



**“IT’S HARD TO FIND A PLACE TO LIVE”**  
-  
**AN ATD FOURTH WORLD  
RESPONSE TO  
THE EUROPEAN AFFORDABLE HOUSING  
PLAN**



## **ATD FOURTH WORLD**

ATD Fourth World is an anti-poverty organisation working in direct partnership with families and individuals experiencing poverty and social exclusion to tackle inequality and promote social justice.

Our vision is of a world without persistent poverty, where everyone is valued, can participate fully in society and fulfil their potential.

By striving to bring the voices and aspirations of the most disadvantaged to international decision-making bodies, we aim to ensure that those in poverty are seen as essential partners in the fight to end poverty.



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## INTRODUCTION

*"Our houses, our homes, are the building blocks of our communities, the foundation of our society and democracy. Housing is not just a commodity but a fundamental right and a cornerstone of human dignity."*  
- European Commission, *The European Affordable Housing Plan*, 2025

That housing is a fundamental human right should not be open to argument. The European Union enshrines this right in Article 34 of the Charter of Fundamental Rights of the European Union and the nineteenth principle of the European Pillar of Social Rights.

However, access to that right seems further out of reach than ever for many across Europe today. Since 2013, Eurostat's own figures show that house prices have risen by more than fifty per cent, rents have increased by more than twenty per cent and households at risk of poverty are now spending on average nearly forty per cent of their income on housing<sup>1</sup>. Stark as these figures are, they hide wild variations between different countries and different regions of the continent while also understating the impact of the crisis of those living in poverty. Change is desperately needed.

ATD Fourth World thus welcomes The European Affordable Housing Plan as a necessary recognition that the current situation facing Europe is a social crisis as much as it is a housing crisis. While boosting supply, mobilising investment and enabling immediate support while driving reforms are important steps forward, much more will be needed in terms of targeted measures and long-term solutions to guarantee the protection of the most vulnerable households.

We embrace the goal of the fourth pillar of the Plan, to support those most affected by the housing crisis, but it needs to go much further. Drawing upon the work of ATD Fourth World teams in eight Member States across Europe, this position paper will 1) argue for a deeper understanding of young people and the challenges they face in securing housing, 2) explore the link between housing and access to essential services and 3) make the case that greater investment in and access to a wide range of social housing within thriving, diverse communities as must become a priority.

Addressing this crisis will mean tackling its root causes in a holistic manner, reinforcing efforts that support the most vulnerable to access housing and empowering young people, those living in poverty and all our communities. Only by ensuring coordination between the Affordable Housing Plan, the Anti-Poverty Strategy, the European Child Guarantee and the Pillar of Social Rights will the European Union shape a response that can tackle the housing crisis and meaningfully combat poverty and social exclusion across Europe.

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<sup>1</sup> Eurostat, *Housing in Europe – 2024 Edition*, 2024



## I - UNDERSTANDING YOUNG PEOPLE AND THE CHALLENGES THEY FACE

*"Access to affordable housing is increasingly out of reach for many young people, limiting their independence and participation in society and in the economy."*

- European Commission, *The European Affordable Housing Plan*, 2025

The Commission is correct to name young people as a priority target group and recognise housing problems as a barrier to their independence and participation in society and the economy. While university students, apprentices and interns can struggle to find accommodation, those most affected by the housing crisis are the young people at risk of poverty and social exclusion, including persons bearing the brunt of intergenerational poverty, people who belong to discriminated groups or who grew up in institutions and alternative care.

### *Not all young people are students*

Poverty is a barrier to education and securing the stable, sufficient employment which makes it possible to escape one's circumstances. From an early age, people living in poverty have limited access to rights and services, fewer opportunities while experiencing high stress related to environmental factors and discrimination based on their socio-economic status. Many young people cannot even dream about tertiary education because they have to focus on how to survive and satisfy their basic needs.

Statistics show that while some 84% of 20–24 year-olds in the European Union had completed at least an upper secondary education by 2024, only 44% of 25–34 year-olds had completed tertiary education<sup>1</sup>.

Thus it is crucial to find housing solutions for all young people. While we welcome the proposal to increase the numbers of student housing, we want to stress that many people under 30 are not in higher education and therefore will not benefit from this solution.

### *Lack of aftercare*

Across Europe many young people who leave institutions and alternative care experience housing exclusion. When they come of age, they often lose the place which served as their home while also lacking the qualifications or employment needed for financial security and the basic skills needed in adulthood that other people learn at home. Parents and grandparents are critical in providing love and a sense of security.

In an interview from Ireland, a young man with experience of growing up in alternative care explains what it means to have no stability and to experience the constant change of foster families, institutions and social workers. Upon turning eighteen years of age, they often do not have even one person who has been present in their life long enough whom they can trust. *"You learn the most when you're a baby, in your teenage years, in your adolescent years; your brain is like a sponge. But when you're in care you're not being taught anything. How does anyone expect people to live throughout life...? Because we don't know the right way unless someone teaches it to you."*<sup>2</sup>

Even when it is possible to access aftercare housing, support may be only temporary or emergency in nature. As a result, the only option available to many is to return to the families they were originally removed from – the same environments previously deemed inadequate or unsafe.

In Belgium, this return to the family home can become its own financial trap. A single mother with young children hoped to welcome home her adult son. Had he moved in and applied for the minimum income benefit, her status would have changed from head of household to cohabitant and the benefits she received would have approximately halved. This left her torn between wanting to help

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<sup>1</sup> Eurostat, *Educational Attainment Statistics*, 2025

[https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Educational\\_attainment\\_statistics](https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Educational_attainment_statistics)

<sup>2</sup> ATD Fourth World Ireland, *Kye - Through Our Lens at Last interview (short version)*, 2022

<https://www.youtube.com/watch?v=vIWz1qJwNIE>



her son and the financial implications of doing so. For this reason alone, many parents are reluctant to open their door to their adult children leaving the care system or other institutions as they face the justified fear of being unable to feed their family at home.

Once trapped in this situation, moving out and renting accommodation elsewhere becomes increasingly difficult. Even when a young person's income would rise to a higher level of benefits upon moving into their own home, due to the change of status from cohabitant to single person household, landlords often will not accept them because they only consider a person's current income, not their future one.

One further consequence of time spent in alternative care can be destroyed familial bonds. After years of separation, family relations are often too damaged to function. Conflicts drive young people to couch surf, to look for support from friends and other family members and to sometimes spend nights without a roof over their heads. Often, those who provide support to homeless individuals by temporarily housing them are in a difficult situation themselves. Providing help can worsen their own circumstances and create additional vulnerability, leading, in turn, to greater stresses and recriminations.

For example, in France, homeless young adults who receive temporary housing support from organisations in the form of access to rooms in hotels are not allowed to host other people. However, they want to help friends who are homeless and so they welcome them anyway. As a result they risk losing their temporary accommodation. If they choose not to welcome friends in need, they risk losing friendships and fracturing the social networks they know they will have to rely on if they once again become find themselves on the streets.

#### *The poverty penalty for families living in poverty*

Another story from Belgium exposes systemic flaws affecting the young people living in disadvantaged households. One young man lived with his parents and siblings; the family dependent upon benefits received by his family from the Centre Public d'Action Sociale (CPAS). He aimed to acquire a profession and enter the workforce, therefore he enrolled on a training course provided by the local council for residents of the municipality.

His plans were thwarted when his family was evicted. Overnight, the young man lost not only a place to live but also the right to complete the vocational training course once he ceased to be a registered resident of the municipality. With no support from the state he was forced to move to his grandmother's house and separate himself from the rest of his family.

In certain European countries, families can be punished for not being able to afford a home big enough or one that is perfectly suited to their needs. They risk being forced to move if the property is deemed "unfit for human habitation" or limitations being imposed on their access to housing-related social benefits.

Conversely, the Polish system can actually cause overcrowding rather than prevent it. In both national and local law, there is no minimum number of rooms, regardless of family composition, and the minimum legal living space is acutely small.

As a result, many young people sleep in the same room as their parents, as is the case for one young man who lives with his parents in a one room apartment. This situation negatively affects his wellbeing and is a barrier to his own independence. However, as it is not legally recognised as overcrowding the young man does not qualify for social housing. In his city there are no affordable flats or individual rooms for people on low incomes, even if they work full-time. Renting or buying is out of his reach.

*"I won't lie, I'd like to have my own space. I'm not even asking for a whole room, just my own separate corner, because I want some privacy and I never have any... It also hurts my parents; they think about it but they can't do anything about it. We have the flat we have. We could potentially apply for a new social flat but I don't know if that would work or not."*



#### *ATD Fourth World Recommendations*

European Union housing policy must urge Member States to:

- 1) **Ensure that housing strategies target all young people at risk of social exclusion and homelessness**, including those leaving alternative care, those living in inadequate or unsafe housing, those temporarily staying with friends or family, young couples and young parents.
- 2) **Better support people in alternative care and those leaving foster families or other State-run institutions**. Support should start while people are in alternative care and include, among other provisions, assistance in applying for housing and financial aid in a timely manner so that benefits and accommodation would be available from the day a person leaves alternative care.
- 3) **Involve young people from disadvantaged backgrounds in the design, implementation, monitoring and evaluation of housing policies**. Only when they are listened to can the different realities and needs of young people living in poverty be understood and effectively addressed.

## CASE STUDY: FRANCE

A local ATD Fourth World team first met Paul and Marie, both in their early twenties, and Françoise, Marie's mother, in 2024. At this time they were living in tents having been evicted from a different city in the region. Marie was expecting a baby in early 2025.

The couple were proactive in looking for housing solutions but had had no success. They were already in link with different institutions and organisations that should have been able to help them: an emergency housing centre, a local homelessness service that specialises in helping young people and the municipal social services.

Paul, Marie and Françoise were determined to stay together but no solution offered catered to all three of the family unit. One suggested option would have offered housing to Paul and Marie but not Françoise, a second was riddled with damp that affected Marie's health and a third option would have barred Paul from visiting, even though their baby was on the way.

The family soon started to feel that, instead of responding to their needs, both the emergency housing centre and the team from the homelessness service were more interested in ensuring that the family was under the supervision of the local child protection services. They began to worry that their daughter would be taken into the care of the local authority as soon as she was born; a social worker confirmed that this was a risk. Marie found the situation extremely stressful and it became increasingly hard for her to attend meetings with organisations or people she did not already know. When she did give birth, the hospital formally notified social services about the family's housing situation in an attempt to speed up the authorities' search for accommodation.

A 10m<sup>2</sup> "social hotel room" was offered to the family. Under pressure from various institutions and the threat of losing their daughter into the care system, they accepted it. To give the others space, Paul decided to continue sleeping in the tent. They soon discovered that the building was infested with cockroaches that kept approaching the baby's crib, prompting them to ask once again if they could change accommodation.

The make up of the family, the fact that they were new arrivals in the city and that they owned pets prevented them from accessing various alternative housing schemes on offer. They also had no luck on the private market; landlords systematically rejected them because Françoise's only income was her state pension and Paul and Marie were reliant on minimum income benefits.

Keen to rejoin the job market, Paul found a training scheme aimed at young people experiencing homelessness. At which point Françoise was suddenly informed of an unexpected inheritance. Although Paul regretted not being able to begin his return to work programme, the family decided that the best use of the money would be to move out of the city to find housing elsewhere; they headed to the north of France and rented a static caravan.

The same institutions that had failed to find the family suitable accommodation in the city interpreted this departure as an attempt to run away and alerted the authorities in their new region. Even though the local child protection services were satisfied with the care and conditions provided to the baby, the original homelessness service continued to pressure the family over the phone for a number of months.

The repeated attempts to control the family's actions, incessant demands to visit child protection services, stoking of the family's fears and the failure to recognise the strengths of the family unit can, ATD Fourth World France argues, be seen through the lens of institutional maltreatment.

With their new-found stability, Paul is now looking for a job in the local construction sector.



## II - HOUSING, HOMELESSNESS AND ESSENTIAL SERVICES

*"Homelessness is a persistent and complex challenge to be addressed through housing-led solutions (including 'Housing First' solutions), accompanied by integrated approaches to combat poverty and exclusion... [The EU Anti-Poverty Strategy] will address homelessness as one of the most severe forms of social exclusion, reinforce prevention, and promote integrated tools to reduce inequality, poverty, exclusion and improve access to essential services, social protection and the labour market."*

- European Commission, *The European Affordable Housing Plan*, 2025

That homelessness persists in today's Europe is an individual and collective tragedy. ATD Fourth World wholeheartedly agrees that housing-led solutions, a multidimensional approach and preventive measures are key to building a fairer and more inclusive Europe. Overcoming the housing crisis in Europe requires finding solutions for all vulnerable groups and addressing all forms of homelessness, not only rough sleeping.

While respecting the principle of subsidiarity, the European Union should encourage Member States to adopt the European Typology of Homelessness and Housing Exclusion (ETHOS). The 2030 and 2050 targets to reduce, and ultimately eradicate, poverty and homelessness can only be achieved when all people in the European Union have access to adequate, affordable housing with legal title to occupation, ensuring exclusive possession, privacy and safe space to enjoy social relations.

### *Hidden homelessness*

According to data published by FEANTSA and Fondation pour le Logement des Défavorisés, staying with family and friends is the most common form of homelessness: among people who have experienced homelessness, some three quarters of them have stayed with family or friends due to lack of housing<sup>1</sup>.

However, all too often people who temporarily stay in the homes of different friends and family members are not officially considered as homeless. In certain Member States, people have to prove that they are literally living on the streets in order to access homelessness support. This can leave those staying with friends, family or acquaintances without an officially recognised address, with implications for one's access to basic rights and services, while also denying them the possibility to officially register as homeless and thus access homelessness services.

In order to be registered as homeless and receive an official forwarding address, some municipalities in Belgium require people to prove that they are sleeping rough by indicating a specific place where they can be found by a municipal social worker, who verifies their claim within three weeks. One young person known to ATD Fourth World Belgium decided to stay in a local park in order to meet this requirement. He attempted to stay in one location day and night but, as it was winter, the cold eventually forced him to look for shelter. In the end, the municipal social worker did not find him in the park and thus he remained unregistered.

Complicated and over-long registration processes also impede many people living on the streets from being recognised as homeless. People, regardless of whether they sleep rough for a short time or permanently, are rarely able to stay in one place: they move around to access food, water and basic necessities, hide from the rain or because they are chased away. This leads to them facing the same problem with proving their location. The support they need is made unattainable.

### *Systemic causes of homelessness*

One motor of homelessness is the inability to access medical diagnoses and treatment of psychiatric disorders, such as depression, anxiety and ADHD, which may affect a person's ability to find and maintain employment, secure sufficient income to cover one's housing costs and handle administrative procedures.

Access to diagnosis and treatment can be very limited, with waiting times occasionally measured in years. Certain medications are expensive and may not be reimbursed in many Member States. The process of applying for disability status can be difficult and the criteria used in assessment and decision making lack transparency. Disabilities must be better recognised to enable all persons with

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<sup>1</sup> FEANTSA and Fondation pour le Logement des Défavorisés, Tenth Overview of Housing Exclusion in Europe 2025, 2025 [https://www.feantsa.org/files/Themes/Overview/2025/Rapport\\_Europe\\_2025\\_EN4.pdf](https://www.feantsa.org/files/Themes/Overview/2025/Rapport_Europe_2025_EN4.pdf)



disabilities to better access their rights.

Thus it is essential that Member States invest in support tailored to confronting systemic causes of homelessness. Early interventions and the protection of vulnerable groups are critical. Access to benefits and services, an adequate minimum income and minimum wage schemes can increase a vulnerable tenant's security of tenancy. Evictions must be a last resort, executed only when effective and adequate housing solutions are offered. Currently, public policies aim to prohibit evictions to the streets but temporary housing often acts as a smokescreen, merely delaying the eventual move to rough sleeping.

### *Rights linked to address*

The Charter of Fundamental Rights of the European Union protects the right to human dignity, the right to liberty and security, the right to respect for private and family life and the right to property. When people are made homeless, these rights are no longer guaranteed.

People experiencing homelessness lose respect in the eyes of society. Their personal situation becomes unsafe and unstable, and they cannot access basic needs, often resulting in the deterioration of their mental and physical health. They find themselves with little or no privacy. Their family life is threatened, especially if they have young children who may be taken into the care of the local authority. Their personal belongings are at risk due to a lack of secure places to store them, acts of deliberate vandalism or removal of effects by local authorities.

They suffer discrimination both from society and institutions. In particular, the social security systems that are supposed to offer support often end up excluding them. One key reason for this is that access to services and rights is very often linked to the possession of a registered address. This phenomenon has been repeatedly encountered by ATD Fourth World teams across Europe.

According to a young community activist from ATD Fourth World Ireland, "So, even down to little things, like trying to get a new doctor, trying to get a credit union, they always look for a fixed address... Most homeless people obviously don't have a fixed address that they can turn to. They can't, for example, open a bank account without a letter of proof of address. They can't get a new doctor, they can't go to a new credit union, so how does anyone expect people to better themselves when they're constantly being discriminated against by everyone?"<sup>1</sup>

In Belgium, people need an "adresse de référence", or an officially recognised address, not only to be able to claim benefits and receive support from their local social services but also, in the case of elderly people, to receive the pension to which they are entitled. ATD Fourth World Belgium accompanied one homeless man, resident in the country for more than sixty years but without Belgian nationality, to firstly acquire a passport in order to prove his identity before then applying to CPAS for an "adresse de référence". The CPAS refused his claim and an appeal had to be launched before a tribunal found in his favour. Only then could he secure an officially recognised address, which entitled him to the necessary ID card that allowed him to reclaim his pension.

Accessing social assistance in Poland, including both services and financial aid, requires the declaration of a place of residence. While formal proof is not mandatory, registration with a social welfare centre necessitates a home visit by a social worker. Individuals experiencing homelessness may still register but only at the centre corresponding to their last place of permanent residence. For many, this is a location they have not resided in for many years. Consequently, the majority are excluded from the support of institutions that are, in theory, established to assist them.

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<sup>1</sup> ATD Fourth World Ireland, Kye - *Through Our Lens at Last interview (short version)*, 2022  
<https://www.youtube.com/watch?v=vIWz1qJwNIE>



European Union housing policy must urge Member States to:

- 1) **Adopt the European Typology of Homelessness and Housing Exclusion and offer housing solutions to all groups experiencing housing exclusion and homelessness**, including those sleeping rough, those in emergency accommodation, those staying in accommodation for the homeless and, those staying temporarily with family and friends because of lack of their own home. Solutions should be invented, adapted and assessed in a dialogue with representatives of all vulnerable groups.
- 2) **Ensure that access to rights is not linked to an address**. Proof of address should not be required to access essential services such as schools, healthcare facilities or social services. Homeless people should be able to access all services in the place they reside and the process of registering as homeless should be simplified and adjusted to the realities people live in.
- 3) **Ensure adequate income and housing benefits to prevent evictions due to rent arrears**. There is a need for adequate minimum income, adequate and accessible housing benefits, unemployment benefits, stable employment, new workplaces for people for whom the current labour market does not match their skills and needs and adequate wages. There is a need for adjustments for people with additional needs, including those who don't have a status of disabled persons.
- 4) **Prohibit evictions to the streets** and end orders to leave temporary accommodation without guaranteed stable housing options.

## CASE STUDY: BULGARIA

In April 2025, the houses of an “informal” settlement were demolished by the local municipality. Dozens of Roma families – nearly 200 people – who had lived in the neighbourhood for generations were suddenly made homeless.

The alternative housing solutions proposed by the authorities were limited and inadequate. In the following year, only seven families were able to access social housing, often in need of costly renovations at the tenants’ expense while anti-Roma prejudice makes access to the private rental market nearly impossible. The majority of people were directed to emergency housing centres or forced into temporary solutions of a precarious nature: living with relatives, living in tents beside the ruins of their old homes or sleeping on the streets.

Conditions in the emergency housing centres are difficult: basic amenities are communal, people have to queue to shower, cook or do laundry, and sanitary facilities often have no locks. Many rooms are cramped and sometimes several children have to share a single bed with their parents. One family with four children had to send their two eldest to live with their grandmother because the room was too small for six people. Families are afraid for their safety because of individuals struggling with addiction. A child expressed fear of going to the toilet alone, especially at night. Restrictive visiting rights also limit time with the extended family.

Difficult though conditions are, families live in constant fear of being told to leave. Officially, the maximum stay in the emergency housing centres is six months. However, the families report that social workers often say, *“If you behave, we may let you stay longer.”* The result is a damaging feeling of powerlessness and an inability to plan into the future. As one mother states, *“In the centre, every day is a source of tension.”*

In Bulgaria, access to one’s social rights is directly linked to the possession of a recognised legal address. As the emergency housing centres do not provide such a recognised legal address, those living there find themselves unable to renew ID cards, access certain social benefits or exercise fundamental civic rights such as the right to vote. A number of families had their benefits suspended because they could no longer provide proof of an address within the municipality. In 2022, Bulgaria adopted a law allowing the right to an administrative address. However, this right is not effectively implemented and remains at the discretion of municipalities.

Beyond the material destruction of homes, the scattering and dispersal of the families that lived there has had a profound impact on social ties and community dynamics.

In their former neighbourhood, families had shared daily activities and supported each other while maintaining a degree of privacy. Staying in the emergency housing centres or being scattered across different neighbourhoods has disrupted this balance. One mother explained, *“In the neighbourhood, we lived together but not on top of one another. We had our little garden where we would sit and chat. Now, we are door-to-door, like in a prison.”*

Those that find themselves isolated must focus on their own survival, which weakens community support and affects well-being. Being forced to leave the neighbourhood has also led to the disappearance of informal support networks, which are essential for finding casual work or accessing everyday resources. Important communal occasions, such as family celebrations, can no longer be experienced in the same way. One mother explained that at Christmas, whereas previously the whole family would gather together spontaneously, everyone had celebrated separately.

### III - BUILDING SOCIAL HOUSING TO MEET PEOPLE'S NEEDS

*"Increasing the availability of social housing is essential to achieve long-term pathways out of homelessness and prevent social exclusion and precarious housing situations."*

- European Commission, *The European Affordable Housing Plan*, 2025

ATD Fourth World endorses the goal of The European Affordable Housing Plan to increase the availability of social housing. On the ground insight and experiences drawn from across Europe highlight the scale of the problem, the barriers to accessing rights that currently exist and how certain groups continue to fall through the cracks of housing support systems.

As demonstrated in the previous chapters, the actual number of persons experiencing homelessness and housing vulnerability is significantly higher than official statistics suggest. The fight against homelessness can only succeed if Member States base their plans on the lived reality of people.

#### *No housing support means no way out of poverty*

The lack of affordable housing drastically limits the opportunities of people across the board in education, including primary and secondary education, as well as vocational training. It also restricts access to employment and access to any form of stable work. As a result, the lack of financial independence and stability jeopardise even further the prospect of securing housing without significant support.

Homelessness is not only an extreme manifestation of destitution but also one of its causes. Poverty has long-term consequences for people who experience it, their children, grandchildren and great-grandchildren. According to the Organisation for Economic Co-operation and Development, *"In many countries, people's socio-economic outcomes strongly relate to those of their parents: intergenerational social mobility is low. It could take on average four to five generations for the offspring of a family in the bottom decile (i.e. the bottom 10%) of the income distribution to reach the average income."*<sup>1</sup>

There is a human cost to delays in support as well as immense financial costs such as higher spending on social services and health care. This price is paid for decades, as the consequences of poverty can impact a whole life and subsequent generations. Without adequate and affordable housing for all, and the universal access that it will guarantee to both to education and the labour market, the European Union goal of competitiveness will remain a distant dream.

#### *The need for alternatives to the private rental market*

The private market fails to serve those living in poverty. Social housing is needed not only for individuals and families who currently lack a home, but also for those for whom renting leads to precarity and the deprivation of other basic needs.

Those receiving low or minimum incomes report troubles with finding landlords who would agree to rent their properties to them. A person experiencing poverty in France said, *"It's hard to find a place to live, even when you're working. Most landlords require your salary to be three times the rent. So even if you earn enough to afford a place, you don't always find a landlord who'll take you on. Not to mention that they ask for guarantors. So even if you have a salary, if your family can't afford it or you don't have ties to your family, it's difficult to find a place to live."*

Often, a person's appearance and manner of speech alone can betray their socio-economic status. It is all but impossible to prove that discrimination has occurred and, therefore, legislation alone cannot solve this problem. While evidence can be secured if a flat owner explicitly states their exclusion in an advert, in most cases it is impossible to confirm that the final selection of tenants was based on their socio-economic status.

Unsuccessful housing searches lead to desperation, which can then create extreme vulnerability. Individuals and families are exposed to unscrupulous landlords who offer substandard flats,

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<sup>1</sup> OECD, *A Broken Social Elevator? How to Promote Social Mobility COPE Policy Brief*, 2018  
Available online: <https://oe.cd/social-mobility-2018>



exorbitant rents and neglect their responsibilities. Tenants fear reporting them because they have no other place to go to.

### *Lack of affordable and adequate housing*

People on low incomes who manage to secure a tenancy often do so by sacrificing other necessities. Many have to choose between eating and taking medication. Parents cannot cover all school-related expenses such as school equipment, remedial sessions or school trips. Lack of budget for a computer and internet connection can lead to digital exclusion even among young people. People are forced to accept accommodation with no suitable conditions for study or rest. Furthermore, accessing housing benefits is frequently impossible, another example of the poverty penalty in practice.

ATD Fourth World Poland supported a 60-year-old woman who had suffered a stroke, was plagued by mobility issues and had no formal education. The only job available to her was cleaning but, due to her health, she was unable to work more than two hours per day. Ineligible for a disability pension or an old age pension, she repeatedly rented rooms on a short-term basis from individuals who agreed to charge well below market price out of a desire to help. However, it was still not affordable for her and, because all her contracts were month-to-month, it was impossible for her to obtain a housing allowance.

In certain countries, not only do the most vulnerable find themselves accepting housing that is not adequate because that is the only choice they have, they also know that financial assistance from the state will not be forthcoming if the property fails to meet required standards. Large families belong to one demographic group which faces the greatest challenges in securing social housing; the lack of premises with adequate numbers of rooms and floor space can lead to years of futile waiting on housing lists.

In Belgium, a family of nine found themselves made homeless after the floods of 2021 and they moved to into emergency housing. For two years the authorities tried and failed to find a multi-bedroom house matching the legal minimum standards needed for a family with their composition, age and sexes of children. The family's own search was fruitless also. A request to remain in emergency housing was refused because of a long waiting list and the whole family found themselves homeless once again.

The housing exclusion faced by large families is especially problematic, often feeding into other drivers of housing exclusion such as the placing of children into institutions, overcrowding, heightened family tensions, difficulty accessing higher education or training and difficulty maintaining long-term employment.

### *Social mix*

The concentration of low-income households within the same buildings or neighbourhoods can lead to social segregation, stigmatisation and isolation, compounding wider social challenges and unequal access to opportunities.

Likewise, neighbourhoods populated only by middle- and upper-class households pose a risk to integration and inclusion. This lack of interaction can prevent the development of relationships and friendships between people from different socio-economic backgrounds. When large parts of the population have no direct contact with people experiencing poverty, they may cease to see them as equal members of society and fail to recognise their full humanity.

The persistence of enclaves of poverty often reflects unaffordable housing costs in the wider area, which restrict the ability of vulnerable and low-income households to access a wider range of locations. As a consequence, families and vulnerable people are often exposed to a concentration of problems: addiction, vandalism, violence and other illegal activities.

Talking to ATD Fourth World Poland, children living in a disadvantaged neighbourhood recounted frightening experiences and incidents they had witnessed. They spoke of not wanting near a dark playground in the evenings, of certain areas attracting people who drink and smoke. One child even pointed out a "death bench" where people drink until they lose consciousness and become dead to the world.

Media narratives can render these localities infamous by reporting shocking events and naming certain streets. This shapes the wider public view of people experiencing poverty, creating the conditions for socio-economic discrimination. Parents from different neighbourhoods forbid their



children to play with children from the poorest buildings or job seekers are not invited to interviews because of the address on their CVs.

Attempts to address the situation through additional security patrols, offers of free cultural activities and increased social work are insufficient “bandage solutions” because they do not address the main problem: the accumulation of social issues in one place and lack of social mix. Opportunities for integration will only be created when children from different backgrounds go to the same schools and play in the same playgrounds and people with different incomes attend the same local events.

#### *ATD Fourth World Recommendations*

European Union housing policy must urge Member States to:

- 1) **Boost the supply of social housing and ensure variety within the housing stock to match the variety of need.** Current and future construction projects for social housing must guarantee a significant increase of units capable of housing larger families or people with disabilities.
- 2) **Champion both social housing and housing support for the most vulnerable groups**, including the revision of eligibility criteria for social housing to better reflect the lived experience of vulnerable populations and the cost of living in different areas.
- 3) **Commit to a more profound social mix by preventing the concentration of low-income households within the same buildings or neighbourhoods.** Integrate social cohesion objectives into housing and urban planning and offer people social housing and geographical distribution.

## CASE STUDY: BELGIUM

I was first evicted twenty years ago because the landlord, a slum landlord, wasn't carrying out any repairs on the property. There were lots of problems, including exposed electrical wiring in the bathroom. When it was declared unfit to live in, I was on my own, there was no help at all to find new accommodation. When I received the eviction papers, I went to an emergency homeless shelter and lived there for three weeks.

I received no help or support. There was just one local authority social worker who came to see families she was already supporting in the same building. I felt abandoned. The social worker simply gave me phone numbers to call for social housing, nothing else.

Eventually I managed to find another place to live. I didn't receive any help to do so; I found it all on my own.

Three years later I was evicted again, for the same reason. Again, the house was declared unfit for human habitation because the landlord hadn't carried out any repairs. It was another slum landlord. "Unfit housing" means damp, rats, cockroaches... It was just what I felt had to put up with. Every time I looked for something on the private market, I felt powerless. Landlords would tell me straight up that they only wanted students.

I ended up in hospital in 2010, and afterwards I was put in sheltered accommodation where I met my partner. We have been looking for our own place to live ever since...

We want a home for the two of us. Very few people here in our sheltered accommodation centre have found a place to live recently, even though the centre has put in place good measures to help people move on. For example, if we find a place to live, they will give us two weeks of accommodation "free of charge" so we can move without having to pay two rents at the same time.

We have looked all over the city. We have even looked into whether it is possible to get a double room in a care home. Care homes aren't put off by this sort of request. There are other people who move into care homes as early as their 50s so it isn't too awkward to ask care homes this sort of question, but it is still hard for us.

Every time we meet landlords from the private rental market, they don't want people on social security benefits or people who are under power of attorney. It's prejudice, pure and simple. It doesn't even make sense because if you're under power of attorney the landlord is guaranteed to get paid. There's a lot of discrimination. We also search on the big property website here but it's the same thing; it's even written into some of the adverts!

The rents being asked for are exorbitant and, even paying that, we would not be allowed to have visitors. We couldn't even have family over. That didn't seem to bother the live in caretakers of the place; the landlord applies the same rule to them.

Many landlords say they want students, and no one else. Or single people with no pets and no children. Even though I don't think that's fair, it doesn't upset me when I am told that; I'm used to being rejected since I was young.

## CONCLUSION

*"A new European Housing Alliance will unite all levels of government – from cities and regions to national and European institutions, together with key housing stakeholders – to drive forward a shared commitment to ensure affordable, sustainable and quality housing for all."*

- European Commission, The European Affordable Housing Plan, 2025

The European Affordable Housing Plan is a laudable attempt to define the current housing crisis as a social crisis and make tackling the issue a priority at the top of the European political agenda.

The need to recognise essential workers and students as groups seriously impacted by the current crisis is crystal clear. However, this simply does not go far enough.

ATD Fourth World believes there can be no resolution to the housing crisis across Europe without equal importance being attributed to the protection of the most vulnerable: people experiencing all forms of homelessness, those blighted by in-work poverty, those receiving state benefits, young people, large families, older people and those from minority and discriminated groups.

We agree that greater investment in social housing across Europe is one of the best ways to combat homelessness and housing exclusion. And yet it remains out of reach for far too many, especially young people and large families.

We have endeavoured, in this position paper, to explore the difficulties faced by the most disadvantaged groups and detailed some of the many ways that systems and society lock the most vulnerable out of thriving, diverse communities and social networks. We have attempted to highlight the obstacles that bar people living in poverty from accessing their rights and services due to the lack of a recognised address. Above all, we have sought to illustrate the stark reality that people experiencing poverty and social exclusion often have no choice and acutely limited agency in the midst of this housing crisis.

For the European Union and its Member States to develop concrete measures that address the needs of those living in poverty will only be possible if their voices are heard, their needs recognised and their aspirations taken into account. To that end, we welcome the announcement of a new European Housing Alliance with the goal of bringing together key stakeholders and call for it to immediately target the genuine and meaningful participation of young people, people living in poverty and the most vulnerable households.

Methodologies to guarantee the meaningful participation of poverty within political institutions already exist, such as the tool for the Inclusive and Deliberative Elaboration and Evaluation of Policies (IDEEP) as developed by ATD Fourth World in collaboration with the United Nations Special Rapporteur on extreme poverty and human rights.

Genuine and meaningful participation must thus be understood as the substantive inclusion of people living in poverty, via systematic input, in the design, implementation, monitoring and evaluation of public policies. It is precisely this participation of people living in poverty that will guarantee long-term housing solutions based on their needs, their experiences and their aspirations and ensure that Europe leaves no one behind in its search for a fair and inclusive future.

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