





# No place for families? Housing as an example for social inclusion

AGF Expert Meeting on 30 August 2013

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*The presented Powerpoint presentations are available on the website of the AGF: [http://www.ag-familie.de/home/termine\\_en.html](http://www.ag-familie.de/home/termine_en.html)*



## Background

Social inclusion and housing are central issues for families in Europe. The AGF therefore invited representatives from politics, associations and various European states to discuss the living and housing situation in Germany, Italy and Great Britain from the perspective of social inclusion.

### The Inclusion Debate

The topic of “Social Inclusion” is the subject of many contemporary debates, mainly relating to the needs of people with disabilities. The reason for this is the recently adopted UN Convention of Rights of Persons with Disabilities. The idea of social inclusion as such, however, is not limited to one group of persons. “Inclusion” means to recognize and value the differences of all people. Its aim is to enable everyone in all their differences a full and unrestricted participation in all aspects of society. This can only be achieved if the needs of individuals are adequately considered across all societal structures.

### Inclusion and families

In many sectors of society, equal opportunities do not yet exist for families. Instead, many families experience structural disadvantages. Social inclusion should therefore also be discussed in relation to families: it is important to identify barriers which prevent families from leading a happy and fulfilled life, independently of their respective personal and individual characteristics (such as economic living conditions, level of education, specific family forms).

### Home living: inclusion and exclusion of families

Living at home is of central importance for families. Sufficient access to decent housing is presently discussed not only in Germany, but also in other European states: everywhere in Europe families experience disadvantages on the housing market. The situation is getting worse especially in congested areas. Important is not only access to affordable housing, but also the actual living conditions: do and can these meet the needs of families? To what extent are the needs of elderly people and children’s urge to move considered? What environment do families find themselves in? How is their neighborhood and how is the infrastructure? Is it a quiet or noisy environment?

Children and families are often unwelcome as neighbors. Many families therefore have to retreat to remote suburbs, small apartments, or otherwise unpopular living areas.

The persisting economic and financial crisis further aggravates existing problems. Unemployment and cuts in social benefits lead to falling income which has direct consequences for people’s living conditions. Especially in southern Europe countries, families are facing eviction.



## Important findings of the expert discussion

Exclusion by housing	The place of residence increasingly determines social status and the access to social participation.
Different structures of housing markets within the EU	Compared to other EU states, Germany has a very large rental market. Italy's and also Great Britain's housing policies are predominantly based on ownership. The housing market in Italy is mainly dominated by family relationships.
Housing market trends in the EU	In Italy, Great Britain and Germany housing is becoming more expensive. Social housing cannot offset the trend enough.
Reasons for the housing shortage	Rising housing costs and declining incomes are the most important factors of the difficult housing situation. Low incomes as well as missing state investments in the housing market are not least a result of the financial and economic crisis as well as extensive social policy cuts. This often affects families.
Specific groups of families are disadvantaged	Families with many and with small children, single parents and families with a migration background are particularly disadvantaged. A low income aggravates the problem. Being crowded out of their neighborhood is especially problematic for families, because they are highly dependent on local infrastructure.
Metropolitan areas	Because of a continuing influx of population the housing problems increase in big cities, especially in Great Britain and in Germany. In Italy, there is a significantly lower mobility due to a stronger housing bond.
Housing situation of elderly people	Elderly people often stay in their habitual but unsuitable houses. Moving is hardly affordable. The necessary age appropriate conversion of houses will be a central issue in the future.
Possible measures for inclusive housing market	Starting points could be the cost of housing as well as the income situation of the households, e.g. moving assistance, (increasing) housing subsidies as well as maintaining and expanding social housing. Families also need additional support.
Only limited possibilities within the EU framework	Housing is not an original EU competence. Therefore, only indirect measures are possible.



## Social inclusion for families



*“The high rent prices burden the social mainstream (social centre/middle class) in Germany. In addition to families with a migration background, low-income earners or extended families have increasingly difficulties in affording suitable accommodation.”*

Siegfried Stresing,  
managing director of the  
German Family Association

Siegfried Stresing introduced his presentation with an article by the Berliner Morgenpost “Immobilienverband IVD ruft zum Boykott der Berliner Mietprelsbremse auf” (Real estate association IVD calls for the boycott of Berlin’s rent caps). The Senate of Berlin intends to provide resources in order to cap rent increases. The real estate association IVD, however, considers the rent prices in Berlin to still be reasonable and criticizes the Senate’s plans as a “criminalization of ownership”. Siegfried Stresing criticized this position: a both qualitatively adequate and affordable home is very difficult to find under present circumstances, he stressed. In housing, the Senate of Berlin is committed to “quality rather than quantity”. This has to be treated with caution, as high-quality housing is expensive. Rental rates for new buildings would increase and thus the average rental rate (so-called Mietspiegel). This in turn would lead to further rent increases generally.

The increasing rental rates particularly affect families with multiple children, as they cannot anymore compete on the housing market against high-income earners with high housing needs.

Social inclusion and housing are central issues for families in Europe. The AGF therefore invited ca. 25 representatives from politics, associations and various European states to discuss the living and housing situation in Germany, Italy and Great Britain from the perspective of social inclusion.



# No space for families: insights into the EU member states



## Example of Germany

At the beginning of his presentation, Lukas Siebenkotten referred to a study by the market research institute Innofact AG. According to their findings, housing in Germany is preferably let to retired couples as well as single women or couples without children. Only 50 per cent of the landlords questioned were open to renting out their property to families with children.

Lukas Siebenkotten believes that a similar survey would have produced different results 40 years ago. The number of families with children is decreasing and a weakening of traditional family values must be observed. Only 20 per cent of all households in Berlin are occupied by three or more people – the majority by only one person. Children are becoming increasingly less relevant in people's lives.

Despite having three children, Mr. Siebenkotten explained that in 1985, because sufficient state funded housing was available he had no problem finding a suitable apartment. Today, this would be different for two reasons: for one, landlords are hesitant to let their property to families with children, and secondly, not enough affordable housing is available, which is also due to the falling number of social housing. Social housing fell from 3,5 million in 1958 to approximately 1,5 million today. Due to the repeal of rent restriction after 20 years, an additional 100.000 homes were lost and not replaced by new buildings. There is a danger, therefore, that social housing will disappear completely from the German market. The fact that "home living" (housing) has become an important theme in election campaigns demonstrates both the importance as well as the emergency of the situation.

Lukas Siebenkotten stressed the great regional differences on the housing market. Particularly in the East and rural areas the number of housing is growing in excess and rent prices are stagnating. At the same time, rental rates and incidental expenses are growing disproportionately in other regions, especially in cities such as Berlin, Frankfurt am Main, Cologne and Munich. In urban agglomerations a growing portion of people's income is paid for rent. "In Germany, people invest an average of 35 per cent of their net income in housing. Low-income earners even 45 per cent", Mr. Siebenkotten explained. Contrary to the current trend, the objective should be that households pay no more than a third of their income for rent.

Housing benefits ("Wohngeld") are an important means to enable decent living conditions for all. After the cancellation of the flatrate for heating costs ("Heizkostenpauschale"), the housing benefits are reduced considerably. Additionally, the basis for the housing benefits is the cold rent. The term cold rent in Germany refers to the base rent for accommodation, whilst warm rent includes costs for water, heating, waste disposal, etc. Lukas Siebenkotten therefore demanded for the housing benefits to be linked to the warm rent, because incidental expenses have increased significantly in recent years and constitute between 40 and 50 per cent of the overall rent. A dilem-



Lukas Siebenkotten,  
director of the German  
Tenants' Association



ma is that housing benefits are often included in the calculations for rental prices. Increases in housing benefits would therefore indirectly lead to an increase in the rent. It must not be concluded, however, that this important support service should be abolished.

Average values are not sufficient In order to efficiently assess an adequate housing supply. In every location an adequate supply must be provided. In Berlin, for instance, the actual number of housing available does not meet the demand. Here too, local particulars have to be considered. Especially in attractive districts, residential and hotel construction compete for building land.

According to Lukas Siebenkotten, migrants and single parents experience the most disadvantages on the housing market. Gender specific disadvantages must also be observed. In addition, all these forms of exclusion are exacerbated by the presence of children.

## Proposed solutions

For one, Lukas Siebenkotten demanded that the number of social housing should at least be kept stable. Through government funding, for instance, existing housing space could be converted into social housing. Particular attention should be given to housing that is suitable for more than three persons, affordable and of sufficient quality.

An increasing gentrification must also be avoided. Due to the social and spatial fragmentation in many cities, in certain districts families cannot find suitable accommodation. This is particularly true for middle or low-income families. A price-fixing could be a possible solution, additional approaches to a solution must be considered.

The building of new housing is also necessary. Although this would be accompanied by protests against the increasing density and sealing of open spaces (the Tempelhofer Feld in Berlin serves as a current example), but without the development and construction on open and green spaces a stabilization of the housing market cannot be accomplished.

Relocation services could be another instrument. This could be assembled when households use fewer surfaces (pro person) after moving out of the apartment but still have to pay a higher rent. Relocation services could, for instance, be an incentive for widowed pensioners to move into smaller apartments. Families could also benefit when children are born and a larger apartment becomes necessary.

## Example of Italy

### Situation of families in Italy

Dr. Teresio Poggio explained that approximately 48 percent of households in Italy are families with children. About one fifth of the latter are single parents families. Italy experiences the same social developments as other European countries, as regards ageing of the population and increasing postponement in new family formation. However, these demographic trends are particularly pronounced and family policy addresses them to a limited extent only. People leave the parental home and form new families later and later in life: in fact more than 30 percent of young adults between 30 and 34 years still lives in their parental home, while the average age of women when giving birth to a child is approximately 32 years. Poverty and unemployment are also main problems in Italy. Poverty affects families with children especially. Even more than in other states, family networks provide many forms of support and are a central pillar of the Italian welfare system, as public services are relatively undeveloped. This is especially true in childcare and in care for the elderly, but also in the housing domain.

### Housing in Italy

Approximately 69 percent of Italian households live in owner-occupied dwellings: approximately 37 percent have found their apartment via the housing market, 30 percent through families and the remaining two percent from the state (privatization of social housing). Only 21 percent of Italian households live in rented dwellings. The state as a provider of rental homes hardly plays any role: social housing, almost entirely in the public hands, accounts for only one fifth of all tenant households in Italy.

The remaining ten percent of Italian households live in rent-free dwellings, almost completely allocated within family networks.

Dr. Poggio highlighted that families are almost as important in allocating housing as is the free market. Many dwellings are inherited or otherwise provided as a gift by family members. Funding access to home ownership is often carried out between family members while using a mortgage is definitively less common than in other countries. Italy's housing policy is predominantly based on homeownership, but this is more a result of a "laissez-faire" approach rather than of positive actions.

Overall, such a system tends to assure intergenerational family continuities in housing but also to reproduce and widen existing social inequality.

Urban areas are particularly affected by a lack of housing, but not exclusively. Similar to other European states, both rents and house prices have risen considerably during the past decades. Within the rental sector, the number of low-income households has also increased. Costs for purchasing residential properties are almost twice as high as in the 1980s (8 annual salaries compared to 14 annual salaries, on average). The portion of individual income paid towards rent has increased similarly (15 percent to 30 percent). Existing affordability problems have worsened with the economic and financial crisis. Housing benefits represent a support mechanism for poorer households. However, they are very low.



*"Housing inclusion is an important pillar of social citizenship and should be in the hands of the European welfare states."*

Dr. Teresio Poggio,  
Assistant Professor at the  
Free University of Bozen,  
School of Business and  
Management





Given that many people are highly dependent on family support, and the latter is geographically situated, they cannot afford to relocate. Overall mobility in Italy is therefore low and this does not help in matching labour demand and offer. Finally, the proportion of unsuitable, low quality accommodations has increased in the past decade.

## Discrimination against migrants

Harsh discrimination against migrants can be observed in the rental sector. Migrants account for 7,5 percent of the population and for 25 percent of all tenants. Their discrimination occurs in relation to living space, rental prices and quality of accommodation. They are also discriminated in the social housing sector, as the length of residence is an essential criterion for dwellings' allocation. In some regions, fixed quotas were introduced in social housing to provide access for immigrants. Mentioned disadvantages for immigrants affect other spheres of life: such as family reunification. Indeed, for a reunification a minimum of living space has to be available and proven through documentary evidence. In some regions, such a minimum is higher than the standards for social housing.

## Recommendations for the housing situation in Italy

As possible recommendations for Italy, Teresio Poggio suggested:

1. The right to a decent, secure and affordable home for everyone should be included in the political agenda. The context of the economic crisis should certainly be considered but housing rights must urgently become an important area in Italian public policy.
2. Home ownership is not a good solution for all families. It is not a viable option for low-income families, for the young ones or for the majority of foreigners, as it is often unaffordable for them. Secure and reasonably priced alternatives should be offered in the rental sector.
3. More support must be provided in order to create and expand a well functioning rental market. The needs and requirements of all households should be integrated.
4. The security of tenants on the rental market should be increased. No termination of a tenancy agreement without sufficient reason should be permitted.
5. To review housing-related tax policies, in order to sustain new housing policy measures and to redistribute from the insiders to the outsiders of the Italian housing system
6. A strategy for social housing is necessary. A sustainable funding system should be established. Although a national framework for social housing development exists, its implementation rests with the regions. The idea to create regional funds in order to support social housing construction was implemented in only three out of the 21 regions with significantly varying outcomes. Existence and further development of social housing funds is uncertain under the current crisis.

## Example of Great Britain

Prof. Christine Whitehead reported that the birth rate in Great Britain has been roughly constant over the last 40 years. However there has been a large increase in child poverty over the last couple of decades as income distribution has worsened. Almost 25 percent of children are affected (where poverty is defined as an income below 60% of the national median income after housing costs). Housing, however, belongs to one of the areas in which poorer families receive very significant support, especially in the rental sector, so up to now it has not usually been a major source of the problem. Britain has a strongly centralized political system, in which welfare and social policy measures and funding allocation are decided by the central government. Housing policies, are the responsibility of the various countries within the UK although England generally leads on policy initiatives.

Prof. Whitehead currently identifies five central challenges in the area of housing and families:

- the changes in access to owner occupation,
- the government's commitment to housing and families,
- the Priority-setting regarding social housing,
- the growing role of private renting, particularly in London,
- the social support services.

### Housing policies for families

Property ownership has been the aim of most British households, especially of households with children. In reality, however, couples without children constitute the largest share of home owners (43 percent), whereas only 25 percent of those who own are families with children. Even so couples with children have higher than average owner-occupation rates at over 70%. The reason for the large numbers of couples without children in part increased life expectancy, so that parents live longer in their homes after their children have left.

Since the year 2000 it has become increasingly difficult for potential owners to finance property mortgage. For one, the gap between income and housing prices widened between 2000 and 2008; thereafter the financial crisis resulted in a shortage of mortgage finance. Although interest rates have fallen as a result of the financial crisis which benefiting existing home owners, it has become increasingly difficult to obtain a loan. Approximately 1,5 million potential home owners are although to have been "lost" from the sector. The increasing demand for rented housing poses serious challenges to households, especially to families are often disadvantaged on the private rented market and the government as 25 percent of private tenants receive income related housing benefits. Single parents are most likely to be in the social rented sector.

According to Christine Whitehead, family households are given high priority in the allocation of social housing. The legislation on homelessness from 1977 requires local authorities to provide a suitable accommodation for every household which is



*"Each county is responsible for its housing policies."*

Prof. Christine Whitehead,  
London School of Economics



classified as homeless. According to this definition, every family who does not live in suitable accommodation is regarded as “homeless”. Over the last few years there has been increasing emphasis on initiatives to prevent formal homelessness so the numbers have declined significantly. However these figures are now increasing again. Social housing, especially local authority housing is often in estates that have poor access to employment. In addition to social housing, authorities increasingly rely on other options, such as the private rental market or temporary accommodation.

Prof. Whitehead explained that traditionally public housing and social housing more generally has provided lifetime security of tenure and rents below the market level. In many areas in London, for instance, these rents are less than half of the usual market rent. Moreover the share of families in social housing is higher than in the rest of the country. As owner-occupation has become less accessible especially in London family households are more likely to be found in private renting than in the past. Many families, furthermore, are currently on waiting lists for social housing, of which roughly 21 percent require homes for between three to four persons. More than 100.000 households in social housing are overcrowded on the (relatively generous) bedroom standard. For this reason, especially larger low-income families are being put under pressure by the accompanied social reforms.

### Increasing importance of private rented accommodation

The private rental market over the last three decades has been geared towards young and mobile households. It is, however, increasingly becoming the only choice for young employed households who cannot currently obtain or afford a mortgage employed households on lower incomes who may not be eligible for housing benefit may be forced to move where rents in their area are rising. This may also apply to those on benefits in high rent areas. The problem is intensified in the private rented sector for those looking for longer term accommodation by short-term leases under which rents are usually renegotiated after six to twelve months. The actual average length of tenancy is around two to three years although it has been rising lately (and is depressed by the high proportion of students in the sector). Private rented accommodation has been increasingly used by authorities to provide for homeless households. Particularly in areas in which rental housing is anyway rare (such as rural areas) the general lack of housing is further aggravated by specific shortages in private rental provision.

### Social support services

Housing benefits can under certain circumstances cover up to 100 percent of rental costs. This is still generally the case for those in social housing. However in the private rented sector housing benefit has become less generous. Instead of covering up to 50 percent of the local average rent, today it covers only up to 30 percent. There is also an overall cap on welfare benefits of £500 per week for families – equal to median household income. Here housing benefits are included in addition to child benefits, parental allowances and social welfare benefits. Around 40.000 households are affected by these new regulations.



## Conclusions

Christine Whitehead stressed that Britain's housing policy recognizes the need for housing assistance to be relatively generous in order to offset generally low levels of social security and very considerable variations in housing costs across the country. There is a broad political consensus that social security expenditures must be capped. A small number of large families currently bear the brunt of the overall welfare cap. Families dependent on the private rental market are also likely to face significant housing costs. Although the vast majority of families in Great Britain are well accommodated, many are dependent on social housing and those unable to access that sector find themselves in high cost private renting.

## Social inclusion and home living

For Professor Baum, people's home is increasingly becoming a social place – a place to both safeguard and present one's identity and a place of social representation. For families, the house or apartment is the central place of social reproduction of life and the socialization as well as growing up of children and adolescents. From home, a child explores its environment, makes its first socio-environmental experiences, registers the difference between the private and public spheres, learns to adopt a specific way of living and to cope with and structure its everyday life. The private address becomes a central indicator and determinant of one's social status.

"One does not live in a privileged district, because one is privileged, but one becomes privileged through the district in which one lives." This is not only due to the address, but because the structure and environment of an urban district leaves an indelible mark on people and their perceptions of social spaces. The habitus and the consciousness are significantly influenced by the character and design of the district in which one lives and grows up, Prof. Baum explained.

Mr. Baum referred to the analysis of disadvantaged city district, because here the spatial dimension of social problems becomes most evident. Here, a growing number of low and middle income families are dependent on housing benefits or fall, after deduction for rent, below the sociocultural minimum standard of living. Many elderly people are displaced from their homes, because they cannot anymore afford to pay the rising rent. In urban areas, the ideal of a social mix has not worked in a long time already.



*"Tell me where you live and I tell you who you are."*

Prof. Detlef Baum,  
University of Koblenz



Prof. Baum highlighted the following theses:

1. There is a clear relationship between socio-environmental segregation of living quarters and social exclusion.
2. Social localization can no longer be achieved through the socio-economic status, or through the integration into the labour market. It increasingly occurs through the integration into a residential area, a city district, a village and overall in a socio-spatial communication context.
3. Rents often lead to poverty. After having paid their rent, especially many low and middle income families fall into a precarious socio-economic situation or have to at least battle with serious restrictions in consumption.
4. The successful social integration of families heavily depends on the quality of the communal housing and urban development policy.
5. It is not enough that the framework conditions for social inclusion and well-being in general are visible and tangible for families. More important is that families realize and feel that they can actively contribute in improving the social fabric of their community.
6. Families must become actors that perceive themselves to be part of a community that they can help shape.

Prof. Baum demanded models of participation to help families in becoming social actors. During the participation process, families should exchange ideas and thoughts and respect themselves mutually. Additionally, this form of participation is meant to strengthen the identity and self-awareness of people living in disadvantaged districts and support them in becoming actors and not merely remain objects of decisions. Professor Baum also demanded an "urban district development policy" rather than an urban development policy. District conferences, associative connections between citizens on a district level as well as a stronger institutional network of institutions and organizations that can contribute to improving district level policies.

Mr. Baum placed emphasis on the urban space and stressed home living to be one of the key factors of a life situation concept. Exclusion is predominantly the result of societal reactions to external factors such as poverty. In the area of housing, the interplay between the home environment and the socioeconomic context can lead to exclusion. Sensible approaches to tackle exclusion in housing have to be found primarily on the communal level. Here a social policy needs to be developed that is aimed at preventing whole city districts from decaying. Local governments must also help secure housing for low and middle income families and help families find both suitable and affordable accommodation.



## Discussion: Inclusion and housing for families in European states

The participants maintained that many families are disadvantaged on the housing market in primarily two ways. They are generally disadvantaged for their family status, which is furthermore compounded by an often difficult socio-economic situation.

The problems families experience in housing cannot be looked at in isolation. They are of central importance for the inclusion or exclusion in economic, cultural and social respects. For this reason, not only must housing policies change, but urban development policies as a whole be more tailored to the needs of families.

Policy interventions are required for families with a difficult living situation and/or living in a precarious residential area. Identifying the problems of marginalized groups on the housing market, however, requires a differentiated assessment. Exclusion does not solely occur on the basis of someone's home address, but also and especially on grounds of culture, ethnic origin, etc. In order to respond effectively to exclusion, the strategies a society has developed on how to deal with "otherness" and the attitudes society has towards various social groups and minorities need to be explored. Social inclusion is also a question of attitude.

The participants in the discussion stressed that the problems for families in urban and rural areas are often very different. Gentrification is a predominantly urban phenomenon that can hardly be generalized. Vacancies and concerns about a declining population are mainly a problem in rural areas, at least in Germany. It was also mentioned that many families are dependent on staying within "their" district, as they are often





firmly anchored in the existing infrastructure, local care and educational facilities, but also in relation to local support networks and their social relationships.

The question on how the term social inclusion must be understood and to what extent it must be differentiated from integration was intensely discussed. Uncertainties remained about whether families as such require special consideration, or whether the focus should be on specific characteristics of and within families, e.g. low-income earners, families with a migration background, families with several children or single parent families.

The affordability of suitable housing was identified as a common problem in the EU member states. It was furthermore added that families do not only suffer from unaffordable housing, but also from unfavorable housing designs and room arrangements. It was left open, however, which concrete needs families have in regards to housing, which aspects in addition to financial issues play an important role (e.g. freedom from barriers) and the extent to which these aspects are determined by other family characteristics.

Mrs. Anne Van der Gucht from the Department of Welfare, Health and Families in Flanders (Belgium) presented a number of promising efforts to realize social inclusion in housing. One project's objective is, for instance, to enable elderly people to live an autonomous life for as long as possible in their accustomed home environment. The realization that newly built stationary nursing homes could not meet the growing nursing requirements of an aging Flemish population was one of the triggers for this project. On the other hand, the homes are often too big for many elderly people to maintain and require special modifications to cater to their needs. The Flemish regional government therefore increasingly focuses on building suitable accommodation for elderly people. This means that not only the house or apartment, but the entire living environment must be free from barriers and easily accessible. From these adjustments, not only the elderly benefited, but other segments of society as well, families with children in particular. A central challenge of this project was, however, the noticeable lack of space in many areas. Many urban areas are already so heavily built up that it is difficult to build new houses and apartments, especially when necessary open and green spaces should be preserved. The Flemish government is therefore looking for new, innovative solutions. This includes a possible use of school buildings on weekends, or mandatory asset retirements that were built during a family phase.

# Inclusive housing policies for families in European states - the possibilities on the European area

Dr. Özgüt Öner emphasized that home living (housing) and housing policies do not directly fall under EU competences. A number of EU policies would nonetheless significantly influence housing policies within the respective EU member states. Mr. Öner confirmed that the central trends on the housing markets in the aforementioned states also apply to the EU level as a whole: the growing difficulties for low-income and increasingly middle income earners to afford suitable accommodation, an insufficient provision of housing generally as well as changes in social support services. Addressing the growing poverty and the demographic change are the two central challenges for EU policies in the future. Although not directly responsible for housing, through social cohesion policies and an intensified research and development policy the EU could contribute in tackling problems in housing.

In parts of the EU the quality of housing has increasingly become a problem. This pertains to issues such as damp walls, leaking roofs, missing bath tubs or showers or missing flush toilets. On average, approximately 40 percent of households experiencing poverty in the EU are affected by at least one of those indicators. Housing in Europe becomes less affordable even for people with a middle income and the number of social housing units is increasingly reduced.

On the EU average, 22,5 percent of all households spend their disposable income on rent. The average for households at risk of poverty is at 41 percent. Overall, a third of EU households have to pay disproportionately for housing costs.

## Demographic Change

Germany and the whole of Europe will experience a significant increase in the elderly population. The challenge is to enable elderly people to live an autonomous life within their own four walls for as long as possible. The demographic trend therefore requires new, sustainable forms of living for elderly people. With age, the risk of being dependent on external help and nursing increases. For this reason, the importance of one's own home increases with age. The quality of housing largely determines the quality of life. Especially when one's mobility decreases, the own home becomes the center of a person's life. The house or apartment has to be rebuilt or renewed and financed. For housing companies this will become an increasingly important issue over the next few years. To enable people to age "comfortably", housing has to be better coordinated with other policy areas. A certain diffusion of the three areas of life – the public space, the social space and the private space - has to be guaranteed.



*"On average, approximately 40 percent of households experiencing poverty in the EU are affected by at least one of those indicators e.g. damp walls or leaking roofs. Here a solution must be found, especially by the EU."*

Dr. Özgür Öner,  
vice president of the  
CECODHAS Housing Europe  
and chairman of the section  
of public housing industry





## Possible solutions in the EU

- **Cohesion policy:** in Germany, the necessary investment volume for rebuilding the accommodation of the elderly segments in society is approximately 39 billion Euro. The entrance and equipment of the 2,5 million homes in question could be adequately retrofitted for elderly persons. In order to build or rebuild homes of elderly people, public money will be required. EU funds could make a significant contribution. (EFRE in the form of grants and loans) The regional and local levels play a central role in the distribution of these funds. This is also mirrored on the EU level, in which from 2014 onwards the respective regions within the EU and the various member states are to determine the action plans of the cohesion policy ("Community Led Local Development and Integrated Territorial Investments" as new instruments).
- **Research and development:** here, the technical solutions for the modification and retrofitting of homes in view of an aging European population are at the forefront. In approximately six or seven member states, relevant programmes are implemented. In addition, the EU's new research programme (Horizon 2000) was established to support families in need and facilitate their social inclusion.



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The AGF campaigns for the rights and interests of families in politics and society. It supports the cooperation of the family-policy active organisations and those responsible in family policy on a national and international level.

**Contact and Information:**

**Association of German Family Organisations (AGF) e. V.**

Einemstraße 14  
10785 Berlin

Fon: 030/2902825-70  
Fax: 030/2902825-89

E-Mail: [info@ag-familie.de](mailto:info@ag-familie.de)  
Web: [www.ag-familie.de](http://www.ag-familie.de)

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