature finds that owned housing is still primarily considered as a nest-egg and a home, and most people tend not to move unless forced by poor health or the death of a partner (Doling & Elsinga, 2013). A case study in Switzerland also shows that while older households tend not to move, when they do move they move into nursing homes or social housing rather than dissaving (Huggenberger et al., 2023). In Southern Europe, owned housing forms an especially important part of one's family resources, and it is often passed down through several generations (Allen et al., 2004). Housing wealth (see Chapter 6), especially in homeownership societies, is an important source of social stratification through intergenerational transmission of wealth, where social stratification is enhanced or shaped by family-



properties (Forrest & Hirayama, 2018). Furthermore, despite the high share of homeownership amongst older households, there are those who continue to live as renters, and who due to their lack of residential property assets may form what Forrest and Hirayama (2018) refer to as ‘perpetual renting families’ over generations. Moreover, due to being a minority, the vulnerability to housing precariousness experienced by older households in the private rental sector is often neglected in research. Izuhara and Heywood (2003) find that, in the UK, older private tenants are particularly vulnerable to harassment and abuse by landlords and in extreme cases illegal evictions.

## 4.2 Gender

Women are more likely than men to experience housing precariousness. As housing precariousness is often examined at the household level, it is difficult to observe the role of gender, especially among households led by heterosexual couples. Evidence is therefore more visible when observing female-headed households, especially after relationship dissolution (e.g. divorce). For instance, divorce has a negative impact on securing homeownership in later life, especially for women (Dewilde & Stier, 2014). This indicates the long-term risk of relationship breakdown on housing security and long-term economic security. Similarly, divorce has a negative impact on women's housing quality (Feijten & van Ham, 2010) and affordability, as women experience greater financial hardship compared to men (Andreß et al., 2006). The overrepresentation of women in housing precariousness compared to men is also evident among lone parents, who are at higher risk of poverty (Chzhen & Bradshaw, 2012). Lone parents, especially mothers, are more likely to live in social housing, and the increasing conditionality of welfare and housing policies in recent decades, which pushes them out of the housing security provided by social housing, is closely linked to their housing precariousness (see the case of Ireland in Murphy, 2020).

Furthermore, the housing market is both gendered and racialised (EUROFOUND, 2023; Listerborn, 2023). In the private rental sector, ethnic minority men are the most discriminated against, while women of the ethnic-majority group are often the least discriminated (Flage, 2018). Similar findings have been





reported for Norway (Andersson et al., 2012) and Sweden (Ahmed & Hammarstedt, 2008). In another case study on the rental market in Sweden, Bengtsson et al. (2012) also find a 'housing premium' for Swedish women, compared to Swedish men and Arabic women. However, they find no significant ethnic discrimination against Arabic men, while Arabic women are discriminated against on the basis of their ethnicity, albeit with some regional variations. In Belgium, ethnic discrimination (against Moroccan/Turkish ethnicity) is more significant for men than for women in the private rental market (Heylen & Van den Broeck, 2016). A Hungarian case study also points to ethnic discrimination in the rental market (Váradi et al., 2023). The Roma are one of the most discriminated groups facing forced evictions in many countries, especially in some Eastern-European countries, such as Romania, Hungary, and Slovakia (see Amnesty International, 2013). In their case study for Belgium, Heylen and Van den Broek (2016) consider discrimination in the rental sector to be either a form of statistical discrimination or a taste-based discrimination. Statistical discrimination is when a landlord discriminates against an applicant based on his or her prior prejudices about certain individual characteristics (e.g. ethnicity, gender, disability) in relation to the one's ability to maintain a tenancy (e.g. financial ability to pay rent). Taste-based discrimination is based on a landlord's preference for certain individual characteristics. Screening processes on online housing market platforms facilitate such discrimination, especially when the competition is intensified as a result of a decline in affordable housing stock (Ferrerri & Sanyal, 2022). A Belgian case also shows that online housing search processes are more prone to discrimination than the telephone-based approach (Heylen & Van den Broeck, 2016).

While European research mostly has been limited to (statistical) discrimination in the private rental sector, research outside of Europe demonstrates how women, especially those of ethnic minority, are more likely to be in poverty and have low-income jobs, which makes them more disadvantaged in the housing market, with ensuing affordability and insecurity issues (US: Reid, 2010; Australia: Saugeres, 2009; South Africa: Sobantu, 2020). In a research conducted in Milwaukee, US, Desmond (2012) finds that women in the private rental sector in black neighbourhoods are most likely to be faced with evictions compared to their male counterparts, and with women and men in other





neighbourhoods. Desmond provides several explanations based on ethnographic research. First, the higher likelihood of low-income black women obtaining rental contracts instead of their male partners, who are unable to do so, due to being in the criminal justice system or in unemployment. This explains to a certain extent why black women are overrepresented on eviction records compared to their male counterparts in similar neighbourhoods. Second, the different reactions by gender to housing problems such as eviction notices or housing quality issues. He finds that when faced with an issue, men tend to have direct interaction with landlords which may end up in informal solutions (e.g. 'working off the rent'), while women rely on external agencies that may in turn make landlords avoid renting out places to them, or force them to move. Some women in his research therefore experienced a trade-off between eviction and poor housing quality, as landlords often find it bothersome to deal with housing agencies in issues of housing problems, and may choose to evict tenants who report them. Third, in the case of single mothers, they are already faced with a lower income and greater costs due to having children, which increases their chances of being in arrears, and therefore being evicted. While less explicitly discussed, institutional discrimination is an important underlying mechanism behind these explanations. This can also be exemplified by ethnic minority women's higher likelihood of foreclosure, even when they have access to homeownership through loans (US: Lichtenstein & Weber, 2015). Moreover, a case study from the US also shows how potential violence against women, including sexual harassment, (Tester, 2008) endangers housing security, making safety an additional criteria to consider when searching for housing, potentially resulting in a higher housing cost.

### 4.3 Migration status

International migrants are more likely to experience housing precariousness compared to national citizens. The housing precariousness experienced by migrants is multidimensional, including dimensions such as institutional context as well as intersections with personal characteristics (Dotsey & Chiodelli, 2021). Here, we focus on the institutional context in terms of social rights entitlements, lack of information and resources as housing market entrants, and discrimination.



In terms of the institutional context, housing precariousness could stem from migrants' limited access to social rights compared to national citizens (Römer, 2017; Sainsbury, 2012). Given the heterogeneity of migrants, how they fare in terms of social rights may vary depending on where they come from and why they migrated. In Europe, the key differentiation is made between those migrating within and from outside of the EU, due to social security coordination at the EU level (Schmidt et al., 2020). In terms of housing, case studies have shown that migrants are often outsiders on the housing market, especially when it comes to having equal access to public support such as social housing. For instance, in Germany, a Social Housing Permit is needed to access social housing, which can only be provided to those having lived in the country for at least one year and with earnings below a certain threshold (Wetzstein, 2023). Aside from legal rights, new migrants share similar difficulties to new entrants on the housing market, discussed above for young households. Moreover, those who do not have social networks or family in the host country are often faced with a lack of information or connections that could help one to navigate the housing market. A case study in Sweden shows that even in the long-term, most migrants tend not to climb up the housing ladder and experience different housing trajectories compared to national citizens (Vogiazides & Chihaya, 2020). Amongst other reasons, this may be related to discrimination in the private rental market (e.g. Listerborn, 2023) as well as in terms of accessing homeownership (Nygaard, 2011).

## 5. Conclusion

In this chapter, we provide a theoretical conceptualisation of housing inequality, and review the recent literature on housing precariousness as a new lens that could modernize the debate on housing inequality in relation to the social changes of recent decades. We do this by first examining how housing inequality unfolds differently across the different housing-welfare regimes presented in Chapter 1. Stratification by income level is a crucial element in our conceptualisation of housing inequality, as low-income households are more likely to experience



housing problems than higher-income households. We then provide evidence on how precarious housing situations have evolved in recent decades, particularly after the GFC, blurring the boundaries between the owner/renter dichotomy and regime typologies. We discuss a multidimensional concept of housing precariousness as a way of incorporating diverse experiences and bringing together different dimensions of housing problems. We then provide a conceptualisation of the most extreme case of housing precariousness – homelessness – based on the ETHOS definition. Finally, we discuss the *profiling* of housing inequality, i.e. how certain social groups are more likely to experience housing precariousness than others, based on the existing literature.



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## Chapter 3. Indicators of Housing Precariousness and Descriptive Statistics

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This chapter provides information on the European Union (EU) Statistics on Income and Living Conditions (EU-SILC) data used in Chapters 4 and 5. We discuss how the key indicators of housing precariousness selected for the latent class analysis in Chapter 4 are defined and operationalised. It then provides descriptive statistics on the proportion of the population experiencing housing precariousness across Europe (categorised by housing-welfare regimes as mentioned in Chapter 1) for the latest available wave (2023).

### 1. EU-SILC Data

Chapters 4 and 5 use data from multiple EU-SILC survey-waves. EU-SILC is a so-called rotating household panel, collecting household as well as individual-level data via an annual survey carried out by all Member States of the EU and some additional countries, providing statistics on income and living conditions, including housing-related indicators. The vast majority of the data (around 90%) comes from the annual survey module, which is collected every year, while the rest comes from repeated survey modules (collected every 3-6 years) or is collected on an ad-hoc basis according to policy needs. While some additional modules include questions on housing, we only use variables that are collected annually in order to allow for the use of pooled data over a longer period of time, and hence to ensure long-term comparability of our latent class analysis model. Housing data are mainly collected at the household level, whilst information on labour market situation, education, and health are collected at the individual level, by interviewing all household members aged 16 and over.



The survey provides two types of data: cross-sectional and longitudinal. In this research, although we examine changes in housing precariousness over time in Europe, we use cross-sectional data from different waves for two main reasons. First, we aim to examine changes in general as well as disaggregated patterns of housing precariousness over time, rather than how housing conditions change over the life-course of individuals. Second, the rotating panel of EU-SILC only follows individuals for four (sometimes more) years. This limits options for longitudinal analysis.

EU-SILC is selected for our analysis because it is one of the few datasets that captures individuals' housing experiences in a comparable way across a wide range of countries. The latest wave of EU-SILC (wave 20, 2023) includes data from 28 European countries. It needs to be noted that the United Kingdom (UK) is no longer part of the EU-SILC data collection from 2019 onwards, so the latest data we use in this chapter for the UK are from 2018. Descriptives are presented for 29 countries, including the UK. In each country, data are collected on the basis of a nationally representative probability sample of the population in private households. In each household, only household members aged 16 and over are asked for a personal interview. The sampling strategy varies among countries. All analyses use cross-sectional weights that allow for inferences to be made about the population at the national and European level. In this report, we use personal cross-sectional weights (i.e. variable RB050), which is a personal weight assigned to each household member based on the calibrated household cross-sectional weight (i.e. variable DB090).

In each chapter, the analysis sample is restricted to respondents who answered all key variables. In Chapter 4, the analysis is based on a pooled dataset of seven waves (2010; 2012; 2014; 2016; 2018; 2020; 2023) and 31 countries, with a total of N = 4,130,665 individuals. In Chapter 5, using EU-SILC 2005-2023, we pooled respondents aged 21-45 who are not currently in education (PE010), including all countries except Iceland. Our sample for the age-group analysis consists of N = 2,845,704 respondents in 32 countries. A further exclusion of incomplete cohort age groups leaves N= 2,447,364 respondents for the cohort analysis.



## 2. Indicators of Housing Precariousness

- (1) **Affordability:** There are two aspects to consider when it comes to housing affordability: the cost of housing and the income level of the household. Housing is often considered affordable or not on the basis of how much of one's income is spent on housing (Rapkin 1957). While this definition of 'how much' can be arbitrary, the rule of thumb is 30% of household disposable income, which was 25% until the early 1980s (Stone, 2006a). In other words, if a household spends more than 30% of its income on housing, it is defined unaffordable. In the EU (Eurostat, n.d.-a), 40% is used to define the housing cost overburden rate, as it includes a range of costs associated with the right of living in the dwelling, as well as utility costs as part of total housing costs.<sup>10</sup> Despite its widespread use, this measure has been criticised and widely debated since the 1960s in the United States (US) and later in Europe (see review in Stone, 2006a). The main criticism is that it is not a consistent measure across income groups, in particular that it underestimates affordability issues for lower-income groups (Heylen & Haffner, 2010; see also Schwabe's Law in Hulchanski, 1995). Early debates suggested the residual income measure as an alternative. This measure examines the sufficiency of the remaining income after housing costs have been spent (Kutty, 2005; see review in Stone, 2006a, 2006b). One way of examining the affordability of residual income is to link it to the country's poverty threshold. It can be examined by looking at whether the residual income (after housing costs) is below the poverty threshold (i.e. poverty after housing costs) or below a certain proportion<sup>11</sup> of this redefined poverty threshold (i.e. 'shelter poverty' based on Stone, 2006b). Another option is the budget standard approach, which defines a threshold based on the actual cost of basic necessities (Stone, 2006a). This has not been widely explored in a comparative perspective as it requires detailed and comparative household budget data.

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<sup>10</sup> For more detailed information, see the description of variables in the supporting EU-SILC documentation: <https://www.gesis.org/en/missy/metadata/EU-SILC/>.

<sup>11</sup> 2/3 of the poverty threshold as set by Kutty (2005) is preferred, based on Stone (2006b, 2006a).



Another alternative that has been used recently is the variable-threshold measure (Bramley, 2012; Dewilde, 2018; Dewilde & De Decker, 2016; Heylen, 2023). This takes into account income levels and uses different thresholds for different income levels, thus addressing the main limitation of the housing costs-to-income ratio measure, while maintaining its relatively simple calculation compared to other methods. Tests conducted by Heylen (2023) to compare different ‘objective’ affordability measures (including residual-income measures) show that the variable-threshold method performs better in its consistency with the subjective measure. Finally, while these are all more ‘objective’ measures, affordability can also be measured more subjectively. The most commonly-used measure is the perceived financial burden of housing costs (Clair et al., 2019; Waldron, 2023). Perceived affordability has often been used as a benchmark to test the validity of objective measures (Bramley, 2012; Heylen, 2023), as it captures the actual experience of households rather than relying on theoretical assumptions or arbitrary thresholds. Given Sunega and Lux’s (2016) findings that subjective measures may fluctuate over time less than the objective measures, the subjective measure can be an important indicator of affordability as experienced by individuals, and can also take into account national contexts: perceptions are often constructed relative to national norms. Moreover, a significant discrepancy between objective and subjective measures indicates the importance of considering the two measures together, as they complement each other in providing a more holistic understanding of experienced housing affordability. Thus, in this report we use both the variable threshold method and the subjective measure to examine affordability.

- (2) **Quality:** Housing quality measures the adequacy of housing as a dwelling. Despite its growing importance, there is no clear consensus on how to measure quality. An important distinction is between the quality of housing in terms of the dwelling itself, and the quality of housing including its environment, such as air pollution and access to infrastructure. The micro-level indicators used in Soaita and Dewilde (2019) include both aspects, such as the dwelling size, housing deprivation, and difficulty in accessing



transport. Waldron (2023) considers housing to be of low quality if at least two of the following conditions are met: presence of leaks or damp; rooms with inadequate lighting; pollution or environmental problems in the area; and presence of central heating. In this report, we use housing quality, which focuses on the dwelling itself, for two reasons. Firstly, the environmental aspects are not necessarily a quality issue. For instance, easy access to infrastructure such as transport is an added benefit of living in a dwelling but does not necessarily make the dwelling of higher quality. Secondly, environmental aspects may be more of an indicator of where one lives than of quality. For instance, air pollution and higher crime rates may be more prevalent in larger cities than in the countryside. In terms of the quality of housing itself, the most widely used measure is what is known as housing deprivation. According to the EU-definition, housing deprivation occurs when a dwelling has no or poor-quality facilities, such as a leaking roof, damp walls, floors or foundations, or rotten window frames or floors; no bath or shower; no flushing toilet; or is too dark (Eurostat, n.d.-c). While this measure of housing deprivation has been criticised for including housing features that may only apply to a minority of the population (Kennedy & Winston, 2019), it nonetheless sets an important threshold for the basic quality or adequacy of housing that can be compared at a European level.

- (3) **Overcrowding:** The EU defines overcrowding as when a *“household does not have at its disposal a minimum number of rooms equal to: 1) one room for the household; 2) one room per couple in the household; 3) one room for each single person aged 18 or more; 4) one room per pair of single people of the same gender between 12 and 17 years of age; 5) one room for each single person between 12 and 17 years of age and not included in the previous category; or 6) one room per pair of children under 12 years of age.”* (Eurostat, n.d.-b). Although overcrowding is often included together with housing deprivation in the definition of severe housing deprivation (Eurostat, n.d.-c), we consider it to be a separate dimension as housing deprivation and overcrowding indicate different housing problems. Overcrowding, particularly in Southern and Eastern Europe, is a key feature based on a culture of intergenerational family support combined with the



unaffordability of housing. While it may affect quality of life, it is not always a question of housing quality per se. Empirical research by Hick, Pomati and Stephens (2022) also demonstrates that housing deprivation and overcrowding need to be considered separately. On a different note, there has been some criticism of this 'objective' European measure of overcrowding, which does not necessarily correspond to the self-assessment of individuals, and may vary across countries (Lelkes & Zólyomi, 2010; Sunega & Lux, 2016). However, as our aim is to examine housing precariousness at the European level using variables that are comparable across countries, we use the existing 'objective' measure with one adjustment: a single-person household living in a studio apartment (therefore without a separate room) is not be considered to be living in overcrowded housing.

- (4) **Security:** Housing security can be defined in terms of either the temporariness of the tenancy or the possibility of being forced to move. Some define the former as broadly as living in private rental property (Beer et al., 2016) and living in housing with a fixed-term contract (Fitzpatrick & Pawson, 2007). These definitions imply that any housing arrangement other than owning one's own home or having a contract of indefinite duration is inherently insecure. However, there may be situations such as having a de facto permanent living arrangement despite having a de jure temporary contract, and therefore such a broad definition may overestimate the level of insecurity. One way to take this into account is to examine length of tenure (for both renters and homeowners) – that is, how long they have been living in their current housing – and identify situations of 'secure occupancy'<sup>12</sup> (Hulse & Milligan, 2014). However, this measure is not used in this report due to missing countries and the difficulty of accounting for age-effects. Being forced to move or being evicted is a more extreme level of insecurity (Clair et al., 2019), which as a consequence could result in

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<sup>12</sup> However, note that the concept of secure occupancy also includes perceptual security as well as de jure and de facto security.



homelessness. A more direct and subjective measure is to ask about perceptions of the likelihood of being evicted (used in Clair et al., 2019), while a more indirect and objective measure is to ask if respondents have ever been in arrears with their rent/mortgage or utilities<sup>13</sup> (Waldron, 2023). In this research, based on the data availability, we use arrears on rent/mortgage to measure housing (in)security.

- (5) **Energy Poverty:** the EU defines energy poverty as a condition in which “*a household must reduce its energy consumption to a degree that negatively impacts the inhabitants’ health and well-being*” (European Commission, n.d.). Despite efforts to measure energy poverty across countries over the last two decades (Healy & Clinch, 2002; Thomson & Snell, 2013), the definition of energy poverty remains ambiguous. Recently, the EU Energy Poverty Observatory (EPOV) has developed a list of indicators to measure energy poverty using different sources (see Gouveia et al., 2023), but some of these indicators overlap with other housing dimensions such as affordability and quality. This is because energy poverty can be due not only to the unaffordability of energy costs, but also to the poor quality or low energy efficiency of housing, which requires more energy to maintain an adequate living environment. Measuring energy poverty can therefore be approached from different perspectives. However, the main limitation is the lack of cross-nationally comparable data to measure specific housing expenses, energy consumption, or efficiency. At the national or regional level, studies have used expenditure-based metrics (i.e. hidden energy poverty) (e.g. Betto et al., 2020; Meyer et al., 2018; Papada & Kaliampakos, 2020) or composite indices incorporating various indicators (e.g. Bouzarovski & Tirado Herrero, 2017; Dubois & Meier, 2016). While Karpinska and Śmiech (2020) use a ‘hidden energy poverty’ indicator for cross-national comparisons using EU-SILC data, many of these characteristics overlap with the other dimensions used in this report. Thus, in this report, we use heating affordability (i.e. the ability

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<sup>13</sup> Note that the arrears for utilities are part of the Energy Poverty dimension.





to keep housing adequately warm) and having arrears on utility bills as the two indicators, or rather proxies, of energy poverty.

As discussed above, these five dimensions often overlap and form different configurations of housing precariousness. How these configurations look like is explored in Chapter 4 using latent class analysis.

## 2.1 Operationalisation of indicators

- (1) **Affordability:** We measure housing unaffordability in two ways: objective and subjective. The 'objective' measure is referred to as *overburden*, and a household is housing cost overburdened if it spends more than the threshold percentage of their income on housing costs. We use a variable threshold of 25% for the first income quintile, 30% for the second quintile, 40% for the third quintile, and 50% for the fourth and fifth quintiles. Housing costs are based on the monthly expenditure of households related to the dwelling including the costs of utilities, insurance, regular maintenance, compulsory charges (e.g. sewage), and taxes, following the EU definition. Rental payments (for tenants) and mortgage interest payments (for homeowners) are gross of housing benefits, i.e. the benefits are not deducted from the total housing costs, but are net of any tax relief (for homeowners). Household income is net and equivalised by number of household members and their age (modified OECD-scale). The percentage spent for each household is referred to as *Housing cost burden (HCB)* and it is calculated as follows (identical to EUROSTAT's methodology:

$$\text{Housing Cost Burden} = \frac{\{(total\ housing\ cost \times 12) - housing\ allowances\}}{(annual\ disposable\ income - housing\ allowances)}$$





Some additional conditions are applied:

1. If  $\{(total\ housing\ cost\ X\ 12) - gross\ housing\ allowances\} \leq 0$ , then  $HCB = 0$
2. If  $(annual\ disposable\ income - gross\ housing\ allowances) \leq 0$ , then  $HCB = 100$
3. If  $(annual\ disposable\ income - gross\ housing\ allowances) < \{(total\ housing\ cost\ X\ 12) - gross\ housing\ allowances\}$ , then  $HCB = 100$

*Overburden* is a binary variable of those whose *HCB* is higher than the threshold above (therefore overburdened) (1) and those whose *HCB* is lower than or equal to the threshold (0). The subjective measure is referred to as *subjective burden*. The variable is constructed based on the question: “Please consider your total housing costs including mortgage repayment (instalment and interest) or rent, insurance and service charges (sewage removal, refuse removal, regular maintenance, repairs and other charges). To what extent are these costs a financial burden to you?”. It is divided into three categories: 1) not a burden at all; 2) a slight burden; and 3) and a heavy burden.

- (2) **Housing quality:** Poor housing quality is defined as living in deprived housing, based on the Eurostat definition (Eurostat, n.d.-c). As discussed above, *housing deprivation* occurs when a house has no or poor-quality facilities, such as a leaking roof, damp walls, floors or foundations, or rot in window frames or floors; no bath or shower; no flushing toilet; or too dark. We use four questions: 1) “Do you have any of the following problems with your dwelling/accommodation? A leaking roof; damp walls/floors/foundations; rot in window frames or floor”; 2) “Is your dwelling too dark, meaning is there not enough daylight coming through the windows?”; 3) “Is there a shower unit or bathtub in your dwelling?”; and 4) “Is there an indoor flushing toilet in your dwelling?”. *Housing deprivation* is coded as a binary variable. It is coded as 1 if one has responded at least one of the following: ‘yes’ to 1), ‘yes’ to 2), ‘no’ to 3) or ‘no’ to 4). Those who answered ‘no’ to both questions 1) and 2), and ‘yes’ to both 3) and 4) are coded as 0.



- (3) **Overcrowding:** *Overcrowding* is defined according to the Eurostat-definition (Eurostat, n.d.-b). It occurs when the household does not have at its disposal a minimum number of rooms equal to: 1) one room for the household; 2) one room per couple in the household; 3) one room for each single person aged 18 or more; 4) one room per pair of single people of the same gender between 12 and 17 years of age; 5) one room for each single person between 12 and 17 years of age and not included in the previous category; or 6) one room per pair of children under 12 years of age. The indicator is constructed by comparing, for each household, the total number of rooms available to the household (HH030) with the minimum number of rooms required for the respective household. One exception we make for our analysis is that a single-person household in a studio apartment is not coded as overcrowding. It is coded as a binary variable: living in an overcrowded housing (1) and not (0).
- (4) **Housing insecurity:** Housing insecurity is measured by *rent/mortgage arrears*. It is based on the question “*In the past twelve months, has the household been in arrears, i.e. has been unable to pay on time due to financial difficulties for: (a) rent, (b) mortgage repayment for the main dwelling?*”. It is coded as a binary variable of having been in arrears at least once (1) and not having been in arrears (0).
- (5) **Energy poverty:** Energy poverty is approximated by two indicators. First, *heating unaffordability*, which refers to the inability to keep the dwelling warm. This is based on the question “*can your household afford to keep its home adequately warm?*”. It is a binary variable of those living in energy poverty (cannot keep dwelling warm (1) and can keep it warm (0)). Second, *utility arrears*, which refers to whether one has had utility arrears at least once in the last twelve months. It is coded as a binary variable of having had arrears (1) and not having had arrears (0), based on the question “*In the past twelve months, has the household been in arrears, i.e. has been unable to pay the utility bills (e.g. heating, electricity, gas, water, waste disposal etc.) of the main dwelling on time due to financial difficulties?*”.



We further examine who is more likely to be in different housing precariousness types in Europe, using the following variables.

- Tenure status:** Tenure is categorised into five types, following the EU-SILC definition. ‘Outright homeowner’ refers to those who are homeowners without outstanding mortgage. ‘Mortgaged homeowner’ refers to those who are homeowners with an outstanding mortgage. In both cases, homeowners must live in the housing. ‘Market rent’ refers to tenants who rent at market or prevailing price. This also includes those whose rent is paid partly or fully by housing benefit or other sources such as private sources or charity. The ‘Reduced rent’-category applies to countries where there is a clear distinction between the prevailing market rent, and rent that is below that level. In such countries, the following cases would fall into the latter category: (1) renting social housing, (2) renting through an employer at a reduced rate, and (3) renting housing where the rent is fixed by law. Where there is no clear distinction between market rent and reduced rent (i.e. in the so-called unitary rental market countries), all tenants are coded as renting at ‘Market rent’.<sup>14</sup> This situation applies to the Netherlands, but for the Netherlands we can distinguish between the two rental tenures by using the so-called ‘liberalisatiegrens’ (Ministerie van Algemene Zaken, 2020).<sup>15</sup> This is a fixed amount that limits the starting rent of social rental housing, as opposed to a prevailing market rent. Sweden and Denmark are the only countries in our dataset where all renters are coded as renting at market rate, and therefore caution is needed in directly comparing these cases with other countries. In the dataset, there is one final category: ‘rent-free’, which refers to tenants who do not have any rent to pay. This includes cases where the housing is provided free of charge as part of the job or from a private source (e.g. family-owned housing). However, due to the low

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<sup>14</sup> Note that this could also have been recoded as ‘reduced rent’, as the difficulty to distinguish between renting at market rent and renting at reduced rent concerns the so-called unitary rental market countries, where rents are more strictly regulated.

<sup>15</sup> Note that in Chapter 4, this distinction for the Netherlands has not been applied.



absolute number of respondents belonging to this category, while they are included in the analysis, further descriptive statistics are not reported here.

- **Household income:** Although (disposable) (annual) household income refers by default to the household-level, the household income is usually attributed to each household member and standardised for the size and composition of the household by means of an equivalence scale (taking into account economies of scale and the assumed lower costs of younger children). Individuals are classified into income tertiles or quintiles, depending on the chapter in this report. The variable is constructed using the *xtile* function in Stata with the equivalised household income variable HX090. Tertiles are used in this chapter.
- **Age:** The age of the individual is categorised as below 18, 18-27, 28-37, 38-47, 48-57, 58-67, 68-77, and 78 and over.
- **Migration status:** Migration status is operationalised at household level on the basis of the country of birth of the household reference person. Using the question on country of birth, individuals are categorised into three groups: 1) national citizens, 2) EU-born migrants and 3) non-EU-born migrants.

### 3. Descriptive Analysis of Housing Precariousness

Table 3.1 presents the percentages of individuals for each indicator of housing precariousness discussed above for the year 2023, by country. Where data are missing, the most recent year is given (e.g. data for the UK are from 2018 and subjective burden for Ireland is from 2020). The country with the highest rate of housing cost overburdening is Greece with 38.1% of people experiencing problems, followed by 29.0% in Luxembourg and 23.5% in Denmark. The lowest rate is 6.1% in Cyprus, followed by 8.1% in Slovenia and 8.7% in Ireland. In terms of subjective housing cost burdens, Poland has the highest proportion of people experiencing a high subjective cost burden (55.8%), followed by 50.8% in Cyprus and 48.9% in Greece. The lowest percentages are found in the Netherlands (5.9%), Norway (8.8%), and Sweden (9.8%). The country with the highest percentage of people living in poor-quality housing is Portugal (33.1%), followed by Cyprus (33.2%) and Spain



(27.7%). This suggests that poor-quality housing remains a widespread problem in the Southern-European countries characterized by family-based homeownership. The lowest percentages are found in Central-and-Eastern Europe with 7.5% in Slovakia, 7.9% in Croatia and 8.7% in Poland. In contrast to what has been discussed before based on older research (see Chapter 2), this indicates improved housing quality in Eastern-Europe in recent decades, as well as intra-regime variations. Overcrowding remains an important feature in Eastern-Europe, with 39.2% of people living in overcrowded housing in Romania, followed by 36.7% in Latvia and 33.8% in Bulgaria. Overcrowding is least prevalent in Cyprus (2.3%), followed by the Netherlands (2.7%) and Ireland (4.1%). Rent/mortgage arrears are more common in Southern-European countries, with the highest proportion in Greece (8.8%), followed by 6.0% in Spain and 5.1% in Cyprus. The lowest proportions are found in Central-and-Eastern Europe (as very few households rent): 0.5% in Romania, 0.6% in Croatia and 1.0% in Bulgaria. In terms of utility arrears, these are most common in Greece with 33.0%, followed by Bulgaria (17.8%) and Romania (13.6%). The lowest percentage is found in the Netherlands (1.1%), followed by the Czech Republic (2.0%) and Sweden (3.2%). Finally, roughly 20% of the population experiences heating unaffordability in Spain, Portugal, and Bulgaria. The lowest proportion is found in North-Western European homeownership countries with a dual rental market, with 2.1% in Luxembourg, 2.1% in Norway, and 2.6% in Finland.



**Table 3.1 Prevalence of housing problems for each indicator by country, 2023  
(individuals, weighted %)**

|                                                                  |    | Affordability |                            | Quality          | Over-    | Security              | Energy poverty  |                         |
|------------------------------------------------------------------|----|---------------|----------------------------|------------------|----------|-----------------------|-----------------|-------------------------|
|                                                                  |    | overburden    | subjective burden (heavy*) | deprived housing | crowding | rent/mortgage arrears | utility arrears | heating unaffordability |
| <b>Social-democratic unitary rental market-countries</b>         | DK | 23.5          | 13.2                       | 16.4             | 6.7      | 3.1                   | 4.8             | 7.0                     |
|                                                                  | NL | 17.7          | 5.9                        | 16.7             | 2.7      | 1.3                   | 1.1             | 6.9                     |
|                                                                  | SE | 19.4          | 9.8                        | 9.0              | 12.4     | 3.1                   | 3.2             | 5.8                     |
| <b>Conservative -corporatist unitary rental market-countries</b> | AT | 12.9          | 30.2                       | 15.6             | 12.5     | 3.9                   | 5.5             | 3.9                     |
|                                                                  | DE | 20.2          | 25.1                       | 11.4             | 8.4      | 2.7                   | 5.3             | 8.2                     |
|                                                                  | FR | 13.0          | 31.4                       | 27.5             | 8.4      | 5.2                   | 7.6             | 12.1                    |
| <b>NWE homeowner-ship countries with a dual rental market</b>    | BE | 15.3          | 26.4                       | 19.2             | 5.5      | 1.4                   | 3.8             | 5.9                     |
|                                                                  | FI | 12.3          | 21.2                       | 9.1              | 4.4      | 4.3                   | 7.4             | 2.6                     |
|                                                                  | IE | 8.7           | 27.7                       | 0                | 4.1      | 5.0                   | 7.7             | 7.2                     |
|                                                                  | LU | 29.0          | 31.6                       | 20.7             | 9.3      | 2.8                   | 4.8             | 2.1                     |
|                                                                  | NO | 20.6          | 8.8                        | 8.9              | 4.5      | 3.3                   | 3.4             | 2.1                     |
|                                                                  | UK | 22.6          | 16.8                       | 16.8             | 4.8      | 4.9                   | 5.4             | 5.4                     |
| <b>SE family-based homeowner-ship countries</b>                  | CY | 6.1           | 50.8                       | 33.2             | 2.3      | 5.1                   | 9.0             | 16.9                    |
|                                                                  | EL | 38.1          | 48.9                       | 17.9             | 26.1     | 8.8                   | 33.0            | 19.2                    |
|                                                                  | ES | 13.9          | 38.6                       | 27.7             | 7.5      | 6.0                   | 9.6             | 20.7                    |
|                                                                  | IT | 10.3          | 37.4                       | 19.4             | 24.2     | 1.6                   | 4.1             | 9.5                     |
|                                                                  | MT | 8.9           | 24.9                       | 15.3             | 4.0      | 1.5                   | 4.9             | 6.8                     |
|                                                                  | PT | 9.0           | 26.3                       | 33.1             | 13.3     | 2.3                   | 3.8             | 20.8                    |



|                                             |    |      |      |      |      |     |      |      |
|---------------------------------------------|----|------|------|------|------|-----|------|------|
| <b>Baltics</b>                              | EE | 12.4 | 14.1 | 12.3 | 14.2 | 1.3 | 4.5  | 4.1  |
|                                             | LT | 10.3 | 11.6 | 16.9 | 22.6 | 1.2 | 6.5  | 20.0 |
|                                             | LV | 13.1 | 15.7 | 24.6 | 36.7 | 1.5 | 7.1  | 6.6  |
| <b>Central<br/>Eastern<br/>Europe (CEE)</b> | BG | 20.9 | 27.2 | 15.8 | 33.8 | 1.0 | 17.8 | 20.7 |
|                                             | CZ | 17.4 | 21.3 | 10.4 | 14.8 | 2.0 | 1.9  | 6.1  |
|                                             | HR | 9.4  | 33.7 | 7.9  | 30.3 | 0.6 | 11.6 | 6.2  |
|                                             | HU | 14.4 | 15.7 | 18.8 | 15.0 | 1.8 | 7.3  | 7.2  |
|                                             | PL | 12.7 | 55.8 | 8.7  | 33.0 | 0.8 | 4.3  | 4.8  |
|                                             | RO | 14.4 | 37.1 | 20.9 | 39.2 | 0.5 | 13.6 | 12.5 |
|                                             | SI | 8.1  | 24.8 | 20.9 | 9.6  | 1.5 | 6.6  | 3.6  |
|                                             | SK | 13.5 | 32.1 | 7.5  | 30.3 | 2.9 | 7.2  | 8.1  |

Note: UK data are from 2018 as this is the latest available wave. Ireland (IE) does not have data for subjective burden in 2023, so data from 2020 are used.

\* Here we only consider those individuals experiencing a heavy burden. All numbers are rounded off to one decimal place, with the exception of those smaller than 0.1.

Table 3.2 shows the prevalence of individuals for each indicator, by tenure status and country. For instance, the number under ‘DK’ indicates that 16.6% of owner-occupiers in Denmark is overburdened by housing costs. Overall, we find that the overburden rate is most common among market rate and reduced rate renters, compared to the other tenure statuses in each country. The countries with a conservative-corporatist unitary rental market tend to have generally lower overburden rates amongst renters compared to other countries, and some homeownership countries with a dual rental market (e.g. Luxembourg, Norway, UK) tend to have relatively high overburden rates amongst renters. A relatively high share of homeowners is overburdened by housing costs in only a few countries, such as outright homeowners in Sweden (23.3%), mortgaged homeowners in Luxembourg (35.1%), and both types of homeowners in Greece.

While renters are generally more likely to perceive a high subjective housing cost burden, there are some differences when compared to the overburden rate. Some countries, such as the Netherlands, Sweden, and Norway, have an overall low



subjective burden rate. This indicates that the higher 'objective' housing cost burden in these countries does not necessarily translate into the actual perception of a high cost burden by individuals. In general, however, compared with the 'objective' measure, more homeowners *feel* a housing cost burden. This is not the case in the social-democratic countries with a unitary rental market, and to a lesser extent in the Baltic States, but is more pronounced in the conservative-corporatist countries with a unitary rental market, and especially in Southern-Europe. For example, in Austria the overburden rate is 4.5% and 3.6% for outright homeowners and mortgaged homeowners respectively, whilst the subjective burden is 18.5% and 38.2%. In Cyprus, the overburden rate is 0.8% and 3.1% for outright homeowners and mortgaged homeowners respectively, while the subjective burden is 47.9% and 60.9% respectively. Some countries show a generally high subjective overburden rate across all tenure statuses, such as those in Southern-Europe and in CEE-countries and, to a lesser extent, those with a conservative-corporatist unitary rental market. Higher subjective housing costs burdens in these countries could be related to lower housing quality resulting in higher housing-related costs, or to lower incomes in some segments of the population (e.g. income inequality is often higher in these countries, see Chapter 6).

Housing quality is relatively better in countries in the North-West of Europe, especially amongst homeowners, while a relatively high percentage of renters experience deprived housing. In particular, around 40% of both market and reduced rate renters live in deprived housing in France and around 30% of market renters in Belgium. Relatively high percentages of housing deprivation across all tenure statuses are found in Southern-European countries, especially Cyprus, Spain, and Portugal. In many CEE countries, we find that renters are more vulnerable to housing deprivation, especially those in reduced rent housing.

As discussed in Chapter 2, overcrowding is a more typical characteristic of the Southern-European and Eastern-European countries. In most countries, a relatively high share of individuals experience overcrowding across tenure statuses. The few exceptions are: Cyprus, Spain and Malta, indicating intra-regime variations in terms of overcrowding. In some countries, overcrowding is more prevalent amongst renters than homeowners, such as Portugal, Slovenia, and the Czech Republic. Even amongst the countries in the North-West of Europe, some





have relatively high levels of overcrowding among renters. For instance, roughly 26% of market renters in Sweden and Austria live in overcrowded housing, and roughly 20% of reduced-renters in Austria, Germany, France (i.e. conservative-corporatist unitary rental market countries), and Luxembourg, live in overcrowded housing.

With regard to arrears, rent/mortgage arrears are more common among tenants in most countries. In countries with a dual rental market and a conservative-corporatist unitary rental market, as well as the Baltic States and the CEE-countries, most countries have more reduced renters with rent/mortgage arrears than market renters. Individuals in countries with a social-democratic unitary rental market are generally less likely to be in arrears, along with some other countries such as Germany, Belgium, Luxembourg and Malta. Some countries also show a relatively high percentage of rent/mortgage arrears amongst mortgage homeowners, such as Cyprus, Greece, Bulgaria, and Romania.

For utility arrears, as for rent/mortgage arrears, it is the tenants who are more likely to be in arrears. It should be noted that some countries, such as Greece, Bulgaria, and Romania, show a high proportion of arrears across all tenure statuses. Countries with a social-democratic unitary rental market, Luxembourg, Norway, Malta, Estonia and the Czech Republic generally show a low percentage of utility arrears across tenure statuses.

In the North-Western part of Europe, it is the renters who are more likely to experience heating unaffordability, with cross-national variations. Whilst energy poverty is generally low for the rest of the population in the Netherlands, those in reduced rent housing also experience energy poverty in terms of heating unaffordability. Around 20% of both market and reduced renters in France are unable to afford adequate heating of their dwelling, while roughly 20% of market renters in Ireland experience this. These figures are broadly in line with the housing deprivation rates discussed above. Similar patterns can be seen in Southern- and Eastern-European countries in terms of the higher likelihood of renters experiencing heating unaffordability. However, it is worth noting that the energy poverty rate for homeowners in these countries is relatively higher than in Table 3.1. About 20% of outright homeowners in Portugal, Lithuania, and Bulgaria experience heating unaffordability. In many of the Southern-European countries,



the heating unaffordability rate is relatively high across all tenure statuses. This is particularly the case in Portugal, where about 62% of reduced renters experience inability to afford adequate heating for housing. Almost half of reduced renters in Lithuania and Bulgaria and around 56% of reduced renters in Slovakia also experience this problem.



**Table 3.2 Prevalence of housing problems for each indicator by country and tenure, 2023 (individuals, weighted %)**

|                                   |    | <i>Social-democratic unitary rental market-countries</i> |      |       | <i>Conservative-corporatist unitary rental market-countries</i> |      |      | <i>NWE homeownership countries with a dual rental market</i> |      |      |      |      |      |
|-----------------------------------|----|----------------------------------------------------------|------|-------|-----------------------------------------------------------------|------|------|--------------------------------------------------------------|------|------|------|------|------|
|                                   |    | DK                                                       | NL   | SE    | AT                                                              | DE   | FR   | BE                                                           | FI   | IE   | LU   | NO   | UK   |
| <b>overburden</b>                 | OH | 16.6                                                     | 8.1  | 23.31 | 4.5                                                             | 12.2 | 3.3  | 8.7                                                          | 5.7  | 2.6  | 3.0  | 9.0  | 13.3 |
|                                   | MH | 7.7                                                      | 4.0  | 8.1   | 3.6                                                             | 17.6 | 2.0  | 2.0                                                          | 2.4  | 2.3  | 35.1 | 15.5 | 10.0 |
|                                   | MR | 44.5                                                     | 44.4 | 34.7  | 27.8                                                            | 25.8 | 32.7 | 46.8                                                         | 34.5 | 32.9 | 50.3 | 49.1 | 49.0 |
|                                   | RR | .                                                        | 49.0 | .     | 18.2                                                            | 29.5 | 29.4 | 39.8                                                         | 29.4 | 16.0 | 42.5 | 43.1 | 44.4 |
| <b>subjective burden – heavy*</b> | OH | 5.6                                                      | 1.3  | 3.4   | 18.5                                                            | 17.7 | 20.7 | 12.8                                                         | 9.3  | 17.6 | 11.1 | 2.1  | 6.1  |
|                                   | MH | 9.7                                                      | 2.6  | 7.2   | 38.2                                                            | 31.3 | 31.8 | 21.7                                                         | 24.1 | 25.2 | 41.7 | 9.1  | 12.4 |
|                                   | MR | 19.8                                                     | 8.2  | 16.4  | 37.0                                                            | 26.4 | 35.7 | 49.3                                                         | 27.4 | 42.3 | 48.0 | 15.1 | 30.6 |
|                                   | RR | .                                                        | 14.9 | .     | 32.7                                                            | 27.7 | 45.8 | 43.5                                                         | 31.4 | 41.6 | 25.6 | 19.9 | 32.3 |
| <b>housing deprivation</b>        | OH | 11.5                                                     | 10.0 | 6.0   | 8.7                                                             | 6.7  | 18.7 | 13.8                                                         | 6.3  | 0    | 12.1 | 5.4  | 10.8 |
|                                   | MH | 12.7                                                     | 12.8 | 6.9   | 8.3                                                             | 6.6  | 21.7 | 16.3                                                         | 8.6  | 0    | 24.2 | 6.6  | 13.6 |
|                                   | MR | 22.3                                                     | 22.3 | 13.4  | 25.4                                                            | 16.3 | 40.4 | 30.0                                                         | 10.2 | 0    | 26.4 | 18.6 | 24.5 |
|                                   | RR | .                                                        | 27.6 | .     | 26.9                                                            | 16.3 | 40.5 | 26.9                                                         | 14.5 | 0    | 20.9 | 43.0 | 29.9 |
| <b>overcrowding</b>               | OH | 3.2                                                      | 2.7  | 4.1   | 3.5                                                             | 2.3  | 2.4  | 2.1                                                          | 1.0  | 1.1  | 1.5  | 0.8  | 1.2  |
|                                   | MH | 3.4                                                      | 1.7  | 5.1   | 6.1                                                             | 3.4  | 4.2  | 3.3                                                          | 3.7  | 2.9  | 7.5  | 2.9  | 2.5  |
|                                   | MR | 11.8                                                     | 4.3  | 26.0  | 25.5                                                            | 13.5 | 12.5 | 13.5                                                         | 10.1 | 12.6 | 15.3 | 13.6 | 9.6  |



|                          |    |      |      |     |      |      |      |      |      |      |      |      |      |
|--------------------------|----|------|------|-----|------|------|------|------|------|------|------|------|------|
|                          | RR | .    | 4.6  | .   | 18.5 | 20.7 | 21.2 | 9.4  | 7.1  | 5.5  | 20.5 | 0    | 14.5 |
| rent/mortgage<br>arrears | OH | 0    | 0    | 0.5 | 0.2  | 0    | 0.2  | 0    | 0    | 0    | 0    | 0    | 0    |
|                          | MH | 1.7  | 0.3  | 1.4 | 2.4  | 3.2  | 2.7  | 0.4  | 2.3  | 2.7  | 4.3  | 2.3  | 1.5  |
|                          | MR | 5.8  | 1.2  | 6.7 | 8.7  | 3.8  | 7.5  | 4.9  | 9.8  | 11.7 | 4.2  | 9.8  | 11.7 |
|                          | RR | .    | 4.4  | .   | 5.9  | 5.2  | 16.2 | 3.5  | 13.1 | 15.3 | 2.8  | 14.7 | 20.8 |
| utility arrears          | OH | 1.3  | 0.4  | 0.9 | 2.2  | 3.0  | 2.1  | 1.0  | 2.1  | 2.6  | 0.9  | 1.0  | 0.9  |
|                          | MH | 2.9  | 0.5  | 2.1 | 3.1  | 4.6  | 3.6  | 2.2  | 7.3  | 4.8  | 5.6  | 3.1  | 2.1  |
|                          | MR | 8.1  | 1.4  | 5.7 | 10.9 | 6.7  | 13.9 | 8.8  | 13.0 | 16.8 | 8.3  | 7.0  | 11.7 |
|                          | RR | .    | 2.9  | .   | 6.7  | 10.0 | 18.1 | 11.0 | 12.1 | 17.4 | 5.8  | 0    | 19.8 |
| energy poverty           | OH | 3.6  | 3.4  | 3.9 | 2.1  | 4.3  | 8.0  | 3.3  | 1.6  | 2.9  | 0.5  | 0.8  | 2.7  |
|                          | MH | 4.5  | 2.7  | 5.1 | 1.2  | 7.0  | 6.6  | 3.0  | 2.3  | 4.2  | 2.5  | 1.8  | 2.8  |
|                          | MR | 10.9 | 6.1  | 7.7 | 7.7  | 10.5 | 20.4 | 15.1 | 2.3  | 20.1 | 2.5  | 4.5  | 10.4 |
|                          | RR | .    | 18.7 | .   | 4.6  | 14.5 | 21.2 | 9.46 | 5.7  | 12.0 | 3.4  | 3.5  | 12.6 |

Note: UK data are from 2018 as this is the latest available wave. Ireland (IE) does not have data for subjective burden in 2023, so data from 2020 are used. \* Here we only consider those individuals experiencing a heavy burden. All numbers are rounded off to one decimal place, with the exception of those smaller than 0.1.

“OH” refers to outright homeowners, “MH” refers to mortgaged homeowners, “MR” refers to market rent, and “RR” refers to reduced rent. Rent-free, as mentioned above, is not reported in this table due to low absolute number of respondents belonging to this category. Missing data is left blank with “.”.



**Table 3.2 Prevalence of housing problems for each indicator by country, 2023 (individuals, weighted %) (continued)**

|                                   |    | <i>SE family-based homeownership countries</i> |      |      |      |      |      | <i>Baltics</i> |      |      | <i>CEE</i> |      |      |      |      |      |      |      |
|-----------------------------------|----|------------------------------------------------|------|------|------|------|------|----------------|------|------|------------|------|------|------|------|------|------|------|
|                                   |    | CY                                             | EL   | ES   | IT   | MT   | PT   | EE             | LT   | LV   | BG         | CZ   | HR   | HU   | PL   | RO   | SI   | SK   |
| <b>overburden</b>                 | OH | 0.8                                            | 35.0 | 5.1  | 5.0  | 1.8  | 3.7  | 11.7           | 10.1 | 12.7 | 19.0       | 12.1 | 9.1  | 11.2 | 11.7 | 12.9 | 5.5  | 12.0 |
|                                   | MH | 3.1                                            | 32.8 | 9.5  | 4.1  | 4.7  | 3.6  | 3.8            | 5.2  | 6.1  | 10.6       | 9.6  | 4.8  | 17.3 | 9.5  | 8.9  | 6.0  | 13.4 |
|                                   | MR | 33.9                                           | 44.8 | 44.4 | 34.1 | 35.1 | 40.4 | 38.1           | 28.4 | 24.7 | 36.5       | 41.3 | 39.5 | 44.2 | 25.9 | 39.1 | 30.7 | 36.7 |
|                                   | RR | 22.8                                           | 51.9 | 40.8 | 29.0 | 13.2 | 15.0 | 30.7           | 33.8 | 16.9 | 47.5       | 22.7 | 20.5 | 38.5 | 14.2 | 58.1 | 31.8 | 19.6 |
| <b>subjective burden – heavy*</b> | OH | 47.9                                           | 44.3 | 29.3 | 29.1 | 20.7 | 19.9 | 13.9           | 11.4 | 16.1 | 26.0       | 15.2 | 33.4 | 15.6 | 53.0 | 37.1 | 21.6 | 30.1 |
|                                   | MH | 60.9                                           | 51.3 | 48.7 | 49.8 | 29.9 | 32.0 | 13.1           | 9.8  | 8.3  | 12.6       | 23.8 | 35.7 | 10.6 | 62.6 | 31.8 | 26.9 | 33.5 |
|                                   | MR | 52.3                                           | 59.9 | 47.5 | 54.8 | 27.6 | 31.9 | 23.7           | 25.1 | 17.9 | 33.5       | 37.7 | 46.3 | 16.8 | 70.4 | 46.8 | 43.4 | 50.8 |
|                                   | RR | 31.7                                           | 67.8 | 40.8 | 56.3 | 35.3 | 45.5 | 9.9            | 33.1 | 22.7 | 41.6       | 23.0 | 57.2 | 32.5 | 69.3 | 41.0 | 48.4 | 68.2 |
| <b>housing deprivation</b>        | OH | 33.7                                           | 15.0 | 24.1 | 17.5 | 13.4 | 30.8 | 14.3           | 18.2 | 25.3 | 15.0       | 8.0  | 7.7  | 17.8 | 6.9  | 21.1 | 19.2 | 7.6  |
|                                   | MH | 27.1                                           | 17.1 | 26.0 | 19.3 | 13.5 | 27.7 | 8.1            | 11.1 | 13.9 | 8.7        | 10.8 | 5.0  | 17.2 | 6.6  | 0.3  | 17.4 | 5.2  |
|                                   | MR | 31.8                                           | 23.7 | 36.0 | 24.2 | 20.9 | 44.6 | 8.9            | 9.2  | 23.6 | 21.9       | 16.0 | 8.7  | 19.0 | 16.2 | 2.5  | 29.2 | 7.5  |
|                                   | RR | 33.4                                           | 30.6 | 38.9 | 36.4 | 16.5 | 62.8 | 12.7           | 18.1 | 37.0 | 10.5       | 29.0 | 25.4 | 40.0 | 12.6 | 25.7 | 37.8 | 37.2 |
| <b>overcrowding</b>               | OH | 1.4                                            | 24.0 | 4.7  | 17.6 | 1.6  | 8.8  | 11.6           | 20.9 | 33.1 | 31.3       | 10.1 | 28.2 | 14.4 | 29.6 | 38.7 | 6.0  | 28.2 |
|                                   | MH | 1.6                                            | 28.8 | 6.1  | 27.9 | 1.0  | 10.4 | 15.3           | 20.8 | 35.8 | 34.0       | 11.2 | 40.2 | 11.2 | 27.3 | 62.6 | 7.1  | 29.5 |
|                                   | MR | 7.4                                            | 30.2 | 16.6 | 42.3 | 14.3 | 25.7 | 24.9           | 47.5 | 58.0 | 60.9       | 33.0 | 54.0 | 23.0 | 61.0 | 43.5 | 30.4 | 59.0 |
|                                   | RR | 0                                              | 23.2 | 14.2 | 44.8 | 5.8  | 36.7 | 29.9           | 53.2 | 61.9 | 71.8       | 27.8 | 60.7 | 36.1 | 55.7 | 55.2 | 31.7 | 67.2 |



|                              |    |      |      |      |      |      |      |     |      |      |      |      |      |      |      |      |      |      |
|------------------------------|----|------|------|------|------|------|------|-----|------|------|------|------|------|------|------|------|------|------|
| <b>rent/mortgage arrears</b> | OH | 0    | 0.6  | 0.02 | 0    | 0    | 0    | 0   | 0.2  | 0    | 0    | 0.4  | 0    | 0.8  | 0    | 0    | 0    | 1.5  |
|                              | MH | 15.5 | 20.3 | 7.6  | 1.8  | 2.3  | 1.9  | 2.0 | 3.5  | 0.8  | 15.8 | 1.0  | 5.8  | 4.2  | 3.3  | 17.0 | 2.8  | 4.7  |
|                              | MR | 14.3 | 26.9 | 19.0 | 5.9  | 3.7  | 6.9  | 9.2 | 7.2  | 6.1  | 14.0 | 8.4  | 5.1  | 3.2  | 5.5  | 7.1  | 6.7  | 6.8  |
|                              | RR | 1.4  | 22.4 | 19.5 | 15.1 | 6.9  | 18.7 | 4.2 | 13.7 | 19.3 | 19.8 | 3.3  | 11.2 | 14.5 | 19.5 | 23.8 | 17.3 | 26.9 |
| <b>utility arrears</b>       | OH | 7.6  | 29.9 | 4.6  | 2.6  | 5.2  | 1.9  | 4.7 | 5.5  | 6.1  | 17.3 | 0.8  | 11.7 | 6.9  | 2.8  | 13.2 | 4.8  | 7.5  |
|                              | MH | 8.6  | 36.8 | 9.3  | 5.9  | 4.1  | 3.0  | 3.7 | 5.7  | 5.9  | 20.2 | 0.8  | 9.0  | 6.1  | 4.4  | 22.5 | 7.1  | 5.2  |
|                              | MR | 13.5 | 35.9 | 21.3 | 6.0  | 4.8  | 8.1  | 7.5 | 12.2 | 6.5  | 13.2 | 6.8  | 17.7 | 6.8  | 10.0 | 12.7 | 8.3  | 5.2  |
|                              | RR | 2.1  | 45.0 | 24.2 | 17.6 | 8.3  | 14.5 | 4.2 | 37.0 | 22.1 | 29.6 | 3.3  | 17.4 | 16.8 | 23.9 | 13.5 | 22.6 | 29.5 |
| <b>energy poverty</b>        | OH | 13.5 | 16.8 | 16.7 | 7.3  | 5.2  | 21.1 | 4.9 | 22.4 | 5.8  | 19.5 | 5.4  | 6.0  | 7.4  | 4.3  | 12.4 | 2.9  | 7.9  |
|                              | MH | 14.1 | 15.4 | 18.7 | 8.0  | 4.4  | 11.9 | 2.2 | 9.1  | 3.3  | 10.4 | 3.2  | 3.2  | 5.1  | 2.0  | 11.7 | 1.9  | 5.5  |
|                              | MR | 27.4 | 25.0 | 33.3 | 15.7 | 9.5  | 28.9 | 7.3 | 14.7 | 7.0  | 17.8 | 10.8 | 11.8 | 4.8  | 7.1  | 7.5  | 3.6  | 7.0  |
|                              | RR | 14.1 | 35.9 | 31.8 | 19.7 | 23.6 | 62.0 | 1.5 | 47.6 | 16.4 | 48.2 | 10.2 | 17.1 | 8.9  | 3.6  | 24.7 | 15.3 | 56.1 |

Note: UK data are from 2018 as this is the latest available wave. Ireland (IE) does not have data for subjective burden in 2023, so data from 2020 are used. \* Here we only consider those individuals experiencing a heavy burden. All numbers are rounded off to one decimal place, with the exception of those smaller than 0.1.

“OH” refers to outright homeowners, “MH” refers to mortgaged homeowners, “MR” refers to market rent, and “RR” refers to reduced rent. Rent-free, as mentioned above, is not reported in this table due to low absolute number of respondents belonging to this category. Missing data is left blank with “.”



Table 3.3 shows the prevalence of individuals for each indicator by income tertile and country. Similar to above, each number represents a percentage for those in the same income tertile within that country. Overall, the results suggest that housing precariousness is a particular problem for low-income households, and thus that there is relative housing inequality between income levels. For example, roughly 93% of low-income households in Greece and around 70% of low-income households in Luxembourg experience housing cost overburdening. In contrast, the overburden rate for high-income households is generally lower than 1%, with the exception of Germany (1.3%), Luxembourg (1.7%) and Norway (4.2%). Here we highlight some inconsistencies in this general pattern. The patterns differ somewhat from the overburden rate when it comes to the subjective housing cost burden, as the difference between individuals from low- and middle-income households is not as large as for the objective measure. In Malta, the subjective overburdening rate is higher for individuals from middle-income households than for those from low-income households. The highest subjective overburdening rates among low-income individuals are found in Greece (65.7%), Poland (65.3%) and Cyprus (62.1%). Moreover, we also find a relatively larger percentage of individuals from high-income households perceiving housing costs as a heavy burden, compared with the objective overburdening rate. With regard to overcrowding, in Latvia and Lithuania, we find more respondents in overcrowded housing amongst middle-income individuals than amongst low-income households.

Regarding housing deprivation, low-income individuals are most likely and high-income individuals are least likely to experience housing deprivation and heating unaffordability in all countries. This pattern is also found for the other indicators, with some exceptions. For instance, although the difference is small, high-income individuals are more likely to experience overcrowding than middle-income individuals in the Netherlands. In Lithuania and Latvia, middle-income individuals are more likely to live in overcrowded housing than individuals in low-income households. In terms of rent/mortgage arrears, while the percentages are generally low, they are the same for the middle- and high-income individuals in Hungary and Poland. This



indicates that being in rent/mortgage arrears is more strongly a low-income problem in these countries than in others. In Romania, finally, we see some polarization, where both low- and high-income individuals (with roughly 0.8% for both) are similarly likely to experience rent/mortgage arrears than individuals in a middle-income household (0.05%). Finally, in Luxembourg, more high-income individuals experience utility arrears compared with middle-income households.





**Table 3.3 Prevalence of housing problems for each indicator by country and income tertile, 2023 (individuals, weighted %)**

|                                   |      | <i>Social-democratic unitary rental market-countries</i> |       |      | <i>Conservative-corporatist unitary rental market-countries</i> |      |      | <i>NWE homeownership countries with a dual rental market</i> |      |      |      |      |      |
|-----------------------------------|------|----------------------------------------------------------|-------|------|-----------------------------------------------------------------|------|------|--------------------------------------------------------------|------|------|------|------|------|
|                                   |      | DK                                                       | NL    | SE   | AT                                                              | DE   | FR   | BE                                                           | FI   | IE   | LU   | NO   | UK   |
| <b>overburden</b>                 | Low  | 64.9                                                     | 48.6  | 55.4 | 37.0                                                            | 50.6 | 34.4 | 43.2                                                         | 33.3 | 24.4 | 68.8 | 50.2 | 58.7 |
|                                   | Mid  | 5.4                                                      | 4.1   | 3.2  | 1.7                                                             | 8.9  | 4.1  | 2.8                                                          | 3.2  | 1.5  | 21.2 | 7.3  | 9.5  |
|                                   | High | 0.2                                                      | 0.3   | 0.2  | 0.1                                                             | 1.3  | 0.1  | 0.1                                                          | 0.4  | 0.2  | 1.7  | 4.2  | 0.6  |
| <b>subjective burden – heavy*</b> | Low  | 19.4                                                     | 12.31 | 16.7 | 40.7                                                            | 32.3 | 45.6 | 41.5                                                         | 28.3 | 38.2 | 39.8 | 15.2 | 27.2 |
|                                   | Mid  | 13.4                                                     | 3.9   | 8.4  | 31.2                                                            | 26.4 | 30.6 | 25.3                                                         | 22.2 | 30.5 | 33.0 | 7.6  | 16.0 |
|                                   | High | 6.9                                                      | 1.5   | 4.5  | 18.5                                                            | 17.4 | 18.1 | 12.3                                                         | 13.0 | 14.3 | 22.1 | 3.9  | 6.4  |
| <b>housing deprivation</b>        | Low  | 22.3                                                     | 23.1  | 11.9 | 22.6                                                            | 13.5 | 38.5 | 25.2                                                         | 10.9 | 0    | 28.0 | 13.6 | 21.6 |
|                                   | Mid  | 15.5                                                     | 14.9  | 8.9  | 14.9                                                            | 11.4 | 24.9 | 17.4                                                         | 9.4  | 0    | 17.9 | 7.8  | 16.8 |
|                                   | High | 11.2                                                     | 12.0  | 6.1  | 9.2                                                             | 9.4  | 19.0 | 15.1                                                         | 7.1  | 0    | 16.1 | 5.2  | 12.1 |
| <b>overcrowding</b>               | Low  | 9.3                                                      | 5.3   | 23.4 | 24.8                                                            | 15.3 | 17.5 | 12.3                                                         | 8.4  | 7.1  | 22.0 | 8.7  | 8.5  |
|                                   | Mid  | 7.3                                                      | 1.2   | 10.0 | 9.2                                                             | 7.3  | 5.4  | 3.0                                                          | 3.4  | 3.0  | 4.1  | 3.3  | 4.2  |
|                                   | High | 3.5                                                      | 1.5   | 3.7  | 3.3                                                             | 2.9  | 2.4  | 1.1                                                          | 1.3  | 2.3  | 1.6  | 1.5  | 1.7  |
| <b>rent/mortgage arrears</b>      | Low  | 6.1                                                      | 3.0   | 5.8  | 9.2                                                             | 4.4  | 11.8 | 2.7                                                          | 8.3  | 10.5 | 5.6  | 6.1  | 10.1 |
|                                   | Mid  | 2.5                                                      | 0.7   | 2.9  | 2.0                                                             | 2.4  | 2.9  | 1.4                                                          | 3.6  | 3.6  | 2.1  | 2.5  | 3.7  |
|                                   | High | 0.7                                                      | 0.3   | 0.6  | 0.5                                                             | 1.3  | 1.0  | 0.1                                                          | 1.1  | 0.9  | 1.0  | 1.2  | 0.9  |



|                 |      |      |      |     |      |      |      |      |      |      |     |     |      |
|-----------------|------|------|------|-----|------|------|------|------|------|------|-----|-----|------|
| utility arrears | Low  | 8.1  | 2.3  | 5.5 | 12.0 | 8.1  | 16.0 | 6.6  | 11.1 | 15.8 | 7.9 | 5.8 | 10.3 |
|                 | Mid  | 4.4  | 0.9  | 3.2 | 2.8  | 4.9  | 5.4  | 4.4  | 8.1  | 5.6  | 3.1 | 3.2 | 4.8  |
|                 | High | 1.8  | 0.2  | 1.0 | 1.7  | 2.8  | 1.2  | 0.5  | 2.8  | 1.7  | 3.3 | 1.1 | 0.9  |
| energy poverty  | Low  | 12.5 | 15.1 | 8.0 | 8.3  | 13.4 | 22.0 | 11.4 | 3.9  | 11.8 | 4.1 | 4.5 | 9.9  |
|                 | Mid  | 5.9  | 4.2  | 6.1 | 2.1  | 7.6  | 10.7 | 4.9  | 2.8  | 8.3  | 1.8 | 1.3 | 4.5  |
|                 | High | 2.5  | 1.7  | 3.4 | 1.3  | 3.7  | 3.8  | 1.6  | 1.0  | 1.4  | 0.5 | 0.7 | 1.8  |

Note: UK data are from 2018 as this is the latest available wave. Ireland (IE) does not have data for subjective burden in 2023, so data from 2020 are used. Also, while the data exists for IE for housing deprivation for 2023, it indicates that 0% of the respondents are in housing deprivation, which requires further investigation into the data. All numbers are rounded off to one decimal place, with the exception of those smaller than 0.1.

\* Here we only consider those individuals experiencing a heavy burden.

“Low” refers to first income tertile, “mid” refers to second income tertile and “high” refers to third income tertile.

**Table 3.3 Prevalence of housing problems for each indicator by country and income tertile, 2023 (individuals, weighted %) (continued)**

|                                  |      | SE family-based homeownership |      |      |      |      |      | Baltics |      |      | CEE  |      |      |      |      |      |           |       |
|----------------------------------|------|-------------------------------|------|------|------|------|------|---------|------|------|------|------|------|------|------|------|-----------|-------|
|                                  |      | countries                     |      |      |      |      |      |         |      |      |      |      |      |      |      |      |           |       |
|                                  |      | CY                            | EL   | ES   | IT   | MT   | PT   | EE      | LT   | LV   | BG   | CZ   | HR   | HU   | PL   | RO   | SI        | SK    |
| overburden                       | Low  | 16.0                          | 92.6 | 38.2 | 28.3 | 24.1 | 24.5 | 35.0    | 30.0 | 37.2 | 58.4 | 47.8 | 27.7 | 38.3 | 35.7 | 36.8 | 23.7<br>0 | 37.96 |
|                                  | Mid  | 1.9                           | 20.9 | 3.6  | 2.6  | 2.6  | 2.2  | 2.0     | 0.9  | 2.1  | 4.2  | 4.2  | 0.3  | 4.3  | 2.0  | 5.5  | 0.6       | 2.4   |
|                                  | High | 0.2                           | 0.7  | 0.1  | 0.03 | 0    | 0.2  | 0.1     | 0.03 | 0.2  | 0.1  | 0.3  | 0.1  | 0.6  | 0.1  | 0.9  | 0.04      | 0.07  |
| subjective<br>burden –<br>heavy* | Low  | 62.1                          | 65.7 | 49.9 | 48.5 | 26.1 | 34.9 | 20.9    | 19.4 | 27.4 | 42.4 | 33.8 | 48.4 | 29.0 | 65.3 | 53.1 | 39.0      | 50.9  |
|                                  | Mid  | 51.9                          | 47.1 | 40.5 | 38.6 | 29.6 | 27.2 | 11.7    | 11.2 | 13.6 | 26.0 | 18.5 | 32.8 | 13.5 | 57.3 | 36.7 | 23.4      | 28.4  |
|                                  | High | 38.2                          | 33.8 | 25.4 | 24.9 | 19.0 | 16.9 | 9.7     | 4.1  | 6.2  | 13.3 | 11.6 | 19.9 | 4.5  | 44.6 | 21.7 | 11.9      | 17.1  |



|                       |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
|-----------------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| housing deprivation   | Low  | 40.2 | 27.2 | 35.5 | 22.7 | 17.6 | 42.1 | 15.3 | 24.6 | 33.9 | 29.6 | 13.1 | 12.5 | 27.7 | 10.9 | 41.1 | 27.3 | 11.4 |
|                       | Mid  | 35.6 | 15.7 | 27.5 | 20.2 | 14.2 | 33.1 | 12.6 | 17.5 | 23.8 | 12.3 | 9.7  | 6.0  | 17.4 | 9.1  | 14.3 | 20.5 | 6.6  |
|                       | High | 23.7 | 10.9 | 20.0 | 15.4 | 14.0 | 24.0 | 9.1  | 8.4  | 16.0 | 5.5  | 8.3  | 5.1  | 11.2 | 6.2  | 7.3  | 14.9 | 4.6  |
| overcrowding          | Low  | 4.3  | 34.3 | 12.4 | 32.8 | 6.2  | 21.7 | 16.9 | 20.5 | 36.9 | 36.6 | 22.0 | 39.8 | 24.4 | 37.6 | 46.0 | 13.0 | 42.0 |
|                       | Mid  | 2.4  | 27.0 | 6.6  | 23.8 | 4.8  | 14.5 | 16.5 | 27.6 | 43.0 | 33.8 | 13.5 | 35.4 | 14.2 | 36.0 | 38.3 | 9.9  | 25.6 |
|                       | High | 0.2  | 17.0 | 3.5  | 16.0 | 1.0  | 3.5  | 9.3  | 19.7 | 30.1 | 31.1 | 9.1  | 25.8 | 6.4  | 25.5 | 33.4 | 5.8  | 23.3 |
| rent/mortgage arrears | Low  | 9.7  | 13.5 | 11.6 | 3.4  | 2.4  | 4.7  | 2.0  | 1.4  | 2.9  | 1.7  | 4.7  | 0.9  | 2.9  | 1.4  | 0.8  | 2.9  | 4.4  |
|                       | Mid  | 4.5  | 8.0  | 4.4  | 0.9  | 1.5  | 1.8  | 1.1  | 1.1  | 1.3  | 0.9  | 1.0  | 0.5  | 1.5  | 0.6  | 0.1  | 1.1  | 1.8  |
|                       | High | 1.1  | 4.8  | 1.9  | 0.3  | 0.7  | 0.4  | 0.7  | 1.1  | 0.3  | 0.4  | 0.4  | 0.5  | 0.9  | 0.6  | 0.8  | 0.5  | 2.4  |
| utility arrears       | Low  | 16.3 | 62.7 | 17.7 | 7.8  | 6.9  | 7.9  | 6.6  | 10.3 | 12.2 | 29.6 | 4.9  | 18.4 | 14.2 | 6.4  | 24.7 | 11.8 | 13.5 |
|                       | Mid  | 8.2  | 24.5 | 8.4  | 3.1  | 5.1  | 2.4  | 4.6  | 7.2  | 7.1  | 16.3 | 0.6  | 10.5 | 5.5  | 3.6  | 10.9 | 5.7  | 4.1  |
|                       | High | 2.6  | 11.7 | 2.8  | 1.5  | 2.8  | 1.0  | 2.3  | 2.0  | 2.0  | 7.5  | 0.3  | 6.0  | 2.2  | 2.8  | 5.1  | 2.4  | 4.0  |
| energy poverty        | Low  | 34.7 | 34.4 | 31.8 | 17.5 | 11.9 | 33.2 | 7.1  | 32.6 | 13.2 | 33.8 | 11.8 | 13.0 | 13.8 | 8.0  | 21.5 | 7.6  | 17.9 |
|                       | Mid  | 12.1 | 16.0 | 21.8 | 7.0  | 5.3  | 21.8 | 3.2  | 18.3 | 4.8  | 18.3 | 4.0  | 3.5  | 5.4  | 4.3  | 9.6  | 2.3  | 3.3  |
|                       | High | 3.8  | 7.1  | 8.6  | 4.0  | 3.1  | 7.4  | 2.1  | 9.0  | 1.6  | 10.0 | 2.6  | 2.2  | 2.3  | 2.3  | 6.3  | 0.9  | 3.1  |

Note: UK data are from 2018 as this is the latest available wave. Ireland (IE) does not have data for subjective burden in 2023, so data from 2020 are used. All numbers are rounded off to one decimal place, with the exception of those smaller than 0.1.

\* Here we only consider those individuals experiencing a heavy burden.

“Low” refers to first income tertile, “mid” refers to second income tertile and “high” refers to third income tertile.



## 5. Conclusion

This chapter provides information on the data and indicators used in Chapters 4 and 5, and how each indicator is distributed across 29 European countries based on the latest EU-SILC data from 2023. We find that there are no clear differences across housing-welfare regimes when it comes to the objective housing cost overburden ratio, although it is generally higher in countries with a social-democratic unitary rental market and in some NWE homeownership countries with a dual rental market. On the contrary, the subjective housing cost burden is generally higher in countries with a conservative-corporatist unitary rental market and in Southern-European and CEE countries. Social-democratic countries with a unitary rental market generally show a low subjective burden, indicating a clear discrepancy between objective and subjective measures. In terms of housing quality, countries in Southern and Eastern Europe tend to have more deprived housing, but so do other countries such as France and Luxembourg. However, some intra-regime variations can be noted, such as the generally low rate of housing deprivation in Hungary, Poland, Slovakia, Sweden, Finland and Norway. Overcrowding is found in many Eastern-European countries. Southern Europe presents a mixed picture, with some countries showing low rates of housing deprivation. Cyprus, for example, has the lowest housing deprivation rate of all the countries observed. Among the Eastern-European countries, the Czech Republic and Hungary have housing deprivation rates that are almost half those of other countries in Central-and-Eastern Europe. Arrears are generally not common in all the countries observed, but are particularly high in Greece, both for rent/mortgage arrears and for utility arrears. For utility arrears, the prevalence in Greece is almost double that of the second highest country (Bulgaria). Greece also has a high rate of heating unaffordability, as do the other Southern-European countries, which generally have high rates of heating unaffordability. Across tenure status, we generally find that renters are most vulnerable to the indicators of housing precariousness observed in this report, albeit with some cross-country variations. Finally, we find that housing precariousness is a particular problem for low-income households in all



European countries, with some exceptions discussed above. We must also take into account that while there is relative inequality between income groups, the difference between these groups varies across countries and indicators. Chapters 4 and 5 will develop these further by examining the different configurations of housing precariousness across countries and the tenure restructuring that has taken place over time.



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<https://doi.org/10.1080/02673037.2021.1879998>





## Chapter 4: Types of Housing Precariousness – A Latent Class Analysis of Housing Problems in Europe

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### 1. Introduction

The provision of “*a decent home for all at a price within their means*” (Hills 2007: 1) is again a welfare state priority. Many European welfare states struggle to meet their citizens’ ‘right to housing’ (Bengtsson 2001; Clair, Fledderjohann & Knowles 2021), i.e. providing them with affordable, secure, and adequate housing. Heated housing market competition has set off a chain reaction in the provision of housing, especially amongst lower-income households in ‘late’ homeowner societies (Forrest & Hirayama 2018; see also Ronald & Kadi 2018). Inflated property values increasingly force young lower-income households to delay homeownership or block the opportunity to homeownership entirely (Dewilde & Haffner 2022; Arundel & Lennartz 2020). Meanwhile, these households must turn to the private rental market, where they face higher rents, which, paired with stagnant wages, creates a crisis of rental affordability (Hick, Pomati & Stephens 2024; Dewilde 2018). In turn, due to market competition, the poorest households are increasingly sorted into overcrowded, deprived, and insecure living conditions (e.g. Dewilde 2022; Baeten et al. 2017). The result is a growing group of the ‘precariously’ housed (e.g. Clair et al. 2019; see also DeLuca & Rosen 2022), who face multiple housing problems and are at risk of health problems and homelessness (McKee et al. 2017, Galster & Lee 2021). With an estimated 273 million Europeans (17.5%) experiencing some form of housing precariousness (Clair et al. 2019), the nineteenth century ‘social question’ of housing is back on the agenda.

In this chapter, we show that the literature on housing precariousness so far has tended to oversimplify the concept of multiple housing problems. In theory, at least, there is a distinction between the importance of some housing problems over others. Affordability issues are considered ‘key drivers’ of precariousness



(Waldron 2023: 194) and the ‘leading contributor’ to housing insecurity (Routhier 2019: 244) because affordability is presumed to lead to other problems such as arrears in payments of rent/mortgages and utilities. In practice, however, since precariousness is measured as a simple sum of housing problems, the core assumptions are that all housing problems equally contribute to the “*risk of experiencing a shock*” (Clair et al. 2019: 4), and that different combinations of housing problems are directly comparable. Instead, we propose a more nuanced approach to quantifying precarious housing conditions. Through a latent class analysis of housing problems, we explore to what extent specific housing problems tend to co-vary, and to what extent these ‘types’ of precariousness are experienced differently between countries and disadvantaged social groups. Based on these exploratory findings we propose an explanation as to why these types of precariousness are conceptually distinct.

This conceptual distinction also brings the literature on precariousness closer to the study on the structural and historical origins of housing problems (e.g. Dewilde & de Decker 2016; Dewilde 2022). Due to the prevalence of case studies (e.g. Listerborn 2023; Waldron 2023) and a focus on consequences over causes (e.g. Baker et al. 2016), studies on housing precariousness have shown little attention for explaining why precariousness differs between countries, tenures, and social groups. The housing outcomes literature, on the other hand, while providing extensive explanations for why regimes lead to housing problems, is focused on independent rather than multiple housing problems. In this Chapter, we seek to bridge these two strands of research by suggesting explanations of why regimes, tenures, and social groups end up in (different types of) precarious housing situations.

RQ: Do distinct types of housing precariousness exist, and do they differ between housing systems and social groups?

First, we provide a brief theoretical background on housing precariousness (for a detailed discussion see Chapter 2). After outlining our data and methodological approach, we show evidence of three types of housing precariousness with distinct structural origins. In the conclusion, we reflect on the



broader implications of this typology, in terms of what this means for our understanding of housing precariousness, avenues for future research, and implications for policy practice.

## 2. Theoretical background

Two more or less separate literatures have developed around multiple housing problems, conceptualizing the concentration of housing problems as either ‘precarious’ or ‘insecure’. Both lament the study of housing problems in isolation, as this approach disregards the accumulation of housing problems amongst the most disadvantaged (e.g. Baker & Lester 2017; Desmond & Western 2018). In response, these strands have adopted a multidimensional approach to housing problems, including aspects such as housing affordability, overcrowding, deprivation, and stability of housing. Their core distinction lies in the breadth of the concept: while precarious housing is supposed to increase the risk of homelessness, housing insecurity includes homelessness as part of its typology.

Studies on housing precariousness have adopted the term from studies on precarious work (e.g. Kalleberg, 2018). Dorling (2014: 20) originally emphasized the insecurity and affordability aspects of housing precariousness, i.e. “*constantly having to move, not when you choose to but when you are forced to*”. Beer et al. (2016) explicitly connected housing precariousness to increased social risks, indicated by problems related to affordability, stability, and private renting. Clair et al. (2019: 3) similarly define housing precariousness as “*a state in which (perceived) exposure to an adverse event is increased*”, indicated by problems with housing affordability, security, quality, and access to essential services. In this definition homelessness is a consequence of precariousness rather than part of the concept.

Studies on housing insecurity have taken a very similar approach, although housing insecurity includes homelessness as part of its definition instead of an outcome of housing problems. DeLuca and Rosen (2022: 345) define housing insecurity as “*the state of having difficulty acquiring housing, having minimal control over one’s housing, being at risk of losing housing, being uncertain about tenure, or living in housing that does not meet basic household needs*”. Recent publications emphasize the need for a consistent definition of the concept. Cox et



al. (2019) include characteristics of housing (stability, affordability, quality, and safety) as well as neighborhood characteristics (safety and quality) and homelessness. Routhier (2019) argues for a narrower measurement of housing insecurity, which includes affordability, overcrowding, deprivation, and forced moves.

Tenure has an ambiguous place in the definition of precarious and insecure housing. It is broadly argued that housing problems are most severe in the private rental sector as private rental housing is less secure, of lower quality (Baker et al. 2016) and less affordable (Dewilde 2018; Hick, Pomati & Stephens 2024). Many studies thus focus exclusively on private renting when examining the concentration of housing problems (e.g. Waldron 2023; DeLuca & Rosen 2022; Routhier 2019). While Beer et al. (2017) include private renting as an indicator of contract insecurity, Clair et al. (2019) rightfully point out that the social risk associated with private renting differs between countries. In unitary rental markets such as Germany or the Netherlands, where the distinction between public and private renting is less pronounced, private renting is more secure and of better quality (e.g. Hulse & Milligan 2014). Inversely, while (mortgaged) homeownership is associated with high-quality accommodation in the Northern countries, outright homeowners in the Central-and-Eastern European and Southern-European countries have more problems with overcrowding and housing quality (e.g. Dewilde 2017). The role of tenure in producing various housing problems thus depends highly on the historical context of a housing system.



## 2.1 Origins

Existing studies have mostly related housing precariousness to the recommodification and financialization of housing (see also Chapter 1). Very briefly, these policies have led to a decrease in the nature and stock of social housing (e.g. OECD 2021) as well as a more liberal access to mortgage finance up until the financial crisis (2009) (see Aalbers 2016). The resulting boom in property values has forced young low- and middle-income households into (private) rental tenures (Dewilde & Haffner 2022), and produces precarious living conditions at the bottom of the housing ladder. Dorling (2014) argued that rising property values – driven by the search for status and profit – without real wage growth, have increased rents and incentivized temporary contracts, especially in the private rental sector. Similarly, Beer et al. (2017:1542) relate housing insecurity to “*the rise of neoliberalism*”. In theory, then, precariousness often starts with affordability problems. In the United States (US), Diaz McConnel (2017) finds that poor households are sometimes forced to move into overcrowded and low-quality housing to cut the cost of living. Waldron (2024) finds that, among several coping strategies, tenants share accommodation or cut back on consumption to deal with high rents. On the supply side, private landlords have incentives to turnover tenants after temporary contracts expire so they can raise the rent. Being forced to move or being evicted is a more extreme consequence of precarious living arrangements, which could lead to homelessness (Dubois & Nivakoski 2023). Some studies point to the increased risks of eviction due to renovations – namely, ‘renovictions’ – especially in Sweden (Baeten et al. 2017; Polanska and Richard 2019; Listerborn 2023). Market pressures thus create problems with affordability and tenure security, which in turn leads to a concentration of problems for those cornered by the housing market (see also Routhier 2019; Waldron 2023).

Unsurprisingly, it follows that low-income households and those in private rental housing are most often exposed to precarious housing conditions. Moreover, due to the nature of housing careers – i.e. older generations faced different market conditions – younger generations are more often exposed to precarious housing conditions (e.g. Waldron 2023). Finally, due to discriminatory practices on the



(rental) housing market, migrants are more often forced to accept precarious housing conditions (e.g. Dotsey & Chiodelli 2021; Listerborn 2023).

However, the emphasis on market forces as the main cause of precarious housing is biased towards the ‘late’ homeowner societies in Western-Europe. It does little justice to the complex history of housing systems especially in the East and South (see Chapter 2 for an overview). Housing precariousness has been found to be much more prevalent in Eastern and Southern Europe (Clair et al. 2019; Waldron 2023). Especially in these areas, the legacy of familial modes of building and allocating houses, as well as the enduring impact of shortages during the state-socialist era, continue to affect housing stock and quality. It is much more common to co-reside with extended family until housing is passed over through inheritance. Low incomes, weak building norms and historically low-quality state construction also produced a low-quality housing stock. Finally, these problems occur despite (extremely) high levels of outright homeownership. For precariousness, this means that affordability may not be the primary housing problem in these regimes, and that the relation between precariousness and rental tenures is rather different.

### 3. Data and Methods

The analysis is based on a ‘pooled’ EU-SILC dataset of seven waves (2010; 2012; 2014; 2016; 2018; 2020; 2023) and 31 countries, with a total of N = 4.130.665 individuals. Note that since EU-SILC employs a rotating panel, gradually renewed over the course of 4 years in most countries, a small proportion of cases will be the same respondents in different years. We include eight indicators of housing problems: housing cost burden, subjective cost burden, perceived energy poverty, utility arrears, rent/mortgage arrears, overcrowding and housing deprivation (see Chapter 3). For some measures, we depart slightly from the Eurostat definitions. Housing cost burden is based not on a fixed 40 per cent threshold (in relation to disposable household income), but on a variable threshold ranging from 25 per cent for the lowest quintile to 50 per cent for the highest quintile (see also Table 4.1), as it better reflects the experience of affordability problems for different income groups (Heylen 2023). Overcrowding follows the EUROSTAT definition, save the exception



that one-person households are not deemed overcrowded when living in a one-room apartment. A brief description of the indicators is included in Table 4.1. Covariates include country dummies (HB020), tenure status (HH020/1), income quintiles based on equivalized annual disposable household income per country, and migration status of the household reference person (see below for a discussion on the role of covariates). In EU-SILC, rental tenures are measured as ‘at market-rate’ versus ‘below market-rate’, which roughly (but not completely) corresponds to private renting and social housing. For example, reduced-rate rental housing can also be provided by employers. In Denmark, Sweden, and the Netherlands, EU-SILC makes no distinction between reduced and market rates: all renters are by default categorized as market renters. This is also the coding used in this particular chapter. Further details on the exact operationalizations as well as data collection procedures are available in Chapter 3.

Latent Class Analysis (LCA) is a statistical method used to group respondents based on observed response patterns over multiple indicators (Vermunt & Magdison 2004; Collins and Lanza, 2009). In our case, we model the stacking of housing problems to identify *types* of housing precariousness, i.e. regularly occurring combinations of housing problems, and how these types co-vary in different ways across countries and disadvantaged social groups. While new to housing research, the method has been used in health and education research, and recently in labour market studies (e.g. Seo, 2021; Yoon and Chung, 2016). LCA is both data-driven and person-oriented, meaning that it inductively identifies person ‘profiles’ across multiple variables. For instance, Seo (2021) finds that different types of job precariousness better represent the actual labour market experiences of workers than theoretical classifications. Similarly, LCA can help to identify types of precariousness – combinations of housing problems – that remain hidden in single-variable comparisons.



**Table 4.1: Brief description of housing problems used as indicators in the LCA**

| Indicator                       | Description                                                                                                                                                                                                                                                                                                       | Categories                                        |
|---------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------|
| <b>Housing cost burden</b>      | Person living in household where total housing costs exceed a variable threshold of disposable income ('net' of housing allowances). Variable threshold: 25% for 1st quintile, 30% for 2nd quintile, 40% for 3rd quintile, 50% for 4th-5th quintile.                                                              | Overburdened,<br>Not overburdened                 |
| <b>Subjective cost burden</b>   | Person living in household experiencing a financial burden of the total housing cost (HS140), including mortgage/rent payments and insurance/service charges. Question: to what extent are these costs a financial burden to you?                                                                                 | A heavy burden, a slight burden, no burden at all |
| <b>Perceived energy poverty</b> | Person living in household experiencing the inability to keep the home adequately warm (HH050). Question: can your household afford to keep its home adequately warm?                                                                                                                                             | Yes, No                                           |
| <b>Utility arrears</b>          | Person living in household with arrears on utility bills in the past 12 months (HS021). Question: in the past twelve months, has the household been in arrears, i.e. has been unable to pay the utility bills (heating, electricity, gas, water etc.) of the main dwelling on time due to financial difficulties? | Yes (once, twice or more), No                     |
| <b>Rent arrears</b>             | Person living in household with arrears on mortgage or rental payments in the past 12 months (HS011). Question: in the past twelve months, has the household been in arrears, i.e. has been unable to pay on time due to financial difficulties for (a) rent (b) mortgage repayments for the main dwelling?       | Yes (once, twice or more), No                     |
| <b>Overcrowded</b>              | Person living in household with less rooms available than required given the composition of the household. Following EUROSTAT, except we do not consider one-person households living in studio apartments as overcrowded. See Chapter 3 for more details.                                                        | Overcrowded, not overcrowded                      |
| <b>Housing deprivation</b>      | Person living in household with one or more of the following dwelling problems: Leaking roof / damp walls / floors / foundation or rot in window frames (HH040); Accommodation too dark (HS160); No bath/shower                                                                                                   | Yes (one or more problems), No (no problems)      |





|  |                                                                                  |  |
|--|----------------------------------------------------------------------------------|--|
|  | (HH080/1); No indoor flushing toilet for sole use of the household<br>(HH090/1). |  |
|--|----------------------------------------------------------------------------------|--|

A common issue with LCA is the tendency to produce unstable cluster solutions. To find a latent categorization that holds over time, the analysis is based on a pooled dataset of multiple waves (2010; 2012; 2014; 2016; 2018; 2020; 2023). Such a ‘constrained’ model assumes that the measurement of the latent classes is the same over time, an assumption we tested by running the latent class model separately for each wave, as well as by tests of measurement equivalence (see Appendix A).<sup>16</sup> As is common in the monitoring of poverty and social exclusion at the European level, the analysis is performed on individual-level data (Atkinson et al., 2002). Cases with one or more missing values on the included indicators (6.5%) are excluded prior to the latent class analysis. The pooled dataset is composed of N = 4.130.665 individuals.

We used the dedicated software LatentGold version 6. The algorithm divides individuals into a predefined number of classes, the optimal partitioning being the one with the highest likelihood of predicting observed response patterns (Vermunt & Magdison 2004). To put this more simply, the ‘latent’ grouping variable is a good fit when it explains the occurrence of individual housing problems, as well as the covariance between them. This optimal fit is indicated by the Bayesian Information Criterion (BIC), which includes a penalty for more complicated models. Formally, for each respondent, the model estimates the probability of belonging to a class given their observed pattern of housing problems. Estimated classification errors increase when class membership probabilities of a single individual are often similar, i.e. when there is uncertainty surrounding the assignment of an individual to a particular class. Relatedly, Entropy is a function of the ability of the latent class

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<sup>16</sup> Running LCAs for each year pointed to a similar 8-class solution for all waves except 2023, which pointed to a 9-class solution. As a robustness check, we tested the measurement invariance between 2020 and 2023 (see also Kankaras, Moors & Vermunt 2018), which confirmed that the measurement models indeed differ between 2020 and 2023. We continued the pooled analysis with this limitation in mind and postpone the temporal dynamics for future analysis.



model to reduce classification errors (for details see Vermunt & Magidson 2016). Bivariate residuals test the assumption of local independence, i.e. whether associations between variables disappear when controlling for the latent class model. In our application, we ran LCA models with 2 to 10 classes. We applied the personal cross-sectional weight (RB050) provided by EU-SILC.

Class membership probabilities of the latent variable ‘housing precarity’ are estimated with four so-called ‘active’ covariates. The likelihood of belonging to a particular class is thus not only dependent on the combination of housing problems one faces, but also conditional on country of residence, tenure, income quintile, and the year of data collection. In other words, in estimating class membership probabilities, the model accounts for the country of residence, the type of tenure, the income level, and temporal developments. This is key because the types of housing problems as well as some specific combinations are known to vary systematically along these dimensions (Dewilde 2017). Including them in the analysis greatly reduces the noise introduced by pooling countries, income groups, and tenures. Concretely, this makes it easier to identify a common concept of housing precariousness that is valid across the EU, instead of finding country-specific combinations of housing problems. The covariate effects are derived using simple cross-tabulations. First, respondents are assigned the latent class (category) for which they have the highest predicted membership probability according to the selected LCA model. Second, these class assignments are tabulated against the covariate categories, for example to identify differences in class assignments by housing tenure. We use column percentages, i.e. taking frequencies as a percentage of the total number of cases in each covariate category. This allows us to see, for example, to what extent types of precariousness are more common amongst mortgaged homeowners versus tenants in the private rental market. Once again, the household cross-sectional weight is applied to correct for sampling bias.

## 4. Results

In this section, we show how we identified three types of housing precariousness ranging from less to more severe due to the specific stacking of additional housing



problems. Quality-precariousness is most secure, least stratified by income and is most found in Central/Eastern Europe and amongst rent-free tenants. Cost-precariousness additionally includes a financial burden and is more common amongst low-income groups in reduced-rent tenures. On top of the other problems, security-precariousness also includes rent/mortgage arrears (associated with the risk of eviction) and is most common amongst the lowest incomes and non-EU migrant households. In this section, we discuss our choice for the number of clusters and the corresponding interpretation of these clusters. Next, we elaborate on the differences in cluster membership between countries, tenures, and social groups.

## 4.1 Types of precariousness

The model fit statistics of the latent class analysis are presented in Table 4.2. We see a gradual but increasingly marginal decline in BIC, indicating that higher cluster solutions tend to better fit the observed response patterns. After eight clusters, however, including another cluster reduces the BIC with less than one half per cent. The eight-cluster solution ( $k=8$ ) has one of the lowest rates of classification errors (11%) and the highest entropy  $R^2$  (84%), indicating that this solution is best in dividing respondents into latent classes. Furthermore, the bivariate residuals in Appendix B also pleads for the 8-cluster solution, as it resolves the residual association between arrears in rent/mortgage and utilities.

**Table 4.2: LCA model fit statistics**

|  | BIC | BIC reduction (%) | Class.Err. | Entropy $R^2$ |
|--|-----|-------------------|------------|---------------|
|--|-----|-------------------|------------|---------------|



|    |             |      |     |      |
|----|-------------|------|-----|------|
| 1  | 19400130837 | 100% | 0%  | 100% |
| 2  | 17364672293 | 90%  | 8%  | 72%  |
| 3  | 16529231296 | 85%  | 11% | 75%  |
| 4  | 16118107456 | 83%  | 13% | 75%  |
| 5  | 15848464335 | 82%  | 15% | 75%  |
| 6  | 15671378986 | 81%  | 15% | 76%  |
| 7  | 15523375152 | 80%  | 15% | 77%  |
| 8  | 15401835948 | 79%  | 11% | 84%  |
| 9  | 15347756156 | 79%  | 16% | 78%  |
| 10 | 15272142201 | 79%  | 14% | 81%  |



We opt for a model with eight clusters also for substantive reasons, derived from the profile information of alternative cluster solutions (Appendix C). While the 6-cluster solution already distinguishes between two types of precariousness based on the presence and absence of housing cost burden, the 8-cluster solution separates a third type of ‘security’ precariousness centred around rent/mortgage arrears. While this cluster is proportionally small, it is theoretically valuable and still contains around 132 thousand people in absolute terms. Moreover, relatively small groups can be expected when seeking patterns in a ‘niche’ segment of the housing market (Baker & Lester 2016). After all, most households do not experience any housing problems at all, especially in North-Western Europe.

Based on the profile information in Table 4.3 we interpret the eight clusters as comfortable, slightly worried, very worried, overcrowded, overburdened, quality-precarious, cost-precarious, and security-precarious. This composition is represented visually in Figure 4.1. Together the size of the three precariousness clusters equals 18.0 per cent, similar in size to the precarious group identified by Clair et al. (2019) based on the 2012 wave of EU-SILC. A substantive discussion of these labels follows below.

A large proportion of the sample has little to no housing problems. The first three groups are either objectively and subjectively comfortable (30.4%), slightly worried (15.5%), and very worried (18.9%) about their housing costs, but not objectively overburdened. In these groups, housing problems are mostly absent, except for a minority experiencing housing deprivation. If anything, this clustering highlights the distinction between objective and subjective measures of affordability. Those without high objective cost burdens may still perceive housing costs as a burden, perhaps because they have other high costs of living or because housing costs are diverging from a culturally accepted standard (Sunega & Lux 2016). Two single-problem groups also emerge: a cluster (9.4%) where many live in overcrowded housing (72.8%) and another cluster (7.8%) characterized by a high cost-burden (88.5%), all mostly without facing any additional problems.


**Table 4.3: Latent Class Profiles**

|                            | Comfortable | Slightly worried | Very worried | Overcrowded | Overburdened | Quality-precarious | Cost-precarious | Security-precarious |
|----------------------------|-------------|------------------|--------------|-------------|--------------|--------------------|-----------------|---------------------|
| <b>Cluster Size</b>        | 30.4%       | 15.5%            | 18.9%        | 9.4%        | 7.8%         | 7.3%               | 7.5%            | 3.2%                |
|                            |             |                  |              |             |              |                    |                 |                     |
| <b>Overburdened</b>        | 0.1%        | 0.1%             | 0.2%         | 0.0%        | 88.5%        | 0.0%               | 100.0%          | 48.8%               |
| <b>No subj. burden</b>     | 0.0%        | 0.0%             | 96.4%        | 5.2%        | 26.3%        | 3.7%               | 0.4%            | 4.0%                |
| <b>Slight subj. burden</b> | 99.6%       | 0.0%             | 0.0%         | 52.9%       | 49.1%        | 30.7%              | 25.9%           | 19.2%               |
| <b>Heavy subj. burden</b>  | 0.4%        | 100.0%           | 3.6%         | 42.0%       | 24.6%        | 65.6%              | 73.7%           | 76.9%               |
| <b>Energy poverty</b>      | 2.3%        | 8.5%             | 1.0%         | 1.4%        | 4.4%         | 45.0%              | 29.1%           | 34.1%               |
| <b>Utility arrears</b>     | 1.2%        | 4.3%             | 0.6%         | 7.0%        | 2.3%         | 32.1%              | 26.3%           | 68.3%               |
| <b>Rent arrears</b>        | 0.5%        | 1.3%             | 0.4%         | 0.2%        | 1.7%         | 0.0%               | 0.0%            | 100.0%              |
| <b>Overcrowded</b>         | 1.6%        | 1.8%             | 2.9%         | 72.8%       | 5.3%         | 43.1%              | 34.0%           | 33.8%               |
| <b>Deprivation</b>         | 13.8%       | 18.7%            | 12.0%        | 13.7%       | 17.9%        | 52.8%              | 34.5%           | 42.0%               |

Note: cluster size is based on modal class assignment instead of aggregate probabilities. Cross-sectional design weight (db090) is applied. The cluster size thus reflects the weighted fraction of respondents assigned to each class.

Most interestingly, we find three types of precarious housing conditions, distinguished by the presence of multiple housing problems. Arguably these three clusters range from least to most precarious. The ‘quality-precarious’ cluster (7.3%) has no problems with objective cost burden, but scores relatively high on energy poverty, utility arrears, and especially housing deprivation. Notably, while this cluster is not objectively overburdened, many still indicate their housing costs are a heavy burden, and utility arrears are relatively frequent. This implies that this group faces high costs of living outside of the housing domain relative to their income, and may compromise on housing quality to manage costs (e.g. Galster & Lee 2021:20). Especially in Central-and-Eastern Europe, where this type is most

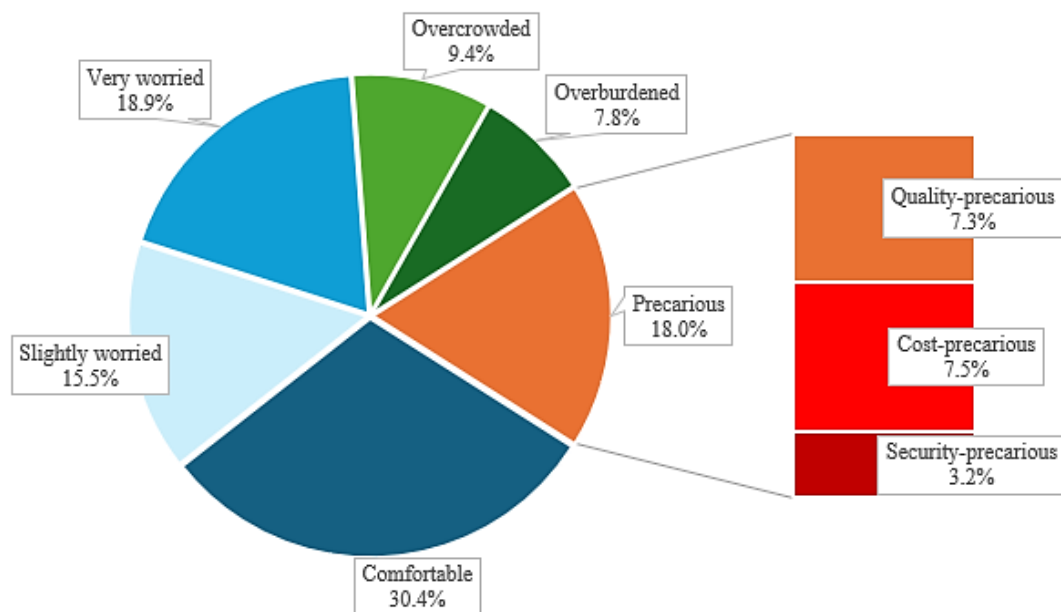


prevalent, low-income outright homeowners might face this trade-off between maintenance and cost-of-living.

Those in the 'cost-precarious' cluster (8%) are all overburdened in terms of housing costs, in addition to a majority experiencing a heavy subjective burden, and a substantive proportion having difficulties heating their house, being in arrears on rent/mortgage and utility, and living in overcrowded and deprived living conditions. Finally, a small cluster of 'security-precarious' (2%) faces the greatest housing problems. All of them are in arrears, experience a heavy cost burden, and around half of them has high housing costs. This is paired with relatively high rates of utility arrears, deprivation and overcrowding. Affordability problems in this group seem to have transitioned into arrears, leaving them at a higher risk of being evicted.



**Figure 4.1: Class membership proportions across Europe**





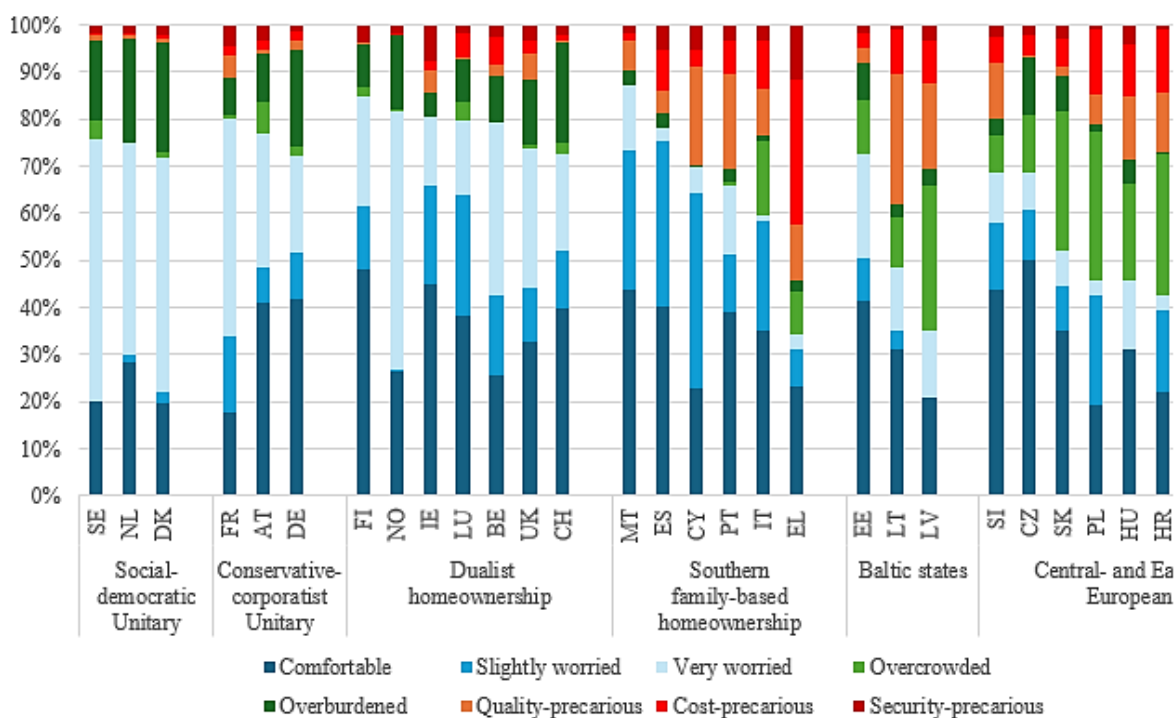


## 4.2 Regimes

The distribution of latent classes over countries produces familiar regime-patterns for the clusters with no problems, and expectedly shows that the precarious clusters are generally more prevalent in post-socialist states and Southern Europe (Clair et al. 2019; see also Norris & Domański 2009). More importantly, grouping the countries by regime type reveals that quality-precariousness is especially common in former state-socialist countries, while security-precariousness is more common in Southern-Europe. Moreover, when precariousness does occur in the unitary and dual rental market regimes in North-Western Europe, it is more often of the more severe security-precarious type.

Figure 4.2 shows the distribution of class membership per country and per regime type. Unsurprisingly, the comfortable and slightly worried groups are more prevalent in the unitary and dualist regime types of North-Western Europe. In dual rental market countries, the very worried group is consistently more prevalent. A high cost-burden as a singular issue is most common in social-democratic unitary rental market countries. This aligns with the emerging narrative on the excessive house price inflation and the associated increase in rent and mortgage payments in these countries (Lennartz & Ronald 2017; Tranoy, Stamso & Hjertaker 2021), while high building standards and market incentives for upper-segment construction prevented deterioration of housing quality (Dewilde & De Decker 2016). Second, as expected, overcrowding as an isolated issue is highly common in Central-and-Eastern European countries. Again, such findings must be understood also in the light of cultural differences with respect to multi-generational co-residence, and the imposition of a ‘objective’ standard on overcrowding that does not always meet subjective experiences (Sunega & Lux 2016). Overcrowding is prevalent but also much more accepted in these countries, albeit a norm of necessity (Soaita 2014).

**Figure 4.2: Distribution of cluster membership per country-regime**





Turning to the prevalence of the three precariousness clusters, precarious housing conditions in general tend to be more prevalent in the East and South of Europe. Housing precariousness is especially high in Bulgaria and Greece, where approximately half of the population is confronted with some combination of housing problems. Notably, there is substantial variation in the degree of precariousness across Central-and-Eastern-European and Southern-European countries. Especially in the Czech Republic, Slovakia, Estonia, and Malta levels of precariousness are nowadays similar to those in the North-Western European countries (see also Chapter 3). In the Czech Republic and Slovakia, relatively low rates of housing precariousness can be partly attributed to the less radical transition to the market-based provision of housing after the transition from state-socialism to a free-market economy. In the Czech Republic, for example, part of the public housing stock was retained by municipalities, its' inhabitants protected by rent-control and by some degree of municipal responsibility for maintenance (Lux & Sunega 2010).

In addition, there are some interesting variations in the type of precariousness that suggest more about their structural origins. First, in the Nordic countries, when multiple housing problems do occur, they are often more severe. For example, of all those in precarious housing in the Netherlands (3.0%), almost two-thirds is classified as security-precarious (1.9%). These patterns are even more pronounced for low incomes, as shown in the supplementary database. For example, of all low-income Danes living in precarious conditions (10.9%), more than half is security-precarious (5.8%). They are in arrears on rent in addition to risking a high cost-burden and often living in deprived and overcrowded accommodation. Conversely, less than one per cent (0.8%) of low-income Danes lives in overcrowded and deprived accommodation without cost burden and rent/mortgage arrears. Similar patterns are found in Sweden, Finland and Norway.

Second, in liberal dual-rental-market countries such as Ireland and Finland, as well as in France, we find relatively high rates of security-precariousness – what we consider a more severe form of housing precarity. At the same time, this type is relatively absent in Eastern-European housing-welfare regimes, at least much less common than the other types of precarious living conditions, likely due to the high



rates of outright homeownership and rent-free tenants in these countries. In contrast, cost-precariousness is relatively common in Belgium (5.9%) and Luxembourg (5.3%). This also translates into high rates of cost-precariousness amongst low incomes: around one in every four low incomes are classified as cost-precarious, which is relatively high compared to other North-West European countries (see supplementary database). Both Belgium and Luxembourg have high housing cost overburden rates as well as high housing deprivation rates (see also Chapter 3), which translates into cost- but not security-precariousness in these countries.

Finally, quality-precariousness is relatively common in Bulgaria and Lithuania, as well as in Portugal and Cyprus, where housing costs are low, but deprivation rates are high. In the Central-and-Eastern European countries, this is related to the heritage of low-quality construction during the state-socialist era in the former countries, and a continued lack of organized new construction since the turn of the century (Soaita & Dewilde 2019). In Greece and Serbia, on the other hand, precariousness often involves the additional housing cost burden characteristic of cost-precariousness. Especially in Greece, this is due to the increasing tax burden imposed on private households after the financial crisis, enforced by the seizure of bank accounts (Alexandri & Janoschka 2018). In these countries, then, we could argue that precariousness is not only more common, but also more severe.

### 4.3 Tenure

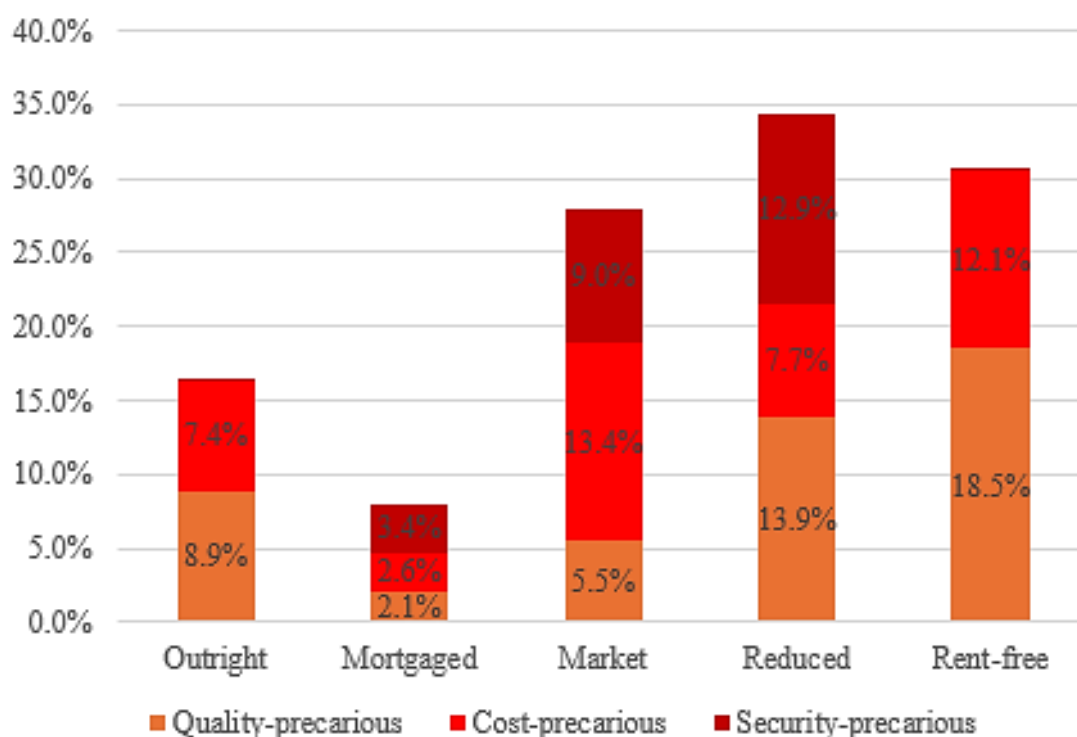
The distribution of housing precariousness by tenure is presented in Figure 4.3. Expectedly, housing precariousness is especially rare amongst mortgaged homeowners. Similar to Clair and colleagues (2019) we find that total precariousness is higher in rental tenures, both at market and reduced rate, already indicating that the explicit research and policy focus on private rental arrangements (e.g. Waldron 2023) is unjustified. Especially in the United Kingdom (UK), Ireland, France, and Belgium, the social housing sector is marked by high rates of quality- and security-precariousness, pointing to the concentration of vulnerable and low-income individuals in social housing arrangements (e.g. Angel



2023) as well as to problems with the quality of the social housing stock (cf. Blackwell & Bengtsson 2023). Moreover, in line with prior studies, we find that market renters in dual rental market countries often have affordability problems (e.g. Dewilde & De Decker 2016). The high incidence of quality-and cost-precariousness amongst outright owners and rent-free tenants is in large part due to their prevalence in Central-and-Eastern Europe and Southern Europe (see below for a detailed discussion). While we present a curated set of country-comparisons in this analysis, the complete country-decomposition of tenure differences in housing precariousness is available in the supplementary database.



**Figure 4.3: Distribution of precariousness types per tenure**





In fact, the estimates in Figure 4.3 indicate that precariousness (regardless of the type) is considerably more common in the reduced-rate rental sector. This links to prior studies on the so-called ‘residualization’ of social housing, referring to a shrinking social housing stock as well as access increasingly targeted to low-income or otherwise vulnerable groups (Malpass & Murie, 1999). While this trend was originally discussed in dual rental market countries such as the UK, several studies report evidence on the residualization of social housing across Europe, both in terms of policy developments (e.g. Hoekstra 2017, Ogrodowczyk & Marcińczak 2021) as well as the increased concentration of low-income tenants in the sector (Angel 2023; Borg 2019). The increased concentration of vulnerable tenants in the reduced-rent sector fits with the observed incidence of security-precarious housing. Around half of all precarious situations in the European reduced-rate rental sector are security-precarious (12.9%), a type that includes rent arrears and cost overburden. Since rents are below market rate and the access is often targeted towards those in need of financial support, the cost burden is most likely due to the low household income (see also Figure 4.5). As we will see however, the rates of security-precariousness in the reduced-rate rent sector vary considerably between countries, to the extent that the concentration of the most disadvantaged in the reduced-rate rent sector may be more relevant in France, Belgium, Finland, Ireland, and the UK.

Surprisingly, however, our results also point to high rates of quality-precariousness, conceptually akin to (severe) housing deprivation. 13.9 per cent of reduced-rate renters in Europe are classified as quality-precarious, a group with high rates of deprived housing and overcrowded accommodation, as well as high rates of utility arrears and the inability to keep the house adequately warm. This is surprising because social housing stocks have long been considered of better quality compared to the private rental sector. Based on an analysis of tenants’ satisfaction with social rental housing, Blackwell and Bengtsson (2023: 284) have argued that “*in terms of standards and quality the social rental housing stock has proven generally resilient*”, also when compared to the private rental sector. In her individual-level analysis, however, Borg (2015: 86) also finds that housing deprivation is highest amongst those in the social housing sector, higher than any other tenure: “*tenants renting at reduced rents seem to be the most vulnerable*”.



Our results corroborate these latter findings and pose a reason to question whether social housing quality is indeed as ‘resilient’ as previously claimed. On the other hand, the discrepancy might lie in subjective experiences versus objective criteria for deprived housing conditions, since subjective and objective measures of housing problems often differ substantially (e.g. Sunega & Lux 2016).

Crucially, however, as shown in Table 4.4, the high rates of quality-precariousness in the reduced-rent sector are in fact driven by high rates in specific countries. We identify high rates of quality-precariousness in the reduced-rent sector of the UK (20.4%), Ireland (16.2%), France (12.2%) and Belgium (10.5%). These countries in fact have relatively high total rates of precariousness in the reduced-rent sector, i.e. regardless of the type of precariousness. At the same time, quality-precariousness is much lower in the market-rental sectors of these countries (see Table 4.5). On the other hand, quality-precariousness in the reduced-rent sector is much less prevalent in Austria (1.9%), Luxembourg (1.2%), Finland (0.5%), and Norway (1.1%). Shown in Table 4.5, quality-precariousness is similarly small in the unitary rental markets of Denmark (1.3%), the Netherlands (1.3%), and Sweden (2.5%). This is in line with prior studies that pointed to lower rates of housing deprivation in the rental sectors of countries with large and more integrated social housing sectors (Borg 2015; Dewilde 2022). In addition, this is likely to reflect differences in the effort to modernize the social housing stock, combined with the sale of low-quality units, associated with lower rates of energy poverty, in e.g. the Netherlands (compared with France or the UK (Croon, Hoekstra & Dubois 2024)). It seems that while many countries have ‘resilient’ social housing sectors, social housing has become in fact quite precarious in the UK, Ireland, France and Belgium.





**Table 4.4: Types of precariousness in the reduced-rental sector in North-West Europe**

|                | Quality-precarious | Cost-precarious | Security-precarious | N      |
|----------------|--------------------|-----------------|---------------------|--------|
| <b>EU27+UK</b> | 13.9%              | 7.7%            | 12.9%               | 159773 |
|                |                    |                 |                     |        |
| <b>AT</b>      | 1.9%               | 2.3%            | 4.4%                | 8071   |
| <b>DE</b>      | 8.8%               | 2.2%            | 2.8%                | 4492   |
| <b>FR</b>      | 12.2%              | 3.8%            | 13.5%               | 26531  |
|                |                    |                 |                     |        |
| <b>BE</b>      | 10.5%              | 12.4%           | 9.5%                | 7043   |
| <b>LU</b>      | 1.2%               | 8.2%            | 4.3%                | 2965   |
| <b>FI</b>      | 0.5%               | 0.8%            | 11.4%               | 15554  |
| <b>CH</b>      | 0.5%               | 1.3%            | 4.7%                | 4422   |
| <b>IE</b>      | 16.2%              | 3.9%            | 18.9%               | 7805   |
| <b>NO</b>      | 1.1%               | 0.0%            | 6.6%                | 1157   |
| <b>UK</b>      | 20.4%              | 6.5%            | 11.3%               | 11722  |

Figure 4.3 also shows, expectedly, that precariousness in the market-rental sector is more commonly associated with cost- and security-precariousness. Especially cost-precariousness is twice as common in the market rental sector (13.4%) than in the reduced-rate rent sector (7.7%). Only 5.5 per cent of market renters has low-quality accommodation without a high housing cost burden. A substantial proportion of market renters (9%) is also behind on rent payments. This points to the exploitative character of part of the market rental sector, providing low-quality accommodation at high costs (Waldron 2023; Listerborn 2023; see also Desmond & Wilmers 2019). While private rental tenures may not be a threat to housing quality on the aggregate level (see Dewilde & De Decker 2016) – perhaps not least due to the apparent quality concerns in the social housing stock –



precarious housing conditions are common in certain segments of the private rental sector, and generally of a more severe kind compared to the reduced-rate rental sector.

Country differences in precariousness in the market rate rental sector follow similar patterns as in the reduced-rate rental sector. Precariousness, regardless of the type, is less common in the market rental sectors of Denmark (7.7%), the Netherlands (7.4%), Sweden (7.9%), Germany (9.1%), Finland (9.7%), and Norway (7.6%). High rates of precariousness are found in the market rental sectors of France (25.5%), Belgium (33.2%), Ireland (30.7%) and the UK (21.9%), much like in the reduced-rental sectors of these countries. The interesting exception here is Luxembourg, which has high rates precariousness in their market rental sector (25.3%) compared to their reduced-rate rent sector (13.7%).



**Table 4.5: Types of precariousness in the market-rental sector in North-West Europe**

|                | Quality-precarious | Cost-precarious | Security-precarious | N      |
|----------------|--------------------|-----------------|---------------------|--------|
| <b>EU27+UK</b> | 5.5%               | 13.4%           | 9.0%                | 494416 |
| <b>DK</b>      | 1.3%               | 2.6%            | 3.8%                | 23382  |
| <b>NL</b>      | 1.3%               | 1.1%            | 5.0%                | 34061  |
| <b>SE</b>      | 2.5%               | 1.1%            | 4.3%                | 22675  |
|                |                    |                 |                     |        |
| <b>AT</b>      | 1.8%               | 5.8%            | 8.1%                | 23600  |
| <b>DE</b>      | 3.3%               | 3.2%            | 2.6%                | 49560  |
| <b>FR</b>      | 8.8%               | 6.4%            | 10.4%               | 29246  |
|                |                    |                 |                     |        |
| <b>BE</b>      | 3.7%               | 22.5%           | 7.0%                | 19488  |
| <b>LU</b>      | 0.5%               | 20.6%           | 4.3%                | 14383  |
| <b>FI</b>      | 0.3%               | 1.5%            | 7.8%                | 13896  |
| <b>CH</b>      | 0.5%               | 2.4%            | 3.1%                | 42790  |
| <b>IE</b>      | 7.3%               | 7.9%            | 15.6%               | 7317   |
| <b>UK</b>      | 6.5%               | 9.6%            | 5.9%                | 14570  |
| <b>NO</b>      | 0.4%               | 0.5%            | 6.7%                | 7634   |

The market-rental sector distinguishes itself by the type of precarity that it produces. In countries with larger and dualized rental sectors, particularly Belgium, Luxembourg, and the UK, precariousness housing conditions typically involve a high cost burden. In Belgium, for example, 22.5 per cent of market renters are classified as cost-precarious, often in combination with deprived and overcrowded accommodation, and another 7 per cent is also behind on rent payments. These differences are much less pronounced, on the other hand, in unitary rental market countries such as Denmark, the Netherlands, Sweden, Austria, and Germany. However, while less common, when precarious housing conditions do occur in



these countries, they are more often of the more severe security-precarious type. In Austria, for example, of the 15.7 per cent of private tenants in any type of precarious housing situation, 8.1 per cent is classified as security-precarious, which combines quality problems with cost burden and rent arrears. This points to the existence of a smaller exploitative segment of the private rental market in these countries, compared to the widely unaffordable stock in some dualized-rental-market countries.

Linking this back to the literature, in some countries, the residualization of social housing thus not only relates to a shrinking stock and a concentration of vulnerable groups, but also to often low-quality accommodations. This is especially damaging considering that the primary goal of social housing was to prevent 'squalor' (e.g. Lund, Greener & Powell 2022). Possible explanations are the lack of regular maintenance (Croon, Hoekstra & Dubois 2024) or the sale of higher-quality stock by housing corporations. In some countries, the concentration of disadvantaged households in social housing tenures, along with the retention of lower-quality stock amongst housing corporations, seemingly has resulted in high levels of precariousness in the very sector meant to shield its residents from such problems.

In the CEE-countries and Southern Europe, outright homeownership and rent-free tenures are much more common. Figure 4.1 already shows that quality- and cost-precariousness are more common amongst those in outright ownership and rent-free tenures, which is mostly due to historical legacies in the East and South of Europe. In these countries, adult children often co-reside with their parents and (extended) family, and building norms are historically weak, resulting in low-quality housing and overcrowded living conditions (e.g. Zavisca, Gerber & Suh 2021; Kovacs, Polese & Morris 2017; Soaita & Dewilde 2019; Soaita 2014). The cost burden in outright and rent-free tenures can be attributed to high utility and maintenance costs – an externality of low-quality construction – in combination with low household incomes. Moreover, security-precariousness is absent in outright and rent-free tenures, which makes sense since these tenures have no rents or mortgages to pay.



Table 4.6 shows that precariousness, regardless of the type, is particularly common amongst outright owners in some CEE-countries and Southern-European countries, but not others. At the top of this list are Bulgaria (59.8%), Serbia (48.7%), Greece (46.6%), Romania (40.3%) and Lithuania (37.5%), all countries where outright homeownership is the most common tenure form. Quality-precariousness, akin to severe housing deprivation, is the most common type of precariousness in most countries. In Bulgaria, for example, sometimes referred to as a super-homeownership society, outright homeownership is the norm, but so are problems with overcrowding and deprivation amongst outright owners (40.5%). Similarly, albeit to a lesser extent, quality-precariousness is most common amongst outright owners in homeowner-societies such as Lithuania (28.2%), Romania (22.7%), and Hungary (14.6%). Quality-precariousness is similarly common in some Southern-European countries, most notably Portugal (21.6%) and Cyprus (19.7%).



**Table 4.6: Types of precariousness amongst outright owners in CEE and Southern Europe**

|    | Quality-precarious | Cost-precarious | Security-precarious | N      |
|----|--------------------|-----------------|---------------------|--------|
| BG | 40.5%              | 19.2%           | 0.0%                | 97232  |
| CZ | 0.5%               | 1.4%            | 0.3%                | 84707  |
| HU | 14.6%              | 8.8%            | 0.3%                | 103325 |
| PL | 5.7%               | 12.4%           | 0.0%                | 192399 |
| RO | 22.7%              | 17.5%           | 0.0%                | 117468 |
| SI | 10.6%              | 3.3%            | 0.0%                | 132589 |
| SK | 2.2%               | 4.2%            | 1.3%                | 84144  |
| HR | 12.6%              | 13.2%           | 0.0%                | 103232 |
| RS | 15.9%              | 32.8%           | 0.0%                | 59043  |
|    |                    |                 |                     |        |
| EE | 3.4%               | 2.4%            | 0.0%                | 67200  |
| LV | 18.1%              | 8.9%            | 0.1%                | 68780  |
| LT | 28.2%              | 9.1%            | 0.2%                | 71828  |
|    |                    |                 |                     |        |
| EL | 13.0%              | 33.3%           | 0.3%                | 141755 |
| ES | 3.9%               | 2.7%            | 0.1%                | 138197 |
| IT | 8.8%               | 3.8%            | 0.0%                | 202889 |
| CY | 19.7%              | 0.8%            | 0.0%                | 46220  |
| MT | 4.1%               | 0.3%            | 0.0%                | 48758  |
| PT | 21.6%              | 2.9%            | 0.0%                | 76384  |

In Greece, Croatia, and Poland, cost-precariousness is the more relevant type of precariousness amongst outright owners. In Greece, for example, 13 per cent of outright homeowners live in quality-precarious conditions, whereas 33.3 per cent experiences a high cost-burden in addition to high incidences of overcrowding and deprivation. In Greece, this high cost-burden may be in part due to the 'odious taxation' following the GFC (Alexandri & Janoschka 2018). In Poland, the relative



prevalence of cost-precariousness amongst outright owners suggests that the (stratified) growth of homeownership in Poland, evidenced in Chapter 5, could coincide with precarious housing conditions: new generations of low income-households could be sorted into ownership of lower-quality and high-maintenance housing in rural areas. On the other hand, it is likely that older generations are occupying these houses, whereas younger generations are moving into mortgaged homeownership. A more detailed analysis is needed to establish such a connection.

Expectedly, as shown in Table 4.7, high rates of quality-precariousness in outright ownership also align with such precariousness in rent-free tenures, often even exceeding these numbers, stressing the point that the older housing stock is inhabited by (extended) family. For example, 43.9 per cent of Bulgarians in rent-free tenures live in quality-precarious (severely deprived) housing conditions. In Hungary and Croatia in particular, rent-free tenants are twice as likely to live in quality-precariousness compared to outright homeowners. Quality-precariousness is also especially high in rent-free arrangements in all Southern-European countries under observation, with rates twice or even three times that of outright homeownership in these countries. In Greece, for example, 13.0 per cent of outright owners is quality-precarious, compared with 32.4 per cent of rent-free tenants.



**Table 4.7: Types of precariousness amongst rent-free tenants in CEE and Southern Europe**

|    | Quality-<br>precarious | Cost-<br>precarious | Security-<br>precarious |       |
|----|------------------------|---------------------|-------------------------|-------|
| BG | 43.9%                  | 26.9%               | 0.0%                    | 10301 |
| CZ | 1.6%                   | 3.3%                | 0.3%                    | 5798  |
| HU | 27.6%                  | 14.8%               | 1.7%                    | 5282  |
| PL | 15.6%                  | 21.6%               | 0.3%                    | 28894 |
| RO | 28.2%                  | 27.6%               | 0.0%                    | 1717  |
| SI | 19.3%                  | 5.4%                | 0.0%                    | 21183 |
| SK | 6.3%                   | 13.2%               | 1.2%                    | 1080  |
| HR | 22.6%                  | 14.0%               | 0.0%                    | 7042  |
| RS | 22.0%                  | 39.7%               | 0.0%                    | 7301  |
|    |                        |                     |                         |       |
| EE | 7.8%                   | 5.3%                | 0.0%                    | 9316  |
| LV | 31.1%                  | 13.9%               | 0.0%                    | 5685  |
| LT | 39.3%                  | 15.0%               | 0.6%                    | 4193  |
|    |                        |                     |                         |       |
| EL | 32.4%                  | 29.2%               | 0.6%                    | 12944 |
| ES | 15.9%                  | 6.6%                | 0.0%                    | 15266 |
| IT | 22.4%                  | 9.5%                | 0.0%                    | 22812 |
| CY | 43.4%                  | 1.1%                | 0.0%                    | 12261 |
| MT | 12.8%                  | 1.1%                | 0.0%                    | 2779  |
| PT | 34.1%                  | 5.0%                | 0.2%                    | 13408 |



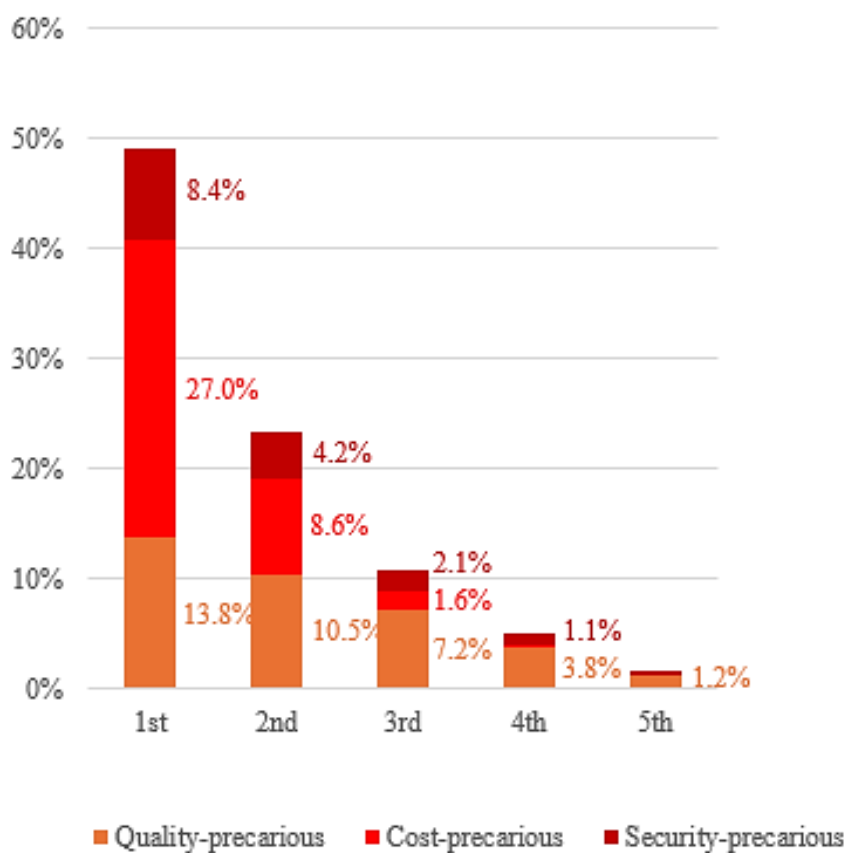


## 4.4 Income groups

The incidence of precariousness increases exponentially for lower income quintiles, regardless of the type (see Figure 4.4). More interestingly, this exponential growth is mostly due to the increase of what we consider more severe types of housing precariousness. Particularly the incidence of cost-precariousness increases much less sharply for lower-income groups than quality-precariousness. For example, quality-precariousness increases from 10.5 per cent to 13.8 per cent between the second and first quintile (+3.8%), whereas cost-precariousness triples from 8.6 per cent to 27 per cent (+18.4%). Note that the incidence of cost-precariousness amongst low incomes is exacerbated by our use of a variable threshold for of housing cost overburden. Nonetheless, low-income groups spending 25 per cent of their income on housing costs realistically have little left to spend on basic necessities and should indeed be considered overburdened (Heylen 2023). Compared to cost-precariousness, security-precariousness is less concentrated amongst low incomes. Security-precariousness doubles between the second quintile (4.2%) and the first quintile (8.4%), but unlike cost precariousness, is still observed in the 4<sup>th</sup> quintile (1.1%). Still, these patterns further establish the hierarchy in the types of precariousness and show that the more severe types are more stratified along the lines of income.

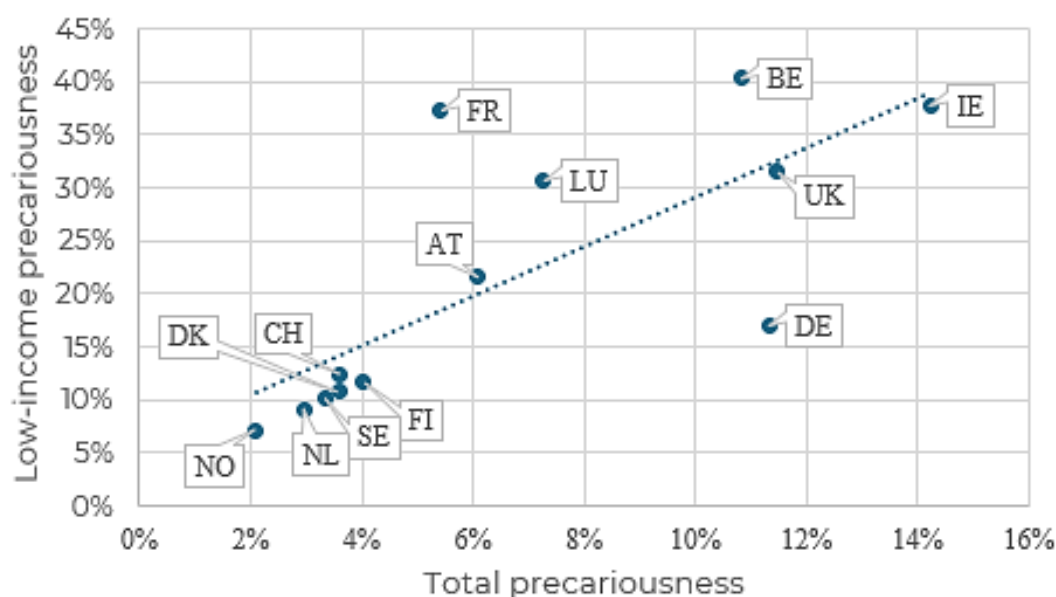


**Figure 4.4: Distribution of precariousness per income quintile**



To understand how the concentration of housing precariousness amongst low incomes varies across countries, Figures 4.5 and 4.6 show how total precariousness in a country (i.e. the sum of all three types) is related to low-income precariousness. Precariousness is especially concentrated in France, where 37.3 per cent of low incomes as opposed to 5.4 per cent of the total population lives in precarious conditions. In other words, in France, the risk of precarious housing for low incomes is almost seven times larger (6.9) compared to the general population. In Luxembourg and Belgium too, precariousness is particularly concentrated amongst low incomes, with a risk of precariousness for low incomes respectively 4.2 and 3.7 times larger than the general population. In Germany, precariousness is much less concentrated amongst the lowest incomes, with 17.0 per cent of low incomes in precariousness housing conditions compared to 11.3 per cent in the total population, corresponding to a factor of 1.5.

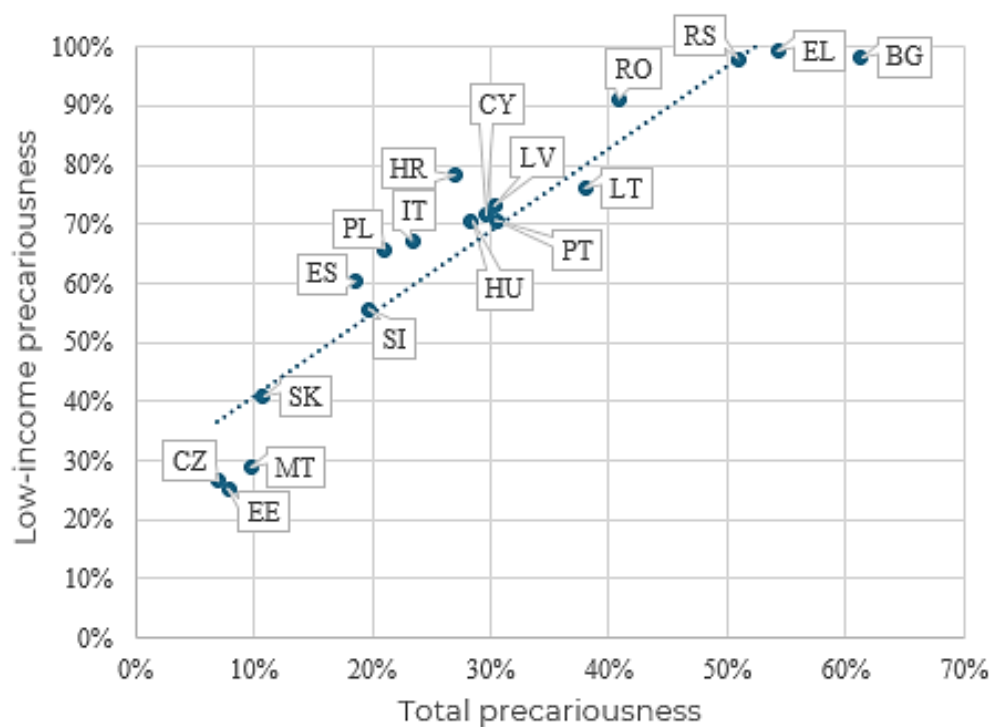
**Figure 4.5: Concentration of precariousness (all types) amongst low incomes in North-West Europe**





In the Central-and-Eastern European and Southern-European countries, we find much higher rates of precariousness, but also less extreme concentrations of precariousness amongst low incomes. Housing precariousness is especially widespread across all income groups in Bulgaria, Greece and Serbia. For example, while almost every low-income Bulgarian is confronted with some form of housing precariousness (98.3%), precariousness amongst the general population is equally high (61.3%). In other words, due to the extreme levels of housing precariousness, and high levels of poverty more generally, the risk of exposure to housing precariousness is only 1.6 times larger for low incomes compared to the general population. Similarly, the relative risk of housing precariousness for low incomes is 1.8 in Greece and 1.9 in Serbia. Inversely, in countries with relatively low levels of precarious housing, such as Estonia, Czech Republic, Slovakia and Malta, precariousness is much more concentrated amongst low incomes. In Estonia, for example, 25.2 per cent of low incomes are precariously housed, as opposed to 7.9 per cent of the general population, a factor of 3.2 percent. Arguably, this can be attributed to economic development, which, in the absence of redistributive mechanisms, disproportionately benefits the higher income groups in society.

**Figure 4.6: Concentration of precariousness (all types) amongst low incomes in Central Eastern Europe and Southern Europe**





## 4.5 Age groups

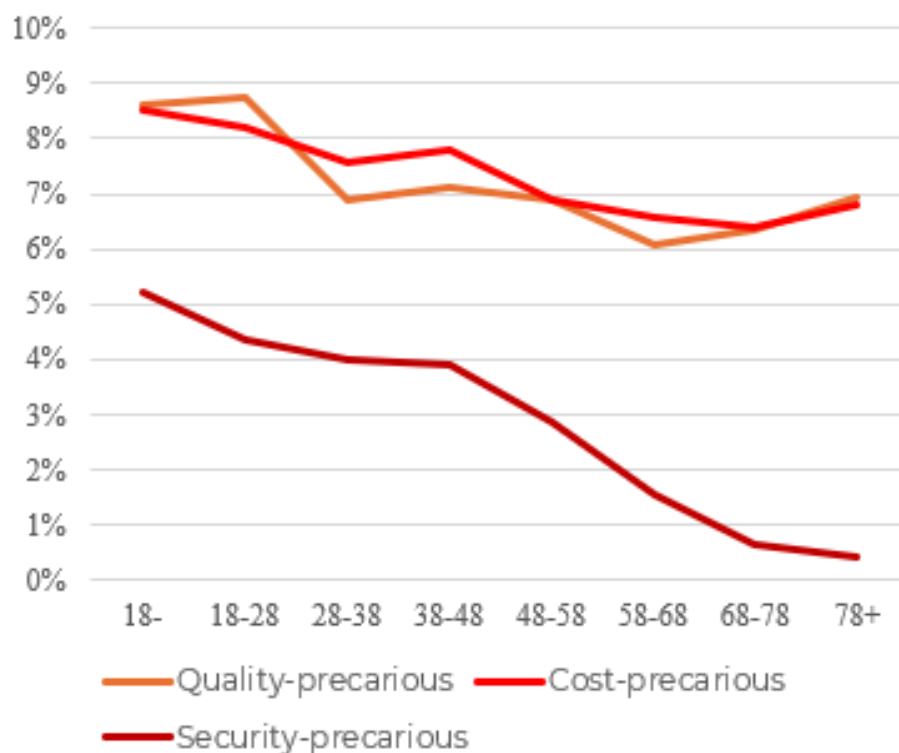
The age-group comparison in Figure 4.7 largely confirms the conclusion that younger groups are typically more precariously housed (e.g. Clair et al 2019). We also show, however, that the decline of precariousness differs by type: while security-precariousness is much lower for older groups, quality- and cost precariousness are only slightly decreasing in older age groups. Age group comparisons are difficult to interpret because they capture both generational differences (e.g. Byrne 2020) as well as life-course effects in housing opportunities (e.g. Myers, Lee & Simmons 2020).

From a generational perspective, the stability of quality-precariousness makes sense considering that in post-state-socialist and Southern-European countries, families tend to live together, and new construction is often limited, so that next generations inherit overcrowded and low-quality housing. A life-course perspective suggests that quality concerns, overcrowding and rent burdens persist for a selective group. This feeds into ideas of precariousness as a permanent condition, i.e. the existence of a housing precariat (e.g. Listerborn 2023; see also Standing 2018). Moreover, especially as people move into retirement, they become outright owners but are also less likely to invest in home renovations, leading to more quality problems later in life.

Notably, however, security-precariousness is clearly lower for older age groups. Such a decrease can also be interpreted in one of two ways. On the one hand, this severe type of precariousness may become less common with age, e.g. declining mortgage repayments, increasing wages up to retirement, and children leaving the home. Such an interpretation is strengthened by the high incidence of security-precariousness amongst minors, most of whom still live with their parents. On the other hand, this form of precariousness may become increasingly prevalent amongst new generations, which indeed would be alarming. Without longitudinal or panel data, however, it is difficult to disentangle the two.



**Figure 4.7: Distribution of precariousness per age group**





A country-comparison based on the Supplementary Database shows that security-precariousness indeed decreases with age for all countries, despite substantial country-differences in the level of security-precariousness. In Greece, for example, security-precariousness decreases from 16.6 per cent amongst minors (18-) to 7.3 per cent (58-68), 3.8 per cent (68-78) and 2.7 per cent (78+). In Romania, on the other hand, security-precariousness is almost non-existent, and correspondingly the age gradient ranges from 1.1 per cent amongst minors to 0.2 per cent (58-68), 0.1 per cent (68-78) and 0.0 per cent (78+).

Rates of quality-precariousness are also similar between age groups, showing no or only a slight reduction in older age groups for most countries. Exceptions are Greece, Cyprus, Latvia, Lithuania, and Portugal, where quality-precariousness is increasing amongst older groups. In Latvia, for example, 18.2 per cent of minors (18-) are housed quality-precariously, compared to 23.5 per cent of those aged 78+. In Belgium, France, Ireland and the UK, on the other hand, quality-precariousness is notably lower amongst older groups. For example, in France, 8.3 per cent of minors (18-) are housed quality-precariously, compared to 1.6 per cent of those over 78 years of age. It seems likely that welfare arrangements for the elderly – e.g. public pensions, moving into retirement homes – play a role in reducing quality precariousness at a later age.

## 4.6 Migration status

Finally, a non-EU migration status is an important determinant of precarious housing conditions. With a precariousness rate of 33.5 per cent regardless of the type, non-EU migrants are considerably more likely to be precariously housed than EU-born migrants (16.6%) and native-born individuals (20%). In addition, the more severe types of precariousness are also more likely for those born outside the EU. Especially the risk of security-precariousness is two to four times larger (11.2%) compared to EU-born (2.5%) or native-born respondents (5.5%). Undoubtedly this high risk is dependent on many factors such as housing discrimination, income differences, and job insecurity (e.g. Listerborn 2023; Dotsey & Chiodelli 2021.). The distinction between types of precariousness shows that non-EU migrants are not





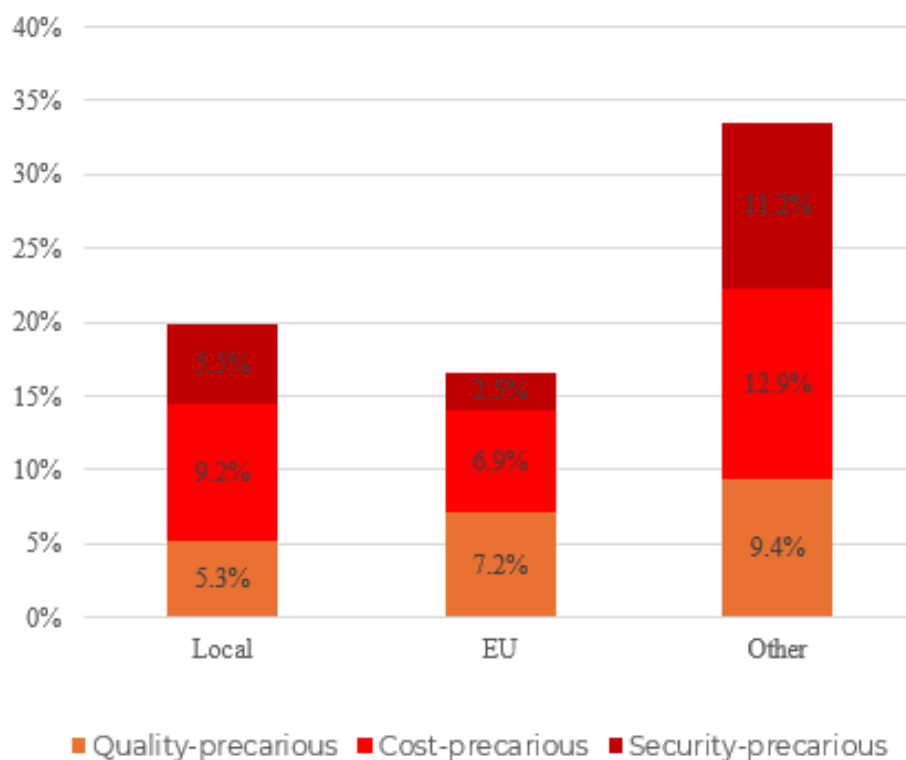
only more precariously housed in general, but also exposed to the more severe types of precarity. The difference in quality-precarioussness, e.g. between natives and non-EU migrants, is much smaller than the difference in security-precarioussness.

## 5. Conclusion

The social right to decent and affordable housing in Europe requires continued attention from researchers and policymakers. Especially in rental tenures, households are confronted with precarious housing conditions, i.e. the concentration of multiple housing problems such as disproportional housing costs, arrears, and deprived living conditions. Through a Latent Class Analysis of eight indicators of such housing problems, we demonstrated a meaningful distinction between three types of housing precariousness ranging from less to more severe. Quality-precarioussness is most secure, least stratified by income, and is most found in Central- and-Eastern Europe and amongst rent-free tenants. Cost-precarioussness includes a financial burden and is more common amongst low-income groups in the market rental sector. Security-precarioussness is characterized by the prevalence of rent/mortgage arrears (associated with the risk of eviction) and is most common amongst the lowest incomes, non-EU migrants and those in the reduced-rate rental (social housing) sector. Distinguishing between these types of precariousness refines the measurement of precariousness, accompanied by new insights into who is exposed to particular precarious housing conditions.



**Figure 4.8: Distribution of precariousness per migrant group**



Note: Migration status is a household level characteristic, i.e. children living at home are assigned the country of birth of head of household



First, we demonstrated that housing-welfare regimes matter for both the incidence and type of housing precariousness. Since the narrative on precariousness is based mostly on the homeowner societies in the United States (US) and North-West-European countries, housing precariousness is primarily conceived of as caused by competition in the housing market (Dorling 2014; Beer et al. 2017). However, precarious housing has been found to be more prevalent in the Southern and Central-and-Eastern European countries, where familial and state modes of housing production and allocation have long been dominant (e.g. Clair et al. 2019; Waldron 2023). Distinguishing between different types of precariousness corroborates these findings but also provides some much-needed nuance. After all, in Eastern-Europe, precarious housing is more often of a less problematic type, that involves mostly overcrowding and housing deprivation but no high cost burden or rent arrears. Moreover, while precariousness housing is indeed much less common in countries such as Denmark, Sweden and the Netherlands, when precariousness does occur, it is more often of the more severe security-precarious type, including housing unaffordability and rent arrears.

Second, existing research has emphasized that precariousness is especially prevalent in the private rental sector – where landlords can evict tenants, and the market dictates the rent (Waldron 2023; Listerborn 2023; Routhier 2019). Our results corroborate concerns about precariousness in the market rent sector, not just due to the relatively common experience of precariousness in general, but also because precarious conditions tend to be of a more severe kind: cost-precariousness is at least twice as likely to occur in the market rental sector compared to other tenures – a combination of deprivation, overcrowding, and a high cost-burden.

Simultaneously, however, there is also good reason to direct our attention to the reduced-rate rent sector. Although of a different type, precariousness is even more prevalent in reduced-rate rental sectors. In the reduced-rate rent sector, quality- and security-precariousness are more common than in the market rate-rent sector. Particularly in France, Ireland and the UK, substantial parts of the reduced-rate rent sector are classified as quality-precarious. On the one hand, the relatively high incidence of low-quality housing and overcrowded living conditions in the reduced-rate rent sector points to a problematic degree of ‘squalor’ in the social housing sector that has been largely lost in the comparison of national-level



statistics thus far (e.g. Norris & Domanski 2009; OECD 2021; cf. Borg 2015). Further research should explore whether this concern would be attenuated when using a measurement of housing tenure that is able to isolate social housing tenants from other forms of reduced-rate rents. On the other hand, the high rate of cost- and security-precariousness in this sector – especially in Ireland but also in France and Belgium and Luxembourg – points to a changing composition of social housing tenants, as the provision of social housing is increasingly targeted towards low-income groups (e.g. Angel 2023). The indication that around one in ten of reduced-rate rent tenants are behind on rent payments and often reside in overcrowded and low-quality housing points to real problems in the reduced-rate rent sector. In some countries, the concentration of disadvantaged households in social housing tenures, along with the retention of lower-quality stock amongst housing corporations, seemingly led to high levels of precariousness in the very sector meant to shield its residents from it.

These results point to several avenues for future study. First, the existence of various meaningful types of precariousness invites a reconsideration of the measurement of housing precariousness. Based on these exploratory findings, one could imagine further conceptualizing of the different combinations of housing problems and develop a theoretically-grounded operationalization of three types of precariousness. Second, since the current results are based on a time-insensitive pooled sample, the stability and development of these clusters could be further examined by taking a longitudinal approach. This also allows examining so far untested theories on what drives the concentration of housing problems over time, such as welfare retrenchment and the financialization of housing (e.g. Dorling 2014; Beer et al. 2017; Waldron 2023). Third, while panel data stretching beyond the 4-year rotational design of EU-SILC are difficult to obtain, a panel analysis would be very valuable to study the duration of (types of) precarious housing conditions (see also Beer et al. 2016). Especially the hypothesis that security-precariousness is more difficult to escape than other forms requires further study. Finally, since precarious housing is tied to increased risks of homelessness and adverse health outcomes (McKee et al. 2017, Galster & Lee 2021), we suspect these effects are stronger for what we see as the more severe types of precariousness. An investigation of such



outcomes would further establish the ‘ranking’ in types of precarious housing, and if indeed true, would lead to much stronger effects for the more severe types.

Finally, the typology set out in this chapter is of use to policy practitioners seeking to improve housing conditions. First, while further research is needed to solidify this typology, households exposed to different types of precariousness differ in their needs. Targeted policy interventions should thus employ the appropriate instruments – be it subsidies for housing maintenance, refunding social housing corporations, rent control regulations, or debt counselling. Second, the high incidence of precariousness in the reduced-rate rent sector points to the importance of social support in a broader sense, outside the domain of housing. Those who rent at below market rates are highly exposed to cost- and security-precarious living conditions, suggesting that many such residents lack of resources and/or capabilities despite their (by definition) low-cost housing (e.g. Tausendfreund et al. 2016). Addressing the housing needs of this target group thus seems to go beyond simple subsidies or bureaucratic interventions, instead requiring a personal approach that spans social domains.



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## Appendix A: Assessment of measurement invariance of the 8-cluster model between 2020 and 2023

|                        |                             | Npar | Log-likelihood | BIC        | df     |
|------------------------|-----------------------------|------|----------------|------------|--------|
| Heterogeneous          |                             | 373  | -1728750995    | 3457509583 | 241815 |
| Metric invariance      | Constrained item loadings   | 317  | -1731396898    | 3462800249 | 241871 |
| Structural homogeneity | Constrained item intercepts | 309  | -1730752459    | 3461511209 | 241879 |



## Appendix B: Residual covariance controlled for latent classes (bivariate residuals)

|                          | Overburdened | Subjective burden | Energy poverty | Utility arrears | Rent arrears | Overcrowded |
|--------------------------|--------------|-------------------|----------------|-----------------|--------------|-------------|
| <b>4-cluster</b>         |              |                   |                |                 |              |             |
| <b>Subjective burden</b> | 0%           |                   |                |                 |              |             |
| <b>Energy poverty</b>    | 0%           | 6%                |                |                 |              |             |
| <b>Utility arrears</b>   | 0%           | 1%                | 0%             |                 |              |             |
| <b>Rent arrears</b>      | 1%           | 0%                | 2%             | 6%              |              |             |
| <b>Overcrowded</b>       | 34%          | 2%                | 7%             | 0%              | 31%          |             |
| <b>Deprivation</b>       | 4%           | 2%                | 10%            | 0%              | 2%           | 1%          |
|                          |              |                   |                |                 |              |             |
| <b>Country</b>           | 8%           | 19%               | 32%            | 13%             | 122%         | 44%         |
| <b>Tenure</b>            | 1%           | 17%               | 16%            | 4%              | 53%          | 43%         |
| <b>Quintile</b>          | 2%           | 6%                | 4%             | 1%              | 1%           | 5%          |
| <b>Year</b>              | 0%           | 2%                | 2%             | 0%              | 0%           | 4%          |
| <b>5-cluster</b>         |              |                   |                |                 |              |             |
| <b>Subjective burden</b> | 0%           |                   |                |                 |              |             |
| <b>Energy poverty</b>    | 0%           | 6%                |                |                 |              |             |
| <b>Utility arrears</b>   | 0%           | 1%                | 0%             |                 |              |             |
| <b>Rent arrears</b>      | 0%           | 0%                | 5%             | 5%              |              |             |
| <b>Overcrowded</b>       | 3%           | 0%                | 3%             | 0%              | 5%           |             |
| <b>Deprivation</b>       | 5%           | 2%                | 10%            | 0%              | 3%           | 2%          |
|                          |              |                   |                |                 |              |             |

|                          |     |     |     |     |      |    |
|--------------------------|-----|-----|-----|-----|------|----|
| <b>Country</b>           | 8%  | 17% | 32% | 13% | 93%  | 5% |
| <b>Tenure</b>            | 1%  | 11% | 25% | 6%  | 45%  | 3% |
| <b>Quintile</b>          | 1%  | 8%  | 5%  | 1%  | 2%   | 5% |
| <b>Year</b>              | 0%  | 2%  | 2%  | 0%  | 0%   | 0% |
| <b>6-cluster</b>         |     |     |     |     |      |    |
| <b>Subjective burden</b> | 0%  |     |     |     |      |    |
| <b>Energy poverty</b>    | 1%  | 1%  |     |     |      |    |
| <b>Utility arrears</b>   | 1%  | 0%  | 1%  |     |      |    |
| <b>Rent arrears</b>      | 1%  | 0%  | 2%  | 6%  |      |    |
| <b>Overcrowded</b>       | 22% | 0%  | 3%  | 0%  | 7%   |    |
| <b>Deprivation</b>       | 7%  | 0%  | 12% | 1%  | 1%   | 1% |
|                          |     |     |     |     |      |    |
| <b>Country</b>           | 5%  | 6%  | 34% | 13% | 101% | 4% |
| <b>Tenure</b>            | 1%  | 6%  | 24% | 4%  | 47%  | 2% |
| <b>Quintile</b>          | 0%  | 0%  | 3%  | 1%  | 2%   | 3% |
| <b>Year</b>              | 0%  | 0%  | 0%  | 0%  | 0%   | 0% |
| <b>7-cluster</b>         |     |     |     |     |      |    |
| <b>Subjective burden</b> | 0%  |     |     |     |      |    |
| <b>Energy poverty</b>    | 0%  | 1%  |     |     |      |    |
| <b>Utility arrears</b>   | 0%  | 1%  | 0%  |     |      |    |
| <b>Rent arrears</b>      | 0%  | 1%  | 2%  | 8%  |      |    |
| <b>Overcrowded</b>       | 1%  | 0%  | 1%  | 0%  | 7%   |    |
| <b>Deprivation</b>       | 0%  | 0%  | 6%  | 0%  | 1%   | 2% |
|                          |     |     |     |     |      |    |
| <b>Country</b>           | 0%  | 4%  | 23% | 12% | 117% | 4% |



|                          |    |    |     |     |     |    |
|--------------------------|----|----|-----|-----|-----|----|
| <b>Tenure</b>            | 0% | 4% | 25% | 5%  | 52% | 3% |
| <b>Quintile</b>          | 0% | 0% | 3%  | 0%  | 0%  | 4% |
| <b>Year</b>              | 0% | 0% | 0%  | 0%  | 0%  | 0% |
| <b>8-cluster</b>         |    |    |     |     |     |    |
| <b>Subjective burden</b> | 0% |    |     |     |     |    |
| <b>Energy poverty</b>    | 0% | 2% |     |     |     |    |
| <b>Utility arrears</b>   | 0% | 2% | 1%  |     |     |    |
| <b>Rent arrears</b>      | 0% | 0% | 0%  | 0%  |     |    |
| <b>Overcrowded</b>       | 1% | 0% | 1%  | 1%  | 0%  |    |
| <b>Deprivation</b>       | 0% | 0% | 3%  | 1%  | 0%  | 4% |
|                          |    |    |     |     |     |    |
| <b>Country</b>           | 1% | 4% | 16% | 18% | 3%  | 4% |
| <b>Tenure</b>            | 0% | 3% | 7%  | 12% | 3%  | 2% |
| <b>Quintile</b>          | 0% | 1% | 1%  | 0%  | 0%  | 4% |
| <b>Year</b>              | 0% | 0% | 1%  | 1%  | 0%  | 0% |
| <b>9-cluster</b>         |    |    |     |     |     |    |
| <b>Subjective burden</b> | 0% |    |     |     |     |    |
| <b>Energy poverty</b>    | 0% | 2% |     |     |     |    |
| <b>Utility arrears</b>   | 0% | 0% | 1%  |     |     |    |
| <b>Rent arrears</b>      | 0% | 0% | 0%  | 0%  |     |    |
| <b>Overcrowded</b>       | 0% | 0% | 2%  | 0%  | 0%  |    |
| <b>Deprivation</b>       | 0% | 0% | 3%  | 1%  | 0%  | 3% |
|                          |    |    |     |     |     |    |
| <b>Country</b>           | 1% | 4% | 16% | 15% | 4%  | 3% |



|                          |     |    |     |     |    |    |
|--------------------------|-----|----|-----|-----|----|----|
| <b>Tenure</b>            | 0%  | 5% | 7%  | 8%  | 4% | 2% |
| <b>Quintile</b>          | 0%  | 1% | 1%  | 0%  | 0% | 3% |
| <b>Year</b>              | 0%  | 0% | 1%  | 0%  | 0% | 0% |
| <b>10-cluster</b>        |     |    |     |     |    |    |
| <b>Subjective burden</b> | 0%  |    |     |     |    |    |
| <b>Energy poverty</b>    | 0%  | 3% |     |     |    |    |
| <b>Utility arrears</b>   | 0%  | 1% | 1%  |     |    |    |
| <b>Rent arrears</b>      | 0%  | 0% | 0%  | 0%  |    |    |
| <b>Overcrowded</b>       | 10% | 0% | 1%  | 0%  | 0% |    |
| <b>Deprivation</b>       | 1%  | 0% | 1%  | 0%  | 0% | 1% |
|                          |     |    |     |     |    |    |
| <b>Country</b>           | 1%  | 3% | 12% | 13% | 1% | 3% |
| <b>Tenure</b>            | 0%  | 4% | 3%  | 6%  | 0% | 3% |
| <b>Quintile</b>          | 0%  | 1% | 0%  | 0%  | 0% | 2% |
| <b>Year</b>              | 0%  | 0% | 1%  | 0%  | 0% | 0% |





## Appendix C: Profile information of 4-7 cluster solutions

|                                |                 |                 |                 |                 |                 |           |  |  |
|--------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------|--|--|
| <b>4-cluster</b>               |                 |                 |                 |                 |                 |           |  |  |
|                                | <b>Cluster1</b> | <b>Cluster2</b> | <b>Cluster3</b> | <b>Cluster4</b> | <b>R2</b>       |           |  |  |
| <b>Cluster Size</b>            | 45%             | 33%             | 11%             | 11%             |                 |           |  |  |
| <b>Overburdened</b>            | 0%              | 0%              | 39%             | 90%             | 0.697           |           |  |  |
| <b>Heavy subjective burden</b> | 31%             | 6%              | 78%             | 33%             | 0.244           |           |  |  |
| <b>None</b>                    | 3%              | 65%             | 3%              | 21%             |                 |           |  |  |
| <b>Slight</b>                  | 65%             | 29%             | 19%             | 47%             |                 |           |  |  |
| <b>Energy poverty</b>          | 5%              | 2%              | 35%             | 7%              | 0.146           |           |  |  |
| <b>Utility arrears</b>         | 3%              | 1%              | 44%             | 2%              | 0.279           |           |  |  |
| <b>Rent arrears</b>            | 0%              | 1%              | 24%             | 2%              | 0.173           |           |  |  |
| <b>Overcrowded</b>             | 21%             | 3%              | 42%             | 12%             | 0.105           |           |  |  |
| <b>Deprivation</b>             | 15%             | 11%             | 47%             | 15%             | 0.078           |           |  |  |
| <b>5-cluster</b>               |                 |                 |                 |                 |                 |           |  |  |
|                                | <b>Cluster1</b> | <b>Cluster2</b> | <b>Cluster3</b> | <b>Cluster4</b> | <b>Cluster5</b> | <b>R2</b> |  |  |
| <b>Cluster Size</b>            | 39%             | 22%             | 18%             | 11%             | 10%             |           |  |  |
| <b>Overburdened</b>            | 0%              | 0%              | 0%              | 92%             | 42%             | 0.732     |  |  |
| <b>Heavy subjective burden</b> | 26%             | 0%              | 39%             | 34%             | 78%             | 0.414     |  |  |
| <b>None</b>                    | 0%              | 95%             | 5%              | 20%             | 3%              |           |  |  |
| <b>Slight</b>                  | 74%             | 5%              | 56%             | 46%             | 18%             |           |  |  |
| <b>Energy poverty</b>          | 4%              | 2%              | 5%              | 7%              | 38%             | 0.158     |  |  |
| <b>Utility arrears</b>         | 2%              | 1%              | 7%              | 2%              | 46%             | 0.279     |  |  |
| <b>Rent arrears</b>            | 1%              | 0%              | 0%              | 1%              | 26%             | 0.194     |  |  |
| <b>Overcrowded</b>             | 1%              | 3%              | 58%             | 13%             | 37%             | 0.356     |  |  |
| <b>Deprivation</b>             | 15%             | 11%             | 15%             | 15%             | 49%             | 0.078     |  |  |
| <b>6-cluster</b>               |                 |                 |                 |                 |                 |           |  |  |

|                         | Cluster1 | Cluster2 | Cluster3 | Cluster4 | Cluster5 | Cluster6 | R2       |       |
|-------------------------|----------|----------|----------|----------|----------|----------|----------|-------|
| Cluster Size            | 37%      | 21%      | 15%      | 11%      | 9%       | 6%       |          |       |
| Overburdened            | 0%       | 0%       | 0%       | 0%       | 89%      | 97%      | 0.904    |       |
| Heavy subjective burden | 21%      | 0%       | 38%      | 67%      | 25%      | 75%      | 0.458    |       |
| None                    | 0%       | 100%     | 5%       | 6%       | 26%      | 2%       |          |       |
| Slight                  | 79%      | 0%       | 57%      | 28%      | 49%      | 24%      |          |       |
| Energy poverty          | 3%       | 1%       | 2%       | 30%      | 7%       | 28%      | 0.160    |       |
| Utility arrears         | 1%       | 1%       | 5%       | 29%      | 2%       | 34%      | 0.201    |       |
| Rent arrears            | 0%       | 0%       | 0%       | 14%      | 1%       | 20%      | 0.124    |       |
| Overcrowded             | 2%       | 3%       | 56%      | 33%      | 8%       | 35%      | 0.304    |       |
| Deprivation             | 13%      | 11%      | 9%       | 47%      | 14%      | 37%      | 0.106    |       |
| 7-cluster               |          |          |          |          |          |          |          |       |
|                         | Cluster1 | Cluster2 | Cluster3 | Cluster4 | Cluster5 | Cluster6 | Cluster7 |       |
| Cluster Size            | 32%      | 21%      | 12%      | 11%      | 9%       | 9%       | 6%       |       |
| Overburdened            | 0%       | 0%       | 0%       | 0%       | 88%      | 0%       | 100%     | 0.915 |
| Heavy subjective burden | 0%       | 1%       | 38%      | 100%     | 24%      | 63%      | 74%      | 0.687 |
| None                    | 0%       | 99%      | 6%       | 0%       | 27%      | 6%       | 2%       |       |
| Slight                  | 100%     | 0%       | 56%      | 0%       | 49%      | 30%      | 24%      |       |
| Energy poverty          | 2%       | 1%       | 2%       | 7%       | 7%       | 33%      | 28%      | 0.153 |
| Utility arrears         | 1%       | 1%       | 5%       | 3%       | 2%       | 35%      | 33%      | 0.219 |
| Rent arrears            | 0%       | 0%       | 0%       | 1%       | 1%       | 17%      | 20%      | 0.136 |
| Overcrowded             | 2%       | 3%       | 72%      | 1%       | 8%       | 40%      | 34%      | 0.415 |
| Deprivation             | 13%      | 11%      | 11%      | 18%      | 14%      | 50%      | 37%      | 0.096 |



## Chapter 5. The Re-Stratification of Homeownership across Europe

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### 1. Introduction

Housing systems have been undergoing a gradual but far-reaching restructuring since the 1990s, driven in part by the reduced access to homeownership for new generations (e.g. Dewilde & Waitkus 2023; Dewilde & Haffner 2022, see also Chapter 1). Homeownership societies that emerged in North-Western Europe after the second world war have entered a new stage of ‘late’ homeownership, on the one hand marked by increasing outright homeownership due to buying without a mortgage for the wealthy and maturing mortgage contracts for older generations. On the other hand, among the capital-poor, new housing market entrants are longer in debt or are increasingly moving into private rental arrangements (Forrest & Hirayama 2018; Smith et al. 2022). While the post-war development of mortgage markets initially broadened access to homeownership, scholars now point to an increasing divide between ‘insiders’ and ‘outsiders’ on the housing market (Arundel & Lennartz 2020). Due to the downscaling of social housing and the attractiveness of housing as an investment vehicle, older cohorts, especially in the upper-middle class, increasingly own (multiple) properties outright (Kadi, Hochstenbach & Lennartz 2020), while new cohorts of ‘outsiders’ are increasingly sorted into private rental arrangements (e.g. Arundel & Doling 2017; Byrne 2020) or extended co-residence in the parental house (e.g. Lennartz, Arundel & Ronald 2016).

The Global Financial Crisis (GFC) has further exacerbated the divides between insiders and outsiders on the housing market. Especially in North-Western Europe, young adults experience problems entering an increasingly competitive housing market (e.g. Dewilde 2020; Kohl 2021; Lennartz, Arundel & Ronald 2016), not least due to the re-regulation of mortgage credit and the



increased competition with investment capital for the existing housing stock (Aalbers 2016). Combined with broader developments such as economic stagnation, job insecurity, and the rise in one-person households, young adults are considered increasingly excluded from homeownership (e.g. Lersch & Dewilde 2015; Arundel & Lennartz 2020). These findings have prompted narratives on 'generation rent' and 'generation co-residence' (Byrne 2020; Hoolachan & McKee 2019; Lennartz, Arundel & Ronald 2016).

More recently, this view has been further refined in two core ways. First, those arguing for the 're-stratification' of homeownership have emphasized a reduction in access to the housing market amongst lower-income households. For lower classes, the access to homeownership has been found to depend increasingly on (more limited) parental resources and individual status attainment, especially when the growth of property values outpaces the availability of mortgage credit (Mulder et al. 2015; Suh 2020). On the other end of the spectrum, higher incomes benefit through disproportionate house price inflation as well as an increase in multi-property ownership (Dewilde & Flynn 2021; see also Kadi, Hochstenbach & Lennartz 2020), which leads scholars to point at homeownership as a main driver of wealth disparities and social stratification (Dewilde & Waitkus 2023; Adkins, Cooper & Konings 2021).

While few will doubt that access to mortgage credit is higher amongst those with higher incomes (OECD 2021:95) and elite occupations (e.g. Gerber, Zavisca, & Wang 2022), the major question is whether homeownership is *increasingly* a high-income or elite privilege. Some case studies already hint to growing class disparities amongst new generations. Up until the GFC, homeownership rates in the United Kingdom (UK) were increasingly diverging between occupational classes (Coulter 2020) and increasingly depending on intergenerational transfers (Suh 2020). Howard, Hochstenbach and Ronald (2024) also find that, at least in the Netherlands, private renting has increased with around 20 per cent amongst young adults with low and middle incomes, but much less so for high incomes. Dewilde (2020) confirms this trend with a pre- and post-GFC comparison based on educational divides, showing that educational divides in homeownership are on the rise across Europe in the late phase of young adulthood (aged 30-39). This chapter combines these insights to assess the state of housing stratification



amongst new generations in 29 European countries, (a) distinguishing between early and late phases of young adulthood, and (b) with an explicit focus on the implications for the middle classes:

RQ1: Is homeownership amongst young adults increasingly concentrated amongst high incomes?

Second, of particular interest in the ‘generation rent’ literature is the distinction between delayed and foregone homeownership (e.g. Coulter, Bayrakdar & Berrington 2020). Myers, Lee and Simmons (2020) have argued that comparing average levels of homeownership between age groups can be misleading, because they do not accurately distinguish between delayed home-buying and foregoing homeownership. Alongside the increased competition on the housing market, the transition to owner-occupation also coincides with extended educational careers and delayed family formation (Mulder 2013; cf. Tocchioni et al. 2021). This point is also stressed by Coulter and Kuleszo (2024), who find that lower homeownership rates amongst young people in the UK are in part due to a delayed transition.

Crucially, however, this delay in homeownership may well turn out differently for higher and lower social classes, with potentially longer delays in and exclusion from homeownership amongst lower- and middle-income groups. As suggested by Suh (2020:400), a delayed transition to homeownership is already detrimental, as postponed mortgage payments interfere with establishing a financial buffer for economic shocks and financial security in retirement. Nonetheless, the exclusion from homeownership has worse implications. Housing market ‘outsiders’ not only have greater risks of poverty in later life, but also have limited options to accumulate and transfer wealth over generations (Dewilde & Waitkus 2023:13), perpetuating this disadvantage to children and grandchildren (e.g. Suh 2020; Coulter 2020). A second aim of this chapter is therefore to investigate whether newer generations ‘catch up’ with prior generations, with a particular interest in differences between income groups. To this end, we employ cohort analysis, following the aggregate homeownership rates of birth cohorts over time.



RQ2: To what extent do delays in homeownership transitions for newer generations differ by income?

Considering the historical and political diversity between European countries, we use the housing-welfare regimes framework introduced in Chapter 1. In the remainder of this chapter, we outline our theoretical background on ‘generation rent’ and the income stratification of homeownership and set out our methodological approach. We present our results on the development of homeownership transitions in Europe in section 4, before moving to an overall discussion and conclusion.

## 2. Theoretical background

The literature on homeownership so far leaves us with three expectations on developments in homeownership amongst new generations: (1) generational decline (i.e. across income groups) versus stratified access to homeownership, (2) delayed transitions into homeownership and, rather underdeveloped in the literature, (3) the changing positions of middle classes. We elaborate these briefly before discussing the importance of national contexts.

### 2.1 Generation and stratification

First, the distinction between the *generational* decline in, and the re-stratification of homeownership. Several studies have shown that homeownership is decreasing (or rental tenures are increasing) amongst younger age groups in North-Western Europe. This is primarily due to house-price inflation, in turn attributed in part to the increasingly international competition on mortgage markets (Byrne 2020; see also Wijburg & Aalbers 2017) and the restricted access to mortgage credit after the GFC (Lennartz, Arundel & Ronald 2016), in combination with stagnant wages and increasingly insecure employment (Lersch & Dewilde 2015; Arundel & Doling 2017). The generational argument on homeownership developments suggests, often implicitly, that new generations are uniformly affected by housing market pressures (for critiques see McKee et al 2020; Christophers 2018).



The *stratification* perspective, on the other hand, emphasizes that declines in homeownership differ between income groups (McKee 2012). Several studies have pointed to the increased importance of family resources, where children in adverse economic conditions extend their stay at the parental house (Stone, Berrington & Falkingham 2014) or rely on financial transfers in times of constrained mortgage credit and inflated property values (e.g. Howard, Hochstenbach & Ronald 2024; Coulter 2020; Suh 2020; Dewilde 2020; Bayrakdar et al. 2019). Additionally, developments such as flexible employment, wage stagnation, and welfare retrenchment have arguably disproportionately affected the creditworthiness of low incomes (Ronald 2018). The growing importance of parental wealth and homeownership implies that young adults from low-income families have increasing difficulties in buying their first house. In this chapter we distinguish between generational trends - a uniform decrease across income groups - and stratification trends, where the decline in homeownership is a middle- and especially lower-income phenomenon.

Secondly, *delayed transitions* into homeownership have been a second major concern in the literature. Homeownership transitions are not only affected by housing market conditions, but also by interrelated demographic changes such as delayed family formation and extended educational careers (Coulter, Bayrakdar & Berrington 2020). This life-course perspective has broadly shown that low incomes are slower to transition into homeownership (Bayrakdar et al. 2019), as well as emphasizing the increasing 'non-linearity' of housing careers, i.e. moving back to the parental house due to e.g. unemployment or divorce (Stone et al. 2014). Despite their nuance, however, these life-course models are rarely employed to investigate changes in young adults' housing pathways over generations. To capture delays in homeownership transitions, age group comparisons now often distinguish between 'young-young adults' below the age of thirty and 'old-young adults' until the age of forty. Dewilde (2020:94), for example, finds that "*the transition to homeownership seems mainly (and increasingly) to take place in the 'older young' age brackets*". Coulter and Kuleszo (2024) found that successive cohorts in the UK partly caught up with their predecessors in their rates of homeownership after the GFC. Including delays is thus necessary to correctly



profile stratification and generational developments in homeownership transitions.

Third, the quantitative literature has been largely silent on the positions of middle classes in this process of tenure restructuring. While qualitative interviews with middle-class respondents point to depressed housing aspirations amongst young adults from the middle-classes (e.g. Gentili & Hoekstra 2021; see also Preece et al. 2020), evidence on middle-class developments in homeownership rates are scarce. A null hypothesis would be that, over time, middle incomes retain their relative position in terms of homeownership, keeping similar distance between low and high incomes. In the Netherlands, however, the decline in homeownership rate is stronger for middle incomes than lower incomes (Howard, Hochstenbach & Ronald 2024). Here, middle incomes are increasingly sorted into expensive private rental arrangements, as they are excluded from social housing as well as mortgaged homeownership. Middle-income homeownership could thus also be eroding faster than low-income homeownership, perhaps because they have more to lose in terms of homeownership.

## 2.2 Housing regimes

Finally, any comparative profile of homeownership rates must deal with *housing-welfare regimes*, defined as the ideological and political context that determines the role of state, market, and family in the “*social, political and economic organization of the provision, allocation and consumption of housing*” (Dewilde & De Decker 2016: 121). To make sense of these qualitative differences, researchers group countries into so-called housing-welfare regimes (Kemeny 1995; see also Schwartz & Seabrooke 2009). Though not without its critiques (for a review see Flynn & Montelbano 2024), the housing regime remains a useful conceptual device to condense the great variety in historical origins of European housing systems. In accordance, the analysis below is performed by country but organised by housing regime. We briefly introduce the regime types here but refer the reader to Chapters 1 and 2 for more details.

We distinguish between five regime types. In *social-democratic unitary rental market*-countries (i.e. the Nordic countries), housing has become





increasingly commodified and financialized despite their historically more integrated rental markets. Relaxed legal restrictions on mortgage eligibility, fiscal advantages for homeowners, as well as declining rental affordability combined to fiercely increase competition on the housing market in the social-democratic countries (Lennartz & Ronald 2017; Tranøy, Stamsø & Hjertaker 2021). Housing market competition is much less pronounced in the *conservative-corporatist unitary rental market*-countries in North-Western Europe, particularly Germany and Austria. Much like their Nordic neighbours, these countries built up large social housing sectors after the second world war and imposed rent controls on private rental arrangements, making renting an appealing alternative to homeownership. Moreover, since the 1990s Germany privatized social housing, subsidized new construction of homeownership, and relaxed rent controls in the private sector (Eslinga, Stephens & Knorr-Siedow 2014). So far, however, the housing system in these countries seems more resistant to the trend towards owner-occupation (Stephens 2020; Voigtander 2009)

*Dual rental market* countries in North-Western Europe, of which the UK is a prototypical example, provide social housing for the poor while homeownership is the preferred tenure for the remainder of the population (Stephens 2020; see also Ronald 2008). Whereas the increased availability of mortgage credit initially broadened access to homeownership, increased competition on the housing market reduced access for young adults by the turn of the century. Meanwhile, the private rental sector saw a revival as rent-control was relaxed and fixed-term contracts were introduced.

*Central- and-Eastern European* countries (CEE) share a state-socialist legacy, marked by standardized and lower-quality housing and the radical transition from state- to privately-owned housing after the collapse of communism. Because homeownership is ubiquitous and less commodified in post-socialist countries, the transmission of housing wealth across generations has been argued to reduce housing wealth inequality rather than exacerbating it (Lux & Sunega 2023).

*Southern European* housing systems have familial traits: state involvement and market development in the production and allocation of housing is limited



(e.g. Pareja-Eastaway & Sanchez-Martinez 2017). Households instead tend to co-reside with extended family and pass on housing across generations.

### 3. Methodology

This chapter seeks to comprehensively profile developments in homeownership rates over generations and social strata in 29 European countries. Using EU-SILC 2005-2023, we pool respondents aged 21-45 not currently in education (PE010), including all countries except Iceland. After excluding respondents with no reported individual income (2.1%), our sample is comprised of  $N = 2.845.704$  respondents in 32 countries for the age-group analysis. A further exclusion of incomplete cohort-age groups (details see below) leaves  $N = 2.447.364$  respondents for the cohort analysis. All percentages are weighted using the personal cross-sectional design weight (RB050), which adjusts them for bias in the selection of respondents and non-response, before calibrating them to match country-distributions on demographics of available census data.

#### 3.1 Operationalization of variables

Homeownership is a binary variable defined on the individual level as 'independent' mortgaged or outright homeownership as (partner of) head of household (1) versus renting (at or below market rate), residing rent-free, and parental co-residence (0). Since the tenure variable is originally reported on the household level (for a discussion see Marcinkiewicz 2024), we constructed an indicator of tenure at the individual level, which distinguishes coresidents from the household reference person. Coresidents are persons that either live with their parents or the parents of their (registered) partner, disregarding tenure. While intuitive and correct for most cases, this operationalization does not capture some situations, in particular other extended family living in the household and elderly parents living with their children, for example in caregiving arrangements. Still, since these complex housing arrangements are relatively rare and more prevalent later in life, we argue that our measure suits the purpose well-enough.



Age is computed by subtracting survey year from year of birth, providing an estimate of age with an error margin of around one year. The age groups used differ between the age-group comparison (Tables 5.2-5.4) and the cohort analysis (Figures 5.1-5.4). For the age-group comparison, we construct age groups on theoretical grounds. In recognition of the importance of ‘early’ and ‘late’ young adulthood (e.g. Dewilde 2020), we use five age groups in this analysis: 21-25; 26-30; 31-35; 36-40; and 41-45. While those aged 41-45 are arguably passed the age of young adulthood, they form a useful comparison as an age group where first entry into homeownership rates is increasingly unlikely. In the cohort analysis, age groups are constructed to allow comparisons between cohorts as they age. Since we have a limited number of waves available, we compare cohorts over seven smaller age groups: 21-24; 25-28; 29-32; 33-36; 37-40; 41-44; 45-48.

We operationalize income tertiles based on EU-SILC’s individual income components. Since several countries do not report net individual income components, we use gross individual income components. For the waves 2005 and 2006, only net income components are available for Greece, Spain, Italy, Latvia, and Portugal, with which we proceed. Available individual components are wage income (PY010), company car (PY201), losses and profits of self-employment (PY050), unemployment benefits (PY090), survivors’ benefits (PY110), sickness benefits (PY120), disability benefits (PY130) and education allowances (PY140). We take a sum of these benefits, insofar applicable, and set any negative sums to zero. Income from private pension (PY050) and old-age benefits (PY100) are likely zero for the sample but included in the sum for the sake of thoroughness. Income tertiles are then computed within countries, corrected for sampling bias using the individual cross-sectional design weight (RB050). As a robustness check, we estimated the polychoric correlations between gross and net income tertiles in the country-years for which both net and gross income components are complete. As shown in Appendix A, the net and gross income positions align near-perfectly, with correlations varying between  $r=.943$  in Hungary 2022 and  $r=.999$  in Estonia 2023.



### 3.2 Analytical approach

We perform two types of analyses, an age-group comparison and a cohort analysis. The age group comparison simply splits out homeownership rates per country, year, age-group and income tertile, and reports the percentage of homeowners in each category. Not all country-years are available, due to the removal and addition of countries to EU-SILC over time. Moreover, due to the disaggregation of respondents into countries, years, income, and age groups, as well as the selection of those no longer in education, some categories – especially young and low income – contain only few respondents. To ensure the robustness of these statistics to some degree, we report only percentages based on at least 50 respondents. The full disaggregation of homeownership rates is included in Supplementary Database A. While informative for country-specific lookups, this Supplementary Database is too large to interpret comparatively. To provide an overview, we summarize the changes in homeownership rates for each country-income-age group as the difference at the beginning and the end of the available time series 2005-2023. Specifically, we take the average homeownership rate for the years 2018-2023 (2017-2018 for the UK) and subtract this from the average homeownership rate for the years 2005-2008. Comparing these two periods omits the dip in homeownership rates caused by the GFC in many countries, and instead informs us on the pre-GFC versus post-GFC developments – e.g. the (lack of) recovery of homeownership rates to pre-GFC levels.

Second, we perform a cohort analysis, i.e. tracking the homeownership rate of birth cohorts as they age (Deaton 1985). The method allows for the comparison of birth cohorts, although it may be sensitive to hidden changes in the composition of cohorts e.g. due to migration (Fields & Viollaz 2013; see also Colgan 2023). We compare the homeownership rates of six birth cohorts (1968-1971; 1972-1975; 1976-1979; 1980-1983; 1984-1987; 1988-1991) between four age groups (21-24; 25-28; 29-33; 33-36; 37-40; 41-44; 45-48). Since we are dealing with a limited time window (2005-2023), we do not have complete observations of these cohorts over their life course. Older cohorts are left-censored (we do not know their homeownership rates when they were young) and younger cohorts are right-censored (we do not yet know how their homeownership rates will develop). The comparison is thus based on the



four periods or age groups that are completely observed for each cohort, as illustrated in Table 5.1.

**Table 5.1: Age-cohort groups and their periodic range**

|           | 21-24         | 25-28         | 29-32         | 33-36         | 37-40         | 41-44         | 45-48         |
|-----------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| 1968-1971 |               |               |               |               | 2005-<br>2011 | 2009-<br>2015 | 2013-<br>2019 |
| 1972-1975 |               |               |               | 2005-<br>2011 | 2009-<br>2015 | 2013-<br>2019 | 2017-<br>2023 |
| 1976-1979 |               |               | 2005-<br>2011 | 2009-<br>2015 | 2013-<br>2019 | 2017-<br>2023 |               |
| 1980-1983 |               | 2005-<br>2011 | 2009-<br>2015 | 2013-<br>2019 | 2017-<br>2023 |               |               |
| 1984-1987 | 2005-<br>2011 | 2009-<br>2015 | 2013-<br>2019 | 2017-<br>2023 |               |               |               |
| 1988-1991 | 2009-<br>2015 | 2013-<br>2019 | 2017-<br>2023 |               |               |               |               |

Note also, that cohorts are exposed to the GFC-period – for ease referred to as 2009-2015 – at different ages. The cohorts 1980-1983 and 1976-1979 reach peak transition ages 29-36 during the GFC. Cohorts 1984-1987 and 1988-1991 reach this age in the post-GFC period, while the cohorts 1968-1971 and 1972-1975 reach this age during the pre-GFC period. In the cohort analysis (Figures 5.1-5.3) we mark these periods with different colours.



## 4. Results

The results of our analysis are presented in this section. We organized the discussion on the income-stratification of homeownership per regime-family: North-Western Europe, Central-Eastern Europe (including the Baltics) and Southern Europe. In each subsection we discuss first the age group analysis before moving to the cohort analysis. For ease of interpretation, the age-group comparison summarizes the complete trends (presented in the Supplementary Database A) by taking the difference in average homeownership rates between 2005-2008 and 2021-2023 (see also section 3.2). As elaborated in the theory section, we interpret these trends as *generational* or *income-stratified*, with special attention to changes amongst the *middle class* and accounting for *delays* in homeownership transitions. We broadly find that homeownership in social-democratic and some dualist rental market-countries is mostly income-stratified, while homeownership in several Southern-European countries is facing a generational decline – i.e. regardless of income – notwithstanding some exceptions. In some post-socialist countries, high-income groups move into homeownership at a higher rate, meaning that homeownership rates are becoming increasingly stratified through expansion. Delays in homeownership transitions are mostly a high-income response to the GFC, whereas low incomes seem to be durably excluded.

### 4.1 North-Western Europe

In North-Western Europe, many countries show increases in the income-stratification of homeownership, particularly amongst older young adults. In the Netherlands, Sweden, Austria, Belgium, France, and Norway, changes in homeownership are exclusively characterized by *income-stratification*. In these countries, homeownership rates are stable or even increasing for high incomes but decrease amongst lower incomes. In Sweden, for example, homeownership rates amongst 31–35-year-olds decreased with -23.9 per cent for lower incomes while remaining largely stable with -1.6 per cent for higher incomes, a pattern that holds for all age groups. One could also look at the percentages in Supplementary



Database A: 56 per cent of low-income Swedes aged 31–35 owned a home in 2005, and only 33 per cent in 2023, while homeownership amongst their high-income counterparts is stable at 69 per cent in 2005 and 70 per cent in 2023. Similarly, in Belgium, homeownership amongst 31–35-year-olds decreased with -10.6 per cent for low incomes, while increasing with +6.6 per cent for higher incomes. For the Netherlands, homeownership rates amongst high incomes have declined in younger age groups (e.g. -11.7% for 26-30-year-olds), but not in older age groups (e.g. +9.6% for 36-40-year-olds), suggesting either a critical juncture for new generations regardless of income, or a delayed transition for higher incomes, as we explore further in the cohort analysis below.

In Denmark, Germany, Switzerland, and Ireland the shift away from homeownership is both *generational* and *income-stratified*: homeownership decreases for all income groups, but much more strongly for lower incomes, especially at later ages. For example, for those aged 26-30 in Denmark, homeownership decreases more strongly for high incomes (-19.5%) compared with low incomes (-15.7%). This pattern gradually inverses for later age groups, with the decrease amongst those aged 41-45 being much stronger for low incomes (-16.1%) than high incomes (-3.9%). Similarly, in Germany, homeownership rates decrease substantially in all low-income age groups (e.g. -18.7% amongst 36–40-year-olds), while homeownership decreases less strongly for their high-income counterparts (e.g. -10.1% amongst 36-40-year-olds). In these countries, it seems reasonable to at least partly retain the ‘generation rent’ or ‘generation co-residence’ perspective on tenure developments (Byrne 2020; Lennartz, Arundel & Ronald 2016, cf. Hoolachan & McKee 2019). Those aged 36-40 and 41-45 in 2021-2023 experienced the GFC at their peak homebuying age, which suggests that low incomes in these countries were durably excluded from homeownership as a consequence of the GFC, a suggestion confirmed by the cohort analysis in Figure 5.2 below.

A *generational* decline in homeownership is most visible only in the UK, where declines are roughly similar for all income groups. Amongst those aged 36-40, homeownership rates decreased with -13.5 per cent for low incomes, -15.0 per cent for middle incomes, and -11.6 per cent for high incomes between 2008-2010 and 2016-2018. In yearly percentages too – presented in Supplementary Database A – the same generational decline is visible. At the ages 36-40, low-income



homeownership decreased from 48.1% in 2005 to 39.6% in 2018, and high-income homeownership dropped similarly from 79.9% in 2005 to 71.9% in 2023. Notable exception is the age group 41-45, where the reduction for high incomes (-6.7%) is notably smaller compared to middle incomes (-15.9%) and low incomes (-11.7%). While somewhat less pronounced in other age groups, these tendencies reflect most closely the idea that an entire generation is increasingly excluded from homeownership, regardless of income position. This supports studies on 'generation rent' focused on the UK, who pointed to a generational decline in this country (e.g. Dewilde, Hubers & Coulter 2018), while drawing into question studies that point towards increased homeownership stratification in the UK (e.g. Dewilde 2020).

**Table 5.2: Difference in homeownership rates before 2008 and after 2021 in North-Western Europe**

|                                                          |    |       | Low income | Middle income | High income |
|----------------------------------------------------------|----|-------|------------|---------------|-------------|
| Social-democratic unitary rental market-countries        | DK | 26-30 | -15.7%     | -17.8%        | -19.5%      |
|                                                          |    | 31-35 | -18.6%     | -15.1%        | -11.1%      |
|                                                          |    | 36-40 | -19.1%     | -8.0%         | -6.6%       |
|                                                          |    | 41-45 | -16.1%     | -12.2%        | -3.9%       |
|                                                          | NL | 26-30 | -5.0%      | -10.6%        | -11.7%      |
|                                                          |    | 31-35 | -12.8%     | -3.7%         | -4.5%       |
|                                                          |    | 36-40 | -11.7%     | 1.1%          | 6.9%        |
|                                                          |    | 41-45 | -14.7%     | 4.9%          | 9.6%        |
|                                                          | SE | 26-30 | -14.2%     | -2.7%         | 2.9%        |
|                                                          |    | 31-35 | -23.9%     | -10.3%        | -1.6%       |
|                                                          |    | 36-40 | -16.1%     | -17.0%        | -3.3%       |
|                                                          |    | 41-45 | -18.5%     | -13.6%        | -0.1%       |
| Conservative-corporatist unitary rental market-countries | AT | 26-30 | -5.5%      | -1.4%         | 1.9%        |
|                                                          |    | 31-35 | -13.3%     | -12.5%        | -4.0%       |
|                                                          |    | 36-40 | -17.0%     | -2.5%         | -3.3%       |
|                                                          |    | 41-45 | -16.4%     | -5.4%         | 1.8%        |
|                                                          | DE | 26-30 | -9.7%      | -4.3%         | -6.5%       |
|                                                          |    | 31-35 | -17.9%     | -9.9%         | -9.2%       |
|                                                          |    | 36-40 | -18.7%     | -14.3%        | -10.1%      |
|                                                          |    | 41-45 | -18.0%     | -9.4%         | -8.1%       |
|                                                          | FR | 26-30 | -12.9%     | 0.1%          | 2.1%        |
|                                                          |    | 31-35 | -17.7%     | -0.1%         | 0.3%        |
|                                                          |    | 36-40 | -16.6%     | 3.8%          | 5.8%        |



|                                                                |    |       |        |        |        |
|----------------------------------------------------------------|----|-------|--------|--------|--------|
|                                                                |    | 41-45 | -17.8% | 1.9%   | 7.6%   |
| NWE<br>homeownership<br>countries with a<br>dual rental market | BE | 26-30 | -15.2% | -3.6%  | 8.9%   |
|                                                                |    | 31-35 | -10.6% | -0.3%  | 6.6%   |
|                                                                |    | 36-40 | -18.4% | 3.8%   | 2.8%   |
|                                                                |    | 41-45 | -16.4% | -9.0%  | 4.0%   |
|                                                                | CH | 26-30 | -7.1%  | -1.7%  | -3.9%  |
|                                                                |    | 31-35 | -6.4%  | -0.8%  | -0.1%  |
|                                                                |    | 36-40 | -11.7% | -7.6%  | -9.5%  |
|                                                                |    | 41-45 | -15.8% | -2.8%  | -4.0%  |
|                                                                | FI | 26-30 | -15.7% | -9.8%  | -2.9%  |
|                                                                |    | 31-35 | -6.1%  | -10.1% | -3.5%  |
|                                                                |    | 36-40 | -6.3%  | -5.7%  | -2.8%  |
|                                                                |    | 41-45 | -10.0% | -0.8%  | 2.8%   |
|                                                                | IE | 26-30 | -17.7% | -8.1%  | -0.1%  |
|                                                                |    | 31-35 | -20.8% | -16.1% | -19.6% |
|                                                                |    | 36-40 | -21.4% | -26.2% | -18.3% |
|                                                                |    | 41-45 | -29.0% | -22.6% | -12.9% |
|                                                                | LU | 26-30 | -6.5%  | 21.1%  | 10.3%  |
|                                                                |    | 31-35 | -14.6% | 14.7%  | 16.6%  |
|                                                                |    | 36-40 | -11.2% | 7.3%   | -3.9%  |
|                                                                |    | 41-45 | -23.8% | -0.6%  | -5.9%  |
|                                                                | NO | 26-30 | -16.4% | -3.5%  | -4.2%  |
|                                                                |    | 31-35 | -11.1% | -10.3% | -6.4%  |
|                                                                |    | 36-40 | -13.8% | -14.9% | -4.5%  |
|                                                                |    | 41-45 | -13.2% | -7.3%  | 0.0%   |
|                                                                | UK | 26-30 | -7.9%  | -13.7% | -15.5% |
|                                                                |    | 31-35 | -9.4%  | -14.1% | -14.2% |
|                                                                |    | 36-40 | -13.5% | -15.0% | -11.6% |
|                                                                |    | 41-45 | -11.7% | -15.9% | -6.7%  |

Note: UK difference compared to 2017-2018 due to data availability.

Moreover, the age-group analysis suggests that *delays* in homeownership are mostly a high-income phenomenon. Decreases in homeownership rates amongst younger age groups but not older age groups suggest that homeownership transitions are delayed rather than that a durable exclusion from homeownership is taking place. The Netherlands presents the most extreme case of high-income delays, as homeownership rates dropped by -11.7 per cent amongst 26-30-year-olds, but increased by 9.6 per cent amongst 41-45-year-olds. For low incomes, on the other hand, decreases in homeownership are much larger at ages



41-45 (-14.3%) compared to ages 26-30 (-5%). Similarly, in Denmark, high income-respondents seem to delay homeownership, with homeownership rates amongst 26-30-year-olds decreasing with -19.5 per cent between 2005-2008 and 2021-2023, a difference reduced to only -3.9 per cent at the ages 41-45. Meanwhile, reductions in homeownership are largely stable across age groups for low incomes. Aside from a delay in homeownership transitions discussed below, these statistics also hide different trajectories for low and high incomes, such as the decision to stay living at home versus moving to the city for education. To a lesser extent, age-group differences in homeownership amongst high incomes are observed in Finland, Norway, and the UK. In addition, delay patterns are visible amongst middle incomes in the Netherlands and Finland. Note, however, that we cannot draw hard conclusions on delays based only on age-group comparisons, since such analyses do not follow (groups of) individuals over time.

Developments in the position of middle classes also differs substantially between countries. In France, the Netherlands and especially Luxembourg, homeownership amongst middle incomes is stable or even rising, especially at later ages. Particularly in Luxembourg, middle classes in all age groups are more likely to be homeowners over time, particularly amongst those aged 36-40 (+21.1%). In other countries, such as Sweden, Ireland, and Denmark, middle classes are losing ground. While high income groups in Sweden maintain their homeownership rate, homeownership is decreasing for middle incomes sometimes to the same extent as low incomes. For those aged 36-40, for example, homeownership in the middle class decreased by -17.0 per cent, similar to the -16.1 per cent reduction amongst low incomes. The same can be said for Ireland: homeownership rates amongst middle incomes are decreasing roughly the same as amongst lower incomes. In Denmark too, middle incomes lose out, although not as much as low incomes, with a decline of -8.0 per cent for middle incomes aged 36-40 and around -12.2 per cent for the oldest age group.

The cohort analyses presented in Figure 5.1 gives insight into whether homeownership in the social-democratic unitary rental market-countries is increasingly delayed or foregone. Myers, Lee and Simmons (2020) showed that in the United States (US), homeownership rates in younger age groups ‘caught up’ over time, suggesting that differences between age groups are only temporary



(see also Coulter & Kuleszo 2024). This is attributed not only to the prevailing housing market conditions at homebuying age, but also to delays in family formation (e.g. Mulder 2013) and labour market conditions (e.g. Stone et al. 2014). As already suggested by the age-group analysis in Table 5.2, the cohort analyses in Figure 5.1 shows that such delay of homebuying is highly stratified. High-income cohorts, if they fall behind at all, tend to catch up with preceding cohorts near perfectly. Low-income cohorts, on the other hand, show little indication of catching up with their predecessors. This is particularly visible in Denmark and Sweden, and to a lesser extent in the Netherlands. Whereas 51.5 per cent of low-income Danes born in '68-'71 owned a home by the age of 37-40, this number is reduced to 30.6 per cent for low-income Danes born in '80-'83 (see also Supplementary Database B). Moreover, both in Denmark and Sweden, there appears to be a substantial and persistent gap between the 'pre-GFC' cohorts in blue and the 'peri-GFC' cohorts in orange, the latter reaching homebuying age around the Global Financial Crisis. Apparently, the housing and ensuing economic crisis has left an enduring mark on the homebuying abilities (or preferences) of the middle classes in Denmark.

Also remarkable is the decline in homeownership rates in older years, particularly for low-income cohorts in Denmark, Sweden, and the Netherlands. For example, 52.4 per cent of low-income Danes born in '72-75 were homeowners at the age of 33-36, which fell to 35.1 per cent at the age of 45-48. In Sweden, homeownership rates in the same low-income cohort fell from 46.9 per cent at the age of 33-36 to 34.3 per cent at the age of 45-48. Smaller but similar effects are visible in other cohorts around the same age, even in the pre-GFC cohorts, pointing to a stratified retreat from homeownership. While difficult to say without following individuals over time, these later-in-life declines suggest that low-income cohorts in social-democratic unitary rental market countries not only have difficulties moving into homeownership but are also more likely to return to rental tenures later in life.



**Figure 5.1: Change in homeownership rates between cohorts in social-democratic unitary rental market countries**

*Note: Colours roughly correspond to periods, pre-GFC (purple), peri-GFC (orange) and post-GFC (blue). See Table 5.1 for details.*

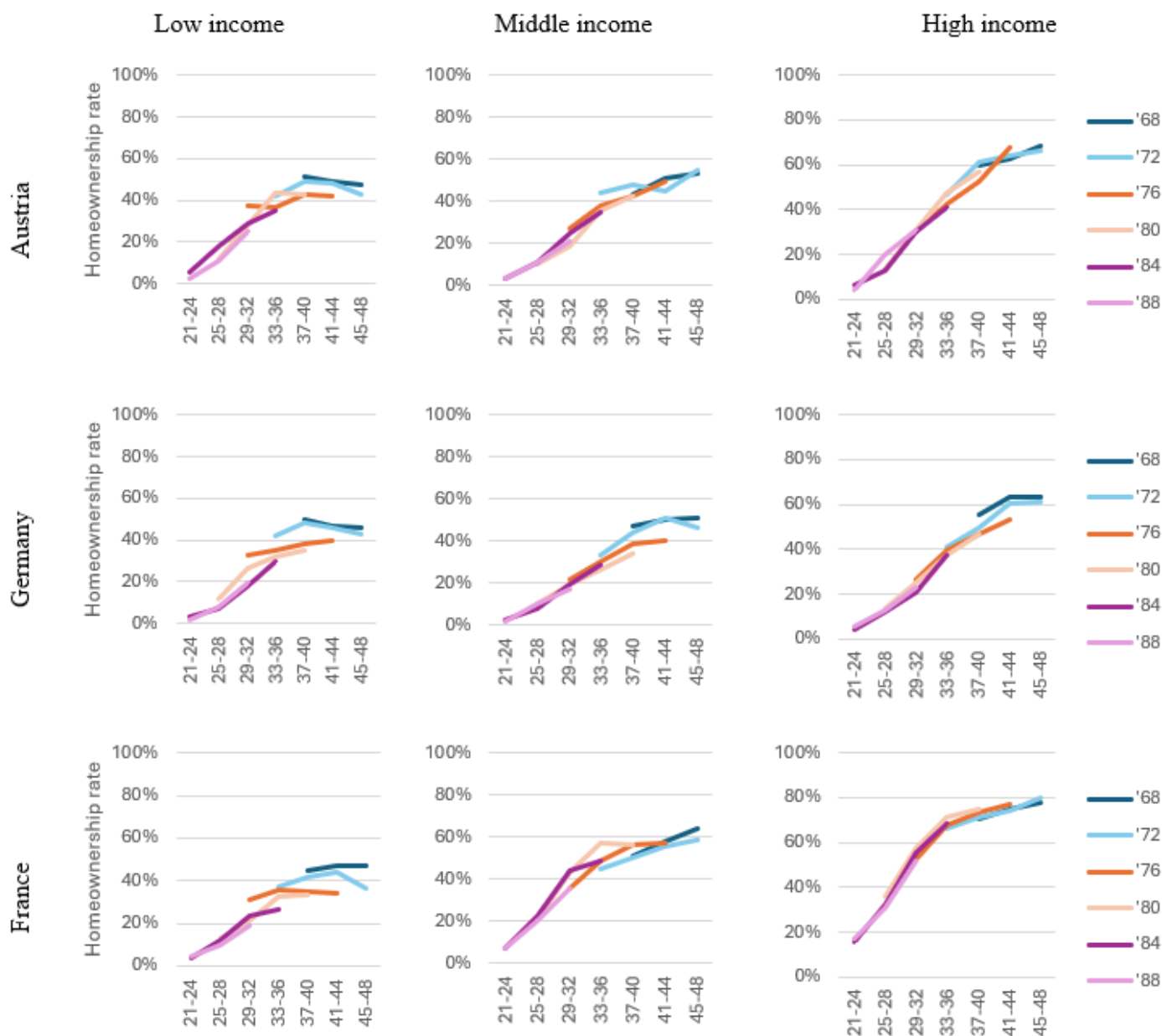




Conversely, as shown in Figure 5.2, income-stratification of homeownership is much less prominent in the conservative-corporatist unitary rental market countries: Austria, Germany and France. Regardless of income, successive cohorts mostly keep up with previous cohorts and end up at roughly similar homeownership rates. Nonetheless, like in the social-democratic unitary rental market countries, especially for low incomes, a gap in homeownership rates emerges for the peri-GFC cohorts (in orange), with no indication of recuperation after the crisis. In Austria and France, the GFC seems to have affected only the homeownership rates of low-income young adults. While the French housing market may have been resilient to the GFC overall, homeownership has nonetheless become increasingly stratified, perhaps in part due to the explicit targeting of fiscal benefits of homeownership to middle incomes (Wijburg 2019). Similarly, whereas 51.7 per cent of Austrian low-income respondents born in '68-'71 owned a home at the verge of middle age (37-40), this fell back to 42.7 per cent for those born in '80-'83, reaching homebuying age during the GFC. In Germany, the GFC affected middle-income homeownership to a similar extent as that of low incomes. In the cohort '68-'71, 49.9 per cent of middle incomes owned a home at the age of 37-40, which fell back to 35.4 per cent in the cohort '80-'83. This between-cohort decrease of -14.5 per cent for middle incomes is even slightly larger than the -12.9 per cent decrease amongst the same low-income cohorts. The scarring effects of the GFC for low incomes in conservative-corporatist unitary rental market countries also explain the steep declines in homeownership amongst age groups. In Table 5.2, those aged 36-40 and 41-45 in 2021-2023 represent the peri-GFC cohort, who have seen their homeownership rates drop roughly 16 to 18 per cent between 2005 and 2023. Apparently, in Germany, the 'third wave' of financialization (Wijburg & Aalbers 2017:979) scarred an entire generation of homeowners, but especially low- and middle incomes, suggesting an even further increasing role of parental capital in homebuying following the GFC. In sum, in the conservative-corporatist countries with a unitary rental market, the GFC left a lasting dent in the homeownership rates of low incomes.

**Figure 5.2: Change in homeownership rates between cohorts in conservative-corporatist unitary rental market countries**

*Note: Colours roughly correspond to periods, pre-GFC (purple), peri-GFC (orange) and post-GFC (blue). See Table 5.1 for details.*





In dualist rental market homeownership countries, interestingly, we see less income-stratification than in some social-democratic countries (see Figure 5.3). Especially Belgium shows little sign of re-stratification, as even low-income cohorts are eventually catching up with the foregoing cohort. In Luxembourg homeownership is even increasing for middle- and high incomes (see Supplementary Database B). The Irish housing market was hit by the GFC particularly hard (Byrne 2023), and while middle- and higher-income young adults seem on the path to recovery, homeownership rates of low incomes seem to have been durably depressed by the crisis. Again, homeownership amongst high incomes in Ireland is only delayed, as cohorts catch up with the rates of prior cohorts as they age. For example, at the age of 29-32, homeownership rates are 19 per cent lower for the cohort '84-'87 compared to the prior cohort '80-'84, a difference that shrinks to just 2.7 per cent four years later. For low-income Irish, on the other hand, cohorts reaching peak homebuying age during the GFC (in orange) have substantially lower homeownership rates compared to the pre-GFC cohorts. 54.7 per cent of low incomes born between '72-'75 owned a home at the age of 41-44, compared to 48.2 per cent in the peri-GFC cohort '76-'79.



**Figure 5.3: Change in homeownership rates between cohorts in dualist rental market homeownership countries**



Note: Colours roughly correspond to periods, pre-GFC (purple), peri-GFC (orange) and post-GFC (blue). See Table 5.1 for details.





Moreover, similar to what we observed in the social-democratic welfare states, low incomes in Finland and Norway seem to be exiting homeownership at later ages. In Finland, for example, 56.6 per cent of the '76-'79 cohort with low incomes owned a home at the age of 33-36, which steeply dropped to 38.6 per cent by the time they are aged 41-44. In Norway, homeownership rates in the same low-income cohort drop by -5.9 per cent, and decrease for all cohorts after the age of 33-36 (see Supplementary Database B). To a lesser extent, this decline in homeownership is also observed for the middle classes in Norway and Finland, with slightly lower rates compared to prior cohorts at the end of the observed time series. While speculative, these trends may be the start of a continued decline in homeownership for the middle classes in these countries. Unfortunately, due to limits in the available time series, this cohort analysis cannot be performed for Switzerland and the UK.

In sum, access to homeownership in North-Western Europe is, especially in the social-democratic welfare states, increasingly stratified along the lines of income. Delays in homeownership seem to be primarily a high-income phenomenon, while exclusion appears to be a durable state for low incomes. The GFC left a lasting gap in homeownership rates for low-income young adults, and the situation seems to have deteriorated further in social-democratic countries post-GFC. Particularly worrying is the increased return to rental tenures at later ages amongst low incomes, suggesting that pressure is mounting not just in accessing homeownership, but also in retaining homeownership at later ages.

## 4.2 Eastern Europe

Across Eastern Europe, trends in homeownership rates are diverse, with several countries moving towards stratified decline comparable to the West, others marked by an expansion of homeownership, and others still being relatively stable or unsystematic in their homeownership trajectory. These mixed trajectories underline the diversity of Eastern-European housing markets, and the limits of grouping these countries into a single regime-type.



The re-stratification thesis (e.g. Forest & Hirayama 2018; Smith et al. 2022) was not originally applied to the Eastern-European context, not least due to the generally high importance of inheriting housing from family. Housing inequalities are often not marked by homeownership as such, but rather by differences in the quality and location when acquiring housing through the market versus inheritance (Gerber, Zavisca & Wang 2022; Soaita & Dewilde 2021). Nonetheless, despite this conceptual distinction, multiple post-socialist countries (Estonia, Slovenia and Slovakia) are now showing signs of homeownership stratification traditionally linked to the market-based provision of housing (Table 5.3). In Estonia, for example, homeownership is decreasing especially amongst the low incomes. Whereas 70.3 per cent of low-income Estonians aged 36-40 owned a home in 2005, this decreased to 61.2 per cent in 2023. High incomes of the same age, on the other hand, largely retained their homeownership rate with 83.4 per cent in 2005 and 81.0 per cent in 2023 (see Supplementary Database A). Table 5.2 shows similar numbers: comparing 2005-2008 and 2021-2023, homeownership declined by -12.7 per cent for low incomes and -0.6 per cent for high incomes. This stratification of homeownership is also visible in Slovenia and Slovakia, where homeownership decreases more strongly for low incomes than high incomes. In Romania, this stratification is occurring mostly for the youngest age group, which might point to delays in homeownership transitions as well as durable exclusion. Apparently, access to homeownership – regardless of quality or location – is increasingly relevant in Central-and-Eastern Europe, potentially even in some classic ‘super-homeowner’ societies such as Romania.

Contrastingly, homeownership is on the rise in Poland and Lithuania, albeit in different ways. In Poland, increases in homeownership are stratified, meaning that homeownership rates are growing much more strongly for middle and high incomes. For example, between 2005-2008 and 2021-2023, homeownership rates of low-income Poles aged 36-40 increased by 8.0 per cent, while increasing with 24.6 per cent amongst high incomes in the same age group. Similar developments are observed for all age groups in Poland, suggesting that the increased access to homeownership thus disproportionately benefits high incomes. This aligns with the



inflated property values also observed in Poland since 2016, but also emphasizes the necessity of a stratification lens as opposed to a purely generational argument (cf. Bryx et al. 2021). In Lithuania, on the other hand, the situation is inversed: while homeownership is increasing in all income and age groups, the increase is stronger for low incomes. Amongst low-income Lithuanians aged 31-35, homeownership increased by 16.0 per cent between 2005-2008 and 2021-2023, compared to a 9.0 per cent increase amongst high income Lithuanians in the same age group. These findings contrast with reports on the perceptions of deteriorating access to homeownership amongst Lithuanian youth (Braziene et al. 2024).

In a third set of post-socialist countries, we find no clear patterns of change. Homeownership in Hungary, for example, is largely stable for most age groups. Homeownership rates dipped around the time of the GFC especially for low and middle incomes, but also recovered afterwards, producing little sustained difference between 2005-2008 and 2021-2023. Only the Hungarian middle class aged 36-40 has lost some ground in terms of homeownership (-7.8%), the cause of which is difficult to derive from these descriptive statistics.



**Table 5.3 Difference in homeownership rates before 2008 and after 2021 in Eastern Europe**

|                                        |    |       | Low    | Middle | High   |
|----------------------------------------|----|-------|--------|--------|--------|
| Central-and-Eastern European countries | BG | 26-30 | 4.0%   | 2.6%   | -7.3%  |
|                                        |    | 31-35 | 10.0%  | 5.0%   | 0.9%   |
|                                        |    | 36-40 | -1.8%  | 1.1%   | -6.0%  |
|                                        |    | 41-45 | -7.0%  | -5.6%  | 0.1%   |
|                                        | CZ | 26-30 | -1.2%  | -4.3%  | -2.7%  |
|                                        |    | 31-35 | 7.7%   | -5.3%  | -0.2%  |
|                                        |    | 36-40 | 9.1%   | -2.4%  | 2.2%   |
|                                        |    | 41-45 | 1.1%   | -1.5%  | 6.3%   |
|                                        | HU | 26-30 | 1.1%   | 3.1%   | 6.5%   |
|                                        |    | 31-35 | 2.7%   | -3.8%  | -2.2%  |
|                                        |    | 36-40 | 1.8%   | -7.8%  | -1.6%  |
|                                        |    | 41-45 | 2.6%   | -3.3%  | -2.3%  |
|                                        | PL | 26-30 | 8.5%   | 13.7%  | 16.7%  |
|                                        |    | 31-35 | 12.7%  | 21.2%  | 23.3%  |
|                                        |    | 36-40 | 8.0%   | 16.8%  | 24.6%  |
|                                        |    | 41-45 | 9.8%   | 16.2%  | 27.1%  |
|                                        | RO | 26-30 | -10.5% | -10.8% | -3.2%  |
|                                        |    | 31-35 | -4.5%  | 6.7%   | -5.0%  |
|                                        |    | 36-40 | -6.6%  | 3.4%   | -4.8%  |
|                                        |    | 41-45 | -3.8%  | -0.3%  | -5.9%  |
|                                        | SI | 26-30 | -0.1%  | 0.5%   | 8.2%   |
|                                        |    | 31-35 | -3.4%  | -8.1%  | 4.2%   |
|                                        |    | 36-40 | -10.7% | -2.5%  | -2.9%  |
|                                        |    | 41-45 | -13.2% | -17.0% | -2.8%  |
|                                        | SK | 26-30 | -6.1%  | -2.6%  | -4.9%  |
|                                        |    | 31-35 | -6.2%  | -12.6% | -10.1% |
|                                        |    | 36-40 | 0.5%   | -8.5%  | -5.0%  |
|                                        |    | 41-45 | -10.9% | -8.0%  | -2.5%  |
| Baltic countries                       | EE | 26-30 | 0.1%   | 1.4%   | -0.4%  |
|                                        |    | 31-35 | -12.7% | -1.8%  | -1.2%  |
|                                        |    | 36-40 | -12.3% | -7.7%  | -0.6%  |
|                                        |    | 41-45 | -19.0% | -10.4% | -3.6%  |
|                                        | LT | 26-30 | 23.8%  | 5.2%   | 12.9%  |
|                                        |    | 31-35 | 16.0%  | 12.8%  | 9.0%   |
|                                        |    | 36-40 | 14.5%  | 3.9%   | 4.6%   |
|                                        |    | 41-45 | -0.8%  | -4.3%  | 1.1%   |



|  |    |       |       |       |       |
|--|----|-------|-------|-------|-------|
|  | LV | 26-30 | 2.3%  | -5.9% | -6.1% |
|  |    | 31-35 | 14.5% | 3.6%  | 2.6%  |
|  |    | 36-40 | 3.4%  | 1.5%  | 4.5%  |
|  |    | 41-45 | -3.4% | 0.9%  | 1.2%  |

Note: Limited country-years available for Bulgaria (2007-2023)

For the cohort analysis in Eastern-Europe we select three countries that represent the three types of changes identified in the age-group analysis above: stability in the Czech Republic, a stratified decline in access in Estonia, and a stratified increase in homeownership in Poland. Profiles of the remaining countries can be found in Supplementary Database B. Homeownership in the Czech Republic is marked by relative stability, which is also evident in the similarity of homeownership transitions between cohorts. For each income group, homeownership rates largely correspond to those of previous cohorts. Notably, this stability in homeownership itself does not preclude other trends more relevant to the Eastern-European context, such as stratification in terms of housing quality, housing location, and housing satisfaction (Gerber, Zavisca & Wang 2022; Soaita & Dewilde 2021). Nonetheless, while exacerbating wealth inequality in North-Western Europe, the family inheritance of housing wealth has been argued to be a stabilizing factor in the wealth distribution in the Czech Republic (Lux & Sunega 2023).

In Estonia, the stratified decline in homeownership found in Table 5.3 seems to be driven in part by delayed homeownership transitions due to the GFC. The homeownership rate of low incomes born between '72-'75 has dropped but also recovered, with 62.1 per cent owning a home at the age of 37-40 and – much like the prior cohort – 71.7 per cent owning a home at the age of 45-48. Similarly, while homeownership rates of low incomes are lower for almost every successive cohort at the age of 29-32, these differences disappear at later ages. For example, compared to those born between '76-'79, homeownership in the cohort '80-'83 is 6.6 per cent lower at the age of 29-32 but 2.9 per cent higher at the age of 37-40. This pattern of delay and catching up is also found in other cohorts during and after the GFC. Nonetheless,

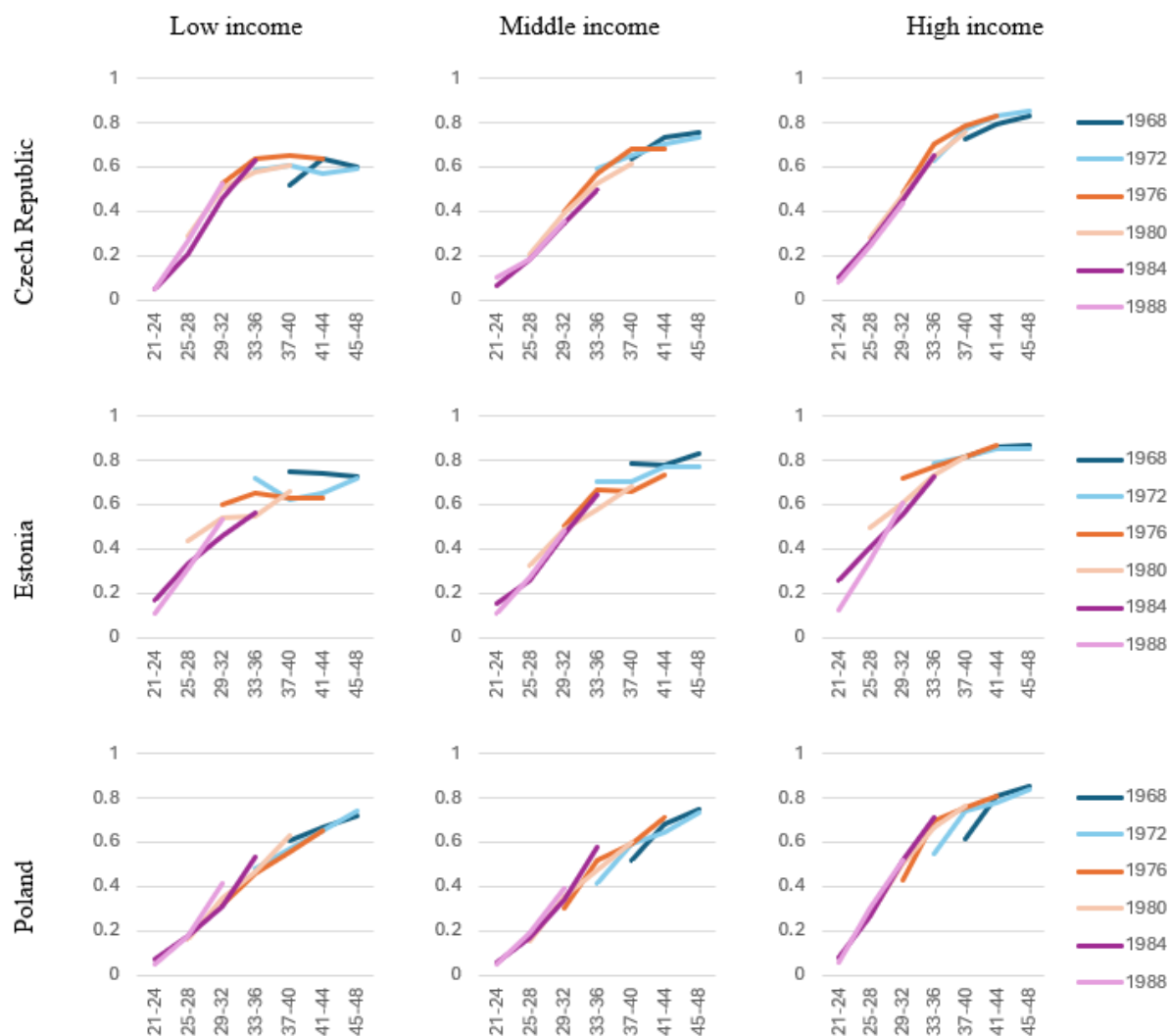


the homeownership rates of the cohort '68-'71 are unlikely to be attained especially by the cohorts that reached young adulthood during the GFC, showing that the recovery of homeownership rates after the GFC is not complete for low incomes. As can be found in Supplementary Database B, Estonia is rather unique in terms of homeownership stratification even amongst the Baltic states, despite similarly radical housing market reforms after the fall of the Soviet Union (Kährik, Kangus & Leetmaa 2019; also see Kährik & Pastak 2023).



**Figure 5.4: Change in homeownership rates between cohorts in Central-and-Eastern-European countries**

Note: Colours roughly correspond to periods, pre-GFC (purple), peri-GFC (orange) and post-GFC (blue). See Table 5.1 for details.





In Poland, the cohort analysis suggests that the pattern of stratified growth identified in the age-group analysis (Table 5.2) is driven by a *change in timing*, i.e. homebuying at a younger age. As shown in Figure 5.4, high incomes move into homeownership eventually at the same rate but at earlier ages compared to prior cohorts. For example, an estimated 54.8 per cent of the high-income cohort '72-'75 was a homeowner by the age of 33-36, while of the high-income cohort '84-'87 already 70.8 per cent attained homeownership at this age (see also Supplementary Database B). For low incomes, fitting the pattern of stratified growth, the rate of homeownership at the age of 33-36 increases with a more modest 4.8 per cent, from 48.3 per cent for those born between '72-'75 to 53.2 per cent for those born between '84-'87. In Poland, instead of delaying homeownership, young people are speeding up their transitions into homeownership, undoubtedly fuelled by strong economic growth and the corresponding income gains. While it is possible that the homeownership rates of younger cohorts will eventually surpass those of prior cohorts, we cannot know for sure until the time series of younger cohorts is more completely observed.

In sum, homeownership transitions in Central-and-Eastern Europe are varied, ranging from (apparent) stability to growth and stratified decline. Whereas homeownership is declining, delayed and increasingly income-stratified in countries such as Estonia, Slovakia and Slovenia, Poland is experiencing a stratified increase in homeownership driven by a speeding up of homeownership transitions. In Lithuania, notwithstanding underlying inequalities in quality and location, homeownership is on the rise especially amongst low incomes, suggesting the de-stratification of homeownership.





### 4.3 Southern Europe

Homeownership rates in most Southern European countries are also declining for all age and income groups, but especially for low incomes at later ages. This mix of generational decline and increased income stratification of homeownership is most clearly visible in Cyprus, Spain, Italy and Malta, and is even more drastic than what we observe in e.g. Denmark and the Netherlands. For example, in Cyprus, homeownership at the age of 36-40 dropped by -21.2 per cent for low incomes and -8.3 per cent for high incomes. Whereas 69.0 per cent of low-income Cypriots owned a home in 2005, this dropped to 42.3 per cent in 2023 (see Supplementary Database A). Homeownership amongst middle- and high-income Cypriots is also declining, even at later ages, but to a much lesser extent. In Spain too, to name another example, declines in homeownership are both generational and stratified by income. At the age of 36-40, homeownership rates amongst low-income Spaniards are -23.8 per cent lower in 2021-2023 compared to the pre-GFC rate. For high incomes aged 36-40, the decline in homeownership rate is about half the size, but still substantial, at -12.4 per cent. Similar patterns of stratified decline are visible in Malta and to a lesser extent Italy, suggesting that homeownership is increasingly difficult to obtain in most of Southern Europe for all income groups, but especially for low incomes. These trends suggest increasing market pressures on the familial provision of housing, traditionally deemed “*unrelated to income*” (Minas, Mavrikiou & Jacobson 2013:13, but see Alexandri & Janoschka 2018:121). Simultaneously, however, generational declines may point to a shift in cultural preferences from homeownership to rental tenures, i.e. the avoidance of mortgages, as a response to housing market risks exposed by the GFC (Fuster, Arundel & Susino 2019; see also Pareja-Eastaway & Sanchez-Martinez 2017). Especially in Spain, such a change in preference would be facilitated by a growing private rental sector and a contemporary policy environment favouring rental tenures.

Two countries do not fit this pattern of generational and stratified decline in homeownership. In Greece, homeownership rates are declining equally or even more strongly for high incomes pre- and post-GFC, pointing to a *generational* decline in homeownership rates. Looking at the ages 36-40, homeownership declined by -23.4



per cent for low incomes and -22.1 per cent for high incomes. At the ages 41-45, homeownership declined even more strongly for high incomes (-21.5%) compared to low incomes (-15.4%). Welfare austerity measures combined with strong tax increases implemented after the GFC seem to have impacted low- as well as high-income Greeks, presumably leading to dispossession of homes in all income groups (see also Alexandri & Janoschka 2018), or perhaps indicating a loss of faith in housing as an asset amongst high incomes. Homeownership in Portugal is also declining across income groups, with some variation between age groups. The systematic income-stratified declines in homeownership observed in Spain are much less obvious in Portugal, despite a similar tenure structure marked by relatively high rates of mortgaged (rather than outright) homeownership (e.g. Flynn & Montelbano 2024). In younger age groups, the declines in homeownership rates are roughly similar for low and high incomes. At the ages 36-40, high incomes show greater declines in homeownership, while at the ages 41-45 high incomes are slightly more often homeowners compared to the pre-GFC situation. The variation between age groups is difficult to interpret.



**Table 5.4: Difference in homeownership rates before 2008 and after 2021 in Southern Europe**

|                                                             |    |       | Low    | Middle | High   |
|-------------------------------------------------------------|----|-------|--------|--------|--------|
|                                                             | CY | 26-30 | -20.1% | -21.4% | -22.4% |
|                                                             |    | 31-35 | -30.7% | -22.1% | -21.9% |
|                                                             |    | 36-40 | -21.2% | -6.5%  | -8.3%  |
|                                                             |    | 41-45 | -17.7% | -3.4%  | -5.1%  |
|                                                             | EL | 26-30 | -10.8% | -6.9%  | -7.3%  |
|                                                             |    | 31-35 | -23.8% | -13.1% | -16.2% |
|                                                             |    | 36-40 | -23.4% | -16.8% | -22.1% |
|                                                             |    | 41-45 | -15.4% | -6.9%  | -21.5% |
|                                                             | ES | 26-30 | -13.6% | -14.5% | -17.5% |
|                                                             |    | 31-35 | -22.6% | -12.3% | -15.6% |
|                                                             |    | 36-40 | -20.9% | -9.0%  | -12.4% |
|                                                             |    | 41-45 | -16.0% | -1.0%  | -4.5%  |
|                                                             | IT | 26-30 | -5.0%  | -5.1%  | -9.8%  |
|                                                             |    | 31-35 | -6.0%  | -5.3%  | 1.4%   |
|                                                             |    | 36-40 | -11.1% | -5.2%  | -3.7%  |
|                                                             |    | 41-45 | -12.0% | -5.0%  | 0.0%   |
|                                                             | MT | 26-30 | -33.5% | -4.7%  | -4.5%  |
|                                                             |    | 31-35 | -29.9% | -5.8%  | -10.0% |
|                                                             |    | 36-40 | -24.3% | -12.3% | -6.2%  |
|                                                             |    | 41-45 | -18.6% | -1.5%  | -2.1%  |
|                                                             | PT | 26-30 | -8.2%  | -5.3%  | -5.0%  |
|                                                             |    | 31-35 | -13.0% | -10.7% | -16.2% |
|                                                             |    | 36-40 | -5.9%  | -7.2%  | -11.3% |
|                                                             |    | 41-45 | -10.2% | 0.4%   | 4.6%   |
| Note: Limited country-years available for Malta (2007-2022) |    |       |        |        |        |

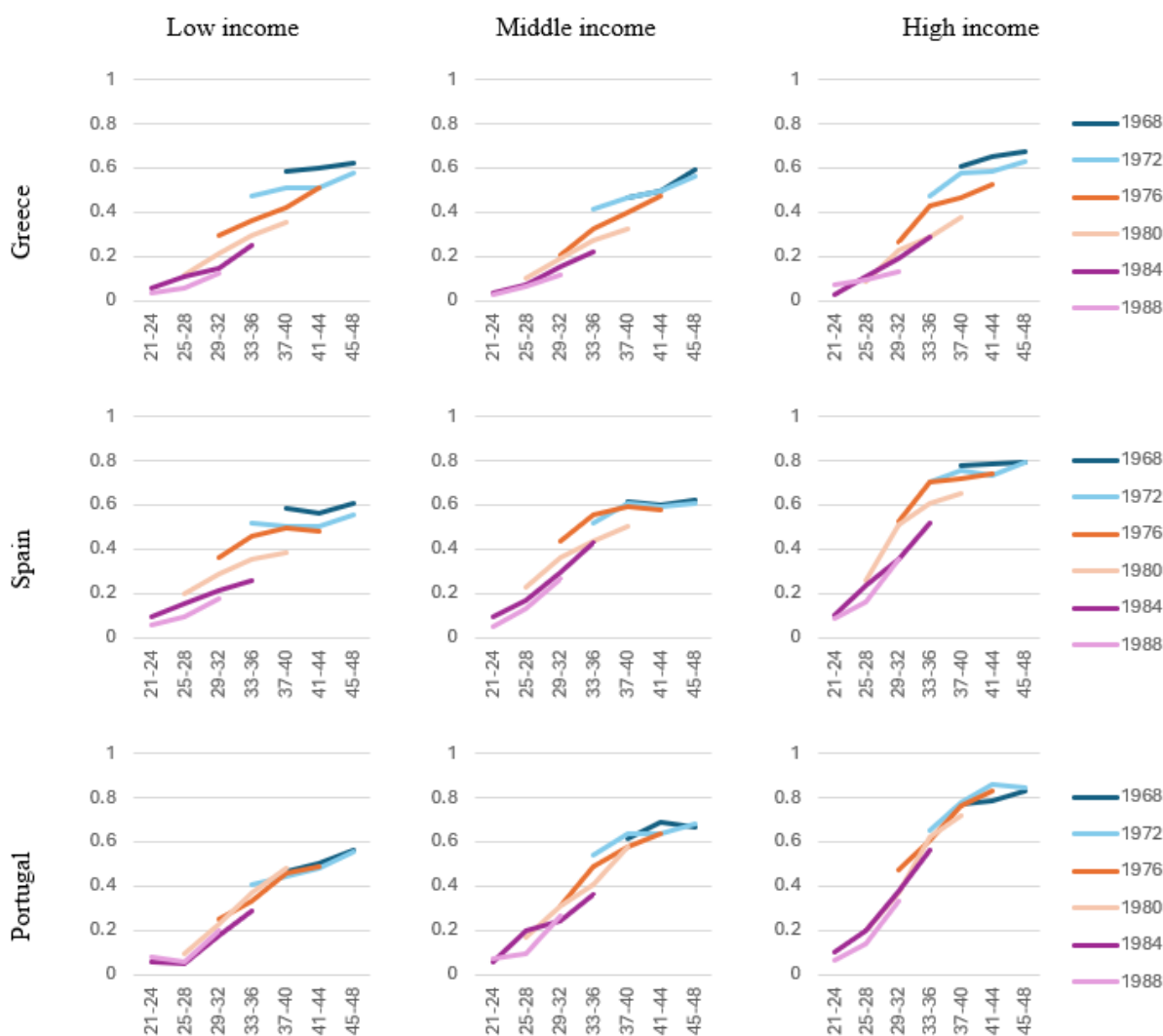


While the age-group analysis suggests that, like elsewhere, high-income young adults in some Southern-European countries are delaying homeownership transitions, the cohort analysis in Figure 5.5 indicates that also high incomes are less often homeowners even at later age. The most emblematic example is Greece, where 57.9 per cent of high incomes born between '72-'75 owned a home at the age of 37-40, while just 37.8 per cent of the '80-83 cohort owned a home around the same age. This decline is similar to their low-income counterparts: of those born between '72-'75, 50.7 per cent owned a house at the age of 37-40, while homeownership in the cohort '80-'83 is at 35.4 per cent. The cohort decline in homeownership amongst high incomes (-20.2%) is even larger than for low incomes (-15.3%), suggesting that – unlike in the social-democratic unitary rental market countries – a lack of capital is not the main explanation for the reduction in homeownership. Instead, a change in preferences or a loss of faith in housing as a container of wealth seem more applicable. Alternatively, the reduction in homeownership rates amongst high-income Southern-Europeans may be driven by migration: high income natives may be increasingly willing to migrate, foregoing homeownership in their country of birth.



**Figure 5.5: Change in homeownership rates between cohorts in Southern-European countries**

Note: Colours roughly correspond to periods, pre-GFC (purple), peri-GFC (orange) and post-GFC (blue). See Table 5.1 for details





A similar tendency is visible in Spain. At the age of 37-40, the difference in homeownership rates between the cohorts '72-'75 and '80-'83 is -11.7 per cent for low incomes and 10.7 per cent for high incomes. Whereas homeownership seems to speed up somewhat for the youngest two high-income cohorts in Spain, no such indication is visible amongst low incomes. Thus, at the age of 33-36, only 25.6 per cent of low-income Spaniards in the '84-'87 cohort owned a house, compared to 51.6 per cent in the '72-'75 cohort. This homeownership gap between cohorts is only slightly smaller for high incomes, where 70.0 per cent of the '72-'75 cohort owned a home around the age of 33-36, compared to 51.4 per cent for the '84-'87 cohort. Though not reported here, similar tendencies are found in Cyprus, as can be seen in Supplementary Database A. Again, while true motives are impossible to derive from this analysis, the suggestion is that homeownership seems to be losing its appeal in several Southern-European countries.

In Portugal, on the other hand, much like in Italy (see Supplementary Database A), homeownership rates are fairly stable across successive cohorts. Interestingly, it is the Portuguese middle classes that seem to forgo homeownership more so than the lower or upper classes. Amongst high incomes, at the age of 33-36, homeownership rates are largely similar across cohorts, falling from 65.1 per cent ('72-'75) to 56.6 per cent ('84-'87), a difference of -8.5 per cent. The homeownership gap is slightly larger for low incomes, with 28.8 per cent of the '84-'87 cohort being homeowners compared to 40.6 per cent of the '72-'75 cohort (-11.9%). For middle incomes, homeownership rates at the age of 33-36 decrease with 18.1 per cent, from 54.1 per cent in the '72-'75 cohort to 36.1 per cent in the '84-'87 cohort (-18.1%). While the large homeownership gap for middle incomes may still diminish as the youngest cohorts come of age, from a stratification perspective it is remarkable that such a gap emerges amongst middle-but not lower incomes.

In sum, it seems that in several Southern-European countries the decline in homeownership is generational, rather than stratified along the lines of income. The foregoing of homeownership amongst high incomes even at later ages suggests that these declines are not driven by purchasing power, instead pointing to changing



preferences (i.e. an aversion to banks and mortgage debt) and possibly migration patterns as driving mechanisms.

## 5. Conclusion and Discussion

In this chapter we have profiled the re-stratification of homeownership in 29 European countries over the period 2005-2023, with particular attention for the delays in homeownership transitions and the positions of the middle classes.

The re-stratification of homeownership is accelerating in social-democratic unitary rental market regimes, with income-differences in Denmark, the Netherlands, and Sweden now matching or even surpassing the degree of income-stratification found in dualist rental market homeownership regimes such as the UK and Ireland. The Global Financial Crisis (GFC) affected homeownership rates in many countries. However, while high incomes in North-Western European countries managed to restore or even heighten their access to homeownership after some delay, low incomes have been durably excluded from homeownership. Moreover, this pattern of re-stratification is further exacerbated by an increasing exit from owner-occupation amongst low incomes at later ages in social-democratic countries. While speculative, we suspect that this exit could be due to divorce or the dissolution of relationships at later ages, at which point low-income singles are unable to remain in homeownership. Since before the GFC, homeownership has decreased by around 15 to 20 per cent amongst low incomes in North-Western Europe even at later ages. Apparently, the financialization of housing and pro-homeownership policies have had particularly detrimental effects in countries with high levels of income protection (Lennartz & Ronald 2017; Tranøy, Stamsø & Hjertaker 2021; Cristophers 2021). These developments definitively lay to rest the original conception of social-democratic unitary rental markets as having competitive rental markets (Kemeny 1995), especially when considering the simultaneous downscaling and low-income targeting of social housing (Angel 2023; see also Chapter 1). Without policy interventions that favour access to homeownership for low incomes, (housing) wealth inequality will grow



substantially in the social-democratic welfare states over the coming generations. In many countries in North-Western Europe, homeownership is indeed increasingly becoming an elite privilege.

In Central- and-Eastern Europe and the Baltics, the re-stratification of homeownership is surprisingly apparent as well. On the one hand, in Estonia, Slovenia, and to a lesser extent Slovakia, homeownership rates are developing similar to social-democratic welfare states: a decline in homeownership that affects mainly (if not exclusively) lower incomes. On the other hand, while homeownership is on the rise in Poland, this growth is stratified in the sense that high incomes are moving into homeownership faster than low incomes. It seems that homeownership per se is an increasingly relevant aspect of housing inequality in some CEE- countries, next to the recognized inequalities in location and quality of accommodation (Gerber, Zavisca & Wang 2022; Soaita & Dewilde 2021).

In Southern-Europe, especially in Spain and Greece, it seems that the political consequences of the GFC have affected the popularity of homeownership across the population. Our analysis shows that high incomes are as likely to forgo homeownership as low incomes, with a substantial reduction of around 20 per cent between cohorts in late adulthood, suggesting that the shift away from homeownership may not be a matter of purchasing power. While Alexandri and Janoschka (2018) framed the political corruption and increasing tax pressures following the GFC as benefitting the rich, it seems as if high incomes have not benefitted either and increasingly refrain to invest their incomes in housing assets (Fuster, Arundel & Susino 2019). Simultaneously, in Spain, it could be that the policies to promote rental tenures have been successful to the extent that they attract both low- and high-income tenants. In any case, the move away from homeownership for high incomes is a significant departure from the homeownership ideology that historically characterized these countries.

Finally, we find that the position of middle incomes in the attainment of homeownership changes in one of two ways: erosion and growth of middle-class homeownership. These changing positions of the middle classes vary also within and





across housing regime types and vary more-or-less independently of the position of low incomes across countries. First, middle-income homeownership is eroding when homeownership rates are stable for high incomes but decreasing for middle incomes. This is the case in Sweden, Norway, Denmark, and Ireland but also Estonia, Slovakia, and Slovenia. Middle-income homeownership is growing when homeownership rates are increasing for middle incomes while decreasing for low incomes. This situation represents broad access to homeownership combined with an increasingly disowned underclass. This is the case in Luxembourg and France, and also in the Netherlands (cf. Howard, Hochstenbach and Ronald 2024). In the Netherlands, the stratification of homeownership is unique to the extent that only low incomes seem to be durably excluded from homeownership. Arguably, in countries where middle-class homeownership is growing, there is less political ambition to implement policies that curb the stratification of homeownership, as voters may punish parties that try to change the situation. In countries where middle-class homeownership is eroding, on the other hand, the policies are likely to be much more popular.

The following limitations of the current analysis should be kept in mind when interpreting the results. First, the cohort analysis pools repeated waves into cohorts and age-groups, including the repeated observations of the EU-SILC rotating panel component (e.g. Wirth & Pforr 2022). This means that respondents in the panel component are repeatedly included in the same age-income-cohort as long their age- and income-categorization remains the same across years, which is the case in about 8.9 per cent of cases. Since these cases are arguably duplicated at random, however, they are unlikely to bias our estimates of homeownership transitions. Second, housing inequalities are not just about access to homeownership, but also about location and quality. For example, differences between rural and urban areas are highly relevant for the stratification of homeownership. Many urban areas are disproportionately affected by house price inflation, excluding prospective low- and middle-income buyers (and renters) from urban centres. Similarly, inflated property values may force especially low incomes to buy properties that need renovation with limited budgets.



Such alternative aspects of inequality are unobserved by this analysis, leading to an underestimation of inequalities within the category of homeowners.





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## Appendix A: Correlation between net and cross income tertiles per country-year

|    | 2005  | 2006  | 2007  | 2008  | 2009  | 2010  | 2011  | 2012  | 2013  | 2014  | 2015  | 2016  | 2017  | 2018  | 2019  | 2020  | 2021  | 2022  | 2023  |
|----|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| AT | 0.990 | 0.986 | 0.986 | 0.989 | 0.991 | 0.993 | 0.992 | 0.991 | 0.994 | 0.989 | 0.990 | 0.989 | 0.992 | 0.991 | 0.992 | 0.990 | 0.987 | 0.990 | 0.992 |
| BE | 0.982 | 0.982 | 0.984 | 0.983 | 0.981 | 0.983 | 0.982 | 0.985 | 0.983 | 0.986 | 0.985 | 0.984 | 0.985 | 0.985 | 0.990 | 0.989 | 0.989 | 0.989 | 0.990 |
| BG |       |       | 0.994 | 0.983 | 0.988 | 0.984 | 0.990 | 0.992 | 0.990 | 0.986 | 0.991 | 0.992 | 0.992 | 0.985 | 0.994 | 0.993 | 0.989 | 0.992 | 0.975 |
| CH |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       | 0.997 | 0.997 |       |
| CY |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       | 0.997 | 0.999 | 0.999 |
| CZ |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       | 0.995 |
| DE | 0.981 |       |       |       |       |       |       |       |       |       |       |       |       |       |       | 0.986 | 0.983 | 0.989 | 0.989 |
| DK |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       | 0.994 | 0.996 | 0.995 |
| EE | 0.994 | 0.997 | 0.997 | 0.995 | 0.992 | 0.996 | 0.995 | 0.994 | 0.994 | 0.996 | 0.995 | 0.996 | 0.995 | 0.997 | 0.999 | 0.997 | 0.997 | 0.997 | 0.999 |
| EL |       |       | 0.996 | 0.998 | 0.997 | 0.997 | 0.999 | 0.997 | 0.996 | 0.997 | 0.997 | 0.997 | 0.997 | 0.996 | 0.998 | 0.999 | 0.998 | 0.997 | 0.995 |
| ES |       | 0.994 | 0.994 | 0.996 | 0.997 | 0.997 | 0.996 | 0.997 | 0.997 | 0.997 | 0.997 | 0.996 | 0.997 | 0.997 | 0.996 | 0.997 | 0.997 | 0.997 | 0.996 |
| FI |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       | 0.995 |
| FR | 0.986 | 0.990 | 0.995 | 0.996 | 0.995 | 0.995 | 0.995 | 0.995 | 0.994 | 0.989 | 0.987 | 0.987 | 0.986 | 0.986 | 0.984 | 0.989 | 0.990 | 0.988 | 0.988 |
| HR |       |       |       |       |       | 0.991 | 0.990 | 0.992 | 0.991 | 0.990 | 0.991 | 0.992 | 0.994 | 0.996 | 0.998 | 0.993 | 0.996 | 0.998 | 0.994 |
| HU |       |       |       |       |       |       |       |       |       | 0.950 | 0.951 | 0.948 |       | 0.961 |       |       | 0.986 | 0.943 | 0.948 |
| IE | 0.996 | 0.998 | 0.998 | 0.996 | 0.998 | 0.998 | 0.998 | 0.998 | 0.992 | 0.998 | 0.997 | 0.997 | 0.998 | 0.996 | 0.997 | 0.991 | 0.993 | 0.987 | 0.989 |
| IS |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| IT |       |       | 0.995 | 0.996 | 0.997 | 0.995 | 0.996 | 0.997 | 0.996 | 0.996 | 0.995 | 0.997 | 0.996 | 0.996 | 0.996 | 0.996 | 0.996 | 0.996 | 0.997 |
| LT |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       | 0.985 | 0.989 | 0.986 |
| LU | 0.994 | 0.992 | 0.989 | 0.987 | 0.990 | 0.990 | 0.994 | 0.991 | 0.994 | 0.993 | 0.987 | 0.977 | 0.993 | 0.964 | 0.995 | 0.996 | 0.995 | 0.995 | 0.991 |
| LV |       |       | 0.987 | 0.996 | 0.996 | 0.996 | 0.994 | 0.992 | 0.989 | 0.989 | 0.991 | 0.994 | 0.994 | 0.994 | 0.997 | 0.995 | 0.995 | 0.994 | 0.994 |
| MT |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       | 0.997 |
| NL |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       | 0.992 | 0.990 | 0.992 |
| NO |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       | 0.988 |
| PL | 0.988 | 0.989 | 0.988 | 0.991 | 0.994 | 0.992 | 0.995 | 0.993 | 0.996 | 0.993 | 0.995 | 0.991 | 0.994 | 0.991 | 0.992 | 0.992 | 0.994 | 0.993 | 0.993 |
| PT |       |       | 0.996 | 0.994 | 0.993 | 0.993 | 0.990 | 0.992 | 0.992 | 0.996 | 0.994 | 0.996 | 0.997 | 0.994 | 0.994 | 0.996 | 0.996 | 0.995 | 0.995 |
| RO |       |       | 0.996 | 0.992 | 0.991 | 0.985 | 0.983 | 0.984 | 0.980 | 0.987 | 0.986 | 0.992 | 0.990 | 0.993 | 0.987 | 0.982 | 0.992 | 0.951 | 0.962 |
| RS |       |       |       |       |       |       |       |       | 0.992 | 0.984 | 0.986 | 0.985 | 0.985 | 0.982 | 0.982 | 0.994 | 0.994 | 0.996 |       |
| SE | 0.998 | 0.998 | 0.998 | 0.998 | 0.996 | 0.996 | 0.998 | 0.998 | 0.997 | 0.998 | 0.998 | 0.998 | 0.998 | 0.998 | 0.999 | 0.998 | 0.999 | 0.998 | 0.998 |
| SI | 0.983 | 0.988 | 0.989 | 0.984 | 0.987 | 0.988 | 0.990 | 0.991 | 0.990 | 0.990 | 0.991 | 0.991 | 0.990 | 0.990 | 0.988 | 0.990 | 0.989 | 0.990 | 0.990 |
| SK |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       | 0.985 | 0.981 | 0.987 |
| UK | 0.996 | 0.996 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |

Note: missing entries are due to no reporting of either net or gross income component. In Czech Republic, from 2005-2022, PY020N and PY050N are missing. In Germany, from 2006-2019, PY010N, PY020N, PY050N and PY080N are missing. In Cyprus, from 2005-2019, PY010N, PY020N, PY050N and PY080N are missing. In Finland, from 2006-2020 only PY080N/PY020N is filled. In Switzerland, from 2007-2020, only PY010N and PY050N are filled.





## Chapter 6. Patterns of Housing Wealth Inequality across Europe

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### 1. Introduction

Across European countries, housing wealth is the most significant form of wealth for the typical household. It thus represents an important proportion of total wealth across the population-wide wealth distribution. Nonetheless, for many years, the analysis of housing wealth has occupied a somewhat marginalized position within the broader field of wealth inequality analysis. The complexity of analysing a wealth component that amortizes over the life course and constitutes a “awkward hybrid of asset, debt and consumption good” (Smith et al., 2022, p. 4) does not align well with the regular concept of total net ‘marketable’ household wealth typically used in wealth research. To start with, a substantial segment of the population (i.e. renters) has neither negative (i.e. mortgage debt) nor positive housing equity (i.e. housing wealth): they have no housing wealth. Secondly, the level of housing wealth varies over the life course: younger homeowners tend to have more mortgage debt than housing equity, whilst many homeowners above retirement age are outright owners. Thirdly, the extent of mortgage financing, as well as absolute levels of housing wealth (also related to the quality of housing), strongly vary across the enlarged European Union (EU). Such between-household and between-country differences are obscured in current comparative research. The latter is more or less exclusively focused on summary measures of *relative* net wealth inequality, in particular the wealth-based Gini and related econometric decompositions. Recent studies have mostly investigated the aggregate, negative, country-level association between homeownership rates/housing wealth inequality and inequality of (net) total wealth. This particular focus, however, provides only a limited understanding of between-country differences associated with housing-welfare regimes, and of between-household differences linked to relevant intersections, such as age/cohort or degree of urbanization.



In Chapter 1, it was discussed how during the post-war decades, the expansion of housing finance and homeownership to ever-larger sections of the population, accompanied by more or less sustained real house price growth, contributed to reducing (relative) wealth inequality across many European countries (e.g. Soaita et al., 2020). Reduction of wealth and societal inequalities in terms of granting a larger number of moderate-income households access to owner-occupation and housing wealth, justified by the presumed<sup>17</sup> associated social and economic benefits of owning (housing) assets, is at the root of housing policy and regulation. Historically, in many countries, homeownership has been (and still is) the ideologically preferred tenure, and has been supported generously by subsidies and taxation (e.g. Causa & Woloszko, 2020; Fatica & Prammer, 2018; Kemeny, 1981; Ronald, 2008; Saunders, 1990).

Roughly since the 1980s, large-scale housing system changes pertaining to housing commodification and financialization have contributed to a gradual process of tenure restructuring and concomitant changing tenure relationships (also see Dewilde & Haffner, 2022; Dewilde & Waitkus, 2024). Although these broader system changes differ in intensity and form across European countries characterized by different housing-welfare regimes (see Chapters 1 and 2), these long-term trends are exemplified by declining access to housing finance and/or homeownership (e.g. Dewilde, 2020; Forrest & Hirayama, 2018; Lennartz et al., 2016; Smith et al., 2022) (also see Chapter 5), limiting pathways of housing wealth accumulation for currently young adults and more vulnerable social groups. Next to growing polarization between *housing market insiders* (benefitting from housing asset inflation) and *housing market outsiders* (excluded from accessing homeownership and housing wealth), housing wealth inequality also seems to be on the increase *within* the homeowner segment (e.g. Dewilde & Flynn, 2021). Increases in wealth inequality between homeowners could be expected to arise, as returns to housing (i.e. more or less profitable housing wealth accumulation pathways) have become more strongly intersected with socio-economic

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<sup>17</sup> This presumption is not supported by sound empirical evidence (Dietz & Haurin, 2003; Zavisca & Gerber, 2016).



(dis)advantage (see Chapter 1 for more in-depth explanations and mechanisms). There seems to be an overall expectation that, in recent times, the inequality-mitigating properties of housing wealth might have become less evident. In other words, ownership of housing might have lost (some of) its 'feathers' as 'the great equalizer'.

Though increasingly documented in single-country (case) studies (e.g. Arundel, 2017; Arundel & Ronald, 2021), systematic comparative evidence across European countries is currently largely lacking. In this more descriptive chapter, we start tackling this lacunae by a descriptive exploration of cross-sectional patterns in (housing) wealth inequality across European countries, present in the latest wave of the HFCS (Household Finance and Consumption Survey, ECB, 2010-2021). We use multiple measures capturing different aspects of the distribution of (housing) wealth, and move away from the singular focus of recent comparative work on summary measures of relative wealth inequality. The chapter starts with a brief state-of-the-art literature review, followed by a section on data and methodology. We then present mostly descriptive analyses of comparative differences in, as well as relationships between, housing wealth and total wealth, moving from a focus on relative wealth inequalities to a comparison of absolute wealth levels. The final section of the chapter starts to unpack three intersections that speak to currently ongoing debates: **income** (see Chapter 1), **age/cohort** (in particular, comparative differences regarding the changing housing wealth position of younger generations (e.g. Dewilde & Flynn, 2021)) and **the degree of urbanization** (in particular, regarding differential housing wealth dynamics depending on urban or rural places of residence (e.g. Galster & Wessel, 2024)).

## 2. Varieties of wealth inequality across Europe: more questions than answers

"Capital is back". In the ten years since Piketty's seminal publication and notwithstanding heated debate regarding theory, focus, data, and methodology put forward in *Capital in the Twenty-First Century* (Piketty, 2014), there is no doubt that wealth should be promoted to the forefront of inequality research. This pertains even more to issues of housing wealth, given its importance for 'common'



households and in light of the fact that, roughly since the 1980s, house price inflation has turned into an increasingly important driver of total wealth (Fuller et al., 2019; Jordà et al., 2019; Maclennan & Miao, 2017). Systematic, comparative, and in-depth research into the distribution of housing wealth across the general population has, however, remained scant. Traditionally, long-term historical research on wealth focused on elites, using a variety of administrative sources such as estate, wealth, or capital income tax returns (more recently complemented by so-called *rich lists*) in order to trace trends in inequality and concentration at the top of the wealth distribution (König et al., 2020; Piketty & Zucman, 2014; Roine & Waldenström, 2015).

Population-wide, representative, detailed, and comparative micro-level wealth information, in particular across Europe, only became available since the collection of the Household Finance and Consumption Survey (HFCS, European Central Bank). So far, a comparative framework aimed at identifying and theorizing institutional determinants of cross-national variations in wealth (levels, inequality, concentration) has not yet been developed. Cowell et. al. (2018, p. 332), for instance, find that although *“there is considerable cross-country variation in levels of household wealth and in wealth inequality [...] the biggest share of cross-country differences is not attributable to the distribution of household demographic and economic characteristics but rather reflect strong unexplained country effects”*. A particular case in point is the consistently returning finding that levels of wealth inequality tend to be ‘unexpectedly high’ in Northern-European countries with a social-democratic (universalistic) welfare state. These countries combine below-average income inequality with above-average wealth inequality (Skopek et al., 2015). Difficulties in explaining comparative variations in wealth (inequality) have been attributed to the fact that wealth is composed of diverse components that are rather different in nature, and that are owned by different types of owners (e.g. Heidenreich, 2022; Pfeffer & Waitkus, 2021). Accumulation of these different types of wealth is influenced by various set of institutional arrangements: pension systems, housing-welfare regimes, general taxation, the presence and value of private (family) wealth, and inheritance tax. Some of these wealth components, furthermore, have been accumulated over generations and are less reflective of current institutional arrangements.



More recent work has started to explore the contribution of housing wealth (inequality) to total wealth (inequality). Pfeffer and Waitkus (2021: 567), for instance, have shown that comparative variation in net wealth inequality is centrally driven by differences in inequality and concentration of housing equity. Several other studies have also focused on the negative correlation between homeownership and (net) wealth inequality, for varying sets of countries. Kaas et al. (2019) investigated this correlation for a selection of nine Western- and Southern-European countries: Austria, Belgium, France, Germany, Greece, Italy, the Netherlands, Portugal, and Spain. They concluded that this negative correlation persists when controlling for alternative sources of variation, such as differences in household structure and household income. Decomposition analyses of the wealth-based Gini-coefficient further show that the negative relationship between homeownership and relative wealth inequality mainly comes about through cross-national variation in the wealth position of households in the bottom half of the wealth distribution (also see Causa et al., 2019). The higher the homeownership rate, the more lower-wealth households tend to own rather than rent. At the same time, in countries with more homeowners, less wealthy households tend to be comparatively richer (and hence have wealth levels that are relatively closer to those of richer households) compared with less wealthy households in countries with less homeowners. This is attributed by the authors to potential differences in savings behavior between owners and renters, but they do not really delve into levels of housing wealth and non-housing wealth, apart from the finding that the average renter is much poorer than the average owner in all countries. Hence, where poorer homeowners own at least some level of housing wealth and non-housing wealth, poorer renters across all countries tend to own much smaller levels of non-housing wealth. Similar findings are reported by Brzezinsky and Salach (2021, p. 8) for five Central- and Eastern-European countries (Estonia, Hungary, Latvia, Poland, and Slovakia). This study, additionally, controlled for potential bias arising from disproportional non-response or under-reporting of wealth by richer households, by correcting top wealth shares using survey and external wealth data from so-called rich lists. Again, it is found that “*cross-country differences in the distribution of homeownership rates account for most of the disparities in the bottom part of the wealth distribution in CEE-countries*”. It is, in



other words, the tenure structure that drives comparative differences in wealth inequality: renters generally do not accumulate non-housing wealth to the same extent as homeowners accumulate housing wealth. This pattern partly explains ‘unexpected’ high levels of wealth inequality in social-democratic welfare states: these countries also tend to have larger (social) rental sectors.

Though the above-cited research arrives at very similar findings for different groups of countries, both the theoretical and methodological scope of these studies is rather specific, focusing on *relative* (total) net wealth inequality (hence ignoring variations in net wealth levels across the life-course and between countries with less and more mortgage financing), and using econometric methods revolving around the decomposition of the wealth-based Gini-coefficient. This approach does not readily allow to take account of qualitative differences between housing-welfare regimes (e.g. in terms of absolute levels of housing wealth), and leads to results that are somewhat hard to ‘unpack’, as housing wealth is not easily separated from other forms of wealth. The focus on summary measures of total net wealth across the whole population, furthermore, also makes it rather difficult to deal with important intersections, such as income, age/cohort, or degree of urbanization. This report therefore attempts to provide a somewhat broader descriptive profile.





### 3. Data, concepts, and measures

#### 3.1 Data

In this chapter, comparable data from HFCS (Household Finance and Consumption Survey, ECB, 2010-2021) are analysed (e.g. ECB, 2023a). This repeated cross-sectional survey<sup>18</sup> currently has four waves (2010-2014-2017-2021). The focus of this chapter is on the last wave, covering 22 countries. Additionally, data for Poland, one of the largest and strongest economies in Eastern-Europe, were added from the third wave. For sample sizes by wave and country, see Table A6.1 in the Appendix to this chapter.

HFCS collects representative wealth data for private households in the Euro-area, as well as the Czech Republic, Croatia, and Hungary. A household is defined as a person living alone or as a group of people living together in the same private dwelling, and sharing expenditures as well as the joint provision of the essentials of living (i.e. contributing to and benefiting from household expenses).<sup>19</sup> The survey covers assets held and liabilities incurred, including assets and liabilities abroad. The current value of households' private pension plans and life-insurance policies is included. The value of public and occupational pension schemes – due to difficulties of reliably measuring such assets in the case of unfunded pension schemes and given the fact that these forms of wealth are generally not 'marketable'<sup>20</sup> – is not covered. Access to public services (e.g. medical services) is also not part of the standard measurement of household wealth (OECD, 2013) and therefore not covered by the survey.<sup>21</sup> It is unclear to which extent the exclusion of

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<sup>18</sup> There is a panel component which is still in an experimental phase.

<sup>19</sup> If expenses are not shared, then an individual is considered a non-resident, and he/she forms part of a separate household living at the same address. Such non-resident households are generally excluded from participating in the survey, though in some countries the separate households living at one address are interviewed as such.

<sup>20</sup> These forms of wealth are real in their existence and consequences, but cannot be marketed by individual households themselves.

<sup>21</sup> For further information, see [https://www.ecb.europa.eu/stats/ecb\\_surveys/hfcs/html/index.en.html](https://www.ecb.europa.eu/stats/ecb_surveys/hfcs/html/index.en.html).



social security wealth<sup>22</sup> (mostly pension wealth but also the (implicit) financial benefits associated with social rents) – accrued by paying social contributions and taxes, and accessible via social rights – might distort comparisons of the wealth distribution in so-called homeownership countries vs. the housing-welfare regimes with a larger unitary rental market. In the latter, the so-called ‘tenure wealth gap’ between generally wealthier owners and generally less wealthy renters tends to be smaller. Renters in unitary rental markets – given more affordable (social) rents and higher generosity of welfare transfers in general – are better able to accrue significant levels of financial wealth (Causa et al., 2019; Lersch & Dewilde, 2018; Wind & Dewilde, 2019), compared with similar renters in other housing-welfare regimes. On the other hand, research consistently finds that, even in these countries, homeowners tend to own larger amounts of non-housing wealth compared with similar tenants. This has been ascribed to factors such as different propensities to save, selection bias (i.e. people entering homeownership are ‘of a different kind’, for instance in terms of their propensity to save), and the distortion of public support towards homeownership, putting renters in a more disadvantaged position in terms their opportunities for the accumulation of non-housing wealth (e.g. Causa & Woloszko, 2020; Fatica & Prammer, 2018; Keister et al., 2016; Lersch & Dewilde, 2018).

The Methodological Report of Wave 4 discusses the impact of the COVID-19 epidemic on the fieldwork, response rates, and mode of interviewing in HFCS. In several countries, the fieldwork was postponed or interrupted, meaning that the fieldwork period for wave 4 ranges from 2 months (Luxembourg and the Netherlands) to 25 months (Czech Republic). Reference years for the wealth-variables, as recorded in the data, range from 2019 to 2022. This is, however, not very different from previous waves, with reference years ranging from 2016 to 2018 in wave 3, for instance. In HFCS-documentation, this issue is usually solved by applying the relevant inflation adjustment factor when presenting results. In most countries, there was also a drop in response rates in relation to wave 3. The most important impact of COVID-19 pertains to the mode of interviewing, as most

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<sup>22</sup> Also known as ‘augmented wealth’ (in relation to marketable wealth) (König et al., 2020).



households were interviewed via CATI (computer-assisted telephone interview) rather than CAPI (computer-assisted personal interviewing), the most prevalent mode of interviewing in the first three waves (ECB, 2023b). All in all, in terms of established findings and data patterns based on previous research from various sources, the results from wave 4 reported below do not seem to point at the existence of large distortions.

### 3.2 Concepts

Similar to the distributional analysis of income, the distributional analysis of wealth is bound to more or less agreed-upon, but also somewhat arbitrary conventions (e.g. Atkinson & Bourguignon, 2015; Atkinson et al., 2002; OECD, 2013). Though (disposable) (annual) household income, by default, pertains to the household-level, the household income is normally attributed to each household member, as well as standardized for the size and composition of the household by means of an equivalence scale (accounting for economies of scale and assumed lower costs of younger children). The welfare of each individual in the population, including children, is hence accounted for. While income measures attempt to capture the flow of resources, wealth, on the other hand, pertains to the stock of resourced accumulated over time and pooled by different household members. Wealth inequality measures, therefore, usually pertain to the household as an economic unit, and tend not to be equivalized. In recent years, however, and perhaps with the increased availability of micro-level wealth data, interest in the so-called ‘joint distribution of income and wealth’ has increased. In the latter approach, the income and wealth distributions are not analysed separately as independent proxies of economic well-being, but assessed together. Some population groups, for instance, tend to be income-poor but asset-rich (e.g. the elderly) or vice versa (e.g. the young) (e.g. Kuypers & Marx, 2019). When combining information from both distributions, it furthermore makes sense to equivalize household wealth, in the same vein as is done for disposable household income (e.g. Skopek et al., 2015). In sum, the level of analysis in this chapter is the household level (as in the regular analysis of wealth), while both wealth and income are equivalized (as in the regular analysis of income). We use the modified OECD-equivalence scale.



Given our specific focus on housing, we also divert from some other more typical conventions (similar to e.g. Dewilde & Flynn, 2021). To start with, the main distinction made in this chapter is between *housing wealth* and *non-housing wealth*. Housing wealth includes the (gross or net) current market value of the main residence as well as other real estate, but excludes property related to the households' own business activities (e.g. a shop, workshop). Housing wealth can hence pertain to (multiple) properties aside from the household main residence, and is assessed by respondents themselves. Recent research comparing objective and subjective (self-reported) home values has shown that the latter are generally a good proxy for the former, specifically in relation to the study of wealth inequality (e.g. Tomal, 2022). Non-housing wealth includes total financial assets plus non-housing real assets: vehicles, other valuables (e.g. jewellery), as well as the value of value of self-employed businesses, including real estate property related to one's business activities. Total wealth is the sum of housing and non-housing wealth. Net housing wealth pertains to the value of gross housing wealth minus outstanding mortgage debts. Net non-housing wealth pertains to the value of gross non-housing wealth minus the outstanding balance of other, non-mortgage, liabilities. In the HFCS, it is, unfortunately, not possible to distinguish between social and private renting.

As indicated before, it makes sense to employ a joint income and wealth-perspective, as a way to address the intersection between (housing) wealth and income. This means that analyses in this chapter not only pertain to the wealth distribution as such, but also describe levels of wealth across income quintiles or tertiles (depending on sample sizes).<sup>23</sup> This choice is based on several substantive as well as methodological arguments. For one, access to housing finance and property-ownership is strongly determined by the income level of a household (see Chapter 1). Secondly, income and wealth are not highly correlated. As a stock-measure, wealth inequality tends to be higher than income inequality, and the level of wealth inequality is not systematically related to the level of income

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<sup>23</sup> Not all country-level sample sizes are very large, which is why we opt for income tertiles or quintiles rather than deciles.



inequality (Causa et al., 2019; Keister & Moller, 2000). Describing intersections between different economic dimensions contributes to identifying and understanding configurations of economic and material well-being vs. vulnerability (e.g. Kuypers & Marx, 2019), and is helpful in analysing the dynamics of wealth. For example, summary housing wealth inequality measures could, in principle, remain relatively unchanged (e.g. when house prices decline, on average, to the same extent for all levels of housing wealth), whilst at the same time housing wealth could become more or less concentrated within particular income groups, as some income groups acquire more (valuable) properties whilst other income groups do not manage to access homeownership in the first place (Dewilde & Flynn, 2021). Thirdly, whilst regular wealth or income summary inequality measures usually apply to the whole population (few households have literally zero income or wealth), housing wealth only pertains to those who own houses. In countries where the majority of households rent, the median level of housing wealth is 0. This complicates the calculation of various measures, such as the P90/P10 ratio or housing wealth holdings/shares by wealth groupings (e.g. wealth deciles).

Though initially we present measures in terms of both gross and net (housing) wealth, when analysing housing it often makes more sense to focus on gross housing wealth (Dewilde & Flynn, 2021; Owen & Pryce, 2024). Both the amortization of mortgages over the life-course, as well as the opposite process of equity withdrawal, might lead to significant differences between a household's net housing equity, and the amount of gross housing wealth they will own or have owned. Substantive interest, furthermore, lies with unequal opportunities terms of housing wealth accumulation pathways, and the factors impacting on this, such as uneven capital gains arising from differential house prices appreciation (intersecting with socio-economic (dis)advantage or degree of urbanization), or the uptake of Buy-to-Let mortgages by high-income households in order to finance the procurement of multiple properties. In sum, in this report we are more interested in the life-time accumulation of housing wealth, rather than in "*snapshots of net wealth at arbitrary time points*" (Owen & Pryce, 2024, p. 72). A focus on gross housing wealth also hugely facilitates comparisons of housing wealth between countries with different levels of mortgage finance, especially



since our focus includes Eastern-European countries, and allows for cohort comparisons.





### 3.3 Measures

In the HFCS, only gross household income is available. Regarding the income distribution, we report the Gini-coefficient<sup>24</sup> and the S80/S20 income quintile ratio: the ratio of total income owned by the top income quintile to that of the bottom quintile. We describe these as ‘summary inequality measures’ to indicate these are single-indicator measures. Regarding the wealth distribution, we report the Gini-coefficient as well as one summary wealth inequality measure intersected with income: the ratio of total wealth owned by the top income quintile to that of the bottom quintile (also indicated as S80/S20). Whereas the GINI-coefficient takes into account all households relative to one another (and hence obscures differences across income and wealth distributions in terms of where in the distribution exactly the largest relative inequalities are located), S80/S20-measures simply compare rich and poor segments of society. Both summary-measures hence evaluate different aspects of the relative inequality distribution. We furthermore report the concentration of housing wealth within income quintiles or tertiles (depending on sample sizes). We describe these wealth inequality measures as ‘across the income distribution’ to highlight the additional context they provide. Income quintiles/tertiles are defined at the level of the sample selection to which the respective analyses pertain (see further). To assess the concentration of wealth, we take the amount of wealth each income quintile holds as a share of the sum total of all wealth (for the relevant sample selection). Income and gross wealth variables were bottom-coded at 1; income has been top-coded at 10 times the median and wealth variables at the 99th percentile. All measures are country-specific and appropriate weighting factors (see below) have been applied in their calculation.

Monetary amounts from different references years are expressed in 2021-prices, based on the Consumer Price Index (UNECE). Monetary amounts are not corrected for different purchasing parities across countries. Houses are very

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<sup>24</sup> Generalized S-Gini index with aversion parameter set at 2 (the most-used Gini-coefficient) and allowing for negative values. We used the STATA set of commands (yadap: inequaly, poverty, percentils) made available by Philippe Van Kerm (<http://www.vankerm.net/stata>).



expensive goods of which the prices varies across regions and levels of urbanization; applying country-level PPP's might introduce large unknown errors. The price of a house is likely more difficult to compare across countries than the price of a bread: one does not buy a bread with a mortgage, for instance. Breads across countries are, furthermore, of more or less the same quality, which cannot be said about houses. The quality of the housing stock varies widely between countries, but also within countries. A disadvantage of not adjusting for differences in price-levels between countries is, however, that, for dwelling of the same quality, we possibly over-estimate comparative differences in levels of housing wealth and non-housing wealth.

All analyses use survey-provided weights (correcting for unequal probabilities of households being selected into the sample due to survey design (e.g. oversampling of wealthy households) and selective non-response), as well as the five imputates arising from the multiple imputation of missing income and wealth components (ECB, 2023a). As the focus of this chapter is on the importance and distribution of housing and non-housing wealth across the general population, no additional efforts have been made to adjust for likely remaining under-reporting of wealth ownership at the very top of the wealth distribution.

## 4. Empirical analyses

### 4.1 A birds' view on homeownership, income inequality, and wealth inequality across European countries

To get a feel for cross-national variations in wealth across housing-welfare regimes discussed in Chapter 1, we start with some overall descriptives. From Table 6.1, we see that, in general, homeownership rates calculated from HFCS at the household level are rather similar to those derived from EU-SILC and reported at the individual level (see Chapter 1). Mortgaged homeownership is, as can be expected, highest in the North-Western-European (NEW) dual rental market countries, where historically mortgaged-financed homeownership was strongly favoured by public policy (e.g. Kemeny, 1981; Ronald, 2008; Saunders, 1990). This, however, also goes for the Netherlands, a country that has in recent decades shifted from a preference for (social) renting towards a focus on highly financialized homeownership: 81,3% of





homeowners in the Netherlands is a mortgaged homeowner. Higher rates of mortgaged homeownership can also be noted for Spain, Portugal, Cyprus, and (to a lesser extent) Malta. Mortgaged homeownership is, furthermore, somewhat more common in Estonia and Slovakia, traditionally belonging to the ‘super-outright-homeownership’ countries of Eastern Europe, where many households live in housing passed on from the previous generation(s) (Heidenreich, 2022). In general, however, in all countries *but* the Netherlands, the majority of homeowners (two-thirds on average) does not (or no longer) have a mortgage.

Income inequality patterns (gross income) are in line with established findings. The lowest levels are found in the Czech Republic and most other Central- and Eastern-European countries, but also in Austria. Levels of income inequality are much higher in the more liberal Baltic states. Southern-European countries display higher levels of income inequality compared to North-Western-European countries. The level of gross income inequality in the Netherlands seems rather high, but is more or less in line with results reported elsewhere (e.g. Afnan, 2020; CBS, 2024; Solt, 2020). As the level of redistribution in the Netherlands is comparatively high, disposable household income inequality (not available in HFCS) is generally lower, and among the lowest in Europe (CBS, 2024).



**Table 6.1 Homeownership, income inequality, and wealth inequality across Europe (HFCS, 2021, household level, weighted results)**

| Housing-welfare regime                                          | Home-ownership (%) | Mortgaged home-ownership (%) | Gini-income | S80/S20-income |  | Gini-gross wealth | Gini-net wealth | S80/S20-gross wealth* | S80/S20-net wealth* |
|-----------------------------------------------------------------|--------------------|------------------------------|-------------|----------------|--|-------------------|-----------------|-----------------------|---------------------|
| <i>Social-democratic unitary rental market-countries</i>        |                    |                              |             |                |  |                   |                 |                       |                     |
| NL                                                              | 56.9               | 46.2                         | 0.41        | 12.5           |  | 0.58              | 0.67            | 2.9                   | 2.9                 |
| <i>Conservative-corporatist unitary rental market-countries</i> |                    |                              |             |                |  |                   |                 |                       |                     |
| AT                                                              | 47.6               | 12.8                         | 0.28        | 4.3            |  | 0.66              | 0.67            | 3.5                   | 3.4                 |
| DE                                                              | 44.5               | 15.7                         | 0.38        | 7.8            |  | 0.68              | 0.70            | 6.3                   | 6.0                 |
| FR                                                              | 57.5               | 22.1                         | 0.35        | 6.2            |  | 0.61              | 0.64            | 6.8                   | 6.7                 |
| <i>NWE homeownership countries - dual rental market</i>         |                    |                              |             |                |  |                   |                 |                       |                     |
| BE                                                              | 72.4               | 32.8                         | 0.33        | 5.3            |  | 0.54              | 0.59            | 3.4                   | 3.3                 |
| FI                                                              | 65.2               | 30.9                         | 0.33        | 5.1            |  | 0.59              | 0.65            | 5.4                   | 4.9                 |
| IE                                                              | 69.6               | 30.4                         | 0.37        | 6.3            |  | 0.57              | 0.63            | 2.8                   | 2.4                 |
| LU                                                              | 65.6               | 27.2                         | 0.39        | 8.2            |  | 0.59              | 0.63            | 5.4                   | 5.8                 |
| <i>SE family-based homeownership countries</i>                  |                    |                              |             |                |  |                   |                 |                       |                     |
| CY                                                              | 71.1               | 27.4                         | 0.37        | 7.1            |  | 0.57              | 0.62            | 4.2                   | 4.5                 |
| ES                                                              | 73.9               | 28.4                         | 0.39        | 7.7            |  | 0.58              | 0.63            | 5.1                   | 5.1                 |
| GR                                                              | 72.0               | 8.2                          | 0.35        | 7.1            |  | 0.54              | 0.55            | 2.6                   | 2.7                 |
| IT                                                              | 77.5               | 12.4                         | 0.44        | 10.4           |  | 0.60              | 0.62            | 6.7                   | 6.5                 |



|                      |      |      |      |      |  |      |      |     |     |
|----------------------|------|------|------|------|--|------|------|-----|-----|
| MT                   | 79.0 | 18.6 | 0.34 | 5.9  |  | 0.52 | 0.53 | 2.2 | 2.0 |
| PT                   | 70.0 | 30.5 | 0.41 | 8.5  |  | 0.58 | 0.62 | 3.3 | 3.3 |
| <i>Baltics</i>       |      |      |      |      |  |      |      |     |     |
| EE                   | 78.9 | 23.0 | 0.41 | 8.6  |  | 0.59 | 0.61 | 2.9 | 2.5 |
| LV                   | 77.8 | 9.6  | 0.44 | 10.4 |  | 0.59 | 0.61 | 4.1 | 3.7 |
| LT                   | 94.0 | 9.0  | 0.43 | 10.6 |  | 0.51 | 0.52 | 2.4 | 2.3 |
| <i>CEE-countries</i> |      |      |      |      |  |      |      |     |     |
| CZ                   | 75.7 | 11.8 | 0.28 | 4.0  |  | 0.52 | 0.55 | 2.6 | 2.5 |
| HR                   | 79.2 | 6.0  | 0.38 | 8.8  |  | 0.57 | 0.58 | 1.8 | 1.8 |
| HU                   | 85.8 | 15.2 | 0.41 | 9.6  |  | 0.55 | 0.57 | 3.5 | 3.5 |
| PL (2016)            | 79.3 | 13.3 | 0.33 | 5.5  |  | 0.51 | 0.52 | 2.7 | 2.5 |
| SI                   | 77.4 | 9.1  | 0.35 | 7.0  |  | 0.55 | 0.57 | 2.3 | 2.2 |
| SK                   | 89.7 | 24.4 | 0.32 | 5.1  |  | 0.43 | 0.45 | 2.5 | 2.3 |

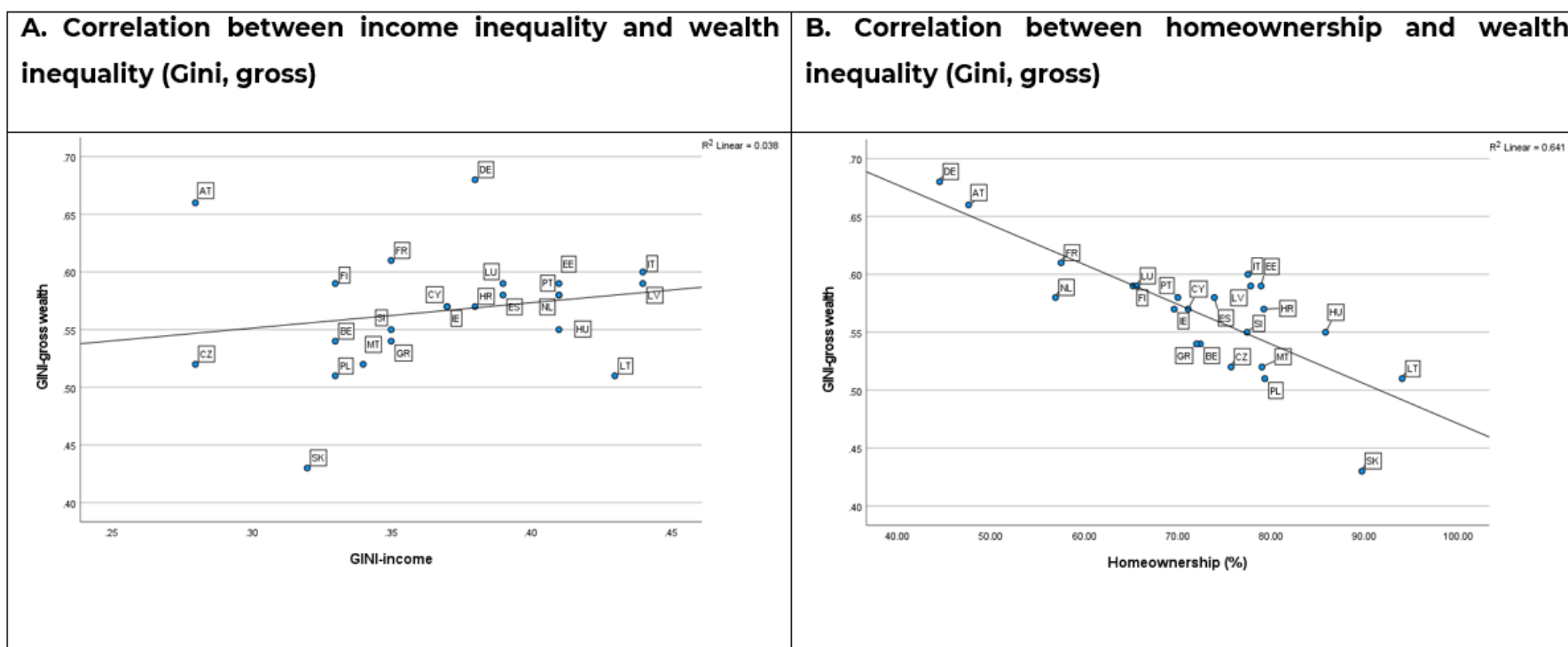
Note: \* Across the income distribution.



Consistent with previous research (e.g. Causa & Woloszko, 2020; Keister & Moller, 2000; Skopek et al., 2015), but here pertaining to a wider sample of countries, in the fourth wave of HFCS (2021) wealth inequality is higher than (gross) income inequality, but not in any systematic way related to income inequality ( $R=0.20$ ,  $p<0.37$ ) (Figure 6.1A). As opposed to (earned) income, wealth is a stock measure that represents resources accumulated over longer periods of time, and that includes wealth transferred from previous generations. Wealth inequality is highest in the countries with unitary rental markets and/or a welfare state that is more strongly characterized by social-democratic universalistic redistribution (also see Heidenreich, 2022; Skopek et al., 2015), intermediate in the other Western- and Southern-European countries and the Baltics, and generally lower in Central- and Eastern-Europe. There is, furthermore, a negative and statistically significant correlation between the homeownership rate and the level of total gross and net wealth inequality (calculated across the total wealth distribution,  $R=-0.80$  and  $R=-0.83$ ,  $p<0.001$ ) (Figure 6.1B for gross wealth inequality). The correlations between the homeownership rate and the ratio of gross and net wealth between the top and bottom income quintile (comparing richer to poorer households) are somewhat smaller ( $R=-0.50$  for both wealth measures), but still moderately strong and significant at the  $p<0.05$ -level. Similar to Kaas et al. (2019) for nine Western-European countries and Brezinski and Salah (2021, p. 1) for five Central- and Eastern-European countries, we find for this wider sample of 23 countries, that *“the single most important factor accounting for wealth inequality disparities [...] is homeownership”*.



**Figure 6.1 Stylized relationships between homeownership, income inequality and wealth inequality (HFCS, 2021, household level, weighted results)**





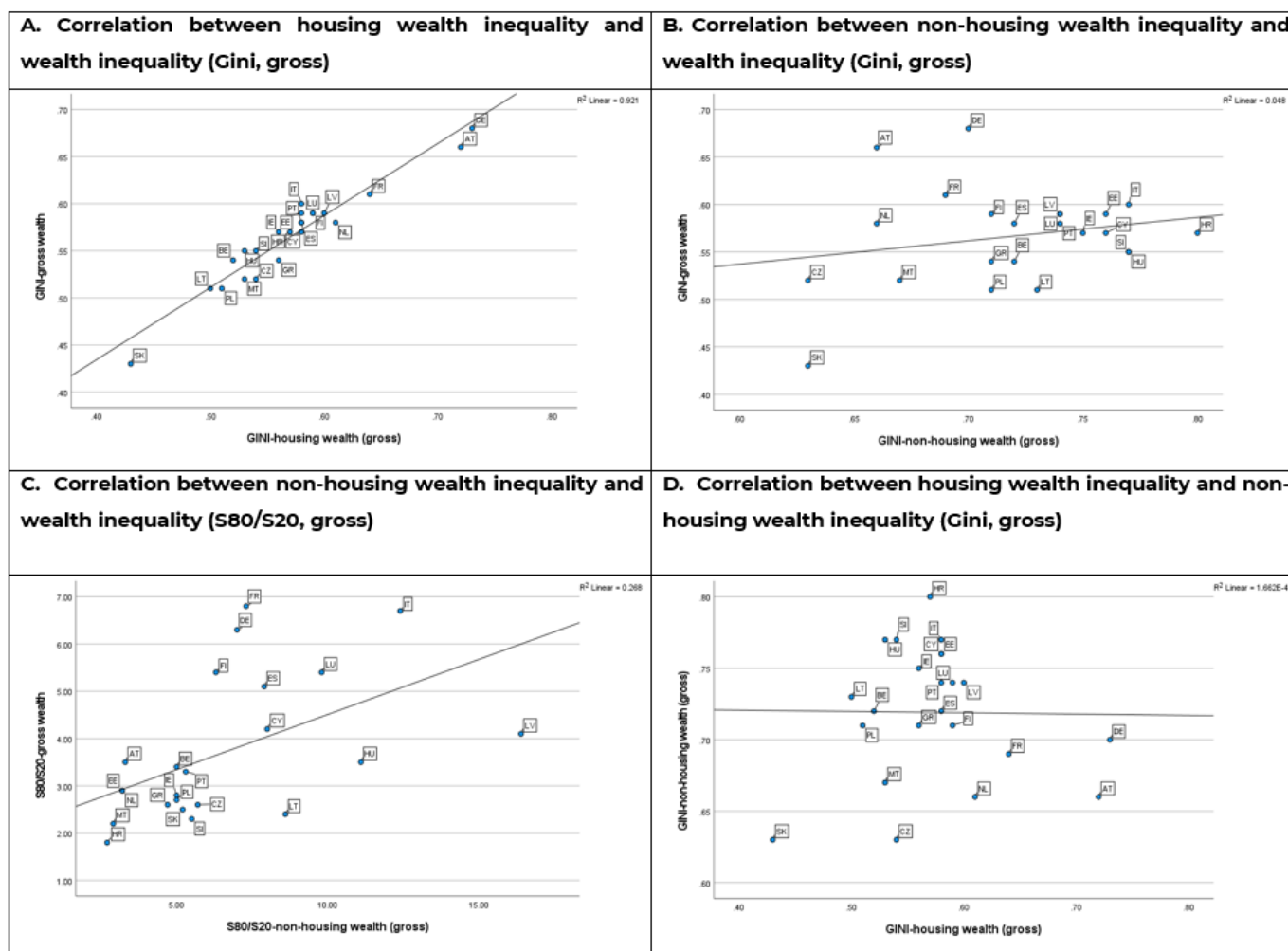
Obviously, the strong negative relationship between the homeownership rate and relative wealth inequality, is due to the simple fact that – as housing wealth is for most households the most important wealth component across most European countries (see Table 6.3) – housing wealth inequality is the central driver of cross-national differences in wealth inequality ( $R=0.96$ ;  $p<0.001$ , Figure 6.2A)<sup>25</sup> (also see Pfeffer & Waitkus, 2021). None of the correlations between the wealth-based Gini of non-housing wealth inequality and total wealth inequality reaches statistical significance (see Figure 6.2B for gross (housing) wealth). The picture is different when looking at the summary measures of non-housing and total wealth inequality across the income distribution (Figure 6.2C), for which we note a moderate positive correlation ( $R=0.518$ ,  $p<0.05$  for gross (housing) wealth and  $R=0.547$ ,  $p<0.01$  for net (housing) wealth). **Nevertheless, cross-national differences in housing wealth inequality, rather than non-housing wealth inequality, are the central driver of comparative differences in overall wealth inequality.** For both types of summary inequality measures (the wealth-based Gini and the S80/S20-ratio comparing rich and poor households), there is furthermore no correlation between the level of housing wealth inequality and the level of non-housing wealth inequality (see Figure 6.2D for the gross wealth-based Gini). **In terms of relative inequality, housing wealth and non-housing wealth are no communicating vessels: higher relative inequality in housing wealth is not compensated for by higher equality of non-housing wealth.**

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<sup>25</sup> Correlations based on the other measures are equally higher than 0.9.



**Figure 6.2 Stylized relationships between wealth inequality, housing wealth inequality and non-housing wealth inequality (HFCS, 2021, household level, weighted results)**





In Table 6.2, we further unpack these aggregate associations by exploring the distribution of housing and non-housing wealth inequality across housing-welfare regimes. Two main findings immediately come to one's attention, both related to the rather ***unique position of the housing-welfare regimes with a unitary rental market***. First, housing wealth inequality indeed tends to be rather higher in this group compared with all other country groups. This is in line with the general empirical finding that in countries with a larger (social) rental sector, more moderately high- to high-income households select into homeownership, whilst more moderately-low and low-income households select into renting. High levels of housing wealth inequality based on the wealth distribution are also partly a statistical artefact arising from the fact that renters typically do not own any housing wealth at all – in Austria and Germany less than 50% of households is an owner-occupier; the median level of gross housing wealth in Germany is 0 in all waves. Vice versa, the more homeownership becomes the dominant tenure for all, the more equally housing wealth is spread throughout the wealth and income distribution., reflecting the commonly-known finding that for most low-to-moderate income ***Second, apart from the housing-welfare regimes with a unitary rental market, non-housing wealth is (much) less equally distributed than housing wealth*** households, housing wealth is the only significant form of wealth (e.g. Killewald et al., 2017; König et al., 2020). Though non-housing wealth inequality tends to be lower in the unitary rental market countries compared with non-housing wealth inequality the other country groups, in comparison with housing wealth inequality, non-housing wealth is, at best, “equally unequally” distributed. Removing the unitary rental market-countries does not substantially affect the above-reported macro-level correlations between homeownership/housing wealth inequality and total wealth inequality.





**Table 6.2 Inequality of housing and non-housing wealth (HFCS, 2021, household level, weighted results)**

| Housing-welfare regime                                          | Gini-housing wealth (gross) | S80/S20-housing wealth (gross)* | Gini-housing wealth (net) | S80/S20-housing wealth (net)* | Gini-non-housing wealth (gross) | S80/S20-non-housing wealth (gross)* | Gini-non-housing wealth (net) | S80/S20-non-housing wealth (net)* |
|-----------------------------------------------------------------|-----------------------------|---------------------------------|---------------------------|-------------------------------|---------------------------------|-------------------------------------|-------------------------------|-----------------------------------|
| <i>Social-democratic unitary rental market-countries</i>        |                             |                                 |                           |                               |                                 |                                     |                               |                                   |
| NL                                                              | 0.61                        | 2.7                             | 0.72                      | 2.5                           | 0.66                            | 3.2                                 | 0.74                          | 3.7                               |
| <i>Conservative-corporatist unitary rental market-countries</i> |                             |                                 |                           |                               |                                 |                                     |                               |                                   |
| AT                                                              | 0.72                        | 4.1                             | 0.73                      | 3.9                           | 0.66                            | 3.3                                 | 0.70                          | 3.3                               |
| DE                                                              | 0.73                        | 5.6                             | 0.76                      | 5.1                           | 0.70                            | 7.0                                 | 0.73                          | 7.3                               |
| FR                                                              | 0.64                        | 6.4                             | 0.68                      | 6.0                           | 0.69                            | 7.3                                 | 0.72                          | 7.7                               |
| <i>NWE homeownership countries - dual rental market</i>         |                             |                                 |                           |                               |                                 |                                     |                               |                                   |
| BE                                                              | 0.52                        | 2.8                             | 0.57                      | 2.6                           | 0.72                            | 5.0                                 | 0.75                          | 5.2                               |
| FI                                                              | 0.59                        | 5.0                             | 0.64                      | 4.1                           | 0.71                            | 6.3                                 | 0.87                          | 6.5                               |
| IE                                                              | 0.56                        | 2.3                             | 0.63                      | 1.8                           | 0.75                            | 5.0                                 | 0.80                          | 5.1                               |
| LU                                                              | 0.59                        | 4.3                             | 0.63                      | 4.4                           | 0.74                            | 9.8                                 | 0.77                          | 11.1                              |
| <i>SE family-based homeownership countries</i>                  |                             |                                 |                           |                               |                                 |                                     |                               |                                   |
| CY                                                              | 0.58                        | 3.6                             | 0.63                      | 3.8                           | 0.76                            | 8.0                                 | 0.89                          | 8.8                               |
| ES                                                              | 0.58                        | 4.2                             | 0.64                      | 4.0                           | 0.72                            | 7.9                                 | 0.78                          | 8.6                               |



|                      |      |     |      |     |      |      |      |      |
|----------------------|------|-----|------|-----|------|------|------|------|
| GR                   | 0.56 | 2.3 | 0.58 | 2.3 | 0.71 | 4.7  | 0.76 | 5.0  |
| IT                   | 0.58 | 4.7 | 0.60 | 4.4 | 0.77 | 12.4 | 0.79 | 12.7 |
| MT                   | 0.53 | 2.1 | 0.55 | 1.9 | 0.67 | 2.9  | 0.72 | 2.7  |
| PT                   | 0.58 | 2.7 | 0.62 | 2.6 | 0.74 | 5.3  | 0.78 | 5.3  |
| <i>Baltics</i>       |      |     |      |     |      |      |      |      |
| EE                   | 0.58 | 2.8 | 0.59 | 2.3 | 0.76 | 3.2  | 0.81 | 3.3  |
| LV                   | 0.60 | 3.0 | 0.61 | 2.6 | 0.74 | 16.4 | 0.81 | 16.5 |
| LT                   | 0.50 | 2.0 | 0.53 | 1.9 | 0.73 | 8.6  | 0.76 | 9.2  |
| <i>CEE-countries</i> |      |     |      |     |      |      |      |      |
| CZ                   | 0.54 | 2.1 | 0.56 | 2.0 | 0.63 | 5.7  | 0.75 | 6.3  |
| HR                   | 0.57 | 1.7 | 0.58 | 1.6 | 0.80 | 2.7  | 0.87 | 2.6  |
| HU                   | 0.53 | 2.4 | 0.54 | 2.3 | 0.77 | 11.1 | 0.80 | 11.2 |
| PL (2016)            | 0.51 | 2.3 | 0.53 | 2.0 | 0.71 | 5.0  | 0.73 | 5.1  |
| SI                   | 0.54 | 1.9 | 0.55 | 1.8 | 0.77 | 5.5  | 0.84 | 5.3  |
| SK                   | 0.43 | 2.1 | 0.46 | 1.9 | 0.63 | 5.2  | 0.66 | 5.3  |

\* Across the income distribution.



**Table 6.3 Homeownership rate and housing wealth as % of total wealth (gross) across income tertiles (HFCS, 2021, household level, weighted results)**

|                                                                 | Homeownership rate       |                          |                       | Housing wealth as % of total wealth |                          |                       |
|-----------------------------------------------------------------|--------------------------|--------------------------|-----------------------|-------------------------------------|--------------------------|-----------------------|
| Housing-welfare regime                                          | Bottom income<br>tertile | Middle income<br>tertile | Top income<br>tertile | Bottom income<br>tertile            | Middle income<br>tertile | Top income<br>tertile |
| <i>Social-democratic unitary rental market-countries</i>        |                          |                          |                       |                                     |                          |                       |
| NL                                                              | 38.7                     | 59.5                     | 72.6                  | 34.0                                | 50.2                     | 58.9                  |
| <i>Conservative-corporatist unitary rental market-countries</i> |                          |                          |                       |                                     |                          |                       |
| AT                                                              | 34.3                     | 50.2                     | 58.3                  | 32.8                                | 43.1                     | 48.3                  |
| DE                                                              | 27.2                     | 45.7                     | 60.8                  | 27.8                                | 37.7                     | 46.4                  |
| FR                                                              | 33.5                     | 58.5                     | 80.4                  | 29.7                                | 47.6                     | 60.1                  |
| <i>NWE homeownership countries - dual rental market</i>         |                          |                          |                       |                                     |                          |                       |
| BE                                                              | 55.6                     | 73.4                     | 88.2                  | 48.7                                | 59.3                     | 65.4                  |
| FI                                                              | 42.1                     | 68.7                     | 84.9                  | 37.7                                | 56.4                     | 64.2                  |
| IE                                                              | 56.3                     | 67.2                     | 85.2                  | 51.2                                | 53.8                     | 66.0                  |
| LU                                                              | 53.2                     | 67.9                     | 75.8                  | 52.6                                | 62.3                     | 65.8                  |
| <i>SE family-based homeownership countries</i>                  |                          |                          |                       |                                     |                          |                       |
| CY                                                              | 56.9                     | 77.6                     | 78.7                  | 61.0                                | 73.2                     | 71.4                  |
| ES                                                              | 61.6                     | 77.0                     | 83.2                  | 60.1                                | 67.1                     | 66.4                  |
| GR                                                              | 68.8                     | 72.1                     | 75.0                  | 66.5                                | 64.6                     | 63.1                  |



|                      |      |      |      |      |      |      |
|----------------------|------|------|------|------|------|------|
| IT                   | 64.3 | 79.1 | 89.1 | 59.1 | 64.0 | 63.3 |
| MT                   | 66.8 | 75.9 | 94.3 | 60.3 | 69.0 | 77.7 |
| PT                   | 61.4 | 67.4 | 81.3 | 60.9 | 59.3 | 64.7 |
| <i>Baltics</i>       |      |      |      |      |      |      |
| EE                   | 69.7 | 82.0 | 85.0 | 61.8 | 66.8 | 68.1 |
| LV                   | 69.1 | 81.4 | 83.0 | 69.0 | 70.8 | 67.6 |
| LT                   | 96.4 | 93.1 | 92.3 | 90.0 | 81.5 | 76.8 |
| <i>CEE-countries</i> |      |      |      |      |      |      |
| CZ                   | 67.2 | 77.0 | 83.0 | 65.4 | 67.9 | 69.0 |
| HR                   | 82.0 | 76.7 | 78.9 | 79.8 | 72.8 | 73.8 |
| HU                   | 84.3 | 86.5 | 86.7 | 80.4 | 71.5 | 62.8 |
| PL (2016)            | 72.2 | 81.5 | 84.2 | 71.2 | 69.8 | 67.8 |
| SI                   | 73.2 | 77.0 | 82.0 | 71.3 | 67.8 | 69.1 |
| SK                   | 84.6 | 91.2 | 93.4 | 79.8 | 77.2 | 76.8 |



Given the very similar outcomes and patterns when using net vs. gross housing wealth, in the remainder of this section we only report results pertaining to gross housing wealth. In Table 6.3 we report the relative importance of housing wealth in the total wealth portfolio, as well as the homeownership rate, across income tertiles. In all European countries under consideration, bar Croatia, homeownership rates are higher for subsequently richer income tertiles. The income gradient in homeownership is however much more outspoken in the unitary rental market-countries: notwithstanding higher levels of ‘tenure neutrality’,<sup>26</sup> nearly two-thirds of low-income households and half of middle-income households select into renting, with conversely, much higher levels of homeownership amongst high-income household. This contributes to explaining the high levels of relative housing wealth inequality for this group of countries reported in Table 6.2. In unitary rental market-countries, furthermore, gross housing wealth does not quite represent 50% of gross total wealth (all households). As we move through the table from Northern- to Southern-Europe, and from Western- to Eastern-Europe, home-ownership is increasingly more common amongst moderate- and low-income households, which is reflected in an increasing importance of housing wealth as a proportion of total wealth: on average around 70% across countries and income tertiles for Southern- and Eastern-Europe combined. Given that housing wealth is more equally distributed than non-housing wealth, and given that in countries with higher homeownership rates, housing wealth constitutes a (much) larger component of total wealth across all income groups, the proportional reduction in wealth inequality ‘before and after housing wealth’ for different summary measures is largest in the ‘super-homeownership’ housing-welfare regimes of Eastern-Europe (including the Baltic states), and somewhat lower in Southern-Europe and in the NWE-countries with a dual rental market. The (relative) inequality-reducing impact of housing wealth in the

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<sup>26</sup> As both owning and renting are supported and of reasonable quality, households across the income distribution theoretically have more choice whether to own or rent.

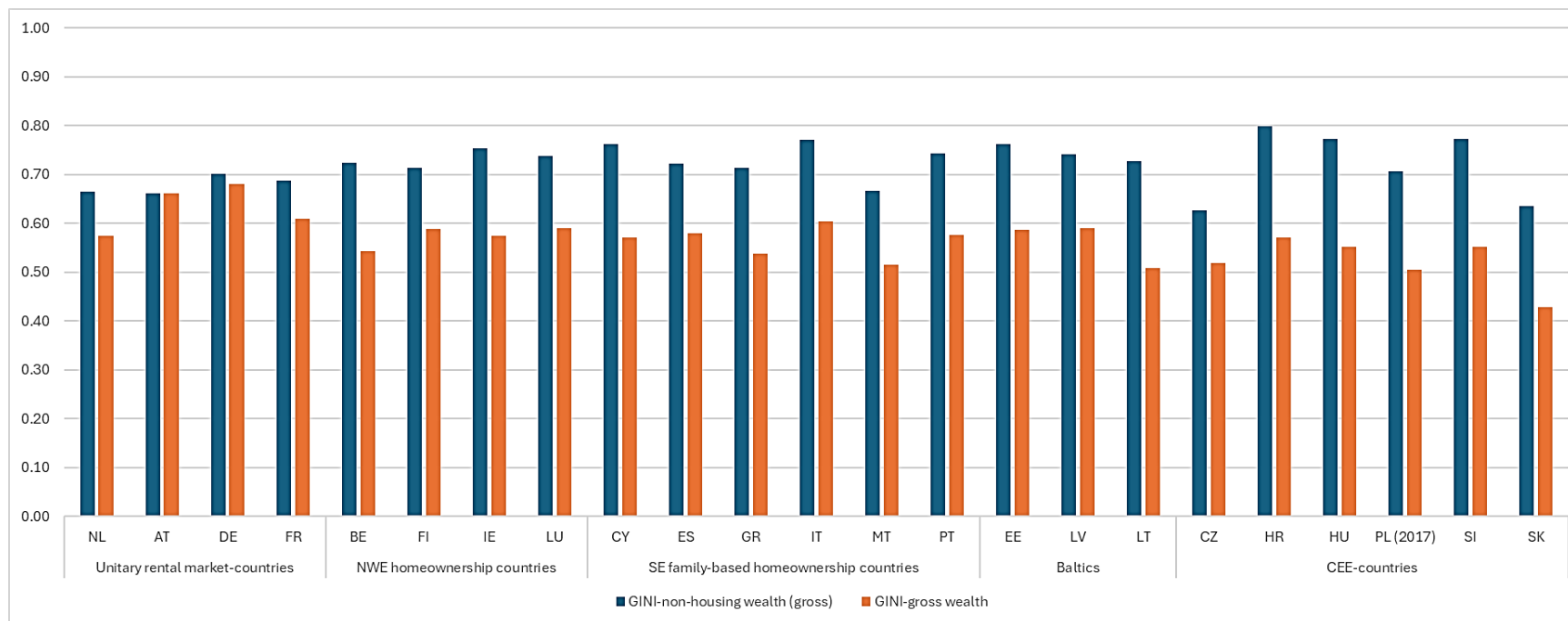


countries with a unitary rental market is far more limited and non-existent in Austria (see Figure 6.3 for the wealth-based Gini).





**Figure 6.3 Reduction in relative wealth inequality ‘before and after housing wealth’ (gross, wealth-based Gini) (HFCS, 2021, household level, weighted results)**





In Table 6.4, we move away from the population-wide inequality distribution, and explore levels of relative gross wealth inequality and concentration *within* the subsamples of homeowners and renters (measurement of tenure status is based on the Household Main Residence).<sup>27</sup> Also within the sample of homeowners, non-housing wealth is far more unequally distributed than housing wealth (wealth-based Gini of 0.69 on average across all countries vs. 0.43 on average for housing wealth), indicating that lower-wealth or lower-income homeowners likely own significantly smaller amounts of non-housing wealth in comparison with richer home-owner households. Non-housing wealth tends to be even more unequally distributed, however, across the subsample of renters (wealth-based Gini of 0.74 on average). Differences between housing-welfare regimes are less evident when abstracting from the tenure structure of countries in this way. Inequality of non-housing wealth nevertheless does tend to be lower in the countries with a unitary rental market (though not based on the S80/S20-ratio comparing rich to poor households for the subsample homeowners), higher in Southern-Europe, and highest in the Baltic States. Patterns of non-housing wealth inequality are rather mixed in Central- and Eastern-Europe, with high levels of inequality in some countries (e.g. Hungary, Croatia) and lower levels of inequality in other countries (e.g. Slovakia).

Within the subsample of homeowners, levels of wealth inequality and concentration of housing wealth vary across European countries in a way that is *not* systematically related to the homeownership rate ( $p > 0.05$  for both measures). Gross housing wealth seems to be somewhat more unequally distributed in the conservative-corporatist countries with a unitary rental market, and again across Southern-European countries and the Baltic states. Again, countries belonging to the CEE-cluster are more of a mixed bunch, with lower (e.g. Slovakia) and higher (e.g. Hungary, Croatia) levels of gross housing wealth inequality. At the country-level and

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<sup>27</sup> In all countries, a small proportion of households lives in rented housing, but owns other properties, also referred to as ‘dual’ housing tenure. Housing wealth of renters is hence not 0 on average. In all countries, however, this only pertains to a very small number of households.





for home-owners, there is a moderate, positive and significant association between the wealth-based Gini of gross housing wealth and gross non-housing wealth ( $R=0.57$ ,  $p<0.001$ ). The wealth-based Gini of gross non-housing wealth for owners is furthermore positively correlated with the wealth-based Gini of gross non-housing wealth for renters ( $R=0.57$ ,  $p<0.001$ ) (see Figure 6.4). ***This indicates the extent to which comparative differences in wealth inequality are also driven by other institutional arrangements than tenure structures and housing provision systems.***

To summarize, in this section we mainly focused on relationships between homeownership, housing wealth inequality and total wealth inequality. In line with a limited body of prior research and for a much wider sample of 23 countries belonging to different housing-welfare regimes (as well as using different operationalizations better suited to the evaluation of housing wealth), we find that in the last wave of HFCS (2021), a country-level negative association between homeownership rates/housing wealth inequality and total wealth inequality can be established: to the extent that specifically lower-wealth/income households are able to accumulate housing wealth, the overall level of wealth inequality tends to be lower. This association comes about through different mechanisms, such as the higher preponderance of housing wealth in the wealth portfolio of lower-income households as we move from North to South and from West to East, combined with the fact that non-housing wealth tends to be more unequally distributed than housing wealth. The rather unique position of unitary rental market-countries indicates that (historical) housing policies play an important role in modifying this relationship. Relative inequalities, however, do not reveal much information regarding *absolute* levels of housing and non-housing wealth. In the next section, we turn to investigating qualitative differences between housing-welfare regimes from this different angle.



**Figure 6.4 Country-level associations abstracting from tenure structures (gross, wealth-based Gini) (HFCS, 2021, household level, weighted results)**

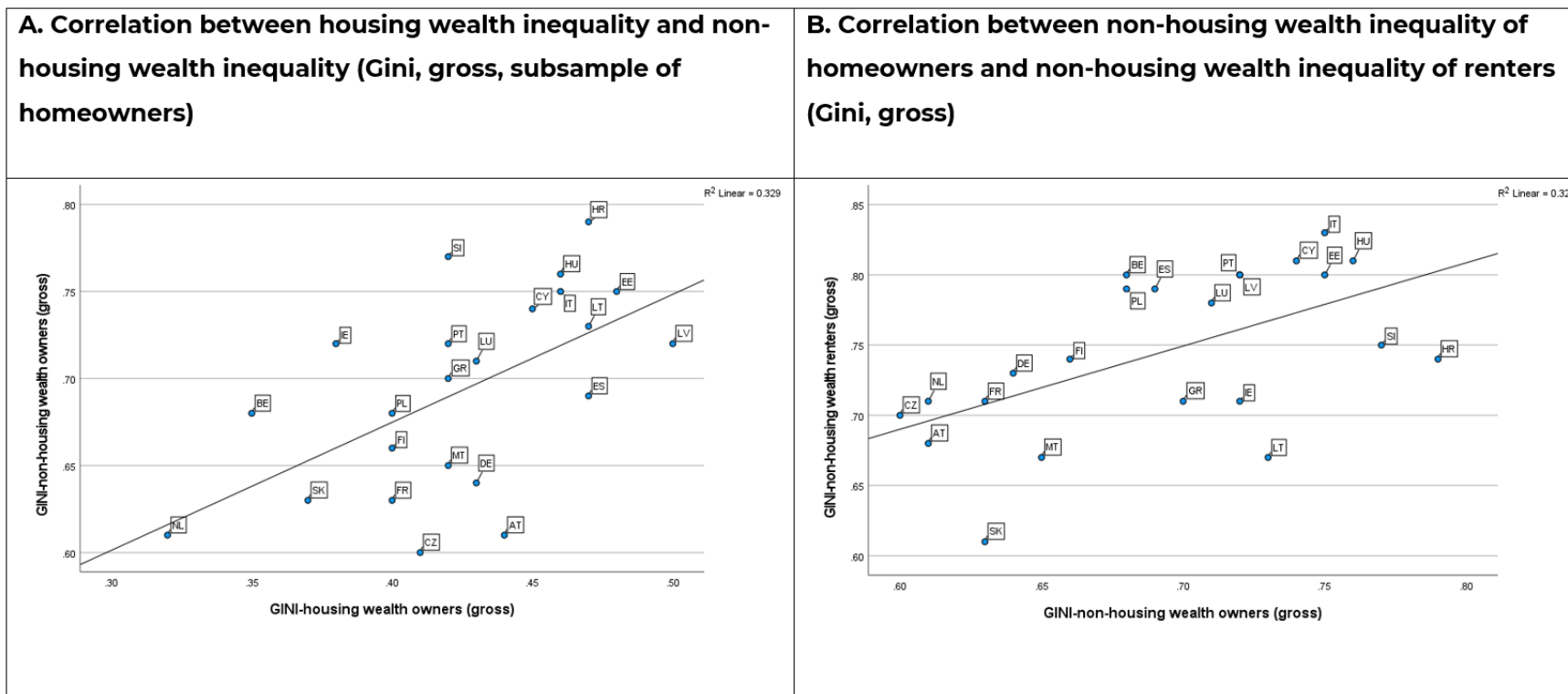




**Table 6.4 Inequality of gross housing and non-housing wealth within subsamples of owners and renters (HFCS, 2021, household level, weighted results)**

|                                                                 | Owners                      |                                 |                                 |                                     | Renters                         |                                     |
|-----------------------------------------------------------------|-----------------------------|---------------------------------|---------------------------------|-------------------------------------|---------------------------------|-------------------------------------|
| Housing-welfare regime                                          | Gini-housing wealth (gross) | S80/S20-housing wealth (gross)* | Gini-non-housing wealth (gross) | S80/S20-non-housing wealth (gross)* | Gini-non-housing wealth (gross) | S80/S20-non-housing wealth (gross)* |
| <i>Social-democratic unitary rental market-countries</i>        |                             |                                 |                                 |                                     |                                 |                                     |
| NL                                                              | 0.32                        | 2.7                             | 0.61                            | 4.0                                 | 0.71                            | 1.6                                 |
| <i>Conservative-corporatist unitary rental market-countries</i> |                             |                                 |                                 |                                     |                                 |                                     |
| AT                                                              | 0.44                        | 4.0                             | 0.61                            | 3.6                                 | 0.68                            | 2.7                                 |
| DE                                                              | 0.43                        | 5.5                             | 0.64                            | 10.0                                | 0.73                            | 3.7                                 |
| FR                                                              | 0.40                        | 6.5                             | 0.63                            | 11.1                                | 0.71                            | 2.1                                 |
| <i>NWE homeownership countries - dual rental market</i>         |                             |                                 |                                 |                                     |                                 |                                     |
| BE                                                              | 0.35                        | 2.8                             | 0.68                            | 5.6                                 | 0.80                            | 2.0                                 |
| FI                                                              | 0.40                        | 5.1                             | 0.66                            | 8.2                                 | 0.74                            | 1.4                                 |
| IE                                                              | 0.38                        | 2.3                             | 0.72                            | 5.5                                 | 0.71                            | 1.7                                 |
| LU                                                              | 0.43                        | 4.3                             | 0.71                            | 12.1                                | 0.78                            | 4.7                                 |
| <i>SE family-based homeownership countries</i>                  |                             |                                 |                                 |                                     |                                 |                                     |
| CY                                                              | 0.45                        | 3.3                             | 0.74                            | 8.6                                 | 0.81                            | 5.9                                 |
| ES                                                              | 0.47                        | 4.1                             | 0.69                            | 8.7                                 | 0.79                            | 5.4                                 |
| GR                                                              | 0.42                        | 2.2                             | 0.70                            | 4.9                                 | 0.71                            | 4.1                                 |



|                      |      |     |      |      |      |      |
|----------------------|------|-----|------|------|------|------|
| IT                   | 0.46 | 4.6 | 0.75 | 14.9 | 0.83 | 4.5  |
| MT                   | 0.42 | 2.1 | 0.65 | 3.6  | 0.67 | 0.2  |
| PT                   | 0.42 | 2.6 | 0.72 | 5.2  | 0.80 | 5.7  |
| <i>Baltics</i>       |      |     |      |      |      |      |
| EE                   | 0.48 | 2.9 | 0.75 | 4.6  | 0.80 | 0.7  |
| LV                   | 0.50 | 2.9 | 0.72 | 16.9 | 0.80 | 12.7 |
| LT                   | 0.47 | 2.0 | 0.73 | 8.4  | 0.67 | 15.2 |
| <i>CEE-countries</i> |      |     |      |      |      |      |
| CZ                   | 0.41 | 2.1 | 0.60 | 6.0  | 0.70 | 4.6  |
| HR                   | 0.47 | 1.7 | 0.79 | 2.7  | 0.74 | 4.2  |
| HU                   | 0.46 | 2.3 | 0.76 | 11.5 | 0.81 | 8.3  |
| PL (2016)            | 0.40 | 2.2 | 0.68 | 5.0  | 0.79 | 5.5  |
| SI                   | 0.42 | 1.8 | 0.77 | 6.3  | 0.75 | 2.1  |
| SK                   | 0.37 | 2.1 | 0.63 | 5.7  | 0.61 | 1.4  |

\* Across the income distribution.



## 4.2 Absolute levels of (housing) wealth

Table 6.5 reports annual median income and total (gross) wealth levels for all households (2021-prices), as well as for owners and renters separately. We also report the wealth rate, defined as the ratio of median wealth to median household income (e.g. Skopek et al., 2015). Even without adjustments for differences in purchasing power, it is clear that household incomes and total wealth-levels are higher in Western-Europe, intermediate in Southern-Europe and comparatively low in Eastern-Europe. Southern-European countries (bar Greece) tend to have comparatively lower households incomes, but comparatively higher wealth levels, which translates into relatively higher wealth rates. Seemingly lower wealth rates in unitary rental-market countries are explained by differences in the tenure structure, i.e. lower homeownership rates. On average, the gross wealth owned by European households amounts to 5.4 times the annual household income.

In nearly all countries, renters have lower median household incomes than owners. Differences in terms of annual household income between owners and renters are smaller in Eastern-Europe, given higher rates of (lower-income) homeownership. The average tenure wealth gap across Europe, defined as median gross wealth of owners divided by median gross wealth of renters, amounts to 25.1 (and ranges from 16.5 in Austria to 38.0 in Ireland): owners own far more wealth than renters (Figure 6.6A). ***The tenure wealth gap is lower in countries with a unitary rental market, where renter-households comparatively own higher levels of wealth. It is also smaller in Eastern-Europe, but this is explained by comparatively lower wealth levels of homeowners. In general, across all European countries, the wealth rate of renters is very low:*** median total gross wealth of renters not even amounts to half (42.4%) of the gross annual household income of renters.



**Figure 6.6 Tenure wealth gap gross total wealth and non-housing wealth (HFCS, 2021, household level, weighted results)**

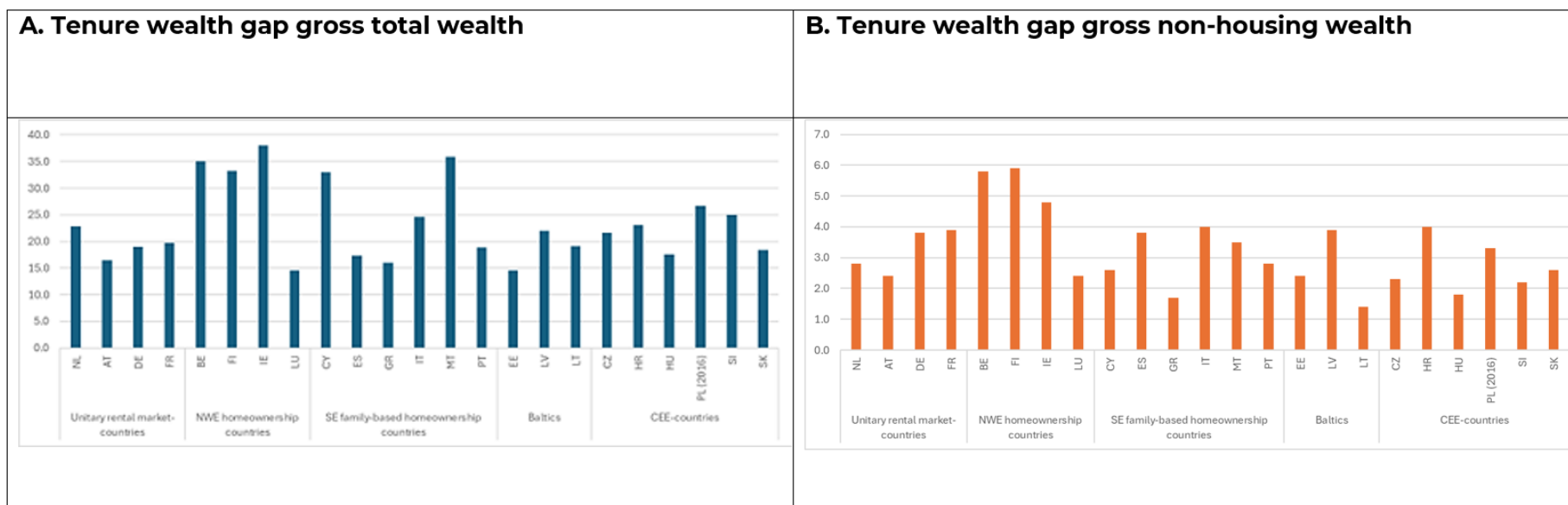




Table 6.6 looks into median levels of gross housing and non-housing wealth. On average, homeowners own about three times more non-housing wealth than renters (who do not own housing wealth either). With the exception of Luxembourg, where the median renter is particularly rich, ***across European countries the level of non-housing wealth owned by renters is so low that, for most and based on these resources alone, obtaining a mortgage/entering homeownership is ‘mission impossible’.*** Levels of housing and non-housing wealth are lowest in Eastern-Europe and also Portugal and Greece, and highest in Western-Europe. The Southern-European countries take an intermediate position. Finally, both tenure wealth gaps (total wealth and non-housing wealth) are highest in the NWE-countries with a dual rental market, who traditionally favoured homeownership above renting: Belgium, Finland, and Ireland. Luxembourg also belongs to this housing-welfare regimes, but in Luxembourg also renters are comparatively rich, resulting in smaller tenure wealth gaps (see Figure 6.6B).



**Table 6.5 Absolute levels of (gross) household income and (gross) wealth (€, 2021-prices) (HFCS, 2021, household level, weighted results, equivalized)**

| Housing-<br>welfare<br>regime                                   | Median income |        |         | Median wealth |        |         | Wealth rate<br>(median wealth/median income) |        |         |
|-----------------------------------------------------------------|---------------|--------|---------|---------------|--------|---------|----------------------------------------------|--------|---------|
|                                                                 | All           | Owners | Renters | All           | Owners | Renters | All                                          | Owners | Renters |
| <i>Social-democratic unitary rental market-countries</i>        |               |        |         |               |        |         |                                              |        |         |
| NL                                                              | 31867         | 38500  | 24681   | 146429        | 251333 | 11025   | 4.6                                          | 6.5    | 0.45    |
| <i>Conservative-corporatist unitary rental market-countries</i> |               |        |         |               |        |         |                                              |        |         |
| AT                                                              | 30012         | 32774  | 26937   | 90300         | 239667 | 14500   | 3.0                                          | 7.3    | 0.54    |
| DE                                                              | 32567         | 39356  | 27250   | 90800         | 281000 | 14816   | 2.8                                          | 7.1    | 0.54    |
| FR                                                              | 22199         | 26633  | 17363   | 121547        | 215303 | 10914   | 5.5                                          | 8.1    | 0.63    |
| <i>NWE homeownership countries - dual rental market</i>         |               |        |         |               |        |         |                                              |        |         |
| BE                                                              | 31970         | 36593  | 23883   | 207633        | 267191 | 7640    | 6.5                                          | 7.3    | 0.32    |
| FI                                                              | 30948         | 35971  | 21516   | 113901        | 178194 | 5372    | 3.7                                          | 5.0    | 0.25    |
| IE                                                              | 32256         | 36659  | 24576   | 165024        | 239680 | 6302    | 5.1                                          | 6.5    | 0.26    |
| LU                                                              | 60000         | 63760  | 48000   | 543333        | 751852 | 51600   | 9.1                                          | 11.8   | 1.08    |
| <i>SE family-based homeownership countries</i>                  |               |        |         |               |        |         |                                              |        |         |
| CY                                                              | 15600         | 17000  | 11767   | 134221        | 181434 | 5500    | 8.6                                          | 10.7   | 0.47    |
| ES                                                              | 17321         | 19108  | 13014   | 106141        | 141789 | 8208    | 6.1                                          | 7.4    | 0.63    |
| GR                                                              | 12231         | 12514  | 11449   | 55711         | 76667  | 4800    | 4.6                                          | 6.1    | 0.42    |





|                      |       |       |       |        |        |       |      |      |      |
|----------------------|-------|-------|-------|--------|--------|-------|------|------|------|
| IT                   | 19365 | 21280 | 13389 | 115499 | 152701 | 6197  | 6.0  | 7.2  | 0.46 |
| MT                   | 18618 | 19995 | 12894 | 199278 | 242247 | 6767  | 10.7 | 12.1 | 0.52 |
| PT                   | 12359 | 13574 | 10637 | 79014  | 107026 | 5673  | 6.4  | 7.9  | 0.53 |
| <i>Baltics</i>       |       |       |       |        |        |       |      |      |      |
| EE                   | 14851 | 16066 | 10385 | 53757  | 69379  | 4765  | 3.6  | 4.3  | 0.46 |
| LV                   | 9200  | 9572  | 7297  | 25203  | 33521  | 1522  | 2.7  | 3.5  | 0.21 |
| LT                   | 11041 | 10796 | 14732 | 44337  | 48440  | 2542  | 4.0  | 4.5  | 0.17 |
| <i>CEE-countries</i> |       |       |       |        |        |       |      |      |      |
| CZ                   | 12104 | 12751 | 10397 | 66835  | 84148  | 3899  | 5.5  | 6.6  | 0.38 |
| HR                   | 9460  | 9269  | 10279 | 44928  | 56344  | *2455 | 4.7  | 6.1  | 0.24 |
| HU                   | 8411  | 8492  | 7910  | 42136  | 48290  | 2748  | 5.0  | 5.7  | 0.35 |
| PL (2016)            | 8637  | 8943  | 7276  | 44202  | 53421  | 2011  | 5.1  | 6.0  | 0.28 |
| SI                   | 15492 | 16000 | 14276 | 78123  | 102104 | 4076  | 5.0  | 6.4  | 0.29 |
| SK                   | 10766 | 11024 | 8304  | 63531  | 68875  | 3750  | 5.9  | 6.2  | 0.45 |

\* mean value instead of median value.



**Table 6.6 Absolute levels of gross housing wealth and non-housing wealth (€, 2021-prices) (HFCS, 2021, household level, weighted results, equivalized)**

| Housing-welfare regime                                          | Median housing wealth | Median non-housing wealth |         | Tenure wealth gap non-housing wealth |
|-----------------------------------------------------------------|-----------------------|---------------------------|---------|--------------------------------------|
|                                                                 | Owners                | Owners                    | Renters |                                      |
| <i>Social-democratic unitary rental market-countries</i>        |                       |                           |         |                                      |
| NL                                                              | 200000                | 30778                     | 10841   | 2.8                                  |
| <i>Conservative-corporatist unitary rental market-countries</i> |                       |                           |         |                                      |
| AT                                                              | 200000                | 32435                     | 13750   | 2.4                                  |
| DE                                                              | 200000                | 53261                     | 14000   | 3.8                                  |
| FR                                                              | 160325                | 39421                     | 10157   | 3.9                                  |
| <i>NWE homeownership countries - dual rental market</i>         |                       |                           |         |                                      |
| BE                                                              | 205000                | 41434                     | 7196    | 5.8                                  |
| FI                                                              | 134944                | 28924                     | 4901    | 5.9                                  |
| IE                                                              | 176518                | 28672                     | 6034    | 4.8                                  |
| LU                                                              | 600000                | 90435                     | 37000   | 2.4                                  |
| <i>SE family-based homeownership countries</i>                  |                       |                           |         |                                      |
| CY                                                              | 150000                | 12100                     | 4650    | 2.6                                  |
| ES                                                              | 108874                | 19462                     | 5073    | 3.8                                  |
| GR                                                              | 60000                 | 6500                      | 3905    | 1.7                                  |
| IT                                                              | 113546                | 22051                     | 5533    | 4.0                                  |



|                      |        |       |      |     |
|----------------------|--------|-------|------|-----|
| MT                   | 203000 | 22300 | 6395 | 3.5 |
| PT                   | 84417  | 13507 | 4781 | 2.8 |
| <i>Baltics</i>       |        |       |      |     |
| EE                   | 53500  | 8331  | 3494 | 2.4 |
| LV                   | 27547  | 3788  | 978  | 3.9 |
| LT                   | 42360  | 3177  | 2224 | 1.4 |
| <i>CEE-countries</i> |        |       |      |     |
| CZ                   | 72704  | 8111  | 3509 | 2.3 |
| HR                   | 51250  | 2720  | 683  | 4.0 |
| HU                   | 39258  | 4275  | 2364 | 1.8 |
| PL (2016)            | 43083  | 6039  | 1830 | 3.3 |
| SI                   | 83581  | 8056  | 3667 | 2.2 |
| SK                   | 60000  | 7500  | 2917 | 2.6 |



### 4.3 Concentration of housing wealth across the income distribution

In this final section, we zoom in on the joint distribution of income and housing wealth, by investigating the concentration of housing wealth across the income distribution. To assess the concentration of wealth, we calculate the amount of wealth each income quintile (tertile) holds as a share of the sum total of all wealth. We furthermore explore further relevant intersections, by investigating the joint distribution of income and wealth across other distributions, in particular age of the household reference person, and the degree of urbanization. As indicated before, income quintiles/tertiles pertain to equivalized gross household income, and are calculated across the relevant sample selection of households in a country.

Figure 6.7 show the concentration of (gross) housing wealth, by country, across all households (homeowners and renters), while Figure 6.8 shows the concentration of (gross) housing wealth, by country, across the subsample of homeowners. Both distributions are almost identical: income quintiles are ‘fixed’ in these graphs, and as the majority of renters does not own any gross housing wealth, they hardly contribute any housing wealth to the total gross housing wealth owned by each income quintile. Put differently, in both graphs the sum of housing wealth in each income quintile is only based on those households within the quintile owning any housing wealth – renters literally ‘fall out’ of the calculations when looking at the distribution of housing wealth in this way.



**Figure 6.7 Concentration of (gross) housing wealth across the income distribution (% , all households)**

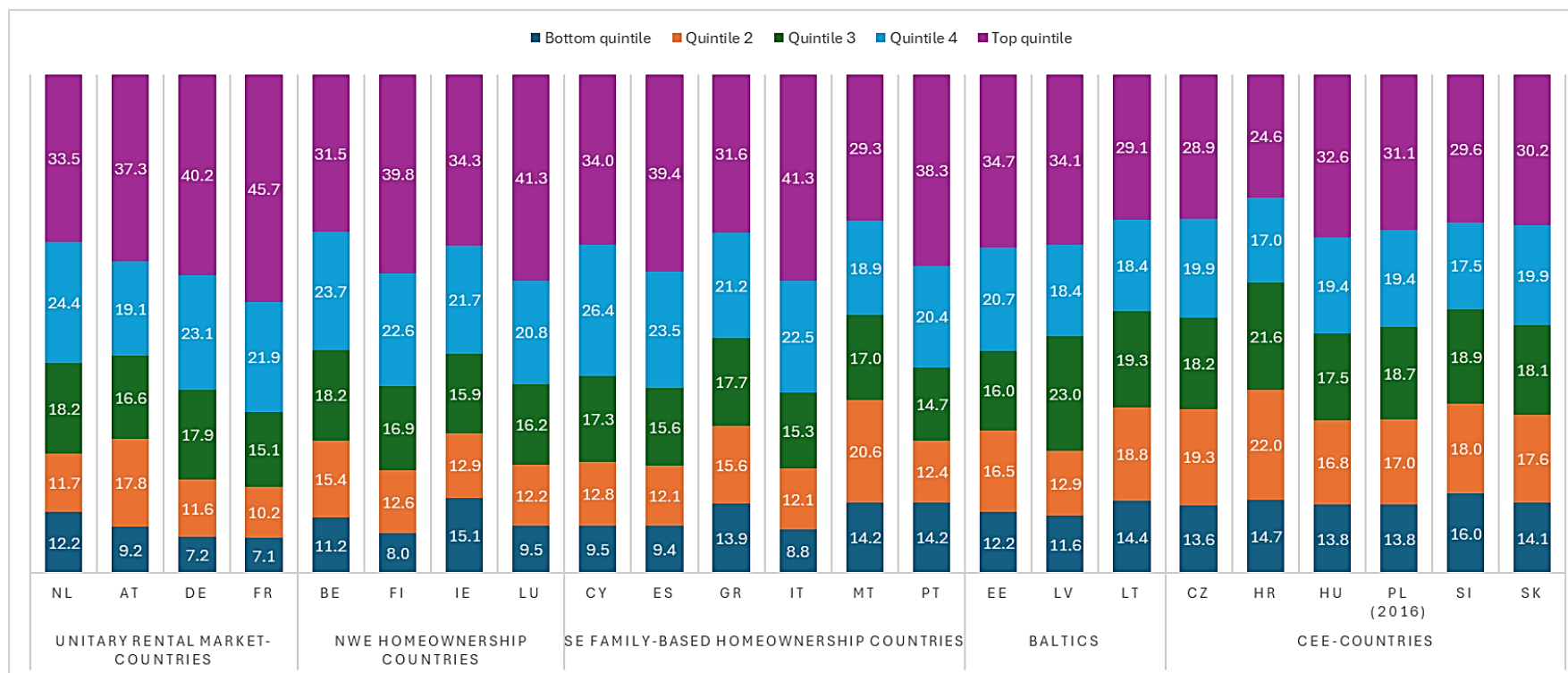
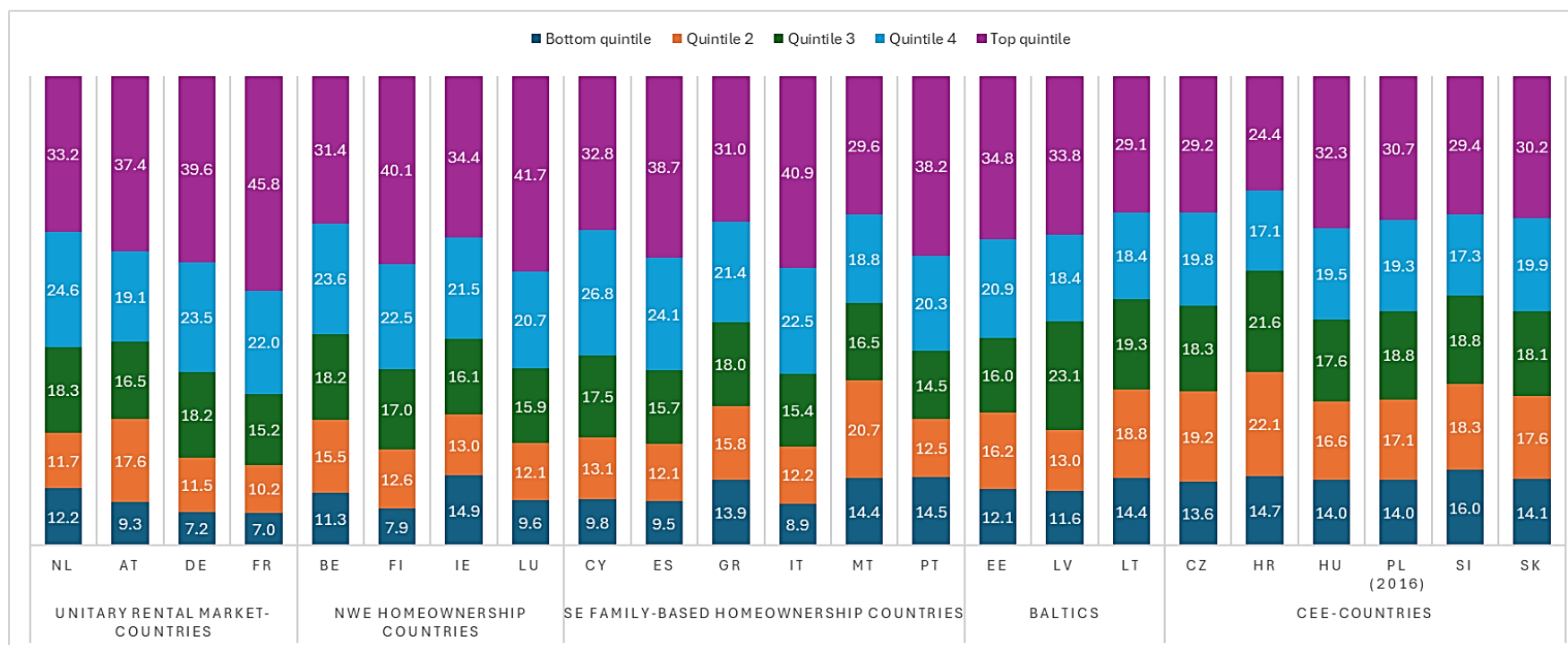




**Figure 6.8 Concentration of (gross) housing wealth across the income distribution (% homeowners)**

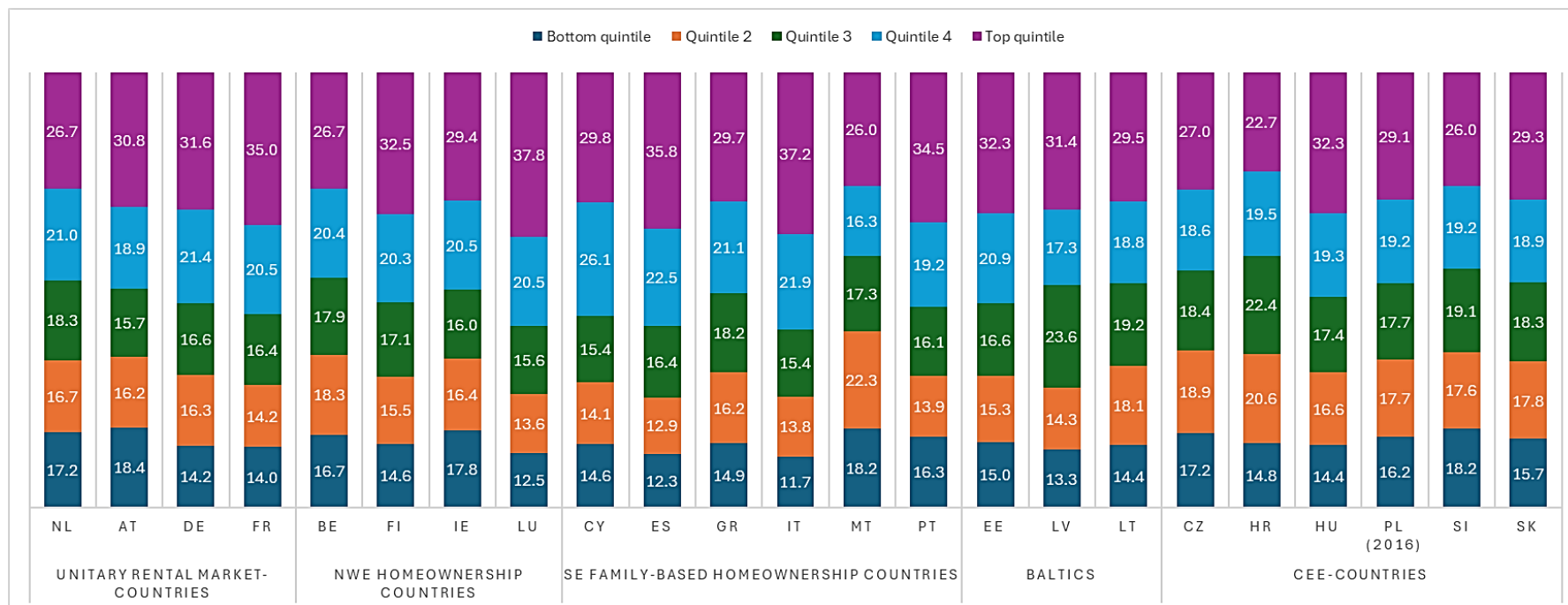




If housing wealth would be equally distributed across the income distribution, then each income quintile would own 20% of housing wealth. An obvious finding is that across European countries, ***housing wealth is unequally concentrated across the income distribution***: on average (across all households), the bottom quintile owns 11.9% of total gross housing wealth, whilst the top quintile owns 34.5% of total gross housing wealth. France is the most unequal country in this respect: the two bottom income quintiles together (the 40% lowest incomes) own barely 17.3% of total gross housing wealth, whilst the top income quintile owns 45.7% of total gross housing wealth. The most equal country is Croatia, where the bottom income quintile owns 14.7% of total gross housing wealth and the top income quintile owns 24.6% of total gross housing wealth. Notwithstanding between-country differences within each housing-welfare regime group, averaging results by country-welfare regimes reveals a picture of ***decreasing concentration of (gross) housing wealth across the income distribution when we move from North to South, and from West to East*** (Figure 6.10A).



**Figure 6.9 Concentration of (gross) housing wealth across the income distribution (% , homeowner-specific income quintiles)**





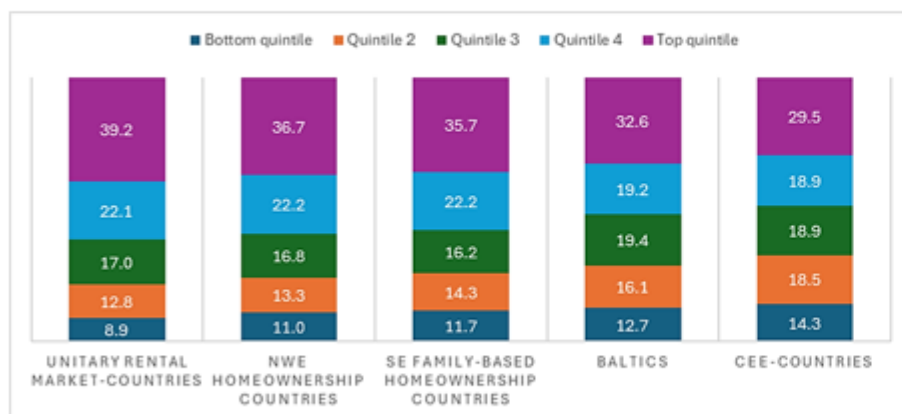


In Figure 6.9 we look at the concentration of housing wealth across the income distribution, but on the basis of redefined income quintiles based on the sample selection of homeowners only. We note the highest concentration of gross housing wealth in Luxembourg and Italy, followed by France, Finland, Spain, and Portugal. In Luxembourg and Italy, homeowners in the bottom income quintile own somewhat more than 10% of total gross housing wealth, whilst homeowners in the top quintile own almost 40% of total gross housing wealth. Based on Figure 6.9 and Figure 6.10B, housing-welfare regimes differences are far less evident, ***indicating the extent to which cross-national patterns regarding the concentration of housing wealth are driven by tenure structures.*** At the same time, the pattern of results within in each country is also quite similar, indicating that – when moving down through the income distribution – lower-income households are less likely to be homeowners, as well as more likely to own smaller levels of housing wealth, when in homeownership.

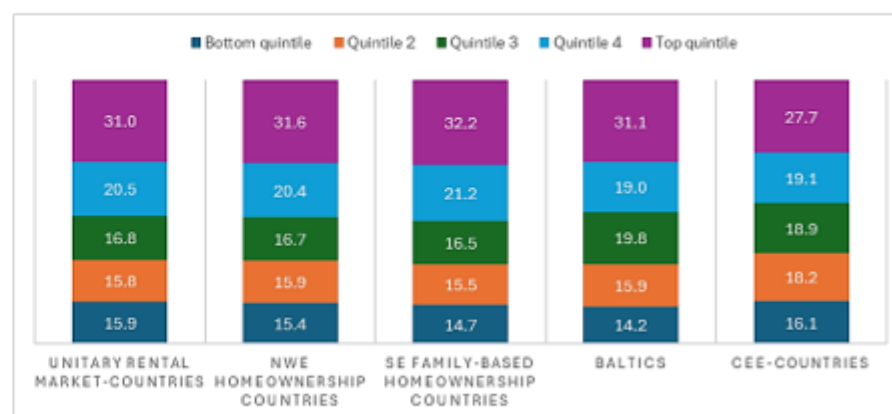


**Figure 6.10 Concentration of (gross) housing wealth across the income distribution by housing-welfare regime (%)**

**A. All households**



**B. Homeowners (homeowner-specific quintiles)**





### 4.3.1 Intersection with age cohort

In this section, we further investigate the joint distribution of income and housing wealth by exploring the concentration of gross housing wealth across income tertiles for different age cohorts based on the age of the household reference person:  $\leq 40$  years of age; from 41 to 64 years of age; and 65 years or older. In particular respondents belonging to the oldest age cohorts were 30 years or older in 1989, and likely became homeowners when state-socialist regimes across Eastern-Europe were still in place. There is not only an important intersection between household income and homeownership/housing wealth, but also between household income and age cohort: given that income in retirement is generally lower than the income of households in work, the oldest age cohort is over-represented in the bottom income tertile. Across Eastern-European countries, more than 60% of the oldest age cohort belongs to the bottom income tertile. This means that, when using population-defined income tertiles, comparative variation between countries is not only driven by the tenure structure (associated with income), but also by the strong association between the intersection-variable (in this case: age cohort) and income. Therefore, in order to get a clearer view on the concentration of (gross) housing wealth across age cohorts, we present the data/figures for the sample selection of all households in each age cohort, based on *income tertiles redefined within respective age cohorts*. Within each age cohort, differences in the concentration of housing wealth between age-cohort specific income tertiles are, consequently, driven by housing-market related drivers, in particular variation between age groups in terms of: homeownership rates; levels of gross housing wealth of the main household residence; and multi-property ownership leading to higher levels of gross housing wealth. Though in Figure 6.11 we present data for each country within the context of the relevant housing-welfare regime, the main focus of this analysis lies with the intersection, *within* each country, between the joint income and housing wealth distribution on the one hand, and age cohort on the other hand.



**Figure 6.11 Concentration of (gross) housing wealth across the income distribution by age cohort (% , all households, age cohort-specific income tertiles)**

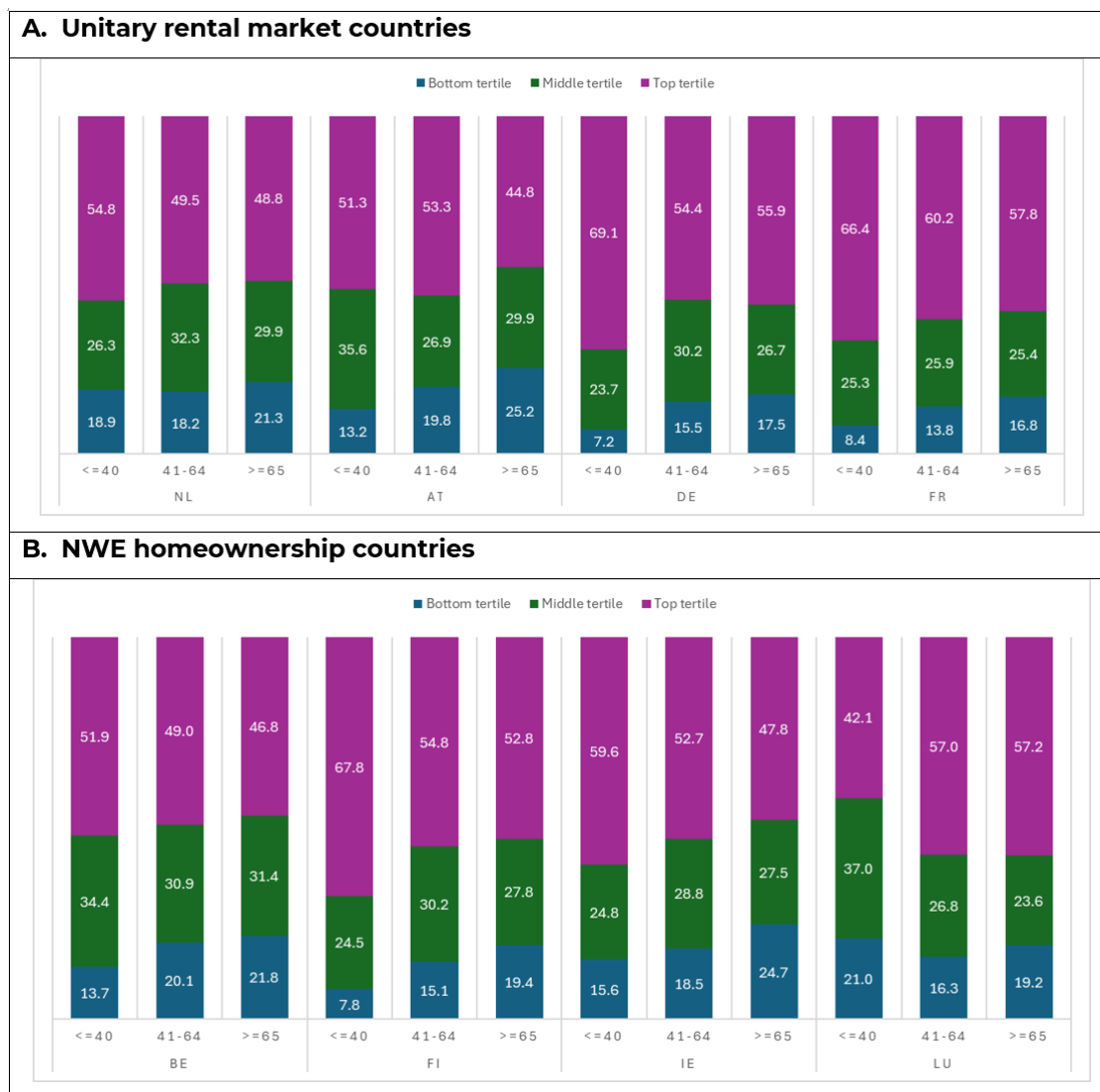
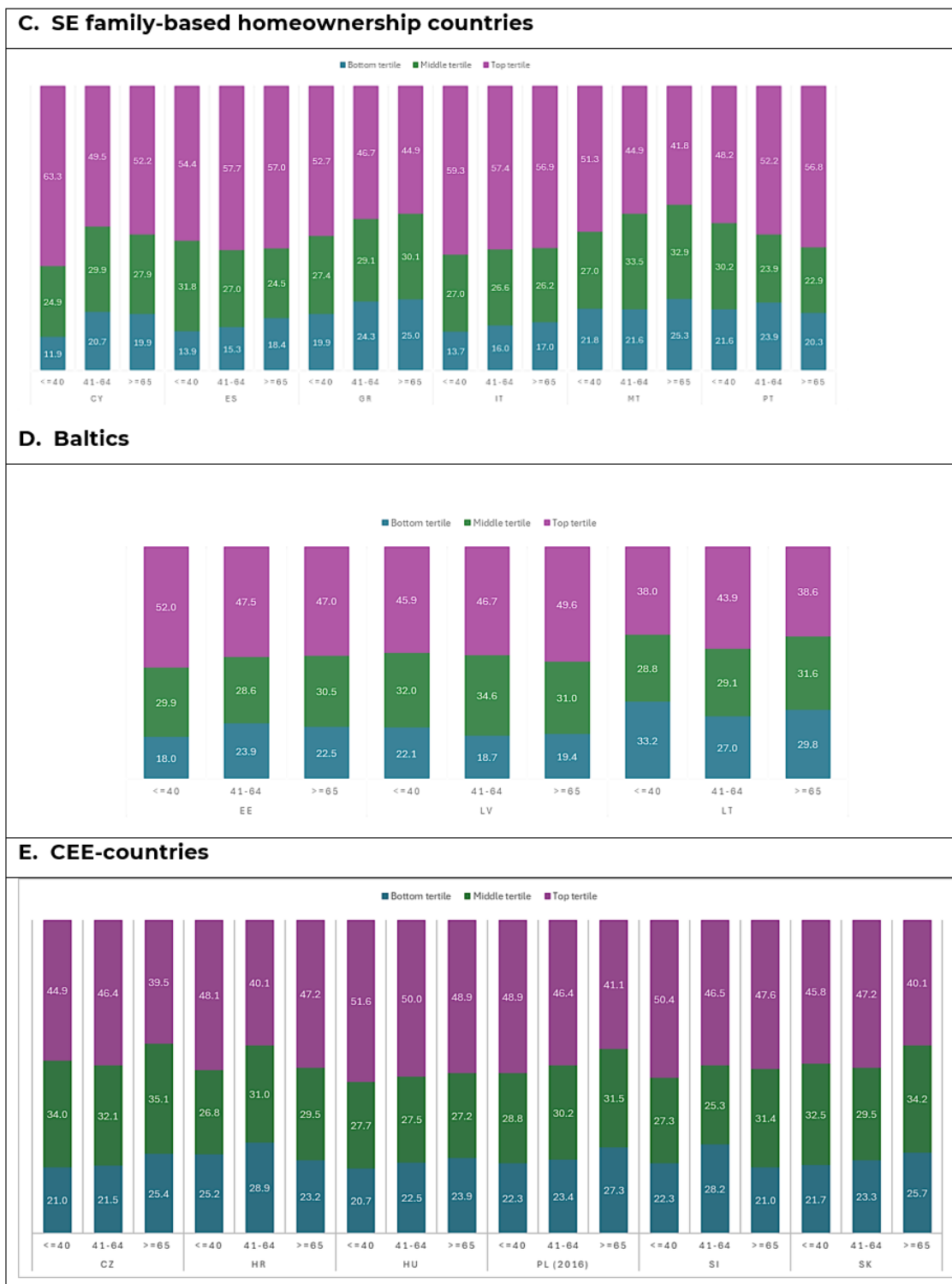




**Figure 6.11 Concentration of (gross) housing wealth across the income distribution by age cohort (% , all households, age cohort-specific income tertiles).**  
(continued)





With some exceptions, notably Luxembourg and Portugal, we see that gross housing wealth is more concentrated in each younger each cohort across Western-Europe (Figure 6.11A, B, C). In most countries, this higher wealth concentration comes about by both higher shares of total housing wealth owned by the age cohort-specific top tertile, and lower shares of total housing wealth owned by the age cohort-specific bottom tertile. Across Eastern-Europe (Figure 6.11D, E), a similar trend is somewhat harder to discern: the picture seems to be one of relative stability across age cohorts (e.g. Latvia), with some variation between countries in terms of a trend towards higher concentration of gross total housing wealth for the youngest age cohort (e.g. Estonia, Czech Republic, Hungary, Poland, Slovenia). This difference perhaps seems more driven by lower levels of housing wealth owned by the bottom age cohort-specific income tertile as we move from older to younger age cohorts.

### 4.3.1 Intersection with degree of urbanization

In this final section, we investigate the joint distribution of income and housing wealth by exploring the concentration of gross housing wealth across income tertiles, defined within degrees of urbanization, available for 16 countries as of wave 4 of HFCS. A distinction is made between: densely populated areas (cities/large urban areas); intermediately populated areas (towns and suburbs/small urban areas; and thinly populated areas (rural areas).<sup>28</sup> Similar to the intersection with age cohort, there is a smaller but non-negligible association between household income and degree of urbanization. In some Western-European countries (e.g. Belgium), in the most densely populated areas, *lower*-income households are over-represented. In most Eastern-European countries, *higher*-income households are over-represented in the most densely populated areas. We follow the same strategy as before and define

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<sup>28</sup> For Malta, there were only 10 observations (2 unique households) for the ‘thinly populated areas’, which were set to missing.



group-specific income tertiles to assess comparative differences within countries in the concentration of gross housing wealth.

Across the North-Western European countries (Figure 6.12A, B), the concentration of gross housing wealth across income tertiles clearly increases with the degree of urbanization, and this pattern is driven by differences at both ends of the income distribution. Compared with thinly populated areas, in densely populated areas higher-income households own a larger share of total housing wealth, whilst lower-income households own a smaller share of total housing wealth. In the Southern-European countries for which this variable is available in the data (Figure 6.12C), a similar but less intense difference in the concentration of housing wealth comes about by the comparative smaller housing wealth holdings of lower-income households with an increasing degree of urbanization. Again, it is much harder to discern a similar pattern across Eastern-European countries (Figure 6.12D, E). In the Baltic states there is no clear pattern. The same goes for the Central-and-East-European countries: only in Slovenia we see a clear increase in concentration of housing wealth across income tertiles with an increasing degree of urbanization. In Slovakia, however, the opposite is true.



**Figure 6.12 Concentration of (gross) housing wealth across the income distribution by degree of urbanization (% , all households, group-specific income tertiles)**

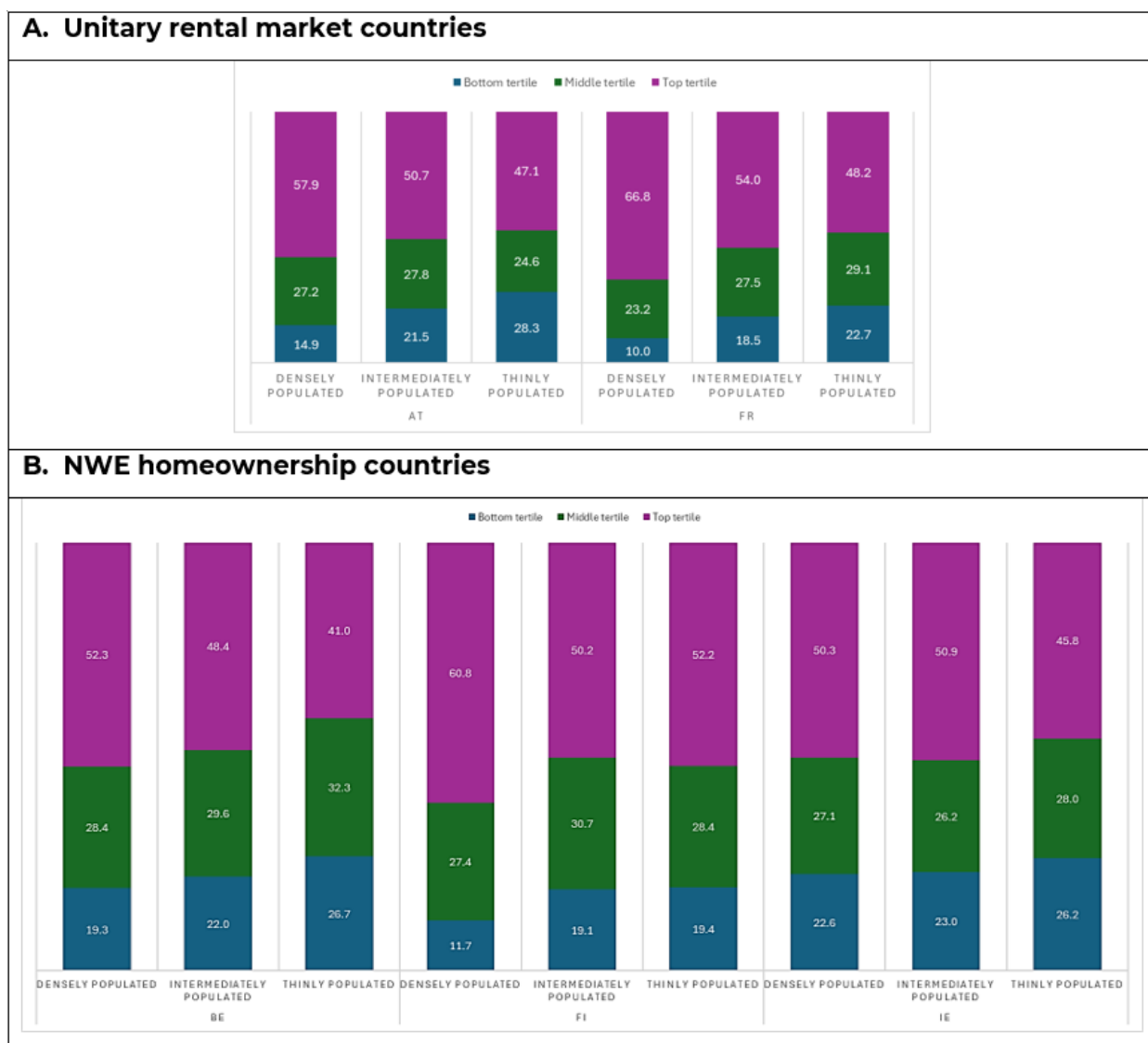
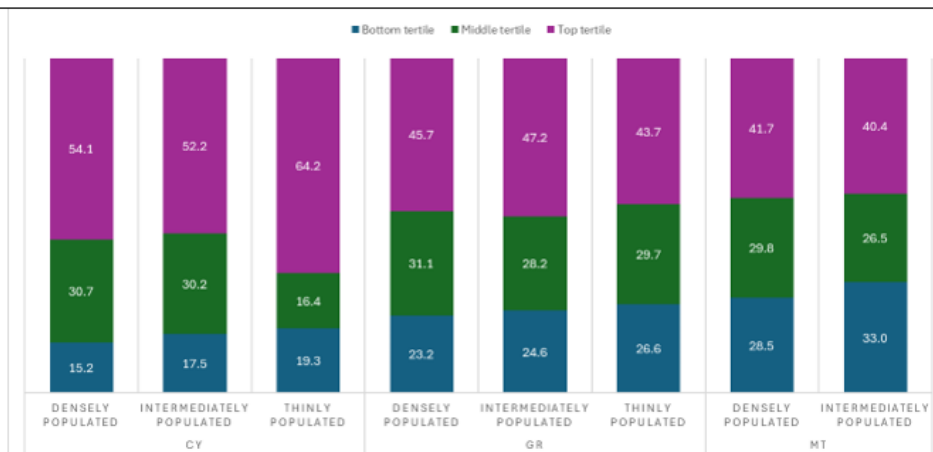




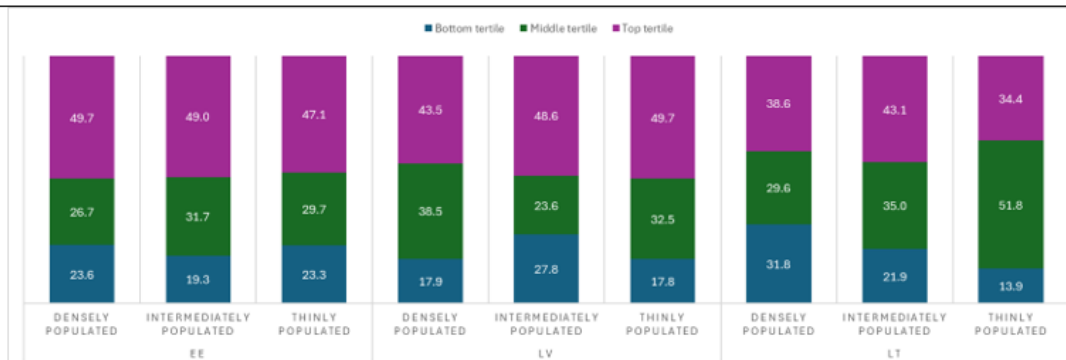


**Figure 6.12 Concentration of (gross) housing wealth across the income distribution by degree of urbanization (% , all households, group-specific income tertiles). (continued)**

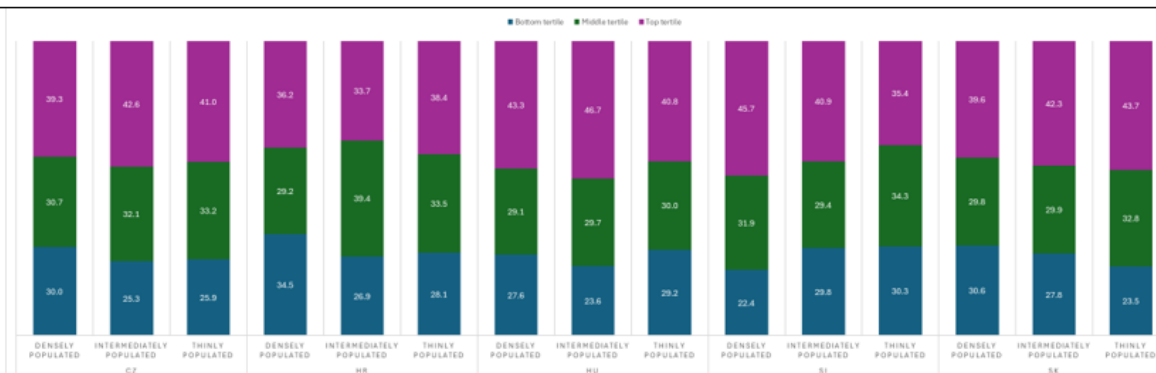
### C. SE family-based homeownership countries



### D. Baltics



### E. CEE-countries





## 5. Conclusions

Notwithstanding the often-stated importance of housing wealth in the wealth portfolio of households across the enlarged EU, wealth inequality research has only recently started to analyse relationships between, in particular, homeownership rates and/or *relative* (net) housing wealth inequality on the one hand, and *relative* (net) total wealth inequality on the other hand. Most of these more econometric papers have analysed/decomposed so-called summary inequality measures, in particular the Gini-coefficient. Based on country-samples of varying sizes, these studies report a strong and statistically significant negative relationship: the higher the homeownership rate, the lower the level of relative (net) total wealth inequality. Put differently, comparative differences in relative wealth inequality are centrally driven by the tenure structure, and by associated relative differences in terms of (net) housing wealth inequality.

In this chapter, we present a descriptive exploration of cross-sectional patterns in (housing) wealth inequality across 23 European countries, present in the fourth wave of the HFCS (Household Finance and Consumption Survey, ECB, 2010-2021; data from Poland are from wave 3). We advance the state-of-the art by: 1) conceptualizing alternative measures of *gross* housing wealth and non-housing wealth that are more in tune with the comparative literature on housing-welfare regimes, and allow to account for cross-national differences in mortgage finance as well as differing housing wealth accumulation trajectories over the life-course (see Chapters 1 & 2); 2) investigating and qualifying established relationships for a larger sample of countries from this alternative angle, broadening the focus from relative inequality to absolute levels of (housing) wealth, as well as to the concentration of (housing) wealth across the income distribution (hence, addressing the intersection with household income); and 3) analysing further intersections with age group/cohort and degree of urbanization.

A first conclusion from this chapter is that, using alternative measures of (housing) wealth and wealth inequality on a much larger sample of countries, on the surface, still produces well-known stylized relationships. In particular, **a country-level**



**negative association between homeownership rates/housing wealth inequality and total wealth inequality can be established:** to the extent that specifically lower-wealth/income households are able to accumulate housing wealth, the overall level of wealth inequality tends to be lower. Differences between concepts of gross and net (housing) wealth do not seem to make much difference, as the majority (2/3) of homeowners across the enlarged EU does not have any outstanding mortgage debt. From Table 1.1 in Chapter 1, we note that in many European countries, the outstanding residential mortgage debt (RMD)/GDP-ratio has declined since 2009, particularly in those countries where these ratios were (too) high.

The negative association between homeownership and (gross) wealth inequality comes about through different mechanisms, such as higher homeownership rates and hence a **higher preponderance of housing wealth in the wealth portfolio of lower-income households as we move from North to South and from West to East**, combined with the fact that non-housing wealth tends to be more unequally distributed than housing wealth. **Higher relative inequality in housing wealth is, in general, not compensated for by higher equality of housing wealth.** Put differently: whilst (low-income) homeowner-households own both housing wealth and some level of non-housing wealth, similar renters tend to own comparably lower amounts of non-housing wealth. In the countries belonging to the unitary rental market housing-welfare regime, however, levels of non-housing wealth inequality tend to be lower in comparative perspective, but are still similar to levels of housing wealth inequality. The (relative) inequality-reducing impact of housing wealth in the countries with a unitary rental market is far more limited and even non-existent in Austria, compared with other countries. The rather unique position of unitary rental market-countries indicates that (historical) housing policies play an important role in modifying this association, in particular in terms of renters' opportunities to accumulate non-housing wealth. Put differently, from the negative association between homeownership and relative wealth inequality it should *not* be inferred that increasing homeownership results in lower wealth inequality. Housing policies, rather than homeownership rates *per se*, are key. The 'standard' focus on



country-level summary measures of relative wealth inequality, furthermore, obscures relevant differences in other respects.

**Looking at absolute wealth levels, across all European countries, the wealth rate of renters is very low:** median gross wealth of renters amounts to less than half of their gross annual household income, whilst the non-housing wealth of homeowners amounts to seven times their gross annual household income. The average tenure wealth gap across Europe, defined as median gross total wealth of owners divided by median gross total wealth of renters, amounts to 25.1 (and ranges from 16.5 in Austria to 38.0 in Ireland): **owners own far more non-housing wealth than renters.** The tenure wealth gap is lower in housing-welfare regimes with a unitary rental market, where renter-households comparatively own higher levels of (non-housing) wealth. It is also smaller in Eastern-Europe, but this is explained by comparatively lower wealth levels of homeowners. With the exception of Luxembourg, where the median renter is particularly rich, across European countries the level of non-housing wealth owned by renters is so low that, for most and based on these resources alone, obtaining a mortgage/entering homeownership is 'mission impossible'.

Lastly, this chapter investigated the concentration of (gross) housing wealth across the income distribution. **Across European countries, housing wealth is unequally concentrated across the income distribution:** on average (across all households), the bottom quintile owns 11.9% of total gross housing wealth, whilst the top quintile owns 34.5% of total gross housing wealth. Notwithstanding between-country differences within each housing-welfare regime group, **the concentration of (gross) housing wealth across the income distribution becomes less severe when we move from North to South, and from West to East. Again, this pattern is driven by cross-national differences in homeownership rates:** abstracting from the tenure structure, the concentration of housing wealth across income quintiles is remarkably similar across countries in the enlarged EU. **Particularly across Western-Europe, (gross) housing wealth is more concentrated in each younger age cohort:** younger high-income households own a larger share of total housing wealth (in their cohort)



compared with older counterparts, and younger low-income households own a smaller share of total housing wealth (in their cohort) compared with older counterparts. A similar trend is (much) less outspoken in Eastern-European countries, and mostly comes about by deteriorating housing wealth shares of low-income young households. ***In North-Western-Europe, compared with thinly populated areas, in densely populated areas higher-income households own a comparatively larger share of total housing wealth, whilst lower-income households own a comparatively smaller share of total housing wealth.*** In the Southern-European countries for which degree of urbanization is available, a similar but less intense difference in the concentration of housing wealth comes about by the comparative smaller housing wealth holdings of lower-income households, with an increasing degree of urbanization. Intersections with degree of urbanization are less clear in Eastern-Europe.

Future research could attempt to disentangle, across the different housing-welfare regimes, how changing tenure structures, in particular the generational and/or stratified decline of young adult-homeownership across European countries (see Chapter 5), is intertwined with trends in the housing wealth position of subsequent cohorts. So far, most comparative research has focused on describing population-wide distributions of (housing) wealth, and has struggled to analytically separate the impact of several contributing 'trends over time', such as access to homeownership/housing wealth, differential trends in capital gains for relevant intersections (e.g. income groups), and the suspected rise of multi-property ownership. It, similarly, remains an open question how the housing affordability crisis has affected non-housing wealth holdings of renters (both in absolute terms and relative to their opportunities to enter homeownership). An important caveat is that, for all the detailed information on wealth, HFCS does not contain much information regarding the quality of housing. Given our focus on gross housing wealth, furthermore, (mortgage) debt has so far remained out of scope.



## Appendix

**Table A6.1 Overview of sample sizes by wave and country (household level)**

| Country | Wave 1 (n=15) |            | Wave 2 (n=20) |            | Wave 3 (n=22) |            | Wave 4 (n=22) |            |
|---------|---------------|------------|---------------|------------|---------------|------------|---------------|------------|
|         | Original      | Implicates | Original      | Implicates | Original      | Implicates | Original      | Implicates |
| AT      | 2380          | 11900      | 2997          | 14985      | 3072          | 15360      | 2293          | 11465      |
| BE      | 2327          | 11635      | 2238          | 11190      | 2329          | 11645      | 2130          | 10650      |
| CY      | 1237          | 6185       | 1289          | 6445       | 1303          | 6515       | 1332          | 6660       |
| CZ      |               |            |               |            |               |            | 3122          | 15610      |
| DE      | 3565          | 17825      | 4461          | 22305      | 4942          | 24710      | 4119          | 20595      |
| EE      |               |            | 2220          | 11100      | 2679          | 13395      | 2247          | 11235      |
| ES      | 6106          | 30530      | 6120          | 30600      | 6413          | 32065      | 6313          | 31565      |
| FI      | 10989         | 54945      | 11030         | 55150      | 10210         | 51050      | 9474          | 47370      |
| FR      | 15006         | 75030      | 12035         | 60175      | 13685         | 68425      | 10253         | 51265      |
| GR      | 2971          | 14855      | 3003          | 15015      | 3007          | 15035      | 3386          | 16930      |
| HR      |               |            |               |            | 1357          | 6785       | 1357          | 6785       |
| HU      |               |            | 6207          | 31035      | 5968          | 29840      | 6032          | 30160      |
| IE      |               |            | 5419          | 27095      | 4793          | 23965      | 6020          | 30100      |
| IT      | 7951          | 39755      | 8156          | 40780      | 7420          | 37100      | 6239          | 31195      |
| LT      |               |            |               |            | 1664          | 8320       | 1676          | 8380       |



|                    |               |               |               |                |               |                |               |               |
|--------------------|---------------|---------------|---------------|----------------|---------------|----------------|---------------|---------------|
| LU                 | 950           | 4750          | 1601          | 8005           | 1616          | 8080           | 2010          | 10050         |
| LV                 |               |               | 1202          | 6010           | 1249          | 6245           | 1219          | 6095          |
| MT                 | 843           | 4215          | 999           | 4995           | 1004          | 5020           | 1018          | 5090          |
| NL                 | 1301          | 6505          | 1284          | 6420           | 2556          | 12780          | 2690          | 13450         |
| PL                 |               |               | 3455          | 17275          | 5858          | 29290          |               |               |
| PT                 | 4404          | 22020         | 6207          | 31035          | 5924          | 29620          | 6107          | 30535         |
| SI                 | 343           | 1715          | 2553          | 12765          | 2014          | 10070          | 1951          | 9755          |
| SK                 | 2057          | 10285         | 2135          | 10675          | 2179          | 10895          | 2174          | 10870         |
| <i>Households</i>  | <i>62430</i>  | <i>312150</i> | <i>84611</i>  | <i>423055</i>  | <i>91242</i>  | <i>456210</i>  | <i>83162</i>  | <i>415810</i> |
| <i>Individuals</i> | <i>154239</i> | <i>771195</i> | <i>210345</i> | <i>1051725</i> | <i>221865</i> | <i>1109325</i> | <i>197006</i> | <i>985030</i> |



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## Chapter 7. Regional Patterns of Housing and Labour Precariousness

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### 1 Introduction: Housing and Labour Market Precariousness at the Regional Scale

Housing precariousness, and its dimensions identified in Chapter 1, unfold geographically unevenly across the member states of the European Union (EU). While housing inequalities are partly explained by national characteristics of housing-welfare regimes and urban-rural dichotomies of socio-economic contexts, the actual patterns are more variegated than that. The primary objective of this chapter is to **conceptualise housing precariousness at the subnational scale and analyse patterns of housing precariousness across the 27 member states of the European Union.**

The second objective is to establish a conceptual grounding for Work Package 9 of the EqualHouse project which analyses intersections of housing and labour market inequalities. This chapter of Deliverable 3.1 **conceptualises and measures labour precariousness at the regional scale.** By comparing regional measures of housing precariousness and labour precariousness, **a typology of regions is provided on the NUTS2 scale, outlining intersections of housing precariousness and labour precariousness.**

A more profound understanding of the interrelationships between housing precariousness and labour precariousness shifts the attention of housing scholars and policymakers towards social groups that are employed but face challenges regarding their housing. While other Work Packages of the EqualHouse project address the housing challenges of various vulnerable social groups, such as homeless people, refugees and asylum seekers, we contend that the working-age population and **households with employed members face increasing difficulties in accessing adequate housing under the unfolding housing crisis**



**in the European Union.** This chapter provides a general overview of such patterns. Further analysis is undertaken in Work Package 9 of the EqualHouse project.

Chapter 1 presented a conceptual framework for better understanding the housing challenges of individuals and households. Analyses in other chapters of this Deliverable are based on individual-level microdata from large-scale surveys across the European Union (EU-SILC, HFCS, in particular). **The unit of analysis in this chapter is the region at the NUTS2 level of the European Union.** While most of the housing-related variables discussed later in this chapter stem from the same survey discussed in other chapters, notably EU-SILC, we will analyse aggregated data at the NUTS2 scale. Labour precariousness indicators will be predominantly derived from aggregated Labour Force Survey (LFS) data at the NUTS2 level. The sources of housing precariousness and labour precariousness indicators are the Eurostat database (<https://ec.europa.eu/eurostat/web/main/data/database>), with some missing data supplemented by data from other sources, primarily from national statistical offices.

This chapter is structured as follows.

- Section 2 offers an overview of the policy relevance of housing precariousness at the subnational scale, emphasising the interrelations with labour market challenges.
- Section 3 conceptualises housing precariousness and labour precariousness, and discusses the interrelation of housing inequalities and labour market inequalities.
- Section 4 develops a methodology for a conceptually harmonised analysis of housing precariousness and labour precariousness at the regional level.
- Section 5 discusses the results of the analysis. It does so by outlining housing precariousness and labour precariousness patterns at the NUTS2 level across the 27 member states, and by developing a typology of regions based on combinations of housing precariousness and labour precariousness.
- Section 6 concludes the chapter and provides some policy recommendations and pointers for Work Package 9 of the EqualHouse project.



## 2. Policy Relevance of the Regional Scale of Housing Precariousness and Labour Precariousness in the European Union

The present housing crisis in the member states of the European Union reached unprecedented levels in recent decades. As documented in other chapters of this deliverable, households across Europe are increasingly confronted with housing precariousness. **Policy-makers and researchers observe mounting tensions in regions experiencing economic growth, where the expansion of employment opportunities does not correspond with the expansion of affordable housing.** At the opposite end of the spectrum, depopulation and the absence of public services in so-called ‘left behind places’ characterise several regions (Rodríguez-Pose, 2018), with increasing numbers of empty housing units, and people stuck in substandard housing. Quick fixes, such as constructing housing units in booming regions, as well as employment policy initiatives aimed at increasing average earnings to alleviate overburden issues in growth areas, remain scarce. **Place-neutral policies at the national level are inadequate in addressing highly differentiated regional housing challenges.**

Policy-making aimed at reducing regional inequalities across the European Union has been historically delegated to cohesion policy. However, **cohesion policy does not adequately address the interrelationships between the challenges related to labour and housing.** Cohesion policy has recently centred on fostering job creation and reducing social inequalities, without directly or indirectly considering how it could mitigate housing challenges. Integrated programming has facilitated member states to invest in the housing of extremely marginalised and extremely vulnerable populations through complex social projects. However, housing challenges faced by the working poor and employees, more generally, being a result of the same housing and labour processes, have remained largely unaddressed. **In the context of the current housing crisis, the ‘free’ movement of labour within the European Union (through which market forces are assumed to balance the supply and demand of housing spatially), and the delegation of housing policy to member state competence will not reduce housing inequalities within and across member states.**

**The regional scale of housing inequalities and housing policies have become more central in the political agenda of the current European**



**Commission.** President von der Leyen's political guidelines for the 2024–2029 term include the proposal of the first-ever European Affordable Housing Plan. A substantial portion of the financing for housing investments will be provided by the European Investment Bank. The political guidelines propose to channel cohesion policy funding towards affordable housing (von der Leyen, 2024). Such a policy change will necessitate adequate information at the subnational scale to inform policymaking and monitor the results of cohesion policy in facilitating affordable housing. It is worthwhile to mention that the interlinkages between housing affordability and labour market challenges are not mentioned in the political guidelines of the President of the European Commission.

The Ninth Report on Economic, Social and Territorial Cohesion, published in 2024, elaborates on the interlinkages between regional housing and labour market challenges (European Commission, 2024). The document indicates that economic growth has unfolded geographically unevenly across many member states of the European Union. The report highlights that **spatial polarization resulted in tensions in labour and housing markets in capital city regions and major agglomerations, as well as housing oversupply in shrinking regions**. The report also observes that the access of younger generations to the labour market and affordable housing have become key elements of a policy toolbox that addresses current demographic challenges across Europe (European Commission, 2024). Nevertheless, the report does not discuss systematically, how the functioning of housing markets and labour markets are interlinked, nor does it explore how housing precariousness and labour precariousness are produced by market forces and policy interventions by member states and the European Union. This chapter aims to fill some knowledge gaps in this regard by exploring the combinations of labour and housing precariousness at the regional scale in 27 member states of the European Union.





### 3. Conceptual Framework: Measuring Housing Precariousness and Labour Precariousness at the Regional Scale

This section introduces the conceptual framework of the analysis. The foundational premise is that **housing precariousness and labour precariousness co-constitute each other**. While this may appear as common sense at the scale of individuals and households, as they constantly need to make decisions about where to live and where to work, researchers often examine these two aspects separately. The aim of this section is twofold. Firstly, it provides an **overview of how housing scholars conceptualised the labour market positions of households and individuals in relation to housing inequalities and housing precariousness**. Although most of this literature starts from individual-level or household-level datasets, the findings are also insightful for a regional-level analysis using aggregated data at the scale of subnational units. Secondly, this section extends the analysis of previous chapters by **conceptualising and operationalising housing precariousness and labour precariousness at the regional scale**.

#### 3.1 Labour Precariousness and Labour Inequalities as a Structuring Power of Housing Precariousness

In their comprehensive overview of housing inequalities and social stratification, Dewilde and Waitkus (2024) define three schools of thought. (1) from the Marxist perspective, class relations are the primary structuring forces in society, and the housing positions of the individuals are a consequence of their class positions. (2) Weberian-inclined scholars combine labour market positions and housing positions in the analysis. (3) According to a third group of scholars, building particularly on Bourdieu, housing and class are additionally interconnected through social values and attitudes. For a recent overview of this topic, see also Ruonavaara (n.d.).

Following upon the scholarship on housing inequalities and social stratification, the question arises of how class relations structure housing inequalities. A recent subgroup of the Marxist perspective has combined two aspects of workers' exploitation. Whereas primary exploitation takes place in the labour process as workers, secondary exploitation arises in workers' social



reproduction, including housing provision (Berry, 2023; Wigger, 2021; Yrigoy, 2021). According to this scholarship, capitalists (owners of assets) appropriate surplus value from the working class during the production process under the capitalist mode of production. In the post-World War II Western European class compromise, the income of workers was sufficient for most households to cover the costs of housing in partially decommodified housing markets. In these countries, the state also utilised redistribution channels to provide publicly owned housing for the less affluent working class. In state-socialist countries of Eastern Europe, the combination of nearly full employment and low wage inequalities also provided relatively secure housing conditions for most of the population, combined with high state involvement in housing production and allocation. In recent decades, however, **the flexibilization of employment and the increasing precarization of the population across Europe have severely reduced the chances for the working-age population to provide secure and stable housing from their income.**

Secondary exploitation takes place partially in housing provision, where surplus value is appropriated through mortgage interest payments and rental payments in commodified rental housing. The partial withdrawal of the state from housing provision, concomitant with the financialisation of housing (Aalbers, 2017) has contributed to an increasing appropriation of wages through this secondary channel. Households with higher income and more stable employment forms have the potential to enter homeownership with mortgages. Financialised private institutional providers in the rental housing sector offer rental opportunities for households with less stable income sources and temporary contracts. Individuals circulating between employment and unemployment frequently find themselves in exploitative housing conditions. Cross-cutting these structures are outright homeowners (asset-haves), as homeownership partially secures them from exploitation in the secondary circuit. The aforementioned patterns demonstrate variations across the European Union based on tenure structures and institutional settings of housing and labour.

The previous line of literature is strengthened by empirical evidence based on macroeconomic indicators at the national scale and large-scale surveys of individuals or households. In this chapter, the empirical analysis is undertaken at



the regional level. We assume that levels of precarious employment and precarious housing in a region demonstrate subnational geographical variations. **The regional scale is imperative in households' agency for better livelihoods in terms of employment opportunities and housing conditions, the latter being one facet of social reproduction.** In comparison to relocation to another region, jobs and homes within a given region are relatively easier to access. People are also tied to regions in different other ways, such as family and wider social networks.

The starting point of the analysis is the conceptual framework of Chapter 1 (see Figure 1.1 in Chapter 1). Chapter 1 posited that housing precariousness is structured by national-level aspects through household and individual-level intermediary mechanisms. Housing precariousness affects a heterogeneous social group, segmented along gender ethnicity/migration, age and geography. Concerning the intersections between housing and labour, two aspects emerge as particularly important from the conceptual framework of Chapter 1.

**The first aspect is that housing precariousness is structured by national institutional contexts of how people work (national labour regimes).** Conceptually, such national-level labour regimes are similar to housing-welfare regimes, in that countries are categorised according to predefined characteristics of labour market regulation and outcomes. In terms of labour, the prominent shift throughout Europe has been the rollback of the welfare state as a safeguard for workers, and the rollout of workfarist policies along with labour market flexibilization (Peck, 2002; Wacquant, 2012). The phenomenon of flexibilization has led to precarization in and beyond work, undermining stable, secure and well-paid jobs for a large share of the population and impeding the social reproduction of workers. This **precarization of employment also engenders heightened insecurities for households in terms of housing accessibility and affordability.**

Previous literature has explored the distinct paths of European countries within labour market change. National paths of labour market flexibilization vary across welfare regimes, for example in Southern Europe (Gialis & Leontidou, 2016), as well as in Eastern Europe (Drahokoupil, 2007; Lendvai, 2008). National-level characteristics have been captured by contextual indicators, measuring policies and regulations using composite variables (Dewilde, 2022; Gialis & Taylor, 2016). According to the literature, welfare regimes, labour regimes and housing-welfare



regimes result in relatively similar country groupings across Europe (Dewilde, 2022; Halleröd et al., 2015). **The six housing-welfare regime country groups of Chapter 1 will be used to structure the findings across European countries.**

In this chapter's analysis, **national-level characteristics of labour markets and housing markets will not be taken into account as precariousness variables.** The national-level variables used by previous studies measure policy contexts, and not labour outcomes. Through measuring labour outcomes at the regional level, the effects of the national contexts will also be captured indirectly. If regions within a country are homogeneous in terms of housing precariousness and labour precariousness as well as differ from neighbouring countries, it could be assumed that national contexts play an important role in shaping those patterns. Unique national contexts, characterised by strong state intervention in housing and labour markets, might, however, also lead to regional heterogeneity in precariousness indicators. This is because national policies shape different regions' labour and housing markets differently (McGuinness et al., 2018).

**The second aspect to be considered is the role of labour markets in shaping housing precariousness through intermediary mechanisms, particularly through income.** As we have seen in previous chapters, income has been a major factor in tenure restructuring across Europe in recent decades. Household income can influence access to specific segments of the housing market for certain households, while at the same time excluding others. For instance, higher-income households may have a higher chance of entering homeownership, while families with modest incomes may be eligible for social rental housing. In addition, income matters in generating housing wealth, as well as influencing the housing precariousness of current and future generations.

**In a series of studies that analysed housing inequalities, household income has been used as a proxy variable for complex labour market characteristics.** Income is a key (and often the sole) proxy indicator of complex labour market positions of individuals and households alike. Income disparities are theorised to manifest as inequalities in housing consumption (Berry, 2023). In addition to total household income, the proportion of income allocated to housing expenditures (including mortgage payments) has been identified as a crucial factor in conceptualising household precariousness (Hick & Stephens, 2023; Yrigoy,



2021). In research based on individual microdata, individuals and households are frequently categorised into income quantiles (deciles, quintiles, tertiles). In other instances, some part of the income distribution is cut off (e.g. households with incomes below or above a threshold) and different housing indicators are examined across these income groups (Angel & Mundt, 2024; Dewilde, 2022; Hick et al., 2022; Soaita & Dewilde, 2021).

The equivalent disposable household income and the individual income are the most widely used indicators, as these are abundant in statistical surveys and conceptually largely harmonised across the European Union. Indicators that are used less frequently include employees' compensation in wages, the share of employee compensation in disposable income and the wage share in gross value added – although these statistics are also widely available from national accounts and harmonised surveys. Notable exceptions are Arundel & Doling (2024) who discussed the role of wage share in homeownership across Europe, as well as a *longue durée* study on how the labour share is dependent on financial factors, such as mortgage-to-debt ratios in two European countries (Gouzoulis, 2021).

The understanding that employment opportunities affect housing precariousness primarily through income might be informative to policymakers, who often address housing challenges of the working-age population with interventions into employment, income levels and housing subsidies based on the employment status of households. **The empirical part of this chapter will also examine whether housing precariousness and labour precariousness correlate with the average income levels of regions.**

Less prevailing in the housing scholarship is the discussion of how **housing wealth is structured by employment opportunities and workers' wages**. Recent studies found emerging inequalities in housing wealth within the working class (Barnes, 2024). This phenomenon is attributed to the fact that less and less workers can transform earnings into homeownership due to labour market flexibility and insecurity. The literature has identified another channel of salaries switching into housing: financialisation, particularly through pension fund contributions. In such cases, wage workers appear on the housing markets as rentier capitalists through their pension fund savings, as pension funds invest in housing as well



(Christophers, 2021; Yrigoy, 2021). Pension fund savings are expected to reduce the likelihood of housing precariousness after retirement.

Stephens (2020) discussed how labour and welfare regimes are interlinked with housing systems. In countries with strong labour protection, welfare systems can serve as a stabilizing factor against labour precariousness, whereas in other systems dominated by mortgaged homeownership, workers tend to prefer lower taxation and less state distribution, resulting in a smaller share of the government-subsidized rental market in the long term.

Previous chapters in this deliverable examined how income constricts opportunities to accumulate housing wealth for the current working-age population in member states of the European Union. In Eastern Europe, where super-homeownership is prevalent, intergenerational housing wealth has been an even larger structuring factor in housing inequalities, and an asset for substituting for income insecurity in precarious households (Smith et al., 2008; Soaita & Dewilde, 2021). Due to the absence of comparable data on housing wealth at the regional scale, the housing wealth aspect could not be accounted for in this part of the research.

The effect of **labour market precariousness** is widely discussed in the housing inequalities literature as a determinant of housing inequalities. Labour market precariousness or employment insecurity can be operationalised in a variety of ways. These include the share of self-employment, the share of full-time workers, the length of job tenure, the share of youth not in employment, education or training, and other variables (Akdogan et al., 2019; Arundel & Doling, 2017; Halleröd et al., 2015; Lersch & Dewilde, 2015; Vincze, 2023; Wigger, 2021). Housing scholars have used the same indicators as labour scholars have done in this regard. Research also found that labour market precariousness limits the chances of households to enter homeownership (Lersch & Dewilde, 2015) and to move out from residualised housing types (Soaita & Dewilde, 2021). Patterns of housing precariousness and labour precariousness have shown parallel patterns across Europe when analysed at the country level (Clair et al., 2019). The conceptualisation of labour precariousness for the empirical study will be discussed in detail in a separate section.



In addition to indicators of labour precariousness, other characteristics of the labour market have been assessed by a wide range of housing scholarship. Employment status (employment, unemployment, inactivity) has been a standard suspect in explaining housing inequalities (Akdogan et al., 2019; Clair et al., 2019; Soaita & Dewilde, 2021). More sophisticated analyses have explored how transitions from employment to unemployment and vice versa combined with tenure structures: homeownership, for example, can limit workers' mobility which might lead to longer periods of unemployment (for a Turkish study see Aydede, 2016). Other indicators presumed to exert an influence on housing inequalities are gender gaps in employment and earnings, as well as the educational attainment of employees (Aydede, 2016; Dewilde & Waitkus, 2024; Halleröd et al., 2015; Lersch & Dewilde, 2015). These aspects will not be considered in the empirical analysis, as the analytical focus will rather be on how labour precariousness and housing precariousness intersect at the regional scale. This approach aligns with the theoretical chapter in this report which defined such characteristics of the labour market and socio-economic status as 'intersectionality aspects' of housing inequality (see Chapter 2 for details).

### 3.2 Conceptualisation and Operationalisation of Housing Precariousness at the Regional Scale

**The empirical analysis of housing precariousness in this chapter builds on the findings of previous chapters in this deliverable.** The conceptualisation for the regional level analysis is consistent with other chapters, particularly Chapter 4 with the latent class analysis of housing precariousness across Europe. **Modifications were necessary during the conceptualisation and operationalisation phase,** particularly due to unavailable data on the regional scale.

Housing precariousness is a multidimensional phenomenon. It captures individuals' and households' risk in meeting appropriate housing needs. Chapter 1 concluded that housing precariousness can be observed in five main dimensions: affordability, housing quality, overcrowding, security and energy poverty. Chapter 2 discussed in detail, how housing affordability, housing quality, overcrowding and housing security vary across housing-welfare regimes and tenure structures in





Europe. The latent class analysis in Chapter 4 constructed eight variables from the EU-SILC survey which represent all five dimensions of housing precariousness, as defined in Chapter 1 (Table 7.1). Some of the dimensions were captured by multiple variables (affordability with the objective and subjective cost burden, security with three types of arrears), others by a single variable (energy poverty) or a composite variable (housing deprivation which takes into account different housing amenities). The latent class analysis demonstrated that the five dimensions of the conceptualisation represent relatively distinct aspects of housing challenges of individuals across Europe, with multiple precarizations present in terms of quality, overburden and security.

**Table 7.1 Conceptualisation and operationalisation of housing precariousness**

| Conceptualisation (Chapter 1) | Operationalisation in the Latent Class Analysis (Chapter 4)        | Operationalisation in the Regional Analysis (Chapter 7)       |
|-------------------------------|--------------------------------------------------------------------|---------------------------------------------------------------|
| Affordability                 | Housing cost burden (variable threshold)<br>Subjective cost burden | Housing cost overburden rate                                  |
| Overcrowding                  | Overcrowding (Eurostat definition with small modifications)        | Average number of rooms per person                            |
| Quality                       | Housing deprivation                                                | Severe material and social deprivation                        |
| Security                      | Rent arrears<br>Mortgage arrears                                   |                                                               |
| Energy poverty                | Perceived energy poverty                                           | Inability to keep the home adequately warm<br>Utility arrears |

**The objective of the regional analysis in this chapter was to operationalize housing precariousness analogous to Chapter 4.** However, as regional-level data was not available for several indicators, as EU-SILC is not representative on the regional scale in several countries, some modifications were





necessary. The affordability measure is the share of the population experiencing (total) housing cost overburden, based on the Eurostat definition of 40% of disposable income. Using a fixed threshold results in lower housing cost burden rates compared to the variable threshold used in Chapter 4. Accounting for the subjective cost burden was not feasible based on published Eurostat data. For overcrowding, the average number of rooms per person was selected. This is a less precise estimate of overcrowding than the overcrowding indicator used in Chapter 4, as the average number of rooms per person does not take into account household composition. Member states use different definitions for the measurement of overcrowding, including the floor space per person and the number of rooms per person. As both the population number and the number of rooms are widely available from population censuses and regional scale surveys, a wide coverage could be achieved by dividing the two. Energy poverty was operationalised with the inability to keep the home adequately warm indicator. Unfortunately, the housing deprivation indicator was not available at the regional scale. Housing quality and security were operationalised with the share of the population living in severe material and social deprivation. Severe material and social deprivation is a composite indicator,<sup>29</sup> encompassing items beyond housing as well. It was assumed that the variable captures the quality and security aspects of housing, as households experiencing more material and social deprivation show an increasing risk of housing deprivation. The capacity to cope with arrears is one of the thirteen social and material deprivation items (representing security), whilst housing quality is captured by an amenity-related item of being able to replace worn-out furniture. A methodological shortcoming is that the ability to keep the home adequately warm is one of the thirteen deprivation items as well, which to some extent leads to a double representation.

Based on the four indicators, a composite indicator of housing precariousness was developed. For the details on how the composite indicator was constructed, see Section 4 of this Chapter.

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<sup>29</sup> See the [Eurostat glossary](#) for the details.



As was the case in Chapters 1 and 4, the **tenure structure was not considered as a housing precariousness indicator**. While housing precariousness varies across housing tenure, tenure structures produce different housing challenges in different historical and geographical contexts. This chapter will analyse housing precariousness across housing-welfare regimes as well, to better capture the possible impact of regimes on regional patterns of housing precariousness across the European Union.

### 3.3 Conceptualisation and operationalisation of labour precariousness at the regional scale

Similarly to the conceptualisation of precarious housing, labour precariousness is defined as a multidimensional phenomenon. **Precarious employment comprises ‘non-standard’ work which deviates from full-time, permanent, direct employment** (Strauss, 2018). The polarisation of employment forms is a result of labour market flexibilization and deregulation in recent decades around the globe, including in member states of the European Union. Some of the aspects of non-standard employment represent the positions of individual workers in employment (such as the characteristics of the work contract, being, inter alia, temporary, part-time, and limited access to rights at work). Other aspects describe the macro-level characteristics of the labour regime, such as the absence of regulatory protection for workers, the lack of active labour market policies of the state, and the lack of access to social protection (Manca et al., 2010; Orfao et al., 2021). In this chapter, **precarious labour is defined in a narrower sense, encompassing precarious employment forms of workers with a formal employment contract**. Comprehensive data on precariousness beyond the formal employment contract, such as informal work or reproductive work, is missing from official statistical sources at the regional scale.

**Literature on precarious employment overlaps with the literature on flexibility and security of employment.** The flexibility of employment encompasses the contractual arrangements of employment (e.g., involuntarily part-time workers), but also other aspects such as the flexibility of the working time, the flexibility of work organisation (whether parents looking after children are



able to enter certain employment forms), wage flexibility (performance-linked remuneration), and the externalisation of employment (e.g., teleworking, self-entrepreneurs) (Manca et al., 2010; Tangian, 2005). Insecure work may consist of different factors: job insecurity (protection against dismissal), employability security, income security and the opportunity to combine paid and unpaid work (Kalleberg, 2018; Seo, 2021; Tangian, 2005). **A limitation of comparative studies across the European Union is that precarious employment and the flexibilization of employment have different meanings in different national contexts.** For example, part-time employment increases the vulnerability of livelihoods in most Eastern and Southern European countries, as it is mainly involuntary. In several other countries, such as the Netherlands, part-time employment is voluntary to a high share and does not result in precariousness in terms of insecurity or vulnerability.

A recent set of literature has conceptualised employment precariousness at the subnational scale (Gialis & Leontidou, 2016; Gialis & Taylor, 2016; Herod et al., 2021; Kapitsinis & Gialis, 2023). It was found that regulatory reforms at the national level during the past decades, with a recent wave after the 2008-2009 crisis, opened the way for further flexibilization and precarization of employment, with varied outcomes within countries. Most measures capturing regulatory reforms describe changes at the national scale, and not at the subnational scale. Although national contextual indicators are sometimes incorporated in regional-level analyses (Gialis & Taylor, 2016; Kapitsinis & Gialis, 2023), these variables do not capture regional differences directly.

**This chapter builds on the conceptual framework of Gialis & Taylor (2016) as well as Kapitsinis & Gialis (2023), both of which analyses are at the NUTS2 level.** Table 7.2 summarises the indicators used by these two papers, and shows the operationalisation followed in the current analysis. To ensure coherence with the operationalisation of housing precariousness, the same number of indicators (four) was targeted. Capturing most dimensions of the conceptual framework of labour precariousness was also aimed at.

The first dimension of labour precariousness considers working time. The two papers from which this analysis was derived take different measures of working time. For the current analysis, the average yearly hours worked by an



employee was selected. This variable does not function as a unidirectional measure of precariousness, because it encompasses both overtime and underemployment. To differentiate between these two aspects, the part-time employment share is used as a second measure of working time precariousness. The average working hours account for overtime (with high values representing precariousness), and part-time employment is used to measure underemployment. The second dimension of the conceptualisation is contractual arrangements and employment forms. Gialis & Taylor (2016), as well as Kapitsinis & Gialis (2023) have chosen a range of indicators to account for various forms of precarious employment, including temporary employment, self-employment and informal employment (contributing family workers). These indicators also overlap with the next dimension capturing precarious work with involuntary self-employment. For these two dimensions, this analysis considers the share of self-employment in the total employment of the regions, as well as the share of 0-11 months of job tenure in the total employment of the regions. The last dimension of the institutional level, representing the national context, is excluded from this analysis. This methodological choice ensures that the unifying effect of national labour regimes does not obliterate regional differences. Similarly to the housing precariousness measures, the results will be analysed across regimes. This approach will enable us to discuss the effect of the national scale on the homogeneity and heterogeneity of labour precariousness characteristics of regions within a country.

The methodology for calculating the composite variable of labour precariousness is described in Section 4 below.



**Table 7.2 Conceptualisation and operationalisation of labour precariousness**

| Conceptualisation (Gialis & Taylor 2016, Kapitsinis & Gialis 2023) | Operationalisation (Gialis & Taylor 2016, Kapitsinis & Gialis 2023)                                                               | Operationalisation in this chapter                                |
|--------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|
| Working time                                                       | Working hours above the 40 hours week<br>Average hours worked<br>Working time variation<br>Part-time employment share             | Average hours worked by an employee<br>Part-time employment share |
| Contractual arrangements / employment forms                        | Permanent employment share<br>Temporary employment share<br>Individually self-employed share<br>Contributing family workers share | Self-employed share                                               |
| Precarious work                                                    | Involuntary temporary employment share                                                                                            | Share of 0-11 months job tenure                                   |
| Institutional level (regulatory protection)                        | OECD Employment Protection Legislation Index (national scale)                                                                     | –                                                                 |

### 3.4 The Importance of the Regional Scale of Analysis

**Most literature on the interlinkages between housing and labour market inequalities focuses on the national scale.** Two main reasons explain this scholarly attention. Firstly, the national scale is important in policy making both within housing and labour. National legislation establishes the fundamental frameworks of labour law and housing provision – which regulations apply evenly throughout the territory of a country. Differences among nation-states within the European Union are informative for understanding cross-national patterns and national-scale policies. Secondly, the partial unavailability of subnational data on housing and labour inequalities limits scholarly work concerning the interlinkages of housing and labour market inequalities.



**The regional scale of analysis is important both from a housing and a labour perspective, because of their organising principles.** In the context of labour, **the travel-to-work area is often equated with local labour markets,** based on the assumption that geographical distance produces spatially contiguous territories in which characteristics of work and social reproduction (including housing) are similar, and in which people are ‘rooted’ through their housing as a fixity in space (Hanson & Pratt, 1992; Peck, 1989). Empirical research has shown that local labour markets are, in fact, segmented and heterogeneous, with travel-to-work areas differing across occupations, skills and gender. The local level of government has become an important actor in the regulation of local labour markets in the past decades. Active local governance precipitates the competition for capital and labour, for example, through special employment measures, incentives to attract people with specific skills which would promote local economic growth as well as through the provision of the infrastructures of social reproduction (e.g., housing, public services) (Peck, 1989).

**The understanding that local labour markets are interrelated with housing markets is reflected in the concept of housing market areas or segmented local housing markets.** These describe areas in which most people both live and work (Brown & Hincks, 2008). As travel-to-work areas, local labour markets are defined by commuting zones. The interaction between local housing and labour markets is an outcome of commuting and migration patterns. Migration can be considered as an outcome indicator of how households make decisions about the location of work and the location of residence – with the caveat that both immigration into and outmigration from a region could have different implications for labour and housing market prospects (Hincks, 2010). Such analyses necessitate data more detailed than the NUTS2 scale of this analysis. Work Package 9 of the EqualHouse project will provide some insight into the role of local initiatives in regulating the local labour market and local housing processes.

## 4. Methodology

The subsequent analysis builds on NUTS2 data on housing and labour across Europe. Data accessibility limits and enables the scope of the analysis in four major



ways:

- (1) Theories imply interrelationships between housing precariousness and labour precariousness. However, **there is no overarching data collection** by national statistical offices and authorities about these aspects. As statistical data collection is embedded in social contexts and structured by the decision-making of the nation-state, some data collection is essential for the state to verify their policies, while others are not. Also, data collection is path-dependent: the introduction of new classifications and new concepts more accurately capturing social realities is constrained by the need for longitudinal comparability. One recent example has been how standard labour market statistics did not adequately cover people temporarily unable to work during the COVID-19 pandemic.
- (2) Data collection exists, but **data is not disseminated in an appropriate division and aggregation**. This means that questions regarding labour market and housing inequalities cannot be answered by predefined published datasets of statistical agencies, and one needs to consult the microdata for a better alignment with the conceptual framework. Previous chapters of this deliverable have performed such an analysis based on EU-SILC (EU statistics on income and living conditions) microdata.
- (3) The third methodological issue is if **no data exists on the regional scale**. The scale of data collection varies across thematic fields and data sources. Some survey-based data collections conducted by national statistical offices do not have the appropriate sample size to provide reliable data on the sub-national level. Even if data collections are standardised across the European Union, they do not necessarily provide the same regional breakdown in one member state as in the other. One example is EU-SILC, where most countries disclose data at the NUTS1 scale, several countries (Czechia, France, Portugal, Spain) at the NUTS2 level, whereas the Netherlands does not disclose the region of interviewed households' residence.<sup>30</sup> National

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<sup>30</sup> For more detailed descriptions on data availability, see the EU-SILC metadata and variable documentation at the [GESIS MISSY \(Microdata Information System\)](#).



statistical offices may disseminate more detailed information than harmonised microdata and aggregated data published by Eurostat. A wider range of regional data is anticipated when the data source is register-based, i.e., data can be easily aggregated into any geographical and administrative breakdown. Such examples include unemployment registers by unemployment offices, employment data collected by tax authorities, and decennial population and housing censuses which cover all individuals and all dwellings within a country. The scope of the EU policies limits which kind of data is harmonised and published by Eurostat, the statistical office of the European Union. Regional data might be irrelevant for the EU if it is a member state competence, as in housing. Concerning the labour market, regional-level data is needed for monitoring the efficacy of EU cohesion policy and the results of the ‘social pillar’ of the European Union.

- (4) Selecting **the unit of observation** is not trivial when combining data on labour and housing. Most labour market statistics are focused on individuals (e.g. share of unemployed persons among the 15–64 year-olds), and sometimes on households (e.g. number of households without a working person). Housing statistics are either about the housing situation of households (e.g. tenure structure, overcrowding, arrears of payment of living costs) or about the dwelling (e.g. share of dwellings heated with gas).
- (5) The final methodological note relates to the use of **2021 census round data**. As we prepared the EqualHouse project, it was anticipated that the data of the 2021 census round would be published on the Eurostat Census Hub website by mid-2024. Although member states have submitted harmonised datasets to Eurostat by March 31, 2024,<sup>31</sup> data-checking and publication are still ongoing as of January 2025. Therefore, we opted for a conceptualisation of housing precariousness and labour precariousness that is not based on census data, in order to complete Task 3.6 of Work Package 3 in a timely manner.

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<sup>31</sup> For an overview of the Population and housing census 2021, see the [Eurostat website](#).





**The appropriate scale for a regional analysis should be informed by the organizing principles of the phenomena that are observed.** Housing markets and labour markets are regionally differentiated phenomena. The following options were theoretically possible:

- Functional urban areas:** both the OECD and the European Union use a common definition of the functional urban area which comprises a city and its labour commuting zone (Dijkstra et al., 2019). The definition is based on local-level statistical data. This statistical definition is useful for both labour market analysis and understanding urban development. Functional urban areas are usually delimited using decennial census data, whereas commuting zones might undergo more rapid changes (for example after opening a large manufacturing plant). As labour market opportunities exert an influence on housing accessibility and vice versa, this scale of analysis would be theoretically appropriate. The ninth cohesion report of the European Union also underlines the importance of functional urban areas in understanding labour and housing markets (European Commission, 2024). Due to the **limited scope of data provided by national statistical offices on labour and housing for functional urban areas**, this territorial scale is not applicable to our analysis of housing precariousness and labour precariousness. Furthermore, functional urban areas have no administrative functions in member states of the European Union, constraining their applicability in research which informs policymaking.
- NUTS3 level regions:** The population of NUTS3<sup>32</sup> level regions of EU member states ranges between 150,000 and 800,000 inhabitants, according to [Regulation \(EC\) No 1059/2003](#). This range is relatively close to the average size of functional urban areas in several member states. NUTS3-level regions possess administrative functions in several member states, thereby they could directly intervene politically. Most data on housing and labour markets which could be used as measures of housing precariousness and labour

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<sup>32</sup> NUTS refers to the Nomenclature of territorial units for statistics, a three-level classification used for statistical purposes across the European Union.



precariousness, however, are not available at the NUTS3 level. Consequently, this option was not viable for the purposes of this study.

- Taking into account the opportunities and limitations, **the following analysis is conducted on the NUTS2 scale.** NUTS2 is one of the three levels of regional breakdown within the European Union. According to [Regulation \(EC\) No 1059/2003](#) of the European Parliament and the Council, the population numbers of NUTS2 territorial units are between 800,000 and 3 million persons on average. (If a country is below the minimum threshold, the whole country is one NUTS2 unit.) The current (2024) classification lists 244 NUTS2 regions in the 27 member states (Eurostat, 2024). As no comparable data could be acquired for all variables at the NUTS2 equivalent scale for the United Kingdom, International Territorial Level 2 (ITL2) (Office for National Statistics, 2024), the United Kingdom was not included in the analysis. NUTS2 regions have administrative functions in several countries, therefore the results may directly inform policymakers for evidence-based policy interventions.

The subsequent analysis uses **four labour precariousness variables and four housing precariousness variables to estimate labour precariousness and housing precariousness on the NUTS2 scale.** The conceptualisation was presented in detail in the previous section. The initial eight indicators were directly accessible from the Eurostat database or are derived from these datasets. Table 7.3 summarises the variables used in the following analysis, including their sources. Figure 7.1 summarises the methodological steps of the analysis.

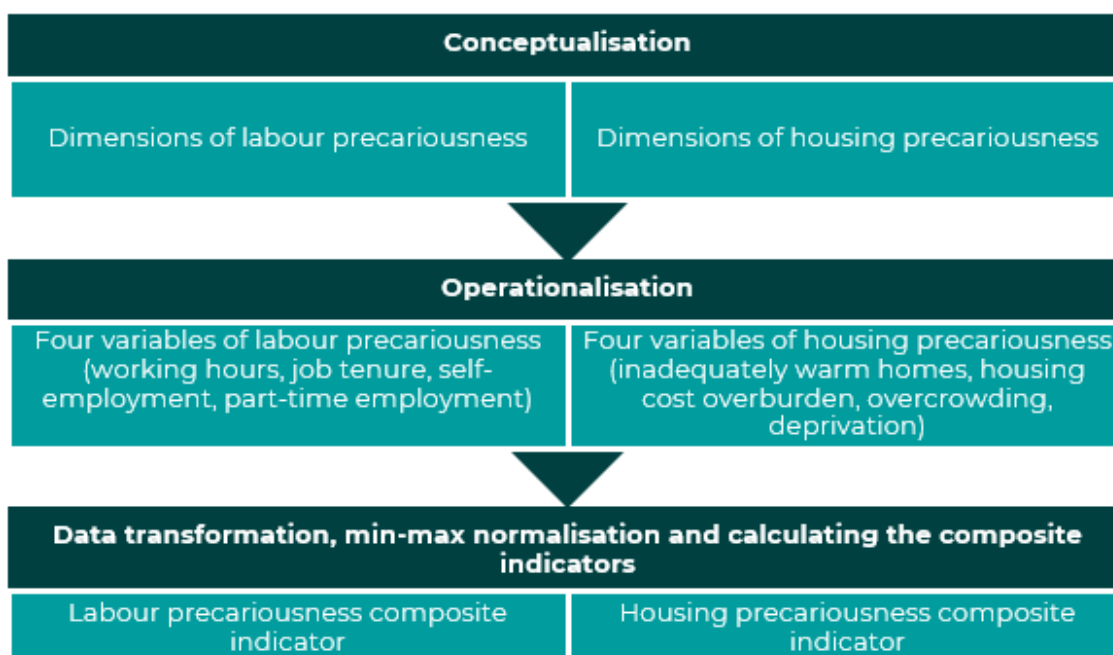


**Table 7.3 Labour precariousness and housing precariousness variables used in the analysis**

| Variable group         | Variable name | Variable description                                                        | Eurostat table code               |
|------------------------|---------------|-----------------------------------------------------------------------------|-----------------------------------|
| Labour precariousness  | HOURS         | Average hours worked by an employee, 2021                                   | nama_10r_3empers, nama_10r_2emhrw |
|                        | JOBTENURE     | Share of 0–11 months job tenure (15–64 years), %, 2023                      | lfst_r_egad                       |
|                        | SELFEMPL      | Share of self-employed persons in employment (15–64 years), %, 2023         | lfst_r_lfe2estat                  |
|                        | EMPLPART      | Share of part-time employment among employed persons (15–64 years), %, 2023 | lfst_r_lfe2eftpt                  |
| Housing precariousness | WARM          | Share of households unable to keep home adequately warm, %, 2023            | ilc_mdcs01_r                      |
|                        | OVERBURDEN    | Housing cost overburden rate, %, 2023                                       | ilc_lvho07_r                      |
|                        | ROOMS         | Average number of rooms per person, 2023                                    | ilc_lvho04n                       |
|                        | DEPRIV        | Share of population in severe material and social deprivation, %, 2023      | ilc_mdcsd18                       |



**Figure 7.1 Methodological steps of the analysis**



The data was retrieved from the Eurostat website in November and December of 2024. Despite the extensive coverage of the NUTS2 regions, the Eurostat database exhibited notable data gaps. Different techniques were used to address missing values, including substitution with data from different years, data from a different geographical scale and imputation. Appendix 1 provides a detailed description of which data gaps were filled with which methodology. The complete dataset contained no missing values.

NUTS codes were used to ensure data interoperability with the geographical vector map retrieved from the GISCO database.<sup>33</sup> Microsoft Excel was used for data preparation and for producing the figures. For statistical calculations, the open-source software Jamovi (version 2.3.28.0) was used. Mapping was undertaken in QGIS (version 3.36).

To calculate the housing precariousness composite indicator and the labour precariousness composite indicator, all variables were min-max normalized to the 0–1 scale, with higher numbers representing higher precariousness. This is a

<sup>33</sup> <https://ec.europa.eu/eurostat/web/gisco/geodata/statistical-units/territorial-units-statistics>



standard methodological procedure in several labour precariousness studies (Gialis & Taylor, 2016; Pipas, 2024). For most initial variables, higher values are indicative of precariousness. Two exceptions are the average hours worked by employees and the average number of rooms per person variables. For hours worked, the standard min-max normalization was used to capture excessive working hours by employees as a factor of precariousness. Underemployment was assumed to be appropriately captured by the part-time employment indicator.<sup>34</sup> The rooms per person variable was inverted during the min-max normalization so that overcrowding corresponded to higher normalized values. **The composite labour precariousness indicator and the composite housing precariousness indicator are calculated as the unweighted averages of the four normalized variables in each variable group.** The use of unweighted composite indicators is popular both in housing precariousness and labour precariousness literature (Clair et al., 2019; Gialis & Taylor, 2016; Gutiérrez-Barbarrusa, 2016; Kapitsinis & Gialis, 2023; Maselli, 2010). Such an approach assumes that different dimensions can be substituted for each other.

## 5. Results

The results of the analysis are presented in two sections. Firstly, regional patterns of housing precariousness and labour precariousness are examined. The description starts with the regional patterns of the composite indicators, discusses regional inequalities within countries and across housing-welfare regimes, as well as shows the correlation between the initial indicators. Secondly, a typology of regions is presented that combines housing precariousness and labour precariousness levels. The typology will be assessed across housing-welfare regimes as well. The housing precariousness and labour precariousness composite indices for each NUTS2 region can be found in Appendix 2. More detailed datasets

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<sup>34</sup> This is a different strategy than that of Gialis and Taylor (2016), who used the average usual hours worked above or below the 40 hours working week indicator. Their strategy both captures underemployment and excessive overtime, but overrepresents underemployment because part-time work as an additional indicator was also used.



will be made available later in the EqualHouse project.

## 5.1 Regional Patterns of Housing Precariousness and Labour Precariousness

This section discusses regional patterns of the composite labour precariousness indicator and the housing precariousness indicator and examines how the eight initial variables of the study interact with each other.

The median value of the **labour precariousness composite indicator** is 0.368 across regions of the European Union. The highest values are observed in the Netherlands, in Southern Europe and parts of Finland (Figure 7.2). This pattern is analogous to the findings of the literature in two respects: **high precarious employment in Southern Europe** (Gialis & Leontidou, 2016; Gialis & Taylor, 2016), as well as **labour market flexibilization with a high share of part-time work and short-term employment contracts** in the Netherlands. Greek regions show differentiated patterns of labour precariousness. One group of the regions is characterised by long working hours (the Aegean islands region of Voreio Aigaio has the longest working hours across Europe with 2251 / year, which is 12 hours higher per week than the median value across all EU regions), and a high share of self-employment (Peloponnisos leading in the European Union with 39.1% of total employment). In other Greek regions, long hours and self-employment are combined with high values of the job tenure indicator: Notio Aigaio and Ionia Nisia with around a quarter of the employment being precarious in this latter aspect. Netherlands' regions are showing 40-50% part-time employment share within total employment (Groningen has the highest proportion across the European Union with 47.5%), and about a fifth of the population has less than 12 months of work contract duration. Self-employment levels are moderate, and average working hours are low, due to the high share of part-time work. Therefore, Southern European and Western European labour precariousness have different meanings because of the national contexts, despite the same scores of the composite indicator.

**Central and Eastern European regions (Bulgaria, Romania and Slovakia, in particular) demonstrated the lowest levels of labour precariousness.** This is



due to the national regulation of formal employment. Formal employment is typically full-time, with permanent contracts (less than 10% have a contract of less than 12 months), with low to moderate self-employment shares. Excessive working hours (annual hours exceeding 2000 in all but one region) and a higher share of self-employment are typical in Poland. This leads to slightly higher precariousness levels and an outlier situation in Central and Eastern Europe. It should be noted that the labour precariousness composite indicator is designed to assess precarity in formal employment. Precarious informal employment is widespread across Central and Eastern Europe which is not reflected in the labour precariousness composite indicator. Also, labour regulation and employment policies may render the 'standard' employment form susceptible to vulnerability and insecurity, such as easy dismissal, low income or lack of appropriate social dialogue.



**Figure 7.2 Labour precariousness in the European Union at the NUTS2 level**

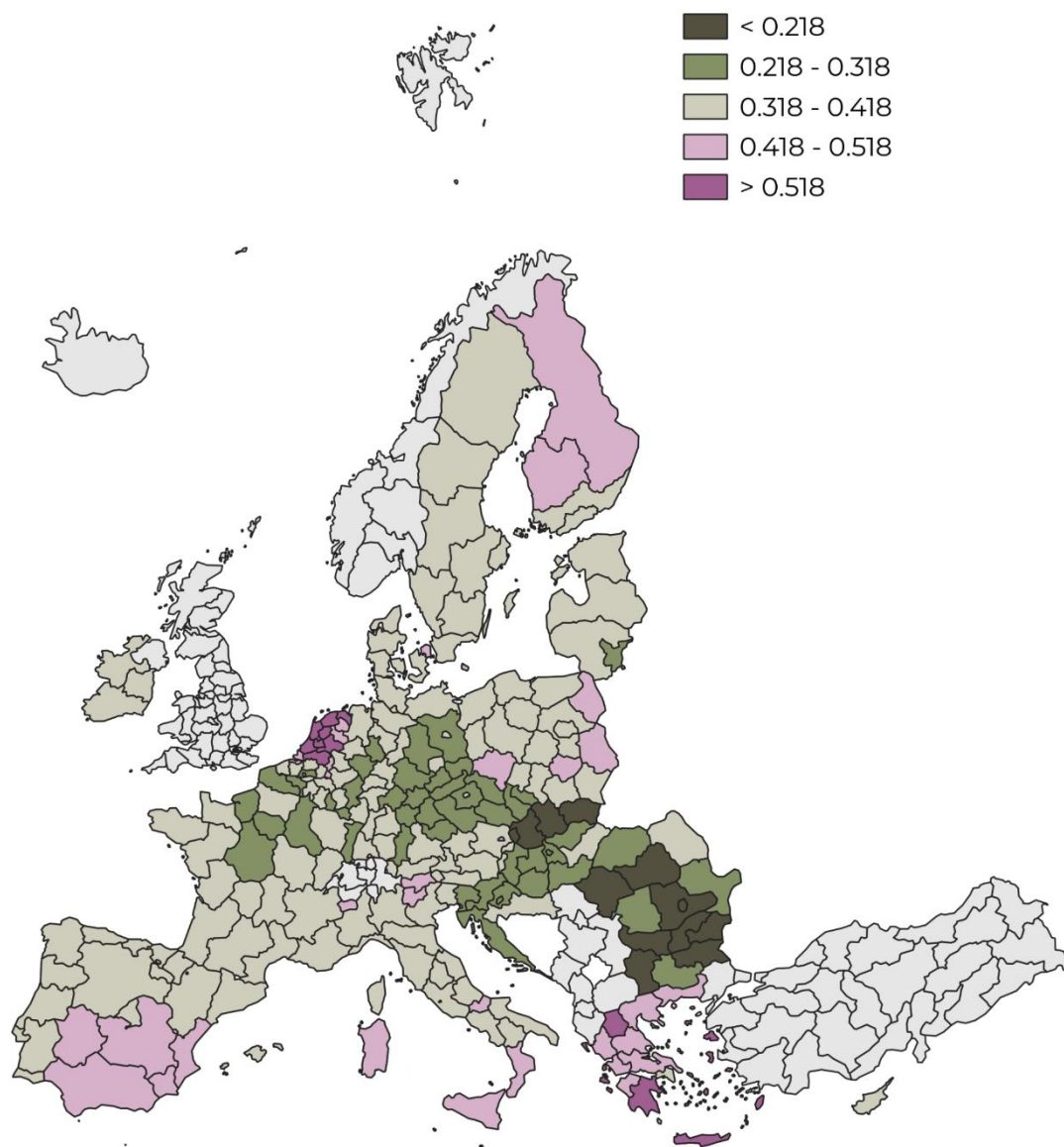




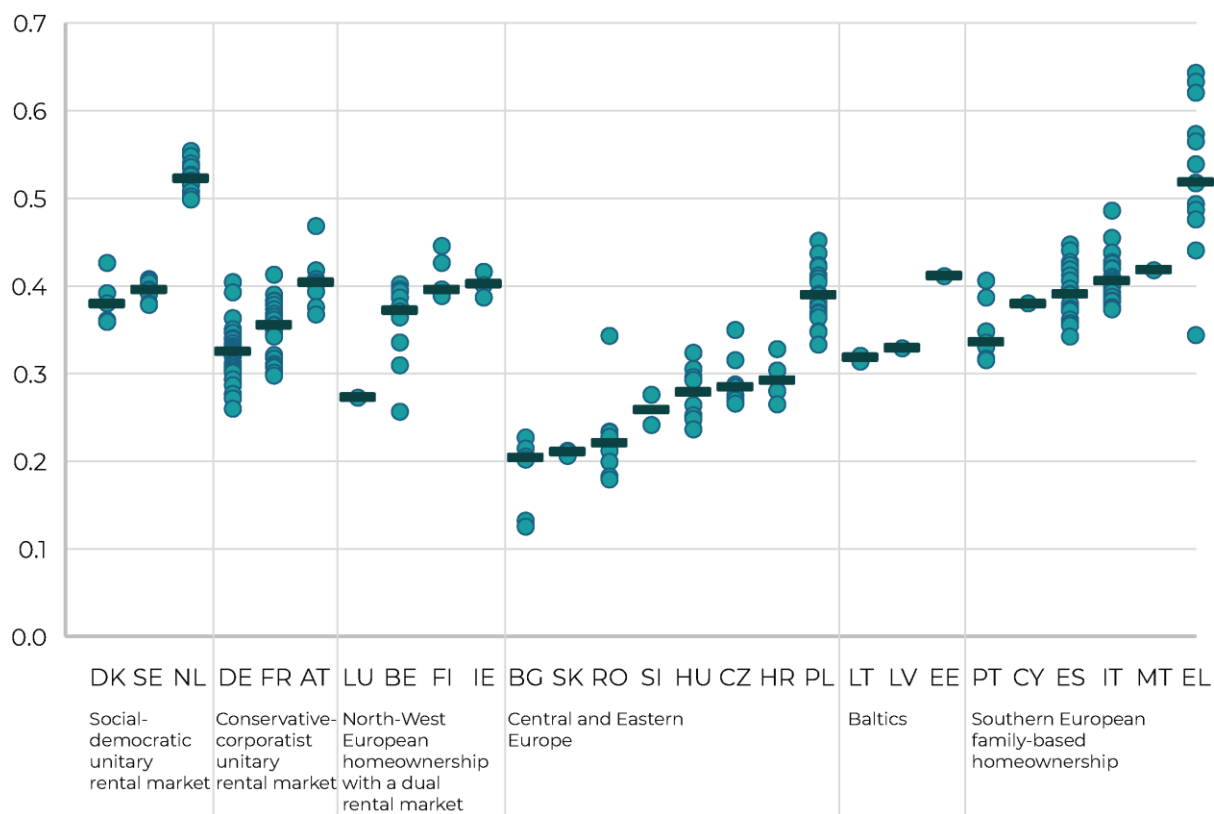


Figure 7.3 shows regional variations of the labour precariousness composite indicator across countries and housing-welfare regimes. **Central and Eastern European countries have been identified as the least precarious. These countries also exhibit regional homogeneity.** Outliers to be mentioned in this group are two Bulgarian regions (one of them, Yugozapaden consists of the capital city Sofia, this region has the lowest labour precariousness measure across all 27 member states), and the region Nord-Est with a high labour precariousness within Romania.

Social-democratic unitary rental market countries are showing high labour precariousness indicators due to the national context of flexicurity in labour markets, with low regional inequalities within countries. Conservative-corporatist unitary rental market and North-West European homeownership with a dual rental market countries show moderate values. Luxembourg is somewhat of an outlier with a lower precariousness value. Belgium is a highly uneven country in terms of regional values of labour precariousness. Southern European family-based homeownership countries are diverse: Greece features a high median value and the largest internal differences across all member states. Other countries in this group, such as Spain or Italy exhibit a similar level of heterogeneity to unitary rental market countries of a comparable size and number of regions (France, Germany).



**Figure 7.3 Regional labour precariousness values across countries and housing-welfare regimes**



Note: Lines show the median values of the regions.



Despite different combinations of the initial four indicators at the two extremes of the spectrum, **the four initial indicators of labour precariousness are all statistically significantly correlated with each other at the regional scale** ( $p < .001$ ) (Table 7.4). The strong correlation between part-time employment and average working hours is obvious, based on the theoretical literature and empirical findings. In regions where the job tenure indicator is high (employees tend to have shorter contracts), average working hours are lower. Regional data also shows that working hours increase with a higher share of self-employment.

**Table 7.4 Correlation matrix of the labour precariousness indicators**

| Variables        | HOURS      | JOBTENURE  | SELFEMPL   | EMPLPART |
|------------------|------------|------------|------------|----------|
| <b>HOURS</b>     | —          |            |            |          |
| <b>JOBTENURE</b> | -0.531 *** | —          |            |          |
| <b>SELFEMPL</b>  | 0.645 ***  | -0.274 *** | —          |          |
| <b>EMPLPART</b>  | -0.745 *** | 0.592 ***  | -0.325 *** | —        |

Note. \*  $p < .05$ , \*\*  $p < .01$ , \*\*\*  $p < .001$

**The housing precariousness composite indicator** demonstrates significant variance at the NUTS2 scale. The median value of the composite indicator is 0.279. Figure 7.4 illustrates the regional patterns, with the median value representing the midpoint of the five categories.

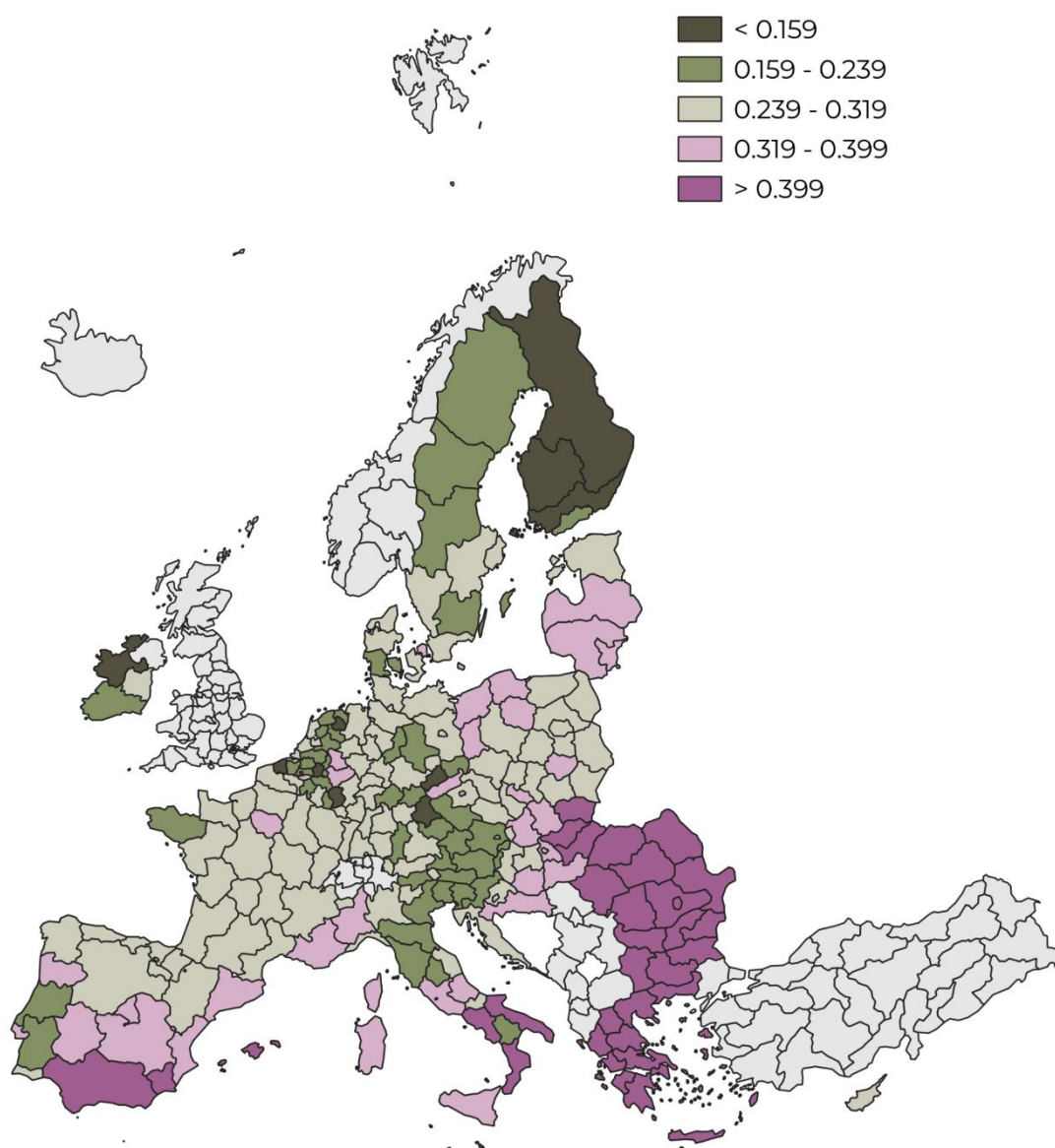
**The highest values of housing precariousness were identified in certain regions of Central and Eastern Europe (Bulgaria, Romania, Eastern parts of Hungary and Slovakia), as well as in regions of Southern Europe (parts of Spain, Italy and the whole of Greece).** Among the 20 regions with the highest precariousness, ten are located in Greece, four in Bulgaria and Romania each, and one each in Hungary and Spain. These regions differ if we also consider the values of the four initial indicators. Greece is characterised by higher housing cost



overburden and overcrowding. This result signifies the affordability crisis and households' strategies to secure housing through intergenerational cohabitation (Siatista, 2021). Romanian regions among the highest precariousness group are overcrowded with deprived households, as evidenced also by the literature (Soaita & Dewilde, 2021). Bulgarian regions among the 20 most precarious regions exhibit a combination of overcrowding, deprivation and the inability to keep homes warm.



**Figure 7.4 Housing precariousness in the European Union at the NUTS2 level**



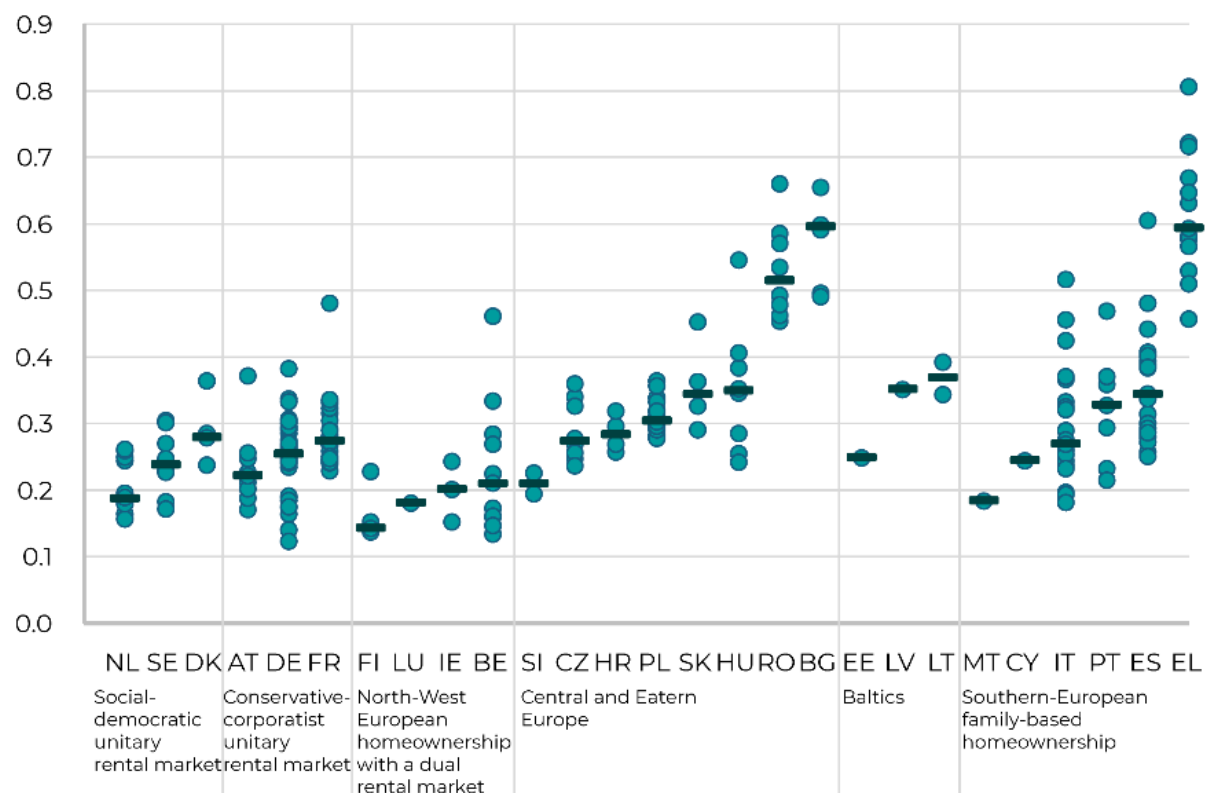


The lowest levels of housing precariousness were observed in regions throughout Europe, showing that **national policies have less influence on a homogeneously low value of housing precariousness**. The 20 regions with the lowest values are located in seven countries: five regions in Belgium and Germany each, four in Finland, three in the Netherlands, and one each in Austria, Ireland and Sweden. These countries belong to the unitary rental market or the dualist rental market housing-welfare regimes.

Figure 7.5 shows regional variations of the housing precariousness indicator within each country, with countries grouped based on housing-welfare regimes. The lowest values of regional housing precariousness were measured in the dual rental market countries. These countries are also relatively homogeneous, Belgium is an exception with a wide range of regional values, the capital city region Brussels is at the top of the precariousness values. Unitary rental market countries show modest and homogeneous housing precariousness values. Outliers with higher precariousness than other regions in the same country are either capital city regions (Vienna in Austria, Hovedstaden in Denmark) or special geographies (Guyane in France). Central and Eastern European countries are diverse in terms of housing precariousness: some countries, such as Croatia and Poland are relatively homogeneous regionally, while Hungary is a highly uneven country with Észak-Magyarország, a disadvantaged region in the Northeastern part of the country, as an outlier. All Southern European countries that are not single-region entities are internally unequal as well. The capital cities of Southern Europe are not outliers in their respective countries. Rather, regions with specific geographies have severe precariousness issues (Azores and Madeira in Portugal, Ceuta and the Canary Islands in Spain).



**Figure 7.5 Regional housing precariousness values across countries and housing-welfare regimes**



Note: Lines show the median values of the regions.



The correlation matrix of the regional housing precariousness indicators (Table 7.5) generally shows weaker associations compared to what was observed in the labour indicators. In particular, the number of rooms per person indicator captures a different aspect of housing precariousness at the regional level than the other three indicators. The strongest correlation was found between the deprivation and the keeping the homes warm variables.

**Table 7.5 Correlation matrix of the housing precariousness indicators**

| Variables         | WARM      | OVERBURDEN | ROOMS      | DEPRIV |
|-------------------|-----------|------------|------------|--------|
| <b>WARM</b>       | —         |            |            |        |
| <b>OVERBURDEN</b> | 0.259 *** | —          |            |        |
| <b>ROOMS</b>      | -0.020    | 0.005      | —          |        |
| <b>DEPRIV</b>     | 0.544 *** | 0.351 ***  | -0.215 *** | —      |

Note. \*  $p < .05$ , \*\*  $p < .01$ , \*\*\*  $p < .001$

### 5.3 A Regional Typology of Housing Precariousness and Labour Precariousness

This section compares housing precariousness indicators and labour precariousness indicators at the regional scale. The previous section already implied that regional patterns of housing precariousness and labour precariousness do not completely overlap in the European Union. Table 7.6 shows the correlation between housing and labour precariousness indicators. The number of rooms per person as a housing indicator exhibits the highest correlations with all labour precariousness indicators, statistically significant at the  $p < .001$  level. In regions where people live in less overcrowded conditions, employees work fewer overtime hours and have more precarious employment in terms of self-employment and job tenure. Moderate, but statistically highly significant correlations were found between regions





characterised by a high share of overburdened households and a high share of self-employment, as well as between the part-time employment variable and the deprivation variable (deprivation rates are higher in regions with less part-time employment). **Overall, the correlation matrix underlines that relationships between housing precariousness and labour precariousness vary significantly across regions of the European Union.** From the policy point of view, this underscores that housing precariousness cannot be solved by regional policy measures facilitating less precarious employment, as such policies do not automatically trickle down into less precarious housing conditions. Vice versa, despite labour precariousness observed in many regions, housing issues do not necessarily constitute a significant challenge in that part of the country.



**Table 7.6 Correlation matrix of the labour and housing precariousness indicators**

| Variables         | HOURS      | JOBTENURE | SELFEMPL   | EMPLPART   |
|-------------------|------------|-----------|------------|------------|
| <b>WARM</b>       | 0.166 **   | 0.021     | 0.184 **   | -0.301 *** |
| <b>OVERBURDEN</b> | 0.086      | 0.022     | 0.323 ***  | 0.041      |
| <b>ROOMS</b>      | -0.756 *** | 0.548 *** | -0.494 *** | 0.691 ***  |
| <b>DEPRIV</b>     | 0.065      | -0.183 ** | 0.058      | -0.314 *** |

Note. \*  $p < .05$ , \*\*  $p < .01$ , \*\*\*  $p < .001$

To further evaluate the interrelationship between housing precariousness and labour precariousness variables, a principal component analysis was undertaken, to go beyond pairwise correlations among the eight variables, and validate the results. A two-component solution explains 64% of the variance in the initial values, with the first component contributing 41%. The results of the principal component analysis confirm that labour precariousness indicators (with high loadings in the first component) and housing precariousness indicators (with high loadings in the second component) represent two different aspects of regional precariousness in the European Union. The only exception is the overcrowding variable, having a high loading in the first component (Table 7.7). To streamline the argument, a typology of the regions was developed based on the previously discussed composite labour precariousness indicator and the composite housing precariousness indicator.



**Table 7.7 Results of the principal component analysis with the eight labour and housing precariousness variables**

|            | Component |       |            |
|------------|-----------|-------|------------|
| Variables  | 1         | 2     | Uniqueness |
| HOURS      | -0.912    |       | 0.165      |
| JOBTENURE  | 0.741     |       | 0.449      |
| SELFEMPL   | -0.617    |       | 0.565      |
| EMPLPART   | 0.841     |       | 0.262      |
| WARM       |           | 0.804 | 0.345      |
| OVERBURDEN |           | 0.681 | 0.535      |
| ROOMS      | 0.883     |       | 0.220      |
| DEPRIV     |           | 0.797 | 0.343      |

Note. 'varimax' rotation was used. Loadings below 0.3 are not shown.

**The typology of the regions was developed based on the combinations of the two composite indicators. The median regional values of the composite labour precariousness indicator (0.368) and the composite housing precariousness indicator (0.279) were used as cut-off points between precarity and non-precarity.** The combination of labour and housing precariousness was identified in 62 regions. 66 regions were not precarious either in the labour aspect or in the housing aspect. 57-57 regions were precarious only in one aspect of the two. (Values equal to the median were categorised as non-precarious.)

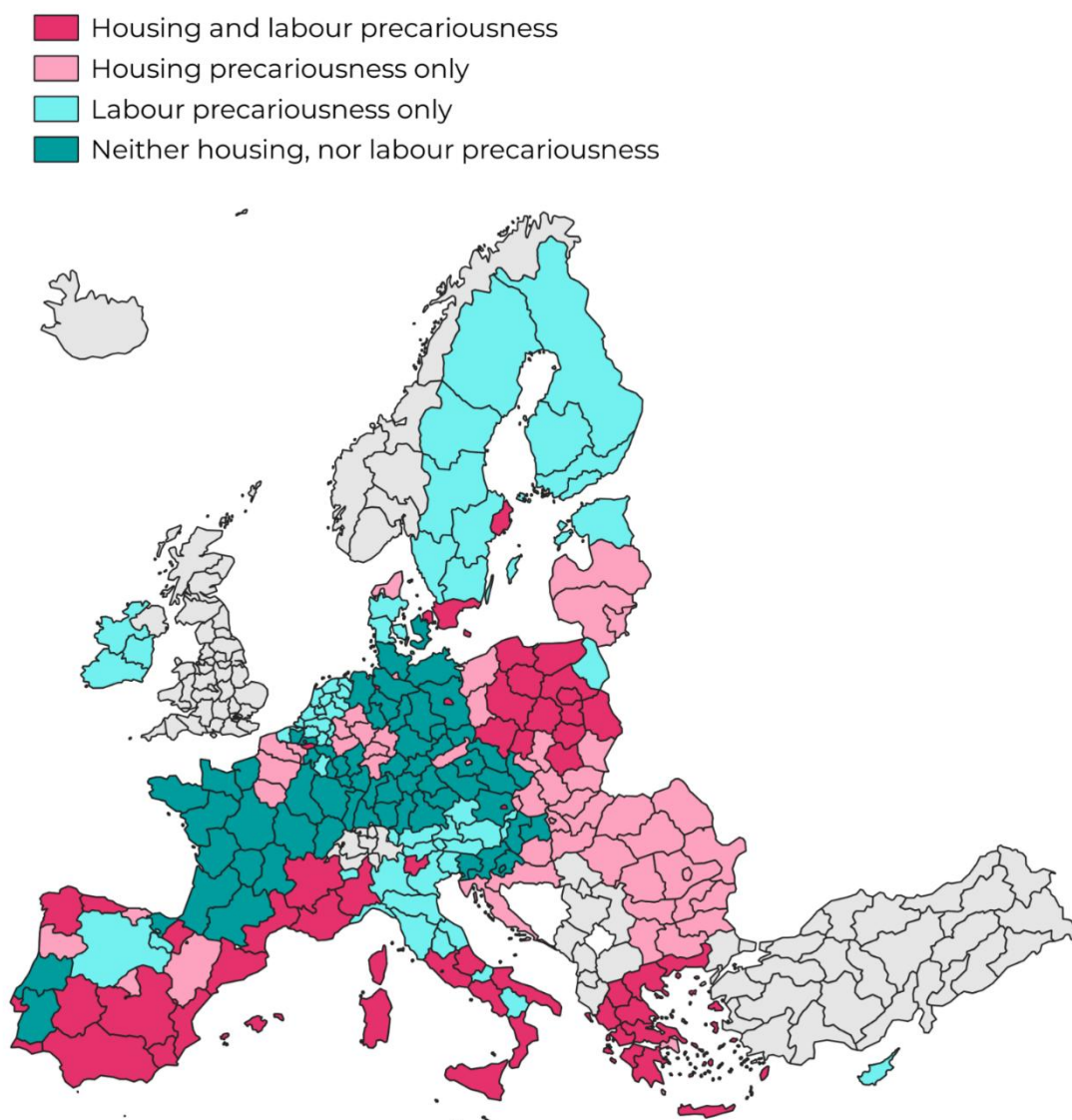
Regional patterns are shown in Figure 7.6. The approach with two categories in the two composite indicators smooths high intra-country differences, such as in Greece with high and very high levels of precariousness. Conversely, a high degree of variation is observed in countries where most of the regions have scores around



the EU-wide median values. Spain is one example, showing a patchwork of the four types, whereas values are much closer to each other than the map suggests.



**Figure 7.6 Regional typology of labour precariousness and housing precariousness**





**Southern Europe, Eastern Europe and the Baltics are characterised by widespread housing precariousness, mixed with labour precariousness in the case of Southern Europe and most of Poland.** In this part of Europe, a multifaceted policy tackling both the housing crisis and the employment crisis is necessitated. **Labour precariousness without housing precariousness is typical in Finland, Sweden, Ireland, as well as in the Netherlands – representing the flexibility of labour markets in these countries.** Northern Italy and most of Austria also fall into this category. In Central and Western Europe, both aspects of precariousness are below the European median value for regions.

The typology highlights various challenges of housing precariousness and labour precariousness across Europe's regions. Most member states are regionally variegated. Consequently, **a uniform policy mix of nation-states to tackle the housing crisis and employment precarity will not necessarily solve diverse problems in regions.** Regions with specific geographies, such as maritime islands and metropolitan regions often stand out from the national averages in terms of housing precariousness and labour precariousness. Also, types cut across many national borders, showing similar levels of precariousness across borders. The role of cross-border economic regions in influencing labour precariousness and housing precariousness might be considered as well, to better understand the patterns found in this study and develop adequate policy solutions. In other cases, national borders also represent strong differences in housing and labour market precariousness.

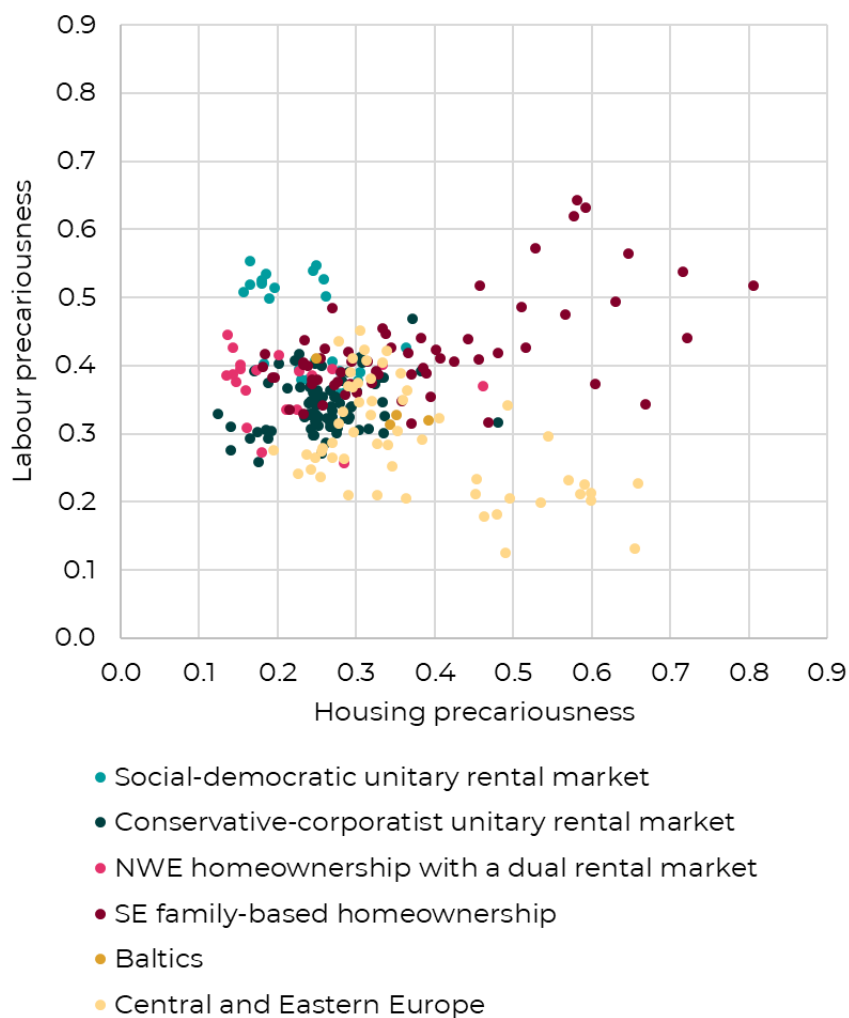
The levels of regional precariousness across housing-welfare regimes are shown in Figure 7.7. Most regions in social-democratic unitary rental market countries tend to have housing precariousness levels below the EU-wide median, with labour precariousness present. Regions in dual rental market countries have lower labour precariousness levels, conservative-corporatist unitary rental market countries being between the two former housing-welfare regimes. Regions in the Central and Eastern European housing-welfare regime are less precarious in terms of employment, but demonstrate a wide range of housing precariousness. Baltic regions are around the median values in both aspects. Southern European family-based homeownership regions are characterised by a large variance of housing



and labour precariousness, with only a few regions below the median threshold in both precariousness aspects.



**Figure 7.7 Regional labour and housing precariousness across housing-welfare regimes**







The Pearson correlation coefficient between the two composite indicators is -0.002, which is not significant at the  $p < .05$  level. However, if housing-welfare regimes are observed differently, two regime groups are observed. **In conservative-corporatist unitary rental market countries and Southern European countries, regional scores of labour precariousness and housing precariousness are positively correlated. In these two regimes, labour market challenges and housing challenges reinforce each other** (or as a positive scenario, reducing one aspect of precariousness would contribute to a decrease in the other). **For the rest of Europe, housing precariousness is negatively correlated with labour precariousness.** In the latter four housing-welfare regimes, the simplistic approach of enhancing the housing situation of employed persons by strengthening less precarious employment forms does not appear to provide a solution for the regional inequalities.

As a final aspect of the analysis, we revisit the literature that assumes **income as an intermediary mechanism between employment and housing.** Taking into account the average compensation of employees and the disposable income per capita (both measured in euros, not considering differences in purchasing power parities) a **robust negative correlation was identified between the housing precariousness composite indicator and both income measures at the regional scale** (the Pearson correlation coefficient is -0.562 for the average compensation of employees and -0.629 for the disposable income, respectively). This means that higher incomes and wages are associated with lower values of housing precariousness, measured at the regional scale. However, the correlation is weak between the labour precariousness composite variable and the two income indicators (0.132 for the compensation of employees, and 0.188 for the disposable income). Higher average incomes in a region do not necessarily



translate into lower levels of housing precariousness and labour precariousness. Consequently, **a regional policy objective aimed at elevating the income levels of households does not constitute a quick fix for both housing and employment challenges of the population.**

## 6. Conclusion

This chapter analysed disparities in housing precariousness and labour precariousness at the NUTS2 scale during the early 2020s. A methodology was developed to assess the multidimensional character of housing precariousness and labour precariousness alike. A total of eight indicators were selected to measure housing and labour precariousness, for which data was available at the regional scale for all 27 member states of the European Union. The United Kingdom was excluded from the study, due to the unavailability of comparable data.

**The results of the analysis confirmed different regional patterns of housing and labour precariousness within the European Union.** National level regulations and contexts seem to matter more in regional inequalities of labour precariousness, compared to what was found in regional variations of housing precariousness. If the European Commission launches the new European Affordable Housing Plan during the 2024–2029 term, including a reform of the cohesion policy to encompass housing policy interventions, **regionally differentiated challenges in housing markets and labour markets should be considered.** The implementation of uniform solutions and policy responses across the European Union does not seem to provide adequate results, given the geographical variety of housing challenges. Southern Europe and conservative-corporatist unitary rental market countries (Austria, France, Germany), for example, show distinctive patterns of the combination of labour precariousness and housing precariousness when compared to the rest of Europe. Tackling housing precariousness in Central and Eastern Europe is also of utmost importance. Chapter 4 has shown multifaceted challenges in Central and Eastern Europe



regarding housing precariousness, which might also inform policy-makers to develop satisfactory solutions.

One important conclusion of the study is that policy responses which aim at tackling the housing crisis by increasing income levels and increasing employability will not deliver sufficient results at the regional scale. **The regionally differentiated housing crisis is not synonymous with an employability crisis or a challenge of people having insufficient income to cover housing costs.** Housing challenges of the working poor and employed persons are key issues to solve, besides developing instruments for marginalised people in housing poverty. A policy mix combining multiple precarity in labour and housing, with regionally tailored solutions, needs to be developed by policymakers in the European Union and the 27 member states. Uniform national housing policies would not solve the EU-wide housing crisis either. Some countries, such as Belgium and Greece, turned out to be regionally more heterogeneous than other countries in the same housing-welfare regimes. This highlights the importance of reducing regional inequalities within a country as well.

From the methodological point of view, the analysis revealed that NUTS2 level data is missing for a relatively wide range of useful housing precariousness and some of the labour precariousness indicators. The labour force survey (LFS) and the EU statistics on income and living conditions (EU-SILC) survey are either not representative on the NUTS2 scale, or detailed aggregated data on the NUTS2 scale is missing from the Eurostat database. **A wider range of comparable and harmonised housing precariousness and labour precariousness indicators are needed on the subnational level, to better inform cohesion policy planning and monitoring across member states of the European Union.** To capture fine-grained subnational structures of urban-rural housing and labour inequalities more accurately, such as the interrelations of commuting and housing at the local level, further data collection and analysis are needed. The 2021 census round will provide detailed information on some aspects, as the harmonised datasets will be fully available on the Eurostat website.

This study was a cross-sectional analysis of regional housing and labour precariousness levels within the European Union during the early 2020s. Both regional housing and labour precariousness might undergo rapid change in a



relatively short period. The 2008-2009 economic crisis and the 2020s energy crisis are two examples which considerably changed geographical patterns of housing and labour precariousness. **More detailed studies are therefore needed to examine longer trends of housing precariousness and labour precariousness at the regional level.**



## 7. Appendices

### 7.1 Appendix 1: The Methodology of Replacing Missing Values

This appendix discusses the detailed methodology of how missing values of the Eurostat database were replaced during the dataset preparation. A combination of different data substitution techniques was utilised to ensure full coverage without missing values for all eight indicators of housing precariousness and labour precariousness.

- **Substituting with a previous year.** For some regions, data from the year shown in Table 7.3 was not available in the Eurostat database, therefore a figure from the most recent year was used. This was the case for Åland (job tenure, part-time employment: 2020, self-employment: 2021), București-Ilfov (part-time employment 2021) and Mayotte (job tenure, self-employment, part-time employment: 2020). The data regarding the number of rooms per person in Austrian regions is from the year 2018. As housing precariousness and labour precariousness indicators do not change considerably in a few years, the effects on the results are negligible.
- **Substituting with data of a larger region.** For Länsi-Suomi and Åland, housing indicators were only available for the two regions combined. This average value was used for both NUTS2 regions. For the deprivation indicator of Mayotte, the NUTS1 level Régions ultrapériphériques data was used as a substitute. As the EU-SILC survey is not representative on the NUTS2 level in the Netherlands, the keeping the home warm, the overburden and the rooms per person values were substituted with the corresponding NUTS1 region's value. The same strategy was used for the overburden indicator in Belgium.
- **Substituting with zero.** The keeping the home warm indicator was not available for France's maritime regions in low latitudes. Given the climatic conditions in these regions, it was assumed that everybody was able to keep their home warm.
- **Substituting with national statistical office sources.** The number of rooms per person was substituted with NUTS2 data from the year 2021 for France, Germany and Portugal, from published national statistical office sources.



The number of rooms variable for France was aggregated from NUTS3 level data. Similarly, the published EU-SILC results by the national statistical office of Austria (Statistik Austria, 2024) were consulted to fill data gaps in the keeping the home warm indicator as well as the overburden indicator. The statistical office marked in both cases that regional data is either unreliable or unavailable, due to the small number of observations. Published data marked as unreliable were used, if available. If not, the national average was used as a substitute. Data refer to the three-year-averages of 2021–2023.

- **Imputed data.** A more sophisticated imputation technique was used for the overburden indicator in France's NUTS2 regions which was not available either from the Eurostat database or from the national statistical office. Data on the median share of housing costs in the household income for social benefit recipients at the département (NUTS3) level was available from a national source (Direction de la recherche, des études, de l'évaluation et des statistiques, 2024). This variable was converted to the overburden indicator, using a linear regression model of country-level Eurostat data of the overburden rate and the median of the housing cost burden in 2023 in the 27 member states (Eurostat tables tessi160 and tessi300). The correlation coefficient between the two variables at the country level was 0.912. The NUTS2 level data for France was calculated as the population-weighted average of the NUTS3 level imputed overburden data. 0.4 percentage points were added to each imputed French NUTS2 overburden rate, which is the residual of the country-level estimation for France.



## 7.2 Appendix 2: Housing Precariousness and Labour Precariousness Values of NUTS2 Regions

| NUTS code | Country code | Name of the NUTS2 region | Housing-welfare regime                  | Housing precariousness | Labour precariousness |
|-----------|--------------|--------------------------|-----------------------------------------|------------------------|-----------------------|
| DK03      | DK           | Syddanmark               | Social-democratic unitary rental market | 0.238                  | 0.379                 |
| DK02      | DK           | Sjælland                 | Social-democratic unitary rental market | 0.279                  | 0.359                 |
| DK04      | DK           | Midtjylland              | Social-democratic unitary rental market | 0.279                  | 0.392                 |
| DK05      | DK           | Nordjylland              | Social-democratic unitary rental market | 0.285                  | 0.361                 |
| DK01      | DK           | Hovedstaden              | Social-democratic unitary rental market | 0.364                  | 0.426                 |
| NL13      | NL           | Drenthe                  | Social-democratic unitary rental market | 0.156                  | 0.508                 |
| NL11      | NL           | Groningen                | Social-democratic unitary rental market | 0.165                  | 0.554                 |
| NL12      | NL           | Friesland (NL)           | Social-democratic unitary rental market | 0.165                  | 0.520                 |
| NL41      | NL           | Noord-Brabant            | Social-democratic unitary rental market | 0.179                  | 0.520                 |
| NL23      | NL           | Flevoland                | Social-democratic unitary rental market | 0.179                  | 0.525                 |
| NL22      | NL           | Gelderland               | Social-democratic unitary rental market | 0.185                  | 0.535                 |
| NL42      | NL           | Limburg (NL)             | Social-democratic unitary rental market | 0.189                  | 0.498                 |
| NL21      | NL           | Overijssel               | Social-democratic unitary rental market | 0.196                  | 0.515                 |
| NL31      | NL           | Utrecht                  | Social-democratic unitary rental market | 0.245                  | 0.539                 |
| NL32      | NL           | Noord-Holland            | Social-democratic unitary rental market | 0.250                  | 0.548                 |
| NL33      | NL           | Zuid-Holland             | Social-democratic unitary rental market | 0.259                  | 0.527                 |





|      |    |                     |                                                |       |       |
|------|----|---------------------|------------------------------------------------|-------|-------|
| NL34 | NL | Zeeland             | Social-democratic unitary rental market        | 0.261 | 0.501 |
| SE33 | SE | Övre Norrland       | Social-democratic unitary rental market        | 0.172 | 0.394 |
| SE32 | SE | Mellersta Norrland  | Social-democratic unitary rental market        | 0.183 | 0.403 |
| SE31 | SE | Norra Mellansverige | Social-democratic unitary rental market        | 0.227 | 0.395 |
| SE21 | SE | Småland med öarna   | Social-democratic unitary rental market        | 0.230 | 0.380 |
| SE23 | SE | Västsverige         | Social-democratic unitary rental market        | 0.247 | 0.407 |
| SE12 | SE | Östra Mellansverige | Social-democratic unitary rental market        | 0.270 | 0.406 |
| SE11 | SE | Stockholm           | Social-democratic unitary rental market        | 0.302 | 0.378 |
| SE22 | SE | Sydsverige          | Social-democratic unitary rental market        | 0.304 | 0.391 |
| AT31 | AT | Oberösterreich      | Conservative-corporatist unitary rental market | 0.170 | 0.393 |
| AT11 | AT | Burgenland          | Conservative-corporatist unitary rental market | 0.188 | 0.375 |
| AT21 | AT | Kärnten             | Conservative-corporatist unitary rental market | 0.202 | 0.403 |
| AT12 | AT | Niederösterreich    | Conservative-corporatist unitary rental market | 0.212 | 0.367 |
| AT22 | AT | Steiermark          | Conservative-corporatist unitary rental market | 0.221 | 0.408 |
| AT32 | AT | Salzburg            | Conservative-corporatist unitary rental market | 0.227 | 0.418 |
| AT33 | AT | Tirol               | Conservative-corporatist unitary rental market | 0.248 | 0.404 |
| AT34 | AT | Vorarlberg          | Conservative-corporatist unitary rental market | 0.256 | 0.400 |
| AT13 | AT | Wien                | Conservative-corporatist unitary rental market | 0.372 | 0.468 |
| DEB2 | DE | Trier               | Conservative-corporatist unitary rental market | 0.124 | 0.329 |
| DED4 | DE | Chemnitz            | Conservative-corporatist unitary rental market | 0.140 | 0.276 |





|      |    |                |                                                |       |       |
|------|----|----------------|------------------------------------------------|-------|-------|
| DE23 | DE | Oberpfalz      | Conservative-corporatist unitary rental market | 0.140 | 0.310 |
| DE26 | DE | Unterfranken   | Conservative-corporatist unitary rental market | 0.165 | 0.293 |
| DE22 | DE | Niederbayern   | Conservative-corporatist unitary rental market | 0.174 | 0.302 |
| DEE0 | DE | Sachsen-Anhalt | Conservative-corporatist unitary rental market | 0.175 | 0.259 |
| DED2 | DE | Dresden        | Conservative-corporatist unitary rental market | 0.185 | 0.306 |
| DE24 | DE | Oberfranken    | Conservative-corporatist unitary rental market | 0.189 | 0.293 |
| DE27 | DE | Schwaben       | Conservative-corporatist unitary rental market | 0.191 | 0.303 |
| DE91 | DE | Braunschweig   | Conservative-corporatist unitary rental market | 0.235 | 0.324 |
| DED5 | DE | Leipzig        | Conservative-corporatist unitary rental market | 0.239 | 0.329 |
| DE94 | DE | Weser-Ems      | Conservative-corporatist unitary rental market | 0.241 | 0.328 |
| DEB1 | DE | Koblenz        | Conservative-corporatist unitary rental market | 0.243 | 0.308 |
| DE93 | DE | Lüneburg       | Conservative-corporatist unitary rental market | 0.246 | 0.331 |
| DE14 | DE | Tübingen       | Conservative-corporatist unitary rental market | 0.247 | 0.319 |
| DE21 | DE | Oberbayern     | Conservative-corporatist unitary rental market | 0.249 | 0.350 |
| DE11 | DE | Stuttgart      | Conservative-corporatist unitary rental market | 0.250 | 0.328 |
| DE25 | DE | Mittelfranken  | Conservative-corporatist unitary rental market | 0.251 | 0.312 |
| DE13 | DE | Freiburg       | Conservative-corporatist unitary rental market | 0.252 | 0.325 |
| DE40 | DE | Brandenburg    | Conservative-corporatist unitary rental market | 0.256 | 0.272 |
| DEG0 | DE | Thüringen      | Conservative-corporatist unitary rental market | 0.262 | 0.286 |
| DE92 | DE | Hannover       | Conservative-corporatist unitary rental market | 0.263 | 0.323 |



|      |    |                        |                                                |       |       |
|------|----|------------------------|------------------------------------------------|-------|-------|
| DEA4 | DE | Detmold                | Conservative-corporatist unitary rental market | 0.266 | 0.310 |
| DEF0 | DE | Schleswig-Holstein     | Conservative-corporatist unitary rental market | 0.267 | 0.363 |
| DE80 | DE | Mecklenburg-Vorpommern | Conservative-corporatist unitary rental market | 0.269 | 0.340 |
| DEB3 | DE | Rheinhessen-Pfalz      | Conservative-corporatist unitary rental market | 0.270 | 0.334 |
| DE12 | DE | Karlsruhe              | Conservative-corporatist unitary rental market | 0.270 | 0.324 |
| DEC0 | DE | Saarland               | Conservative-corporatist unitary rental market | 0.275 | 0.300 |
| DE72 | DE | Gießen                 | Conservative-corporatist unitary rental market | 0.285 | 0.323 |
| DE73 | DE | Kassel                 | Conservative-corporatist unitary rental market | 0.291 | 0.324 |
| DE71 | DE | Darmstadt              | Conservative-corporatist unitary rental market | 0.292 | 0.339 |
| DEA3 | DE | Münster                | Conservative-corporatist unitary rental market | 0.294 | 0.339 |
| DE60 | DE | Hamburg                | Conservative-corporatist unitary rental market | 0.300 | 0.363 |
| DEA5 | DE | Arnsberg               | Conservative-corporatist unitary rental market | 0.303 | 0.306 |
| DE30 | DE | Berlin                 | Conservative-corporatist unitary rental market | 0.307 | 0.404 |
| DEA2 | DE | Köln                   | Conservative-corporatist unitary rental market | 0.333 | 0.346 |
| DEA1 | DE | Düsseldorf             | Conservative-corporatist unitary rental market | 0.337 | 0.325 |
| DE50 | DE | Bremen                 | Conservative-corporatist unitary rental market | 0.383 | 0.392 |
| FRH0 | FR | Bretagne               | Conservative-corporatist unitary rental market | 0.229 | 0.368 |
| FRC2 | FR | Franche-Comté          | Conservative-corporatist unitary rental market | 0.239 | 0.345 |
| FRI3 | FR | Poitou-Charentes       | Conservative-corporatist unitary rental market | 0.241 | 0.368 |
| FRK1 | FR | Auvergne               | Conservative-corporatist unitary rental market | 0.242 | 0.348 |



|      |    |                            |                                                |       |       |
|------|----|----------------------------|------------------------------------------------|-------|-------|
| FRB0 | FR | Centre — Val de Loire      | Conservative-corporatist unitary rental market | 0.245 | 0.297 |
| FRD1 | FR | Basse-Normandie            | Conservative-corporatist unitary rental market | 0.245 | 0.361 |
| FRY2 | FR | Martinique                 | Conservative-corporatist unitary rental market | 0.247 | 0.297 |
| FRI2 | FR | Limousin                   | Conservative-corporatist unitary rental market | 0.249 | 0.342 |
| FRC1 | FR | Bourgogne                  | Conservative-corporatist unitary rental market | 0.250 | 0.355 |
| FRY1 | FR | Guadeloupe                 | Conservative-corporatist unitary rental market | 0.250 | 0.364 |
| FRG0 | FR | Pays de la Loire           | Conservative-corporatist unitary rental market | 0.258 | 0.354 |
| FRF2 | FR | Champagne-Ardenne          | Conservative-corporatist unitary rental market | 0.267 | 0.317 |
| FRD2 | FR | Haute-Normandie            | Conservative-corporatist unitary rental market | 0.269 | 0.310 |
| FRJ2 | FR | Midi-Pyrénées              | Conservative-corporatist unitary rental market | 0.273 | 0.355 |
| FRI1 | FR | Aquitaine                  | Conservative-corporatist unitary rental market | 0.273 | 0.355 |
| FRF1 | FR | Alsace                     | Conservative-corporatist unitary rental market | 0.276 | 0.308 |
| FRF3 | FR | Lorraine                   | Conservative-corporatist unitary rental market | 0.278 | 0.345 |
| FRK2 | FR | Rhône-Alpes                | Conservative-corporatist unitary rental market | 0.282 | 0.378 |
| FRY4 | FR | La Réunion                 | Conservative-corporatist unitary rental market | 0.289 | 0.390 |
| FRE2 | FR | Picardie                   | Conservative-corporatist unitary rental market | 0.291 | 0.321 |
| FRJ1 | FR | Languedoc-Roussillon       | Conservative-corporatist unitary rental market | 0.305 | 0.412 |
| FRE1 | FR | Nord-Pas de Calais         | Conservative-corporatist unitary rental market | 0.316 | 0.307 |
| FRL0 | FR | Provence-Alpes-Côte d'Azur | Conservative-corporatist unitary rental market | 0.324 | 0.372 |
| FRY5 | FR | Mayotte                    | Conservative-corporatist unitary rental market | 0.331 | 0.382 |



|      |    |                                                                    |                                                             |       |       |
|------|----|--------------------------------------------------------------------|-------------------------------------------------------------|-------|-------|
| FRM0 | FR | Corse                                                              | Conservative-corporatist unitary rental market              | 0.334 | 0.383 |
| FR10 | FR | Ile-de-France                                                      | Conservative-corporatist unitary rental market              | 0.336 | 0.301 |
| FRY3 | FR | Guyane                                                             | Conservative-corporatist unitary rental market              | 0.480 | 0.317 |
| BE22 | BE | Prov. Limburg (BE)                                                 | North-West European homeownership with a dual rental market | 0.134 | 0.386 |
| BE25 | BE | Prov. West-Vlaanderen                                              | North-West European homeownership with a dual rental market | 0.147 | 0.376 |
| BE23 | BE | Prov. Oost-Vlaanderen                                              | North-West European homeownership with a dual rental market | 0.160 | 0.363 |
| BE24 | BE | Prov. Vlaams-Brabant                                               | North-West European homeownership with a dual rental market | 0.161 | 0.309 |
| BE21 | BE | Prov. Antwerpen                                                    | North-West European homeownership with a dual rental market | 0.172 | 0.393 |
| BE35 | BE | Prov. Namur                                                        | North-West European homeownership with a dual rental market | 0.210 | 0.335 |
| BE33 | BE | Prov. Liège                                                        | North-West European homeownership with a dual rental market | 0.224 | 0.335 |
| BE34 | BE | Prov. Luxembourg (BE)                                              | North-West European homeownership with a dual rental market | 0.269 | 0.395 |
| BE32 | BE | Prov. Hainaut                                                      | North-West European homeownership with a dual rental market | 0.285 | 0.256 |
| BE31 | BE | Prov. Brabant Wallon                                               | North-West European homeownership with a dual rental market | 0.334 | 0.401 |
| BE10 | BE | Région de Bruxelles-Capitale/<br>Brussels Hoofdstedelijk<br>Gewest | North-West European homeownership with a dual rental market | 0.462 | 0.371 |
| FI1D | FI | Pohjois- ja Itä-Suomi                                              | North-West European homeownership with a dual rental market | 0.137 | 0.446 |
| FI19 | FI | Länsi-Suomi                                                        | North-West European homeownership with a dual rental market | 0.143 | 0.426 |
| FI20 | FI | Åland                                                              | North-West European homeownership with a dual rental market | 0.143 | 0.388 |
| FI1C | FI | Etelä-Suomi                                                        | North-West European homeownership with a dual rental market | 0.152 | 0.395 |



|      |    |                             |                                                             |       |       |
|------|----|-----------------------------|-------------------------------------------------------------|-------|-------|
| FI1B | FI | Helsinki-Uusimaa            | North-West European homeownership with a dual rental market | 0.228 | 0.392 |
| IE04 | IE | Northern and Western        | North-West European homeownership with a dual rental market | 0.152 | 0.401 |
| IE05 | IE | Southern                    | North-West European homeownership with a dual rental market | 0.201 | 0.415 |
| IE06 | IE | Eastern and Midland         | North-West European homeownership with a dual rental market | 0.244 | 0.386 |
| LU00 | LU | Luxembourg                  | North-West European homeownership with a dual rental market | 0.180 | 0.272 |
| CY00 | CY | Kýpros                      | Southern European family-based homeownership                | 0.244 | 0.379 |
| EL54 | EL | Ipeiros                     | Southern European family-based homeownership                | 0.457 | 0.517 |
| EL61 | EL | Thessalia                   | Southern European family-based homeownership                | 0.510 | 0.487 |
| EL43 | EL | Kriti                       | Southern European family-based homeownership                | 0.529 | 0.573 |
| EL64 | EL | Sterea Elláda               | Southern European family-based homeownership                | 0.567 | 0.475 |
| EL41 | EL | Voreio Aigaio               | Southern European family-based homeownership                | 0.577 | 0.620 |
| EL42 | EL | Notio Aigaio                | Southern European family-based homeownership                | 0.582 | 0.643 |
| EL62 | EL | Ionia Nisia                 | Southern European family-based homeownership                | 0.593 | 0.632 |
| EL51 | EL | Anatoliki Makedonia, Thraki | Southern European family-based homeownership                | 0.631 | 0.493 |
| EL53 | EL | Dytiki Makedonia            | Southern European family-based homeownership                | 0.647 | 0.564 |
| EL30 | EL | Attiki                      | Southern European family-based homeownership                | 0.669 | 0.344 |
| EL65 | EL | Peloponnisos                | Southern European family-based homeownership                | 0.717 | 0.538 |
| EL52 | EL | Kentriki Makedonia          | Southern European family-based homeownership                | 0.721 | 0.440 |
| EL63 | EL | Dytiki Elláda               | Southern European family-based homeownership                | 0.806 | 0.517 |
| ES41 | ES | Castilla y León             | Southern European family-based homeownership                | 0.250 | 0.379 |



|      |    |                            |                                              |       |       |
|------|----|----------------------------|----------------------------------------------|-------|-------|
| ES21 | ES | País Vasco                 | Southern European family-based homeownership | 0.258 | 0.342 |
| ES23 | ES | La Rioja                   | Southern European family-based homeownership | 0.272 | 0.372 |
| ES12 | ES | Principado de Asturias     | Southern European family-based homeownership | 0.280 | 0.390 |
| ES24 | ES | Aragón                     | Southern European family-based homeownership | 0.286 | 0.357 |
| ES22 | ES | Comunidad Foral de Navarra | Southern European family-based homeownership | 0.293 | 0.373 |
| ES13 | ES | Cantabria                  | Southern European family-based homeownership | 0.300 | 0.361 |
| ES11 | ES | Galicia                    | Southern European family-based homeownership | 0.314 | 0.406 |
| ES43 | ES | Extremadura                | Southern European family-based homeownership | 0.337 | 0.447 |
| ES42 | ES | Castilla-La Mancha         | Southern European family-based homeownership | 0.344 | 0.426 |
| ES52 | ES | Comunitat Valenciana       | Southern European family-based homeownership | 0.383 | 0.440 |
| ES64 | ES | Ciudad de Melilla          | Southern European family-based homeownership | 0.385 | 0.396 |
| ES51 | ES | Cataluña                   | Southern European family-based homeownership | 0.389 | 0.389 |
| ES30 | ES | Comunidad de Madrid        | Southern European family-based homeownership | 0.395 | 0.354 |
| ES62 | ES | Región de Murcia           | Southern European family-based homeownership | 0.402 | 0.423 |
| ES53 | ES | Illes Balears              | Southern European family-based homeownership | 0.407 | 0.411 |
| ES61 | ES | Andalucía                  | Southern European family-based homeownership | 0.442 | 0.440 |
| ES70 | ES | Canarias                   | Southern European family-based homeownership | 0.481 | 0.419 |
| ES63 | ES | Ciudad de Ceuta            | Southern European family-based homeownership | 0.605 | 0.374 |
| IT12 | IT | Umbria                     | Southern European family-based homeownership | 0.181 | 0.399 |
| ITH5 | IT | Emilia-Romagna             | Southern European family-based homeownership | 0.193 | 0.383 |



|      |    |                                     |                                              |       |       |
|------|----|-------------------------------------|----------------------------------------------|-------|-------|
| ITH4 | IT | Friuli-Venezia Giulia               | Southern European family-based homeownership | 0.197 | 0.382 |
| ITF5 | IT | Basilicata                          | Southern European family-based homeownership | 0.233 | 0.402 |
| ITI1 | IT | Toscana                             | Southern European family-based homeownership | 0.233 | 0.405 |
| ITH1 | IT | Provincia Autonoma di Bolzano/Bozen | Southern European family-based homeownership | 0.235 | 0.437 |
| ITH3 | IT | Veneto                              | Southern European family-based homeownership | 0.238 | 0.400 |
| ITI3 | IT | Marche                              | Southern European family-based homeownership | 0.244 | 0.373 |
| ITC3 | IT | Liguria                             | Southern European family-based homeownership | 0.254 | 0.410 |
| ITC2 | IT | Valle d'Aosta/Vallée d'Aoste        | Southern European family-based homeownership | 0.260 | 0.425 |
| ITF2 | IT | Molise                              | Southern European family-based homeownership | 0.269 | 0.485 |
| ITC4 | IT | Lombardia                           | Southern European family-based homeownership | 0.276 | 0.376 |
| ITH2 | IT | Provincia Autonoma di Trento        | Southern European family-based homeownership | 0.290 | 0.420 |
| ITC1 | IT | Piemonte                            | Southern European family-based homeownership | 0.320 | 0.374 |
| ITI4 | IT | Lazio                               | Southern European family-based homeownership | 0.325 | 0.392 |
| ITG2 | IT | Sardegna                            | Southern European family-based homeownership | 0.333 | 0.455 |
| ITG1 | IT | Sicilia                             | Southern European family-based homeownership | 0.367 | 0.419 |
| ITF1 | IT | Abruzzo                             | Southern European family-based homeownership | 0.371 | 0.387 |
| ITF4 | IT | Puglia                              | Southern European family-based homeownership | 0.425 | 0.407 |
| ITF3 | IT | Campania                            | Southern European family-based homeownership | 0.456 | 0.409 |



|      |    |                                     |                                              |       |       |
|------|----|-------------------------------------|----------------------------------------------|-------|-------|
| ITF6 | IT | Calabria                            | Southern European family-based homeownership | 0.517 | 0.427 |
| MT00 | MT | Malta                               | Southern European family-based homeownership | 0.184 | 0.417 |
| PT18 | PT | Alentejo                            | Southern European family-based homeownership | 0.215 | 0.335 |
| PT16 | PT | Centro (PT)                         | Southern European family-based homeownership | 0.232 | 0.330 |
| PT15 | PT | Algarve                             | Southern European family-based homeownership | 0.294 | 0.405 |
| PT17 | PT | Área Metropolitana de Lisboa        | Southern European family-based homeownership | 0.327 | 0.387 |
| PT11 | PT | Norte                               | Southern European family-based homeownership | 0.358 | 0.348 |
| PT30 | PT | Região Autónoma da Madeira          | Southern European family-based homeownership | 0.370 | 0.315 |
| PT20 | PT | Região Autónoma dos Açores          | Southern European family-based homeownership | 0.469 | 0.317 |
| EE00 | EE | Eesti                               | Baltics                                      | 0.249 | 0.411 |
| LT01 | LT | Sostinės regionas                   | Baltics                                      | 0.343 | 0.313 |
| LT02 | LT | Vidurio ir vakarų Lietuvos regionas | Baltics                                      | 0.392 | 0.320 |
| LV00 | LV | Latvija                             | Baltics                                      | 0.351 | 0.328 |
| BG41 | BG | Yugozapaden                         | Central and Eastern Europe                   | 0.490 | 0.125 |
| BG33 | BG | Severoiztochen                      | Central and Eastern Europe                   | 0.496 | 0.205 |
| BG42 | BG | Yuzhen tsentralen                   | Central and Eastern Europe                   | 0.591 | 0.226 |
| BG34 | BG | Yugoiztochen                        | Central and Eastern Europe                   | 0.599 | 0.214 |
| BG31 | BG | Severozapaden                       | Central and Eastern Europe                   | 0.599 | 0.202 |
| BG32 | BG | Severen tsentralen                  | Central and Eastern Europe                   | 0.654 | 0.131 |





|      |    |                    |                            |       |       |
|------|----|--------------------|----------------------------|-------|-------|
| CZ03 | CZ | Jihozápad          | Central and Eastern Europe | 0.236 | 0.269 |
| CZ05 | CZ | Severovýchod       | Central and Eastern Europe | 0.247 | 0.266 |
| CZ02 | CZ | Střední Čechy      | Central and Eastern Europe | 0.256 | 0.275 |
| CZ06 | CZ | Jihovýchod         | Central and Eastern Europe | 0.269 | 0.287 |
| CZ07 | CZ | Střední Morava     | Central and Eastern Europe | 0.278 | 0.315 |
| CZ04 | CZ | Severozápad        | Central and Eastern Europe | 0.326 | 0.285 |
| CZ08 | CZ | Moravskoslezsko    | Central and Eastern Europe | 0.340 | 0.284 |
| CZ01 | CZ | Praha              | Central and Eastern Europe | 0.360 | 0.350 |
| HR05 | HR | Grad Zagreb        | Central and Eastern Europe | 0.257 | 0.279 |
| HR06 | HR | Sjeverna Hrvatska  | Central and Eastern Europe | 0.269 | 0.265 |
| HR03 | HR | Jadranska Hrvatska | Central and Eastern Europe | 0.296 | 0.303 |
| HR02 | HR | Panonska Hrvatska  | Central and Eastern Europe | 0.319 | 0.328 |
| HU22 | HU | Nyugat-Dunántúl    | Central and Eastern Europe | 0.242 | 0.248 |
| HU21 | HU | Közép-Dunántúl     | Central and Eastern Europe | 0.255 | 0.236 |
| HU11 | HU | Budapest           | Central and Eastern Europe | 0.285 | 0.263 |
| HU12 | HU | Pest               | Central and Eastern Europe | 0.346 | 0.252 |
| HU33 | HU | Dél-Alföld         | Central and Eastern Europe | 0.352 | 0.305 |
| HU23 | HU | Dél-Dunántúl       | Central and Eastern Europe | 0.383 | 0.292 |
| HU32 | HU | Észak-Alföld       | Central and Eastern Europe | 0.406 | 0.323 |
| HU31 | HU | Észak-Magyarország | Central and Eastern Europe | 0.545 | 0.296 |



|      |    |                       |                            |       |       |
|------|----|-----------------------|----------------------------|-------|-------|
| PL84 | PL | Podlaskie             | Central and Eastern Europe | 0.278 | 0.436 |
| PL82 | PL | Podkarpackie          | Central and Eastern Europe | 0.283 | 0.333 |
| PL21 | PL | Małopolskie           | Central and Eastern Europe | 0.290 | 0.370 |
| PL92 | PL | Mazowiecki regionalny | Central and Eastern Europe | 0.293 | 0.391 |
| PL91 | PL | Warszawski stołeczny  | Central and Eastern Europe | 0.295 | 0.412 |
| PL41 | PL | Wielkopolskie         | Central and Eastern Europe | 0.296 | 0.368 |
| PL52 | PL | Opolskie              | Central and Eastern Europe | 0.303 | 0.375 |
| PL22 | PL | Śląskie               | Central and Eastern Europe | 0.304 | 0.347 |
| PL81 | PL | Lubelskie             | Central and Eastern Europe | 0.304 | 0.451 |
| PL51 | PL | Dolnośląskie          | Central and Eastern Europe | 0.310 | 0.423 |
| PL71 | PL | łódzkie               | Central and Eastern Europe | 0.312 | 0.408 |
| PL62 | PL | Warmińsko-mazurskie   | Central and Eastern Europe | 0.318 | 0.381 |
| PL43 | PL | Lubuskie              | Central and Eastern Europe | 0.319 | 0.348 |
| PL61 | PL | Kujawsko-pomorskie    | Central and Eastern Europe | 0.333 | 0.404 |
| PL72 | PL | Świętokrzyskie        | Central and Eastern Europe | 0.339 | 0.421 |
| PL63 | PL | Pomorskie             | Central and Eastern Europe | 0.356 | 0.389 |
| PL42 | PL | Zachodniopomorskie    | Central and Eastern Europe | 0.364 | 0.363 |
| RO11 | RO | Nord-Vest             | Central and Eastern Europe | 0.454 | 0.233 |
| RO32 | RO | București-Ilfov       | Central and Eastern Europe | 0.463 | 0.179 |
| RO42 | RO | Vest                  | Central and Eastern Europe | 0.479 | 0.182 |



|      |    |                    |                            |       |       |
|------|----|--------------------|----------------------------|-------|-------|
| RO21 | RO | Nord-Est           | Central and Eastern Europe | 0.493 | 0.343 |
| RO31 | RO | Sud-Muntenia       | Central and Eastern Europe | 0.535 | 0.199 |
| RO41 | RO | Sud-Vest Oltenia   | Central and Eastern Europe | 0.571 | 0.233 |
| RO12 | RO | Centru             | Central and Eastern Europe | 0.585 | 0.212 |
| RO22 | RO | Sud-Est            | Central and Eastern Europe | 0.660 | 0.228 |
| SI04 | SI | Zahodna Slovenija  | Central and Eastern Europe | 0.194 | 0.276 |
| SI03 | SI | Vzhodna Slovenija  | Central and Eastern Europe | 0.226 | 0.241 |
| SK01 | SK | Bratislavský kraj  | Central and Eastern Europe | 0.291 | 0.209 |
| SK02 | SK | Západné Slovensko  | Central and Eastern Europe | 0.326 | 0.210 |
| SK03 | SK | Stredné Slovensko  | Central and Eastern Europe | 0.363 | 0.206 |
| SK04 | SK | Východné Slovensko | Central and Eastern Europe | 0.453 | 0.211 |

Note: full datasets will be made available separately by the EqualHouse project, after the publication of this deliverable. Check the Equalhouse website for details.



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## Chapter 8: Homelessness and Acute Housing Exclusion in Europe

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### 8.1 Introduction

The issue of adequate and affordable housing is increasingly a focal point in European policy discussions, with homelessness identified as the most urgent and severe manifestation of housing exclusion. This challenge extends beyond the individuals directly affected, impacting the broader society. Housing exclusion detrimentally affects health, well-being, dignity, and life opportunities, while undermining public health and social cohesion. FEANTSA estimates approximately 1,287,000 individuals (ETHOS 1-3) to be homeless in Europe, as well as 400,000 children (Horvat, 2024; Horvat & Coupechoux, 2024). While this figure is a statistical estimate, and not without criticism regarding its robustness, it underscores the vast scale of the problem and its evident increases in the recent decade (Michelangeli et al., 2024). Alongside increases in overall numbers, the profile of the homelessness population is also shifting, with increasing numbers of children, migrants, Roma, and other vulnerable populations experiencing severe housing exclusion (Michelangeli et al., 2024).

Monitoring homelessness is essential (Coego et al., 2004). Reliable, rigorous, and comparable data on homelessness are needed for effective resource allocation, and evidence-based policymaking. Estimating the scale and distribution of homelessness helps evaluate the success of prior policies (Michelangeli et al., 2024).

However, accurately profiling this population is complicated by limited data availability and differing definitions of homelessness. Variations in service provision, definitional frameworks, and local contexts significantly influence the measurement and understanding of homelessness. In recent years, substantial progress has been made in the measurement of homelessness across the European Union (EU) and the United Kingdom (UK). While there is still room for improvement, we now have a clearer understanding of the scale and nature of



homelessness and housing exclusion. Initiatives such as the ETHOS and ETHOS Light typologies, which a large part of new studies on homelessness in the European context now utilise (Horvat, 2024), combined with advancements in data collection methods, have improved our ability to operationalise and quantify homelessness on both national and international levels.

This chapter aims to add to this evidence base, and to address some of the remaining challenges in profiling homelessness by integrating data from different sources and carefully considering how the numbers were collected, to provide a more accurate picture. By collating various data sources, we aim to bridge the gaps left by individual methodologies, i.e. by combining data sources, we aim to move closer to an accurate representation of homelessness in the EU and UK. Throughout the chapter we will map results onto the ETHOS Light typology, as best as possible. We will offer some explanations for homelessness as a phenomenon, related to welfare systems and trends over time.

While statistical figures offer valuable insights, they must be interpreted with caution, as they are deeply intertwined with the specific local contexts in which they are produced. This complexity complicates international comparisons and underscores the importance of a careful, context-sensitive approach to the dissemination and interpretation of homelessness data across borders.

## 8.2 Measuring Homelessness

### 8.2.1 Types of data that can be collected on homelessness

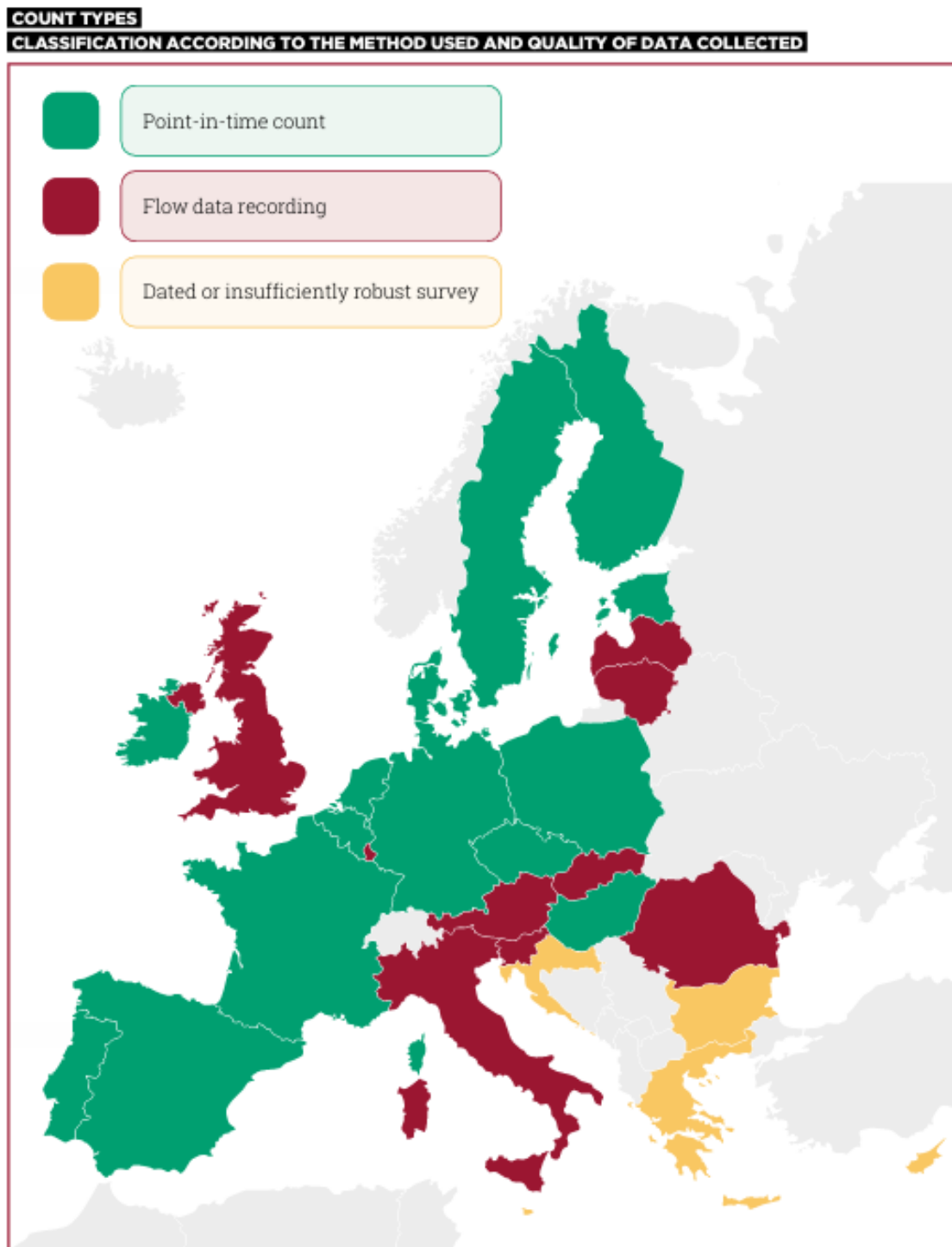
Data on homelessness come from various sources. Homelessness is measured using a range of methods designed to capture different aspects of the homeless population (Coego et al., 2004). For data collection and analysis, researchers distinguish between stock, flow, and prevalence when measuring homelessness. *Stock* refers to the number of individuals experiencing homelessness at a specific point in time; *flow* captures those who have either become homeless or exited homelessness within a given period; and *prevalence* reflects the total number of individuals who have experienced homelessness at any point during a specified timeframe (Busch-Geertsema, 2010).



Major data sources on homelessness generally include: 1) administrative records; 2) specialised data collection efforts focused on homelessness; and 3) general population surveys. Administrative data are collected by different institutions or service providers (e.g. social services) and can be used to identify homelessness. Targeted methods include street counts, service-based methods, capture-recapture, and information-management systems on homeless individuals (Coego et al., 2004). Street counts or other point-in-time estimates count homeless individuals rough sleeping at a specific time-period. Service-based methods rely on data collected from homelessness service providers. Capture-recapture compares different data sources to estimate homelessness. Finally, information management systems on homeless individuals can be used to collect information on individuals experiencing homelessness (OECD - Social Policy Division - Directorate of Employment, Labour and Social Affairs, 2024). More broad data sources include population censuses, and national or international household surveys. These sample the overall population at a given point in time and may or may not include different categories of homeless individuals (OECD - Social Policy Division - Directorate of Employment, Labour and Social Affairs, 2024). These can be helpful in capturing housing instability within the wider population. Each method offers different strengths, some better suited to immediate counts and others suited to unveil long-term trends and hidden homelessness. Regardless, different methods can generate very different outcomes (O'Sullivan et al., 2020). When comparing national statistics, it is essential to differentiate between *point-in-time (PIT) (stock)* and *flow* data. The latter will yield higher overall numbers. The below map from FEANTSA and FAP indicates the former in green, and the latter in red. In addition, several countries are marked as yellow, for having either dated or insufficiently robust data.

### Figure 8.1: Count types

Source: Ninth Overview of Housing Exclusion in Europe, 2024



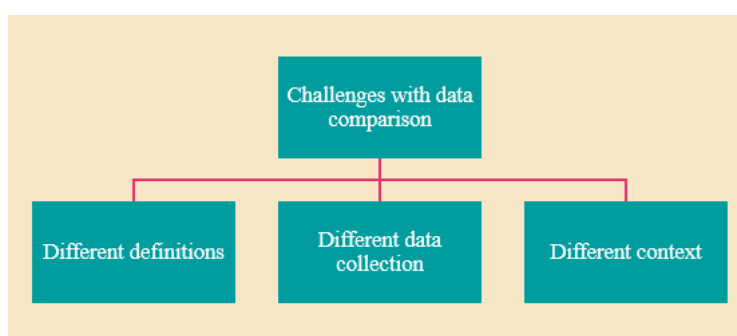


Certain groups are often excluded from official homelessness statistics, contributing to what is known as hidden homelessness. Individuals not in contact with support services and those ineligible for services can be missing from official statistics. Authors have pointed to ‘hidden’ homelessness as a bias in statistics (Fitzpatrick et al., 2000). For example, women may be hidden from accommodation services and statistics if they stay temporarily with friends, family, partners, or in squats (Reeve et al., 2006). Additionally, different types of homelessness enumeration methods are likely to over- or underestimate distinct population groups. Street-counts are likely to under-count women, for example (Bretherton & Mayock, 2021; London Councils et al., 2023). When methodologies are elaborated with a gender-sensitive lens, substantially more female rough sleepers are counted (Wright et al., 2024). Overall, current numbers likely also underestimate migrants and youth, who may try to ‘fly under the radar’ (Coego et al., 2004). There is, however, increased debate regarding the usefulness of the hidden homelessness term for research (Pleace & Hermans, 2020).

## 8.2.2 Challenges with data comparisons

Key challenges persist in the effort to measure homelessness, particularly regarding what is measured and how it is measured.

**Figure 8.2: Challenges with data comparison**





Several factors complicate international comparisons of homelessness. Different definitions of homelessness across and even within countries lead to significant discrepancies in reported figures (OECD - Social Policy Division - Directorate of Employment, Labour and Social Affairs, 2024). As noted in the introduction, the definition of homelessness can vary greatly from one country to another, impacting how homelessness both is understood and measured. Data is strongly impacted by definitions of homelessness, e.g. Denmark or Finland count more 'hidden' homelessness, whereas other states may focus exclusively on visible rough sleeping.

Countries also vary in data collection methods, ranging from administrative records to surveys and censuses, resulting in differing levels of reliability and robustness. Higher recorded rates of homelessness do not always indicate a larger homeless population but may reflect more comprehensive data collection (Horvat & Coupechoux, 2024), or a greater focus on addressing homelessness. Flow versus point-in-time data also cannot be directly compared (OECD - Social Policy Division - Directorate of Employment, Labour and Social Affairs, 2024).

The availability of homeless services and temporary accommodation in a country also affects the visibility of homelessness, shaping the figures reported. Countries with more extensive or accessible services may report higher numbers, not necessarily because homelessness is more prevalent, but because their services and outreach are better equipped to identify and address them. Finally, substantial differences in context, such as rural versus urban homelessness, can distort overall national statistics, obscuring significant variations within countries. These factors underline the importance of interpreting homelessness data with caution when making international comparisons.

Against this background, the ETHOS Light definition addresses some of these inconsistencies in national methods related to homelessness by standardising data collection (Coego et al., 2004). By providing a common language and breaking down a varied phenomenon into more measurable and definable sub-categories, ETHOS light can aid cross-national comparisons. This is a tool that is increasingly used in national surveys, alongside increased methodological harmonisation to create substantial progress in the measurement of homelessness (Horvat, 2024).



This report will also use ETHOS Light to facilitate cross-national comparisons and to help bridge the gap caused by varying national definitions and methodologies.

### 8.3 Available data sources

Four key data sources will be utilised to provide a European comparison of homelessness and housing exclusion at the European level:

1. National homelessness surveys, point-in-time counts and national statistics, collated within FEANTSA and FAP's annual Overview of Housing Exclusion in Europe (2016-2024);
2. The OECD's Questionnaire on Affordable and Social Housing (QuASH);
3. The 2021 European Population and Housing Census; and
4. European Union Statistics on Income and Living Conditions (EU-SILC).

The first three provide *overall country estimates*, sometimes broken down by ETHOS Light categories. EU-SILC on the other hand provides a retrospective look at the percentage of the total population who have experienced various forms of housing deprivation *in their lifetimes*.





**Table 8.1: Different data sources on homelessness**

| Data source            | ETHOS Light coverage                                                            | Indicators                                                                                                                                                                       | Timeframe                                                                           |
|------------------------|---------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|
| <b>FEANTSA and FAP</b> | Country dependent                                                               |                                                                                                                                                                                  | Point-in-time or Flow, depending on the country                                     |
| <b>OECD QuASH</b>      | Country dependent                                                               |                                                                                                                                                                                  |                                                                                     |
| <b>2021 Census</b>     | Totals only and occasionally ETHOS Light 1 can be isolated provided in metadata | Sex, age, Current activity status, Size of locality, Place of birth, Country of citizenship, Year of arrival in the country, Residence year before                               |                                                                                     |
| <b>EU-SILC</b>         | Ethos Light 1, 2-3, 5 and 6, (retrospective) ETHOS Light 6 (current)            | Sex, age, risk of poverty or social exclusion, temporary solution, country of birth, current country of citizenship, reason for homelessness, reason for overcoming homelessness | Point-in-time of current homelessness, Prevalence data on retrospective experiences |

By synthesizing and cross-referencing these data sources, we seek to refine our understanding and produce a more comprehensive estimate of homelessness and housing exclusion. For each source, we will discuss both measurement issues and explanatory analysis.

### 8.3.1 Overview of Housing Exclusion in Europe

For the past nine years, FEANTSA and FAP have produced an annual Overview of Housing Exclusion in Europe. The latest national and international statistics and data are identified, collated, and synthesised to provide a comprehensive look at homeless and housing exclusion across Member States. The data come from various national statistics sources, including point-in-time counts (PIT), extrapolations, recordings, and surveys. The data are then disaggregated and reorganised to fit within ETHOS Light categories, wherever possible (Horvat, 2024).



The amplest available data pertain to ETHOS Light categories 2-3, individuals in emergency and temporary homeless accommodation. Ten countries also provide data on ETHOS 1, unsheltered homelessness. Much less is known about ETHOS Light categories 4-6, e.g. very few countries collect official statistics on individuals in institutions who are facing homelessness.

Since 2023, FEANTSA and FAP have published European estimates of homelessness (Horvat, 2024). Based on countries with reliable PIT data, the estimate is then a full population-based extrapolation for all of Europe for ETHOS Light 1-3 (Horvat, 2024). The 2024 report estimates that there are approximately 1,287,000 people in Europe who are rough sleeping or housed only in emergency shelters or reception and support centres (Horvat & Coupechoux, 2024). This is an increase from last year, particularly in Belgium and Germany (Horvat & Coupechoux, 2024). Increases are explained by both an objective rise in homelessness, as well as by improvements in the accuracy and coverage of data collection in certain countries (Horvat, 2024).



**Figure 8.3: Statistics from recent surveys, count types, and details by ETHOS Light category**

Source: Ninth Overview of Housing Exclusion, 2024

| Country                                                                             | Source      | Method                                                          | Date                      | Period      | ETHOS 1          | ETHOS 2 | ETHOS 3 | ETHOS 4 | ETHOS 5 | ETHOS 6 | Other   | Total |         |
|-------------------------------------------------------------------------------------|-------------|-----------------------------------------------------------------|---------------------------|-------------|------------------|---------|---------|---------|---------|---------|---------|-------|---------|
|    | Austria     | Statistik Austria                                               | Recording                 | 2022        | 1 year           |         |         |         |         |         |         |       | 19,667  |
|    | Belgium     | Bruss'help / FRB & Administrations régionales                   | Count / Extrapolation     | 2022 - 2023 | 1 night          | 2,328   | 2,484   | 12,566  | 3,588   | 7,827   | 13,475  | 3,592 | 45,860  |
|    | Czechia     | SocioFactor                                                     | Count / Extrapolation     | 2022        | 4 months         | 12,000  |         | 18,426  |         | 16,058  | 54,244  |       | 100,728 |
|    | Denmark     | VIVE                                                            | Count                     | 2022        | 1 week           | 535     | 248     | 2,955   | 195     |         | 1,152   | 704   | 5,789   |
|    | Estonia     | Eesti Statistika                                                | Count                     | 2021        | 1 night          |         |         |         |         |         |         |       | 1,068   |
|    | Finland     | Asumisen rahoitus- ja kehittämiskeskus                          | Count                     | 2022        | 1 night          | 464     |         | 414     | 412     |         | 2,139   |       | 3,429   |
|    | France      | Fondation Abbé Pierre                                           | Count                     | 2021        | 1 night          |         | 166,331 | 42,743  |         |         |         |       | 209,074 |
|    | Germany     | Destatis / GISS & Kantar Public                                 | Count / Survey            | 2022 - 2023 | 1 night / 1 week | 32,467  | 8,280   | 363,780 |         |         | 52,033  |       | 456,560 |
|    | Hungary     | Menhely Alapítvány                                              | Count                     | 2023        | 1 night          | 1,530   | 5,738   |         |         |         |         |       | 7,268   |
|    | Ireland     | Department of Housing, Local Government and Heritage            | Count                     | 2023        | 1 week           |         | 13,318  |         |         |         |         |       | 13,318  |
|    | Italy       | Istituto Nazionale di Statistica                                | Recording                 | 2021        | 1 year           |         |         |         |         |         |         |       | 96,197  |
|    | Latvia      | Labklājības ministrija                                          | Recording                 | 2022        | 1 year           |         | 5,997   |         |         |         |         |       | 5,997   |
|    | Lithuania   | Statistics Lithuania                                            | Recording                 | 2022        | 1 year           |         | 4,317   |         |         |         |         |       | 4,317   |
|    | Luxembourg  | Ministère de la Famille, de l'Intégration et à la Grande Région | Recording                 | 2022        | 1 year           |         | 445     | 251     |         |         |         |       | 696     |
|   | Netherlands | Centraal Bureau voor de Statistiek                              | Count / Extrapolation     | 2023        | 1 night          |         |         |         |         |         |         |       | 30,600  |
|  | Poland      | Ministerstwo Rodziny i Polityki Społecznej                      | Count                     | 2019        | 1 night          | 2,551   | 4,299   | 16,962  | 3,062   | 3,456   |         |       | 30,330  |
|  | Portugal    | ENIPSSA                                                         | Count                     | 2022        | 1 night          | 5,975   |         | 4,798   |         |         |         |       | 10,773  |
|  | Romania     | Ministerul Muncii și Solidarității Sociale                      | Recording                 | 2022        | 1 year           |         | 1,053   | 840     |         |         |         |       | 1,893   |
|  | Slovakia    | Ministerstvo práce, sociálnych vecí a rodiny                    | Recording                 | 2020        | 1 year           |         | 7,609   | 3,052   |         |         |         |       | 10,661  |
|  | Slovenia    | Inštitut Republike Slovenije za Socialno varstvo                | Recording                 | 2021        | 1 year           |         |         | 1,239   |         |         |         |       | 1,239   |
|  | Spain       | Instituto Nacional de Estadística                               | Count / Extrapolation     | 2022        | 6 weeks          | 4,508   | 11,498  |         |         | 5,478   |         | 7,068 | 28,552  |
|  | Sweden      | Socialstyrelsen                                                 | Count                     | 2023        | 1 week           |         |         |         |         |         |         |       | 27,383  |
|  | UK          | Crisis                                                          | Recording / Extrapolation | 2019        | 1 year           | 17,042  | 46,875  | 22,371  |         | 18,556  | 137,588 |       | 242,432 |



### *Demographics*

Each year the Overview data looks more in depth at a particular element or sub-population of homelessness. In 2024, special attention was given to age. The data are very fragmented in the under 18 population (Horvat, 2024), however, in 2024 FEANTSA and FAP have also provided a more thorough breakdown by age. In addition to the over two million homeless adult individuals, there are also around 400 000 minors (Horvat & Coupechoux, 2024). Rough sleeping data on minors are available in Belgium, France, and Germany, where 44, 1990, and 1121 minors were counted, respectively. In the UK, tens of thousands of children are housed in emergency accommodation.

### **8.3.2 OECD Questionnaire on Affordable and Social Housing (QuASH)**

Section 5 of the OECD Questionnaire on Affordable and Social Housing (QuASH) focuses on homelessness and housing exclusion. This section gathers information on various aspects, including national homelessness strategies, data, and definitions of homelessness (with breakdowns by gender, age, migrants, humanitarian migrants, LGBTQI+ individuals, and families with children). It also requests data categorised by ETHOS light definitions, where available, and information on places in homeless accommodations. Additionally, the questionnaire explores national approaches to data collection on homelessness, evictions from rental housing (including evictions initiated, issues faced, and those carried out), homelessness prevention measures, and the sharing of best practices.

Based on these data, the OECD has published individual country fiches on homelessness in its Member States, covering all EU-countries except Bulgaria and Malta, with only partial information available for Hungary. These fiches provide specific analyses on various aspects, including homelessness trends, housing deprivation, and homelessness strategies. As in the FEANTSA and FAP dataset, data are disaggregated into ETHOS Light categories, where possible (Horvat, 2024). Again, ETHOS Light 2-3, followed by ETHOS Light 1, are more commonly measured.



## Demographics

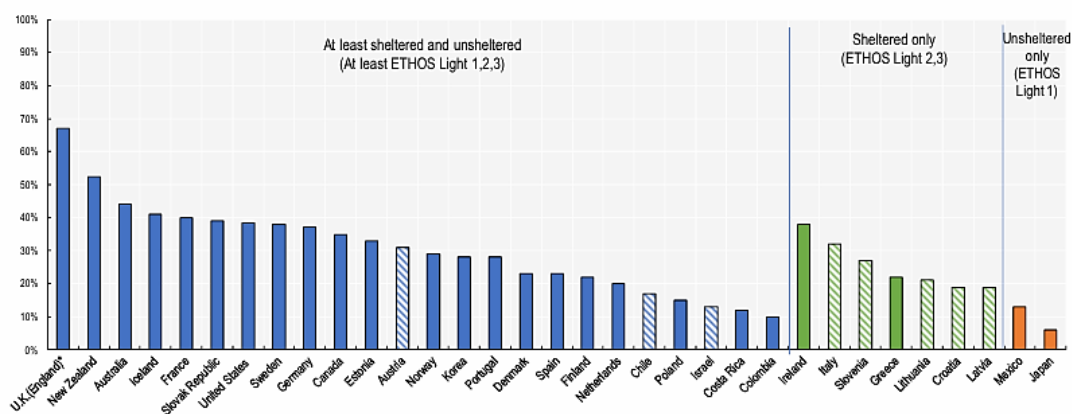
The OECD divides countries' homelessness data by ETHOS Light categories and gender. Most countries report (often substantially) higher percentages of homeless men than women, with the exception of the UK where 67% of the homeless population is female (OECD - Social Policy Division - Directorate of Employment, Labour and Social Affairs, 2024). Some of this difference is explained by measurement differences. As the below indicates, countries which define homelessness more narrowly (e.g. rough sleeping only), report smaller percentages of women.

### Figure 8.4: Women's homelessness under different definitions

Source: OECD

**Figure HC3.1.2. Women typically account for a smaller share of people considered homelessness in national statistics, driven in part by how homelessness is defined and counted.**

Share of women as a percentage of people experiencing homelessness, by ETHOS Light definition, point-in-time vs. flow data, 2023 or latest year



The OECD data further highlight major differences between countries in who is counted as homeless. Individual countries' data is assessed based on whether it counts children or those living in accommodation for asylum seekers, refugees, victims of domestic violence, as 'homeless' in statistics:



**Table 8.2: Inclusion of sub-groups in national homelessness statistics**

| National counts include                                         |                                                                                                                                                                                                  |
|-----------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Children (&lt;18)</b>                                        | Austria, Belgium (Brussels), Czechia, Cyprus, Denmark, Estonia, Finland, France, Germany, Greece, Ireland, Italy, Lithuania, Latvia, Poland, Portugal, Slovak Republic, Slovenia, United Kingdom |
| <b>Asylum seekers</b>                                           | Belgium (Brussels), France, Portugal, Spain                                                                                                                                                      |
| <b>Temporary accommodation for refugees</b>                     | Belgium (Brussels), France, Germany, Portugal, Spain, United Kingdom                                                                                                                             |
| <b>Temporary accommodation for victims of domestic violence</b> | Austria, Belgium (Brussels), Finland, France, Italy, Poland, Slovak Republic, Spain, Sweden, United Kingdom                                                                                      |

Source: OECD

### *Trends over time*

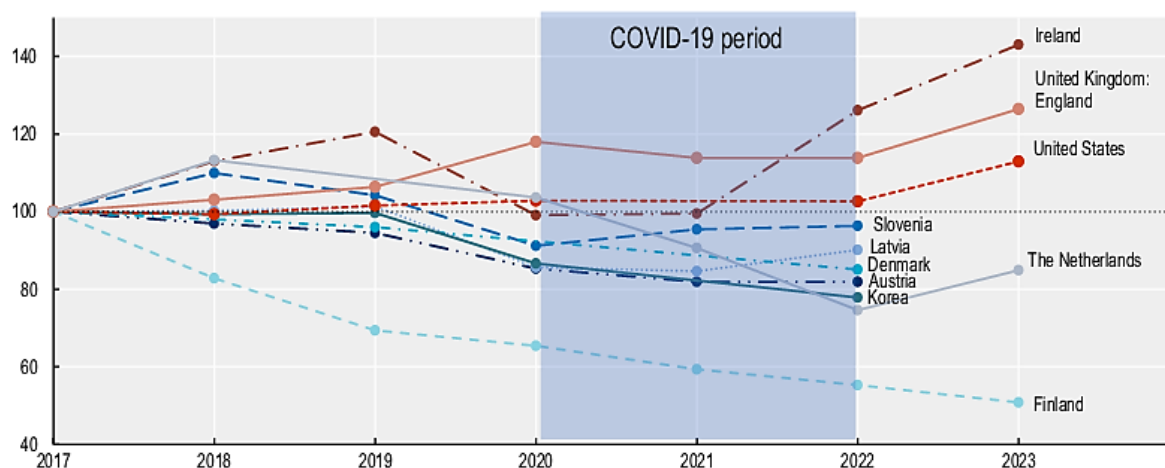
The collected OECD data also provide an overview of homelessness trends in Europe over several time periods (OECD - Social Policy Division - Directorate of Employment, Labour and Social Affairs, 2024). From 2017 to 2020, homelessness decreased in countries like Austria, Denmark, Finland, Latvia, and Slovenia, while the Netherlands saw a slight increase, and the United Kingdom experienced a significant rise. Between 2020 and 2022, homelessness remained mostly stable or showed a slight decline, largely due to eviction bans put in place during the COVID-19 pandemic. However, from 2022 onwards, homelessness has increased in the UK, Ireland, and the Netherlands. It is likely that rising housing and living costs, combined with inadequate policies to prevent and address homelessness, contributed to the significant rise in some countries. Finland continues to see a large and sustained decrease, attributed to its successful implementation of the Housing First approach (OECD - Social Policy Division - Directorate of Employment, Labour and Social Affairs, 2024).



## Figure 8.5: Homelessness trends in Europe

### Figure HC3.1.3. Homelessness is increasing in some countries, while decreasing in others.

Index of people experiencing homelessness as a share of the total population, 2017 to 2023 (or latest available year), selected countries, indexed to 2017.



Source: OECD

As noted in the FEANTSA and FAP data, also, in some places the growth in homelessness can be attributed to improved data collection methods. Further research should examine more closely for which population groups these increases are more prevalent, e.g. women, migrants, etc., to better understand causal mechanisms.

### 8.3.3 2021 Population and Housing Census

The 2011 and 2021 Population and Housing Censuses have included data on homelessness. Both provide data on “*occupants living in another housing unit and the homeless*”. The Census is normally done every ten years, counting the entire population and the housing stock, either based on a registry or traditional count system. This provides a snapshot of the population at a given time. Data on persons include the demographic structure (the population broken down by gender and



age groups), educational and employment characteristics, and migration characteristics of the population. Additionally, and essential for housing exclusion data, there is data on dwelling types and housing arrangements.

The Census is not a dedicated data stream for homelessness statistics and is likely to be less accurate than the above discussed FEANTSA and FAP and OECD numbers, which are based on the national homelessness statistics each country publishes officially. The OECD and FEANTSA and FAP numbers are often collected via dedicated streams for data collection on homelessness, not via a population-wide survey/census, though individual countries differ greatly in this. The 2011 Census was the first to oblige Member States to collect data on homelessness (Batista et al., 2012). While the 2011 Census was unable to provide a reliable estimate of the rate of homelessness across Europe, in some countries it did produce reliable homelessness statistics for the first time (Batista et al., 2012).

The 2021 Census includes data from a larger number of countries. It defines homelessness as follows: *"The homeless (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)"* (CensusHub, 2024). In the accessible data, homelessness is grouped together with individuals living in 'another housing unit'. *"Other housing units" are 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'* (CensusHub, 2024).



**Figure 8.6: Data from the 2021 population and housing census**

Source: Census Hub 2021

| Housing arrangements ►<br>Geographical area ▼ | Total       | Occupants living in<br>an other housing unit<br>and the homeless |
|-----------------------------------------------|-------------|------------------------------------------------------------------|
| Belgium                                       | 11.554.767  | 1.493                                                            |
| Bulgaria                                      | 6.519.789   | 3.904                                                            |
| Czechia                                       | 10.524.167  | 232.204                                                          |
| Estonia                                       | 1.331.824   | 2.753                                                            |
| Ireland                                       | 5.145.710 i | 12.004 i                                                         |
| Greece                                        | 10.482.487  | 44.148                                                           |
| Spain                                         | 47.400.798  | 7.200                                                            |
| Croatia                                       | 3.871.833   | 4.294                                                            |
| Italy                                         | 59.030.133  | 185.531                                                          |
| Cyprus                                        | 923.382     | 2.232                                                            |
| Latvia                                        | 1.893.223   | 19.230                                                           |
| Lithuania                                     | 2.810.761   | 1.380                                                            |
| Luxembourg                                    | 643.941     | 1.448                                                            |
| Hungary                                       | 9.610.393   | 5.438                                                            |
| Malta                                         | 519.564     | 6                                                                |
| Netherlands                                   | 17.475.414  | 147.532                                                          |
| Austria                                       | 8.969.068   | 13.960                                                           |
| Portugal                                      | 10.343.066  | 13.084                                                           |
| Slovenia                                      | 2.108.977   | 11.524                                                           |
| Slovakia                                      | 5.449.270   | 148.854                                                          |
| Finland                                       | 5.533.793   | 65.088                                                           |
| Sweden                                        | 10.452.325  | 0                                                                |

: - not available; "-" - not applicable; c - confidential; i - numerical value with info; u - low reliability; r - revised numerical value



### *Accuracy of Census data*

We consulted the relevant national statistical offices to understand better the individual Member States' context, including data collection methods and reliability. We asked the following:





**Table 8.3: Questions for national statistics offices**

|                            |                                                                                                                                                                                                                                                      |
|----------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Data Collection</b>     | How did you gather data on homelessness specifically for the 2021 Census? Was it via secondary data sources or direct data collection?                                                                                                               |
| <b>Definitions</b>         | What definitions do you use for homelessness? Do you use the ETHOS categories (European Typology of Homelessness and Housing Exclusion) in your work? If so, how do you apply them? Do you differentiate between primary and secondary homelessness? |
| <b>Data Sources</b>        | Where does your data come from (e.g. government records, NGOs)?                                                                                                                                                                                      |
| <b>Frequency and Scope</b> | How often do you collect this data, and how broad is your coverage?                                                                                                                                                                                  |
| <b>Challenges</b>          | Are there any challenges you face in collecting or analysing this data?                                                                                                                                                                              |
| <b>Documentation</b>       | Is there any documentation we can read regarding the homeless data collection?                                                                                                                                                                       |
| <b>Accuracy</b>            | How accurate would you say the number is? Is it likely to be an over- or under-estimate?                                                                                                                                                             |
| <b>Other housing unit</b>  | The Census includes 'other housing unit' along with 'homeless' as a category. Is this likely to influence the numbers? (it is not possible to separate)                                                                                              |

Based on the answers received, we conclude that the overall accuracy of the Census Hub homelessness data for a cross-Europe comparison is highly questionable. The key reason is that in many countries it is not possible to further differentiate between the categories of 'other housing unit' and 'homeless', e.g.:

*'The number 2753 corresponds to people living in other housing units (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). There aren't any connections between the homeless people and the people living in other housing units.' (Estonia)*

*'The Census class 'Occupants living in another housing unit and the homeless' (65,088) contains people living in free time residences, in second homes or institutional living quarters etc. which they haven't announced to the register. In addition to this the number contains also 4,000 homeless people.' (Finland)*

*'First of all, it is not the intention of the census to estimate or count the number of homeless people specifically. Secondly, the number is part of a residual category that includes all people not living in a conventional dwelling or collective living quarter. The number does not distinguish between homeless people and people living in nonconventional dwellings, but not being/experiencing homeless(ness). In other words, it is not clear what part of the residential category of 152.000 is actually homeless.' (Netherlands)*

In contrast, in Luxembourg, for example, the Census included *only* homeless individuals within this category. However, in Belgium, this category does not actually include homeless people at all, due to the way the country's register-based census is conducted:

*'The 1,493 listed in the Census Hub concern only 'occupants living in an other housing unit'. For Belgium, the category 'occupants living in an other housing unit and the homeless' does not include homeless people. [as noted above] homeless people who have a reference address in the National Register of Natural Persons (NRNP) are – wrongfully – included in the category 'occupants living in a conventional dwelling'. We do not have the additional information from the NRNP needed to distinguish them. Homeless people who do not have a reference address are not present in the Belgian census'. (Belgium)*



Another reason challenging cross-national comparison is differing definitions of homelessness (despite a definition being provided in the Census), or differing usage of population registers in solely register-based census proceedings:

*“Homeless Persons” in other situations like temporary accommodation, accommodation for the homeless or for immigrants, in medical institutions without a home and other type of situations are not classified as homeless/roofless in census’. (Portugal)*

*‘To determine the population, we rely on the National Register of Natural Persons (NRNP). [...] Registration in the NRNP is done on the basis of the main residence. The homeless – just like people living on a ship or itinerant caravan dwellers – do reside in Belgium, but have no main residence. By law, they are registered in the population register with a reference address. This is a legal fiction to administratively anchor people who do not have a main residence so that they can be reached by official bodies and continue to claim their rights (e.g. benefits). [...] This means that we cannot distinguish homeless people registered in the NRNP as a separate group. They are – wrongfully – treated as residents of conventional dwellings.’ (Belgium)*

A few countries, e.g. Latvia, Portugal, and Slovenia, provide additional information on homelessness within their metadata, most often in ETHOS categories 1-3, which made it possible to arrive at a more accurate number for these countries (see Figure 8.7 below). In some cases, countries specify which subgroup of homelessness they measure. In general, these numbers are substantially lower, except for Malta, where further clarification revealed a higher number of homeless persons.



**Figure 8.7: Census 2021 data, with additional details**

Source: Census Hub 2021

| Country     | Census type           | Total population | Occupants living in an other housing unit and the homeless | % of total population | Accuracy            | Number specifically homeless, where indicated | Category, where known       |
|-------------|-----------------------|------------------|------------------------------------------------------------|-----------------------|---------------------|-----------------------------------------------|-----------------------------|
| Austria     | Register-based        | 8969068          | 13960                                                      | 0.156%                | Underestimate       |                                               |                             |
| Belgium     | Register-based        | 11554767         | 1493                                                       | 0.013%                | Underestimate       |                                               |                             |
| Bulgaria    | Combined              | 6519789          | 3904                                                       | 0.060%                |                     | 82                                            | Ethos Light 2/3             |
| Croatia     |                       | 3871833          | 4294                                                       | 0.111%                |                     |                                               |                             |
| Cyprus      | Combined              | 923382           | 2232                                                       | 0.242%                |                     | 0                                             | Ethos Light 1               |
| Czechia     | Combined              | 10524167         | 232204                                                     | 2.206%                | Overestimate        | 3726                                          | Primary and secondary total |
| Denmark     |                       |                  |                                                            |                       |                     |                                               |                             |
| Estonia     | Mostly register-based | 1331824          | 2753                                                       | 0.207%                | Overestimate        |                                               |                             |
| Finland     | Register-based        | 5533793          | 65088                                                      | 1.176%                | Overestimate        | 4000                                          | Primary and secondary total |
| France      |                       |                  |                                                            |                       |                     |                                               |                             |
| Germany     |                       |                  |                                                            |                       |                     |                                               |                             |
| Greece      |                       | 10482487         | 44148                                                      | 0.421%                |                     |                                               |                             |
| Hungary     |                       | 9610393          | 5438                                                       | 0.057%                |                     |                                               |                             |
| Ireland     | Traditional           | 5145710          | 12004                                                      | 0.233%                | Relatively accurate | 10321                                         | Primary and secondary total |
| Italy       | Register-based        | 59030133         | 185531                                                     | 0.314%                |                     |                                               |                             |
| Latvia      | Register-based        | 1893223          | 19230                                                      | 1.016%                | Overestimate        | 1800                                          | Ethos Light 1               |
| Lithuania   |                       | 2810761          | 1380                                                       | 0.049%                |                     |                                               |                             |
| Luxembourg  | Combined              | 643941           | 1448                                                       | 0.225%                | Underestimate       |                                               |                             |
| Malta       | Combined              | 519564           | 6                                                          | 0.001%                | Underestimate       | 372                                           | Primary and secondary total |
| Netherlands | Register-based        | 17475414         | 147532                                                     | 0.844%                | Overestimate        |                                               |                             |
| Poland      |                       |                  |                                                            |                       |                     |                                               |                             |
| Portugal    | Traditional           | 10343066         | 13084                                                      | 0.127%                | Relatively accurate | 2127                                          | Ethos Light 1               |
| Romania     |                       |                  |                                                            |                       |                     |                                               |                             |
| Slovakia    | Combined              | 5449270          | 148854                                                     | 2.732%                | Overestimate        | 71076                                         | Primary and secondary total |
| Slovenia    | Register-based        | 2108977          | 11524                                                      | 0.546%                | Overestimate        | 3060                                          | Primary and secondary total |
| Spain       |                       | 47400798         | 7200                                                       | 0.015%                |                     |                                               |                             |
| Sweden      |                       | 10452325         | 0                                                          | 0.000%                | Underestimate       |                                               |                             |

Given these large differences, currently we cannot use the census data to say anything very solid about the prevalence of homelessness comparatively across Europe (see also Batista et al., 2012, for similar conclusions on the 2011 Housing and Population Census).

Within the Census Hub, it is possible to further analyse data given based on gender, age, current activity status, size of locality, place of birth, country of citizenship, year of arrival in country, and residence in the year before. While these data points would be exceptionally valuable for assessments of homeless persons' demographics, they relate to the entire group of '*Occupants living in another housing unit and the homeless*', thus making it inaccurate for gauging actual data specifically on homelessness.



### 8.3.4 EU Statistics on Income and Living Conditions (EU-SILC)

EU Statistics on Income and Living Conditions (EU-SILC) (*Database - Income and Living Conditions - Eurostat, n.d.*) collects cross-sectional and longitudinal data across Europe on income, poverty, social exclusion, and living conditions. This is done via national probability surveys with household and individual data collection. Most data are collected annually, though some modules are collected every 3-6 years, or on an ad-hoc basis for specific policy needs. EU-SILC annually covers several housing indicators, such as housing cost burden, arrears, and overcrowding.

EU-SILC has also implemented specialised modules to capture past experiences of housing difficulties. The housing difficulties modules are designed to gather comprehensive data on various aspects of housing instability. The prevalence of experience of homelessness amongst the general population is useful to know, particularly as homelessness is often erroneously conceived to be a marginal issue that does not concern 'ordinary' people. By focusing on individuals' historical experiences with housing difficulties, EU-SILC adds to the body of knowledge on homelessness. However, it is crucial to note that as these are self-reported data, numbers are likely to be influenced by public ideas of what counts as homelessness, which might vary substantially between countries.

While this is a very valuable source of information on retrospective experiences of homelessness, as it is a conventional household survey of people living in private households, it is unlikely to capture things like chronic homelessness, i.e. anyone currently unsheltered would be excluded. Sampling frames are drawn from the permanent address registers of the population in each country, thus persons living in collective households, in institutions or not having a registered address are excluded. Non-private households are not included by definition: "*individuals living in collective households or in institutions are excluded from the target population*" (Eurostat, 2023, p. 60). Those currently living with family or friends (e.g. co-residents out of education with no parent or partner in the household) could be identified, but likely not too precisely. A person could be experiencing housing difficulties at the time of the interview if they were forced to move back to their family home or stay with friends as they cannot afford other accommodation.



The module asks questions about different experiences of past homelessness, roughly equating to ETHOS Light 1, ETHOS Light 2-3, ETHOS Light 5, and ETHOS Light 6.

### *2018 Module*

The 2018 ad-hoc module was implemented in 21 countries (Eurostat, 2018). These data reveal that 4% of the population has experienced homelessness at some point in their lives (Eurostat, 2018). Respondents in Hungary were the least likely to have experienced past housing difficulties, and respondents in Denmark were the most likely. Overall, a small percentage (0.2%) of individuals reported instances of rough sleeping or sleeping in public spaces. For most respondents, the duration of their most recent experience with housing difficulties was less than 12 months.

The primary reason cited for these difficulties was relationship or family problems (32.5%), followed by financial issues and insufficient income (20.2%). In terms of exiting these difficulties, the most frequent answer was 'other' (36%), while the second most common response involved establishing an existing, new, or renewed relationship with family or a partner (22%). Out of those who have ever experienced housing difficulties, 8% were still in this situation – encompassing 0.32% of the total population.

### *2023 Module*

The module and its methodology were revised and expanded for the 2023 iteration, which included samples from all EU member states. This updated module is now a mandatory component of the ad-hoc modules, to be conducted every six years across Member States. EU-SILC data are provided for the overall population (above the age of 16) and further broken down by those at risk of poverty or social exclusion ('AROP'). AROPE is a sum of individuals in a country who are either at risk of poverty (defined as earning less than 60% of the median), are severely materially and socially deprived or living in a household with very low work intensity (Eurostat, 2023). The 2023 housing difficulties module offers extensive data on past experiences of homelessness across all EU Member States (For additional analysis, see also *Housing & Renting Difficulties*, 2024).





### Overall past experiences of homelessness

The 2023 housing difficulties-module asked respondents: *'Have you been in a situation where you did not have your own home and were forced to live with, for instance, family or friends or had to sleep outside?'* (For precise phrasing by country, see: [www.gesis.org/en/missy/materials/EU-SILC/documents/questionnaires](http://www.gesis.org/en/missy/materials/EU-SILC/documents/questionnaires)).

There was some variation in countries in exactly how the question was phrased, and how much initial detail was given:

*'Have you ever been in a situation where you did not have a permanent home for at least two consecutive weeks and had to stay at that time with relatives or friends, in an emergency accommodation or sleep outside, for example?'* (Finland)

*'Have you ever experienced involuntary or enforced housing difficulties?'* (Germany)

*'Have you ever been in a situation where you didn't have a place of your own to live?'* (Hungary)

*'Have you ever experienced housing difficulties in your life, i.e. situations in which you did not have your own or rented accommodation to stay in and were forced to find other temporary or emergency accommodation?'* (Italy)

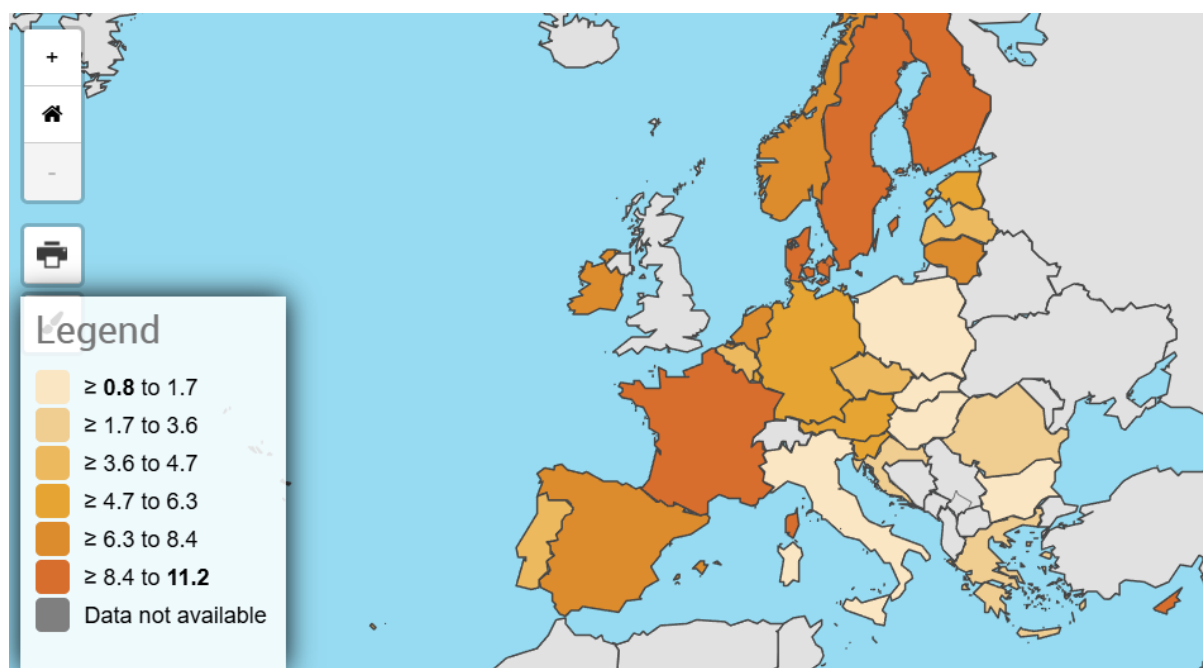
*'Have you ever been in a situation where you did not have your own place to live and were forced to live outside your home/apartment, e.g. with friends, in an institution such as a night shelter, a shelter for the homeless, in a trailer, a gazebo, in a stairwell, at a station, etc.?'* (Poland)

*'Have you ever experienced, involuntarily, housing difficulties?'* (Romania)

Across the European Union, 4.9% of the sampled population reports to have experienced homelessness at some point in their lives. This number, based on nationally representative samples, is substantially higher than any PIT estimates, which is to be expected (Taylor et al., 2019; Toro et al., 2007). Taylor et al. (2019), using data from select European countries, found a lifetime homelessness prevalence of 4.96%.

## Figure 8.9: Percentage of population with lifetime experience of homelessness

Source: Eurostat

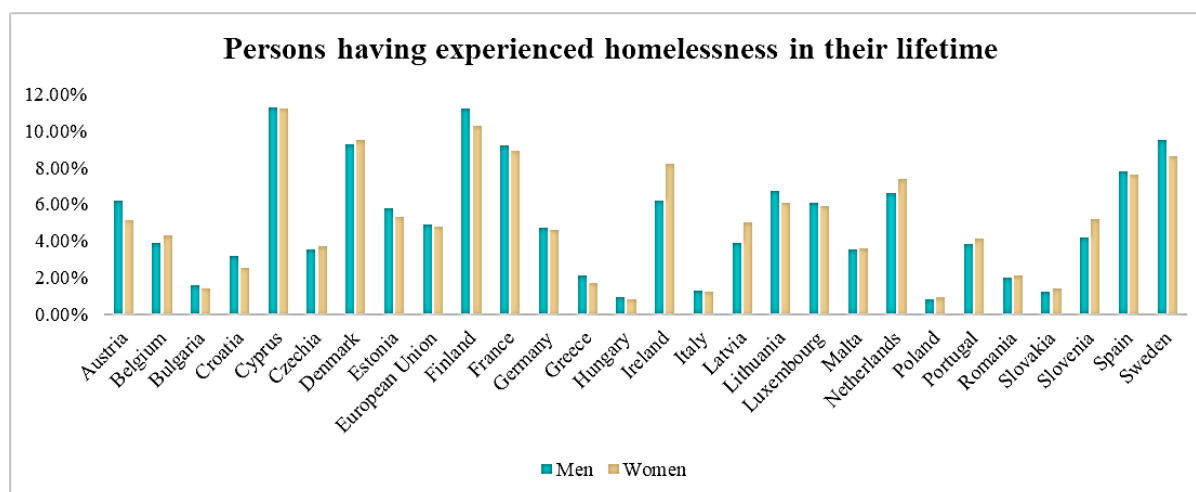




The highest rate of past experience of homelessness is in Cyprus (11.2%) and the lowest in Hungary (0.8% - identical to 2018 module). This may be because in some countries, successfully *exiting* homelessness is more likely, thus previously homeless individuals have a chance to be included within the dataset. This could allude to international differences between breakdowns regarding chronicity in homelessness, e.g. transitional, episodic, and chronic homelessness (Robben & Hermans, 2024), the last of which EU-SILC is unlikely to capture. There was only a marginal difference in lifetime experience of homelessness by gender: for women the number is 4.8%, versus 4.9% for men. Contrarily, most other official statistics show smaller shares of women (Coego et al., 2004).

**Figure 8.10: Percentage of the total population having experienced homelessness in their lifetime, by gender**

Source: Eurostat



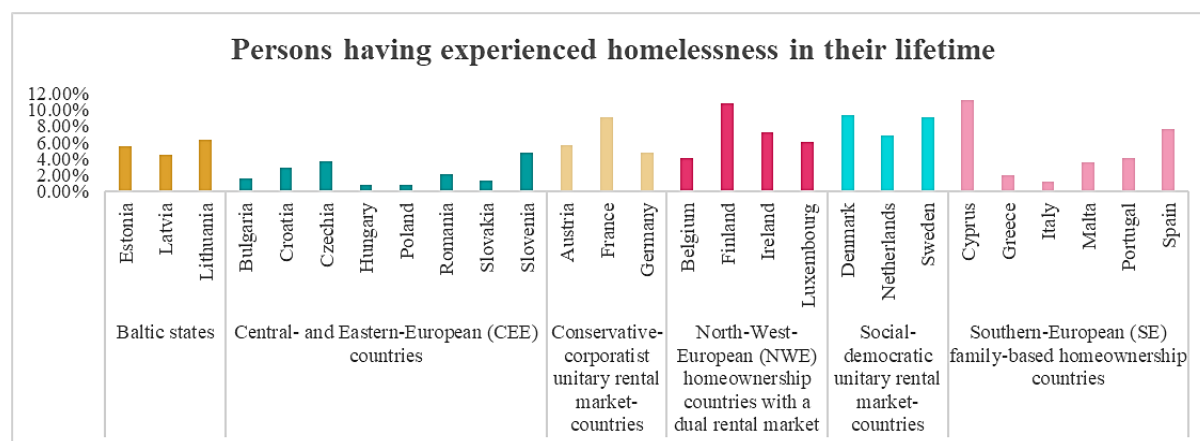


### *Differences by housing regimes*

Housing-welfare regime typology has been utilized throughout this report to indicate differences between groups of countries (see Chapter 1). The graph below shows past experience of homelessness in European countries, grouped together by housing regime type. We see the lowest levels of past homelessness in the Central-and-Eastern European-countries and some Southern-European countries. The conservative-corporatist and social-democratic unitary rental market countries, as well as the North-Western European homeownership countries tend to have higher values, contrary to what prior research has hypothesized (Benjaminsen & Andrade, 2015; Stephens & Fitzpatrick, 2007). Regardless, there is no clear trend, suggesting that homelessness as a phenomenon is more complex than what the housing-welfare regime typology can clearly explain.



**Figure 8.11: Percentage of the total population having experienced homelessness in their lifetime, by housing-welfare regime**



As homelessness is a multi-faceted and heterogeneous experience, it is possible that further breakdowns into aggregate groups (e.g. migration status, poverty risk, etc.,) could show trends better explained by housing-welfare regime typology, which future research could explore.

Importantly, what is also likely to influence the overall homelessness numbers are *cultural interpretations* of homelessness and what is an ‘acceptable’ form of housing, associated with relative wealth and cultural norms. This is especially true with regards to issues like overcrowding, or multiple generations sharing a home. As discussed in Chapter 2, overcrowding is a notable characteristic of Southern- and Eastern-European housing-welfare regimes, closely linked to intergenerational co-residence (Norris & Domanski, 2009; Stephens et al., 2015). Indeed, when looking at measures of housing precarity (see Chapter 3), there is an inverse correlation ( $r=-0.6$ ) between overcrowding rates in a country (EU-SILC 2023 data) and past experience of homelessness. Past rates of homelessness are lower as rates of overcrowding are higher.

Also, in these regions there is more of a tendency to see homelessness as merely people living rough and in emergency accommodation. However, even when looking at only rough sleeping numbers, we still do not see the ‘expected’ trends



play out between different housing-welfare regimes, and literal homelessness, or rough sleeping is much less open to cultural interpretation.

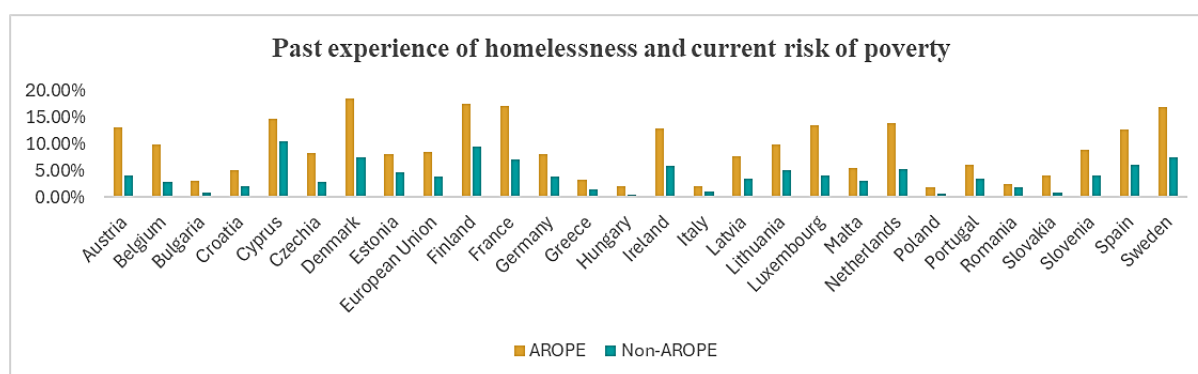
### *Risk of poverty or social exclusion*

As noted previously, EU-SILC further breaks down the data for those at risk of poverty or social exclusion, and those not at current risk. We see that the lifetime experience of homelessness is much higher in the EU among people currently classified as AROPE: 8.5% among those at risk of poverty or social exclusion, and 3.9% among those not at risk. When only looking at those at risk of poverty or social exclusion, we see the highest rate in Denmark (18.4%) and the lowest in Poland (1.9%, though noted to be ‘unreliable’). On the other hand, only looking at the population not at risk of poverty or social exclusion Cyprus (10.5%) and Hungary (0.5%) have the highest and lowest rates, respectively.

Looking at overall EU data, those currently at risk of poverty and social exclusion are more than twice (2.18) as likely to experience homelessness (8.5%) as those who are not (3.9%).

**Figure 8.12: Past experience of homelessness by current AROPE status**

Source: Eurostat



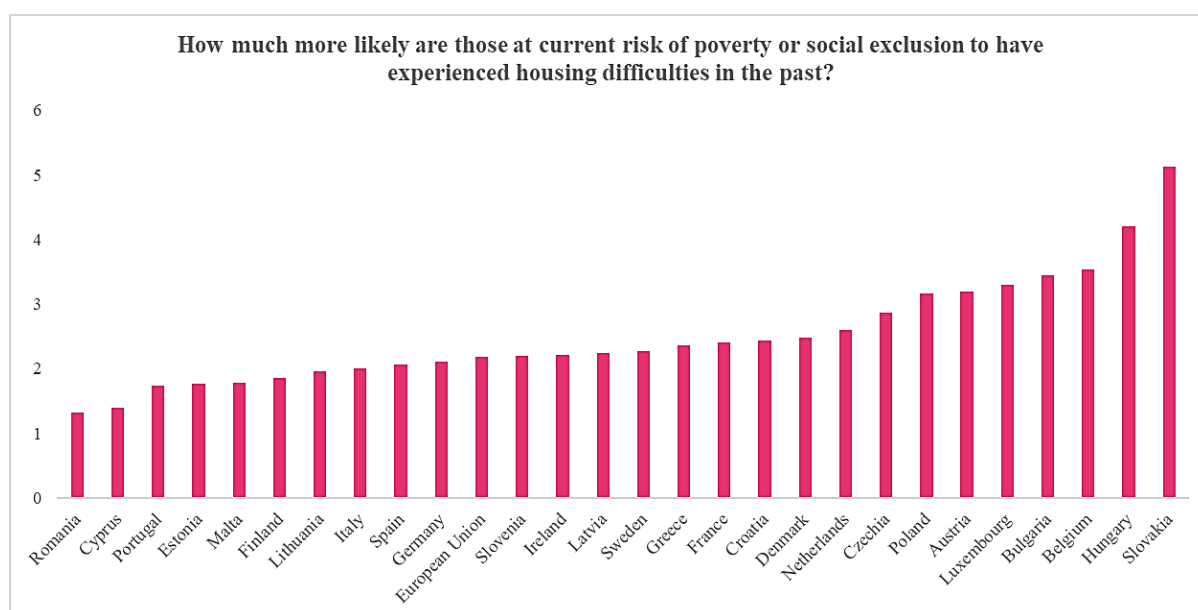
This relative difference is starkest in Slovakia and Hungary, where AROPE individuals are 5.13 and 4.2 times more likely to have experienced past housing difficulties than those not at risk of poverty and exclusion currently. The difference



is smallest in Romania (1.32). These data do not fit regime theory expectations: within-regime differences in linking poverty and social exclusion to homelessness may be greater than between-regime differences, despite similar welfare state arrangements.

**Figure 8.13: Past experience of homelessness by current AROPE status**

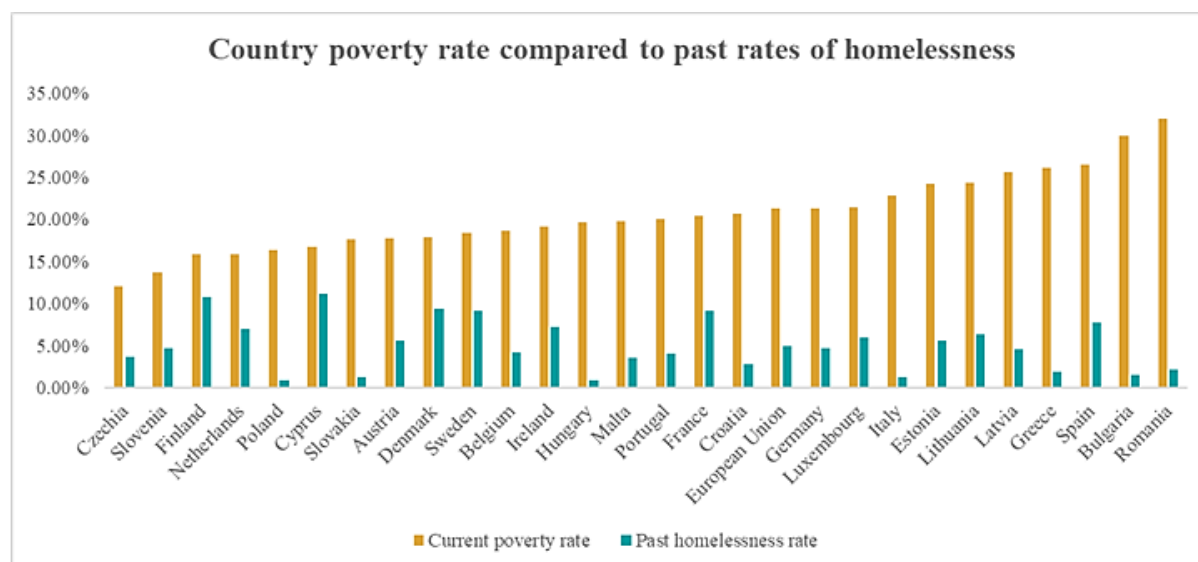
Source: Eurostat



Interestingly, if we compare countries' overall poverty rates with their total rates of past homelessness, the results are rather unexpected and contrary to presupposed trends, that presume higher rates of homelessness among countries with higher poverty rates (Benjaminsen & Andrade, 2015; Stephens & Fitzpatrick, 2007). This lack of the expected association holds true even when comparing *only* past homelessness among those currently AROPE. However, we must emphasize that the dynamics at play are very complex: although poverty is undoubtedly related to homelessness, many other determinants as well as dynamics explain the lack of association seen below.



**Figure 8.14: Total past experience of homelessness compared to country rates of poverty (2023)**



Source: Eurostat

### Types of homelessness

EU-SILC gathers data on what individuals did while facing housing difficulties: stayed with relatives or friends, stayed in emergency accommodation, stayed in a place not intended as a permanent home, or slept outside. Among individuals who have faced housing difficulties, 4.2% reported sleeping outside (ETHOS 1), 13% stayed in emergency accommodation (ETHOS 2-3), 6.6% stayed in a place not intended as a permanent home (ETHOS 5), and 76.2% stayed with relatives or friends (ETHOS 6). The below pie charts show how the different temporary solutions compare between men and women (in the EU).





**Figure 8.15: ETHOS Light categories among men**

Source: Eurostat

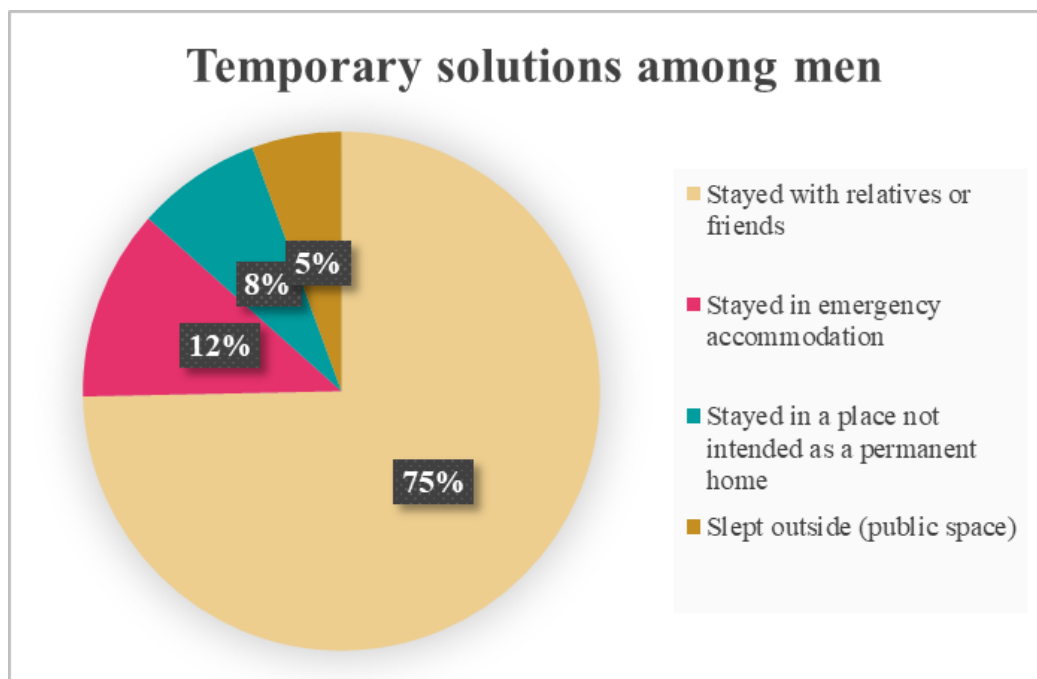
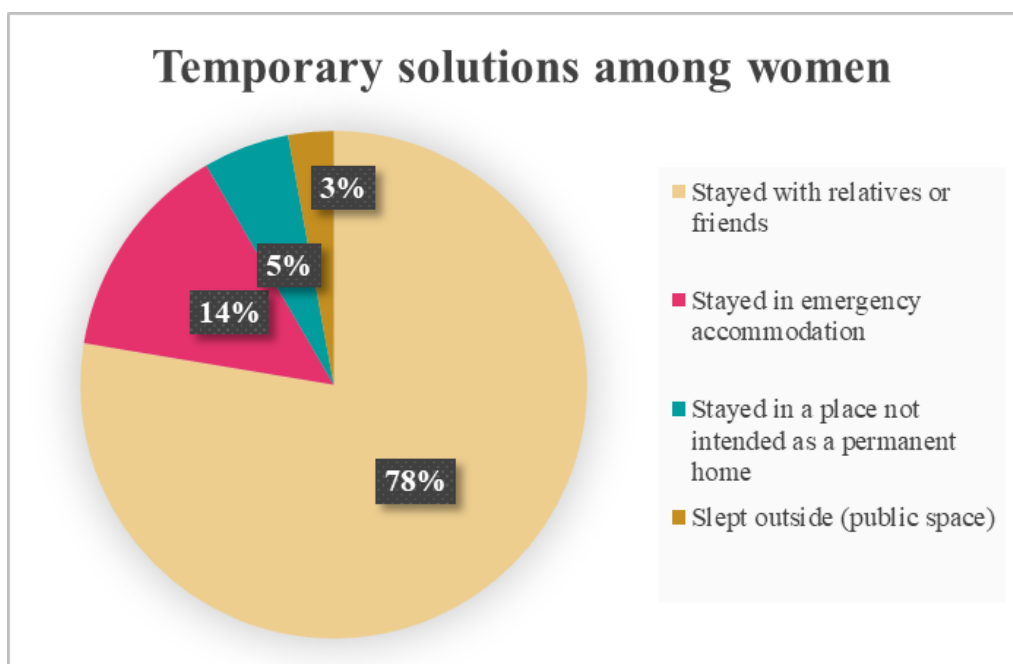


**Figure 8.16: ETHOS Light categories among women**

Source: Eurostat





Men and women experience homelessness at roughly similar scales (4.9% among men and 4.8% among women when looking at lifetime incidence). The breakdown of different solutions used is also relatively similar among both genders, though there are notable differences. These data suggest that women are roughly half as likely to experience rough sleeping (2.9%) than men (5.6%), though the difference, at least at the EU-level is not as stark as previously assumed. The highest rate of women rough sleeping was in France (5.1%), for men rough sleeping was most common in Portugal (12.3%).

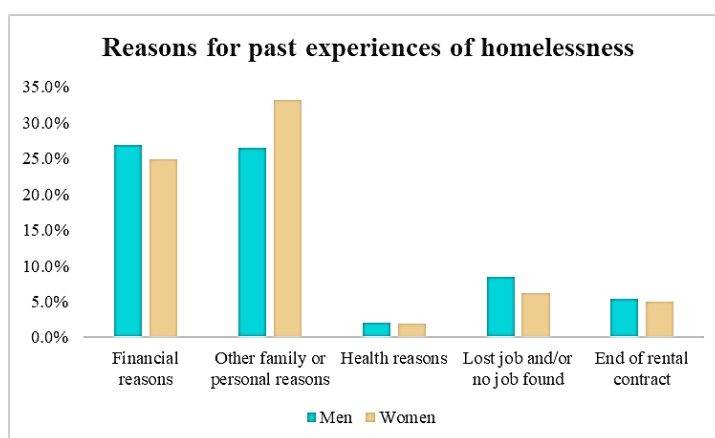
### *Reasons for past experience of homelessness*

In the EU, the most common reason for past experiences of homelessness is 'other family or personal issues', which represents 30% of responses. This is closely followed by financial hardship, accounting for 25.9% of cases. Among the given options, health-related issues were the least likely to cause homelessness.



**Figure 8.17: Reasons for past experiences of homelessness, by gender**

Source: Eurostat

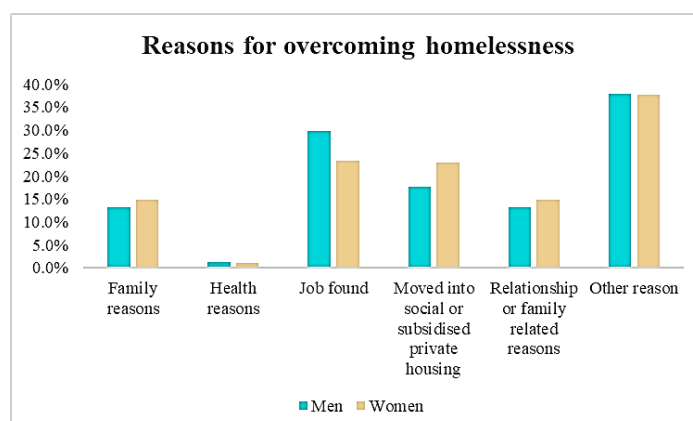


### Overcoming homelessness

Reasons for overcoming homelessness include 'family reasons', 'health reasons', 'job found', 'moved into social or subsidised private housing', and 'other reason'. In the EU, 'other reason' was the most common (37.9%) and health reasons were again least common (1.1%). The fact that 'Other' reasons is the most common answer category clearly indicates the limitations of the given categories.

**Figure 8.18: Reasons for overcoming past experiences of homelessness, by gender**

Source: Eurostat



### Past experience of homelessness and migration status

We can also gain some insight into the nationality or countries of origin of those with past experiences of homelessness from EU-SILC. Note, however, that EU-SILC designates numerous countries' data as 'unreliable' on this topic. Respondents are asked about their country of birth and current country of citizenship. These are both grouped into:

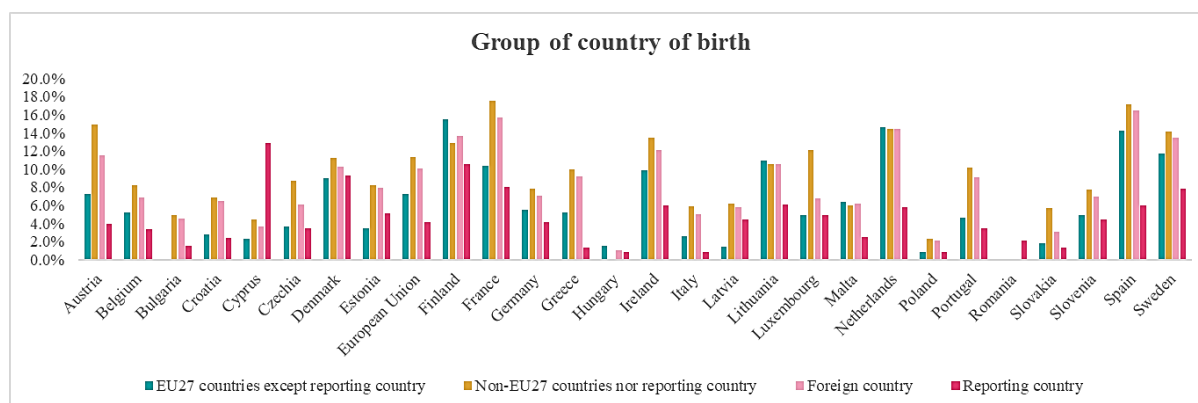
1. EU27 countries, except reporting country
2. Non-EU27 country, nor reporting country
3. Foreign country

## 4. Reporting country.

When looking at country of birth, the highest rate of past homelessness across the EU is among those not from an EU27 country and not the reporting country (11.3%). The lowest rate is among native-born individuals (4.1%). When looking at individual countries' data, native-born individuals are generally less likely to experience homelessness, with Cyprus being the one notable exception. Generally, those from non-EU27 countries and also not the reporting country were most likely to experience homelessness.

**Figure 8.19: Past experience of homelessness by group of country of birth**

Source: Eurostat



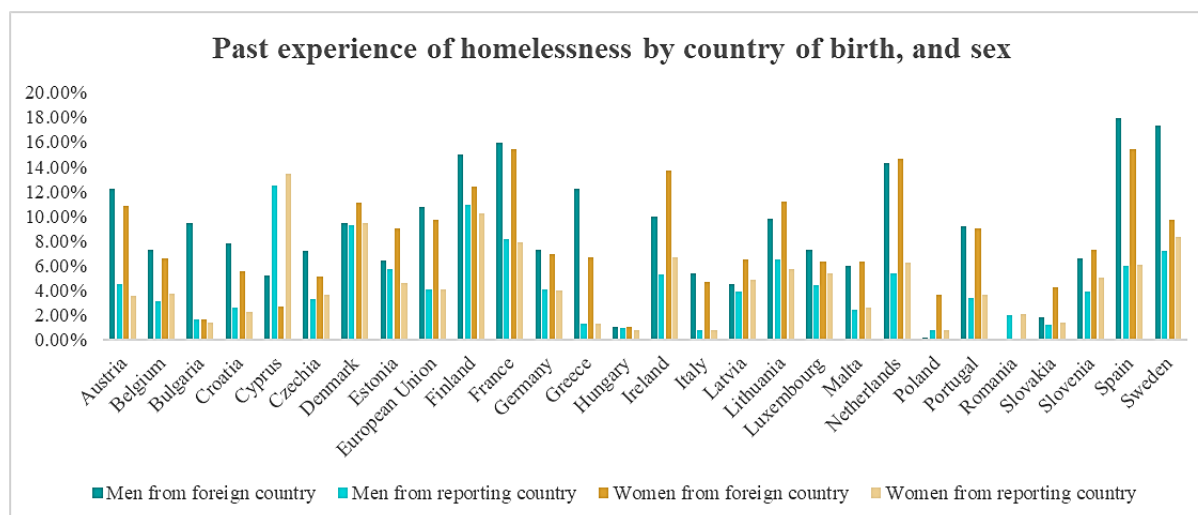


Breaking the data down by gender and looking at reporting versus non-reporting country of birth, we see that for much of the EU, those born outside of the reporting country are generally more likely to experience lifetime homelessness than those born in the reporting country. We see this trend continue when broken down by gender, as well. However, though foreign-born men or foreign-born women are more likely to have experienced homelessness, we see more differences. In countries such as Bulgaria, and Sweden, for example, foreign-born men are much more likely to experience homelessness than any other group. Interestingly foreign-born women are most likely to have experienced homelessness in Denmark, Estonia, Ireland, Latvia, Lithuania, the Netherlands, and Slovenia.



**Figure 8.20: Past experience of homelessness by group of country of birth, and gender**

Source: Eurostat



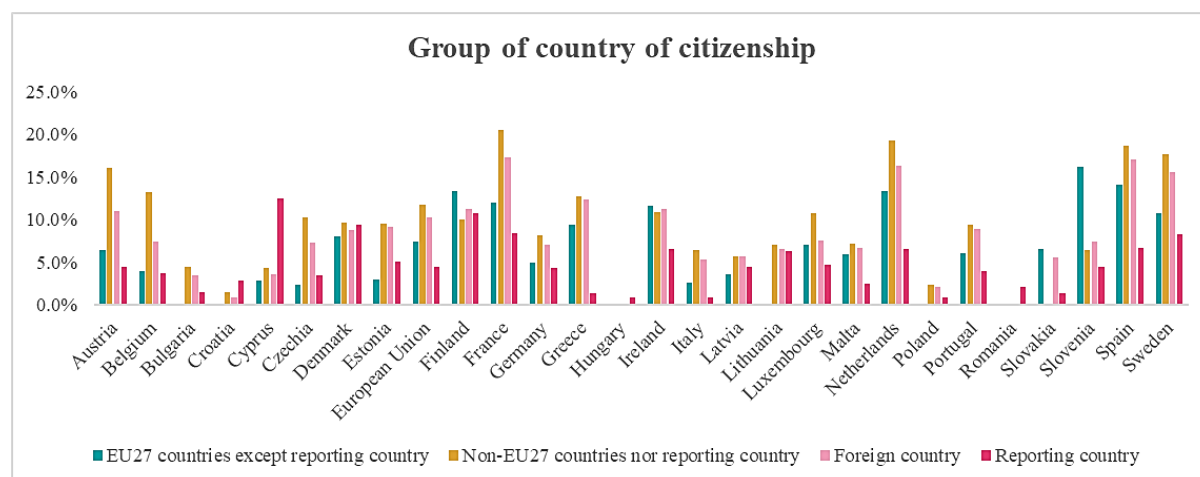
Respondents are also asked about their current country of citizenship. The highest rate of past homelessness for the EU is among those with citizenship from a non-EU27 country and not the reporting country (11.8%). The lowest is among those with local country citizenship (4.4%). We see similar trends as with country of birth. Homelessness among those with citizenship of the reporting country tend to have the lowest homelessness rates, with Cyprus, again, as the exception. It is worth noting that the data do not specify *where* past homelessness occurred, whether it was inside or outside of the reporting country.



**Figure 8.21: Past experience of homelessness by group of current country of citizenship**

Source: Eurostat

Currently experiencing homelessness

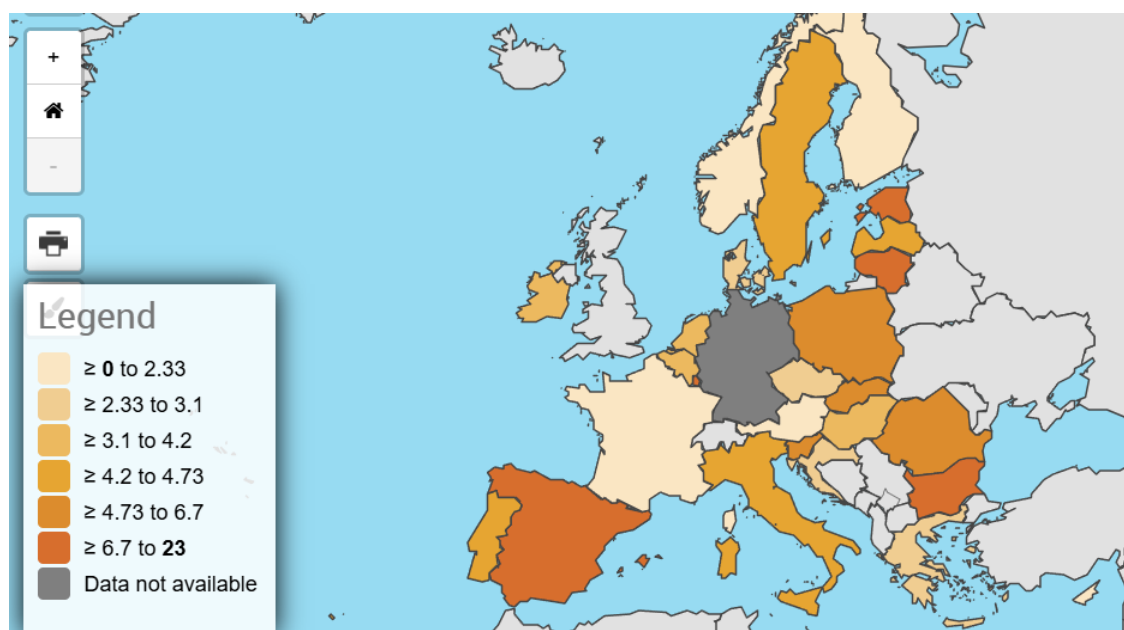


Currently, 6.3% of those who answered that they had a past experience of homelessness, are *still* homeless, in other words, their housing difficulties have not been resolved at the time of data collection. Because of the way sampling is done for EU-SILC, those currently homelessness belong most likely in ETHOS Light category 6, sofa surfers.

This number equates to 0.31% of the total population and represents over one million people in EU Member States. It is nearly identical to the percentage from the 2018 module (0.32%). The highest rate of current homelessness compared to the overall population, is in Spain (1.5%). The lowest is in Austria (0.02%). Cyprus reports that none of those with experience of past homelessness are still homeless.

**Figure 8.22: Percentage *still* experiencing homelessness (of those with lifetime experience)**

Source: Eurostat



We see a more substantial difference by gender when looking at current versus lifetime experience of homelessness. The data show that 7.2% of men and 5.5% of women of those with lifetime experience, are still experiencing homelessness at the time of data collection. The discrepancy may suggest that available methods for capturing the true scale of *current* homelessness among women are still inadequate.

Here we also see much starker differences between the AROPE-respondents versus the general population. Overall, for the overall EU population, those at risk of poverty and social exclusion are 3.71 times more likely to currently be homeless than those not at risk.

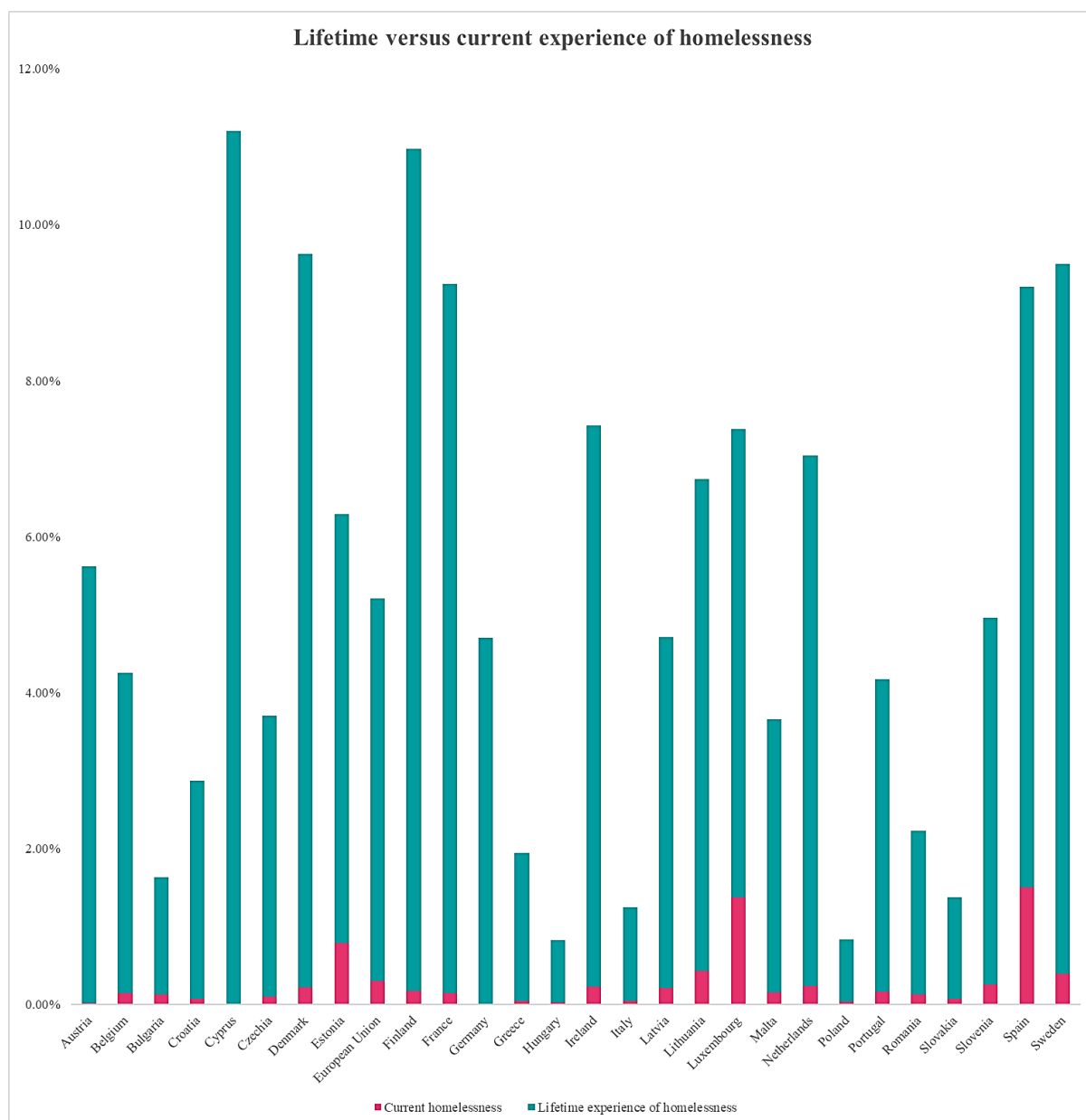
The countries with the largest difference in homelessness between the two groups are Bulgaria, Czechia and Luxembourg. The following countries reported that no one who is not AROPE is currently experiencing homelessness: Austria, Croatia, Cyprus and Ireland.





**Figure 8.23: Persons having experienced lifetime homelessness versus those still experiencing it, by country**

Source: Eurostat

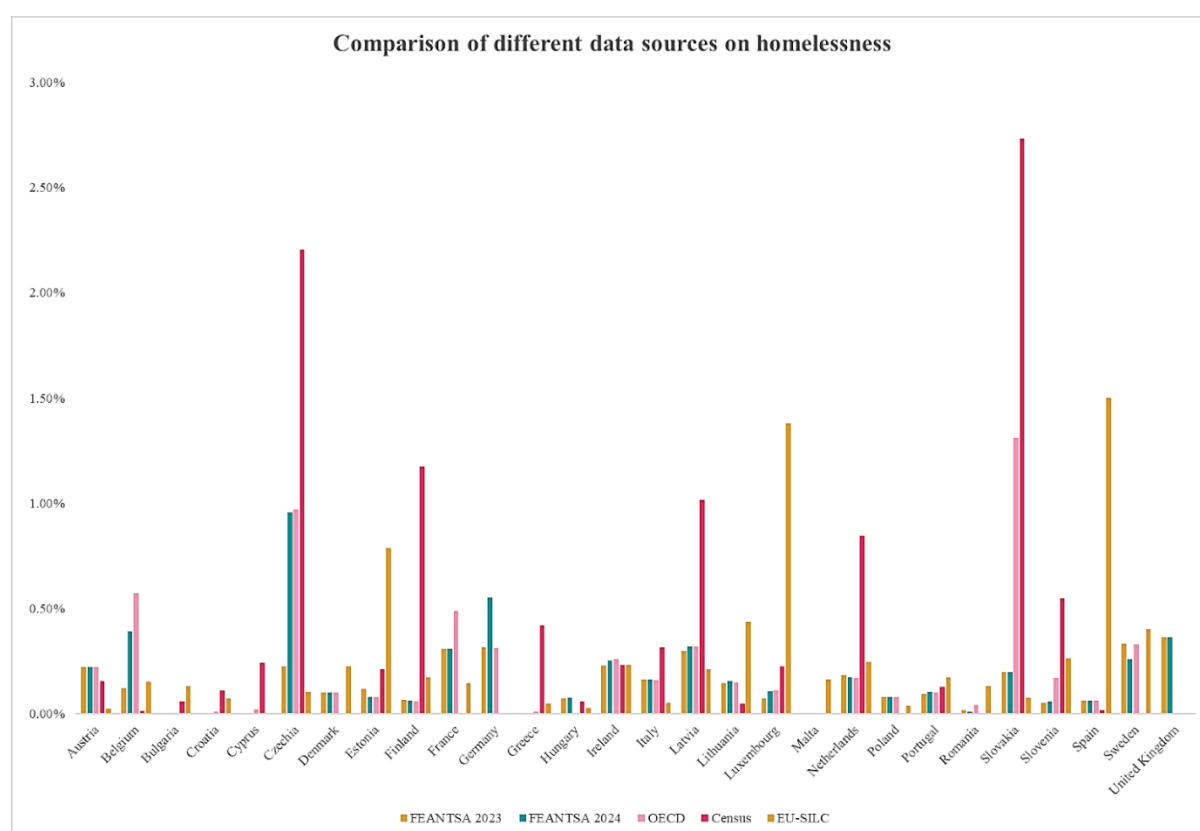




### 8.3.5 Overall comparison of different data sources

We have compared four different data sources on European homelessness. As the below graph details, the data sources suggest vastly different scales of homelessness for some countries.

**Figure 8.24: Percent of total population currently experiencing homelessness, by data source**



There are two substantial methodological problems with combining these data sources. First, the above are total numbers, *not* disaggregated in any way by ETHOS Light categories. Second, it is key to note that the above graph includes both PIT and flow data, intermixed, this is a key flaw as these are fundamentally incomparable absolute numbers. This hinders comparison and explains at least some differences in numbers. Some lack of overlap thus is not necessarily



indicative of unreliability. In addition, there are also inherent flaws in PIT counts that mean that while they might be used as trend data, they can never actually give a fully accurate picture of homelessness.

The below table shows a correlation matrix for these different data sources.

**Table 8.4: Correlations between homelessness indicators at country-level**

|              | FEANTSA 2023 | FEANTSA 2024 | OECD   | Census |
|--------------|--------------|--------------|--------|--------|
| FEANTSA 2024 | 0.611        |              |        |        |
| OECD         | 0.427        | 0.616        |        |        |
| Census       | 0.232        | 0.479        | 0.802  |        |
| EU-SILC      | -0.253       | -0.233       | -0.207 | -0.223 |

Based on the above, we could conclude that the OECD and Census measures align quite well ( $r=0.8$ ), as do FEANTSA 2023 and 2024 ( $r=0.6$ ) (despite the changes over time), and OECD and FEANTSA 2024 ( $r=0.6$ ). In this case, they prove that the EU-SILC question measures a different concept, as will be discussed below.

However, because the number of data points (countries) is quite small, the correlations are easily skewed by outliers. Table 8.4 includes all data points, including some extreme outliers. When these are removed from the dataset, we get the following correlation matrix.

**Table 8.5: Correlations between homelessness indicators at country-level, with strong outliers removed**

|              | FEANTSA 2023 | FEANTSA 2024 | OECD   | Census |
|--------------|--------------|--------------|--------|--------|
| FEANTSA 2024 | 0.821        |              |        |        |
| OECD         | 0.667        | 0.819        |        |        |
| Census       | 0.064        | -0.058       | -0.098 |        |
| EU-SILC      | -0.253       | -0.233       | -0.135 | -0.164 |



In table 8.4, the two FEANTSA measures correlate less strongly than expected because Czechia changed a lot between 2023 and 2024, at least in relative terms. When removed, Table 8.5 shows a much more significant correlation ( $r=8.2$ ). Inversely, the correlation between OECD and Census measures is highly inflated by outliers in Table 8.4, again Czechia and Slovakia. Removing them reduces the correlations to near-zero.

Overall, FEANTSA and FAP and OECD data tend to align more closely (when excluding strong outliers), as these are based on official statistics reported by countries. Census and EU-SILC data tend to differ more substantially, both from each other and from the former two data sources. Some differences are to be expected due to the different nature of data collection utilized and the different ETHOS Light categories covered (see Figure 8.1, previously). However, large difference (e.g., see Finland, Luxembourg, Romania) are likely to suggest deeper inaccuracies in at least some of the data collection methods in that country.

As detailed earlier, the 2021 Population and Housing Census has proven an unreliable estimate of current homelessness in a number of Member States, especially when looking only at the data that appears on the Census Hub, without clarifying further with the appropriate statistical bodies. The inclusion of 'other housing units' alongside homelessness muddles the category in nearly all countries, giving an inflated estimate of homelessness in multiple countries. Thus, we can likely disregard the extreme outliers in this data set, e.g., Czechia, Slovakia, Finland.

Regarding the EU-SILC data, further analysis is needed to better explain the unexpected differences among Member States. As this data is collected at individual level from household samples, it is difficult to compare accurately with other data sources that include people living in institutions or not having a permanent registered address.

When comparing EU-SILC current homelessness data to the other sources, e.g., FEANTSA and FAP, we need to disaggregate by ETHOS Light categories to make meaningful sense of the differences. 'Current' homelessness in EU-SILC only captures ETHOS Light 6, sofa surfing. EU-SILC numbers are substantially higher than the other data sets for a country, e.g., Luxembourg, Estonia, Spain, but these countries do not measure ETHOS Light 6 in other sources. In other words, the two



data sets are capturing different subgroups of homelessness. ETHOS Light category 6 is collected in national data sources (e.g. see FEANTSA and FAP data and OECD-data) in Belgium Czechia, Denmark, Finland and Germany, only. When comparing only this category of sofa surfing, we see that EU-SILC estimates are higher in Denmark (0.23% versus 0.10%) and Finland (0.17% versus 0.06%) than the nationally disseminated numbers, unsurprisingly.

## 8.4 Conclusion

This chapter has focused on bringing together the currently available sources on homelessness in Europe. We have summarized and analysed data published by national governments (see FEANTSA and FAP and OECD), data gathered via the 2021 Population and Housing Census, and data on retrospective experiences of homelessness from the EU-SILC Housing Difficulties module. We further analysed the methods and results of these sources and examined how comparable they are at the disaggregated ETHOS Light level. We conclude that while European homelessness data have evolved substantially in recent years, there is nonetheless a strong need for further improvements in data collection, standardisation, and dissemination to ensure that comparisons appropriately consider contexts of data, not just output numbers.

When comparing differences between European countries, we see trends which do not strongly align with previous theories on where homelessness is more or less prevalent; based on poverty rates and/or welfare state dynamics. There are two directions of explanations for this. First, as discussed, there are substantial flaws in the data itself (differences in definitions, data collection and data dissemination) hindering accurate comparability between countries. Second, it may be that the previously theorised trends are no longer accurate. Further research needs to examine this possibility.



## 8.5 Recommendations

Regardless of the data sources we examine, it is evident that homelessness and housing exclusion remain growing challenges across Europe. Concurrently, the accuracy of data collection methods for homelessness have significantly improved in recent years, though there remains scope for improvement.

To increase the accuracy of data and scope for trans-national comparability, we recommend the following:

- All Member States and data collection entities move towards using the ETHOS and ETHOS Light typology for defining homelessness in a standardised fashion.
- Regarding methodology, the homelessness count methodology developed by KU Leuven (Belgium) has proven robust, cost-effective, and transferrable to different policy contexts. We recommend expanding this to further European cities.
- Disseminate homelessness numbers in the Population and Housing Census as its own separate category, instead of grouping with 'other housing'. Many of the countries have this data available more accurately disaggregated. If it is grouped with 'other housing', it would be beneficial to define the category as 'other dwellings *not* intended for human habitation', as this would make it more aligned with actual homelessness. The category currently utilized includes too many very different forms of housing, including vacation homes.
- EUROSTAT should provide more and better guidance, technical assistance, and validation processes on homelessness statistics from the Census in the future. If homeless people are included in the Census, more effort is needed to make sure it happens properly.
- The EU-SILC Housing Difficulties module should be continued. The variables should be refined and improved based on experience to better overcome the arising cultural biases. In addition, questions should be added to gauge when and for how long past housing difficulties persisted.



- There is a great need for improved data collection on women's homelessness, by using a gendered lens to better understand the scale of women's homelessness, including rough sleeping.
- Different methods and approaches of collecting data on homelessness are important to better understand the scale and profile of the issue. In countries where all four listed data sources align relatively closely, e.g. Ireland, it is perhaps more likely that we are closer to the truth, though disaggregation by ETHOS Light categories complicates comparisons.
- Migration is increasingly changing trends and profiles of homelessness across Europe. Increased attention must be given to accurately enumerating homelessness among asylum seekers, refugees, mobile EU citizens, and undocumented migrants.
- Work on improving data collection on homelessness in Europe should continue under the European Platform on Combatting Homelessness (EPOCH), building on the benchmarking that has been done by the OECD and on the Pilot Project that is ongoing.

These recommendations are crucial in continuing to highlight the most extreme end of housing precarity: homelessness.



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