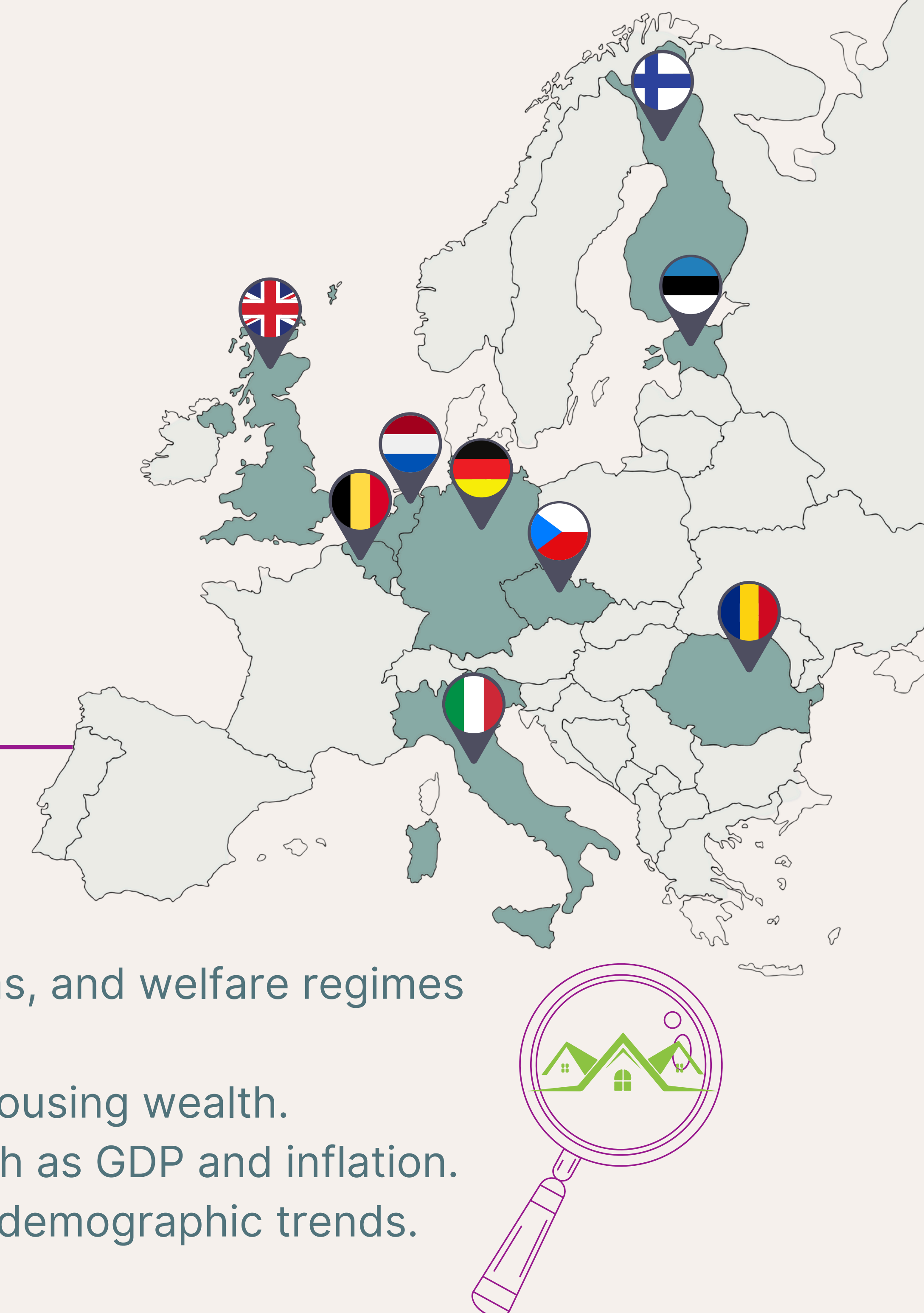


# MAPPING HOUSING INEQUALITIES IN EUROPE: REFLECTION OF LEVELS AND DISTRIBUTIONS IN SELECTED COUNTRIES

In a state-of-the-art literature report, HouseInc selects 9 countries for further quantitative analysis, provides an overview of international data sources on housing inequality, identifies key financial indicators, and presents preliminary findings to highlight global disparities and inform equitable solutions.



## Preliminary results from measurement of housing inequality in core countries



- High homeownership rates with relatively low inequality in homeownership accessibility.
- Housing cost burden higher for tenants than homeowners.
- Moderate disparities between subjective and objective affordability indicators.
- Moderate levels of housing precarity.



- Among the countries with high inequality in homeownership accessibility.
- Low inequality in access to owner-occupied housing (low price-to-income ratio disparities).
- Low variance in housing cost-to-income ratio.
- Moderate housing precarity.



- One of the highest levels of inequality in homeownership accessibility.
- Low inequality in access to owner-occupied housing.
- Low variance in housing cost burden across income groups.
- Lower disparities between subjective and objective affordability indicators.
- Relatively stable housing precarity levels.



- High variance in housing cost-to-income ratio.
- Moderate inequality in homeownership accessibility.
- Moderate disparities in subjective vs. objective affordability indicators.
- Moderate housing precarity levels.



- High inequality in access to owner-occupied housing based on the price-to-income ratio.
- Large disparities between subjective and objective affordability indicators.
- Moderate levels of rent-to-income ratio.
- High variance in total housing cost-to-income ratio.
- Moderate to high levels of housing precarity.



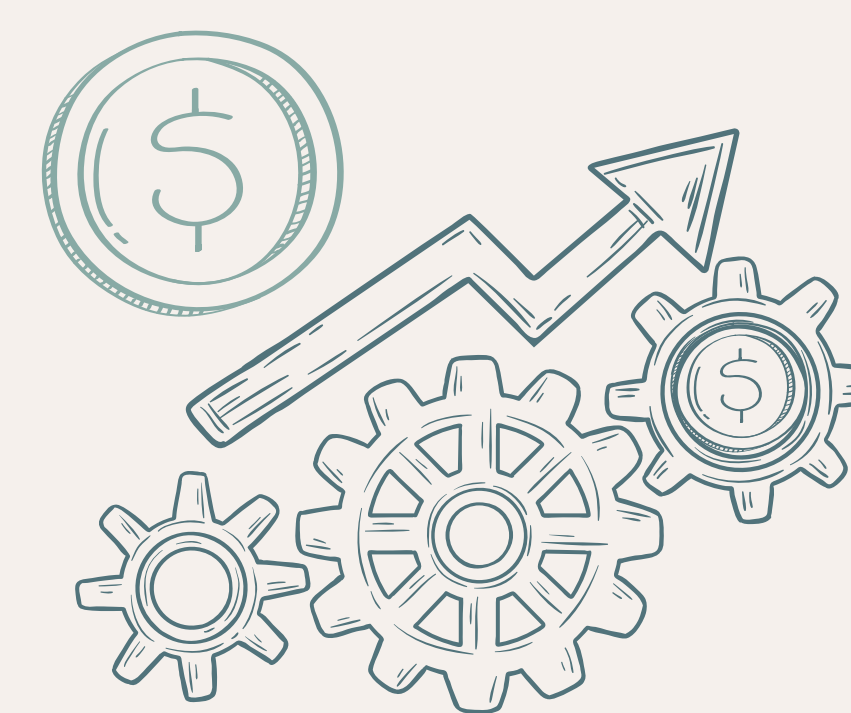
- Moderate homeownership accessibility inequality.
- Moderate affordability issues, with tenants experiencing a higher cost burden.
- Lowest level of housing precarity among the core countries.
- Relatively small disparity between subjective and objective housing affordability indicators.



- High inequality in access to homeownership, similar to Italy.
- Lowest variance in housing cost-to-income ratio among core countries.
- Moderate levels of housing precarity.

## Countries' selection criterias

- Countries' participation in major international surveys such as EU-SILC and HFCS.
- Variation in housing regimes, housing systems, and welfare regimes across selected countries.
- Diversity in housing affordability levels and housing wealth.
- Consideration of macroeconomic factors such as GDP and inflation.
- Inclusion of different climatic conditions and demographic trends.



## Indicators of financial levels of housing inequality

Indicators of housing inequality include measures like the **housing cost-to-income ratio**, which shows how much income is spent on housing, and **residual income**, representing funds left after housing costs. The **overburden rate** highlights households spending excessively on housing, while **housing precarity** combines factors like overcrowding and poor conditions. **Subjective affordability** reflects perceptions of housing costs, **subjective overcrowding** reflects problems with space in a dwelling and the **annuity-to-income ratio** assesses mortgage affordability. **Homeownership accessibility** and **housing wealth** examine barriers to owning a home and the distribution of housing-related wealth, offering a comprehensive view of financial housing inequality.



- High inequality in homeownership accessibility.
- Low inequality in access to owner-occupied housing.
- Only country where the percentage of households spending over 40% of their income on housing exceeds those who perceive housing costs as a heavy burden.
- Low variance in housing cost-to-income ratio.
- Moderate to low levels of housing precarity.



- High variance in housing cost-to-income ratio.
- Highest housing precarity rate (almost 50% of households experience deficiencies).
- The majority of the population are home-owners, thanks to the privatization of the housing stock. Rental housing is residualised. High discrepancies between owners and tenants.
- Large disparities between subjective and objective housing affordability indicators.

Read the full report here

