



## HORIZON-CL2-2023-TRANSFORMATIONS-01-09



# EqualHouse

## Deliverable 3.2: Housing Inequalities Dynamic Framework

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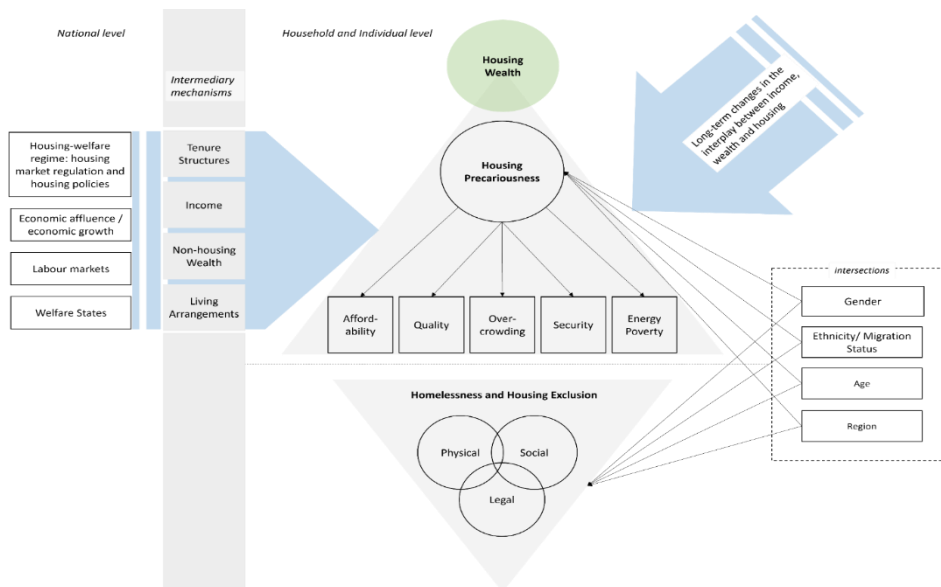




# Executive Summary

Deliverable 3.1 of Work Package 3 provided a conceptual framework (see Figure 0), which served as a guide to profile relevant housing inequalities across European countries. Chapters of Deliverable 3.1 explored various aspects of housing inequality, ranging from: the theoretically-grounded development of a multidimensional measure of housing precariousness (Chapters 2-4); an analysis of tenure restructuring captured by the enhanced income-based stratification of homeownership entry over time (Chapter 5); an exploration of cross-sectional comparative aspects of housing wealth (Chapter 6); the variegated relationship across European housing-welfare regimes between labour market precariousness and housing precariousness (Chapter 7); and a critical discussion of old and new approaches to the measurement of homelessness across Europe (Chapter 8). This conceptual framework also provided the conceptual building blocks for a further, more in-depth, investigation of the interplay between income, wealth, and housing inequalities across European countries. This interplay is the main topic of the current report.

**Figure 0. Graphical representation of the interplay between income, wealth, and housing**





**Chapter 1 of this report picks up on recent debate regarding the existence or nature of a ‘European housing crisis’.** Across academic, policy and public debates, ‘the housing question’ has resurfaced as one of the more pressing social challenges of our times. The chapter, firstly, briefly reviews the antecedents of Europe’s alleged housing crisis. It then uses the newly developed multidimensional measurement approach to explore the ‘European housing crisis’. Using EU-SILC-data, **we investigate developments over time (2013-2018-2023) in increasingly severe degrees of housing precariousness, specifically focusing on the intersection with vulnerability.** Results from this analysis contribute to our understanding of how a European housing crisis could be emerging from long-term trends in housing, and how such a crisis should be understood from a comparative perspective. When looking at average trends in singular headline-indicators, developments over time are mostly stable (e.g. homeownership rates) or gradually improving (e.g. housing deprivation). This is reflective of long-term economic growth, associated with secular improvements in living standards and housing quality, typically resulting from renovation and the replacement of old housing stock by new build. Under the waterline, however, closer examination of typical combinations of housing problems, conceptualized in terms of increasingly severe degrees of housing precariousness, reveals that **impacts from long-term changes in housing provision are unevenly distributed. Levels and trends in absolute levels of housing precariousness as well as relative inequalities between vulnerable vs. non-vulnerable households are, furthermore, clearly variegated across Europe.** Whilst in some regions there is no apparent crisis and housing inequalities seem to improve (Eastern-Europe), in other regions there is a continued (Southern-Europe) or emerging (part of North-Western-Europe) housing crisis. Southern-European countries appear as the most disadvantaged of all. Southern-Europe seems to be stuck between two logics – pre-commodified vs. mortgaged homeownership –, in a context of slow economic recovery following a deep housing and/or economic crisis. It is here that a housing crisis has been clearly





visible above the waterline for quite some time. **Policy responses should take these comparative variations into account.**

**Chapter 2 picks up on recent debate regarding the provision of affordable housing in Europe, and examines to what extent trends such as housing market liberalisation and increased low-income targeting may have contributed to more precarious housing conditions in the social housing sector.** Using EU-SILC data from 2010–2023 across 21 European countries, we find a growing concentration of low-income and non-European migrant households in the so-called regulated rental sector, driven in part by declines in social housing in combination with more intense targeting. While this concentration suggests deepening residualisation, results of this chapter also reveal a paradox. **Despite the inflow of lower-income residents, we find mostly declining levels of housing precariousness within the regulated rental sector across Europe. On the other hand, increases in more vulnerable households (e.g. headed by a non-EU migrant) in the sector are positively associated with a higher occurrence of more severe forms of housing precariousness.** Possible explanations for this paradox are: (a) overall reductions in income poverty that contributed to improved living conditions of low-income groups; (b) a more effective integration of social housing with other social service providers; and (c) the determent and eviction of ‘worst-case’ residents from social housing in combination with the ‘recruitment’ of better-positioned households in new social housing stock. From an optimistic perspective, social housing proves to be quite resilient to societal crises and long-term financial pressures. Without more intense targeting, however, developments in housing precariousness would have been even more positive. Future research could further disentangle the various sources of these paradoxical trends, particularly in terms of changing composition of the population housed in the sector.

**The first aim of Chapter 3, was to explore, across 22 European countries for the period 2010-2021 (HFCS, waves 1-4), the nature and direction of trends**





**in the inequality and concentration of gross housing wealth. Descriptive results indicate that trends in the development of (gross) housing wealth inequality and concentration are strongly diversified by the prevailing housing-welfare regime.** An overall statistically significant time trend towards increased inequality and concentration of housing wealth across all households (i.e. between owners and renters) is mainly driven by developments across Western-European countries. Such a trend is most consistent in several Northern-European countries with a unitary rental market and across Southern-Europe, and is likely driven in part by increased income-based stratification of young-adult homeownership. Hence, **to the extent that access to homeownership is blocked for young adult-households, in particular for those with a lower income, we also see an emerging trend towards increased inequality and concentration of (gross) housing wealth across all households, i.e. between owners and renters.** Given the strong association between housing wealth and total wealth established in Chapter 6 of Deliverable 3.1, **tenure restructuring is therefore also an important driver of wealth inequality in general.** Whilst the overall polarization of (gross) housing wealth between owners and renters seems to be driven by changes in young-adult homeownership, a polarization of (gross) housing wealth between low wealth/income and high wealth/income homeowners seems to be more specific to young adult-homeowners. Across Eastern-European countries, similar time trends in terms of (housing) wealth inequality and concentration are far more benign, both across all households and across homeowner-households.

**A second aim of Chapter 3 was to model the impact of various drivers of housing wealth polarization between owners and renters, and between richer and poorer homeowners.** Next to the above-mentioned all-important driver of **declining or more intensely socially-stratified access to homeownership**, we find empirical evidence for the following drivers: changes/differences in available **mortgage credit** (impacting on the affordability of homeownership for different age cohorts, in various opposite ways); the extent of **house price acceleration**





(with house price booms intensifying differential capital gains for households with different income/wealth levels); **multi-property and rental property ownership** (concentrating housing assets in the hands of higher income/wealth households, potentially blocking access to homeownership for younger housing market entrants); and **the intergenerational transfer rate** (with mostly positive effects on the concentration and inequality of housing wealth across the income distribution of all households (homeowners), rather than of young households (homeowners), possibly pointing at the importance of inheritance for the housing wealth levels of older generations).

**Chapter 4, finally, further investigated the relationship between labour and housing precariousness.** Work and housing precariousness are closely intertwined, forming what is sometimes referred to as ‘double precariousness’. However, limited empirical evidence of cross-national variations in the extent of double precariousness suggests that the relationship between work and housing precariousness is more complex than often assumed (also see Chapter 7 of Deliverable 3.1), and that institutional arrangements may moderate this relationship. Against this background, we **examine how labour market and housing policies as institutional contexts shape the housing precariousness of precarious workers**, using multilevel modelling based on recent EU-SILC data (2023). We focus on policies designed to provide housing and labour market security, such as housing allowances, social housing, coverage of unemployment benefits and employment protection. By bringing together the labour market and housing literatures, this study contributes to knowledge of double precariousness and how policies can protect precarious workers from falling into housing precariousness. **Findings on the different dimensions of work precariousness and housing precariousness provide important evidence of nuanced mechanisms connecting the two. More specifically, the work-housing precariousness nexus goes beyond how much one earns: controlling for both labour income insecurity and household income, a relationship is found between employment security and both tenure insecurity and quality insecurity.** Uncertainties around future prospects due to insecure employment





contracts could make it difficult for individuals to make long-term plans in relation to obtaining more secure and better-quality housing, or they may be seen as less 'financially stable' by mortgage providers or landlords. On the other hand, ***whilst precarious workers are more likely to live in precarious housing, more generous unemployment coverage and protection, a higher share of social housing and more strict rental regulations clearly mitigate this relationship.***

Chapters in this report respond to Objectives 3-4, as listed in the Work Package Description.

