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Affordable Housing and Homelessness

Challenges across the OECD



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Introduction

This paper has been prepared as a contribution to the UN expert group meeting on Affordable Housing and Social Protection Systems for All to Address Homelessness in Nairobi on 22-24 May 2019. It includes preliminary findings from ongoing OECD work on homelessness and affordable housing, which are being developed as part of an OECD-wide horizontal project on housing. The OECD will deliver a comprehensive Housing Strategy in late 2020.

Affordable housing across the OECD

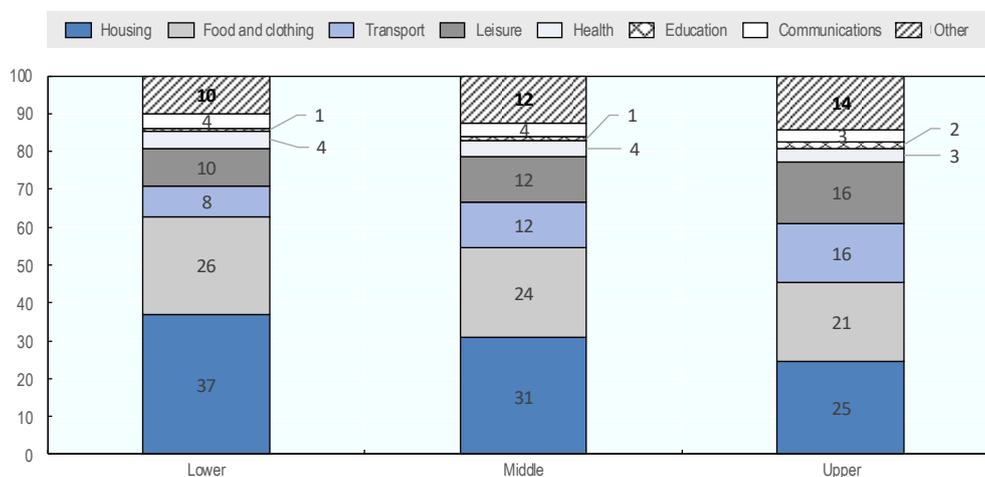
Housing trends vary considerably across the OECD, in terms of tenure, affordability and quality, representing diverse historical contexts, household preferences and policy priorities across countries. Common among many OECD countries, however, is that housing affordability tends to be a significant challenge for renters and low-income households (OECD, 2019^[1]). Affordable housing is also a top concern among middle-income households, and especially younger cohorts, who face rising housing costs and struggle to become homeowners (OECD, 2019^[2]). Housing quality remains a concern for many households with children, notably with respect to overcrowding (OECD, n.d.^[3]). Homelessness and housing exclusion remain persistent policy challenges, and in some countries homelessness has increased in recent years.

In many countries, housing costs are high and have increased in recent years

Housing is the single-largest household expenditure on average, and has become less affordable across the OECD. Across the OECD, households spend the largest share of their budget on housing, relative to all other household budget items; this holds true for low-, middle- and high-income households (Figure 1). Although there are considerable differences within countries, house prices have increased three times faster than household median income over the last two decades, and have risen faster than overall inflation (Figure 2) (OECD, 2019^[2]).

Figure 1. Housing is the largest spending item of all households

Items as shares of household budgets by income class, OECD average, 2016 or latest year available.

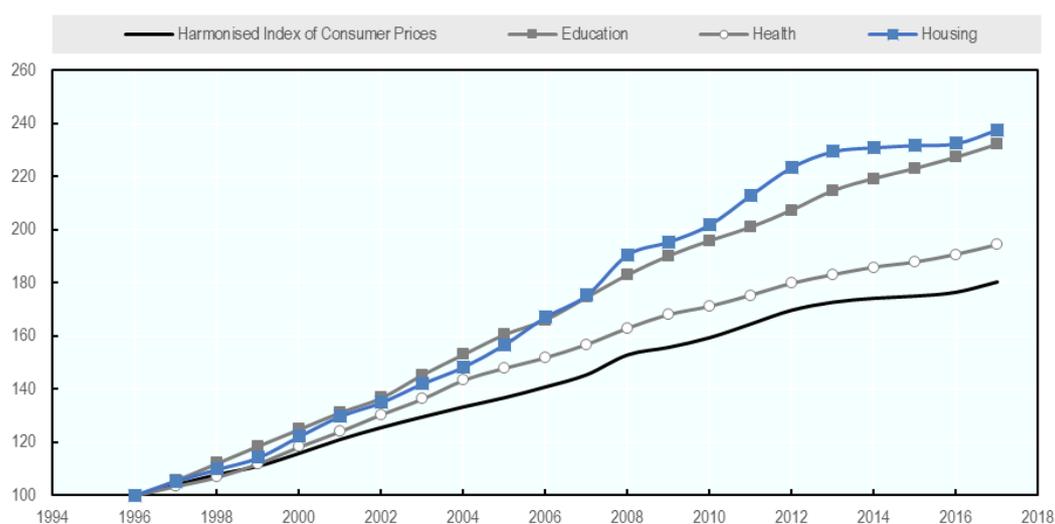


Note: OECD average includes the Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Luxembourg, the Netherlands, Norway, Poland, Portugal, the Slovak Republic, Slovenia, Spain, Sweden, Switzerland, Turkey and the United Kingdom.

Source: OECD (2019), *Under Pressure: The Squeezed Middle Class*. Estimates based on microdata from the Eurostat Household Budget Surveys (EU HBS) 2010 and tabulations from the EU HBS 2015 for European countries, except France (Enquête Budget de Famille 2011), Spain (Encuesta de Presupuestos Familiares 2015) and the United Kingdom (Food and Living Conditions Survey 2014).. Estimates draw on Pesquisa de Orçamentos Familiares 2009 for Brazil, VIII Encuesta de Presupuestos Familiares 2017 for Chile, Encuesta Nacional de Ingresos y Gastos de los Hogares 2016 for Mexico, Income and Expenditure Survey 2011 for South Africa, and Consumer Expenditure Surveys 2016 for the United States.

Figure 2. Housing prices increased faster than overall inflation since 1996

Average evolution of nominal prices, OECD average.



Note: OECD average includes Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Luxembourg, Netherlands, Norway, Poland, Portugal, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, Turkey, United Kingdom.

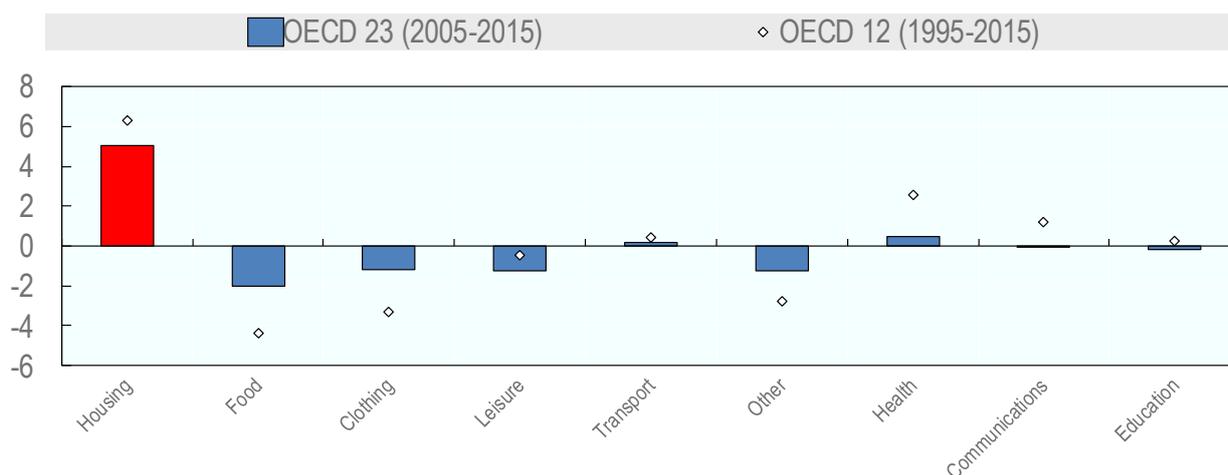
Source: Data from OECD.stat, Harmonised Indices of Consumer Prices (HICPs) by COICOP divisions, cited in (OECD, 2019₍₂₎).

Middle-income households, especially younger cohorts, face rising housing costs and struggle to become homeowners

Middle-income households – especially younger cohorts – face rising housing costs, and are finding it increasingly difficult to become homeowners. Housing has been the main driver of rising middle-class expenditure, increasing more than any other expenditure item in middle-income household budgets between 1995 and 2015 (Figure 3). Increased spending on housing, coupled with the rising costs of other core consumption goods, such as health and education, has led to a growing debt burden of middle-class households. As a result, it is becoming increasingly unrealistic for many young people to access homeownership. In many countries, younger generations are far less likely to purchase a property than their parents (OECD, 2019^[2]). In some countries, the challenge is especially striking: Corlett and Judge (2017) find that for the United Kingdom, millennials in their 30s have only half the change of owning their home compared to the baby boomers at the same age.

Figure 3. Middle-income household spending has increased

Percentage point changes in shares by item of household budgets, OECD average, 1995-2015 and 2005-2015.



Note: OECD 23 unweighted average refers to the following countries: Austria, Belgium, Chile, Czech Republic, Germany, Finland, Greece, Hungary, Ireland, Lithuania, Luxembourg, Latvia, Mexico, the Netherlands, Norway, Poland, Portugal, the Slovak Republic, Slovenia, Spain, Turkey, the United Kingdom and the United States. OECD 12 unweighted average refers to the following countries: Austria, Belgium, Chile, Finland, Germany, Greece, Ireland, Luxembourg, the Netherlands, Portugal, Spain and the United States. Data for Chile in 2005 refer to 2010.

Source: (OECD, 2019^[2]) Estimates based on microdata from the Eurostat Household Budget Surveys (EU HBS) 2010 and tabulations from the EU HBS 2015, 2005 and 1999 and 1994 for European countries except Spain (Encuesta de Presupuestos Familiares 2015) and the United Kingdom (Food and Living Conditions Survey 2014). Estimates draw on Pesquisa de Orçamentos Familiares for Brazil, Encuesta de Presupuestos Familiares for Chile, Encuesta Nacional de Ingresos y Gastos de los Hogares for Mexico, Income and Expenditure Survey for South Africa, and Consumer Expenditure Surveys for United States.

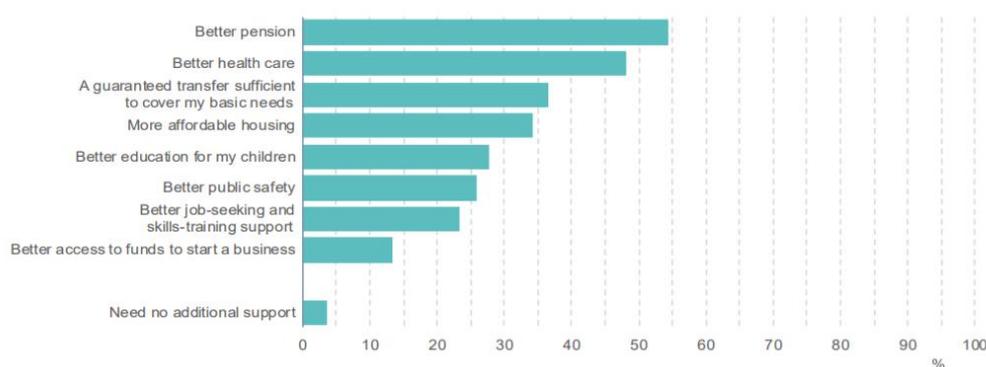
Affordable housing is a top policy concern of governments and citizens

Affordable housing is a top policy concern of both governments and citizens across the OECD. Nearly half of the 35 respondent countries to the 2016 OECD Questionnaire on Affordable and Social Housing (QuASH) identified affordable housing as a key policy objective. Further, in the 2018 OECD *Risks That Matter* survey, which asked over 22 000

people in 21 OECD countries in 2018 about their social and economic risks¹, adequate housing was among the top five concerns of all people surveyed (Figure 4). Younger people rate concerns about affordable housing even higher: on average, around a third of respondents aged 20 to 34 reported that securing or maintaining adequate housing was among their top three short-term concerns, with the share peaking at 40% among 25 to 29 year olds (Figure 5) (OECD, 2019_[4]). Only one-third of all respondents reported that they had access to good quality public housing services.

Figure 4. Affordable housing is a top concern of citizens

Percentage of respondents to the 2018 OECD *Risks That Matter* survey identifying each support as one of the top-three supports they'd need most from government to make them and their family feel more economically secure, unweighted cross-country average, 2018.



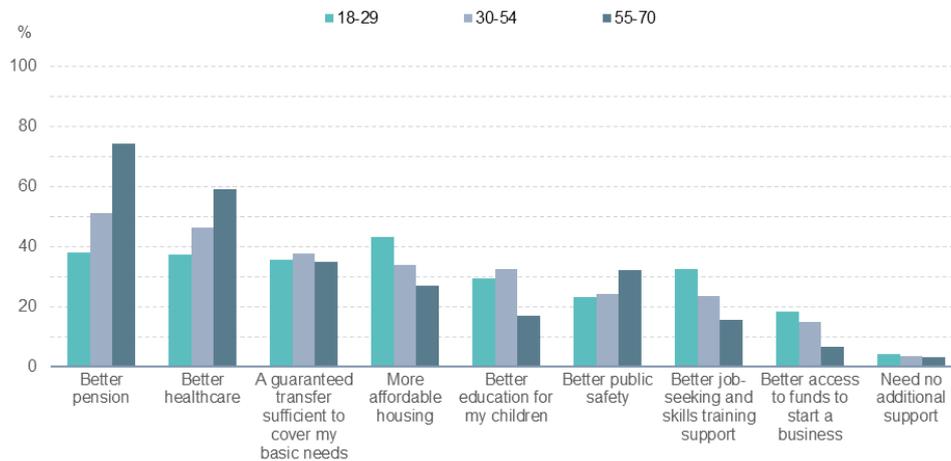
Note: Respondents were asked what supports they'd need most from government to make them and their family feel more economically secure. They could choose from a list of nine supports, and had the option of selecting zero, one, two or three supports.

Source: OECD Secretariat estimates based on (OECD, 2019_[4]).

¹ The survey, conducted for the first time in two waves in the spring and autumn of 2018, draws on a representative sample of 22 000 people aged 18 to 70 years old in 21 OECD countries: Austria, Belgium, Canada, Chile, Denmark, Estonia, Finland, France, Germany, Greece, Israel, Ireland, Italy, Lithuania, Mexico, the Netherlands, Norway, Poland, Portugal, Slovenia and the United States. Respondents are asked about their social and economic concerns, how well they think government responds to their needs and expectations, and what policies they would like to see in the future.

Figure 5. Younger generations are especially concerned about affordable housing.

Share of respondents to OECD *Risks That Matter* Survey identifying each support as one of the top-three supports they would need most from government to make them and their family “feel more economically secure,” by age group, unweighted cross-country average.



Note: Respondents were asked what supports they would need most from government to make them and their family feel more economically secure. They could choose from a list of nine supports, and had the option of selecting zero, one, two or three supports. Supports are ranked according to the overall percentage of respondents choosing each as one of their top three.

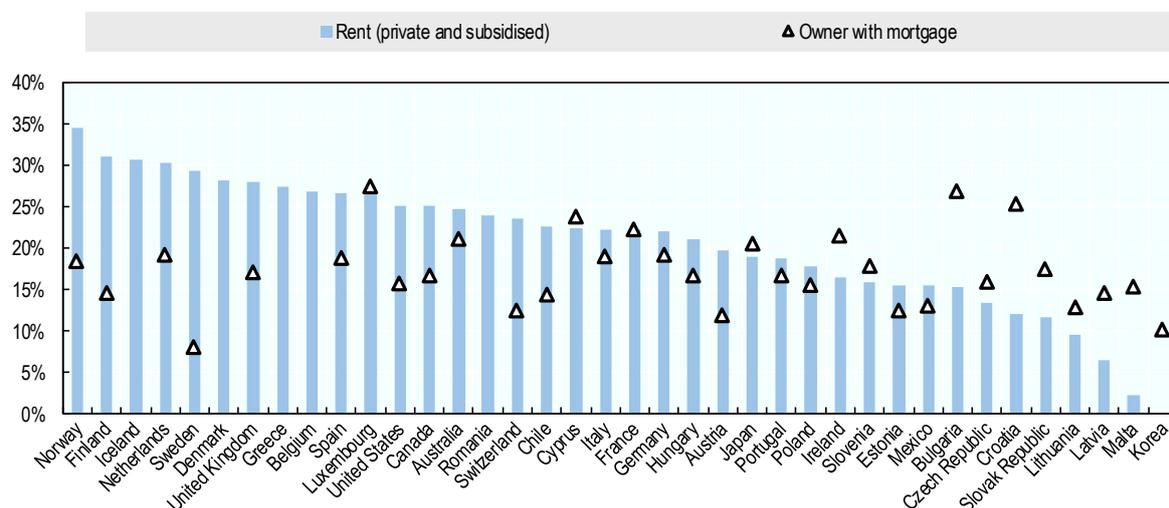
Source: (OECD, 2019^[4]).

Renters and low-income households face a significant housing burden

On average, renters spend a bigger share of their disposable income on housing costs, relative to owners with a mortgage. In 2016, renters – including those in the private rental market and those in subsidised rental housing – spent 21.1% of their disposable income on housing costs, compared to 17.4% among owners with a mortgage (Figure 6) (OECD, forthcoming updates to the OECD Affordable Housing Database). In some countries, the spending difference between renters and owners with a mortgage is especially large: in Sweden, renters spent on average 29% of their disposable income on housing relative to 8% among owners with a mortgage in 2016, as well as Norway (34% vs. 18%), Finland (31% vs. 15%), the Netherlands (30% vs. 19%) and the United Kingdom (28% vs. 17%).

Figure 6. Households' housing cost burden (mortgage and rent cost) as a share of disposable income, 2016 or latest year available

Median of the mortgage burden (principal repayment and interest payments) or rent burden (private market and subsidised rent) as a share of disposable income, in percent.



Note: 1. No information for New Zealand and Turkey due to data limitations. In Chile, Mexico, Korea and the United States gross income instead of disposable income is used due to data limitations. No data on mortgage principal repayments available for Denmark due to data limitations. 2. Results only shown if category composed of at least 30 observations. 3. Data for Japan only available on the respondent level due to data limitations. 4a) Footnote by Turkey: The information in this document with reference to « Cyprus » relates to the southern part of the Island. There is no single authority representing both Turkish and Greek Cypriot people on the Island. Turkey recognizes the Turkish Republic of Northern Cyprus (TRNC). Until a lasting and equitable solution is found within the context of United Nations, Turkey shall preserve its position concerning the “Cyprus issue”; 4b) Footnote by all the European Union Member States of the OECD and the European Commission: The Republic of Cyprus is recognised by all members of the United Nations with the exception of Turkey. The information in this document relates to the area under the effective control of the Government of the Republic of Cyprus.

Source: Preliminary Data from the OECD Affordable Housing Database, www.oecd.org/social/affordable-housing-database.htm. OECD calculations based on European Survey on Income and Living Conditions (EU SILC) 2016 except for Cyprus, Iceland, Ireland, Italy, Luxembourg, Malta, the Netherlands, Slovak Republic, Switzerland based on (EUSILC) 2015; Germany; the Household, Income and Labour Dynamics Survey (HILDA) for Australia (2015); the Survey of Labour and Income Dynamics (SLID) for Canada (2011); Encuesta de Caracterización Socioeconómica Nacional (CASEN) for Chile (2015); the German Socioeconomic Panel (GSOEP) for Germany (2016); the Korean Housing Survey (2016); Japan Household Panel Study (JHPS) for Japan (2016); Encuesta Nacional de Ingresos y Gastos de los Hogares (ENIGH) for Mexico (2016); American Community Survey (ACS) for the United States (2015).

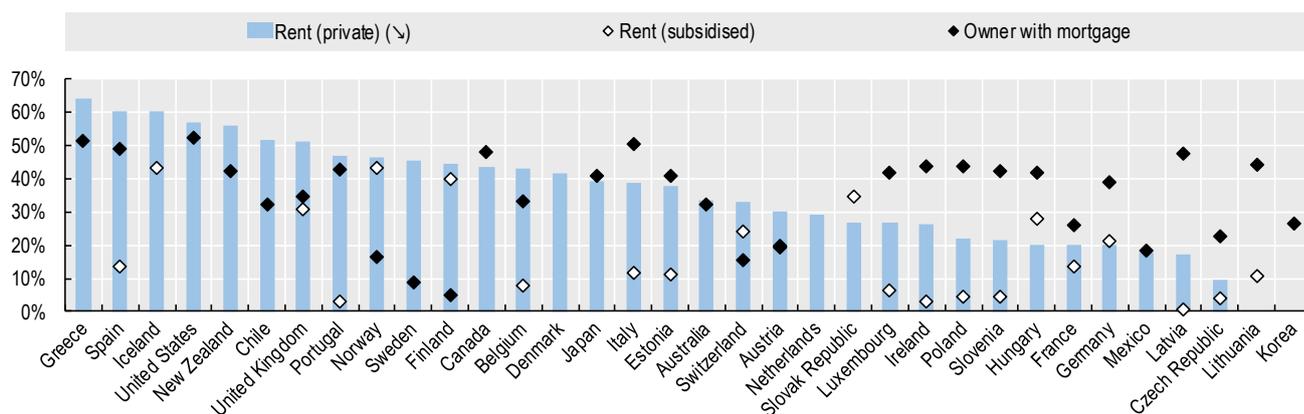
While many households struggle to afford housing, low-income dwellers are particularly overburdened by housing costs². In sixteen OECD countries, more than two out of five low-income owners with a mortgage spent over 40% of their disposable income on housing in 2016. The same was true for low-income households in private rental dwellings in fourteen OECD countries (Figure 7). In Greece and the United States, low-

² The housing cost overburden rate is defined as the share of households spending more than 40% of their disposable income on housing costs. Housing costs can refer to: (1) a narrow definition based on rent and mortgage costs (principal repayment and mortgage interest); or (2), a wider definition that also includes costs of mandatory services and charges, regular maintenance and repair, taxes and utilities, also referred to as “total housing costs.”

income dwellers, regardless of tenure, face a large housing cost burden: in both countries, more than half of the low-income population spent over 40% of disposable income on rent or a mortgage in 2016. And while they tend to fare better than renters in the private market, one in three low-income renters in subsidised rental housing faced a housing cost overburden in Norway, Iceland, Finland, the Slovak Republic and the United Kingdom (OECD, forthcoming updates to the OECD Affordable Housing Database).

Figure 7. Low-income dwellers face a significant housing cost burden.

Share of population in the bottom quintile of the income distribution spending more than 40% of disposable income on mortgage and rent, by tenure, in percent, 2016/17 or latest year.



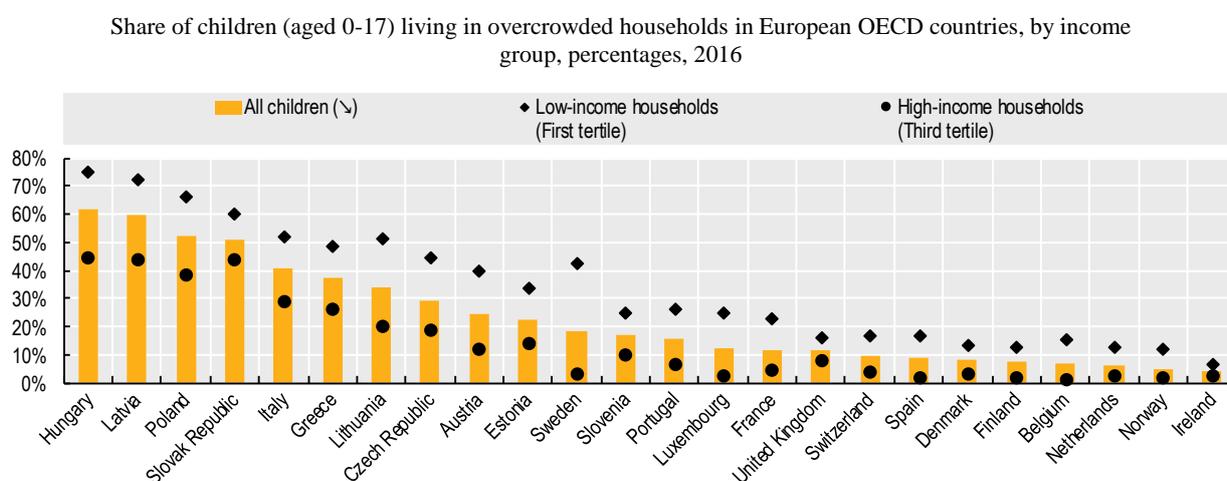
Note: 1. The bottom quintile refers to the lowest 20% of the income distribution. No information for Turkey due to data limitations. In Chile, Mexico, Korea and the United States gross income instead of disposable income is used due to data limitations. No data on mortgage principal repayments available for Denmark due to data limitations. 2. Results only shown if category composed of at least 30 observations. 3. Data for Japan only available on the respondent level due to data limitations.

Source: OECD calculations based on Income and Living Conditions (EU SILC) 2016, except Iceland, Ireland, Italy, Luxembourg and Switzerland (2015) and Germany; the Household, Income and Labour Dynamics Survey (HILDA) for Australia (2015); the Survey of Labour and Income Dynamics (SLID) for Canada (2011); Encuesta de Caracterización Socioeconómica Nacional (CASEN) for Chile (2015); the German Socioeconomic Panel (GSOEP) for Germany (2016); the Korean Housing Survey (2016); Japan Household Panel Study (JHPS) for Japan (2016); Encuesta Nacional de Ingresos y Gastos de los Hogares (ENIGH) for Mexico (2016); Household Expenditure Survey (HES, Stats NZ) for New Zealand (2017); American Community Survey (ACS) for the United States (2015).

Households with children are more likely to live in overcrowded housing

Children are particularly exposed to poor housing quality. On average, more than 1 in five children between 0-17 live in an overcrowded household in European OECD countries, with considerable variation across countries (Figure 8). Over half of all children live in overcrowded households in Hungary, Latvia, Poland and the Slovak Republic, compared to less than 8% in Ireland, Norway and the Netherlands. In all countries for which data are available, children in low-income households are more than twice as likely as those in high-income households to face overcrowded conditions. In parallel, children living with parents with a low education level are more than three times as likely to face overcrowding compared to their peers living with parents with a high education level.

Figure 8. Children are particularly exposed to poor housing quality



Note: No information for Australia, Chile, Germany, Israel, Japan, Korea, Mexico, New Zealand, Turkey and United States due to data limitations.

Source: (OECD, 2019^[11]). OECD Secretariat calculations based on the European Union Statistics on Income and Living Conditions (EU-SILC) survey, see OECD Child Well-Being Data Portal under www.oecd.org/els/family/child-well-being/data/.

Homelessness and housing instability

Homelessness and housing instability remain persistent policy challenges

Homelessness affects a relatively small share of the population in OECD countries, but the absolute number of homeless people can be significant. The homeless population was estimated at less than 1% of the population in respondent countries of the 2016 QuASH, which nonetheless represented over half a million people in the United States and more than 100 000 in Australia, Canada and France (OECD, 2017^[51]). The rates of people experiencing housing instability are much higher, ranging from 2% to 25% of the population (OECD, 2015^[6]). One study of housing precariousness in Europe – measured across four dimensions of security, affordability, quality and access to services – estimated that half of the population in the European Union experience at least one dimension of housing precariousness, whilst nearly 3% (more than 15 million people) experience three or more dimensions (Clair et al., 2019^[7]).

Cross-country comparison of data on homelessness is difficult, because of pertinent definitional and measurement issues (Box 1). As a result, official statistics often fail to capture the full extent of homelessness. For example, such statistics leave out the “hidden homeless”. While there is no formal definition, the hidden homeless may include:

- people who are not in contact with any administrative support services, and are thus not registered in any service database;
- people who may not be eligible for support services, or may not be considered a priority case to access limited public support services; and/or
- people living in unsustainable or inadequate shelter (e.g. in their car, with friends or family).

For instance, the London Assembly estimated that around one in ten people in London experienced “hidden homelessness” in a given year, and that one in five 16 to 25 year olds “couch surfed” in 2014 – roughly half of them for over a month (London Assembly Housing Committee, 2017^[8]). Some groups may be more likely to experience hidden homelessness, such as women (Fabian, n.d.^[9]), youth, LGTBI, victims of domestic abuse, asylum seekers, or people living in rural areas and smaller communities.

Box 1. Cross-country comparison of homelessness data is a challenge

Differences in definitions

There is no internationally agreed upon definition of homelessness. Across the OECD, the statistical definition of homelessness varies considerably, making cross-country comparison difficult. Some countries, such as Japan, have adopted a narrow definition, which accounts only for individuals who are living rough (e.g. on the streets or in public spaces without a shelter) or in emergency shelters. In other countries, the definition is much broader, also considering as homeless people living in institutions (such as hospitals or prisons, who either stay longer than necessary or who do not have stable housing prior to release), in non-conventional dwellings, with friends or family because they do not have a stable housing solution, or in otherwise unsustainable and/or poor quality housing. The statistical definition of homelessness in most OECD countries includes people who are living rough and people living in accommodation for the homeless and emergency accommodation.

The European Typology of Homelessness and Housing Exclusion (ETHOS) can be a useful framework for defining and measuring homelessness across different countries, but has not yet been universally adopted by European countries.

Methodological differences in counting homeless populations

A reliable estimate of homelessness within and across countries is also difficult due to differences in data collection methods, as well as the frequency and consistency of data collection. Depending on the country, surveys and/or administrative data may be used; data collection may also be undertaken at different times of the year, which can limit cross-country comparability. Moreover, in some countries, data collection on homelessness is required only in municipalities with a minimum population size, which as a result may underestimate the extent of homelessness in rural and smaller communities.

Source: OECD Affordable Housing Database, Indicator HC3-1, www.oecd.org/els/family/HC3-1-Homeless-population.pdf.

In many countries, the number of homeless people has increased in recent years. Results from the 2016 QuASH suggest that homelessness has risen in a number of OECD countries, including Denmark, England, France, Ireland, Italy, the Netherlands and New Zealand; the 2019 OECD Questionnaire on Affordable and Social Housing (QuASH) will provide the opportunity to update these figures and assess the evolution of homelessness across the OECD. According to FEANTSA, the number of homeless people has increased over the past ten years “at an alarming rate” in nearly every country of the European Union (FEANTSA, 2019^[10]). In the United States, homelessness increased for the first time in seven years between 2016-17 (U.S. Department of Housing and Urban Development, 2017^[11]).

Homeless populations are heterogeneous, and increasingly diverse

Homeless populations are heterogeneous – and in many countries, have become increasingly diverse. First, it is important to distinguish between the chronically and transitionally homeless, as they have very different support needs. Chronically homeless people, who represent the minority of the homeless population, have high support needs and may benefit from intensive integrated housing and services (OECD, 2015_[6])³. Transitionally homeless people have lower support needs; their homelessness tends to be short-term and may result from a loss of job, loss of affordable housing, transition from institutional or social care, or a relationship breakdown (OECD, 2015_[6]). Second, some groups, such as single adult men, indigenous populations, and people leaving institutional care (such as prisons, mental hospitals, foster care, or the military), tend to be overrepresented among the homeless, though this can vary by country. In many countries, the composition of the homeless population has become increasingly diverse, with countries reporting a rise in homelessness amongst, *inter alia*, older adults (Canada) (Gaetz et al., 1980_[12]); youth (Portugal) (FEANTSA, 2017_[13]) – and especially LGBTQ youth; families with children (England, Ireland) (Baptista et al., 2017_[14]); and migrants (France, Germany, Greece, Italy and Spain) (FEANTSA, 2017_[15]; OECD, 2015_[6]).

Policy responses and areas of inquiry

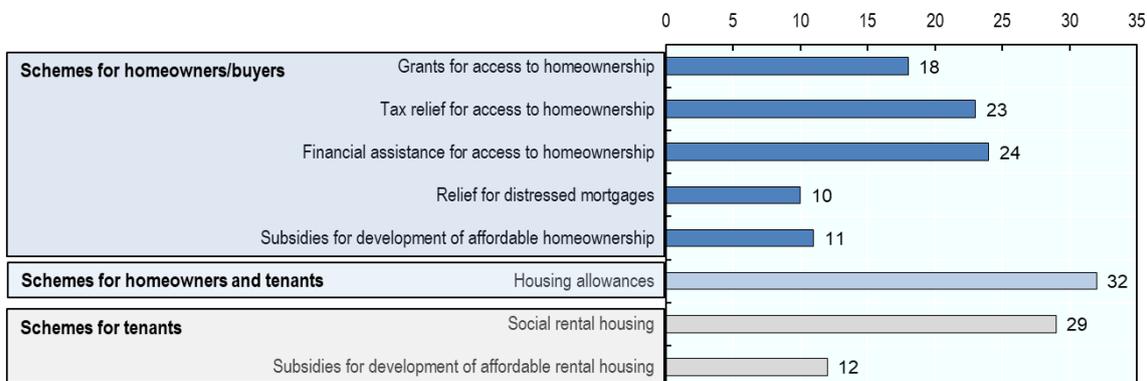
Countries employ a mix of policy tools in the housing market

Countries employ a mix of housing policy instruments that target homeowners, tenants or both (Figure 9). According to the 2016 OECD Questionnaire on Affordable and Social Housing (QuASH), housing allowances (also known as housing benefits or vouchers) were the most common type of housing policy support provided by 32 responding OECD governments. Social rental housing was the next most common housing support, present in 29 OECD countries. However, as mentioned earlier, the stock of social housing varies considerably across countries, and in some countries, has been declining. Most countries offer a wide range of support for prospective and existing homeowners, which may range from grants, tax relief and other forms of financial assistance. These may target and/or prioritise specific groups, such as households with children, youth and first-time homebuyers; more recently as a result of the Global Financial Crisis, a number of programmes have been introduced to support households in financial distress. Additional support is provided by some governments to housing developers to facilitate the construction of affordable housing units.

³ People experiencing more than one of the following are more likely to be chronically homeless: problematic drug and alcohol use; severe mental illness; a history of low-level criminality and imprisonment; a history of institutional care.

Figure 9. Most OECD countries offer housing allowances, social housing and financial support for homeownership.

Overview of housing policy instruments: number of reporting countries adopting each policy type.



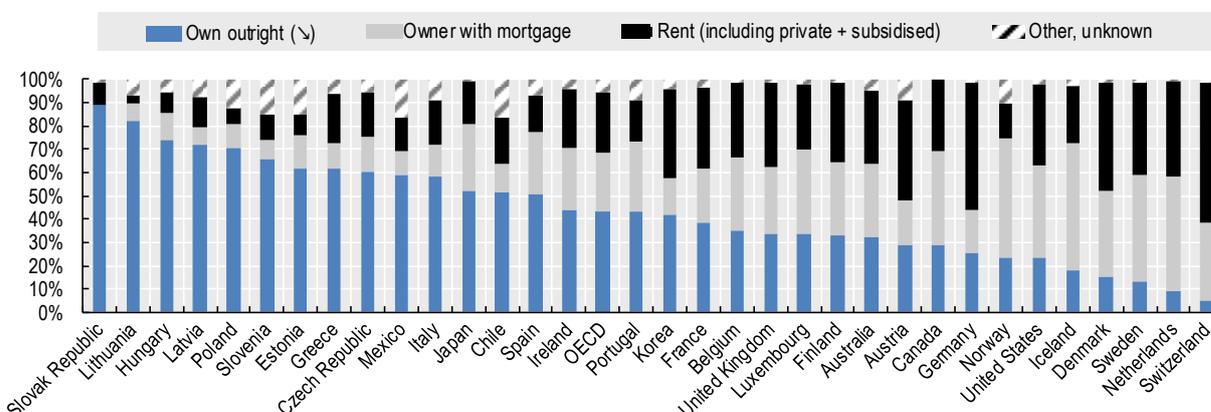
Note: 1. The list of policy types refers to those surveyed through the 2016 Questionnaire on Affordable and Social Housing, which gathered information from 35 countries. 2. No information was provided for Belgium, Denmark, Iceland, Israel, Italy and Turkey.

Source: OECD Questionnaire on Social and Affordable Housing, 2016.

Public support for housing tends to be skewed towards homeowners (Salvi del Pero et al., 2016_[16]). This policy preference towards homeownership is likely to have contributed in part to the dominance of owner-occupied housing in the vast majority of OECD countries: on average, in 2016 nearly 70% of households across the OECD either owned their dwelling outright or with a mortgage, compared to 26% of households who rented a dwelling, either in the private rental market or as subsidised rental housing) (Figure 10). While more research is needed, some of the most prevalent and costly housing policy measures in OECD countries may actually *impede* housing affordability. This is particularly the case for homeownership support that is not means-tested (such as tax relief for the purchase of a home or favourable taxation of residential property), as such support creates disincentives to invest in rental housing and puts pressure on housing prices (Salvi del Pero et al., 2016_[16]).

Figure 10. In most OECD countries, owning a home is much more common than renting

Share of households in different tenure types, in percent, 2016 or latest year available.



Note: Data for Japan only available on the respondent level due to data limitations.

Source: OECD calculations based on European Survey on Income and Living Conditions (EU SILC) 2016, except Iceland, Ireland, Italy, Luxembourg and Switzerland (2015) and Germany; the Household, Income and Labour Dynamics Survey (HILDA) for Australia (2015); the Survey of Labour and Income Dynamics (SLID) for Canada (2011); Encuesta de Caracterización Socioeconómica Nacional (CASEN) for Chile (2015); the German Socioeconomic Panel (GSOEP) for Germany (2016); the Korean Housing Survey (2016); Japan Household Panel Study (JHPS) for Japan (2016); Encuesta Nacional de Ingresos y Gastos de los Hogares (ENIGH) for Mexico (2016); American Community Survey (ACS) for the United States (2015).

Policy directions to make housing more affordable

There is no “one-size-fits-all” solution to improve housing affordability across countries, as policy decisions should adapt to the specific country context and affordability objectives. Country-specific considerations should be based on *inter alia* an assessment of the current housing stock (quantity and quality); housing affordability levels (by income level, by age, by region, etc.); tenure arrangements; demographic projections; social housing stock (status/conditions, inhabitants, investments, etc.); and policy objectives and priorities regarding affordable housing, housing exclusion, and, ideally, social welfare more broadly.

As part of its Horizontal Project on Housing, the OECD will explore a number of issues to support policy makers in making housing more affordable. The following key questions provide a guide of preliminary areas of inquiry:

- ***What might be the broader benefits of pursuing greater tenancy neutrality*** (namely in countries with a high rate of homeownership), and what policies can make the private rental market more affordable?
- ***How can governments best diversify affordable housing solutions***, in terms of tenure, dwelling types and living arrangements?
- ***How can policy makers be most effective in making housing more affordable***, exploring a range of policy interventions:
 - Incentivising construction overall, including affordable and social housing
 - Direct housing construction
 - Reforms to housing taxation
 - Means-tested housing allowances and other financial support to households
 - Targeted housing support (e.g. young people, families with children, first-time homebuyers, households in financial distress...)
 - Reforms to rental regulations
 - Reducing local barriers to affordable housing development (e.g. reforms to planning processes, building and zoning regulations...)
- ***How can countries get the governance right***, in order to coordinate housing policies with other relevant domains across the economy (e.g. social welfare, transport, health, education, environment, land use...) and across levels of government?

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