**The Social Protection Committee**

# SPPM THEMATIC REVIEWS ON THE 2014 SOCIAL TRENDS TO WATCH

# Indicators and data to monitor developments in access to housing and housing exclusion

# Contents

# 1. Introduction

Access to housing and housing exclusion has been identified as a social trend to watch in 2015[1] by the SPC, and as such, chosen as a subject for a thematic review in the autumn of 2015. The review will be carried out within the ISG with a focus on the analytical and indicators' development aspects, a long-standing item of the ISG work program, which acquires particular importance in the context of the ongoing revision of the EU-SILC legal basis and the development of a housing module. This reflects the fact that there is still a significant challenge with appropriate monitoring of this policy area and the review aims to reflect on how to progress towards a more comparable and complete overview of the challenges across Member States. Such a review will aim at critically examining the current data and instruments available and indicating areas where improvement is necessary.

As highlighted in the 2014 SPC report on the social situation in Europe, housing costs represent an important share of a household's income, especially for lower income groups. An increasing burden of housing costs on a household's income as well as the over-indebtedness of many households might result in the inability of households to pay mortgages, rent or utility bills, increasing vulnerability for repossessions, foreclosures and evictions and in some cases, homelessness.

Access to housing and housing exclusion have been in that context part of the SPC work (including a section in the last two editions of the SPC annual report) but there is still a significant challenge with appropriate monitoring of this policy area. It would therefore be useful to reflect on how to progress towards a more comparable and complete overview of the challenges and policies across Member States in this area.

In this context, this scoping paper provides background for discussions on achieving a more effective monitoring of housing access and housing exclusion. It has a monitoring/indicators' focus, and provides a state of play of work on housing related indicators and analysis, including an overview of where we are currently on data availability for indicators on access to housing and housing exclusion and what are the gaps versus the policy needs.

# 2. Recent trends

As pointed out in the Social Investment Package - notably in the SWD on Confronting Homelessness in the European Union – an affordable and good-quality home is crucial to a person's well-being and social participation. Yet access to affordable housing is becoming more

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[1] SPC (2015) Social Europe: Aiming for inclusive growth. Annual report of the Social Protection Committee on the social situation in the European Union (2014)

difficult in today's Europe. According to Housing Europe there is in many countries an acute lack of adequate and affordable social and private rental housing.

This is due to changes both on the supply and the demand side. As for housing supply, in many Member States, social housing stocks have decreased and/or new construction has halted in the last decade, while social housing stocks anyway represent in most cases only a small fraction of housing markets (though differences in the provision of social housing exists). The need seems to be the most critical in big cities where a sharp population growth generates local housing demand. In addition, the number of single households has increased, driving the need for smaller affordable housing units.

Housing and rental prices have risen in many Member States, along with the housing cost burden on households (Figure 1). A 2010 special Eurobarometer report on Poverty and Social Exclusion showed that roughly two in three (65%) Europeans considered that housing is too expensive. Less than a third (30 %) of the people surveyed said that it is easy to find decent housing at a reasonable price in their area. At the same time expenditure per capita on social benefits on housing has declined noticeably in some of the countries hardest hit by the crisis (Figure 2).

Figure 1: Developments in the median of the distribution of the share of total housing costs
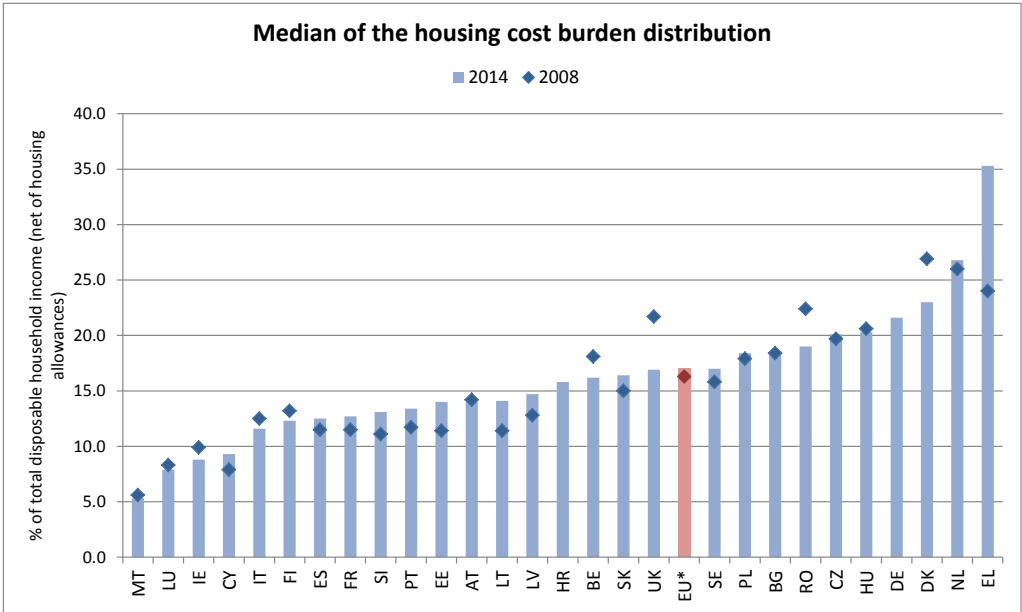


Source: Eurostat, EU-SILC (variable "ilc_lvho08a"). Data for the EU* refer to EU27 for 2008 and EU28 for 2014. Data for EE and IE refer to 2013 and not 2014.
Note: This indicator is defined as the median of the distribution of the share of total housing costs (net of housing allowances) in the total disposable household income (net of housing allowances).

Figure 2: Expenditure per capita on social benefits on housing

**Social benefits on housing per head of population**

■ 2013  ◆ 2008
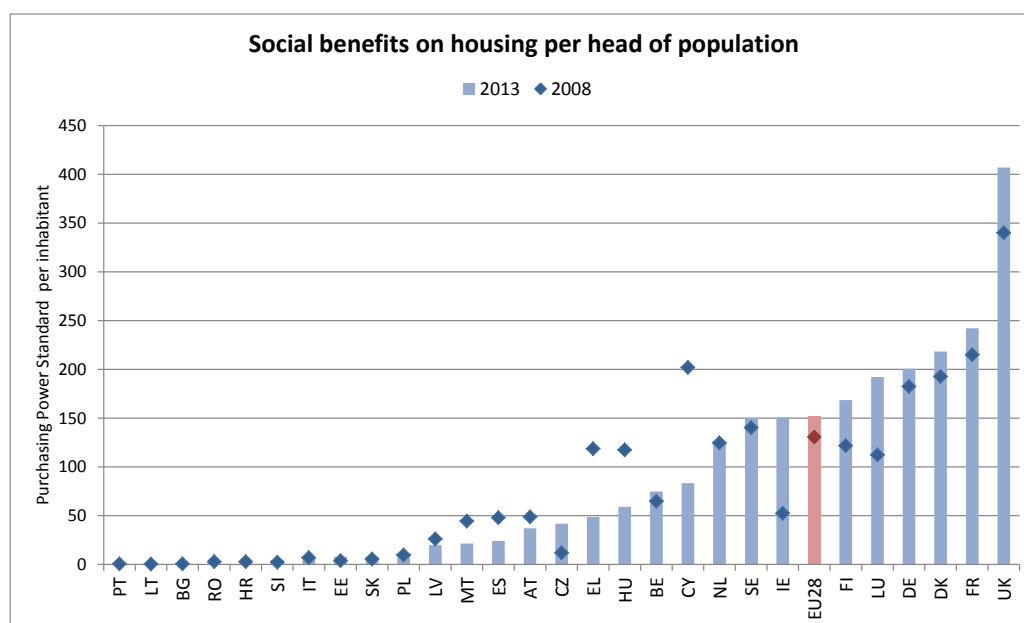


*Source*: Eurostat, ESSPROS (variable "spr_exp_fho"). Data for EU28, CZ, DK, IE, EL, NL, PL and RO refer to 2012 and not to 2013.

Housing cost is often the biggest single item in household budgets. Housing cost overburden**2** has been growing in Europe, forcing households to make cuts on other important expenses such as food, clothing, healthcare or education. As Table 1 shows, between 2008-2013, housing cost overburden has particularly risen in EL, ES, LT and decreased in BE, CZ, RO and UK. Statistics are far worse for those people living below the poverty line: the EU average is 37% with highest figures in CZ (51.6%), DE (49.2%), DK (75%), EL (93.1%) and NL (48.3%), according to EU SILC data. If we break down EU SILC data by tenure type and household type, it is apparent that people living in private rentals, single households and single people with dependent children are most at-risk-of housing cost overburden.

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[2] The percentage of the population living in a household where total housing costs (net of housing allowances) represent more than 40% of the total disposable household income (net of housing allowances).

Table 1- Housing cost overburden rate

| | Housing cost overburden rate | | |
|---|---|---|---|
| | 2013 | 2012-2013 change in pp | 2008-2013 change in pp |
| EU28 | 11.0 | ~ | n.a. |
| EU27 | 11.0 | ~ | ~ |
| EA18 | 11.3 | ~ | 3.0 |
| BE | 9.6 | -1.4 | -2.9 |
| BG | 14.3 | ~ | 1.0 |
| CZ | 11.7 | 1.7 | -1.1 |
| DK | 18.9 | ~ | 1.8 |
| DE | 16.4 | ~ | n.a. |
| EE | 7.2 | -0.7 | 3.6 |
| IE | 6.6 | n.a. | 3.3 |
| EL | 36.9 | 3.8 | 14.7 |
| ES | 10.3 | n.a. | 4.2 |
| FR | 5.0 | ~ | ~ |
| HR | 8.4 | 1.6 | n.a. |
| IT | 8.7 | 0.8 | ~ |
| CY | 3.3 | ~ | 1.5 |
| LV | 11.4 | ~ | 2.7 |
| LT | 8.2 | ~ | 3.4 |
| LU | 5.6 | 0.7 | 1.9 |
| HU | 12.7 | -0.8 | 1.1 |
| MT | 2.6 | ~ | ~ |
| NL | 15.7 | 1.3 | 2.0 |
| AT | 7.2 | ~ | 1.1 |
| PL | 10.3 | ~ | ~ |
| PT | 8.3 | ~ | ~ |
| RO | 15.4 | -1.1 | -3.3 |
| SI | 6.0 | 0.8 | 1.6 |
| SK | 8.3 | ~ | 2.7 |
| FI | 4.9 | 0.4 | ~ |
| SE | 7.9 | ~ | ~ |
| UK | 7.9 | 0.6 | -8.4 |

Source: Eurostat, EU-SILC

There are big differences in housing cost overburden by tenure status. Against the 7.6% EU average, as many as 17.1% of owners with mortgages or loans were overburdened in new Member States in 2013, with figures standing above 20% in EL, HU, RO and SK. For tenants renting at a market price, the EU average is 25.7% but such rental overburden affects around 40% or more of tenants in CR (49.8%), DK (38.6%), EL (58.3%), ES (42.3%) and RO (43.4%). To a smaller extent housing cost overburden exists among supported rentals, too, particularly in BG (17.7%), GR (38%), RO (18.8%) and SE (69.2%).

Some 29.7% of people at risk of poverty, including many families with children, lived in overcrowded accommodation in 2013, as opposed to just 17 % for the general population. The overcrowding rate for the population at-risk-of poverty stood at 57.3% in the same period in the new Member States. Low-income households often live in accommodation of poorer quality: in the EU on average 30.7 % of them experience severe housing deprivation. More than 52 million people cannot keep their accommodation adequately warm.

These tendencies – together with other trends such as cuts in housing benefits, over-indebtedness3, a potential second wave of Swiss frank credit crunch - worsen housing vulnerability. Data from the 2011 census and from the FEANTSA network show high absolute homelessness levels and a rise in most Member States. Preliminary results of a Commission study4 demonstrate a higher risk for evictions and foreclosures e.g. in BG, CY, IE, LV and NL and a clear pathway from evictions to homelessness. While unemployment, poverty and family breakdowns were found to be the leading causes of evictions in Europe, arrears on utilities is also an important trigger in particular in Central and Eastern Europe.

## 3. Policy needs for indicators/data on housing

Designing and implementing measures to reduce housing exclusion and homelessness remain a national competence, while the European Commission provides Member States support through policy guidance and through EU funding.

Despite the importance of housing for the socio-economic integration and well-being of a person, its close links with poverty and its overall macroeconomic impact, timely data to monitor trends remain scarce to date. This is partly due to the heterogeneity of housing markets and the fact that housing policies and social housing stocks are often administered by sub-national (regional or local) bodies or are a shared responsibility of different governmental entities.

Together with food costs, housing costs usually represent the biggest expenses in a household's income, especially for lower income groups5. An increasing burden of housing costs on a household's income may therefore mean restricting capacity of a household to cover other essential needs such as expenses linked to food, health, clothing, travelling or education. Rises in utility and fuel costs further stretch household budgets: in 2014 SILC data show that some 10% of people in the EU stated their inability to keep their home adequately warm, with shares above 25% in CY, LT and PT and high as 33% in EL and over 40% in BG. Among those at risk of poverty, the EU average was almost a quarter of the respective population (23.5%), with figures around 50% or more in BG, CY, EL and PT. Other stakeholder data suggests that between 50 to 125 million people are unable to afford a proper thermal comfort6. Over-indebtedness, arrears in mortgages, rent or utility bills increase the vulnerability of households for repossessions, foreclosures and evictions and in some cases, homelessness. Recent trends indicate that the share of the population at risk of poverty that is in arrears on mortgage or rent payments (Figure 3) has increased

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[3] See e.g. EU-SILC data on mortgage arrears and on utility cost arrears

[4] VT/2013/056 Commission Pilot Project on Promoting Protection of the Right to Housing – Homelessness Prevention in the Context of Evictions.

[5] See also Pilot project:developing a common methodology on reference budgets in Europe - Proposal for a method for comparable reference budgets in Europe (15/06/2015) at http://ec.europa.eu/social/main.jsp?catId=738&langId=en&pubId=7801&type=2&furtherPubs=yes

[6] By the Building Performance Institute Europe

substantially in many Member States since the crisis began, most notably in CY, EL, ES and IE. At the same time, there have been marked increases in many Member States in the share of the overall population in arrears on utility bill payments (Figure 4), the most substantial rises being observed in CY, EL and IE.

Figure 3: Percentage of the population at-risk-of poverty that are in arrears on mortgage or rent payments
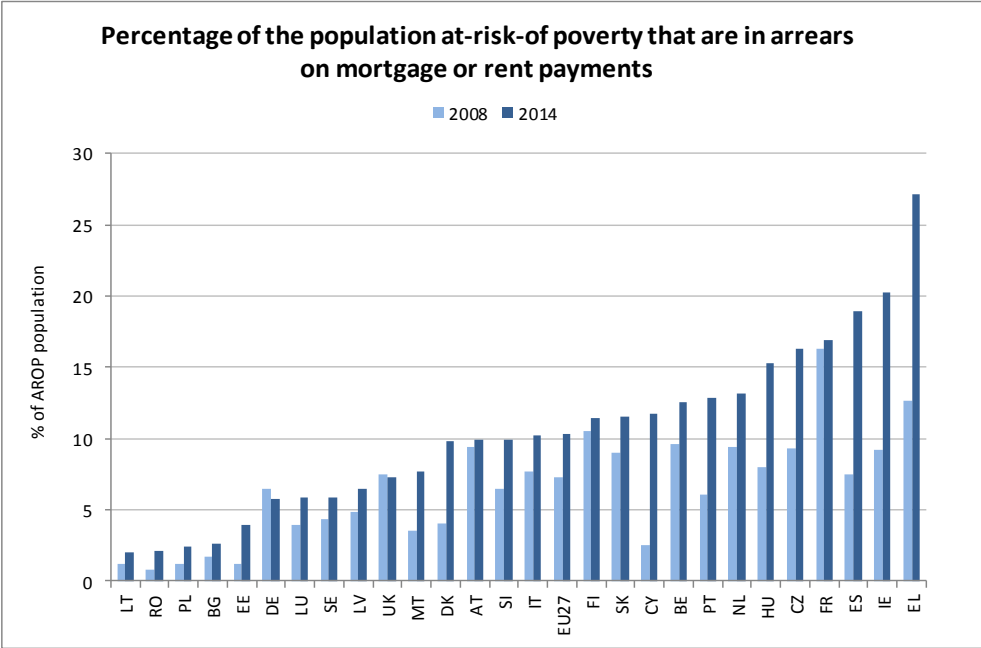


*Source*: Eurostat, EU-SILC
Note data for EE and IE refer to 2013 and not 2014

Figure 4: Percentage of the population in arrears on utility bills
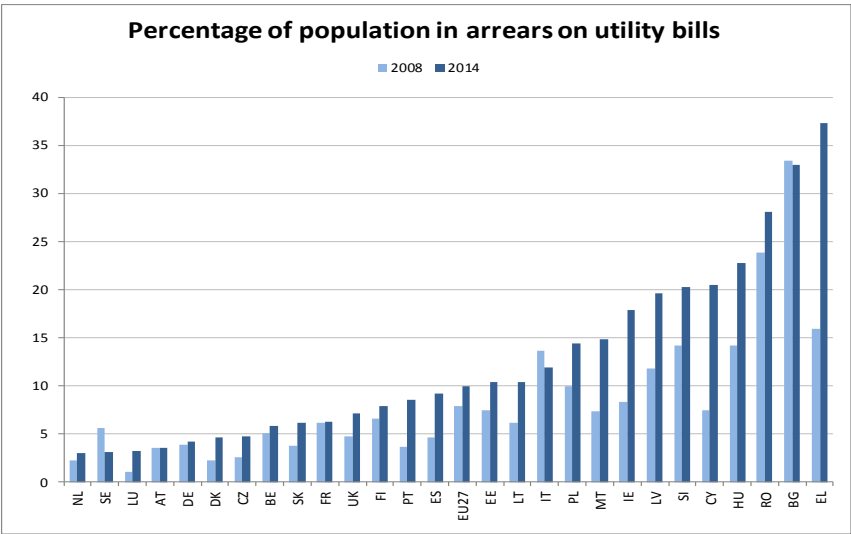


*Source*: Eurostat, EU-SILC
Note data for EE and IE refer to 2013 and not 2014

Households not defined as relatively poor by standard indicators may fall into relative poverty once housing expenses are take into account. Transitions into poverty due to housing expenses, for instance, vary from a low of 4 % in Malta to as high as 13 % in the United Kingdom[7]. In general, including the housing situation in the calculation of the disposable income may impact the income distribution and the relative poverty of households. Indeed, while homeowners, tenants paying a low rent (below the market price) and tenants living in social houses have a housing advantage, those who pay high housing expenses (e.g. maintenance, utility bills, rents and mortgage interests) experience a housing disadvantage. Adding imputed rent or deducting housing expenses from disposable income are two alternative approaches to take into account the housing advantage or disadvantage respectively.

Following the second approach the graph below (Figure 5) shows the share of people at-risk-of-poverty before and after deducting the housing cost[8]. Across all Member States this deduction increases the proportion of people with income below the poverty threshold.

Figure 5: Impact of including housing expenses on the population share at risk of poverty



Proportion of population at-risk-of-poverty threshold (60% of median) before and after the deduction of housing costs, 2014
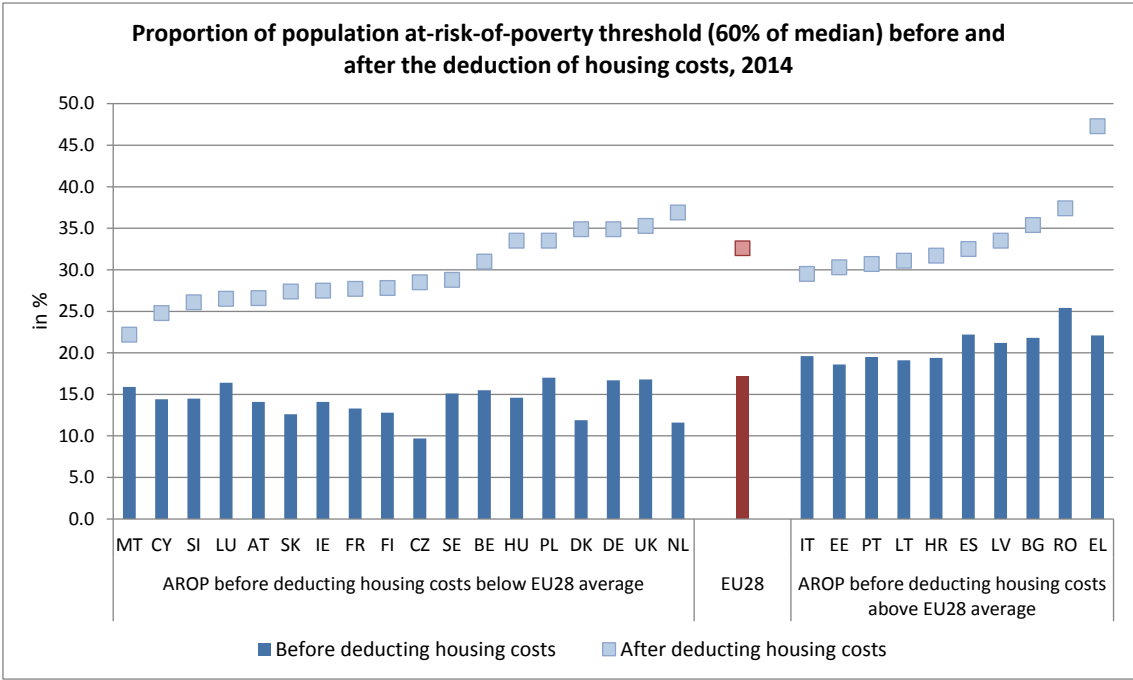
*Source*: Eurostat, EU-SILC (variable " ilc_li45"). Data for EE and IE refer to 2013 and not 2014.

Available data shows that the number of homeless families or living in temporary accommodation for prolonged periods has been growing in certain Member States. This needs to be prevented

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[7]Maestri, V. (2014), A Measure of Income Poverty Including Housing: Benefits and Limitations for Policy
 Making, Social Indicator Research, May 2014
[8] It should be noted that the housing costs may be influenced by consumptions preferences.

and addressed through early intervention. Households with children, especially single-parent families, face a higher incidence of being overburdened by housing costs than other households. While a sufficient level of income support - housing-related benefits, heating allowances etc. - may alleviate the housing cost burden, the tendency post-crisis is rather to cut at welfare benefits and restrict the access conditions.

There is a growing need for locally available affordable housing, including social housing and affordable private rentals. Monitoring the changes in supply seems particularly pertinent, given that the lack of affordable/social housing stocks emerges as a main trigger for evictions and homelessness[9]. This has strong links with affordability: especially in urban areas, housing and rental prices show an upward convergence due to an increasing demand, which may hinder job-seekers to move into these areas with more employment possibilities. Intermediary tenure forms such as co-ownerships, social rental agencies or Housing First approaches can help improve affordable housing access but more understanding would be needed on how these models best function.

As for demand, on the basis of available data it is apparent that the number of people on social housing waiting lists has been increasing[10]. Access to housing can be a particular challenge for some vulnerable groups, such as Roma people, people with disabilities or for single men with complex health and addiction problems who are usually not prioritised for social housing allocation[11]. The current influx of refugees and third-country migration may further stretch housing demand.

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[9] See the Pilot Project on Promoting Protection of the Right to Housing- Homelessness Prevention in the Context of Evictions (to be published in 2016)
[10] See for instance The State of Housing in the EU 2015 by Housing Europe
[11] Commission Staff Working Document SWD (2013)42 on Confronting Homelessness in the European Union

An important component of housing exclusion is housing quality. Lower-income people especially may be forced to live in remote, segregated areas or in an unhealthy, unsafe environment. They more often experience overcrowding (Figure 6) and housing deprivation or severe housing deprivation, such as lack of a bathroom, flushing toilet, damp walls, leaking roofs and other disadvantages.

Figure 6: Overcrowding rate for the population at risk of poverty and the total population, 2014
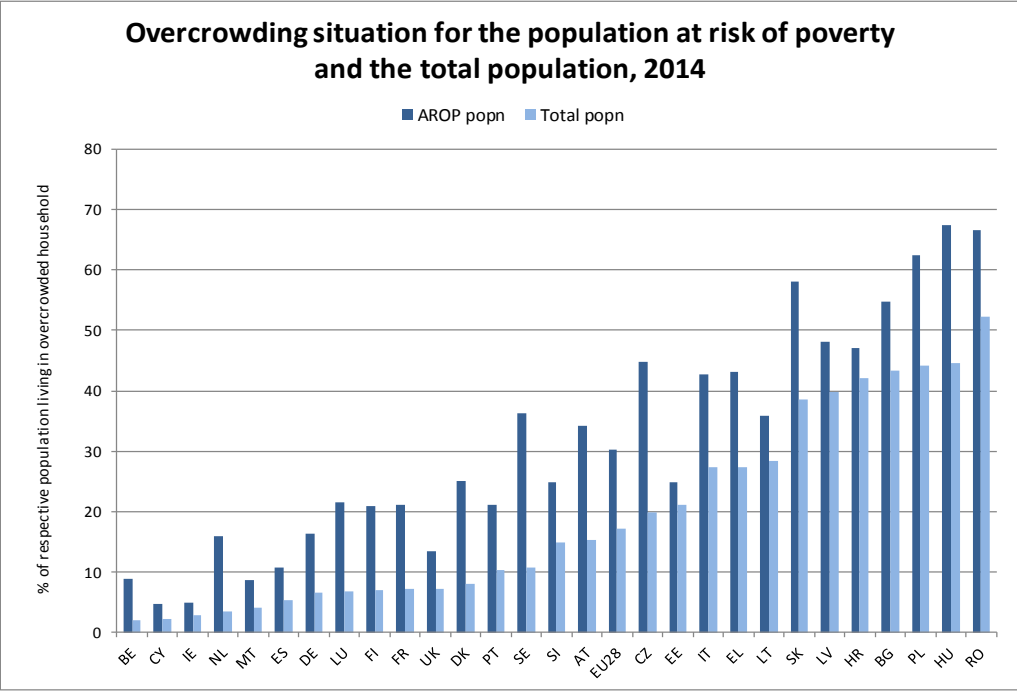


*Source*: Eurostat, EU-SILC
Note data for EE and IE refer to 2013 and not 2014

The risk of homelessness has grown in most EU Member States, affecting wide layers of society including many young people, women, migrants, families with young children, elderly people and disadvantaged Roma and other ethnic minorities. According to an expert estimate for 2010, there might be as many as 400.000 homeless people at any given night in the European Union[12]. The Commission promotes the use of the broad "ETHOS" definition of homelessness developed by FEANTSA, which covers the situations of rough sleeping, living in temporary accommodation or in insecure, inadequate housing. However, Member States do not use a single definition of homelessness which, together with the hardships of collecting data on homeless people, who cannot be reached through conventional household surveys, lead to a lack of comparable and quality EU-level data on homelessness. Therefore there is no European overview on the composition of homeless populations, the relative importance of trigger factors and the efficiency of policies to tackle homelessness.

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[12] Commission Staff Working Document SWD(2013)42 final on Confronting Homelessness in the European Union

Recent studies[13] highlight the role of tenancy law, mortgage regulation and other anti-eviction measures in preventing homelessness and housing exclusion. The flexibility and security of rent contracts, legal and procedural guarantees, balancing the interests of landlords/tenants and creditors/debtors in an eviction or foreclosure procedure, and putting into place early intervention schemes all appear as effective and cost-efficient solutions helping vulnerable people to retain their homes.

## 4. Broad overview of what housing indicators are currently available (per thematic area)

### 4.1 Main indicators currently in use by the SPC/ISG

In its work the SPC/ISG has developed and makes use of a limited number of housing indicators as included in the "Portfolio of EU social indicators for the monitoring of progress towards the EU objectives for social protection and social inclusion (2015 update)". These consist of the following:

*Secondary indicators in the social inclusion portfolio*

- Housing cost overburden rate (also used in the Social Protection Performance Monitor)

- Overcrowding rate

- Housing deprivation (by item)

- AROP by accommodation tenure type

*Context information in the social inclusion portfolio*

- Share of housing costs in total disposable household income

These indicators are mainly focused on the aspects of affordability and quality of housing, with definitions as follows:

*Affordability*

- **Housing cost overburden rate**: *Percentage of the population living in a household where total housing costs (net of housing allowances) represent more than 40% of the total disposable household income (net of housing allowances).* Housing costs include mortgage interest payments (net of any tax relief) for owners and rent payments, gross of housing benefits for renters, housing benefits for rent free households. They also include

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[13] See the TENLAW project at http://www.tenlaw.uni-bremen.de/ and the Commission Pilot Project on Promoting Protection of the Right to Housing- Homelessness Prevention in the Context of Evictions (to be published in 2016)

structural insurance, mandatory services and charges (sewage removal, refuse removal, etc.), regular maintenance and repairs, taxes and the cost of utilities (water, electricity, gas and heating). They do not include capital repayment for mortgage holders. Housing allowances include rent benefits (a current means-tested transfer granted by public authorities to tenants, temporarily or on a long-term basis, to help them with rent costs) and benefits to owner-occupiers (a means-tested transfer by public authority to owner occupiers to alleviate their current hosing costs; in practice, often help with mortgage reimbursements.

- **Share of housing costs in total disposable household income**: Median of the distribution among individuals of the share of housing costs (net of housing allowances) in total disposable income (net of housing allowances)

*Quality*

- **Housing deprivation:** *The share of the population lacking at least one of 4 housing deprivation items.* (The following housing deprivation items are considered: Leaking roof, damp walls/floors/foundations, or rot in window frames or floors; No bath or shower in the dwelling; No indoor flushing toilet for the sole use of the household; Dwelling too dark.)

- **Housing deprivation (by item)**: *Percentage of the population deprived of each housing deprivation item, and by the number of items.* The following housing deprivation items are considered: Leaking roof, damp walls/floors/foundations, or rot in window frames or floors; No bath or shower in the dwelling; No indoor flushing toilet for the sole use of the household; Dwelling too dark.

- **Overcrowding rate**: *Percentage of people living in an overcrowded household, for all households and for households excluding single households*. The person is considered as living in an overcrowded household if the household does not have at its disposal at least:

      - 1 room for the household;
      - 1 room for each couple;
      - 1 room for each single person 18+,
      - 1 room for two single people of the same sex between 12-17 years of age;
      - 1 room for each single person of different sex between 12 and 17 years of age;
      - 1 room for two people under 12 years of age.

## 4.2 Other indicators and data sources in use

Other indicators and data have been used to help address the paucity of information in the housing access area, including the following.

*Demand*

- Data on demand for housing allowances and social housing (e.g. waiting lists)  as reported by national authorities and/or stakeholders

- National information on housing loans and availability of housing credit

*Affordability*

Regarding the ability of households to pay back their mortgages, housing loans or pay their utility bills, EU SILC data has been used on the population in arrears on mortgage and rent payments or utility bills.

- Arrears on utility bills: *The share of the population declaring they are in arrears on their utility bills.*

- Arrears on mortgage or rent payments: *The share of the population declaring they are in arrears on their mortgage or rent payments*

Other items in use include:

- Inability to keep home adequately warm: *The share of the population declaring they are unable to keep their home adequately warm.*

- Share of young adults aged 18-34 living with their parents

As regards price evolution, the following data is available:

- *HPI:* In the macroeconomic surveillance context, housing and rental price trends have been monitored and some Member States received a country-specific recommendation on basis of identified distortions on housing markets[14]. Eurostat HPI captures price changes of all residential properties purchased by households (flats, detached houses, terraced houses, etc.), both new and existing, independently of their final use and their previous owners. Only market prices are considered, self-build dwellings are therefore excluded. The land component is included. This data provides an indication of substantial variation in house price developments across Member States in recent years (Figure 7).

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[14] The MIP scoreboard indicator is the **year-on-year growth rate of the deflated house price index**. The deflated house price index (or real house price index) is the ratio between the house price index (HPI) and the national accounts deflator for private final consumption expenditure (households and non-profit institutions serving households (NPISHs)). This indicator therefore measures inflation in the house market relative to inflation in the final consumption expenditure of households and NPIs.

Figure 7: Change in house price index since 2010



**Change in House Price Index compared to 2010 (=100)**
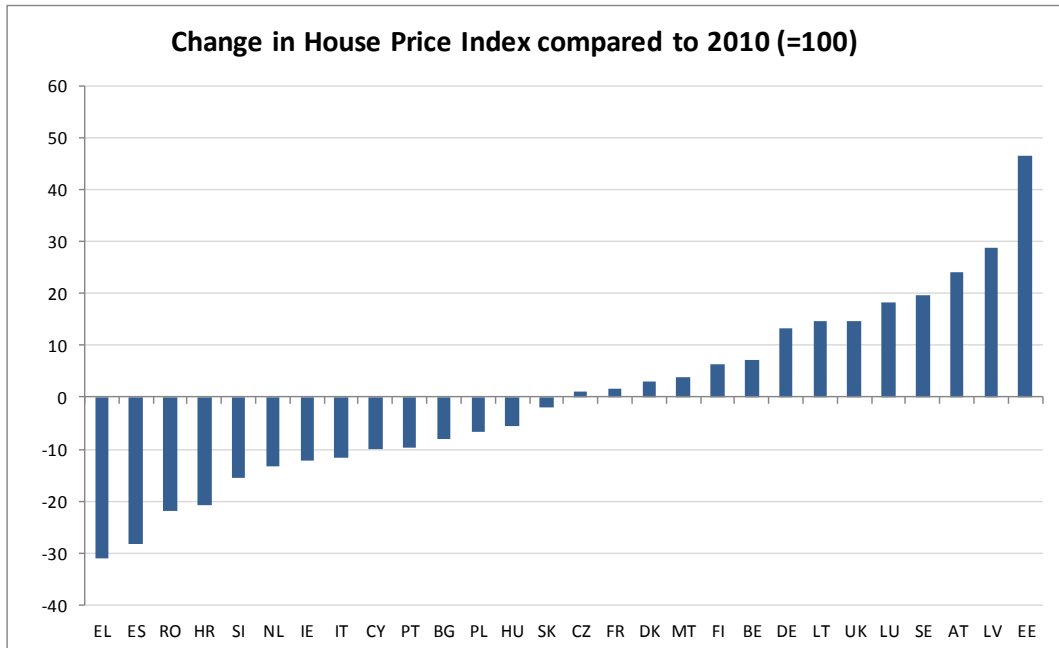
*Source*: Eurostat, MIP indicators.
The house price index captures price changes of all residential properties purchased by households (flats,
detached houses, terraced houses, etc.), both new and existing, independently of their final use and their previous owners.
Only market prices are considered, self-build dwellings are therefore excluded. The land component is included.
The data are expressed as annual average index 2010=100, as 3 years % change and annual average rate of change.

- Data on the evolution of house prices are also available from other sources such as the European Mortgage Federation.

- Data on expenditure on housing and community amenities can be found in the General government expenditure by function (COFOG) database

- There are some national estimates regarding current shortages in housing supply as well as future needs based on demographic trends (such as immigration)

*Homelessness*

Regarding homelessness, some data is available – though of varied quality - from the 2011 census, FEANTSA and some Member State (or regional/local) surveys. In addition, an EU-wide study on evictions and linked homelessness has provided some information on trends in evictions for the period 2010-2013. However, these data are not harmonised - sometimes not even the definitions - which affects the comparability of the figures across Member States.

## 5. Review of what is currently missing/data gaps (per thematic area) and ongoing developments to fill the gaps

In this section we review what are the current main gaps concerning data on housing and quality issues with the existing data and indicators available.

Regarding supply, except for some national data/projections, there seem to be no systemic data collection on how many new housing/social housing units have been built or are made available for tenants (e.g. through renovation or re-use of empty buildings). Given the diversity of social housing provisions, there is no single definition of social housing, either, which makes comparisons difficult. Intermediary tenure forms – including co-ownerships, community land trusts, social rental agencies and Housing First programmes – have been tested in some Member States but it should be more thoroughly analysed how to use these schemes as best practices.

As concerns housing demand, there is no systematically collected, quantified data on the demand for social housing and private rentals; the number of people on social housing waiting lists and the number of people who would be entitled to social housing. We therefore lack the ability to monitor trends in these domains, changes and dynamics of local demand. There is no reliable information on the (actual or projected) impact of the current refugee crisis on housing. Except for some data from stakeholders, we have no European overview on what are the access conditions to social housing or which vulnerable groups enjoy priority for social housing allocation.

As for affordability, it would be desirable to improve the quality of housing cost data in SILC. For example, for the "Total housing cost", currently the variable is collected in EU-SILC however, at the same time it is not harmonised across countries and therefore there is a problem with comparability. Consequently, if the total housing cost variable is to be collected in EU-SILC it is crucial to harmonise it and ensure that the same information is collected across the countries.

In addition, housing and related benefits are not systematically monitored - in some Member States they are not even regarded as part of the social protection system and fall into the remit of regional and local authorities or are inseparable for minimum income or other benefit schemes. The Mutual Information System on Social Protection (MISSOC) could be complemented with better quality data on housing (-related) benefits; there are some data in MISSOC now on housing benefits but they are not comprehensive. Therefore, and for better comparability of analysis, a separate housing benefit table would be necessary to be developed; the COFOG database can be a starting point. Housing expenditure data is also included in ESSPROS and it should be explored whether this could be of further use.

The costs of energy and the related issue of energy poverty lack an in-depth assessment at EU level and there is not even a single definition for fuel poverty. Analysis could support the (long-term) impact and cost-efficiency of energy-efficient investments, renovations and maintenance targeting housing quality improvements and explore best practices on these.

There is growing knowledge on the impact of housing quality on health and well-being and its costs for the society as a whole but this is an area where more research would be necessary. In this context, a soon to be published Eurofound study Housing in Europe: consequences of poor accommodation on estimating the economic and social cost of inadequate housing looks particularly relevant. The aim of this research project was to design a method of measuring inadequate housing in Europe; and then to apply the methodology to estimate the economic and social cost of poor housing in Europe (EU 28). Due to restricted data availability, the report combines the available information from various sources (such as the EQLS and English Housing Survey) and extrapolates findings to produce European estimates to demonstrate how the model works. The output of the research is seen as desirable in making the case for investment in dealing with housing inequalities. Parallel project strands include a short review of housing regulations at the national level and eight case studies of housing improvement schemes at local level in a range of EU Member States.

It is also worth noting that the Commission (DG EMPL) plans to launch a new joint action with the OECD to build a database on affordable housing. The goal is to help countries measure access to good-quality affordable housing and to strengthen the knowledge base needed for policy evaluation. The database aims at aggregating available EU, OECD, national and in some cases, stakeholder data e.g. on housing market features, housing stocks, tenure structure, housing affordability, quality, household demographic characteristics, housing exclusion e.g. homelessness and possibly evictions; public support for housing for low- and middle- income households and rental markets regulations.

Good quality, harmonised data on homelessness at EU level are not available to date, though the Commission study revealed good practices for data collection in 2007[15]. In any cases, non-household based survey methods could be considered for hard-to-reach populations such as the homeless, migrant and Roma people. There is an interesting initiative to test an EU- SILC module inquiring about previous homelessness episodes. The module on experience of homelessness may cover items such as the following:

1 Sleeping rough' or sleeping in public space
2 Staying in emergency or temporary accommodation
3 Staying with friends or relatives temporarily

### Reasons for homelessness

4 Main reason for having to live
5 Second main reason for living homeless
6 Duration of homelessness

### Vulnerability

[15] European Commission study on Measurement of Homelessness at European Union Level, January 2007

7    Change of the dwelling
8    Main reason for the change of the dwelling

Such a module has already been tested in Scotland and- despite doubts about the methodology- experience showed that such module may allow for quite good extrapolations to estimate homelessness levels. It should also be revised how to improve the quality of homelessness data gathered through the population census.

The 2012 EU SILC question on evictions – as part of the housing module- was proposed to be revised in the upcoming Commission study on evictions and homelessness[16]. Researchers recommended to introduce a clearer question (with yes/no response option) as to whether the interviewee experienced an eviction process and that the sampling of lower income groups in EU SILC should be further improved to access more reliable data on different situations, such as being threatened with eviction. The above study also concluded that better monitoring of eviction levels in Member States would be crucial and should involve a cross-sectorial common data collection and collation system between the courts, lending agencies, social housing providers, advice agencies, tenancy dispute resolution agencies and relevant others, to facilitate timely and accurate information exchange and follow-up. Besides, more research would be needed to establish the link between evictions and homelessness. It would be useful to examine how the right to housing- a human/social right enshrined in many international Treaties- is enforced in different Member States.

A recent Commission study explored that tenancy law regulation can greatly influence housing outcomes as well as the flexibility and security of leases. Findings of the report could be fine-tuned and translate into country-specific policy suggestions.

## 6. Summary of discussions

ISG members broadly agreed on the sorts of data needed to monitor access to housing and housing exclusion, as set out in the background note prepared for the thematic review (Annex 1). Improvements in the monitoring of access to housing and housing exclusion could help unlock the potential of housing policies to support wider social policy goals, such as poverty reduction and better social inclusion.

Current EU-level data and indicators in the housing area focus mainly on issues of affordability - including the evolution in house prices/rent - and quality. Improvements in the quality of these existing indicators would be desirable, especially with regard to the comparability and consistency of EU-SILC based indicators. Improved data coverage would also be desirable in a number of Member States to allow them to better monitor housing supply and demand, support for housing and related costs, homelessness, and evictions, for example, within their own countries. It would

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[16] Commission Pilot Project on Promoting Protection of the Right to Housing- Homelessness Prevention in the Context of Evictions

also be useful to better understand the impact that bad quality housing has on individuals and families. Given the heterogeneity of housing markets and housing supply within many Member States, where feasible, a breakdown by geographical area - and for specific sub-groups of the population - would also be of benefit.

The following lists some of the main topics discussed during the course of the review.

*On improving existing indicators*

The comparability and consistency of existing EU-SILC based indicators should be improved, including the data relating to housing costs. In this context:

- Results for housing indicators from EU-SILC and EQLS could be compared. Where relevant, the questions asked in the EQLS might help to guide potential future changes to the housing questions asked in EU-SILC. There might also be the potential to test new questions in EQLS ahead of their potential inclusion in future ad hoc housing modules of EU-SILC, if desirable. Housing related information in Household Budget Surveys might also be useful in view of improving the housing variables in EU-SILC.

- There should be a consultation of the ISG on variables used to examine housing deprivation and on how to improve the related SILC housing module. In particular, ISG Members could be asked to undertake a review of the questions in their national data collections and make proposals for improved EU-SILC housing module questions.

*On data coverage*

Several suggestions were made with regard to improving the coverage of housing data in the following areas:

- Existing national sources of data on housing supply and demand could be investigated with a view to developing related indicators. Where this information is not already collated by Member States, this could involve reviewing administrative data from national registers to identify relevant content such as waiting lists (demand), the construction of new affordable housing stocks and the provision of social housing (supply). Even without a single definition, there may be merit in investigating the possibility of collecting relevant statistics from Member States – both those that already exist in some Member States, and those that could be derived from administrative data in others. This could potentially be collected as part of the joint OECD/Commission project whose aim is to build a housing-related database of information and associated analysis[17], or alternatively via the ISG itself.

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[17] EU grant agreement with the OECD on "Promoting access to affordable housing"; to be launched in January 2016.

- Improved information about social protection expenditure on housing support/benefits could be achieved through changes to MISSOC. Recent trials have involved the addition of a new table in MISSOC showing all housing-related expenditure in a single place. This increased transparency would also help to improve consistency with ESSPROS data, and make figures from the different sources more comparable with one another.

- Consideration should be given to the desirability and practicality of developing indicators related to homelessness, fuel poverty/burden (where the work of DG ENER and the Vulnerable Consumer Working Group should be taken into account), young people remaining in parental households, housing accessibility/adequacy for elderly and disabled people, evictions and regulatory aspects such as tenancy law provisions. Where relevant information is not already collected, the EQLS could potentially be used as a vehicle for testing some questions which longer term might form the basis of potential indicators derived from the ad hoc housing module of EU-SILC.

- More research should be carried out on the drivers of affordability for different tenure types, the impact of housing inadequacy, pathways to marginalization and public expenditure on housing and cost-efficiency of housing policies.

- The joint OECD/Commission project may play a pivotal role in the development and deepening of knowledge on access to housing and housing exclusion. The ISG should be involved in the development of this project, act as a conduit between the project and Member States if appropriate and provide expert input. In addition, previous work in this area should be reviewed (including related INSEE studies, MPHASIS etc.) and consideration given to the involvement of relevant stakeholders as the project develops.

- Taking into account the geographical distribution of housing is important since often housing markets and housing supply vary from area to area within an individual Member State. Where possible, data collections should attempt to capture this intra-country heterogeneity, as well as the housing situation of low income households.

- A review of the previous work on measurement of homelessness carried out by INSEE would be beneficial to help understand why previous ambitions to devise a measure of homelessness have been unsuccessful. A presentation to the ISG on the lessons learnt from this might provide a suitable starting point. At a later stage, given the interest and expertise of FEANTSA on this subject, it may be appropriate to consider their involvement if data on homelessness is to be collected at some point in the future. A proposal to test the EU-SILC module on retrospective homelessness episodes in 2018 is currently under discussion. Identifying the risk factors associated with homelessness would be of benefit, although capturing this information through traditional household surveys would be likely

to miss many individuals of potential interest (e.g. homeless or institutionalised people, migrants). As a result, alternative approaches may be appropriate.

- An upcoming Commission study on evictions and homelessness is likely to suggest ways in which the question about eviction in the ad hoc housing module in EU-SILC could be improved. The study is also likely to encourage more systematic collection of eviction data at Member State level. As a first step, findings of the study should be presented to the ISG.

# 7. Recommendations

*The following specific recommendations were supported by the SPC:*

- *To support the involvement of the ISG in the development of the joint OECD/Commission project which will draw together housing-related statistics from across EU Member States; for the ISG to act as a conduit between the project and Member States if appropriate; and for the ISG to provide ongoing expert input to the project.*

- *To support the move towards a more consistent way of capturing social protection expenditure on housing support/benefits, such that the housing-related figures collected by MISSOC are more comparable to those in ESSPROS. Trials to include a specific housing-related table in MISSOC have already begun, and their continuation should be encouraged.*

- *To consider whether they wish to raise the importance that they attach to access to housing and housing exclusion issues, as a way of encouraging Member States to focus on the availability of relevant data.*