



# **STUDY ON HOUSING EXCLUSION: WELFARE POLICIES, HOUSING PROVISION AND LABOUR MARKETS**

**European Commission**

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# ÉTUDE SUR LE LOGEMENT ET L'EXCLUSION: POLITIQUES SOCIALES, ACCÈS AU LOGEMENT ET MARCHÉS DU TRAVAIL

## MESSAGES CLES

- La politique de logement peut contribuer à réduire, mais non pas éliminer, le lien entre les salaires et les faibles résultats en matière de logement.
- Les résultats en matière de logement des plus pauvres sont dictés par les résultats en matière de logement dans le pays entier. Ils reflètent le niveau général des salaires dans le pays, tout autant que les politiques de logement. Cependant, les normes élevées de logement absolu pour les plus pauvres ne se traduisent pas nécessairement en une égalité entre les personnes à faibles revenus et les non pauvres.
- Les allocations de logement montrent une influence beaucoup plus marquée sur les résultats en matière de logement des personnes en situation de pauvreté. Le logement locatif social réduit faiblement le lien entre la pauvreté et le logement, alors que la propriété directe entraîne des résultats favorables pour les ménages les plus pauvres parmi différents indicateurs de logement.
- Les ménages sans emploi ont de moins bons résultats en matière de logement que les ménages avec emploi, mais les résultats en matière de logement des pauvres avec emploi sont seulement légèrement meilleurs que ceux des pauvres sans emploi. Le taux de pauvres avec emploi percevant des allocations de logement est remarquablement bas, et il est important de s'assurer que le "travail rapporte" en termes de logement.
- Les systèmes de logement peuvent contrarier la mobilité de la main-d'œuvre si l'on prend en considération les listes d'attente pour l'accès aux logements locatifs sociaux, les difficultés rencontrées par les propriétaires dans la vente de leurs habitations occupées et le coût élevé des logements dans les zones de croissance de l'emploi. L'administration gérant les allocations de logement peut aussi se révéler être un autre obstacle. Le logement doit jouer un rôle plus important dans les stratégies de flexicurité.
- Les régimes d'aides sociales ont une grande influence sur les causes et la nature du « sans-abrisme ». Le « sans-abrisme » structurel est moindre dans les zones où les instruments de la sécurité sociale sont forts.
- Le « sans-abrisme » est intrinsèquement lié à l'évolution du marché du travail à court terme seulement dans les pays où la protection sociale est faible. La marginalité du marché du travail à long terme est plus importante.
- L'état générale du marché du logement est un facteur majeur du « sans-abrisme »: L'accès à un logement traditionnel abordable est l'une des principales inquiétudes des groupes vulnérables et ceci même dans les pays avec une protection sociale forte. Ceci est spécialement le cas dans les régions sous

pression et où les fournisseurs de logements sociaux n'ont pas l'obligation de donner la priorité à ceux qui ont les besoins les plus urgents.

- Certains contextes structurels difficiles peuvent être supplantés par des interventions ciblées et donner des résultats satisfaisants chez les sans-abri, mais les migrants sans abri forment souvent le groupe le moins bien protégé.

## RESUME

### Introduction

A travers toute l'Union Européenne, les États membres ont mis en place des « régimes d'aide sociale » caractéristiques : des façons d'organiser les marchés du travail, les impôts et les systèmes de sécurité sociale. Ceux-ci influencent le niveau de l'emploi et la distribution des salaires. Ces dernières années, nombre de pays ont réformé leur régime d'aide sociale en tant que partie intégrante de leurs stratégies pour l'emploi et l'intégration.

Bien que le logement soit majoritairement reconnu comme un déterminant essentiel dans le bien-être de la population et comme une plateforme de participation dans les communautés et le marché du travail, peu d'attention a été portée à la relation entre les régimes d'aide sociale et les systèmes de logement.

Cette étude analyse la relation entre les régimes d'aide sociale et les systèmes de logement dans six pays qui ont été choisis pour fournir un panel varié de régimes d'aide sociale: l'Allemagne (corporatiste), la Hongrie (transitionnel), les Pays-Bas (Hybride entre corporatiste et socio démocrate), le Portugal (Méditerranéen), la Suède (socio démocrate) et le Royaume-Uni (libéral).

Le cadre théorique qui a été adopté est illustré dans le diagramme 1. Il suppose un certain nombre de relations fondamentales entre le régime d'aide sociale, le système de logement et les résultats en matière de logement, le « sans-abrisme» inclus :

- Les régimes d'aide sociale (A) influent sur les niveaux de pauvreté (B) et d'emploi (C) qui à leur tour influent sur les résultats en matière de logement (D), qui sont définis par les chiffres des indicateurs sur la privation de logement (F) et les sans-abri (G).
- Le système de logement peut contenir un certain nombre de politiques et de fonctions (E) qui peuvent contribuer à réduire le lien entre pauvreté et situation professionnelle d'une part et le résultat en matière de logement (F, G) d'autre part.
- D'autres facteurs individuels (H) et les interventions ciblées (I) peuvent influencer sur les niveaux de «sans-abrisme» (G).

- Le système de logement (E) et bien sûr certains résultats en matière de logement (F) peuvent rétroagir et affecter le niveau de l'emploi (C).

Cette étude utilise des méthodes quantitatives et qualitatives (analyse de l'UE-SILC, groupes de discussion et entretiens individuels) pour aborder les questions de recherche suivantes:

- *Quel est l'effet de la pauvreté sur les résultats en matière de logement ?*
- *Quel est l'effet des interventions de la politique de logement sur les résultats en matière de logement (pour les ménages en situation de pauvreté)?*
- *Quel est l'effet de la situation professionnelle sur les résultats en matière de logement (pour les ménages en situation de pauvreté)?*
- *Quel est l'effet du logement sur la situation de l'emploi?*
- *Quel est l'effet du régime d'aide sociale et du système de logement sur la nature et les causes du « sans-abrisme », et quelle est l'efficacité des réponses ciblées?*

## **Les régimes d'aide sociale et les systèmes de logement**

Même si les réformes de la sécurité sociale et du marché de l'emploi ont été importantes ces dernières années, les régimes d'aide sociale traditionnels définissent toujours le caractère de chaque pays et ceci est reflété dans le taux de pauvreté des six pays sélectionnés pour cette étude. Ces taux sont les plus bas en Hollande et en Suède et les plus élevés au Royaume-Uni. L'étude montre aussi que la nature des régimes d'aide sociale a des répercussions dans une certaine mesure sur les systèmes de logement. Les régimes socio-démocrates et corporatistes (Suède, Hollande et Allemagne) ont chacun un grand système de location « unitaire » (où les logements locatifs sociaux exercent un effet modérateur sur les locations privées et brouillent la distinction entre les deux modes d'occupation). Ils ont aussi tendance à avoir des secteurs de la propriété directe plus réduits. Les pays de type transitionnel (Hongrie) et méditerranéen (Portugal) ont de petits secteurs de logements locatifs sociaux, de grands secteurs de la propriété directe et des systèmes limités d'allocations de logement. Dans le régime libéral (Royaume- Uni), on trouve un important secteur de logements locatifs sociaux, un système d'allocations de logement étendu et ciblé et un grand secteur de la propriété directe.

Cependant, notre étude confirme que ces liens sont contingents et non essentiels. On trouve des différences importantes au sein des différents types de régime : l'Allemagne corporatiste a maintenant un secteur de logements sociaux réduit en comparaison avec son voisin de type hybride, corporatiste et socio-démocrate, la Hollande, qui a le plus grand secteur de logements locatifs sociaux en Europe. Les choix politiques se sont succédés au Royaume Uni pour constituer l'éventail des interventions sur le logement. Mais le niveau relativement élevé de propriétaires directs et le secteur toujours

significatif de la location sociale sont le résultat de politiques et de décisions qui, elles, ont été possibles grâce à l'héritage des programmes de locations sociales de masse des dernières décennies. La décision de la Hongrie a été de privatiser le secteur du logement public, alors que d'autres pays de type transitionnel ne l'ont pas fait totalement. Les gouvernements ont donc la capacité de modeler leurs systèmes de logement selon le contexte du régime d'aide sociale. Jamais totalement dépendante ou totalement indépendante, il s'agit d'une relation symbiotique, et nous considérons que c'est cette relation qui a une influence significative dans la vie de la population.

### **L'influence de la pauvreté et de la politique de logement sur les résultats en matière de logement.**

Notre étude démontre que la politique de logement (allocations de logement incluses) peut réduire mais pas éliminer les liens entre la pauvreté salariale et le dénuement des résultats en matière de logement. Ceci ne veut pas dire que chaque personne pauvre a de mauvais résultats en matière de logement mais que chaque personne qui vit dans la pauvreté est systématiquement plus à même d'en avoir que ceux qui ne sont pas pauvres. Mais ceci varie grandement entre les différents pays.

Une des principales conclusions de cette étude est que les résultats en matière de logement des personnes en situation de pauvreté sont influencés par les résultats en matière de logement sur l'ensemble du pays. Dans les zones où les résultats sont généralement bons, les résultats en matière de logement des pauvres le seront aussi et là où les standards sont faibles, ils se refléteront alors sur la population vivant avec de faibles revenus. Ceci est imputable au niveau général des revenus dans chaque pays, aux pressions du marché du logement mais aussi aux interventions de la politique de logement.

Une autre conclusion importante est que de hauts standards de logement pour les pauvres ne se traduisent pas nécessairement en une égalité entre les revenus des pauvres et des non pauvres. Certains des écarts les plus grands dans les résultats en matière de logement se retrouvent dans les pays avec des standards élevés pour les pauvres (mais des standards encore plus élevés pour le reste de la population), et certains des écarts les plus minimes se manifestent là où les standards pour les pauvres sont bas (comme le sont ceux de beaucoup d'autres personnes). Ceci est partiellement imputable à la manière dont les résultats en matière de logement sont mesurés, mais ceci n'est pas toujours le cas.

Les pays de type transitionnel (la Hongrie) et de type méditerranéen (le Portugal) ont de hauts niveaux de propriété directe en général et ceci aussi parmi les populations pauvres. Au niveau national, ils connaissent un compromis entre l'accessibilité d'une part (où ils obtiennent de bons résultats) et le surpeuplement et la qualité physique des logements d'autre part (où ils obtiennent de mauvais résultats).

Dans les autres pays étudiés, la multitude des interventions politiques est importante par son influence sur les résultats en matière de logement des pauvres. L'Allemagne est remarquable pour ses difficultés à identifier l'influence des politiques *individuelles* de logement, mais ses résultats en matière de logement des pauvres sont généralement similaires à ceux appréciés dans les autres pays de type non méditerranéen/transitionnel où les politiques individuelles sont plus facilement identifiées. Le Royaume-Uni a un panel de politiques de logement individuel qui semblent fournir des compensations pour les hauts niveaux de pauvreté en termes de revenu. Des standards de logement pour les ménages en situation de pauvreté qui sont comparables à ceux des régimes corporatistes et socio-démocrates se combinent avec des écarts de résultats en matière de logement relativement réduits entre pauvres et non pauvres.

Notre étude a établi que les allocations de logement ciblées sont l'instrument des politiques de logement qui se traduisent par l'amélioration la plus clairement démontrable des résultats en matière de logement des pauvres. Ces améliorations sont plus prononcées chez les locataires de logements sociaux que chez les autres (chez les propriétaires, elles sont négligeables).

Cependant, l'impact isolé des locations sociales est plus difficile à démontrer. Ceci est en partie dû aux problèmes d'identification des secteurs dans certains pays et à des inquiétudes quant à la fiabilité des données dans d'autres pays. Néanmoins le secteur semble produire des résultats qui ne sont pas aussi favorables qu'on pourrait le penser : il ne réduit que faiblement la relation entre les faibles revenus et les mauvais résultats en matière de logement. Les données n'ont cependant pas indiqué que les mauvaises conditions soient en rapport avec la qualité du quartier, ce que de nombreuses enquêtes suggèrent être une conséquence de la concentration géographique des ménages à bas revenus dans les logements sociaux.

Même si un niveau élevé de propriétaires occupants ayant des faibles revenus peut être évidemment problématique, notre étude démontre que la propriété directe est un vecteur de résultats favorables en matière de logement dans presque la totalité des indicateurs, pour les pauvres mais aussi pour les non pauvres. Il est surprenant de constater que la propriété directe a de bons résultats en termes d'accessibilité (même lorsque les dépenses relatives au logement sont définies de manière générale comme dans notre étude). Pourtant le compromis entre l'accessibilité et la qualité physique des logements (ce qui est prévisible si les propriétaires pauvres ne peuvent payer les réparations) n'est pas évident au sein des pays (même s'il est clair que ces compromis existent au niveau national tel que nous le mentionnons plus haut). Sur certains indicateurs, bien sûr, les résultats en matière de logement des propriétaires occupants pauvres sont en fait supérieures à ceux de la population globale.

Cette analyse a des implications politiques importantes :

- Les standards de logement pour les personnes vivant dans la pauvreté sont déterminés par les standards de logement de la population globale. Il est nécessaire de disposer de politiques qui visent à améliorer les standards de logement en général, plus particulièrement dans les pays de l'Union Européenne avec des revenus plus faibles.
- Lorsque nous comparons les résultats en matière de logement entre les différents pays, il apparaît que de hauts niveaux de propriétés directes produisent des compromis entre l'accessibilité et la qualité. La propriété directe ne semble pas fournir une solution générale pour le logement des personnes à faibles revenus. Cela semble être un mode d'occupation inapproprié pour des personnes qui auront probablement de faibles revenus toute, ou une grande partie de leur vie.
- Mais *au sein de* chaque pays, la propriété directe produit des résultats en matière de logement remarquablement bons pour les personnes en situation de pauvreté, et ceci est plus évident dans les pays avec les niveaux de propriétés directes les plus modestes. Ceci nous laisse suggérer que l'acquisition de biens immobiliers peut être un moyen utile pour distribuer les ressources le long du cycle de vie, en d'autres termes lorsque les personnes ont de faibles revenus pendant une période de leur vie seulement.
- Les interventions groupées de politiques de logement semblent être à l'origine des plus fortes améliorations des résultats en matière de logement. Une association de subventions sur les demandes spécifiques de logement (les allocations de logement) et les subventions sur l'approvisionnement (location sociale ou inférieure au marché) améliore les résultats en matière de logement des personnes en situation de pauvreté.
- Toutefois, les allocations de logement jouent un rôle important dans l'aide aux personnes pauvres. Leur intervention peut être plus clairement ciblée, et améliorer l'accessibilité du marché de la location sans nécessairement amener les bénéficiaires sous le seuil d'accessibilité qui avait été adopté (où les dépenses de logement ne représentent pas plus de 40% des revenus).
- Les locations sociales ou inférieures au marché peuvent améliorer les résultats en matière de logement des pauvres uniquement si ces personnes peuvent y avoir accès : un attachement à la "mixité sociale" ne devrait pas être une excuse pour exclure les pauvres et les plus vulnérables de ce mode d'occupation.

### **L'influence de la situation professionnelle sur les résultats en matière de logement.**

L'emploi réduit la probabilité d'être pauvre, mais la plupart des personnes en situation de pauvreté (en âge de travailler) vivent au sein d'un ménage où un membre a un travail salarié.



Notre étude démontre la relation claire entre la situation professionnelle et les résultats en matière de logement. Nous voyons qu'à travers le panel d'indicateurs, les personnes qui sont sans emploi ont presque toujours tendance à avoir des résultats en matière de logement plus médiocres que ceux qui travaillent. De plus, les personnes qui vivent au sein de ménages souffrant du chômage à long terme ont de pires résultats en matière de logement que ceux vivant dans des ménages touchés par le chômage à court terme. Ceci suggère que la durée du chômage a une influence sur les résultats en matière de logement indépendamment du salaire lui-même. Nous ne pouvons être sûrs des raisons de ce phénomène mais elles pourraient sûrement inclure la capacité des chômeurs à court terme de maintenir des résultats en matière de logement grâce à la sécurité sociale et aux allocations de logement mais aussi grâce à l'utilisation de leurs économies et de la solidarité familiale.

Bien que cette indication suggère que le "travail rapporte", si nous comparons les résultats en matière de logement des pauvres sans emploi avec ceux des salariés pauvres, l'influence de la situation professionnelle est beaucoup moins évidente. Bien qu'il existe des éléments qui sous-entendent que les résultats en matière de logement des salariés pauvres sont supérieurs à ceux des pauvres sans-emploi, ces indications sont faibles. Ceci est particulièrement vrai au niveau des indicateurs d'accessibilité qui montrent clairement que les allocations de logement sont beaucoup plus utiles aux pauvres sans-emploi qu'aux salariés pauvres. Cette indication d'ordre qualitative suggère qu'en général, le système de logement, et en particulier les allocations de logement, sont un avantage pour les personnes qui ont des revenus fluctuants. De telles fluctuations de revenus sont vraisemblablement la caractéristique de personnes qui entrent et sortent du monde du travail ou dont l'emploi est sujet à des variations substantielles dû à des changements de temps de travail ou encore à des commissions.

Les implications politiques de ces conclusions sont claires :

- Les systèmes de sécurité sociale et les allocations de logement jouent un rôle crucial dans la limitation de l'influence du chômage sur les résultats en matière de logement sur le court terme mais ce rôle de protection s'affaiblit si la durée de chômage se prolonge.
- Les systèmes de logement doivent être adaptés aux besoins des salariés pauvres. Les logements locatifs sociaux ne s'adaptent pas à la mobilité des travailleurs, alors que la location sur le marché avec l'aide des allocations de logement allie flexibilité et aide au logement par le travail.
- Cependant, les allocations de logement doivent être plus réceptives aux salariés pauvres, plus particulièrement ceux qui souffrent de revenus fluctuants ou de contrats précaires. L'amélioration de l'administration afin de mettre un terme aux retards et une approche "asymétrique" du monde de l'emploi quant aux changements de revenus contribueraient à assurer que le "travail rapporte" en

protégeant la population contre la perte de revenus, sans pénaliser les augmentations modestes.

### **L'influence du logement sur les résultats en matière d'emploi.**

Notre étude montre que les systèmes de logement ont une influence sur l'emploi, mais de façon plus complexe qu'il a été souvent supposé dans les études précédentes.

Le système de logement peut entraver la mobilité des travailleurs entre différentes régions. Notre étude réaffirme le phénomène bien connu qui veut que les listes d'attente associées aux logements locatifs sociaux dans les régions où la demande est élevée se révèle être une barrière. Le secteur du marché locatif est considéré comme le mode d'occupation qui facilite le plus la mobilité, et il est clair que les allocations de logement peuvent jouer un rôle dans l'accès aux secteurs plus coûteux. Il faut toutefois noter que les taux de bénéficiaires des allocations logement parmi les salariés pauvres sont bas.

Notre analyse suggère aussi que le rôle de la propriété est assez différent de ce qui en a été pensé auparavant. Les coûts ne semblaient pas être importants, mais la difficulté de vendre une propriété et la perspective d'avoir à mettre en location la propriété dans le cas d'un déménagement dans un quartier plus cher étaient, quant à elles, considérées comme importantes. Une des conclusions particulièrement intéressantes a été que l'importance attachée à la famille et aux réseaux sociaux empêchent la mobilité. Ces réseaux ne font pas qu'améliorer la qualité de vie, mais fournissent également souvent une aide essentielle aux personnes quand elles travaillent. Ceci est d'une grande importance pour les ménages à revenus modestes qui ne peuvent pas s'offrir les services de garde d'enfant.

Notre étude démontre que le chômage est plus élevé dans le secteur des logements locatifs sociaux. Cependant, nous avons remarqué aussi le lien entre ce taux élevé de chômage, la perception des allocations de logement et la propriété directe. Ces conclusions sont cohérentes avec l'hypothèse qui affirme que si une personne qui est au chômage est protégée, elle est moins motivée pour travailler. (Dans le cas de la propriété directe, l'effet est quasiment similaire à celui des allocations de logement: la perte de la perception d'un revenu n'induit pas des économies sur le logement.) Nous soulignons toutefois qu'aucun lien de causalité n'a été établi.

L'argument qualitatif suggère que l'administration d'allocations de logement pourrait créer un effet dissuasif à travailler à cause de la peur de perdre son emploi et l'obligation d'attendre pour récupérer les allocations.

Nous avons trouvé des preuves de la corrélation entre le chômage et les quartiers de qualité précaire. On y trouve une conception généralisée d'une culture persistante de la

pauvreté. Dans un pays (Hongrie), cette culture correspondait à l'emploi dans l'économie parallèle, dans d'autres, au chômage à long terme. Certains éléments suggéraient qu'une stigmatisation existait envers les personnes vivant dans les quartiers pauvres. Toutefois, le rôle des transports publics dans l'accès aux marchés du travail ne semblait pas être un facteur important

Il convient des conclusions :

- La promotion de la mobilité géographique des travailleurs implique l'utilisation plus importante du marché des logements locatifs sociaux qui semble être le mode d'occupation le plus flexible.
- Le logement a un rôle important à jouer dans les stratégies de "flexicurité" mais une aide à l'obtention de meilleurs revenus (principalement les allocations de logement) est nécessaire pour les travailleurs pauvres, dans le contexte de la mobilité et du changement vers un travail précaire et faiblement rémunéré.
- Une mobilité plus importante sur le marché du travail implique aussi le remplacement des aides qui étaient fournies par la famille et les réseaux sociaux par des aides professionnelles. Les employeurs et les gouvernements qui cherchent à encourager la mobilité devront sans doute se concentrer plus vivement sur ces services d'aide.
- Différentes stratégies peuvent être utilisées pour promouvoir l'emploi dans les quartiers pauvres : si la répartition des logements sociaux sur une grande étendue du parc peut contribuer à empêcher l'apparition de ces quartiers, des avantages sociaux individualisés pourraient mener à une réintégration réussie des personnes vivant dans la pauvreté sur le marché du travail, et à l'érosion progressive des « cultures de la pauvreté ».

### **Le « sans-abrisme » et le régime d'aide sociale.**

Une des hypothèses centrales sur laquelle se fondait notre étude était que l'étendue et la nature du "sans-abrisme" sont liées à l'interaction des régimes d'aide sociale (sécurité sociale, impôt et dispositions du marché du travail), des systèmes de logement et des politiques (qui ont selon nous la capacité d'améliorer ou aggraver l'exclusion liée au logement et les autres problèmes qui touchent les ménages à faibles revenus). Quand nous avons découvert que le manque de données empêchait fortement la comparaison de l'étendue du "sans-abrisme", nous avons pu tirer une conclusion importante sur la différence de cause et de nature du "sans-abrisme" dans chaque pays, et l'importance des réponses données aux groupes à risques les plus importants.

Notre nouvelle conclusion indiquait que les régimes d'aide sociale influençaient profondément les causes et la nature du « sans-abrisme ». Ceci était démontré non seulement par l'absence relative de « sans-abrisme structurel » en Suède et aux Pays-

Bas où les principaux instruments de sécurité des aides sociales sont exceptionnellement forts, mais aussi par la menace du « sans-abrisme » (dans les périodes de récession économique surtout) qui pèse sur les immigrés qui n'ont pas suffisamment accès aux avantages de la sécurité sociale.

Cependant, la relation entre le « sans-abrisme » et le marché du travail est complexe et semble être directe uniquement dans les pays (Hongrie et Portugal) et parmi les groupes (immigrés) qui ont la plus faible protection sociale. Même dans ces cas, il s'agit d'une précarité et d'une marginalité du marché du travail très souvent associées à une dépendance vis-à-vis de l'économie parallèle. Ce cas de figure est généralement plus important que de soudains chocs sur le marché du travail. Dans les pays, et pour les groupes, qui bénéficient d'une meilleure protection sociale, il semble que la pauvreté continue et/ou le chômage contribue au « sans-abrisme » non pas vraiment de manière directe, matérielle, mais plutôt sur le long terme, de manière plus indirecte, en exerçant des pressions sociales sur la cellule familiale.

Étant donné que les systèmes de sécurité sociale, et plus particulièrement les allocations de logement, sont habituellement les instruments qui brisent le lien entre la perte de son travail et/ou la chute soudaine de revenu et le « sans-abrisme », nous pourrions nous attendre à ce que des droits restreints et une conditionnalité accrue auraient tendance à augmenter le « sans-abrisme ». Pourtant on trouve peu de preuves jusqu'ici que les récentes restrictions sur les droits à la sécurité sociale dans des pays comme l'Allemagne et le Royaume-Uni ont engendré une augmentation directe du « sans-abrisme ». De plus, au Royaume-Uni au moins, des experts soutenaient l'augmentation de la conditionnalité associée à des efforts pour reconnecter les sans-abri avec le marché du travail, même si, aussi bien ici qu'en Allemagne, l'augmentation des sanctions était considérée par des experts comme étant une stratégie à haut-risque envers les groupes les plus vulnérables tels que les jeunes.

Notre étude a fortement soutenu l'hypothèse selon laquelle les conditions et les systèmes du marché du logement ont un effet indépendant des régimes d'aide sociale sur la nature et l'ampleur du « sans-abrisme ». Ceci a été très clairement illustré en Allemagne où un ralentissement du marché du travail dans de nombreuses régions du pays a réduit le « sans-abrisme ». De la même façon au Royaume-Uni, le « sans-abrisme statutaire » est intimement lié au cycle du marché du travail. Le « sans-abrisme » structurel dans ces pays semble ainsi bien plus étroitement lié aux résultats en matière de logement qu'aux facteurs dépendants du marché du travail ou de la sécurité sociale. De plus, dans tous les pays étudiés, et même ceux avec de fortes protections sociales (la Suède et les Pays-Bas), l'accès des groupes vulnérables à un logement traditionnel abordable était préoccupant. Ceci était surtout le cas dans les régions sous pression et dans des contextes où les fournisseurs de logements sociaux n'étaient pas obligés de donner la priorité aux ménages sans-abri ou ayant les besoins les plus urgents.

Les interventions ciblées dans la lutte contre le « sans-abrisme » parmi les groupes à hauts risques est un domaine où le logement a de l'importance. Avec l'Allemagne, le Royaume-Uni semblait disposer des interventions ciblées les plus sophistiquées dans la prévention du « sans-abrisme » et du « sans-abrisme » parmi les jeunes. Cependant, tous les pays étudiés, avec leurs systèmes d'aide sociale et de logement très variés, ont été en mesure de fournir des exemples d'interventions ciblées efficaces sur le « sans-abrisme ». Ces interventions semblent pouvoir surpasser des contextes structurels complexes pour fournir de bons résultats pour les sans-abri. Il était clair aussi que certains groupes étaient beaucoup mieux traités que d'autres. Les femmes avec enfants fuyant la violence sont mieux protégées que les différents groupes d'immigrés qui sont, eux, les moins protégés (surtout ceux qui n'ont pas accès aux fonds publics).

Même dans les pays avec les plus forts instruments de protection, il reste des zones de faiblesse pour lesquelles des leçons pourraient être tirées d'autres pays. En Suède, il existe d'importants obstacles au niveau de l'aide aux sans-abri avec des problèmes d'alcoolisme et de dépendance à la drogue. Aux Pays-Bas, on pourrait apprendre beaucoup sur la protection des femmes fuyant la violence de pays comme le Royaume-Uni, la Suède et l'Allemagne. Dans le cas du Royaume-Uni, les instruments de protection pour les familles avec des arriérés de prêt hypothécaire sont beaucoup plus faibles que dans le reste de l'Europe de l'Ouest, et très faibles également pour les immigrés qui n'ont pas accès aux fonds publics (comme c'est le cas aussi aux Pays-Bas). Au Portugal et en Hongrie, on est bien en retard par rapport à l'aide fournie aux sans-abri en comparaison avec les autres pays étudiés. Ces États membres sont bien sûr moins riches que les autres étudiés (et il est possible que la famille étendue y joue un rôle protecteur plus fort qu'ailleurs). Il est toutefois encourageant de voir que des progrès sont réalisés dans certains domaines, et plus particulièrement dans les interventions ciblées et stratégiques au Portugal.

Les principales implications politiques sont:

- Les systèmes de logement et les interventions, allocations de logement inclus, sont plus importants dans la gestion du « sans-abrisme » que les changements sur le marché du travail et la sécurité sociale, sauf dans les pays avec une protection sociale faible et une forte dépendance à l'économie parallèle.
- Les interventions ciblées sur le « sans-abrisme » peuvent être très efficaces et constructives dans une grande variété de contextes structurels.
- Même les pays avec les aides sociales les plus fortes ont des lacunes dans leurs systèmes de protection de groupes spécifiques exposés au « sans-abrisme ». Ces lacunes mettent en lumière des opportunités d'échanges de politiques et de connaissances entre les États membres de l'Union Européenne.

- Il est nécessaire de prendre en charge les problèmes des migrants sans-abri et sans ressources, en particulier des migrants d'Europe centrale et d'Europe de l'est, des demandeurs d'asile déboutés et des sans papiers, à un niveau national et supranational (Union européenne).

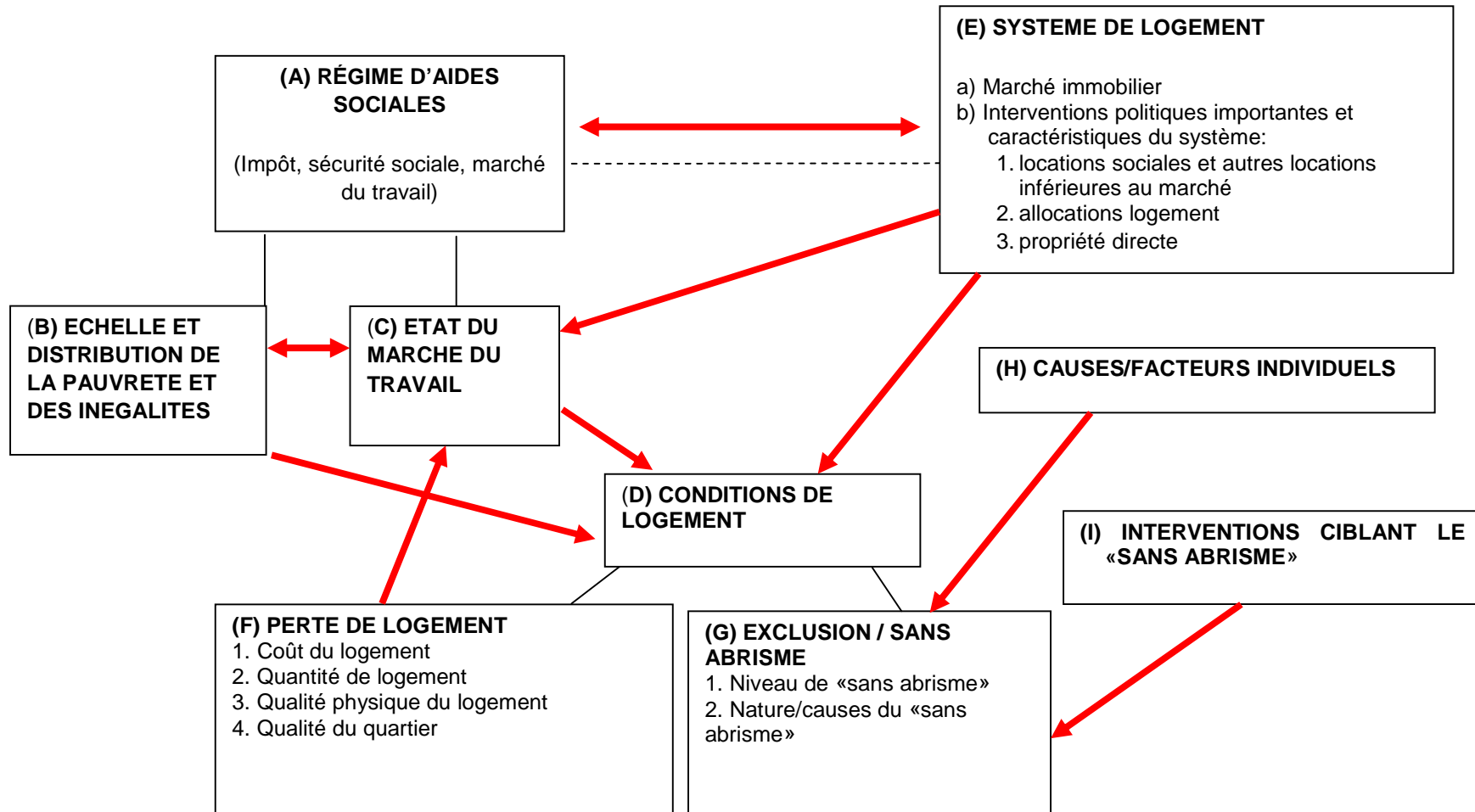
## **Conclusion**

Ce rapport a été fondé sur l'hypothèse que les politiques de logement peuvent réduire le lien entre les faibles revenus et les conséquences négatives sur le logement. Cette étude fournit de très nombreuses preuves qui soutiennent cette assertion. Bien qu'aucun système n'élimine le lien entre la pauvreté et les résultats en matière de logement, il peut être réduit grâce à diverses politiques. Parmi celles-ci, l'allocation de logement est la plus importante.

Alors que la pauvreté et la situation professionnelle sont étroitement liées, les résultats en matière de logement des travailleurs en situation de pauvreté ne sont pas systématiquement meilleurs que ceux des chômeurs en situation de pauvreté. Il existe encore beaucoup de marge pour améliorer le rôle joué par le logement dans les stratégies qui visent à démontrer que le « travail rapporte ». Nous avons identifié un certain nombre de caractéristiques des systèmes de logement qui peuvent entraver l'emploi mais aussi une quantité d'approches qui peuvent aider à mettre un terme à « la culture de la pauvreté ». Néanmoins, nous avons aussi remarqué que les systèmes de logement ne sont pas très réceptifs aux besoins des personnes ayant des emplois précaires ou à bas salaire. Si les gouvernements souhaitent prouver que le « travail rapporte » et qu'il est la meilleure solution pour sortir de la pauvreté, les systèmes de logement et les politiques devraient être mieux adaptées pour satisfaire leurs besoins. En bref, une plus grande attention devrait être portée au logement dans les stratégies d'inclusion active.

Concernant les groupes les plus marginalisés, ceux qui sont menacés par le « sans-abrisme », il était clair que les conditions du marché du logement et les systèmes de logement sont aussi très importants. Même dans le contexte structurel le plus complexe, les interventions ciblées peuvent protéger les groupes à risques du « sans-abrisme ». La priorité devrait être accordée à l'amélioration des instruments de protection des migrants vulnérables et de ceux qui sont dépendants de l'économie parallèle.

**Diagramme 1 : La relation entre les régimes d'aides sociales et le logement**



- Relation de cause
- Relation de nécessité
- Relation de contingence





## **STUDIE ZU WOHNBAU UND AUSGRENZUNG: WOHLFAHRTSSTRATEGIEN, WOHNBAU UND ARBEITSMÄRKTE**

### **HAUPTPUNKTE**

- Wohnbaustrategien können dabei helfen die Verbindungen zwischen Einkommensarmut und den resultierenden schlechten Wohnverhältnissen zu schwächen, diese aber nicht aufheben.
- Die schlechten Wohnverhältnisse einkommensschwacher Gruppen werden von den allgemeinen Wohnverhältnissen eines Landes allgemein bestimmt. Diese spiegeln allgemeine Einkommensniveaus wie auch Wohnbaustrategien wider. Allerdings ergibt sich aus hohen absoluten Wohnungsstandards nicht zwangsläufig Gleichheit zwischen einkommensschwachen und einkommensstarken Gruppen.
- Wohnbeihilfen zeigen den am deutlichsten nachweisbaren Einfluss auf Wohnverhältnisse für einkommensschwache Gruppen; Sozialmietwohnungen schwächen die Verbindung zwischen Armut und Wohnverhältnissen geringfügig, während selbstgenutztes Wohneigentum im Vollbesitz günstige Ergebnisse für einkommensschwache Haushalte hinsichtlich einer Reihe von Wohnindikatoren erzielt.
- Menschen in Haushalten ohne Arbeit haben schlechtere Wohnverhältnisse als Menschen in Haushalten mit Arbeit; die Ergebnisse für arbeitende arme Personen („working poor“) sind aber nur geringfügig besser als für arme Personen ohne Arbeit. Die Kategorie der „working poor“ weist eine bemerkenswert niedrige Rate bezüglich des Erhalts von Wohnbeihilfen auf, woraus sich schließen lässt, dass dafür gesorgt werden müsste, dass Arbeit sich in Bezug auf Wohnen wieder lohnt.
- Wohnsysteme können die Arbeitskräftemobilität durch Wartelisten für soziale Mietunterkünfte, Schwierigkeiten beim Verkauf von selbst genutztem Wohneigentum und hohe Wohnkosten in Gebieten mit Beschäftigungswachstum einschränken. Die Vergabe von Wohnbeihilfen kann ein weiteres Hindernis sein. Wohnen muss bei „Flexicurity“-Strategien eine größere Rolle spielen.
- Weit verbreitet ist die Ansicht, dass arme Wohngegenden eine „Kultur der Armut“ begünstigen, die sich in Arbeitslosigkeit oder Beschäftigung in der Schattenwirtschaft ausdrückt.
- Wohlfahrtssysteme wirken sich nachhaltig auf die Gründe und die Art von Wohnungslosigkeit aus. Strukturelle Wohnungslosigkeit ist dort am niedrigsten, wo die sozialen Netze am stärksten sind.
- Kurzfristiger Arbeitsmarktwechsel führt nur in solchen Ländern direkt zu Wohnungslosigkeit, in denen schwacher Sozialschutz besteht; langfristige Arbeitsmarktmarginalität ist gewöhnlich wichtiger.

- Die allgemeinen Bedingungen des Wohnbaumarkts sind ein Hauptfaktor für strukturelle Wohnungslosigkeit, und Zugang zu erschwinglichem Wohnraum auf dem normalen Wohnungsmarkt für gefährdete Gruppen ist selbst in jenen Ländern ein grundlegendes Anliegen, in denen starker Sozialschutz vorhanden ist. Dies ist besonders in wirtschaftlichen schwachen Gebieten der Fall und auch dort, wo Sozialwohnungsanbieter nicht dazu gezwungen sind, die Bedürftigsten vorrangig zu behandeln.
- Gezielte Maßnahmen können schwierige strukturelle Kontexte ‚überwinden‘ und relativ gute Ergebnisse für Wohnungslose erzielen, jedoch sind wohnungslose Migranten oft die am wenigsten geschützte Gruppe.

## ZUSAMMENFASSUNG

### Einleitung

Innerhalb der Europäischen Union betreiben Mitgliedsstaaten typische „Wohlfahrtssysteme“ - Organisation der Arbeitsmärkte, Steuern und Sozialversicherungssysteme. Diese beeinflussen die Arbeitslosenquote und die Einkommensverteilung. In letzter Zeit haben viele Länder ihre Wohlfahrtssysteme als Teil ihrer Beschäftigungs- und Eingliederungsstrategien reformiert.

Obwohl das Wohnungswesen allgemein als grundlegendes Bestimmungsmerkmal für den Wohlstand von Menschen und als Plattform für die Beteiligung an der Gemeinschaft und auf dem Arbeitsmarkt gilt, wurde dem Verhältnis zwischen Wohlfahrtsmaßnahmen und dem Wohnungswesen bisher wenig Beachtung geschenkt.

Diese Studie untersucht das Verhältnis zwischen Wohlfahrtssystemen und dem Wohnungswesen in sechs Ländern, die so ausgesucht wurden, dass sie einen Querschnitt durch verschiedene Wohlfahrtssysteme darstellen: Deutschland (korporatistisch), Ungarn (Übergangsländ), Niederlande (Mischung aus korporatistisch/sozialdemokratisch), Portugal (Mittelmeerland), Schweden (sozialdemokratisch) und Großbritannien (liberal).

Der verwendete theoretische Rahmen wird in Schaubild 1 dargestellt. Darin wird hypothetisch eine Reihe von Schlüsselbeziehungen zwischen Wohlfahrtssystemen, Wohnungswesen und resultierenden Wohnverhältnissen, inklusive Wohnungslosigkeit, aufgezeigt:

- Wohlfahrtssysteme (A) haben einen Einfluss auf Armutsniveaus (B) und Beschäftigung (C), das wiederum Wohnverhältnisse (D) beeinflusst, die durch eine Anzahl von Indikatoren bezüglich Wohnungsmangel (F) und Wohnungslosigkeit (G) definiert sind.

- Das Wohnungswesen kann eine Anzahl von Strategien oder anderen Merkmalen (E) beinhalten, die dazu beitragen können, die Verbindung zwischen Armut und Beschäftigungsstatus auf der einen Seite und daraus resultierenden Wohnverhältnissen (F, G) auf der anderen Seite zu schwächen.
- Weitere einzelne Faktoren (H) und gezielte Maßnahmen (I) können einen Einfluss auf die Wohnungslosigkeitsrate (G) haben.
- Das Wohnungswesen (E) und selbst einige Wohnverhältnisse (F) können die Beschäftigungsrate (C) beeinflussen.

Die Studie verwendete quantitative und qualitative Methoden um die folgenden Forschungsfragen zu untersuchen:

- *Welche Auswirkungen hat Armut auf Wohnverhältnisse?*
- *Welche Auswirkungen haben Wohnbaustrategien auf Wohnverhältnisse (für arme Haushalte)?*
- *Welche Auswirkungen hat der Beschäftigungsstatus auf Wohnverhältnisse (für arme Haushalte)?*
- *Welche Auswirkungen haben Wohnverhältnisse auf Beschäftigung?*
- *Welche Auswirkungen haben das Sozialwesen und das Wohnungswesen auf die Art und Gründe von Wohnungslosigkeit, und wie wirksam sind gezielte Maßnahmen?*

## **Sozialwesen und Wohnungswesen**

Obwohl die Reformen des Sozialversicherungssystems und des Arbeitsmarktes in jüngster Zeit wichtig waren, definieren die herkömmlichen Sozialsysteme noch immer den Charakter einzelner Länder, und dies spiegelt sich im Spektrum der relativen Armutsraten der für diese Studie ausgewählten sechs Länder wider. Diese sind in den Niederlanden und in Schweden am niedrigsten und in Großbritannien am höchsten. Die Untersuchung zeigt auch, dass sich die Art der Sozialsysteme bis zu einem gewissen Grad in den Wohnsystemen widerspiegelt. Die sozialdemokratischen und korporatistischen Staaten (Schweden, die Niederlande und Deutschland) haben jeweils ein großes ganzheitliches Mietsystem. Der Eigentumssektor ist in diesen Staaten auch kleiner. Länder in der Übergangskategorie (Ungarn) und der Mittelmeerkategorie (Portugal) weisen kleine soziale Mietsektoren im Gegensatz zu einem großen Eigentumssektor auf und begrenzte Wohnbeihilfesysteme. In liberalen Staaten (Großbritannien) gibt es einen beträchtlichen und gezielten Sektor von Sozialmietwohnungen, ein weitreichendes und gezieltes Wohnbeihilfesystem und einen wichtigen Sektor von selbstgenutztem Wohneigentum im Vollbesitz.

Die Untersuchung bestätigt allerdings, dass diese Verbindungen zufällig sind und einander nicht bedingen. Innerhalb der Systemtypen bestehen wichtige Unterschiede:

das korporatistische Deutschland hat nun einen kleinen Sektor an Sozialmietwohnungen im Vergleich zu seinem vermischten korporatistischen/sozialen Nachbarn Holland, das den größten Sektor an Sozialmietwohnungen in Europa aufweist. In Großbritannien wurde die sozialpolitische Entscheidung getroffen, die Bandbreite der Wohnbaumaßnahmen zu erweitern. Die relative hohe Rate an selbst genutztem Wohneigentum im Vollbesitz und der immer noch beträchtliche Sektor der Sozialwohnungen resultieren aus strategischen Entscheidungen, die ihrerseits aufgrund der Entstehungsgeschichte der massiven sozialen Wohnbauprogramme vergangener Jahrzehnte möglich waren. Ungarn entschloss sich zur Privatisierung seines staatlichen Wohnbauwesens, während andere Übergangsländer dies nicht im selben Ausmaß taten. Regierungen sind daher in der Lage ihre Wohnsysteme im Kontext des Sozialwesens zu gestalten. Weder zur Gänze abhängig, noch zur Gänze unabhängig, handelt es sich um eine Symbiose, und zwar eine, die, wie im Folgenden gezeigt wird, einen bedeutenden Einfluss auf das Leben von Menschen hat.

### **Die Auswirkung von Armut und Wohnbaumaßnahmen auf Wohnverhältnisse**

Die Untersuchung zeigt, dass Wohnbaustrategien (einschließlich Wohnbeihilfe) zwar dabei helfen können, die Verbindung zwischen Einkommensarmut und daraus resultierenden schlechten Wohnverhältnissen zu schwächen, sie diese aber nicht unterbrechen können. Das bedeutet nicht, dass jede arme Person in schlechten Wohnverhältnissen lebt. Es bedeutet jedoch, dass bei in Armut lebenden Menschen eine systematisch höhere Wahrscheinlichkeit besteht, dass sie in schlechten Wohnverhältnissen leben als jene Menschen, die nicht verarmt sind. Allerdings bestehen große Erfahrungsunterschiede zwischen einzelnen Ländern.

Ein wichtiges Ergebnis der Untersuchung ist die Tatsache, dass die Wohnverhältnisse armer Menschen von den Wohnverhältnissen eines Landes im Allgemeinen bestimmt werden. Wenn die Wohnverhältnisse eines Landes generell auf einem hohen Niveau liegen, sind die Wohnverhältnisse der armen Bevölkerung ebenfalls gut; dort, wo die Wohnqualität generell schlecht ist, zeigt sich dies auch in den einkommensschwachen Gruppen. Dies kann mit den allgemeinen Einkommensniveaus in einzelnen Ländern und dem Druck des Immobilienmarktes in Verbindung gebracht werden, ebenso wie mit strategischen Wohnbaumaßnahmen.

Ein zweites wichtiges Ergebnis ist die Tatsache, dass hohe absolute Wohnstandards für arme Menschen nicht notwendigerweise zu Chancengleichheit zwischen einkommensschwachen und nicht-einkommensschwachen Gruppen, führen. Einige der größten Unterschiede in Bezug auf Wohnverhältnisse liegen in Ländern mit hohen absoluten Standards (aber noch höheren Standards für den Rest der Bevölkerung) für einkommensschwache Gruppen vor; und einige der kleinsten Unterschiede treten dort

auf, wo absolute Standards für einkommensschwache Gruppen niedrig sind (aber die Standards für viele andere ebenfalls). Dies lässt sich teilweise auf die Art und Weise zurückführen, wie relative Wohnverhältnisse gemessen werden, jedoch ist dies nicht immer der Fall.

Die untersuchten Übergangsländer (Ungarn) und Mittelmeerländer (Portugal) haben ein hohes Niveau an Wohnungseigentum sowohl im Allgemeinen als auch in der in Armut lebenden Bevölkerung. Auf staatlicher Ebene gleichen sich die Bereiche Erschwinglichkeit (in dem sie gut abschneiden) und Überbelegung (in dem sie schlecht abschneiden) einander aus.

In anderen Ländern haben "gebündelte" Strukturmaßnahmen einen wichtigen Einfluss auf die Wohnverhältnisse der armen Bevölkerung. Am Beispiel Deutschland wird die Schwierigkeit bei der Identifizierung der Auswirkungen *einzelner* Wohnbaustrategien deutlich, die Wohnverhältnisse der einkommensschwachen Bevölkerung sind aber im allgemeinen ähnlich wie jene in anderen Ländern, die nicht der Mittelmeer-/Übergangskategorie angehören und in denen einzelne Wohnbaustrategien besser identifiziert werden können. Großbritannien hat eine Reihe *einzelner* Wohnbaustrategien, die den hohen Grad an Einkommensarmut scheinbar kompensieren: absolute Wohnstandards für arme Haushalte, die mit solchen in korporatistischen und sozialdemokratischen Systemen vergleichbar sind, bestehen neben kleinen Unterschieden bezüglich der Wohnverhältnisse zwischen armen Gruppen und solchen, die dies nicht sind.

In der Untersuchung wurde festgestellt, dass gezielte Wohnbeihilfen jene einzelne Maßnahme ist, die die deutlichsten Verbesserungen für die Wohnverhältnisse einkommensschwacher Gruppen ergibt. Diese Verbesserungen sind am stärksten innerhalb der Gruppe der Sozialmieter sichtbar und weniger deutlich innerhalb der Gruppe der Privatmieter (und kommen innerhalb der Gruppe der Eigenheimbesitzer oft nicht infrage).

Es ist hingegen schwieriger, die individuellen Auswirkungen des sozialen Wohnungsbaus zu demonstrieren. Dies stammt teilweise daher, dass es in manchen Ländern problematisch ist den Sektor zu identifizieren und Bedenken hinsichtlich der Verlässlichkeit der Daten in anderen bestehen. Trotzdem scheint der Sektor zu Ergebnissen zu führen, die ungünstiger sind als erwartet: die Verbindung zwischen Einkommensarmut und schlechten Wohnverhältnissen wird nur geringfügig geschwächt. Das Datenmaterial belegt hingegen nicht jene schlechten Ergebnisse in Bezug auf die Qualität der Wohngegend, die laut vieler landesweiter Untersuchungen infolge der geografischen Konzentration von Haushalten mit geringem Einkommen in Sozialwohnungen entstehen können.

Obwohl hohe Eigenheimbesitzraten bei einkommensschwachen Personen offensichtlich problematisch sein können, hat die Studie ergeben, dass in allen Ländern Eigentum günstige Wohnverhältnisse in Bezug auf beinahe alle Indikatoren ergibt, und zwar für beide Gruppen. Es überrascht nicht, dass Eigentum in Bezug auf Erschwinglichkeit gut abschneidet (selbst wenn Wohnausgaben, wie in dieser Studie, als weit gefasster Begriff verstanden wird). Aber das Spannungsverhältnis zwischen Erschwinglichkeit und der physischen Wohnqualität (die anzunehmen ist, wenn verarmte Besitzer sich keine Reparaturen leisten können) ist *innerhalb* der Länder nicht sichtbar (selbst wenn es Beweise dafür auf staatlicher Ebene gibt, wie oben beschrieben). In Bezug auf manche Indikatoren in einigen Ländern liegen verarmte Eigentümer sogar über der Gesamtbevölkerung.

Die Analyse hat einige wichtige Auswirkungen auf politische Strategien:

- Absolute Wohnbaustandards für einkommensschwache Menschen werden von Wohnbaustandards in der Bevölkerung insgesamt bestimmt. Besonders in EU Ländern mit niedrigeren Einkommen besteht Bedarf an politischen Strategien, die eine Verbesserung der allgemeinen Wohnstandards zum Ziel haben.
- Beim Vergleich von Wohnverhältnissen zwischen Ländern ergeben hohe Wohneigentumsniveaus (im Vollbesitz) scheinbar einen Ausgleich zwischen Erschwinglichkeit und Qualität. Vollbesitz scheint keine allgemeine Lösung für das Wohnungsproblem einkommensschwacher Gruppen zu sein. Es scheint, dass diese Eigentumsvariante nicht für Personen geeignet ist, bei denen die Wahrscheinlichkeit besteht, dass sie entweder ihr ganzes Leben oder über einen großen Zeitraum hinweg einkommensschwach sein werden.
- Aber innerhalb der Länder entstehen durch Eigentum bemerkenswert gute Wohnverhältnisse für Menschen, die in Armut leben und dies ist in jenen Ländern am deutlichsten, die bescheidenere Eigentumsniveaus aufweisen. Dies legt nahe, dass der Erwerb von Wohnungseigentum eine wertvolle Art der Verteilung von Ressourcen über einen Lebenszyklus hinweg sein kann, mit anderen Worten wenn Personen nur über einen gewissen Zeitraum hinweg einkommensschwach sind.
- Gebündelte Wohnbaumaßnahmen ergeben scheinbar die wirksamsten Verbesserungen der resultierenden Wohnverhältnisse. Eine Mischung von spezifischen, auf Wohnbau gerichteten, Zuschüssen auf der Bedarfsseite (Wohnbeihilfe) und Zuschüssen auf der Angebotsseite (Sozialwohnbau oder eine andere Art der Unterkunft mit Miete unter dem Marktniveau) verbessern die Wohnverhältnisse der in Armut lebenden Personen, während der isolierte Einsatz nur der einen oder anderen Maßnahme weniger wirksam ist.
- Dennoch spielen Wohnbeihilfen eine wichtige Rolle bei der Unterstützung von Menschen, die einkommensschwach sind. Es handelt sich hierbei um die Maßnahme, die am gezieltesten eingesetzt werden kann, und die die

Erschwinglichkeit von Mietunterkünften auf dem Immobilienmarkt verbessert, ohne dass Menschen notwendigerweise unter die allgemein festgelegte Leistbarkeitsschwelle fallen (bei der die Ausgaben für Wohnen nicht mehr als 40% des Einkommens betragen).

- Sozialer Wohnbau oder andere Formen von Unterkünften mit Mieten unter dem Marktwert, können nur dann die Wohnverhältnisse armer Menschen verbessern, wenn diese Zugang dazu haben: ein Bekenntnis zu „sozialer Durchmischung“ sollte nicht als Ausrede dafür gelten, arme und gefährdete Gruppen von dieser Form der Wohnungsversorgung auszuschließen.

## **Die Auswirkungen der Beschäftigung auf Wohnverhältnisse**

Beschäftigung verringert die Wahrscheinlichkeit von Armut, aber die meisten Menschen (im arbeitsfähigen Alter) leben in Haushalten, in denen jemand einer bezahlten Arbeit nachgeht.

Die Untersuchung zeigt eine klare Verbindung zwischen Beschäftigungsstatus und Wohnverhältnissen. Wir zeigen in Bezug auf eine Reihe von Indikatoren, dass für Menschen, die arbeitslos sind, beinahe immer eine höhere Wahrscheinlichkeit schlechterer Wohnverhältnisse besteht als für jene, die eine Anstellung haben. Darüber hinaus neigen Menschen, die in Haushalten leben, in denen Langzeitarbeitslosigkeit vorliegt, dazu, in schlechteren Wohnverhältnissen zu leben als jene, die in Haushalten mit Kurzarbeitslosigkeit leben. Das legt nun den Schluss nahe, dass die Dauer der Arbeitslosigkeit sich auf Wohnverhältnisse auswirkt, und zwar unabhängig vom Einkommen. Die Gründe dafür können nicht mit Sicherheit festgestellt werden, aber dazu gehört wahrscheinlich die Tatsache, dass kurzfristig Arbeitslose ihre derzeitigen Wohnverhältnisse mithilfe von Wohnbeihilfen, Ersparnissen oder Hilfe der Familie aufrecht erhalten können.

Obwohl das Beweismaterial die These nahe legt, dass „Arbeit sich lohnt“, zeigt der Vergleich der Wohnverhältnisse der arbeitslosen verarmten Personen mit den „working poor“, dass die Auswirkung des Beschäftigungsstatus bei weitem weniger klar ist. Obwohl Hinweise darauf vorliegen, dass die Wohnverhältnisse der „working poor“ über denen von arbeitslosen verarmten Personen liegen, sind die Beweise schwach. Das ist ganz besonders beim Leistbarkeitsindikator der Fall, bei dem deutlich ist, dass Wohnbeihilfen arbeitslosen verarmten Personen bei weitem mehr helfen als den „working poor“. Unser qualitatives Beweismaterial legt nahe, dass das Wohnbauwesen allgemein und Wohnbeihilfen im besonderen sich nicht auf Personen einstellen, deren Einkommen schwanken. Solche schwankenden Einkommen sind eher charakteristisch für Personen, die abwechselnd arbeiten und dann wieder arbeitslos sind oder deren Einkommen aufgrund wechselnder Arbeitsstunden oder eines signifikanten Provisionselements beträchtliche Schwankungen aufweist.

Die Implikationen dieser Ergebnisse sind klar:

- Sozialversicherungssysteme und Wohnbeihilfen spielen eine zentrale Rolle bei der Eindämmung der Auswirkungen von Wohnungslosigkeit auf Wohnverhältnisse über einen kurzen Zeitraum, jedoch nimmt diese Schutzwirkung ab je länger die Arbeitslosigkeit in einem Haushalt andauert.
- Wohnsysteme müssen sich den Erfordernissen der "working poor" anpassen. Soziale Mietwohnungen sind in Bezug auf Arbeitsmarktmobilität zu unflexibel, wohingegen das Mieten auf dem freien Wohnungsmarkt gepaart mit Wohnbeihilfen Flexibilität mit Wohnbeihilfe während einer Beschäftigung kombiniert.
- Wohnbeihilfen an sich müssen auf die Bedürfnisse der "working poor" besser reagieren, besonders für jene, die schwankende Einkommen beziehen oder unsichere Verträge haben. Verbesserte Vergabe zur Verminderung von Verzögerungen und ein 'asymmetrischer' Ansatz bezüglich schwankender Einkommen könnten dabei helfen, dass "Arbeit sich lohnt", indem Personen vor Einkommensverlusten geschützt würden ohne sie aber gleichzeitig für geringe Einkommenssteigerungen zu bestrafen.

## **Die Auswirkungen der Wohnverhältnisse auf Beschäftigung**

Die Untersuchung zeigt, dass sich Wohnbausysteme auf Beschäftigung auswirken, aber auf eine Art und Weise, die viel komplexer ist, als in früheren Studien oft angenommen wurde.

Das Wohnungswesen kann die Arbeitsmarktmobilität zwischen Regionen hemmen. Unser Datenmaterial bestätigt das bekannte Phänomen, dass Wartelisten für Sozialwohnungen in Gebieten, für die großes Interesse besteht, eine Barriere schaffen. Mieten auf dem Privatsektor gilt als jene Variante der Wohnungsversorgung, die Mobilität am besten unterstützt, und es ist darüber hinaus klar, dass Wohnbeihilfen Personen dabei helfen können, in Gebiete mit höheren Wohnkosten zu ziehen. In diesem Zusammenhang ist aber zu beachten, dass nur wenige der „working poor“ Wohnbeihilfen beziehen.

Unsere Ergebnisse deuten auch darauf hin, dass Eigenheimbesitz eine andere Rolle spielt als bisher angenommen wurde. Transaktionskosten scheinen unwichtig zu sein, aber die Schwierigkeiten, die mit dem Verkauf einer Immobilie zu einem Zeitpunkt an dem sich der Wohnungsmarkt auf einem Tiefstand befindet, einhergehen und die Aussicht, bei einem Umzug in eine teure Gegend Besitz gegen Miete einzutauschen, waren wichtig. Ein besonders interessantes Ergebnis war die Bedeutung, die der vor Ort lebenden Familie und dem sozialen Netz in Bezug auf Mobilitätshemmnisse zukommen. Diese Netze verbessern nicht nur die Lebensqualität der Menschen, sie



stellen auch ein unbedingt notwendiges Netz für arbeitende Menschen dar, und dies ist für Haushalte mit niedrigem Einkommen, die Dienstleistungen wie z.B. Kinderversorgung nicht kaufen können, besonders wichtig.

Unsere Untersuchung ergab Beweise für die bekannte Tendenz, dass Arbeitslosenraten im sozialen Mietwohnungsbereich höher sind. Es zeigte sich aber auch, dass zwischen hoher Arbeitslosenrate und sowohl Bezug von Wohnbeihilfe als auch Eigentumsbesitz eine Verbindung besteht. Diese Ergebnisse entsprechen der allgemeinen These, dass der Schutz arbeitsloser Menschen dazu führt, dass der Anreiz einer Arbeit nachzugehen, abnimmt. (Im Fall von Eigentumsbesitz ist dieser Effekt ziemlich gleich wie bei Wohnbeihilfe: Einkommensverlust erzeugt keinen Druck bei der Unterkunft zu sparen. Es muss jedoch betont werden, dass keine Kausalität nachgewiesen werden konnte).

Das qualitative Datenmaterial weist allerdings darauf hin, dass das System der Wohnbeihilfen den Anreiz zur Arbeit nehmen könnte, wobei die Angst, den Arbeitsplatz zu verlieren, und die Wartezeit bis zum Erhalt von Beihilfen die Hauptfaktoren waren (und nicht die übliche Arbeitslosigkeit).

Es zeigte sich eine Verbindung zwischen Arbeitslosigkeit und Gegenden mit schlechter Wohnqualität, und auch die weitverbreitete Auffassung einer beharrlichen "Armutskultur" in diesen Bezirken. In einem Land (Ungarn) wies dies auf Beschäftigung in der Schattenwirtschaft; in anderen auf Langzeitarbeitslosigkeit. Es bestehen Hinweise auf die Stigmatisierung von Personen, die in einer armen Nachbarschaft leben, aber die Rolle des öffentlichen Verkehrs bei der Verbindung von Menschen mit örtlichen Arbeitsmärkten schien kein wichtiger Faktor zu sein.

Aus diesen Resultaten ergeben sich eine Anzahl von Implikationen für Strategien:

- Die Förderung geografischer Arbeitsmarktmobilität impliziert den vermehrten Einsatz des Mietwohnungsmarktes, und dies scheint die flexibelste Eigentumsvariante zu sein.
- Die Wohnungsversorgung spielt eine wichtige Rolle bei 'Flexicurity' Strategien, aber bessere einkommensbezogene Unterstützung (besonders Wohnbeihilfen) für die Gruppe der "working poor" ist notwendig, besonders im Kontext der Förderung von Mobilität und des Einstiegs in relativ schlecht bezahlte und unsichere Arbeit.
- Größere Arbeitsmarktmobilität impliziert auch, dass die Unterstützung, die von örtlichen Familien- und sozialen Netzen bereitgestellt werden, durch professionelle Hilfe ersetzt werden müssen. Arbeitgeber und Regierungen, die Mobilität fördern möchten, müssten unter Umständen diesen Hilfsdiensten mehr Beachtung schenken.

- Um in armen Gegenden Arbeitsplätze zu schaffen, müssten alternative Strategien angewendet werden: obwohl die Bereitstellung von subventionierten und/oder geförderten Unterkünften innerhalb des gesamten Wohnungsbestands das Entstehen verarmter Nachbarschaften verhindern kann, können einzelne Stützpakete für Menschen, die in solchen Gebieten wohnen zu ihrer erfolgreichen Re-Integrierung in den Arbeitsmarkt führen und zu einem langsamen Abbau der „Armutskulturen“ beitragen.

## **Wohnungslosigkeit und Wohlfahrtssystem**

Eine der zentralen Hypothesen, auf die sich diese Untersuchung stützt, war die Verbindung zwischen Grad und Art von Wohnungslosigkeit und der Interaktion zwischen Wohlfahrtssystemen (Sozialversicherung, Steuer- und Arbeitsmarktmaßnahmen) und Wohnbauwesen und politischen Strategien (die hypothetisch das Potenzial haben, Ausgrenzung vom Wohnungsmarkt und andere Ergebnisse für Haushalte mit niedrigem Einkommen positiv oder negativ zu beeinflussen). Obwohl es sich zeigte, dass die geringe Verfügbarkeit von Datenmaterial Vergleiche in Bezug auf Grade von Wohnungslosigkeit stark einschränkt, konnten dennoch einige wichtige Schlüsse bezüglich der unterschiedlichen Gründe und der Art von Wohnungslosigkeit zwischen Ländern gezogen werden, wie auch hinsichtlich der Robustheit der Antworten zu den wichtigsten gefährdeten Gruppen.

Unsere neuen Daten weisen darauf hin, dass Wohlfahrtssysteme starke Auswirkungen auf die Gründe und Arten von Wohnungslosigkeit haben. Dies zeigt sich nicht nur durch das relative Fehlen von „struktureller“ Wohnungslosigkeit in Schweden und den Niederlanden, wo die allgemeinen sozialen Netze des Wohlfahrtsstaates ungewöhnlich stark sind, sondern auch dadurch, dass jene Einwanderer, die keinen Zugriff zu Sozialbeihilfen haben, ganz besonders stark von Wohnungslosigkeit bedroht sind (besonders in Zeiten einer Wirtschaftskrise).

Das Verhältnis zwischen Wohnungslosigkeit und Änderungen auf dem Arbeitsmarkt ist aber komplex und scheint nur in jenen Ländern ein direktes zu sein (Ungarn, Portugal) und bei jenen Gruppen (Einwanderern), die den geringsten sozialen Schutz haben. Selbst in diesen Fällen sind Marginalität des Arbeitsmarktes und Unsicherheit, oft verbunden mit einer Abhängigkeit von der Schattenwirtschaft, im allgemeinen wichtiger als plötzliche Schwankungen auf dem Arbeitsmarkt. Es scheint, dass in jenen Ländern und für jene Gruppen, die besseren sozialen Schutz aufweisen, anhaltende Armut und/oder Arbeitslosigkeit zu Wohnungslosigkeit nicht so sehr direkt, materiell, beiträgt, sondern eher langfristig in indirekter Weise, über negativen sozialen Druck auf Familien.

In Anbetracht der Tatsache, dass Sozialversicherungssysteme und insbesondere Wohnbeihilfen gewöhnlich die Verbindung zwischen dem Verlust des Arbeitsplatzes/einem plötzlichen Einkommensrückgang und Wohnungslosigkeit

unterbrechen, könnte man annehmen, dass ein Eingrenzen der Anspruchsberechtigungen oder eine Erweiterung der Bezugsbedingungen zu erhöhter Wohnungslosigkeit führen müsste. Es gibt aber nur wenige Anzeichen darauf, dass jüngst eingeführte Beschränkungen bei Sozialbeihilfen in Deutschland und Großbritannien direkt zu einem Anstieg der Obdachlosenrate geführt haben. Darüber hinaus gab es, zumindest in Großbritannien, Expertenstimmen, die erweiterte Bezugsbedingungen im Zusammenhang mit Bemühungen Obdachlose auf den Arbeitsmarkt zurückzuführen, befürworteten. Allerdings wurden verstärkte Sanktionen sowohl hier als auch in Deutschland als Risikostrategie in Bezug auf die am meisten gefährdeten Gruppen wie z.B. junge Menschen, angesehen.

Unser Datenmaterial untermauerte die These, dass sich Wohnungsmarktbedingungen und -systeme positiv und negativ auf die Art und den Grad von Wohnungslosigkeit auswirken, und zwar unabhängig von Wohlfahrtssystemen. Dies zeigte sich am deutlichsten in Deutschland, wo eine Flaute auf dem Wohnungsmarkt die Wohnungslosigkeit in vielen Teilen des Landes verringerte. In Großbritannien ist gesetzlich definierte Wohnungslosigkeit eng mit dem Wohnungsmarktzyklus verknüpft. "Strukturelle" Wohnungslosigkeit scheint in beiden Ländern daher viel enger verbunden mit Entwicklungen auf dem Wohnungsmarkt als mit dem Arbeitsmarkt oder Sozialversicherungsfaktoren.

Überdies war das Problem von Zugangsbarrieren zu erschwinglicher Unterkunft auf dem normalen Wohnungsmarkt für die am meisten gefährdeten Gruppen in allen Ländern ein vorrangiges Thema, und zwar auch in jenen mit der besten Sozialschutz. Dies war besonders in wirtschaftsschwachen Regionen der Fall und in Situationen, in denen die Anbieter von Sozialunterkünften nicht gezwungen waren, obdachlose und bedürftigste Haushalte vorrangig zu behandeln.

Das Wohnungswesen spielt auch im Zusammenhang mit gezielten Maßnahmen zur Bekämpfung von Wohnungslosigkeit bei besonders gefährdeten Gruppen eine wichtige Rolle. Neben Deutschland hat Großbritannien die ausgefeiltesten gezielten Maßnahmen gegen Wohnungslosigkeit, besonders hinsichtlich der Prävention von Wohnungslosigkeit und Jugendwohnungslosigkeit. Trotz ihrer stark unterschiedlichen Sozial- und Wohnbausysteme, fanden sich jedoch in allen untersuchten Ländern Beispiele wirksamer gezielter Maßnahmen gegen Wohnungslosigkeit. Diese gezielten Maßnahmen scheinen schwierige strukturelle Kontexte „beseitigen“ zu können und relativ gute Ergebnisse für Wohnungslose zu erbringen. Es stellte sich aber ebenfalls heraus, dass manche Gruppen wirksamere Hilfsmaßnahmen erhielten als andere, wobei vor Gewalt flüchtende Frauen und Kinder in den meisten Ländern den besten Schutz erhielten und verschiedene Einwanderergruppen (besonders jene ohne Zugriff zu öffentlichen Geldern) gewöhnlich den schlechtesten Schutz.

Selbst Länder mit den besten Wohlfahrtssystemen haben Schwachstellen in ihren Sicherheitsnetzen, und in dieser Hinsicht könnten Länder noch von einander lernen. So gab es in Schweden große Hürden bezüglich der Unterstützung von Wohnungslosen mit anhaltenden Alkohol- oder Drogenproblemen, und in den Niederlanden könnte man viel über den Schutz von Frauen, die vor Gewalt flüchten, von anderen westeuropäischen Ländern wie z.B. Großbritannien, Schweden und Deutschland lernen. In Großbritannien sind die sozialen Netze für Familien mit Hypothekenschulden deutlich schlechter als in anderen Ländern Westeuropas und besonders schlecht für Einwanderer ohne Zugriff zu öffentlichen Geldern (wie dies in den Niederlanden der Fall ist). In Portugal und noch mehr in Ungarn, liegt der Schutz weit hinter dem zurück, der obdachlosen Gruppen in anderen untersuchten Ländern zuteil wird, was zum Teil wahrscheinlich darauf zurückzuführen ist, dass diese Mitgliedsstaaten weniger wohlhabend sind als andere untersuchte Länder (es ist ferner auch möglich, dass die Großfamilie eine wichtigere Rolle als soziales Sicherheitsnetz spielt als anderswo.) Positiv war aber, dass in manchen Bereichen, besonders in Bezug auf strategische und gezielte Maßnahmen in Portugal, Fortschritte gemacht worden waren.

Die wichtigsten Konsequenzen für politische Strategien sind daher:

- Wohnsysteme/Maßnahmen, einschließlich Wohnbeihilfen sind bei der Entstehung und dem Management von Wohnungslosigkeit wichtiger als eine Änderung des Arbeitsmarktes/Sozialversicherung, mit Ausnahme jener Länder, in denen es geringe soziale Sicherheit gibt und eine hohe Abhängigkeit von der Schattenwirtschaft besteht.
- Gezielte Maßnahmen gegen Wohnungslosigkeit können in vielen unterschiedlichen strukturellen Kontexten äußerst wirksam und erstrebenswert sein.
- Selbst Länder mit den besten Wohlfahrtssystemen haben Lücken in ihren Sicherheitsnetzen in Bezug auf spezifische von Wohnungslosigkeit gefährdete Gruppen, was auf beträchtliches Potenzial für Politiktransfer und Informationsweitergabe innerhalb der EU Mitgliedsstaaten hinweist.
- Das Problem wohnungsloser und mittelloser Migranten – insbesondere EWG Migranten, abgewiesene Asylbewerber und Migranten ohne Ausweispapiere – muss dringend auf nationaler und übernationaler (EU) Ebene angesprochen werden.

## **Schlussfolgerungen**

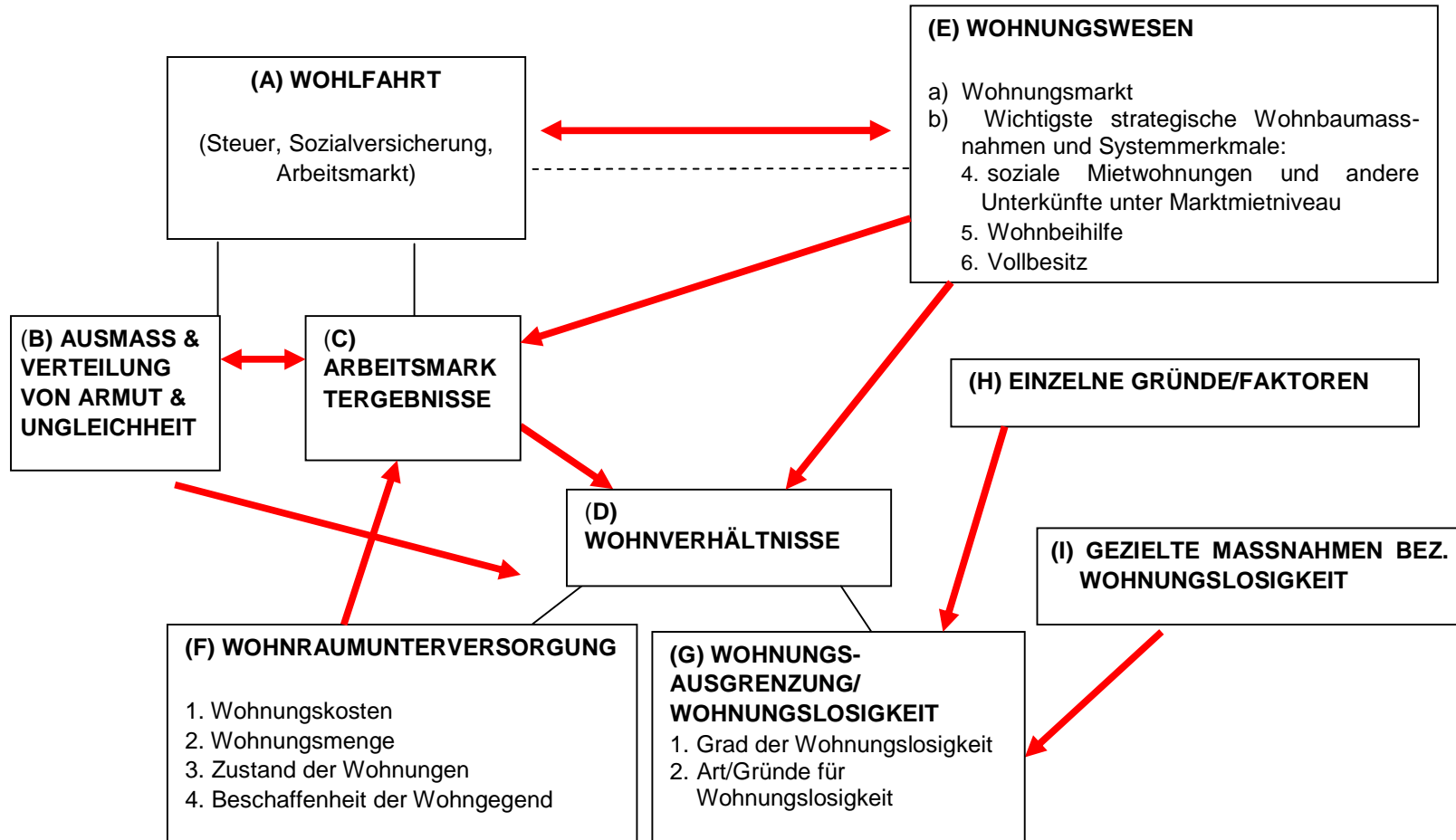
Dieser Bericht basiert auf der Hypothese, dass Wohnbaustrategien die Verbindung zwischen Einkommensarmut und den jeweiligen Wohnverhältnissen schwächen können. Die Untersuchung stellt eine große Menge an Beweismaterial zur Verfügung, dass diese Behauptung belegt. Obwohl kein System die Verbindung zwischen Armut

und Wohnverhältnissen vollkommen trennt, kann diese mithilfe einer Reihe von strategischen Maßnahmen geschwächt werden. Von diesen hat die Wohnbeihilfe die deutlichste Wirkung.

Obwohl Armut und Beschäftigungsstatus eng miteinander verbunden sind, sind die Wohnverhältnisse der „working poor“ nicht systematisch besser als jene der arbeitslosen armen Bevölkerung. Die Rolle des Wohnbaus in politischen Strategien, die zeigen möchten, dass ‚Arbeit sich lohnt‘, kann noch beträchtlich verbessert werden. Wir haben eine Anzahl von Merkmalen von Wohnbausystemen identifiziert, die Beschäftigung erschweren, aber auch eine Anzahl von Ansätzen, die beim Abbau der ‚Armutskultur‘ helfen können. Nichtsdestoweniger hat sich auch gezeigt, dass Wohnbausysteme nicht gut auf die Bedürfnisse der Menschen in schlecht bezahlten und unsicheren Arbeitsplätzen reagieren. Wenn Regierungen beweisen wollen, dass Arbeit sich lohnt und der beste Weg aus der Armut ist, müssen Wohnbausysteme und Strategien besser darauf abgestimmt sein, die Bedürfnisse jener Menschen zu decken. Kurz gesagt, dem Thema Wohnungsversorgung muss in aktiven integrativen Strategien mehr Beachtung geschenkt werden.

In Bezug auf die marginalisierteste Gruppe – Personen, die von Wohnungslosigkeit bedroht sind – war offensichtlich, dass die Bedingungen auf dem Wohnbaumarkt und Wohnbausysteme ebenfalls entscheidend sind. Selbst in den schwierigsten strukturellen Situationen, können gezielte Maßnahmen gefährdete Gruppen vor Wohnungslosigkeit schützen. Ein verbessertes Sicherheitsnetz für schutzbedürftige Migranten und anderen Personen, die von der Schattenwirtschaft abhängig sind, sollte vorrangig sein.

Schaubild 1 Verknüpfungen zwischen Wohlfahrtssystemen und Wohnungswesen



- Kausale Verknüpfung
- Bedingte Verknüpfung
- - - Zufällige Verknüpfung

# STUDY ON HOUSING AND EXCLUSION: WELFARE POLICIES, HOUSING PROVISION AND LABOUR MARKETS

## KEY MESSAGES

- Housing policy can help to weaken, but not remove, the links between income poverty and poor housing outcomes.
- The housing outcomes of the poor are driven by the housing conditions in the country as a whole. This reflects general levels of income in countries as well as housing policies. However, high absolute housing standards for the poor do not necessarily translate into equality between the income poor and the non poor.
- Housing allowances have the clearest demonstrable impact on housing outcomes for the poor; social rented housing weakly reduces the link between poverty and housing outcomes, while outright ownership generates favourable outcomes for poor households across a range of housing indicators.
- People in workless households have worse housing outcomes than people in working households, but the housing outcomes of the working poor are only slightly better than the workless poor. There is a notably low receipt of housing allowances among the working poor, suggesting there is a need to ensure that 'work pays' in terms of housing.
- Housing systems can inhibit labour mobility through waiting lists for social rented housing, difficulties in selling owner occupied dwellings and high housing costs in employment growth areas. Housing allowance administration can be a further impediment. Housing needs to play a stronger role in 'flexicurity' strategies.
- Poverty neighbourhoods are widely believed to foster cultures of poverty which take the form of worklessness or working in the informal economy.
- Welfare regimes impact profoundly on the causes and nature of homelessness. Structural homelessness is lowest where welfare safety nets are strong.
- Homelessness is directly connected to short-term labour market change only in countries where welfare protection is weak; long-term labour market marginality is usually more important.
- The general condition of the housing market is a major driver of structural homelessness, and access to mainstream affordable housing for vulnerable groups is a major concern even in countries with the strongest welfare protection. This is especially the case in pressurised regions and where social housing providers are not obliged to prioritise those in greatest need.

- Targeted interventions are capable of 'overriding' difficult structural contexts to deliver reasonably good outcomes for homeless people, but homeless migrants are often the least well protected group.



# **PART I: THE CONTEXT**

## **Chapter 1: Introduction**

### **1.1 Background to project**

Reports of the Open Method of Coordination for Social Protection and Social Inclusion have identified 'ensuring decent accommodation' as a key policy priority across the European Union. The 2006 report urged Member States to develop integrated and co-ordinated responses to multiple disadvantages and to address the needs of groups at particular risk by improving access to mainstream provision of services and, where necessary, targeted measures.

Homeless people are one of the target groups covered by the active inclusion strategy and social housing is an element within the pillar of this strategy that stresses the importance of access to quality social services. Housing provision is seen as having an impact on labour mobility, household formation and the development of sustainable communities.

At the level of the European Union, the relationships between social and employment policies are widely recognised, for example in the recent Joint Report on Social Protection and Social Inclusion (CEC, 2010). However, there is little evidence and analysis on the relationship between housing and exclusion and housing and employment. This study is intended to fill this gap.

### **1.2 Aims of Project**

The study aims to analyse the interactions between welfare regimes and housing systems. 'Welfare regimes' are defined as the operation of labour market institutions and tax and social security systems that determine the levels and distribution of incomes. 'Housing systems' are defined as the both the operation of housing markets and housing policy interventions.

The relationships between welfare regimes and housing systems can operate in both directions, as is reflected in our research aims.

The first aim of the project is to establish the link between income poverty and housing outcomes, and the role that housing policy interventions play. Welfare regimes impact on housing outcomes by affecting the ability of people to attain sufficient affordable housing at a reasonable cost, but individuals' ability to attain decent housing is also influenced by housing policy interventions. Thus we wish to understand how welfare

regimes and housing systems generate different housing outcomes at a country level and the way in which different housing policy instruments perform within countries.

The second aim of the project is to establish the link between employment status and housing outcomes, including whether the duration of unemployment or other forms of inactivity leads to worsening housing outcomes and whether the in-work poor experience different housing outcomes from the working poor. We also explore the relationship between housing outcomes and precarious employment and variable incomes that have been a growing feature of labour markets.

The third aim of the project is to establish whether housing systems assist or hinder employment, particularly for individuals seeking to enter the labour market. This is based on the recognition that housing systems may affect employment by creating or reducing financial incentives to take employment, through 'area effects', or by affecting people's geographical mobility.

The fourth aim of the study is to investigate the relationship between welfare regimes and the scale and nature of homelessness, which is interpreted as being an extreme 'housing outcome'. In so doing, the study will establish key risks factors in homelessness and highlight good practices in terms of prevention and the reintegration of homeless people into wider social institutions including employment.

### **1.3 Structure of report**

The report is divided into four main parts.

The first part includes three further chapters. Chapter 2 contains a critical review of existing evidence on the relationships between welfare regimes, employment and housing. This informs the establishment of the theoretical framework and the research methods in Chapter 3. Chapter 4 provides an overview of the welfare regimes and housing systems in the six countries selected for inclusion in this study.

The second part contains three chapters that provide new evidence on the relationship between welfare regimes and housing outcomes, and between housing systems and employment. Chapter 5 examines the impact of income poverty on housing outcomes at a country level; Chapter 6 examines the role that individual policies (or features of housing systems) play in determining housing outcomes, particularly for people living in income poverty. In Chapter 7 the impact of employment status on housing outcomes is analysed. The role that the housing system plays in influencing employment outcomes is analysed in Chapter 8.

The third part contains three chapters that examine the relationship between welfare regimes, housing policies and homelessness. Chapter 9 reviews the existing evidence

on housing exclusion and homelessness, including its definitions, its causes and policies to address it. Chapter 10 presents new evidence on the causes and nature of homelessness, including the role of the labour market, welfare reform and the situation of especially vulnerable groups such as immigrants. New evidence on policies and responses to homelessness is presented in Chapter 11. This includes detailed examination of responses to particular groups at high risk of homelessness such as single men with support needs, young people, and women fleeing domestic violence.

The fourth part contains a single chapter, Chapter 12, which contains the overall conclusions for the study.



## **Chapter 2: Welfare Regimes, Employment and Housing: A review of existing evidence**

### **2.1 Introduction**

The study of welfare regimes, labour market outcomes and housing systems has developed in distinct strands, and has been located in several different social science disciplines. This explains why existing knowledge on the links between welfare regimes, labour markets outcomes and housing systems is disjointed: relationships between housing and employment, for example have been explored entirely separately from relationships between poverty and housing. It is therefore not surprising that existing knowledge of the relationships between welfare regimes, employment and housing are lacking any unifying conceptual basis let alone a firm empirical base.

In this chapter we examine the following four currently disjointed areas of knowledge:

- welfare regimes, identifying the link between social security systems and labour market institutions;
- the links between welfare regimes and housing systems;
- the link between welfare regimes, employment and income distribution; and
- the links between housing systems and employment.

### **2.2 Welfare Regimes and Housing Systems**

#### ***Welfare regimes: links between social security systems and labour market institutions***

Over many decades, European countries developed distinctive labour market institutions (LMIs) and tax and social security systems. Their growth was associated with economic development, particularly industrialisation and urbanisation, and in the west with the growth of democracy and organised labour (Harloe, 1995). Early studies tended to see the development of welfare states as being an inevitable consequence of economic development, and represented the 'old convergence' tradition in social science (Doling, 1997). It was later replaced by a 'new convergence' that stressed the pressures of international competition and fiscal austerity that would lead to a seemingly inevitable retreat of welfare states (Tanzi, 2000).

Yet another academic tradition, 'divergence', emerged stressing the distinctive nature of institutions. By far the most influential manifestation of this tradition has been Esping-Andersen's (1990) typology of 'welfare regimes'. His concept of 'welfare regime' focussed on two types of institution: labour markets and tax/ social security systems; in

other words focussed primarily on *income*, and his typology provides the starting point for virtually every (non-economics) study of these institutions.

The study itself is now dated (the data was collected in the 1980s), and its coverage was incomplete, focussing only on advanced economies (Luxembourg was the only non-OECD member covered), under-representing the southern European countries (of these only Italy is included), and omitting entirely the (then) socialist countries governed by Communist Parties. Such critiques provoked a series of refinements, with academics in many countries claiming that they were exceptions (e.g. the 'wage earner' welfare state in Australia), many complaining that the study ignored gender and ethnicity, while others attempted to broaden its geographical scope.

The study is striking for the opaqueness of much of the data and the way in which some of the key concepts were operationalised. Esping-Andersen uses three types of concepts to identify welfare regimes:

- the degree of 'decommodification' which represents the degree to which people can maintain an acceptable standard of living independently of the labour market;
- the degree of 'stratification' which is indicative of the system operating to preserve inequalities based on status in the labour market (for example through profession-specific social insurance arrangements); and
- the degree of mix between state, market and family in the provision of welfare programmes.

Of these, 'decommodification' is the core concept, as it maps relatively easily with indicators that are more broadly employed, notably income poverty. It is also the indicator that is most obviously *outcome* orientated, and it is outcomes that are our principal concern (see below).

Yet, despite these conceptual and empirical controversies, Esping-Andersen's study provides a powerful characterisation of social and economic systems, and one of the reasons for its durability is that it has broadly equivalent categorisations in the economics literature (for example see Hutton, 1995, p. 282).

As an ideal-type categorisation, Esping-Andersen's typology can be summarised with generally accepted refinements and additions:

- *liberal regimes* are characterised by deregulated labour markets and social security systems that emphasise means-tested benefits paid at low levels; such regimes are gender blind in that female employment is neither discouraged through generous maternity or childcare benefits, nor encouraged by state childcare provision. The 'archetypal' representative of the liberal regime is the United States, though in Europe the UK is normally allocated to this category.

- *corporatist regimes* are characterised by regulated labour markets designed to preserve differentials, an approach mirrored in strong earnings-related social insurance systems that may also be discriminatory in gender terms. Such regimes have been noted to depend heavily on the male-breadwinner model, with maternity benefits acting to discourage mothers from working. Germany is normally treated as the 'archetypal' representative of the corporatist regime type. France and Austria are also often added to this. The Netherlands is often regarded as a hybrid corporatist/ social democratic regime.
- *social democratic regimes* are the most egalitarian of the regimes existing in democratic countries, being underpinned by a strong commitment to universalism in social security and public services. The cost of these benefits and services demands very high levels of both male and female employment. This is achieved in part through services such as provision of childcare and a high level of conditionality in the benefits system. Sweden is normally treated as the 'archetypal' representative of this regime-type, although (as noted above) the Netherlands is often treated as a hybrid corporatist/social democratic regime.
- *Mediterranean ('rudimentary') regimes* have been added to Esping-Andersen's typologies (Leibfried, 1992). They combine weak social security systems (with the exception of pensions) with strong labour market regulation that creates a segmented or dual labour market divided between a heavily protected formal sector and a weakly protected informal sector. These conditions are favourable to clientalism and familialism - the high level of inter-generational inter-dependence in part provides a substitute for income redistribution by the state (e.g. Allen, 2006).
- *socialist and post-socialist regimes* should be added with the accession of some Central and East European countries to the European Union. Under the *socialist* regime, the workplace in the state-enterprise system was a locus of much welfare, in large part to supplement inadequate 'individual' wages and to encourage female employment. Prices of essentials were also kept low, which contributed to permanent shortages (see Kornai, 1992). Typologies of *post-socialist* regimes have sometimes found similarities with the corporatist regimes of western Europe (Fenger, 2007<sup>1</sup>), but the importance of the informal economy and the family in maintaining incomes provide similarities with the Mediterranean regimes.

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<sup>1</sup> Fenger also argues that the adoption of the open method of co-ordination which places emphasis on mutual learning increases the chances of new Member States converging towards one of the west European typologies.

## ***Links between housing systems and welfare regimes***

The nature of the housing system was not considered by Esping-Andersen in his classification of welfare regimes. This omission is often attributed to the role of housing as the 'wobbly pillar' of the welfare state (Torgersen, 1987), reflecting the predominance of private provision, at least in the western European countries and it has been noted that '[v]ery little work in housing has been based on Esping-Andersen's analysis' (Allen, 2006, p. 259).

Nonetheless the omission has prompted two types of responses from housing academics: some have attempted to adapt Esping-Andersen's typology to housing; while the most influential intervention has been to create a separate typology for housing rental systems.

### *Adapting Esping-Andersen to housing*

The most systematic attempt to apply Esping-Andersen's typology to housing was conducted by Hoekstra (2003), although his study is confined to the Netherlands.

He suggests ways in which Esping-Andersen's indicators can be adapted to housing. For example he defines housing decommodification as 'the extent to which households can provide their own housing, independent of the income they acquire on the labour market' (Hoekstra, 2003, p. 60). He creates a scheme of analysis deductively from Esping-Andersen's ideal-type:

- decommodification: housing subsidisation and price regulation;
- stratification: social housing allocation rules; and
- mix of provision: is said to be the determinant of decommodification and stratification.

Examples of how the framework is applied include:

- social housing allocations: in a social democratic system allocations are on the basis of 'need'; in a liberal system allocation is primarily by the market, but the small social rented sector is reserved for low income groups<sup>2</sup>;
- subsidies: in a social democratic system, there would be large production subsidies; in a liberal regime there would be few; and
- regulation: is strong in a social democratic system; it is weak in a liberal system.

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<sup>2</sup> The empirical basis of this is questioned below.



Categorisation is made on the basis of a qualitative assessment, so in this respect the approach is quite different from Esping-Andersen's quantitative approach.

Hoekstra's framework is applied to the Netherlands, though in principle it could be applied to other countries, and the situation in the 1990s is compared to the 1980s in particular to identify whether significant reforms that took place in the 1990s had an impact on the nature of the country's housing regime. He concludes that the Netherlands has shifted away from social democracy and towards corporatism, although he then discusses at length alternative definitions of corporatism, preferring to interpret it as a means of mediating conflicting interests in a consensus model. In focussing on processes rather than outcomes, the Hoekstra framework shares the characteristic of other housing typologies (see below).

The observed focus on processes rather than outcomes points to a significant gap in the knowledge base.

### *Housing regimes*

By far the most influential attempt at creating a typology of housing systems was established by Kemeny (1995). Conducted outside Esping-Andersen's framework, Kemeny constructed a two-part typology of rental systems: unitary and dualist.

Kemeny suggested that housing shortages (especially after 1945) prompted governments to provide supply-side subsidies to promote social (or 'cost') rental housing. Over time, such building programmes were reduced as shortages were met and this allowed rental systems to 'mature'. As the debt burden diminished, supply-side subsidies could be reduced and pressures on rents declined. He argues that at this point the 'cost' rental sector becomes able to compete strongly with owner-occupation as well as market renting, but that governments face a 'critical juncture' whereby they can either allow the 'cost' rental sector to enjoy its competitive advantage, or intervene to curb its position by extracting surpluses. He suggests that the former strategy is followed in countries such as the Netherlands, Sweden and Germany where the 'cost' rental sector is said to either dominate, influence or lead the market so depressing rents across the whole of the rental sector, which is characterised as a 'unitary' whole. In contrast, the latter strategy has been pursued in the English-speaking countries, where governments have intervened to recoup surpluses in the 'cost' rental sector, by encouraging discounted sales to tenants, or taking the funds back itself, so forcing up rents. Home-ownership has been promoted as the ideal tenure while the 'cost' sector is kept separate from the rest of the housing market, and assumes the character of a safety net.

Kemeny suggests that unitary systems can operate with relatively low levels of subsidies (in contrast to Hoekstra, 2003), that 'cost' rental landlords are often

independent of the state, that there are relatively low levels of regulation and that rents are 'demand sensitive' that is vary according to the value of the dwelling, albeit at sub-market levels. In contrast 'dualist' systems are characterised by state-owned 'cost' rental landlords, or at least landlords that are heavily regulated by the state within a 'command' structure; while rents do not reflect the relative value of the property. Thus the 'unitary' systems are characterised as operating like a social market; the 'dualist' systems like a Soviet-style command economy.

This typology represents a quite different interpretation of government housing strategies from much policy-orientated literature that points to the reduction in supply-side financial subsidies from government to social landlords in recent decades. Kemeny's argument is that financial subsidies are no longer necessary in a 'mature' system that tends towards surplus; although he is reluctant to identify formally what economists would interpret as 'economic' subsidies. The evidence suggests that in many systems there is a need for continued subsidy to finance reinvestment (renovation) of the housing stock (for example in Hungary where sub-market rents do not cover management and maintenance costs, Hegedüs, 2007) and that even where landlords are financially strong (despite the near abolition of financial subsidies, for example in the Netherlands) the incentives to invest are weak (Whitehead, 2008). Czischke's (2009) survey of social landlords in Europe suggested that social landlords appear to face a tension between fulfilling a 'social mission' and operating in a more commercial (less subsidised) environment. Nonetheless, there is a clear difference between systems such as the Netherlands where social landlords have largely been able to retain surpluses and the UK (England) where surpluses in both the local authority and housing association sectors have been extracted. Other countries, for example Sweden where privatisation to tenants is again being encouraged and in another example Germany where municipal and other public housing has been sold en masse to international investors may be facing important turning points (Magnusson Turner, 2008; Stephens, *et al.*, 2008).

Yet despite these ambiguities that arise from the interpretation of the evidence, Kemeny's typology dominates comparative housing studies, although (like Esping-Andersen's), it is often applied rather casually. Hoekstra (2009) represents a more structured attempt to test for the existence of unitary/ dualist regimes. He uses four criteria to identify housing regimes: the share of owner occupation; the quality of housing in the owner occupied sector compared to the social rented sector; the concentration of households from the bottom third of the income distribution in the social rented sector and the difference in rents between the social and private rented sector. He uses data from the European Community Household Panel (2001) and finds that the evidence does broadly support the existence of dualist (e.g. UK, Ireland) and unitary (e.g. Denmark, Netherlands, Austria) regimes. However, he harbours severe concerns about the reliability of the data.

The typology carries limitations of time and geography. It is predicated on the strong supply-side interventions that were prompted by post-1945 housing shortages that ultimately led to the 'critical juncture' at which governments decided which path to follow. It is also difficult to see how it is relevant to countries, such as those in southern Europe, that never created significant social rented sectors. Hegedüs' review of social housing in the transition countries observed that 'the disintegration of the EEHM [East European Housing Model] did not lead to a new housing regime' (2008, p. 173). Kemeny's is therefore a time and era specific typology whose relevance, whilst currently important, might be expected to diminish over time and the broader the range of countries that are studied. The typology is also only suggestive of outcomes, the extent to which housing policy protects income poor households from poor housing, for example.

Kemeny's approach is similarly merely *suggestive* of links between housing systems and welfare systems, the author himself commenting that 'each system tends to be associated with a particular kind of welfare state' (1995, p. 5) so no clear link is established between housing and welfare regimes. Instead Kemeny locates his thinking within wider political ideologies, suggesting that unitary systems are associated with corporatism, which he interprets as the means by which decisions are made through the representation of interest groups on a broadly consensus model, suggesting that the systems that identified separately as 'social democratic' and 'corporatist' by Esping-Andersen are in fact part of the same corporatist family.

The link between housing regimes and ideologies is an important debate for political theorists, but it leaves us with another gap in the knowledge. The emphasis is again on processes rather than on outcomes; and no clear link between welfare regime and housing regime is established.

### ***Linking welfare regimes and housing systems***

In a series of publications (Stephens, et al, 2002; 2003; Fitzpatrick and Stephens, 2007; Stephens, 2008) the relationship between housing systems and welfare regimes is developed. The authors suggest that the welfare regime defines the parameters within which housing systems (and policies) can operate, so a housing system cannot be developed completely independently of a welfare regime.

For example, both the US and UK's welfare regimes produce relatively high levels of income poverty, but the extent of housing market intervention through social rented housing is much greater in the UK. Housing policy makes a difference: the small social rented sector in the USA performs the role of an 'ambulance service' (that is temporary assistance to the very most needy), but the much larger social sector in the UK provides for a much greater proportion of the population a 'safety net' (that is long-term assistance to a wider range of needy households) (Stephens, 2008). However, the high

level of poverty in the UK would make it difficult for the social rented sector to perform a 'broader affordability function' (that is providing assistance further up the income spectrum), as it does in countries such as Sweden and the Netherlands which have much lower levels of poverty (ibid.). Hence, the relationship between housing systems and welfare regimes is to some extent 'contingent' rather than 'necessary' (Sayer, 1992) and there is scope for housing systems to exercise some independent influence on welfare outcomes.

The mimicking of the welfare regime by the housing system is a theme of Allen's (2006) analysis of housing and welfare systems in southern Europe, but elsewhere in Europe there are examples of housing systems which have a less predictable relationship with their country's welfare regime. The central and east European countries, for example, provide interesting variations on the links between housing regimes and welfare regimes. Unlike corporatist countries in western Europe, quite a few central and east European countries have promoted home-ownership, which is the dominant tenure in, for example, Hungary. But this pattern is not universal. In the Czech Republic and Poland larger rent controlled sectors have been retained. In both systems something of an insider/ outsider divide can be seen, between established households benefiting from controlled rents or lowly indebted home-ownership, and new households who have to access housing from the market (see Lux (ed.) 2003). The phenomenon of the 'weak state' is identified in the Hungarian country report, whereby efficient policy development is hindered by inertia (the ability of the opposition to block reforms); the high influence of interest groups to distort programmes in their conception and implementation; and a low technical capacity to develop policies in the first place. Budgetary pressures are heightened by the scale of the informal economy (cutting tax take) and the significance of the informal economy also makes the design and implementation of means-tested programmes problematic.

There are strong theoretical reasons to support the contention that housing can exercise an independent influence on welfare outcomes by breaking the link between current incomes and housing consumption. Part of the reason arises from 'asset rich, income poor' households – the low income (often older) home-owners with no mortgage, whose prevalence in some countries may compensate for ungenerous state pensions (Castels, 1998). Privatisation and the (self or state) promotion of low income home-ownership in many countries in southern and central Europe may be important in this respect, although the distribution arising from privatisation reflects socialist-era inequalities, and if not replaced diminishes the supply of affordable housing in the future. Social rented (and other rent controlled) housing can also perform the same function depending on its allocation: the fact that it is more tightly targeted in countries with high levels of poverty suggests that income-in-kind is in part a substitute for cash transfers through the social security system. Housing allowances are a further way of

weakening the link, although their status as a housing or social security policy is ambiguous (Kemp, 2000).

These theoretical/ conceptual developments have yet to be supported fully by evidence.

### ***Identifying housing outcomes, poverty and benchmarks***

This review has shown that the most developed accounts of the relationships between welfare regimes and housing have a tendency to focus on institutions and processes rather than on outcomes. As we have seen these are generally implied. Moreover, the links with welfare regimes is not clear. Some studies have taken into account housing outcomes, for example Czasny (2004) who uses the European Community Household Panel for 1998. This gave some support for suggesting that at least some housing outcomes (housing costs and quality) for households living in poverty in some countries with high levels of income poverty (for example Spain and the UK) appeared to reflect a break between welfare regime and housing regime. The study encountered some problems with data reliability and the links between housing outcomes and housing policies were rather crude. This points to another important gap that needs to be filled: that housing outcomes need to be embedded in an understanding of the features of housing systems that may cause the link between income poverty and housing poverty to be broken. This provides a motivation for the elaboration of the key features of housing systems that might be expected to weaken the link between incomes and housing outcomes in Chapter 4.

There is a gap in knowledge between the concept of 'income poverty' and 'housing poverty'. A key value added of this project lies in the distinction between absolute and relative notions of housing poverty. In other words we need to distinguish between basic universally applicable housing standards and housing standards that are relative to the general expectations of the society in which people live. A preliminary investigation of EU-SILC suggests that some indicators (e.g. sole use of toilet; inside bath/ shower) are almost universally obtained in the majority of EU countries, but a notable minority of the population lack these facilities in a few countries (for example Hungary and Poland) and in four (Romania and the Baltic States) quite substantial proportions lack them.<sup>3</sup> We also know that expectations rise over time with economic growth and this is reflected for example in rising criteria for housing standards at a national level. This provides the basis for also considering 'housing poverty' to be a relative concept, in much the same way as 'income poverty' (with the 60% of equivalised income at the national level being widely used as the poverty threshold in the EU).

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<sup>3</sup> EC Set of Indicators approved on 30 June 2009: definitions and data tables, 8/7/09, unpublished

The notion of 'housing poverty' also points to another gap in the analysis of housing outcomes: that is how they are *benchmarked*. When using an absolute concept of housing poverty we would expect direct comparisons of housing standards between countries. But when a relative concept of housing poverty is employed we would expect to compare the position of the income poor compared to the non-poor within each country, and in turn compare that relationship to the position of the poor compared to the non-poor in other countries.

### ***Linking homelessness and welfare regimes***

We have emphasised the need to identify housing outcomes in order to establish the links between welfare regimes and housing systems. Homelessness can be characterised as being the most extreme form of poor housing outcome, and one that is distinct from other bundles of housing outcome (i.e. the cost, quality and quantity of housing consumption).

Based on limited evidence, Stephens and Fitzpatrick (2007) hypothesise that welfare regimes also affect the level and nature of homelessness. High levels of poverty and inequality at the national level are likely to be associated with high levels of homelessness. This arises in part from the lack of purchasing power of households living in poverty. It also reflects the relationship between poverty and 'social dislocations' – such as relationship breakdown, mental health problems and substance misuse – which can 'trigger' homelessness.

Welfare regimes are likely to affect the nature as well as scale of homelessness. Structural causes of homelessness (arising from households facing access and affordability problems) are likely to be more important in countries with high levels of poverty/ inequality; and individual causes (such as alcohol or drug abuse, or mental illness) proportionately more significant in countries with low levels of poverty/ inequality.

However, evidence suggests that the 'tightness' of the housing market is also an important determinant of homelessness, with higher levels of homelessness found in the least affordable housing markets areas (Fitzpatrick and Stephens, 2007). This may lead to quite complex regional patterns with respect to the scale of homelessness: if poorer parts of a country are associated with better housing affordability, as a result of weaker demand, homelessness may in fact be lower there than in wealthier (but more unequal) areas where low income households have greater difficulty gaining access to housing.

Evidence from Germany and England suggests that targeted 'homelessness prevention' strategies can have substantial beneficial effects if they are carefully targeted on the key "triggers" for homelessness and underpinned by appropriate resources and governance

arrangements (Busch-Geertsema and Fitzpatrick, 2008). Such positive outcomes appear possible even in the context of unhelpful structural trends (rising poverty and unemployment in Germany; worsening housing affordability in England). These issues are examined more fully in Part III.

## **2.3. Welfare Regimes, Employment and Housing Systems**

### ***Welfare regimes, poverty and employment***

The nature of welfare regimes became of much greater interest to economists and policy makers from the 1980s when western Europe's labour markets began to perform poorly in terms of unemployment, employment and job creation. The traditional emphasis on Keynesian demand-management as a means of securing full employment gave way to a much greater emphasis on the operation of supply-side institutions, including the labour market and the tax/ social security system.

It became common to contrast the United States, which enjoyed relatively high rates of employment growth with the large countries of continental Europe where job creation was much weaker and in some cases unemployment persistently high. Yet, income inequality in the United States rose dramatically in the 1980s while it was much more stable in continental Europe. These observations prompted Krugman's famous comment that, 'Many people on both sides of the Atlantic believe that the United States has achieved low unemployment by a sort of devil's bargain, whose price is soaring inequality and growing poverty' (quoted in Giordano and Persaud, 1998, p.101).

The OECD's influential *Jobs Study* (published in 1994) presented evidence broadly supportive of this view, and also provided an analytical framework which is commonly used in studies of employment. Its conclusions and recommendations, included:

- *Unemployment benefits*: should be reduced in generosity (level). Their generosity, measured by the 'replacement ratio' (proportion of in-work income preserved by out-of-work benefits), lowers the cost of unemployment, whilst also discouraging employment by raising the 'reservation wage' (the wage that has to be reached to be materially better off in work).
- *Support Active Labour Market Policies (ALMPs)* by encouraging training and job experience to increase skills and employability (human capital).
- Curb labour union power.
- *Decentralise wage bargaining* as collectively negotiated and centralised wage setting often leads to pricing low-skilled (especially young) workers out of work.
- *Weaken employment protection*. Excessive protection discourages employers from taking on new workers, especially young workers.
- *Cut payroll taxes* because these act as a tax on jobs by creating a 'tax wedge'.

The study provoked much debate and assessments of the evidence – with authors often reaching opposite conclusions (for example, contrast Siebert, 1997 with Nickell, 1997). A later study by Nickell (2003) found that just over half of the cross-country variation in unemployment changes since the early 1980s could be explained by changes in labour market and social security institutions. Summarising studies published since 2000, Stiglbauer (2006) found the strongest evidential support for high unemployment benefits and payroll taxes being correlated with high unemployment. Fewer studies suggest evidence for union power raising unemployment, while centralised or co-ordinated wage bargaining was more commonly associated with lower unemployment. There is strong evidential support for Active Labour Market Policies as a means of lowering unemployment; and the balance supports the contention that employment protection raises unemployment.

Yet many economists (for example, Nickell, 2003) noted the apparent paradox that in the early 2000s, average unemployment among the EU-15 was higher than among the non-European OECD countries, whilst most EU-15 countries enjoyed unemployment levels that were below the OECD average. The explanation lay in the high levels of unemployment in four of the largest European economies (Germany, France, Spain and Italy). It was also noted that the simple trade-off between inequality and employment appeared to have been avoided in a number of mostly smaller European countries (including Austria, Denmark, the Netherlands and Sweden) where low levels of inequality have been combined with high levels of employment. The trade-off between employment and inequality appeared more pronounced among the larger EU Member States, with the UK exhibiting high levels of employment and inequality while France and Germany exhibited the converse.

A significant caveat should be added in that the evidence relates to the way in which labour markets interacted with tax/ social security systems in the period before the credit crunch and the onset of world recession. Not only are these micro-institutions operating alongside a strong cyclical downturn in employment, it is possible that the outcomes arising from inter-relationships that existed before 2008 might change as a result of the recession. (Such a change arguably occurred after the first oil crisis in the 1970s.) It may be some years before any such structural changes become apparent.

There is a wide acceptance that welfare regimes impact on income distribution and employment levels, but, 'Experience shows that there is no single golden road to better labour market performance' (OECD, 2006, quoted in Stiglbauer, 2006, pp. 70-71). Such evidence has led the European Union in its Lisbon Strategy to recognise the possibilities of combining social protection with greater labour market flexibility in an approach that is called 'flexicurity' (and most closely associated with Denmark). The Commission recognises that 'raising employment levels is the strongest means of generating growth and promoting socially inclusive economies' and encourages Member States to attract more people into employment through tax and benefit reforms



to remove unemployment traps, active labour market policies and active ageing strategies.<sup>4</sup> Moreover, the Social Agenda seeks to support the Commission's strategic objectives that include both the promotion of employment *and* equal opportunities and inclusion.<sup>5</sup> More recently the Commission has supported Member States' efforts 'to mobilise those who can work and provide support for those who cannot... [and] has proposed a holistic strategy that can be termed "active inclusion".'<sup>6</sup>

However, there is a large gap in the knowledge base in that housing is not taken into account in these studies of the link between employment and housing.

### ***Linking housing and employment***

There are *prima facie* reasons to assume that housing systems will have important impacts on employment levels. Existing knowledge can be divided into three areas:

- housing systems may impact on employment levels by affecting inter-regional mobility;
- housing systems may impact on employment levels by impacting on effective marginal tax rates, especially through the operation of means-tested housing allowances; and
- housing may impact on employment levels through neighbourhood (or area) effects that may be associated with inter or intra tenure polarisation.

These are considered in turn.

#### *Housing and mobility*

Labour market literature places a high importance on the ability of households to move between regions in order to find employment. It has long been observed that inter-regional mobility in Europe is lower than in the United States, and this could be expected to become more important as the Single Market and Economic and Monetary Union place increased pressures on internal factors of production to respond to external economic shocks in order to restore equilibrium (Eichengreen, 1997).

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<sup>4</sup> COM (2005) 24 Working Together for growth and jobs. A new start for the Lisbon Strategy

<sup>5</sup> COM (2005) 33 final. Communication on the Social Agenda

<sup>6</sup> COM (2007) 620 final. Modernising social protection for greater social justices and economic cohesion

The impact of home-ownership on labour mobility has received most attention over the past 15 years. The so-called 'Oswald thesis' (Oswald, 1996) suggested that certain attributes of the tenure made home-owners less mobile than households in other tenures and consequently rising levels of home-ownership contributed to increasing the structural level of unemployment in advanced economies. The thesis has received some support from other studies based on macro-data, for example Green and Hendershott (2001) on the USA and Nickell (1997) on OECD countries. The characteristics of the tenure that are seen as inhibiting mobility are transaction costs (e.g. transaction taxes and legal fees) and an attachment to 'home' that make people reluctant to move. One weakness of these studies is that they assume certain characteristics for home-ownership and renting, when in fact the transaction costs associated with each tenure varies greatly between countries (Maclennan, *et al.*, 2000).

Moreover, Van Leuvensteijn and Koning (2009) observe that macro-level studies do not reveal the underlying behaviour of individuals. Micro-level studies employing longitudinal data find that home-ownership is associated with lower levels of both residential and job-to-job mobility, but suggest that this may imply a higher level of job commitment and job security. Using Dutch data they find that 'the housing decision is strongly affected by job commitment; the estimated impact of homeownership strongly decreases if we control for this effect. Thus, the housing market is affected by the labour market, rather than the reverse' (*ibid.*, p 202). Such direction of causality issues are also reflected in research that suggests that home-ownership is connected with early retirement (Doling and Horsewood, 2003) as owners can enjoy substantial net imputed rental incomes once mortgage debt is eroded. Moreover, home-owners in some countries can access housing equity either through equity withdrawal or equity release.

Other researchers have suggested that regional variations and cyclical fluctuations in the housing market might reduce mobility. Henley (2002) used UK longitudinal data and found that negative equity experienced by many home-owners in the 1990s recession impeded labour mobility, a finding supported by Boheim and Taylor (2002). Cameron, *et al.* (2006), using 28 years of panel data also in the UK, found that high house price regions can choke off migration, but these effects can be outweighed by expected capital gains and earnings growth.

The emphasis on home-ownership in the literature is perhaps surprising, given that employment levels tend to be high, and social rented housing presents more obvious barriers to mobility arising from its rationing that usually requires households to move to an area in order to gain eligibility and then wait in order to be allocated housing. Systems that place more emphasis on housing need also seem unlikely to favour mobility. The work of Hughes and McCormack (e.g. 1981) found that, '[British] council tenants find it much more difficult to migrate from one region to another than do owner occupiers' (1981, p. 934). More recently Hills (2007) highlighted the same problem in his independent review of English social housing. The likely reason why the knowledge of

social housing and employment is neglected is that it is subsumed within the debate about whether concentrations of low income households in particular neighbourhoods ('poverty neighbourhoods') depress employment below levels one would expect given the characteristics of the population. Such area effects are discussed further below.

### *Housing and work incentives*

Although housing is not generally considered in the mainstream economics literature on work incentives, in principle we might expect elements of the housing system to influence financial incentives for employment. In this respect, the impact of means-tested housing allowances has received the most attention in the literature.

It is worth noting that researchers have traditionally found it difficult to identify the impact of means-tested benefits on labour market behaviour, Dilnot and Webb for example observing that 'there is remarkably little evidence that these incentive "problems" cause any change in behaviour' (1988, p. 52-53). Reviewing the evidence relating to the British Housing Benefit system, Stephens (2005) found relatively little evidence to suggest that the reduction in or loss of assistance when moving into work had much impact. Hulse and Randolph's (2005) study of the Australian Rent Assistance scheme for private tenants also found little evidence that the scheme impacted on work incentives. However, they found that the system of income-related rents in the public sector appeared to be an important consideration for many households when they were looking for work. Nordvik and Ahren (2005) examined whether the Norwegian housing allowance system created a 'dependency culture', but concluded that relatively high (30%) annual exit rates suggested that there was no such dependency culture.

There is less focus in the literature on the impacts of below market rents on employment incentives. On the one hand they can act as protection if income is lost, but on the other they should lower the reservation wage. Hills (2007) is unusual in addressing this point, but finds little evidence to support this point even in London where social rents are well below market levels. He suggests that the lack of an apparent positive employment effect arising from below-market rents might arise from poor awareness of the impact of subsidised rents among tenants, a deterrent effect arising from the administration of the Housing Benefit system, mobility problems (see above) or neighbourhood effects (see below).

### *Area or neighbourhood effects*

The role of housing in affecting employment levels among low income households has emerged as a major element in urban studies literature, mostly among west European countries and the United States.

There is an observed tendency for housing systems to concentrate low income households in particular neighbourhoods. In some countries there is a strong link between spatial concentration and ethnicity and/or immigration.

This tendency has occurred both within systems such as the UK where social housing performs a safety net function and in countries such as the Netherlands and Sweden where it performs a broader affordability function. As Hamburger (2004) observed, '[T]he Nordic countries share the tendencies for negative development spirals to emerge in large suburban developments from the 1960s and 1970s that are characterised by large, uniform and monotonous buildings, building damage and physical deterioration, high tenant turn-over, departure of advantaged tenants, etc.' (p. 235). The explanation lies in neighbourhood concentration arising from tenure polarisation in the UK, but for intra-tenure polarisation to occur in countries such as Sweden, with lower income households concentrated on the less popular estates built in the 1970s (Magnusson Turner, 2008).

The evidence suggests that concentrations of deprived people have a negative impact on their quality of life (Droste, *et al.*, 2008). Whilst it would be expected that neighbourhoods with high concentrations of low income households would exhibit high levels of worklessness, there are a number of reasons why neighbourhood might be expected to exert an independent affect on employment levels. These include greater transport costs from (peripheral) poverty neighbourhoods to employment centres; detachment from informal networks that provide the route into much low-skilled employment; and cultures that are inimitable to work.

The evidence from statistical studies on area effects in western Europe are reviewed by Galster (2007). He concludes that '[t]here is a consistent (though small) set of studies showing that adults with little labor market attachment/ and or low incomes, whether they be ethnic minorities (immigrants [sic]) or not, have their economic prospects diminished when they remain for extended periods in neighbourhoods with sizeable percentages of other low-income and/ or immigrant populations' (Galster, 2007, p. 538). Moreover, income mixing with middle (rather than high) income groups appears to improve labour market outcomes. However, the evidence is often contradictory and he observes that 'policy makers have no idea what mix of advantaged neighbors provides the best environment for the disadvantaged' (p. 540).

## **2.4 Conclusions**

In this chapter we have reviewed critically the existing knowledge on the link between housing, welfare regimes and labour markets. The evidence is incomplete and disjointed, and we have drawn this evidence together in a structured way, crossing boundaries between usually bounded areas of study and between the dominant academic disciplines that tend to prevail in different subject areas.

The review of existing knowledge has shown that distinct 'welfare regimes' can be identified within the European Union that draw on characteristics of labour market institutions and tax/ social security arrangements; and these can be extended beyond Esping-Andersen's original categorisation to include countries of southern Europe and the transition countries in central and eastern Europe.

There have been few attempts to locate housing systems within conventional welfare regimes. Those that have tended to focus on processes and institutions and neglect 'housing outcomes.' A typology of rental systems was formulated in the 1990s and has come to dominate housing studies. However, it is empirically questionable, and appears to be specific to time and geography. It also neglects housing outcomes and fails to establish an explicit link with welfare regimes.

A few studies that assess housing outcomes find that poor housing conditions do not necessarily equate with income poverty. These studies weakly link these findings with the nature of housing systems themselves and do not have an adequate framework for conceptualising the notion of 'housing poverty' or of benchmarking findings for the purposes of comparative analysis. The links between welfare regimes and homelessness – which can be interpreted as an extreme housing outcome – have been the subject of hypotheses but the existing empirical base is weak.

The review of evidence also suggested that aspects of welfare regimes impact on levels of employment and on income distribution, although there is no crude trade-off between employment and inequality. The review identified suggestive links between housing and mobility, working through the impact of housing on labour mobility, financial work incentives and area/ neighbourhood effects.



## **Chapter 3: Theoretical Framework and Research Methods**

### **3.1 Introduction**

In this chapter we build on the extensive and critical review of the links between welfare regimes, housing and employment to first construct a theoretical framework that forms the basis for this study. Second, we outline the key research questions that arise from the objectives of the study and the critical review. Third, we detail the methods employed to collect and analyse new data in order to answer the key research questions that this project seeks to answer.

### **3.2 Theoretical Framework and Research Questions**

The theoretical framework is illustrated graphically in Figure 3.1, and the following provides a commentary on it.

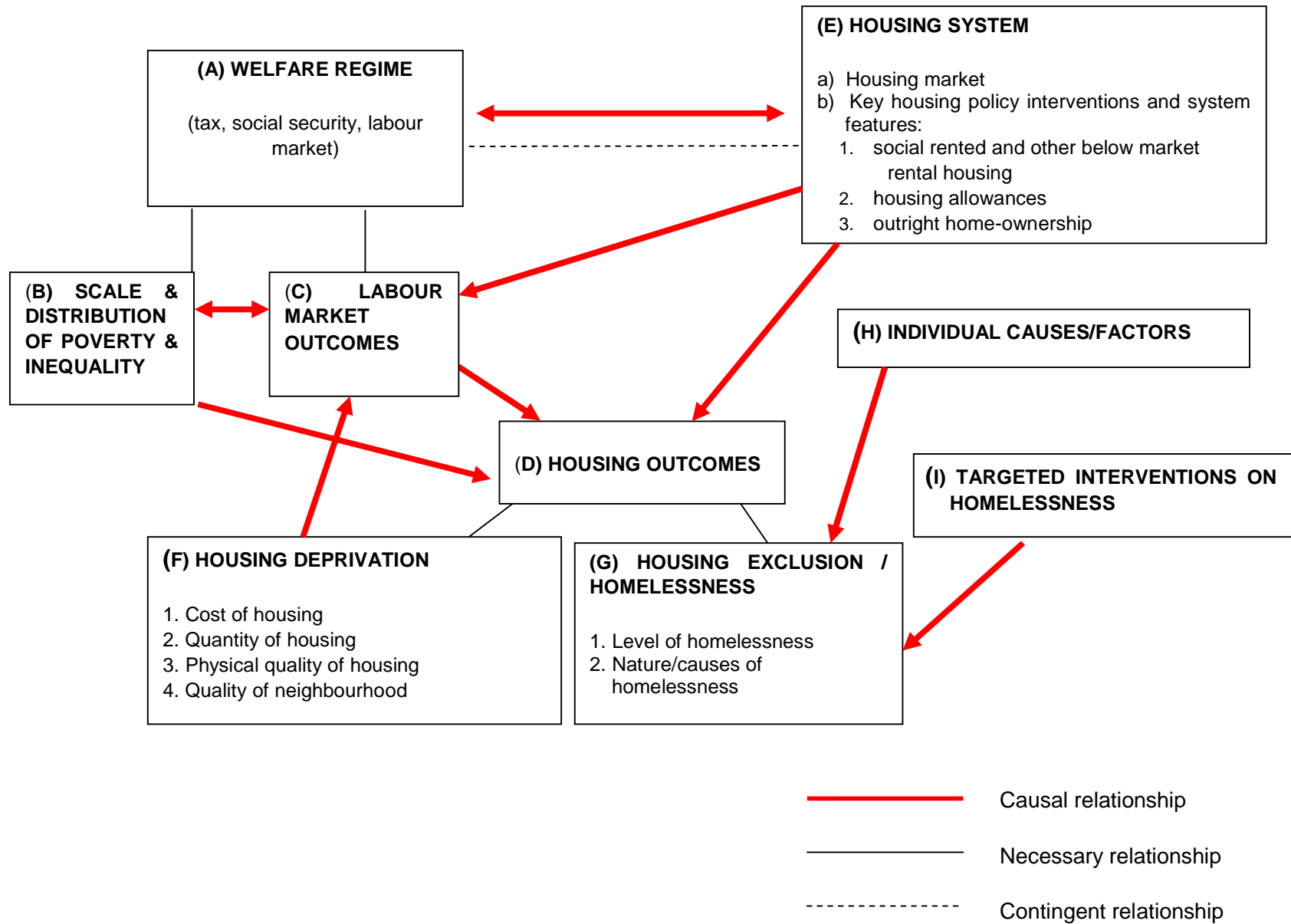
We hypothesise that labour market institutions and social security systems (collectively referred to as ‘welfare regimes’ in Box A) determine ‘primary’ levels and distribution of incomes. Distinctive welfare regimes have operated in Europe throughout the post-1945 period, but governments have responded to common pressures and reforms have been introduced in many of them aimed at increasing employment. Welfare regimes still produce different patterns of employment, poverty and inequality (Boxes B and C) and the evidence suggests that such relationships are complex, though it does support the idea that the relationship between in-work incomes and out-of-work incomes exert labour market (dis)incentives.

Levels and patterns of income distribution arising from the operation of welfare regimes will be a strong determinant of housing outcomes (Box D). Indeed in a housing system that was based purely on market rental housing we would expect differences in housing outcomes to mirror income differentials very closely.

Yet there are sound theoretical reasons to suggest that income poverty and inequality need not *necessarily* result in housing poverty. Housing policy and other features of the housing system (Box E) may serve to disrupt the link between current income and housing outcomes. The key public policy interventions that we identify as facilitating access to levels of housing consumption that could not be obtained in a system that allocated resources purely by market mechanisms are as follows:

- social rented and other below market rental housing;
- housing allowances; and
- outright home-ownership.

Figure 3.1 Theoretical framework





Both the Welfare Regime (Box A) and the Housing System (Box E) have a strong influence on Housing Deprivation (Box F), which we identify as related to:

- the cost of housing consumption;
- the quantity of housing consumed;
- the physical quality of housing consumption; and
- the quality of the neighbourhood in which housing is consumed.

We have established that the measurement of these 'housing outcomes' needs to be conceptualised clearly, so that we can distinguish between *absolute* housing standards that we might aspire for all households to attain in the European Union, regardless of country; and *relative* housing standards that relate to the norms that apply in individual countries, and which we would expect to rise with economic growth. We would therefore expect country-level housing outcomes to be higher in countries with higher per capita incomes. It is important that these concepts are properly *benchmarked*. Moreover, we have also established that it is also important that the findings are interpreted by being embedded in an understanding of the institutional framework of housing policy.

So we can summarise the key principles for interpreting the link between housing outcomes and welfare regimes as:

- *conceptualised*: We must be clear whether (or when) the concept of 'housing poverty' is absolute or relative;
- *benchmarked*: We must ensure that comparisons between countries are conducted in a meaningful way so that we can identify performance; and
- *embedded*: We require the attribution of housing outcomes to public policies or other features of the housing system to be embedded in an understanding of distinctive national institutional structures.

On the basis of existing evidence we also hypothesised that the Welfare Regime and Housing System will causally impact on both the *level* and *nature* of homelessness (Box G), which we identify separately from the other housing outcomes. Thus, we suggested that strong welfare regimes that deliver relatively low levels of poverty, especially when combined with strong housing policies, will lead to lower levels of homelessness than in countries where welfare regimes deliver high levels of poverty, especially where housing policies are also limited. With respect to the nature of homelessness, we postulate that structural causes will be more important in weak welfare regimes, and individual causes (Box H) will be proportionately more important in strong welfare regimes. We also expect that targeted homelessness interventions (Box I) can have positive effects even in malign structural contexts. (Some additional hypotheses on homelessness are offered in Chapter 9 after a more detailed examination of the existing literature on this topic.)

Finally, we suggest that the housing system can feed-back into having impacts on employment through three routes:

- impacts of the housing system on inter-regional labour mobility (Box E);
- the financial work incentives implied by the housing system (Box E);
- any independent impacts on employment that arise from poverty neighbourhoods (Box F).

There is evidence that financial incentives established by welfare regimes have some impact on employment levels, but relatively little is known about the impacts of housing systems on employment levels. Existing knowledge focuses on owner-occupation where employment levels are generally high, but neglects the financial incentives implied by sub-market rents, outright home-ownership and housing allowances. There is also limited evidence that poverty neighbourhoods create independent area effects on employment levels. Both will also benefit from qualitative research that can identify behavioural patterns that may be lost in statistical analysis and institutional nuances – such as housing allowance administration – that may be significant yet remain unobserved in statistical analysis.

Five essential research questions arise from the aims of the project and the theoretical framework:

- *What is the impact of poverty on housing outcomes?*
- *What is the impact of housing policy interventions on housing outcomes (for poor households)?*
- *What is the impact of employment status on housing outcomes (for poor households)?*
- *What is the impact of housing on employment outcomes?*
- *What is the impact of the welfare regime and housing system on the nature and causes of homelessness, and how effective are targeted responses?*

### **3.3 Overview of Research Methods**

The approach adopted to address these research questions is:

- comparative;
- embedded in an understanding of institutional structures; and
- mixed method.

Six countries were adopted for comparison, this number being determined by two criteria:

- to ensure sufficient countries to provide a range of welfare regimes and housing systems exhibiting differing levels of employment of social rented housing, housing allowances and outright home-ownership; and
- to ensure a manageable quantity of data to be analysed within the principle that the data is embedded in an understanding of the institutional structures of the individual countries.

The countries selected on these criteria were: Germany, Hungary, the Netherlands, Portugal, Sweden and the UK. Their selection is discussed further in Chapter 4. To comply with the principle of embeddedness, as well as to collect new qualitative data (see below), the project involved the participation of a national team in each of the six countries, who supported the central team with expert knowledge and analysis in their own countries. Each of the six national teams produced a 'country report'. These country reports are published separately on the project website and provide more detailed analysis of each individual Member State than is possible in this comparative report.

This comparative report, as well as all six country reports, drew on the evidence generated by the three key principal stages of the research.

- *Review of existing knowledge:* The national teams completed structured pro formas in the early stages of the project. These provided details of housing policies and housing systems, including those related to homelessness, within the wider context of the labour market and social security systems. This information was supplemented by information provided by the European Social Housing Observatory (CECODHAS) and by FEANTSA/The European Observatory on Homelessness.
- *Quantitative data analysis:* Extensive analysis was undertaken by the central team on the EU Statistics on Incomes and Living Conditions (EU-SILC) (see further below). This had two elements: analysis of housing outcomes; and modelling of the links between housing and employment outcomes. Both are explained further below.
- *Qualitative fieldwork:* The national teams undertook a series of focus groups and in-depth interviews and identified good practice case studies in all six participating countries (see further below).

### 3.4 Quantitative Data Analysis

#### *Data source*

The quantitative data analysis is based on the EU Statistics on Income and Living Conditions (EU-SILC). This decision was made following a data set review undertaken at the start of the project. Although nationally-based data sets in some countries contain larger samples and more variables, this is not the case in all countries. Moreover, EU-SILC is itself a rich source of data that has the obvious advantage of allowing comparisons to take place on a consistent basis.

EU-SILC is the main EU-wide instrument for collecting comparable micro-level information on income, poverty, social exclusion and living conditions annually. It replaced the European Community Household Panel (ECHP) in 2004. The EU-SILC was launched under a Regulation (EC no. 1177/2003) with twelve EU-15 countries as well as Estonia, Norway and Iceland in 2004, with the rest of the EU-25 countries joining in 2005 and Bulgaria, Romania, Turkey and Switzerland joining in 2006.

Unlike the ECHP, EU-SILC is not a survey using the same set of questionnaires for all participating countries. Instead, EU-SILC is a common framework that defines the harmonised list of target variables, common guidelines and procedures as well as common concepts and classifications. This is intended to ensure that the comparability of data to be produced and delivered to Eurostat<sup>7</sup>. In addition to a common set of target variables produced annually, the EU-SILC specifies secondary variables to be produced no more frequently than once in four years. The 2007 cross-sectional edition of the EU-SILC contains a list of such secondary target variables on housing conditions ('Housing Module').

The Housing Module contains information on housing quality and overall satisfaction with the dwelling, accessibility of neighbourhood services, and recent change of dwelling. These variables complement the household level information from the main EU-SILC database, such as tenure type, housing costs, availability of essential amenities (e.g. indoor bath or shower and toilet), and housing or neighbourhood problems (e.g. noise from neighbours, pollution, crime in the area). For instance, in addition to the main database variables 'problems with dwelling: too dark, not enough light' and 'leaking roof, damp walls/floors/foundation, or rot in window frames or floor',

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<sup>7</sup> Eurostat, 'Income, Social Exclusion and Living Conditions' at [http://epp.eurostat.ec.europa.eu/portal/page/portal/living\\_conditions\\_and\\_social\\_protection/introduction/income\\_social\\_inclusion\\_living\\_conditions](http://epp.eurostat.ec.europa.eu/portal/page/portal/living_conditions_and_social_protection/introduction/income_social_inclusion_living_conditions) (accessed 20 January, 2010).

the Housing Module contains information on shortage of space in the dwelling, adequate electrical and plumbing installations, whether the dwelling is equipped with heating and air conditioning facilities, and whether it is comfortably cool during summer and comfortably warm during winter. Thus, the Housing Module provides more detailed information on housing conditions and allows the construction of indicators of housing outcomes.

The EU-SILC framework allows collecting information from different sources and by different modes. Household level information, such as the type and quality of housing, are obtained from selected household respondents, who are responsible for the accommodation, are at least 16 years old and are best placed to provide the information. Individual-level information on all adult household members, such as basic demographic data, and information on labour and education, is collected through personal interviews, proxy interviews or registers. Individual-level information on income is collected through personal interviews or registers. Proxy interviews to collect individual income information are only allowed for household members temporarily away or unable to respond due to incapacity.<sup>8</sup>

This study uses cross-sectional data from the EU-SILC 2007 on six countries: Sweden, Netherlands, Germany, UK, Portugal and Hungary. Table 3.1 below reports the sample sizes of the studied countries. Missing information on the tenure variable is excluded from the reported count. The final sample sizes may be somewhat lower for the analyses of other variables with missing values.

**Table 3.1 Sample sizes in EU-SILC**

	Sample size (unweighted number of households)
DE	14,153
HU	8,696
NL	10,217
PT	4,310
SE	7,136
UK	9,272

There are some differences between results from EU-SILC and nationally-based surveys. Those relating to particular variables (e.g. the categorisation of 'below market rental housing') are discussed below. Some apparent differences occur because of our choice of unit of measurement. We have measured housing outcomes at the level of the household (because housing is consumed at this level), but reported them on the basis of individuals who live in these households. This is in line with the traditions of 'poverty'

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<sup>8</sup> EUROSTAT "EU-SILC User Database Description (Version 2007-1 from 01-03-09)"

research. This contrasts with the tradition in 'housing studies' which is to report housing outcomes on the basis of households. This explains some of the apparent differences in tenure between EU-SILC and national surveys. Other differences may arise because of differences in the choice of indicator (e.g. what is counted as an item of 'housing expenditure') which are reported below. However, there is no obvious explanation for some instances where results may contradict those in nationally based surveys. For example, the proportion of Dutch market renters receiving housing allowances seems high; and in UK surveys social rented tenants record lower levels of dissatisfaction than market rental tenants, but EU-SILC reports the converse. Like all such surveys EU-SILC may be subject to respondent error or sampling issues and this reservation should be noted.

The quantitative data was applied to four research questions:

- What is the impact of poverty on housing outcomes? (Chapter 5)
- What is the impact of housing policy interventions on housing outcomes (for poor households)? (Chapters 5 and 6)
- What is the impact of employment status on housing outcomes (for poor households)? (Chapter 7)
- What is the impact of housing on employment outcomes? (Chapter 8)

### ***Housing outcomes***

'Housing outcomes' provide a conceptualisation of the idea of 'housing poverty' that may be linked to 'income poverty'.

We have taken income poverty to be a relative concept within each country, and we have used the widely used poverty line of 60 per cent of net median incomes. An important implication of using a relative poverty line in an international study is that many people who are classified as being poor in a relatively high income country would be classified as non-poor on the basis of the same income in another country. The converse also applies.

Incomes are equivalised using the modified OECD scale to take into account the composition of households. Incomes include social security (social insurance and social assistance) payments (with the exception of housing allowances, whose impacts are of specific interest) and exclude income tax and social insurance contributions.

Housing outcomes were measured using a range of indicators based on the conceptual framework:

- the cost of housing consumption: is housing affordable (affordability)?

- the quantity of housing consumption: do people have adequate space standards (overcrowding)?
- the quality of housing consumption: do people live in houses in adequate physical condition and with basic amenities (physical quality)?
- neighbourhood quality: do people live in decent neighbourhoods with adequate access to neighbourhood services (neighbourhood quality and neighbourhood services)?

The indicators are summarised in Table 3.2. They are mostly self-explanatory, but the following points should be made:

- **Affordability:** we chose a broad definition (see Table 3.2) of housing expenditure for a number of reasons. The tradition in some western European countries is to examine quite a narrow range of housing expenditure (e.g. rent or mortgage interest), while in the transition countries utility costs tend to receive more emphasis. Some items such as heating might be regarded as not being strictly housing expenditure, but of course are linked to the size and physical (insulation) quality of the dwelling. The broad definition also pointed to using a 40 per cent threshold, as opposed to a lower 30 per cent threshold that is often applied where a narrower range of housing expenditure is used.
- **Overcrowding:** we used both objective and subjective measures of overcrowding. This is partly because the size of rooms can vary and a measure based on perception can ‘compensate’ for this. We have included single person households because the study is of entire populations and to use a separate measure based on excluding single person households would create unmanageable amounts of data.

As noted above, unless reported otherwise, all figures from EU-SILC apply to individuals, but income and housing outcomes are measured at the level of the household. We have adopted this convention because housing is consumed at the level of the household, but we wish our results to reflect the numbers of people affected, whereas household measures will under-represent people in large households. So, for example, the poverty rate is the proportion of individuals living in households with net incomes under 60 per cent of the median.

Analysis is often based on more detailed information than is given in individual graphs or tables in the text. The source tables, containing the complete data on which the analysis is based, are included in a statistical appendix where they are ordered alphabetically.

**Table 3.2 Housing outcome indicators**

	<b>Indicator</b>	<b>Additional details</b>	<b>Additional indicator</b>
Affordability	<p>Percentage of individuals living in households whose gross housing expenditure exceeds 40% of net income</p> <p>Percentage of individuals living in households whose net housing expenditure exceeds 40% of net income</p>	<p>Housing Allowance is deducted from gross housing expenditure to produce net housing expenditure</p> <p>Housing expenditure = mortgage interest payments, rent, structural insurance, mandatory charges (e.g. sewerage, refuse collection), regular repairs and maintenance, taxes and the cost of utilities (water, electricity, gas and heating)</p>	In assessing the relationship between poverty and housing outcomes we also examined poverty: (a) before housing costs, (b) after gross housing costs and (c) after net housing costs
Objective overcrowding	<p>Percentage of individuals living in households below this threshold:</p> <p>1 room for household</p> <p>1 room for each couple</p> <p>1 room for each single person aged 18+</p> <p>1 room for 2 single people of same sex aged 12-17</p> <p>1 room for each single person for each single person of different sex aged 12-17</p> <p>1 room for 2 people aged under 12</p>	Includes single person households	-
Subjective overcrowding	Percentage of individuals reporting a shortage of space	Includes single person households	-
Physical Quality of Housing	Percentage of individuals living in households reporting one or more problems (from list of five) relating to the physical quality of their housing.	<p>People living in dwellings that are reported as:</p> <p>having a leaking roof, damp walls/ floors/ foundation, or rot in window being too dark or do not have enough light</p> <p>having no bath/ shower and no indoor flushing toilet for sole use of the household</p> <p>inadequate electricity or plumbing</p> <p>not comfortably cool in summer or not comfortably warm in winter</p>	percentage of individuals who live in households failing none, 1, 2, 3, 4 or all 5 of these indicators

Continued on next page



	<b>Indicator</b>	<b>Additional details</b>	<b>Additional indicator</b>
Neighbourhood Quality	Percentage of individuals living in households reporting one or more problems (from list of three) relating to the quality of their neighbourhood	Percentage of individuals living in households reporting: noise from neighbours or from the street pollution, grime or other environmental problems crime, violence or vandalism in the area	percentage of individuals living in households failing 0, 1, 2, or all 3 of these indicators
Neighbourhood Services	Percentage of individuals living in households reporting some or great difficulty in accessing one or more of six neighbourhoods services	Percentage of individuals living in households reporting some or great difficulty in accessing: groceries banking postal services public transport primary health care compulsory schooling	percentage of individuals living in households failing 0, 1, 2, 3, 4, 5, or all 6
Dissatisfaction	Percentage of individuals living in households reporting dissatisfaction with the dwelling including neighbourhood	-	-

The housing outcomes are analysed as follows:

The link between income poverty and housing outcomes is examined at a country level in Chapter 5. Outcomes are examined absolutely for the population as a whole, for the poor population and relatively for the poor compared to the non-poor. This allows us to capture the link between poverty and housing outcomes at the level of the system.

The impact of individual housing policy instruments or system features on the relationship between income poverty and housing outcomes is examined in Chapter 6. Outcomes for each of the three policy instruments/systems features identified in Figure 3.1 are examined in turn, and outcomes are checked for any compositional effect that might arise from the distribution of household types across tenures. The following household types are considered: single, couples without children, couples with children, lone parents, pensioners and others.

The policy instruments/system features can be identified in EU-SILC with the following qualifications:

*Social rented housing:* Social rented housing is not identified as a tenure in EU-SILC. The categorisation 'below market rent' (BMR) housing is used, but is applied in ways that make it difficult to identify 'social rented' housing in some countries. The BMR categorisation is most closely related to the 'social rented' sector in the UK, where the amount of BMR housing that is not social rented is now very small. However, in Sweden and in the Netherlands, the mainstream social and municipal rented sectors have been categorised as 'market rental' housing. In the case of the Netherlands we are able to capture what is normally recognised as the social rented and rent controlled sector because private sector rents are decontrolled above a certain level. We use information about the maximum level of rent subject to rent control from external sources to distinguish between the two types of tenancy. The maximum rent for an unfurnished dwelling subject to rent control was € 615.01/month as of July 2006 and €621.78 as of July 2007.<sup>9</sup> We take the average of these two values to derive the proxy threshold for the survey year 2007. Tenants with the reported monthly rent related to the unfurnished dwelling below this threshold are classified as reduced rate tenants and the rest as market renters. Unfortunately, such an exercise is not possible in Sweden, as rents in the municipal rental sector are used as the basis of rent-setting in the private rented sector. There is also ambiguity in the meaning of the German BMR sector, and

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<sup>9</sup> Ministry of Housing, Spatial Planning and the Environment at [http://www.vrom.nl/get.asp?file=Docs/wonen/mg2005\\_03.pdf](http://www.vrom.nl/get.asp?file=Docs/wonen/mg2005_03.pdf) and

[http://www.vrom.nl/get.asp?file=docs/wonen/mg2006\\_01.pdf](http://www.vrom.nl/get.asp?file=docs/wonen/mg2006_01.pdf)

interpretation is complicated further by the blurred distinctions between social and private housing. However, the social rented sector is now of much reduced significance in Germany, and the sector is small in Hungary and Portugal. However, this does give us two countries (the Netherlands and the UK) with sizeable social rented sectors that are primarily used in the analysis of the impacts of *social* rented housing, while the results for 'BMR' housing are reported for the other four countries. (In the Netherlands what we describe as 'social rented housing' when discussing the indicators is strictly *predominantly* social rented housing since it also includes rent-controlled private rental housing.)

*Housing allowances:* While each of the countries identify 'housing allowances' in EU-SILC, there are instances where social security payments that are specifically housing-related are not identified separately from other social security payments. This is most pronounced in Germany where housing-related assistance for recipients of social assistance is directed through social assistance payments, and is not identified as a housing allowance. This means that care must be taken in interpreting the impact of housing allowances in affordability calculations.

*Outright home-ownership:* The variable 'tenure type' does not distinguish between outright owners and owners with a mortgage. Therefore, to derive ownership status this study uses information on mortgage interest repayments, as recommended by Eurostat. However, this variable does not have any valid values for Germany, making it impossible to distinguish between the two types of ownership for the German sample.

Chapter 7 examines the data from EU-SILC on the impact of employment status on housing outcomes. These are measured at the country level and we do not attempt the level of analysis on the individual components of the housing system that are explored in relation to income poverty. This allows us to give more detailed attention to the length of time that people have been out of work (to establish whether the housing outcomes of the short term workless are different from the long term workless) and also to make an explicit comparison between the housing outcomes of the working and the workless poor. This EU-SILC analysis can be enhanced by the use of qualitative data, particularly in relation to the impact of employment on housing outcomes. This is because, while EU-SILC can identify the housing outcomes of people in particular employment circumstances, it cannot identify the dynamics of what occurs when people experience transitions between employment and non-employment, or the impacts of qualitative elements to employment (such as fluctuating commission-based incomes or short-term contracts) on housing outcomes. The qualitative analysis that was undertaken is described in more detail below in section 3.5 below.

## ***Modelling the links between housing and employment outcomes***

In Chapter 8 we use EU-SILC to provide quantitative evidence concerning the links between features of the housing system (social and other below market rental housing, housing allowances and outright ownership) and employment outcomes. It involved estimates using two kinds of model: *discrete choice models* and *duration models*. The first is used to identify relationships between the housing system and employment, while the second is used to identify the impact of the housing system on the duration of unemployment. These are outlined in turn.

### *Discrete choice models*

In a discrete choice model it is assumed that respondents can choose from a number of alternatives. The choice made is treated as the dependent variable, whereas all kinds of other information can play a role as independent variables.

Discrete choice models specify a *link* function between the dependent variable and a linear combination of independent variables (McCullagh and Nelder, 1989). In practice the logit function is often taken as the link. This yields a so-called logit model. In a logit model it is assumed that the odds of making a specific choice can be written as follows:

$$\log(p/(1 - p)) = \beta_0 + \beta_1 x_1 + \beta_2 x_2 + \dots + \beta_k x_k$$

For purposes of the current study  $p$  may be thought of as the probability of accepting paid work. The variables  $x_1, x_2, \dots, x_k$  are the exogenous variables. The parameters  $\beta_0, \beta_1, \beta_2, \dots, \beta_k$  describe the relationship between the exogenous variables and the eventual choice, which is the information of interest. The parameters are estimated in such a way that the estimated values are most likely, given the model specified.

Interpretation of the parameter values of a logit model is less straightforward than those of a classical regression model. This is because the relationship between the odds of making a specific choice and the exogenous variables is non-linear. Moreover, most people prefer to think in terms of probabilities, rather than in terms of odds. This requires a translation of odds to probabilities:

$$p = (1/(1+Odds)), \text{ where Odds} = p/(1 - p)$$

### *Duration models*

Duration models deal with the time it takes until an event occurs. It is a relatively young branch of statistics. Duration modelling may be used to model the length of spells. In economics it is often used to answer questions such as: 'how long will a person remain

unemployed?', and 'how do specific circumstances or characteristics increase or decrease the probability of their unemployment spell?'

Duration models usually depart from a so-called *hazard function*,  $h(t)$ , that describes how the probability of an event, changes over time  $t$ . An exponential distribution is a possible parametric specification of the hazard function:

$$\log(h_i(t)) = \beta_0 + \beta_1 x_{i1} + \beta_2 x_{i2} + \dots + \beta_k x_{ik}$$

Here  $i$  denotes the respondents in experiment,  $1\dots k$  is the number of exogenous variables used to explain the length of a spell. In this model  $\beta_0$  represents the *baseline* log-hazard, because  $\beta_0$  is the value of  $\log(h_i(t))$  when all the covariates  $x_1 \dots x_k$  are zero.

A commonly used hazard function is provided by the *proportional hazards model* Cox (1972). It leaves  $\beta_0$  unspecified:

$$h_i(t) = \beta_0 \cdot \exp(\beta_1 x_{i1} + \beta_2 x_{i2} + \dots + \beta_k x_{ik})$$

An important property of this model is that the ratio

$$h_i(t) / h_j(t) = \exp(\beta_1 x_{i1} + \beta_2 x_{i2} + \dots + \beta_k x_{ik}) / \exp(\beta_1 x_{j1} + \beta_2 x_{j2} + \dots + \beta_k x_{jk})$$

is independent of time. This explains the name *proportional hazards model*. The main advantage is that it does not require arbitrary, and thus possibly incorrect assumptions, on the specification of the baseline log hazard.

### 3.5 Qualitative Fieldwork

All six national teams undertook an intensive period of qualitative data collection, comprising a series of focus groups, in-depth interviews and the generation of good practice case studies. The details of the work conducted are noted in Table 3.3. This qualitative data was applied to three research questions:

- What is the impact of employment status on housing outcomes (for poor households) (Chapter 7)?
- What is the impact of housing on employment outcomes (Chapter 8)?
- What is the impact of the welfare regime and housing system on the nature and causes of homelessness and how effective are targeted responses (Chapters 10 and 11)?

**Table 3.3 Qualitative fieldwork**

Country	No. of focus groups	No. of interviews	Total number of participants	Good practice case studies
DE	5	0	50	3
HU	4	6	32	2
NL	4	6	25	2
PT	4	5	31	2
SW	4	7	22	2
UK	4	5	29	2

In all countries focus group participants and in-depth interviewees included both high-level policy makers and practitioners who worked directly with service users, and included stakeholders with both a national and a more local perspective. Participants were drawn from housing, homelessness, employment, welfare, health, youth services, social services, finance and regeneration sectors as appropriate in each country. Both Government representatives (local and national/federal) and NGOs were involved in every country, and in some cases private sector representatives (e.g. mortgage lenders) also participated.

The locally-focused practitioners and stake-holders in each country were drawn mainly but not exclusively from specific geographical areas, for both pragmatic and methodological reasons (to obtain an account of responses that was 'embedded' in a rounded understanding of the local context and structures). These local areas were as follows:

- Germany – Berlin, Munich, Cologne, Dortmund, Freiburg, Münster, Herford, Freistadt
- Hungary – Budapest, Békéscsaba and Székesfehérvár
- Netherlands – Rotterdam
- Portugal – Porto and Amadora
- Sweden – Stockholm and Uppsala
- UK - London

The systematic comparison of the qualitative results across countries has been significantly aided by the use of 'vignettes' (standardised 'typical cases') in both the focus groups and the in-depth interviews to elicit the likely policy and practice responses to those at risk of homelessness, housing exclusion or employment exclusion. The vignettes employed are detailed in Table 3.4.

**Table 3.4 Details of vignettes**

Topic		Description of Vignette
Housing and Employment	A	A young couple with a small child live with the woman's parents. They would like their own home. The man has a sales job. His total income is usually quite good, but it varies. He has a basic salary, but most of his salary is based on commission. (Prompt: explore obtaining a mortgage as well as renting)
	B	A single male migrant worker who lives in a private rented flat loses his job (prompt to check if there is a difference between non EU, new EU and old EU countries).
	C	A single woman with one child (aged 7) is living in a private rented flat. She has been out of work for some time but has been offered a temporary job which may or may not become longer-term. She is concerned about paying the rent if she comes off unemployment and housing-related benefits and about the delays in receiving the benefits if the employment contract is not renewed and she has to apply again for benefits.
	D	An owner occupier, who lives with his wife and two dependent children in a small town with low house prices, is offered a better paid job in the capital city. He is not sure whether it is worth moving. Commuting will take three hours a day.
	E	A single unemployed woman who lives in a flat on a peripheral estate in a large city is offered a low paid job with flexible hours in the city centre. She has no car and is dependent on public transport.
Homelessness	A	A middle aged man (50 years old) is due to leave prison after 5 years. At present, he has no housing or job organised for when he leaves and no family to turn to. He has a history of homelessness and alcohol abuse.
	B	A 17 year old young man is living at home but his mother and step-father have asked him to leave. He is not in work, education or training and has a low level of educational qualifications.
	C	A woman with two children (aged 2 and 4) is fleeing domestic violence. She is currently living in a refuge/temporary relief centre. She was financially dependent on her partner and has no independent income.
	D	A couple with two children (aged 10 and 12) are living in an owner occupied dwelling. The man has lost his job in the economic downturn and they are struggling to pay the mortgage.
	E	A 35 year old single male immigrant has been undertaking casual work but this has declined with the economic downturn. He can no longer afford to pay the rent in his flat from his earnings and has accumulated rent arrears.

The national teams also provided good practice case studies. These case studies were selected on the grounds that they:

- offered robust evidence of good results, based on existing evaluations;
- were of potential interest to other countries; and
- involved innovative, multi-dimensional or partnership working.

We endeavoured to achieve a good spread of case study examples across the countries, including those which focused on addressing homelessness/housing exclusion, and those which focused on promoting employment/social inclusion amongst disadvantaged groups. We also attempted to ensure that a range of key groups were covered, such as rural as well as urban deprived communities, and older men, women, young people and families with children. A selection of these good practice examples are presented at appropriate points in Chapters 8 and 11, and all are included as appendices in the relevant country reports.

### **3.6 Conclusions**

In this chapter we have built on the critical review of existing evidence to create a theoretical framework for the study. This has been used to establish five key research questions, around which our approach and methods have been designed.

We have outlined the importance of adopting a comparative approach using mixed methods and ensuring that the analysis is designed and interpreted with regard to the institutional structures in each country.

Finally we have detailed the use of both quantitative and qualitative research methods.



## **Chapter 4: Housing Systems in Six Countries**

### **4.1. Introduction**

In this chapter we detail the selection of the six countries selected for this study and provide an assessment of the key policy interventions or system features that we have identified as potentially weakening the link between income poverty and housing poverty in the countries selected for study:

- social rented and other below market rental housing;
- housing allowances; and
- outright home ownership.

These are assessed in turn and the chapter ends with an overview of the housing systems in the six countries.

The chapter is based on the review of knowledge undertaken by the six national teams employed in this project, and also through the analysis of EU-SILC. Each team completed standardised pro-formas to allow information to be presented comparatively. This is supplemented by information collected by the European Social Housing Observatory (CECODHAS, 2007) and by data collected from country experts in another comparative project on social housing and homelessness undertaken for Communities and Local Government (CLG) in the UK (Fitzpatrick and Stephens, 2007). The CECODHAS data was compiled through observatory correspondents, independent country experts, a survey and by country visits. The CLG data was compiled by country experts who completed a pro-forma.

### **4.2 Selection of countries**

The need to embed the analysis of housing outcomes in knowledge of housing systems provides a key justification for selecting a number of countries from across the different welfare regime types. A range of regime types was the principal criteria for their selection; though we also wished to include countries that exhibit different features in their housing systems so that we might be better able to identify their relationship with the welfare regime. The countries selected were Germany, Hungary, the Netherlands, Portugal, Sweden and the UK (Table 4.1).

**Table 4.1 Selection of countries**

Welfare regime	Countries	Selected	GDP per capita	Features of housing system in countries selected
Social Democratic	Sweden, Denmark, Finland, (Netherlands) <sup>a</sup>	Sweden	122.8	Historic tenure neutrality; 'unitary' rental system
Corporatist	Netherlands <sup>a</sup> , Germany, Austria, France, Belgium, Luxembourg	Netherlands	132.2	Largest social rented sector; unitary state; 'unitary' rental system
		Germany	115.8	Small and shrinking social rented sector, but within 'unitary' rental structure.
Liberal	UK, Ireland	UK	116.7	Significant social rented sector, but long history of privatisation; legally enforceable homelessness rights; 'dualist' rental system
Mediterranean/ 'Rudimentary'	Portugal, Spain, Italy, Greece, Cyprus, Malta	Portugal	75.6	High level of home-ownership, 'familialism'; history of self-build
Transition	Czech Rep., Hungary, Poland, Slovenia, Slovakia, Estonia, Latvia, Lithuania, Bulgaria, Romania	Hungary	62.6	'Super' home-ownership state
Total Countries	27	6	EU-27 = 100	-

Note: (a) The Netherlands is often treated as hybrid social democratic/ corporatist regime

Source: authors' assessment except GDP per capita = Eurostat

Table 4.2 shows that the levels of income per capita vary, with a clear divide between Germany, the Netherlands, Sweden and the UK each having much higher per capita incomes than Portugal and Hungary. We would expect these to have a material impact on housing outcomes. Otherwise the table suggests that the levels of income poverty are broadly in line with what would be suggested by the 'welfare regimes'. The lowest poverty levels are in social democratic/ borderline corporatist regimes of Sweden and the Netherlands and also in the selected transition country, Hungary. Germany as the archetypal corporatist state has an intermediate level of poverty, while Portugal and the UK as the Mediterranean and liberal regimes respectively register the highest levels of income poverty. Of course it should be remembered that because poverty is measured relatively, many of the poor in a rich country will have higher incomes than the non poor in a poorer country.

The most consistent pattern between countries is the disproportionate levels of poverty among lone parents and single person households in all of the countries, suggesting that they are the groups at most risk of poverty. Pensioners are almost always at above average risk of poverty, but couples without children are almost always at below average risk of poverty.

**Table 4.2 Percentage of individuals living in households in poverty (2007)**

	Single	Couple	Couple with children	Lone Parent	Pensioner	Other	All
DE	27.4	11.7	8.5	34.1	15.1	8.7	14.0
HU	20.4	8.3	16.7	29.7	6.3	6.8	12.2
NL	25.3	6.0	8.8	38.2	13.1	5.4	11.5
PT	25.7	17.2	16.8	32.1	27.3	11.6	17.2
SE	22.0	5.8	6.9	28.1	16.0	8.3	11.6
UK	23.1	10.4	15.4	49.2	32.7	13.3	19.7

Before housing costs; poverty threshold = 60% of median household income

Source: Table A5A

### 4.3 Social Rented and Other Below Market Rental Housing

Social rented housing is one of the key interventions that has been employed by governments, and which might be expected to weaken the link between income and housing outcomes. There is no standardised definition of social rented housing. For example it is often provided on a not-for-profit basis (for example in the Netherlands, Sweden and the UK), but not always (notably in Germany). However, we can identify two features that characterise social rented housing:

- it is normally provided at below market rents; and
- it is allocated (or rationed) by administrative criteria (not price) normally on the basis of some assessment of need.

The impact that social rented housing has on weakening the link between income poverty and housing poverty depends on a number of factors:

- supply, which determines how much is available;
- demand, which determines how many people want to live in social rented housing;
- eligibility, which determines who qualifies to be considered for social rented housing; and
- allocations policies, which determine who from the pool of eligible households is actually allocated the housing.

When eligibility criteria are drawn narrowly, allocations policies are less important; allocations policies become crucial when eligibility criteria are drawn widely.

### ***The supply of and demand for social rented housing***

Social rented sectors in Europe often had their origins in private, often charitable, initiatives in the nineteenth century that sought to improve housing in the industrialised cities. State subsidy of social rented housing was a feature of the twentieth century, with widespread sub-standard (slum) housing combining with severe shortages (often exacerbated by wartime destruction) underpinning political support. Hence, one of the historic purposes of social rented housing programmes in Hungary, Germany, the Netherlands, Sweden and the UK was the drive to remove housing shortages and to raise the overall quality of the urban housing stock. Portugal, which experienced neither the degree of industrialisation nor of wartime destruction, was the one country in our study not to adopt a significant social housing programme.

However, this phase of social housing is over. Attributed variously to shifts in economic priorities and political ideology, an obvious factor was that both general housing shortages and the general quality of the urban housing stock had been improved, and to a large extent the *supply* function of social housing had been met. This did not mean that all shortages were removed, but the supply of new social housing was unlikely to assume the importance it did in many European countries up until the 1970s or 1980s.

Nonetheless a significant social rented sector remains in three of our six countries. About one-fifth of the stock in Sweden and the UK remains in the social rented sector; and one-third in the Netherlands (Table 4.3). The other three countries have much smaller social sectors, each six per cent or less, although it once occupied a much more prominent position in Hungary and Germany.

In recent years, however, the sector has been in absolute and relative decline in each of the six countries. However, in only three of them has there been a large absolute decline and in each of these cases this is attributable to policy design:

- *privatisation by sales of social housing to tenants*: This has been important in the UK where tenants gained the 'right to buy' their dwellings at large discounts in 1980; and in Hungary where social housing was sold at discounts to tenants after 1989.
- *the 'natural' shift to the market sector*: This has been a consequence of the distinctive features of German social housing. Social housing has always been defined by the receipt of subsidy, which was provided to for-profit private landlords as well as municipal housing and other non-profit companies. Once the subsidy expires the 'social' housing passes into the 'private' rented sector. This

has accounted for the long-term decline of the German social rented sector, although other factors (see next bullet point) have become important.

- *privatisation by sales of social housing to for-profit investors*: This has been a relatively recent trend in Germany, where entire individual and other public stocks of housing amounting to 600,000 units have been sold to foreign institutional investors.

In contrast, although sales of social rented housing have occurred in the Netherlands and Sweden, these have been relatively modest, although the Swedish government elected in 2006, is now promoting sales. Consequently, these countries have experienced only modest and gradual declines in the position of social rented housing.

The evidence suggests that at national levels there is an excess demand for social rented housing, although this varies according to demographic and economic pressures, as well as affordability in the open housing market. For example, in recent years there has been a 60 per cent increase in local authority waiting lists for social housing in England (see Table 4.3).

There are very large regional variations in demand for social rented housing within countries. In the new Länder in Germany, for example, there are very large surpluses of housing and this has prompted widespread demolition programmes; but in some of the prosperous cities, such as Munich, there are acute shortages. In Sweden the continued shift in population from rural and smaller urban centres to the 'university' cities created large scale voids for many municipal housing companies and also prompted demolition programmes. In the UK surplus social housing has been a feature of urban areas that lost population as a result of depopulation, again prompting some very large demolition programmes; meanwhile there are acute pressures on the sector in growth areas, including London. Hungary has experienced declining demand in the rural east and the de-industrialising areas, while demand in Budapest is high. In the Netherlands, demand is highest in the Randstad.

Thus the severity of rationing that is required in allocating social rented housing exhibits considerable regional variation.

**Table 4.3 Social rental housing stock**

	<b>Stock</b>	<b>Landlords</b>	<b>Trend</b>	<b>Demand/ Supply</b>
DE	6% (2007)	MHC PHC Co-op/ HA Charities Private	Absolute and relative decline. In addition to 'natural' tenure conversion, some MHC stocks transferred to private landlords.	Large regional variations: excess demand in prosperous areas, but surplus of > 1m. mostly in eastern states
HU	3.7% (2007)	LA (80% cos. owned by LAs)	Absolute and relative decline, though sales have slowed	Excess demand (24,400 on waiting lists) especially in high cost areas, but decline in rural east and de-industrialising areas
NL	33% (2007)	HA (99%)	Absolute and relative decline	National shortage, but large regional variations between Randstad (high demand) and peripheral regions
PT	3.3% (2001)	LA/ MHC Some NGO	Relative decline	Excess demand especially in metropolitan areas
SE	22% (2006)	MHC	Shrinking as sales (to co-ops) restart (2007) and low level of new build	Excess demand in most metropolitan and larger cities, and in centres of most others. Demolition programme was used to deal with excess supply in 'industrial' municipalities
UK	18% (2007)	LA (54%) HA (46%)	Absolute and relative decline, though sales have slowed	Overall growth in waiting lists (England) from 1m to 1.6 m (2001-2006); some areas of low demand in Midlands and North, tackled with mix of demolition and refurbishment

Key: HA = housing association; LA = local authority direct ownership; MHC = municipal housing company; NGO = non-government organisation

Source: pro-forma, supplemented by CECODHAS (2007)

### ***Eligibility and target groups***

Social housing is often characterised as being either 'universalistic' or 'targeted' (e.g. CECODHAS, 2007): 'universalistic' systems indicating that social housing is intended for the whole population in contrast to those where the housing is targeted on the poor or vulnerable. Indeed in Sweden the term 'social' housing has been rejected, although the policy of tenure neutrality was abandoned in the 1990s, in part to make it clear that its municipal housing sector was quite unlike social housing seen in other countries – especially public housing in the United States and more recently social housing in the UK. Yet it is axiomatic that social rented sectors cannot house *everyone* and to include one person is to exclude another. In exploring eligibility and allocation policies we seek to establish where the lines of inclusion and exclusion are drawn (Table 4.4).

Income limits provide the principal means by which eligibility for social housing is established in four of our six countries. Income limits imply that households in the

bottom third of the income distribution are eligible for social housing in Germany and Hungary (although in the latter local authorities are free to set their own limits). In the Netherlands, eligibility is also drawn sufficiently broadly to permit income mixing. In Portugal other resource tests apply (property ownership; receipt of other forms of housing support). There are no upper income limits in Sweden and the UK – though the dramatically different results through the allocation process indicate the importance of the latter when eligibility is drawn broadly. Most Swedish municipal housing companies also apply *minimum* income requirements that can act to exclude those with very low or unstable incomes. In the Netherlands, there is no minimum income requirement for the sector as a whole, but different types of social housing are matched to different income groups and it has been estimated that one-fifth of the stock is subject to a minimum income (Fitzpatrick and Stephens, 2007).<sup>10</sup>

The fairly broad eligibility criteria are tempered by *exclusions* in four of the six countries. In the Netherlands, Sweden, Germany and the UK (England) a history of rent arrears can jeopardise eligibility and is most likely to affect low income households. Large housing companies in Germany almost always subscribe to credit information services to gain information about the debt history of applicants. Anti-social behaviour can also result in a household losing eligibility for social housing in these countries. The standard of evidence can be quite low in Sweden (for example complaints received by the landlord), and can be exacerbated by the requirement for references from a former landlord. In England ‘seriously unacceptable behaviour’ is a relatively new exclusion, which requires quite a high standard of proof: needing to be such for the landlord to secure an eviction.

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<sup>10</sup> It should be noted that our six countries can be contrasted to social housing programmes in the United States and Australia where additional eligibility criteria are often applied to specific social housing programmes: not only are income limits applied, there is an additional requirement to fall into a specific vulnerable group, for example to have a physical disability or some other special need (Fitzpatrick and Stephens, 2007).

**Table 4.4 Eligibility criteria for social rented housing**

	<b>Basic eligibility</b>	<b>Income limits</b>	<b>Minimum income</b>	<b>Residency requirement</b>	<b>Language requirement</b>	<b>Exclusions</b>	<b>Characterisation of target</b>
DE	All	Yes (c. 33% eligible)	No	No	No	None in principle	New housing for families with special needs and below average incomes, but not for poor; older housing for poor
HU	Varies by LA	Set by LAs (c. 33% eligible)	No, in principle	No	No	None in principle	For poor households
NL	All	Yes	No (but incomes linked to type of housing)	Sometimes	No	Rent arrears; Anti-social behaviour	Low and middle income households; trend is towards lower income
PT	All	Yes	No	No	No	Property ownership; receipt of other public support for housing	For neediest; in recent decades bulk has been used for shanty resettlement
SE	All	No	Yes	No	No	Rent arrears or other bad debts; no good landlord reference	For all subject to good behaviour and ability to pay rent; trend has been to house higher %s of vulnerable households
UK	All	No	No	No	No	'seriously unacceptable behaviour' (England)	In practice low income

Source: pro-formas



## ***Allocations***

We have seen that eligibility is quite broadly defined in our six countries, but that this is tempered by some exclusions, such as the requirement for minimum incomes, and histories of rent arrears or anti-social behaviour. This implies that in areas of high demand the allocation system is the principal rationing mechanism (Table 4.5). In most of our six countries, landlords are given a high level of discretion in allocating social housing.

The UK is something of an outlier in the relative lack of discretion given to local authority landlords. In the UK (England) local authorities have a statutory obligation to give 'reasonable preference' to four groups, including homeless people; and a statutory duty to provide 'suitable accommodation' to unintentionally homeless households in priority need (which historically has been discharged through allocation of social rented housing, although especially in high demand areas more emphasis has recently been placed on the use of the private rented sector).

In Portugal priority is given to people who live in 'provisional structures' such as shanties, people living in very low quality housing; people with special needs; and economic vulnerability.

Given the level of discretion enjoyed by social landlords in the four other countries (Sweden, Germany, the Netherlands and Hungary), mechanisms exist that are intended to ensure that the most needy or households requiring housing are not neglected.

Local authority nominations systems are used in some countries to assist with lower income/ more needy households. In Germany many local authorities operate 'social allocation contracts' with social landlords and in some cases direct placements. The nomination system can leave room for discrimination as landlord has choice of one household from three; but practice varies and other municipalities run effective integration programmes for stigmatised households. In Sweden local authorities have traditionally nominated up to a quarter of allocations to municipal housing, but some have become more reluctant to use this instrument for fear of increasing residualisation, especially as the trend has been to house greater proportions of vulnerable households in the sector. The 'declaration of urgency' system, which operates on a discretionary basis in the Netherlands, is operated to deal with pressing cases and accounts for as many as one-fifth of allocations.

The existing evidence on homelessness is discussed in detail in Chapter 9, but so far as allocation criteria are concerned it is rarely an explicit priority, although homeless people may be prioritised as part of a wider urgent case category. The statutory obligation for local authorities in the UK to house priority needs groups who are unintentionally homeless is unique amongst our six countries. The Scottish Government has extended

these obligations further than in the rest of the UK by undertaking to abolish the priority need criterion by 2012.

The imposition of additional terms to tenancy agreements above those relating to the payment of rent and other normal expectations (conditionality) do not appear to exist in any of the countries. The idea of linking tenancies in the UK (England) to work or training were mooted by a Housing Minister in 2008, but there have been no formal proposals to date.

### ***Sub-sectors***

The question of exclusionary criteria that affect especially lower income and other vulnerable households has been neglected in most studies. Sub-sectors are distinct from mainstream social rented housing and are intended to house people who are excluded from mainstream social housing (Table 4.5). The best-known example of a sub-sector is the 'very' social housing sector in France (which is not part of this study, but see Levy-Vroelant and Tutin, 2007), which has received explicit government support. Sub-sectors are often physically distinct; are of lower quality and are cheaper (lower rent), less secure and are more likely to have conditions that are not normally part of a tenancy contract applied.

We can distinguish between emergency housing that is used until mainstream social housing becomes available (e.g. temporary accommodation for the statutory homeless in UK; and emergency accommodation for homeless people in Germany) and quite separate sectors. Sub-sectors exist in three of the countries covered in this study. In Hungary physically distinct settlements sometimes known as 'Roma housing' are used to house very poor households. In Sweden the sub-sector takes the form of 'secondary housing', which is housing that is leased by local authorities to house people that MHCs will not house. There is a high degree of conditionality attached to tenancies (for example, tenants must not drink and must grant access to social workers). In Germany social rental agencies rent or buy housing and sublet it to social work clients. This housing is used to house not only homeless people, but also a range of vulnerable households such as ex-offenders, people with mental health problems and clients of youth welfare services.

### ***Other below market rental housing***

Widespread rent control in private rental housing exists in three of the six countries (Table 4.6) – so the weakening of the link between income and housing consumption may be extended more widely than the social rented sector alone, although it is likely to be less targeted due to allocation criteria being applied in the social sector.

Germany, Sweden and the Netherlands have been characterised as having 'unitary' rental systems as rent setting in the social rented effectively influences the rents charged in the 'private' rented sector. Rent control covers the whole of the 'private' rented sectors in Germany and Sweden and almost all of it in the Netherlands (there is a price threshold above which market rents apply).

Most important is Germany where the majority of the stock (53%) falls into this category – so is much more significant than the now very small social rented sector. Indeed much of this sector is former 'social' rented housing. The private rent controlled sector is almost as large as the social rented sector in Sweden (17%); and is around 10% in the Netherlands (which brings the total stock of rent-controlled housing up to 45%).

These systems contrast with the 'historic' rent control systems that remain in Portugal and the UK. In both of these countries historic rent controls were removed from new tenancies so the rent controlled sectors are shrinking rapidly (and in the case of the UK is now very small). In these countries, rent control was associated with disinvestment and declining quality – side-effects that are far less pronounced or absent in the three unitary systems.

**Table 4.5 Allocations**

	<b>Where policies are formed</b>	<b>Mechanism</b>	<b>Criteria</b>	<b>Homelessness and other priority need</b>	<b>Outcomes</b>	<b>Conditionality</b>	<b>Sub-sector</b>
DE	Landlord	Landlord selects; but many LAs have nomination rights ('social allocation contracts') and in some cases direct placements	Nomination rights mean landlord must choose one from three nominated	LA may prioritise homeless within nomination rights	Nominations leave room for discrimination, although some LAs operate effective integration policies for stigmatised households	No; housing cost component of social benefits usually exempt from conditions	Small 'emergency' sector; lowest income/ most vulnerable not excluded from mainstream housing
HU	Local authorities	Waiting lists; points systems	Inability to access market – i.e. limited income and wealth	No priority for homeless, but priority for private tenants and households sharing accommodation	Opportunities are few, so difficult to access; but stock unattractive so allocated to poor	No, but participation in employment or training programme may help with allocation	In some areas; tenants in rent arrears may be moved to low quality 'Roma' settlements where very poor live
NL	Broad national framework, implemented locally	Primarily choice-based lettings; also waiting lists and a few lotteries	Mostly time-waited (new applicants); or length of residency (transfers)	No explicit priority; and need address. 'Declaration of urgency' for urgent cases (c. 20% allocations); established by committee of HA, tenants and sometimes LA	Movers within the stock tend to gain better quality housing than new entrants – a housing ladder	No	Cheaper 'core stock' reserved for lower income groups; not seen as separate sub-sector; 'second' or 'last chance' housing for tenants facing eviction

PT	Local authorities	-	People with no dwelling; those living in 'provisional structures' (e.g. shanties); low quality housing; special needs; lone parents; economic situation	No explicit priority	Lack of evidence	No	No
SE	MHC within broad framework (non-discrimination)		Mostly date order	No explicit priority for homeless. Priorities include medical, family separation (if small children) social (services), economic need to move	Trend has been towards housing poorer households	No	'Secondary' housing: flats leased by LAs to households that MHCs reluctant to house
UK (England)	Local authorities within statutory framework; HAs obliged to co-operate	Shift towards choice-based lettings (CBLs); away from waiting list/ points	LA must give 'reasonable preference' to 4 groups: homeless; unsatisfactory housing; medical/ welfare; hardship; requires move to area	LA have duty to provide 'suitable accommodation' to unintentionally homeless households in priority need	CBLs have not disadvantaged homeless or minority ethnic groups	No	No

Source: pro formas supplemented by CECODHAS (2007)

**Table 4.6 Other below market rental housing**

	<b>% stock</b>	<b>Landlords</b>	<b>Basis</b>	<b>Trend</b>	<b>Beneficiaries</b>	<b>Spillover-effects</b>
DE	53 (2005)	Mixture of co-operative, MHC, PHC, institutional investors and small-scale landlords	Across whole sector	Slight decline	Spread widely	Has not discouraged supply or harmed quality
HU	0	n.a.	n.a.	n.a.	n.a.	n.a.
NL	10 (2006)	60% institutional; 40% individuals and small companies	Rents below 'quality point' threshold	Declining	Almost all rental housing is regulated	Illegal sub-lets; low mobility
PT	8 (2001)	-	Applied to all rented before 1990; 2005 law seeks to shift these to market levels	Declining	Older people	Deterred landlords and led to decline in quality
SE	17	Mix of small-scale and institutional investors	All rents set in relation to MHC rents	Rising	In general helps poor	Encourages developers to build co-operative flats
UK	0.6 (2006/7)	Almost all small-scale landlords	Only rents on tenancies begun before 1989 are regulated	Declining	Older people	Long-term decline in sector attributed in part to rent control; and its revival to rent decontrol and non-secure tenancies

Source: pro formas

## ***Social and other below market rental housing and poverty***

Table 4.7 gives some indication of the concentrations of poverty in the social and other below market rental sectors. The distinction between social rented housing and the categories used in EU-SILC are also not distinct, and are difficult to interpret. These are identified as ‘below market rents’ in EU-SILC. The data for Sweden needs to be treated with extreme caution as the bulk of the municipal housing sector is classified as being let at market rents in the data set, hence the very small proportion of individuals living in the ‘below market rent’ (BMR) sector. The Dutch BMR sector has also been treated in this way, but because rent controls apply to rents below a certain limit we have been able to separate out what is predominantly the social rented sector. The BMR sector in the UK reflects the social rented sector, as the rent controlled private rented sector is non-existent or very small.

The poverty rate in social rental and other below market rental housing is above the average in each of the countries (Table 4.7). The poverty rate is around one-quarter in the sector in five of the six countries which is between 1.6 and 2.2 the average. However, in the UK the poverty rate in the sector is much higher than in any other country – at almost one half, which is almost 2.5 times the average in the country with the highest general poverty rate of the six.

**Table 4.7 Poverty and social /other below market rental housing**

	<b>BMR - % individuals who live in tenure</b>	<b>BMR - % individuals in poverty<sup>b</sup></b>	<b>Poverty (%)</b>	<b>BMR Poverty: Poverty</b>	<b>% Poor housed in BMR</b>
DE	5.3	24.5	14.0	1.8	10.1
HU	3.6	23.7	12.2	1.9	5.9
NL	27.7	23.1	11.5	2.0	61.2
PT	7.6	27.4	17.2	1.6	11.5
SE	2.0	25.5	11.6	2.2	4.5
UK	17.7	47.6	19.7	2.4	42.2

BMR = below market rent; as identified in EU-SILC, except NL where = rents < €622

Source: Tables A2B, A5A, AP2A

However, the significance of social rented and other below market rental housing depends on the size of the sector as well as the poverty rate. It is clear that – at least in the EU-SILC data – the sector plays by far the most significant role in housing people living in poverty in the UK (where it houses more than 40 per cent of the poor) and the Netherlands (where it houses more than 60%) (Table 4.7). Mainstream municipal rental housing in Sweden also plays an important role in housing poor households but it cannot be identified separately in the data.

## **4.4 The Role of Housing Allowances**

Housing allowances, here defined as a means-tested income transfer designed to lower housing costs, represent the closest interface between the social security system and the housing system.

National housing allowance schemes are a relatively recent feature of housing and social security systems, although their importance has grown and has been associated with the deliberate shift from 'supply' to 'demand'-side subsidies in a number of countries (including Sweden and the UK), 'marketisation' in a number of transition countries, and private sector rent decontrol (in Portugal).

The role that housing allowances play is closely linked to the generosity of the wider social insurance and assistance systems and whether the latter makes separate provision for housing costs.

For this reason we provide a brief overview of the social insurance and assistance systems in our six countries, and their treatment of housing costs. We then discuss housing allowance systems.

### ***Interface with social security system***

It is usual for advanced economies to operate a two tier system to help households to deal with income loss due to unemployment.

The first tier of the system is social insurance, which is here defined as non-means-tested payments based on a contributions record built up through the payment of payroll taxes when the claimant was in employment. Usually, but not always, payments are linked to previous earnings up to a maximum amount, and are time limited. A second tier is provided by social assistance, which is here defined as means-tested payments paid from general taxation; entitlement usually begins if the claimant fails to qualify for social insurance, or entitlement for social insurance has expired. Social assistance is normally unrelated to previous income and operates as a kind of safety net. Some countries operate an intermediate benefit, known as unemployment assistance, that is less generous than social insurance, but more generous than social assistance.

#### ***Social insurance***

Each of our six countries operates a social insurance system (Table 2.8). With the exception of the UK payments are related to former earnings. Replacement rates (which represent the percentage of former salary met by social insurance) normally vary between 60 and 80 per cent, although there is usually an upper limit in the five countries that operate earnings-related systems, i.e. the payments are normally subject to a



maximum amount. Whilst comparisons are difficult to make, it seems that the German, Dutch and Portuguese systems have the highest maxima (90-113% of the average wage), while lower maxima arise in Sweden (57%) and Hungary (29%). The flat rate payments (subject to household type and size) that are made under the British social insurance system appear to be much less generous, and have been estimated at only about 10 per cent of the average wage, although this will be higher for larger households with children.

The duration of entitlement also varies between countries according to contribution record, and sometimes also age (Germany and Portugal) and household type (Sweden). The maximum duration of benefit ranges from six months in the UK to about a year in Sweden and Germany and to more than three years in the Netherlands.

Each of the systems has an expectation that at least some housing costs will be met from social insurance payments, the exception being the flat-rate UK system where there is no allowance for housing costs in the benefit rates. The Dutch system has an explicit expectation that minimum housing costs (up to a specified 'basic rent' of €200 per month) costs be met from social insurance. In the other countries the expectation is implicit.

Three of the six countries operate intermediate schemes between social insurance and social assistance. Unemployment assistance is available in Hungary, Portugal and Sweden. In Hungary and Sweden the rate is set in relation to a minimum wage; in Sweden it is paid at a flat rate. In Hungary the maximum duration of entitlement is three months, in Sweden about 10 months. Germany's unemployment assistance scheme was merged into the social assistance (or UBII) system in 2006, but there is still a transitional allowance that eases the shift from unemployment insurance to social assistance.

### *Social assistance*

Social assistance schemes are operated in all of our six countries (Table 4.9). They are not earnings-related so they are generally less generous than social insurance, except in the UK where the rates are largely the same as for social insurance benefit. Entitlement is not time-limited.

Again only the Dutch system has an explicit expectation for a specific amount of housing costs to be met from the basic benefit – thereafter the household has access to the housing allowance system.

In Germany since 2005 housing support for social assistance recipients has been entirely divorced from the housing allowance system, i.e. social assistance claimants are ineligible for housing allowance. Reasonable housing costs are added to the

standard needs allowance in the benefit calculation, so in principle all housing costs can be met. After six months a ceiling applies according to region and household type. For a household of three the rent ceiling varies between €350 and €760 per month.

A similar principle applies to home-owners in the UK. Additions are made for home-owners' mortgage interest subject to a waiting period and a ceiling (both of which have been relaxed in the recession, having been tightened considerably in the mid-1990s). But more importantly, British tenants are expected to rely wholly on the housing allowance system – quite the opposite situation to their German counterparts.

One of the Portuguese systems of housing support works on an income support principle: when housing costs exceed one-quarter of the social assistance payment, housing costs are met up to a ceiling.

**Table 4.8 Social insurance for unemployment**

	Social Insurance system	Replacement ratio	Maximum <sup>a</sup>	Time limit	Expected to cover (some) housing costs
DE	Yes	60% net income (67% if dependant children)	€5,280 (west) 90%AW	12 (aged < 55) or 18 months (aged > 55)	Yes, but may claim housing allowance
HU	Yes	60% (40% for less complete contribution record)	120% of minimum salary (€288 per month) 29%AW	9 months	Yes
NL	Yes	75% gross income (months 1+2); 70% (month 3+)	€183 per day 113% AW	3-38 months	Yes – up to 'basic rent' (€200 per month)
PT	Yes	65% gross	3 times Social Support Index 101% AW	30 days per 5 years' contribution up to 120 days (aged <45); 60 days per 5 years' contribution up to 240 days (aged >45)	Yes
SE	Yes <sup>a</sup> (voluntary and risk related)	80% (first 200 days) 70% (201-300 days); 450 if dependant children)	SEK18700 gross per month 57% AW	300 days (450 if dependant children)	Yes
UK	Yes	Benefit rate is flat rate (household type) – same as social assistance (est. 10% AW <sup>a</sup> )	n.a.	6 months	No

Note:

(a) AW = average wage. Based on 40 year old single worker with no children and 22-year employment record (OECD)

Source: Pro-formas, supplemented by OECD

**Table 4.9 Social assistance for unemployment**

	Social assistance scheme	Rate	Time limit	Housing costs
DE <sup>b</sup>	Yes	Flat rate	Indefinite	Paid in addition
HU <sup>a</sup>	Yes	Flat rate	Indefinite	No separate system
NL	Yes	Related to minimum wage	Indefinite	Expected to meet basic rent
PT <sup>a</sup>	Yes	80% (single) or 100% (couple) of IAS	Same as social insurance unless transfer from insurance in which case half the time	Safety net system
SE <sup>a</sup>	Yes	National norms generally followed by local authorities	Indefinite	Will meet reasonable dwelling costs; assets (including housing) must be sold
UK	Yes	Flat rate	Indefinite	Renters depend on housing allowance; additions for mortgage interest

Notes:

(a) Also operate intermediate unemployment assistance scheme

(b) Operates transitional allowance between social insurance and assistance

Source: pro-formas

### ***Housing allowances***

Generally housing allowance systems have two functions: a housing affordability function and an income support function (Kemp, 2000). The housing affordability function relates mainly to enabling households to increase the quantity and quality of housing consumption beyond that which they would otherwise be able to afford. The income support function is concerned with preventing housing costs from taking income after housing costs to an unacceptably low level and so jeopardise other areas of consumption. Systems often share both functions (so, as Kemp (2007) put observed the housing allowance is a 'hybrid policy instrument' (p. 5)), but one feature tends to be dominant in each system.

The key features of housing allowances systems are summarised in Table 4.10. The income support function is most clearly present in the UK system: it will meet all tenants' eligible housing costs because there is no allowance for housing costs in either the mainstream social insurance or assistance systems. While the housing allowance also provides assistance for households not in receipt of social insurance or assistance

benefits, it became much more closely targeted on these groups when it underwent a major reform in 1988, and its housing affordability function is now quite muted. In Germany and Sweden, as well as among UK home-owners, 100 per cent of eligible housing costs are also in principle payable, but crucially as part of the social assistance system, and not through the housing allowance system.

This means that the German and Swedish housing allowance systems are more obviously intended to provide wider housing affordability functions. The German housing allowance system now excludes social assistance recipients, while the Swedish system was also reformed (in 1997) to exclude childless people aged over 29 (and a separate system operates for pensioners). Ultimately, these households can gain help with their housing costs from the social assistance system.

The Dutch system is the most obviously hybrid system. Explicit amounts are contained within both social insurance and assistance benefits that are intended to meet housing costs, but for all tenants any additional assistance with housing costs is delivered through the housing allowance system. Moreover, the structures of the German, Swedish and Dutch systems contain the distinctive 'gap' structure that declining proportions of housing costs above a minimum and below a maximum are eligible for assistance. This contrasts to the 'residual income' structure whereby eligible housing costs are in effect added to the needs allowance in the UK housing allowance, and in systems where help with housing costs is delivered through social assistance.

Housing allowances play a more limited role in Hungary and Portugal, where a number of schemes to help with housing and related costs have been established. There is no general scheme in Portugal. The rent subsidy scheme is intended to compensate households who face sudden increases in housing costs due to private sector rent deregulation and also to households who suffer sudden income loss; it is structured on the affordability/ gap model. A separate support scheme exists for young adults and is intended to help them to attain independence. It is interesting that Portugal and Sweden favour young households in that they provide explicit housing assistance to them, whilst they are disadvantaged in the German, Dutch and British systems.

There is no entirely comprehensive housing allowance system in that owner occupiers are excluded from the Dutch and British systems, social assistance recipients are excluded from the German system, and non-pensioner childless households aged over 29 are excluded from the Swedish system. Meanwhile the Hungarian and Portuguese systems apply to specific circumstances.

**Table 4.10 Housing allowances**

	Introduced	Last major reform	Tenures	National/ local	Exclusions	Who claims?	Costs covered	Take-up	Withdrawal rate
DE	1960s	2005	All	Federal legislative framework; Länder regulations; local practice	Excludes social assistance cases; students; most singles <25	pensioners (47%); in-work (37%); out-of-work (7%)	Rents, mortgage and management	Historically low (40-50%); but may have risen with reforms	-
HU	5 schemes (a) local housing allowance (1993); (b) energy costs subsidy (2007); (c) normative housing allowance 2004); (d) national rent allowance (2006) ; (e) local schemes	-	(a) and (d) = tenants only; (b), (c), (e) = all	(b), (c), (d) = national  (a) = national framework, local rules  (e) = local	None	-	Between them rents, mortgage payments, utilities, heating	-	-
NL	1975	1997	Tenants only	National	Students	Pensioners (37%)	Rent + various management and maintenance, and communal costs	73%	c. 35%
PT	3 schemes to (a) safety net; (b) compensate for rent rises; (c) for young (18-29)	(a) 2006 (b) 2005 (c) 2007	Tenants only	National	-	-	Rents only	-	-
SE	1967/8	1997	All	National	Excludes childless couples and singles > 30	-	Rent; part mortgage; heating/ utilities; property tax	-	c. 20%
UK	1972/3	2008 (private sector)	Tenants only	National	Students; young singles are disadvantaged	Aged >60 (42%); disabled (25%); lone parent (22%); unemployed (1%)	Rent	81-87%	65%

Source: pro formas

### ***Extent of housing allowances***

Tables 4.11 and 4.12 give an indication of the importance of housing allowances. The tables need to be treated with some caution, particularly in Germany where social assistance recipients may receive additional payments to meet housing costs which are not recorded as 'housing allowances'. This also applies in Sweden and to British homeowners who may receive housing cost-related social assistance.

These data suggest that around 10 per cent of individuals live in households that receive housing allowances in the Netherlands, Sweden and the UK. The smallest proportion of households in receipt of housing allowances is in Germany, but as noted, this figure undercounts means-tested assistance for housing costs as social assistance recipients receive assistance outwith the housing allowance system. More than nine in ten recipients of social assistance received help with their housing costs representing around 7-9 per cent of the population. The average support is in the region of €3,300 per year. The housing allowance schemes in Portugal and Hungary assist 6 and 7 per cent of individuals respectively.

The prevalence of housing allowance support is generally higher among tenants than owners, and much higher in the UK and the Netherlands (where owners are excluded from the scheme) (Table 4.11). Some 30 per cent of Dutch tenants and more than 40 per cent of British tenants receive housing allowances. However, the highest proportions of owners who receive assistance through housing allowances are in Hungary and Portugal. Housing allowances are also targeted on the poor. More than 40 per cent of poor people live in households assisted by housing allowances in the Netherlands, Sweden and the UK, and more than a quarter do so in Hungary. This contrasts to fewer than 10 per cent of the non poor. The only country where a greater proportion of non poor people than poor people are assisted by housing allowance is Portugal.

**Table 4.11 Percentage of Individuals in receipt of housing allowances**

	All tenants	All owners	All tenures	Poor (all tenures)	Non poor (all tenures)
DE <sup>a</sup>	4.8	0.9	2.7	10.3	1.5
HU	9.0	7.8	8.0	25.9	5.5
NL	30.4	0.9	10.7	44.6	6.3
PT	1.1	8.3	6.5	2.2	7.4
SE	23.2	4.0	10.2	45.2	5.7
UK	43.8	0.0 <sup>a</sup>	11.8	41.0	4.6

Note: (a) excludes additions to social assistance payments for housing costs

Source: Table B3, BX3

Levels of assistance vary greatly between countries, even allowing for differences in incomes and housing costs (Table 4.11). The value of support is lowest in Hungary and Portugal. By far the highest levels of assistance occur in the UK, which reflects the omission of any allowance for housing costs in mainstream social security benefits, which means that housing allowance recipients may receive the whole of their eligible rent. The figure for Germany is depressed by the exclusion of social assistance recipients, whom might be expected to receive the highest average levels of support with housing costs.

**Table 4.12 Average yearly amount of housing allowance received per recipient (Euros) (2007)**

	Tenants	Owners	All tenures
DE <sup>a</sup>	1,175	[1,354]	1,198
HU	256	199	204
NL	1,813	[1,781]	1,812
PT	[-]	548	576
SE	2,523	1,874	2,339
UK	5,356	[-] <sup>a</sup>	5,356

Note: (a) excludes additions to social assistance payments for housing costs

[ ] average based on fewer than 50 cases

[-] average based on fewer than 20 cases

Source: EU-SILC

## 4.5 Outright Home-ownership

Home-ownership can play an ambiguous role in the relationship between income poverty and housing poverty.

The link between current income and housing consumption can be broken because of the nature of home-ownership as an asset from which housing services (such as shelter and home) are derived, but whose cost varies greatly according to the size of the debt secured on the property and its relation to the capital value of the property. The



divisions between those owners who are heavily indebted and those who own houses with little or no debt could be very considerable (Table 4.13). Thus home-ownership is a tenure that pulls both ways within countries. It also does so within households over the life cycle, as mortgage debt may be onerous when a house is first purchased, but over time the real value of the debt will diminish and eventually the property will be owned outright (the 'front-end loading' problem, described by Hills, 1990).

Privatisation of formerly state/ social properties through sales to tenants has been important in Hungary and the UK. It has been calculated that more than 90 per cent of the Hungarian public housing stock in 1990 has been sold to tenants (Hegedüs and Struyk, 2005). This has contributed not only to a very large owner occupied sector (almost 90 per cent of individuals live in owner occupied households), but also to the phenomenon whereby three-quarters own their properties outright. Of our six countries, Hungary has the lowest amount of mortgage debt (just 12% of GDP) and of outstanding mortgage debt per capita.

Privatisation of social housing through the 'right to buy' has been crucial to the growth in both low income and lowly indebted home-ownership in the UK. Under this scheme more than 1.75 million discounted sales have taken place since 1980 (CLG Live Table 676), and helped to raise the home-ownership rate to around 70 per cent of households. However, this has combined with the general growth in home-ownership acquired at market price and financed through mortgage debt. The natural repayment of mortgage debt and its combination with long-term real house price growth reduces the value of debt in relation to mortgage values. While EU-SILC identifies 73.1 per cent of individuals living in owner-occupied households; more than one-quarter per cent are outright owners. However, the UK has a high proportion of mortgage debt: GDP (86%) and a high level of mortgage debt per capita (€28,760). This reflects in part the ease of remortgaging and the presence of a significant sub-prime sector (around 10 per cent of lending, according to Stephens and Quilgars, 2008) at least before the credit crunch.

Quite different traditions have contributed to a large owner-occupied sector in Portugal. The sector houses three quarters of individuals. The sector has been characterised by high levels of self-build and inter-generational support. Mortgage debt has grown in the economy, but after Hungary, per capita debt is the lowest of our six countries, and, according to EU-SILC, more than half of individuals live in owner occupied housing with no debt attached, the second highest after Hungary.

The owner-occupied sectors in Germany, the Netherlands and Sweden are smaller than in the other countries. The EU-SILC data giving a figure of 69.5 per cent of individuals living in owner-occupied households clearly includes co-operative owners, who are normally treated as a separate tenure category in Sweden. (Note that tenure percentages expressed as proportions of *individuals* are often rather different from those expressed as proportions of *households* with which some readers will be more

familiar.) If co-operative owners are treated as owner occupiers, it seems that around 15.2 per cent of individuals live mortgage-free; whilst more than half live in households with mortgages. Only just over one-half (54%) of Germans live in owner-occupied households, the lowest among our six countries, and this is reflected in a low level of mortgage debt to GDP. Unfortunately, EU-SILC does not provide a breakdown of mortgaged and outright owners in Germany.

Home ownership in the Netherlands can be seen as being in transition. Whilst the country still has one of the lower owner occupation levels in the EU, the mortgage system has liberalised greatly and mortgage debt is supported by extremely generous tax benefits. According to EU-SILC two-thirds of individuals in the Netherlands live in owner occupied households, but fewer than nine per cent are outright owners. Of our six countries, the Netherlands has the highest proportion of individuals living in mortgaged owner occupation – almost 55 per cent. These figures are supported by the macro-level data that suggests that mortgage debt in the Netherlands represents 100 per cent of GDP, and the country also has the highest level of per capita mortgage debt outstanding. In this sense, the Netherlands appears to have the most ‘commodified’ owner-occupied sector of our six countries, i.e. least likely to break the link between current income and housing consumption.

**Table 4.13 Owner occupation and mortgage debt**

	Owner occupation <sup>a</sup>	Outright owners <sup>a</sup>	Mortgaged owners <sup>a</sup>	Mortgage debt: GDP (2007)	Mortgage debt per capita (€ '000) (2007)
DE	54.0	-	-	47.7	14.05
HU	88.5	73.6	14.9	12.4	1.25
NL	66.6	8.4	58.1	100.0	34.14
PT	74.5	50.0	24.4	62.1	9.52
SE	69.5	15.2	54.3	57.0	20.71
UK	73.1	26.4	46.8	86.3	28.76

Note: a. Proportion of individuals who live in owner occupied households

Source: Table A2B, except Mortgage Debt = European Mortgage Federation

More than a quarter of poor people live in owner occupied households in each of the countries; in Portugal more than 60 per cent of poor people live in owner occupied households and in Hungary 80 per cent do so. In Portugal more than half of poor people live in households that own their property outright and in Hungary almost 70 per cent do so. In the UK, more than four in ten poor people are home owners and more than a quarter are outright owners. Thus the potential for this tenure to produce some ‘decommodifying’ effect is quite extensive in three of the six countries.

**Table 4.14 Percentage of poor who are home owners**

	Owners	Outright owners	Mortgaged owners
DE	30.0	-	-
HU	80.9	69.7	11.2
NL	27.9	11.4	16.5
PT	61.2	52.7	8.5
SE	35.4	14.5	20.8
UK	43.4	27.6	15.8

Source: Table AP2B

## 4.6 Conclusions

In this chapter we have examined the six selected housing systems drawn from across the range of welfare regimes. We have examined the role of three policies or system features that might weaken the link between income and housing consumption:

- the provision of social rented housing, and the below market rental sector;
- housing allowances; and
- outright home-ownership.

An assessment of the relative importance of these policies/ system features is summarised in Table 4.15.

**Table 4.15 Welfare Regimes, poverty rates and housing characteristics**

	Welfare regime	Poverty rate <sup>a</sup>	Social rented sector	Unitary rental sector	Outright home ownership	Housing allowance
DE	Corporatist	14.0	+	++++	+	+
HU	Transition	12.2	+	0	+++++	+
NL	Corporatist/ Social Democratic	11.5	++++	++++	+	+++
PT	Mediterranean	17.2	+	0	++++	+
SE	Social Democratic	11.6	+++	++++	++	+++
UK	Liberal	19.7	+++	0	+++	++++

Note: a. Proportion of individuals living in households with equivalised incomes (excluding housing allowance and before housing costs) < 60% median.

b. 0 = no or negligible importance; + low importance; ++ low-to-medium importance; +++ medium importance; ++++ medium-to-high importance; +++++ high importance

Source: authors' assessment; except poverty rate = Table A5A

There is clearly no simple link between welfare regime and the clusters of housing system characteristics, but some patterns do emerge from our review.

Germany and Sweden are at opposite ends in the scale of provision of social rented housing, suggesting an absence of link between housing and welfare regimes. However, if we look to a broader 'unitary' rental sector, which is the combination of social and private rental sectors that are characterised by below market rents, or market rents that are subdued by the role of the social rented sector, then it is possible to discern a cluster of housing characteristics among the three social democratic/corporatist countries of Germany, Sweden and the Netherlands. (The distinction between 'social' and wider 'unitary' market is blurred and is reflected in the traditional objection to the term 'social' sector in Sweden, and the allocation of the mainstream municipal housing sector to the 'market' rented sector in EU-SILC.) These are combined with relatively small low-debt home-owner sectors, although the Netherlands may be in a transitional phase whereby debt-financed home-ownership is growing.

Low debt home-ownership is much more pronounced in the countries from the other regime types. Hungary as a transition country has very high levels of home-ownership, and around three-quarters of individuals live in households who own their homes outright. This situation is linked to privatisation as well as the tradition of self-build, so shares characteristics of the UK (where privatisation has also helped to create a significant low debt home-owner sector) and Portugal (where self-build is of historic, if declining importance). The UK stands out among this group in having a significant social rented sector, but it is a tenure that is not generally regarded as influencing the growing deregulated private rental sector (so there is no unitary rental sector).

We have identified housing allowances as being of some importance in four of the countries, but that their differing relationship with the social security system means that their importance is difficult to interpret. Their greater importance in the UK compared especially to Germany and also Sweden lies (in part at least) in their playing the safety net/ income maintenance role that is played by the social assistance system in Germany. Taking into account the average amounts paid as well the proportions of the population whom they assist, their significance appears to be greater in Sweden, Germany, the Netherlands and (especially) the UK than in Hungary or Portugal.

Having reviewed this evidence, we can draw the following preliminary conclusions concerning the relationship between housing systems and welfare regimes:

- The countries in the corporatist and social democratic regimes (Sweden, the Netherlands and Germany) are characterised as having significant 'unitary' rental markets; these are largely absent in the countries in the transitional, Mediterranean and liberal regimes.
- The UK (liberal regime) has a significant and targeted social rented sector, and this is a distinctive characteristic (as the social democratic/ corporatist regimes

provide less targeted unitary sectors and the other countries do not have significant social sectors).

- Housing allowances are most significant (when we take into account their value as well as the prevalence of receipt) in the UK (liberal regime), and also important in (some) corporatist/ social democratic countries (the Netherlands and Sweden). The low rate of receipt in Germany is in part be explained by the alternative assistance provided to social assistance recipients.
- Hungary (transition country) and Portugal (Mediterranean regime) have large low-debt owner occupied sectors, but there is also a significant low-debt owner-occupied sector in the UK (liberal regime).



## PART II HOUSING, POVERTY AND EMPLOYMENT

### Chapter 5: The Impact of Poverty on Housing Outcomes

#### 5.1 Introduction

This is the first of two chapters that aim to establish the links between income poverty and housing outcomes. The principal hypothesis being tested is that income poverty, whose levels vary between welfare regimes, will impact on housing outcomes. We would therefore expect the housing outcomes of the poor to be inferior to those of the non-poor. However we also hypothesise that housing policy and other features of the housing system may seek to weaken the links between income poverty and housing outcomes.

In this Chapter we examine the impact of income poverty on housing outcomes at a country level. We are examining the *overall* relationship between poverty, the housing system and housing outcomes. This means that the analysis considers the population as a whole and the population living in poverty. It does not examine the influence of *individual* housing policy instruments or the outcomes between different tenures. These are examined in Chapter 6.

In this chapter we employ the following indicators that capture range of 'housing outcomes':

- Affordability
- Overcrowding (objective and subjective)
- Physical quality of housing
- Neighbourhood quality
- Neighbourhood services
- Dissatisfaction

Housing outcomes are reported using an *absolute* benchmark for the general population and the poor population. They are also reported using a *relative* benchmark in which the position of the poor is compared to the non poor.

The rest of the chapter is structured as follows.

In Sections 5.2-5.7 we examine housing outcomes according to each of the above indicators in turn. In Section 5.8 these results are analysed between different groupings of countries according to their welfare regimes. Conclusions are drawn in Section 5.9.

## 5.2 Affordability

In this chapter affordability is assessed using two concepts:

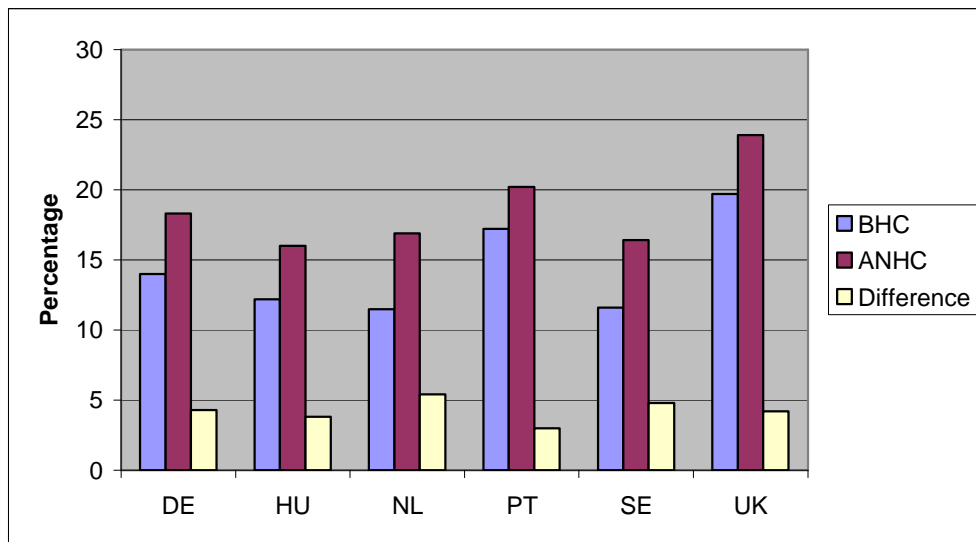
- the impact of housing expenditure on poverty rates; and
- the burden of housing expenditure.

These are considered in turn.

### *The impact of housing expenditure on poverty rates*

The overall impact of housing expenditure on poverty rates can be made by comparing poverty before housing costs (BHC) with poverty after net housing costs (ANHC) in Figure 5.1. This captures the effect of housing expenditure once housing allowances have been taken into account. The ANHC poverty rate has the advantage of being neutral between the different methods of assisting people with their housing costs: it does not matter whether assistance is identified separately as a housing allowance.

**Figure 5.1 The impact of housing expenditure on poverty rates**



BHC = before housing costs; ANHC = after net housing costs

Source: Tables A5B, A5C

Poverty rates before housing costs lie in the range 11.5 per cent (the Netherlands) and 19.7 per cent (UK). There is a rise in poverty rates in all of the countries as a result of net housing expenditure. The smallest increase is in Portugal (3 percentage points, henceforth abbreviated as pp) and largest in the Netherlands (5.4 pp). After net housing costs, poverty rates range from 16 per cent (in Hungary) to 23.9 per cent in the UK. The



range of poverty rates is slightly smaller after net housing costs, but the analysis does not suggest that the housing systems in the countries examined disrupt the pattern of poverty levels created by the welfare regimes. In Chapter 6 we conduct further analysis to explore whether housing expenditure might have a larger impact on poverty if there were no policy interventions.

### ***The burden of housing expenditure: the ratio approach***

The proportions of individuals living in households devoting more than 40 per cent of their incomes to meeting net housing costs varies greatly between countries (Table 5.1). The proportions are lowest in Portugal (7.5%), Hungary (7.3%) and Sweden (8.5%). In these countries fewer than 10 per cent of people are in households that are over this threshold. In the UK (16.6%) and the Netherlands (18%) the proportions are twice as high as this, and in Germany the proportion exceeds one-fifth (22.7%) of people. This higher figure in Germany is likely to be inflated by the way in which some housing-cost assistance is delivered through the social assistance system.

The absolute level of people failing the thresholds is substantially higher among the poor population, but the order remains much the same between countries: in Portugal just under one-quarter (24.0%) of the poor pay more than 40 per cent of their net incomes in housing costs; in Hungary fewer than one-third (31.7%) (Table 5.1). In Sweden (44.0%) and the UK (45.2%) it is under half. More than half of poor people fail this indicator in the Netherlands (57.2%) rising to more than two-thirds (68.1%) in Germany.

**Table 5.1 Percentage with net housing expenditure to income exceeding 40%**

<b>40%</b>	<b>Poor</b>	<b>Not poor</b>	<b>All</b>	<b>Poor: Not poor</b>
DE	68.1	15.8	22.7	4.3
HU	31.7	3.9	7.3	8.1
NL	57.2	12.9	18.0	4.4
PT	24.0	4.1	7.5	3.2
SE	44.0	3.8	8.5	5.2
UK	45.2	9.6	16.6	4.7

Source: Table BX6

When affordability is examined relatively (i.e. the poor are compared to the non poor) we see quite wide differentials between the proportions of each group failing the 40 per cent threshold (Table 5.2). The smallest differential is in Portugal (3.2) which also has the lowest absolute failure rate among the poor. The differential is between four and five in Germany, the Netherlands and the UK, and a little higher (5.2) in Sweden. This leaves Hungary as an outlier with a differential of over eight (8.1), even though the country has the second lowest absolute failure rate among the poor on this indicator.

### 5.3 Overcrowding

Two concepts of overcrowding are used as detailed in Chapter 3.

#### ***Objective overcrowding***

The Netherlands, Germany and the UK each record overall levels of ‘objective’ overcrowding below five per cent on the objective measure. Sweden and Portugal lie in a middle range of 9-14 per cent, while Hungary records what appears to be a very high level of overcrowding at almost 45 per cent (44.2) (Table 5.2). Almost the same order is replicated when ‘objective’ overcrowding among the poor is examined separately, with the Netherlands, Germany and the UK recording overcrowding among the poor of between five and nine per cent. Portugal’s level of ‘objective’ overcrowding among the poor is 16.5 per cent while more than a quarter of poor individuals live in ‘objectively’ overcrowded homes in Sweden. Hungary is once again an outlier with an ‘objective’ overcrowding rate among the poor in excess of 60 per cent (62.6%).

**Table 5.2 Percentage overcrowded (objective measure)**

O/c objective	Poor	Not poor	All	Poor: Not poor
DE	7.0	2.0	2.7	3.5
HU	62.6	41.6	44.2	1.5
NL	4.9	1.0	1.5	4.9
PT	16.5	12.8	13.5	1.3
SE	26.0	6.7	9.0	3.9
UK	8.7	3.2	4.3	2.7

Source: Table CX1

A different pattern emerges using the relative measure of ‘objective’ overcrowding (the ratio of the overcrowding rate among the poor compared to the non poor). The smallest differentials in ‘objective’ overcrowding rates between poor and non poor occur in Portugal (1.3) and Hungary (1.5) (Table 5.2). So although Hungary has very high absolute levels of overcrowding the gap between non poor and poor is quite small. Conversely, the Netherlands, which has the lowest absolute ‘objective’ overcrowding rates among both the poor population and the population as a whole, has the greatest differential between the two (4.9).

#### ***Subjective overcrowding***

Some different levels and patterns of overcrowding emerge when the ‘subjective’ definition is used (Table 5.3). The range of overcrowding rates is greatly compressed between countries. It rises in Germany, which has the lowest level of overcrowding on both measures, to 8.2 per cent, but falls in Hungary, which has by far the highest rate on the ‘objective’ measure, from more than 40 per cent to 15.5 per cent. This places

Hungary in line with the Netherlands, Sweden and the UK, and leaves Portugal as the outlier with a 'subjective' of more than one-fifth. A similar pattern emerges among poor households with the lowest 'subjective' overcrowding rate in Germany (12.9%), of around one-fifth in Hungary, the Netherlands, Sweden and the UK, and in excess of one quarter (27.3%) in Portugal.

**Table 5.3 Percentage overcrowded (subjective measure)**

O/c subjective	Poor	Not poor	All	Poor: Not Poor
DE	12.9	7.5	8.2	1.7
HU	22.6	14.5	15.5	1.6
NL	21.8	13.2	14.2	1.7
PT	27.3	20.1	21.4	1.4
SE	19.6	13.9	14.6	1.4
UK	19.9	14.8	15.8	1.3

Source: Table CX3

The relative position of the poor compared to the non-poor is also much more compressed on the subjective measure. The UK has the smallest differential in 'subjective' overcrowding rates when we compare the poor with the non poor (1.3) whereas the greatest differentials are in Germany and the Netherlands (both 1.7). At the country level there is no obvious relation between either welfare regime or housing system and either absolute levels or differentials in 'subjective' overcrowding.

## 5.4 Physical Quality of Housing

There are large variations in the proportion of individuals living in dwellings where one or more indicator of physical quality is not met (Table 5.4). Sweden has by far the lowest failure rate (of just over one-quarter (27.6%)) among the population as a whole. Germany, the Netherlands and the UK bunch around 40 per cent. The failure rate rises to a half (50.3%) in Hungary and three-quarters (74.3%) in Portugal.

The absolute failure rate among the population living in poverty is systematically higher than among the non poor in all countries. As with the population as a whole Sweden records the lowest failure rate among the poor. The failure rate among Swedes living in poverty is one-third (33.8%). The failure rate among the poor population in the UK (48.0%) is around seven percentage points lower than in Germany (54.9%) and the Netherlands (55.4%). The failure rate among the poor population in Hungary is higher still (62.5) and is highest in Portugal where more than eight (83.2%) in ten poor households fail at least one of these indicators.

**Table 5.4 Percentage failing one or more indicators of physical quality**

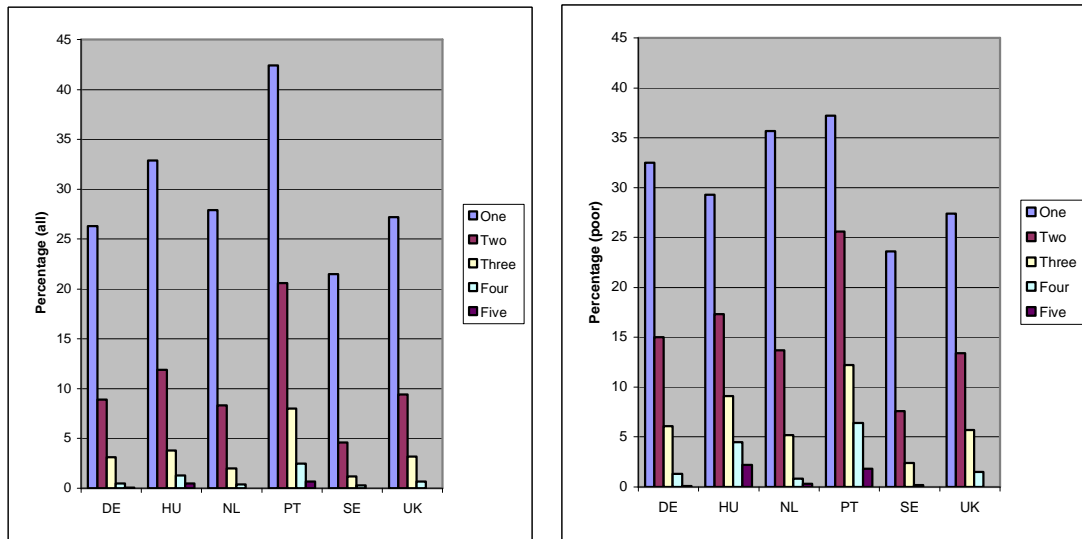
Quality	Poor	Not poor	All	Poor: Not poor
DE	54.9	36.2	38.8	1.5
HU	62.5	48.6	50.3	1.3
NL	55.4	36.4	38.6	1.5
PT	83.2	72.5	74.3	1.1
SE	33.8	26.8	27.6	1.3
UK	48.0	38.6	40.4	1.2

Source: Derived from Table D2A

Ironically the smallest gap in the failure rate between poor and non poor populations occurs in Portugal (1.1) where the absolute failure rate is highest. This seems to indicate nothing more than a relative equality of poor housing quality. There is a comparatively small gap between the poor and non poor in the UK (1.2) where just under a half of the poor population fail one of the indicators. In the Netherlands and Germany the poor population are 50 per cent more likely to fail one of the indicators of physical quality and in each of these cases this represents more than half of the poor population.

Figure 5.2 shows the scale of failure of between one and five of the indicators of physical quality among the population as a whole and among the poor population. In only two countries (Hungary and Portugal) do more than ten per cent of people live in dwellings where two indicators are failed and in only one (Portugal) do more than two in ten inhabit such dwellings. Among the poor population 15 per cent of people inhabit dwellings failing two or more of the indicators (Germany, Hungary and Portugal). The proportions drop rapidly as the number of indicators fails rises, but the failure rate among the poor on four indicators is 4.5 per cent in Portugal and 6.4 per cent in Hungary.

**Figure 5.2 Failure of 1-5 indicators of physical quality**



Left hand graph: all; right hand graph: poor

Table D2A, DP 2A

## 5.5 Neighbourhood Quality

There is a wide variation in the proportion of people experiencing one or more neighbourhood quality problems (Table 5.5). Around a quarter experience one or more such problems in Sweden (25.1%) and Hungary (27.4%), just over one-third (35.8%) do so in Germany; while the figure is between 40 and 45 per cent in Portugal (40.9%), the UK (42%) and the Netherlands (44.7%).

The absolute failure rate among the poor population is higher than the average in all of the countries apart from Portugal, although the differences are often very small (see below) (Table 5.5). The lowest absolute failure rates among the poor are in Sweden (30.1%) and Hungary (30.6%) and highest in the Netherlands (46.2%).

There is no difference in the failure rate of the poor compared to the non poor in the Netherlands, Portugal and the UK. The greatest differential is in Germany where it is 1.3 (Table 5.5).

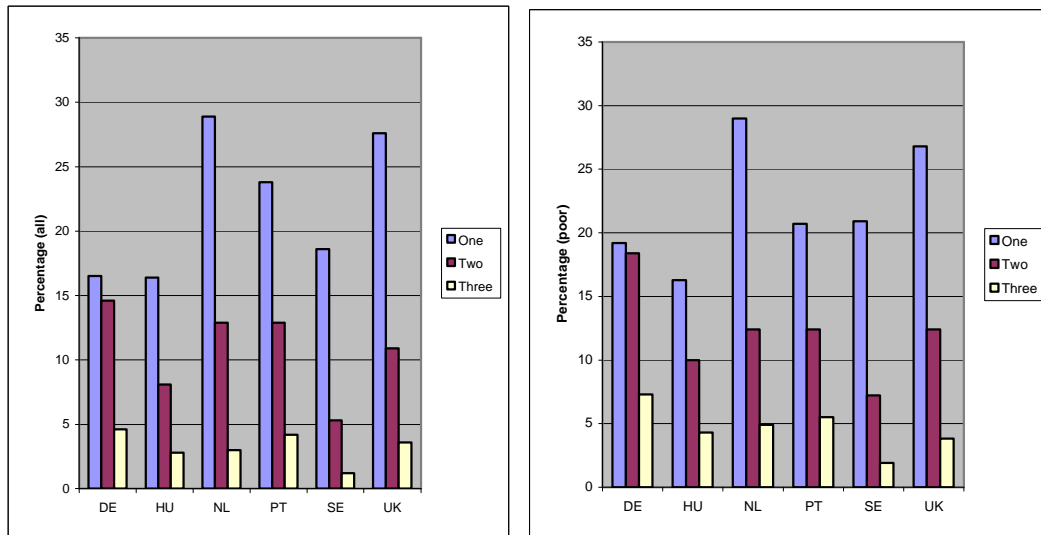
**Table 5.5 Percentage failing one or more indicators of neighbourhood quality**

Neighbourhood quality	Poor	Not poor	All	Poor: Not Poor
DE	44.8	34.4	35.8	1.3
HU	30.6	26.9	27.4	1.1
NL	46.2	44.5	44.7	1.0
PT	38.6	41.3	40.9	1.0
SE	30.1	24.4	25.1	1.2
UK	43.0	41.7	42.0	1.0

Source: Derived from Table E1A

Figure 5.3 shows the scale of failure of between one and three of the indicators of neighbourhood quality among the population as a whole and among the poor population. Two indicators are failed by more than 10 per cent of the population in four countries (Hungary and Sweden are the exceptions), but fewer than five per cent fail three in all six countries. Among the poor population more than 15 per cent of people fail two indicators in Germany and more than 10 per cent do so in the Netherlands, Portugal and the UK. In Germany and Portugal more than five per cent of the poor population fail all three indicators of neighbourhood quality.

**Figure 5.3 Failure of 1-3 indicators of neighbourhood quality**



Left hand graph: all; right hand graph: poor

Source: Tables E1A, EP1A

## 5.6 Access to Neighbourhood Services

There is a wide range in the proportions of people having difficulty accessing at least one neighbourhood service (Table 5.6). These range from fewer than 30 per cent (28.1%) in the UK to 45 per cent (45.8%) in Germany. The UK also records the lowest failure rate among the poor population at 35 per cent (35.2%) and in Hungary more than half (51.1%) of poor people report difficulty in accessing at least one service. The failure levels are higher among the poor population in each of the countries other than Germany where the poor record a slightly (1 pp) lower failure rate than the non poor.

When the failure rate is examined relatively, there is almost no difference between the poor and non poor in Germany and very small differences in the Netherlands and Sweden (1.1). Ironically, the UK which records the lowest absolute failure rate among the poor population records the greatest difference in failure rates between poor and non poor (1.4).

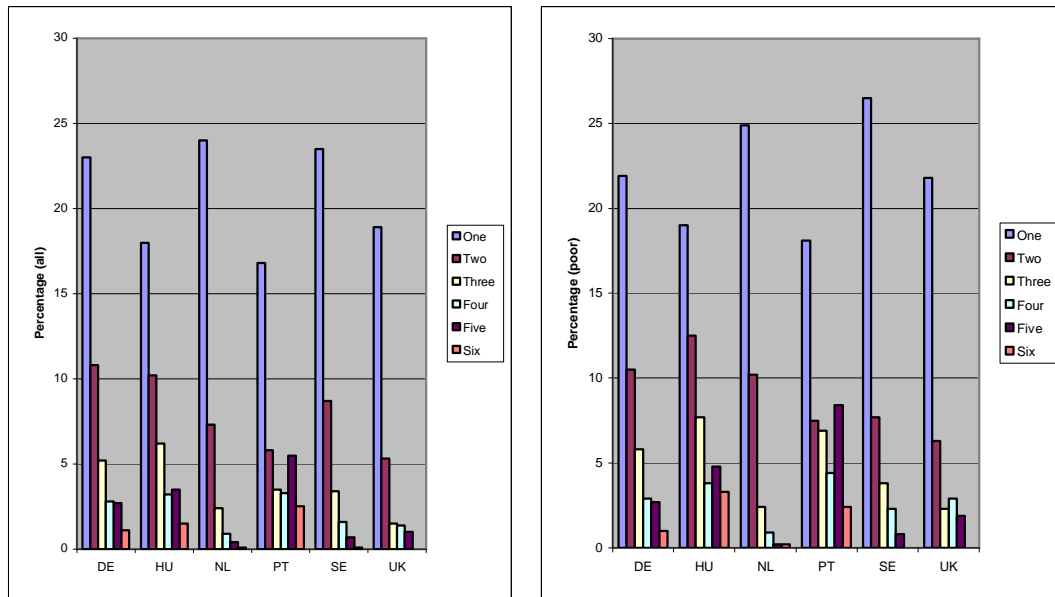
**Table 5.6 % Percentage failing one or more indicators of access to neighbourhood services**

Neighbourhood services	Poor	Not poor	All	Poor: Not poor
DE	44.9	45.9	45.8	1.0
HU	51.1	41.5	42.6	1.2
NL	38.7	34.7	35.1	1.1
PT	47.7	35.5	37.5	1.3
SE	41.1	37.6	38.0	1.1
UK	35.2	25.9	28.1	1.4

Source: Derived from Table F1A

More than 10 per cent of all people record difficulty in accessing two services (Germany and Hungary) and these same countries also record that more than five per cent have difficulty accessing three (Figure 5.4). More than 10 per cent of the poor report difficulty in access two services in three countries: Germany, Hungary and the Netherlands and more than five per cent of the poor have difficulty in access three services in the same countries.

**Figure 5.4 Failure of 1-6 indicators of access to neighbourhood services**



Left hand graph: all; right hand graph: poor

Source: Tables F1A, FP1A

### 5.7 Dissatisfaction

At a country level there is a very wide range in dissatisfaction rates (Table 5.7). The Netherlands (3.2%) and Sweden (4.8%) record dissatisfaction levels of under five per cent in the population as a whole, and the UK (6.3%) clearly under ten per cent. Germany (16.8%) and Portugal (17.9%) record dissatisfaction levels under 20 per cent. Hungary is an outlier where the dissatisfaction rate is almost 40 per cent (38.3%). Absolute dissatisfaction levels among the poor are around ten per cent or under in the Netherlands (7.1%), Sweden (9.6%) and the UK (10.2%). In Germany the dissatisfaction rate among the poor is twice this level (21.8%) rising to one quarter (25.9%) in Portugal. Again Hungary stands out with a dissatisfaction rate of one-half (50.9%).

The pattern changes on the relative measure: the countries with the lowest overall dissatisfaction rates and indeed lowest absolute dissatisfaction rates among the poor (especially the Netherlands and Sweden, but also the UK) also have the widest gap between poor and non poor (Table 5.7).



**Table 5.7 Dissatisfaction rates**

<b>Dissatisfaction</b>	<b>Poor</b>	<b>Not poor</b>	<b>All</b>	<b>Poor: Not poor</b>
DE	21.8	16.0	16.8	1.3
HU	50.9	36.6	38.3	1.4
NL	7.1	2.7	3.2	2.6
PT	25.9	16.3	17.9	1.6
SE	9.6	4.2	4.8	2.3
UK	10.2	5.4	6.3	1.9

Source: Derived from Table GX1

**Table 5.8 Summary of housing outcomes**

**(a) All**

	<b>GDP per capita (EU-27=100)</b>	<b>Affordability (40%)</b>	<b>Overcrowding (objective)</b>	<b>Overcrowding (subjective)</b>	<b>Physical quality</b>	<b>Neighbourhood quality</b>	<b>Neighbourhood services</b>	<b>Dissatisfaction</b>
DE	115.8	22.7	2.7	8.2	38.8	35.8	45.8	16.8
HU	62.6	7.3	44.2	15.5	50.3	27.4	42.6	38.3
NL	132.2	18.0	1.5	14.2	38.6	44.7	35.1	3.2
PT	75.6	7.5	13.5	21.4	74.3	40.9	37.5	17.9
SE	122.8	8.5	9.0	14.6	27.6	25.1	38.0	4.8
UK	116.7	16.6	4.3	5.8	40.4	42.0	28.1	6.3

**(b) Poor**

	<b>Affordability (rise in poverty)</b>	<b>Affordability (40%)</b>	<b>Overcrowding (objective)</b>	<b>Overcrowding (subjective)</b>	<b>Physical quality</b>	<b>Neighbourhood quality</b>	<b>Neighbourhood services</b>	<b>Dissatisfaction</b>
DE	4.3	68.1	7.0	12.9	54.9	44.8	44.9	21.8
HU	3.8	31.7	62.6	22.6	62.5	30.6	51.1	50.9
NL	5.4	57.2	4.9	21.8	55.4	46.2	38.7	7.1
PT	3.0	24.0	16.5	27.3	83.2	38.6	47.7	25.9
SE	4.8	44.0	26.0	19.6	33.8	30.1	41.1	9.6
UK	4.2	45.2	8.7	19.6	48.0	43.0	35.2	10.2

**(c) Poor: not poor**

	<b>Affordability (rise in poverty)</b>	<b>Affordability (40%)</b>	<b>Overcrowding (objective)</b>	<b>Overcrowding (subjective)</b>	<b>Physical quality</b>	<b>Neighbourhood quality</b>	<b>Neighbourhood services</b>	<b>Dissatisfaction</b>
DE	-	4.3	3.5	1.7	1.5	1.3	1.0	1.3
HU	-	8.1	1.5	1.6	1.3	1.1	1.2	1.4
NL	-	4.4	4.9	1.7	1.5	1.0	1.1	2.6
PT	-	3.2	1.3	1.4	1.1	1.0	1.3	1.6
SE	-	5.2	3.9	1.4	1.3	1.2	1.1	2.3
UK	-	4.7	2.7	1.3	1.2	1.0	1.4	1.9

Source: Tables A5B, A5C, BX6, CX1, CX3, D2A, E1A, F1A, GX1

## 5.8 Analysis

The country level outcomes are summarised in Table 5.8. This has three elements which are considered in the following sections:

- absolute housing outcomes for the populations as a whole (Table 5.8a);
- absolute housing outcomes for the poor populations (Table 5.8b); and
- relative housing outcomes comparing those of the poor with the non poor (Table 5.8c).

The country level analysis has been organised to reflect the welfare regimes and the distinctive features of the housing systems that are associated with them.

### ***The transition and Mediterranean welfare regimes: Hungary and Portugal***

The transition (Hungary) and Mediterranean (Portugal) regimes are characterised by large ownership sectors and high levels of outright ownership, small social rented sectors and a low reliance on housing allowances. It is also relevant that these two countries have substantially lower per capita incomes than the other four (Table 5.8a).

Overall the countries from in the transition and Mediterranean regimes score well on affordability: they have the lowest proportions of people with housing expenditure that exceeds 40 per cent of their incomes. There does however appear to be a trade off between affordability and housing quality: both countries register the highest overcrowding rates (on both objective and subjective measures) and the greatest propensity for people to experiencing at least one of five physical deficiencies with their dwellings. While neighbourhood quality appears to be less of a problem compared to other countries, they record the highest dissatisfaction rates, though Hungary's dissatisfaction rate is much higher than Portugal's. Overall these countries score well on affordability, badly on the physical housing conditions and poorly on overall satisfaction.

These trends are replicated among the population who live in poverty. The poor in Hungary and Portugal are less likely than the poor in the other countries to have housing costs that exceed more than 40 per cent of their incomes. Net housing costs also contribute to a smaller percentage point increase in poverty in these countries than in the others. This is achieved without significant housing allowances or social rented housing. However, as with the population as a whole these countries exhibit the highest overcrowding rates among the poor and the highest levels of reporting one or more physical defects. These countries perform better on neighbourhood quality among the poor, but again have the highest proportions of poor people reporting difficulties accessing one or more neighbourhood services. Dissatisfaction rates are the highest

among the poor in these countries, although the dissatisfaction level among the poor in Hungary is twice that of Portugal.

The performance of these countries on the relative measure of housing outcomes improves overall, very markedly so in Portugal. Portugal has the lowest or second lowest difference on affordability and the indicators of physical quality (overcrowding and physical quality); near equality is implied by the neighbourhood quality indicator, but not on neighbourhood services. In contrast, despite Hungary scoring well on absolute levels of affordability among the poor, in relative terms it scores very badly. It seems that objective overcrowding is so widespread in Hungary that the relative difference between poor and non poor is quite small. Other indicators are less remarkable but the general pattern is for the country to perform better on relative indicators than on absolute ones. The difference in dissatisfaction rates confirms this pattern. These countries have the second and third lowest differentials in dissatisfaction rates between poor and non poor, in contrast to the highest levels of absolute dissatisfaction among the poor and the general population.

### ***The liberal welfare regime: UK***

The liberal regime (UK) has the highest level of poverty among any of the six countries in this study. Its housing system is characterised by a high owner-occupation rate and an outright ownership rate that is higher than among the other three non-Mediterranean/transition countries. The UK has a large social rented sector, which is targeted on poorer households, and an extensive reliance on housing allowances. So a high poverty level combines with an active housing policy.

Housing outcomes among the population as a whole are summarised in Table 5.8a. Among the population as a whole, a much higher proportion spend more than 40 per cent of their income on net housing costs than in the Mediterranean/transition countries, but there are low levels of overcrowding on both objective and subjective measures: the former is under five per cent and the latter is the lowest of any of the countries. Far fewer people experience one or more physical defects with their housing than in the Mediterranean/transition countries, but the situation seems to be similar to Germany and the Netherlands. The country records the lowest level of reported neighbourhood service access problems and overall records low dissatisfaction rates. The country performs notably poorly in comparison to others on neighbourhood quality.

The 'failure' rate on each of the indicators is higher among the poor population, but the general pattern when compared to other countries is very similar to the population as a whole (Table 5.8b). Of the non Mediterranean/transition countries, the UK experiences the smallest rise in poverty as a result of housing costs and of the four countries in this group, with Sweden, records a substantially lower 'failure rate' on the affordability indicator. So this suggests that the housing system limits the impact of housing costs on

the poor. The general pattern of low overcrowding rates (on both objective and subjective indicators) is maintained among the poor population, and while almost half of the poor experience one or more physical defects with their housing, this is lower than in all but one other country in the study. Compared to other countries the generally good performance on access to neighbourhood services and satisfaction is maintained among the poor population. Neighbourhood quality, while only slightly worse than among the population as a whole, is still among the worst.

Across the indicators as a whole the differential between the poor and non poor is among the lowest (Table 5.8c). The largest differentials are on affordability and objective overcrowding; the smallest on physical and neighbourhood quality. However, the relative indicator does need to be treated with caution: the differential between poor and non poor in regard to access to neighbourhood services is greater than in any other country, but on the absolute indicator the UK has the lowest recorded level of service access problems among the poor. Conversely the comparatively low differential between poor and non poor on neighbourhood quality reflects a generally low level of neighbourhood quality.

### ***The social democratic welfare regimes: Sweden and the Netherlands***

The Netherlands is usually regarded as being a hybrid social democratic/ corporatist regime, but here is examined with Sweden as a social democratic regime due to the greater similarities of their housing systems. Both countries retain large social rented sectors, although in the data we have not been able to identify Sweden's municipal housing sector separately from a wider 'unitary' rental sector. Both make extensive use of housing allowances, but have lower levels of ownership and outright ownership compared to the liberal, transition and Mediterranean countries.

Among the populations as a whole these countries produce some rather diverse results, but the general picture is of high housing standards (Table 5.8a). Sweden almost matches the transition/ Mediterranean countries on affordability, but the Netherlands does not, despite a very large social rented sector and an extensive housing allowance system. These two countries have the lowest level of failure on the physical quality indicator, but while the Netherlands records very low (objective) overcrowding rates (1.5%) Sweden records a rather high figure (9%). The neighbourhood quality and services indicators also show rather mixed results. These countries record the lowest dissatisfaction rates of any (both under 5%).

The 'failure' rate of poor people on each of the indicators is higher than among the population as a whole, but the overall pattern compared to other countries is similar to the population as a whole (Table 5.8b). Again this suggests that the housing standards of the population as a whole have a strong influence on the housing standards of the poor. However, these two countries do perform poorly on affordability. They record the

greatest increases in poverty caused by housing expenditure and the Netherlands has a notably high level of poor people with a housing expenditure burden exceeding 40 per cent of net income (57.2%). Among the poor Sweden retains its poor performance on objective overcrowding and good performance on physical quality; the Netherlands retains its good performance on objective overcrowding and poor performance on neighbourhood quality. The two countries have the lowest dissatisfaction rates among the poor (as they do among the population as a whole).

On the relative measure, some important differences emerge. Despite having the lowest level of objective overcrowding and the lowest level of dissatisfaction among the poor the Netherlands has the greatest differential between poor and non poor on both indicators; while it records the highest level of neighbourhood quality problems among the poor but the smallest differential between poor and non poor. Some of these differences between absolute and relative positions of the poor also occur in Sweden, though are less pronounced. For example Sweden records the second lowest absolute level of dissatisfaction among the poor, but the second highest differential between poor and non poor. Again this reflects some problems with the interpretation of the relative measure.

### ***The corporatist welfare regime: Germany***

Germany is the archetypal corporatist welfare regime and has a distinctive housing system. It has the least easily identifiable set of policy instruments or system features that might be expected to weaken the link between income poverty and housing outcomes: the social rented sector is now small, it does not have an extensive housing allowance (although housing-specific assistance is also directed through the social assistance system) and has a small owner occupied sector.

Overall, the country scores poorly on housing affordability (Table 5.8a). More than one-fifth (22.7%) of people face net housing expenses in excess of 40 per cent of income, which is the highest of any country. Overall Germany has low levels of overcrowding – under five per cent (2.7%) on the objective measure and ten per cent (8.2%) on the subjective measure and the failure rate on physical quality is similar to the Netherlands and the UK. Problems with accessing neighbourhood services appear to be more widespread than in any other country and dissatisfaction is notably higher than in the Netherlands, Sweden and the UK.

Again 'failure' rates are consistently higher among poor households, but the order in comparison to other countries does not change very much compared to the population as a whole (Table 5.8b). The rise in failure of the 40 per cent affordability indicator is worthy of some note. This is almost 70 per cent (68.1%) among the poor which is by far the highest of any country. Given the structure of housing assistance, it is notable that the rise in the poverty rate as a result of housing expenditure is 4.3 percentage points

which is almost the same as in the UK (4.2 pp) and lower than in the Netherlands (5.4 pp). The 40 per cent indicator may therefore be somewhat misleading in the case of Germany. On the other indicators the pattern among the poor reflects that of the population as a whole: compared to the other countries, the performance on both overcrowding measures is good, but the two neighbourhood-related indicators show a relatively poorer performance. Dissatisfaction among the poor, as in the population as a whole, is notably higher than among the other non-Mediterranean/ transition countries.

As in other countries, the relative measures are difficult to interpret (Table 5.8c). The affordability indicator rises from being the worst to the second best while the country's quite high absolute dissatisfaction rate among the poor (21.8%) is the lowest in relation to the non poor (1.3) in any of the countries (Table 5.8c). Conversely, a relatively low absolute subjective overcrowding rate (12.9%) among the poor is the equal highest when compared to the non poor (1.7). This reflects the tendency for low absolute 'failure' rates among the poor to translate into large arithmetic differentials when compared to the non poor.

## **5.9 Conclusions**

This chapter has provided a detailed analysis of housing outcomes in six countries.

The principal aim has been to test whether housing policies and systems can disrupt the link between income and housing outcomes. In particular we wished to establish whether the income poor are also the housing poor.

In conducting the analysis we examined housing outcomes at a country level:

- Housing outcomes across the entire range of indicators are consistently worse for poor people than for the population as a whole. This does not mean by any means that the poor population will necessarily fail any indicator, or that no non poor person will fail any indicator. It does mean that poor people are systematically more likely to fail an indicator than are people who do not live in poverty.
- Housing outcomes of the poor reflect the housing outcomes among the general population. If housing outcomes are generally good, then absolutely the housing outcomes of the poor will also be good. Conversely if housing outcomes are generally poor, then the housing outcomes of the poor will also be worse than in other countries.
- There is no systematic relationship between the housing outcomes of the poor and the level of poverty in a country. The UK has relatively good housing outcomes across the range of indicators among the poor, but high levels of poverty; Hungary has relatively poor housing outcomes, but low levels of poverty.

- Relative measures of housing outcomes suggest that the situation of the poor compared to the non poor is often smallest when housing outcomes are generally poor (among both the poor population and the population as a whole). Conversely, they are often widest when housing outcomes are generally good (among both the poor population and the population as a whole). Thus Portugal has some of the worst housing outcomes for the poor, but some of the lowest differential between poor and non poor, while the converse is true in the Netherlands.
- The transition and Mediterranean countries that are characterised by large outright ownership sectors perform very well on affordability both among the general population as a whole and among the poor population, but poorly on overcrowding and the physical quality of dwellings. This suggests that at a country level there is a trade-off between housing affordability and housing quality and indicates the limits of home-ownership as a counter-poverty policy.
- The range of policies (social rented housing and housing allowances) combined with a significant outright ownership sector appear to limit the impact of very high levels of poverty in the UK, the liberal regime. Affordability compares favourably to the non-transition/ Mediterranean countries and generally well on physical quality and overcrowding and satisfaction. But there does appear to be a general problem with neighbourhood quality. The relative indicators generally show some of the smallest gaps between the poor and non poor.
- The social democratic countries (the Netherlands and Sweden) across the range of indicators produce high standards of housing outcomes, but the absolute position of the poor appears to be less favourable in the Netherlands than in Sweden, although it is notable that dissatisfaction levels are the lowest in these countries both generally and among the poor. These countries record some of the widest differentials between poor and non poor, although this does reflect some of the problems with relative measurements when standards are generally high.
- Despite the relative lack of identifiable interventions the corporatist country (Germany) housing standards are generally similar to other non Mediterranean/ transition countries. The poor performance on the ratio affordability measure may be attributable to the structure of housing assistance and this is supported by the scale of poverty when measured after net housing costs.

The role of individual housing policies and features of housing systems are examined in the next chapter.



## **Chapter 6: The Impact of Housing Policy Instruments on Housing Outcomes for the Poor**

### **6.1 Introduction**

In Chapter 5 we examined the impact of poverty on housing outcomes at a country level. In this Chapter we examine whether there is evidence that particular policy instruments or features of housing systems have an impact on the housing outcomes of the poor. The three policy instruments/ system features that were identified as potentially weakening the link between income poverty and poor housing outcomes were identified in Chapter 4 as:

- social rented and other below market rental (BMR) housing;
- outright home-ownership; and
- housing allowances (in relation to affordability only).

We employ a range of indicators that capture range of 'housing outcomes', which are detailed in Chapter 3:

- Affordability (net and gross)
- Overcrowding (objective and subjective)
- Physical quality of housing
- Neighbourhood quality
- Neighbourhood services
- Dissatisfaction

The relationship between each housing outcome and social rented and other BMR housing; and outright ownership is examined in turn. The housing outcomes of all people living in these tenures are reported in relation to other tenures. A check to see whether particular patterns are attributable to the household composition of the tenure is then made. We then examine the housing outcomes of the poor within the tenure in relation to the poor in other tenures. This allows us to take account of the influence that the income composition of people living in a particular tenure might have on outcomes independently of the tenure itself. A further check is made against household composition, although this is often limited by inadequate sample sizes. The role of housing allowances is confined to the examination of affordability.

The chapter is structured as follows. In Section 6.2 we identify where the poor live with particular regard to the 'reach' of the three policies/ system features that might be expected to weaken the link between income poverty and poor housing outcomes. In Section 6.3-6.8 we examine each housing outcome in turn. We then draw the findings

together to make an assessment of the role of individual policies/ system features in Section 6.9. Conclusions are drawn in Section 6.10.

## **6.2. The Poor and the Housing system**

In this section we identify the extent to which individuals living in income poor households might benefit from the three policies/ system features that we have identified.

### ***Social and other below market rental housing***

There are two countries where we can establish unambiguously what is predominantly social rented housing and other rent controlled housing: the Netherlands and the UK. These countries contain among the largest social rented sectors among our countries; unfortunately it is not possible to identify the sector separately in Sweden and Germany. This is especially important in Sweden where the municipal housing sector is still significant (about one-fifth of housing), but less important in Germany where the 'social' sector has shrunk considerably to about five per cent of the stock. However, in Sweden the 'unitary' element of the rental sector is emphasised in the way that mainstream municipal housing is identified as 'market rental' housing in EU-SILC.

Some 27.7 per cent of individuals are housed in this sector in the Netherlands and 17.7 per cent in the UK. Moreover, more than 40 per cent (42.7%) of people living in poverty in the UK and more than half (55.6%) of those in the Netherlands live in the sector (Table AP2B). The size of the sectors identified as BMR in the other four countries is always under 10 per cent, being largest in Portugal (7.6%), and smallest in Sweden (2%) (Table A2B).

### ***Outright home-ownership***

Outright home-ownership is a very important sub-tenure in three of the countries. It plays an important role in some transition countries where large-scale privatisation has taken place, and this is the case in Hungary where it houses almost three-quarters of people and 70 per cent of the poor (Table AP2B). Outright ownership is also a feature of southern European welfare regimes, including Portugal where half the population live in outright ownership and slightly more than half of the poor are housed in this way. It is also significant in the UK, a liberal welfare regime where just over one-quarter of both the general population and the poor live in the sector. The relatively high level of outright ownership in the UK can be attributed to the relatively mature ownership sector and the impact of discounted sales of social housing to tenants. In the five countries where we are able to identify outright owners the sector is greatest among pensioners. Unfortunately, outright owners are not identified separately from mortgaged owners in Germany in EU-SILC.

## ***Housing allowances***

Housing allowances are received by between 2.7 per cent (Germany) and 11.8 per cent (UK) of people in the six countries, although the figure in Germany excludes housing-related transfers paid through the social assistance system, and it is therefore difficult to assess their importance (Table B3). They are most widespread in the northern European countries in both social democratic (Sweden and the Netherlands) and liberal (UK) welfare regimes, where more than 10 per cent of people live in households that benefit from housing allowances. They are a less far-reaching policy instrument in the southern and transition regimes of Hungary (8%) and Portugal (6.5%).

Housing allowances are also an instrument that is almost always targeted on poor households. Between 40 and 45 per cent of the poor live in households in receipt of housing allowances in Sweden, the Netherlands and the UK (Table BP3). Even in Hungary, where only a small proportion of all households receive housing allowances, a quarter of poor people benefit from them. Portugal is the exception as a smaller proportion of poor people live in households receiving housing allowances (2.2%) than the population as a whole (6.5%).

### **6.3 Affordability**

In this section we examine affordability according to two concepts:

- Residual income approach: we examine the impact that gross and net housing costs have on the level of poverty.
- Housing cost burden: we examine the proportion of individuals living in households whose housing expenditure exceeds a threshold of 40 per cent of net income.

#### ***The impact of housing expenditure on poverty rates***

Table 6.1 details the impacts of housing costs on poverty rates in the six countries. In the table poverty rates are presented in three stages:

- before housing costs;
- after gross housing costs; and
- after net housing costs.

The purpose of identifying poverty rates after gross housing costs separately from net housing costs is so that the impact of housing allowances can be identified separately from any effects arising from the different tenures. This is different from the other

indicators as the findings cannot be presented in terms of a standard which is not met by varying proportions of poor and non poor people.

**Table 6.1 The impact of housing expenditure on poverty rates**

		MR	BMR	OO	Ave.	ORO	MO
DE	BHC	20.6	24.5	7.8	14.0	-	-
	AGHC	23.5	24.9	14.2	18.4	-	-
	ANHC	23.2	24.4	14.1	18.3		
HU	BHC	19.7	23.7	11.2	12.2	11.6	9.2
	AGHC	20.9	25.1	15.6	16.3	15.4	16.4
	ANHC	20.5	23.8	15.3	16.0	15.1	15.9
NL	BHC	34.1	23.1	4.8	11.5	15.6	3.3
	AGHC	58.9	34.6	8.3	18.4	12.8	7.7
	ANHC	58.9	29.8	8.1	16.9	10.8	7.8
PT	BHC	26.5	27.4	14.1	17.2	18.1	6.0
	AGHC	36.9	28.2	16.8	20.1	19	12.2
	ANHC	37.1	28.2	16.8	20.2	19.2	11.8
SE	BHC	24.5	25.5	5.9	11.6	11.1	4.4
	AGHC	41.3	39.2	7.0	17.5	12.7	5.4
	ANHC	38.5	37.6	6.6	16.4	12.1	5.1
UK	BHC	30.1	47.6	11.7	19.7	20.7	6.7
	AGHC	43	58.8	14.8	25.0	19.8	12
	ANHC	41	51.1	15.3	23.9	20.3	12.5

MR = market rental; BMR = below market rental; OO = owner occupied; Ave = average; ORO = outright owner; MO = mortgaged owner

BHC = before housing costs; AGHC = after gross housing costs; ANHC = after net housing costs

Source: Derived from Tables A4A, A4B and A4C

### *Social rented and other below market rental housing*

The role of social rented housing can be identified in the data for the Netherlands and the UK. To examine its role in poverty we can examine poverty before and after *gross* housing costs in order to separate the tenure affect from the impact of housing allowances.

The poverty rate having taken into account gross housing costs rises substantially (by more than 10 percentage points) among people living in the sector in both these countries, substantially more than the general rise in poverty caused by gross housing costs (Table 6.1). This holds across every household type in the UK although the rise is smaller (2.7 pp) among Dutch social renters than the average (4.0 pp) and virtually the same among lone parents (about 18 pp) (Tables A5A, A5B).

It is notable however that the general rise in poverty is greater still among Dutch market renters (a rise of 24.8 percentage points), suggesting that social and other below market

rental housing limits the impact of housing costs. This holds across every household type (Tables A5A and A5B). The difference is notably more muted in the UK, although the rise among social renters (11.2 pp) is still greater among market renters (12.9 pp) (although the pattern is reversed among pensioners and the rise is almost the same among singles).

In the other four countries the sectors identified as ‘below market rent’ in the data show some different patterns. The poverty rate after gross housing costs rises by more than 10 per cent in the Swedish BMR sector (but it should be noted that this excludes the mainstream municipal rented sector). In contrast very small rises (of between 0.4 and 1.4 pp) are shown in the German, Portuguese and Hungarian BMR sectors. The rise in Hungary is actually greater than in the market rental sector, but in Portugal it is smaller.

### *Outright home ownership*

As we might expect, in each of these five countries, outright owners experience better than average impacts on poverty rates as a result of gross housing costs. Indeed in two of the five countries (the Netherlands (-2.8 pp) and the UK (-0.9 pp)) the poverty rate among outright owners actually falls after taking into account gross housing expenditure (Table 5.1). The poverty rate rises most in Hungary (3.8 pp) and is also quite close to the overall increase in poverty (4.1 pp); this may be attributed to the prevalence of the tenure among non-poor households as well as among the poor. The increase in poverty arising from gross housing costs is lower than average among outright owners in every household type category in the UK, Sweden and the Netherlands; and also the case in every household type category in Portugal other than singles (where the rates are similar) (Tables A5A and A5B). Pensioner poverty falls in Sweden, Portugal and the Netherlands on this basis and it falls among couples and couples with children in the UK. Only in Hungary is the picture mixed at the household level, but the increase in outright owner poverty is always similar to the average.

### *Housing allowances*

We assess the impact of housing allowances on poverty rates by comparing poverty rates after gross housing costs (AGHC) with poverty rates after net housing costs (ANHC). Housing allowances have the effect of limiting the impact of housing expenditure on general poverty rates in each of the six countries with the exception of Portugal, where there is a very small (0.2 pp) increase in poverty when we compare poverty rates after net housing costs with the poverty rate after gross housing costs. In the other countries, housing allowances overall contribute to a small overall reduction in poverty rates of between 0.1 percentage points (in Germany, where not all housing-related assistance is measured by housing allowances) and 1.5 pp in the Netherlands. These reductions are not sufficient to counteract the rise in poverty after gross housing costs.

The small reduction in poverty rates arising from housing allowances holds across household types in the four of the five countries where such falls are registered with the sole exception of couples with children in the Netherlands among whom the poverty rate remains unchanged (Tables A5B and A5C). Of note are the larger reduction in poverty rates among lone parents in the Netherlands (-7.5 pp) and Sweden (-6.5 pp). In Germany the impacts at the level of every household type are very small. In Portugal small increases in poverty are registered among every household type other than couples with children.

In the social and other below market sector in the Netherlands and the UK the impact of the housing allowance is much greater than in other tenures. The poverty rate after net housing costs in this sector is almost five (4.8) percentage points lower than after gross costs in the Dutch sector and nearly eight (7.7) percentage points lower in the UK sector. The pattern holds at the level of the household type, with a 14 (13.6) percentage point fall among UK pensioners in the social rented sector, and a 15 (14.8) percentage point fall among Dutch lone parents in this sector (Tables A5B and A5C). Particularly in the UK this implies that it is the *combination* of social rented housing and the housing allowance that has an impact on affordability.

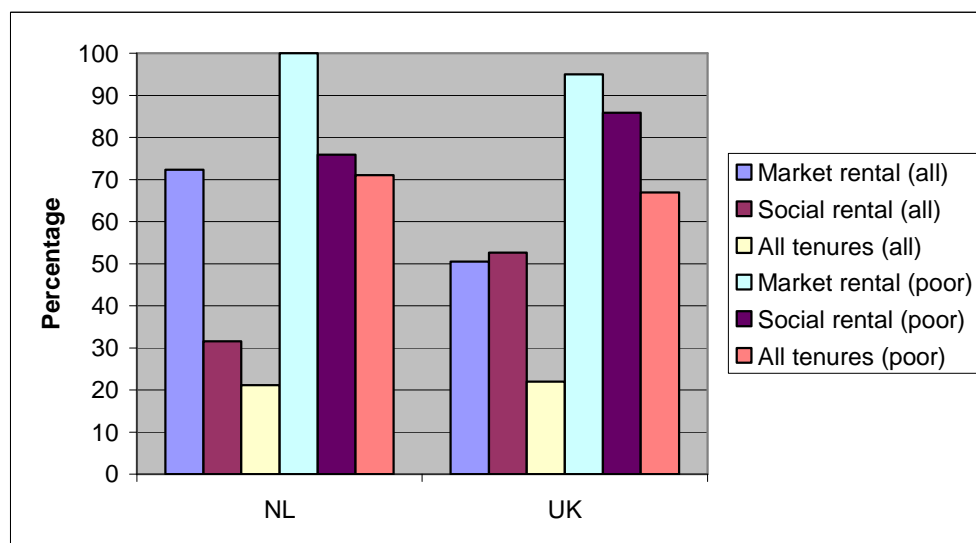
### ***The burden of housing expenditure: the ratio approach***

#### *Social rented and other below market rental housing*

To examine the effects of social rented housing on affordability we examine the proportions of individuals whose *gross* housing expenditure exceeds the threshold of 40 per cent. This allows us to examine the role of the tenure separately from the housing allowance.

As noted above, what is predominantly social rented housing can be identified clearly in the data in the Netherlands and the UK and we examine the impact of this tenure in these countries separately, and then proceed to examine the 'below market rent' sector in the other countries.

**Figure 6.1 Percentage with gross housing costs > 40% income**



Source: Tables B5, BP5

We would expect to see higher levels of affordability in the social rented sector, although we should also note that the ratio indicator is especially vulnerable to an income effect: since the sector houses disproportionate numbers of people with lower incomes lower rents may nonetheless result in a higher proportions of income being taken in housing expenditure compared to tenures housing a higher proportion of higher income groups.

Certainly a higher proportion of social renters as a whole fail the 40 per cent affordability indicator in both the Netherlands and the UK, although the differential is much wider in the UK (Figure 6.1). In the UK the failure rate is higher among social tenants than in any other tenure, but in the Netherlands the failure rate is very substantially higher in the market rental sector. This may be attributable to the high rental threshold at which rents become decontrolled in the Netherlands. The higher than average failure rate among social tenants might in part be explained by differences in household composition in the tenure compared to other tenures. For example both Dutch and UK social rented sectors house half of all lone parents (Table A2). Nonetheless the above average failure rate among social tenants in the UK applies across all household types and in the Netherlands across all apart from lone parents and 'others' (Table B5).

The impact of different income profiles in the different tenures on this indicator can be much reduced by examining the poor population separately (Figure 6.1). This indicates an above average failure of the 40 per cent affordability threshold in both countries, but the difference in the Netherlands is small. In the UK this holds across all household types, but in the Netherlands this does not always seem to be the case although sample

sizes are often under 50 (Table BP5). This said it should be noted that the failure rate on this indicator is 75 per cent among poor Dutch social renters and 85 per cent among their British counterparts. Among the poor population, the failure rate in both countries is lower than in the market rental sector, which might be regarded as a suitable benchmark against which to compare the social rented sector. This appears to hold between household types, although sample sizes in the market rental sector are all below 50 (Table BP5).

In the other four countries 'below market rental' (BMR) housing produces some mixed results. The proportion of BMR tenants with gross housing costs over 40 per cent of income is below average in Hungary and Portugal and above average in Germany and Sweden (where, it should be remembered, the mainstream municipal housing sector is classified in the data as 'market' rental) (Table B5). There are some differences between household types in Germany, but not in Hungary, while analysis at this level is hindered by small sample sizes in Sweden and Portugal. When the poor are examined separately the failure rate in the BMR sector remains the lowest of any tenure in Hungary and below average in Portugal (where it is much lower than in the market rental sector) (Table BP5). In Sweden, where the sample size is below 50, the failure rate among poor BMR tenants is just below the average. Analysis between household types is not possible due to inadequate sample sizes.

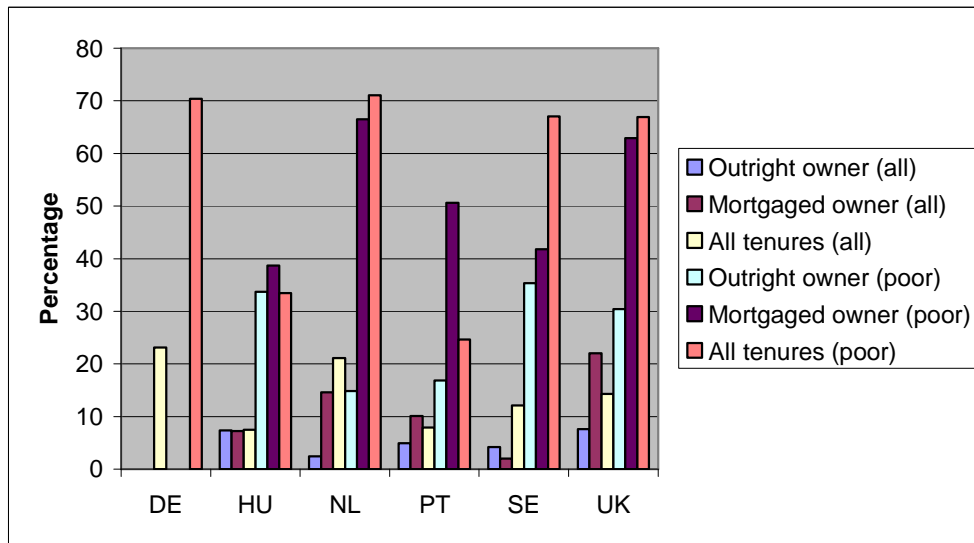
### *Outright ownership*

To capture the impact of outright ownership on affordability, we again examine affordability on the basis of *gross* housing costs, so that we can separate the tenure effect from the impact of housing allowances. It should be noted that the data does not identify outright owners separately in Germany.

In each of the five countries with data the proportion of outright owners facing gross housing costs in excess of 40 per cent of their income is lower than the average, usually substantially so (Figure 6.2). For example, in the Netherlands only 2.4 per cent of outright owners pay more than 40 per cent of their net incomes in housing costs, compared to an average of one-fifth (21.1%), almost a third (31.5%) of social renters and more than 70 per cent of market renters (Table B5). The exception is Hungary where the tenure is large the difference is negligible. In four of the five countries, a smaller proportion of outright owners face gross housing costs in excess of 40 per cent of income than any other tenure or sub-tenure. In Hungary the difference is marginal. The pattern generally holds between household types.



**Figure 6.2 Percentage with gross housing costs > 40% income**



Source: Tables B5, BP5

The pattern remains clear when people living in poverty are examined separately and therefore the compositional effects arising from income distributions between tenures is reduced. In four of the five countries the proportion of poor outright owners facing gross housing costs in excess of 40 per cent of income is substantially lower than their counterparts in any other tenure. For example, in Portugal about 15 per cent (16.8%) of poor outright owners have gross housing costs above the 40 per cent threshold, compared to half (50.6%) of poor mortgaged owners and a quarter (24.6%) of all tenures. In the Netherlands some 15 per cent (14.8%) of poor outright owners exceed the 40 per cent threshold, compared to 70 per cent (71%) of the whole population in poverty and two-thirds (66.5%) of mortgaged owners. This pattern is replicated in the UK and Sweden (where it is less pronounced though still substantial). Only in Hungary is the position of poor outright owners less clear: the proportions are almost identical to all people living in poverty and five percentage points lower than among poor mortgaged owners. This reflects the arithmetic consequence of the preponderance of outright ownership in Hungary (75% of people live in outright ownership). Analysis between household types is limited by small sample sizes, but where they are sufficient these patterns remain consistent (Table BP5).

### *Housing allowances*

The impact of housing allowances on affordability is demonstrated by comparing the proportions whose *net* housing expenditure exceeds 40 per cent of income with the proportions whose gross housing expenditure exceeds this threshold (Table 6.2).

**Table 6.2 Percentage with net housing costs >40% income**

ALL		MR	BMR	OO	Ave.	ORO	MO
DE	40% GHC	26.4	27.1	21.2	23.1	-	-
	40% NHC	25.5	26.2	21.1	22.7	-	-
	Change	-0.9	-0.9	-0.1	-0.4	-	-
HU	40% GHC	9.8	4.4	7.4	7.5	7.4	7.2
	40% NHC	9.7	4.3	7.2	7.3	7.2	6.9
	Change	-0.1	-0.1	-0.2	-0.2	-0.2	-0.3
NL	40% GHC	72.3	31.5	13	21.1	2.4	14.6
	40% NHC	71.7	20.7	13	18	2.4	14.5
	Change	-0.6	-10.8	0	-3.1	0	-0.1
PT	40% GHC	25.3	5.2	6.6	7.9	4.9	10.1
	40% NHC	24.4	4.4	6.3	7.5	4.9	9
	Change	-0.9	-0.8	-0.3	-0.4	0	-1.1
SE	40% GHC	30.5	26.7	2.5	12.1	4.2	2
	40% NHC	21.2	17.5	1.9	8.5	3.3	1.6
	Change	-9.3	-9.2	-0.6	-3.6	-0.9	-0.4
UK	40% GHC	50.5	52.6	11.9	22	7.6	14.3
	40% NHC	41.7	25.3	11.9	16.6	7.6	14.3
	Change	-8.8	-27.3	0	-5.4	0	0

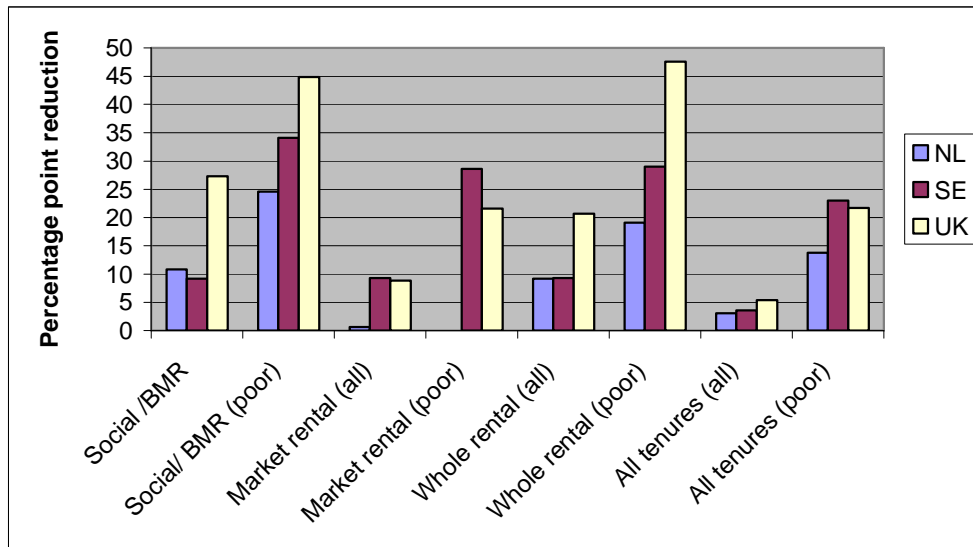
GHC= gross housing costs; NHC = net housing costs

MR = market rental; BMR = below market rental; OO = owner occupied; Ave. = average; ORO = outright owner; MO = mortgaged owner

Source: Tables B5, B6

In all of the countries the proportion of people in households whose housing costs exceed 40 per cent of their incomes is reduced by housing allowances, but overall these reductions are small. In Germany, Hungary and Portugal the reduction is less than one percentage point, and this applies across all tenures. The reduction in the Netherlands (3.1 pp), Sweden (3.6 pp) and the UK (5.4 pp) is larger. There is a distinct tenure pattern to these impacts. In the Swedish rental sector the proportion exceeding the threshold is reduced by around 9 pp (9.3 pp), similar to the reduction the Dutch social rented sector (10.8 pp). There is an 8.8 pp reduction in the UK market rental sector, but the largest reduction in any of the tenures in the countries is in the UK social rented sector. The proportion of UK social tenants where housing costs exceed 40 per cent of income is reduced from more than half (52.6%) to a quarter (25.3%). Reductions are also seen using the 30 per cent threshold: a 10 pp (9.4 pp) reduction among Swedish tenants and a 25 pp (24.8 pp) reduction among UK social tenants.

**Figure 6.3 Impact of housing allowances on affordability**



Percentage point reductions in individuals living in poor households with housing costs > 40% income arising from housing allowances

Source: derived from Tables B5, BP5, B6, BP6

The potential for housing allowances to reduce the cost burden of poor households is demonstrated when they are analysed separately in the three countries where they play a major role. There is more than a 20 pp reduction in the proportions of individuals in poor households with a housing cost burden in excess of 40 per cent in Sweden and the UK, and a 14 pp (13.8 pp) reduction in the Netherlands. The reduction among UK social tenants is almost 45 pp (44.9 pp), and among poor Swedish tenants 29 pp.

The evidence suggests a clear impact of housing allowances on affordability in countries where they are a significant policy instrument. It is notable in the case of UK and Dutch social tenants that the impact of housing allowances is much stronger than among market renters, suggesting that the instruments together have a strong impact.

## 6.4 Overcrowding

### **Objective overcrowding**

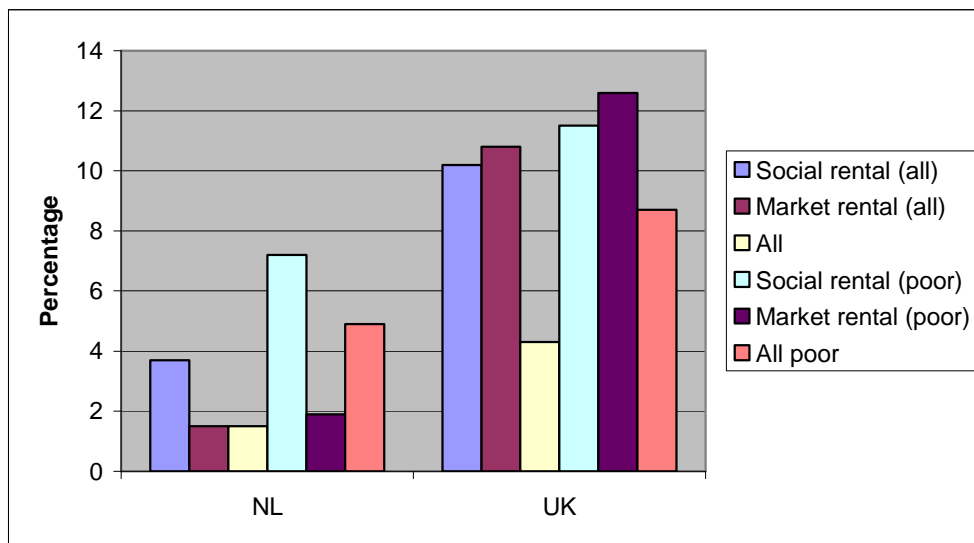
#### *Social rented and other below market rental housing*

We can best identify the effect of social rented housing in the Netherlands and the UK. The ‘objective’ overcrowding rate is around 2.5 times as high as the average in both countries. In the Netherlands the market rental sector’s overcrowding rate is the same

as the average; in the UK the market rented sector's overcrowding rate is only marginally worse than in the social rented sector (Table C1).

Household composition does not seem to provide an obvious explanation for the generally higher than average overcrowding rates in social rented housing. The overcrowding rate is higher than average in the social rented sector in every household category in both countries with the sole exception of childless couples in the UK. The pattern is more various when the social rented sector is compared to the market rented sector. In the Netherlands singles and couples with children have strikingly higher rates of objective overcrowding in the social rented sector compared to the market rented sector; while the overcrowding rates among childless couples and lone parents are higher in the market rental sector. In the UK lone parents and couples with children have higher overcrowding rates in the social rented sector than their counterparts in the market rental sector, but singles and childless couples have higher overcrowding rates in the market rental sector.

**Figure 6.4 objective overcrowding rates**



Source: Tables C1, CP1

If we examine poor households separately (Table CP1; Figure 6.4), the differential between the overcrowding rate in the social rented sector and the average shrinks from 2.5 (in both countries) to 1.5 in the Netherlands and to 1.3 in the UK, suggesting that the propensity of the sector to house an above average proportion of poor households explains some of the higher than average overcrowding rate. Nonetheless the overcrowding rate is still much higher among poor social renters in the Netherlands than among the poor in any other tenure; and in the UK the overcrowding rate among the

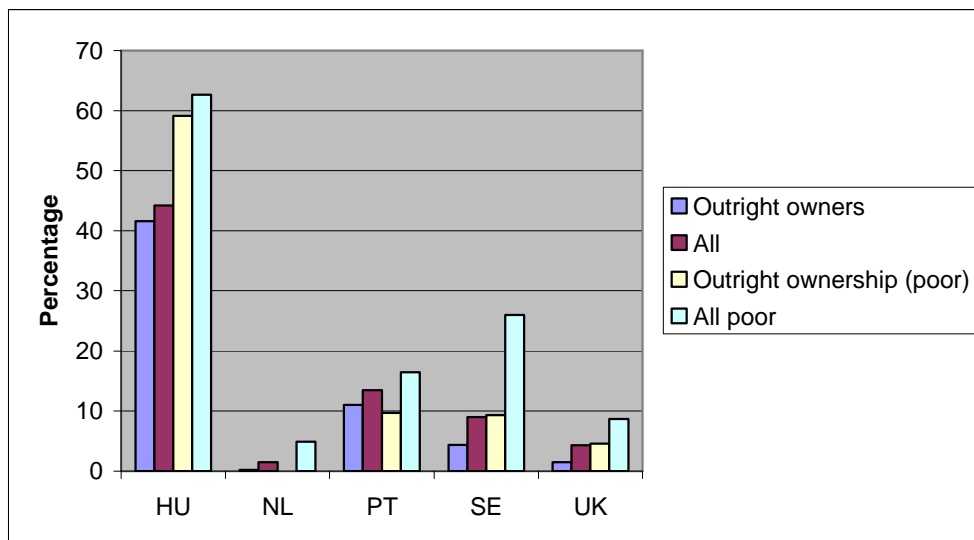
poor is only marginally lower in the social rented sector than among the poor market renters. A further breakdown by household type is not possible due to sample sizes.

As a whole the below market rental (BMR) sector records above average overcrowding rates in each of the other four countries. This is consistent across all household types where sample sizes are 50 or larger in all countries (Table C1); it also has the highest overcrowding rate of any tenure including market renting in each of these countries. Among poor households only BMR housing records higher than average 'objective' overcrowding rates in all countries (apart from Sweden where the sample size in BMR is inadequate) (Table CP1). It does have lower 'objective' overcrowding rates than market rental housing in two of the countries, however (Germany and Portugal); and in two of the other countries the sample size is below 50 (Hungary and Sweden).

### *Outright ownership*

The 'objective' overcrowding rate among outright owners is lower than average in each of the five countries where the tenure can be identified (Figure 6.5). The difference is small in Hungary and Portugal where the tenure is largest, but quite large in the Netherlands, but where general overcrowding is very low. Objective overcrowding among outright owners is lower than in the rental tenures in each of the five countries and lower than among mortgaged owners in two (the Netherlands and the UK) (Table C1).

**Figure 6.5 Objective overcrowding**



Source: Tables C1, CP1

The household composition of individual tenures might be expected to exert a strong effect to the extent that outright ownership is higher among pensioner households than among any other household type in each of the five countries and pensioner overcrowding is lowest of any household type in three of these countries. However, there is a remarkable tendency for objective overcrowding among outright owners to be below average at the level of the household type. In almost every household type in every country outright owners have objective overcrowding rates below those of the same household types in the population as a whole (Table C1). Where sample sizes allow comparison, the overwhelming pattern is for objective overcrowding among household types in outright ownership to be lower than their equivalents in the rental tenures. Only mortgaged owners, who are generally better off, show a general tendency to have lower overcrowding rates when household types are compared, but there are exceptions. In four of the five household types in the UK where sample sizes exceed 50 the overcrowding rate is lower among outright owners than mortgaged owners (Table C1).

When poor outright owners are examined separately, they exhibit lower objective overcrowding than the poor population as a whole in each of the five countries (Figure 5.6; Table CP1). They also have lower overcrowding rates than their counterparts in any of the other tenures in each of the countries with the sole exception of mortgaged owners in Hungary. The examination of overcrowding across tenures among the poor population is constrained by sample sizes, but there is a pattern of generally lower overcrowding rates among poor outright owners regardless of household type.

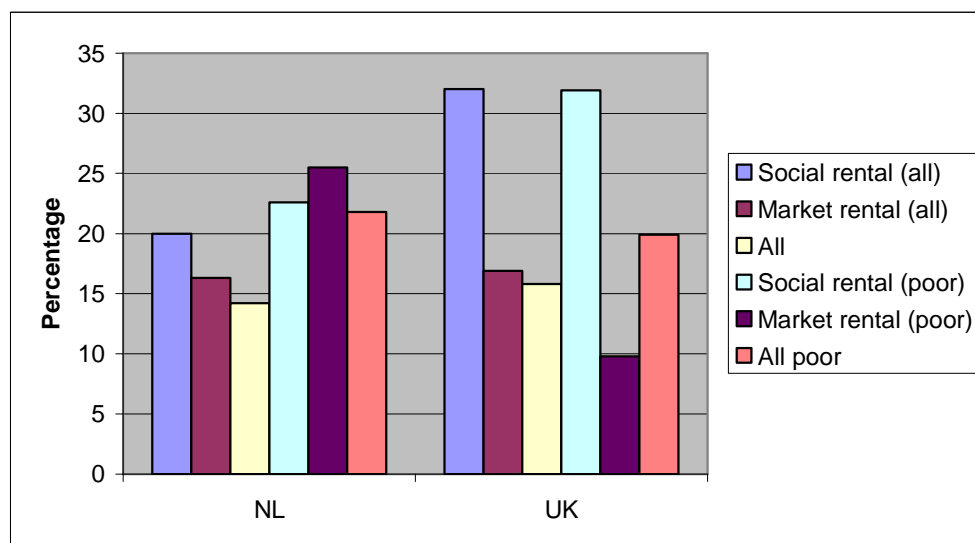
### ***Subjective overcrowding***

#### *Social rented and other below market rental housing*

Social rented housing can be identified in the Netherlands and the UK, where the 'subjective' overcrowding rate is higher than the average (Figure 6.6). The 'subjective' overcrowding rate in both countries is also higher in the social rented sector than in the market rental sector.

As with the 'objective' measure differences in household composition within tenures do not provide a ready explanation for the higher than average rate of 'subjective' overcrowding in the social rented sector: on the 'subjective' measure this persists across all household types (Table C3). In the Netherlands the social rented sector records lower levels of 'subjective' overcrowding than among market renters amongst single people and the same level among pensioners; in the UK there is a very slightly lower rate among single social renters compared to single private renters.

**Figure 6.6 Subjective overcrowding rates**



Tables C3 and CP3

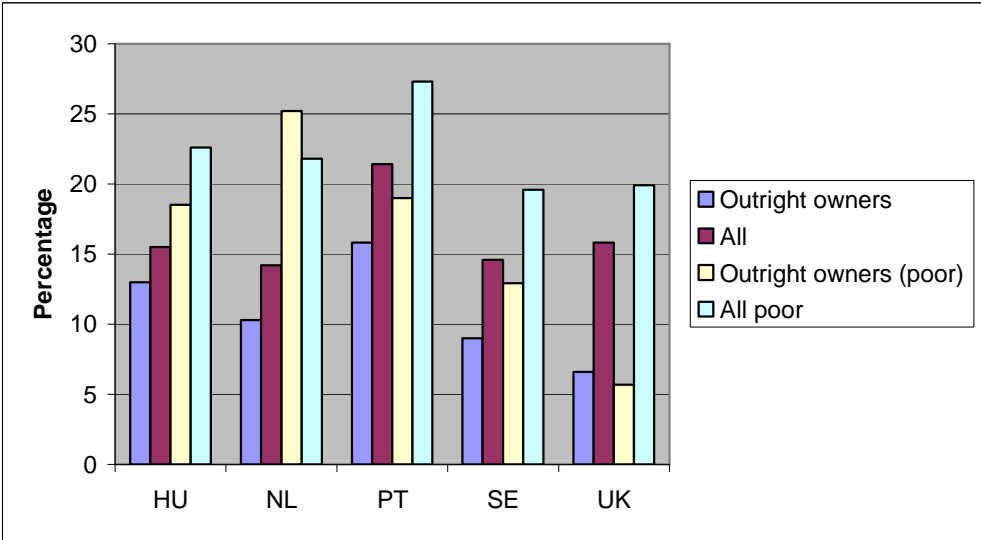
If we examine poor households separately (Table CP3; Figure 6.6), the differential between the overcrowding rate in the social rented sector and the average almost disappears in the Netherlands and shrinks from 2.0 to 1.6 in the UK. This implies that the tendency for the social rented sector to house higher proportions of poor households explains much of the higher than average ‘subjective’ overcrowding rate. However, as a policy instrument intended to improve housing conditions we might hope for lower overcrowding rates in the sector: it records a lower rate of ‘subjective’ overcrowding among poor social renters than poor market renters in the Netherlands, but not in the UK (Figure 5.7). A further breakdown among different types of poor households is not possible due to sample sizes.

As is the case with the ‘objective’ measure, the ‘below market rent’ (BMR) sector in each of the four other countries as a whole records above average overcrowding rates. This pattern holds across all household types where sample sizes are 50 or larger in all countries (sample sizes in Sweden are too small) (Table C3). It also has the highest ‘subjective’ overcrowding rate of any tenure in all countries other than Sweden (where the mainstream municipal housing sector is recorded as ‘market rental’ housing in EU-SILC). Among poor households only BMR housing records higher than average ‘subjective’ overcrowding rates in all countries (apart from Sweden where the sample size in the BMR is too small) (Table CP3). It does have lower ‘subjective’ overcrowding rates among the poor than market rental housing in one country, however (Portugal); and in two of the other countries the sample size is below 50 (Hungary and Sweden).

*Outright ownership*

As with the ‘objective measure the ‘subjective’ overcrowding rate among outright owners is lower than average in each of the five countries where the tenure can be identified (Figure 6.7). The difference between the average and outright owners is more narrowly dispersed on the ‘subjective’ measure being only 2.5 pp in Hungary (where outright ownership is the dominant tenure type). Moreover, the subjective overcrowding rate is the lowest of any tenure in each of the five countries (Table C3).

**Figure 6.7 Subjective overcrowding**



Source: Tables C3, CP3

There is a tendency for subjective overcrowding among outright owners to be below average at the level of the household type. With the sole exception of members of ‘other’ households in the Netherlands, outright owners have below average ‘subjective’ overcrowding rates compared with equivalent household types in every category in each of the five countries with data (Table C3).

Where sample sizes allow comparison, the overwhelming pattern is for ‘subjective’ overcrowding among household types in outright ownership to be lower than their equivalents in the rental tenures. When members of particular household types are compared, there is a mixed pattern of ‘subjective’ overcrowding rates between outright owners and mortgaged owners. In Sweden the rate of subjective overcrowding is consistently lower among mortgaged owners; in the UK among outright owners; and in the other countries it is mixed (Table C3).



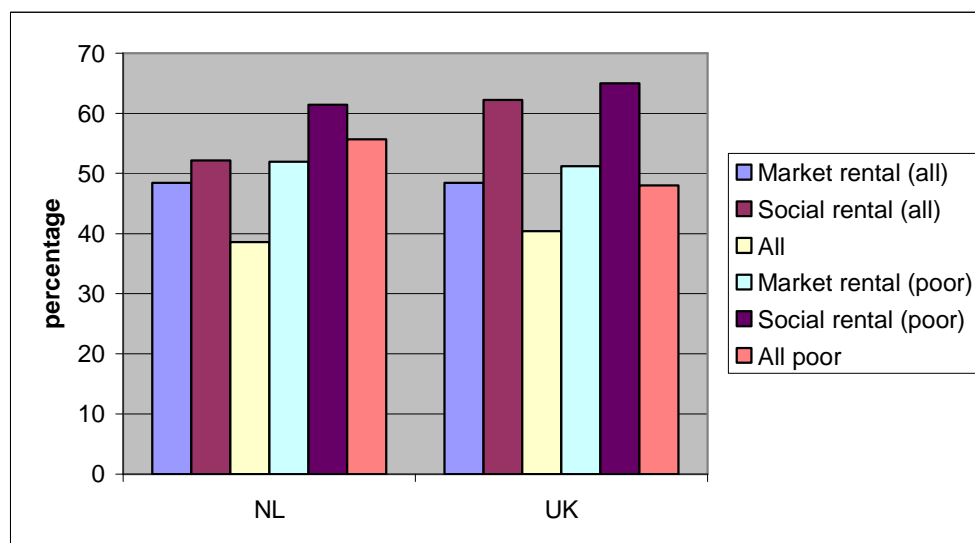
When poor outright owners are examined separately, they exhibit lower 'subjective' overcrowding than the poor population as a whole in four of the five countries (Figure 6.7; Table CP3). The exception is the Netherlands where the subjective overcrowding rate is higher among poor outright owners than the poor as a whole. The subjective overcrowding rate is generally lower among poor outright owners than among the poor in other tenures, with the exceptions of mortgaged owners in Hungary and the Netherlands, and social renters in the Netherlands. The only country where a direct comparison can be made between the poor in two separate tenures is in the UK where in all three of the household types where there are more than 50 cases, overcrowding among poor outright owners is lower than among poor social renters.

## **6.5 Physical Quality of Housing**

### ***Social rented and other below market rental housing***

Social rented housing can be identified most clearly in the Netherlands and the UK. In each of these countries, the failure rate (of one or more indicators of physical quality) is higher among social tenants than among the population as a whole and indeed higher than in any other tenure (Table D2B). Both countries have an overall failure rate of around 40 per cent, but more than half (52.1%) of Dutch social tenants and six in ten (62.2%) of UK social tenants live in dwellings that fail at least one indicator of physical quality. The failure rate in the Dutch market rental sector (48.4%) is slightly below that of the social rented sector, while the failure rate in the UK market rental sector (also 48.4%) is some 14 pp below that in the social rented sector. The failure rate in social rented housing is the worst compared to any other tenure in both countries (Table D2B). In the UK this pattern holds in every household type; in the Netherlands (where the overall failure rate between market and social renting is smaller) the social rented sector records a lower failure rate among couples, lone parents and pensioners. The failure rate among poor social tenants is higher than among social tenants as a whole in both countries (Figure 6.8); in the case of the Netherlands the rise is quite large – almost ten pp (9.3 pp). This may be indicative of some polarisation *within* the Dutch social rented sector.

**Figure 6.8 Percentage failing one or more indicators of physical quality (renters)**



Source: Tables D2B, DP2B

Nonetheless the difference in the failure rate between social tenants and the population as a whole shrinks when we restrict the comparison to poor social tenants and the poor population as a whole. But it remains higher than in any other tenure: and this holds in the UK (where the sample size is sufficient) across households types.

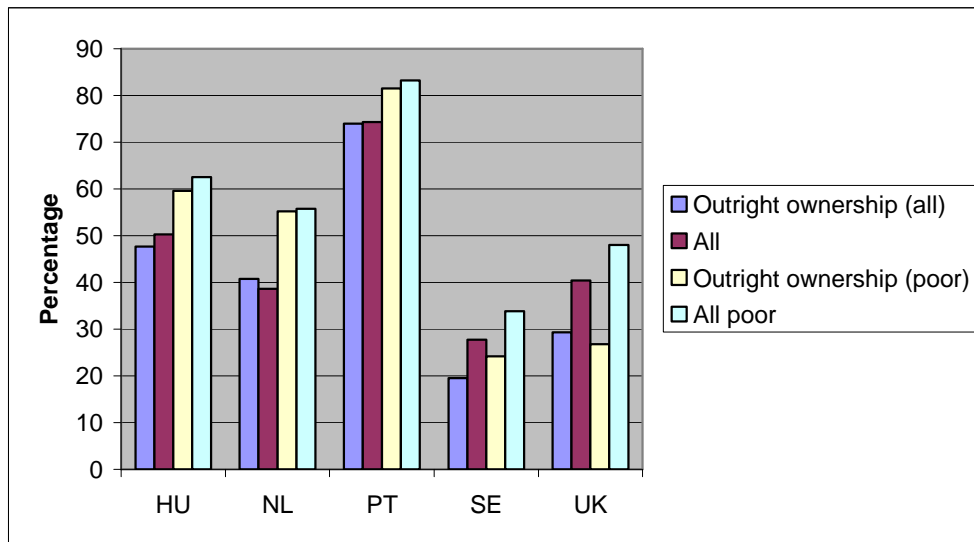
The tendency for higher failure rates among residents of below market rental sector in comparison the population is found in each of the other four countries (Table D2B). The failure rate is also higher than among market rental housing in all countries other than Sweden (where the mainstream municipal sector is identified as ‘market’ housing). There are some exceptions at the household level (compared to market renting), but the differences are often small. When the analysis is restricted to poor households, we find failure rates are higher among BMR tenants than in the population as a whole in all countries other than Sweden where the BMR sample size is below 50. The failure rate is higher among the poor in the BMR compared to market renters in Germany (but by only 1 pp) and Portugal, but not in Hungary and Sweden where sample sizes in one of the tenures is under 50. There are too few cases to make a comparison of different household types between tenures.

### ***Outright ownership***

Outright ownership might be expected to deliver relatively cheap housing, but its physical condition among poor owners might be expected to be neglected in relation to the rental tenures.

However, in four of the five countries where data are available, the failure rate is lower among outright owners compared to the population as a whole (Figure 6.9). In Hungary and Portugal where the tenure is the largest the difference is small; in Sweden and in the UK it is rather larger (8.2 and 11.1 respectively). In the Netherlands the failure rate among outright owners is 2.1 pp above the average, but between tenures is second lowest (after mortgaged ownership). While lower than the average, the failure rate among outright owners is also second after mortgaged owners in Hungary and Portugal. Outright owners have the lowest failure rate of any tenure Sweden and the UK. Much the same pattern remains intact when different household types are compared (Table D2B).

**Figure 6.9 Failure rate: one or more indicators of physical quality (outright owners)**



Source: Tables D2B, DP2B

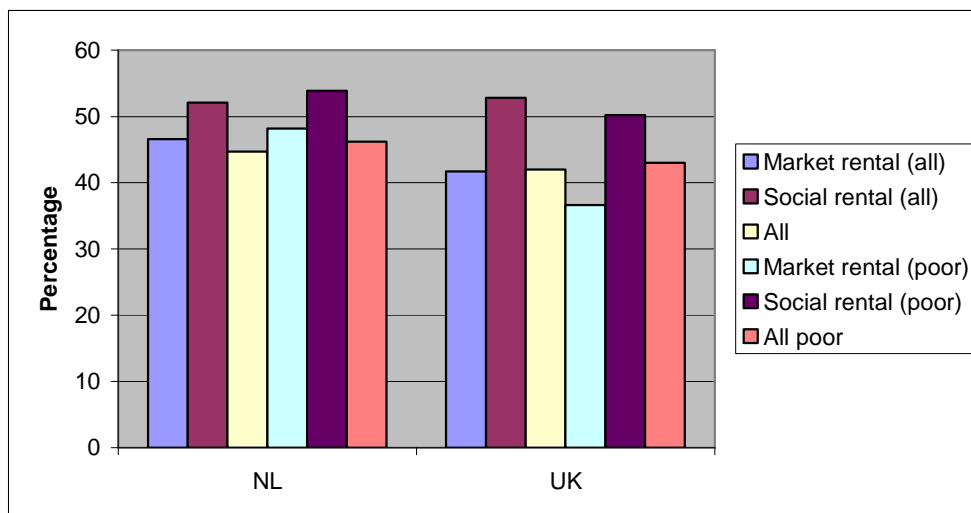
The pattern is generally the same when the analysis is limited to the poor population (Figure 6.9; Table DP2B), but there are some striking features. In Sweden and the UK the failure rate among poor outright owners is not only lower than the whole population of poor people, but lower than the average for the whole population (including the non-poor) (Figure 6.9). In Portugal and Hungary the failure rate among poor outright owners is lower than among the poor population as a whole, but higher than among mortgaged owners (Table DP2B). In the Netherlands the failure rate among poor outright owners is almost exactly the same as the average for the poor population, but it is higher than among mortgaged owners and market renters (Table DP2B). Analysis at household level is hindered by small sample sizes.

## 6.6 Neighbourhood Quality

### *Social rented and other below market rental housing*

The social rented sector can be most clearly identified in the Netherlands and the UK. Social rented housing might be expected to be associated with higher levels of neighbourhood problems due to concentrations of poverty. The EU-SILC data suggest that most social renters in the Netherlands and the UK do experience at least one of the problems described in the three indicators of neighbourhood quality and these levels are higher than the average and amongst all other tenures (Table E1A). In three of the six household types this tendency is reversed in the Netherlands: among pensioners, lone parents and couples there is a higher failure rate among market renters (Table E1B); in the UK lone parents in the market rental sector also experience higher failure rates on the neighbourhood indicator than among their counterparts in the social rented sector. When poor households are analysed separately the pattern remains: a higher proportion of poor social renters fail one or more of the neighbourhood indicators than their counterparts in any other tenure (Figure 6.10). It is of note, however, that the failure rate among poor social tenants in the UK is slightly lower than among social tenants as a whole.

**Figure 6.10 Failure rate: one or more indicators of neighbourhood quality (renters)**



Source: Tables E1B, EP1B

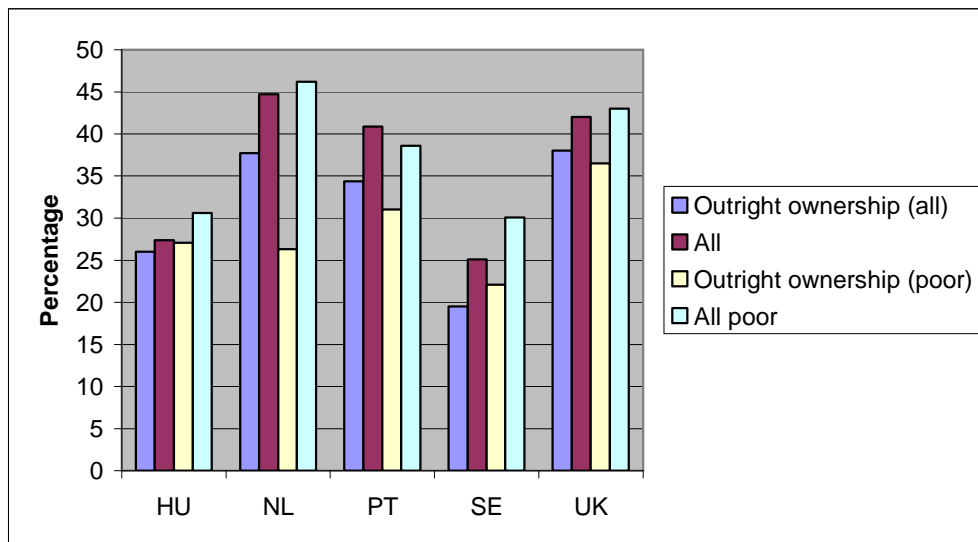
In each of the other four countries the proportions of failure on one or more neighbourhood quality indicators is higher among BMR tenants than among the population as a whole; and it is higher than in all other tenures in all countries other than in Sweden where the market rented sector performs worse (Table E1B). However, it is

difficult to interpret this data, especially in Sweden where the mainstream municipal housing is recorded as being part of the market rental sector. Sweden aside this pattern is fairly consistent at the household level; and entirely consistent when poor households are examined separately (Table EP1B).

### **Outright ownership**

It is not obvious why outright ownership in itself should be connected with neighbourhood quality, but the evidence is considered briefly (Figure 6.11). Outright owners record a lower propensity to fail one or more of the indicators of neighbourhood quality than the average or indeed any other tenure in the five countries with data (Table E1B). This may be in part driven by the tendency for pensioners to be overrepresented in the tenure and as a group they record the lowest levels of neighbourhood problems in all of these countries other than Hungary. The failure rate among poor outright owners is actually lower than among outright owners as a whole in the Netherlands, Portugal and the UK (Figure 6.11). Remarkably the failure rate is lower among poor outright owners than among the population as a whole (i.e. including the non poor) in each of these five countries (Figure 6.11). This may also be attributable in part to the overrepresentation of pensioners in the sector: poor pensioners have the lowest overall failure rate in all five countries other than Hungary (Table EP1B).

**Figure 6.11 Failure rate: one or more indicators of neighbourhood quality (outright owners)**



Source: Tables E1B, EP1B

## 6.7 Neighbourhood Services

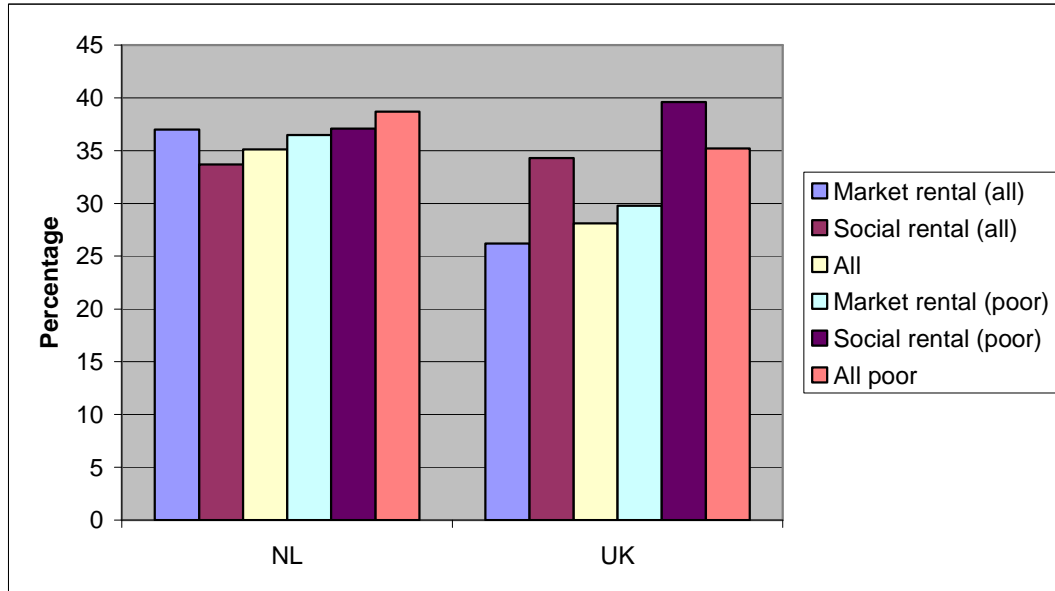
### ***Social rented and other below market rental housing***

The role of the social rented sector can be identified most clearly in the Netherlands and the UK. If disadvantage arises from the concentrations of low income populations in estates of social housing we might expect to see social renters disadvantaged on this indicator.

The evidence varies between the two countries (Figure 6.12). In the UK social renters as a whole record a higher failure rate than the average and indeed any other tenure and this holds across four of the six household types (the exceptions being single people and lone parents who record higher failure rates in the market rental sector) (Table F1B). When poor people are examined separately the failure rate is still greatest in social rented sector compared to any other tenure. The failure rate among poor social tenants is greater than the average across every household type other than poor couples with children who record a slightly lower (1.1 pp) failure rate in the social rented sector.

In the Netherlands social tenants as a whole record a below average failure rate; indeed social tenants record the lowest failure rate of any tenure (Table 6.12). This almost always holds across household types (Table F1B). Poor social tenants in the Netherlands also record a below average failure rate compared to the poor population as a whole, although poor market renters record an even lower failure rate. It is difficult to compare household types due to inadequate sample sizes.

**Figure 6.12 Percentage failing one or more indicators of access to neighbourhood services**



Source: Tables F1B, FP1B

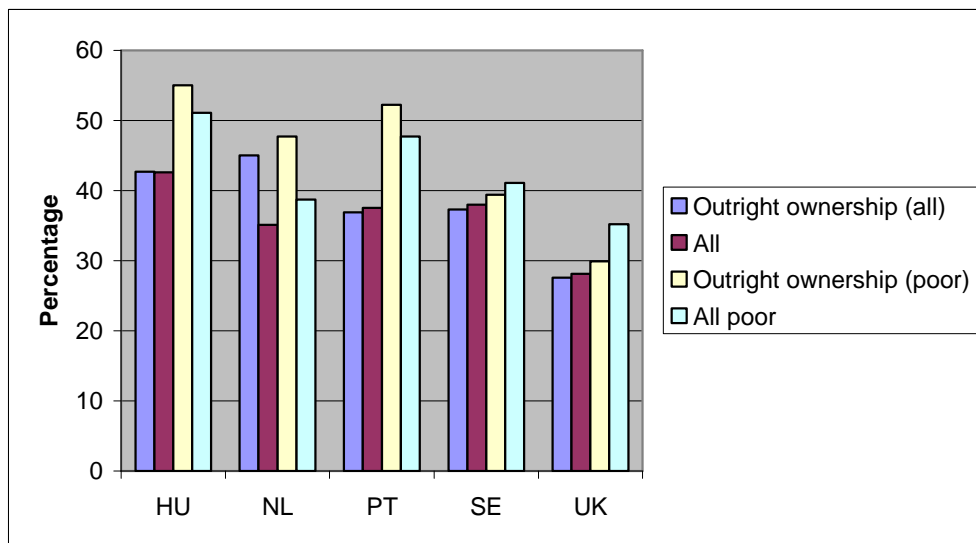
Given the classification of ‘below market rent’ housing no particular pattern on this indicator is anticipated and indeed the results are rather mixed. In three of the four other countries people living in the ‘below market rent’ sector record a lower than average failure rate. In Sweden it is the lowest of any tenure, although almost the same as in the larger market rental sector where mainstream municipal housing is classified (Table F1B). In Hungary it is also the lowest of all tenures; in Germany it is slightly higher than among market renters. The better-than-average pattern holds across household types in Hungary without exception; in Germany with the exception of single people and pensioners in Sweden (though the sample size falls below 50 in the BMR sector at the household level). In contrast the BMR sector in Portugal records the highest failure rate of any tenure (though analysis is not possible at the household level). When poor households are examined separately then the position is reversed in Sweden (where on a sample of less than 50 the failure rate in the BMR is the highest) and Portugal where it becomes the lowest (though on sample sizes under 50) (Table FP1B). In Germany the failure rate among the poor is similar to the market rental sectors and below owner-occupation.

### ***Outright ownership***

There is little reason to expect a clear pattern of failure in terms of outright owners’ access to neighbourhood services, and indeed the picture is mixed (Figure 6.13).

Among the population as a whole outright owners have an above average failure rate two of the five countries with data and a below average failure rate in three. Generally the difference is small compared to the average, with the exception of the Netherlands where it is almost ten percentage points (9 pp). Compared to other tenures, the failure rate among outright owners is the highest of any tenure, but in the UK it is better than any other than mortgaged owners. Otherwise the picture is mixed. With the exception of the Netherlands at a household level the failure rate among outright owners is generally close to the average (Table F1B). When the poor are examined separately poor outright owners have a lower than average failure rate in Sweden and the UK and an above average failure rate in Hungary, the Netherlands and Portugal. As with the population as a whole the largest difference between outright owners and the average is in the Netherlands (Figure 6.13). It is not clear how to interpret these findings other than to note that the advantages outright ownership appears to confer in relation to other indicators is not present with neighbourhood services.

**Figure 6.13 Percentage failing one or more indicators of access to neighbourhood services (outright owners)**



Source: Tables F1B, FP1B

## 6.8 Dissatisfaction

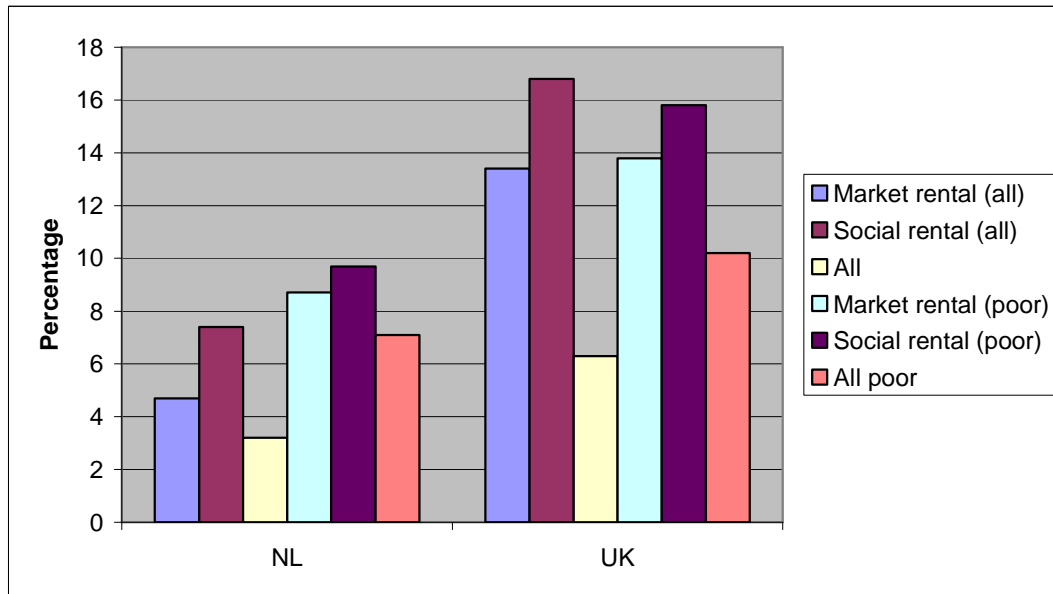
### *Social rented and other below market rental housing*

Social rented housing can be identified most easily in the Netherlands and the UK. In both these countries the dissatisfaction rate among the population as a whole is greatest among social tenants. In both countries it is twice the average rate and the highest of any tenure (Figure 6.14; Table G1A). This pattern is consistent across most



household types with the exception of single people and lone parents in the UK (who have higher dissatisfaction rates in the market rental sector) and pensioners in the Netherlands (who have a marginally lower dissatisfaction rate in the market rental sector) (Table G1A). So the high level of dissatisfaction does not appear to arise from household composition within the social rented sector.

**Figure 6.14 Dissatisfaction rates in rental housing**



Source: Tables G1A and GP1A

When the dissatisfaction rates of poor people are examined separately the gap narrows: whereas the dissatisfaction rate among all social renters is twice the general rate in both countries; it is around 50 per cent higher among poor social tenants compared to all poor people. This still means that dissatisfaction is highest among the poor in the social rented sector, but it can also be noted that in the level is only slightly higher than among market renters in both countries (Figure 6.14); and in the case of the Netherlands not far from the average. The higher than average dissatisfaction rate among poor social renters holds across all household types in the UK other than lone parents where it is very slightly below the average (Table GP1A). Small sample sizes make the comparison on a household type level problematic in the Netherlands but the figures are suggestive of higher than average dissatisfaction rates among poor couples with children and lone parents in the social rented sector and across most household types (pensioners being an exception) (Table GP1A).

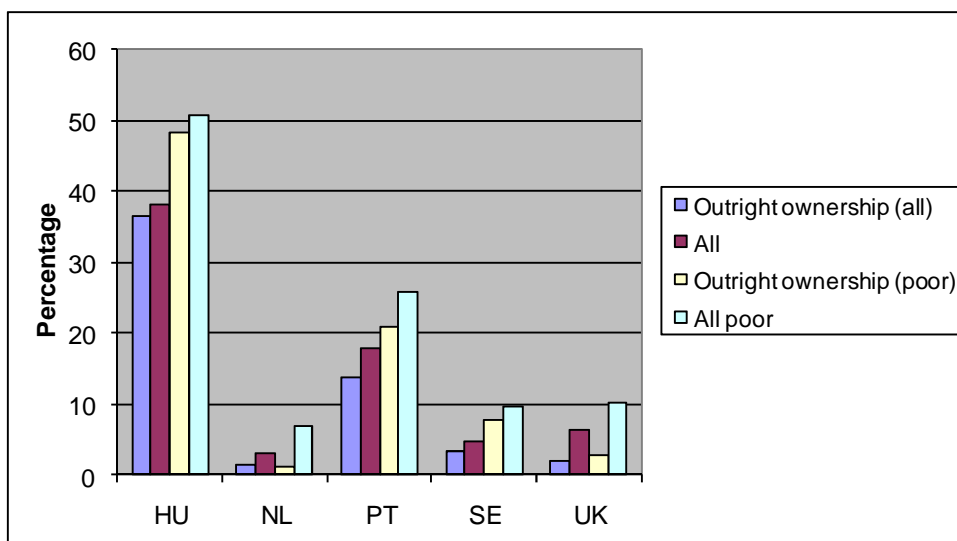
Dissatisfaction among BMR tenants in the other four countries is above the average and is consistently so between household types (Table G1A). Dissatisfaction rates among

BMR tenants as a whole in each of these countries is also the highest of any tenure. This is usually but by no means always the case between household types although there is no pattern between countries. When dissatisfaction rates among the poor are examined separately, the difference between BMR tenants and the average reduces, although it remains above average in each of the four countries (Table GP1A). Dissatisfaction among the poor is not the highest among BMR tenants in Germany (it is slightly lower than among market renters), Hungary and Sweden (although in both these cases the comparison relies on some samples under 50). Only in Portugal does it remain highest among the poor BMR tenants compared to those in other tenures. This suggests that the overall dissatisfaction rates among BMR tenants reflect in part its greater propensity to house poor people, but it nonetheless records above average dissatisfaction rates among the poor.

### ***Outright ownership***

Outright owners express lower than average dissatisfaction rates in each of the five countries with data (Figure 6.15). This is almost always the case at the household level (Table G1A), although it should be noted that in Hungary such is the size of the outright ownership sector dissatisfaction rates among outright owners tends to be close to the average overall and this applies between household types. Outright owners also express the lowest dissatisfaction of any tenure in Hungary (although the difference with mortgaged owners is small), and in the UK where this pattern holds at the level of household type. Mortgaged owners have the lowest dissatisfaction rates in the Netherlands (just), Portugal and Sweden, but outright owners have consistently lower dissatisfaction rates than tenants (Table G1A).

**Figure 6.15 Dissatisfaction rates in outright ownership**



Source: Tables G1A, GP1A

Poor outright owners also express below average dissatisfaction rates in all five countries. Poor mortgaged owners express the lowest dissatisfaction rates in Hungary, the Netherlands and Portugal, but in each of the five countries poor outright owners have lower dissatisfaction rates than tenants (Figure 6.15). The difference between dissatisfaction rates between outright owners and the average and between poor outright owners and the average rises very markedly in the Netherlands and somewhat in the UK, but falls slightly in Portugal and Sweden. In the UK poor outright owners have the lowest dissatisfaction rates of any tenure. Indeed in the Netherlands and the UK the dissatisfaction rate among poor outright owners is lower than among the population as a whole.

## **6.9. Analysis**

We now examine the impact of the individual policies and features of housing systems that might be expected to weaken the link between income poverty and housing outcomes.

### ***Social rented and other below market rental housing***

Social rented housing can be best identified in the Netherlands and the UK. We would expect it to improve affordability, but possibly to create 'area effects' from the concentration of poorer households in particular neighbourhoods. The evidence suggests that social rented housing does have an impact on improving housing outcomes for poor people in relation to affordability, but on other indicators the outcomes are consistently below average and often worse than in the market rental sector.

In both the Netherlands and the UK the impact of gross housing costs raises the poverty rate by substantially more than the average. However, increase in the Dutch social rented sector is much smaller than among market renters and in the UK it is also lower, albeit only marginally. A similar pattern emerges using the 40 per cent affordability threshold: in both countries the proportion of social tenants above the threshold is greater than the average. In the Netherlands it is smaller than in the market rented sector, but in the UK slightly larger. When the poor are examined separately, a higher than average proportion of social renters is above the threshold, but in both cases the proportion is smaller than in the market rental sector.

The relatively poor performance of the sector on the objective overcrowding indicator is at least partly explained by the concentration of poor households in the sector: when the poor are examined separately they have lower overcrowding rates than in the market sector in the UK, but in the Netherlands their overcrowding rates are still higher than among poor households as a whole and among market renters. On the subjective overcrowding indicator, among the poor the overcrowding rates are lower than the

average of the poor and the poor in the market rental sector; but in the UK it is above average and the market rental sector.

The proportions of social tenants failing one or more indicators of physical quality are greater than the average and any other tenure; the difference shrinks when the poor are examined separately, but it is still higher than any other tenure. There is some evidence of an area effect arising from social rented housing on the neighbourhood quality indicator, with higher proportions of social tenants 'failing' this indicator than any other tenure (although there are exceptions between household types), but when the poor are examined separately their failure rate is still higher than in any other tenure. The proportion of social tenants expressing dissatisfaction with their housing in both countries is twice the average; among the poor the gap narrows but remains above other tenures.

The evidence on what is identified as BMR housing in the other four countries suggests that the tenure performs well on affordability, but less well on other indicators.

In three of the four other countries what is identified as below market rental housing exhibits a smaller than average increase in poverty rates as a result of gross housing costs, and a consistently smaller increase in relation to the market rental sector. In three of the four countries the proportions of poor paying more than 40 per cent of income in gross housing costs is below average and smaller than in the market rental sector. However, in Germany it is both above average and higher than the market rental sector.

The evidence on overcrowding is more mixed. Objective overcrowding is above average in all four countries and is generally greater than in the market rental sector (where the mainstream Swedish municipal sector is classified). Among the poor overcrowding remains above average where sample sizes are over 50; but lower than the market rental sector in Germany and Portugal. Subjective overcrowding is the highest of any tenure in all four countries (except Sweden where there is a small sample); and among the poor it is also above average (Sweden excepted). Further generalisations are difficult due to small samples. On the physical quality indicator, BMR housing performs better than average among the populations as a whole, but worse than average among the poor (apart from Sweden where the sample is small); it is worse than the market rented sector in Portugal, but not Sweden and Hungary (and is very similar in Germany).

Neighbourhood quality is below average and worse than in other tenures, both among all BMR tenants and when poor are examined separately in all four countries other than Sweden. The proportions of BMR tenants experiencing difficulties accessing one or more neighbourhood services is below average in three of four countries; there are some differences when the poor are examined separately, but the sample sizes are small.

Strikingly general dissatisfaction in BMR housing is the highest of any tenure in all four countries; among the poor it is above average, but only the highest of any tenure in Portugal.

### ***Outright ownership***

Outright ownership was expected to score well on affordability, but this was expected to come at the cost of a lower physical quality of housing as poor owners might be unable to finance repairs and maintenance.

The evidence indicates that within countries outright ownership clearly confers affordability advantages. Gross housing expenditure leads to below average rises in poverty in three of the countries where data are available and actually falls in the Netherlands and UK. Clear and often substantial affordability advantages are recorded on the 40 per cent affordability threshold both among the general population and in four out of five countries among the poor.

The tenure also records lower than average objective and subjective overcrowding in all five countries. On the objective measure overcrowding among poor outright owners is lower than the average in all five countries and on the subjective indicator lower than average in four out of five (the Netherlands being the exception).

Contrary to expectations the proportions of outright owners living in housing with one or more physical defects was lower than average in four out of five countries, and was the lowest of any tenure in Sweden and the UK. When the poor are examined separately the failure rate among poor outright owners in the UK and Sweden was actually lower than the population as a whole. However, in countries where the sector is much larger and therefore affects the average more, the failure rate among the poor outright owners was above average. This does suggest that in these countries there is some trade-off between affordability and quality.

The sector also performs well on neighbourhood quality, having below average failure rates in all five countries; indeed among the poor the failure rate among outright owners is below that of the population as a whole in the Netherlands, Portugal and the UK; and below average in all five countries. However, difficulties with accessing one or more neighbourhood services was above average in two of the five countries among the general population and when the poor are examined separately higher than average in three (Hungary, the Netherlands and Portugal) of the five countries.

Overall the sector records below average dissatisfaction rates in all five countries, both among the general population and among the poor. In the UK and Netherlands the dissatisfaction rate among poor outright owners is below that of the general population.

## ***Housing allowances***

As expected housing allowances have a clear and direct impact on housing affordability. They reduce poverty rates (after gross housing costs) in all countries other than Portugal by between 1 and 1.5 percentage points. The impact is greatest in the social rented housing in the Netherlands (4.8 pp) and the UK (7.7 pp). This suggests that housing allowances are most effective when combined with social rented housing.

Housing allowances reduced the proportions with housing expenditure exceeding the 40 per cent affordability threshold by between 3-5.5 pp in Sweden, the Netherlands and the UK. Again these reductions were larger in the (social) rental tenures with reductions of between nine percentage points in Sweden and 27 pp in the UK.

Housing allowances are also clearly targeted on the poor in the Netherlands, Sweden and the UK. In the Netherlands the proportion of the poor exceeding the 40 per cent threshold fell by 14 pp and in the UK and Sweden by more than 20 pp. Among poor social renters in the UK it falls by 45 pp. These are clear and demonstrable impacts.

## 6.10. Conclusions

This chapter has provided a detailed analysis of housing outcomes in six countries. The principal aim has been to test whether housing policies and systems can disrupt the link between income and housing outcomes.

The evidence presented in the chapter suggests that the individual policies and system features impact on housing outcomes in the following ways:

- Social rented housing by itself produces only modest impacts in affordability generally and among the poor, although the evidence suggests that it limits the impacts compared to market renting, which might be expected to be the principal alternative tenure for social tenants.
- However, social rented housing does produce powerful improvements in affordability when combined with housing allowances.
- Social rented housing consistently produces poorer outcomes generally and among the poor, including on neighbourhood quality which is supportive of some area effect.
- As anticipated outright ownership generally performs well on affordability generally and among the poor, but it also performs well on a range of other indicators.
- Outright ownership is the only identifiable policy/ system feature where the outcomes of the poor are sometimes better than those of the general population – in a material sense breaking the link between income and housing outcomes.
- However, a trade-off between affordability and physical quality becomes apparent where there are very high levels of outright ownership (notably in Hungary and Portugal), suggesting that there is a limit to the extent to which outright ownership can be used as an anti-poverty strategy.
- Housing allowances can produce clear and unambiguous improvements in affordability. These improvements are clearly targeted on the poor and are also most powerful in rental and in particular social rented sectors.





## **Chapter 7: The Impact of Employment Status on Housing Outcomes**

### **7.1. Introduction**

Welfare regimes produce different levels and patterns of employment and in this chapter we examine the impact of employment status on housing outcomes.

The principal hypothesis being tested is that employment status has a strong impact on housing outcomes, but that this may vary between housing systems. We expect people who are not in employment to have a greater chance of 'failing' indicators of housing outcomes compared to people who are in work. Moreover, we expect the housing outcomes of people who have been out of work for a long period to be more likely to be inferior to those who have been out of work for only a short time.

The logic underlying this hypothesis is that employment status and poverty are causally connected: people in work are less likely to be poor than those who are out of work. However, many governments have placed a greater emphasis on relatively low paid employment in recent years and it is widely recognised that poverty occurs in households that are in work as well as in households that are not in work. We therefore also compare the housing outcomes of the in work poor with the out of work poor in order to test whether the working poor have a greater chance of superior housing outcomes to the workless poor. Again we distinguish between the length of time that a household has been workless.

In this chapter we employ a range of eight indicators that capture a range of housing outcomes:

- Affordability (net and gross)
- Overcrowding (objective and subjective)
- Physical quality of housing
- Neighbourhood quality
- Neighbourhood services
- Dissatisfaction

The chapter is structured as follows. In section 7.2 we identify the relationship between employment status and poverty and patterns of employment status within the housing system. In Section 7.3 we examine housing outcomes, based on each of the indicators, according to employment status. This exercise is repeated in Section 7.4, but limited to the population of people living in poverty: the working poor and the workless poor.

We also recognise that the relationship between employment status and housing outcomes cannot be identified fully by the statistical data. Other issues arising from employment status, such as variability of income and the relationship between loss of employment and immigration status can affect housing outcomes. These are explored in Section 7.5 through vignettes conducted in the six countries included in this study.

Conclusions are drawn in Section 7.6.

## **7.2. Employment Status, Poverty and the Housing System**

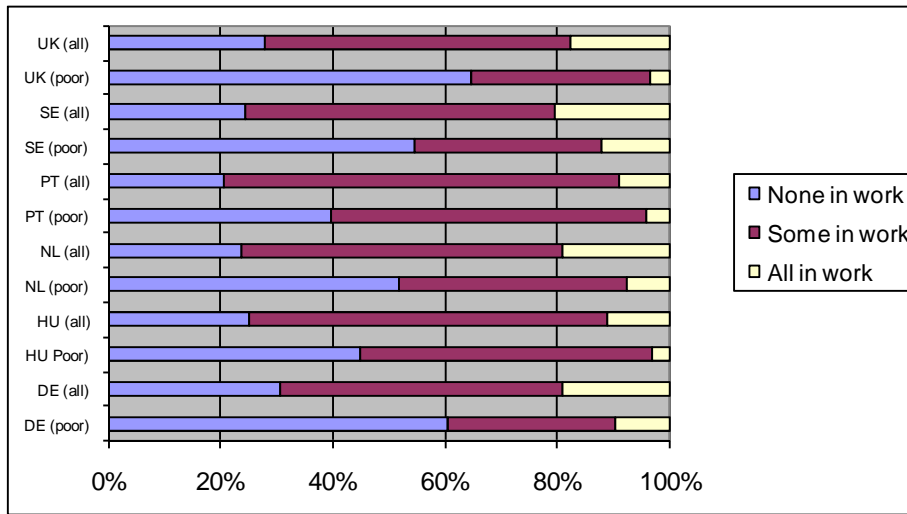
In this section we provide an overview of the relationship between employment status and poverty and of the relationship between employment status and the housing system.

### ***The relationship between employment status and poverty***

Levels of worklessness vary greatly between the countries in this study. The employment status figures are on a self reported basis and they may reflect some activity in the informal economy. On this basis, employment, among households with at least one potential worker, the proportion of people living in households with no one in work ranges from 4.2 per cent in Sweden to 14.3 per cent in the Netherlands. The workless rate is 8.8 per cent in Hungary and around 11 per cent in Portugal (11.6%), the UK (11.5%) and Germany (11.6%) (Table A7A1). Many governments have attempted to reduce levels of worklessness and have promoted it as the most effective route out of poverty.

There is a clear relationship between employment status and poverty (Figure 7.1). At least 40 per cent of all people living in poverty live in households where no potential worker works ('workless households'), although fewer than half of the poor live in such workless households in Hungary (43.3%) and Portugal (39.7%). In the other four countries more than half of the poor live in workless households, and in two (Germany and the UK) more than 60 per cent of the poor live in workless households. As Figure 7.1 demonstrates, the proportion of the poor who live in workless households is much greater than among the population as a whole. Clearly, the obverse is also true: people living in households where some or all potential workers are in employment are less likely to be poor; this is especially true of those living in households where all potential workers are in work.

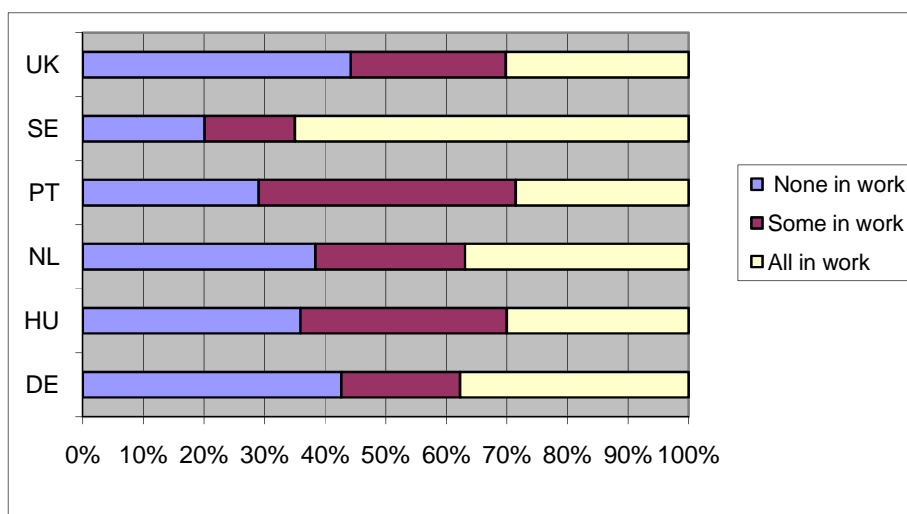
**Figure 7.1 Employment status of people living in poor households (all poor households)**



Source: Tables A7B1, AP7B1

However, if we limit the analysis to working age households the picture changes (Figure 7.2). Among working age households, more than half the poor live in households where at least one person works in all six countries. The proportion exceeds 60 per cent in four countries (Germany and the UK being the exceptions) and 70 per cent in two (Portugal and Sweden). So while employment reduces the chances of poverty 'in work' poverty is a widespread phenomenon.

**Figure 7.2 Employment status of people living in poor households with at least one potential worker**



Source: Table AP7A1

## ***The workless and the housing system***

The tenure distribution of people living in working-age workless households shows a mixed pattern in the six countries:

- The greatest proportion of the workless in Germany (49.2%) and Sweden (55.0%) live in market rental housing. In Sweden this classification includes the mainstream municipal housing sector.
- In Hungary (79.9%) and Portugal (66.8%) the greatest concentration of worklessness is in the owner-occupied sector. Among owner occupiers the greatest concentration is among outright owners who account for more than 70 per cent (71.4%) of the workless in Hungary and almost 60 per cent in Portugal (58.1%).
- In the Netherlands and the UK the greatest concentration of worklessness is in the social rented sector. Approaching half the workless live in the social rented sector in these countries (46.2% in the Netherlands and 47.2% in the UK) (Table A8A1)

Despite these differences there is a consistent pattern of where the workless are over and under-represented. (Overrepresentation in a tenure is identified when the proportion of the workless exceeds the proportion of the whole working age population living in that tenure.) The pattern is as follows:

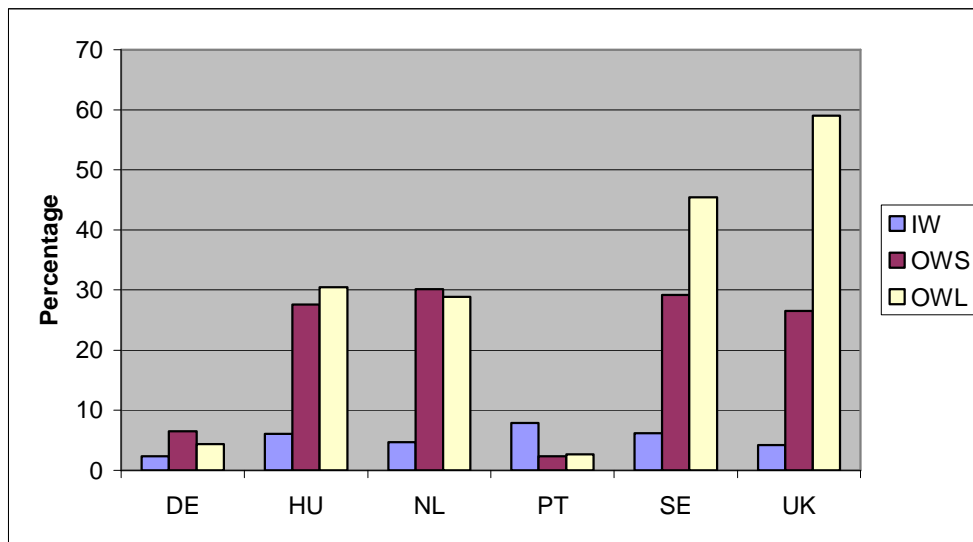
- In every country the workless are overrepresented in the market and below market sectors, and under-represented among home owners. This is true even in Hungary and Portugal where the majority of the workless are owner occupiers.
- In each of the five countries where data are available, worklessness is overrepresented among outright owners, and under-represented among mortgaged owners (Table A8A1).

There are also wide variations in the reach of housing allowances among individuals living in workless households.

- In Germany and Portugal receipt of housing allowances is below 10 per cent among the workless and those who are in work. Uniquely, the proportions of living in working households receiving housing allowance in Portugal is greater than among the workless. In Germany the lower proportion of the long-term workless in receipt of the housing allowance may be attributable to the shift in housing cost assistance from the housing allowance system to the social assistance system among the longer term unemployed.
- In Hungary and the Netherlands approaching 30 per cent of the short and long-term workless receive housing allowances.

- In Sweden and the UK between 25 and 30 per cent of short-term workless receive housing allowances, but this rises to 45 per cent (45.4%) among the long-term workless in Sweden and approaching 60 per cent (59.0%) in the UK.

**Figure 7.3 Employment status and receipt of housing allowance**



IW = in work; OWS = out of work for less than one year; OWL out of work for more than one year

Source: Table BX3

### 7.3. Employment Status and Housing Outcomes

In this section we examine the relationship between employment status and housing outcomes using the indicators outlined in Section 7.1.

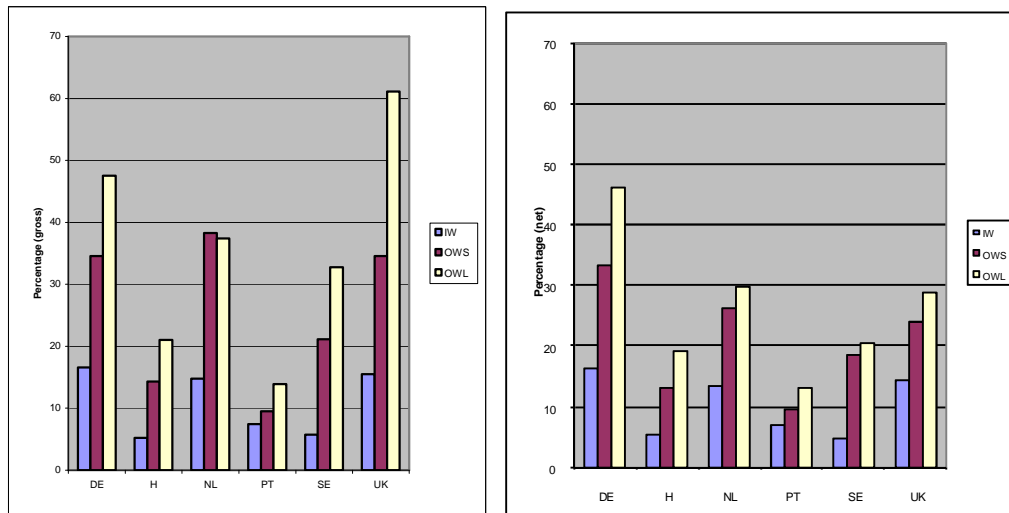
#### ***Affordability***

There are large variations in the proportions of individuals living in households where gross housing costs exceed the affordability threshold of 40 per cent. Among working households and on the basis of gross housing expenditure the failure rate is lowest in Hungary, Sweden and Portugal where it is between five and 7.5 per cent; it is much higher at around 15 per cent in Germany, the Netherlands and the UK (Figure 7.4).

The 'failure' rate is consistently higher among the short term workless and is, apart from in Portugal, more than twice as high as those in work. There is an especially high increase in the failure rate of more than 3.5 times in Sweden (Table BW5). There is a further rise in the failure rate among the long term workless in all countries other than the Netherlands. The failure rate among the long term workless remains lowest in Portugal at under 15 per cent (13.9%) and just over 20 per cent (21.0%) in Hungary.

Between 30 and 40 per cent of the long term workless fail the affordability threshold in Sweden (32.7%) and the Netherlands (37.4%), rising to almost half (47.5%) in Germany and more than 60 per cent (61.1%) in the UK.

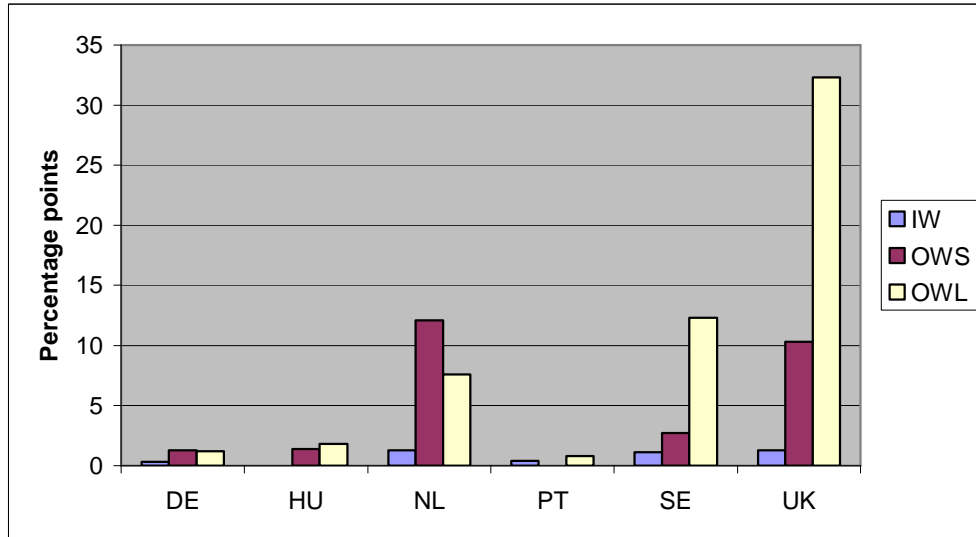
**Figure 7.4: Percentage exceeding 40% affordability threshold on (a) gross and (b) net housing expenditure**



IW = in work; OWS = out of work for less than one year; OWL out of work for more than one year  
 Gross = left hand graph; net = right hand graph  
 Source: Tables BW5, BW6

Housing allowances make very little difference to the ‘failure’ rate among the working population – all percentage point reductions in the failure rate based on net expenditure compared to gross expenditure are smaller than 1.5 (Figure 7.5). However they do make a large impact on the failure rate of short term workless households in the Netherlands (where the failure rate falls by 12.1 pp) and the UK (where it falls by 10.4 pp). They also reduce the failure rate among the long term workless in the Netherlands (7.6 pp) and Sweden (12.3 pp), and especially in the UK where the failure rate halves (falling by 32.2 pp) (Figure 7.5).

**Figure 7.5 Percentage point reductions in failure of 40% affordability threshold arising from housing allowance**



IW = in work; OWS = out of work for less than one year; OWL out of work for more than one year

Source: Derived from Tables BW5, BW6

Nonetheless, the overall picture is that:

- the 'order' of failure rates remains broadly similar between countries: those with the lowest failure rates among those who are in work, also have the lowest failure rates among those who are out of work.
- in every country the failure rates are higher among the short term workless compared to the people who are employed; and (on the basis of net housing expenditure) the failure rate among the long term workless is higher than among the short term workless.
- housing allowances make little difference to the unaffordability rates for people in work in all of the countries, but in the Netherlands and the UK they do make substantial impacts on the failure rates of short term workless households; and in Sweden and the UK on the failure rate of long term workless.

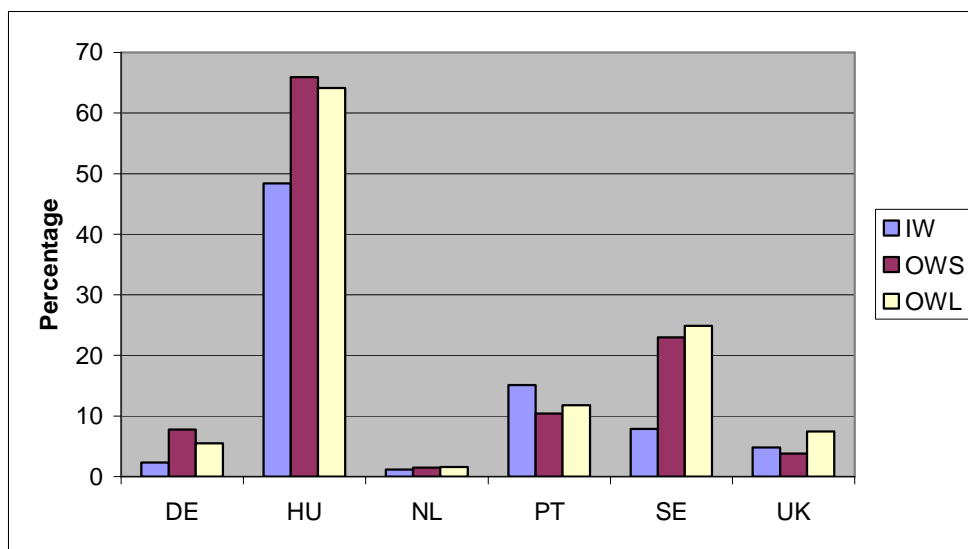
### ***Objective overcrowding***

There are very large variations in objective overcrowding among the workless between countries (Figure 7.6). With exception of Hungary fewer than a quarter of workless people are overcrowded (on the objective measure), and in four countries fewer than one in ten is overcrowded. It is notable that the 'order' of overcrowding between countries remains largely unchanged whichever employment category is considered.

This suggests that the level of overcrowding in the country as a whole principally influences the situation regardless of employment status.

There are very low levels of objective overcrowding among the short and long term workless in the Netherlands, for example (1.5% and 1.6% respectively). Objective overcrowding rates among short and the long term workless are under 10 per cent in Germany and the UK, and just over 10 per cent in Portugal. In Sweden overcrowding exceeds 20 per cent while Hungary registers very high levels – in excess of 60 per cent.

**Figure 7.6 Levels of objective overcrowding**



IW = in work; OWS = out of work for less than one year; OWL out of work for more than one year

Source: Table CW1

The objective overcrowding rate is higher among the short term workless compared to those in work in four of the six countries. The increase (in percentage points) is negligible in the Netherlands), but more than 15 pp higher in Hungary and Sweden. The exceptions to this pattern are Portugal and the UK (Figure 7.5). The objective overcrowding rate is higher among the long term workless than among those who are in work in four of the six countries, the exceptions being Germany and Hungary. In one country only (Portugal) the objective overcrowding rate among the long term workless is lower than those in work. This evidence suggests that worklessness is generally but not necessarily associated with higher overcrowding rates, and the situation is generally but not always worse among the long term workless.

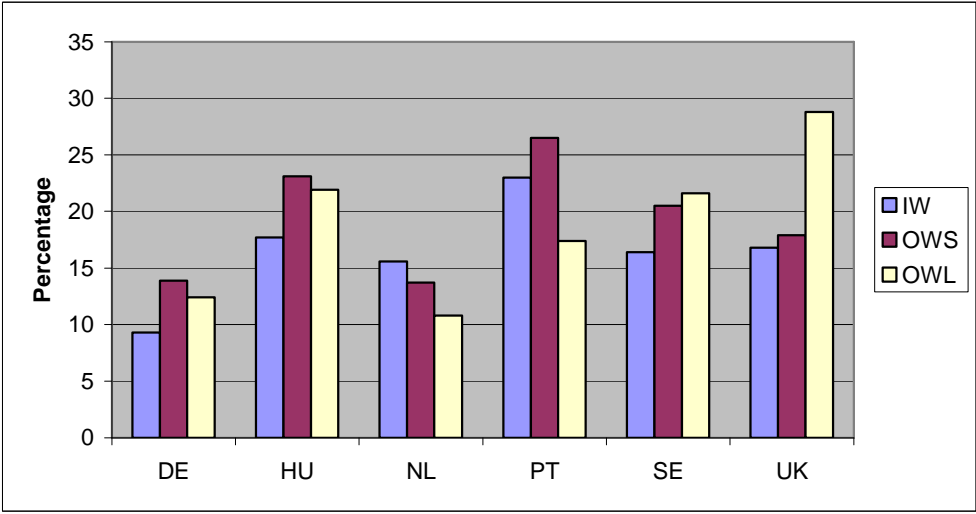


**Subjective overcrowding**

There are large variations in subjective overcrowding among the workless between countries (Figure 7.7), although these are more compressed compared to the objective overcrowding measure (Figure 7.6). Fewer than 30 per cent of people are overcrowded on this measure regardless of employment status in all of the countries and with the exceptions of the short term workless in Portugal and the long term workless in the UK fewer than one quarter are overcrowded.

It is notable that the ‘order’ of overcrowding between countries remains largely unchanged whichever employment category is considered, but with the exception of the long term workless in the UK and Portugal. In contrast to their objective overcrowding rate, the subjective overcrowding rate of the long term workless in the UK is the highest of any employment category in any of the six countries. Conversely the subjective overcrowding rate among the long term workless in Portugal is much lower than the general rate. Nonetheless, apart from these cases, the general picture it is that the level of overcrowding in the country as a whole principally influences the situation regardless of employment status.

**Figure 7.7 Levels of subjective overcrowding**



IW= in work; OWS = out of work for less than one year; OWL out of work for more than one year  
 Source: Table CW3

The subjective overcrowding rate is higher among the short term workless compared to those in work in five of the six countries, the exception being the Netherlands (where it falls by 1.9 pp). There is only a small increase in the UK (1.1 pp) while the increases in Germany (4.6 pp), Hungary (5.4 pp) and Sweden (4.1 pp) lie in the range 4-5.5 pp. The

subjective overcrowding rate among the long term workless is higher than among the short term workless in only two countries – Sweden and the UK. The increase in the UK is very large indeed (10.9 pp compared to the short term workless). In four of the six countries the subjective overcrowding rate is lower among the long term workless compared to the short term workless. The differences are small in Germany (1.5 pp) and Hungary (1.2 pp), but very large in Portugal (9.1 pp). In Netherlands and Portugal the subjective overcrowding rate is actually lower among the long term workless than those in work, and the differences are not trivial (being 4.8 pp in the Netherlands and 5.6 pp in Portugal).

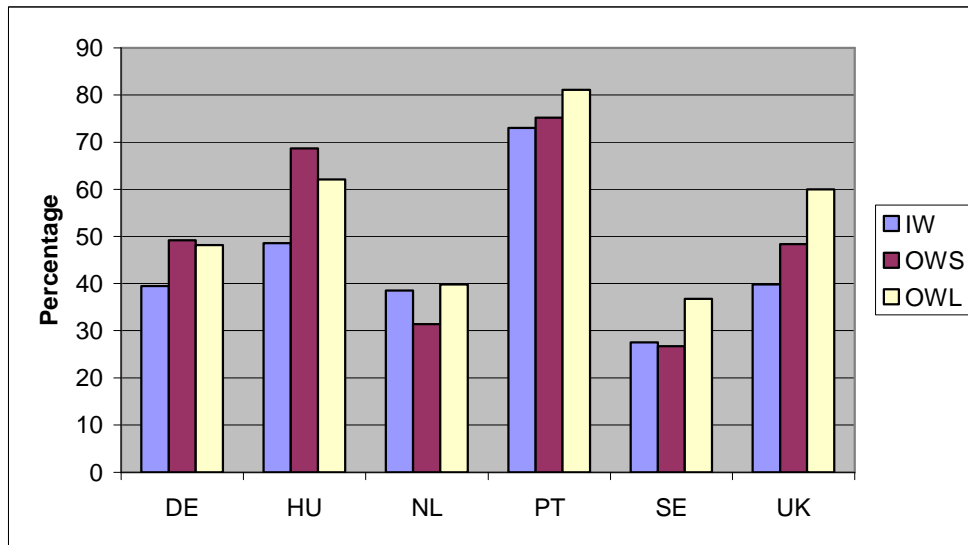
On this indicator it remains generally the case that the housing outcome is worse for the short term workless compared to those in work, but it is not generally the case that the position of the long term workless is worse than the short term workless. Indeed it is sometimes better than among those who are in work.

### ***Physical quality***

In three of the countries fewer than half of people experience one or more physical defects with their dwelling, regardless of employment status (Figure 7.8), although in five the 'failure' rate among the working population is less than half. In the case of Portugal more than half of the entire population experience at least one defect. The 'order' of the 'failure' rate between countries remains very similar whichever employment status is examined.

The 'failure' rate is higher among the short term workless compared those living in working households in four of the six countries, the exceptions being the Netherlands (where there are 7.1 per cent fewer short term workless living in housing with at least one defect) and Sweden (where there is a small (0.8 pp) difference). Among the short term workless, the failure rate is around 10 pp (9.7 pp) higher in Germany and 20 pp (20.1 pp) in Hungary.

**Figure 7.8 Percentage failing one or more indicators of physical quality**



IW= in work; OWS = out of work for less than one year; OWL out of work for more than one year

Source: Derived from Table DW2

The failure rate among the long term workless is greater than among the short term workless in four of the six countries, the exceptions being Germany (where the difference is small) and Hungary (6.6 pp). The biggest increases in the failure rate among the long term workless compared to the short term workless are in Sweden (10.1 pp) and the UK (11.6 pp).

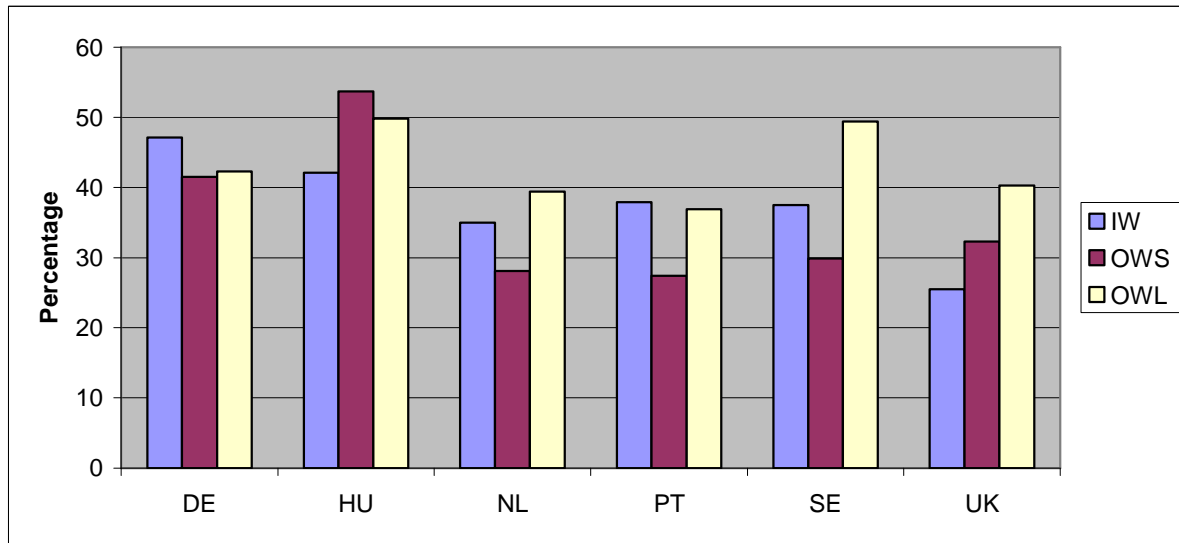
The failure rate among the long term workless is consistently higher than among those who live in working households. The difference is very small in the Netherlands (1.3 pp). The differential is by far the highest in the UK where the differential is more than 20 percentage points (20.2 pp).

### ***Neighbourhood quality***

Most people, regardless of employment status (with the sole exception of the long term workless in the UK) do not report problems with neighbourhood quality (Figure 7.9). However, there are large variations between countries within employment status categories, with, for example a quarter of people in work reporting one or more neighbourhood quality problems in Sweden, but 45 per cent (45.2%) doing so in the Netherlands. More than one-third of short term workless people live in households reporting neighbourhood quality problems in four countries (Germany, the Netherlands, Portugal and the UK) and more than 40 per cent of the long term workless do so in the same four countries. The 'order' of failure rates is fairly consistent across employment status categories.

The failure rate among the short term workless is higher than among the working population in four of the countries (Germany, Hungary, Portugal and the UK), but always by less than five percentage points. There is no difference between the groups in Sweden, but the Netherlands reports a surprising and large (11.4 pp) lower failure rate among the short term workless compared to the working population.

**Figure 7.9 Percentage failing one or more indicators of neighbourhood quality**



W= in work; OWS = out of work for less than one year; OWL out of work for more than one year

Source: Derived from Table EW1

In five of the six countries the failure rate among the long term workless is higher than among the short term workless, the exception being Portugal (where the failure rate is 2.5 pp lower among the long term workless). The largest increases are in the Netherlands (9.8 pp) and Sweden (9.9 pp) – the only two countries where there difference between the short term workless and the working population was either zero or negative. In all countries other than the Netherlands the failure rate among the long term workless is higher than among the working population.

### ***Neighbourhood services***

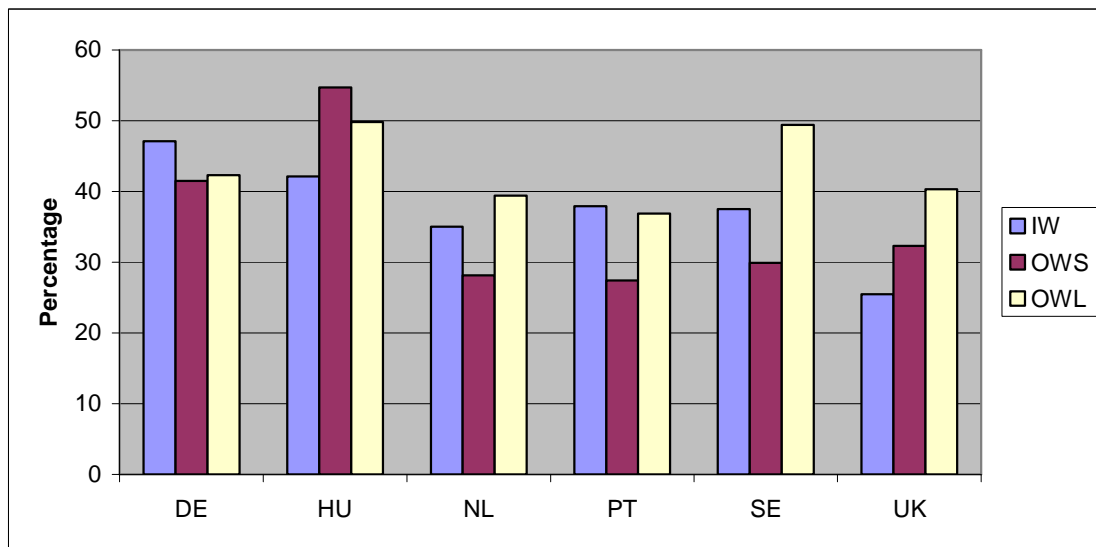
Most people in all countries other than Hungary do not report problems with access to neighbourhood services, regardless of employment status (Figure 7.10). There are nonetheless large differences in failure rates within employment status categories between countries. For example, the failure rate among those in work in Sweden is one-quarter (25.5%) but in Germany it approaches one-half (47.1%). Similar differences occur among the short term working population although the distribution is smaller among the long term workless. The ‘order’ of failure rates remains the very similar

between countries across employment status categories, although the UK performs worse among the workless categories and Sweden among the long term workless.

There is no pattern of higher failure rates among the short term workless compared to the in work population: in only two countries (Hungary and the UK) do the short term workless have a higher failure rate; in the other four countries the in work population have the higher failure rate. These differences are quite large – always more than five percentage points and in the case of Portugal more than ten (10.5 pp).

The pattern is more consistent when the failure rate among the long term workless is compared to the short term workless: the failure rate is higher among the long term workless in four of the five countries. The difference is small in Germany (0.8 pp) and the exception is Hungary. The greatest difference is in Sweden where the long term workless have a failure rate 20 pp (19.5 pp) higher than the short term workless.

**Figure 7.10 Percentage failing one or more indicators of access to neighbourhood services**



IW= in work; OWS = out of work for less than one year; OWL out of work for more than one year

Source: Derived from Table FW1

The failure rate among the long term workless is greater than among the working population in four of the six countries, the exceptions being Portugal (-1 pp) and Germany (-4.8 pp). The failure rates of the long term workless compared to the working population are greatest in Sweden (11.9 pp) and the UK (14.9 pp).

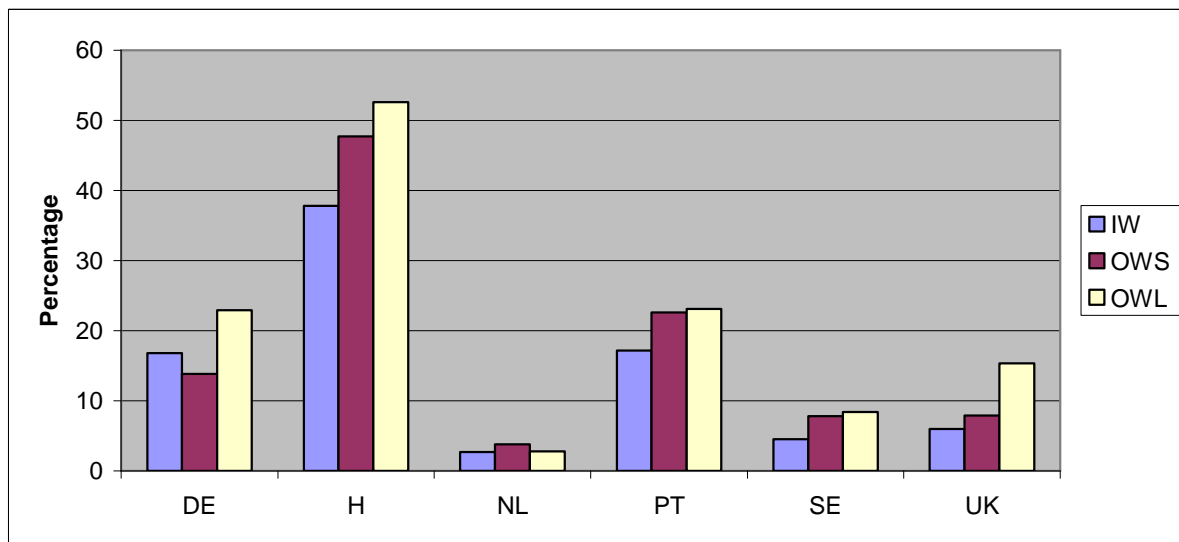
The overall pattern is less clear on this indicator. Only in the UK do the short term workless have a higher failure rate than the in work population *and* the long term

workless population have in turn a higher failure rate than the short term workless. The disadvantage of worklessness (compared to working) is apparent in the long term workless category in only four of the six countries.

### **Dissatisfaction**

Dissatisfaction levels among people in work show great variations between countries, being under five per cent in the Netherlands and Sweden, more than 15 per cent in Germany and Portugal and more than one-third in Hungary (Figure 7.11). The general level of dissatisfaction among people who are workless reflects the general level in each country. In five countries there is a higher level of dissatisfaction among the short term workless than among those who are working, with an especially higher level among the short term workless in Hungary (9.9 pp).

**Figure 7.11 Percentage dissatisfied with housing**



IW= in work; OWS = out of work for less than one year; OWL out of work for more than one year

Source: Table GW1

In five of the countries the level of dissatisfaction among the long term workless is greater than among the short term workless, although the difference varies and is greatest in Germany (9.1 pp). In every country the rate of dissatisfaction among the long term workless is higher than among those in work. The difference is over five percentage points in Portugal and Germany, approaching 10 pp (9.3 pp) in the UK and almost 15 pp (14.8 pp) in Hungary. The difference is negligible in the Netherlands (0.1 pp) where dissatisfaction rates are generally very low.

## **Summary**

Between indicators the analysis shows that:

- Overall there is a strong relationship between employment status and housing outcomes.
- Across the eight indicators people who are out of work are almost always more likely to have poorer housing outcomes than people who are in work.
- The tendency for workless people's housing outcomes to be inferior to in work housing outcomes is reflected among both short term workless and long term workless. However, the tendency is greater among long term workless.
- The relationship between employment status and housing outcomes is strongest in relation to affordability and dissatisfaction .

Between countries the analysis shows that:

- Workless people as a whole have a higher chance of poor housing outcomes across all eight indicators in Hungary, Sweden and the UK; on seven of the eight in Germany and six in the Netherlands and Portugal.
- The short term workless are more likely to have poorer housing outcomes on all indicators in Hungary, on seven in the UK and six in Germany, Portugal and Sweden.
- In the Netherlands the short term workless are more likely to have poorer housing outcomes than those in work on only four of the eight indicators, suggesting that that short term worklessness is less damaging than in the other countries.
- Long term worklessness is most likely to increase the chances of poorer housing outcomes compared to short term worklessness in Sweden and the UK where this applies across all eight indicators. It is least likely to lead to poorer housing outcomes in Hungary where the long term workless are less likely to have poorer outcomes than the short term workless on half of the indicators.
- Hungary, Sweden and the UK exhibit a tendency for long term workless people to have a greater chance of poorer housing outcomes than people in work on all eight indicators; in Germany this applies on seven.
- The weakest link between long term worklessness and poorer housing outcomes compared to the in work population occurs in Portugal, where the link applies to only five of the eight indicators.

### **7.4. The Housing Outcomes of the Working Poor and the Workless Poor**

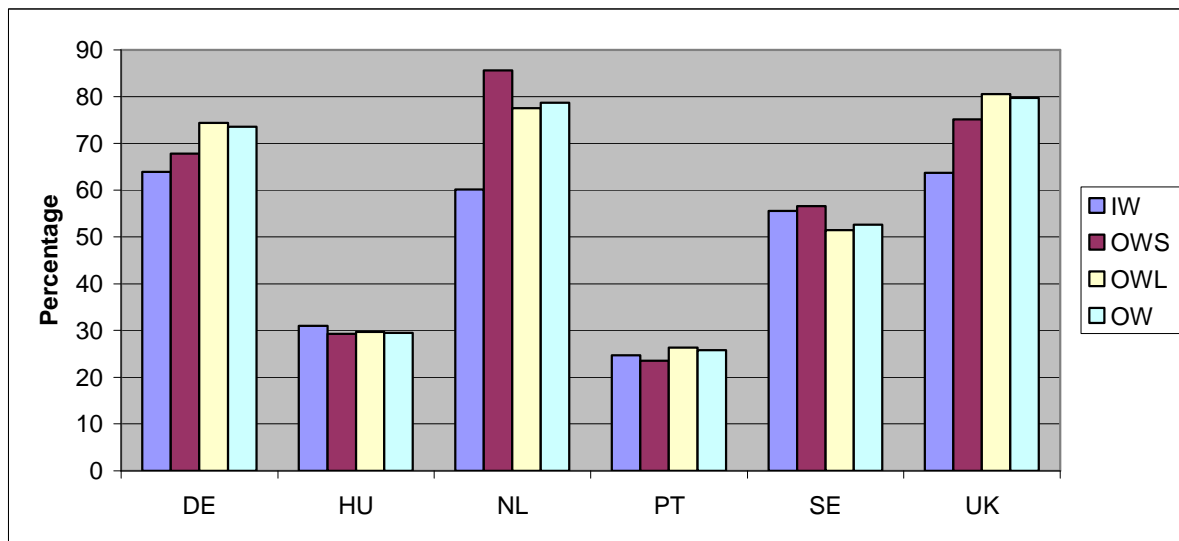
In this section we examine the housing outcomes of the working poor and compare them to the workless poor.

## Affordability

There are relatively small variations in the proportions of working poor and non working poor people with gross housing expenditure in excess of 40 per cent of net income in Hungary, Portugal and Sweden (Figure 7.12). Although very high proportions (60 per cent and more) of the working poor exceed the 40 per cent affordability threshold on gross expenditure in the Netherlands and the UK, much higher proportions of workless poor do so: three-quarters of short term workless poor and 80 per cent of long term workless in the UK, with respective figures of 85 per cent of short term poor workless and three-quarters of long term workless poor in the Netherlands. In Germany the proportions of short term poor workless exceeding the gross threshold are greater than the working poor, and the proportions of long term workless poor greater still (9.6 pp).

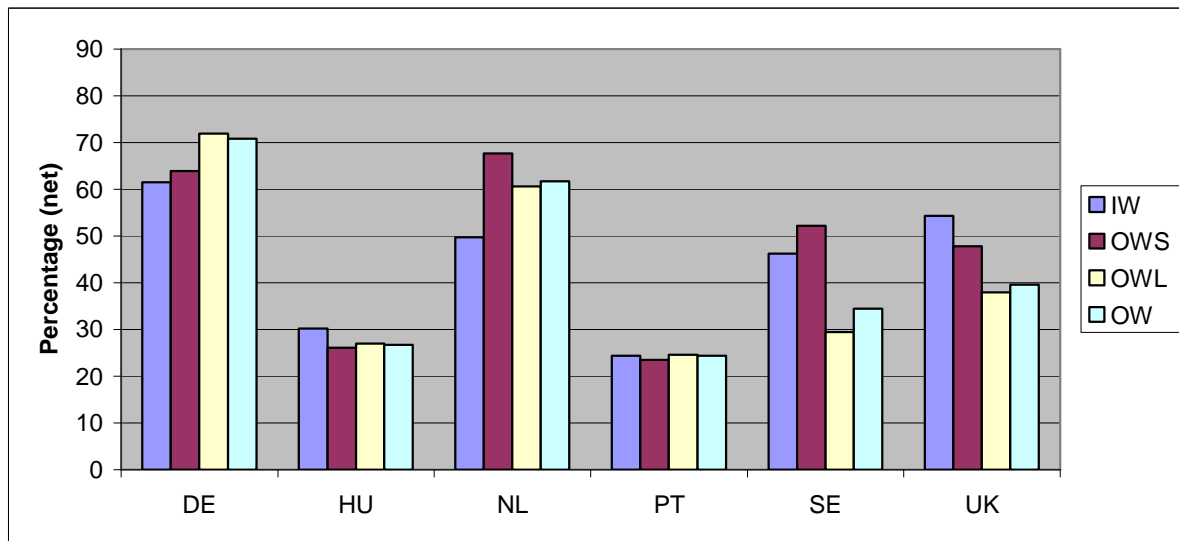
**Figure 7.12 Percentage of poor exceeding 40% affordability threshold on (a) gross and (b) net housing expenditure (poor)**

- Gross





(b) Net

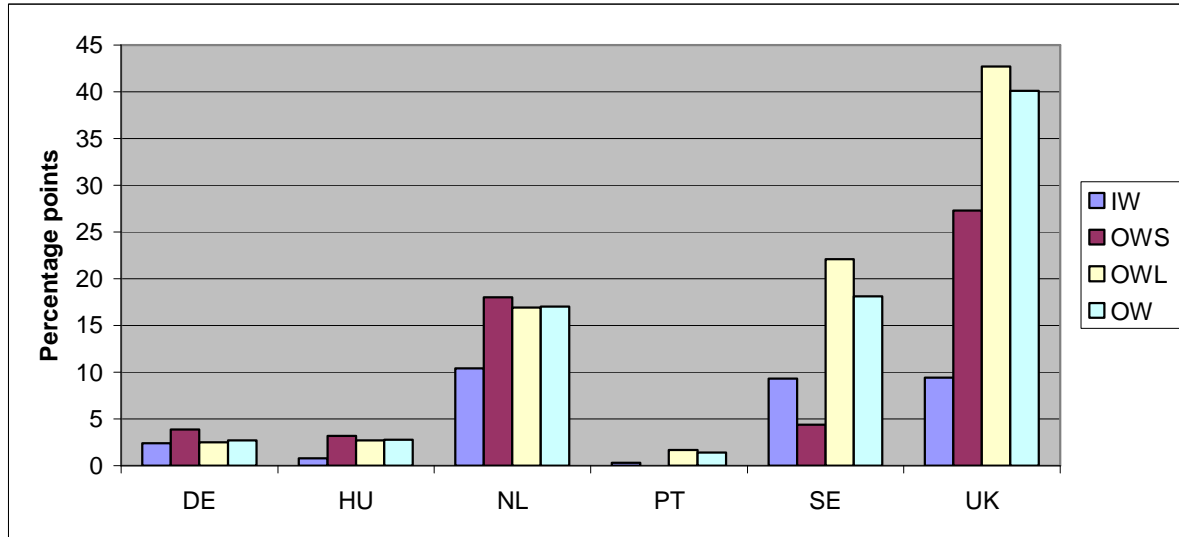


IW = in work poor; OWS = poor out of work for less than one year; OWL poor out of work for more than one year; all out of work poor

Source: Tables BPW5, BPW6

Housing allowances make a large impact on the proportions of working poor who exceed the 40 per cent affordability threshold (Figure 7.13). The proportions fall by around 10 percentage points in the Netherlands, Sweden and the UK. Even larger reductions in the proportions of short term workless poor exceeding the threshold are seen in the Netherlands and (18.0 pp) and the UK (27.3 pp), but the difference is less than five percentage points (4.4 pp) in Sweden, suggesting that the short term workless are not benefiting fully from housing allowances. The improvements among the poor long term workless in the Netherlands are great but similar to those among the short term workless (16.9 pp). In the UK they are huge – the proportion of long term workless poor exceeding the 40 per cent threshold is more than 40 percentage points (42.7 pp) lower after housing allowances than before. The difference among the long term workless in Sweden is more than 20 percentage points (22.1 pp) suggesting that the long term workless have better access to housing allowances than the short term workless.

**Figure 7.13 Percentage point reductions in failure of 40% affordability threshold arising from housing allowance (poor)**



IW = in work poor; OWS = poor out of work for less than one year; OWL = poor out of work for more than one year; OW = all out of work poor

Source: Derived from Tables BPW5, BPW6

The overall picture is that:

- In four of the six countries a higher proportion of non working poor (as a whole) exceed the gross affordability threshold than do the working poor, and in three of these countries the difference is large (more than 10 pp). In the countries where the proportions of non working poor exceeding the gross threshold are smaller than among the working population, the differences are small.
- In half of the countries the proportion of non working poor (as a whole) exceeding the net affordability threshold is smaller than among the working poor. In two of these countries (Sweden and the UK) these differences are large (more than 10 pp).
- In Sweden and the UK a smaller proportion of long term non working poor (as a whole) exceed the net threshold than either short term non working poor or working poor, suggesting that the housing allowance is especially important for the long term working poor.

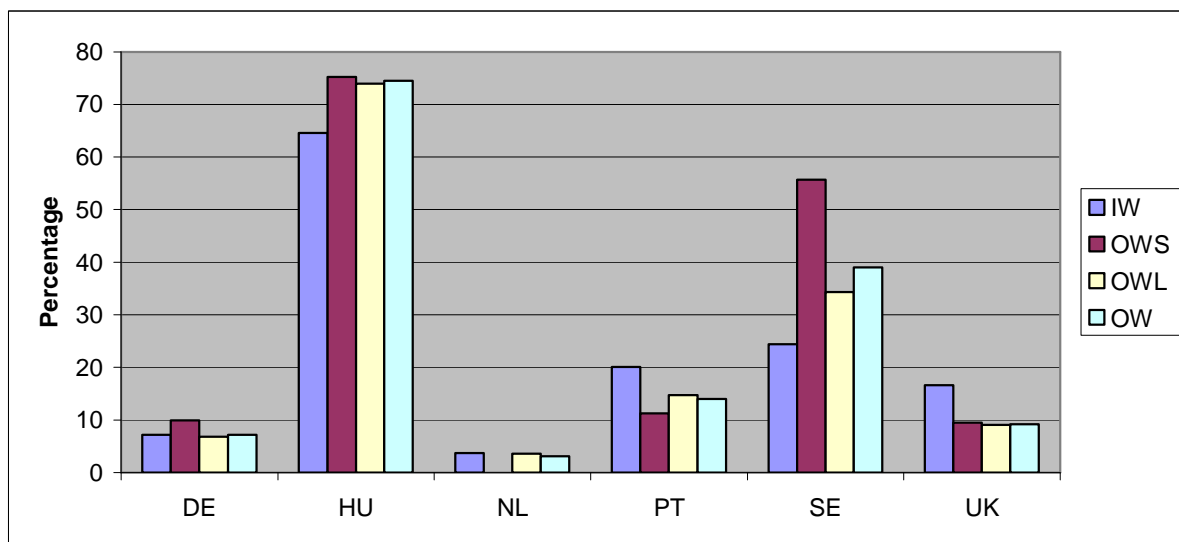
### **Objective overcrowding**

Employment status among the poor population is not very clearly linked to objective overcrowding. The overcrowding rate among the poor workless population as a whole is higher than among the working poor in only two countries (Sweden and Hungary) (Figure 7.14). In both of these countries the differences are large – almost 10

percentage points in Hungary (9.4 pp) and almost 15 in Sweden (14.6 pp). There is virtually no difference in objective overcrowding rates between in work and out of work poor in Germany and the Netherlands. In Portugal (6.1 pp) and the UK (7.4 pp) the objective overcrowding rate is lower among the out of work poor than among the in work poor by more than five percentage points.

There is no discernable pattern according to whether people live in short or long term workless households. In only two countries (the Netherlands and Portugal) is the objective overcrowding rate higher among the long term workless poor higher than among the short term workless poor, and these differences are not large (less than 4 pp). In Sweden the objective overcrowding rate among the long term workless poor is much lower (by 21.4 pp) than among the short term workless poor. There is no obvious explanation for this.

**Figure 7.14 Levels of objective overcrowding (poor)**



IW = in work poor; OWS = poor out of work for less than one year; OWL poor out of work for more than one year; all out of work poor

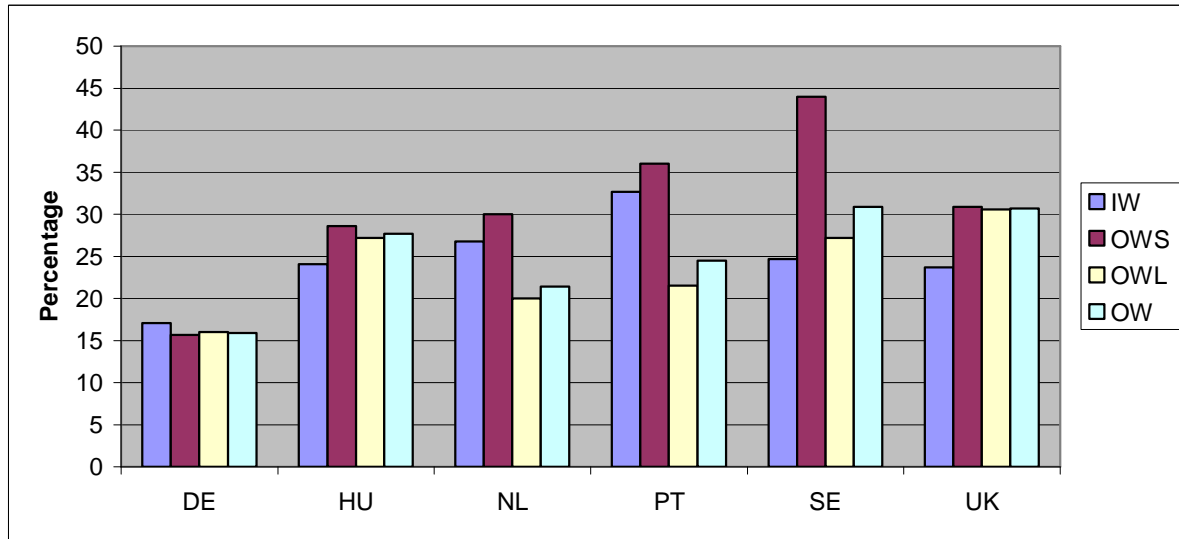
Source: Table CPW1

### **Subjective overcrowding**

There is consistent pattern between countries on the subjective overcrowding indicator. Subjective overcrowding is higher among the in work poor in three countries and lower in three. These differences are more than five percentage points in Sweden (6.2 pp) and the UK (7.0 pp) (Figure 7.15). The short term workless poor have higher subjective overcrowding rates than the in work poor in five of the six countries. This difference is usually under five percentage points (Hungary, the Netherlands and Portugal), but in Sweden it is almost 20 (19.3 pp). The tendency for the short term workless poor to have

higher overcrowding rates than in work poor is counterbalanced by the tendency (in five of the six countries) for the long term workless poor to have lower subjective overcrowding rates than the short term workless poor. There is no obvious explanation as to why overcrowding rates should follow this pattern.

**Figure 7.15 Levels of subjective overcrowding (poor)**



IW = in work poor; OWS = poor out of work for less than one year; OWL poor out of work for more than one year; OW all out of work poor

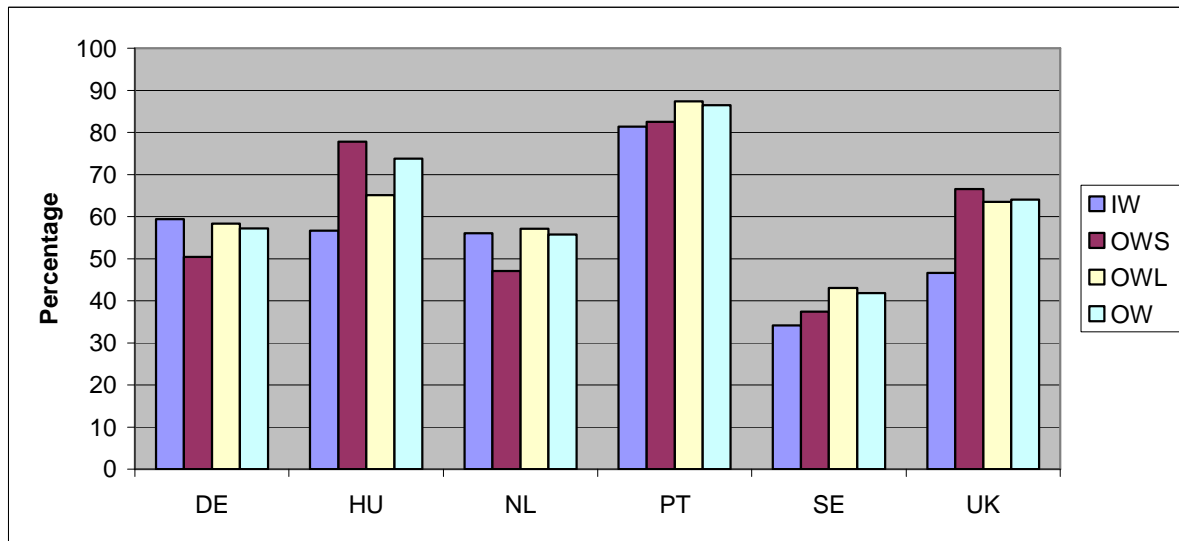
Source: Table CPW3

### ***Physical quality***

The proportions of in work poor reporting one or more problems with the physical condition of their housing is lower than among the out of work poor in four of the six countries. In two of these countries the difference is more than 15 percentage points (17.1 pp in Hungary and 17.4 pp in the UK). In contrast, in the two countries (Germany and the Netherlands) where the proportion is lower among those out of work, the differences are small (under 2.5 pp).

In four of the six countries the 'failure' rate is higher among the long term workless compared to the short term workless, the difference being between five (4.9 pp in Portugal) and 10 percentage points (10.0 pp in the Netherlands). In the two countries (Hungary and the UK) where it is lower among the long term workless, the failure rates among the short term workless are much higher than among the in work poor. However, while the difference between the short term workless and the long term workless is small in the UK (3 pp) it is large in Hungary (12.7 pp). In five of the six countries the long term workless poor have a higher failure rate than the in work poor. The exception is Germany where the difference is small.

**Figure 7.16 Percentage failing one or more indicators of physical quality**



IW = in work poor; OWS = poor out of work for less than one year; OWL poor out of work for more than one year; all out of work poor

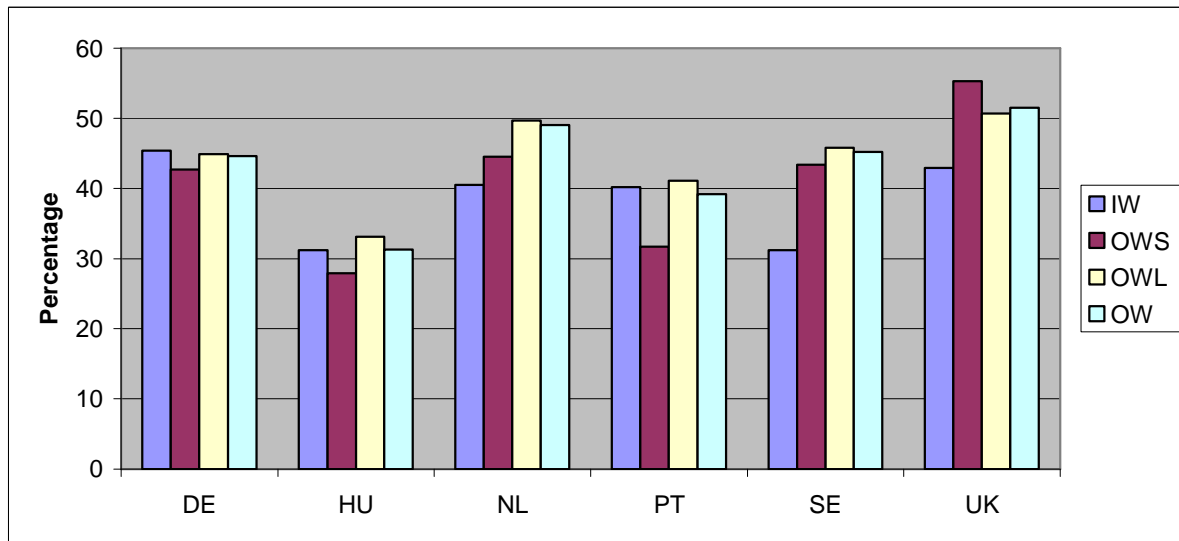
Source: Table DPW2

### ***Neighbourhood quality***

The proportion of the out of work poor reporting one or more neighbourhood quality problems is higher than the in work poor in four of the six countries (Figure 7.17). Some of the differences are quite large (8.5 and 8.6 pp in the Netherlands and the UK), and in Sweden the difference is 14 percentage points. In the two other countries (Germany and Portugal) the differences are very small (no more than 1 pp).

The relationship between employment status and neighbourhood quality is much stronger among the long term workless poor than among the short term workless. In only three of the six countries is the 'failure' rate among the short term workless greater than among the long term workless (although in two of the countries - Sweden and the UK - where the rate is higher among the short term workless, the difference is more than 10 pp). It is higher among the long term workless poor compared to the in work poor in five of the six countries. The differences are largest in the UK (7.8 pp), the Netherlands (9.2 pp) and Sweden (7.8 pp), but small (under 2 pp) in Hungary and Portugal. The range of failure rates between the different groups is small in Germany.

**Figure 7.17 Percentage failing one or more indicators of neighbourhood quality (poor)**



IW = in work poor; OWS = poor out of work for less than one year; OWL poor out of work for more than one year; all out of work poor

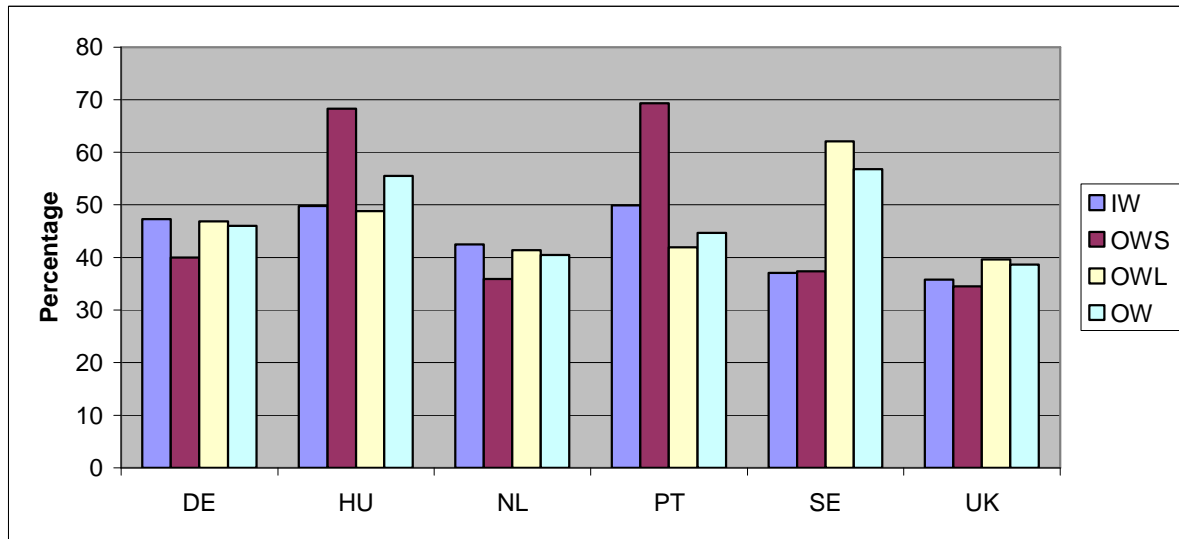
Source: Table EPW1

### ***Neighbourhood services***

There is no consistent pattern concerning the relationship between employment status and access to neighbourhood services (Figure 7.18). In half of the six countries the 'failure' rate is higher among the workless poor and in half it is higher among the working poor. The differences in either case are not dramatic with the exception of Sweden where the out of work poor failure rate is almost 20 percentage points higher than among the in work poor.

There is no obvious explanation for the different relationships between the short and long term workless poor. In Hungary and Portugal, for example, the 'failure' rate among the short term workless poor is much higher than among the in work poor, but the failure rate among long term workless poor is actually below the in work failure rate. In contrast in Sweden the failure rate among the short term workless poor in Sweden is very similar to the in work poor failure rate, but is much lower than among the long term workless poor.

**Figure 7.18 Percentage failing one or more indicators of access to neighbourhood services (poor)**



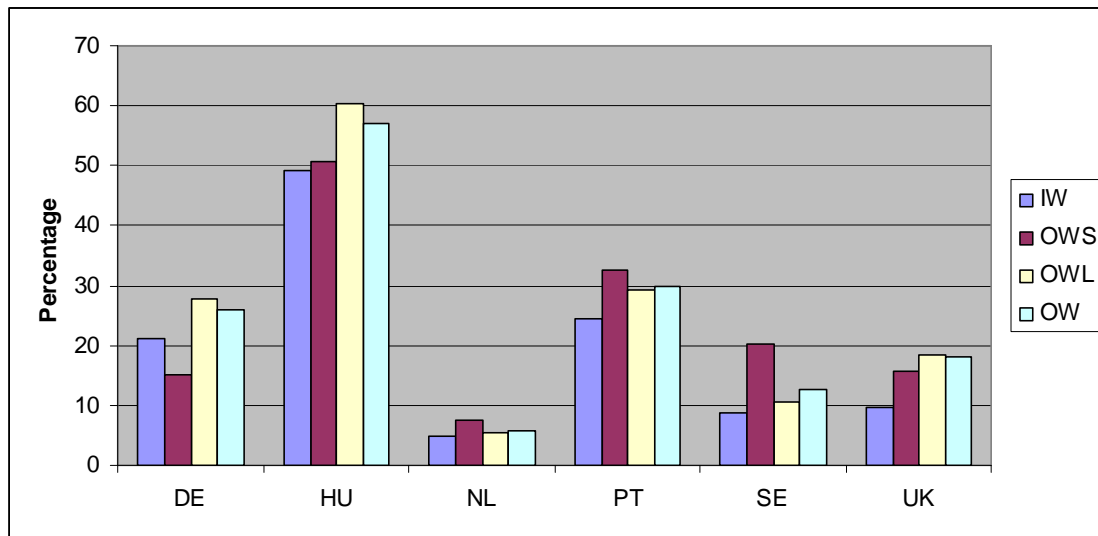
W = in work poor; OWS = poor out of work for less than one year; OWL poor out of work for more than one year; all out of work poor

Source: Table FPW1

### ***Dissatisfaction***

Dissatisfaction levels among the poor reflect employment status more clearly. In all six countries dissatisfaction levels are higher among the out of work poor than among the in work poor (Figure 7.19). The differences are greatest in Hungary (7.7 pp) and the UK (8.3 pp). Dissatisfaction is higher among the short term workless poor compared to the in work workless poor in five of the six countries (the exception being Germany). The biggest difference is in Sweden (11.3 pp), while the differences are small in Hungary (1.4 pp) and the Netherlands (2.6 pp). Dissatisfaction rates are higher among the long term workless poor compared to the in work poor in all six countries. However, the difference is small in the Netherlands (0.5 pp) and Sweden (1.7 pp); and it is greatest in Hungary (11.2 pp).

**Figure 7.19 Percentage dissatisfied with housing (poor)**



IW = in work poor; OWS = poor out of work for less than one year; OWL poor out of work for more than one year; all out of work poor

Source: Table GPW1

## Summary

Between indicators the analysis shows that amongst the population who live in poverty:

- There is a relationship between employment status and housing outcomes, but it is a weak one.
- Across the eight indicators people who are out of work and living in poverty are more likely to have poorer housing outcomes than poor people who are in work in four or more countries on five of the eight indicators.
- On only one indicator – dissatisfaction – is the outcome worse among a higher proportion of the out of work poor households than in the working poor.
- It is striking that net unaffordability rates are higher among the working poor in three countries and the same in a fourth.
- There is no consistent pattern for the long term workless poor to have housing outcomes that are inferior to the working poor.

Between countries the analysis shows that:

- Sweden appears to manifest the strongest link between employment status and housing outcomes. Those out of work have a higher chance of poor housing outcomes than those in work on six of the eight indicators. This is shared with Hungary and the UK. Sweden is the only country where those who are short term



workless poor have a higher chance of poor housing outcomes on all eight indicators. The long term workless poor have a greater chance of poorer housing outcomes than the in work poor on six of the eight indicators. This is shared with the UK. Only in Sweden do the long term workless poor have a higher chance of poorer housing outcomes than the short term workless poor on all eight indicators.

- Germany appears to manifest the weakest link between employment status and housing outcomes. On only three of the six indicators do those who are workless poor have a higher chance of poor housing outcomes than those who are working poor - fewer than in any other country. The same applies to both the short term workless poor compared to the in work poor; and to the long term workless poor compared to the in work poor. However, on seven of the eight indicators, the long term workless poor have a higher chance of poor housing outcomes than the short term workless poor.
- Portugal also has a rather weak relationship between employment status and housing outcomes: like Germany on only three indicators are the out of work poor as a whole more likely to have poor housing outcomes than the in work poor, although among the long term workless poor this rises to five. In the Netherlands the out of work poor have a higher chance of poor housing outcomes than the in work poor on half of the indicators.

## **7.5 The Impact of Employment Status and on Housing Outcomes for Particular Groups**

The statistical data captures the relationship between employment status and housing outcomes at the aggregate level. However, it cannot capture the impact of employment status for particular groups, especially at the point of household formation or when employment status changes. In this section we present new evidence collected in focus groups and in interviews with experts in which so-called vignettes (or scenarios) were discussed and in interviews with experts. These were intended to capture the interaction between employment status, the social security system and the housing system. Two scenarios are presented here:

- the impact of variable income on the chances of a young family forming their own household; and
- the effect of unemployment on an immigrant's housing status.

These are discussed in turn.

***VIGNETTE: A young couple with a small child live with the woman's parents. They would like their own home. The man has a sales job. His total income is usually quite good, but it varies. He has a basic salary, but most of his salary is based on commission. (Prompt: explore obtaining a mortgage as well as renting)***

This first vignette deals with a young couple with a flexible income that wish to move into their own home. The participants in the focus groups reflected on the impact of their variable income; on their eligibility for a mortgage; and on whether it might be better for them to aim for an alternative to home ownership i.e. to rent or stay at home.

### *House purchase*

Some mortgage systems developed ways, for example self-certified mortgages, of making it easier for self employed people and other people with variable incomes to access mortgage finance. However, as with the rest of the mortgage market, the terms of mortgages have become more restrictive following the credit crunch. 'Buying is harder in these times than before' was reported in all of the six countries. Lenders are more careful in providing mortgage loans; they require greater proof of stability of income and require larger deposits. The insecure household income, due to the man's flexible income, was most commonly seen as the main barrier to their buying a home. Lenders prefer a stable secure income over a flexible income.

Some focus groups participants considered buying a house in this case not possible or not wise. In the Hungarian focus groups, for example, the participants commented that the housing market and the mortgage market are under serious decline, so they would not advise the family to buy a new home, unless they have already accumulated substantial reserves.

The participants from Sweden and the Netherlands, however, did not consider the flexible income based on commission to be a problem. In Sweden a job with a commission is considered a well paid job. In the Netherlands access to mortgage finance is enhanced because it is possible to get a mortgage guarantee with a flexible income. This guarantee provides the lender with the security that the interest will be paid. This guarantee is available for people who work partly for basic income and partly on commission.

*An income mostly based on commission should be fine. It says he generally has a good income which tells me his yearly average should be fine. The banks and landlords will focus on that. (Practitioner, Social Services, Sweden)*

*This mortgage guarantee is becoming more and more important for lenders in this period of recession. (Policymaker, Guarantee Fund, Netherlands)*

House prices are a second important issue. Clearly the level of borrowing required to access home ownership is less in lower cost areas, and even if lenders are unwilling to take into account the whole of a fluctuating income, it may be possible to purchase housing in a low cost area. Moreover, whether the household has one or two incomes is also important. In the UK, it was reported that the chances of attaining a mortgage

would be enhanced if the couple lived in a low cost area, in which case the basic income might be sufficient, especially if his partner has or takes a job.

Several options for low cost home ownership were mentioned like shared ownership and shared equity in the UK, cooperatives in Sweden and Germany, Koopgarant (a low income low risk type of home ownership, see Chapter 4) in the Netherlands and interest free loans in Hungary. But all of these options are only available on a limited scale. Moreover, even for these options the flexible income can be a problem:

*Even if they consider low cost home ownership in terms of affordability they would have significant difficulty in gaining a mortgage, so there are a whole load of barriers. Those barriers have been drawn in acute profile recently. If we were having this discussion a year ago we would not be talking about recession. (Housing Options Local Authority Housing Department, UK)*

#### *Alternatives to buying*

Many focus group participants would recommend to the couple that they should rent rather than buy, with the private rental sector being seen as the most logical option.

*I would advise them to rent a house –as if they were my children- and try to have support of the Porta 65 [a housing allowance scheme] . I would tell them not to buy. (Housing policy maker, Portugal)*

*According to my experience, I would advise home-seekers to rent rather than to buy, if they are not in a very safe job position. Ten years ago a post office worker had a safe job; now carrying letters is unsafe and low paid. (Manager, non profit confessional company for employment promotion, Germany)*

Social rented housing was hardly mentioned as a possibility. This is likely to be due to long waiting lists, as the Netherlands participants observed. These long waits rule out the sector as a short-term solution.

But even in the private rental sector a flexible income can be a problem for private landlords, as well as for calculating housing allowances as became clear in Sweden:

*We want our prospective tenants to have a fixed monthly income, preferably an income that is three times the rent. But if a person with a commissioned-based income applies for a flat we might do an individual assessment. (Private landlord, Sweden)*

In the UK, private renting would be an option, and depending on the salary, they would be able to get Housing Benefit if he did not get commission some weeks. There was a

discussion in the UK focus groups about the complications of the benefit system coping with fluctuations in income, and it was noted that there are regulations that allow for average income to be taken over a period of four weeks and used to calculate benefits.

The private rental sector is considered as very risky for both tenant and landlord in Hungary. If a tenant does not have a contract they have no security of tenure and can lose their home at any time, while the landlord has no legal redress should the tenant fail to pay the rent or damage the property.

A final option, only mentioned in the German high pressure area, Munich, is staying at home.

*Talking about Munich and the growth region in the South, people often stay at home with the parents much longer than a decade ago. This is contrary to what society demands in individualization and mobility. But it is a fair model to follow. (Representative of the Central Coordination Centre in South Bavaria, Germany)*

To summarise, the main points on this vignette are as follows:

- Fluctuating incomes act as a barrier to accessing housing.
- The financial crisis has limited access to mortgage finance in many, but not all, countries, but loan guarantees can reduce the risk for lenders.
- Intermediate tenures, such as shared ownership or co-operatives, can provide a solution to households with limited or fluctuating incomes, but their availability is restricted.
- Social renting is not generally a solution due to long waiting lists.
- Private renting is generally seen as being the most logical housing option for people with fluctuating incomes, although these are sometimes a barrier to access even in this sector.
- While housing allowances can help people in work to afford private rental housing, they do not cope well with fluctuating incomes.

***VIGNETTE: A single male migrant worker who lives in a private rental flat loses his job (prompt to check if there is a difference between EU, new EU and old EU-countries).***

This second vignette deals with a migrant becoming unemployed. The discussion in the focus groups concentrated on the questions as to whether the person would qualify for social security benefits and on their ability to remain in their existing accommodation.

### *Access to social security benefits*

This vignette firstly raises the question if this person has access to social security benefits. So the first important question to answer is with regards to their legal status, the details and consequences of which varied widely across countries. Partly as a result of this legal diversity, in different focus groups different aspects of this vignette were highlighted, and therefore it is not possible to make a comparison on all aspects.

The Swedish participants concluded that this person must be 'legal' since he has been working. In the Swedish case there was no reflection on whether social benefits may be limited or not enough to cover the costs of the private rental flat.

*The rules are no different for him than for you and me. Well, he must have a residence permit. But since he has been working he must have one. In general, you cannot work here legally without either a residence permit or a work permit.*  
(Practitioner, Social services, Sweden)

*If he has worked here he is surely eligible for unemployment benefits...*  
(Practitioner, municipality, Sweden)

However being able to access social security benefits did not necessarily mean being that they would be able to stay in their dwelling. This was emphasized in Germany and UK. In Germany he may qualify for social security, but only for a certain period, for a limited amount and it may depend on the local situation. This all depends on his exact status and on the period for which he has been formally in work. In all cases the income from social security will be considerably lower than currently and a precarious housing situation is highly probable.

*Trying to disassemble the facts, at least five issues need be taken into account. On the one hand, there are those who have worked legally for over a year and have thus paid into the system and subsequently have right to receive 'unemployment benefit I'. For them the income is usually reduced by one third, and they can claim additional social assistance until the end of the period of eligibility. Then there is the question: Can they still keep their lodging on that pay? Then there are those, who have not worked paying into the unemployment system for a full year. If they have a work permit, independent of them being EU citizens or not, - taking into account that EU citizens do normally not need a permit – they have the right to claim 'Unemployment benefit II', and the respective money and housing assistance. In those cases it can happen that the financial income is halved. This then makes the housing situation precarious: if the dwelling is too large or too expensive according to the municipally set standards. And then there is the group ... with an insecure legal status, who may probably have no benefits to claim and for them things really get difficult as soon*

*as a formal or informal employment is lost. (Practitioner from employment agency, Germany)*

In the UK, the position would be dependent on his eligibility for benefits. If he is entitled to benefits he would get Housing Benefit and Council Tax Benefit. The amount of these allowances would depend on where he is and the rate of Local Housing Allowance.

From the Portuguese case it became clear that qualifying for some protection is highly dependent on legal status. Moreover, qualifying for social security is by no means a guarantee for preventing social exclusion (regardless of the migration status of the recipient).

*He may find a higher difficulty in accessing support just because of being foreigner. At this moment there is a policy of making it difficult for people to stay here if, for example, they do not have enough income to be self-sufficient. (Practitioner, Immigrants' Association (NGO), Portugal)*

*If he is 'legal', the State ensures some protection in those situations and gives some support, which does not mean necessarily that the person would not end up in a housing exclusion situation. (Social Intervention NGO, Portugal)*

In the Netherlands, there is a difference between migrants from CEE-countries and persons of non-EU origin granted asylum. The latter have a much more secure position than the former.

*If the person comes from a CEE-country and has worked one year or more, he will be entitled to an unemployment benefit for at least three months. It is not clear if after that period, he may receive a social assistance benefit. His right to social assistance is very difficult to assess and depends on three factors: length of stay in the Netherlands, labour market perspectives in the Netherlands and the possibilities for remigration. (Policy advisor, social affairs, Netherlands)*

*The situation is different for asylum seekers with a legal status (statushouders). His right to unemployment benefits is also dependent on the period of time he has worked. However, different from the CEE labour migrants, these people are entitled to social assistance. They are also entitled to social housing. The municipality of Rotterdam must reserve a certain percentage of the housing stock for this group. (Policy advisor, social affairs, Netherlands)*

### *Migrants from CEE-countries: a special group*

The position of people from the Central and East European (CEE) countries is often not clear, not even with practitioners whose daily work is providing social benefits as became clear in Sweden as well as in the Netherlands.

*The legal framework for CEE citizens and the various ways you have of staying in Sweden (temporary residence permit, residence permit, work permit, visitor, etc), and how that affects your rights to benefits and general welfare, can be a real jungle sometimes. (Practitioner, Housing Support, Sweden)*

*I am not sure whether [a person who is] Polish can apply for housing allowance, but I know that such allowances are not available for people from Bulgaria and Romania.” (Policy advisor social housing, Netherlands)*

There is an awareness of the financial and other difficulties faced by some CEE-migrants. This seems likely to be an issue of increasing importance. They were attracted by work and now suffer from the economic recession, and will either return to their home country, or try to survive by finding new work, gaining access to social assistance, and/or relying on help from their social network.

The evidence from Germany suggested that there is an increasing tendency for migrants to enter social assistance and *‘the system is usually overstressed by this group’* (Practitioner, Welfare Organisation, Germany). At present migrants from new EU Member States (such as Poland, Romania and Bulgaria) are congregating in metropolitan areas. They have legal residency status, but no access to the social security system until they have been in formal employment for a year. Unsurprisingly, *‘Robust figures for other (illegal) groups can hardly be made’* (Practitioner, Welfare Organisation, Germany).

Migrants from the new Member States often find their way in the formal labour market, where they can build up rights to gain access to social security, but sometimes they participate in the informal economy and lack these kind of rights. In the UK it was reported that if this person was a CEE migrant he would most likely have to enter the workers’ registration scheme for 12 months, but typically:

*...there are people who’ve been working for three years in the informal economy without registering and now that work has dried up they’re destitute, they turn up at day centres There may be mechanisms that if you can prove you’ve paid tax or national insurance you may be able to get benefits but it is a lengthy process. (NGO representative, UK)*

In the Netherlands, labour migrants from CEE-countries such as Poles are generally not viewed as a vulnerable group, or targeted by homelessness prevention strategies for example (see also Chapters 10 and 11). They are expected to fend for themselves or to go back to their country of origin.

*They have deliberately chosen to look for a job here, with all the risks that this entails. (Policy advisor, social housing, Netherlands)*

In practice, many immigrants with housing problems as a result of unemployment will receive help from family and friends until they have found a new job. Moreover, their housing aspirations are often very limited. In some cities landlords even rent out mattresses.

*For €2.50 they put down a mattress and the next morning buses are waiting to bring the people to their work. (Policy advisor social housing, Netherlands)*

*Will the landlord the landlord help to bridge a period of insecurity?*

The next issue is how the private landlord will deal with this insecure situation of this migrant. Is he prepared to wait for the rent for some time and to make some kind of arrangement with this tenant in financial insecurity? Is the landlord willing to help to bridge the gap between work and either or not receiving social benefit? In Hungary and Sweden it is not clear whether landlords are willing to help or not, it seems to depend on the attitude of the individual landlord.

The unregulated nature of most of the Hungarian private rented sector creates uncertainty for landlord and tenant. In this vignette it could mean that the tenant would have to leave the flat as soon as he was unable to pay the rent, but it might also be the case that the landlord would be tolerant and wait until he found a new job. In Hungary social and family networks are far more important than social services, and a migrant who lacks these connections has an increased chance of becoming homeless.

In Sweden forbearance by a private housing company is possible, but it is unlikely to last long:

*We can postpone the rent for a period of two or may be three weeks if he asks for it...In cases where we have a long positive record on a tenant, and a legislative reason, we might be able to postpone his rent for up to two months, but that is not very common at all. (Practitioner, private housing company, Sweden)*

In Hungary, tenants who enter the private rental sector are obliged to pay a deposit. If a migrant has a legal job and becomes unemployed they may be eligible for social



insurance benefits for six months. However, it commonly takes two months for the first payment to be made in which case the deposit could be used to bridge a gap period between income from work and income from benefit.

In UK there is a rule in Housing Benefit that can be used to bridge the gap. In Sweden social services can help to bridge this transition period.

*There is a little known rule that if you have been paying rent for 13 weeks and can demonstrate you could afford it then full rent will be met (by Housing Benefit) for 13 weeks. (Civil servant with responsibility for Housing Benefit, UK)*

*But right now the different unemployment insurance funds are experiencing severe administrative delays which could mean that he has to wait one or two months, or even more, before he receives his benefits. In those cases, where an individual is expecting a future income (in the form of unemployment benefits for example), then the social service office can step in and offer him temporary social benefits on condition of repayment. Once his unemployment benefits come through he simply transfers the money back to us (Local authority practitioner, Sweden)*

In the Netherlands there is a special centre for the prevention of eviction in the city of Rotterdam. This initiative started in the social rental sector and currently attempts are made to involve private landlords as well.

*In Rotterdam, there is a centre for prevention of evictions. All housing associations in Rotterdam have signed an agreement with this centre. They deal with evictions as a result of rent arrears and not with evictions as a result of anti-social behaviour. They try to mediate between people with rent arrears and landlords. The social rental landlords in Rotterdam have committed themselves to the centre. Currently, there are also discussions with private rental landlords about joining the initiative. If there is a rent arrear of one month, the housing associations are supposed to act themselves. If this does not result in a solution, the case should be reported to the centre which then tries to find a solution. About 1,000 of such cases are reported each year. (Policy advisor, social affairs, Netherlands)*

To summarise, the main points on this vignette are as follows:

- Access to social security benefits and housing allowances depend on the legal status of the person.
- Particularly in the case of CEE migrants, practitioners are often unclear whether migrants have entitlements to social security.

- Entitlements are weakened or lost when CEE migrant enter employment in the informal economy and/or without registering with the authorities.
- Access to benefits (regardless of migration status) does not guarantee that it is possible to stay in the current flat. This was particularly clear in the Portuguese and German contexts. The amount of benefit that can be received depends on the period the person has been in work, on the legal status and on local situation.
- Bridging a period between work and social security can be achieved in different ways. The landlord can play a role here, Housing Benefit can help and so too can social benefit agencies.

## 7.6 Conclusions

The chapter has examined the impact of employment status on housing outcomes, on a range of indicators.

- There is a clear and strong relationship between employment status and housing outcomes. Across the range of indicators people who are out of work are almost always more likely to have poorer housing outcomes than those who are in work.
- The Netherlands stands out as a country where the short term workless show less housing disadvantage in relation to those in work compared to the other countries.
- Those who are long term workless tend to have worse housing outcomes than those who are short term workless, suggesting that the length of time spent out of the labour market tends to compound housing disadvantage. This tendency is strongest in Hungary, Sweden and the UK – countries with a very diverse set of welfare regimes and housing systems. It is weakest in Portugal.
- The link between employment status and housing outcomes is much weaker when the out of work poor are compared to the in work poor. Moreover, there is no consistent pattern for the long term workless poor to have inferior outcomes to the in work poor.
- The link between employment status and housing outcomes and employment status among the poor is strongest in Sweden and weakest in Germany and Portugal.
- Overall these indicators suggest that there is a strong link between employment status and housing outcomes, but the advantages of low paid employment compared to non employment (the poor populations) are not clear.

The chapter has also provided qualitative analysis of the impacts of variables incomes and immigration status and housing outcomes. The qualitative analysis helps to explain some of the findings from the indicators:

- Fluctuating incomes, associated with many jobs with a strong commission element, can have a strong effect on housing outcomes independently of their level. They almost always inhibit access to mortgage finance and in some cases to private rental housing because of the risk that is associated with them. People in employment but with fluctuating incomes may find themselves unlikely to be housed in the social rented sector or at least faced with long waiting lists. Housing allowances can offer support but there are inherent trade-offs in dealing with fluctuating incomes in a means-tested system, for example people may be reluctant to claim for fear of having to repay overpayments.
- Some features of housing systems may assist people with fluctuating incomes, such as mortgage guarantees and intermediate tenures although such measures have limited reach and have not been designed explicitly for this group within the workforce.
- The sometimes disjointed relationship between employment status, the social security system and housing is highlighted in the case of immigrants. Uncertainties concerning social security entitlement, which in the case of social insurance needs to be built up through contributions, and access to social housing are compounded where immigrants who can legally work in a country fail to register and/or work in the informal economy and therefore fall outside the welfare system.



## **Chapter 8: The Impact of Housing on Employment Opportunities**

### **8.1 Introduction**

The existing evidence suggests that housing markets may impact on labour markets in three principal ways: by inhibiting labour mobility; by creating financial incentives or disincentives to work; and through neighbourhood effects. However, the evidence is often contested and the relationship is clearly not straightforward. This chapter examines the impact of housing on employment using new evidence drawn from focus groups, interviews and models that use EU-SILC.

The chapter is organised as follows. In Section 8.2 employment patterns between countries and their tenure pattern is presented. In Section 8.3 we examine the new evidence from focus groups and interviews addressing each of the three pathways through which housing may impact on employment in turn. Section 8.4 presents the econometric evidence concerning the impacts of specific features of housing systems that we hypothesised as weakening the link between incomes and housing outcomes, but which may in turn affect employment levels: social rented and other below market rental housing, housing allowances and outright home ownership on employment levels. Conclusions are drawn in Section 8.5.

### **8.2 Employment, Worklessness and the Housing System**

Employment patterns vary considerably between the countries (Figure 8.1).

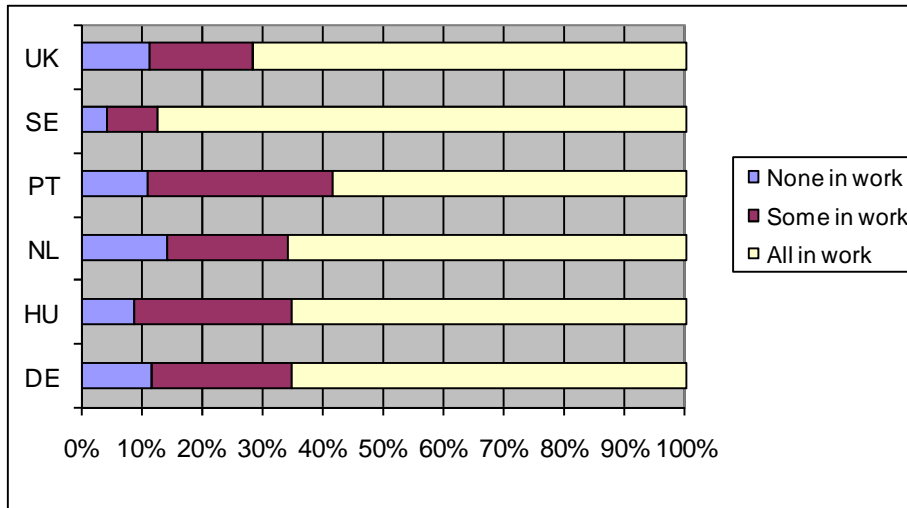
Sweden, in the traditions of the social democratic welfare model, has the highest levels of overall employment, with an especially high level of people living in households where all potential workers are in employment. Sweden has a notably smaller share of people in households where some people work, and the lowest level of worklessness at under five per cent.

After Sweden the UK, a liberal welfare regime that has placed increasing emphasis on employment in recent years, has the highest level of people living in households where all potential workers are in employment, but nonetheless worklessness is over 10 per cent.

Germany and the Netherlands have similar levels of people living in households where everyone is in work, but compared to Sweden and the UK a greater proportion living in households where some but not all potential workers are in employment. This employment pattern is similar to Hungary, although Hungary has fewer workless people than any of the countries other than Sweden.

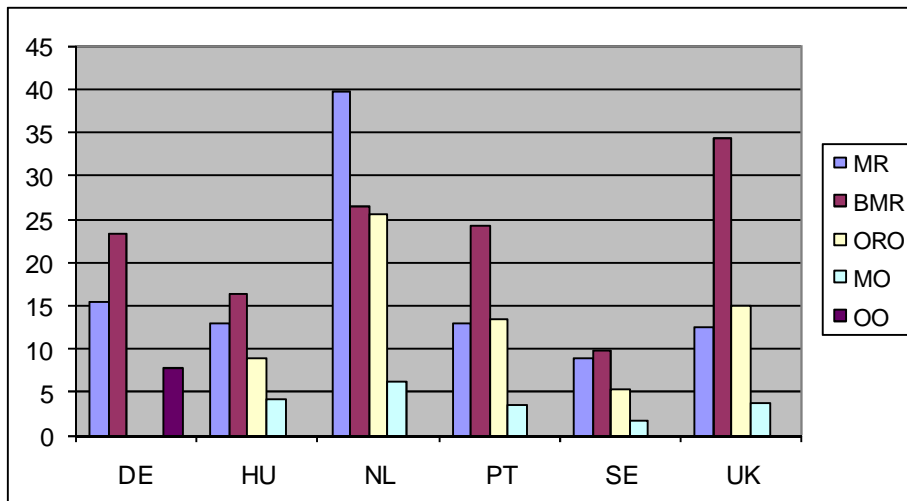
Portugal's employment pattern is consistent with the Mediterranean regime. It has the lowest proportion of people living in households with all potential workers are in employment, but worklessness is the second lowest, so the country has the highest proportion of people living in households where some but not all potential workers are in employment.

**Figure 8.1 Employment status (households with at least one potential worker)**



Source: Table A7A1

**Figure 8.2 Worklessness by tenure (households with at least one potential worker)**



MR = Market rental; BMR = below market rental; ORO = outright ownership; MO = mortgaged ownership; OO = owner occupation

Source: Table A7A1

Employment has a distinct tenure pattern (Figure 8.2). Worklessness is highest in the below market rental sectors, and is especially high in the UK where the worklessness rate exceeds one-third. The Netherlands is the only exception here; in this country worklessness is highest in the market rental sector. Market renters exhibit a consistently above average level of worklessness, although the position relative to other tenures varies.

It is also notable that the lowest levels of worklessness are among mortgaged owners. The proportion of mortgaged owners who are workless is quite clearly the lowest of any tenure in all five countries with data. In contrast, outright owners have relatively high levels of worklessness: it is above average in all of the five countries with data other than in Hungary where the tenure is dominant so considerably influences the average. In the Netherlands the workless rate among outright owners almost matches that of social renters, although the level recorded among market renters is higher still.

### **8.3 Housing, Housing Policies and the Impacts on Employment**

In this section we examine the new qualitative evidence relating to the impact of housing on employment opportunities. Three possible impacts are examined in turn:

- creating barriers to inter-regional mobility;
- the creation of financial incentives or disincentives to work as a consequence of the reduction or loss of housing-related assistance; and
- neighbourhood (or area) effects, whereby concentrations of poor people in particular neighbourhoods creates higher worklessness rates than would be expected given the other characteristics of the population (age, educational level, etc.) through a variety of mechanisms.

#### ***Housing and labour mobility***

It is frequently asserted that home-ownership inhibits inter-regional labour mobility, partly through an attachment to 'home', high transaction costs and differential house prices.

***VIGNETTE: An owner occupier, who lives with his wife and two dependent children in a small town with low house prices, is offered a better paid job in the capital city. He is not sure whether it is worth moving. Commuting will take three hours a day.***

This vignette was used to explore the role that owner occupation plays in informing job related mobility decisions.

In all countries it was agreed that the scenario presented in the vignette presented households with a very difficult decision to make. In a Portuguese focus group difficulties in moving were attributed to home ownership, the mechanism identified being the point in the housing market cycle where it is difficult to sell a property:

*[To get a job] it is not easy to move a family from a place to another, this is an empirical conclusion. If the person has a mortgage and there is rigidity on the market [it may be] difficult to sell... There is a huge influence of the housing market... People's mobility is weak for emotional reasons also regarding housing and home owning... Over the last twenty years there has been an option for homeownership and that makes mobility difficult. This has been pushing back people's mobility. (Public employment agency, Portugal)*

However, experts in all countries all stressed that beyond any attachment to 'home' ties to the local community are especially important for families with children. In the following quotes from Germany it is noted that these ties and mutual help from the family are in particular important for lower income households. It is the family and the social ties in the local community that prevent people from moving, rather than the housing tenure:

*A change in the region does not only affect the sole male earner but also the whole family finances, that is the income of the wife and the money that is available for the children. Immobility can also be the consequence of a precarious income situation, which does not allow the family to give up their social environment, their neighbourhood networks and such... poor people need this embedding more than other people, who can buy assistance. In that case, moving on the hope of a better income can be threatening the existence and even long distance commuting with negative effects on family life will be accepted. (Practitioner from statutory employment agency, Germany)*

*The stories of homeless people are full of these cases under all labour market situations. But things are structurally worse in the current crisis, where the rift between low income and low housing-price regions has become even deeper. And then the risk of abandoning ones roots and embedding environment proves an even greater risk. (Academic expert, Institute for Employment Research, Germany)*

In many cases it seems impossible or at least extremely difficult to find an affordable dwelling in the capital. In some countries (particularly, Hungary, Portugal and the UK) the loss of ownership in the case of a move to the capital makes the move additionally unattractive. However, the combination of higher housing costs (that are likely to apply to the market rental sector as well as the ownership) and the difficulties in obtaining rental accommodation are a widespread problem:



*The low cost of living that they have now will have to be considered if they want to move. House prices are significantly higher in the capital and there are very long queues to get a flat, especially in attractive locations. (Practitioner, social services, Sweden)*

### *Mobility in social rental housing*

Social rental housing can also inhibit labour market mobility. When asked about housing options for households in different situations, social housing is often mentioned as an option that is hard to access, since there are long waiting lists. Even in the Netherlands with a relatively large social rental sector a long waiting time is required to obtain a social rental dwelling. Portuguese participants explain the situation in social housing in their country and the role of security of tenure for social tenants:

*I am a big defender of a functioning rental market. One of the reasons for that is mobility because of new job opportunities... In different stages of a family's life cycle they may have to move and they are tied up to a house. Many people are losing job opportunities because they cannot move close to the job... For me social housing is only a point of passage and not a point of fixation. (Cooperative Housing Association, Portugal)*

The idea that the security offered by social rented housing acts as a deterrent to mobility has been a concern in other countries. In the UK a recent Housing Minister has also flirted with the idea of removing security of tenure from new social tenants in order to increase their incentives to work, mooted the possibility that social housing should become a tenure of 'transition' rather than 'destination' as was reported in the UK report.

### *Commuting as an alternative to moving*

The new evidence demonstrates that the ties to the home and the neighbourhood as well as the high house prices in the capital are very serious barriers for moving. An alternative owner occupied dwelling is considered unaffordable and other tenures were considered a more or less of a sacrifice. In all six countries the participants in the focus groups considered long distance commuting as the most probable option in this case. Spending three hours a day commuting is considered acceptable according to some or even quite normal to others. In some cases reference is made to what is considered acceptable for people on social security when considering whether or not to accept a job.

For example, in the UK a three hour commute was widely considered acceptable. While it was reported that many people are unwilling to travel, Job Centres consider an hour and a half travel each way (as in example) to be fine: 'it is what we would expect in

terms of what is reasonable' (Job Centre Plus representative, UK). They would take into account individual circumstances such as whether person has to pick children up from school, but commutes of this length are not considered to be a reason to turn down a job and participants in London thought this pretty normal length of commute.

Similar views were expressed in Germany:

*Three hours of commuting is acceptable, no discussion. People lose the benefit (ALGII) if they do not commute. (Practitioner, statutory employment agency, Germany)*

In Sweden the tax system assists commuting and additional allowances exist for people undertaking very long distance commuting that requires overnight accommodation:

*Commuting to work has been discussed as an alternative when a move is not possible. Swedish tax legislation also facilitate commuting through tax deduction. Employees commuting more than two kilometres are compensated for travel expenses exceeding around SEK 9,000 in 2009. Employees commuting to work more than 50 kilometres are compensated for travel expenses and accommodation that equals the employee's actual costs. Compensation for accommodation is possible for two years. (Labour market expert, Sweden)*

### *Summary*

Moving from areas with lower job opportunities to ones with higher opportunities is a challenge in which the housing market can play a role. Different groups of arguments play a role here. The social network of the family and the children is of greatest importance. However, housing market conditions are also mentioned frequently. Finding an affordable dwelling in the city centre is mostly considered not to be a practical option and renting in the private rental sector might be expected to be the most probable alternative. However, this option is considered not very attractive and not worth giving up the old home and neighbourhood and the old family and social networks. Commuting three hours a day is the most probable option. The literature suggests that two characteristics of home ownership may inhibit mobility: transaction cost and attachment to the home. Our focus groups emphasised that attachment to the tenure could act as a barrier to moving and was more significant than transaction costs. The latter were hardly mentioned in the discussions. However, a general attachment to or reliance on local family and social networks was also a barrier to moving, and there are not specific to any tenure. Finally, social housing also inhibits mobility due to long waiting lists that are prevalent in high employment areas such as capital cities.

## **Housing and work incentives**

### *Housing allowance: unemployment trap and support*

Housing allowances are generally available regardless of employment status, but they are also usually means tested. These characteristics mean that their impact on employment incentives can pull in opposite directions:

- they are an in-work as well as an out-of-work benefit so can provide an incentive to work by helping to protect incomes when someone takes employment; this may become more important if someone moves to a higher cost area to take work;
- the means-tested element implies that someone who takes employment is likely to be entitled to a lower level of housing allowance, so reducing the incentive to work.

However, as was demonstrated in Chapter 7, in every country other than Portugal (see Box 8.1), the rates of receipt of housing allowances are considerably higher among people who are out of work compared to those who are in work. The proportion of people in work in receipt of housing allowance ranges from 2.3 per cent in Germany to eight per cent in Portugal (Table 7.3). The evidence in Chapter 7 also showed that housing allowances have a much greater impact on improving affordability among the out of work poor compared to the in work poor in five of the six countries, with Portugal the exception (Figure 7.12). While housing allowances may provide some incentive for those who do receive it, the proportions are rather low.

***VIGNETTE: A single woman with one child (aged 7) is living in a private rented flat. She has been out of work for some time but has been offered a temporary job which may or may not become longer-term. She is concerned about paying the rent if she comes off unemployment-related benefits***

The responses to this vignette revealed two kinds of employment disincentive that might arise:

- the loss of unemployment-related benefits (including housing allowances through means testing); and
- the delays in reclaiming out-of-work benefits should the temporary job end and the person return to unemployment.

In an effort to demonstrate the advantages of taking employment in the UK the Job Centre Plus should provide a 'better off' calculation where they would estimate what she would get financially if she accepts the job. They take into account her wage, Housing Benefit, Working Tax Credit and child care costs. However, the loss of benefits

(including housing allowance) and the expenses associated with working can make it insufficiently attractive:

*The issue with temporary employment for single parents is that a lot of the time they're not financially better off taking a temporary position as it does have that impact on the housing and benefits. (Civil servant, Job Centre Plus, responsible for rolling out programme of local centres working with social landlords and local authorities on housing estates to find employment for people, UK).*

*[I've] seen similar situation and advised not to take work. The time it takes to process benefits and how much will be lost. (Private company contracted to JCP/DWP to find employment for unemployed, UK)*

Similar considerations are present in the Netherlands:

*... it is very important that the person in the vignette makes a good calculation with her client manager at the social security office. (Policy maker, welfare/social/employment issues, municipality, Netherlands)*

*In the official municipal policies, work comes above all other things. However, if this would be a friend of mine, I would advise her to wait for a steadier job. (Advisor, department of social affairs, municipality, Netherlands)*

These quotes suggest that in the UK and the Netherlands when costs are higher than benefits the advice would be to refuse the job. Moreover, the calculation of costs and benefits takes the effect of housing allowances into account as the eligibility may change due to the new work situation. In Hungary it was emphasised by the participants in the focus group that that social allowances do not depend on employment status. People do not lose their eligibility for social allowances because they return to work as most of the benefits depend not on the employment status but on the income level. The only type of income which relates to employment status is unemployment benefit, and once this expires, the basic social allowance.

Benefit combined with working in the informal economy can be considered a more attractive option, as was reported by the Hungarian team. The calculation whether it is worth working or not heavily depends on the social background. If she is socialised to claim social benefits at the same time as working in the informal economy, than legal low paid employment would represent a loss both financially and in terms of leisure time. Unfortunately, the problem of future pension and social care entitlement is not a factor influencing the choice in most cases. If she is used to work in the legal sector, than she would be eager to work again.

Even if the person were to be financially better off in work, people are afraid to take the job because if they lose it they will have to wait some time before they receive their benefits:

*People think: 'If I lose my job, I have no welfare benefit for six weeks. In this time I can not pay my rent and my debts will rise. Thus, there is no point in taking the job.'* (Policymaker centre for social development, Netherlands)

In some countries focus group participants were keen to stress moral considerations above financial ones, emphasising that the person *should* accept the insecure job. In Portugal, Germany and Sweden the focus groups suggested that there is a strong emphasis on the importance of being in work and earning your own money. The risks of the flexible job are considered to be manageable. But, of course there also is the threat of losing the benefit. As mentioned before three hours of commuting is in Sweden and Germany considered acceptable by benefit and employment authorities.

*I believe it is important for her self esteem to take the job. What is she going to do otherwise, turn the job down and continue to live on benefits? No person wants to live like that.* (Practitioner, psychiatric care/family unit, Sweden)

*On the one hand there is a risk that the job does not become permanent, but on the other hand she risks her unemployment benefits if she turns the job down.* (Practitioner, Unemployment agency, Sweden)

In Portugal all participants in the focus group agreed that this woman should accept the job, since the risks are manageable. Refusal was regarded as not being an option.

***VIGNETTE: A single unemployed woman who lives in a flat on a peripheral estate in a large city is offered a low paid job with flexible hours in the city centre. She has no car and is dependent on public transport***

This vignette is designed identify whether public transport links to local labour markets inhibit employment for people living in poor neighbourhoods. It also helps to explore whether the housing system can support employment.

It is surprising that transport was not raised as an issue more often in the focus groups. In Germany the work culture expected in welfare organisations is clear:

*Just get into the municipal railway from Dortmund to Düsseldorf in the morning at three o'clock. You'll be astonished to see how many people are travelling to work.* (Practitioner from a confessional welfare organisation, Duisburg; North-Rhine-Westphalia, Germany)

The quality of public transport or the lack of public transport was hardly mentioned in the focus groups except for Portugal. In particular the lack of public transport from places in the surroundings of Lisbon to the city where the jobs are concentrated is considered a problem:

*Well, I have an example of a relative who some years ago had a job with such a timetable that he would come out and since there was no transport he had to sleep in a bench up to the first bus. This was horrible. Of course now it is different. But there are areas where it is still difficult to find public transport.* (Trade Union Federation, Portugal)

This poor public transport, makes moving house more attractive. In this case moving to the private rental sector with the help of the Porta 65 housing allowance scheme is explicitly mentioned as an option.

*I think she could try access to the NRAU social or depending on her age she could try the Porta 65 Jovem. Although the rents inside Lisbon are very expensive. She could try to apply for social housing in the municipality...* (Policy maker, housing sector, Portugal)

In contrast to public transport, the question of moving on and off benefits was raised in all countries. The Job Centre Plus (in the UK) provides a better off calculation (which shows the claimant how much money they would have in work compared to staying on benefits), whereas in the Netherlands and Germany participants stress the role of the client manager of the welfare office. They can help to inform the decision, in Germany there were complaints that the service is over-stretched;

*Everybody is overstressed and covered in the new regulations all the time. You do not need research in order to find out that under constant reorganising and legal changes no decent consultation is possible, especially as job cuts are as present within the helping institutions as on the general labour market. And case loads are mounting up.* (Academic expert and practitioner of a religious social service provider, Germany)

Housing allowance was also considered to be particularly important in the UK and the Netherlands, especially when the person wants to move closer to the job. All agree that a private rental dwelling is the only option in the short run and this option can be made affordable by housing allowance. Therefore housing allowance can in particular in the private rental sector support housing market mobility.

The Porta 65 example of Portugal (Box 8.1) shows how this housing subsidy scheme supports young people to live independently and also to be mobile in the housing market. Since home ownership became harder to access for young people, this scheme

provides them an opportunity to live independently and allows them to be able to be mobile in the housing market as well as in the labour market.

### **Box 8.1 Good Practice Example: Porta 65 Jovem, Portugal**

Porta 65 Jovem is a national programme launched in 2006 which aims to support young people – particularly those with lower incomes – by financially supporting their access to rented housing.

Porta 65 Jovem focuses mainly on low income tenants (with a rental contract) aged from 18 to 30 years old. In order to apply for this allowance, young people must not be benefiting from any other form of housing support, they may not be home owners or landlords, and they must not be related to their landlord. Certain categories are prioritised e.g. young lone parents and disabled young people. The allowance is granted for at least one year and it can be extended up to a total of three years, with the value of the allowance related to income levels and gradually decreasing over time.

An internal evaluation of Porta 65 Jovem was conducted by the government bodies involved in delivering it. This evaluation provides only limited information and is mainly focused on the operational aspects of its implementation (some though not all of its detailed recommendations have already been acted upon). However, the key point is that this initiative was an important step forward in the Portuguese context of a very weak rental market and no general housing allowance scheme. It contains some interesting elements which may be particularly useful in countries where the private rental market is characterised by relative (or strong) rigidity, where the social housing sector is weak, and where there are no large housing associations. In these circumstances, it is important that the state plays a pro-active role in diversifying young people's opportunities for independent living. Such interventions can enhance young people's residential mobility in a social and cultural context where the lack of alternatives to home ownership has created obstacles to such mobility, with obvious impacts on labour market flexibility.

Moreover, in the case of unemployment and other problems decent housing that can be called a 'home', seems an essential base from which to be able to participate in society and in the labour market. An example of the housing market supporting the labour market is Flexibel Wonen (Box 8.2) in the Netherlands. This special housing facility is targeted at special groups that need some guidance in living independently, for example people who have been released from prison, or who have recently overcome an addiction problem. Without help in finding a house and a job they might fall back in old habits and old cultures. Support in finding a house, a private place to feel at home, can play an important role in the well being of people and support their search for a job. Flexibel Wonen is a joint initiative of housing associations in the Netherlands that is specialised in providing housing including guidance to independent living.

### **Box 8.2 Good Practice Example: Flexibel Wonen, Netherlands**

The main aim of Flexibel Wonen is to provide a custom-made approach for vulnerable groups in the housing market. Flexibel Wonen offers housing with supervision to various groups such as ex-detainees, ex-addicts, people with mental health problems, teenage mothers and people who have caused problems in a normal rental dwelling. Flexibel Wonen attempts to fill in the often missing link between the intensive care and supervision that vulnerable people receive in accommodation that is provided by care providers and living without support and supervision in a normal social rental dwelling.

At the moment, Flexibel Wonen manages about 1,200 housing units and this number is still growing. The organization offers employment to 14 people. The three housing associations that participate in Flexibel Wonen are very important players in the housing market in the Rotterdam region. Together, they manage about 100,000 dwellings. The participating housing associations have to take care that sufficient dwellings are available for the clients of Flexibel Wonen. The ownership of these dwellings remains with the housing associations but Flexibel Wonen takes over the management and the client contacts.

An official evaluation of Flexibel Wonen is planned but has not been carried out yet. Nevertheless, given the fact that the organization manages a still growing number of dwellings, they seem to have filled a gap in the market. Flexibel Wonen enables the participating housing associations to realize their ambitions with regard to housing vulnerable groups, whereas the concept of housing supervision keeps the nuisances and annoyances that this might entail under control. Flexibel Wonen shows that cooperation between housing associations can lead to a more integrated and professional approach with regard to the so-called basement of the housing market. Because Flexibel Wonen only houses vulnerable people, its employees are very well trained in dealing with this group. Employees of 'normal' housing associations often lack such experience. Furthermore, because of the small scale of the organization, the employees of Flexibel Wonen know their tenants and their problems generally very well so that a custom-made approach can be offered. Moreover, Flexibel Wonen makes the housing market for vulnerable groups more easily identified for welfare providers because it concentrates the housing provision for the clients of these providers in one single point. This practice shows that the concept of housing supervision and specialization in vulnerable groups can work well.

#### *Summary*

There apparently is a difference between countries in the way they emphasise the importance of being in work. It seems to be the 'culture of work' rather than the housing system itself that influences whether it is regarded as being reasonable to take a job. In Sweden, Portugal and Germany there is strongly expressed opinion that the person in our vignette should of course accept the flexible job. While the practical considerations are acknowledged the dominant opinion in the focus groups is that the job should be accepted.



In the Netherlands and the UK, the discourse among policy makers and practitioners is quite different: financial benefits are considered to be more important than in Sweden, Portugal and Germany. The implicit assumption here is that it is acceptable to refuse the job if the costs are higher than the benefits. This is best illustrated by the 'better off' calculations as used in the UK, although it should be noted that these were introduced partly to demonstrate to claimants that they would be better off in paid employment. In these two countries the housing allowance is taken into account here and can thus play a role in the decision whether to accept the job or not. This suggests that housing costs and housing allowances do play a role in informing employment decisions in the Netherlands and the UK.

In Portugal the housing allowance is mentioned as support for people to find an affordable place to live in the private rental sector. This scheme is especially meant for young people who experience problems in accessing home ownership. The good practice of Portugal (Box 8.1) describes the success of this scheme and the way it enables mobility in the housing market and therefore impacts on employment opportunities.

Another way in which housing can support labour market opportunities is showed by the initiative of *Flexibel Wonen* in the Netherlands. It supports independent living and increases labour market opportunities by providing tailor made housing and guidance options for people leaving problematic circumstances.

In Hungary there is a clear reference to the existence of two different worlds or labour markets. In the first world of formal work, the person should of course accept the job. There is however a thriving informal economy and people who are socialised in this world will prefer to stay on social benefit and combine this with working in the informal economy. No temporary job is considered competitive in this world. These considerations have little or nothing to do with the housing system.

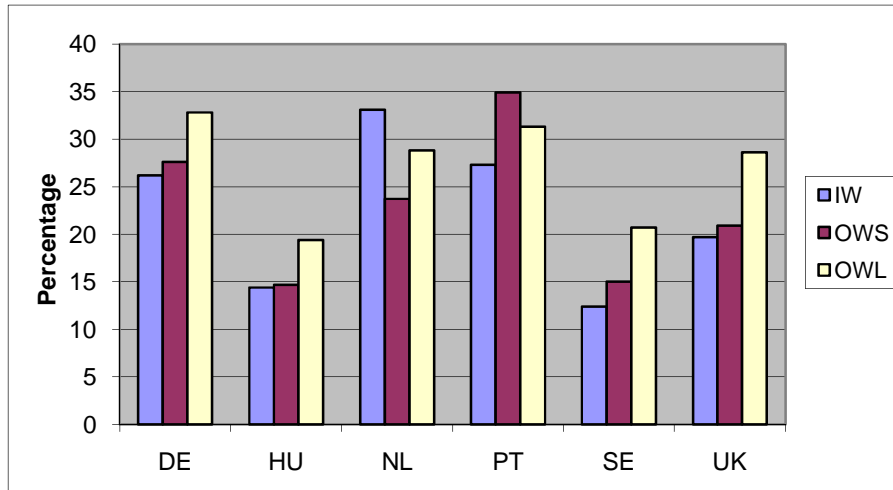
### ***Neighbourhood effects***

There are several reasons why concentrations of low income people in particular neighborhoods might be expected to affect their chances of employment, but all of them are hard to prove. We examine whether a 'culture' of worklessness whereby the influence of (unemployed) neighbours itself discourages people from taking work plays a role and whether people living in certain neighbourhoods suffer discrimination by employers based on where they live. However, before we address these issues we provide some contextual information on the link between employment status and neighbourhood quality.

### Employment status and neighbourhood quality

There is some evidence of a relationship between employment status and neighbourhood quality from the EU-SILC data (Figures 8.4, 8.5 and 8.6), which identify problems with noise, pollution and crime/ vandalism respectively.

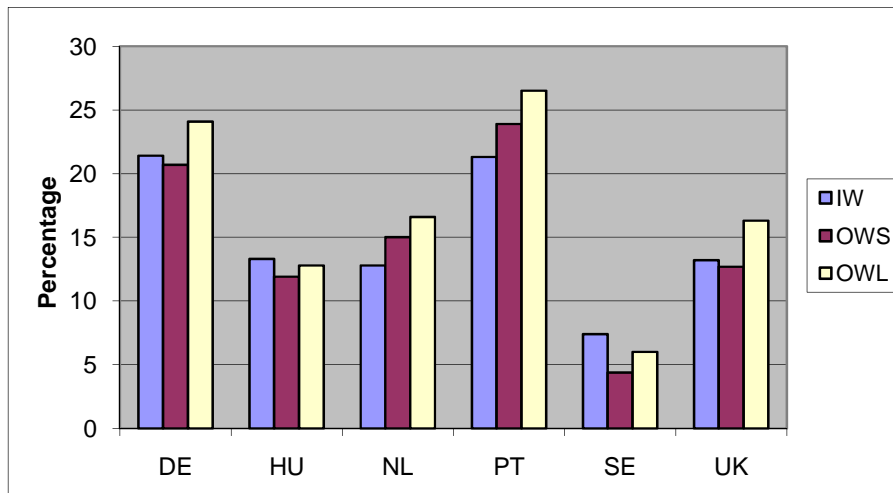
**Figure 8.4 Percent reporting noise from neighbours or the street**



IW= in work; OWS = out of work for less than one year; out of work for more than one year

Source: Table EX1

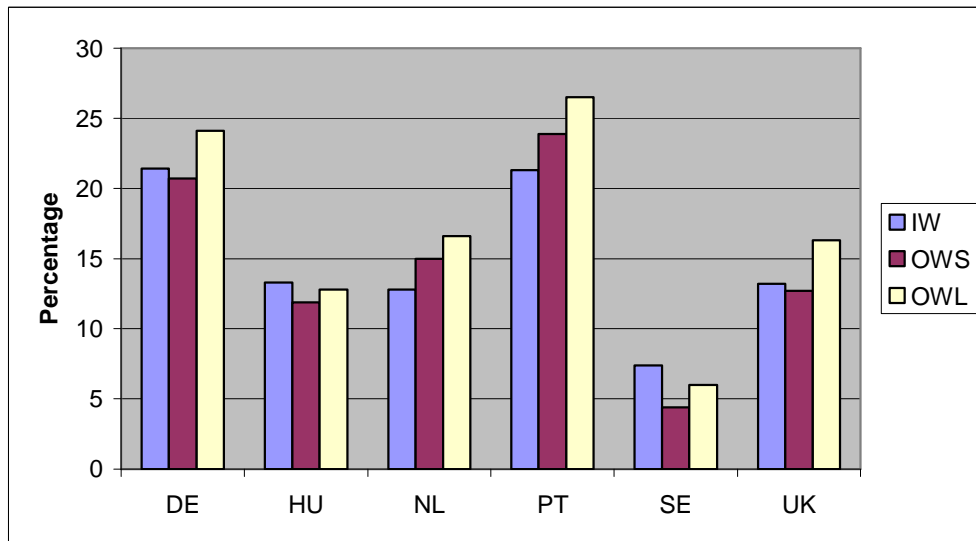
**Figure 8.5 Percent reporting pollution, grime or other environmental problems**



IW= in work; OWS = out of work for less than one year; out of work for more than one year

Source: Table EX2

**Figure 8.6 Proportion reporting crime, violence or vandalism**



IW= in work; OWS = out of work for less than one year; out of work for more than one year

Source: Table EX3

Although there is a clear tendency for short term workless people to report problems with these indicators of neighbourhood quality more frequently than people in work, the differences are usually no more than a few percentage points. However, a stronger pattern emerges when the long term workless are compared to those people who are in work. In Germany, Portugal and the UK people who are long term workless are more likely to report neighbourhood problems across all three indicators than are people who are in work. In the other countries the long term workless are more likely to report problems across two of the three indicators and it is notable that where they are not the differences are usually small. However, where the difficulties are more pronounced among the long term workless population the differences are often quite large. So it seems that there is a relationship between long term worklessness and neighbourhood quality. However, this does not indicate that living in a poor quality neighbourhood actually exerts an independent influence over employment outcomes.

#### *Cultures of worklessness and illegal work*

By area effects we mean the impact of concentrations of poor people living in a particular neighbourhood have on their chances of employment independently of the characteristics of the people themselves.

An interesting finding from the focus groups was that although alternative cultures exist in poverty neighbourhoods, these were not necessarily inimitable to work. This is especially the case when poverty neighbourhoods facilitate the development of social

networks that in turn aid the development of informal labour markets, as is the case in Hungary. The attraction of illegal work is that it can be combined with claiming social security benefits and is therefore a partial solution to the problem of making work pay.

The black and grey labour markets are also considered to be an issue in the UK.

*...one of the problems we have is that we are competing with the black market. People are actually doing really well in the black market and grey market...but we've got 27 people into employment this year, all of them are in [the] retail sector, it's low paid and, you know, crime pays!* (Local authority housing department representative, UK)

In Germany we also found evidence for the existence of poverty cultures that discourage people from searching for or accepting a job in the formal labour market.

*A segmented urban structure forces the poor into living within their own realm, reinforcing exclusion and socio-economic and cultural disadvantages. This leads to the development of a culture of poverty, which becomes sticky over time and prevents people from ever trying other paths or regions.* (Academic expert from Institute of Employment Research, Germany)

In the Hungarian and German case the neighbourhood is central in the argument. Housing tenures are not mentioned as key factor here. Housing tenure is however mentioned as a factor that can contribute to reinforcing such cultures of poverty as the example of social housing in the UK shows. The participants emphasise that it is not social housing as such, but the allocation system that causes dependency:

*Poor people themselves are not the problem... social housing is a race to the bottom in terms of eligibility and we are putting people with mental health problems, single people on estates... that is why there is no confidence, I get angry with social services who demand a social housing tenancy for young person leaving care but is it the best place for them on the estate or should they explore PRS [private rented sector] tenancy, why do they need a tenancy for life, why not have a more sophisticated response?* (Assistant Director, Local Authority Housing Department, Enhanced Housing Options Trailblazer, UK)

#### *Approaches aiming to tackle the 'culture of poverty'*

A variety of approaches is used to tackle the problems associated with poverty neighbourhoods.

One approach is to divert low income and vulnerable people away from such neighbourhoods. The Protected Market Sector project in Germany is an example of this

(Box 8.3). It specialises in providing support to a target group that needs help to get access to mainstream housing. This includes the strategic aim of dispersing these people in difficult situations in different parts of the housing stock and contributes with that to social mix in housing and preventing poverty neighbourhoods.

### **Box 8.3 Good practice example: Protected Market Sector, Germany**

Cooperation contract '**Protected Market Sector**' (*Kooperationsvertrag Geschütztes Marktsegment*), Berlin. A contract between the Berlin State Office for Health and Social Affairs (*Landesamt für Gesundheit und Soziales*, LAGESO) and public and private housing providers aiming at affordable housing provision for households in urgent need of housing.

The three main objectives of the 'Protected Market Sector' are:

- housing allocation for homeless people or residents in a precarious housing situation;
- protection of supply for the target group; and
- adjustment of claims arising out of rent arrears of the tenants contracted through a guarantee fund.

The contract between the public administration and the housing companies aims at the joint provision of permanent housing for homeless people and households in urgent need of housing. Within this contract, the access to and protection of housing for disadvantaged groups is guaranteed by binding agreements between the city of Berlin and the providers. Its concept aims at a cross-departmental cooperation and comprises all Berlin districts and the involved housing providers. The strategy considers the special kind of support needed by the target group to get access to 'normal' housing. Also, it takes into account the interest of the housing companies to minimize their risks, such as rent arrears, anti-social behaviour and overuse of the premises by the prospective tenant.

Furthermore, there is a strategic aim, concerning integrated urban development: dispersing people in socially difficult situations in very different parts of the stock is being understood as a contribution to social mix in housing/urban development and the prevention of poverty neighbourhoods.

Another approach is to supporting individual people to take up employment. Participants in the focus groups emphasise that cultures of poverty can be very persistent. It is hard to break with such a culture, though it is considered worth trying. Guiding people and helping them to adjust to a normal working life is applied in many countries.

*It's about getting people used to going to work, the idea of having a 9-5 job, the routine, a lot of people don't have that. (Voluntary sector manager training long term unemployed people, UK)*

The individual approach does not always work well when the 'poverty environment' does not change. A Dutch project manager at an employment integration company observes an effect of the neighbourhood when selecting people for a reintegration process.

*The atmosphere in such neighbourhoods is not pleasant. There are so many unemployed people and only a few are selected to be dealt with. People see it often as a punishment when they are selected for a reintegration project. (Employment integration company, Netherlands)*

This results in a recommendation to combine this individual level approach with a neighbourhood approach:

*Nowadays, only some people in a neighbourhood with high unemployment are dealt with (e.g. they are activated), whereas it would probably be better to activate all unemployed people in the area at the same time. The whole street should go to work. (Employment integration company, Netherlands)*

In the UK help from children's centres is considered a way to change the culture and create the norm of working among single mothers. In some areas in the UK advice is available from children's centres: they provide extended hours wrapped around care at schools. In some municipalities Job Centres Plus has advisers who are working in children's centres where they are directly facilitating childcare and returns to work. Joined-up working in this area is now seen as the norm and is getting better. This helps to set the norm of 'working' among single mothers.

These examples show that a combination of an individual approach and additional action to change the social environment is considered more promising than individual help alone. A very clear practice of such a mix is described in an Hungarian good practice. This practice concerns a regeneration project in Budapest (Box 8.4).

**Box 8.4 Good practice example: Socially sensitive regeneration programme in the Magdolna Quarter, Budapest, Hungary**

This pilot project in Hungary is a new neighbourhood oriented urban renewal scheme with the strong participation of the local communities. The broader aim of the programme is to stop the deprivation cycle in the neighbourhood by enhancing the quality of life and reinforcing social cohesion in the neighbourhood. This project combines the aim of improving the neighbourhood, the employment opportunities and the education level of people as well as the quality of the dwellings.

**Basic social and economic indicators in Magdolna Quarter**

Indicators	data
Population with no more than elementary school education completed 15-60 years old	35.0%
Economically active population (share of total population)	40.3%
Unemployment (share of economically active population)	12.6%
Households with at least one unemployed member (share of all households)	11.0%
Location indexes calculated from the regular local social subsidies	1.25-2.4
Rate of public rental flats	36.0%
Flats without basic amenities (no wc and/or bathroom)	21.0%
Rate of the overcrowded flats 1 (more than 1 person/room)	39.9%
Rate of the overcrowded flats 2 (more than 2 person/room)	13.8%
Rate of arrears	16.8%
Rate of the arrears (public tenants)	21.1%
Rate of the arrears (owners)	12.0%
Rate of households who became victim of crime in previous year	11.7%

Source: RÉV8

The programme has two important lessons:

First, an important lesson is that to implement an integrated regeneration programme an independent organization must be set up that works on the spot closely with the local people. The organization must have relevant competencies and has to enjoy the full support of the local government. According to the Hungarian experience local governments usually prefer not to delegate such a task to a more or less independent organization, but rather they keep it in-house distributing the different related tasks among their departments and institutions. However such an organizational scheme is unable to ensure the necessary high level cooperation among the relevant stakeholders and the permanent relationship building with the local people and other non-governmental players.

Second, an important condition of such programmes is the active involvement of the local people through intensive partnership building and community development. The Magdolna case gives a good example of the way in which the participation of local people can be achieved.

The case of Magdolna programme is most likely to be of interest to other former socialist countries which have similar problems of deprived neighbourhoods with high proportion of marginalised Roma communities.

### *Area based discrimination*

The focus here is on the perception of the employer and the strategy to accept or not accept employees from certain neighbourhoods. Participants in Portugal emphasise that living in poverty neighbourhoods is a barrier when people are looking for a job.

*I think when people go to the local employment centre it is always complicated to say where you live. You can be a fantastic person, extremely competent but as soon as you say for example that you live in Quinta do Mocho, my god... How can we get out of this social stigma? And for women particularly this is very difficult because she still has the responsibility for most homely things and feels this stigma everyday. (Trade Union Federation, Portugal)*

*I went with a youngster to a job interview and they were all excited with his application. They practically said the job was his. But when he said he was living in Venda Nova, in the 6 de Maio quarter, they suddenly said that the vacancy was already taken. (Local private entity, Portugal)*

However, in the Netherlands people helping to integrate people who are unemployed for a longer time report no experience with area based discrimination.

*I have never heard that people are rejected on the basis of their postal code. (Practitioner reintegration company, Netherlands)*

The Dutch expert on neighbourhood research agrees with this. According to him, many employers are not even aware of the reputation of a particular neighbourhood or postal code area.

### *Summary*

In the focus groups there were some examples of poverty cultures that inhibit labour market participation, in particular in Hungary, Germany and the UK. Such cultures can tie people to the neighbourhood and provide disincentives to work, but also, in the case of Hungary at least to a vibrant black market culture. Here there is not so much a culture of worklessness but of *illegal* working. In the UK we found indications that housing and in particular the social rental sector, may contribute to poverty neighbourhoods through the allocation of social rented housing to low income and in particular vulnerable people, who seem unlikely to be reconnected with the labour market. In the Portuguese case we



found evidence that area based discrimination takes places. Employers hesitate or refuse to hire people from certain areas. All in all these small pieces of evidence add up to suggest that in some countries neighbourhood effects exist, or more precisely there is a strong belief among experts that neighbourhood effects exist.

In all countries different schemes to help specific groups of people to find their way into the labour market have been developed. These often concern help targeted at individuals which aims to assist the person to gain employment and adjust to a work culture. We found indications in the UK and the Netherlands that help to change the culture may support these individual approaches.

Another approach aims to prevent vulnerable groups entering poverty neighbourhoods, as is the case with the protected market initiative in Germany. These people are dispersed over different landlords in different areas. Another example of a partnership approach to help people and to prevent concentration neighbourhoods is the urban regeneration project in Budapest. We found indications that different ways to prevent or change cultures of poverty, may support individual level employment schemes.

## **8.4 Housing Policy and Employment**

### ***Introduction***

In this section we present econometric analysis of the impact of three elements of housing policies or housing systems that might be expected to impact on employment. These are:

- housing allowances;
- social and other below market rental housing; and
- outright or low debt home-ownership.

Two exercises are conducted. The first is a logit analysis using a discrete choice model that estimates the links between the housing system and the chances of employment. The second is a duration model that estimates the links between the housing system and the duration of unemployment.

Both exercises are based on the EU-SILC dataset, described in Chapter 3. This dataset contains both cross-sectional and longitudinal information on income, poverty, social exclusion and living conditions within all EU Member States. It contains data both on the household level and the individual level. Because labour supply and unemployment are basically individual phenomena, we will focus on the information collected at the individual level. The information on household level will be used as background information, which may be used as explanatory variables in the analysis.

## ***A discrete choice model of employment and housing policy***

In our discrete choice model of the relationship between employment and housing policy, we will restrict our attention to potential workers. We will assume that they have the choice between accepting and refusing employment. People who worked at least 6 months in 2007, either full time or part time, are considered to have accepted employment. It is assumed that people who worked less have 'chosen' to remain unemployed.<sup>11</sup>

EU-SILC contains much information on the amount of housing allowances that households receive. Information in EU SILC on the provision of social rented housing is less abundant, and the problems of the 'below market rent' category are discussed in Chapter 3. We would also like to have additional knowledge, such as monetary assessments of the advantage yielded by a social rented dwelling. Unfortunately, such information is not available in EU-SILC, so we had to proceed without it.<sup>12</sup> Indications concerning low-debt owner-occupied housing are twofold: we know a household's mortgage repayments, and we know whether a household owns outright. The latter may be used as a proxy of the size of a household's mortgage. So, given the information available in EU-SILC we have use the following indicators of housing policy as explanatory variables: *housing allowances*, *social renting*, *outright ownership*, and *interest repayment*. We adjusted *housing allowances* and *interest repayment* for household size by dividing them by *equivalized household size*.<sup>13</sup>

As additional covariates we specified education, age, and household size. We expected these variables to contribute additional explanatory power to the model, although they are not the focus of this exercise. Education is expected to have a positive effect on employment. The effect of age may be ambiguous: older people will in general have had more time to generate human capital, which increases their employment perspectives. On the other hand, once they are unemployed it may become harder for

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<sup>11</sup> Within a discrete choice framework it is a *technical* assumption that all cases can *choose* between a fixed number of options. In practice some unemployed people may not have had a chance to accept work at all. Ideally one would like to exclude such cases. However, because such information is unavailable it is assumed here that *all* people who have not worked more than 6 months in 2007 have *chosen* to remain unemployed. Note that such assumptions are not unusual in applied labour supply models.

<sup>12</sup> This may give rise to a *missing variable bias*, so care is needed in the interpretation of results.

<sup>13</sup> Define *HM14plus* as the number of household members aged 14 and over and define *HM13minus* as the number of household members aged 13 or less Then the equivalised household size is defined as:  $1 + 0.5 * (HM14plus - 1) + 0.3 * HM13minus$ . It is not unusual to correct monetary amounts *that households receive* for household size.

older people to find work. This may be caused by their relatively high reservation wages (that is the lowest wage that someone would work for), but also by age discrimination. A larger household size may make it harder for individuals to move to distant locations with better employment perspectives. So, we might expect household size to have a negative impact – if any – on the probability of finding employment.

We thus specify the following logit model (see Chapter 3):

$$\begin{aligned} \log(p/(1-p)) &= \text{Intercept} + \\ &\beta_1 \cdot \text{Equivalent housing allowance}/1000 + \\ &\beta_2 \cdot \text{Social/ BMR tenant} + \\ &\beta_3 \cdot \text{Outright owner} + \\ &\beta_4 \cdot \text{Equivalent interest repayment}/1000 + \\ &\beta_5 \cdot \text{Education} + \\ &\beta_6 \cdot \text{Age} + \\ &\beta_7 \cdot \text{Household size} \end{aligned}$$

We estimate this model for the six countries involved in this study. For this purpose we divide the cross-sectional version of EU-SILC 2007 into six mutually exclusive subsets. The estimates of the British, the Dutch, and the Swedish model parameters are presented in Table 8.1.

**Table 8.1 Parameters and significance levels of the logit model estimated for each of the countries separately**

	UK		NL		SE	
	$\beta_j$	Sign.	$\beta_j$	Sign.	$\beta_j$	Sign.
Intercept	2.266	***	1.625	***	- 0.778	***
Equivalized housing allowances	- 0.649	***	- 0.810	***	- 0.982	***
Social tenant/ BMR	- 0.780	***	- 0.136	*	0.034	
Outright owner	- 0.592	***	- 0.364	***	- 0.281	**
Equivalized interest repayment	- 0.009		0.080	***	0.256	*
Education	0.247	***	0.330	***	0.294	***
Age	0.008	**	- 0.039	***	0.056	***
Household size	- 0.329	***	0.100	***	- 0.052	

Base: all individuals with self-declared main activity. Significance levels: \*\*\* =  $p < 0.001$ ; \*\* =  $p < 0.01$ ; \*  $p < 0.05$

Source: EU-SILC

For all these countries the impact of *equivalised housing allowance* is significant. This suggests that among potential workers in United Kingdom, the Netherlands, and Sweden housing allowances cause a decrease in the probability of accepting employment. Living in the British – and to a lesser extent the Swedish – BMR sector also seems to have detrimental effects on a person's probability of being employed. For the Netherlands the parameter of *social tenant* is insignificant. This may be related to the fact that the Dutch and Swedish BMR sectors are more targeted to medium-income tenants than its British counterpart. However, since the mainstream municipal housing sector in Sweden is classified as 'market rental' this explanation seems unlikely in this case.

The sign and magnitude of the parameters of *outright owner* are clear. For the three countries outright ownership tends to depress the probability of accepting employment. A potential explanation is that having little to pay for housing makes it easier to live without employment. This effect of *equivalized interest repayments* is only significant for the Netherlands and Sweden. The Dutch and Swedish cases with larger mortgages thus seem more willing to choose employment. This is in line with the argument that a low level of housing expenditure makes it easier to live without employment.

It should be stressed here that statistical significance does not necessarily imply a *causal* relationship. For example, the above analysis does not show that housing allowances *are* a cause of unemployment. They *may* cause unemployment, but the causality may also be reverse: Incomes of the unemployed will be lower than the incomes of those who work, and this will be a reason why the unemployed receive housing allowances relatively more often. For similar reasons the analysis does not support conclusions on the causal direction of the relationship between the other indicators of housing policy and the probability of employment.<sup>14</sup>

In the United Kingdom, the Netherlands, and Sweden *education* provides a significant contribution to the probability of finding employment. This is in line with the expectations. Among the British and Swedish cases *age* tends to increase the probability of employment. In these two countries human capital accumulation seems to be the dominant factor. However, the opposite seems true for the Netherlands. Higher wages and/or age discrimination may be more important factors here. Finally, in the United Kingdom and Sweden the impact of *household size* on one's probability to find employment is negative. As explained above, a reason could be that individuals in larger households are comparatively more attached to their current location. Again, among Dutch cases the effect is the other way around.

**Table 8.2 Parameters and significance levels of the logit model estimated for each of the countries**

	DE		HU		PT	
	$\beta_i$	Sign.	$\beta_i$	Sign.	$\beta_i$	Sign.
Intercept	0.362	*	-1.095	***	0.863	***
Equalized housing allowances	-0.757	***	-7.090	***	0.462	
Social tenant/ BMR	-0.287	***	-0.080		-0.295	*
Outright owner	NA		0.036		0.137	
Equalized interest repayment	NA		0.311	*	0.528	***
Education	0.427	***	0.528	***	1.007	***
Age	-0.015	***	0.030	***	-0.005	*
Household size	-0.048		-0.129	***	0.014	

Base: all individuals with self-declared main activity. Significance levels: \*\*\* =  $p < 0.001$ ; \*\* =  $p < 0.01$ ; \*  $p < 0.05$

Source: EU-SILC

<sup>14</sup>Substantial statements on causality require the availability of independent variables. Note that education, age, and household size can more easily be considered as potential independent variables.

Table 8.2 presents the parameter estimates for the other three countries: Germany, Hungary and Portugal. Due to the lacking information on mortgage interest repayments the German results have to be interpreted with additional caution.<sup>15</sup> For Germany the variable *equivalized housing allowances* has a negative effect on the probability of work. This is similar to what we have found so far. The parameter of *social rental* is also negative in Germany, which coincides with what we found in the United Kingdom and the Netherlands. Among the German cases the sign of *education* is also plausible and significant. The variable *age* decreases the odds to find work. Like in the Dutch case, this may be an indication of higher labour costs and/or age discrimination outweighing the human capital effect.

The results for Hungary and Portugal are quite similar to the results for countries analyzed thus far. In Hungary *housing allowance* has a highly significant negative impact on employment. This coincides with what we observed for the other countries. In Portugal this effect is insignificant, which may be related to the relative lack of income targeting in the Portuguese system of housing allowance (see section 8.3). In Portugal social tenancies seem to decrease the probability of working, but this is not the case in Portugal. In both countries outright ownership does not have a significant impact. However, this is compensated by the positive effect of *equivalized interest repayments* on employment. It suggests that cases with larger mortgage loans are also more willing to accept employment in these countries.

### ***Unemployment duration and housing policy***

In this section we examine the impact of the different aspects of housing policy/ housing systems on the length of an individual's unemployment spell. A proportional hazards model of unemployment duration is employed.

For this purpose we construct unemployment spells on the basis of the longitudinal version of EU-SILC. In each month the main activity of each individual in EU-SILC is known. For most of the countries there are currently three annual waves of EU SILC data.<sup>16</sup> The cases in these waves can in principle be followed across waves. This means that the information on unemployment spells in EU-SILC mostly spans 36 months. Germany is an exception, since the German waves lack the information that is needed to follow individuals. For this reason we had to restrict our attention to five countries. EU-SILC does not provide complete information on all the cases of these

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<sup>15</sup> The remaining parameters may pick up a part of the impact of the missing information. This may cause biased results.

<sup>16</sup> Sweden was already included in EU SILC in 2004. So there are currently four Swedish waves.

countries. Every year a number of cases are dropped from EU-SILC, whereas new cases are added.

For the construction of our data set we selected all individuals who experienced a transition from unemployment into employment. Those who after an unemployment spell become unavailable for employment are also discarded. The same applies to cases that were already unemployed when they entered EU-SILC. It turns out that some of the remaining cases experience multiple unemployment spells. In such cases only the first registered unemployment spell is retained in the duration analysis. The above selection criteria enable us to construct a dataset with 1,758 unemployment spells (see Table 8.4 at the end of this chapter for more information on the dataset.)

In our proportional hazards model we include the same explanatory variables that we used in the discrete choice model. Table 8.3 summarizes the estimated parameters:

**Table 8.3 Parameters and significance levels of the proportional hazards model estimated for each of the countries separately**

	UK		NL		SE	
	$\beta_i$	Sign.	$\beta_i$	Sign.	$\beta_i$	Sign.
Equivalent housing allowances	-0.096		0.796		-0.355	
Social tenant/BMR	-0.297		0.161		-0.310	
Outright owner	-0.181		NA	NA	NA	NA
Equivalent interest repayment	NA	NA	-0.137		NA	NA
Education	0.025		0.084		0.086	
Age	-0.002		-0.046	***	-0.024	***
Household size	0.002		0.228	**	-0.066	
			HU		PT	
			$\beta_i$	Sign.	$\beta_i$	Sign.
Equivalent housing allowances			-2.120		0.291	
Social tenant			0.020		-0.438	
Outright owner			0.169		-0.891	
Equivalent interest repayment			-2.582		NA	NA
Education			0.084		0.017	
Age			-0.022	***	-0.022	***
Household size			0.028		0.065	

Base: all individuals who experience a unemployment spell. Weights: none.  
Source: EU-SILC

It turns out that apart from *age* none of the estimates is highly significant. There is no clear pattern in the signs and magnitudes of the indicators of housing policy. It might be hypothesized that sign of the housing allowances parameter should be negative. This would mean that individuals with housing allowances experience longer unemployment spells. However, there is no evidence of such an effect. The parameter of *social tenant* is not significant either. This could be related to the definition of this indicator in the data set. Furthermore, there are so few owner-occupiers in the dataset, that the parameters for *equivalized mortgage repayments* and *outright ownership* can hardly be estimated. Those parameters of the indicators of owner-occupied housing policy that can be estimated are all highly insignificant.

The sign of age parameter, the only significant effect, is plausible: it suggests that among the unemployed cost considerations and/or the age discrimination dominate the effect of human capital accumulation. The sign of the *education* parameter is negative in all countries. This suggests that *education* decreases the expected length of unemployment spell. Although the effect is insignificant, this would be plausible. In most countries *household size* seems to contribute to the length unemployment spells, although this effect is only significant in the Netherlands. A plausible reason for this effect could be that individuals in larger households find it more difficult to move to distant locations, where more employment opportunities may exist.

## **Summary**

In all countries apart from Portugal we find a significant *inverse* relationship between housing allowances and employment. In the United Kingdom, the Netherlands, Germany and Portugal a similar relationship exists between living in the social rented sector and employment. Our analysis further suggests that low-debt housing has a negative relationship on employment.

A reason for the first result *may* be that housing allowances cause employment disincentives. However, another potential explanation is that the unemployed will have lower incomes, which may make them eligible for housing allowances to a larger extent. Therefore, the above analysis does *not* justify conclusions about the direction of the causal relationship. A similar type of reasoning may be applied to the share of the unemployed in the social rented/ BMR sector. Allocation policies may make it easier for them to acquire social rented housing. So, the possibility of reverse causation once more prevents us from drawing the conclusion that living in the social rented sector causes unemployment. In the case of low-debt housing the reason *may* be that lower housing expenditure makes it easier to live without employment. On the other hand, the unemployed will be less inclined and able to get large mortgages. So again, there is very little we can say about causation.



The analysis of the model of unemployment duration does not support strong conclusions either. None of the estimated parameters of the indicators of policy instruments were significant. This is partially due to the much smaller samples that were used to estimate this model. Owner-occupiers hardly experience unemployment spells, but tenant behaviour is not easy to explain either.

All in all, it has turned out difficult to disentangle the relationship between the housing market and employment. Within the limitations of the database and the used methods, we found no evidence for a causal relation between housing subsidies and probability of worklessness. More waves in EU-SILC, information on transaction costs, commuting distances, implicit subsidies, and so on, may provide a more sophisticated picture.

## **8.5 Conclusions**

Housing can influence labour market opportunities in different ways; housing can inhibit and support getting people into (better) jobs. But the relation is never straightforward since other factors play a role too. We have examined three relationships between housing and labour market:

- inhibition of mobility;
- financial (dis)incentives in the labour market; and
- neighbourhood effects.

### ***Labour mobility***

The housing market can inhibit mobility and therefore finding a job or moving to a better job. Housing tenure may prevent people from moving to a (better) job. While the literature hypothesises that transaction costs and attachment to home may reduce mobility of owner occupiers, our new evidence found little support for the role of transaction costs, but did suggest that housing market downturns can inhibit mobility by making it difficult to sell properties and that high house prices in growth areas can deter owners from moving. Social rented housing is widely evidenced to inhibit mobility and this was supported by statistical evidence where it could meaningfully identify the tenure. Qualitative data indicated that attachment to (or reliance on) social and family networks play a much more powerful role in inhibiting mobility than had previously been thought and this sometimes results in long distance commuting as an alternative to moving.

### ***Housing policy and work incentives***

Housing policies can hinder people to accept a job or to find a better job; in particular losing housing allowance can play a role in not accepting a job. There is a strong

statistical relationship between housing allowance receipt and unemployment, but the direction of causality is not shown. However, the low level of receipt of housing allowance among the working poor is notable. The qualitative analysis pointed to the importance of housing allowances in employment decisions in the Netherlands and the UK, with both the loss of benefit and the fear of benefit delays if a job were lost being important. The qualitative evidence did not attach this importance to housing allowances in Germany, Hungary and Portugal (but they are less extensive in these countries anyway); and in Sweden a work ethic – at least among experts – appeared to override financial considerations.

We did find an example of where housing allowances can also support entry into the labour market (or job mobility within it). Where people need to move to a high cost area, market rental housing is the most likely housing tenure and housing allowances can help to make such housing more affordable. This was mentioned explicitly in the Netherlands and UK.

In most countries there is a statistical relation between being unemployed on the one hand and receiving housing allowances, living in the social rented sector on the other hand. The relationship between low-debt home ownership and unemployment also appears significant, and indeed even a simple analysis of the levels of worklessness among outright owners confirms this tendency. However, we do not know the direction of causality.

The quantitative modelling results of the duration analysis show that housing variables that predict the probability of unemployed people entering employment are not significant. Only the age variable appears significant. Of course we need to keep in mind the limits of the data base and the methods here.

### ***Neighbourhood effects***

It seems that there is a relationship between long term worklessness and neighbourhood quality. However, this does not indicate that living in a poor quality neighbourhood actually exerts an independent influence over employment outcomes.

Experts state that poverty neighbourhoods can create cultures of worklessness, but they can also create a culture of illegal working. Neighbourhoods can influence people's ambitions and activity in the labour market, but also provide the social networks that underpin the informal economy. We found supportive evidence for such cultures in Hungary, UK and Germany.

Area based discrimination by employers may prevent people in poverty neighbourhoods from finding a job. Evidence for this was found in Portugal.

We found indications that different ways to prevent or change cultures of poverty may support individual level help schemes into work. In Germany we found a policy for dispersing vulnerable groups in order to prevent their concentration in poverty neighbourhoods. In the UK and the Netherlands interventions based on individuals living in poverty neighbourhoods attempt to link people with the labour market and to overcome cultures of worklessness.

## Chapter Appendix: Unemployment duration analysis

The following table provides some aggregate information on the dataset of unemployment spells:

**Table 8.4 : Employment spells**

	<b>HU</b>	<b>NL</b>	<b>PT</b>	<b>SE</b>	<b>UK</b>
Number of cases included	569	188	391	224	386
Length of unemployment spell (in months)	5.6	3.8	6.0	3.8	3.0
Share of the owner-occupied sector	5%	2%	10%	0%	1%
Equivalised housing benefits (euros per year)	13	13	27	65	485
Share of the social rented sector	4%	40%	8%	2%	17%
Equivalised mortgage repayments (euros per year)	1	49	0	0	0
Share of outright ownership	5%	0%	3%	0%	1%
Education (highest ISCED level attained)	3.0	3.5	1.8	3.4	3.3
Age	37	40	38	37	38
Household size	3.4	2.5	3.5	2.6	2.9

Base: all individuals who experience a period of unemployment

Source: EU-SILC





## PART III: HOMELESSNESS AND THE WELFARE REGIME

### Chapter 9: Housing Exclusion and Homelessness: A Review of Existing Evidence

#### 9.1 Introduction

This part of the report focuses on homelessness, which can be viewed as an extreme form of poor housing outcomes (housing exclusion), but one which cannot be adequately captured using EU-SILC or other large-scale, trans-national datasets.

This first of three chapters on homelessness reviews the *existing evidence* pertaining to one of the central hypotheses underpinning this study, which is that the *scale* and *nature of homelessness* is linked to the interaction of welfare regimes (social security, tax and labour market arrangements) and housing systems and policies (which are hypothesised to have the potential to ameliorate, or exacerbate, housing exclusion and other outcomes for low income households).

The chapter is structured as follows. In Section 9.2 we outline what is known about the definitions of homelessness, scale of homelessness and profile of homeless people across our six Member States. In Section 9.3 we assess the current state of knowledge on the causation of homelessness in these countries. Section 9.4 summarises existing evidence on responses to homelessness and their effectiveness. We then draw some conclusions and present a set of more detailed hypotheses on homelessness in Section 9.5.

The chapter is 'critical', in that it evaluates and assesses the available evidence, highlighting gaps and weaknesses where further work is required, and harnesses this existing knowledge into the hypotheses which were explored in the empirical stages of the project, reported on in the following two chapters. It is based primarily on the review of evidence undertaken by the six national teams employed in this project. Each team completed standardised pro-formas, to allow information to be presented comparatively. This data was supplemented as appropriate by information collected by the European Observatory on Homelessness (EOH) and from other aspects of the work of FEANTSA<sup>17</sup>, as well as from other extant research literature.

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<sup>17</sup> It is important to bear in mind that, while the EOH produces research-based publications, FEANTSA's broader activities are not research-driven and therefore these outputs have a different status as, for example, expert opinions or experiences.

## 9.2 Existing Evidence on Definitions, Scale and Profile

### *Definitions*

In order to ensure clarity in our cross-country comparisons of homelessness, we have used the ETHOS typology developed under the auspices of FEANTSA/EOH, and utilised in previous research funded by the EC on the Measurement of Homelessness (Edgar *et al*, 2007; see also Edgar, 2009). Such a common definitional framework is essential in order to understand the varying phenomena that countries refer to as 'homelessness'.

**Table 9.1 ETHOS - European typology on homelessness and housing exclusion**

ROOFLESS	1	People living rough
	2	People staying in a night shelter
HOUSELESS	3	People in accommodation for homeless people
	4	People in women's shelters
	5	People in accommodation for immigrants
	6	People due to be released from institutions
	7	People receiving support (due to homelessness)
INSECURE	8	People living in insecure accommodation
	9	People living under threat of eviction
	10	People living under threat of violence
INADEQUATE	11	People living in temporary / non-standard structures
	12	People living in unfit housing
	13	People living in extreme overcrowding

Source: adapted from Edgar *et al* (2007a)

As Table 9.2 indicates, the definitions of homelessness used in different countries are variously drawn from legal sources (UK, Hungary), national surveys (Sweden), policy statements/strategies (Portugal) and common usage (Germany and Netherlands). These definitions vary considerably in their breadth of coverage of the ETHOS typology categories:

- Germany, the UK and Sweden employ the broadest definitions, encompassing much but not all of ETHOS; and
- Hungary, Netherlands and Portugal have narrower recognised definitions which comprise only some ETHOS categories.

Moreover, in the case of the latter three countries, while their accepted definitions are said to extend beyond the ETHOS 'roofless' categories, in practice the data produced and analysis made of homelessness in these countries often seems confined to ETHOS



1 and 2 (or even just ETHOS 1 - rough sleepers). On the other hand, the other ETHOS categories are increasingly recognised in all of these countries as relevant to homelessness prevention at least.

While these points about variations across Europe in the breadth of definitions of homelessness used are familiar from previous EC research (Edgar *et al*, 2007a; Edgar *et al*, 2008), as well as other international comparative studies (Fitzpatrick and Stephens, 2007), they are crucial in framing the discussion in the remainder of this chapter.

**Table 9.2: Existing evidence on definition, scale and profile**

	<b>Definition</b>	<b>Scale</b>	<b>Trends</b>	<b>Profile</b>
DE	No official definition - but most of ETHOS acknowledged (at least as threatened homelessness)	National estimate – 232,000 people experienced homelessness in 2008; approximately 20,000 people had slept rough in 2008	Overall decline, but increase in some (prosperous) areas and amongst some single groups (such as young people)	Single, middle aged men predominate; female lone parents over-represented; young people and single women increasing; immigrants not over-represented
HU	Legal definition - includes ETHOS 1-4, and some in ETHOS 7, 11, 12	On average winter night 3,000 rough sleepers + 9,000 in shelters (point-in-time); estimate of 20,000-30,000 'literally homeless' across Hungary	Unclear	No national overview - data from Budapest indicates middle-aged men in poor health predominate; immigrants not over-represented
NL	No official definition – but 'roofless and homeless' commonly used (ETHOS 1-7)	No robust national figures – estimate of 30,000-50,000 roofless	Various indicators suggest decline	No national overview – in Rotterdam middle-aged, immigrant men predominate
PT	New National Homelessness Strategy - defines as ETHOS 1-3	National survey of rough sleeping in 2005 identified 467 people (point-in-time)	Not available	Various local surveys of roofless indicate - middle aged men predominate; immigrants were over-represented
SE	National survey definition - covers most of ETHOS, but not inadequate housing	17,800 people identified as homeless in April 2005 (week prevalence)	Increasing	National survey indicates - most are single men, with addictions or psychiatric problems; growing numbers of women and poor families; immigrants overrepresented
UK (England)	Legal (statutory) definition - includes almost all of ETHOS; but statistics relate only to 'priority groups'	53,430 households accepted as statutory homeless over 2008/9 (annual in-flow); 56,320 households in temporary accommodation at end September 2009 (point-in-time); 464 rough sleepers in 2009 (point-in-time)	Statutory homelessness - declining steeply  Rough sleeping - broadly stable after significant decline	Statutory homelessness - lone parents predominate; under 25s over-represented; Black British and ex-asylum seekers over-represented (in London)  Rough sleepers – mainly middle aged, white British men; but also eastern European migrants (especially Polish) and destitute asylum seekers

## **Scale and trends**

Table 9.2 also makes clear that there is no comparable data on the scale of homelessness across these countries. The available data not only relates to different definitions of homelessness (a problem that could potentially be overcome by confining comparisons to specific commonly recognised ETHOS categories), but more fundamentally constitutes an incommensurate mix of:

- point-in-time data (Hungary, Portugal, UK); inflow data (UK); annual prevalence data (Germany); weekly prevalence data (Sweden); and estimates where this is unspecified (Netherlands);
- data from different years; and
- data generated using different methods – including surveys of service providers/local authorities (Sweden, Hungary, Germany), surveys of service users (Germany, Hungary), street counts (UK, Portugal, Hungary), client registers (UK, Netherlands, Germany), and census data (Hungary, Germany).

There is no legitimate means of comparing such disparate data across countries in order to generate meaningful conclusions about their relative rates of homelessness. While this finding may not come as a surprise, and indeed the recognition of the patchwork nature of the available data on the scale of homelessness underpins the EC-funded work of Edgar *et al* (2007, 2008) and Edgar (2009), it is disappointing that even on the narrowest definitions of homelessness it is still not possible to make robust cross-country comparisons.

Moreover, this position seems unlikely to improve in the near future, at least across these six countries, notwithstanding the efforts to promote both improved and more comparable data on homelessness undertaken under the auspices of the *Mutual Progress on Homelessness through Advancing and Strengthening Information Systems* project (MPHASIS) (Edgar *et al*, 2008). Portugal have said that they will be implementing the MPHASIS recommendations to at least some extent by the end of this year, while for the Netherlands it was also reported that there would be significantly improved homelessness data in the future via a national monitoring system. In Hungary, too, there are plans to improve homelessness data with an upgrade of the unified register of social services (partly financed by EU). Sweden has recently reviewed its data collection processes and proposals have been made for the 'continuous monitoring and exclusion from the housing market' (National Board of Health and Welfare, 2007), though it is unclear what if any concrete changes will be made to data collection on homelessness. There are no major changes/improvements anticipated in UK (England) (though with respect to roofless people there are some moves towards 'street needs audits' rather than simple counts and towards continuous recording systems) or Germany (in fact the availability of regional data is tending to

decline in the latter). This means that robust comparative research on the scale of homelessness across the EU seems a long way off, unless there is some intervention at EU level such as the addition of questions on homelessness to EU-SILC, especially as the comparative possibilities offered by the 2011 census to be held in all EU Member States seem very limited (see Edgar, 2009).

However, so long as countries collect data on homelessness in a relatively consistent basis, we can in a broad sense compare trends across countries (albeit with respect to differently defined groups of homeless people). There are encouraging signs of a decline in homelessness in some countries:

- in Germany, both the (disputed) annual estimates provided by the national umbrella organisation for service providers, and more reliable regional data, indicate an overall decline in recent years (though there does appear to have been a slight increase in some prosperous regions and amongst some single groups, such as young people) (see also Busch-Geertsema and Fitzpatrick, 2008).
- in the UK (England), there has been an unprecedented decline in 'statutory' homelessness in recent years – with the annual number of homeless households 'accepted' by local authorities as entitled to accommodation declining by over 60 per cent since 2004. With respect to rough sleeping too, the recorded numbers have fallen by two-thirds since 1998 (though they have stabilised over the past few years) (see again Busch-Geertsema and Fitzpatrick, 2008, and Fitzpatrick et al, 2009 for a broader analysis of these UK trends).
- in the Netherlands, the number of people using homeless facilities appears to have dropped, and rough sleeping has declined significantly in major cities.

These apparently positive trends have been associated with targeted housing/social policy interventions in all of these countries (see below and Chapter 10)<sup>18</sup>. In Sweden, homelessness increased between 1999 and 2005, but there is no data on more recent trends. In Portugal and Hungary there is no reliable trend data available.

## **Profile**

The data available on the profile of the homeless population is often dated or confined to specific cities. Nonetheless, the picture which emerges of homeless people within the narrowest definition ('rooflessness') is remarkably similar across all countries. Most are:

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<sup>18</sup> It is also worth noting that FEANTSA has recorded diminishing numbers of homeless people in some other European countries, such as Finland, through various of its EOH publications, as well as through its *Flash Newsletter*. See also Tainio and Fredriksson (2009) for a detailed account of developments in Finland.

- single men;
- in the middle age range;
- with addictions and other health problems.

To some extent this is a familiar profile from the work of FEANTSA/EOH, and also matches the experiences in other OECD countries (Fitzpatrick and Stephens, 2007). That said, it is a point worth emphasising because it is one of the strongest comparative findings on homelessness in Europe that exists – a key point that we can be confident of, even given all of the data limitations.

However, there are other groups that are often thought to constitute a growing proportion of the roofless population, albeit that this is usually from a very low base. Thus, in most of the countries participating in this study, the numbers of young people (variously defined) amongst the roofless population is thought to be growing (Germany, Netherlands, Hungary and Portugal) although their presence amongst rough sleepers seems to have declined in the UK. The numbers of single women amongst the roofless population is also said to be rising in absolute and/or relative terms in some countries (e.g. Hungary, Germany). This has been a trend that has been noted for some years now (see Edgar and Doherty, 2001). However, there tended to be only small numbers of families with children reported within the roofless population and very few, if any, were said to sleep rough.

One area of variation in the existing literature relates to the presence of immigrants in the roofless population; this group is reported as very prominent in some countries, but not so in others. Thus, in both the UK and Netherlands, migrants from central and eastern Europe (especially Poles) are identified as a key group of rough sleepers, many of whom have alcohol problems. Rough sleeping amongst destitute asylum seekers and illegal immigrants is also causing significant concern in the UK (McNaughton-Nicholls and Quilgars, 2009). In Germany, while the statistics indicate that there is, if anything, an under-representation of immigrants and ethnic minorities amongst the homeless population, anecdotal evidence has emerged of a growing problem with destitute migrants presenting to low threshold services in many large German cities. In Sweden, there is reported to be some overrepresentation amongst homeless people of those born in other countries, and the same is said of Portugal, though in the latter it is felt that this problem has diminished in recent years. In Hungary, there are reported to be very few homeless immigrants and instead the key concern with respect to housing exclusion relates to Roma people who in the main are not immigrants but rather an indigenous ethnic minority.

Only a minority of roofless people are in work in any country, though proportions seem higher in those countries with more limited social protection. For example, in Hungary, half of the roofless people surveyed in 2001 had some kind of income from work

(though the proportion able to work seemed to be declining), and more recently, in Portugal, in 2005, over half (58%) of rough sleepers surveyed had access to some income from casual work.

Given the definitional limitations discussed above, the only countries in which there is any data available on the profile of broader homeless groups are:

- the UK (England), where female lone parents predominate amongst those accepted by local authorities as 'statutory homeless' (in part because the legislative criteria prioritises families with dependent children) (Pleace et al, 2008). Most of these are young families (40 per cent of parents are under 25, though few are under 20), with one or two young children. Most do not appear to have complex personal problems. Ethnic minorities (especially Black British) and former asylum seekers are heavily over-represented in London<sup>19</sup>.
- Germany, where single men predominate not only amongst the clients of NGOs, but also now with respect to households in temporary accommodation provided by municipalities and amongst the clients of municipalities' homelessness prevention services. Female lone parents are also over-represented in the municipal statistics, though families with children as a whole constitute a declining proportion of homeless households in Germany. Immigrants and ethnic minorities are generally under-represented in homelessness services, but undocumented migrants/those without recourse to public funds are increasingly over-represented in low threshold services; and
- Sweden, where single men also predominate amongst homeless users of health and social services, but both women and poor families are said to be a growing group, and there has been an increase in homeless immigrants.

### **9.3 Existing Evidence on Causes of Homelessness**

Analysis of the causation of homelessness often distinguishes between immediate causes (or 'triggers') on the one hand, and longer-term or more underlying causes (both 'individual' and 'structural') on the other. This division is used in the discussion that follows, and is consistent with a range of previous work undertaken by FEANTSA/EOH, though more complex causal frameworks are also available (see Fitzpatrick, 2005; Edgar, 2009).

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<sup>19</sup> Undocumented migrants and current asylum seekers do not feature in these statistics as they are not entitled to be accommodated under the homelessness legislation, and this may be one reason why they are prominent amongst rough sleepers. The same is true for some central and eastern European migrants.

### ***Immediate causes of homelessness***

Previous research has indicated that the two most common immediate triggers to homelessness in OECD countries are relationship breakdown and eviction (Fitzpatrick and Stephens, 2007). That seems confirmed across these six EU countries (see Table 8.3).

Relationship breakdown is certainly the largest direct cause of homelessness in the UK – usually relationship breakdown with either parents (especially for younger people) or partners (it is reported that around half of relationship breakdowns with partners involve violence) (Pleace *et al*, 2008). The ‘exhaustion’ of family relationships (sudden or gradual) is similarly identified in Hungary, Portugal and Netherlands as a direct cause of homelessness, and in Germany relationship breakdown is the single largest trigger reported by NGO service users (with violence from partners particularly affecting homeless women). For young homeless people in Germany, as in the UK, the main reason for homelessness is the breakdown of relationships with parents.

Most national teams noted eviction as a result of rent arrears as a key direct cause of homelessness in their country, with Germany placing a particularly strong emphasis on this particular trigger. In the UK, in contrast, rent arrears is a very minor trigger for statutory homelessness, with most eviction that leads to statutory homelessness in the UK (England) attributed to the end of fixed-term private sector tenancies (though this is likely to disguise some rent arrears-related evictions).

Homelessness is sometimes attributed directly to the loss of employment or other sharp decreases in income, for example in the Netherlands, and in Portugal severe health problems have been identified as a key trigger when they compromise earning potential in the context of weak social protection. But in several countries the existing literature suggests that persistent poverty or long-term labour market precariousness is more strongly linked with homelessness than sudden labour market ‘shocks’ (see also McCarthy and Hagan, 1991).

Interestingly, even in those countries with high rates of home ownership (UK, Portugal, Hungary), mortgage arrears is not cited as a major trigger for homelessness. It must be borne in mind that large proportions of home owners are in fact outright owners which makes them as secure in their housing as it is possible to be. It is also worth bearing in mind that in many countries the process from mortgage arrears to repossession is a long one and can take many years (Neuteboom, 2008). But even in the UK where there has been a particularly sharp upward trend in mortgage repossessions as a consequence of the recession, ex-home owners still comprise a very small proportion of homeless households accepted by local authorities as ‘statutorily homeless’ (less than 5%) and no upward trend is evident with respect to this homeless group (Wilcox and Fitzpatrick, 2010). In Hungary mortgage arrears/repossessions related to foreign

currency loans for house purchase have risen rapidly in the recession, which it is thought may impact on future homelessness levels. More broadly, in central and eastern Europe there are often severe difficulties faced by very poor home owners in paying utility charges and housing maintenance costs (Edgar *et al*, 2007).

The information available on homelessness ‘triggers’ in the Netherlands and Hungary also highlights leaving institutions, such as prison and hospital, and this is likewise emphasised in Sweden<sup>20</sup>.

Uniquely in Germany, ‘moving city’ is a major trigger for homelessness amongst users of NGO homelessness services. As it seems unlikely that this issue affects only people in Germany, it is likely that these internal migration triggers are absorbed within other categories elsewhere.

### ***Underlying causes of homelessness***

Looking now more broadly at the longer-term, more fundamental causes of homelessness, we can see that in some countries the existing literature tends to interpret homelessness as mainly an ‘individual’ problem (relating to personal problems and support needs), whereas in other countries it is viewed as more of a ‘structural’ problem (with its roots in housing, labour market and welfare structures) (see Table 9.3).

**Table 9.3: Existing evidence on causes of homelessness**

	<b>Definition</b>	<b>Triggers</b>	<b>Mainly ‘individual’ or ‘structural’ problem?</b>	<b>Underlying structural factors</b>	<b>Underlying individual factors</b>
DE	Broad	Eviction (rent arrears) For NGO clients in particular - relationship breakdown (inc. with parents); moving city; high rents	Broader forms – ‘structural’ Rough sleeping – ‘individual’	(Mainly relevant to those experiencing broader forms of homelessness) Access to housing for those in need Rising levels of poverty/unemployment Welfare benefit changes (affecting young people)	(Mainly relevant to rough sleeping/ single homelessness) Addictions Mental health problems Institutional living (especially prison)
HU	Narrow	Exhaustion of family relationships	Individual	Lack of affordable accommodation	Combinations of personal problems

<sup>20</sup> FEANTSA have identified that this is a major trigger in a number of other European countries, such as Norway and Finland.



		Eviction (rent arrears) Leaving institutions		Unemployment and low wages	Social isolation
NL	Narrow	Leaving institutions Relationship breakdown Eviction Loss of job	Individual	Seldom structural/economic factors alone	Addictions Mental health problems Mental disability Childhood trauma and abuse Crime Debts
PT	Narrow	Exhaustion of family relationships Loss of employment Severe health problems Leaving institutions Eviction	Individual	Inter-generational poverty Precarious labour market trajectories Lack of social protection Lack of access to adequate and affordable housing	Addictions
SE	Broad	Eviction (rent arrears)	Individual	Access to regular rental housing	Addictions (especially drugs) Mental health Physical health
UK (England)	Broad	Relationship breakdown (inc. with parents) Statutory homelessness in particular - eviction (end of fixed term tenancies)	Statutory homelessness – 'structural' Rough sleeping/single homelessness – 'individual'	Shortage of affordable housing High levels of poverty/worklessness High levels of lone parenthood/relationship breakdown	(Mainly relevant to rough sleeping/ single homelessness) Addictions Mental health problems Institutional living (especially prison and local authority care) Childhood trauma and abuse

The existing evidence in the UK and Germany seems to identify the broader forms of homelessness as mainly a structural problem, with housing access and affordability the key concerns, together with poverty and unemployment/worklessness. That said, in both countries there is also an acknowledgement that the resolution of the more extreme forms of homelessness often require 'more than a roof' solutions. In Germany, for example, older male rough sleepers often report multiple longer-term causes of their homelessness – family breakdown, loss of employment, health and addiction problems – which lead them into prolonged homelessness

The Netherlands is probably at the opposite end of the spectrum, whereby the existing evidence suggests that 'economic problems' alone are hardly ever a reason for

homelessness. In Sweden, likewise, there is a strong official emphasis on 'individual' reasons for homelessness, such as drug addiction, other health problems, or an institutional care background, though some commentators argue that restricted access to regular rental housing is a key underlying cause (Sahlin, 2005a).

In Hungary, it is suggested that the causes of homelessness usually involve a combination of 'personal reasons' and long-term social isolation, though 'economic' issues such as low pay, unemployment, the precariousness of the informal economy, and unaffordable housing are also mentioned. In Portugal, the emphasis in the existing data tends to be on only the most proximate causes given by homeless people themselves, and these emphasise more individual reasons. However, there has been some recent attention paid to more structural causes, including inter-generational poverty/social exclusion, dependence on low paid/informal work, lack of social protection, and inadequate access to affordable housing (Baptista, 2004; Castro and Caeiro, 2004).

In all countries, there is a relatively consistent pattern with respect to the long-term/underlying factors identified as associated with homelessness at individual level, albeit that their perceived importance relative to structural factors varies:

- addictions (drug and alcohol);
- mental health problems;
- institutional living (especially prison); and
- traumatic experiences, especially childhood abuse.

#### **9.4 Existing Evidence on Responses to Homelessness and Their Effectiveness**

In most countries there is a large quantity of descriptive detail on homelessness policies and services. Such voluminous and diverse descriptive material is not a good basis for rigorous comparative analysis of the strengths and weaknesses of responses to homelessness, particularly given that there is often little by way of scientific evaluation of these policies and services (see further below). Hence, we have adopted a vignette ('typical cases') methodology in generating our new evidence on responses to homelessness which, rather than focussing on incommensurate institutional structures, takes as its starting point a set of 'typical cases' of people who are homeless or threatened with homelessness, selected to be recognisable across all countries. This approach allows systematic and direct comparison of likely responses to key homeless groups, throwing into sharp relief stronger and weaker safety nets. The results of this analysis are presented in Chapter 11. In this present chapter we limit our attention to those areas of policy that are relatively accessible to broad brush comparative analysis

based on existing information – rights to housing, overall governance of homelessness services, and evidence of successful broad-based policies targeted on homelessness.

FEANTSA has for many years been advocating a ‘rights-based’ approach as a key element in addressing homelessness across the EU (Kenna, 2005). However, ‘enforceable’ legal rights to housing – i.e. rights which courts of law will enforce on behalf of individuals – remain relatively unusual in the housing and homelessness field. While in several European countries there is a ‘right’ to housing contained in the national constitution, there are usually no legal mechanisms provided to enable homeless individuals to enforce these rights (e.g. see, for example, Sahlin, 2005a, on the ineffectiveness of these constitutional rights in Sweden). Moreover, attempts to harness international law to establish a ‘right to housing’ for homeless people, whereby they have a routinely available ‘remedy’ in their domestic courts with which to challenge violations, have thus far had little practical effect (Kenna, 2005)<sup>21</sup>.

Amongst our six countries, the UK (England) was unique in having enforceable rights for homeless people, the ultimate discharge of which involved making available ‘*settled*’ or ‘*permanent*’ housing to qualifying households<sup>22</sup>. In order to qualify for this ‘main homelessness duty’, households must be ‘eligible’ for assistance (certain ‘persons from abroad, including asylum seekers, are ineligible), ‘unintentionally homeless’ (i.e. have not brought about their homelessness through their own actions or inaction), and in ‘priority need’ (the principal priority need groups are households which contain dependent children, a pregnant woman or a ‘vulnerable’ adult). This duty is almost always discharged via the offer of social housing, with statutorily homeless people entitled to be given ‘reasonable preference’ in the allocation of such housing. Note that in the UK (England) roofless people have no rights to accommodation unless they are in a priority need group.

While there are no enforceable rights to permanent housing in any of the other countries in our study, in Germany (under police laws) and in Hungary (under social welfare laws), there is an enforceable right to emergency accommodation for roofless households. Similarly, in Sweden there is a ‘roof over head guarantee’ under social

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<sup>21</sup> Although it should be noted that FEANTSA recently lodged a ‘collective complaint’ against France for non compliance with Article 31 of the revised European Social Charter (2006), and a similar complaint against Slovenia. Both have been upheld by the Committee of Ministers. The practical consequences at national level are as yet unclear but it is possible that they may be significant.

<sup>22</sup> France, though not included in our study, witnessed the passage of emergency legislation in 2007 which sought to establish a legally-enforceable right to permanent housing. This legislation was passed quickly in response to media pressure, and there are concerns that its vagueness in key areas, as well as the complexities of the politico-administrative framework in France, will frustrate its implementation (Loisin, Leruste and Quilgars, 2009; see also footnote above regarding the FEANTSA collective complaint against France).

services legislation (which means in most municipalities basic accommodation is provided by NGOs)<sup>23</sup>. In all of these countries there are concerns about the quality of temporary/emergency accommodation provided to single people, which is usually in hostels, shelters or other institutional settings (families are normally given self-contained flats). There are also general concerns that ‘move-on’ from temporary accommodation to settled/regular housing is often problematic (this is a common problem across Europe, see Sahlin, 2005b; Busch-Geertsema and Sahlin, 2007; Fitzpatrick and Wagnanska, 2007).

**Table 9.4: Existing data on policies and effectiveness**

	<b>Enforceable right to settled housing?</b>	<b>Enforceable right to emergency accommodation?</b>	<b>Governance</b>	<b>Evidence of successful policies?</b>
DE	No	Yes – for roofless people	*LAs + NGOs + (very limited) for-profit	Yes – on prevention (especially with respect to evictions for rent arrears)
HU	No	Yes – for roofless people	National + LAs + NGOs	No
NL	No	No	National + LAs + NGOs	Yes – on rough sleeping and evictions
PT	No	No	National + LAs + NGOs	No
SE	No	Yes – for roofless people	National + LAs + NGOs + (very limited) for profit	No
UK (England)	Yes - for priority groups	Yes – but only for priority groups; being roofless is neither necessary nor sufficient	National + LAs + NGOs	Yes – on prevention, rough sleeping, and youth homelessness

\* LA = local authorities/municipalities

Previous research (Fitzpatrick and Stephens, 2007) indicated that the governance of homelessness services tends to follow a similar pattern across OECD countries, and this is largely confirmed by the current study:

- national/federal government establishes a national strategic and/or legal framework, and provides financial subsidies for homelessness services;
- local authorities are the key strategic players and ‘enablers’ of homelessness services; and
- direct provision is often undertaken by NGOs, particularly for single homeless people, with municipalities more often directly providing services to families with children.

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<sup>23</sup> Such enforceable rights to emergency accommodation are also available in other European countries not included in this study, such as Poland.

However, there are some variations on this: for example, in the strongly federal context pertaining in Germany there is very little national government involvement in tackling homelessness, and while there is significant NGO involvement in Sweden (particularly from church-based organisations), much direct provision is still by municipalities. In Germany and Sweden there is some limited involvement of for-profit organisations. In Portugal the state was largely 'absent' until very recently, while in Hungary the development of a homelessness system only really commenced in the early 1990s after the fall of communism.

With respect to evidence of successful homelessness policies, probably the clearest examples relate to preventative policies in Germany and the UK (England). In Germany, these efforts have focused on preventing homelessness caused by rent arrears (as noted above, this is a very prominent trigger for homelessness in Germany), and appear to have been very effective, especially with respect to families with children (Busch-Geertsema and Fitzpatrick, 2008). In UK (England) most prevention activity has focused on those who would otherwise be likely to be accepted as statutory homeless. Assisted access to the private rented sector is by far the most commonly used preventative measure, although other interventions such as family mediation (to enable young people to stay at home) and tenancy support for vulnerable groups have also been employed (Pawson *et al*, 2007). There have been concerns that some of the apparent success in reducing statutory homelessness in England is attributable to increased local authority gatekeeping which denies people their legal rights (Pawson, 2009). In the Netherlands, while a focus on homelessness prevention has developed only recently, they seem to have had some success already with reducing evictions.

Aside from prevention, another area where there appears to be evidence of successful interventions is in tackling rough sleeping. The number of rough sleepers in both the UK and Netherlands appears to have declined significantly (this is a longer-term fall in the UK, more recent in the Netherlands), as a result of targeted programmes to help this group in major cities/other areas of concentration.

In the UK only, there also appears to have been some substantial success with respect to improved responses to youth homelessness, and certainly visible rough sleeping amongst young people in cities has declined substantially since the early 1990s (though robust trend data is unavailable for most young homeless groups) (Quilgars *et al*, 2008).

What is striking is that these apparently successful homelessness interventions have been pursued in quite different welfare regime and housing market contexts. In most cases, the 'success' of homelessness policies is evidenced mainly by aggregate downward trends in the relevant forms of homelessness, though in Germany (via NGO data) and UK (via 'Supporting People' data and statutory homelessness returns) there is some nationally-collated evidence on outcomes of interventions. Improved outcomes

data should be available in Netherlands in the future via its unified national monitoring system (see also Edgar *et al* 2007, 2008; Edgar, 2009).

## 9.5 Conclusions from Existing Evidence and Hypotheses for Testing Using New Evidence

As noted at the outset of this chapter, a central hypothesis underlying this study is that the *scale* and *nature* of homelessness is linked to the interaction of welfare regimes (social security, tax and labour market arrangements) and housing systems and policies (which are hypothesised to have the potential to ameliorate, or exacerbate, housing exclusion and other outcomes for low income households).

However, as the evidence review in this chapter has demonstrated, there is currently no comparable data that will allow the *scale* of homelessness, according to even the narrowest definition, to be compared across EU countries. That said, we can examine, in at least some countries, changes in the scale of homelessness (or particular homeless groups) over time. This enables exploration of the scope for changing welfare, housing and policy contexts *within countries* to affect their total level of homelessness, even if we cannot test the quantitative impact of differences in these structural contexts across countries at the moment.

There is certainly indicative evidence from the UK (England) and Germany that preventative, inter-agency interventions have reduced the total level of 'broader' forms of homelessness over time. There is also evidence from the UK (England) and the Netherlands that targeted measures on rough sleepers have significantly reduced the incidence and prolonged nature of this most extreme form of homelessness. In the UK only, there was reported to be some success in addressing youth homelessness. So there is reason to think based on this existing evidence that targeted housing/homelessness policy interventions can mitigate the impacts of disadvantage faced by low income households.

While the comparative possibilities with respect to the scale of homelessness are severely limited by data availability, we can hope to reveal more comparatively about the differing *nature* of homelessness between countries in this study (i.e. its causes and the profile of those affected), and its links with different welfare and housing systems. So far, varying definitions of homelessness appear central to the patterns identified:

- where definitions are narrow, as in Portugal, Hungary and Netherlands, then single, middle aged men dominate; causes are described as largely individual.
- where definitions are broader, as in UK and Germany, families with children (especially female lone parents) are relatively more prominent; and the interpretation of causes is more structural/housing-market focused.

However, Sweden is an outlier as it uses a relatively broad definition of homelessness, yet there are still relatively few families with children identified as homeless (though their numbers are said to be growing), and a mainly individual explanation of homelessness is dominant. Is Sweden indicative of a wider pattern whereby there are 'real' as well as 'definitional' differences between countries with respect to the nature of homelessness, which may be linked to differing welfare and housing systems and specific policy interventions?

Understanding these patterns with respect to the nature of homelessness was a key objective in the qualitative data collection stage of our study. Prompted by this review of existing knowledge, the specific research hypotheses that we tested were as follows:

- Homelessness is more of an 'individual' problem in those countries with strong welfare states, and more of a 'structural' problem where there is a weaker welfare state.
- Where homelessness is mainly an 'individual' problem, middle-aged men will predominate, but where it is more of a 'structural' problem, other social groups will be found in the homeless population in greater numbers (young people, families, women, etc.).
- Labour market policies and conditions will impact on homelessness, but long-term unemployment or marginality will play a bigger role than sudden loss of employment/drops in income in some countries.
- Welfare policies which restrict entitlements or introduce increased conditionality will tend to drive up homelessness.
- Immigrants will often, but not necessarily, face a heightened risk of homelessness - experiences will vary both between immigrant groups and between countries depending on legal, welfare, economic and cultural factors.
- The economic downturn/credit crunch will increase homelessness in some countries and amongst some social groups but will not have a uniformly negative effect
- Targeted homelessness interventions can have significant positive effects in a wide variety of structural contexts.





## **Chapter 10: Housing Exclusion and Homelessness: New Evidence on Causes and Nature**

### **10.1 Introduction**

This chapter analyses our new evidence with respect to the causes and nature homelessness, which was a key focus of the qualitative data collection stage of the study. As outlined in Chapter 3, this qualitative data collection exercise comprised a series of focus groups and in-depth interviews with policy makers, practitioners and other stakeholders in each of our six Member States. This Chapter interrogates the resultant data with respect to the following six hypotheses set out at the end of Chapter 9:

- Homelessness is more of an ‘individual’ problem in those countries with strong welfare states, and more of a ‘structural’ problem where there is a weaker welfare state (Section 10.2).
- Where homelessness is mainly an ‘individual’ problem, middle-aged men will predominate, but where it is more of a ‘structural’ problem, other social groups will be found in the homeless population in greater numbers (young people, families, women, etc.) (Section 10.3).
- Labour market policies and conditions will impact on homelessness, but long-term unemployment or marginality will play a bigger role than sudden loss of employment/drops in income in some countries (Section 10.4).
- Welfare policies which restrict entitlements or introduce increased conditionality will tend to drive up homelessness (Section 10.5).
- Immigrants will often, but not necessarily, face a heightened risk of homelessness - experiences will vary both between immigrant groups and between countries depending on legal, welfare, economic and cultural factors (Section 10.6).
- The economic downturn/credit crunch will increase homelessness in some countries and amongst some social groups but will not have a uniformly negative effect (Section 10.7).

Conclusions are drawn in Section 10.8

### **10.2 ‘Individual’ or ‘Structural’ Problem?**

This section considers our new evidence on the following hypothesis: *Homelessness is more of an ‘individual’ problem in those countries with strong welfare states, and more of a ‘structural’ problem where there is a weaker welfare state.*

This hypothesis seemed supported by our new evidence in that there was a clear consensus amongst those interviewed in both the Netherlands and Sweden (the social democratic/hybrid welfare regimes included in this study) that: *'there are no economic homeless people in the Netherlands'* and *'People who become homeless always have more than only financial problems.'* In the Netherlands in particular it was consistently reported that homelessness was always the result of an accumulation of personal or social problems (except with respect to certain groups of new migrants, see below).

This can be contrasted with the position in Germany (with a corporatist welfare regime) and the UK (with a liberal welfare regime) where a far more structural analysis of homelessness was generally offered. However, it was notable that housing system issues were given far greater prominence with respect to the causes of homelessness than social security systems or labour market conditions in both of these welfare regime contexts. Thus, in the German case, there has been a sharp reduction in homelessness in recent years (estimated to be a drop of about 60 per cent). Reduced immigration, especially by ethnic Germans from Central and Eastern Europe since the mid-1990s, is seen as one of the major drivers for this positive trend, but even when one leaves this to one side, there has still been a major decline attributed to:

*...a mix of demographic factors and the development of the housing markets, which... is expected to continue influencing the [reduced] number of the homeless strongly... The housing markets in many regions are still very relaxed, so that in these regions it has become easier to find a new home after the old home has been lost for whatever reasons. Also for those working with the homeless, access to housing has been much easier in these areas, as it is in the interest of landlords to fill vacant homes. (NGO representative, Germany)*

While there are housing markets under pressure in the growth areas of South West of Germany, the overall picture at national level is of a slack housing market context which has driven down overall levels of homelessness (although improved preventative responses were given some credit too, see Chapter 11). While there have been concerns about rising levels of poverty in Germany driving up homelessness, this has not happened as yet, supporting the argument that housing market conditions are in fact the more powerful determinant:

*... the figures about poverty development and threatened tendencies indicate that there might also be a rise in the number of the homeless. At this time, there is an uncoupling of homelessness and poverty developments, but it is uncertain whether this will continue on a national level. (NGO representative, Germany)*

In the UK likewise, homelessness seems largely driven by structural housing system issues. As noted in Chapter 9, aside from the ending of fixed-term tenancies, statutory homelessness in the UK is seldom directly attributable to housing *triggers*, such as

mortgage and rent arrears. Homelessness is also not strongly linked to physical housing conditions or overcrowding in the UK. However, housing affordability factors are central to the *underlying* causation of statutory homelessness, with trends in statutory homelessness following the housing market cycle (at least until the recent emphasis on prevention) (Pawson, 2007). It is important to be clear on what is meant by this: the existence of the Housing Benefit system means that poorer households seldom lose their existing accommodation in the UK – at least if it is social rented or at the bottom end of the private rented sector - because of an inability to pay their rent (though ‘technical arrears’ due to slow processing of Housing Benefit claims can create difficulties, see Chapter 7). Likewise, lower cost rented housing (where it is available) is usually accessible to homeless and potentially homeless households because the benefit system will cover all or most of the rental costs and social housing is allocated largely on the basis of housing need. But the supply of affordable housing, particularly social rented housing, is inadequate in the UK, especially in London and the South of England. This means that, when households living in tight housing market areas lose their existing accommodation (typically, through relationship breakdown), they can struggle to secure alternative affordable housing without resorting to the statutory homelessness system.

Thus, this evidence suggests that, in countries with relatively strong welfare safety nets, homelessness is more closely linked with housing market conditions and systems than with changes in labour market conditions or social security systems. This point is explored further later in this chapter. It was also notable that even in countries with strong welfare states and predominantly ‘individual’ forms of homelessness (and, we would guess, relatively low levels of homelessness, though current data does not allow us to conclude that) access to housing for vulnerable groups nonetheless remained a key concern. Thus in both Netherlands and Sweden it was reported that access to social housing was often problematic for homeless people and those threatened with homelessness, with housing associations/municipal housing companies having a great deal of discretion over the priority to be given to this group, and often using this discretion to exclude them (further explored in Chapter 11).

In those Member States included in our study with weaker welfare protection - Portugal (Mediterranean welfare regime) and Hungary (transition regime) – homelessness has traditionally been interpreted as an ‘individual’ or personal issue (see Chapter 9). In both cases this is in part linked to the narrow definitions of homelessness employed in these national contexts, which tend to focus on the street homeless with the most complex needs (see below). In Portugal’s case it was also attributed to the fact that the available data on causation has tended to centre on the reasons for homelessness given by homeless people themselves, which tend to focus on the most proximate causes, tending to obscure more structural causes of the phenomenon.

But there was now reported to be growing interest in the structural causes of homelessness in Portuguese society, linked to the scale and nature of poverty and social exclusion. Key concerns included: low levels of educational attainment; early entrance into the labour market, unstable, precarious, low paid jobs; and lack of social protection. All of this was very often linked to work in the informal market, with the consequent poverty and labour market precariousness passed on from generation to generation. It was also clear from the new data gathered on Hungary that economic issues, particularly weak welfare protection and the precariousness associated with working the informal economy, left large sections of the poorer population vulnerable to homelessness and social exclusion. There can be little doubt, therefore, that 'structural' homelessness is a major concern in both of these countries (albeit that it is possible that the generally strong family networks in both of them may protect some vulnerable households from homelessness, or at least from rooflessness, see Chapter 11). But unlike in the UK and Germany, labour market and social security systems seem at least as important as housing access and affordability in generating homelessness (see further below and Chapter 11).

### **10.3 Which Groups Predominate?**

This section considers our new evidence on the following hypothesis: *Where homelessness is mainly an 'individual' problem, single, middle-aged men will be predominant, but where it is more of a 'structural' problem, other groups will be found in the homeless population in greater numbers (young people, families, women, etc.).*

The new evidence we gathered provides partial support for this hypothesis. Certainly in Sweden and the Netherlands – the countries where homelessness appears most often associated with 'individual' problems - the typical homeless person was a single middle aged man. Thus in Sweden, for example, it was said that most homeless people are between the ages of 40-50 years and have a history of some kind of substance abuse.

But this group was also highly visible in all of the other Member States included in this study, and as noted in Chapter 9, they appear to dominate the roofless population in all economically developed countries (Fitzpatrick and Stephens, 2007). Moreover, even in countries where structural homelessness is widely recognised (such as Germany and the UK), it was acknowledged that the problems for this particular homeless group tend to be overwhelmingly individual rather than structural in nature, and required complex interventions (see Chapter 11):

*... people's problems aren't because they've not got a roof over their heads, most people, it goes beyond that...it's worklessness, it's support needs around alcohol and drugs. If you constantly put things under 'homelessness' you think the solution is to provide a home and its not. (Practitioner, UK)*

So the key issue is whether this group of homeless middle aged men with support needs – found everywhere – is also joined by other homeless groups in large numbers. Our evidence on this is mixed and patchy. Aside from the usual problems with the unreliable and incomplete nature of the quantitative data on homelessness, another concern is that the information received often focused on trends (e.g. a growing number of young people), rather than on the absolute significance of groups. This means that there is a danger that disproportionate stress can be put on particular groups because their numbers appear to be climbing sharply from what might be a very low base (see Chapter 9). All that said, some remarks can be made about other homeless groups based on the new data collected.

With respect to female and family homelessness, women fleeing violence was, as one would expect, a significant and well recognised group in every country. But as their needs are often dealt with via specialist women's services which are quite separate from homelessness services (see Chapter 11), they were often not viewed as a homeless group and trends on their numbers were not available.

With respect to families with children becoming homeless for other reasons – non-violent relationship breakdown, and financial difficulties – there appeared to be a mixed picture on trends with no particular association with the nature of the welfare regime. Thus, in both Sweden (where there is strong welfare protection) and in Hungary (where there is very weak welfare protection) there appeared to be a growing number of 'homeless' (broadly defined) families.

However, trends *within* countries do offer some support for the hypothesis as stated above. Thus in both Sweden and Hungary the growing numbers of homeless families has been attributed to the economic impacts of the recession – suggesting that this group becomes more numerous within the homeless population when structural conditions worsen. Moreover, this proposition is also supported by recent developments in Germany. There, the slackening housing market (together with effective implementation of preventative policies, see Chapter 11) has meant that family homelessness has diminished not only in absolute but also in relative terms. This would suggest that where structural conditions become more benign, families with children who may otherwise be vulnerable to homelessness benefit disproportionately, with a corresponding relative increase in the importance of single male homelessness.

With respect to youth homelessness, this was viewed as a growing problem in most countries (see Chapter 9). In Germany, for example, the comment was made that:

*The number of young people appearing at help points is rising dramatically. This is related to the fact that increasingly young people who have had no contact with the youth help system are becoming homeless after they turn 18 and have to turn to the [adult] homeless system, because they do not have a history of contact with*

*the help system for children and young people. Very often young women are affected. (Practitioner, Germany)*

However, no real relationship was apparent with respect to the scale of youth homelessness and differing structural conditions within or across countries, though in Germany there was some link made with the tightening of benefit entitlement (see below). The one clear exception to the apparent growth in the number of youth homelessness was in the UK, where there appeared to have been some significant decline in homelessness (especially rooflessness) amongst young people, associated with targeted interventions (see Chapter 11). This may imply that specialist programmes to assist vulnerable young people may be more important than broader structural conditions in the generation and management of youth homelessness (though see comments below on economic pressures on family units potentially generating youth homelessness in the longer-term).

A particular point made in Portugal was the profound impact that definitions of homelessness have on the profile of the identified homeless population. Thus, the available homelessness studies in Portugal highlight the prevalence of Portuguese single males, aged between 30 and 59 years old, with weak social support, precarious labour trajectories and health problems in the homeless population. But it was reported that the narrow definition of homelessness employed in Portugal has '*turned invisible*' some other homeless population which do exist in Portuguese society, namely women, gypsy/Roma communities and African ethnic minorities (who often have serious problems with inadequate housing but are not considered homeless). For women in particular, the separate institutional organisation of responses to those fleeing domestic violence and young mothers means that they are not considered to be homeless services (the same is true in several other countries, see Chapter 11). But it was also apparent that serious consideration had been given to these definitional issues in the context of the recent development of the national strategy in Portugal (Baptista, 2009), and that the narrow definitions were maintained on persuasive pragmatic grounds:

*This was a discussion held for a long time and it ended up as being a decision of all the entities represented in the Group: to have a more restricted definition because it is also more practical. This does not mean that we should not consider all the groups at risk of homelessness and that in other countries are considered homeless. It was a more consensual definition and it would be more complicated to have a broader definition. (Policy maker, Portugal)*

*If we deal with a definition that includes a very diverse range of situations we could end up by having a strategy that would have a great dispersion of measures. This does not mean that there should not have measures and strategies, but the suffering and human dignity should be prioritised. (NGO representative, Portugal)*

## 10.4 The Role of Labour Market Policies/Conditions

This section considers our new evidence on the following hypothesis: *Labour market policies and conditions will impact on homelessness, but long-term unemployment or marginality will play a bigger role than sudden loss of employment/drops in income in some countries.*

The distinction drawn in this hypothesis – between loss of employment and long-term labour market marginality – has received little attention in previous EOH research, or indeed in other comparative research on homelessness (though FEANTSA has initiated some relevant explorations through its Employment Working Group, see Paasche, 2009). There were, however, three clear qualitative findings on this point from across the countries that participated in this present study.

First, in all countries with relatively strong welfare protection – the UK and Germany, as well as in Sweden and the Netherlands – it was very rare for loss of employment or sudden drops in income to lead directly to homelessness. In Sweden, it was stated quite clearly by interviewees that unemployment is rarely the ‘*deciding factor*’ when losing a flat. There are plenty of safety nets available (unemployment benefits, social and housing benefits) that ensure that basic living arrangements can be sustained. Likewise in the Netherlands, the strong consensus was:

*Unemployment hardly ever results in homelessness because of the substantial financial assistance through social security.* (Practitioner, Netherlands)

Even in the UK, where welfare protection is obviously less strong for unemployed people, homelessness appears rarely directly caused by loss of employment. Loss of a job is seldom mentioned as even a contributory factor in statutory homelessness applications (Pleace *et al*, 2008), and UK interviewees in this research working with rough sleepers and single homeless people generally emphasised how far their clients were from the labour market.

*People... will have had a long history of unemployment or no history of employment so when you first even enter [hostel] your key worker will be encouraging you to take part in things that will increase your skills.* (Practitioner, UK)

Relationship breakdown and substance misuse were the key issues for this latter group, and while it is possible that they had also lost job at some point, there was seldom a clear link between their homelessness and cessation of employment.

There was, however, thought to be a *longer-term* and *indirect* connection between labour market conditions and homelessness, certainly in the UK, in that persistent

poverty and labour market marginality, especially when linked to low levels of income maintenance benefits, can put pressure on family units that can lead to relationship breakdown – sometimes via health or addictions problems - and then in turn to homelessness. Thus some UK interviewees were predicting an increase in youth homelessness in the coming years as a result of the economic pressures on poorer families associated with the recession. Similar comments were made in Germany (see further below).

Second, in those Member States with weaker welfare protection – Hungary and Portugal – there was more of a direct relationship between loss of work and loss of housing, as social security systems were insufficiently generous and/or comprehensive to ‘break’ this link. In Portugal, for example, there was widespread agreement about the prominence of unemployment amongst the factors causing homelessness:

*Changes led people to ever more precarious jobs. They can be unstable but managing. But just about anything makes them homeless. (Practitioner, Portugal)*

But even here the emphasis was more on long-term, and even inter-generational, labour market marginality rather than sudden labour market ‘shocks’. Those affected tended to have been in various forms of precarious employment or under-employment for very long periods, with unemployment representing the final step on a process of increasing vulnerability:

*Many of them do not work for many years or only had temporary, precarious jobs... With all their handicaps, they can only get precarious jobs. (Practitioner, Portugal)*

In both Hungary and Portugal, issues surrounding the informal economy were central. The informal economy was considered a key ‘option’ for poorer groups, and in fact crucial for people’s survival:

*What would this country do without the informal economy? (Policy maker, Portugal)*

But it has a serious downside in terms of their future prospects:

*The informal economy is a ‘least bad’ solution, but it is a ‘forked stick’. Imagine a person who does not have any resources. He worked in the informal economy which was his only chance of survival but then he gets unemployed and he has no access to the regular unemployment benefit. (Practitioner, Portugal)*

In Hungary, a more extreme scenario was sketched with regards to certain segments of the informal labour market, whereby vulnerable people can be exposed to a modern day



form of slavery. In these cases, 'helpful' people provide them with very low quality accommodation (for example in a hovel in the garden) and some basic food, and in return make them work without any pay at all.

Third, in all countries, immigrants who lacked welfare protection were most vulnerable to homelessness consequent on losing work, and also suffered most with respect to the economic impacts of the recession and the drawbacks of involvement in the informal economy (these issues are pursued further below).

## **10.5 The Role of Welfare Policies/Reform**

This section considers our new evidence on the following hypothesis: *Welfare policies which restrict entitlements or introduce increased conditionality will tend to drive up homelessness.*

The social security system, and especially housing allowances, was what 'broke the link' between losing work/sudden drops in income and homelessness in most of the countries studied (excepting some categories of immigrants, see below). One would therefore expect that restricting entitlements or increased conditionality in the benefits system would lead to increased levels of homelessness. That certainly seemed to happen in the UK in the late 1980s, when high levels of youth unemployment combined with a sharp reductions in benefit entitlement (particularly for 16/17 year olds) quite unambiguously contributed to a dramatic growth in homelessness (including rooflessness) amongst young people (Fitzpatrick, 2000; Quilgars *et al*, 2008).

But in our present study there was an interesting debate about more recent changes in the UK benefits system, which has seen many homeless people move from long- to short-term sickness benefits, with expectations of engagement in work-focussed interviews for those in the latter category, as part of a broader labour market 'activation' policy (see Chapter 2). As one might expect, some service providers voiced concerns about the impact of these changes on their clients, who tend to enter at the margins of the labour market if at all:

*There are general issues around the lack of permanent or stable work where people are being taking off, forced to take anything, they are encouraged to come off benefits to take work that is not terribly well paid or stable and once you have a group of people like that they are automatically more vulnerable to any tossing and turning in the fluctuations in the economy...they are going to be more vulnerable.*  
(Practitioner, UK)

But on the other hand, a number of homelessness service providers felt that unconditional, long-term sickness benefits did their clients a disservice:

*I'm not saying benefits should be taken away but there should be a way of concentrating people's minds to try and work towards doing something different with their lives in stead of festering in a hostel and living a hand to mouth existence until they die as it's no life for anyone... we all know there are large repositories of rough sleepers warehoused in hostels where, with the best will in the world, nothing much is going to change for those people. The benefit system allows that to happen. (Practitioner, UK)*

*...we have... continuing drug users and the idea of staying on those kind of benefits [long-term sickness benefits] has been disabling. There are people who won't engage in doing other things as they feel they will lose those benefits. There has been more change now that people are being pushed on to [short-term sickness benefits], and that includes long term drug users. (Practitioner, UK)*

The converse argument is that increased conditionality may push some people completely out of the welfare system:

*One of things that people do is disengage from system altogether. They end up on the streets; they're not interested in benefits. (Practitioner, UK)*

Thus it seems that increased conditionality is not universally condemned by those who work with homeless people in the UK, although it may be a 'high risk' strategy with respect to the most vulnerable groups. That said, there was no suggestion by any interviewees that these benefits changes had, certainly as yet, led to any increases in the overall levels of homelessness in the UK.

The most dramatic changes in welfare policies in recent years amongst the countries we have studied is the 'Hartz IV' reforms' in Germany. Amongst other things, the introduction of these reforms in 2005 meant that many more unemployed people became subject to ceilings for 'appropriate' housing costs than had hitherto been the case (see Chapter 4 for details of housing allowances in Germany). However, when the rent exceeds levels accepted by the relevant municipality, it seems that many people affected are making up the shortfall from their income maintenance benefits:

*The problem then is that people pay part of their rent from their basic income and consequently get into debt. We are seeing the tendency that people try to avoid being shoved out of their flat, but paying towards rent from these low subsistence funds often leads into catastrophe. (Practitioner, Germany)*

Unemployed young people have been particularly affected by the Hartz reforms. They are no longer supported to move out from the family home, and this was considered a 'high risk' strategy by some German interviewees (see also Benjaminsen and Busch-Geertsema, 2009). Vulnerable young people who nonetheless leave home are said to

be reduced to, sometimes highly risky, forms of self-help under the threat of benefits sanctions. “*And this then directly leads into prostitution, begging all forms of exploitation and mattress hopping. These young people are then very difficult to access.*” (Academic expert, Germany). ‘Interface’ concerns about protection for young people at risks of homelessness in Germany are discussed in Chapter 11.

However, as with the UK welfare reforms which have increased conditionality, there was not said as yet to be any real evidence of the Hartz reforms driving up homelessness (Benjaminsen and Busch-Geertsema (2009) argue that direct payment of rent may have counterbalanced the increased risks associated with the Hartz reforms). Our interviewees attributed this in part to the precarious forms of ‘self-help’ noted above, and delays in the legal system, meaning that the full implications of the Hartz reforms are yet to become apparent:

*...the impact of sanctions is not yet predictable/visible. We do expect a big wave of sanctions and unpredictable social consequences.* (Practitioner, Germany).

But it seems fairest to conclude that, in both the UK and Germany, the ‘jury is out’ on the extent to which these recent increases in conditionality within the social security system will in fact feed through into higher levels of homelessness. The hypothesis above thus remains unproven with respect to the new evidence generated in this study.

## **10.6 The Specific Position of Immigrants**

This section considers our new evidence on the following hypothesis: *Immigrants will often, but not necessarily, face a heightened risk of homelessness - experiences will vary both between immigrant groups and between countries depending on legal, welfare, economic and cultural factors.*

This hypothesis pays specific attention to the position of immigrants because much of what has been discussed above, with respect to the interaction of welfare regimes and housing systems in the generation of homelessness in a range of Member States, does not apply in their particular case, as very often they do not have access to same welfare protection as citizens of these countries. In fact, with respect to certain immigrants groups in certain Member States, their access to welfare support is so limited that they provide almost a ‘comparison group’ with respect to the implications for homelessness if welfare protection for indigenous populations was to be completely removed<sup>24</sup>.

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<sup>24</sup> While we also explored the position of indigenous ethnic minorities in the qualitative stage of the study, the most important points to emerge related to the legal status of immigrants, thus we have focused on these matters here (the one exception is the Roma ethnic minority in Hungary which is also given specific attention below). For the sake of brevity, we have not discussed the position of those granted asylum in this section, though it should be noted that in a

The hypothesis above was strongly supported by the new evidence generated in this study in that homelessness amongst immigrants was reported to be a major area of concern in some countries (UK and Netherlands, Germany), but a modest problem (Sweden), a declining problem (Portugal), or a non-issue (Hungary) in others. A range of factors accounted for these patterns, including the scale and nature of immigration flows in different countries, but welfare arrangements were also critical.

In the UK, for example, there has for some time been acute concern about the situation of various immigrant groups which have 'no recourse to public funds' including social security benefits, housing allowances or social housing of any kind<sup>25</sup>. This usually means they cannot gain access to even emergency homeless shelters as these normally require housing allowance to be claimed. Key 'no recourse' groups include refused asylum seekers and undocumented migrants, many of whom are destitute (McNaughton-Nicholls and Quilgars, 2009):

*They tend to be sleeping on friends and families floors...as the traditional thing is that the community will take you in and give support. (Practitioner, UK)*

The other main 'no recourse' group in the UK is migrants from the CEE Member States, whose access to welfare and social housing provision is highly conditional (McNaughton-Nicholls and Quilgars, 2009). In London, despite some outflow of CEE migrants consequent on the weakening of the UK economy, destitute CEE nationals (particularly Poles) are still by far the largest group of immigrants in the rough sleeping population (about one quarter of all 'new' rough sleepers are reported to be CEE nationals):

*... A8 and A2 nationals<sup>26</sup> remain a significant minority of rough sleepers, and have an increasing influence on the upward trend in people contacted rough sleeping. (Broadway, 2009)*

In terms of the causes of homelessness amongst this group, loss of precarious or seasonal employment, or failure to gain such employment, is part of the problem, but according to our UK interviewees is not the whole story:

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range of countries there is evidence of their long-term disadvantage in both the housing and labour markets (for example, Pleace *et al*, 2008).

<sup>25</sup> The position is complicated for Scotland by the existence of separate housing and homelessness legislation, but the restrictions on social security entitlements apply across the UK.

<sup>26</sup> In the UK, the term 'A8' is used to denote those central and eastern European countries which joined the EU in 2004, and the 'A2' for those which joined in 2007.

*There are clearly a lot of motivated people working hard and making a go of it from eastern Europe. But in any group you're going to have a percentage who are travelling away because they have problems, those problems they think will be less if they make a fresh start... so you're going to have a group... who are more susceptible to drugs, alcohol, who have brought those problems with them, mental ill health is quite significant. (Practitioner, UK)*

While in principle unemployed CEE nationals can qualify for UK welfare benefits and social housing if they have worked legally in the UK for 12 months and have fulfilled certain other conditions, homelessness practitioners in London emphasised how unusual this was amongst their CEE clients:

*It's very small numbers, they have to be pretty organised to get... you need a card, you have to organise everything before you start working, most people come here and work cash in hand. Even if they can work legally they work cash in hand. Have to have 12 months worth of work. Don't forget if someone is drinking heavily and is quite chaotic you might miss a couple of months work and that takes over everything. The chance for them to be at work 5/6 days a week is unrealistic. (Practitioner, UK)*

For many of those with more complex needs, while unemployment and lack of access to social security benefits is important, the 'usual' issue that keeps people 'in a bad place' is drug or alcohol use:

*A lot of them have never been able to work here...a lot of them worked sporadically two or three years ago, sort of in line with when the recession happened but when you talk to them about their work histories its been sporadic anyway. (Practitioner, UK)*

Very similar issues were reported with growing numbers of destitute EU migrants in the Netherlands since its labour market was opened up to nationals of the new Member States in November 2008. The regulations governing their access to welfare benefits in the Netherlands is complex (see Chapter 7), but it is clear that they are discouraged from applying for social assistance and very few receive it. Only if they have stayed in the Netherlands for at least five years, do they have the same entitlements to social assistance as Dutch citizens. As in the UK, they are also unlikely to gain access to homeless shelters if they do not qualify for social security benefits. This situation is reinforced by the adoption of a 'own homeless people first' policy in many Dutch municipalities whereby access to homeless shelters as well as regular social housing is prioritised for people with ties to the local area.

In Germany similar problems with respect to homelessness amongst EU migrants has emerged just recently. As in the UK and Netherlands, these migrants seldom have

entitlements to social security benefits. However, unlike in these other two Member States, they do have access to homeless accommodation, so long as they have a residence permit (according to police laws, all roofless people who are lawfully resident in Germany have to be provided with temporary accommodation, even if they have no income to pay for it). In fact it was reported by German interviewees that immigrant groups - mainly CEE economic migrants, and Sinti and Roma people - now represent a significant proportion of all residents in low threshold services and shelters in some major cities. This is generating considerable conflict and demands for a 'political solution':

*Actually, we have reached our limits concerning this target group. They just arrive and we have to deal with them whereas politically, nothing happens. (Practitioner, Germany)*

*...we face a situation within which the 'real' homeless which should be integrated, stay away because of the eastern Europeans which have taken their places and the assistance on offer. (Policy maker, Germany)*

In Sweden, there was far less emphasis placed on homelessness amongst immigrants (though it was noted that people with a foreign nationality do form a disproportionate share of the homeless population there). This seems likely to be explained in part by the greater generosity of the Swedish safety net for EU migrants; so long as EU migrants are lawfully in the country, and have a residence permit, they have the same social security entitlements as Swedish citizens. Another point stressed in Sweden was the self-reliance and informal support networks of many immigrants, which is likely to minimise the levels of literal homelessness at least:

*Many members of ethnic minorities here in Sweden are very resourceful and independent. I doubt that they would look to state or municipality first and foremost for help. There are many cases where [their] situation would be resolved with informal labour opportunities that may be unique to his specific ethnic group through network connections of varying kinds. (Practitioner, Sweden)*

*Well, there are certainly examples of homeless immigrants. But generally they find a place to stay, maybe in their relative's flat or something. (Practitioner, Sweden)*

A similar point was made in Germany, where people 'with a migration background/experiences' are generally under-represented in homelessness services, aside from specific pressures on low threshold services from undocumented migrants and others with no recourse to public funds (see above). Likewise in Portugal, there was a consensus that immigrants are not particularly significant among the homeless population as it is (narrowly) defined there (but bear in mind points above about this narrow definition rendering some homeless groups 'invisible'). Informal networks,

particularly kinship networks, were thought to protect most immigrants from homelessness:

*People come from their country of origin with a very strong background. That allows them to organise much better. Those who become homeless either have a psychiatric pathology or strong addictions. (Practitioner, Portugal)*

The only exception to this generally low representation of immigrants amongst the homeless population in Portugal was in the early 2000s, when there were reported to be many unemployed homeless immigrants, mostly from eastern Europe, who often had alcohol problems and weak social networks. This situation seems to now have changed for the better.

*Some years ago, with the coming of population from Eastern Europe, there was a lot of people in situation of homelessness. Now it is not very significant. I think they managed to organise themselves. (Practitioner, Portugal)*

Another key factor was thought to be improved living conditions in some immigrants' countries of origin have encouraged them to return, and there has also been an increase in the support offered to EU and other (legal) immigrants in recent years, including integration measures for those who are homeless, and specific support aimed at younger immigrants. For undocumented migrants in Portugal, support is very limited but not completely non-existent:

*...even in irregular situations... occasional support can be given until the person manages to get legal or until entering the Voluntary Repatriation Programme. Support for rent is not usually provided but it can be given on an exceptional basis... But there are events in the lives of people where it may make sense for that support to happen in order to avoid, for example, that the person loses the house, but that has to be evaluated case by case. (Policy maker, Portugal)*

Across all of these countries, it was acknowledged that discrimination in the housing market can exacerbate the disadvantage faced by immigrants, and also that they were the group for whom unemployment was most likely to lead to homelessness, although even here this relationship was seldom a direct and mono-causal one:

*In the case of immigrants the issue of unemployment is fundamental. Unemployment is one of the major reasons which trigger homeless situations among these individuals. (Policy maker, Portugal)*

*Even in this situation there are always a conjunction of factors that trigger homelessness apart from unemployment. (Practitioner, Portugal)*

It was also notable that the whole issue of homeless migrants was fairly 'politicised' one in some countries. For example, several German interviewees made the point that it is the EU enlargement process, coupled with free movement of workers, that has generated the problem of homeless EU migrants. Given the very different levels of wealth between 'new' and 'old' Member States, it was entirely to be expected that there would be high levels of mobility. The result is a group of people in the host country lawfully (so they cannot be deported) but at the same time the social system provides little help for them. Their resulting destitution, it is argued, is a matter to be dealt with by political action at EU and national levels rather than be left to local municipalities and service providers to cope with. Likewise, with respect to undocumented migrants, it was also felt in some countries that this was not really a matter that it was appropriate for local homelessness agencies to be expected to deal with, as these were really issues that derived from the activities of human traffickers:

*People came, sent by the mafia and resorting to the shelters for the homeless. They paid a ticket and the criminal got them that solution. (Practitioner, Portugal)*

*The problem of illegal immigrants is not an issue for the homelessness help-system. (Policy maker, Germany)*

As noted above, homeless migrants were not a significant concern in Hungary. The overall percentage of immigrants is low in Hungarian society and this is true in the homeless population as well. There are some people who come from neighbouring countries such as Romania and Ukraine to work in Hungary (usually in the informal economy, especially construction), but they often commute back and forth from their own countries. There are also some immigrants from China and the Middle East, but they usually run some kind of small business and are not vulnerable to homelessness. Roma people are the key concern in Hungary who are in the main an indigenous ethnic minority, although there are also reports of Roma from Romania begging in Hungary. Roma people suffer severe discrimination and disadvantage in the Hungarian labour market (only around one in eight adults of working age has permanent employment), and are heavily represented amongst those in public employment programmes. They also often live in extremely poor housing conditions and in some cases occupy segregated 'Roma settlements'.

## **10.7 Impact of the Recession**

This section considers our new evidence on the following hypothesis: *The economic downturn/credit crunch will increase homelessness in some countries and amongst some social groups but will not have a uniformly negative effect*

Our new evidence supports this hypothesis in that 'the crisis' had certainly had some profoundly negative impacts on some groups at risk of homelessness, but this was far



from a consistent story. Again, the level of welfare protection was critical. In those countries, and for those groups, with high levels of protection the impact of the recession with respect to their propensity to become homeless seemed to be very modest, at least in the short-term:

*...we do not see an increase of the number of people visiting our night shelters as result of the recession. (Practitioner, Netherlands)*

Also in the UK, welfare protection was thought to mean that rising unemployment was unlikely to lead to any immediate rise in homelessness. While mortgage repossessions have risen sharply in the recession, with safety nets for struggling home owners in the UK, these are a very minor cause of (statutory) homelessness (see Chapter 11). It is in fact conceivable, though far from certain, that the housing market slump may actually improve housing affordability for some poorer households, and thus help to bring homelessness down. However, UK interviewees suggested that the 'social dislocations' associated with long-term poverty and unemployment – such as relationship breakdown and substance misuse – could be expected to worsen in a recession. This may then drive up youth, street and single homelessness as additional pressure is put on family units, and it is also likely to lead to larger numbers of lone parent households, a group which is especially vulnerable to statutory homelessness.

Likewise in Germany and the Netherlands, there were concerns about the longer-term impacts of the recession on family relationships and homelessness, should the economy not recover extremely successfully. In Germany this was also linked to the increased risk of rent arrears:

*...and many people try to prevent as long as possible the demand for state transfer. Despite the fact, that these cases will not emerge in large numbers, we need to be aware that this is a target group, which might risk homelessness. (Practitioner, Germany)*

In Hungary there had been some very obvious deleterious impacts of the recession, with mortgage repossessions associated with foreign currency loans and rising unemployment a very serious problem likely to increase homelessness (broadly defined) (see Chapter 11). Another negative effect of the recession in Hungary has been that the number of jobs at the bottom end of the labour market has declined substantially, which again is likely to drive up homelessness amongst some groups, given the context of weak welfare protection. In Portugal, too, the increased risk of homelessness associated with the deterioration in families' economic circumstances was highlighted, but there was also a positive dimension to this associated with the improvement in targeted interventions discussed in the next chapter:

*This crisis has shown the importance of providing social support to families affected by unemployment and who are coming to the end of their unemployment benefit after which no more support is available. In this case, there is now scope to prevent risk situations of homelessness which did not exist before because we only talked about the emergency side of homelessness and not the prevention aspects and therefore employment seemed to be far away from that reality...this is one of the things we want to do in the Strategy by focusing on the risk situations and by involving the employment sector. (Policy maker, Portugal)*

One point affecting all countries was that the recession has diminished the opportunities of those with low qualifications and skills. This is particularly problematic for homeless people who can find themselves ever 'further' from the mainstream labour market. Thus, while the recession and growing unemployment has not necessarily increased the risks of homelessness in all countries and amongst all groups, at least in the short-term, it does make reintegration of those who are homeless and marginalised much more difficult.

Finally, the particular impact of the recession on immigrants was stressed, linked with their disproportionate reliance on the more marginal and informal sectors of the economy:

*...temporary jobs are often the first to go during a recession. If all else fails we might ask [them] what the situation is like in [their] country of origin, if [they] have ever thought about moving back home. Of course we would never suggest that [they] have to move back. It's just that it could be something [they] haven't considered. (Practitioner, Sweden)*

## **10.8 Conclusions**

The new evidence presented in this chapter has indicated that welfare regimes impact profoundly on the causes and nature of homelessness (and probably also on its scale, though the current data does not allow us to conclude this) (see also Benjaminsen *et al*, 2009). This is demonstrated not only by the relative lack of 'structural' homelessness in Sweden and the Netherlands, where mainstream welfare safety nets are exceptionally strong, but also by the very great exposure to homelessness (especially in the economic downturn) of those immigrants who lack access to social security benefits in a number of the countries studied. That said, there seems little evidence thus far that recent restrictions in social security entitlements in countries like Germany and the UK have led directly to increases homelessness.

The relationship between homelessness and labour market change is also complex, and seems direct only in those countries (Hungary and Portugal) and amongst those groups (immigrants) which have the least welfare protection. Even in these cases, it is

more often long-term labour market marginality and precariousness rather than sudden labour market shocks which are most important. In those countries, and for those groups, with better welfare protection, it seems likely that sustained poverty and/or unemployment contribute to homelessness not so much in direct, material ways, but rather in longer-term, more indirect ways via exerting negative social pressures on family units.

The evidence presented in this chapter also indicates that 'housing matters' too, in that housing conditions and systems can have an independent effect on the nature and scale homelessness, for good or ill. This is most obviously demonstrated in Germany where a slackening housing market in many parts of the country has driven down homelessness. Likewise in the UK, statutory homelessness is closely associated with the housing market cycle, rising as the market tightens and falling as it slackens, and is consistently highest in London where there is the most acute shortage of affordable housing. 'Structural' homelessness in both of these countries thus seems far more closely linked to housing conditions than to labour market or social security factors. Moreover, across all of the countries studied, access to affordable, mainstream housing for vulnerable groups is a key concern in resolving their homelessness or threatened status (see Chapter 11), and this includes those countries with the strongest welfare protection (Sweden and the Netherlands).

Another way in which housing may 'matter' is with respect to targeted interventions aimed at tackling homelessness amongst particular high risk groups. It is to this topic that we turn in the next chapter.



## **Chapter 11: Housing Exclusion and Homelessness: New Evidence on Responses**

### **11.1 Introduction**

This chapter reviews the new evidence generated by the study on responses to homeless people or those at risk of homelessness across the six Member States. Its underlying purpose is to investigate whether this particular form of housing system intervention – targeted interventions aimed at preventing or addressing homelessness – can effectively ameliorate the impact of wider welfare and housing market forces. In other words, it will address the hypothesis: *Targeted homelessness interventions can have significantly positive effects in a wide variety of structural contexts.*

We begin in Section 11.2 with some general overview remarks on responses to homelessness in our six Member States. We then use a series of vignettes (standardised ‘typical cases’) to explore what is likely to be the response to the housing, support, income and employment needs of the following key groups at risk of homelessness:

- single men with support needs (Section 11.3)
- young people asked to leave the family home (Section 11.4)
- women fleeing domestic violence (Section 11.5)
- families with mortgage arrears (Section 11.6)
- immigrants (Section 11.7)

We draw conclusions in Section 11.8. We also include in this chapter various examples of good practice that may be of interest to other countries.

### **11.2 General Remarks**

It was clear from the new evidence gathered that the protection offered to homeless people and those at risk of homelessness was much stronger in some countries than in others, reflecting both broader housing and welfare structures and also the availability of specialist interventions. Thus in Sweden, the UK, Germany and the Netherlands, while there were concerns and gaps with respect to particular groups (see below), the overall safety net was generally well developed once one took account of both mainstream welfare and housing systems and targeted interventions. In Hungary and Portugal protection (both mainstream safety nets and targeted interventions) were far weaker, albeit that there have been improvements in recent years, particularly in the latter. Some overview points on each country are offered below.

Mainstream welfare protection for those at risk of homelessness, particularly families with children and/or those in purely financial difficulties, is on the whole most robust in Sweden and the Netherlands, and in both countries there are also now extensive targeted programmes aimed at homeless people. In the Netherlands there have been significant recent improvements in targeted homelessness policies as a result of *The Homelessness Action Plan* in the four major cities, which will eventually be rolled out across all Dutch local authorities responsible for homelessness services and women's shelter services. The Action Plan has two central premises: a client-centred approach using individually planned service pathways and client managers; and collaboration between all the parties involved, at both the administrative and operational levels. There is a particular focus on preventing homelessness as a result of evictions and following discharge from prison or care institutions. This means that in many areas there is now a "chain of organisations" working to address homeless people's needs, and homelessness seems to have declined as a result. This 'chain' often works well, although individuals can slip through the net, and it was reported that an effective chain of organisations is not yet in place for young people at risk of homelessness, and that the other vulnerable group is CEE migrants.

In Sweden there is also a national strategy on homelessness – *Homelessness: Multiple Faces, Multiple Responsibilities* - which focuses on preventing homelessness arising from evictions (particularly for families with children), and from discharge from prison, treatment units or care homes. There is also a specific focus on securing access to ordinary housing for those on 'housing ladders' within the 'secondary housing market' (see Chapter 4). This is linked to the strident criticism made of this dominant 'staircase' (or 'step-by-step') approach in Sweden, whereby traditionally a high degree of social control is exerted over homeless people via stringent behavioural conditions that make it difficult for them to reach the 'top step' in this staircase and move into regular housing (Sahlin, 2005b; Benjaminsen *et al*, 2009).

Germany and the UK have somewhat less robust social security (or at least social insurance) protection for people at risk of homelessness, but our evidence indicates that their targeted programmes are, if anything, more extensive and sophisticated than those in Sweden and the Netherlands, particularly with respect to homelessness prevention and, in the case of the UK only, rough sleeping and youth homelessness (see also Chapter 9). In both countries it was reported that targeted efforts to address homelessness have succeeded even where broader structural trends are very challenging:

*Germany has been characterised by a growth in unemployment and the size of the poor population, while at the same time the number of homeless people has been reduced dramatically. Even if this trend was supported by market developments in the housing sector, it still shows that the activities of the welfare state as well as*

*civic activities are able to make the equation untrue, that being poor means very often being homeless. (Academic expert, Germany)*

Likewise, targeted homelessness interventions were reported to have had very positive effects in the UK, even in the 'malign' structural context of the very tight housing market in London:

*...across all the different scenarios [vignettes] there's some really positive responses and some very successful responses. Yes it's patchy, it's very possible to fall through gaps, but there are opportunities for people to come forward and move on. (Practitioner, UK).*

There was a general sense in the UK that targeted services for many groups of homeless people are now very good and quite plentiful, at least in London where most of the interviewees were located. However, such 'service rich' environments can generate their own challenges: one striking thing was that the degree of specialism in the homelessness field in the UK means that interviewees there often knew little about responses to at risk groups beyond their own immediate 'clients'. Likewise, it was reported that the 'rich landscape' of services in Germany was not even easily understood by the experts working with the homeless population there. Such differentiation and specialisation can create 'interface' problems because of institutional and departmental segmentation.

In Hungary the problems are very different. The 'synergy' of welfare, employment and housing policies was reported to be very weak, especially with respect to vulnerable groups threatened by homelessness, and the level of social security benefits is very low. Moreover, specialist homelessness provision only really started to develop post transition in 1990. While a fairly developed homelessness system has since been created, it still tends to concentrate on crisis provision such as night shelters, temporary hostels and day centres, with the capacity of homelessness institutions to deal with people with a need for permanent care because of old age or health problems reported to be very limited. Another important gap identified relates to reintegration: Hungarian services were felt to operate in such a way as to keep people in homelessness instead of helping them to get back into the mainstream of society, although various NGOs have initiated innovative programmes over the past ten years.

In Portugal, too, mainstream welfare safety nets are relatively weak, and specialist targeted provision is also relatively underdeveloped. Tackling homelessness in Portugal has traditionally been 'the task' of NGOs because of the late development of the welfare state, a long tradition of religious organisations in providing services for the poorest, and a dominant understanding of homelessness as an 'individual' rather than a structural problem. In more recent years, local authorities have started to play an important role in the enhancement of local networks to address homelessness. But the emergency and

provisional nature of many institutional responses, the lack of support aimed at resettlement, and the absence of prevention-oriented interventions, were all said to contribute directly to the persistence of homelessness. A new cross-sectoral *National Strategy for the Integration of Homeless People* (launched in March 2009) is expected to improve this situation, and has been hailed as a pioneering approach amongst southern European countries (Baptista, 2009). One important legacy of the traditional lack of response from public services has been the creation of “total” responses in some organisations, which can create a ‘closed environment’ for some clients and a resistance to inter-agency working:

*Given the lack of adequate and timely responses from the different services, namely public services, some organisations start to grow in order to concentrate the whole range of responses needed (health, housing, job integration...) There are many organisations doing almost everything and being financed by almost entirely by social security. I understand why this happened, but I don't think this is positive. It ends up by creating resistances to partnership working because people do not understand why there is a need for change since for their clients they provide all the answers. To reverse this process is very difficult. (Policy maker, Portugal)*

The comparative level of protection offered to people threatened with homelessness via these mainstream and targeted safety nets in our six Member States is summarised in Table 11.1

**Table 11.1 Summary of protection offered to homeless people/those at risk of homelessness**

	Mainstream welfare safety net	Targeted interventions	Overall protection
DE	Strong	Strong	Strong
HU	Weak	Weak	Weak
NE	Strong	Reasonably strong	Strong
PT	Weak	Weak but improving	Weak
SE	Strong	Reasonably strong	Strong
UK	Reasonably strong	Strong	Strong

### 11.3 Single Men

***VIGNETTE: A middle aged man (50 years old) is due to leave prison after 5 years. At present, he has no housing or job organised for when he leaves and no family to turn to. He has a history of homelessness and alcohol abuse.***

This vignette captures a very typical homeless ‘case’ across all of the Member States that participated in the study (see Chapter 10), and in most countries a range of



targeted interventions should prevent homelessness. However, it was often remarked that, while policy frameworks could be well thought through, turning them into practice is difficult.

In the Netherlands for example, there are special schemes to help ex-prisoners find work and accommodation, and the social worker in prison should prepare this man's return to society, including any the necessary support or supervision. This is called the "warm transfer" from prison to local authorities and is meant to prevent homelessness:

*But it happens that we have to pick up people from the gate of prison with only a plastic bag full of clothes. (NGO Representative, Netherlands)*

Likewise in the UK, there are joint working protocols and specialist resettlement programmes for ex-offenders that should operate to prevent homelessness in cases such as this. However, the transition from services within prison to those outside can be problematic:

*What you're relying on is inter agency working and there are examples where it works very well and examples where it doesn't. The transition from prison to probation ... it relies on all that information being passed over. We have benefits teams within prisons but it relies on them being integrated with the resettlement teams. The whole joined up approach... where there is communication it works very well. (Practitioner, UK)*

In Germany interviewees felt that ex-prisoners were seldom simply released 'on to the road'. However, while some form of accommodation is usually assured, there is often an problem with securing the required support from health, psychiatric and social work services. It was also noted that even if this man is 'dry' on leaving prison, if he ends up in homeless accommodation he may start to drink again.

In Portugal it was reported that a significant number of people still leave prison without their accommodation and other needs being met, but it is hoped that the new National Homelessness Strategy will help to change this:

*When the National Strategy is internalised 'perfectly' by all the services, this situation would be signalled one year before release, or at least six months before, in order to find accommodation for this person, identifying any existing social networks... But this is still in ideal form, how it is foreseen in the Strategy. What is still happening at the moment is that people go off to the street from prison because the situation was not signalled in a timely manner and no accommodation was found and no work was done. (Policy maker, Portugal)*

In several countries it was noted that resettlement measures are more effective with long-term than short-term prisoners as there is time to prepare for their release: *“this person spent five years in prison and is therefore an easy case”* (NGO Representative, Netherlands). However, it was frequently noted that, while an ex-prisoner’s ‘home’ municipality was usually responsible for his resettlement, very often they tried to ‘wiggle out’ of their responsibilities in this type of case:

*Formal administrative delimitations and areas of responsibility are easy to identify, but pushing and pulling responsibility back and forth between different authorities and administrative levels occurs frequently nonetheless. The real conundrum lies in finding ways for different authorities and administrative levels to work together, to find ways of maximising efficiency, instead of working towards solely minimising losses.* (Policy maker, Sweden)

The consequences of agencies not working well together to meet this man’s immediate accommodation and support needs was said to include reoffending as well as homelessness. This person would likely ‘sofa surf’ if they had ‘quality networks’, but if they had no family to turn to the chances are that they would end up at a street homelessness agency. The problem of ‘nimbyism’ in developing services for homeless people and/or those with substance misuse problems was particularly emphasized in the Netherlands, though in Rotterdam at least there appears to have been a partial solution found in an approach which employs a very intensive communication strategy with the local community and follows this up with strict management of projects and prevention of nuisance.

In a number of countries it was reported that, even if specialist temporary accommodation and support could be sourced for this individual, move-on access to mainstream housing is often highly problematic:

*The whole assistance system only works with regards to providing housing, when an appropriate market segment is available. And this has really become much more difficult, because many municipalities have sold their social housing and other rent-controlled dwellings. Now they have no right of access, and where they have a right, nobody wants to go.* (NGO representative, Germany)

*If he’s got a [verified] history of homelessness then he’ll be able to access accommodation, certainly in London... If he’s not been seen on the streets and he doesn’t present with a [statutory] priority need for social housing then they’re kind of stuck to be perfectly honest.* (Practitioner, UK)

Barriers to access seemed particularly high in Sweden. Practitioners there explained that assistance with accommodation from municipal social services via the secondary

housing market is dependent on the client being able to show that they have been clear of their addiction for at least six months:

*Everything depends on his ability to shake off his substance abuse problem. The Swedish welfare system is in these cases oriented towards drug-free individuals primarily. (Practitioner, Sweden)*

Move-on to regular housing from the secondary housing market remains problematic, despite the emphasis on this in Sweden's national homelessness strategy (see above):

*Housing companies and landlords in general have raised the requirements for people applying for a flat. Social assistance benefits are rarely accepted as a source of income, and one landlord I know of refused to accept prospective tenants with any kind of debt record. This makes it difficult for us to find a place for our clients to live after they have successfully made it through temporary accommodation and step-by-step housing programmes. (Practitioner, Sweden)*

More broadly, there was strong emphasis placed on the personal responsibility of such an individual to change in Sweden, with a more obviously judgemental attitude taken by interviewees there than elsewhere:

*He needs to be given a purpose. Obviously he has lost his way down the years. Treatment centres with a wider approach, like those established by [Christian faith-based organisation that provides treatment programmes for addicts]... would probably be the best place for someone like this... Otherwise any further help or municipal support would be money thrown down the drain. (Practitioner, Sweden)*

Access to social security benefits was a concern in several countries, including Sweden:

*...people fall between the cracks when they are deemed too sick to participate in the labour market, in which case the unemployment agency pushes responsibility over to us [social insurance agency]. But at the same time we may find that he is not sick enough to warrant health-related benefits such as disability pension. In these cases, finding a way for him to sustain himself can be problematic... (Policy maker, Sweden)*

In Portugal it was noted that incarcerated individuals cannot obtain an identification card until they leave prison and this can slow their access to social security on release. In Germany, too, some interviewees noted that a considerable number of prisoners are released without the necessary documentation to access social security payments.

In all countries there was a great deal of scepticism about the chances of moving this man into work in the short-term, or at all, even if his accommodation and alcohol problems could be sorted out:

*At this stage, any help from us at the unemployment agency in getting active in the labour market will have to wait. This individual clearly needs to deal with more pressing issues first.* (Practitioner, Sweden)

It was widely reported that there was significant prejudice directed at ex-prisoners (and homeless people) who would therefore find it very difficult to get a job in the mainstream labour market. The fact that this ex-prisoner is aged 50 was viewed as making it even less likely that they would gain employment. They may also have substantial difficulties in adopting the regular daily routine required to sustain employment (some interviewees suggested that a having a new partner was often the strongest motivation for someone to develop a new lifestyle.) In the UK, 'stop start' benefits were identified as a significant disincentive to labour market engagement for a man in this position, especially given frequent delays in processing claims and repeatedly having to supply the same documents:

*... [combined with] the insecurity [of what] we are asking people to take on is a problem... We're not setting them up with job for life but something they can lose tomorrow.* (Practitioner, UK)

The country where this man would seem to be least well protected is Hungary. While their job, housing and family situation should be checked before they leave prison, and they should be provided with information about the organisations which can help them, coordination amongst the relevant sectors was said to be poor. Released prisoners often turn to the social services departments of their 'home' municipalities for assistance, but the most the municipality can do is give them one-off financial support and direct them to a local homelessness institution. According to some Hungarian interviewees, finding accommodation is not the biggest problem this man would face, as the night shelters have enough capacity (except in winter time). The real problem is acquiring enough food - soup-kitchens provide only one hot meal (usually soup) per day. There are some NGO schemes in Hungary to help ex-prisoners and/or homeless people find employment and deal with substance misuse problems but:

*The problem is that the existing good practice examples cannot be built into the homeless provision system, so they remain isolated programmes run by a few NGOs.* (Practitioner, Hungary)

It was also noted that ex-prisoners in Hungary may have access to jobs in the informal economy, and that their employers may provide them with accommodation and meals,

deducting the alleged 'costs' from their wages. At the extreme end of this spectrum, there is the 'modern day slavery' scenario described in Chapter 10.

### **Box 11.1 Good Practice Example: The Lönngården Apartment Complex, Sweden**

The aim of the project is to provide a safe and dignified existence for people with alcohol problems aged 50 and over that are considered homeless or are highly likely to become homeless in the near future. The project does not aim to treat their tenants' alcohol problem and it is not part of the step-by-step (or 'staircase') housing programmes that are common in Swedish municipalities. Instead its primary aim is to provide a safe haven where in the longer-term the hope is that the tenants will overcome their alcohol abuse on their own initiative, facilitated by the positive changes in their life situation that living in the community of Lönngården aims to achieve.

The apartment complex is located in a central part of the city of Malmö, Sweden's third largest city. The complex consists of 44 apartments, each equipped with a kitchen and bathroom. The tenants pay their own rent, usually through the assistance of social assistance benefits and housing allowances or through retirement benefits, and they are each responsible for their own apartment and for maintaining it, although laundry and housecleaning is included in the rent. During office hours the complex is staffed by staff with a background in sociology and physical as well as psychiatric health care. At night and on weekends specially selected security guards do regular rounds on the premises. Also present are NGOs which organise community projects and aim to engage the tenants in purposeful activities.

Lönngården has adopted a very "un-Swedish" approach by not including actual treatment for their addiction, and by not compelling the tenants to abstain from alcohol. The idea is to put as much responsibility into the hands of the tenants, and make them realise that the decision to abstain or to change their lifestyle has to come from within. An independent evaluation of Lönngården concluded:

*"The lenient approach to the abuse of alcohol within the premises may be highly controversial in Sweden since it opposes the national policy towards alcohol abuse. But despite this fact, the evaluation has found that this approach has clearly benefited the tenants who live there... the abuse of alcohol is regarded by the majority of tenants as a secondary problem, as an effect of their general life situation. This statement is strengthened by the fact that when their situation changes [i.e. by living at Lönngården], the amount of alcohol consumed also changes for the better. A more dignified existence creates new priorities and values."*

They also concluded that the costs associated with accommodating someone at Lönngården amount to about half the public expenditure associated with a person with alcohol problems who continues to live on the streets.

However, one possible concern about this practice example is the relatively large number of apartments contained in the one project; this runs counter to the general trend in Europe away from larger-scale more institutional forms of accommodation for vulnerable groups, towards

smaller, more highly supported units (Busch-Geertsema and Sahlin, 2007). It should also be noted that this project is limited in its ambitions: the main purpose is to provide a safe and meaningful existence for troubled individuals, rather than to reintegrate them into mainstream society, far less into the labour market. However, given the pessimism expressed by most interviewees in all countries about the prospects for the man described in the above vignette, such projects with humane and realistic ambitions – and a smaller number of apartments per project - may well represent a sensible approach.

## 11.4 Young People

***VIGNETTE: A 17 year old young man is living at home but his mother and step-father have asked him to leave. He is not in work, education or training and has a low level of educational qualifications.***

In most countries there was a very strong emphasis on the responsibilities of this young man's parents, who would have a clear obligation to support him until he was at least 18 years old or till he finished high school, regardless of whether or not he had left home.

*...think this is really a family issue that should be dealt with by them. (Practitioner, Sweden)*

In the Netherlands, for example, it was reported that if he qualifies for social assistance benefits (which he is entitled to if he goes to school or has a traineeship), the cost should be recouped from his parents, though it was acknowledged that “*..in practice this appears to be pulling on a dead horse*”. The UK was the clear exception on this issue, where no interviewees mentioned parental obligations, certainly not in legal terms, though workers would sometimes attempt to persuade parents to keep young people in the family home:

*Do you realise how much better it is for a young person to grow up in a family? The reality is if they're getting kicked out and going into B&B or young people's hostels they'll be surrounded by other young people with difficult behaviours and in B&Bs there'll be older people some of whom have criminal backgrounds. (Practitioner, UK)*

In most Member States the young man's accommodation and welfare needs would be the responsibility of child welfare/youth services rather than housing or homelessness services until he was age 18, with foster care or similar arrangements offered if attempts to deal with the family conflict failed:

*This is officially quite another area... providing a home be it a ... flat or a supervised flat with the assistance of youth aid: thousands of places are available for this group and very often the support is very good and successful, but by*

*German law help for a 17 year old is not a case of help for homeless people.*  
(Academic, Germany)

However, it was also acknowledged in Germany, for example, that in fact there are quite a lot of 'street children', because '*besides the hustle about responsibility ([between administrative departments], there is a relatively large group of young people who will not or are not able to accept help.*' (Policy maker, Germany). There appear to be particular dangers of 'falling between stools' for young people as they reach 18 in Germany (see also Benjaminsen and Busch-Geertsema, 2009):

*Pretty problematic is the situation of young people at the threshold to be coming off age. They are in danger that they are lost in the Bermuda Triangle between SGB II (long term unemployed), SGB XII (basic security) und SGB VIII (children and youth assistance)* (Academic, Germany)

In Portugal, too, interviewees considered the situation of this young person a very tricky one to respond to because the expectation would be that the 'Minors' Court' would deal with the case, and they would not be included in the commonly used definition of homelessness. However, if he became roofless accommodation would be secured:

*For any situation we come up with in the street, we need to provide an answer. We have to make a bridge.* (Practitioner, Portugal)

Again the one exception to this general pattern was the UK where the main responsibility for homeless or potentially homeless 16 and 17 year olds lies with local housing rather than social services authorities. While technically young people are defined as children until age 18 in the UK, they are only the responsibility of social services authorities if they are designated a child 'in need', which in practice is usually limited to those young people who have been 'looked after' or received a social services intervention as a child aged under 16 (although a recent court case has indicated that all homeless under 18s approaching a local housing authority for assistance should also have a social services assessment).

The UK also provided the key example of apparent success in tackling youth homelessness, with a major review concluding that there had been considerable improvements in responses to this group over the past decade (Quilgars *et al.*, 2008). The statutory homelessness safety net was strengthened in the early 2000s via the expansion of 'priority need' categories to include 16 and 17 year olds, care leavers and other young people at risk, and the homelessness prevention agenda has had a particularly strong focus on young people. The UK interviewees reported that this means that this young man should not find it difficult to access some sort of accommodation, though a social tenancy is a less likely outcome of this process than previously. A 'problem-solving' approach is now often taken by local housing authorities,

which may have as its outcome the young person remaining in the family home with support, or moving into various forms of 'transitional' accommodation, including foyers, supported hostels/housing, and supported lodging schemes. These positive policy developments were reflected in the comments of our interviewees:

*"I think [they] are less likely to end up as street homeless in central London and if you do it will be for a very short time."* (Practitioner, UK)

In a number of other countries, by contrast, there were growing concerns about youth homelessness (see Chapters 9 and 10), and provision for young people like the young man in this vignette was reported to be weak in several countries, including the Netherlands. While there are schemes for early school leavers in the Netherlands, there is not a clear picture of the problem of young people dropping out of school and living without an adequate home. The network of specialist youth homelessness organisations is underdeveloped, and there are not enough specialist accommodation places for young people, so they can end up in adult night shelters. Similarly, in Sweden, a young man like this without an income would find it difficult to access housing, and as he is under 18 he couldn't sign a rental contract. But he would be entitled to a housing allowance if he found somewhere to stay, possibly via the 'secondary housing market' sublet schemes ran by municipal social services.

Respondents in all countries agreed that if this young man fell through the available accommodation and care safety nets, the most likely outcome was that he would end up 'sofa-surfing' rather than sleeping rough *"He will sit at the couch in the house of a friend, you do not see them."* (Policy maker, Netherlands). This was not always seen as necessarily problematic, though as a German practitioner commented:

*This may be ok, but there are enough examples where this was the starting point of a problematic housing career and where we met the youngster next at a street work team, after a lot of difficulties have happened.*

In most countries the young man would have no access to social security benefits or only restricted access, and there was a heavy emphasis on trying to retain him in school, or alternatively getting him into a training scheme (though in some countries he would not be able to access employment training until he was 18). Education and/or work was usually given a higher priority than his housing situation:

*The most important is that he finds a job or education. Housing is not a priority, he needs to build on his future.* (Practitioner, Netherlands)

But see the Work-Wise good practice example from the Netherlands (below) where the importance of a stable home is emphasised as a precondition to young people's ability to concentrate on education or work.



In the UK, it was reported that the young man in this vignette would be encouraged to access education, training or employment, especially if they were in a dedicated young person's hostel/supported accommodation. If they accessed a foyer then their accommodation would be conditional on their engagement with employment or training:

*If they're really lucky they'll get into a foyer and they'll get their education, employment and training needs met as well and have much more support to move forward. (NGO Representative, UK)*

While none of the UK interviewees identified the benefits system as a major barrier to accessing accommodation or employment for this young man, the national review of responses to youth homelessness noted discord between employability initiatives and the social security system (Quilgars *et al*, 2008). Most notably, the rule which excludes full-time students (defined as studying for over 16 hours per week) from accessing Housing Benefit acts to limit young people's access to higher and further education, and high rents in temporary and transitional accommodation (and sometimes also in private rented sector accommodation) act as a serious disincentive for young people to (re)enter employment. Young people's restricted access to housing allowances is a problem in a number of other countries, including Portugal where a national programme - Porta 65 Jovem – attempts to address this for tenants aged under 30 (see Chapter 9).

In Germany, it was felt that, in addition to the risks inherent in the growing conditionality of welfare benefits for young people and other groups under the Hartz VI reforms (see Chapter 9), and especially the sharpened sanction regime since 2007, there were also some perverse incentives within the German social security system affecting young adults:

*Youngsters quit their apprenticeships because their experience was: somebody without work, without education and school leaving certificate has an immediate right on help through SGB XII (basic security). Once one has an education, it is very difficult to receive state transfer according to SGB II (long-term unemployed). So, somebody doing an apprenticeship, who gets up in the morning, who needs space for retreat and recreation, gets only a very small room in a four room shared flat in assisted housing... compared to another youngster without education who gets through SBG II (basic security) a room of the double size and everything is well regulated. (Practitioner, Germany)*

In Hungary this young person would seem to be at particularly serious risk. Schooling is compulsory till 18, and if a young person drops out at 16 or 17 both the parents and the child protection authorities have clear responsibilities (parents can be warned and then fined). But some Hungarian interviewees said that the childcare authorities were in practice unlikely to find out about this young person, and in any case did not generally intervene in cases of young people aged over 17. Intensive family help/mediation

services are available to only a few families in regeneration areas, and the adult homelessness system also does not appear geared up to assist these young people (though they may now appear in hostels/night shelters as the regulation which prohibited accommodation of minors has been abolished). It was said that young people in these circumstances often came under the influence of 'supporters' in local gangs who encourage the young men to become involved in crime and the young girls to become involved in prostitution (as with the single vulnerable man above, 'modern slavery' can be a possibility after they leave home).

#### **Box 11.2 Good Practice Example: Work-Wise, Netherlands**

The goal of Work-Wise is to promote the social inclusion of young people leaving institutions. A closely related goal is the prevention of recidivism among young people with a criminal past. The young people concerned receive custom-made support and coaching with regard to their work and/or educational plans, their leisure time/social networks, and their housing situation. After they have finished the Work-Wise trajectory, participants in the programme should have work or an educational place, a safe place to live, and be working on the construction of a positive social network.

The Work-Wise initiative started in 1998 when an institution working with young people with a criminal record adopted this new approach. A Work-Wise handbook was published in 2001, in which the approach was described and underpinned by a theoretical framework. Nowadays, the method is available in all young offenders' institutions in the Netherlands and also in six institutions for young people with social and/or behavioural problems. Each year about 2,500 to 3,000 young people start a Work-Wise trajectory in the Netherlands.

The underlying premise of the Work-Wise approach is that young people with little social capital have nothing to lose and are therefore likely to engage in risky behaviour. Furthermore, it is assumed that young people have a hierarchy of needs (based on the 'Maslow' pyramid). Following this hierarchy of needs, it is not very useful to prepare young people for work or education (higher level needs) when they still have problems with regard to their social support networks or housing situation (basic level needs). Another core principle of the Work-Wise method is its comprehensive client-centred approach in which the intrinsic motivation of the young people serves as a starting point for treatment and intervention. Each person is supervised and coached by an individual trajectory supervisor (ITB), who acts as the contact point for all other relevant stakeholders.

Employers appear quite willing to employ young people from these Work-Wise projects, even if they have a criminal past. The general feeling is that these young people deserve a (second) chance. The employers very much appreciate the role of the ITB as they find it reassuring to have a clear contact person to whom they can turn if there are problems

with the young people they have recruited.

In 2008, about 200 young people that followed the Work-Wise programme were interviewed three to six months after they had left the relevant institution. It was found that 86 per cent were engaged in daily activities like studying, working or a combination of both. Almost all had a safe place to live.

## 11.5 Women Fleeing Domestic Violence

***VIGNETTE: A woman with two children (aged 2 and 4) is fleeing domestic violence. She is currently living in a refuge/temporary relief centre. She was financially dependent on her partner and has no independent income.***

This was a familiar scenario in all countries and was generally viewed as the most straightforward case and best protected group of all those discussed. Very often this protection was offered via specialist women's services that emerged from the feminist movement, rather than being seen as primarily a homelessness or housing issue. In Germany, for example, women's shelters either run by municipalities or by self-help organisations with municipal funds, form a strictly separate system from the homelessness system. Generally this type of case would not be treated as a case of homelessness in Germany:

*... even though some would argue that women in shelters are also homeless and should be able to claim the assistance available for the homeless. However, the organisers of the shelters usually do not want to be put into the same part as the homelessness agencies. (Practitioner, Germany)*

In most countries this family would stay in refuge/protected form of accommodation until housing became available:

*I do not know any situation in my organisation where a woman was told that she could only stay, imagine, just for two months. She leaves only if she runs away or because the situation is under control. (Practitioner, Portugal)*

However, shelter/refuge capacity was reported as insufficient in most countries, and in Germany it was reported that if this woman had additional social problems such as a drug addiction, she wouldn't be accommodated in a women's shelter. In these cases she may end up in mainstream homeless accommodation where the problem of domestic violence is "neglected", with both anonymity and protection against further violence not guaranteed, though in a number of German cities there is now some gender-specific provision for homeless women with additional social problems.

In most countries this woman would get priority access to social housing, but there was often reported to be difficulties in securing suitable follow-on accommodation for those

leaving women's shelters/refuges. In the UK, for example, while the local authority has responsibility to secure suitable settled accommodation for her and her children, the nature of the local housing market is crucial. While she would be allocated social housing quite quickly in some parts of the country (and the below market rents would make it easier to get back into work), in London it is most likely that she will end up in the private rented sector as waits for social housing are extremely long, even for priority cases:

*...well in the past [accessed social housing], but now the waiting lists are so long... rehousing in social housing may take two or three years and no hostel is going to let her stay that long and no-one is likely to want to stay in a refuge that long either. (NGO representative, UK)*

The woman would in most countries be eligible in her own right for social security benefits without reference to, or requiring the cooperation of, the abuser:

*In cases of domestic violence the normal rules surrounding alimony are overruled by the need for the abused partner to get out of the relationship and thereby minimize any dependence. Instead of going through the legal procedures surrounding alimony disputes she will receive social benefits. (Practitioner, Sweden)*

One country where the protection seemed weaker than one might have expected was the Netherlands. Dutch interviewees appeared to feel that the protection afforded to this group was good, and noted that it had improved in recent years, with the network of organizations to help victims of domestic violence well organized. The shortcomings they identified were similar to those in several other countries: low outflow from crisis shelters into the regular housing market; low quality of some crisis shelters (particularly facilities for children); and inadequate shelter capacity - facilities are usually full and women in need do sometimes end up with family or friends. But from a comparative perspective three additional points of weakness stood out:

- Independent access to benefits is not automatic until the victim divorces the perpetrator. If she is no longer married, she will receive social assistance within six weeks. If she is still married she will have to apply for "borrow social assistance" from the municipality. The money has to be paid back after the divorce.
- Only short-term (maximum of 10 days) exclusion of the perpetrator from the family/marital home is allowed for (unlike in Germany and the UK, for example, where longer-term or permanent exclusion of violent partners is allowed for in certain circumstances).
- In order for an 'urgency license' to be given in housing allocations, police reports of violence are required.

As with other groups threatened with homelessness, the protection for this type of household seemed weakest in Hungary. Specialist 'crisis' accommodation for those fleeing domestic violence is rare and is reserved for the most 'serious' cases. Another option is 'temporary family homes', which should be available for such households in all cities with more than 30,000 residents – these are not aimed specifically at victims of domestic violence, but rather for 'troubled families' more broadly. Capacity seems very limited in all of this temporary provision, there is little scope for 'emergency' admissions, and there are very few social housing rentals for them to move onto after they leave such temporary homes. In the temporary homes they may be offered help with finding a job or training as well as other forms of support, but women with small children often fear using the childcare services as this may enable their partner to find them. Moreover, it is often very difficult for them to find a job if they have a low level of qualification as the training offered is very minimal.

Elsewhere, there were also concerns raised regarding labour market prospects for this woman. In the UK, for example, this woman would not be obliged to be available for work for the purposes of social assistance benefits as her children are so young. Service providers nonetheless recognised the value of a woman in this position engaging in paid work if possible:

*The thing is though is not to write that person off from the aspiration of employment and giving that person all the information about how much better off they would be in work or showing them the calculations and that sort of thing. Don't have the attitude "...and they're in that situation and work is a long way away" as it can be different for every individual. (Practitioner, UK)*

But there are considerable barriers: private rented sector housing (of a reasonable quality) is very expensive in areas like London and, combined with the steep withdrawal of Housing Benefit, this acts as a strong work disincentive. The same is true in high cost types of accommodation like refuges:

*The number of women in employment and in a refuge is miniscule. (Practitioner, UK)*

Moves into work also have to be able to cover childcare costs, transport and other incidental costs of working, making low paid work unattractive. There are also the familiar problems with moving between insecure employment and benefits (see Chapter 8).

Another potential labour market dimension in this case is that women fleeing violence who are in employment often give it up. In high risk cases this break in employment may be necessary so that they cannot be found by their former partner. But in other cases the break in employment may be caused largely or entirely by the upheaval associated

with having to move home. In this instance an innovative model developed in England – Sanctuary Schemes – may be helpful in enabling women at risk of domestic violence to avoid such disruption by remaining safely in their own homes through exclusion of the perpetrator and the provision of enhanced security (see below).

Some interviewees noted that, in addition to the material needs of women fleeing violence, the social and psychological complexities of cases such as this had to be acknowledged. Again in Sweden this was accompanied by a hint at the importance of personal responsibility:

*To provide support and assistance of different kinds is easy, but to motivate the individual, and to put her situation in a context where she can visualise what she needs to do for herself to feel better, to go further and become independent... now that is much harder, and that's what our welfare system is not so good at today.*  
(Policy maker, Sweden)

### **Box 11.3 Good Practice Example: Sanctuary Schemes, UK**

The origins of Sanctuary Schemes lie in the London Borough of Harrow which launched a local 'Sanctuary Project' in 2002. The aim of this project was to help households at risk of domestic violence to remain safely in their own homes by providing enhanced security. The Sanctuary model has now been promoted in England by central government as one option for households at risk of domestic violence, and a survey in 2007 found that about half of England's 354 councils were operating such schemes.

Sanctuaries are created through 'target hardening' of the property and the provision of safety equipment such as: reinforced doors and locks; reinforced double glazed windows and/or window grilles; fire retardant letter boxes; smoke detectors and fire safety equipment; window alarms; alarm systems that connect directly to the police or care control systems; intercom systems; a 'sanctuary room' (a secured room fitted with a phone or alarm); video entry systems; and external measures such as security lighting, closed circuit television cameras, cutting back hedges and branches, and erecting fences and gates. Sanctuary Scheme 'packages' should also address any wider needs of service users, which might include emotional or practical needs, mental health, drug or alcohol needs or problems with children.

An independent evaluation found that Sanctuaries are potentially appropriate for all groups at risk of domestic violence as long they **choose** to have Sanctuary installed and **the perpetrator is not living in the property**. Across eight case study areas, over 1,000 Sanctuaries had been installed at an average cost of approximately £500 (this average ranged from £100 in one case study area to an average of £2,720 in another case study area). Service providers and service users interviewed felt that Sanctuaries had a range of benefits:

- widening choice – many service users wished to remain in their own homes and did not want to move to refuges and to be rehoused in unfamiliar, and possibly less desirable,

areas or properties;

- minimising disruption (avoiding the need to move, leave their current employment, change doctors, schools, etc.);
- allowing people to stay close to formal and informal support networks;
- a reduction in homelessness and temporary accommodation use;
- cost savings; and,
- a reduction in repeat incidents of domestic violence.

There had been attempted breaches of Sanctuaries in the case study areas, but in the vast majority of incidents the security measures had deterred or prevented perpetrators from forcing their way into the property. However, it was emphasised that the suitability of Sanctuary would always depend on a **full risk assessment** of the case and the needs and preferences of the household.

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## 11.6 Families With Mortgage Arrears

**VIGNETTE: A couple with two children (aged 10 and 12) are living in an owner occupied dwelling. The man has lost his job in the economic downturn and they are struggling to pay the mortgage.**

This group was viewed as quite uncommon in most countries - “*doesn’t happen with us*” (Practitioner, Germany). In Germany, this was in part because there are relatively few home owners, but also because safety nets are strong. While forced sales have increased in the recession, they are seldom a direct consequence of unemployment, but rather arise from a general over-indebtedness of the household. Debt advice centres should be able to help them avoid the loss of their home and homelessness in the vast majority of cases, and there is financial assistance with paying mortgages available under the social security system (mortgage interest is paid as a contribution to averting homelessness, but only very occasionally is assistance is provided with the capital element as a loan to be paid back if the person gets back into work). If the mortgage interest is too high to be paid out of social security benefits, they would have to move into a rental flat. Whether this is an easy or difficult option depends on the state of the local housing market.

In Portugal, this case was also not particularly common. Where it should arise, it was felt that with the implementation of the new National Homelessness Strategy, and the increased importance given to prevention strategies, positive developments in terms of the effectiveness of responses may occur in the medium term. It was also apparent that, at the local level, there was a high degree of flexibility in the potential responses:

*If they come to the right place – and that is here (Social Security Centre) – the situation is analysed. It may involve a cash benefit; it may involve negotiation with the bank... As a last resort, if they lose their home, they will be helped to rent a place. There was the case of a couple that was waiting to receive inheritance. In that case it was necessary to help them till that happened. (Practitioner, Portugal)*

In the Netherlands, despite very high levels of mortgage debt (see Chapter 4), the overall level of repossession was reported to be low, and has risen only slightly in the recession. It was reported that most banks accept will accept a renegotiation of the mortgage in these circumstances, and in any case the benefits system is sufficiently generous to stop unemployment leading directly to homelessness in most cases (though people may sometimes have to move to a cheaper dwelling). Likewise, this was an uncommon case in Sweden because safety nets are so strong. Social insurance or unemployment assistance benefits should cover them financially, and it was also assumed that in most cases the woman would be in work, so that it was not an urgent situation requiring welfare interventions. Social assistance benefits and housing allowances can also be an option, but in this case they may be required to sell their house as a 'realisable asset':

*Well, you have to use common sense in such a situation. We will never, in general, help to pay off a mortgage for instance. But if we find that it would be more costly for social services to force them to sell their house and then provide them with emergency, temporary accommodation, then maybe some kind of financial support can be worked out for a shorter time-period if their situation is temporary. In the long run they will have to adapt to the situation and find a cheaper place to live like a flat or a smaller house/condo. (Practitioner, Sweden)*

The problems associated with treating the family home as a realisable asset in these circumstances was recognised by another practitioner in Sweden:

*If he loses his job and they apply for social assistance benefits for some reason, and they have to sell their house to be eligible for benefits, then they will find themselves in a homeless situation all of a sudden. (Practitioner, Sweden)*

This seems a very different approach to the UK where, though far from comprehensive, all of the available safety nets for struggling owner occupiers are premised on keeping them in their current homes if possible. As noted in Chapter 4, social insurance



protection for those who lose their job is relatively weak in the UK (with far less generous replacement rates than elsewhere), and owner-occupiers are excluded from the housing allowance scheme. There is provision for support with mortgage interest payments via the social assistance scheme, but this is subject to a waiting period and upper limit (both of which have been eased in the current recession). Repossessions have risen sharply in the UK during the recession (though not as sharply as first forecast) and have been a major political issue. The Government has introduced a range of fairly modest special measures (such as 'mortgage rescue' schemes) to minimise repossessions in the current crisis, but there is evidence that lender forbearance prompted by the desire to avoid losses arising from negative equity has been of greater import, and this may change as the market picks up (Ford and Wallace, 2009). Some UK interviewees highlighted the gaps in the welfare safety net for vulnerable homeowners, such as arrears accruing during the waiting period for support with mortgage interest payments, and there were also concerns about irresponsible lending practices:

*Some people fall into homeownership and have done so without all the information communicated to them that should have been through no fault of their own. They've taken on too much of a risk and it never was going to be sustainable but the lenders have to bear some responsibility for that allowing people to get into those situations and at worst encouraged them. (NGO representative, UK)*

Nonetheless, amongst our interviewees there were mixed views on how far the state should go in protecting struggling homeowners, and certainly making capital rather than just interest payments was viewed by some as a step too far:

*It's going to sound very harsh, and I say this as a homeowner, but it is a privilege not a right to own a house. (Practitioner, UK)*

Even if repossessed, it seems that most ex-home owners in the UK find ways to avoid statutory homelessness (see Chapter 9), most probably by drawing on their social support networks or by accessing the private rented sector (Fitzpatrick *et al*, 2009). However, if these solutions were unavailable to this particular family they would be entitled to priority need for social housing under the homelessness legislation because of the presence of children in the household (unless they could be shown to be 'intentionally homeless', which is unlikely in cases of 'genuine economic hardship').

It was in Hungary that this problem seemed most serious by far. In a context of weak social protection and high exposure to foreign currency loans, it was reported that the scale of the problem with default on housing loans is now so large that local authorities do not have the financial capacity to cope with it. The government has introduced a support package so that those who have lost their job or have suffered a serious decrease in income because of the recession can ask for a one-year moratorium on

their mortgage payments. But one year is probably not long enough for such households to recover when the labour market is depressed as well. Another potential remedy is that local authorities have a pre-emptive right to purchase the debtor's home from the bank before auction and rent it to debtor for an indefinite period. However it was reported that banks often fail to cooperate with this scheme, and local governments have also shown little interest. While local authorities can take up subsidised loans to buy such houses as rental units, they are already heavily indebted and many municipalities do not think that it is their job to solve the problem of the families who often took up loans in an 'irresponsible' way (to fund general expenditure). Another key factor is that public housing is a residual sector that is difficult to operate efficiently and local authorities do not want to add further dispersed units to their stock. Interviewees in Hungary felt that banks should be obliged to reschedule these loans rather than all of the responsibility lying with local authorities.

The very limited supply of 'normal social rental units' means it would be very unlikely that this family would be able to move into social housing in Hungary. They may gain access to special low rent social rental units or 'transit apartments', but this would be on a short-term basis. In most such cases the households would move back to their families (parents, grandparents etc) or rent an apartment on the private market. In some cities they may gain access to a special housing allowance for a time-limited period to enable them to access a private rented flat. There is also an innovative scheme in Hungary – 'Village of Inclusion' which enables families at risk of homelessness, with roots in rural areas, to be settled back into these areas (see below). An important part of the context for this scheme is that legally it is prohibited for children to be homeless in Hungary: if a family becomes homeless, the children are taken away from their parents.

A further specific point made in the Hungarian context was the "feudal circumstances" in which people have lost their homes in some rural areas, whereby "private bankers", who are often the leaders of these local communities, provide loans with incredibly high interest rates. They encourage poor people to take such mortgage loans to cover everyday expenses and when they are unable to pay the instalments, the "private banker" buys their homes from them at a low price in order to avoid foreclosure.

#### **Box 11.4 Good Practice Example: 'Village of Inclusion', Hungary**

The main aims of this model programmes were twofold:

- To provide integrative circumstances for urban homeless families – that have rural roots – to resettle in a village.
- To work out a feasible model of rural regeneration in remote regions to make them prosperous and ready for the integration of homeless families

The programme started in autumn 2004 with the cooperation of the Hungarian Maltese Charity Service, the Tutor Foundation, the Ministry for Youth, Families, Social Affairs and Equal Opportunities, and the Foundation for Homeless People. It aimed to integrate homeless families from some big cities (Budapest, Miskolc) - that had some kind of rural roots - to villages where housing and basic maintenance is cheaper. The families chosen were under threat of losing their children only because of their financial/housing situation rather than because they had any health or other support needs. Altogether about 35-40 families have taken part in the programme over the last 5 years. The first model programme was implemented in Tarnabod (Northern-Hungarian Region), while the second programme has just started in Erk (Northern-Hungarian Region).

Tarnabod is a village of about 900 inhabitants, the majority of whom are Roma. Tarnabod is located in the most remote region of Hungary, and the unemployment rate was nearly 100 per cent in the beginning of the 2000s. That is why the programme was not only a homelessness programme, but also a rural revitalisation programme, that was intended to demonstrate that remote small communities can turn into prosperous ones even in unfavourable circumstances, and also that they can provide an integrative background for homeless families that are able to change their lives. The method of the programme was to proceed step by step, always with the agreement of the majority of the inhabitants.

The first housing units were purchased in autumn 2004. They were chosen to be in good condition, dispersed throughout the village, and had large enough gardens that the families could grow their own food. They were let on a rent-free basis but participating families had to meet certain other requirements, such as looking after the garden, children attending school etc.

A special transportation service was organised as the regular bus lines did not provide proper services. The organisers bought a small bus (with 17 places) for the village, which carried people to work to the neighbouring cities and also let them reach public services in bigger cities. This measure alone resulted in 33 inhabitants of the village moving into work.

There were also well-designed community development programmes, such as training on how to garden, grow food and take care of domestic animals. The programme paid particular attention to the youngest generation, with an expanded kindergarten and school improvements. The local pub was also bought by the Maltese Service and was turned into a community centre and day care centre for children, employing local women trained for this purpose. The Maltese Service also bought a disused building and created a new working space for over 30 people to recycle electronic waste. The factory opened in 2006, and there is a high demand for jobs there even though it pays only the minimum wage. The factory was intended to be self-sustaining after three years, but due to the economic crisis it nearly went bankrupt and could survive with the prompt help of the social ministry.

There has been no overall evaluation carried out yet, but there have been monitoring reports prepared for the relevant funders and there has been a lot of scientific debate about this model programme which suggests that it may be interesting for two target groups:

- For policy makers in Central and Eastern Europe, where the deepest poverty can be

experienced in rural areas, and where the problems can include: lack of proper infrastructure, inadequate transport links, poor quality of housing, low education levels, and collapse of the socialist agricultural systems.

- Some elements of the programme may be of interest to a wider range of organisations dealing with problems of integration and homelessness:
  - The step-by step consensus method, involving the local community
  - The contact between the homeless families and the organisers which laid down precise rules of cooperation
  - The concentration on children's needs and futures
  - The training programme on the essentials of living in the countryside
  - The provision of low-skilled work as the most relevant tool for rehabilitation and integration

However, it is a very resource-intensive model which may limit its transferability. The model also needs a lot of flexibility, to take into account local circumstances, meaning that it is not easy to standardise.

#### References

For more information on the programme: [www.maltai.hu](http://www.maltai.hu)

## 11.7 Immigrants

***VIGNETTE: A 35 year old single male immigrant has been undertaking casual work but this has declined with the economic downturn. He can no longer afford to pay the rent in his flat from his earnings and has accumulated rent arrears.***

This was the most complex group, as each country had its own specific set of homelessness issues with respect to immigrants, and diverse rules and systems with respect to their welfare and accommodation entitlements. As one element in a much larger research project, this section can only really scratch the surface of this complexity. However there was consensus on one point: legal status was all important.

Sweden has the most generous safety net in place for immigrants faced with potential homelessness (see Chapter 10). On the assumption that he has a residence permit, but does not qualify for social insurance benefits because of the informal nature of his employment, the man in this vignette would receive housing allowance and social assistance benefits. The landlord and social services would then work with him to come up with a repayment plan to avoid eviction (the landlord is legally required to notify local social services if a tenant has accumulated rent arrears, and then the office of social services is supposed to contact the tenant and initiate an investigation). If his housing costs were considered excessive, he may have to move to a cheaper flat via an internal exchange system. As with other homeless cases, there was a strong emphasis placed on individual responsibility in some of the Swedish responses to this vignette:

*I think, personally, that he should have contacted his landlord the moment he knew he would not be able to pay his rent to ask for a possible rent delay. It is a bit late for him to go to social services and ask for help when the debt collector is knocking on his door... (Practitioner, Sweden)*

In Germany, as in Sweden, there is also a strong emphasis on integrated solutions for people facing eviction and homelessness due to rent arrears (see the 'City Without Homeless Hostels' good practice example below). However, unlike in Sweden, if he is a relatively new immigrant to Germany, he is unlikely to be eligible for social assistance or housing allowance benefits (see Chapter 10). It is therefore probable that he will lose the flat. But so long as he has a residence permit he will at least be able to gain access to emergency shelter in Germany. If on the other hand he is an undocumented migrant or lacks a residence permit, then in most cases he cannot access even these emergency shelters. With the exception of some large cities, illegal migrants are not allowed to claim any help and are simply referred to churches etc: *"People with an unclear residency status just do not turn up in the system. They really don't exist."* (Practitioner, Germany). They can gain access to emergency health services:

*But nobody talks a lot about this help, which is simply given. This is a highly complex matter; the helpers do not want to get those helped to get into even deeper problems if their situation is made public. (Practitioner, Germany)*

The position is even more difficult in the Netherlands and the UK (see Chapter 10). When presented with this vignette, all UK interviewees agreed that it entirely dependent on *'whether or not he has recourse to public funds'*. If 'has recourse' (e.g. is a refugee or is a migrant from the CEE countries who has worked at least 12 months in the UK) then he can claim housing allowance and social assistance benefits. However, the position for those 'without recourse' (e.g. undocumented migrants, refused asylum seekers, most CEE migrants) is quite desperate, as access to even homeless hostels and emergency shelters is usually dependent on receipt of housing allowance:

*It's a massive, massive problem, people without public funds, now Eastern European or traditionally failed asylum seekers. If people don't have recourse to public funds there is nowhere for them to go in this country. Very, very limited support and that comes from charities. (Practitioner, UK)*

In the Netherlands the position is similar: in practice very few CEE migrants are entitled to receive housing allowances or social assistance, and cannot gain access to homeless shelters (though they may get some help from soup kitchens). For such migrants in both countries the choices are stark: *"get work or go home"*. In the UK, for those migrants who are 'job ready', there are schemes to help them get back to work, focusing on the lower end of the job market, such as cleaning, catering and warehouses (also construction, but this work has now dried up):

*If someone is keen to work and will accept any sort of work then we put them in touch with the accommodation based service. Helps them get work and they generally do get work. But those who do not have recourse and are drinking heavily...we have some who are possibly not going to make it through the winter as they are that unwell, but they won't go home... (Practitioner, UK)*

But even for those who can get work, it can be extremely difficult to gain access to accommodation in the private rented sector in London:

*...it's no good to get somewhere to live, it's hard to generate a deposit at the lower end of the job market. (Practitioner, UK).*

The other option – to go home – was viewed as the preferable option by some of our UK and Dutch interviewees:

*Because he is not entitled to support in [Netherlands], he is probably better off at home. There it is easier to go around with little money than here. (Practitioner, Netherlands)*

In the UK, there are a number of reconnection schemes to help out of work CEE nationals to return to their country of origin, but not everyone wants to use these services:

*Those that had alcohol misuse or drug misuse are reluctant to go back. It's simple though, why would you want to go back to Poland in winter. It's minus 30C...the actual community attitude to people with problems is different too. There isn't a plethora of handouts or people willing do things for you. I sometimes think, hang on we're not offering an awful lot for these people but they think they're better off here than they are in Poland so you have to question what they actually get when they go home. (Practitioner, UK)*

Also, some simply want to 'make a go of it' in the UK:

*The majority of people refuse to go, there's a lot of shame about returning home, cultural expectations of coming to UK. (Practitioner, UK)*

The point was also made in the UK that the impact of the recession on homelessness amongst the 'no recourse' group is complicated, and seldom as simple as the 'story' implied in this vignette. For a start, it is not often the case that they were tenants before finding themselves on the street. More commonly, they were in a hostel, B&B hotel or were sofa surfing when they first arrived and have not found work so have lost their foothold in this tenuous accommodation. Likewise, it is unusual for them to have actually lost a job – rather, they have generally been squeezed out of the job market as

casual work has dried up or has been taken by others who have lost permanent employment:

*It was easier in the past for people to get casual labour. (NGO representative, UK)*

In Portugal, as discussed in Chapter 9, immigrants were no longer thought to be a significant group in the homeless population. Nonetheless, with respect to the scenario represented in this vignette, interviewees reported that the legal status of the person is decisive, particularly with respect to support for labour market reintegration:

*There is a temporary shelter where we receive these people. It is difficult because if they are not in legal or if they don't have a residence permit they cannot get enrolled in... employment support [programme]. And then they cannot get legal if they don't have a labour contract. It is a difficult situation." (Policy maker, Portugal)*

One problem identified across a range of countries with respect to responding appropriately to the needs of migrants threatened with homelessness was the heterogeneity of the group, and the lack of intercultural competence amongst homelessness workers. Given that homeless and destitute migrants are a growing group in many countries, it was suggested that it is ever more important:

*...to look at the system of assistance in the municipality to find out how access to those with a migration background can be organised. If there's nobody with a Russian or Turkish or other background in the service, how should they approach these people? (Academic expert, Germany)*

This vignette was less relevant in Hungary than elsewhere because homeless immigrants are very few in number (see Chapter 10). With respect to indigenous ethnic minorities, it is Roma people who appear in the social support systems in large numbers, but few of them are single (usually they live in large families, especially the poorer ones). Regardless of immigration status/ethnicity, a person who works in the informal economy in Hungary will not have access to social insurance benefits, and if he rents his apartment privately, especially at the bottom end of the market, then it is very probable that he will not have a legal rental contract, which means that he cannot gain access to housing allowance either. The man portrayed in this vignette is therefore very vulnerable to eviction. Evictions from social housing are difficult to secure (can take up to two years), but immigrants, especially single ones, usually do not have access to social housing.

**Box 11.5 Good Practice Example: 'City without Homeless Hostels' – Integrated Management / Access Points for Homeless People, Germany**

Between December 2004 and June 2007, this local project was implemented to replace the traditional method of dealing with homelessness in the city of Herford in Germany. The aim was to develop an integrated and cross-sectoral system of help for those who are homeless, threatened by homelessness or living in a precarious housing situation, most of whom face these sorts of difficulties because of rent arrears. The objective was to provide them with appropriate housing and to abolish all four of Herford's homeless hostels. A number of key principles were agreed including the following:

- complete coverage: housing was to be provided for all housing emergency cases, combining statutory help from public bodies and social work actors as well as self-help organisations.
- an emphasis on prevention: the threat of homelessness was to be met by a joint effort of all actors, through individually targeted prevention, and material and social assistance, in all cases regardless of the reasons for the threat of homelessness.
- the provision of normal housing: homeless households were to be provided with normal housing with municipal and private landlords, avoiding clusters of homeless people.
- minimising temporary provision: should the loss of the present home be unavoidable, any interim housing was to be limited to as short a period as possible, and in decentralised accommodation of reasonable quality, connected to a high standard system of assistance.
- re-integration: every homeless person was to receive the personal and social assistance as well as material help that they needed.

Four levels of action were implemented:

1. A central steering group was established and joint tasks were agreed between the municipality and participating NGOs
2. Two 'one stop' access points were established for homeless people in the city
3. Decentralised and mobile help was made available to homeless people
4. Assistance was provided that went beyond the statutory requirements for homeless people

An independent evaluation found that this integrated approach on homelessness and minimising the use of institutional accommodation was judged highly effective by both clients and stakeholders, and had also led to cost savings. The approach adopted by this project has been widely debated and adopted by many other municipalities in Germany, albeit that its concrete forms vary. In particular, the underlying concept of a 'one stop agency' has been a clear success.



## 11.8 Conclusion

Welfare regimes were clearly relevant to outcomes for homeless people – the strongest mainstream protection to those at risk of homelessness was offered in the social democratic/hybrid regimes we studied (Sweden and Netherlands), and the weakest protection was to be found in the Mediterranean regime (Portugal) and, even more so, in the transition regime (Hungary) (although it is possible that extended families may play a stronger safety net role in these welfare contexts than in north western Europe). One might expect the UK, as a liberal welfare regime, to offer weak protection to homeless people. However, along with Germany, the UK probably has the most sophisticated targeted interventions on homelessness, especially with respect to homelessness prevention. These targeted interventions seem capable of ‘overriding’ difficult structural contexts to deliver reasonably good outcomes for homeless people, albeit that the supply of affordable housing accessible to vulnerable groups seems a consistent constraint across all of the countries studied, particularly in pressurised regions and where social housing providers are not obliged to prioritise homeless people and others in the most acute need.

Thus the hypothesis stated at the beginning of this chapter - *targeted homelessness interventions can have significantly positive effects in a wide variety of structural contexts* - is supported by our new evidence. And indeed all of the countries studied, with their widely varying welfare and housing system contexts, were able to provide examples of effective targeted interventions on homelessness. But it was also clear that the combination of mainstream safety nets and targeted interventions responded to some groups far more effectively than to others across these countries, with women with children fleeing violence usually best protected in most countries, and various immigrant groups (especially those who lacked recourse to state-funded assistance in their host country) usually the least well protected. Some of the key groups focused upon in the vignettes – young people under 18, former prisoners, or women affected by domestic violence – were not necessarily viewed as being within the realm of institutions dealing with homelessness in every country, but were rather responded to by other ‘arms’ of the welfare state. This institutional and definitional divergence demonstrates the efficacy of the vignette approach in drawing comprehensive and fair conclusions about the relative degree of protection in different national contexts.

Even in those countries with the strongest safety nets, there were areas of weakness where lessons could be learned from other countries. Thus in Sweden, the serious barriers to assistance that exist with respect to single people with ongoing alcohol or drug problems (associated with the overwhelming policy emphasis on abstinence and conformity to certain standards of behaviour) is an obvious example, whereby the more tolerant approach of other countries offers helpful lessons (as do some innovative projects in Sweden itself). In the Netherlands, much could be learned about protection

of women fleeing violence from other western European countries such as UK, Sweden and Germany. In the UK's case, the safety nets for families with mortgage arrears are clearly much weaker than elsewhere in western Europe, and for immigrants without recourse to public funds, support is very weak indeed (as it also is in the Netherlands). In Portugal and, even more so in Hungary, protection lags well behind the support given to homeless groups in the other countries studies, but it is encouraging to see that progress is being made in some areas, particularly with respect to targeted interventions in Portugal. These comparative strengths and weakness are summarised in Table 11.2 below.

**Table 11.2: Safety net protection for particular groups at risk of homelessness**

	<b>DE</b>	<b>HU</b>	<b>NE</b>	<b>PT</b>	<b>SE</b>	<b>UK</b>
Single man	Reasonably strong	Very weak	Relatively strong	Weak but improving	Weak (unless conform)	Relatively strong
Young people	Relatively weak	Very weak	Weak	Weak	Relatively weak	Strong
Women fleeing violence	Strong	Weak	Strengths and weaknesses	Reasonable	Strong	Strong
Families with mortgage arrears	Strong	Weak	Strong	Weak but improving	Strong	Weak
Immigrants	Relatively weak	Not applicable	Weak	Relatively weak	Strong	Weak

Another interesting theme to emerge was the weight attached to individual/ family responsibility in each of the specified situations, particularly with respect to the vignettes featuring a single man with support needs and a young person asked to leave the family home. The emphasis on individual motivation and responsibility was constantly emphasised in Sweden, in keeping with the traditional emphasis on social control and behavioural conformity in homelessness services, but was barely mentioned in the UK where there was a much more structural analysis of problems by practitioners and policy makers. Another general point was that in many homelessness and welfare systems there seemed to be quite a high level of discretion to act in creative/pragmatic ways that departed from the normal rules where that seemed sensible/humane, particularly with respect to families with children in temporary crises, but the UK seemed unusually rule-bound and could benefit from some of the flexibility exhibited elsewhere.





## PART IV – SUMMARY AND CONCLUSIONS

### Chapter 12: Summary and Conclusions

#### 12.1 Introduction

Across the European Union different Member States operate characteristic ‘welfare regimes’ – ways of organising labour markets and tax and social security systems. These influence levels of employment and distribution of incomes. In recent years many countries have reformed their welfare regimes as part of employment and inclusion strategies.

Although housing is widely accepted as being a fundamental determinant of people’s welfare and a platform for participation in communities and labour markets, little attention has been paid to the relationship between welfare regimes and housing systems.

This study examines the relationship between welfare regimes and housing systems in six countries, which were selected to provide a range of welfare regime types: Germany (corporatist), Hungary (transitional), the Netherlands (corporatist/ social democratic hybrid), Portugal (Mediterranean), Sweden (social democratic) and the UK (liberal).

The theoretical framework adopted is illustrated in Figure 12.1. This hypothesises a number of key relationships between the welfare regime, housing system and housing outcomes, including homelessness:

- Welfare regimes (A) impact on levels of poverty (B) and employment (C) which in turn influence housing outcomes (D), which are defined by a number of indicators of housing deprivation (F) and homelessness (G).
- The housing system may contain a number of policies or other features (E) that can help to weaken the link between poverty and employment status on one hand and on housing outcomes (F, G) on the other.
- Further individual factors (H) and targeted interventions (I) can impact on the levels of homelessness (G).
- The housing system (E) and indeed some housing outcomes (F) can feedback and affect the level of employment (C).

The study used quantitative and qualitative methods (including analysis of EU-SILC, focus groups and individual interviews) to address the following research questions:

- *What is the impact of poverty on housing outcomes?*

- *What is the impact of housing policy interventions on housing outcomes (for poor households)?*
- *What is the impact of employment status on housing outcomes (for poor households)?*
- *What is the impact of housing on employment outcomes?*
- *What is the impact of the welfare regime and housing system on the nature and causes of homelessness, and how effective are targeted responses?*

## **12.2 Welfare Regimes and Housing Systems**

Even though social security and labour market reforms have been important in recent years, the traditional welfare regimes still define the character of individual countries, and this is reflected in the range of relative poverty rates in the six countries selected for inclusion in this study. These are lowest in the Netherlands and Sweden and highest in the UK. The study also shows that the nature of the welfare regimes is reflected to some extent in the housing systems. The social democratic and corporatist regimes (Sweden, the Netherlands and Germany) each have large 'unitary' rental systems (whereby social rented housing exerts a moderating influence on private rents and blurs the distinction between the two tenures). They also tend to have smaller home-ownership sectors. The transition (Hungary) and Mediterranean (Portugal) countries have small social rental sectors, large outright home-ownership sectors and limited housing allowance systems. The liberal regime (UK) has a significant and targeted social rented sector, an extensive and targeted housing allowance system and an important outright-ownership sector.

However, the study confirms that these links are contingent rather than essential. There are important differences *within* regime types: corporatist Germany now has only a small social rented sector in contrast to its hybrid corporatist/ social democratic neighbour the Netherlands which has the largest social rented sector in Europe. Policy choices have been made in the UK to build up the range of housing interventions. But the relatively high levels of outright ownership *and* the still significant social rented sector are the result of policy decisions that in turn were possible because of the legacy of the mass social housing programmes of past decades. Hungary made the decision to privatise its state housing, while other transition countries did not to the same extent. Governments therefore have the ability to shape their housing systems within the context of the welfare regime. Neither wholly dependent nor wholly independent, it is a symbiotic relationship, and one that we show to have important impacts on people's lives.

### 12.3 The Impact of Poverty and Housing Policy on Housing Outcomes

The study demonstrates that housing policy (including housing allowances) can help to weaken, but not remove, the links between income poverty and poor housing outcomes. This does not mean that every poor person experiences poor housing outcomes. It does mean that people living in poverty are systematically more likely to have poor housing outcomes than those who are not poor. But experiences vary greatly between countries.

A key finding of the study is that the housing outcomes of the poor are driven by the housing outcomes in the country as a whole. Where housing outcomes are generally of a high level in a country the housing outcomes of the poor will also be good; where general standards are poor then this will be reflected among the population who live in income poverty. This is attributable to general income levels in each country and housing market pressures, as well as housing policy interventions.

A second key finding is that high absolute housing standards for the poor do not necessarily translate into equality between the income poor and the non poor. Some of the widest differentials in housing outcomes are experienced in countries with high absolute standards for the poor (but higher standards again for the rest of the population); and some of the smallest differentials occur where the absolute standards of the poor are low (but so too are standards for many other people). This is partially attributable to the way in which relative housing outcomes are measured, but it is not always the case.

The transition (Hungary) and Mediterranean (Portugal) countries studied have high levels of outright ownership generally and among the population living in poverty. At a country level they experience a trade-off between affordability on the one hand (where they score well) and overcrowding and the physical quality of housing on the other (where they score poorly).

In the other countries studied 'bundles' of policy interventions are important in influencing the housing outcomes of the poor. Germany is notable for the difficulty in identifying the impact of *individual* housing policies, but the housing outcomes of the poor are generally similar to those enjoyed in the other non Mediterranean/ transition countries where individual policies are more easily identified. The UK has a range of *individual* housing policies that appear to provide some compensation for the high levels of income poverty: absolute housing standards for poor households that are comparable with corporatist and social democratic regimes combine with relatively small differentials in housing outcomes between the poor and non poor.

The study established that targeted housing allowances are the individual policy instrument that produces the most clearly demonstrable improvement to housing outcomes for the poor. These improvements are most pronounced among social

tenants and less clear among market tenants (and amongst home owners are often negligible).

However, the stand-alone impacts of social rented housing are more difficult to demonstrate. This partly arises from problems in identifying the sector in some countries and some concerns about data reliability in others. Nonetheless the sector appears to produce outcomes that are not as favourable as one might expect: it only weakly reduces the relationship between income poverty and poor housing outcomes. The data did not, however, indicate the poor outcomes with respect to neighbourhood quality that many national surveys suggest is a consequence of geographical concentrations of low income households in social housing.

Although high levels of home ownership among people who are income poor can evidently be problematic, the study found that within all countries, outright ownership does produce favourable housing outcomes across nearly all of the indicators, for the poor as well as the non poor. It is not surprising that outright ownership scores well on affordability outcomes (even when housing expenditure is broadly defined as it has been in this study). But the trade off between affordability and the physical quality of housing (which might be anticipated if poor owners cannot afford repairs) is not apparent *within* countries (even though there is evidence of this trade-off at country level, as noted above). Indeed on some indicators in some countries the housing outcomes of poor outright owners are actually superior to the population as a whole.

The analysis has some important policy implications:

- Absolute housing standards for people living in income poverty are driven by housing standards in the population as a whole. Particularly in the lower income countries within the European Union, there is a need for policies that aim to improve housing standards generally.
- When we compare housing outcomes *between* countries high levels of outright ownership appear to produce trade-offs between affordability and quality. Outright ownership does not appear to provide a *general* housing solution to income poverty. It seems an inappropriate tenure for people who are likely to be income poor for the whole or a large part of their lives.
- But *within* countries, outright ownership does produce remarkably good housing outcomes for people living in poverty, and this is clearest in the countries with more modest levels of outright ownership. This suggests that the acquisition of housing assets can be a valuable means of distributing resources over the life cycle, in other words when people are income poor for only part of their lives.
- Bundles of housing policy interventions appear to produce the most powerful improvements in housing outcomes. A mix of housing specific demand-side subsidies (housing allowances) and supply-side subsidies (social or other forms



of below market rental housing) improve housing outcomes for the poor, while reliance on one or the other is less effective.

- That said, housing allowances do perform a powerful role in assisting people living in income poverty. It is the intervention that can be most clearly targeted, and improves the affordability of market rental housing without necessarily taking people below the affordability threshold that was adopted (whereby housing expenditure represents no more than 40% of their incomes).
- Social or other form of below market rental housing can improve the housing outcomes of the poor only if they are able to access it: a commitment to 'social mix' should not be used as an excuse to exclude the poor and vulnerable from the tenure.

## **12.4 The Impact of Employment Status on Housing Outcomes**

Employment reduces the chances of poverty, but most poor people (of working age) live in households where someone is in paid employment.

This study demonstrates a clear relationship between employment status and housing outcomes. We show that across a range of indicators people who are out of work are almost always more likely to have poorer housing outcomes than those who are in employment. Moreover, people who live in long term workless households tend to have worse housing outcomes than people who live in short term workless households. This suggests that the duration of worklessness has an impact on housing outcomes independently of income itself. We cannot be sure of the reasons for this, but they are likely to include the ability of the short term workless to maintain current housing conditions due to social security and housing allowances as well as the use of savings or family help.

While this evidence suggests that 'work pays', when we compare the housing outcomes of the workless poor with the working poor the impact of employment status is far less clear. While there is some evidence to suggest that the housing outcomes of the working poor are superior to those of the workless poor, this evidence is weak. This is especially true of the affordability indicator where it is clear that housing allowances are of much more help to the workless poor compared to the working poor. Our qualitative evidence suggests that the housing system generally, and housing allowances in particular, are insensitive to people who experience fluctuating incomes. Such fluctuating incomes are likely to be a characteristic of people who move in and out of employment or whose employment contains a substantial variability due to changeable hours or a significant commission element.

The policy implications of these findings are clear:

- Social security systems and housing allowances play a crucial role in limiting the impact of worklessness on housing outcomes in the short term but this protective impact weakens the longer a household is workless.
- Housing systems need to be adapted to meet the needs of the working poor. Social rented housing is inflexible to labour mobility, whereas market renting assisted by housing allowances combines flexibility with in-work housing assistance.
- However, housing allowances themselves need to be more responsive to the working poor, especially those who are on fluctuating incomes or insecure contracts. Improved administration to cut delays and an 'asymmetric' approach to changing incomes from employment would help to ensure that 'work pays' by protecting people from loss of income while not penalising modest increases in earned income.

## **12.5 The Impact of Housing on Employment Outcomes**

The study shows that housing systems do impact on employment, but in ways that are more complex than is often assumed in previous studies.

The housing system can inhibit labour mobility between regions. Our evidence supports the well-known phenomenon that waiting lists associated with social rented housing in high demand areas create one barrier. The market rented sector is seen as the tenure that most easily facilitates mobility, and it is clear that housing allowances can play a role in helping people to move to high cost areas. However, it should be noted that there are low levels of housing allowance receipt among the working poor.

Our evidence also suggests that the role of home ownership is rather different than had previously been thought. Transaction costs did not appear to be important, but the difficulty in selling property at the bottom of the housing market cycle and the prospects of having to give up the tenure for renting if moving to a high cost area were important. An especially interesting finding was the importance attached to local family and social networks in inhibiting mobility. These networks not only improve people's quality of life, they often provide essential support networks for people when working and this is especially important for low income households who cannot afford to purchase services such as childcare.

Our study provided evidence of the well-known tendency for unemployment to be higher in the social rented sector. However, we also found an association between high unemployment and both housing allowance receipt and outright home-ownership. These findings are consistent with the general proposition that if people who are unemployed are protected then there is a reduced incentive to work. (In the case of outright owners the effect is much the same as a housing allowance: loss of earned

income does not generate pressure to economise on housing.) However, we stress that no *causality* was established.

The qualitative evidence did suggest that housing allowance administration could produce a disincentive to work, with the fear of losing employment and having to wait to reclaim benefits being the key factor (rather than the operation of the conventional unemployment trap).

We did find evidence of a connection between worklessness and low quality neighbourhoods, and there is a widespread perception of a persistent culture of poverty in these neighbourhoods. In one country (Hungary) this culture pointed to employment in the informal economy; in others to long term worklessness. There was some suggestion of stigmatisation of people living in poverty neighbourhoods, but the role of public transport in connecting people with local labour markets did not seem to be an important factor.

A number of policy implications arise from these findings:

- Promoting geographical labour mobility implies a greater use of market rental housing which appears to be the most flexible tenure.
- Housing has an important part to play in 'flexicurity' strategies, but better income-related assistance (especially housing allowances) for the working poor is required, especially in the context of fostering mobility and movement into relatively low paid and insecure work.
- Greater labour market mobility also implies replacing the support provided by local family and social networks with professional assistance. Employers and governments seeking to encourage mobility may need to place greater attention on these supportive services.
- Different strategies may be applied to encouraging employment in poverty neighbourhoods: while providing supported and/ or subsidised housing throughout the wider stock can help to prevent their creation, individualised support packages for people living in poverty neighbourhoods may lead to successful reintegration into the labour market and the gradual breakdown of 'cultures of poverty'.

## **12.6 Homelessness and the Welfare Regime**

One of the central hypotheses underpinning the study was that the scale and nature of homelessness is linked to the interaction of welfare regimes (social security, tax and labour market arrangements) and housing systems and policies (which are hypothesised to have the potential to ameliorate, or exacerbate, housing exclusion and other outcomes for low income households). While we found that poor data availability

severely inhibits comparisons of the scale of homelessness, we were able to draw important conclusions about the differing causes and nature of homelessness between countries, and the robustness of responses to key at-risk groups.

Our new evidence indicated that welfare regimes impact profoundly on the causes and nature of homelessness. This was demonstrated not only by the relative lack of 'structural' homelessness in Sweden and the Netherlands, where mainstream welfare safety nets are exceptionally strong, but also by the very great exposure to homelessness (especially in the economic downturn) of those immigrants who lack access to social security benefits.

However, the relationship between homelessness and labour market change is complex, and seems direct only in those countries (Hungary and Portugal) and amongst those groups (immigrants) which have the least welfare protection. Even in these cases, it is long-term labour market marginality and precariousness, very often associated with reliance on the informal economy, which is generally more important rather than sudden labour market shocks. In those countries, and for those groups, with better welfare protection, it seems that sustained poverty and/or unemployment contribute to homelessness not so much in direct, material ways, but rather in longer-term, more indirect ways via exerting negative social pressures on family units.

Given that social security systems, and especially housing allowances, are what usually 'breaks the link' between losing work/sudden drops in income and homelessness, one would expect that restricting entitlements or increased conditionality would tend to drive up homelessness. But there seems little evidence thus far that recent restrictions in social security entitlements in countries like Germany and the UK have led directly to increases homelessness. Moreover, in the UK at least, there was some support from experts for increased conditionality associated with efforts to reconnect homeless people with the labour market, albeit that both here and in Germany increased sanctions were considered by experts to be a 'high risk' strategy with respect to the most vulnerable groups such as young people.

Our evidence provided strong support for the proposition that housing market conditions and systems have an effect independent of welfare regimes on the nature and scale homelessness, for both good and ill. This was most obviously demonstrated in Germany where a slackening housing market in many parts of the country has driven down homelessness. Likewise in the UK, statutory homelessness is closely associated with the housing market cycle. 'Structural' homelessness in both of these countries thus seems far more closely linked to housing conditions than to labour market or social security factors. Moreover, across all of the countries studied, access to affordable, mainstream housing for vulnerable groups was a key matter of concern, including in those countries with the strongest welfare protection (Sweden and the Netherlands). This was especially the case in pressurised regions and in contexts where social

housing providers were not obliged to prioritise homeless households and others in the most acute need.

Another way in which housing 'matters' is with respect to targeted interventions aimed at tackling homelessness amongst particular high risk groups. Along with Germany, the UK appeared to have the most sophisticated targeted interventions on homelessness, especially with respect to homelessness prevention and youth homelessness. However, all of the countries studied, with their widely varying welfare and housing system contexts, were able to provide examples of effective targeted interventions on homelessness. These targeted interventions seem capable of 'overriding' difficult structural contexts to deliver reasonably good outcomes for homeless people. But it was also clear that some groups were far more effectively responded to than others, with women with children fleeing violence best protected in most countries, and various immigrant groups (especially those which lack recourse to public funds) usually the least well protected.

Even in those countries with the strongest safety nets, there were areas of weakness where lessons could be learned from other countries. Thus in Sweden, there were serious barriers to assistance with respect to homeless people with ongoing alcohol or drug problems, and in the Netherlands much could be learned about protection of women fleeing violence from other western European countries such as the UK, Sweden and Germany. In the UK's case, the safety nets for families with mortgage arrears were clearly much weaker than elsewhere in western Europe, and very weak indeed for immigrants without recourse to support from public funds (as is also the case in the Netherlands). In Portugal and, even more so in Hungary, protection lags well behind the support given to homeless groups in the other countries studied, doubtless in part reflecting the fact that these Member States are less wealthy than the other countries studied (and it is also possible that the extended family plays a stronger safety net role in these countries than elsewhere). But it was encouraging to see that progress is being made in some areas, particularly with respect to strategic and targeted interventions in Portugal.

The main policy implications are:

- Housing systems/interventions, including housing allowances, are more important in the generation and management of homelessness than labour market/social security change, except in those countries with weak welfare protection and high reliance on the informal economy.
- Targeted homelessness interventions can be highly effective and worthwhile in a wide variety of structural contexts.

- Even countries with the strongest welfare states have gaps in their safety nets for some specific groups at risk of homelessness, indicating significant scope for policy transfer and learning across European Union Member States.
- There is an urgent need to address the issue of roofless and destitute migrants – particularly CEE migrants, refused asylum seekers and undocumented migrants – at national and supra-national (European Union) levels.

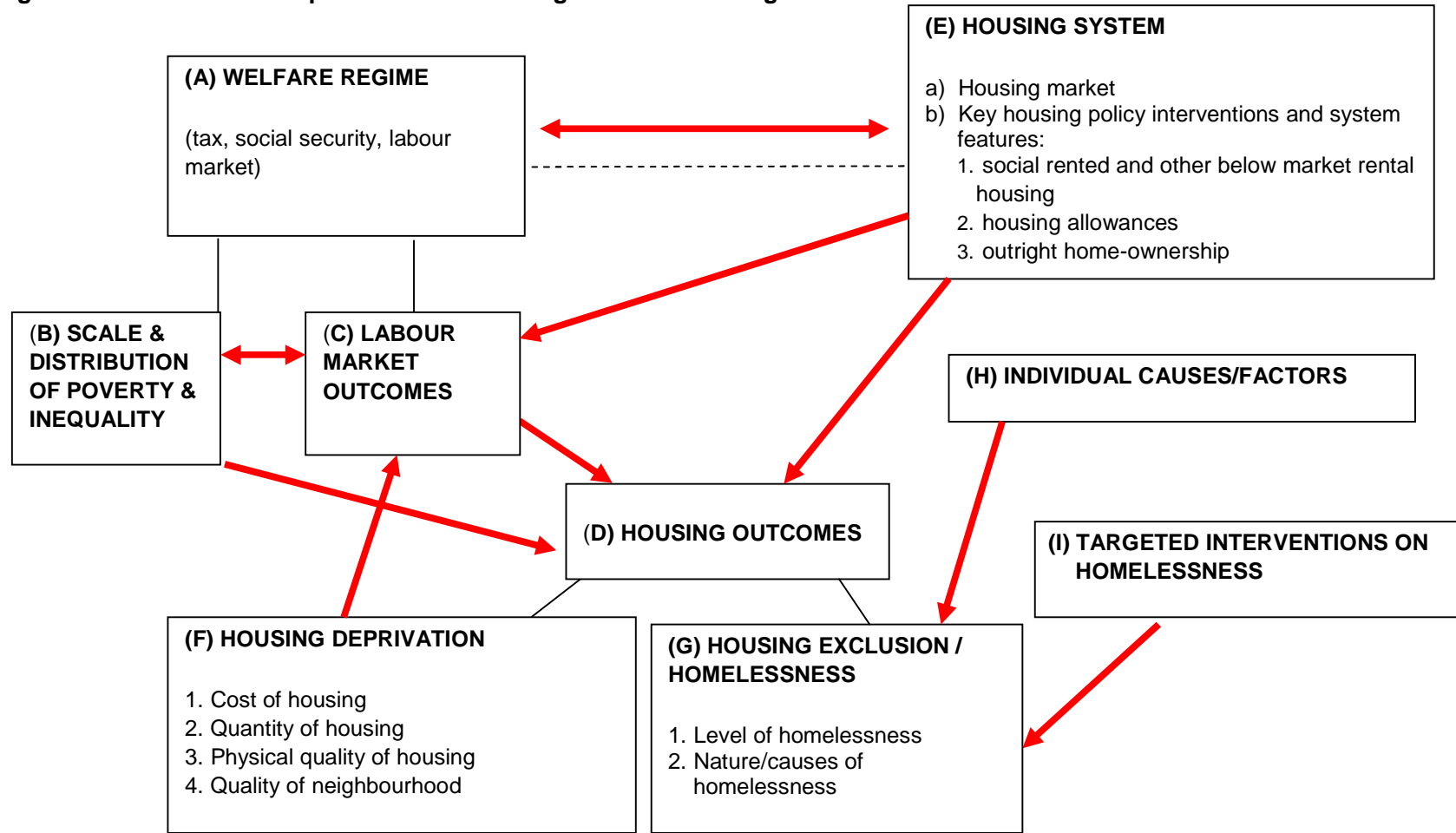
## **12.7 Conclusion**

This report was predicated on the hypothesis that housing policies can weaken the link between income poverty and poor housing outcomes. This study provides a mass of evidence that supports this contention. While no system removes the link between poverty and housing outcomes, it can be weakened by a variety of policies. Of these the housing allowance has the most clearly demonstrable impact.

While poverty and employment status are closely related, the housing outcomes of the working poor are not systematically better than those of the workless poor. There is much scope for enhancing the role that housing plays in strategies that seek to demonstrate that ‘work pays’. We identified a number of features of housing systems that can inhibit employment, but also a number of approaches that can help to break down ‘cultures of poverty.’ Nonetheless, we also found that housing systems are not very responsive to the needs of people in low paid and precarious employment. If governments wish to demonstrate that ‘work pays’ and is the best route out of poverty, housing systems and policies need to be better adapted to meeting their needs. In short, greater attention should be paid to housing in ‘active inclusion’ strategies.

With respect to the most marginalised – those at risk of homelessness – it was apparent that housing market conditions and housing systems are also critical. Even in the most difficult structural contexts, targeted interventions can protect at-risk groups from homelessness. Priority should be given to improved safety nets for vulnerable migrants and others dependent on the informal economy.

Figure 12.1 The relationship between welfare regimes and housing



————— Causal relationship  
 ————— Necessary relationship  
 - - - - - Contingent relationship





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## STATISTICAL APPENDIX



Table A2A/A: Household type by tenure: row percentages — Germany<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	67.2	7.9	2.5	22.4	100.0	22.4	0.0	77.6
Childless couple	46.7	5.0	2.1	46.2	100.0	46.2	0.0	53.8
Couple with children	28.6	4.3	2.0	65.1	100.0	65.1	0.0	34.9
Lone parent	59.5	12.1	2.6	25.8	100.0	25.8	0.0	74.2
Pensioner <sup>b</sup>	41.3	5.3	4.2	49.2	100.0	49.2	0.0	50.8
Other household	21.0	4.2	2.0	72.9	100.0	72.9	0.0	27.1
Average household	45.5	5.9	2.8	45.7	100.0	45.7	0.0	54.3

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional household weights.<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.Table A2A/D: Household type by tenure: row percentages — Portugal<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	18.5	8.5	13.7	59.3	100.0	41.0	18.4	40.7
Childless couple	14.4	5.7	7.6	72.2	100.0	46.9	25.3	27.8
Couple with children	9.6	4.6	10.8	74.9	100.0	34.4	40.5	25.1
Lone parent	24.8	15.1	6.8	53.3	100.0	29.4	23.9	46.7
Pensioner <sup>b</sup>	10.0	12.2	8.3	69.6	100.0	67.1	2.5	30.4
Other household	6.9	7.9	5.6	79.7	100.0	62.1	17.6	20.3
Average household	10.6	8.1	8.6	72.7	100.0	51.3	21.4	27.3

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional household weights.<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.Table A2A/B: Household type by tenure: row percentages — Hungary<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	5.5	4.1	8.3	82.2	100.0	71.5	10.7	17.8
Childless couple	4.2	5.0	5.3	85.5	100.0	74.6	10.8	14.5
Couple with children	3.2	3.7	5.3	87.8	100.0	65.9	21.9	12.2
Lone parent	5.5	7.1	9.1	78.3	100.0	62.3	16.0	21.7
Pensioner <sup>b</sup>	0.7	2.7	9.2	87.3	100.0	85.4	1.9	12.7
Other household	1.4	2.5	2.9	93.1	100.0	80.1	13.1	6.9
Average household	2.8	3.7	6.3	87.2	100.0	75.2	12.0	12.8

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional household weights.<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.Table A2A/E: Household type by tenure: row percentages — Sweden<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	58.7	4.1	0.0	37.2	100.0	8.4	28.8	62.8
Childless couple	26.3	2.0	0.0	71.7	100.0	11.8	59.9	28.3
Couple with children	18.7	1.1	0.0	80.2	100.0	10.2	70.0	19.8
Lone parent	50.6	3.4	0.0	46.0	100.0	10.7	35.4	54.0
Pensioner <sup>b</sup>	33.1	2.5	0.0	64.4	100.0	29.8	34.6	35.6
Other household	25.6	1.2	0.0	73.2	100.0	26.5	46.7	26.8
Average household	35.5	2.5	0.0	62.0	100.0	16.0	45.9	38.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional household weights.<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.Table A2A/C: Household type by tenure: row percentages — Netherlands<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	8.5	59.8	0.9	30.8	100.0	4.4	26.4	69.2
Childless couple	3.3	24.8	0.1	71.8	100.0	6.7	65.1	28.2
Couple with children	2.2	15.4	0.1	82.4	100.0	5.5	76.9	17.6
Lone parent	20.4	51.6	0.1	27.9	100.0	3.5	24.4	72.1
Pensioner <sup>b</sup>	13.8	43.8	0.5	41.9	100.0	18.8	23.1	58.1
Other household	3.8	24.2	1.0	70.9	100.0	11.6	59.3	29.1
Average household	7.3	36.0	0.4	56.3	100.0	8.8	47.4	43.7

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional household weights.<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.Table A2A/F: Household type by tenure: row percentages — United Kingdom<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	13.6	24.7	1.5	60.1	100.0	21.7	38.4	39.9
Childless couple	11.5	9.7	0.8	78.0	100.0	24.8	53.1	22.0
Couple with children	6.8	13.9	0.8	78.5	100.0	10.6	67.9	21.5
Lone parent	16.8	49.3	0.4	33.5	100.0	3.5	30.0	66.5
Pensioner <sup>b</sup>	2.5	22.7	1.9	72.9	100.0	67.9	5.0	27.1
Other household	8.0	15.3	0.6	76.1	100.0	28.3	47.9	23.9
Average household	8.4	19.4	1.2	71.0	100.0	31.7	39.3	29.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional household weights.<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table A2B/A: Household type by tenure: row percentages — Germany<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	67.2	7.9	2.5	22.4	100.0	NA	NA	77.6
Childless couple	46.7	5.0	2.1	46.2	100.0	NA	NA	53.8
Couple with children	27.4	4.2	2.0	66.3	100.0	NA	NA	33.7
Lone parent	59.0	12.1	2.5	26.5	100.0	NA	NA	73.5
Pensioner <sup>b</sup>	37.7	4.6	4.1	53.6	100.0	NA	NA	46.4
Other household	20.2	4.2	2.1	73.4	100.0	NA	NA	26.6
Average household	38.2	5.3	2.5	54.0	100.0	NA	NA	46.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. NA = Not available because data on mortgages were not collected in Germany.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table A2B/B: Household type by tenure: row percentages — Hungary<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	5.5	4.1	8.3	82.2	100.0	71.5	10.7	17.8
Childless couple	4.2	5.0	5.3	85.5	100.0	74.6	10.8	14.5
Couple with children	3.1	4.0	5.1	87.7	100.0	65.6	22.1	12.3
Lone parent	5.7	7.2	8.0	79.0	100.0	63.3	15.7	21.0
Pensioner <sup>b</sup>	0.6	2.5	7.6	89.3	100.0	87.0	2.3	10.7
Other household	1.5	2.4	3.2	92.9	100.0	79.0	13.9	7.1
Average household	2.7	3.6	5.2	88.5	100.0	73.6	14.9	11.5

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table A2B/C: Household type by tenure: row percentages — Netherlands<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	8.5	59.8	0.9	30.8	100.0	4.4	26.4	69.2
Childless couple	3.3	24.8	0.1	71.8	100.0	6.7	65.1	28.2
Couple with children	2.1	14.8	0.1	83.0	100.0	5.8	77.3	17.0
Lone parent	21.6	50.6	0.1	27.7	100.0	3.5	24.2	72.3
Pensioner <sup>b</sup>	11.9	41.6	0.4	46.0	100.0	19.6	26.5	54.0
Other household	4.0	22.9	1.1	72.1	100.0	11.6	60.5	27.9
Average household	5.5	27.7	0.3	66.6	100.0	8.4	58.1	33.4

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table A2B/D: Household type by tenure: row percentages — Portugal<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	18.5	8.5	13.7	59.3	100.0	41.0	18.4	40.7
Childless couple	14.4	5.7	7.6	72.2	100.0	46.9	25.3	27.8
Couple with children	9.7	4.7	10.7	74.9	100.0	34.4	40.5	25.1
Lone parent	27.1	15.5	7.4	50.0	100.0	27.8	22.2	50.0
Pensioner <sup>b</sup>	8.9	12.1	7.5	71.5	100.0	68.8	2.7	28.5
Other household	6.7	8.4	6.0	78.8	100.0	61.6	17.2	21.2
Average household	9.6	7.6	8.3	74.5	100.0	50.0	24.4	25.5

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table A2B/E: Household type by tenure: row percentages — Sweden<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	58.7	4.1	0.0	37.2	100.0	8.4	28.8	62.8
Childless couple	26.3	2.0	0.0	71.7	100.0	11.8	59.9	28.3
Couple with children	18.2	1.1	0.0	80.7	100.0	10.1	70.5	19.3
Lone parent	50.3	3.9	0.0	45.8	100.0	9.7	36.1	54.2
Pensioner <sup>b</sup>	28.6	2.2	0.0	69.3	100.0	30.7	38.6	30.7
Other household	22.5	1.6	0.0	75.9	100.0	27.5	48.3	24.1
Average household	28.5	2.0	0.0	69.5	100.0	15.2	54.3	30.5

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table A2B/F: Household type by tenure: row percentages — United Kingdom<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	13.6	24.7	1.5	60.1	100.0	21.7	38.4	39.9
Childless couple	11.5	9.7	0.8	78.0	100.0	24.8	53.1	22.0
Couple with children	6.6	14.6	0.8	78.0	100.0	10.4	67.6	22.0
Lone parent	16.3	50.9	0.5	32.3	100.0	3.2	29.1	67.7
Pensioner <sup>b</sup>	2.2	19.1	1.6	77.1	100.0	71.4	5.7	22.9
Other household	8.6	14.9	0.6	76.0	100.0	27.1	48.9	24.0
Average household	8.2	17.7	0.9	73.1	100.0	26.4	46.8	26.9

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table A4A/A: Household type by tenure among individuals in poor households (BHC) — Germany<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	75.2	11.4	4.2	9.2	100.0	NA	NA	90.8
Childless couple	67.5	7.1	2.2	23.2	100.0	NA	NA	76.8
Couple with children	49.0	7.4	3.5	40.0	100.0	NA	NA	60.0
Lone parent	65.5	14.4	1.8	18.3	100.0	NA	NA	81.7
Pensioner <sup>b</sup>	39.7	7.9	8.5	44.0	100.0	NA	NA	56.0
Other household	30.6	6.5	5.1	57.8	100.0	NA	NA	42.2
Average household	56.3	9.2	4.5	30.0	100.0	NA	NA	70.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. BHC = poverty based on income before housing expenditure.

NA = Not available because data on mortgages were not collected in Germany.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table A4A/B: Household type by tenure among individuals in poor households (BHC) — Hungary<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	5.5	5.6	9.6	79.3	100.0	72.9	6.4	20.7
Childless couple	5.1	3.9	8.5	82.5	100.0	75.3	7.2	17.5
Couple with children	4.5	7.8	7.0	80.7	100.0	65.2	15.5	19.3
Lone parent	10.0	10.9	10.0	69.0	100.0	59.9	9.1	31.0
Pensioner <sup>b</sup>	0.7	2.8	5.0	91.6	100.0	88.3	3.4	8.4
Other household	0.4	6.2	9.0	84.4	100.0	77.9	6.4	15.6
Average household	4.3	7.1	7.8	80.9	100.0	69.7	11.2	19.1

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. BHC = poverty based on income before housing expenditure.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table A4A/C: Household type by tenure among individuals in poor households (BHC) — Netherlands<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	20.6	72.0	0.5	6.9	100.0	2.7	4.2	93.1
Childless couple	6.4	70.3	0.0	23.3	100.0	7.8	15.5	76.7
Couple with children	4.1	50.1	0.0	45.9	100.0	13.7	32.2	54.1
Lone parent	41.6	53.3	0.3	4.9	100.0	1.7	3.2	95.1
Pensioner <sup>b</sup>	17.8	48.5	0.9	32.8	100.0	19.9	12.9	67.2
Other household	15.8	22.1	0.0	62.0	100.0	39.6	22.4	38.0
Average household	16.2	55.6	0.3	27.9	100.0	11.4	16.5	72.1

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. BHC = poverty based on income before housing expenditure.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table A4A/D: Household type by tenure among individuals in poor households (BHC) — Portugal<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	11.5	10.8	20.4	57.3	100.0	55.6	1.7	42.7
Childless couple	11.2	14.7	9.9	64.3	100.0	58.3	6.0	35.7
Couple with children	19.2	8.5	16.7	55.6	100.0	39.1	16.5	44.4
Lone parent	39.7	28.2	6.6	25.5	100.0	21.1	4.4	74.5
Pensioner <sup>b</sup>	9.6	8.7	8.9	72.8	100.0	71.4	1.4	27.2
Other household	10.1	16.8	8.1	65.0	100.0	58.9	6.1	35.0
Average household	14.9	12.1	11.9	61.2	100.0	52.7	8.5	38.8

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. BHC = poverty based on income before housing expenditure.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table A4A/E: Household type by tenure among individuals in poor households (BHC) — Sweden<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	73.4	5.8	0.0	20.8	100.0	5.9	14.9	79.2
Childless couple	68.6	2.5	0.0	28.8	100.0	11.3	17.6	71.2
Couple with children	52.2	2.8	0.0	45.0	100.0	9.0	36.1	55.0
Lone parent	66.1	7.3	0.0	26.6	100.0	8.9	17.8	73.4
Pensioner <sup>b</sup>	47.8	3.9	0.0	48.3	100.0	30.2	18.0	51.7
Other household	68.4	3.9	0.0	27.8	100.0	23.3	4.5	72.2
Average household	60.2	4.5	0.0	35.4	100.0	14.5	20.8	64.6

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. BHC = poverty based on income before housing expenditure.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table A4A/F: Household type by tenure among individuals in poor households (BHC) — United Kingdom<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	13.0	54.1	1.1	31.7	100.0	23.5	8.2	68.3
Childless couple	16.5	33.7	0.7	49.0	100.0	30.7	18.3	51.0
Couple with children	10.7	44.7	1.5	43.1	100.0	9.8	33.2	56.9
Lone parent	18.9	66.2	1.0	14.0	100.0	1.3	12.8	86.0
Pensioner <sup>b</sup>	3.7	29.6	1.8	64.9	100.0	61.4	3.5	35.1
Other household	22.3	35.5	0.5	41.7	100.0	27.8	13.8	58.3
Average household	12.6	42.7	1.3	43.4	100.0	27.6	15.8	56.6

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. BHC = poverty based on income before housing expenditure.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table A4B/A: Household type by tenure among individuals in poor households (AGHC) — Germany<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	70.8	9.0	3.1	17.0	100.0	NA	NA	83.0
Childless couple	56.0	5.3	1.3	37.3	100.0	NA	NA	62.7
Couple with children	34.3	5.2	1.8	58.7	100.0	NA	NA	41.3
Lone parent	60.8	12.9	1.5	24.8	100.0	NA	NA	75.2
Pensioner <sup>b</sup>	40.5	6.5	4.3	48.7	100.0	NA	NA	51.3
Other household	29.3	4.9	4.3	61.5	100.0	NA	NA	38.5
Average household	48.5	7.1	2.8	41.5	100.0	NA	NA	58.5

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. AGHC = poverty based on income after gross housing expenditure. NA = Not available because data on mortgages were not collected in Germany.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table A4B/B: Household type by tenure among individuals in poor households (AGHC) — Hungary<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	4.3	5.3	9.4	81.0	100.0	73.7	7.3	19.0
Childless couple	3.5	3.4	6.7	86.4	100.0	76.0	10.4	13.6
Couple with children	3.3	6.4	4.6	85.7	100.0	63.8	21.9	14.3
Lone parent	8.0	9.4	11.6	71.0	100.0	58.2	12.8	29.0
Pensioner <sup>b</sup>	0.7	1.6	9.5	88.3	100.0	86.1	2.1	11.7
Other household	2.0	5.0	5.4	87.6	100.0	75.1	12.5	12.4
Average household	3.4	5.6	6.6	84.4	100.0	69.3	15.0	15.6

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. AGHC = poverty based on income after gross housing expenditure.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table A4B/C: Household type by tenure among individuals in poor households (AGHC) — Netherlands<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	17.6	69.7	0.3	12.4	100.0	1.5	10.9	87.6
Childless couple	10.5	59.1	0.0	30.4	100.0	4.5	25.9	69.6
Couple with children	4.4	37.5	0.0	58.1	100.0	8.0	50.1	41.9
Lone parent	35.9	52.0	0.2	11.8	100.0	1.2	10.7	88.2
Pensioner <sup>b</sup>	27.5	56.6	0.4	15.4	100.0	6.7	8.8	84.6
Other household	14.9	19.1	0.0	66.0	100.0	28.3	37.7	34.0
Average household	17.6	52.1	0.2	30.2	100.0	5.9	24.3	69.8

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. AGHC = poverty based on income after gross housing expenditure.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table A4B/D: Household type by tenure among individuals in poor households (AGHC) — Portugal<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	27.1	8.9	14.2	49.7	100.0	42.6	7.1	50.3
Childless couple	15.9	14.1	8.5	61.5	100.0	54.4	7.1	38.5
Couple with children	20.3	6.4	13.2	60.1	100.0	34.8	25.4	39.9
Lone parent	34.9	22.4	4.8	37.9	100.0	18.2	19.7	62.1
Pensioner <sup>b</sup>	12.7	9.9	6.5	70.9	100.0	69.6	1.2	29.1
Other household	11.5	14.8	6.2	67.5	100.0	56.9	10.6	32.5
Average household	17.7	10.6	9.5	62.2	100.0	47.3	14.9	37.8

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. AGHC = poverty based on income after gross housing expenditure.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table A4B/E: Household type by tenure among individuals in poor households (AGHC) — Sweden<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	79.2	6.5	0.0	14.4	100.0	4.2	10.2	85.6
Childless couple	68.2	4.1	0.0	27.7	100.0	9.2	18.5	72.3
Couple with children	59.4	2.9	0.0	37.8	100.0	7.7	30.1	62.2
Lone parent	75.2	5.9	0.0	18.9	100.0	5.3	13.5	81.1
Pensioner <sup>b</sup>	60.1	3.7	0.0	36.2	100.0	21.7	14.4	63.8
Other household	68.8	5.0	0.0	26.2	100.0	16.5	9.7	73.8
Average household	67.5	4.6	0.0	28.0	100.0	11.1	16.9	72.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. AGHC = poverty based on income after gross housing expenditure.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table A4B/F: Household type by tenure among individuals in poor households (AGHC) — United Kingdom<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	16.8	50.7	0.7	31.8	100.0	16.8	14.9	68.2
Childless couple	23.9	31.0	0.0	45.2	100.0	20.5	24.6	54.8
Couple with children	11.6	37.5	1.1	49.7	100.0	6.4	43.3	50.3
Lone parent	20.1	61.3	0.4	18.1	100.0	1.3	16.8	81.9
Pensioner <sup>b</sup>	3.9	35.2	1.5	59.4	100.0	55.1	4.3	40.6
Other household	22.3	37.9	0.5	39.3	100.0	16.5	22.8	60.7
Average household	14.1	41.6	0.9	43.4	100.0	20.9	22.5	56.6

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. AGHC = poverty based on income after gross housing expenditure.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table A4C/A: Household type by tenure among individuals in poor households (ANHC) — Germany<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	70.9	8.9	3.2	17.0	100.0	NA	NA	83.0
Childless couple	55.5	5.2	1.4	37.9	100.0	NA	NA	62.1
Couple with children	34.1	4.9	1.9	59.1	100.0	NA	NA	40.9
Lone parent	60.0	13.1	1.5	25.4	100.0	NA	NA	74.6
Pensioner <sup>b</sup>	40.6	6.4	4.3	48.6	100.0	NA	NA	51.4
Other household	29.3	4.9	4.3	61.5	100.0	NA	NA	38.5
Average household	48.4	7.1	2.8	41.7	100.0	NA	NA	58.3

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. ANHC = poverty based on income after net housing expenditure. NA = Not available because data on mortgages were not collected in Germany.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table A4C/B: Household type by tenure among individuals in poor households (ANHC) — Hungary<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	4.2	5.0	9.6	81.3	100.0	74.5	6.7	18.7
Childless couple	3.5	3.4	6.3	86.7	100.0	76.2	10.5	13.3
Couple with children	3.4	6.0	4.7	85.9	100.0	64.0	21.9	14.1
Lone parent	7.7	9.8	12.1	70.4	100.0	59.1	11.3	29.6
Pensioner <sup>b</sup>	0.7	1.6	9.3	88.5	100.0	86.4	2.1	11.5
Other household	2.0	5.1	5.5	87.4	100.0	74.4	13.0	12.6
Average household	3.4	5.4	6.7	84.5	100.0	69.7	14.8	15.5

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. ANHC = poverty based on income after net housing expenditure.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table A4C/C: Household type by tenure among individuals in poor households (ANHC) — Netherlands<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	19.5	66.4	0.4	13.7	100.0	1.7	12.0	86.3
Childless couple	10.8	57.4	0.0	31.8	100.0	4.6	27.2	68.2
Couple with children	4.4	36.7	0.0	58.9	100.0	8.0	50.9	41.1
Lone parent	41.3	44.8	0.2	13.6	100.0	1.3	12.3	86.4
Pensioner <sup>b</sup>	31.5	50.4	0.5	17.6	100.0	7.6	10.0	82.4
Other household	19.6	25.3	0.0	55.1	100.0	5.4	49.7	44.9
Average household	19.0	48.7	0.2	32.0	100.0	5.4	26.7	68.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. ANHC = poverty based on income after net housing expenditure.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table A4C/D: Household type by tenure among individuals in poor households (ANHC) — Portugal<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	26.0	8.6	16.4	49.1	100.0	42.2	6.8	50.9
Childless couple	16.7	13.9	8.4	60.9	100.0	53.9	7.0	39.1
Couple with children	20.6	6.5	13.4	59.5	100.0	35.4	24.1	40.5
Lone parent	34.9	22.4	4.8	37.9	100.0	18.2	19.7	62.1
Pensioner <sup>b</sup>	12.5	9.8	6.5	71.2	100.0	69.6	1.6	28.8
Other household	11.3	14.6	6.1	67.9	100.0	57.5	10.4	32.1
Average household	17.7	10.6	9.6	62.0	100.0	47.8	14.3	38.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. ANHC = poverty based on income after net housing expenditure.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table A4C/E: Household type by tenure among individuals in poor households (ANHC) — Sweden<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	80.5	6.3	0.0	13.2	100.0	3.3	9.8	86.8
Childless couple	67.3	4.2	0.0	28.5	100.0	9.5	19.0	71.5
Couple with children	56.9	2.7	0.0	40.4	100.0	8.2	32.2	59.6
Lone parent	73.8	6.5	0.0	19.7	100.0	6.2	13.5	80.3
Pensioner <sup>b</sup>	61.3	3.9	0.0	34.8	100.0	21.4	13.4	65.2
Other household	67.3	5.5	0.0	27.2	100.0	16.4	10.7	72.8
Average household	67.1	4.7	0.0	28.2	100.0	11.2	17.0	71.8

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. ANHC = poverty based on income after net housing expenditure.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table A4C/F: Household type by tenure among individuals in poor households (ANHC) — United Kingdom<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	17.2	47.7	0.8	34.3	100.0	18.0	16.3	65.7
Childless couple	24.1	28.0	0.0	47.9	100.0	21.9	26.0	52.1
Couple with children	11.2	35.0	1.1	52.7	100.0	6.5	46.2	47.3
Lone parent	19.8	59.8	0.4	20.0	100.0	1.4	18.6	80.0
Pensioner <sup>b</sup>	3.7	29.9	1.8	64.6	100.0	60.0	4.6	35.4
Other household	23.9	31.9	0.5	43.7	100.0	17.9	25.8	56.3
Average household	14.1	37.9	1.0	47.0	100.0	22.5	24.5	53.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. ANHC = poverty based on income after net housing expenditure.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table A5A/A: Household type by tenure: at-risk-of-poverty rates (BHC) — Germany<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	30.6	39.5	45.9	11.2	27.4	NA	NA	32.0
Childless couple	16.9	16.6	[11.8]	5.9	11.7	NA	NA	16.7
Couple with children	15.2	14.8	15.2	5.1	8.5	NA	NA	15.2
Lone parent	37.9	40.6	[24.7]	23.7	34.1	NA	NA	37.9
Pensioner <sup>b</sup>	15.8	25.9	31.6	12.4	15.1	NA	NA	18.2
Other household	13.1	[13.2]	[-]	6.8	8.7	NA	NA	13.7
Average household	20.6	24.5	24.7	7.8	14.0	NA	NA	21.3

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. BHC = poverty based on income before housing expenditure. NA = Not available because data on mortgages were not collected in Germany. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table A5A/B: Household type by tenure: at-risk-of-poverty rates (BHC) — Hungary<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	20.6	[28.2]	23.6	19.7	20.4	20.8	12.3	23.7
Childless couple	[9.9]	6.5	13.2	8.0	8.3	8.3	5.5	9.9
Couple with children	24.2	32.4	22.7	15.4	16.7	16.6	11.7	26.3
Lone parent	[51.6]	[44.8]	[37.2]	25.9	29.7	28.1	17.1	43.8
Pensioner <sup>b</sup>	[-]	7.0	4.1	6.5	6.3	6.4	[9.4]	4.9
Other household	[1.9]	[17.4]	[19.0]	6.2	6.8	6.7	3.2	14.9
Average household	19.7	23.7	18.2	11.2	12.2	11.6	9.2	20.2

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. BHC = poverty based on income before housing expenditure. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table A5A/C: Household type by tenure: at-risk-of-poverty rates (BHC) — Netherlands<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	61.3	30.4	[-]	5.7	25.3	15.4	4.1	34.0
Childless couple	11.6	17.0	[-]	1.9	6.0	7.0	1.4	16.3
Couple with children	17.0	29.7	[-]	4.8	8.8	20.8	3.7	28.0
Lone parent	73.6	40.2	[-]	6.8	38.2	[-]	5.0	50.3
Pensioner <sup>b</sup>	19.6	15.3	[-]	9.3	13.1	13.3	6.4	16.3
Other household	[-]	5.2	[-]	4.6	5.4	18.2	2.0	7.3
Average household	34.1	23.1	[11.3]	4.8	11.5	15.6	3.3	24.8

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. BHC = poverty based on income before housing expenditure. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table A5A/D: Household type by tenure: at-risk-of-poverty rates (BHC) — Portugal<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	[15.9]	[32.4]	[38.4]	24.8	25.7	34.9	[2.4]	26.9
Childless couple	13.3	[43.9]	[22.3]	15.3	17.2	21.4	4.1	22.1
Couple with children	33.2	[30.3]	26.1	12.5	16.8	19.1	6.8	29.6
Lone parent	[47.1]	[-]	[-]	16.4	32.1	[24.3]	[6.4]	[47.9]
Pensioner <sup>b</sup>	29.2	19.6	32.5	27.8	27.3	28.3	[14.2]	26.0
Other household	17.3	23.1	15.6	9.6	11.6	11.1	4.1	19.1
Average household	26.5	27.4	24.5	14.1	17.2	18.1	6.0	26.1

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. BHC = poverty based on income before housing expenditure. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table A5A/E: Household type by tenure: at-risk-of-poverty rates (BHC) — Sweden<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	27.5	[31.2]	[-]	12.3	22.0	15.5	11.4	27.8
Childless couple	15.2	[7.4]	[-]	2.3	5.8	5.6	1.7	14.7
Couple with children	19.9	[16.9]	[-]	3.9	6.9	6.1	3.5	19.7
Lone parent	36.9	[-]	[-]	16.3	28.1	[25.7]	13.8	38.0
Pensioner <sup>b</sup>	26.8	[28.7]	[-]	11.2	16.0	15.8	7.5	26.9
Other household	25.2	[-]	[-]	3.0	8.3	7.0	0.8	24.9
Average household	24.5	25.5	[-]	5.9	11.6	11.1	4.4	24.6

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. BHC = poverty based on income before housing expenditure. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table A5A/F: Household type by tenure: at-risk-of-poverty rates (BHC) — United Kingdom<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	22.1	50.6	[17.2]	12.2	23.1	25.0	5.0	39.6
Childless couple	15.1	36.2	[-]	6.6	10.4	12.9	3.6	24.2
Couple with children	25.0	47.2	[-]	8.5	15.4	14.6	7.6	39.9
Lone parent	56.8	63.9	[-]	21.4	49.2	[19.4]	21.6	62.4
Pensioner <sup>b</sup>	54.5	50.8	[37.7]	27.5	32.7	28.1	20.1	50.2
Other household	34.6	31.8	[-]	7.3	13.3	13.7	3.8	32.4
Average household	30.1	47.6	27.7	11.7	19.7	20.7	6.7	41.5

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. BHC = poverty based on income before housing expenditure. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.



Table A5B/A: Household type by tenure: at-risk-of-poverty rates (AGHC) — Germany<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	33.1	36.0	39.3	23.8	31.4	NA	NA	33.6
Childless couple	17.5	15.5	[9.1]	11.8	14.6	NA	NA	17.0
Couple with children	16.4	16.2	12.2	11.7	13.2	NA	NA	16.2
Lone parent	39.1	40.6	[22.4]	35.5	37.9	NA	NA	38.8
Pensioner <sup>b</sup>	24.0	31.5	23.7	20.3	22.3	NA	NA	24.7
Other household	15.0	[12.1]	[-]	8.7	10.4	NA	NA	15.0
Average household	23.5	24.9	20.1	14.2	18.4	NA	NA	23.4

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. AGHC = poverty based on income after gross housing expenditure. NA = Not available because data on mortgages were not collected in Germany. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table A5B/B: Household type by tenure: at-risk-of-poverty rates (AGHC) — Hungary<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	24.2	[40.1]	35.2	30.5	30.9	31.9	21.2	32.9
Childless couple	[9.9]	8.2	15.3	12.2	12.1	12.3	11.6	11.3
Couple with children	21.6	31.8	18.1	19.6	20.1	19.6	19.9	23.5
Lone parent	[55.1]	[51.8]	[57.8]	35.7	39.7	36.5	32.2	55.0
Pensioner <sup>b</sup>	[-]	8.6	17.0	13.5	13.6	13.5	[12.7]	14.9
Other household	[11.5]	[17.4]	[14.0]	8.0	8.4	8.0	7.6	14.7
Average household	20.9	25.1	20.7	15.6	16.3	15.4	16.4	22.1

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. AGHC = poverty based on income after gross housing expenditure. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table A5B/C: Household type by tenure: at-risk-of-poverty rates (AGHC) — Netherlands<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	79.2	44.4	[-]	15.3	38.1	13.4	15.7	48.3
Childless couple	33.0	24.8	[-]	4.4	10.4	7.0	4.1	25.7
Couple with children	27.1	32.4	[-]	9.0	12.8	17.8	8.3	31.7
Lone parent	94.2	58.2	[-]	24.1	56.5	[-]	24.9	69.0
Pensioner <sup>b</sup>	64.1	37.8	[-]	9.3	27.8	9.5	9.2	43.6
Other household	[-]	5.2	[-]	5.7	6.2	15.1	3.9	7.5
Average household	58.9	34.6	[11.3]	8.3	18.4	12.8	7.7	38.3

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. AGHC = poverty based on income after gross housing expenditure. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table A5B/D: Household type by tenure: at-risk-of-poverty rates (AGHC) — Portugal<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	[54.3]	[38.6]	[38.4]	31.0	37.0	38.4	[14.4]	45.7
Childless couple	21.0	[46.9]	[21.3]	16.3	19.1	22.2	5.4	26.5
Couple with children	46.3	[30.3]	27.2	17.8	22.2	22.4	13.9	35.2
Lone parent	[57.3]	[-]	[-]	33.6	44.4	[29.0]	[39.3]	[55.1]
Pensioner <sup>b</sup>	36.8	21.1	22.6	25.6	25.9	26.2	[11.6]	26.4
Other household	21.7	22.4	13.1	10.9	12.8	11.8	7.8	19.6
Average household	36.9	28.2	23.0	16.8	20.1	19.0	12.2	29.8

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. AGHC = poverty based on income after gross housing expenditure. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table A5B/E: Household type by tenure: at-risk-of-poverty rates (AGHC) — Sweden<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	42.9	[50.7]	[-]	12.3	31.9	15.7	11.3	43.4
Childless couple	20.2	[15.9]	[-]	3.0	7.8	6.1	2.4	19.9
Couple with children	31.1	[23.8]	[-]	4.5	9.5	7.2	4.1	30.7
Lone parent	67.6	[-]	[-]	18.6	45.2	[24.8]	16.9	67.6
Pensioner <sup>b</sup>	58.7	[47.5]	[-]	14.6	27.9	19.8	10.4	57.9
Other household	29.0	[-]	[-]	3.3	9.5	5.7	1.9	29.0
Average household	41.3	39.2	[-]	7.0	17.5	12.7	5.4	41.2

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. AGHC = poverty based on income after gross housing expenditure. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table A5B/F: Household type by tenure: at-risk-of-poverty rates (AGHC) — United Kingdom<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	43.6	72.4	[17.2]	18.7	35.3	27.3	13.8	60.4
Childless couple	29.5	45.2	[-]	8.2	14.2	11.7	6.6	35.3
Couple with children	37.0	54.3	[-]	13.4	21.1	13.0	13.5	48.2
Lone parent	75.8	74.0	[-]	34.5	61.4	[25.2]	35.6	74.3
Pensioner <sup>b</sup>	67.1	69.3	[34.9]	28.9	37.6	29.0	28.0	66.7
Other household	39.1	38.3	[-]	7.8	15.0	9.1	7.0	38.0
Average household	43.0	58.8	23.9	14.8	25.0	19.8	12.0	52.7

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. AGHC = poverty based on income after gross housing expenditure. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table A5C/A: Household type by tenure: at-risk-of-poverty rates (ANHC) — Germany<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	33.1	35.5	39.3	23.8	31.4	NA	NA	33.5
Childless couple	17.1	14.9	[9.1]	11.8	14.4	NA	NA	16.6
Couple with children	16.0	15.0	12.2	11.5	12.9	NA	NA	15.6
Lone parent	38.2	40.6	[22.4]	36.0	37.5	NA	NA	38.1
Pensioner <sup>b</sup>	24.1	31.5	23.7	20.3	22.4	NA	NA	24.8
Other household	15.0	[12.1]	[-]	8.7	10.4	NA	NA	15.0
Average household	23.2	24.4	20.1	14.1	18.3	NA	NA	23.2

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. ANHC = poverty based on income after net housing expenditure. NA = Not available because data on mortgages were not collected in Germany. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table A5C/B: Household type by tenure: at-risk-of-poverty rates (ANHC) — Hungary<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	23.1	[37.7]	35.2	30.1	30.5	31.8	19.3	32.0
Childless couple	[9.9]	8.2	14.3	12.1	12.0	12.2	11.6	10.9
Couple with children	21.6	29.0	18.1	19.2	19.6	19.1	19.4	22.5
Lone parent	[51.6]	[51.8]	[57.8]	34.1	38.3	35.8	27.4	54.0
Pensioner <sup>b</sup>	[-]	8.6	16.6	13.5	13.6	13.5	[12.7]	14.6
Other household	[11.5]	[17.4]	[14.0]	7.8	8.3	7.8	7.7	14.7
Average household	20.5	23.8	20.5	15.3	16.0	15.1	15.9	21.5

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. ANHC = poverty based on income after net housing expenditure. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table A5C/C: Household type by tenure: at-risk-of-poverty rates (ANHC) — Netherlands<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	79.2	38.2	[-]	15.3	34.4	13.4	15.7	42.9
Childless couple	33.0	23.5	[-]	4.5	10.1	7.0	4.2	24.5
Couple with children	27.1	31.7	[-]	9.1	12.8	17.8	8.4	31.0
Lone parent	93.9	43.4	[-]	24.1	49.0	[-]	24.9	58.6
Pensioner <sup>b</sup>	64.1	29.5	[-]	9.3	24.3	9.5	9.2	37.1
Other household	[-]	5.2	[-]	3.6	4.7	2.2	3.9	7.5
Average household	58.9	29.8	[11.3]	8.1	16.9	10.8	7.8	34.4

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. ANHC = poverty based on income after net housing expenditure. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table A5C/D: Household type by tenure: at-risk-of-poverty rates (ANHC) — Portugal<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	[54.3]	[38.6]	[46.4]	31.9	38.6	39.8	[14.4]	48.4
Childless couple	22.4	[46.9]	[21.3]	16.3	19.3	22.2	5.4	27.1
Couple with children	46.3	[30.3]	27.2	17.3	21.8	22.4	13.0	35.2
Lone parent	[57.3]	[-]	[-]	33.6	44.4	[29.0]	[39.3]	[55.1]
Pensioner <sup>b</sup>	36.8	21.1	22.6	26.1	26.2	26.5	[15.9]	26.4
Other household	21.7	22.4	13.1	11.2	12.9	12.1	7.8	19.6
Average household	37.1	28.2	23.3	16.8	20.2	19.2	11.8	30.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. ANHC = poverty based on income after net housing expenditure. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table A5C/E: Household type by tenure: at-risk-of-poverty rates (ANHC) — Sweden<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	42.4	[48.3]	[-]	11.0	30.9	12.2	10.6	42.8
Childless couple	19.4	[15.9]	[-]	3.0	7.6	6.1	2.4	19.2
Couple with children	27.9	[21.2]	[-]	4.5	8.9	7.2	4.1	27.5
Lone parent	56.8	[-]	[-]	16.7	38.7	[24.8]	14.5	57.3
Pensioner <sup>b</sup>	57.5	[47.5]	[-]	13.4	26.8	18.7	9.3	56.8
Other household	25.6	[-]	[-]	3.1	8.6	5.1	1.9	25.9
Average household	38.5	37.6	[-]	6.6	16.4	12.1	5.1	38.5

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. ANHC = poverty based on income after net housing expenditure. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table A5C/F: Household type by tenure: at-risk-of-poverty rates (ANHC) — United Kingdom<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	41.6	63.5	[17.2]	18.8	32.9	27.3	14.0	54.2
Childless couple	28.8	39.6	[-]	8.4	13.7	12.1	6.7	32.4
Couple with children	34.9	49.6	[-]	13.9	20.6	13.0	14.1	44.5
Lone parent	70.0	67.7	[-]	35.7	57.7	[25.2]	36.8	68.2
Pensioner <sup>b</sup>	60.3	55.7	[39.9]	29.8	35.6	29.9	28.9	55.1
Other household	39.1	30.2	[-]	8.1	14.1	9.3	7.4	33.0
Average household	41.0	51.1	25.3	15.3	23.9	20.3	12.5	47.1

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. ANHC = poverty based on income after net housing expenditure. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table A7A1/A: Employment status by tenure: column percentages (HOPW) — Germany<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
All work	65.7	52.2	68.7	65.7	65.1	NA	NA	64.2
Some work	18.8	23.4	19.4	26.5	23.3	NA	NA	19.4
None works	15.5	24.4	12.0	7.8	11.6	NA	NA	16.4
Average household	100.0	100.0	100.0	100.0	100.0	NA	NA	100.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. HOPW = based exclusively on households with at least one potential worker. All work = all potential workers work, Some work = some potential workers work, None work = no potential worker works. NA = Not available because data on mortgages were not collected in Germany.

Table A7A1/B: Employment status by tenure: column percentages (HOPW) — Hungary<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
All work	59.4	56.7	53.4	66.1	64.9	66.3	65.2	56.0
Some work	27.7	26.9	31.5	26.0	26.3	24.8	30.6	29.0
None works	12.9	16.3	15.1	7.9	8.8	8.8	4.2	14.9
Average household	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. HOPW = based exclusively on households with at least one potential worker. All work = all potential workers work, Some work = some potential workers work, None work = no potential worker works.

Table A7A1/C: Employment status by tenure: column percentages (HOPW) — Netherlands<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
All work	46.7	54.7	45.3	70.8	65.6	52.9	73.1	53.4
Some work	13.5	18.9	39.9	20.8	20.0	21.8	20.7	18.2
None works	39.8	26.5	14.9	8.4	14.3	25.3	6.2	28.4
Average household	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. HOPW = based exclusively on households with at least one potential worker. All work = all potential workers work, Some work = some potential workers work, None work = no potential worker works.

Table A7A1/D: Employment status by tenure: column percentages (HOPW) — Portugal<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
All work	56.6	44.8	53.5	60.4	58.4	54.1	71.7	52.3
Some work	30.5	31.0	37.4	29.7	30.5	32.5	24.7	32.9
None works	12.9	24.2	9.1	9.9	11.1	13.4	3.6	14.8
Average household	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. HOPW = based exclusively on households with at least one potential worker. All work = all potential workers work, Some work = some potential workers work, None work = no potential worker works.

Table A7A1/E: Employment status by tenure: column percentages (HOPW) — Sweden<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
All work	81.6	78.6	NA	89.5	87.2	84.7	90.4	81.4
Some work	9.4	11.6	NA	8.2	8.5	10.0	7.8	9.6
None works	8.9	9.8	NA	2.4	4.2	5.3	1.8	9.0
Average household	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. HOPW = based exclusively on households with at least one potential worker. All work = all potential workers work, Some work = some potential workers work, None work = no potential worker works. NA = Not available because data on mortgages were not collected in Germany.

Table A7A1/F: Employment status by tenure: column percentages (HOPW) — United Kingdom<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
All work	69.4	47.9	77.4	76.7	71.5	66.1	80.1	56.3
Some work	18.1	17.7	4.4	16.8	17.0	19.0	16.1	17.5
None works	12.5	34.3	18.2	6.5	11.5	14.9	3.7	26.2
Average household	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. HOPW = based exclusively on households with at least one potential worker. All work = all potential workers work, Some work = some potential workers work, None work = no potential worker works.

Table A7B1/A: Employment status by tenure: column percentages — Germany<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
All work	25.0	15.2	19.1	14.8	18.8	NA	NA	23.5
Some work	38.8	43.0	40.3	60.0	50.5	NA	NA	39.4
None works	36.2	41.8	40.6	25.1	30.6	NA	NA	37.1
Average household	100.0	100.0	100.0	100.0	100.0	NA	NA	100.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. All work = all potential workers work, Some work = some potential workers work, None work = no potential worker works. NA = Not available because data on mortgages were not collected in Germany.

Table A7B1/B: Employment status by tenure: column percentages — Hungary<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
All work	22.9	15.8	11.2	10.5	11.1	10.3	11.3	15.3
Some work	58.3	56.3	54.4	64.8	63.8	61.6	80.6	55.9
None works	18.8	27.9	34.5	24.7	25.2	28.1	8.0	28.8
Average household	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. All work = all potential workers work, Some work = some potential workers work, None work = no potential worker works.

Table A7B1/C: Employment status by tenure: column percentages — Netherlands<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
All work	11.9	21.7	21.7	18.4	19.0	15.8	18.8	20.1
Some work	32.8	37.6	43.0	67.5	57.3	45.7	70.7	36.9
None works	55.3	40.7	35.4	14.1	23.8	38.5	10.5	43.0
Average household	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. All work = all potential workers work, Some work = some potential workers work, None work = no potential worker works.

Table A7B1/D: Employment status by tenure: column percentages — Portugal<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
All work	12.8	8.2	6.8	8.5	8.8	7.2	11.2	9.5
Some work	64.8	54.7	74.4	72.7	70.7	67.2	84.0	64.9
None works	22.3	37.1	18.9	18.8	20.5	25.6	4.8	25.6
Average household	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. All work = all potential workers work, Some work = some potential workers work, None work = no potential worker works.

Table A7B1/E: Employment status by tenure: column percentages — Sweden<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
All work	25.1	23.7	NA	18.2	20.3	15.2	19.1	25.0
Some work	40.5	38.4	NA	62.0	55.4	44.9	66.8	40.3
None works	34.5	38.0	NA	19.8	24.3	39.9	14.2	34.7
Average household	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. All work = all potential workers work, Some work = some potential workers work, None work = no potential worker works. NA = Not available because data on mortgages were not collected in Germany.

Table A7B1/F: Employment status by tenure: column percentages — United Kingdom<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
All work	25.8	9.1	15.1	18.6	17.5	12.4	22.1	14.4
Some work	52.3	38.9	41.5	58.7	54.5	35.5	71.8	43.1
None works	22.0	52.0	43.4	22.6	28.0	52.0	6.0	42.5
Average household	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. All work = all potential workers work, Some work = some potential workers work, None work = no potential worker works.

Table A8A1/A: Employment status by tenure: row percentages (HOPW) — Germany<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
All work	37.1	4.2	2.3	56.4	100.0	NA	NA	43.6
Some work	29.6	5.2	1.8	63.4	100.0	NA	NA	36.6
None works	49.2	10.9	2.3	37.6	100.0	NA	NA	62.4
Average household	36.7	5.2	2.2	55.9	100.0	NA	NA	44.1

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. HOPW = based exclusively on households with at least one potential worker. All work = all potential workers work, Some work = some potential workers work, None work = no potential worker works. NA = Not available because data on mortgages were not collected in Germany.

Table A8A1/B: Employment status by tenure: row percentages (HOPW) — Hungary<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
All work	2.8	3.3	4.1	89.8	100.0	72.3	17.5	10.2
Some work	3.2	3.9	5.9	87.0	100.0	66.8	20.3	13.0
None works	4.5	7.1	8.5	79.9	100.0	71.4	8.5	20.1
Average household	3.0	3.8	4.9	88.2	100.0	70.8	17.4	11.8

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. HOPW = based exclusively on households with at least one potential worker. All work = all potential workers work, Some work = some potential workers work, None work = no potential worker works.

Table A8A1/C: Employment status by tenure: row percentages (HOPW) — Netherlands<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
All work	3.2	20.9	0.2	75.7	100.0	6.3	69.4	24.3
Some work	3.1	23.6	0.5	72.8	100.0	8.5	64.3	27.2
None works	12.7	46.2	0.3	40.8	100.0	13.7	27.1	59.2
Average household	4.6	25.1	0.3	70.1	100.0	7.8	62.3	29.9

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. HOPW = based exclusively on households with at least one potential worker. All work = all potential workers work, Some work = some potential workers work, None work = no potential worker works.

Table A8A1/D: Employment status by tenure: row percentages (HOPW) — Portugal<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
All work	9.3	5.4	7.6	77.7	100.0	44.5	33.2	22.3
Some work	9.6	7.2	10.2	73.1	100.0	51.2	21.8	26.9
None works	11.2	15.3	6.8	66.8	100.0	58.1	8.7	33.2
Average household	9.6	7.0	8.3	75.1	100.0	48.1	27.0	24.9

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. HOPW = based exclusively on households with at least one potential worker. All work = all potential workers work, Some work = some potential workers work, None work = no potential worker works.

Table A8A1/E: Employment status by tenure: row percentages (HOPW) — Sweden<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
All work	24.3	1.6	0.0	74.1	100.0	11.8	62.3	25.9
Some work	28.7	2.4	0.0	68.9	100.0	14.3	54.7	31.1
None works	55.0	4.1	0.0	40.9	100.0	15.3	25.5	59.1
Average household	26.0	1.8	0.0	72.2	100.0	12.2	60.1	27.8

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. HOPW = based exclusively on households with at least one potential worker. All work = all potential workers work, Some work = some potential workers work, None work = no potential worker works.

Table A8A1/F: Employment status by tenure: row percentages (HOPW) — United Kingdom<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
All work	8.8	10.7	0.8	79.8	100.0	16.9	62.9	20.2
Some work	9.6	16.6	0.2	73.6	100.0	20.4	53.2	26.4
None works	9.8	47.2	1.2	41.8	100.0	23.6	18.2	58.2
Average household	9.0	15.9	0.8	74.3	100.0	18.2	56.1	25.7

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. HOPW = based exclusively on households with at least one potential worker. All work = all potential workers work, Some work = some potential workers work, None work = no potential worker works.

Table AP2A/A: Household type by tenure: row percentages (PH) — Germany<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	75.2	11.4	4.2	9.2	100.0	9.2	0.0	90.8
Childless couple	67.5	7.1	2.2	23.2	100.0	23.2	0.0	76.8
Couple with children	49.1	7.5	3.5	39.9	100.0	39.9	0.0	60.1
Lone parent	67.2	14.6	2.0	16.1	100.0	16.1	0.0	83.9
Pensioner <sup>b</sup>	44.1	9.3	7.9	38.6	100.0	38.6	0.0	61.4
Other household	34.3	7.6	4.6	53.4	100.0	53.4	0.0	46.6
Average household	61.1	10.1	4.8	24.0	100.0	24.0	0.0	76.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional household weights. PH = based on poor households.<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.Table AP2A/D: Household type by tenure: row percentages (PH) — Portugal<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	11.5	10.8	20.4	57.3	100.0	55.6	1.7	42.7
Childless couple	11.2	14.7	9.9	64.3	100.0	58.3	6.0	35.7
Couple with children	17.7	8.6	17.1	56.6	100.0	40.7	15.8	43.4
Lone parent	30.8	28.3	8.2	32.7	100.0	27.8	4.9	67.3
Pensioner <sup>b</sup>	10.1	9.5	10.3	70.1	100.0	69.1	1.1	29.9
Other household	9.3	14.9	8.4	67.4	100.0	61.1	6.3	32.6
Average household	12.9	11.5	12.4	63.2	100.0	57.3	6.0	36.8

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional household weights. PH = based on poor households.<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.Table AP2A/B: Household type by tenure: row percentages (PH) — Hungary<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	5.5	5.6	9.6	79.3	100.0	72.9	6.4	20.7
Childless couple	5.1	3.9	8.5	82.5	100.0	75.3	7.2	17.5
Couple with children	4.5	6.9	7.7	80.9	100.0	64.6	16.3	19.1
Lone parent	10.1	9.7	11.7	68.6	100.0	61.1	7.5	31.4
Pensioner <sup>b</sup>	0.8	3.0	6.2	89.9	100.0	87.8	2.1	10.1
Other household	0.4	6.1	10.0	83.4	100.0	77.2	6.3	16.6
Average household	4.5	5.9	8.6	81.0	100.0	71.8	9.2	19.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional household weights. PH = based on poor households.<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.Table AP2A/E: Household type by tenure: row percentages (PH) — Sweden<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	73.4	5.8	0.0	20.8	100.0	5.9	14.9	79.2
Childless couple	68.6	2.5	0.0	28.8	100.0	11.3	17.6	71.2
Couple with children	52.3	2.6	0.0	45.1	100.0	8.2	37.0	54.9
Lone parent	68.1	5.3	0.0	26.6	100.0	8.4	18.2	73.4
Pensioner <sup>b</sup>	50.4	4.1	0.0	45.5	100.0	28.9	16.6	54.5
Other household	82.0	1.8	0.0	16.2	100.0	13.1	3.1	83.8
Average household	62.4	4.5	0.0	33.1	100.0	15.5	17.6	66.9

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional household weights. PH = based on poor households.<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.Table AP2A/C: Household type by tenure: row percentages (PH) — Netherlands<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	20.6	72.0	0.5	6.9	100.0	2.7	4.2	93.1
Childless couple	6.4	70.3	0.0	23.3	100.0	7.8	15.5	76.7
Couple with children	3.5	54.4	0.0	42.1	100.0	13.5	28.6	57.9
Lone parent	40.9	53.2	0.4	5.6	100.0	2.6	3.0	94.4
Pensioner <sup>b</sup>	20.3	47.8	1.3	30.7	100.0	18.2	12.5	69.3
Other household	20.1	28.1	0.0	51.9	100.0	26.2	25.7	48.1
Average household	18.7	61.2	0.5	19.6	100.0	8.7	10.9	80.4

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional household weights. PH = based on poor households.<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.Table AP2A/F: Household type by tenure: row percentages (PH) — United Kingdom<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	13.0	54.1	1.1	31.7	100.0	23.5	8.2	68.3
Childless couple	16.5	33.7	0.7	49.0	100.0	30.7	18.3	51.0
Couple with children	11.5	45.1	1.6	41.9	100.0	9.2	32.7	58.1
Lone parent	19.7	66.2	0.9	13.2	100.0	1.4	11.7	86.8
Pensioner <sup>b</sup>	3.8	33.0	2.1	61.1	100.0	57.9	3.3	38.9
Other household	21.0	36.7	0.6	41.7	100.0	27.5	14.3	58.3
Average household	10.6	42.4	1.5	45.5	100.0	34.5	11.0	54.5

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional household weights. PH = based on poor households.<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table AP2B/A: Household type by tenure: row percentages (PH) — Germany<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	75.2	11.4	4.2	9.2	100.0	NA	NA	90.8
Childless couple	67.5	7.1	2.2	23.2	100.0	NA	NA	76.8
Couple with children	49.0	7.4	3.5	40.0	100.0	NA	NA	60.0
Lone parent	65.5	14.4	1.8	18.3	100.0	NA	NA	81.7
Pensioner <sup>b</sup>	39.7	7.9	8.5	44.0	100.0	NA	NA	56.0
Other household	30.6	6.5	5.1	57.8	100.0	NA	NA	42.2
Average household	56.3	9.2	4.5	30.0	100.0	NA	NA	70.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households. NA = Not available because data on mortgages were not collected in Germany.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table AP2B/B: Household type by tenure: row percentages (PH) — Hungary<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	5.5	5.6	9.6	79.3	100.0	72.9	6.4	20.7
Childless couple	5.1	3.9	8.5	82.5	100.0	75.3	7.2	17.5
Couple with children	4.5	7.8	7.0	80.7	100.0	65.2	15.5	19.3
Lone parent	10.0	10.9	10.0	69.0	100.0	59.9	9.1	31.0
Pensioner <sup>b</sup>	0.7	2.8	5.0	91.6	100.0	88.3	3.4	8.4
Other household	0.4	6.2	9.0	84.4	100.0	77.9	6.4	15.6
Average household	4.3	7.1	7.8	80.9	100.0	69.7	11.2	19.1

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table AP2B/C: Household type by tenure: row percentages (PH) — Netherlands<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	20.6	72.0	0.5	6.9	100.0	2.7	4.2	93.1
Childless couple	6.4	70.3	0.0	23.3	100.0	7.8	15.5	76.7
Couple with children	4.1	50.1	0.0	45.9	100.0	13.7	32.2	54.1
Lone parent	41.6	53.3	0.3	4.9	100.0	1.7	3.2	95.1
Pensioner <sup>b</sup>	17.8	48.5	0.9	32.8	100.0	19.9	12.9	67.2
Other household	15.8	22.1	0.0	62.0	100.0	39.6	22.4	38.0
Average household	16.2	55.6	0.3	27.9	100.0	11.4	16.5	72.1

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table AP2B/D: Household type by tenure: row percentages (PH) — Portugal<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	11.5	10.8	20.4	57.3	100.0	55.6	1.7	42.7
Childless couple	11.2	14.7	9.9	64.3	100.0	58.3	6.0	35.7
Couple with children	19.2	8.5	16.7	55.6	100.0	39.1	16.5	44.4
Lone parent	39.7	28.2	6.6	25.5	100.0	21.1	4.4	74.5
Pensioner <sup>b</sup>	9.6	8.7	8.9	72.8	100.0	71.4	1.4	27.2
Other household	10.1	16.8	8.1	65.0	100.0	58.9	6.1	35.0
Average household	14.9	12.1	11.9	61.2	100.0	52.7	8.5	38.8

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table AP2B/E: Household type by tenure: row percentages (PH) — Sweden<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	73.4	5.8	0.0	20.8	100.0	5.9	14.9	79.2
Childless couple	68.6	2.5	0.0	28.8	100.0	11.3	17.6	71.2
Couple with children	52.2	2.8	0.0	45.0	100.0	9.0	36.1	55.0
Lone parent	66.1	7.3	0.0	26.6	100.0	8.9	17.8	73.4
Pensioner <sup>b</sup>	47.8	3.9	0.0	48.3	100.0	30.2	18.0	51.7
Other household	68.4	3.9	0.0	27.8	100.0	23.3	4.5	72.2
Average household	60.2	4.5	0.0	35.4	100.0	14.5	20.8	64.6

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table AP2B/F: Household type by tenure: row percentages (PH) — United Kingdom<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	13.0	54.1	1.1	31.7	100.0	23.5	8.2	68.3
Childless couple	16.5	33.7	0.7	49.0	100.0	30.7	18.3	51.0
Couple with children	10.7	44.7	1.5	43.1	100.0	9.8	33.2	56.9
Lone parent	18.9	66.2	1.0	14.0	100.0	1.3	12.8	86.0
Pensioner <sup>b</sup>	3.7	29.6	1.8	64.9	100.0	61.4	3.5	35.1
Other household	22.3	35.5	0.5	41.7	100.0	27.8	13.8	58.3
Average household	12.6	42.7	1.3	43.4	100.0	27.6	15.8	56.6

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table AP7A1/A: Employment status by tenure: column percentages (PHOPW) — Germany<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
All work	39.8	27.0	57.2	34.7	37.8	NA	NA	39.1
Some work	16.8	12.8	11.5	27.6	19.6	NA	NA	16.0
None works	43.4	60.2	31.2	37.7	42.7	NA	NA	44.9
Average household	100.0	100.0	100.0	100.0	100.0	NA	NA	100.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PHOPW = based exclusively on poor households with at least one potential worker. All work = all potential workers work, Some work = some potential workers work, None work = no potential worker works. NA = Not available because data on mortgages were not collected in Germany.

Table AP7A1/B: Employment status by tenure: column percentages (PHOPW) — Hungary<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
All work	29.1	24.4	20.1	31.5	30.0	29.0	45.2	23.8
Some work	22.0	36.9	32.8	34.7	34.1	34.8	34.0	31.7
None works	49.0	38.7	47.1	33.8	35.9	36.2	20.7	44.5
Average household	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PHOPW = based exclusively on poor households with at least one potential worker. All work = all potential workers work, Some work = some potential workers work, None work = no potential worker works.

Table AP7A1/C: Employment status by tenure: column percentages (PHOPW) — Netherlands<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
All work	22.9	35.1	24.4	47.0	36.9	40.5	51.4	32.3
Some work	11.2	23.0	0.0	34.6	24.7	38.0	32.3	20.3
None works	65.9	41.9	75.6	18.4	38.4	21.5	16.4	47.5
Average household	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PHOPW = based exclusively on poor households with at least one potential worker. All work = all potential workers work, Some work = some potential workers work, None work = no potential worker works.

Table AP7A1/D: Employment status by tenure: column percentages (PHOPW) — Portugal<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
All work	41.1	19.6	13.5	30.1	28.6	28.2	39.5	26.4
Some work	38.0	30.7	70.7	40.6	42.4	40.8	39.3	45.1
None works	20.9	49.7	15.8	29.4	29.0	30.9	21.2	28.6
Average household	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PHOPW = based exclusively on poor households with at least one potential worker. All work = all potential workers work, Some work = some potential workers work, None work = no potential worker works.

Table AP7A1/E: Employment status by tenure: column percentages (PHOPW) — Sweden<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
All work	60.5	36.4	NA	74.8	65.0	73.1	75.5	59.1
Some work	14.0	27.7	NA	14.9	14.9	10.0	17.1	14.8
None works	25.5	35.8	NA	10.3	20.1	16.9	7.4	26.1
Average household	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PHOPW = based exclusively on poor households with at least one potential worker. All work = all potential workers work, Some work = some potential workers work, None work = no potential worker works. NA = Not available because data on mortgages were not collected in Germany.

Table AP7A1/F: Employment status by tenure: column percentages (PHOPW) — United Kingdom<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
All work	37.9	21.8	24.1	37.7	30.2	29.4	43.4	25.8
Some work	25.1	18.6	7.9	35.1	25.6	38.4	32.9	20.0
None works	37.0	59.6	68.0	27.2	44.2	32.2	23.8	54.2
Average household	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PHOPW = based exclusively on poor households with at least one potential worker. All work = all potential workers work, Some work = some potential workers work, None work = no potential worker works.



Table AP7B1/A: Employment status by tenure: column percentages (PH) — Germany<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
All work	12.1	4.9	9.0	6.1	9.5	NA	NA	11.0
Some work	27.1	21.7	30.9	37.6	29.9	NA	NA	26.6
None works	60.8	73.4	60.1	56.3	60.6	NA	NA	62.4
Average household	100.0	100.0	100.0	100.0	100.0	NA	NA	100.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on all poor households. All work = all potential workers work, Some work = some potential workers work, None work = no potential worker works. NA = Not available because data on mortgages were not collected in Germany.

Table AP7B1/B: Employment status by tenure: column percentages (PH) — Hungary<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
All work	4.2	5.1	3.4	2.8	3.1	2.6	4.1	4.2
Some work	41.8	47.2	42.6	53.8	52.0	51.3	69.7	44.1
None works	54.0	47.8	54.0	43.3	44.9	46.1	26.2	51.7
Average household	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on all poor households. All work = all potential workers work, Some work = some potential workers work, None work = no potential worker works.

Table AP7B1/C: Employment status by tenure: column percentages (PH) — Netherlands<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
All work	4.8	8.0	12.7	7.7	7.4	7.8	7.5	7.3
Some work	20.2	35.2	11.6	63.6	40.6	59.3	66.6	31.7
None works	75.0	56.8	75.6	28.7	52.0	32.9	25.8	61.0
Average household	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on all poor households. All work = all potential workers work, Some work = some potential workers work, None work = no potential worker works.

Table AP7B1/D: Employment status by tenure: column percentages (PH) — Portugal<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
All work	4.5	4.6	4.0	3.6	3.9	3.9	2.0	4.4
Some work	67.6	40.6	65.8	55.0	56.4	51.9	74.3	58.6
None works	27.9	54.8	30.2	41.3	39.7	44.2	23.7	37.0
Average household	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on all poor households. All work = all potential workers work, Some work = some potential workers work, None work = no potential worker works.

Table AP7B1/E: Employment status by tenure: column percentages (PH) — Sweden<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
All work	12.1	10.4	NA	12.3	12.1	9.5	14.3	12.0
Some work	29.1	18.8	NA	42.4	33.4	27.5	52.8	28.4
None works	58.7	70.8	NA	45.3	54.5	63.0	32.9	59.6
Average household	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on all poor households. All work = all potential workers work, Some work = some potential workers work, None work = no potential worker works. NA = Not available because data on mortgages were not collected in Germany.

Table AP7B1/F: Employment status by tenure: column percentages (PH) — United Kingdom<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
All work	5.7	2.2	3.3	3.9	3.4	2.9	5.5	3.0
Some work	43.7	25.3	13.6	35.3	31.8	20.4	61.2	29.1
None works	50.6	72.4	83.1	60.9	64.8	76.7	33.3	67.8
Average household	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on all poor households. All work = all potential workers work, Some work = some potential workers work, None work = no potential worker works.

Table B3/A: Household type by tenure: percentage receiving housing allowance — Germany<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	4.7	4.6	2.3	0.1	3.6	NA	NA	4.7
Childless couple	2.8	2.9	[0.0]	0.0	1.5	NA	NA	2.7
Couple with children	6.0	7.9	0.0	1.4	2.9	NA	NA	5.9
Lone parent	13.8	9.5	[0.0]	5.6	10.8	NA	NA	12.6
Pensioner <sup>b</sup>	2.8	8.7	0.0	0.2	1.5	NA	NA	3.2
Other household	2.4	[0.7]	[-]	0.6	1.0	NA	NA	2.0
Average household	4.9	6.2	0.3	0.9	2.7	NA	NA	4.8

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. NA = Not available because data on mortgages were not collected in Germany. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table B3/B: Household type by tenure: percentage receiving housing allowance — Hungary<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	8.3	[9.1]	0.9	6.4	6.2	6.8	3.5	5.0
Childless couple	[0.0]	2.8	4.4	4.3	4.1	4.3	4.8	2.6
Couple with children	9.3	15.2	4.7	9.8	9.7	9.9	9.5	9.3
Lone parent	[33.6]	[28.9]	[8.9]	22.7	22.7	24.6	15.0	22.6
Pensioner <sup>b</sup>	[-]	13.5	8.7	4.2	4.8	4.2	[2.5]	10.1
Other household	[0.0]	[18.3]	[5.3]	6.8	6.9	6.1	10.3	8.6
Average household	8.4	14.4	5.6	7.8	8.0	7.6	9.2	9.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table B3/C: Household type by tenure: percentage receiving housing allowance — Netherlands<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	76.2	30.2	[-]	1.1	24.9	4.7	0.5	35.4
Childless couple	15.8	17.6	[-]	0.7	5.4	2.4	0.5	17.4
Couple with children	25.8	18.3	[-]	0.6	3.7	1.3	0.5	19.1
Lone parent	85.4	65.9	[-]	0.3	51.8	[-]	0.0	71.6
Pensioner <sup>b</sup>	62.5	31.0	[-]	0.4	20.6	1.0	0.0	37.8
Other household	[-]	2.6	[-]	2.8	3.8	12.9	0.9	6.4
Average household	55.0	25.9	[0.0]	0.9	10.7	3.4	0.5	30.4

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table B3/D: Household type by tenure: percentage receiving housing allowance — Portugal<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	[10.1]	[0.0]	[0.0]	14.4	10.4	0.0	[46.6]	4.6
Childless couple	10.7	[12.7]	[0.0]	7.3	7.5	0.0	20.8	8.2
Couple with children	0.0	[0.0]	0.0	16.1	12.0	0.4	29.4	0.0
Lone parent	[2.3]	[-]	[-]	8.5	4.9	[0.0]	[19.1]	[1.2]
Pensioner <sup>b</sup>	1.4	0.0	0.0	0.0	0.1	0.0	[0.5]	0.4
Other household	0.0	0.0	0.0	3.8	3.0	0.7	14.8	0.0
Average household	2.2	0.8	0.0	8.3	6.5	0.4	24.6	1.1

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table B3/E: Household type by tenure: percentage receiving housing allowance — Sweden<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	11.8	[9.9]	[-]	3.6	8.7	3.5	3.6	11.7
Childless couple	9.7	[5.2]	[-]	1.5	3.7	3.4	1.1	9.4
Couple with children	21.6	[31.1]	[-]	2.8	6.6	4.4	2.6	22.2
Lone parent	59.5	[-]	[-]	15.3	39.3	[23.0]	13.2	59.6
Pensioner <sup>b</sup>	35.3	[18.4]	[-]	6.5	14.9	6.4	6.5	34.1
Other household	21.0	[-]	[-]	5.4	9.7	5.4	5.4	23.2
Average household	24.3	24.4	[-]	4.0	10.2	5.9	3.5	24.3

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table B3/F: Household type by tenure: percentage receiving housing allowance — United Kingdom<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	18.4	62.7	[0.0]	0.0	18.0	0.0	0.0	45.2
Childless couple	4.3	39.8	[-]	0.0	4.3	0.0	0.0	19.7
Couple with children	19.8	45.5	[-]	0.0	7.9	0.0	0.0	36.2
Lone parent	71.6	69.3	[-]	0.0	47.0	[0.0]	0.0	69.4
Pensioner <sup>b</sup>	45.2	68.5	[0.0]	0.0	14.1	0.0	0.0	61.5
Other household	9.9	51.6	[-]	0.0	8.5	0.0	0.0	35.5
Average household	21.9	56.3	0.0	0.0	11.8	0.0	0.0	43.8

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table B5/A: Household type by tenure: percentage with gross housing burden larger than 40% (XHA) — Germany<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	41.1	40.8	[21.8]	36.1	39.4	NA	NA	40.5
Childless couple	18.4	18.3	[5.1]	22.2	20.0	NA	NA	17.9
Couple with children	13.9	16.0	[6.4]	19.3	17.5	NA	NA	13.7
Lone parent	35.6	37.2	[-]	42.4	37.3	NA	NA	35.1
Pensioner <sup>b</sup>	35.5	39.0	13.3	25.2	29.0	NA	NA	34.1
Other household	13.6	[12.8]	[-]	12.2	12.9	NA	NA	14.9
Average household	26.4	27.1	12.6	21.2	23.1	NA	NA	25.7

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Gross housing burden = gross housing expenditure-to-income ratio, XHA = based on net income excluding housing allowance. NA = Not available because data on mortgages were not collected in Germany. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table B5/B: Household type by tenure: percentage with gross housing burden larger than 40% (XHA) — Hungary<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	12.7	[12.7]	30.1	22.5	22.1	22.9	19.3	20.5
Childless couple	[6.8]	2.5	8.6	8.7	8.3	8.3	11.6	6.0
Couple with children	4.1	3.6	5.1	7.3	6.9	7.5	6.5	4.3
Lone parent	[29.0]	[11.0]	[31.1]	15.8	17.4	16.0	14.8	23.4
Pensioner <sup>b</sup>	[-]	9.4	11.7	9.8	9.9	9.6	[15.6]	10.7
Other household	[17.2]	[0.0]	[2.5]	2.6	2.8	2.4	3.7	4.6
Average household	9.8	4.4	9.9	7.4	7.5	7.4	7.2	8.1

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Gross housing burden = gross housing expenditure-to-income ratio, XHA = based on net income excluding housing allowance. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table B5/C: Household type by tenure: percentage with gross housing burden larger than 40% (XHA) — Netherlands<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	92.3	49.5	[-]	30.8	46.7	3.2	35.3	53.8
Childless couple	38.7	21.9	[-]	11.0	14.6	1.6	11.9	23.7
Couple with children	[34.9]	16.4	[-]	14.9	15.5	2.2	15.8	18.4
Lone parent	97.8	49.5	[-]	28.1	53.9	[-]	29.9	63.8
Pensioner <sup>b</sup>	85.4	42.3	[-]	5.8	29.6	2.1	8.5	50.6
Other household	[-]	0.0	[-]	5.4	4.9	2.2	6.0	3.6
Average household	72.3	31.5	[1.4]	13.0	21.1	2.4	14.6	37.3

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Gross housing burden = gross housing expenditure-to-income ratio, XHA = based on net income excluding housing allowance. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table B5/D: Household type by tenure: percentage with gross housing burden larger than 40% (XHA) — Portugal<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	[64.2]	[8.7]	[13.6]	16.4	24.4	13.6	[22.7]	36.5
Childless couple	24.6	[19.6]	[2.7]	5.4	8.8	5.1	6.1	17.6
Couple with children	29.4	[6.4]	2.3	10.5	11.2	9.6	11.2	13.6
Lone parent	[49.5]	[-]	[-]	24.5	28.3	[14.1]	[37.6]	[32.1]
Pensioner <sup>b</sup>	20.4	5.4	2.1	4.3	5.7	4.1	[11.6]	9.3
Other household	7.5	0.0	0.0	2.5	2.5	1.8	5.1	2.4
Average household	25.3	5.2	2.0	6.6	7.9	4.9	10.1	11.8

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Gross housing burden = gross housing expenditure-to-income ratio, XHA = based on net income excluding housing allowance. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table B5/E: Household type by tenure: percentage with gross housing burden larger than 40% (XHA) — Sweden<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	37.8	[58.2]	[-]	11.7	33.4	[11.5]	11.8	39.1
Childless couple	13.4	[2.5]	[-]	1.3	5.1	2.9	1.0	12.6
Couple with children	12.5	[3.6]	[-]	0.9	3.2	0.5	1.0	11.9
Lone parent	44.6	[-]	[-]	5.8	28.2	[11.3]	4.1	43.5
Pensioner <sup>b</sup>	56.6	[44.7]	[-]	7.0	25.5	8.5	6.0	55.7
Other household	16.4	[-]	[-]	0.5	4.3	0.6	0.4	15.3
Average household	30.5	26.7	[-]	2.5	12.1	4.2	2.0	30.3

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Gross housing burden = gross housing expenditure-to-income ratio, XHA = based on net income excluding housing allowance. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table B5/F: Household type by tenure: percentage with gross housing burden larger than 40% (XHA) — United Kingdom<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	62.2	81.7	[-]	28.6	45.9	20.9	33.0	72.5
Childless couple	42.9	43.1	[-]	9.8	16.6	5.1	12.0	41.3
Couple with children	36.9	39.0	[-]	12.6	18.0	2.2	14.3	37.1
Lone parent	82.3	65.3	[-]	36.9	58.5	[9.1]	39.9	69.0
Pensioner <sup>b</sup>	71.8	68.3	[10.9]	11.5	23.2	11.0	17.5	64.6
Other household	46.1	34.0	[-]	4.8	12.6	2.1	6.3	37.5
Average household	50.5	52.6	6.0	11.9	22.0	7.6	14.3	50.4

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Gross housing burden = gross housing expenditure-to-income ratio, XHA = based on net income excluding housing allowance. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table B6/A: Household type by tenure: percentage with net housing burden larger than 40% (XHA) — Germany<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	40.0	38.2	[21.8]	36.1	38.6	NA	NA	39.3
Childless couple	17.5	18.3	[5.1]	22.2	19.7	NA	NA	17.2
Couple with children	13.2	16.0	[6.4]	19.2	17.3	NA	NA	13.1
Lone parent	32.7	34.6	[-]	40.8	34.8	NA	NA	32.3
Pensioner <sup>b</sup>	35.3	38.5	13.3	25.2	28.9	NA	NA	33.9
Other household	13.6	[12.8]	[-]	12.2	12.9	NA	NA	14.9
Average household	25.5	26.2	12.6	21.1	22.7	NA	NA	24.9

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Net housing burden = net housing expenditure-to-income ratio, XHA = based on net income excluding housing allowance. NA = Not available because data on mortgages were not collected in Germany. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table B6/B: Household type by tenure: percentage with net housing burden larger than 40% (XHA) — Hungary<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	11.3	[12.7]	30.1	21.9	21.6	22.3	19.3	20.1
Childless couple	[6.8]	2.5	8.6	8.4	8.0	8.0	10.7	6.0
Couple with children	4.1	3.6	4.5	7.0	6.7	7.2	6.3	4.1
Lone parent	[29.0]	[9.7]	[31.1]	15.5	17.1	15.7	14.8	23.1
Pensioner <sup>b</sup>	[-]	9.4	11.4	9.6	9.7	9.5	[15.6]	10.5
Other household	[17.2]	[0.0]	[2.5]	2.6	2.7	2.4	3.3	4.6
Average household	9.7	4.3	9.6	7.2	7.3	7.2	6.9	7.9

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Net housing burden = net housing expenditure-to-income ratio, XHA = based on net income excluding housing allowance. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table B6/C: Household type by tenure: percentage with net housing burden larger than 40% (XHA) — Netherlands<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	92.3	35.3	[-]	30.8	38.1	3.2	35.3	41.4
Childless couple	38.7	15.7	[-]	10.9	12.9	1.6	11.8	18.2
Couple with children	[34.9]	11.5	[-]	14.9	14.7	2.2	15.8	14.0
Lone parent	95.5	18.4	[-]	28.1	37.6	[-]	29.9	41.3
Pensioner <sup>b</sup>	84.7	28.1	[-]	5.8	23.6	2.1	8.5	39.2
Other household	[-]	0.0	[-]	5.4	4.9	2.2	6.0	3.6
Average household	71.7	20.7	[1.4]	13.0	18.0	2.4	14.5	28.1

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Net housing burden = net housing expenditure-to-income ratio, XHA = based on net income excluding housing allowance. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table B6/D: Household type by tenure: percentage with net housing burden larger than 40% (XHA) — Portugal<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	[64.2]	[8.7]	[13.6]	15.9	24.1	13.6	[21.0]	36.5
Childless couple	18.2	[7.0]	[2.7]	5.4	7.2	5.1	6.1	11.6
Couple with children	29.4	[6.4]	2.3	9.6	10.6	9.6	9.5	13.6
Lone parent	[49.5]	[-]	[-]	24.5	28.3	[14.1]	[37.6]	[32.1]
Pensioner <sup>b</sup>	20.4	5.4	2.1	4.3	5.7	4.1	[11.6]	9.3
Other household	7.5	0.0	0.0	2.5	2.5	1.8	4.9	2.4
Average household	24.4	4.4	2.0	6.3	7.5	4.9	9.0	11.3

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Net housing burden = net housing expenditure-to-income ratio, XHA = based on net income excluding housing allowance. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table B6/E: Household type by tenure: percentage with net housing burden larger than 40% (XHA) — Sweden<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	33.8	[50.9]	[-]	10.8	30.0	[11.5]	10.7	34.9
Childless couple	11.9	[2.5]	[-]	1.3	4.6	2.9	1.0	11.2
Couple with children	9.2	[0.0]	[-]	0.8	2.4	0.5	0.8	8.6
Lone parent	22.3	[-]	[-]	5.8	14.8	[11.3]	4.1	21.0
Pensioner <sup>b</sup>	32.4	[26.3]	[-]	4.3	14.8	5.6	3.4	32.0
Other household	11.3	[-]	[-]	0.5	3.1	0.6	0.5	10.5
Average household	21.2	17.5	[-]	1.9	8.5	3.3	1.6	21.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Net housing burden = net housing expenditure-to-income ratio, XHA = based on net income excluding housing allowance. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table B6/F: Household type by tenure: percentage with net housing burden larger than 40% (XHA) — United Kingdom<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	60.4	56.7	[-]	28.6	39.5	20.9	33.0	56.3
Childless couple	41.0	22.2	[-]	9.8	14.4	5.1	12.0	31.2
Couple with children	27.1	20.8	[-]	12.6	14.7	2.2	14.3	22.1
Lone parent	51.2	24.3	[-]	36.9	32.7	[9.1]	39.9	30.7
Pensioner <sup>b</sup>	50.4	30.4	[10.9]	11.5	15.8	11.0	17.5	31.0
Other household	43.5	12.4	[-]	4.8	9.2	2.1	6.3	23.4
Average household	41.7	25.3	6.0	11.9	16.6	7.6	14.3	29.7

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Net housing burden = net housing expenditure-to-income ratio, XHA = based on net income excluding housing allowance. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table BP3/A: Household type by tenure: percentage receiving housing allowance (PH) — Germany<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	11.1	9.2	[5.1]	1.2	9.8	NA	NA	10.6
Childless couple	10.8	-	-	0.0	7.7	NA	NA	10.0
Couple with children	9.7	-	-	11.2	10.1	NA	NA	9.4
Lone parent	21.4	[16.0]	-	[19.2]	19.9	NA	NA	20.0
Pensioner <sup>b</sup>	15.4	31.4	[0.0]	1.0	9.0	NA	NA	15.3
Other household	[3.8]	-	-	[3.9]	3.7	NA	NA	[3.6]
Average household	12.8	14.6	1.1	5.6	10.3	NA	NA	12.3

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households. NA = Not available because data on mortgages were not collected in Germany. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table BP3/B: Household type by tenure: percentage receiving housing allowance (PH) — Hungary<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	-	-	[3.6]	21.1	18.0	22.3	-	[6.0]
Childless couple	-	-	-	29.5	25.6	30.6	-	[7.3]
Couple with children	-	[29.6]	[4.4]	28.2	26.2	26.4	[35.5]	17.8
Lone parent	-	-	-	48.1	36.7	48.1	-	[11.2]
Pensioner <sup>b</sup>	-	-	-	11.5	12.6	12.0	-	-
Other household	-	-	-	28.0	27.9	29.3	-	-
Average household	[15.4]	29.2	5.0	28.2	25.9	27.7	31.6	16.3

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table BP3/C: Household type by tenure: percentage receiving housing allowance (PH) — Netherlands<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	[97.7]	47.0	-	[9.0]	54.6	-	-	58.0
Childless couple	-	[46.1]	-	[0.0]	37.9	-	[0.0]	[49.4]
Couple with children	-	[44.6]	-	1.4	27.0	-	[0.0]	48.7
Lone parent	[86.3]	[77.7]	-	-	77.3	-	-	81.3
Pensioner <sup>b</sup>	[83.9]	52.2	-	3.7	41.5	[6.1]	[0.0]	59.9
Other household	-	-	-	-	-	-	-	-
Average household	90.9	50.1	-	7.3	44.6	17.8	0.0	59.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table BP3/D: Household type by tenure: percentage receiving housing allowance (PH) — Portugal<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	-	-	-	[3.0]	3.8	[0.0]	-	[4.8]
Childless couple	-	-	-	2.0	5.5	0.0	-	[11.8]
Couple with children	[0.0]	-	[0.0]	6.8	3.8	0.0	[22.8]	0.0
Lone parent	-	-	-	-	[1.2]	-	-	-
Pensioner <sup>b</sup>	[4.8]	[0.0]	[0.0]	0.0	0.5	0.0	-	1.7
Other household	-	-	-	0.5	0.3	0.0	-	[0.0]
Average household	1.2	3.0	0.0	2.7	2.2	0.0	19.4	1.4

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table BP3/E: Household type by tenure: percentage receiving housing allowance (PH) — Sweden<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	28.4	-	-	[20.5]	26.9	-	[19.7]	28.6
Childless couple	16.2	-	-	[4.5]	12.4	-	-	15.6
Couple with children	60.3	-	-	22.1	44.2	-	[20.6]	62.3
Lone parent	78.7	-	-	[38.8]	69.0	-	-	80.0
Pensioner <sup>b</sup>	83.5	-	-	34.3	58.7	28.9	[43.3]	81.5
Other household	[42.2]	-	-	-	[41.5]	-	-	[45.3]
Average household	54.3	[64.4]	-	27.2	45.2	29.3	25.7	55.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table BP3/F: Household type by tenure: percentage receiving housing allowance (PH) — United Kingdom<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	[62.2]	88.5	-	0.0	56.0	0.0	[0.0]	82.0
Childless couple	[23.0]	74.1	-	0.0	28.8	0.0	[0.0]	56.5
Couple with children	[59.5]	73.6	-	0.0	39.3	[0.0]	0.0	69.0
Lone parent	[90.2]	88.7	-	[0.0]	75.7	-	[0.0]	88.1
Pensioner <sup>b</sup>	[58.8]	72.7	-	0.0	23.7	0.0	[0.0]	67.5
Other household	[23.0]	[84.2]	-	[0.0]	35.0	[0.0]	-	60.0
Average household	53.8	80.2	[0.0]	0.0	41.0	0.0	0.0	72.5

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table BP5/A: Household type by tenure: percentage with gross housing burden larger than 40% (XHA/PH) — Germany<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	86.0	80.4	[-]	79.0	83.2	NA	NA	83.7
Childless couple	73.4	[-]	[-]	68.4	72.5	NA	NA	74.0
Couple with children	58.6	[-]	[-]	66.0	61.0	NA	NA	57.4
Lone parent	71.0	[72.5]	[-]	[68.5]	70.1	NA	NA	70.5
Pensioner <sup>b</sup>	85.6	[76.3]	[30.9]	61.4	69.9	NA	NA	77.8
Other household	[57.8]	[-]	[-]	[51.7]	58.0	NA	NA	[66.6]
Average household	75.3	78.0	34.9	64.0	70.4	NA	NA	73.4

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Gross housing burden = gross housing expenditure-to-income ratio, XHA = based on net income excluding housing allowance, PH = based on poor households. NA = Not available because data on mortgages were not collected in Germany. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table BP5/B: Household type by tenure: percentage with gross housing burden larger than 40% (XHA/PH) — Hungary<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	[-]	[-]	[78.1]	60.4	59.6	58.3	[-]	[56.6]
Childless couple	[-]	[-]	[-]	54.0	54.9	51.6	[-]	[59.4]
Couple with children	[-]	[11.1]	[26.0]	30.7	28.2	30.4	[32.1]	16.9
Lone parent	[-]	[-]	[-]	41.4	43.0	41.9	[-]	[46.7]
Pensioner <sup>b</sup>	[-]	[-]	[-]	42.0	43.9	39.8	[-]	[-]
Other household	[-]	[-]	[-]	16.7	15.1	15.5	[-]	[-]
Average household	[34.2]	16.3	38.9	34.4	33.4	33.7	38.7	29.1

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Gross housing burden = gross housing expenditure-to-income ratio, XHA = based on net income excluding housing allowance, PH = based on poor households. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table BP5/C: Household type by tenure: percentage with gross housing burden larger than 40% (XHA/PH) — Netherlands<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	[100.0]	87.5	[-]	[65.6]	88.2	[-]	[-]	89.9
Childless couple	[-]	[89.5]	[-]	[41.6]	79.0	[-]	[51.2]	[90.4]
Couple with children	[-]	[52.3]	[-]	48.6	52.5	[-]	[65.1]	55.8
Lone parent	[100.0]	[84.2]	[-]	[-]	90.7	[-]	[-]	90.9
Pensioner <sup>b</sup>	[100.0]	91.7	[-]	34.2	72.9	[16.1]	[62.1]	92.5
Other household	[-]	[-]	[-]	[-]	[-]	[-]	[-]	[-]
Average household	100.0	75.9	[-]	45.4	71.0	14.8	66.5	80.9

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Gross housing burden = gross housing expenditure-to-income ratio, XHA = based on net income excluding housing allowance, PH = based on poor households. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table BP5/D: Household type by tenure: percentage with gross housing burden larger than 40% (XHA/PH) — Portugal<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	[-]	[-]	[-]	[34.1]	39.9	[32.0]	[-]	[48.5]
Childless couple	[-]	[-]	[-]	20.4	26.2	17.9	[-]	[36.7]
Couple with children	[56.0]	[-]	[9.1]	34.9	33.7	28.7	[49.7]	32.2
Lone parent	[-]	[-]	[-]	[-]	[44.5]	[-]	[-]	[-]
Pensioner <sup>b</sup>	[54.7]	[20.6]	[6.5]	14.1	17.9	13.0	[-]	28.0
Other household	[-]	[-]	[-]	9.9	10.4	6.1	[-]	[11.3]
Average household	55.9	17.7	7.6	21.4	24.6	16.8	50.6	29.6

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Gross housing burden = gross housing expenditure-to-income ratio, XHA = based on net income excluding housing allowance, PH = based on poor households. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table BP5/E: Household type by tenure: percentage with gross housing burden larger than 40% (XHA/PH) — Sweden<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	92.5	[-]	[-]	[62.6]	89.1	[-]	[60.2]	93.1
Childless couple	68.2	[-]	[-]	[-]	65.4	[-]	[-]	67.0
Couple with children	51.2	[-]	[-]	23.4	38.7	[-]	[28.2]	49.6
Lone parent	80.0	[-]	[-]	[-]	68.1	[-]	[-]	77.5
Pensioner <sup>b</sup>	97.8	[-]	[-]	53.7	81.1	[47.2]	[61.8]	97.2
Other household	[64.9]	[-]	[-]	[-]	[47.8]	[-]	[-]	[61.4]
Average household	78.9	[66.7]	[-]	39.4	67.0	35.3	41.8	78.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Gross housing burden = gross housing expenditure-to-income ratio, XHA = based on net income excluding housing allowance, PH = based on poor households. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table BP5/F: Household type by tenure: percentage with gross housing burden larger than 40% (XHA/PH) — United Kingdom<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	[100.0]	99.6	[-]	74.1	91.2	68.1	[91.4]	99.3
Childless couple	[100.0]	95.9	[-]	49.9	73.0	35.0	[75.0]	95.8
Couple with children	[87.0]	75.3	[-]	52.1	65.6	[12.9]	63.7	75.9
Lone parent	[100.0]	86.9	[-]	[72.2]	86.4	[-]	[74.7]	88.8
Pensioner <sup>b</sup>	[94.2]	90.3	[-]	32.0	50.6	31.3	[43.8]	86.8
Other household	[93.7]	[83.3]	[-]	[22.8]	59.7	[15.4]	[-]	86.4
Average household	95.0	85.8	[17.9]	42.2	66.9	30.4	62.9	86.3

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Gross housing burden = gross housing expenditure-to-income ratio, XHA = based on net income excluding housing allowance, PH = based on poor households. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table BPW5/A: Percentage with gross housing burden larger than 40% (XHA/PHW) — Germany<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
Gross housing burden (XHA) < 0.4	36.1	26.5	32.2	25.6	31.8	0.7	0.9	0.7
Gross housing burden (XHA) ≥ 0.4	63.9	73.5	67.8	74.4	68.2	1.1	1.1	1.2
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Gross housing burden = gross housing expenditure-to-income ratio, XHA = based on net income excluding housing allowance, PHW = based exclusively on poor households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table BPW5/D: Percentage with gross housing burden larger than 40% (XHA/PHW) — Portugal<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
Gross housing burden (XHA) < 0.4	75.3	74.2	76.5	73.7	75.0	1.0	1.0	1.0
Gross housing burden (XHA) ≥ 0.4	24.7	25.8	23.5	26.3	25.0	1.0	1.0	1.1
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Gross housing burden = gross housing expenditure-to-income ratio, XHA = based on net income excluding housing allowance, PHW = based exclusively on poor households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table BPW5/B: Percentage with gross housing burden larger than 40% (XHA/PHW) — Hungary<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
Gross housing burden (XHA) < 0.4	69.0	70.5	70.7	70.3	69.6	1.0	1.0	1.0
Gross housing burden (XHA) ≥ 0.4	31.0	29.5	29.3	29.7	30.4	1.0	0.9	1.0
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Gross housing burden = gross housing expenditure-to-income ratio, XHA = based on net income excluding housing allowance, PHW = based exclusively on poor households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table BPW5/E: Percentage with gross housing burden larger than 40% (XHA/PHW) — Sweden<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
Gross housing burden (XHA) < 0.4	44.5	47.4	43.4	48.5	45.1	1.1	1.0	1.1
Gross housing burden (XHA) ≥ 0.4	55.5	52.6	56.6	51.5	54.9	0.9	1.0	0.9
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Gross housing burden = gross housing expenditure-to-income ratio, XHA = based on net income excluding housing allowance, PHW = based exclusively on poor households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table BPW5/C: Percentage with gross housing burden larger than 40% (XHA/PHW) — Netherlands<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
Gross housing burden (XHA) < 0.4	39.9	21.3	14.4	22.5	31.8	0.5	0.4	0.6
Gross housing burden (XHA) ≥ 0.4	60.1	78.7	85.6	77.5	68.2	1.3	1.4	1.3
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Gross housing burden = gross housing expenditure-to-income ratio, XHA = based on net income excluding housing allowance, PHW = based exclusively on poor households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table BPW5/F: Percentage with gross housing burden larger than 40% (XHA/PHW) — United Kingdom<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
Gross housing burden (XHA) < 0.4	36.3	20.3	24.9	19.4	29.1	0.6	0.7	0.5
Gross housing burden (XHA) ≥ 0.4	63.7	79.7	75.1	80.6	70.9	1.2	1.2	1.3
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Gross housing burden = gross housing expenditure-to-income ratio, XHA = based on net income excluding housing allowance, PHW = based exclusively on poor households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table BPW6/A: Percentage with net housing burden larger than 40% (XHA/PHW) — Germany<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
Net housing burden (XHA) < 0.4	38.5	29.2	36.1	28.1	34.3	0.8	0.9	0.7
Net housing burden (XHA) ≥ 0.4	61.5	70.8	63.9	71.9	65.7	1.2	1.0	1.2
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Net housing burden = net housing expenditure-to-income ratio, XHA = based on net income excluding housing allowance, PHW = based exclusively on poor households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table BPW6/D: Percentage with net housing burden larger than 40% (XHA/PHW) — Portugal<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
Net housing burden (XHA) < 0.4	75.6	75.6	76.5	75.4	75.6	1.0	1.0	1.0
Net housing burden (XHA) ≥ 0.4	24.4	24.4	23.5	24.6	24.4	1.0	1.0	1.0
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Net housing burden = net housing expenditure-to-income ratio, XHA = based on net income excluding housing allowance, PHW = based exclusively on poor households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table BPW6/B: Percentage with net housing burden larger than 40% (XHA/PHW) — Hungary<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
Net housing burden (XHA) < 0.4	69.8	73.3	73.9	73.0	71.2	1.1	1.1	1.0
Net housing burden (XHA) ≥ 0.4	30.2	26.7	26.1	27.0	28.8	0.9	0.9	0.9
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Net housing burden = net housing expenditure-to-income ratio, XHA = based on net income excluding housing allowance, PHW = based exclusively on poor households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table BPW6/E: Percentage with net housing burden larger than 40% (XHA/PHW) — Sweden<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
Net housing burden (XHA) < 0.4	53.8	65.5	47.8	70.6	56.4	1.2	0.9	1.3
Net housing burden (XHA) ≥ 0.4	46.2	34.5	52.2	29.4	43.6	0.7	1.1	0.6
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Net housing burden = net housing expenditure-to-income ratio, XHA = based on net income excluding housing allowance, PHW = based exclusively on poor households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table BPW6/C: Percentage with net housing burden larger than 40% (XHA/PHW) — Netherlands<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
Net housing burden (XHA) < 0.4	50.3	38.3	32.4	39.4	45.0	0.8	0.6	0.8
Net housing burden (XHA) ≥ 0.4	49.7	61.7	67.6	60.6	55.0	1.2	1.4	1.2
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Net housing burden = net housing expenditure-to-income ratio, XHA = based on net income excluding housing allowance, PHW = based exclusively on poor households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table BPW6/F: Percentage with net housing burden larger than 40% (XHA/PHW) — United Kingdom<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
Net housing burden (XHA) < 0.4	45.7	60.4	52.2	62.1	52.2	1.3	1.1	1.4
Net housing burden (XHA) ≥ 0.4	54.3	39.6	47.8	37.9	47.8	0.7	0.9	0.7
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Net housing burden = net housing expenditure-to-income ratio, XHA = based on net income excluding housing allowance, PHW = based exclusively on poor households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.



Table BX3: Poverty and employment status by country: percentage receiving housing allowance<sup>a</sup>

	P	NP	All	P/NP	IW	OWS	OWL	OWS/IW	OWL/IW
DE	10.3	1.5	2.7	0.1	2.3	6.5	4.4	2.8	1.9
HU	25.9	5.5	8.0	0.2	6.1	27.6	30.5	4.5	5.0
NL	44.6	6.3	10.7	0.1	4.7	30.1	28.9	6.4	6.2
PT	2.2	7.4	6.5	3.4	7.9	2.3	2.7	0.3	0.3
SE	45.2	5.7	10.2	0.1	6.2	29.2	45.4	4.7	7.3
UK	41.0	4.6	11.8	0.1	4.2	26.5	59.0	6.3	14.1

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. P = poor, NP = non-poor, All = average households, IW = households in work, OWS = households out of work since less than a year, OWL = households out of work since more than a year, DE = Germany, HU = Hungary, NL = Netherlands, PT = Portugal, SE = Sweden, UK = United Kingdom.

Table BX6: Poverty and employment status by country: percentage with net housing burden larger than 40% (XHA)<sup>a</sup>

	P	NP	All	P/NP	IW	OWS	OWL	OWS/IW	OWL/IW
DE	68.1	15.8	22.7	0.2	16.3	33.2	46.3	2.0	2.8
HU	31.7	3.9	7.3	0.1	5.2	12.9	19.2	2.5	3.7
NL	57.2	12.9	18.0	0.2	13.5	26.2	29.8	1.9	2.2
PT	24.0	4.1	7.5	0.2	7.0	9.5	13.1	1.4	1.9
SE	44.0	3.8	8.5	0.1	4.6	18.4	20.4	4.0	4.4
UK	45.2	9.6	16.6	0.2	14.2	24.1	28.8	1.7	2.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Net housing burden = net housing expenditure-to-income ratio, XHA = based on net income excluding housing allowance. P = poor, NP = non-poor, All = average households, IW = households in work, OWS = households out of work since less than a year, OWL = households out of work since more than a year, DE = Germany, HU = Hungary, NL = Netherlands, PT = Portugal, SE = Sweden, UK = United Kingdom.

Table BW5/A: Percentage with gross housing burden larger than 40% (XHA/HOPW) — Germany<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
Gross housing burden (XHA) < 0.4	83.4	54.9	65.5	52.5	80.1	0.7	0.8	0.6
Gross housing burden (XHA) ≥ 0.4	16.6	45.1	34.5	47.5	19.9	2.7	2.1	2.9
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Gross housing burden = gross housing expenditure-to-income ratio, XHA = based on net income excluding housing allowance, HOPW = based exclusively on households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table BW5/B: Percentage with gross housing burden larger than 40% (XHA/HOPW) — Hungary<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
Gross housing burden (XHA) < 0.4	94.8	82.0	85.7	79.0	93.6	0.9	0.9	0.8
Gross housing burden (XHA) ≥ 0.4	5.2	18.0	14.3	21.0	6.4	3.4	2.7	4.0
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Gross housing burden = gross housing expenditure-to-income ratio, XHA = based on net income excluding housing allowance, HOPW = based exclusively on households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table BW5/C: Percentage with gross housing burden larger than 40% (XHA/HOPW) — Netherlands<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
Gross housing burden (XHA) < 0.4	85.2	62.5	61.7	62.6	81.7	0.7	0.7	0.7
Gross housing burden (XHA) ≥ 0.4	14.8	37.5	38.3	37.4	18.3	2.5	2.6	2.5
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Gross housing burden = gross housing expenditure-to-income ratio, XHA = based on net income excluding housing allowance, HOPW = based exclusively on households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table BW5/D: Percentage with gross housing burden larger than 40% (XHA/HOPW) — Portugal<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
Gross housing burden (XHA) < 0.4	92.6	87.4	90.5	86.1	92.0	0.9	1.0	0.9
Gross housing burden (XHA) ≥ 0.4	7.4	12.6	9.5	13.9	8.0	1.7	1.3	1.9
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Gross housing burden = gross housing expenditure-to-income ratio, XHA = based on net income excluding housing allowance, HOPW = based exclusively on households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table BW5/E: Percentage with gross housing burden larger than 40% (XHA/HOPW) — Sweden<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
Gross housing burden (XHA) < 0.4	94.3	71.9	78.9	67.3	93.4	0.8	0.8	0.7
Gross housing burden (XHA) ≥ 0.4	5.7	28.1	21.1	32.7	6.6	5.0	3.7	5.8
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Gross housing burden = gross housing expenditure-to-income ratio, XHA = based on net income excluding housing allowance, HOPW = based exclusively on households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table BW5/F: Percentage with gross housing burden larger than 40% (XHA/HOPW) — United Kingdom<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
Gross housing burden (XHA) < 0.4	84.5	46.0	65.5	38.9	80.1	0.5	0.8	0.5
Gross housing burden (XHA) ≥ 0.4	15.5	54.0	34.5	61.1	19.9	3.5	2.2	4.0
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Gross housing burden = gross housing expenditure-to-income ratio, XHA = based on net income excluding housing allowance, HOPW = based exclusively on households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table BW6/A: Percentage with net housing burden larger than 40% (XHA/HOPW) — Germany<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
Net housing burden (XHA) < 0.4	83.7	56.2	66.8	53.7	80.5	0.7	0.8	0.6
Net housing burden (XHA) ≥ 0.4	16.3	43.8	33.2	46.3	19.5	2.7	2.0	2.8
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Net housing burden = net housing expenditure-to-income ratio, XHA = based on net income excluding housing allowance, HOPW = based exclusively on households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table BW6/B: Percentage with net housing burden larger than 40% (XHA/HOPW) — Hungary<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
Net housing burden (XHA) < 0.4	94.8	83.6	87.1	80.8	93.8	0.9	0.9	0.9
Net housing burden (XHA) ≥ 0.4	5.2	16.4	12.9	19.2	6.2	3.2	2.5	3.7
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Net housing burden = net housing expenditure-to-income ratio, XHA = based on net income excluding housing allowance, HOPW = based exclusively on households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table BW6/C: Percentage with net housing burden larger than 40% (XHA/HOPW) — Netherlands<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
Net housing burden (XHA) < 0.4	86.5	70.7	73.8	70.2	84.1	0.8	0.9	0.8
Net housing burden (XHA) ≥ 0.4	13.5	29.3	26.2	29.8	15.9	2.2	1.9	2.2
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Net housing burden = net housing expenditure-to-income ratio, XHA = based on net income excluding housing allowance, HOPW = based exclusively on households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table BW6/D: Percentage with net housing burden larger than 40% (XHA/HOPW) — Portugal<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
Net housing burden (XHA) < 0.4	93.0	88.0	90.5	86.9	92.4	0.9	1.0	0.9
Net housing burden (XHA) ≥ 0.4	7.0	12.0	9.5	13.1	7.6	1.7	1.4	1.9
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Net housing burden = net housing expenditure-to-income ratio, XHA = based on net income excluding housing allowance, HOPW = based exclusively on households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table BW6/E: Percentage with net housing burden larger than 40% (XHA/HOPW) — Sweden<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
Net housing burden (XHA) < 0.4	95.4	80.4	81.6	79.6	94.7	0.8	0.9	0.8
Net housing burden (XHA) ≥ 0.4	4.6	19.6	18.4	20.4	5.3	4.2	4.0	4.4
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Net housing burden = net housing expenditure-to-income ratio, XHA = based on net income excluding housing allowance, HOPW = based exclusively on households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table BW6/F: Percentage with net housing burden larger than 40% (XHA/HOPW) — United Kingdom<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
Net housing burden (XHA) < 0.4	85.8	72.4	75.9	71.2	84.3	0.8	0.9	0.8
Net housing burden (XHA) ≥ 0.4	14.2	27.6	24.1	28.8	15.7	1.9	1.7	2.0
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Net housing burden = net housing expenditure-to-income ratio, XHA = based on net income excluding housing allowance, HOPW = based exclusively on households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table C1/A: Household type by tenure: percentage in overcrowded accommodation (objective measure) — Germany<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	8.8	7.1	5.8	1.0	6.8	NA	NA	8.5
Childless couple	2.0	5.3	[0.0]	0.0	1.2	NA	NA	2.2
Couple with children	4.0	2.8	7.7	0.8	1.9	NA	NA	4.0
Lone parent	11.4	12.8	[22.4]	0.7	9.0	NA	NA	12.0
Pensioner <sup>b</sup>	1.7	3.5	0.0	0.0	0.8	NA	NA	1.7
Other household	7.5	[7.3]	[-]	1.4	3.2	NA	NA	8.1
Average household	5.0	5.7	5.5	0.6	2.7	NA	NA	5.1

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. NA = Not available because data on mortgages were not collected in Germany. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table C1/B: Household type by tenure: percentage in overcrowded accommodation (objective measure) — Hungary<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	29.1	[54.2]	31.2	16.8	20.2	16.5	18.4	35.8
Childless couple	[48.4]	46.9	32.7	15.4	19.3	15.2	16.8	42.2
Couple with children	82.8	92.7	61.3	46.0	49.8	48.2	39.3	77.0
Lone parent	[100.0]	[80.3]	[82.2]	54.0	60.8	58.0	38.0	86.4
Pensioner <sup>b</sup>	[-]	60.1	22.9	17.6	19.3	17.7	[13.4]	33.2
Other household	[90.3]	[86.1]	[84.5]	59.5	61.4	59.9	57.0	86.2
Average household	72.9	77.6	53.2	41.4	44.2	41.6	40.6	65.4

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table C1/C: Household type by tenure: percentage in overcrowded accommodation (objective measure) — Netherlands<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	2.5	6.8	[-]	0.0	4.3	0.0	0.0	6.2
Childless couple	1.7	0.9	[-]	0.2	0.4	0.7	0.2	1.0
Couple with children	0.0	6.0	[-]	0.5	1.3	0.2	0.6	5.2
Lone parent	1.4	1.0	[-]	0.0	0.8	[-]	0.0	1.1
Pensioner <sup>b</sup>	0.0	0.3	[-]	0.0	0.1	0.0	0.0	0.2
Other household	[-]	5.4	[-]	1.6	3.1	0.0	1.9	6.9
Average household	1.5	3.7	[15.8]	0.5	1.5	0.2	0.6	3.4

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table C1/D: Household type by tenure: percentage in overcrowded accommodation (objective measure) — Portugal<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	[3.1]	[11.0]	[6.5]	0.9	2.9	1.3	[0.0]	5.9
Childless couple	9.4	[0.0]	[5.1]	0.3	2.0	0.4	0.2	6.3
Couple with children	18.7	[28.5]	12.4	6.6	9.5	6.4	6.8	17.9
Lone parent	[39.2]	[-]	[-]	7.7	20.3	[3.1]	[13.5]	[32.8]
Pensioner <sup>b</sup>	3.5	2.1	5.0	1.4	1.9	1.3	[4.3]	3.3
Other household	43.7	52.8	44.5	19.8	25.7	21.2	15.0	47.6
Average household	22.4	29.0	19.1	10.1	13.5	11.0	8.2	23.3

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table C1/E: Household type by tenure: percentage in overcrowded accommodation (objective measure) — Sweden<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	36.7	[32.5]	[-]	14.8	28.4	12.5	15.4	36.4
Childless couple	8.7	[4.9]	[-]	2.0	3.8	5.7	1.2	8.5
Couple with children	17.5	[25.9]	[-]	2.6	5.6	4.7	2.3	18.0
Lone parent	28.6	[-]	[-]	9.2	20.9	[14.7]	7.7	30.8
Pensioner <sup>b</sup>	6.3	[2.2]	[-]	1.4	2.8	0.9	1.7	6.0
Other household	46.6	[-]	[-]	3.8	14.0	5.1	3.0	46.3
Average household	21.5	24.3	[-]	3.4	9.0	4.4	3.1	21.7

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table C1/F: Household type by tenure: percentage in overcrowded accommodation (objective measure) — United Kingdom<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	9.6	4.7	[17.4]	0.3	2.9	0.0	0.5	6.9
Childless couple	3.8	0.0	[-]	0.6	0.9	0.0	0.8	2.0
Couple with children	5.1	14.6	[-]	0.9	3.2	0.4	0.9	11.2
Lone parent	2.6	10.1	[-]	4.0	6.9	[0.0]	4.4	8.2
Pensioner <sup>b</sup>	1.7	1.5	[0.0]	0.1	0.4	0.1	0.0	1.4
Other household	31.3	19.9	[-]	7.0	11.0	6.4	7.3	23.8
Average household	10.8	10.2	3.8	2.1	4.3	1.5	2.4	10.2

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table C3/A: Household type by tenure: percentage in overcrowded accommodation (subjective measure) — Germany<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	9.6	9.6	4.5	2.2	7.8	NA	NA	9.4
Childless couple	11.1	15.9	[8.7]	1.9	7.1	NA	NA	11.5
Couple with children	22.6	25.3	27.4	6.4	12.1	NA	NA	23.2
Lone parent	22.8	26.8	[-]	3.6	18.2	NA	NA	23.5
Pensioner <sup>b</sup>	2.1	5.8	0.0	0.5	1.3	NA	NA	2.3
Other household	12.4	[23.7]	[-]	3.4	6.4	NA	NA	14.6
Average household	12.9	17.7	11.9	3.8	8.2	NA	NA	13.4

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. NA = Not available because data on mortgages were not collected in Germany. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table C3/B: Household type by tenure: percentage in overcrowded accommodation (subjective measure) — Hungary<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	21.6	[20.5]	15.7	6.6	8.8	7.1	3.4	18.7
Childless couple	[30.7]	25.9	16.3	7.3	9.7	7.3	7.7	23.8
Couple with children	42.7	56.7	32.8	18.4	21.5	18.4	18.5	43.2
Lone parent	[32.6]	[25.9]	[42.7]	12.2	16.8	12.6	10.3	34.1
Pensioner <sup>b</sup>	[-]	11.5	2.0	2.3	2.7	2.2	[3.9]	6.2
Other household	[36.4]	[27.1]	[32.2]	16.2	17.3	16.3	15.7	31.3
Average household	36.3	37.2	23.9	13.5	15.5	13.0	15.7	31.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table C3/C: Household type by tenure: percentage in overcrowded accommodation (subjective measure) — Netherlands<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	17.9	19.2	[-]	11.2	16.6	12.0	11.1	19.0
Childless couple	11.1	15.1	[-]	8.1	9.9	4.4	8.5	14.6
Couple with children	24.2	32.1	[-]	15.2	17.9	12.7	15.4	31.0
Lone parent	34.3	37.5	[-]	13.2	30.0	[-]	15.1	36.5
Pensioner <sup>b</sup>	8.3	8.3	[-]	2.8	5.8	2.8	2.8	8.3
Other household	[-]	14.9	[-]	9.9	10.5	27.9	6.4	12.2
Average household	16.3	20.0	[4.3]	11.7	14.2	10.3	11.9	19.2

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table C3/D: Household type by tenure: percentage in overcrowded accommodation (subjective measure) — Portugal<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	[23.2]	[13.0]	[6.7]	5.8	9.7	6.1	[5.2]	15.5
Childless couple	16.5	[21.0]	[16.0]	10.2	12.2	8.6	13.1	17.3
Couple with children	40.3	[52.1]	27.3	21.1	25.1	21.0	21.1	37.0
Lone parent	[37.4]	[-]	[-]	12.9	25.9	[10.5]	[16.0]	[38.8]
Pensioner <sup>b</sup>	19.2	20.1	10.8	8.8	11.2	8.5	[15.1]	17.4
Other household	58.5	48.6	36.3	18.1	24.5	18.3	17.6	48.2
Average household	37.8	38.9	26.4	16.9	21.4	15.8	19.1	34.4

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table C3/E: Household type by tenure: percentage in overcrowded accommodation (subjective measure) — Sweden<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	21.6	[21.9]	[-]	13.2	18.5	13.9	13.0	21.6
Childless couple	19.4	[7.6]	[-]	6.4	9.9	8.5	6.0	18.6
Couple with children	33.3	[17.0]	[-]	17.5	20.4	19.3	17.3	32.3
Lone parent	27.5	[-]	[-]	12.2	21.5	[12.9]	12.0	29.3
Pensioner <sup>b</sup>	6.3	[2.2]	[-]	3.0	3.9	2.5	3.5	6.0
Other household	18.7	[-]	[-]	5.2	8.3	3.9	6.0	18.2
Average household	21.9	17.9	[-]	11.5	14.6	9.0	12.1	21.7

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table C3/F: Household type by tenure: percentage in overcrowded accommodation (subjective measure) — United Kingdom<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	15.9	15.3	[-]	5.1	9.1	3.5	6.0	15.2
Childless couple	16.7	24.2	[-]	8.1	10.7	4.1	10.0	19.8
Couple with children	18.2	45.0	[-]	16.1	20.5	12.7	16.7	35.8
Lone parent	22.5	35.8	[-]	17.7	27.7	[15.0]	18.0	32.5
Pensioner <sup>b</sup>	1.2	11.4	[5.5]	3.7	5.1	3.4	7.0	10.0
Other household	15.8	40.9	[-]	14.7	18.9	11.4	16.5	32.1
Average household	16.9	32.0	13.3	11.8	15.8	6.6	14.7	26.8

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table CP1/A: Household type by tenure: percentage in overcrowded accommodation (objective measure/PH) — Germany<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	16.4	6.1	[8.1]	3.8	13.7	NA	NA	14.7
Childless couple	5.2	[-]	[-]	0.0	4.9	NA	NA	6.4
Couple with children	6.4	[-]	[-]	1.9	5.1	NA	NA	7.2
Lone parent	15.8	[11.0]	[-]	[1.6]	12.6	NA	NA	15.1
Pensioner <sup>b</sup>	3.5	3.5	[0.0]	0.0	1.7	NA	NA	3.0
Other household	[4.4]	[-]	[-]	[0.0]	1.3	NA	NA	[3.2]
Average household	10.2	7.2	7.5	0.9	7.0	NA	NA	9.6

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households. NA = Not available because data on mortgages were not collected in Germany. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table CP1/B: Household type by tenure: percentage in overcrowded accommodation (objective measure/PH) — Hungary<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	[-]	[-]	[48.7]	27.6	31.5	27.7	[-]	[46.5]
Childless couple	[-]	[-]	[-]	30.7	35.0	33.4	[-]	[55.2]
Couple with children	[-]	[97.4]	[77.0]	63.8	68.9	68.3	[45.2]	90.2
Lone parent	[-]	[-]	[-]	66.3	73.9	64.4	[-]	[90.8]
Pensioner <sup>b</sup>	[-]	[-]	[-]	19.8	21.0	20.6	[-]	[-]
Other household	[-]	[-]	[-]	79.9	82.9	78.8	[-]	[-]
Average household	[87.1]	90.0	75.6	57.6	62.6	59.1	48.4	83.5

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table CP1/C: Household type by tenure: percentage in overcrowded accommodation (objective measure/PH) — Netherlands<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	[4.1]	12.9	[-]	[0.0]	10.3	[-]	[-]	11.1
Childless couple	[-]	[0.0]	[-]	[0.0]	0.0	[-]	[0.0]	[0.0]
Couple with children	[-]	[11.1]	[-]	3.3	7.1	[-]	[4.7]	10.3
Lone parent	[1.9]	[1.7]	[-]	[-]	1.7	[-]	[-]	1.8
Pensioner <sup>b</sup>	[0.0]	0.0	[-]	0.0	0.0	[0.0]	[0.0]	0.0
Other household	[-]	[-]	[-]	[-]	[-]	[-]	[-]	[-]
Average household	1.9	7.2	[-]	1.7	4.9	0.0	3.0	6.1

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table CP1/D: Household type by tenure: percentage in overcrowded accommodation (objective measure/PH) — Portugal<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	[-]	[-]	[-]	[0.8]	6.8	[0.9]	[-]	[14.9]
Childless couple	[-]	[-]	[-]	1.3	2.5	1.4	[-]	[4.8]
Couple with children	[35.9]	[-]	[19.2]	8.9	16.4	8.3	[10.3]	25.9
Lone parent	[-]	[-]	[-]	[-]	[34.6]	[-]	[-]	[-]
Pensioner <sup>b</sup>	[0.0]	[0.0]	[15.3]	2.5	3.2	2.0	[-]	5.0
Other household	[-]	[-]	[-]	23.1	32.8	24.5	[-]	[50.8]
Average household	34.5	20.5	23.9	9.9	16.5	9.7	11.5	26.9

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table CP1/E: Household type by tenure: percentage in overcrowded accommodation (objective measure/PH) — Sweden<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	48.4	[-]	[-]	[27.2]	43.8	[-]	[25.4]	48.2
Childless couple	19.9	[-]	[-]	[4.5]	16.6	[-]	[-]	21.5
Couple with children	37.2	[-]	[-]	11.3	25.1	[-]	[8.8]	36.4
Lone parent	27.9	[-]	[-]	[10.5]	28.5	[-]	[-]	35.0
Pensioner <sup>b</sup>	10.9	[-]	[-]	2.7	6.5	2.9	[2.3]	10.0
Other household	[74.2]	[-]	[-]	[-]	[58.6]	[-]	[-]	[75.6]
Average household	33.7	[49.9]	[-]	9.9	26.0	9.3	10.3	34.8

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table CP1/F: Household type by tenure: percentage in overcrowded accommodation (objective measure/PH) — United Kingdom<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	[14.1]	1.8	[-]	0.0	2.8	0.0	[0.0]	4.1
Childless couple	[0.0]	0.0	[-]	0.0	0.0	0.0	[0.0]	0.0
Couple with children	[9.9]	21.5	[-]	3.5	12.2	[0.0]	4.6	18.7
Lone parent	[1.6]	11.1	[-]	[6.2]	8.5	[-]	[6.8]	8.9
Pensioner <sup>b</sup>	[0.0]	1.9	[-]	0.0	0.6	0.0	[0.0]	1.6
Other household	[33.9]	[19.8]	[-]	[26.4]	26.2	[31.6]	[-]	26.0
Average household	12.6	11.5	[6.2]	4.9	8.7	4.6	5.4	11.7

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table CP3/A: Household type by tenure: percentage in overcrowded accommodation (subjective measure/PH) — Germany<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	12.7	11.2	[0.0]	1.3	11.0	NA	NA	11.9
Childless couple	11.4	[-]	[-]	0.0	10.0	NA	NA	12.9
Couple with children	27.2	[-]	[-]	18.6	25.2	NA	NA	29.6
Lone parent	23.7	[30.2]	[-]	[8.9]	21.6	NA	NA	24.4
Pensioner <sup>b</sup>	2.6	[10.2]	[0.0]	0.0	1.8	NA	NA	3.3
Other household	[13.1]	[-]	[-]	[3.7]	6.1	NA	NA	[9.4]
Average household	15.3	21.5	6.7	6.6	12.9	NA	NA	15.6

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households. NA = Not available because data on mortgages were not collected in Germany. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table CP3/B: Household type by tenure: percentage in overcrowded accommodation (subjective measure/PH) — Hungary<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	[-]	[-]	[4.9]	7.8	7.8	8.4	[-]	[8.2]
Childless couple	[-]	[-]	[-]	12.0	12.3	11.8	[-]	[13.5]
Couple with children	[-]	[79.8]	[56.3]	20.6	27.9	22.1	[14.4]	58.2
Lone parent	[-]	[-]	[-]	9.5	18.3	10.9	[-]	[37.8]
Pensioner <sup>b</sup>	[-]	[-]	[-]	1.0	2.0	1.0	[-]	[-]
Other household	[-]	[-]	[-]	30.1	30.5	29.6	[-]	[-]
Average household	[25.7]	56.8	39.2	17.9	22.6	18.5	14.1	42.6

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table CP3/C: Household type by tenure: percentage in overcrowded accommodation (subjective measure/PH) — Netherlands<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	[15.3]	19.6	[-]	[0.0]	17.2	[-]	[-]	18.5
Childless couple	[-]	[0.0]	[-]	[7.9]	1.8	[-]	[7.1]	[0.0]
Couple with children	[-]	[36.3]	[-]	20.9	30.9	[-]	[20.4]	39.4
Lone parent	[40.9]	[38.9]	[-]	[-]	37.7	[-]	[-]	39.7
Pensioner <sup>b</sup>	[1.9]	8.4	[-]	0.9	4.7	[0.0]	[2.4]	6.5
Other household	[-]	[-]	[-]	[-]	[-]	[-]	[-]	[-]
Average household	25.5	22.6	[-]	18.4	21.8	25.2	13.6	23.2

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table CP3/D: Household type by tenure: percentage in overcrowded accommodation (subjective measure/PH) — Portugal<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	[-]	[-]	[-]	[2.0]	5.9	[2.0]	[-]	[11.3]
Childless couple	[-]	[-]	[-]	9.2	11.1	10.2	[-]	[14.5]
Couple with children	[49.0]	[-]	[29.5]	23.8	32.8	20.5	[31.7]	44.0
Lone parent	[-]	[-]	[-]	[-]	[36.0]	[-]	[-]	[-]
Pensioner <sup>b</sup>	[12.8]	[20.2]	[21.8]	10.4	12.5	10.0	[-]	18.1
Other household	[-]	[-]	[-]	32.9	41.1	34.3	[-]	[56.3]
Average household	44.1	40.1	29.4	20.3	27.3	19.0	28.4	38.4

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table CP3/E: Household type by tenure: percentage in overcrowded accommodation (subjective measure/PH) — Sweden<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	23.5	[-]	[-]	[4.3]	19.0	[-]	[6.1]	22.8
Childless couple	26.4	[-]	[-]	[4.7]	21.1	[-]	[-]	27.8
Couple with children	31.5	[-]	[-]	34.9	32.2	[-]	[31.2]	29.9
Lone parent	18.6	[-]	[-]	[12.1]	22.7	[-]	[-]	26.6
Pensioner <sup>b</sup>	8.0	[-]	[-]	3.2	5.4	5.1	[0.0]	7.4
Other household	[26.7]	[-]	[-]	[-]	[21.3]	[-]	[-]	[25.2]
Average household	21.6	[33.7]	[-]	14.4	19.6	12.9	15.4	22.5

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table CP3/F: Household type by tenure: percentage in overcrowded accommodation (subjective measure/PH) — United Kingdom<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	[20.1]	15.9	[-]	6.4	13.3	6.9	[5.1]	16.5
Childless couple	[10.9]	22.8	[-]	3.2	11.0	5.2	[0.0]	18.6
Couple with children	[5.8]	49.8	[-]	23.1	33.0	[13.4]	25.8	40.4
Lone parent	[14.6]	33.8	[-]	[20.2]	28.2	[-]	[22.5]	29.4
Pensioner <sup>b</sup>	[0.0]	7.8	[-]	2.9	4.4	2.6	[8.5]	7.1
Other household	[7.8]	[44.8]	[-]	[15.8]	25.0	[14.0]	[-]	31.3
Average household	9.8	31.9	[10.0]	10.9	19.9	5.7	20.1	26.7

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.



Table CPW1/A: Percentage in overcrowded accommodation (objective measure/PHW) — Germany<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
In overcrowded accommodation	7.2	7.2	9.9	6.8	7.2	1.0	1.4	0.9
Not in overcrowded accommodation	92.8	92.8	90.1	93.2	92.8	1.0	1.0	1.0
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PHW = based exclusively on poor households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table CPW1/B: Percentage in overcrowded accommodation (objective measure/PHW) — Hungary<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
In overcrowded accommodation	64.6	74.5	75.2	74.0	68.5	1.2	1.2	1.1
Not in overcrowded accommodation	35.4	25.5	24.8	26.0	31.5	0.7	0.7	0.7
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PHW = based exclusively on poor households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table CPW1/C: Percentage in overcrowded accommodation (objective measure/PHW) — Netherlands<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
In overcrowded accommodation	3.7	3.1	0.0	3.6	3.4	0.8	0.0	1.0
Not in overcrowded accommodation	96.3	96.9	100.0	96.4	96.6	1.0	1.0	1.0
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PHW = based exclusively on poor households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table CPW1/D: Percentage in overcrowded accommodation (objective measure/PHW) — Portugal<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
In overcrowded accommodation	20.1	14.0	11.3	14.7	18.2	0.7	0.6	0.7
Not in overcrowded accommodation	79.9	86.0	88.7	85.3	81.8	1.1	1.1	1.1
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PHW = based exclusively on poor households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table CPW1/E: Percentage in overcrowded accommodation (objective measure/PHW) — Sweden<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
In overcrowded accommodation	24.4	39.0	55.7	34.3	27.4	1.6	2.3	1.4
Not in overcrowded accommodation	75.6	61.0	44.3	65.7	72.6	0.8	0.6	0.9
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PHW = based exclusively on poor households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table CPW1/F: Percentage in overcrowded accommodation (objective measure/PHW) — United Kingdom<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
In overcrowded accommodation	16.6	9.2	9.5	9.1	13.3	0.6	0.6	0.5
Not in overcrowded accommodation	83.4	90.8	90.5	90.9	86.7	1.1	1.1	1.1
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PHW = based exclusively on poor households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table CPW3/A: Percentage in overcrowded accommodation (subjective measure/PHW) — Germany<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
In overcrowded accommodation	17.1	15.9	15.7	16.0	16.6	0.9	0.9	0.9
Not in overcrowded accommodation	82.9	84.1	84.3	84.0	83.4	1.0	1.0	1.0
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PHW = based exclusively on poor households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table CPW3/B: Percentage in overcrowded accommodation (subjective measure/PHW) — Hungary<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
In overcrowded accommodation	24.1	27.7	28.6	27.2	25.5	1.1	1.2	1.1
Not in overcrowded accommodation	75.9	72.3	71.4	72.8	74.5	1.0	0.9	1.0
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PHW = based exclusively on poor households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table CPW3/C: Percentage in overcrowded accommodation (subjective measure/PHW) — Netherlands<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
In overcrowded accommodation	26.8	21.4	30.0	20.0	24.4	0.8	1.1	0.7
Not in overcrowded accommodation	73.2	78.6	70.0	80.0	75.6	1.1	1.0	1.1
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PHW = based exclusively on poor households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table CPW3/D: Percentage in overcrowded accommodation (subjective measure/PHW) — Portugal<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
In overcrowded accommodation	32.7	24.5	36.0	21.5	30.1	0.7	1.1	0.7
Not in overcrowded accommodation	67.3	75.5	64.0	78.5	69.9	1.1	1.0	1.2
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PHW = based exclusively on poor households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table CPW3/E: Percentage in overcrowded accommodation (subjective measure/PHW) — Sweden<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
In overcrowded accommodation	24.7	30.9	44.0	27.2	26.0	1.3	1.8	1.1
Not in overcrowded accommodation	75.3	69.1	56.0	72.8	74.0	0.9	0.7	1.0
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PHW = based exclusively on poor households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table CPW3/F: Percentage in overcrowded accommodation (subjective measure/PHW) — United Kingdom<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
In overcrowded accommodation	23.7	30.7	30.9	30.6	26.8	1.3	1.3	1.3
Not in overcrowded accommodation	76.3	69.3	69.1	69.4	73.2	0.9	0.9	0.9
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PHW = based exclusively on poor households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table CW1/A: Percentage in overcrowded accommodation (objective measure/HOPW) — Germany<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
In overcrowded accommodation	2.3	5.9	7.8	5.5	2.8	2.5	3.3	2.3
Not in overcrowded accommodation	97.7	94.1	92.2	94.5	97.2	1.0	0.9	1.0
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. HOPW = based exclusively on households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table CW1/B: Percentage in overcrowded accommodation (objective measure/HOPW) — Hungary<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
In overcrowded accommodation	48.4	64.9	65.9	64.1	50.0	1.3	1.4	1.3
Not in overcrowded accommodation	51.6	35.1	34.1	35.9	50.0	0.7	0.7	0.7
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. HOPW = based exclusively on households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table CW1/C: Percentage in overcrowded accommodation (objective measure/HOPW) — Netherlands<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
In overcrowded accommodation	1.2	1.6	1.5	1.6	1.3	1.3	1.2	1.3
Not in overcrowded accommodation	98.8	98.4	98.5	98.4	98.7	1.0	1.0	1.0
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. HOPW = based exclusively on households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table CW1/D: Percentage in overcrowded accommodation (objective measure/HOPW) — Portugal<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
In overcrowded accommodation	15.1	11.3	10.4	11.8	14.7	0.7	0.7	0.8
Not in overcrowded accommodation	84.9	88.7	89.6	88.2	85.3	1.0	1.1	1.0
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. HOPW = based exclusively on households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table CW1/E: Percentage in overcrowded accommodation (objective measure/HOPW) — Sweden<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
In overcrowded accommodation	7.9	24.1	23.0	24.9	8.6	3.0	2.9	3.1
Not in overcrowded accommodation	92.1	75.9	77.0	75.1	91.4	0.8	0.8	0.8
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. HOPW = based exclusively on households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table CW1/F: Percentage in overcrowded accommodation (objective measure/HOPW) — United Kingdom<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
In overcrowded accommodation	4.8	6.4	3.8	7.4	5.0	1.3	0.8	1.5
Not in overcrowded accommodation	95.2	93.6	96.2	92.6	95.0	1.0	1.0	1.0
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. HOPW = based exclusively on households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table CW3/A: Percentage in overcrowded accommodation (subjective measure/HOPW) — Germany<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
In overcrowded accommodation	9.3	12.7	13.9	12.4	9.7	1.4	1.5	1.3
Not in overcrowded accommodation	90.7	87.3	86.1	87.6	90.3	1.0	0.9	1.0
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. HOPW = based exclusively on households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table CW3/B: Percentage in overcrowded accommodation (subjective measure/HOPW) — Hungary<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
In overcrowded accommodation	17.7	22.4	23.1	21.9	18.2	1.3	1.3	1.2
Not in overcrowded accommodation	82.3	77.6	76.9	78.1	81.8	0.9	0.9	0.9
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. HOPW = based exclusively on households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table CW3/C: Percentage in overcrowded accommodation (subjective measure/HOPW) — Netherlands<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
In overcrowded accommodation	15.6	11.2	13.7	10.8	15.0	0.7	0.9	0.7
Not in overcrowded accommodation	84.4	88.8	86.3	89.2	85.0	1.1	1.0	1.1
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. HOPW = based exclusively on households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table CW3/D: Percentage in overcrowded accommodation (subjective measure/HOPW) — Portugal<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
In overcrowded accommodation	23.0	20.2	26.5	17.4	22.6	0.9	1.2	0.8
Not in overcrowded accommodation	77.0	79.8	73.5	82.6	77.4	1.0	1.0	1.1
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. HOPW = based exclusively on households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table CW3/E: Percentage in overcrowded accommodation (subjective measure/HOPW) — Sweden<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
In overcrowded accommodation	16.4	21.2	20.5	21.6	16.6	1.3	1.2	1.3
Not in overcrowded accommodation	83.6	78.8	79.5	78.4	83.4	0.9	1.0	0.9
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. HOPW = based exclusively on households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table CW3/F: Percentage in overcrowded accommodation (subjective measure/HOPW) — United Kingdom<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
In overcrowded accommodation	16.8	25.9	17.9	28.8	17.9	1.5	1.1	1.7
Not in overcrowded accommodation	83.2	74.1	82.1	71.2	82.1	0.9	1.0	0.9
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. HOPW = based exclusively on households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table CX1: Poverty and employment status by country: percentage in overcrowded accommodation (objective measure)<sup>a</sup>

	P	NP	All	P/NP	IW	OWS	OWL	OWS/IW	OWL/IW
DE	7.0	2.0	2.7	0.3	2.3	7.8	5.5	3.3	2.3
HU	62.6	41.6	44.2	0.7	48.4	65.9	64.1	1.4	1.3
NL	4.9	1.0	1.5	0.2	1.2	1.5	1.6	1.2	1.3
PT	16.5	12.8	13.5	0.8	15.1	10.4	11.8	0.7	0.8
SE	26.0	6.7	9.0	0.3	7.9	23.0	24.9	2.9	3.1
UK	8.7	3.2	4.3	0.4	4.8	3.8	7.4	0.8	1.5

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. P = poor, NP = non-poor, All = average households, IW = households in work, OWS = households out of work since less than a year, OWL = households out of work since more than a year, DE = Germany, HU = Hungary, NL = Netherlands, PT = Portugal, SE = Sweden, UK = United Kingdom.

Table CX3: Poverty and employment status by country: percentage in overcrowded accommodation (subjective measure)<sup>a</sup>

	P	NP	All	P/NP	IW	OWS	OWL	OWS/IW	OWL/IW
DE	12.9	7.5	8.2	0.6	9.3	13.9	12.4	1.5	1.3
HU	22.6	14.5	15.5	0.6	17.7	23.1	21.9	1.3	1.2
NL	21.8	13.2	14.2	0.6	15.6	13.7	10.8	0.9	0.7
PT	27.3	20.1	21.4	0.7	23.0	26.5	17.4	1.2	0.8
SE	19.6	13.9	14.6	0.7	16.4	20.5	21.6	1.2	1.3
UK	19.9	14.8	15.8	0.7	16.8	17.9	28.8	1.1	1.7

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. P = poor, NP = non-poor, All = average households, IW = households in work, OWS = households out of work since less than a year, OWL = households out of work since more than a year, DE = Germany, HU = Hungary, NL = Netherlands, PT = Portugal, SE = Sweden, UK = United Kingdom.

Table D2A/A: Poverty and employment status by indicators of deprivation: column percentages (alternative indicator) — Germany<sup>a</sup>

	P	NP	All	P/NP	IW	OWS	OWL	OWS/IW	OWL/IW
0	45.1	63.8	61.2	0.7	60.5	50.8	51.8	0.8	0.9
1	32.5	25.3	26.3	1.3	26.9	34.1	27.7	1.3	1.0
2	15.0	8.0	8.9	1.9	9.1	10.3	13.1	1.1	1.4
3	6.1	2.6	3.1	2.4	3.0	4.8	5.8	1.6	1.9
4	1.3	0.4	0.5	3.7	0.5	0.0	1.6	0.0	3.4
5	0.1	0.1	0.1	1.9	0.1	0.0	0.1	0.0	1.3
All	100.0	100.0	100.0	1.0	100.0	100.0	100.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. P = poor household, NP = non-poor household, All = average household, IW = household in work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, row numbers show the number of problems reported.

Table D2A/B: Poverty and employment status by indicators of deprivation: column percentages (alternative indicator) — Hungary<sup>a</sup>

	P	NP	All	P/NP	IW	OWS	OWL	OWS/IW	OWL/IW
0	37.5	51.4	49.7	0.7	51.4	31.3	37.9	0.6	0.7
1	29.3	33.4	32.9	0.9	33.2	32.0	28.0	1.0	0.8
2	17.3	11.1	11.9	1.6	11.2	18.1	15.7	1.6	1.4
3	9.1	3.0	3.8	3.0	3.1	12.9	9.0	4.2	2.9
4	4.5	0.8	1.3	5.4	0.9	1.8	7.1	2.1	8.3
5	2.2	0.2	0.5	9.9	0.3	3.9	2.2	13.9	7.9
All	100.0	100.0	100.0	1.0	100.0	100.0	100.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. P = poor household, NP = non-poor household, All = average household, IW = household in work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, row numbers show the number of problems reported.

Table D2A/C: Poverty and employment status by indicators of deprivation: column percentages (alternative indicator) — Netherlands<sup>a</sup>

	P	NP	All	P/NP	IW	OWS	OWL	OWS/IW	OWL/IW
0	44.3	63.6	61.4	0.7	61.5	68.6	60.2	1.1	1.0
1	35.7	26.9	27.9	1.3	28.4	24.4	26.5	0.9	0.9
2	13.7	7.6	8.3	1.8	8.1	3.8	9.4	0.5	1.2
3	5.2	1.6	2.0	3.3	1.5	3.1	3.8	2.0	2.5
4	0.8	0.3	0.4	2.7	0.4	0.0	0.2	0.0	0.4
5	0.3	0.0	0.0	NA	0.0	0.0	0.0	NA	NA
All	100.0	100.0	100.0	1.0	100.0	100.0	100.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. P = poor household, NP = non-poor household, All = average household, IW = household in work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, row numbers show the number of problems reported.

Table D2A/D: Poverty and employment status by indicators of deprivation: column percentages (alternative indicator) — Portugal<sup>a</sup>

	P	NP	All	P/NP	IW	OWS	OWL	OWS/IW	OWL/IW
0	16.8	27.5	25.7	0.6	27.0	24.8	18.9	0.9	0.7
1	37.2	43.5	42.4	0.9	43.0	42.4	37.1	1.0	0.9
2	25.6	19.6	20.6	1.3	20.1	17.6	28.1	0.9	1.4
3	12.2	7.1	8.0	1.7	7.3	10.8	10.0	1.5	1.4
4	6.4	1.8	2.5	3.6	2.1	1.7	3.9	0.8	1.9
5	1.8	0.5	0.7	3.5	0.5	2.7	1.9	5.7	4.1
All	100.0	100.0	100.0	1.0	100.0	100.0	100.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. P = poor household, NP = non-poor household, All = average household, IW = household in work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, row numbers show the number of problems reported.

Table D2A/E: Poverty and employment status by indicators of deprivation: column percentages (alternative indicator) — Sweden<sup>a</sup>

	P	NP	All	P/NP	IW	OWS	OWL	OWS/IW	OWL/IW
0	66.2	73.2	72.4	0.9	72.5	73.3	63.2	1.0	0.9
1	23.6	21.3	21.5	1.1	21.5	16.1	28.4	0.7	1.3
2	7.6	4.2	4.6	1.8	4.6	6.6	6.1	1.4	1.3
3	2.4	1.0	1.2	2.3	1.1	4.1	1.8	3.8	1.7
4	0.2	0.3	0.3	0.9	0.3	0.0	0.5	0.0	1.5
5	0.0	0.0	0.0	NA	0.0	0.0	0.0	NA	NA
All	100.0	100.0	100.0	1.0	100.0	100.0	100.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. P = poor household, NP = non-poor household, All = average household, IW = household in work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, row numbers show the number of problems reported.

Table D2A/F: Poverty and employment status by indicators of deprivation: column percentages (alternative indicator) — United Kingdom<sup>a</sup>

	P	NP	All	P/NP	IW	OWS	OWL	OWS/IW	OWL/IW
0	52.0	61.4	59.6	0.8	60.2	51.6	40.0	0.9	0.7
1	27.4	27.2	27.2	1.0	27.2	32.7	32.1	1.2	1.2
2	13.4	8.4	9.4	1.6	9.1	10.0	17.8	1.1	1.9
3	5.7	2.5	3.2	2.2	2.8	4.8	7.9	1.7	2.8
4	1.5	0.5	0.7	3.0	0.6	0.9	2.2	1.4	3.5
5	0.0	0.0	0.0	NA	0.0	0.0	0.0	NA	NA
All	100.0	100.0	100.0	1.0	100.0	100.0	100.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. P = poor household, NP = non-poor household, All = average household, IW = household in work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, row numbers show the number of problems reported.

Table D2B/A: Household type by tenure: percentage reporting at least one indicator of deprivation (alternative indicator) — Germany<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	61.4	66.9	52.3	34.9	55.6	NA	NA	61.6
Childless couple	56.0	58.1	[36.9]	24.6	41.2	NA	NA	55.5
Couple with children	61.4	59.4	68.2	26.6	38.4	NA	NA	61.6
Lone parent	67.1	63.2	[52.2]	37.5	58.4	NA	NA	65.9
Pensioner <sup>b</sup>	37.9	46.5	15.3	17.8	26.5	NA	NA	36.7
Other household	58.4	[62.2]	[-]	22.5	32.5	NA	NA	60.5
Average household	55.9	59.0	44.7	24.6	38.8	NA	NA	55.7

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. NA = Not available because data on mortgages were not collected in Germany. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table D2B/B: Household type by tenure: percentage reporting at least one indicator of deprivation (alternative indicator) — Hungary<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	65.7	[92.5]	65.2	56.4	59.1	56.8	53.5	71.6
Childless couple	[60.2]	77.0	61.7	50.9	53.2	51.9	44.4	66.6
Couple with children	76.1	84.1	68.8	46.0	49.6	46.2	45.4	75.7
Lone parent	[88.1]	[86.1]	[63.9]	58.4	62.5	57.7	61.3	78.2
Pensioner <sup>b</sup>	[-]	69.8	57.0	50.6	51.8	50.2	[65.2]	61.6
Other household	[88.3]	[82.6]	[63.3]	43.7	46.0	43.8	43.1	75.1
Average household	75.4	81.9	64.0	47.5	50.3	47.7	46.2	72.3

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table D2B/C: Household type by tenure: percentage reporting at least one indicator of deprivation (alternative indicator) — Netherlands<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	56.9	58.1	[-]	40.9	52.6	47.1	39.9	57.8
Childless couple	57.7	54.2	[-]	31.5	38.0	35.2	31.1	54.5
Couple with children	32.5	57.7	[-]	32.7	36.4	50.3	31.4	54.5
Lone parent	65.9	61.1	[-]	39.1	56.0	[-]	31.2	62.5
Pensioner <sup>b</sup>	41.6	38.9	[-]	22.5	31.6	25.7	20.2	39.5
Other household	[-]	45.5	[-]	35.0	37.6	53.2	31.5	44.1
Average household	48.4	52.1	[33.5]	32.2	38.6	40.7	31.0	51.3

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table D2B/D: Household type by tenure: percentage reporting at least one indicator of deprivation (alternative indicator) — Portugal<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	[83.4]	[93.4]	[88.2]	73.3	78.9	72.6	[74.9]	87.1
Childless couple	76.9	[90.3]	[79.5]	72.2	74.5	75.3	66.4	80.4
Couple with children	88.9	[86.9]	70.7	64.0	68.2	66.2	62.2	80.7
Lone parent	[86.0]	[-]	[-]	74.9	80.8	[63.0]	[89.8]	[86.8]
Pensioner <sup>b</sup>	77.0	88.3	77.6	80.0	80.6	80.2	[75.6]	82.0
Other household	84.8	88.9	88.7	74.5	77.3	75.7	70.4	87.5
Average household	84.2	89.1	77.3	71.2	74.3	73.9	65.7	83.4

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table D2B/E: Household type by tenure: percentage reporting at least one indicator of deprivation (alternative indicator) — Sweden<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	41.0	[41.1]	[-]	23.6	34.6	21.0	24.4	41.0
Childless couple	36.4	[41.1]	[-]	20.6	25.2	16.8	21.4	36.8
Couple with children	41.6	[18.3]	[-]	24.0	27.1	16.5	25.0	40.2
Lone parent	44.0	[-]	[-]	26.8	35.6	[21.0]	28.3	43.1
Pensioner <sup>b</sup>	33.3	[23.5]	[-]	19.1	23.2	22.0	16.7	32.6
Other household	38.9	[-]	[-]	25.1	28.3	20.3	27.8	38.4
Average household	39.3	30.7	[-]	22.7	27.6	19.5	23.5	38.7

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table D2B/F: Household type by tenure: percentage reporting at least one indicator of deprivation (alternative indicator) — United Kingdom<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	52.0	58.0	[51.0]	34.1	42.7	28.8	37.1	55.7
Childless couple	49.9	58.7	[-]	34.1	38.4	29.8	36.1	53.6
Couple with children	41.3	71.7	[-]	35.5	41.4	35.8	35.5	62.5
Lone parent	49.6	69.0	[-]	42.3	57.0	[37.0]	42.9	64.0
Pensioner <sup>b</sup>	25.5	37.0	[39.9]	27.1	29.2	26.5	35.4	36.1
Other household	57.0	68.9	[-]	36.1	43.0	30.5	39.2	64.8
Average household	48.4	62.2	54.5	34.1	40.4	29.3	36.8	57.7

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.



Table DP2A/A: Employment status by indicators of deprivation: column percentages (alternative indicator/PH) — Germany<sup>a</sup>

	IW	OWS	OWL	All	OWS/IW	OWL/IW
0	40.6	49.6	41.7	41.6	122.0	102.6
1	34.6	34.7	32.7	33.9	100.4	94.4
2	15.8	11.5	16.0	15.6	72.7	101.3
3	7.7	4.2	6.9	7.2	54.4	89.7
4	1.1	0.0	2.7	1.6	0.0	254.1
5	0.2	0.0	0.0	0.1	0.0	0.0
All	100.0	100.0	100.0	100.0	100.0	100.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households. IW = household in work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household, row numbers show the number of problems reported.

Table DP2A/B: Employment status by indicators of deprivation: column percentages (alternative indicator/PH) — Hungary<sup>a</sup>

	IW	OWS	OWL	All	OWS/IW	OWL/IW
0	43.4	22.2	34.9	38.3	51.1	80.4
1	30.6	31.7	23.4	28.9	103.3	76.2
2	14.4	23.9	18.3	16.7	166.0	127.0
3	7.1	15.6	10.9	9.3	218.6	153.7
4	3.2	1.1	9.0	4.4	35.0	282.1
5	1.3	5.6	3.6	2.5	430.0	275.6
All	100.0	100.0	100.0	100.0	100.0	100.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households. IW = household in work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household, row numbers show the number of problems reported.

Table DP2A/C: Employment status by indicators of deprivation: column percentages (alternative indicator/PH) — Netherlands<sup>a</sup>

	IW	OWS	OWL	All	OWS/IW	OWL/IW
0	44.0	52.9	42.9	44.2	120.1	97.4
1	41.0	36.5	32.2	37.4	89.0	78.6
2	10.4	0.0	15.4	11.6	0.0	147.3
3	2.6	10.6	9.5	5.7	414.4	371.1
4	1.9	0.0	0.0	1.1	0.0	0.0
5	0.0	0.0	0.0	0.0	NA	NA
All	100.0	100.0	100.0	100.0	100.0	100.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households. IW = household in work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household, row numbers show the number of problems reported.

Table DP2A/D: Employment status by indicators of deprivation: column percentages (alternative indicator/PH) — Portugal<sup>a</sup>

	IW	OWS	OWL	All	OWS/IW	OWL/IW
0	18.7	17.5	12.6	17.1	93.9	67.3
1	38.7	29.0	35.2	37.2	75.0	91.0
2	24.8	22.8	30.9	26.2	91.8	124.5
3	11.2	15.0	13.5	12.0	133.5	120.6
4	5.5	5.9	5.7	5.6	107.5	103.1
5	1.1	9.8	2.1	1.9	884.2	191.4
All	100.0	100.0	100.0	100.0	100.0	100.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households. IW = household in work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household, row numbers show the number of problems reported.

Table DP2A/E: Employment status by indicators of deprivation: column percentages (alternative indicator/PH) — Sweden<sup>a</sup>

	IW	OWS	OWL	All	OWS/IW	OWL/IW
0	65.9	62.6	57.0	64.3	95.0	86.4
1	22.9	15.7	31.2	23.9	68.5	136.4
2	8.5	17.8	8.6	9.0	208.3	100.3
3	2.3	3.9	2.3	2.4	168.0	99.9
4	0.3	0.0	0.9	0.4	0.0	281.4
5	0.0	0.0	0.0	0.0	0.0	0.0
All	100.0	100.0	100.0	100.0	100.0	100.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households. IW = household in work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household, row numbers show the number of problems reported.

Table DP2A/F: Employment status by indicators of deprivation: column percentages (alternative indicator/PH) — United Kingdom<sup>a</sup>

	IW	OWS	OWL	All	OWS/IW	OWL/IW
0	53.4	33.5	36.5	45.6	62.7	68.3
1	29.0	36.5	29.2	29.7	125.9	100.8
2	11.5	14.8	23.0	16.0	128.8	199.8
3	4.0	12.9	9.5	6.7	323.2	239.9
4	2.1	2.3	1.8	2.0	112.0	85.1
5	0.0	0.0	0.0	0.0	0.0	0.0
All	100.0	100.0	100.0	100.0	100.0	100.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households. IW = household in work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household, row numbers show the number of problems reported.

Table DP2B/A: Household type by tenure: percentage reporting at least one indicator of deprivation (alternative indicator/PH) — Germany<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	66.0	72.3	[54.4]	37.7	63.5	NA	NA	66.2
Childless couple	63.7	[-]	[-]	33.6	56.8	NA	NA	63.8
Couple with children	72.7	[-]	[-]	40.9	59.2	NA	NA	71.4
Lone parent	76.8	[74.3]	[-]	[46.0]	69.9	NA	NA	75.5
Pensioner <sup>b</sup>	42.7	[41.6]	[12.1]	25.9	32.6	NA	NA	37.8
Other household	[69.5]	[-]	[-]	[37.6]	52.3	NA	NA	[72.7]
Average household	65.0	66.0	39.3	35.1	54.9	NA	NA	63.5

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households. NA = Not available because data on mortgages were not collected in Germany. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table DP2B/B: Household type by tenure: percentage reporting at least one indicator of deprivation (alternative indicator/PH) — Hungary<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	[-]	[-]	[78.8]	65.9	69.0	65.8	[-]	[80.9]
Childless couple	[-]	[-]	[-]	67.7	67.9	67.9	[-]	[68.8]
Couple with children	[-]	[79.1]	[79.7]	54.4	60.2	58.9	[35.6]	84.2
Lone parent	[-]	[-]	[-]	63.6	72.5	61.3	[-]	[92.3]
Pensioner <sup>b</sup>	[-]	[-]	[-]	58.9	59.0	57.3	[-]	[-]
Other household	[-]	[-]	[-]	56.5	58.7	54.8	[-]	[-]
Average household	[90.8]	80.5	77.6	57.9	62.5	59.6	47.3	81.6

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table DP2B/C: Household type by tenure: percentage reporting at least one indicator of deprivation (alternative indicator/PH) — Netherlands<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	[51.9]	66.7	[-]	[61.3]	63.2	[-]	[-]	63.3
Childless couple	[-]	[62.2]	[-]	[31.5]	55.9	[-]	[23.3]	[63.3]
Couple with children	[-]	[69.0]	[-]	50.6	57.8	[-]	[46.8]	63.8
Lone parent	[67.7]	[57.7]	[-]	[-]	61.5	[-]	[-]	61.9
Pensioner <sup>b</sup>	[54.1]	47.8	[-]	18.5	39.8	[22.6]	[12.0]	50.2
Other household	[-]	[-]	[-]	[-]	[-]	[-]	[-]	[-]
Average household	51.9	61.4	[-]	46.3	55.7	55.2	40.1	59.3

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table DP2B/D: Household type by tenure: percentage reporting at least one indicator of deprivation (alternative indicator/PH) — Portugal<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	[-]	[-]	[-]	[70.0]	74.0	[69.0]	[-]	[79.4]
Childless couple	[-]	[-]	[-]	79.5	82.7	83.1	[-]	[88.5]
Couple with children	[84.2]	[-]	[69.5]	73.1	76.2	72.9	[73.6]	80.1
Lone parent	[-]	[-]	[-]	[-]	[95.1]	[-]	[-]	[-]
Pensioner <sup>b</sup>	[88.6]	[82.7]	[86.1]	89.5	88.5	89.3	[-]	85.9
Other household	[-]	[-]	[-]	81.3	87.3	82.1	[-]	[98.5]
Average household	87.9	93.9	80.4	80.4	83.2	81.5	73.7	87.5

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table DP2B/E: Household type by tenure: percentage reporting at least one indicator of deprivation (alternative indicator/PH) — Sweden<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	39.8	[-]	[-]	[32.3]	37.4	[-]	[30.6]	38.7
Childless couple	46.3	[-]	[-]	[16.9]	36.7	[-]	[-]	44.6
Couple with children	39.4	[-]	[-]	22.0	31.1	[-]	[25.3]	38.4
Lone parent	46.2	[-]	[-]	[33.0]	40.9	[-]	[-]	43.8
Pensioner <sup>b</sup>	31.2	[-]	[-]	23.5	26.8	24.6	[21.5]	29.9
Other household	[40.5]	[-]	[-]	[-]	[38.5]	[-]	[-]	[38.4]
Average household	39.8	[18.8]	[-]	25.4	33.8	24.2	26.3	38.4

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table DP2B/F: Household type by tenure: percentage reporting at least one indicator of deprivation (alternative indicator/PH) — United Kingdom<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	[70.7]	59.0	[-]	34.6	52.4	30.2	[47.1]	60.8
Childless couple	[40.6]	58.7	[-]	37.9	45.8	40.4	[33.7]	53.5
Couple with children	[61.1]	73.7	[-]	34.7	55.6	[39.4]	33.3	71.6
Lone parent	[60.3]	73.6	[-]	[47.4]	66.9	[-]	[50.3]	70.1
Pensioner <sup>b</sup>	[20.6]	36.4	[-]	26.2	29.3	25.9	[32.4]	34.9
Other household	[41.2]	[80.5]	[-]	[20.0]	46.4	[13.0]	[-]	65.5
Average household	51.2	65.0	[56.9]	30.3	48.0	26.8	36.2	61.8

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table DPW2/A: Number of indicators of deprivation reported: column percentages (alternative indicator/PHW) — Germany<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
0	40.6	42.8	49.6	41.7	41.6	1.1	1.2	1.0
1	34.6	33.0	34.7	32.7	33.9	1.0	1.0	0.9
2	15.8	15.4	11.5	16.0	15.6	1.0	0.7	1.0
3	7.7	6.5	4.2	6.9	7.2	0.8	0.5	0.9
4	1.1	2.3	0.0	2.7	1.6	2.2	0.0	2.5
5	0.2	0.0	0.0	0.0	0.1	0.0	0.0	0.0
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PHW = based exclusively on poor households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household, row numbers show the number of problems reported.

Table DPW2/B: Number of indicators of deprivation reported: column percentages (alternative indicator/PHW) — Hungary<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
0	43.4	30.4	22.2	34.9	38.3	0.7	0.5	0.8
1	30.6	26.3	31.7	23.4	28.9	0.9	1.0	0.8
2	14.4	20.2	23.9	18.3	16.7	1.4	1.7	1.3
3	7.1	12.6	15.6	10.9	9.3	1.8	2.2	1.5
4	3.2	6.2	1.1	9.0	4.4	2.0	0.3	2.8
5	1.3	4.3	5.6	3.6	2.5	3.3	4.3	2.8
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PHW = based exclusively on poor households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household, row numbers show the number of problems reported.

Table DPW2/C: Number of indicators of deprivation reported: column percentages (alternative indicator/PHW) — Netherlands<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
0	44.0	44.3	52.9	42.9	44.2	1.0	1.2	1.0
1	41.0	32.8	36.5	32.2	37.4	0.8	0.9	0.8
2	10.4	13.2	0.0	15.4	11.6	1.3	0.0	1.5
3	2.6	9.7	10.6	9.5	5.7	3.8	4.1	3.7
4	1.9	0.0	0.0	0.0	1.1	0.0	0.0	0.0
5	0.0	0.0	0.0	0.0	0.0	NA	NA	NA
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PHW = based exclusively on poor households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household, row numbers show the number of problems reported.

Table DPW2/D: Number of indicators of deprivation reported: column percentages (alternative indicator/PHW) — Portugal<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
0	18.7	13.6	17.5	12.6	17.1	0.7	0.9	0.7
1	38.7	33.9	29.0	35.2	37.2	0.9	0.8	0.9
2	24.8	29.3	22.8	30.9	26.2	1.2	0.9	1.2
3	11.2	13.8	15.0	13.5	12.0	1.2	1.3	1.2
4	5.5	5.7	5.9	5.7	5.6	1.0	1.1	1.0
5	1.1	3.7	9.8	2.1	1.9	3.3	8.8	1.9
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PHW = based exclusively on poor households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household, row numbers show the number of problems reported.

Table DPW2/E: Number of indicators of deprivation reported: column percentages (alternative indicator/PHW) — Sweden<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
0	65.9	58.2	62.6	57.0	64.3	0.9	1.0	0.9
1	22.9	27.8	15.7	31.2	23.9	1.2	0.7	1.4
2	8.5	10.6	17.8	8.6	9.0	1.2	2.1	1.0
3	2.3	2.6	3.9	2.3	2.4	1.1	1.7	1.0
4	0.3	0.7	0.0	0.9	0.4	2.2	0.0	2.8
5	0.0	0.0	0.0	0.0	0.0	NA	NA	NA
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PHW = based exclusively on poor households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household, row numbers show the number of problems reported.

Table DPW2/F: Number of indicators of deprivation reported: column percentages (alternative indicator/PHW) — United Kingdom<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
0	53.4	36.0	33.5	36.5	45.6	0.7	0.6	0.7
1	29.0	30.5	36.5	29.2	29.7	1.1	1.3	1.0
2	11.5	21.6	14.8	23.0	16.0	1.9	1.3	2.0
3	4.0	10.1	12.9	9.5	6.7	2.5	3.2	2.4
4	2.1	1.9	2.3	1.8	2.0	0.9	1.1	0.9
5	0.0	0.0	0.0	0.0	0.0	NA	NA	NA
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PHW = based exclusively on poor households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household, row numbers show the number of problems reported.

Table DW2/A: Number of indicators of deprivation reported: column percentages (alternative indicator/HOPW) — Germany<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
0	60.5	51.6	50.8	51.8	59.5	0.9	0.8	0.9
1	26.9	28.9	34.1	27.7	27.1	1.1	1.3	1.0
2	9.1	12.6	10.3	13.1	9.5	1.4	1.1	1.4
3	3.0	5.6	4.8	5.8	3.3	1.9	1.6	1.9
4	0.5	1.3	0.0	1.6	0.5	2.8	0.0	3.4
5	0.1	0.1	0.0	0.1	0.1	1.1	0.0	1.3
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. HOPW = based exclusively on households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household, row numbers show the number of problems reported.

Table DW2/B: Number of indicators of deprivation reported: column percentages (alternative indicator/HOPW) — Hungary<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
0	51.4	35.0	31.3	37.9	49.9	0.7	0.6	0.7
1	33.2	29.8	32.0	28.0	32.8	0.9	1.0	0.8
2	11.2	16.7	18.1	15.7	11.7	1.5	1.6	1.4
3	3.1	10.7	12.9	9.0	3.8	3.5	4.2	2.9
4	0.9	4.8	1.8	7.1	1.2	5.6	2.1	8.3
5	0.3	3.0	3.9	2.2	0.5	10.5	13.9	7.9
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. HOPW = based exclusively on households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household, row numbers show the number of problems reported.

Table DW2/C: Number of indicators of deprivation reported: column percentages (alternative indicator/HOPW) — Netherlands<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
0	61.5	61.3	68.6	60.2	61.5	1.0	1.1	1.0
1	28.4	26.2	24.4	26.5	28.1	0.9	0.9	0.9
2	8.1	8.6	3.8	9.4	8.2	1.1	0.5	1.2
3	1.5	3.7	3.1	3.8	1.9	2.4	2.0	2.5
4	0.4	0.1	0.0	0.2	0.4	0.3	0.0	0.4
5	0.0	0.0	0.0	0.0	0.0	NA	NA	NA
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. HOPW = based exclusively on households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household, row numbers show the number of problems reported.

Table DW2/D: Number of indicators of deprivation reported: column percentages (alternative indicator/HOPW) — Portugal<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
0	27.0	20.8	24.8	18.9	26.3	0.8	0.9	0.7
1	43.0	38.7	42.4	37.1	42.5	0.9	1.0	0.9
2	20.1	24.9	17.6	28.1	20.7	1.2	0.9	1.4
3	7.3	10.3	10.8	10.0	7.7	1.4	1.5	1.4
4	2.1	3.2	1.7	3.9	2.2	1.5	0.8	1.9
5	0.5	2.2	2.7	1.9	0.7	4.6	5.7	4.1
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. HOPW = based exclusively on households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household, row numbers show the number of problems reported.

Table DW2/E: Number of indicators of deprivation reported: column percentages (alternative indicator/HOPW) — Sweden<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
0	72.5	67.2	73.3	63.2	72.3	0.9	1.0	0.9
1	21.5	23.6	16.1	28.4	21.6	1.1	0.7	1.3
2	4.6	6.3	6.6	6.1	4.7	1.4	1.4	1.3
3	1.1	2.7	4.1	1.8	1.2	2.5	3.8	1.7
4	0.3	0.3	0.0	0.5	0.3	0.9	0.0	1.5
5	0.0	0.0	0.0	0.0	0.0	NA	NA	NA
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. HOPW = based exclusively on households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household, row numbers show the number of problems reported.

Table DW2/F: Number of indicators of deprivation reported: column percentages (alternative indicator/HOPW) — United Kingdom<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
0	60.2	43.2	51.6	40.0	58.2	0.7	0.9	0.7
1	27.2	32.2	32.7	32.1	27.8	1.2	1.2	1.2
2	9.1	15.7	10.0	17.8	9.9	1.7	1.1	1.9
3	2.8	7.1	4.8	7.9	3.3	2.5	1.7	2.8
4	0.6	1.8	0.9	2.2	0.8	2.9	1.4	3.5
5	0.0	0.0	0.0	0.0	0.0	NA	NA	NA
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. HOPW = based exclusively on households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household, row numbers show the number of problems reported.

Table E1A/A: Poverty and employment status by indicators of neighbourhood problems: column percentages — Germany<sup>a</sup>

	P	NP	All	P/NP	IW	OWS	OWL	OWS/IW	OWL/IW
0	55.2	65.6	64.2	0.8	64.9	61.0	58.7	0.9	0.9
1	19.2	16.1	16.5	1.2	16.4	19.9	17.4	1.2	1.1
2	18.4	14.0	14.6	1.3	14.4	14.0	16.6	1.0	1.2
3	7.3	4.2	4.6	1.7	4.3	5.1	7.3	1.2	1.7
All	100.0	100.0	100.0	1.0	100.0	100.0	100.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. P = poor household, NP = non-poor household, All = average household, IW = household in work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, row numbers show the number of problems reported.

Table E1A/B: Poverty and employment status by indicators of neighbourhood problems: column percentages — Hungary<sup>a</sup>

	P	NP	All	P/NP	IW	OWS	OWL	OWS/IW	OWL/IW
0	69.4	73.1	72.6	0.9	73.7	68.9	67.5	0.9	0.9
1	16.3	16.4	16.4	1.0	15.9	15.3	18.0	1.0	1.1
2	10.0	7.9	8.1	1.3	7.9	12.0	8.9	1.5	1.1
3	4.3	2.6	2.8	1.6	2.5	3.7	5.7	1.5	2.3
All	100.0	100.0	100.0	1.0	100.0	100.0	100.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. P = poor household, NP = non-poor household, All = average household, IW = household in work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, row numbers show the number of problems reported.

Table E1A/C: Poverty and employment status by indicators of neighbourhood problems: column percentages — Netherlands<sup>a</sup>

	P	NP	All	P/NP	IW	OWS	OWL	OWS/IW	OWL/IW
0	53.8	55.5	55.3	1.0	54.8	66.2	56.4	1.2	1.0
1	29.0	28.9	28.9	1.0	29.3	19.9	27.9	0.7	1.0
2	12.4	13.0	12.9	1.0	13.1	10.5	12.4	0.8	0.9
3	4.9	2.7	3.0	1.8	2.8	3.4	3.2	1.2	1.1
All	100.0	100.0	100.0	1.0	100.0	100.0	100.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. P = poor household, NP = non-poor household, All = average household, IW = household in work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, row numbers show the number of problems reported.

Table E1A/D: Poverty and employment status by indicators of neighbourhood problems: column percentages — Portugal<sup>a</sup>

	P	NP	All	P/NP	IW	OWS	OWL	OWS/IW	OWL/IW
0	61.4	58.7	59.1	1.0	59.4	53.6	56.1	0.9	0.9
1	20.7	24.4	23.8	0.9	24.3	23.8	22.9	1.0	0.9
2	12.4	13.0	12.9	1.0	12.4	17.1	13.6	1.4	1.1
3	5.5	3.9	4.2	1.4	3.9	5.5	7.4	1.4	1.9
All	100.0	100.0	100.0	1.0	100.0	100.0	100.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. P = poor household, NP = non-poor household, All = average household, IW = household in work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, row numbers show the number of problems reported.

Table E1A/E: Poverty and employment status by indicators of neighbourhood problems: column percentages — Sweden<sup>a</sup>

	P	NP	All	P/NP	IW	OWS	OWL	OWS/IW	OWL/IW
0	69.9	75.6	74.9	0.9	75.0	75.0	65.1	1.0	0.9
1	20.9	18.2	18.6	1.1	18.6	15.7	26.6	0.8	1.4
2	7.2	5.1	5.3	1.4	5.0	8.6	7.5	1.7	1.5
3	1.9	1.1	1.2	1.8	1.4	0.7	0.7	0.5	0.5
All	100.0	100.0	100.0	1.0	100.0	100.0	100.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. P = poor household, NP = non-poor household, All = average household, IW = household in work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, row numbers show the number of problems reported.

Table E1A/F: Poverty and employment status by indicators of neighbourhood problems: column percentages — United Kingdom<sup>a</sup>

	P	NP	All	P/NP	IW	OWS	OWL	OWS/IW	OWL/IW
0	57.0	58.3	58.0	1.0	57.7	54.2	48.6	0.9	0.8
1	26.8	27.8	27.6	1.0	28.2	31.4	27.8	1.1	1.0
2	12.4	10.5	10.9	1.2	10.5	10.7	17.2	1.0	1.6
3	3.8	3.5	3.6	1.1	3.5	3.6	6.4	1.0	1.8
All	100.0	100.0	100.0	1.0	100.0	100.0	100.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. P = poor household, NP = non-poor household, All = average household, IW = household in work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, row numbers show the number of problems reported.

Table E1B/A: Household type by tenure: percentage reporting at least one indicator of neighbourhood problems — Germany<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	50.6	55.1	32.0	35.0	47.0	NA	NA	50.4
Childless couple	46.7	57.4	[31.1]	28.3	38.4	NA	NA	47.1
Couple with children	44.1	50.2	30.6	27.4	33.0	NA	NA	44.0
Lone parent	47.5	57.8	[40.3]	30.9	44.0	NA	NA	48.9
Pensioner <sup>b</sup>	34.7	42.2	21.4	28.6	31.2	NA	NA	34.2
Other household	48.2	[53.1]	[-]	29.0	33.8	NA	NA	47.6
Average household	44.6	52.0	27.9	28.5	35.8	NA	NA	44.6

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. NA = Not available because data on mortgages were not collected in Germany. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table E1B/B: Household type by tenure: percentage reporting at least one indicator of neighbourhood problems — Hungary<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	20.8	[39.7]	22.2	31.1	30.1	29.8	39.8	25.8
Childless couple	[23.1]	44.6	30.5	23.5	24.9	23.1	26.2	33.2
Couple with children	38.5	48.8	30.6	23.4	25.3	22.7	25.6	38.6
Lone parent	[21.8]	[56.7]	[31.6]	28.7	30.6	26.6	37.3	37.5
Pensioner <sup>b</sup>	[-]	40.8	33.5	30.4	30.8	30.5	[24.9]	34.5
Other household	[44.0]	[48.9]	[33.3]	27.6	28.6	27.6	27.5	40.8
Average household	32.6	47.6	31.1	26.1	27.4	26.0	27.1	36.7

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table E1B/C: Household type by tenure: percentage reporting at least one indicator of neighbourhood problems — Netherlands<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	53.1	59.4	[-]	51.2	56.3	42.0	52.8	58.6
Childless couple	54.4	50.1	[-]	42.8	44.9	44.9	42.5	50.5
Couple with children	38.6	58.3	[-]	40.8	43.4	41.5	40.8	55.8
Lone parent	66.3	61.1	[-]	49.7	59.0	[-]	52.3	62.6
Pensioner <sup>b</sup>	36.4	36.8	[-]	36.4	36.5	29.6	41.4	36.6
Other household	[-]	53.2	[-]	41.5	44.6	42.1	41.4	52.7
Average household	46.6	52.1	[55.9]	41.5	44.7	37.7	42.0	51.3

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table E1B/D: Household type by tenure: percentage reporting at least one indicator of neighbourhood problems — Portugal<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	[54.1]	[57.1]	[48.6]	45.5	48.5	40.0	[57.6]	52.9
Childless couple	34.6	[53.8]	[46.0]	42.6	42.3	38.5	50.1	41.7
Couple with children	43.1	[69.1]	32.7	39.2	40.3	31.3	46.0	43.5
Lone parent	[75.4]	[-]	[-]	38.5	50.8	[36.8]	[40.5]	[63.1]
Pensioner <sup>b</sup>	46.5	61.2	47.1	32.4	38.3	32.0	[42.2]	52.9
Other household	52.7	57.6	42.9	37.9	40.9	36.3	43.7	51.9
Average household	47.7	61.2	38.4	38.2	40.9	34.4	45.8	48.7

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table E1B/E: Household type by tenure: percentage reporting at least one indicator of neighbourhood problems — Sweden<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	36.4	[27.6]	[-]	26.4	32.3	28.1	26.0	35.8
Childless couple	36.1	[54.8]	[-]	23.1	27.2	19.1	23.9	37.4
Couple with children	40.7	[42.3]	[-]	19.2	23.4	17.0	19.5	40.8
Lone parent	41.1	[-]	[-]	17.1	29.3	[20.1]	16.3	39.8
Pensioner <sup>b</sup>	26.0	[21.9]	[-]	19.0	21.0	19.4	18.7	25.7
Other household	41.4	[-]	[-]	19.0	24.0	20.9	17.9	40.2
Average household	36.4	33.7	[-]	20.2	25.1	19.5	20.4	36.2

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table E1B/F: Household type by tenure: percentage reporting at least one indicator of neighbourhood problems — United Kingdom<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	44.9	57.5	[47.4]	43.0	46.9	42.3	43.4	52.8
Childless couple	45.2	56.4	[-]	42.3	43.9	40.4	43.1	49.8
Couple with children	32.7	57.2	[-]	39.4	41.5	43.6	38.7	49.2
Lone parent	54.6	50.7	[-]	32.8	45.6	[54.4]	30.5	51.7
Pensioner <sup>b</sup>	28.0	35.2	[31.3]	34.0	34.1	34.0	34.5	34.2
Other household	42.5	61.1	[-]	41.3	44.4	38.9	42.5	54.5
Average household	41.7	52.8	41.6	39.4	42.0	38.0	40.2	49.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table EP1A/A: Employment status by number of neighbourhood problems: column percentages (PH) — Germany<sup>a</sup>

	IW	OWS	OWL	All	OWS/IW	OWL/IW
0	54.6	57.3	55.1	55.0	104.9	100.9
1	20.6	17.8	17.8	19.3	86.3	86.3
2	19.0	18.4	18.6	18.8	97.2	98.2
3	5.8	6.5	8.5	6.9	111.5	146.3
All	100.0	100.0	100.0	100.0	100.0	100.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households. IW = household in work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household, row numbers show the number of problems reported.

Table EP1A/B: Employment status by number of neighbourhood problems: column percentages (PH) — Hungary<sup>a</sup>

	IW	OWS	OWL	All	OWS/IW	OWL/IW
0	68.8	72.1	66.9	68.7	104.8	97.3
1	16.5	13.4	15.0	15.7	81.4	90.8
2	10.9	11.2	11.7	11.1	102.4	107.7
3	3.8	3.3	6.4	4.4	86.3	166.9
All	100.0	100.0	100.0	100.0	100.0	100.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households. IW = household in work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household, row numbers show the number of problems reported.

Table EP1A/C: Employment status by number of neighbourhood problems: column percentages (PH) — Netherlands<sup>a</sup>

	IW	OWS	OWL	All	OWS/IW	OWL/IW
0	59.5	55.5	50.3	55.8	93.3	84.5
1	28.3	25.9	28.8	28.3	91.6	101.8
2	8.5	11.1	14.6	11.0	129.9	171.6
3	3.7	7.5	6.3	4.9	204.6	171.4
All	100.0	100.0	100.0	100.0	100.0	100.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households. IW = household in work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household, row numbers show the number of problems reported.

Table EP1A/D: Employment status by number of neighbourhood problems: column percentages (PH) — Portugal<sup>a</sup>

	IW	OWS	OWL	All	OWS/IW	OWL/IW
0	59.8	68.3	58.9	60.1	114.2	98.4
1	22.4	22.3	18.0	21.3	99.4	80.3
2	13.0	8.6	12.4	12.6	66.4	95.4
3	4.8	0.8	10.7	6.0	16.3	225.3
All	100.0	100.0	100.0	100.0	100.0	100.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households. IW = household in work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household, row numbers show the number of problems reported.

Table EP1A/E: Employment status by number of neighbourhood problems: column percentages (PH) — Sweden<sup>a</sup>

	IW	OWS	OWL	All	OWS/IW	OWL/IW
0	68.8	56.6	54.2	65.9	82.2	78.8
1	19.9	26.3	35.7	22.7	132.3	179.9
2	7.5	17.1	10.0	8.3	228.7	134.1
3	3.8	0.0	0.0	3.0	0.0	0.0
All	100.0	100.0	100.0	100.0	100.0	100.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households. IW = household in work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household, row numbers show the number of problems reported.

Table EP1A/F: Employment status by number of neighbourhood problems: column percentages (PH) — United Kingdom<sup>a</sup>

	IW	OWS	OWL	All	OWS/IW	OWL/IW
0	57.1	44.7	49.3	53.2	78.4	86.3
1	29.2	42.0	25.8	28.9	144.1	88.4
2	11.2	6.8	17.8	13.3	60.5	159.4
3	2.6	6.4	7.1	4.6	251.5	277.7
All	100.0	100.0	100.0	100.0	100.0	100.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households. IW = household in work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household, row numbers show the number of problems reported.

Table EP1B/A: Household type by tenure: percentage reporting at least one neighbourhood problems (PH) — Germany<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	55.4	64.2	[40.8]	33.1	53.7	NA	NA	55.8
Childless couple	54.8	[-]	[-]	33.0	52.0	NA	NA	57.6
Couple with children	52.4	[-]	[-]	29.6	43.7	NA	NA	53.3
Lone parent	45.4	[67.1]	[-]	[28.4]	45.1	NA	NA	49.0
Pensioner <sup>b</sup>	37.4	[38.7]	[12.8]	31.3	32.6	NA	NA	33.6
Other household	[39.3]	[-]	[-]	[40.0]	41.7	NA	NA	[44.4]
Average household	49.9	63.1	28.6	32.1	44.8	NA	NA	50.3

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households. NA = Not available because data on mortgages were not collected in Germany. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table EP1B/B: Household type by tenure: percentage reporting at least one neighbourhood problems (PH) — Hungary<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	[-]	[-]	[26.5]	36.4	35.7	33.8	[-]	[32.9]
Childless couple	[-]	[-]	[-]	22.4	24.3	22.5	[-]	[33.2]
Couple with children	[-]	[41.3]	[26.8]	23.5	26.8	23.6	[23.2]	40.6
Lone parent	[-]	[-]	[-]	31.7	36.7	29.8	[-]	[47.8]
Pensioner <sup>b</sup>	[-]	[-]	[-]	26.8	28.0	27.9	[-]	[-]
Other household	[-]	[-]	[-]	35.7	40.8	34.2	[-]	[-]
Average household	[46.4]	51.4	36.3	27.4	30.6	27.1	29.1	44.1

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table EP1B/C: Household type by tenure: percentage reporting at least one neighbourhood problems (PH) — Netherlands<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	[40.0]	61.3	[-]	[64.4]	57.4	[-]	[-]	56.9
Childless couple	[-]	[37.4]	[-]	[26.8]	37.4	[-]	[22.0]	[40.6]
Couple with children	[-]	[61.3]	[-]	26.2	42.8	[-]	[26.7]	56.7
Lone parent	[67.9]	[49.4]	[-]	[-]	56.1	[-]	[-]	57.3
Pensioner <sup>b</sup>	[24.6]	34.8	[-]	36.9	33.4	[31.8]	[44.7]	31.7
Other household	[-]	[-]	[-]	[-]	[-]	[-]	[-]	[-]
Average household	48.2	53.9	[-]	29.9	46.2	26.3	32.5	52.5

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table EP1B/D: Household type by tenure: percentage reporting at least one neighbourhood problems (PH) — Portugal<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	[-]	[-]	[-]	[38.0]	33.3	[36.1]	[-]	[26.9]
Childless couple	[-]	[-]	[-]	38.2	43.0	41.0	[-]	[51.7]
Couple with children	[35.6]	[-]	[27.3]	32.8	36.6	26.9	[46.8]	41.3
Lone parent	[-]	[-]	[-]	[-]	[56.2]	[-]	[-]	[-]
Pensioner <sup>b</sup>	[41.0]	[66.2]	[41.3]	25.2	31.7	25.7	[-]	49.2
Other household	[-]	[-]	[-]	36.1	44.3	37.1	[-]	[59.4]
Average household	39.8	72.1	37.4	32.0	38.6	31.0	38.6	49.1

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table EP1B/E: Household type by tenure: percentage reporting at least one neighbourhood problems (PH) — Sweden<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	35.0	[-]	[-]	[23.6]	31.4	[-]	[22.3]	33.5
Childless couple	43.1	[-]	[-]	[33.2]	40.9	[-]	[-]	44.0
Couple with children	37.3	[-]	[-]	19.4	29.9	[-]	[21.3]	38.6
Lone parent	44.3	[-]	[-]	[25.9]	37.1	[-]	[-]	41.3
Pensioner <sup>b</sup>	21.2	[-]	[-]	19.0	19.7	19.3	[18.6]	20.3
Other household	[35.8]	[-]	[-]	[-]	[34.6]	[-]	[-]	[33.9]
Average household	35.3	[22.3]	[-]	22.3	30.1	22.1	22.4	34.4

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table EP1B/F: Household type by tenure: percentage reporting at least one neighbourhood problems (PH) — United Kingdom<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	[50.2]	63.9	[-]	42.9	55.0	40.4	[50.3]	60.7
Childless couple	[15.3]	52.4	[-]	42.2	41.6	41.1	[44.3]	41.0
Couple with children	[26.1]	56.3	[-]	41.7	46.1	[53.7]	38.2	49.4
Lone parent	[60.9]	48.7	[-]	[45.7]	50.8	[-]	[43.8]	51.6
Pensioner <sup>b</sup>	[25.4]	33.7	[-]	29.7	30.6	30.0	[24.3]	32.2
Other household	[30.4]	[51.5]	[-]	[47.2]	45.2	[45.5]	[-]	43.8
Average household	36.6	50.2	[34.6]	38.0	43.0	36.5	40.8	46.8

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.



Table EPW1/A: Number of neighbourhood problems reported: column percentages (PHW) — Germany<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
0	54.6	55.4	57.3	55.1	55.0	1.0	1.0	1.0
1	20.6	17.8	17.8	17.8	19.3	0.9	0.9	0.9
2	19.0	18.6	18.4	18.6	18.8	1.0	1.0	1.0
3	5.8	8.2	6.5	8.5	6.9	1.4	1.1	1.5
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PHW = based exclusively on poor households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table EPW1/B: Number of neighbourhood problems reported: column percentages (PHW) — Hungary<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
0	68.8	68.7	72.1	66.9	68.7	1.0	1.0	1.0
1	16.5	14.5	13.4	15.0	15.7	0.9	0.8	0.9
2	10.9	11.5	11.2	11.7	11.1	1.1	1.0	1.1
3	3.8	5.3	3.3	6.4	4.4	1.4	0.9	1.7
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PHW = based exclusively on poor households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table EPW1/C: Number of neighbourhood problems reported: column percentages (PHW) — Netherlands<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
0	59.5	51.0	55.5	50.3	55.8	0.9	0.9	0.8
1	28.3	28.4	25.9	28.8	28.3	1.0	0.9	1.0
2	8.5	14.1	11.1	14.6	11.0	1.7	1.3	1.7
3	3.7	6.4	7.5	6.3	4.9	1.8	2.0	1.7
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PHW = based exclusively on poor households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table EPW1/D: Number of neighbourhood problems reported: column percentages (PHW) — Portugal<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
0	59.8	60.8	68.3	58.9	60.1	1.0	1.1	1.0
1	22.4	18.9	22.3	18.0	21.3	0.8	1.0	0.8
2	13.0	11.6	8.6	12.4	12.6	0.9	0.7	1.0
3	4.8	8.7	0.8	10.7	6.0	1.8	0.2	2.3
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PHW = based exclusively on poor households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table EPW1/E: Number of neighbourhood problems reported: column percentages (PHW) — Sweden<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
0	68.8	54.8	56.6	54.2	65.9	0.8	0.8	0.8
1	19.9	33.7	26.3	35.7	22.7	1.7	1.3	1.8
2	7.5	11.6	17.1	10.0	8.3	1.6	2.3	1.3
3	3.8	0.0	0.0	0.0	3.0	0.0	0.0	0.0
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PHW = based exclusively on poor households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table EPW1/F: Number of neighbourhood problems reported: column percentages (PHW) — United Kingdom<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
0	57.1	48.5	44.7	49.3	53.2	0.8	0.8	0.9
1	29.2	28.6	42.0	25.8	28.9	1.0	1.4	0.9
2	11.2	15.9	6.8	17.8	13.3	1.4	0.6	1.6
3	2.6	7.0	6.4	7.1	4.6	2.7	2.5	2.8
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PHW = based exclusively on poor households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table EW1/A: Number of neighbourhood problems reported: column percentages (HOPW) — Germany<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
0	64.9	59.1	61.0	58.7	64.2	0.9	0.9	0.9
1	16.4	17.9	19.9	17.4	16.6	1.1	1.2	1.1
2	14.4	16.2	14.0	16.6	14.6	1.1	1.0	1.2
3	4.3	6.9	5.1	7.3	4.6	1.6	1.2	1.7
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. HOPW = based exclusively on households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table EW1/B: Number of neighbourhood problems reported: column percentages (HOPW) — Hungary<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
0	73.7	68.1	68.9	67.5	73.1	0.9	0.9	0.9
1	15.9	16.8	15.3	18.0	16.0	1.1	1.0	1.1
2	7.9	10.3	12.0	8.9	8.2	1.3	1.5	1.1
3	2.5	4.8	3.7	5.7	2.7	1.9	1.5	2.3
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. HOPW = based exclusively on households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table EW1/C: Number of neighbourhood problems reported: column percentages (HOPW) — Netherlands<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
0	54.8	57.7	66.2	56.4	55.2	1.1	1.2	1.0
1	29.3	26.8	19.9	27.9	28.9	0.9	0.7	1.0
2	13.1	12.2	10.5	12.4	13.0	0.9	0.8	0.9
3	2.8	3.3	3.4	3.2	2.9	1.2	1.2	1.1
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. HOPW = based exclusively on households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table EW1/D: Number of neighbourhood problems reported: column percentages (HOPW) — Portugal<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
0	59.4	55.3	53.6	56.1	58.9	0.9	0.9	0.9
1	24.3	23.2	23.8	22.9	24.1	1.0	1.0	0.9
2	12.4	14.7	17.1	13.6	12.6	1.2	1.4	1.1
3	3.9	6.8	5.5	7.4	4.3	1.7	1.4	1.9
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. HOPW = based exclusively on households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table EW1/E: Number of neighbourhood problems reported: column percentages (HOPW) — Sweden<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
0	75.0	69.0	75.0	65.1	74.8	0.9	1.0	0.9
1	18.6	22.3	15.7	26.6	18.7	1.2	0.8	1.4
2	5.0	7.9	8.6	7.5	5.2	1.6	1.7	1.5
3	1.4	0.7	0.7	0.7	1.3	0.5	0.5	0.5
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. HOPW = based exclusively on households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table EW1/F: Number of neighbourhood problems reported: column percentages (HOPW) — United Kingdom<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
0	57.7	50.1	54.2	48.6	56.8	0.9	0.9	0.8
1	28.2	28.8	31.4	27.8	28.3	1.0	1.1	1.0
2	10.5	15.5	10.7	17.2	11.1	1.5	1.0	1.6
3	3.5	5.7	3.6	6.4	3.8	1.6	1.0	1.8
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. HOPW = based exclusively on households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table EX1: Poverty and employment status by country: percentage reporting noise from neighbours or from the street<sup>a</sup>

	P	NP	All	P/NP	IW	OWS	OWL	OWS/IW	OWL/IW
DE	35.3	25.8	27.1	0.7	26.4	27.6	32.8	1.0	1.2
HU	18.1	14.3	14.8	0.8	14.4	14.7	19.4	1.0	1.3
NL	31.9	32.1	32.1	1.0	33.1	23.7	28.8	0.7	0.9
PT	25.3	28.1	27.6	1.1	27.3	34.9	31.3	1.3	1.1
SE	16.9	12.1	12.7	0.7	12.4	15.0	20.7	1.2	1.7
UK	21.8	19.4	19.9	0.9	19.7	20.9	28.6	1.1	1.5

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. P = poor, NP = non-poor, All = average households, IW = households in work, OWS = households out of work since less than a year, OWL = households out of work since more than a year, DE = Germany, HU = Hungary, NL = Netherlands, PT = Portugal, SE = Sweden, UK = United Kingdom.

Table EX2: Poverty and employment status by country: percentage reporting pollution, grime or other environmental problems<sup>a</sup>

	P	NP	All	P/NP	IW	OWS	OWL	OWS/IW	OWL/IW
DE	25.9	21.2	21.8	0.8	21.4	20.7	24.1	1.0	1.1
HU	13.2	13.5	13.4	1.0	13.3	11.9	12.8	0.9	1.0
NL	17.6	13.3	13.8	0.8	12.8	15.0	16.6	1.2	1.3
PT	23.4	21.7	22.0	0.9	21.3	23.9	26.5	1.1	1.2
SE	6.4	7.1	7.0	1.1	7.4	4.4	6.0	0.6	0.8
UK	12.1	13.3	13.1	1.1	13.2	12.7	16.3	1.0	1.2

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. P = poor, NP = non-poor, All = average households, IW = households in work, OWS = households out of work since less than a year, OWL = households out of work since more than a year, DE = Germany, HU = Hungary, NL = Netherlands, PT = Portugal, SE = Sweden, UK = United Kingdom.

Table EX3: Poverty and employment status by country: percentage reporting crime, violence or vandalism<sup>a</sup>

	P	NP	All	P/NP	IW	OWS	OWL	OWS/IW	OWL/IW
DE	18.8	11.4	12.4	0.6	11.6	16.6	17.9	1.4	1.5
HU	17.9	12.2	12.9	0.7	11.6	23.8	20.6	2.1	1.8
NL	18.9	17.5	17.7	0.9	18.1	12.5	17.0	0.7	0.9
PT	13.3	12.4	12.6	0.9	12.3	15.7	14.6	1.3	1.2
SE	17.7	12.5	13.1	0.7	13.0	15.5	17.2	1.2	1.3
UK	29.2	26.6	27.1	0.9	27.1	30.3	36.6	1.1	1.4

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. P = poor, NP = non-poor, All = average households, IW = households in work, OWS = households out of work since less than a year, OWL = households out of work since more than a year, DE = Germany, HU = Hungary, NL = Netherlands, PT = Portugal, SE = Sweden, UK = United Kingdom.

Table F1A/A: Poverty and employment status by indicators of accessibility problems: column percentages — Germany<sup>a</sup>

	P	NP	All	P/NP	IW	OWS	OWL	OWS/IW	OWL/IW
0	55.1	54.1	54.2	1.0	52.9	58.5	57.7	1.1	1.1
1	21.9	23.2	23.0	0.9	23.6	20.0	20.0	0.8	0.8
2	10.5	10.9	10.8	1.0	11.3	10.4	9.8	0.9	0.9
3	5.8	5.2	5.2	1.1	5.5	3.4	6.0	0.6	1.1
4	2.9	2.8	2.8	1.0	2.7	5.0	2.9	1.9	1.1
5	2.7	2.7	2.7	1.0	2.9	1.6	2.3	0.6	0.8
6	1.0	1.1	1.1	0.9	1.2	1.0	1.2	0.8	1.0
All	100.0	100.0	100.0	1.0	100.0	100.0	100.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. P = poor household, NP = non-poor household, All = average household, IW = household in work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, row numbers show the number of problems reported.

Table F1A/B: Poverty and employment status by indicators of accessibility problems: column percentages — Hungary<sup>a</sup>

	P	NP	All	P/NP	IW	OWS	OWL	OWS/IW	OWL/IW
0	48.9	58.5	57.4	0.8	57.9	45.3	50.2	0.8	0.9
1	19.0	17.8	18.0	1.1	18.0	19.6	19.7	1.1	1.1
2	12.5	9.9	10.2	1.3	10.1	17.2	9.8	1.7	1.0
3	7.7	6.0	6.2	1.3	5.9	6.7	10.8	1.1	1.8
4	3.8	3.1	3.2	1.2	3.0	1.1	4.1	0.4	1.4
5	4.8	3.3	3.5	1.5	3.3	7.7	3.1	2.4	1.0
6	3.3	1.3	1.5	2.5	1.9	2.5	2.3	1.3	1.2
All	100.0	100.0	100.0	1.0	100.0	100.0	100.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. P = poor household, NP = non-poor household, All = average household, IW = household in work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, row numbers show the number of problems reported.

Table F1A/C: Poverty and employment status by indicators of accessibility problems: column percentages — Netherlands<sup>a</sup>

	P	NP	All	P/NP	IW	OWS	OWL	OWS/IW	OWL/IW
0	61.3	65.3	64.9	0.9	65.0	71.9	60.6	1.1	0.9
1	24.9	23.8	24.0	1.0	24.4	20.8	23.6	0.9	1.0
2	10.2	6.9	7.3	1.5	7.0	2.7	10.3	0.4	1.5
3	2.4	2.4	2.4	1.0	2.2	0.5	3.8	0.2	1.7
4	0.9	0.9	0.9	0.9	0.9	1.5	1.3	1.7	1.5
5	0.2	0.5	0.4	0.3	0.4	1.4	0.4	3.2	1.0
6	0.2	0.1	0.1	2.0	0.1	1.2	0.0	11.0	0.0
All	100.0	100.0	100.0	1.0	100.0	100.0	100.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. P = poor household, NP = non-poor household, All = average household, IW = household in work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, row numbers show the number of problems reported.

Table F1A/D: Poverty and employment status by indicators of accessibility problems: column percentages — Portugal<sup>a</sup>

	P	NP	All	P/NP	IW	OWS	OWL	OWS/IW	OWL/IW
0	52.3	64.5	62.5	0.8	62.1	72.6	63.1	1.2	1.0
1	18.1	16.6	16.8	1.1	17.6	0.0	15.2	0.0	0.9
2	7.5	5.5	5.8	1.4	5.1	12.0	12.0	2.4	2.3
3	6.9	2.8	3.5	2.4	3.5	2.7	1.2	0.8	0.3
4	4.4	3.1	3.3	1.4	3.3	0.0	4.5	0.0	1.3
5	8.4	4.9	5.5	1.7	5.2	12.7	4.1	2.5	0.8
6	2.4	2.6	2.5	1.0	3.3	0.0	0.0	0.0	0.0
All	100.0	100.0	100.0	1.0	100.0	100.0	100.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. P = poor household, NP = non-poor household, All = average household, IW = household in work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, row numbers show the number of problems reported.

Table F1A/E: Poverty and employment status by indicators of accessibility problems: column percentages — Sweden<sup>a</sup>

	P	NP	All	P/NP	IW	OWS	OWL	OWS/IW	OWL/IW
0	58.9	62.4	62.0	0.9	62.5	70.1	50.6	1.1	0.8
1	26.5	23.2	23.5	1.1	23.4	20.1	33.5	0.9	1.4
2	7.7	8.8	8.7	0.9	8.8	7.7	8.9	0.9	1.0
3	3.8	3.4	3.4	1.1	3.4	0.0	2.1	0.0	0.6
4	2.3	1.5	1.6	1.5	1.3	1.1	2.1	0.8	1.6
5	0.8	0.7	0.7	1.2	0.5	1.0	2.8	2.1	5.7
6	0.0	0.1	0.1	0.0	0.1	0.0	0.0	0.0	0.0
All	100.0	100.0	100.0	1.0	100.0	100.0	100.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. P = poor household, NP = non-poor household, All = average household, IW = household in work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, row numbers show the number of problems reported.

Table F1A/F: Poverty and employment status by indicators of accessibility problems: column percentages — United Kingdom<sup>a</sup>

	P	NP	All	P/NP	IW	OWS	OWL	OWS/IW	OWL/IW
0	64.8	74.1	71.9	0.9	74.5	67.7	59.7	0.9	0.8
1	21.8	18.0	18.9	1.2	18.3	25.8	23.6	1.4	1.3
2	6.3	4.9	5.3	1.3	4.9	2.5	8.4	0.5	1.7
3	2.3	1.3	1.5	1.8	1.2	2.1	2.5	1.8	2.1
4	2.9	0.9	1.4	3.3	0.7	0.7	2.9	1.1	4.2
5	1.9	0.8	1.0	2.4	0.4	1.2	2.8	2.8	6.6
6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
All	100.0	100.0	100.0	1.0	100.0	100.0	100.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. P = poor household, NP = non-poor household, All = average household, IW = household in work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, row numbers show the number of problems reported.

Table F1B/A: Household type by tenure: percentage reporting at least one indicator of accessibility problems — Germany<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	39.1	41.3	49.2	41.4	40.1	NA	NA	39.7
Childless couple	35.3	28.8	[60.4]	50.4	42.3	NA	NA	35.6
Couple with children	39.8	44.7	60.4	52.6	48.9	NA	NA	41.6
Lone parent	44.8	41.1	[-]	51.4	46.4	NA	NA	44.6
Pensioner <sup>b</sup>	38.9	42.9	52.5	45.6	43.2	NA	NA	40.4
Other household	45.1	[41.7]	[-]	52.2	50.7	NA	NA	46.4
Average household	39.4	40.7	57.4	50.3	45.8	NA	NA	40.4

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. NA = Not available because data on mortgages were not collected in Germany. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table F1B/B: Household type by tenure: percentage reporting at least one indicator of accessibility problems — Hungary<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	26.1	[27.5]	36.0	34.3	33.7	35.3	27.6	31.0
Childless couple	[16.5]	33.1	40.8	36.3	35.6	36.9	32.4	31.1
Couple with children	49.3	45.6	32.6	47.0	46.2	46.4	48.5	41.1
Lone parent	[-]	[28.9]	[32.6]	44.9	40.9	46.8	[37.7]	25.5
Pensioner <sup>b</sup>	[-]	20.7	38.5	40.1	39.4	39.8	[49.3]	33.9
Other household	[60.2]	[26.4]	[57.9]	44.6	44.7	43.7	49.2	47.2
Average household	38.2	34.9	39.3	43.3	42.6	42.7	46.0	37.7

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table F1B/C: Household type by tenure: percentage reporting at least one indicator of accessibility problems — Netherlands<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	31.8	31.2	[-]	32.0	31.3	39.0	30.9	31.0
Childless couple	[36.1]	31.3	[-]	33.6	33.2	44.6	32.6	32.1
Couple with children	[31.2]	37.9	[-]	36.0	36.2	42.5	35.6	37.1
Lone parent	[53.7]	34.6	[-]	33.4	38.5	[-]	28.5	40.5
Pensioner <sup>b</sup>	39.6	35.2	[-]	33.8	35.1	38.0	31.2	36.1
Other household	[-]	29.6	[-]	39.0	35.9	[60.0]	35.3	28.0
Average household	37.0	33.7	[-]	35.6	35.1	45.0	34.4	34.2

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table F1B/D: Household type by tenure: percentage reporting at least one indicator of accessibility problems — Portugal<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	[-]	[-]	[-]	44.5	43.6	[37.1]	[-]	[42.1]
Childless couple	[35.1]	[-]	[-]	44.5	41.1	46.5	[41.4]	[35.8]
Couple with children	[30.2]	[-]	[43.5]	36.4	37.1	37.2	35.6	39.1
Lone parent	[-]	[-]	[-]	[-]	[26.1]	[-]	[-]	[-]
Pensioner <sup>b</sup>	[35.8]	[34.8]	[53.9]	35.9	37.2	36.8	[-]	39.3
Other household	[29.3]	[51.2]	[-]	35.9	37.7	35.1	37.9	42.9
Average household	32.2	43.7	44.1	36.7	37.5	36.9	36.4	39.2

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table F1B/E: Household type by tenure: percentage reporting at least one indicator of accessibility problems — Sweden<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	30.7	[28.4]	[-]	33.7	31.7	29.2	35.2	30.5
Childless couple	22.5	[25.3]	[-]	38.5	34.1	34.0	39.4	22.7
Couple with children	37.6	[22.5]	[-]	40.9	40.1	35.4	41.6	36.7
Lone parent	41.5	[-]	[-]	41.9	41.9	[35.1]	43.8	41.9
Pensioner <sup>b</sup>	36.7	[46.0]	[-]	38.5	38.1	40.8	36.7	37.3
Other household	26.2	[-]	[-]	44.5	40.2	39.9	47.0	27.5
Average household	33.4	33.2	[-]	40.0	38.0	37.3	40.7	33.4

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table F1B/F: Household type by tenure: percentage reporting at least one indicator of accessibility problems — United Kingdom<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	32.8	30.7	[-]	26.6	28.4	28.4	25.4	30.5
Childless couple	27.7	35.3	[-]	22.4	25.0	21.7	22.7	31.5
Couple with children	31.3	35.4	[-]	27.6	29.8	28.8	27.4	35.5
Lone parent	[37.5]	36.4	[-]	28.7	34.4	[-]	28.0	36.5
Pensioner <sup>b</sup>	[21.7]	32.0	[48.8]	26.7	28.1	26.6	28.0	32.4
Other household	[9.6]	34.2	[-]	25.6	25.6	32.3	21.7	25.6
Average household	26.2	34.3	41.0	26.1	28.1	27.6	25.1	32.2

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table FP1A/A: Employment status by number of accessibility problems: column percentages (PH) — Germany<sup>a</sup>

	IW	OWS	OWL	All	OWS/IW	OWL/IW
0	52.7	60.0	53.1	53.3	113.8	100.7
1	24.0	17.1	21.5	22.6	71.6	89.5
2	9.8	8.5	12.2	10.7	86.1	124.4
3	5.9	1.8	7.2	6.1	30.9	122.7
4	2.7	9.5	2.7	3.1	348.2	98.4
5	3.1	1.1	2.5	2.7	36.2	83.5
6	1.8	2.0	0.8	1.4	109.4	43.1
All	100.0	100.0	100.0	100.0	100.0	100.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households. IW = households in work, OWS = households out of work since less than a year, OWL = households out of work since more than a year, All = average household, row numbers show the number of problems reported.

Table FP1A/B: Employment status by number of accessibility problems: column percentages (PH) — Hungary<sup>a</sup>

	IW	OWS	OWL	All	OWS/IW	OWL/IW
0	50.2	31.7	51.2	47.9	63.1	102.0
1	17.5	28.2	17.4	18.9	161.5	99.8
2	13.5	18.8	10.1	13.3	139.7	75.1
3	6.0	4.6	12.2	7.4	76.4	204.4
4	4.0	1.4	4.8	3.9	35.4	120.5
5	4.8	10.6	1.1	4.6	218.3	22.8
6	4.0	4.7	3.1	3.9	117.1	76.2
All	100.0	100.0	100.0	100.0	100.0	100.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households. IW = households in work, OWS = households out of work since less than a year, OWL = households out of work since more than a year, All = average household, row numbers show the number of problems reported.

Table FP1A/C: Employment status by number of accessibility problems: column percentages (PH) — Netherlands<sup>a</sup>

	IW	OWS	OWL	All	OWS/IW	OWL/IW
0	57.5	64.1	58.6	58.3	111.6	101.9
1	29.0	32.2	21.0	26.4	110.9	72.3
2	11.8	0.0	13.3	11.5	0.0	113.0
3	1.6	0.0	5.5	2.8	0.0	351.3
4	0.1	0.0	1.3	0.5	0.0	1101.9
5	0.0	0.0	0.3	0.1	NA	NA
6	0.0	3.7	0.0	0.3	NA	NA
All	100.0	100.0	100.0	100.0	100.0	100.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households. IW = households in work, OWS = households out of work since less than a year, OWL = households out of work since more than a year, All = average household, row numbers show the number of problems reported.

Table FP1A/D: Employment status by number of accessibility problems: column percentages (PH) — Portugal<sup>a</sup>

	IW	OWS	OWL	All	OWS/IW	OWL/IW
0	50.1	30.7	58.1	51.2	61.2	116.0
1	21.9	0.0	8.2	18.8	0.0	37.2
2	3.9	48.1	22.2	8.4	1232.0	568.8
3	8.1	0.0	1.2	6.6	0.0	14.4
4	4.5	0.0	6.3	4.8	0.0	139.2
5	7.6	21.2	4.1	7.2	278.1	53.2
6	3.8	0.0	0.0	3.0	0.0	0.0
All	100.0	100.0	100.0	100.0	100.0	100.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households. IW = households in work, OWS = households out of work since less than a year, OWL = households out of work since more than a year, All = average household, row numbers show the number of problems reported.

Table FP1A/E: Employment status by number of accessibility problems: column percentages (PH) — Sweden<sup>a</sup>

	IW	OWS	OWL	All	OWS/IW	OWL/IW
0	62.9	62.6	37.9	58.7	99.5	60.3
1	23.4	37.4	45.5	27.8	159.7	194.3
2	8.1	0.0	10.5	8.1	0.0	129.9
3	4.8	0.0	0.0	3.8	0.0	0.0
4	0.8	0.0	2.7	1.0	0.0	349.3
5	0.0	0.0	3.4	0.6	NA	NA
6	0.0	0.0	0.0	0.0	0.0	0.0
All	100.0	100.0	100.0	100.0	100.0	100.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households. IW = households in work, OWS = households out of work since less than a year, OWL = households out of work since more than a year, All = average household, row numbers show the number of problems reported.

Table FP1A/F: Employment status by number of accessibility problems: column percentages (PH) — United Kingdom<sup>a</sup>

	IW	OWS	OWL	All	OWS/IW	OWL/IW
0	64.2	65.5	60.4	62.8	102.0	94.0
1	25.1	30.8	20.5	23.8	122.3	81.4
2	5.5	2.3	9.6	6.8	41.0	173.1
3	2.2	0.0	2.7	2.2	0.0	120.9
4	2.5	0.7	3.3	2.7	27.3	135.8
5	0.4	0.8	3.5	1.7	201.6	871.0
6	0.0	0.0	0.0	0.0	0.0	0.0
All	100.0	100.0	100.0	100.0	100.0	100.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households. IW = households in work, OWS = households out of work since less than a year, OWL = households out of work since more than a year, All = average household, row numbers show the number of problems reported.

Table FP1B/A: Household type by tenure: percentage reporting at least one indicator of accessibility problems (PH) — Germany<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	38.3	45.9	[51.8]	41.6	40.0	NA	NA	39.9
Childless couple	32.2	[-]	[-]	51.3	37.4	NA	NA	33.5
Couple with children	48.7	[-]	[-]	57.8	49.7	NA	NA	44.3
Lone parent	55.1	[40.3]	[-]	[48.4]	51.1	NA	NA	51.7
Pensioner <sup>b</sup>	42.5	[45.9]	[51.2]	42.9	43.6	NA	NA	44.1
Other household	[35.2]	[-]	[-]	[61.6]	52.4	NA	NA	[39.8]
Average household	42.3	41.3	43.4	51.2	44.9	NA	NA	42.3

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households. NA = Not available because data on mortgages were not collected in Germany. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table FP1B/B: Household type by tenure: percentage reporting at least one indicator of accessibility problems (PH) — Hungary<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	[-]	[-]	[42.6]	43.1	41.1	43.1	[-]	[33.6]
Childless couple	[-]	[-]	[-]	56.1	52.9	59.5	[-]	[37.9]
Couple with children	[-]	[60.6]	[27.4]	55.5	54.0	57.3	[47.9]	48.3
Lone parent	[-]	[-]	[-]	53.2	43.5	49.9	[-]	[22.4]
Pensioner <sup>b</sup>	[-]	[-]	[-]	46.4	45.8	45.3	[-]	[-]
Other household	[-]	[-]	[-]	61.3	53.6	60.4	[-]	[-]
Average household	[41.2]	43.2	29.8	54.4	51.1	55.0	51.2	37.4

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table FP1B/C: Household type by tenure: percentage reporting at least one indicator of accessibility problems (PH) — Netherlands<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	[25.3]	33.6	[-]	[-]	34.0	[-]	[-]	32.1
Childless couple	[-]	[35.3]	[-]	[49.0]	37.1	[-]	[-]	[33.7]
Couple with children	[-]	[39.4]	[-]	[37.3]	37.1	[-]	[40.7]	[36.9]
Lone parent	[59.6]	[30.7]	[-]	[-]	42.7	[-]	[-]	44.1
Pensioner <sup>b</sup>	[36.4]	[49.0]	[-]	[47.0]	46.0	[44.4]	[-]	45.4
Other household	[-]	[-]	[-]	[-]	[-]	[-]	[-]	[-]
Average household	36.5	37.1	[-]	43.1	38.7	47.7	39.9	37.1

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table FP1B/D: Household type by tenure: percentage reporting at least one indicator of accessibility problems (PH) — Portugal<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	[-]	[-]	[-]	[-]	[-]	[-]	[-]	[-]
Childless couple	[-]	[-]	[-]	[-]	[54.8]	[-]	[-]	[-]
Couple with children	[-]	[-]	[-]	[64.6]	52.7	[63.9]	[-]	[40.2]
Lone parent	[-]	[-]	[-]	[-]	[-]	[-]	[-]	[-]
Pensioner <sup>b</sup>	[-]	[-]	[-]	44.8	46.7	47.1	[-]	[51.2]
Other household	[-]	[-]	[-]	[49.4]	[45.6]	[36.4]	[-]	[-]
Average household	[41.4]	[34.5]	[45.0]	55.5	47.7	52.2	[64.4]	39.9

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table FP1B/E: Household type by tenure: percentage reporting at least one indicator of accessibility problems (PH) — Sweden<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	35.2	[-]	[-]	[31.6]	35.0	[-]	[-]	35.7
Childless couple	[24.8]	[-]	[-]	[39.8]	30.2	[-]	[-]	[25.9]
Couple with children	48.3	[-]	[-]	[46.3]	46.6	[-]	[48.6]	46.9
Lone parent	43.8	[-]	[-]	[41.4]	45.9	[-]	[-]	47.4
Pensioner <sup>b</sup>	44.7	[-]	[-]	40.2	43.4	[41.1]	[38.9]	46.9
Other household	[27.7]	[-]	[-]	[-]	[30.3]	[-]	[-]	[26.0]
Average household	39.9	[53.9]	[-]	41.5	41.1	39.4	42.9	40.8

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table FP1B/F: Household type by tenure: percentage reporting at least one indicator of accessibility problems (PH) — United Kingdom<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	[39.7]	29.0	[-]	28.7	30.5	[26.8]	[-]	31.1
Childless couple	[-]	[50.9]	[-]	22.6	39.4	[15.0]	[-]	51.3
Couple with children	[-]	42.1	[-]	[39.0]	43.2	[-]	[36.2]	45.2
Lone parent	[30.8]	40.5	[-]	[-]	36.9	[-]	[-]	38.2
Pensioner <sup>b</sup>	[-]	31.5	[-]	26.7	28.8	26.2	[-]	32.3
Other household	[-]	[45.4]	[-]	[33.8]	31.1	[-]	[-]	[29.7]
Average household	29.8	39.6	[-]	30.2	35.2	29.9	30.8	38.1

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table FPW1/A: Number of accessibility problems reported: column percentages (PHW) — Germany<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
0	52.7	54.0	60.0	53.1	53.3	1.0	1.1	1.0
1	24.0	20.9	17.1	21.5	22.6	0.9	0.7	0.9
2	9.8	11.7	8.5	12.2	10.7	1.2	0.9	1.2
3	5.9	6.5	1.8	7.2	6.1	1.1	0.3	1.2
4	2.7	3.6	9.5	2.7	3.1	1.3	3.5	1.0
5	3.1	2.3	1.1	2.5	2.7	0.8	0.4	0.8
6	1.8	1.0	2.0	0.8	1.4	0.5	1.1	0.4
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PHW = based exclusively on poor households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household, row numbers show the number of problems reported.

Table FPW1/B: Number of accessibility problems reported: column percentages (PHW) — Hungary<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
0	50.2	44.5	31.7	51.2	47.9	0.9	0.6	1.0
1	17.5	21.1	28.2	17.4	18.9	1.2	1.6	1.0
2	13.5	13.1	18.8	10.1	13.3	1.0	1.4	0.8
3	6.0	9.6	4.6	12.2	7.4	1.6	0.8	2.0
4	4.0	3.7	1.4	4.8	3.9	0.9	0.4	1.2
5	4.8	4.3	10.6	1.1	4.6	0.9	2.2	0.2
6	4.0	3.7	4.7	3.1	3.9	0.9	1.2	0.8
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PHW = based exclusively on poor households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household, row numbers show the number of problems reported.

Table FPW1/C: Number of accessibility problems reported: column percentages (PHW) — Netherlands<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
0	57.5	59.5	64.1	58.6	58.3	1.0	1.1	1.0
1	29.0	22.8	32.2	21.0	26.4	0.8	1.1	0.7
2	11.8	11.2	0.0	13.3	11.5	0.9	0.0	1.1
3	1.6	4.6	0.0	5.5	2.8	2.9	0.0	3.5
4	0.1	1.1	0.0	1.3	0.5	9.2	0.0	11.0
5	0.0	0.3	0.0	0.3	0.1	NA	NA	NA
6	0.0	0.6	3.7	0.0	0.3	NA	NA	NA
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PHW = based exclusively on poor households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household, row numbers show the number of problems reported.

Table FPW1/D: Number of accessibility problems reported: column percentages (PHW) — Portugal<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
0	50.1	55.3	30.7	58.1	51.2	1.1	0.6	1.2
1	21.9	7.3	0.0	8.2	18.8	0.3	0.0	0.4
2	3.9	24.9	48.1	22.2	8.4	6.4	12.3	5.7
3	8.1	1.0	0.0	1.2	6.6	0.1	0.0	0.1
4	4.5	5.6	0.0	6.3	4.8	1.2	0.0	1.4
5	7.6	5.8	21.2	4.1	7.2	0.8	2.8	0.5
6	3.8	0.0	0.0	0.0	3.0	0.0	0.0	0.0
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PHW = based exclusively on poor households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household, row numbers show the number of problems reported.

Table FPW1/E: Number of accessibility problems reported: column percentages (PHW) — Sweden<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
0	62.9	43.2	62.6	37.9	58.7	0.7	1.0	0.6
1	23.4	43.8	37.4	45.5	27.8	1.9	1.6	1.9
2	8.1	8.2	0.0	10.5	8.1	1.0	0.0	1.3
3	4.8	0.0	0.0	0.0	3.8	0.0	0.0	0.0
4	0.8	2.1	0.0	2.7	1.0	2.7	0.0	3.5
5	0.0	2.7	0.0	3.4	0.6	NA	NA	NA
6	0.0	0.0	0.0	0.0	0.0	NA	NA	NA
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PHW = based exclusively on poor households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household, row numbers show the number of problems reported.

Table FPW1/F: Number of accessibility problems reported: column percentages (PHW) — United Kingdom<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
0	64.2	61.3	65.5	60.4	62.8	1.0	1.0	0.9
1	25.1	22.3	30.8	20.5	23.8	0.9	1.2	0.8
2	5.5	8.3	2.3	9.6	6.8	1.5	0.4	1.7
3	2.2	2.2	0.0	2.7	2.2	1.0	0.0	1.2
4	2.5	2.9	0.7	3.3	2.7	1.2	0.3	1.4
5	0.4	3.0	0.8	3.5	1.7	7.5	2.0	8.7
6	0.0	0.0	0.0	0.0	0.0	NA	NA	NA
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PHW = based exclusively on poor households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household, row numbers show the number of problems reported.



Table FW1/A: Number of accessibility problems reported: column percentages (HOPW) — Germany<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
0	52.9	57.8	58.5	57.7	53.5	1.1	1.1	1.1
1	23.6	20.0	20.0	20.0	23.1	0.8	0.8	0.8
2	11.3	9.9	10.4	9.8	11.1	0.9	0.9	0.9
3	5.5	5.5	3.4	6.0	5.5	1.0	0.6	1.1
4	2.7	3.3	5.0	2.9	2.8	1.2	1.9	1.1
5	2.9	2.2	1.6	2.3	2.8	0.8	0.6	0.8
6	1.2	1.2	1.0	1.2	1.2	1.0	0.8	1.0
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. HOPW = based exclusively on households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household, row numbers show the number of problems reported.

Table FW1/B: Number of accessibility problems reported: column percentages (HOPW) — Hungary<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
0	57.9	48.1	45.3	50.2	57.0	0.8	0.8	0.9
1	18.0	19.6	19.6	19.7	18.1	1.1	1.1	1.1
2	10.1	13.0	17.2	9.8	10.4	1.3	1.7	1.0
3	5.9	9.0	6.7	10.8	6.2	1.5	1.1	1.8
4	3.0	2.8	1.1	4.1	3.0	0.9	0.4	1.4
5	3.3	5.1	7.7	3.1	3.4	1.6	2.4	1.0
6	1.9	2.4	2.5	2.3	1.9	1.3	1.3	1.2
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. HOPW = based exclusively on households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household, row numbers show the number of problems reported.

Table FW1/C: Number of accessibility problems reported: column percentages (HOPW) — Netherlands<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
0	65.0	62.3	71.9	60.6	64.7	1.0	1.1	0.9
1	24.4	23.2	20.8	23.6	24.2	1.0	0.9	1.0
2	7.0	9.2	2.7	10.3	7.3	1.3	0.4	1.5
3	2.2	3.3	0.5	3.8	2.3	1.5	0.2	1.7
4	0.9	1.3	1.5	1.3	0.9	1.6	1.7	1.5
5	0.4	0.6	1.4	0.4	0.5	1.3	3.2	1.0
6	0.1	0.2	1.2	0.0	0.1	1.7	11.0	0.0
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. HOPW = based exclusively on households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household, row numbers show the number of problems reported.

Table FW1/D: Number of accessibility problems reported: column percentages (HOPW) — Portugal<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
0	62.1	65.8	72.6	63.1	62.5	1.1	1.2	1.0
1	17.6	10.8	0.0	15.2	16.8	0.6	0.0	0.9
2	5.1	12.0	12.0	12.0	5.8	2.3	2.4	2.3
3	3.5	1.6	2.7	1.2	3.3	0.5	0.8	0.3
4	3.3	3.2	0.0	4.5	3.3	1.0	0.0	1.3
5	5.2	6.6	12.7	4.1	5.3	1.3	2.5	0.8
6	3.3	0.0	0.0	0.0	2.9	0.0	0.0	0.0
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. HOPW = based exclusively on households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household, row numbers show the number of problems reported.

Table FW1/E: Number of accessibility problems reported: column percentages (HOPW) — Sweden<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
0	62.5	57.9	70.1	50.6	62.3	0.9	1.1	0.8
1	23.4	28.5	20.1	33.5	23.6	1.2	0.9	1.4
2	8.8	8.4	7.7	8.9	8.8	1.0	0.9	1.0
3	3.4	1.3	0.0	2.1	3.3	0.4	0.0	0.6
4	1.3	1.7	1.1	2.1	1.3	1.3	0.8	1.6
5	0.5	2.1	1.0	2.8	0.6	4.4	2.1	5.7
6	0.1	0.0	0.0	0.0	0.1	0.0	0.0	0.0
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. HOPW = based exclusively on households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household, row numbers show the number of problems reported.

Table FW1/F: Number of accessibility problems reported: column percentages (HOPW) — United Kingdom<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
0	74.5	61.7	67.7	59.7	72.6	0.8	0.9	0.8
1	18.3	24.2	25.8	23.6	19.2	1.3	1.4	1.3
2	4.9	6.9	2.5	8.4	5.2	1.4	0.5	1.7
3	1.2	2.4	2.1	2.5	1.4	2.0	1.8	2.1
4	0.7	2.4	0.7	2.9	0.9	3.4	1.1	4.2
5	0.4	2.4	1.2	2.8	0.7	5.7	2.8	6.6
6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. HOPW = based exclusively on households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household, row numbers show the number of problems reported.

Table G1A/A: Household type by tenure: percentage not satisfied with housing — Germany<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	21.9	21.3	15.0	18.2	20.9	NA	NA	21.7
Childless couple	16.7	25.3	[20.4]	14.3	16.1	NA	NA	17.7
Couple with children	20.8	20.8	26.9	14.5	16.7	NA	NA	21.2
Lone parent	25.4	28.5	[30.5]	14.0	22.9	NA	NA	26.1
Pensioner <sup>b</sup>	13.3	13.7	13.5	15.1	14.3	NA	NA	13.4
Other household	18.4	[27.0]	[-]	14.2	15.7	NA	NA	19.8
Average household	18.9	21.9	19.7	14.7	16.8	NA	NA	19.3

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. NA = Not available because data on mortgages were not collected in Germany. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table G1A/B: Household type by tenure: percentage not satisfied with housing — Hungary<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	51.4	[62.8]	27.3	40.5	40.9	41.2	35.8	42.8
Childless couple	[50.3]	49.3	53.7	32.7	35.4	32.4	34.7	51.2
Couple with children	73.3	63.6	49.6	37.7	40.4	37.0	39.8	60.2
Lone parent	[49.0]	[46.4]	[39.3]	38.3	39.6	39.2	34.9	44.4
Pensioner <sup>b</sup>	[-]	52.8	34.3	35.4	35.9	35.6	[29.2]	39.7
Other household	[58.8]	[39.7]	[46.7]	36.8	37.5	37.5	32.7	46.8
Average household	61.6	54.1	44.3	36.6	38.3	36.6	36.9	51.4

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table G1A/C: Household type by tenure: percentage not satisfied with housing — Netherlands<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	1.1	9.0	[-]	3.2	6.4	6.2	2.7	7.9
Childless couple	0.6	7.0	[-]	1.3	2.7	1.9	1.2	6.2
Couple with children	3.8	10.7	[-]	1.0	2.5	0.4	1.1	9.8
Lone parent	5.6	9.9	[-]	1.8	6.7	[-]	2.1	8.6
Pensioner <sup>b</sup>	3.4	3.2	[-]	1.3	2.3	0.8	1.6	3.2
Other household	[-]	4.7	[-]	1.8	3.3	3.4	1.5	6.9
Average household	4.7	7.4	[0.0]	1.3	3.2	1.5	1.3	6.9

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table G1A/D: Household type by tenure: percentage not satisfied with housing — Portugal<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	[19.0]	[34.2]	[25.6]	12.2	17.2	12.4	[11.9]	24.4
Childless couple	23.1	[41.8]	[22.2]	13.4	17.1	15.6	9.4	26.7
Couple with children	23.8	[45.6]	25.5	12.7	16.7	11.4	13.8	28.6
Lone parent	[41.9]	[-]	[-]	4.8	23.9	[0.0]	[10.8]	[43.1]
Pensioner <sup>b</sup>	33.3	31.8	18.8	14.7	18.8	14.6	[16.6]	28.9
Other household	37.6	22.9	45.4	14.6	18.6	14.8	14.0	33.8
Average household	29.5	33.5	29.0	13.6	17.9	13.7	13.4	30.6

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table G1A/E: Household type by tenure: percentage not satisfied with housing — Sweden<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	12.3	[14.6]	[-]	1.5	8.4	2.4	1.3	12.4
Childless couple	11.0	[14.1]	[-]	1.3	4.1	1.7	1.2	11.3
Couple with children	10.9	[17.3]	[-]	2.6	4.3	6.1	2.1	11.3
Lone parent	15.5	[-]	[-]	3.3	9.6	[5.5]	2.7	14.9
Pensioner <sup>b</sup>	5.5	[0.0]	[-]	1.6	2.7	2.7	0.6	5.1
Other household	12.4	[-]	[-]	2.4	4.7	2.1	2.5	12.3
Average household	10.9	11.1	[-]	2.1	4.8	3.5	1.7	10.9

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table G1A/F: Household type by tenure: percentage not satisfied with housing — United Kingdom<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	16.0	15.7	[-]	2.9	8.0	2.1	3.4	15.7
Childless couple	9.4	16.1	[-]	3.0	4.9	1.6	3.6	12.0
Couple with children	12.1	23.0	[-]	3.1	6.7	3.9	3.0	19.4
Lone parent	24.0	21.2	[-]	8.8	17.5	[7.5]	8.9	21.7
Pensioner <sup>b</sup>	0.0	5.0	[1.4]	1.8	2.4	1.7	3.0	4.3
Other household	14.0	15.1	[-]	3.0	5.8	1.8	3.6	14.6
Average household	13.4	16.8	6.3	3.0	6.3	2.1	3.5	15.4

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table GP1A/A: Household type by tenure: percentage not satisfied with housing (PH) — Germany<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	24.8	28.2	[8.3]	16.1	23.7	NA	NA	24.5
Childless couple	21.2	-	-	16.7	20.5	NA	NA	21.6
Couple with children	28.0	-	-	19.2	24.4	NA	NA	27.9
Lone parent	30.9	[30.2]	-	[19.3]	28.6	NA	NA	30.6
Pensioner <sup>b</sup>	17.5	10.0	[13.3]	16.7	16.2	NA	NA	15.8
Other household	[20.5]	-	-	[13.8]	14.8	NA	NA	[16.2]
Average household	24.5	23.4	15.3	17.1	21.8	NA	NA	23.7

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households. NA = Not available because data on mortgages were not collected in Germany. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table GP1A/B: Household type by tenure: percentage not satisfied with housing (PH) — Hungary<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	-	-	[37.8]	51.9	50.6	51.3	-	[45.7]
Childless couple	-	-	-	35.2	43.5	31.0	-	[82.2]
Couple with children	-	[71.2]	[76.6]	46.0	52.0	48.4	[35.9]	77.5
Lone parent	-	-	-	40.8	43.3	39.7	-	[48.8]
Pensioner <sup>b</sup>	-	-	-	42.0	42.1	42.7	-	-
Other household	-	-	-	63.0	60.5	63.6	-	-
Average household	[71.6]	65.4	62.2	47.4	50.9	48.4	41.7	65.5

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table GP1A/C: Household type by tenure: percentage not satisfied with housing (PH) — Netherlands<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	[1.8]	10.8	-	[1.4]	8.2	-	-	8.7
Childless couple	-	[0.0]	-	[5.5]	1.3	-	[8.2]	[0.0]
Couple with children	-	[13.5]	-	0.0	6.8	-	[0.0]	12.5
Lone parent	[2.4]	[16.4]	-	-	9.7	-	-	10.2
Pensioner <sup>b</sup>	[11.3]	3.3	-	2.5	4.4	[4.0]	[0.0]	5.4
Other household	-	-	-	-	-	-	-	-
Average household	8.7	9.7	-	1.0	7.1	1.2	0.8	9.5

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table GP1A/D: Household type by tenure: percentage not satisfied with housing (PH) — Portugal<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	-	-	-	[7.0]	16.1	[7.2]	-	[27.5]
Childless couple	-	-	-	22.8	33.4	22.9	-	[52.5]
Couple with children	[25.4]	-	[24.5]	13.5	20.5	18.9	[0.9]	29.1
Lone parent	-	-	-	-	[44.2]	-	-	-
Pensioner <sup>b</sup>	[27.8]	[46.9]	[33.4]	20.4	24.6	20.8	-	35.8
Other household	-	-	-	25.2	30.1	25.1	-	[39.3]
Average household	31.1	46.5	33.5	19.0	25.9	20.8	8.2	36.6

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table GP1A/E: Household type by tenure: percentage not satisfied with housing (PH) — Sweden<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	14.5	-	-	[0.0]	11.6	-	[0.0]	14.7
Childless couple	19.0	-	-	[4.5]	16.0	-	-	20.6
Couple with children	8.6	-	-	9.2	8.6	-	[1.3]	8.1
Lone parent	18.6	-	-	[5.1]	14.5	-	-	18.1
Pensioner <sup>b</sup>	5.7	-	-	1.6	3.5	1.4	[2.1]	5.2
Other household	[9.9]	-	-	-	[9.9]	-	-	[9.4]
Average household	12.4	[11.4]	-	4.7	9.6	7.7	2.6	12.4

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table GP1A/F: Household type by tenure: percentage not satisfied with housing (PH) — United Kingdom<sup>a</sup>

	Market rent	Below market rent	Rent free	Owner occupier	Average household	Outright owner	Owner with mortgage	Tenant
Working-age single	[20.0]	15.7	-	4.2	12.7	3.9	[5.1]	16.8
Childless couple	[2.7]	9.9	-	1.6	4.6	0.0	[4.3]	7.4
Couple with children	[17.4]	21.8	-	5.3	14.1	[11.8]	3.5	20.8
Lone parent	[24.9]	19.0	-	[15.5]	19.4	-	[17.3]	20.0
Pensioner <sup>b</sup>	[0.0]	3.7	-	1.9	2.4	2.0	[0.0]	3.3
Other household	[7.8]	[18.0]	-	[1.8]	9.6	[2.6]	-	15.0
Average household	13.8	15.8	[12.6]	3.5	10.2	2.9	4.6	15.4

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PH = based on poor households. Values within brackets are based on less than 50 observations. Hyphens indicate values based on less than 20 observations.

<sup>b</sup> Households with at least one person above 64 were all classified as pensioners.

Table GPW1/A: Percentage satisfied with housing (PHW) — Germany<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
Satisfied	78.9	74.0	85.0	72.2	76.7	0.9	1.1	0.9
Not satisfied	21.1	26.0	15.0	27.8	23.3	1.2	0.7	1.3
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PHW = based exclusively on poor households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table GPW1/B: Percentage satisfied with housing (PHW) — Hungary<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
Satisfied	50.8	43.1	49.4	39.6	47.7	0.8	1.0	0.8
Not satisfied	49.2	56.9	50.6	60.4	52.3	1.2	1.0	1.2
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PHW = based exclusively on poor households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table GPW1/C: Percentage satisfied with housing (PHW) — Netherlands<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
Satisfied	95.1	94.3	92.5	94.6	94.8	1.0	1.0	1.0
Not satisfied	4.9	5.7	7.5	5.4	5.2	1.2	1.5	1.1
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PHW = based exclusively on poor households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table GPW1/D: Percentage satisfied with housing (PHW) — Portugal<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
Satisfied	75.5	70.0	67.4	70.7	73.8	0.9	0.9	0.9
Not satisfied	24.5	30.0	32.6	29.3	26.2	1.2	1.3	1.2
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PHW = based exclusively on poor households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table GPW1/E: Percentage satisfied with housing (PHW) — Sweden<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
Satisfied	91.2	87.3	79.9	89.5	90.4	1.0	0.9	1.0
Not satisfied	8.8	12.7	20.1	10.5	9.6	1.4	2.3	1.2
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PHW = based exclusively on poor households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table GPW1/F: Percentage satisfied with housing (PHW) — United Kingdom<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
Satisfied	90.3	82.0	84.3	81.5	86.6	0.9	0.9	0.9
Not satisfied	9.7	18.0	15.7	18.5	13.4	1.8	1.6	1.9
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. PHW = based exclusively on poor households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table GW1/A: Percentage satisfied with housing (HOPW) — Germany<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
Satisfied	83.2	78.8	86.2	77.1	82.7	0.9	1.0	0.9
Not satisfied	16.8	21.2	13.8	22.9	17.3	1.3	0.8	1.4
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. HOPW = based exclusively on households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table GW1/B: Percentage satisfied with housing (HOPW) — Hungary<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
Satisfied	62.2	49.5	52.3	47.4	61.0	0.8	0.8	0.8
Not satisfied	37.8	50.5	47.7	52.6	39.0	1.3	1.3	1.4
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. HOPW = based exclusively on households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table GW1/C: Percentage satisfied with housing (HOPW) — Netherlands<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
Satisfied	97.3	97.1	96.2	97.2	97.2	1.0	1.0	1.0
Not satisfied	2.7	2.9	3.8	2.8	2.8	1.1	1.4	1.0
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. HOPW = based exclusively on households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table GW1/D: Percentage satisfied with housing (HOPW) — Portugal<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
Satisfied	82.8	77.1	77.4	76.9	82.1	0.9	0.9	0.9
Not satisfied	17.2	22.9	22.6	23.1	17.9	1.3	1.3	1.3
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. HOPW = based exclusively on households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table GW1/E: Percentage satisfied with housing (HOPW) — Sweden<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
Satisfied	95.5	91.8	92.2	91.6	95.4	1.0	1.0	1.0
Not satisfied	4.5	8.2	7.8	8.4	4.6	1.8	1.8	1.9
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. HOPW = based exclusively on households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table GW1/F: Percentage satisfied with housing (HOPW) — United Kingdom<sup>a</sup>

	IW	OW	OWS	OWL	All	OW/IW	OWS/IW	OWL/IW
Satisfied	94.0	86.7	92.1	84.7	93.2	0.9	1.0	0.9
Not satisfied	6.0	13.3	7.9	15.3	6.8	2.2	1.3	2.6
All	100.0	100.0	100.0	100.0	100.0	1.0	1.0	1.0

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. HOPW = based exclusively on households with at least one potential worker. IW = household in work, OW = household out of work, OWS = household out of work since less than a year, OWL = household out of work since more than a year, All = average household.

Table GX1: Poverty and employment status by country: percentage not satisfied with housing conditions<sup>a</sup>

	P	NP	All	P/NP	IW	OWS	OWL	OWS/IW	OWL/IW
DE	21.8	16.0	16.8	0.7	16.8	13.8	22.9	0.8	1.4
HU	50.9	36.6	38.3	0.7	37.8	47.7	52.6	1.3	1.4
NL	7.1	2.7	3.2	0.4	2.7	3.8	2.8	1.4	1.0
PT	25.9	16.3	17.9	0.6	17.2	22.6	23.1	1.3	1.3
SE	9.6	4.2	4.8	0.4	4.5	7.8	8.4	1.8	1.9
UK	10.2	5.4	6.3	0.5	6.0	7.9	15.3	1.3	2.6

<sup>a</sup> Source: EU SILC 2007, based on cross-sectional individual weights. P = poor, NP = non-poor, All = average households, IW = households in work, OWS = households out of work since less than a year, OWL = households out of work since more than a year, DE = Germany, HU = Hungary, NL = Netherlands, PT = Portugal, SE = Sweden, UK = United Kingdom.