



HORIZON-CL2-2023-TRANSFORMATIONS-01-09



EqualHouse Inequalities Report

Chapter 2: From Housing Inequality to Housing Precariousness

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



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



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

1. Conceptualising Housing Inequality

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





have been able to profit from both housing wealth accumulation and more stable housing costs (EUROFOUND, 2023), particularly given low interest rates in recent years. This, along with growing selectivity of those entering homeownership (i.e. higher income, more family resources), has enlarged housing inequality between so-called insiders and outsiders (renters).

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



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

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

Increased housing market financialisation as well as privatisation of social housing have, however, been observed in unitary rental market-countries in recent years. For instance, in Germany (a typical conservative-corporatist unitary rental market-country), social housing has been sold to institutional investors



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



The Southern-European family-based homeownership housing-welfare regime (referred to as the Southern-European regime in this chapter) is built on minimal state intervention, marked by a small/underdeveloped social housing sector and a poorly regulated private rental sector (Donnison, 1967; García-Lamarca, 2023; Leonardi, 2023). Private renting has furthermore been disincentivised through a lack of public support (Allen et al., 2004). Southern-European countries achieved high homeownership rates through the support of extended families (monetary or non-monetary, e.g. land or labour) and a tradition of self-construction (Allen et al., 2004). Lower rates of mortgaged homeownership (Norris & Winston, 2012) indicate that families rely on these private sources rather than on (limited) public support. Recent studies show how, in Italy, public subsidies and tax incentives supported the population to become ‘owners at all costs’ (Leonardi, 2023). Spain is somewhat of an outlier as residential mortgage debt is relatively higher (as is also the case in Portugal and Cyprus), especially since the housing boom during the run-up to the Global Financial Crisis (GFC) (García-Lamarca, 2023; Grander & Stephens, 2023), and the lower level of self-built housing due to the long-established private-developers-dictatorial-regime-nexus (Allen et al., 2004). What differentiates this regime from the dual-rental market homeownership countries of North-Western Europe, is that low-income households achieve high rates of homeownership. Therefore the access to homeownership is relatively equally distributed across income groups (Norris & Winston, 2012). Despite mortgage market deregulation since the 1990s (Allen et al., 2004), in part targeted at low-income households, state support remains limited, requiring large savings to access homeownership (Allen et al., 2004; García-Lamarca, 2023; Leonardi, 2023). This implies that housing inequality in terms of accessing homeownership may have become more pronounced by the intergenerational transmission of wealth, or by existing (growing) income or wealth inequalities (see Dewilde & Waitkus, 2023). A small social housing-sector fails to reach those most in need, and social housing is taken up more by relatively well-off populations (Caruso, 2016; García-Lamarca, 2023; Leonardi, 2023). Low-income households who cannot afford to buy/build a house bear the



high costs of private renting (Caruso, 2016), rely on their families, or are excluded from the housing market entirely (see below for the discussion on insecurity).

Eastern-European countries are referred to as 'post-socialist', as their housing-welfare regimes went through dramatic changes since the collapse of communism in the early 1990s (e.g. Lux & Sunega, 2014; Stephens et al., 2015). Until the 1990s, similarities across Eastern-European countries were indicated by the label 'East-European Housing Model (EEHM)' (Hegedüs & Tosics, 1996). Its key characteristics included a high level of state control of housing, ranging from production over allocation to consumption, whereby housing was considered a social right guaranteed by the state. As housing was mostly owned by the state, homeownership rates were low. State-provided housing (what in other countries would be referred to as social housing) was not targeted towards low-income households. State-provided housing was, in contrast, representative of 'privilege', allocated by one's social and political status rather than by needs. Rents were low and tenure security was high, approaching a sort of 'quasi-homeownership' (Hegedüs et al., 1996). That, along with strong regulation against profit-making or wealth accumulation through homeownership, created a housing system that resembled that of a unitary housing market, consisting of state-provided rental housing and homeownership (as opposed to a unitary rental market) (Stephens et al., 2015). Alternative housing provision, such as through self-building or cooperatives, also existed (especially during economic downturns) in Central- and Eastern-Europe, but to a limited level (Sillince, 1990; Turner et al., 1992). In South-East-European countries, under-investment in housing was omnipresent, leading to housing shortages, although in Bulgaria state support promoted self-building, which reduced housing shortages (Sillince, 1990).

With the collapse of communism, the transition from planned to free-market economies (Pichler-Milanovich, 2001) through liberalisation and privatisation transformed Eastern-European housing systems into 'super-ownership societies' (Lowe & Tsenkova, 2017; Stephens et al., 2015). Financial difficulties forced the state to retreat from housing provision, and much state-owned housing was transferred at low cost to its tenants. This resulted in housing



inequalities between those who previously had access to state-provided housing, and those who had not, enhancing existing inequalities (e.g. Lux, 2009; Pichler-Milanovich, 2001). Rapid liberalisation was not met by a concomitant development of housing finance. Along with a cultural resistance to debt and not perceiving of housing as an asset (Lux et al., 2016; Soaita, 2015), this resulted in high outright homeownership. However, *how* and *to what extent* this ‘transformation’ took place diverged between the two housing-welfare regimes, namely, the Baltic regime and the Central- and Eastern-European (CEE) regime. Soaita and Dewilde (2019) find that, across Eastern-Europe, house price volatility increased, in line with increasing levels of financialisation (i.e. mortgage debt/GDP, be it from a much lower level compared to Western-Europe) and higher residential mobility. Some South-Eastern European countries, however, still have low levels of housing market commodification and financialisation. The opposite is true for the Baltics, with higher levels of housing market commodification and financialisation, especially in Estonia. Finally, reliance on the (extended) family is an important source of housing provision, and a solution to housing shortages, across Eastern-Europe (Mandic, 2008; Stephens et al., 2015). Stephens et al. (2015) find that intergenerational interdependence, whether in the form of monetary support or through co-residence, is higher in CEE-countries than in the Baltic regime. Concluding, housing inequality often presents itself in terms of difficulty accessing homeownership among new households (Norris & Shiels, 2004) and in terms of overall lower housing quality, although it may vary depending on the type of housing (e.g. self-built or inherited) and location (e.g. rural or urban). The general lack of social and private rental housing pushes low-income households to housing exclusion – not being able to access housing itself, unless they can access homeownership through family support (Ball, 2005).

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



1.1 Housing affordability

Unaffordability of housing – mostly in terms of increased house-price-to-income ratios, declined access to homeownership, and increased private sector rents –, in combination with stagnating wages and enhanced credit restrictions since the GFC (Haffner & Boumeester, 2014; Whitehead & Yates, 2007), has become an important housing outcome (Hick et al., 2024). Housing costs overall increased in most European countries, but more so in the (private) rental sector than in the homeownership sector (e.g. 8% for homeowners and 23% for renters between 2010 and 2019) (EUROFOUND, 2023). On average, tenants spend a higher proportion of their income on housing compared to owners across Europe (EUROFOUND, 2023). The affordability gap – defined as the difference in the proportion of unaffordable housing between low- and middle-income households – is larger for renters than owners, although this can be explained by the relatively higher income of low-income owners compared to renters (Dewilde & De Decker, 2016). The affordability gap tends to increase with a higher level of housing market financialisation for both low-income renters and owners (Dewilde & De Decker, 2016) (see mechanisms and how these are interconnected in Dewilde, 2018 for low-income renters in the private rental sector). This has important implications for housing inequality, as the increased cost of homeownership entry limits access for low-income households, and therefore pushes them to the private rental sector if they do not qualify for social housing. Inequality across income/wealth groups is also observed for energy expenses (Wetzstein, 2017). Increasing energy bills, coinciding with stagnating income growth, make it especially challenging for low-income households to afford housing-related expenses.

Cross-regime variations can be expected, based on the different patterns of housing provision and tenure structures across European countries. According to Kemeny (1995), the unitary rental market housing-welfare regime is characterised by more tenure-neutral subsidies, and a more regulated rental sector. The unitary rental market does not residualise social housing and therefore limits stratification of housing by income. This results in a smaller affordability gap



between low- and middle-income renters. However, as discussed above, low-income households are still more likely than higher-income households to face affordability problems, especially when housing costs increase faster than wages. In the dualist rental market housing-welfare regime, low-income households are (in theory) 'protected' by the social housing sector. However, those who do not qualify for social housing or cannot get access (e.g. long waiting lists) are pushed to the private rental market, which is less regulated. Affordability problems, therefore, are more pronounced for low-income households in the private rental market compared to their higher-income counterparts. However, it also needs to be noted that (outright) homeownership rates, including of low-income households, are higher in the North-West-European (NWE) homeownership countries with a dual rental market, indicating that differences in (un)affordability by income amongst homeowners may be less pronounced than amongst private renters. In the Southern- and Eastern-European housing-welfare regimes, due to the high share of low-income outright homeowners, a relatively smaller affordability gap is expected amongst homeowners. A larger affordability gap is expected among renters. However, given lower housing quality, it is likely that the total housing cost (including maintenance and utility costs) is higher, and perceived affordability is lower, for low-income homeowners than for higher-income homeowners (Mandič, 2010). This is also evidenced by Dewilde (2017), who finds that low-to-moderate-income respondents in the countries with more outright homeownership tend to experience a higher subjective housing burden.

1.2 Housing quality

A second important element of housing inequality pertains to access to *decent* housing, namely the quality of housing. Housing quality, also referred to as 'housing conditions', is defined in terms of quality of the dwelling itself (e.g. lacking basic housing facilities or living in deprived housing) (e.g. Borg, 2015), and sometimes along with overcrowding (too many occupants in relation to dwelling size) (i.e. severe housing deprivation) (e.g. Hick et al., 2022), and neighbourhood





quality (e.g. air pollution, access to certain facilities or transport, crime rate) (e.g. Mandic & Cirman, 2012; Soaita & Dewilde, 2019). Income has been considered an important dividing line in determining the quality of housing (see review by Dewilde, 2022; Dewilde & De Decker, 2016; Norris & Winston, 2012). However, scholars often take on different views in terms of what constitutes housing quality. For instance, overcrowding is considered more as a household strategy in order to address unaffordable housing or linked to cultural norms, especially in Southern- and Eastern-European countries (see discussion above), rather than an issue of housing quality itself. In the same vein, neighbourhood quality is closely linked to the location of housing (e.g. urban/rural), and is better considered a separate issue. In this report, we focus specifically on housing quality in terms of deprivation and overcrowding, but we treat them as different dimensions.

Given decreased access to less affordable housing, low-income households are more likely to be exposed to poor-quality housing, especially in the private rental sector (Arundel, 2017; Dewilde, 2018). Housing quality-inequality is strongly influenced by institutional arrangements and economic affluence of a country, and therefore shows larger differences between housing-welfare regimes (Dewilde, 2022; Norris & Shiels, 2007). According to Kemeny (1995), the unitary rental market housing-welfare regime is generally characterised by high-quality housing, given stronger regulation and competition among rental sectors. The higher level of state intervention in the social-democratic unitary rental market-countries especially leads to less housing inequality in terms of quality compared to other regime types (Borg, 2015; Dewilde, 2017): the Nordic countries display the lowest rate of 'severe housing deprivation' (see definition in Chapter 3) compared with other European countries (Borg & Guio, 2021). On the contrary, in the dualist rental market regime of North-Western-Europe, poorer housing market regulation results in overall poorer-quality housing, also for social renters and low-income homeowners (Borg, 2015; Mandic & Cirman, 2012). In the private rental sector especially, high and more deregulated housing costs often result in affordability-quality trade-offs (Mandic & Cirman, 2012).



Housing quality has been lower in the Southern-European housing-welfare regime, due to limited state control compared to the other regimes in North-Western-Europe (Allen et al., 2004). Lack of public support, in tandem with weak housing quality standards, result in poorer-quality housing in terms of building quality and maintenance. However, increased accessibility of mortgage credit has led to increased investment in housing and renovation, which resulted in an overall increase in housing quality, closing the gap between the North and South of Europe (Ball, 2005; Norris & Shiels, 2007). Nonetheless, focusing on homeowners, Norris and Winston (2012) found poor-quality housing especially amongst low-income households. In the Eastern-European Housing Model, poor housing standards were common, as the state could not afford good-quality housing, despite regarding housing as a social good (Hegedüs & Tosics, 1996). Poor quality persisted as many new homeowners who bought their house from the state could not afford to maintain or improve housing standards (Tosics, 2003). Those left in the social rental market had too low incomes in order for owners (e.g. municipalities) to increase the rent, and therefore unable to maintain or renovate the housing (Tsenkova & Turner, 2004). Similar to the Southern-European housing-welfare regime, housing standards tend to be low for self-built or overcrowded housing shared with extended families (see Norris & Domański, 2009). Privatisation, under the context of an underdeveloped mortgage system, has resulted in overall poor-quality housing, especially amongst low-income households. Soaita and Dewilde (2019) find that some Central- and Eastern-European countries (e.g. Czech Republic, Hungary, Poland) tend to show better housing quality in comparison with the South-Eastern-European countries (e.g. Bulgaria, Romania). They also find income-based housing quality-inequality to be higher for the Baltic housing-welfare regime (e.g. Estonia, Latvia, Lithuania) than in the CEE-countries, albeit that housing standards are relatively higher due to higher economic affluence and labour migration in the Baltic states.



1.3 Overcrowded housing

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

1.4 Housing security

Housing security broadly refers to a housing arrangement that guarantees tenure security, meaning that households cannot be forced to move (e.g. Clair et al., 2019; Waldron, 2023). It can be manifested either in the form of having a guaranteed permanent residence in the accommodation – e.g. through (outright) homeownership, long-term contracts for renters, or guaranteed tenancy as was the case in the post-socialist Eastern European Housing Model (see above), or by being able to afford the accommodation in the long-term – e.g. in the case of mortgaged homeownership. Again, income matters for accessing secure housing. It is more difficult for low-income households to access homeownership in a sustainable fashion, especially without any other resources or family to



provide additional support. Income is a crucial factor in maintaining housing security, as affordability is a more significant issue for low-income households, especially in a wider context of increasing housing costs. If a household cannot afford the rent/mortgage/utility bills, it is likely to run into arrears that could eventually force it out of their current dwelling. Moreover, for those low-income households who are more likely to experience unaffordability of housing, the likelihood of insecurity overlapping with unaffordability is higher than for higher-income households. Housing insecurity, therefore, is manifested by a shorter length of contract and a higher risk of eviction, linked to unaffordability of housing (Waldron, 2022, 2024).

Especially relevant to housing (in)security is the extent of rent regulation, related to firstly, length of rental contracts (i.e. minimum duration of rent, short-term tenancies) and, secondly, eviction protection regulations (i.e. conditions under which eviction of a tenant is allowed or not). Weber and Lee (2020) find that rent regulation in general has been liberalised over time (between 1973 and 2014), albeit with cross-national variations. Tenure security regulations have especially been deregulated in countries with Scandinavian legal origins. Housing security among low-income households is predicted to be the highest in the unitary rental market countries, where the private rental sector is more regulated (see Norris & Winston, 2012). However, it needs to be noted that rental deregulation especially in the social-democratic unitary rental market countries might have undermined the generally higher level of tenure security (e.g. Christophers, 2013; Grander, 2017; Schönig, 2020). In the dualist rental market-countries with high homeownership rates, low-income households are more likely to be (outright) homeowners or live in social housing, and therefore have a certain level of housing security. However, given the less-strictly regulated private rental sector, those who are not homeowners nor in social housing are at a high risk of housing insecurity. Declining availability of social housing in combination with stricter welfare conditionality further undermines housing security of low-income households. Despite inherent housing security through long-term rental contracts or (outright) homeownership, having arrears (e.g. rent, mortgage, utility



bills) could lead to eviction. Low-income households are more likely to have arrears, especially when housing costs increase rapidly and/or unexpectedly. However, the likelihood of low-income households being in arrears also depends on government support regarding rent, mortgage payments, and utility bills. In Southern- and Eastern-Europe, where outright homeownership rates are generally high, limited access to homeownership for specific social groups due to lack of income and (family) resources, as well as utility arrears due to poor housing quality, especially since the GFC and exacerbated by the recent energy crisis, are potential sources of housing insecurity (Norris & Domański, 2009). Those who cannot access homeownership are left to the underdeveloped rental sector characterised by increasing housing cost, which increases the risk of arrears (and potential eviction) for tenants.

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



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

	Affordability	Quality	Overcrowding	Security
Social-democratic unitary rental market housing-welfare regime (e.g. SE, DK, NL)	Generally high, lower (though increased) stratification by income	Generally high, low stratification by income	Generally low	Generally high, low stratification by income
Conservative-corporatist unitary rental market housing-welfare regime (e.g. AT, FR, DE)	Generally high, lower stratification by income	Generally high, low stratification by income	Generally low	Generally high, low stratification by income
North-West-European homeownership with dual rental market housing-welfare regime (e.g. BE, FI, IE, LU, UK)	Generally low for private rental sector, high stratification by income	Generally high, medium stratification by income	Generally low	Generally high but low in private rental sector, high stratification by income
Southern-European family-based homeownership housing-welfare regime (e.g. CY, EL, IT, MT, PT, ES)	Generally low, more stratification by income (and family resources)	Generally medium, high stratification by income	Generally higher	Varies by tenure, high stratification by income
Baltic housing-welfare regime (e.g. EE, LT, LV)	Generally low, more stratification by income (and family resources), affordability linked to housing quality for outright owners	Generally medium-low, lower stratification by income	Generally high	Varies by tenure, high stratification by income
Central- and Eastern-European housing-welfare regime (e.g. BG, HR, CZ, HU, PL, RO, SI, SK)	Generally low, more stratification by income (and family resources), affordability linked to housing quality for outright owners	Generally low, high stratification by income	Generally high	Varies by tenure, high stratification by income

1.5 Beyond the owner-renter dichotomy

In contrast to those at the high end of the housing market – using residential real estate as a tool for wealth accumulation – a major trend in the housing market of the last decades is the emergence of various housing experiences that go beyond the dichotomy between the ‘secure homeowner’ and the ‘insecure



renter’ (Haffner et al., 2017; Zhang, 2023). This adds new complexity to the issue of housing inequality that neither the above-discussed conceptualisation, nor existing housing-welfare regime typologies, can fully capture. Here, we highlight a few examples of distinct changes in housing experiences, related to the financialisation of housing and experiences before, during, and after the GFC.

First, there are those at the ‘edges of ownership’. Along with the financialisation of housing and the facilitated structural accessibility to homeownership (e.g. subprime mortgages) combined with so-called asset-based welfare (e.g. through equity withdrawal), there has been the emergence of a tenure that is neither fully owning nor renting (Haffner et al., 2017). In this zone, households “*juggle their savings, spending and debt in order to attain or retain a foot on the housing ladder*” (Haffner et al., 2017, p. 170). Heavily-mortgaged homeownership is inherently precarious due to the vulnerability to any unexpected risks such as house price volatility, or changes in interest rates linked with global economic changes. Highly-leveraged homeowners are at risk of being pushed out of homeownership, and therefore find themselves at the ‘edges of ownership’ (Boelhouwer, 2020; Haffner et al., 2017; Pareja-Eastaway & Sánchez-Martínez, 2017; Wood et al., 2017). This issue is more prominent in Anglo-Saxon countries where mortgage equity withdrawal is allowed. For those at the ‘edge’, homeownership is a liability to new risks rather than a safety net (Köppe, 2017).

Second, the emergence of a more precarious ‘middle group’ of renters. While the financialisation of the ownership sector slowed with the GFC, the rental sector became increasingly financialised. Within the housing finance market, the private rental market has become a “*financial product for global investors*” (Zhang, 2023, p. 1521), whether in the form of private landlords’ relationship with global finance or in terms of ‘institutional investors’ as landlords (Gabor & Kohl, 2022). The influx of institutional investors into the housing market without strong regulation could result in evictions and rising housing prices (see the review in Gabor & Kohl, 2022, p. 10). The expansion of the private rental sector in recent decades has been facilitated by policies that deregulate rent control and financial investment in rental housing, as well as the entrenchment and further



residualisation of social housing (on the residualisation of social housing, see Angel, 2023). This has left low-to-moderate income households who do not qualify for social housing or mortgage credit, nor can afford homeownership, in a more precarious state. Increasing numbers of low-income households are struggling to afford housing in a more insecure private rental sector, as evidenced by studies from the Netherlands (Boelhouwer, 2020), Sweden (Grander, 2017) and Ireland (Murphy, 2020). A review of the historical development of welfare and housing policies for lone parents in Ireland shows how the increased inaccessibility of social housing has even led to increased family homelessness (Murphy, 2020). Thus, new forms of housing precariousness arising both for renters and owners blur the above-mentioned dichotomy by tenure, and undermine the expected higher security of homeownership. As Zhang (2023) argues, precariousness experienced by individual households is no longer tied directly to one's tenure status, but should be understood in terms of how one is related to the financialised housing market.

Third, so-called 'renovictions' have been on the research agenda, especially in unitary rental market housing-welfare regimes. As the European Commission set a strategy to speed up building renovation as part of the Green Deal (European Commission, 2020), concerns rose with regards potential risks for low-income households (FEANTSA, 2022). In Sweden, recent studies report on the issue of evictions of tenants due to renovation of the housing, as the regulation on forcing tenants to leave their homes due to major need for renovation is rather loose (Baeten et al., 2017; Listerborn, 2023; Polanska & Richard, 2019). Whether this is done deliberately or indirectly, renoviction may also occur due to increasing house prices, as renovated housing often returns to the market at a higher price, and hence becomes less accessible to the previous renters. European Commission's Joint Research Centre report published in 2019 predicted housing prices to grow by 3-8% for residential assets after renovation, 3-5% for residential rents and even higher for commercial buildings (European Commission Joint Research Centre, 2019). While so-called 'renoviction' has been more extensively discussed in Sweden, FEANTSA (2022) reports that this is a European-wide issue,



although how it unfolds may vary across countries depending on the policy contexts and the level/form of financialisation. Being forced to move is a more extreme consequence of precarious living arrangements, which can lead to homelessness. The opportunities offered by such renovictions to force out renters through no fault of their own, indicate greater discretion for landlords. This points at blurring boundaries across housing-welfares regimes, as the private rental sector in a unitary rental market-regime such as Sweden, has usually been seen as more regulated and secure.

Another form of housing precariousness that has received much attention in recent years is energy poverty. The European Union¹ (EU) defines energy poverty as a state where *“a household must reduce its energy consumption to a degree that negatively impacts the inhabitants’ health and well-being”*. The emphasis on alleviating energy poverty fits within the framework of a move towards more efficient energy use (see the Energy Efficiency Directive by European Commission). It has become especially important with the sharp increase of energy prices in recent years, evidenced by the increasing number of households who cannot afford to keep their homes warm (FEANTSA, 2024). Energy poverty can occur not only due to the unaffordability of energy costs, but also because of the poor quality or low energy efficiency of housing, that consequently requires more energy to maintain an adequate living environment. The latter can also be linked to an affordability issue of not being able to afford or maintain high-quality housing.

All these examples point at housing affordability as either an underlying, or interlinked issue. Precariousness arises in a context of declining housing market security following deregulation, reduced government support, and financialisation of housing – all of which have contributed to strong house price growth across Europe and to stronger competition in the housing market,

¹ https://energy.ec.europa.eu/topics/markets-and-consumers/energy-consumer-rights/energy-poverty_en



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

2. Housing Precariousness and a Multidimensional Approach to Housing Inequality

The concept of precariousness has its roots in labour market research. It was developed to describe increasing work uncertainty and insecurity intensified by labour market flexibilisation, spurred on by globalisation and neoliberalism especially since the 1980s (Kalleberg, 2009; Standing, 2011; Vosko, 2006). Precarious work is characterised by "*limited social benefits and statutory entitlements, job insecurity, low wages, and high risks of ill-health*" (Vosko, 2006,





p. 11), which all point to shifting risks from employers to workers. Housing scholars have adopted this concept to conceptualise increasingly uncertain and insecure experiences within the housing market, outside of the control of individual households, which have similarly been driven by the deregulation and financialisation of housing (Carr et al., 2018; Köppe, 2017; Listerborn, 2023; Rolnik, 2013). In both labour and housing markets, there has been a 'great risk shift' (Dwyer & Phillips Lassus, 2015) from the state to households.

Whilst precarious housing can be a form of housing inequality as some are more vulnerable to it than others (Carr et al., 2018; Köppe, 2017), there are two elements of the precariousness concept that enable a more nuanced analysis of variegated housing inequalities found in post-crisis Europe. A first element is the multidimensionality of precariousness, as an overarching concept capturing various housing problems (e.g. Clair et al., 2019; Samec et al., 2024; Lombard, 2023; Waldron, 2023). For instance, Clair et al. (2019) define housing precariousness as: *"a state of uncertainty which increases a person's real or perceived likelihood of experiencing an adverse event, caused (at least in part) by their relationship with their housing provider, the physical qualities, affordability, security of their home and access to essential services"* (Clair et al., 2019, p. 16). Waldron (2023) similarly uses housing precariousness as an umbrella term and define it as uncertainties arising from experiencing insecure, unaffordable, and poor-quality housing. Dorling (2014) refers to those with multidimensional housing problems as the 'housing precariat', and argues that housing inequality appears in the form of housing that is unaffordable, insecure, and of poor quality. Second, there is the institutional context in which housing precariousness strikes roots. Institutional contexts are inevitable in understanding cross-national variations in housing markets, as well as changes over time (Dewilde, 2022; Norris & Shiels, 2007). Trends towards the financialisation of housing, as well as the privatisation of housing risks, are underlying factors resulting in various forms of housing precariousness. The concept of housing precariousness hence incorporates both the individual households' experience of precariousness and vulnerability, as well as the institutional context. Below we discuss some illustrations of this. As



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

2.1 The multidimensionality of housing precariousness

Housing itself is multidimensional. Bengtsson (2001, p. 258) notes that housing differs from other commodities as “*what is demanded by consumers is not ‘one unit of housing’ but a bundle of different characteristics*”. Thus, different dimensions of housing are considered when renting or buying, such as type, price, quality (including size), and security of housing (e.g. length of rental contract).



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

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



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

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



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

3. Homelessness as the Extreme Form of Housing Precariousness

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

FEANTSA, the European Federation of National Organisations Working with the Homelessness, sees homelessness as the absence of ‘home’, where home is defined along three key domains: the physical, the social, and the legal (Busch-Geertsema, 2010). The physical domain refers to the quality and quantity of the home; the social, to the social relations, privacy, and safety within the accommodation; and the legal, to the occupation rights, affordability, and



security of tenure. “*Having a home can be understood as: having a decent dwelling (or space) adequate to meet the needs of the person and his/her family (physical domain); being able to maintain privacy and enjoy social relations (social domain) and having exclusive possession, security of occupation and legal title (legal domain)*” (Edgar, 2009, p. 15).

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

Figure 2.1. Three domains of housing



Based on: Defining and Measuring Homelessness, 2010

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

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



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

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

3.1 Measuring homelessness: ETHOS Light

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



In the context of this report, FEANTSA's *ETHOS Light* categorisation and definition will be utilised to compare homelessness data across the EU and the UK. This harmonised definition of homelessness is used for statistical purposes and data collection. Unlike ETHOS, this is a pragmatic, practical tool, rather than a conceptual and operational definition (FEANTSA, n.d.). Both are models of reference, a framework, with the caveat that not all individual cases will fit neatly into categories. In addition, national realities often blur these pre-established frameworks. ETHOS Light, specifically, does not cover housing exclusion, as it is designed more narrowly to measure homelessness. This definition uses six operational categories and refers to 12 distinct living situations ranging from sleeping in public spaces to staying with family and friends. Figure 2.2 describes these categories in detail:

Figure 2.2. ETHOS Light

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

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



3.2 Causes and contexts of homelessness and housing exclusion

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

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

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

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



al., 2016; O'Sullivan, 2010; Stephens & Fitzpatrick, 2007). Liberal welfare states reserve means-tested social benefits to those most in need, who are failing in the market, creating high levels of overall inequality. Conservative-corporatist welfare states link social benefits to participation in the labour market and produce medium inequality levels. Social-democratic welfare states have strong redistribution (meaning, reducing inequalities arising from the labour market) and generous social welfare (O'Sullivan, 2010), leading to less poverty and inequality. In addition, researchers have added the following: 4) Southern-European or Mediterranean welfare state (e.g. Spain, Portugal, Greece, Italy), 5) conservative post-socialist (e.g. Czech Republic, Slovenia, Hungary), and 6) liberal post-socialist (Latvia, Estonia, Lithuania) (O'Sullivan, 2010).

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



homelessness, but the resulting homeless population is made up predominantly of households facing access and affordability problems, rather than particular personal needs arising, for example, from alcohol or drug dependency, or mental illness.”(Stephens & Fitzpatrick, 2007, p. 209)

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

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

4. Profiling Housing Inequality

Whilst there are different types of housing precariousness (see Chapter 4 for results of the latent class analysis), certain groups of people are more likely to experience housing precariousness than others. On the one hand, this is partially related to having a low income (as indicated also in Chapter 1 as well as in



previous sections). Some social groups (e.g. women, ethnic minorities) are more likely to be in a low-income household than others, and consequently to experience housing precariousness. On the other hand, one's socio-demographic characteristics *in themselves*, such as gender, ethnicity, and age leave one even more vulnerable to housing precariousness. Such inequalities often remains hidden when housing problems are observed at an aggregate level. With the aim of *profiling* housing precariousness, this report investigates which social groups are more likely to be in which types of housing precariousness, focusing on one's income level, tenure status, age, gender, and migration status. As the sections above focused on income and tenure status, our discussion below will focus on how age, gender, and migration status relate to housing precariousness.

4.1 Age

The relationship between an individual's age and housing precariousness can be understood from two perspectives. First, housing precariousness amongst young people and new housing market entrants (e.g. newly formed families). With the decline in the stock of affordable housing, especially in the private rental sector, the barrier to enter the housing market itself has become sharply increased. As discussed above, even in the unitary rental market housing welfare-regime, where the private rental sector is relatively well-regulated, rental costs have increased substantially, forcing young housing market entrants to enter into precarious housing. For instance, in Sweden, young people from a more disadvantaged background are increasingly pushed into insecure poor-quality illegal housing as they fail to navigate the formal housing market (Grander, 2023). In the dualist rental-market homeowner societies (Kemp, 2015), especially in the Anglo-Saxon countries, young people are increasingly entering the private rental sector, as they often do not have sufficient financial resources to enter into homeownership, forming what is called 'Generation Rent' (often referring to those born in the 1980s and 1990s) (McKee, 2012; Waldron, 2023). In contrast to their parents' generation – the so-called 'Generation Own' who secured



homeownership and home-related assets under the post-war political context of easier access to mortgages and stronger policy support – Generation Rent suffers from the opposite political context, following the aftermath the GFC. A number of socio-economic and demographic explanations have been discussed in the literature, such as delayed marriage or parenthood, labour market flexibilization, and austerity policies (see the review in McKee, 2012; Waldron, 2023). Young people often rely on intergenerational family support for mortgage/rental deposits or to act as guarantors for their mortgage/rental contract (Hoolachan & McKee, 2019), or choose to live with their parents (Lennartz et al., 2016). Prolonged co-residence as a housing arrangement is often found in Southern- and Eastern-European housing welfare regimes (see discussion above). Thus, parents' financial resources are increasingly becoming important for one's housing arrangements (Forrest & Hirayama, 2018). The gap in homeownership between young adults with low and high incomes is increasing, as the access to homeownership is increasingly reserved for young adults from higher socio-economic backgrounds (Dewilde & Flynn, 2021). For further discussion and more in-depth analyses, see Chapter 5.

On the contrary, older people are more often (outright) homeowners in most societies, and especially so in homeownership societies. Homeownership is considered a form of pension and safety net, as home equity can (in theory) be used for financial and care needs in old age (Doling & Elsinga, 2013). Doling and Elsinga (2013) find that especially when there is lack of trust in the pension system, people see their housing wealth as a more secure investment. An important question in the literature has been if and how housing assets are in fact used in later life, i.e. dissaving or decumulating wealth, as a form of consumption smoothing. A study on 15 OECD countries shows that homeownership tends to decrease after the age of 70 in all countries observed, albeit at a slow rate (controlling for cohort effects, according to Chiuri & Jappelli, 2010). Chiuri and Jappelli (2010) argue that exiting homeownership in later life is related to mortgage market characteristics, as it is less common in countries with more mature mortgage markets (e.g. UK, Denmark, Sweden), where equity can



be withdrawn instead of having to sell the home for financial needs. However, a larger body of literature finds that owned housing is still primarily considered as a nest-egg and a home, and most people tend not to move unless forced by poor health or the death of a partner (Doling & Elsinga, 2013). A case study in Switzerland also shows that while older households tend not to move, when they do move they move into nursing homes or social housing rather than dissaving (Huggenberger et al., 2023). In Southern Europe, owned housing forms an especially important part of one's family resources, and it is often passed down through several generations (Allen et al., 2004). Housing wealth (see Chapter 6), especially in homeownership societies, is an important source of social stratification through intergenerational transmission of wealth, where social stratification is enhanced or shaped by family-properties (Forrest & Hirayama, 2018). Furthermore, despite the high share of homeownership amongst older households, there are those who continue to live as renters, and who due to their lack of residential property assets may form what Forrest and Hirayama (2018) refer to as 'perpetual renting families' over generations. Moreover, due to being a minority, the vulnerability to housing precariousness experienced by older households in the private rental sector is often neglected in research. Izuhara and Heywood (2003) find that, in the UK, older private tenants are particularly vulnerable to harassment and abuse by landlords and in extreme cases illegal evictions.

4.2 Gender

Women are more likely than men to experience housing precariousness. As housing precariousness is often examined at the household level, it is difficult to observe the role of gender, especially among households led by heterosexual couples. Evidence is therefore more visible when observing female-headed households, especially after relationship dissolution (e.g. divorce). For instance, divorce has a negative impact on securing homeownership in later life, especially for women (Dewilde & Stier, 2014). This indicates the long-term risk of relationship



breakdown on housing security and long-term economic security. Similarly, divorce has a negative impact on women's housing quality (Feijten & van Ham, 2010) and affordability, as women experience greater financial hardship compared to men (Andreß et al., 2006). The overrepresentation of women in housing precariousness compared to men is also evident among lone parents, who are at higher risk of poverty (Chzhen & Bradshaw, 2012). Lone parents, especially mothers, are more likely to live in social housing, and the increasing conditionality of welfare and housing policies in recent decades, which pushes them out of the housing security provided by social housing, is closely linked to their housing precariousness (see the case of Ireland in Murphy, 2020).

Furthermore, the housing market is both gendered and racialised (EUROFOUND, 2023; Listerborn, 2023). In the private rental sector, ethnic minority men are the most discriminated against, while women of the ethnic-majority group are often the least discriminated (Flage, 2018). Similar findings have been reported for Norway (Andersson et al., 2012) and Sweden (Ahmed & Hammarstedt, 2008). In another case study on the rental market in Sweden, Bengtsson et al. (2012) also find a 'housing premium' for Swedish women, compared to Swedish men and Arabic women. However, they find no significant ethnic discrimination against Arabic men, while Arabic women are discriminated against on the basis of their ethnicity, albeit with some regional variations. In Belgium, ethnic discrimination (against Moroccan/Turkish ethnicity) is more significant for men than for women in the private rental market (Heylen & Van den Broeck, 2016). A Hungarian case study also points to ethnic discrimination in the rental market (Váradí et al., 2023). The Roma are one of the most discriminated groups facing forced evictions in many countries, especially in some Eastern-European countries, such as Romania, Hungary, and Slovakia (see Amnesty International, 2013). In their case study for Belgium, Heylen and Van den Broek (2016) consider discrimination in the rental sector to be either a form of statistical discrimination or a taste-based discrimination. Statistical discrimination is when a landlord discriminates against an applicant based on his or her prior prejudices about certain individual characteristics (e.g. ethnicity, gender,



disability) in relation to the one's ability to maintain a tenancy (e.g. financial ability to pay rent). Taste-based discrimination is based on a landlord's preference for certain individual characteristics. Screening processes on online housing market platforms facilitate such discrimination, especially when the competition is intensified as a result of a decline in affordable housing stock (Ferrerri & Sanyal, 2022). A Belgian case also shows that online housing search processes are more prone to discrimination than the telephone-based approach (Heylen & Van den Broeck, 2016).

While European research mostly has been limited to (statistical) discrimination in the private rental sector, research outside of Europe demonstrates how women, especially those of ethnic minority, are more likely to be in poverty and have low-income jobs, which makes them more disadvantaged in the housing market, with ensuing affordability and insecurity issues (US: Reid, 2010; Australia: Saugeres, 2009; South Africa: Sobantu, 2020). In a research conducted in Milwaukee, US, Desmond (2012) finds that women in the private rental sector in black neighbourhoods are most likely to be faced with evictions compared to their male counterparts, and with women and men in other neighbourhoods. Desmond provides several explanations based on ethnographic research. First, the higher likelihood of low-income black women obtaining rental contracts instead of their male partners, who are unable to do so, due to being in the criminal justice system or in unemployment. This explains to a certain extent why black women are overrepresented on eviction records compared to their male counterparts in similar neighbourhoods. Second, the different reactions by gender to housing problems such as eviction notices or housing quality issues. He finds that when faced with an issue, men tend to have direct interaction with landlords which may end up in informal solutions (e.g. 'working off the rent'), while women rely on external agencies that may in turn make landlords avoid renting out places to them, or force them to move. Some women in his research therefore experienced a trade-off between eviction and poor housing quality, as landlords often find it bothersome to deal with housing agencies in issues of housing problems, and may choose to evict tenants who report them. Third, in



the case of single mothers, they are already faced with a lower income and greater costs due to having children, which increases their chances of being in arrears, and therefore being evicted. While less explicitly discussed, institutional discrimination is an important underlying mechanism behind these explanations. This can also be exemplified by ethnic minority women's higher likelihood of foreclosure, even when they have access to homeownership through loans (US: Lichtenstein & Weber, 2015). Moreover, a case study from the US also shows how potential violence against women, including sexual harassment, (Tester, 2008) endangers housing security, making safety an additional criteria to consider when searching for housing, potentially resulting in a higher housing cost.

4.3 Migration status

International migrants are more likely to experience housing precariousness compared to national citizens. The housing precariousness experienced by migrants is multidimensional, including dimensions such as institutional context as well as intersections with personal characteristics (Dotsey & Chiodelli, 2021). Here, we focus on the institutional context in terms of social rights entitlements, lack of information and resources as housing market entrants, and discrimination. In terms of the institutional context, housing precariousness could stem from migrants' limited access to social rights compared to national citizens (Römer, 2017; Sainsbury, 2012). Given the heterogeneity of migrants, how they fare in terms of social rights may vary depending on where they come from and why they migrated. In Europe, the key differentiation is made between those migrating within and from outside of the EU, due to social security coordination at the EU level (Schmidt et al., 2020). In terms of housing, case studies have shown that migrants are often outsiders on the housing market, especially when it comes to having equal access to public support such as social housing. For instance, in Germany, a Social Housing Permit is needed to access social housing, which can only be provided to those having lived in the country for at least one year and with earnings below a certain threshold (Wetzstein, 2023). Aside from



legal rights, new migrants share similar difficulties to new entrants on the housing market, discussed above for young households. Moreover, those who do not have social networks or family in the host country are often faced with a lack of information or connections that could help one to navigate the housing market. A case study in Sweden shows that even in the long-term, most migrants tend not to climb up the housing ladder and experience different housing trajectories compared to national citizens (Vogiazides & Chihaya, 2020). Amongst other reasons, this may be related to discrimination in the private rental market (e.g. Listerborn, 2023) as well as in terms of accessing homeownership (Nygaard, 2011).

5. Conclusion

In this chapter, we provide a theoretical conceptualisation of housing inequality, and review the recent literature on housing precariousness as a new lens that could modernize the debate on housing inequality in relation to the social changes of recent decades. We do this by first examining how housing inequality unfolds differently across the different housing-welfare regimes presented in Chapter 1. Stratification by income level is a crucial element in our conceptualisation of housing inequality, as low-income households are more likely to experience housing problems than higher-income households. We then provide evidence on how precarious housing situations have evolved in recent decades, particularly after the GFC, blurring the boundaries between the owner/renter dichotomy and regime typologies. We discuss a multidimensional concept of housing precariousness as a way of incorporating diverse experiences and bringing together different dimensions of housing problems. We then provide a conceptualisation of the most extreme case of housing precariousness – homelessness – based on the ETHOS definition. Finally, we discuss the *profiling* of housing inequality, i.e. how certain social groups are more likely to experience housing precariousness than others, based on the existing literature.





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