Housing: right or commodity?
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The Social Observatory of “la Caixa” Banking Foundation is not necessarily in agreement with the opinions of the authors of this publication.
Housing is one of the fundamental pillars of the welfare state, along with education, healthcare and social services. The Constitution indicates that all Spanish people have the right to enjoy decent and adequate housing, and that the public powers will promote the necessary conditions to make this right effective.

Not having access to decent housing is a serious factor in personal deterioration and social exclusion. Homelessness is considered an extreme form of poverty, one which a society promoting inclusion of all its members should eradicate. In practice, however, many households face difficulties for this right to materialise in a sufficient way.

Dwellings should offer adequate conditions to enable people to live dignified lives. This need is not covered if housing lacks basic facilities and amenities, is dilapidated, or the household has no access to energy or water supplies. Moreover, the expenditure necessary to access housing should not be prohibitive, in light of the relationship between its price and household disposable income.

The possibilities of accessing decent homes are determined by the housing system, in other words, the framework within which all public and private agents with interests and competences interact. The specific characteristics of each housing system are defined by the dimension and strength of the different actors. These agents include the society that generates the demand and the residential market itself, but the evolution of the system is also conditioned by the financial sector and public authorities and, to a lesser extent, private intermediaries and third sector social organisations.

Thus, the housing system’s efficacy in responding to the needs and rights of society will depend on the type of relations that its members have with each other and with the regulatory legal framework. As with all great social needs, tackling the housing challenge requires all those involved to join forces under a common goal.
Summary

This Dossier commences with the Barometer and the updating of its context indicators, which offer a general overview. Next, a series of indicators are provided explaining the situation of the housing system in Spain, and its interrelation with certain sectors of the population.

The articles that make up the core part of this issue help understand two questions related to housing in Spain that will be key in the short and medium term. The first tackles residential insecurity, which is emerging as a top concern. The second examines how the young adult population access housing, and what repercussions this issue has in society.

The research article by Juan Antonio Módenes shows how the “end of mass ownership” and the unstoppable advance of rental tenancy represents an increase in people’s subjective feeling of being at risk of losing their home due to economic reasons. In the current context, it is the most vulnerable households that most decide on the rental option, which in Spain represents the most insecure alternative from both a contractual and legal point of view, and also means a change in the deep-rooted culture that views owner occupancy as a form of saving and stability over the life course.

Meanwhile, the article by Aitana Alguacil analyses in greater detail the situation faced by young people when accessing housing. Labour instability and low salaries combine to hamper the life-stage transition towards emancipation, which has repercussions, for example, on the formation of households and population fertility rates. The housing system is the pivot around which some of these social challenges revolve.

The interview with Sorcha Edwards, Secretary General of Housing Europe, enables an understanding of how the situation in Spain fits into the European framework, and how housing plays an essential role in social inclusion.

For its part, the Dossier’s review looks at two highly different books with one common concern: the dichotomy between right and commodity that marks access to housing in this first quarter of the 21st century.

The Dossier closes with the best practices section, on this occasion focusing on the “Affordable Rental” programme, designed to tackle some of the problems analysed in this issue.
Summary

6 General context indicators
6 Global view

10 Housing indicators
10 Size of households
11 Type of housing and tenure system
12 Housing policy
13 Housing and economic effort
14 Housing conditions
15 Housing and risk of poverty
16 Housing and young people

For more data see www.socialobservatorylacaixa.org
General context indicators

Selection made by Anna Villarroya, Associate Professor of Applied Economics, University of Barcelona

This section provides a general context for the rest of the data and indicators that are presented in the Barometer. Thus, based on a series of basic indicators and synthetic indices on social, demographic and economic issues, this section offers a global and temporary view of the situation in Spain within the European or international context.

Global view

1. Level of economic development

Gross Domestic Product per inhabitant in Purchasing Power Standards

SPAIN AND EU-28 (EU-28=100)

Since the year 2010, the GDP per inhabitant in Purchasing Power Standards in Spain has been below the European average


The data are expressed in Purchasing Power Standards, which enables the elimination of differences in price levels between countries and facilitates, therefore, a comparison of GDP that better reflects the economic capacity of the citizens of each country. The volume of GDP per inhabitant in Purchasing Power Standards is expressed in relation with the average of the European Union (EU-28), which takes the value 100. Thus, if the index of a country is above 100, the level of GDP per inhabitant of that country is higher than the average value of the European Union and vice versa.
Global view

The **Gini coefficient** measures inequality in income distribution. To facilitate its interpretation, the values (from 0 to 1) are multiplied by 100, thus ranging between 0 and 100. A coefficient close to 0 means that a more equal distribution exists, while a coefficient close to 100 implies a high concentration of income in a reduced number of individuals and, therefore, greater inequality.

The At Risk of Poverty and Social Exclusion or **AROPE indicator** provides a multi-dimensional view of poverty and social exclusion taking into account the population that is in at least one of the following three situations: 1) below the poverty risk threshold; 2) suffering severe material deprivation; 3) households with low or zero work intensity.

### 2. Inequality in income distribution

**Gini Coefficient (CG)**

<table>
<thead>
<tr>
<th></th>
<th>SPAIN</th>
<th>EU-28</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2010</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2017</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The redistributive effect of social transfers is lower in the Spanish case (15.6 points in 2017) than the EU-28 (20.3 points)

- CG not including transfers (pensions or other monetary social transfers)
- CG including pensions (not including the rest of monetary social transfers)
- CG considering all monetary social transfers

Source: Eurostat, 2019. / *The data refer to the EU-27.

### 3. People at risk of poverty and social exclusion

**AROPE risk of poverty and social exclusion indicator**

<table>
<thead>
<tr>
<th></th>
<th>SPAIN</th>
<th>EU-28</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2010</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2017</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Women are more at risk of poverty and social exclusion than men. In 2017, 27.1% of women compared to 26% of men were in this situation (EU-28: 23.3% vs. 21.6%)

4. Social exclusion from the labour market

Unemployment rates by sex
ANNUAL AVERAGE FOR THE TOTAL POPULATION, SPAIN AND EU-28

<table>
<thead>
<tr>
<th>Year</th>
<th>Men</th>
<th>Women</th>
<th>Spain</th>
<th>EU-28</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2010</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2017</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Nearly one in every five women (19.1%) was unemployed in 2017, 8.4 points higher than in 2007


5. Demographic determinants

Population change due to natural causes (births and deaths) and to migratory movements (inflow and outflow)
SPAIN AND EU-28

In 2017, the Spanish population grew by 133,000 people. Without contemplating migratory flows, the population would have fallen by 31,000 people

The total population changes, included in the gross rates of total population change, may arise due to variations in the population caused by natural events (births and deaths) and by migratory movements (gross net migration rates).

The **early leaving from education and training rate** shows the percentage of people aged from 18 to 24 years whose maximum level of education is the first phase of Secondary Education and who are not currently following any kind of education or training.

### 6. Limitations to human capital training

**Early leaving from education and training rate**

**SPAIN AND EU-28**

In 2018, the early leaving from education and training percentage was 18.3%, three points above the Europe 2020 Strategy target for Spain (15%).

**Early leaving from education and training by sex**

**14.4%**

Percentage of females (18-24 years) that, in 2017, left education or training early (EU-28: 8.9%)

**22.1%**

Percentage of females (18-24 years) that, in 2017, left education or training early (EU-28: 12.3%)

1. Dimensions of households

Average number of household members

<table>
<thead>
<tr>
<th></th>
<th>2007</th>
<th>2010</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Germany</td>
<td>2.5</td>
<td>2.0</td>
<td>1.5</td>
</tr>
<tr>
<td>Denmark</td>
<td>2.0</td>
<td>1.8</td>
<td>1.5</td>
</tr>
<tr>
<td>Spain</td>
<td>2.0</td>
<td>1.8</td>
<td>1.5</td>
</tr>
<tr>
<td>France</td>
<td>2.5</td>
<td>2.2</td>
<td>2.0</td>
</tr>
<tr>
<td>Poland</td>
<td>2.5</td>
<td>2.2</td>
<td>2.0</td>
</tr>
<tr>
<td>Portugal</td>
<td>2.5</td>
<td>2.2</td>
<td>2.0</td>
</tr>
<tr>
<td>EU-28</td>
<td>2.2</td>
<td>2.0</td>
<td>1.8</td>
</tr>
</tbody>
</table>


Composition of households, 2017

Percentage of households with respect to total households

<table>
<thead>
<tr>
<th>Household Type</th>
<th>Spain</th>
<th>EU-28</th>
</tr>
</thead>
<tbody>
<tr>
<td>Households formed by couples without children</td>
<td>21.8%</td>
<td>24.9%</td>
</tr>
<tr>
<td>Households with one adult without children</td>
<td>25.6%</td>
<td>33.6%</td>
</tr>
<tr>
<td>Households with children</td>
<td>33.7%</td>
<td>29.6%</td>
</tr>
<tr>
<td>Of those with children, households with a single child</td>
<td>51.5%</td>
<td>47.4%</td>
</tr>
</tbody>
</table>

In what types of housing does the Spanish population live?

Distribution of the population according to housing type, 2017

<table>
<thead>
<tr>
<th>Housing Type</th>
<th>Spain</th>
<th>EU-28</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single-family home</td>
<td>12.3%</td>
<td>33.6%</td>
</tr>
<tr>
<td>Terraced home</td>
<td>21.4%</td>
<td>24.0%</td>
</tr>
<tr>
<td>Flat in a building with fewer than 10 homes</td>
<td>20.5%</td>
<td>18.0%</td>
</tr>
<tr>
<td>Flat in a building with 10 homes or more</td>
<td>23.9%</td>
<td>45.6%</td>
</tr>
<tr>
<td>Others</td>
<td>0.2%</td>
<td>0.6%</td>
</tr>
</tbody>
</table>

In 2017, 45.6% of the Spanish population lived in buildings with 10 homes or more, while the European average was 23.9%.

Source: European Survey on Income and Living Conditions.

Distribution of the population according to the main housing tenure regime, 2017

Tenure regime based on the poverty risk

<table>
<thead>
<tr>
<th>Tenure Type</th>
<th>Spain</th>
<th>EU-28</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ownership</td>
<td>56.7%</td>
<td>49.6%</td>
</tr>
<tr>
<td>Rental at market price</td>
<td>26.4%</td>
<td>31.2%</td>
</tr>
<tr>
<td>Rental below market price or free (including intrafamily lending and social rental)</td>
<td>16.9%</td>
<td>19.3%</td>
</tr>
</tbody>
</table>

Source: European Survey on Income and Living Conditions.
3. Public investment in housing

Percentage of social rental housing with respect to total housing

In 2015, the percentage of homes managed by the public rental system in Spain stood at 2.5%, a long way below the 16.8% of France or the 20.9% of Denmark.

<table>
<thead>
<tr>
<th>Country</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Portugal</td>
<td>2%</td>
</tr>
<tr>
<td>Spain</td>
<td>2.5%</td>
</tr>
<tr>
<td>Germany</td>
<td>3.9%</td>
</tr>
<tr>
<td>France</td>
<td>16.8%</td>
</tr>
<tr>
<td>Denmark</td>
<td>20.9%</td>
</tr>
<tr>
<td>Netherlands</td>
<td>30%</td>
</tr>
</tbody>
</table>

Source: The State of Housing in the EU 2017, Housing Europe.

Public spending on housing and community services (water supply, street lighting, etc.) as a percentage of the Gross Domestic Product (GDP) and of total public spending

In 2017, the Spanish public authorities allocated 0.4% of GDP and 1.1% of public spending to the funding of housing and community services: 0.5 and 1.2 points lower, respectively, than in 2007.

4. Difficulties in access to housing

Distribution of the population based on economic effort required to make rental and mortgage payments, 2017

According to the percentage of household available income

<table>
<thead>
<tr>
<th>Country</th>
<th>Rent</th>
<th>Mortgage</th>
<th>Available Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Germany</td>
<td>8.8%</td>
<td>20.5%</td>
<td>2.6%</td>
</tr>
<tr>
<td>Denmark</td>
<td>5.5%</td>
<td>31.7%</td>
<td>0.8%</td>
</tr>
<tr>
<td>Spain</td>
<td>4.5%</td>
<td>42.1%</td>
<td>1.9%</td>
</tr>
<tr>
<td>France</td>
<td>0.7%</td>
<td>14.4%</td>
<td>0.3%</td>
</tr>
<tr>
<td>Portugal</td>
<td>3.9%</td>
<td>28.2%</td>
<td>1.0%</td>
</tr>
<tr>
<td>EU-28</td>
<td>4.7%</td>
<td>26.4%</td>
<td>1.5%</td>
</tr>
</tbody>
</table>

Some 42.1% of the Spanish population that are renting their homes allocate more than 40% of household available income to paying for their housing (EU-28: 26.4%)

Source: European survey on income and living conditions.

5. Household budget allocated to housing

Percentage of the total household budget allocated to housing, including supplies (water, electricity, gas and other fuels) by quintiles of spending

Source: Survey on family budgets, base 2006, INE.
Housing conditions

It is considered that a person lives in an overcrowded home if the household does not have at its disposal one room for socialisation, one for each couple, one for each single person aged over 18 years, one for each pair of single members of the same sex aged 12 to 17 years, one for each single person aged 12 to 17 years not included in the previous category and one room for each pair of children aged under 12 years.

6. Overcrowding

Percentage of the population that lives in overcrowded homes with respect to the total population

In 2017, 5.1% of the Spanish population lived in overcrowded homes, almost 10 points below the European average (EU-28: 15.7%)

Percentage of households that suffer problems in and around housing by household type, 2017

<table>
<thead>
<tr>
<th>SPAIN EU-28</th>
<th>ONE PERSON</th>
<th>TWO ADULTS WITHOUT DEPENDENT CHILDREN</th>
<th>SINGLE-PARENT</th>
<th>TWO ADULTS WITH ONE OR MORE DEPENDENT CHILDREN</th>
</tr>
</thead>
<tbody>
<tr>
<td>LACK OF NATURAL LIGHT</td>
<td>5.2%</td>
<td>4.5%</td>
<td>4.8%</td>
<td>3.9%</td>
</tr>
<tr>
<td>NOISE PRODUCED BY NEIGHBOURS FROM OUTSIDE</td>
<td>14.0%</td>
<td>15.3%</td>
<td>19.9%</td>
<td>15.0%</td>
</tr>
<tr>
<td>POLLUTION AND OTHER ENVIRONMENTAL PROBLEMS</td>
<td>7.8%</td>
<td>8.2%</td>
<td>13.4%</td>
<td>8.1%</td>
</tr>
<tr>
<td>DELINQUENCY OR VANDALISM</td>
<td>8.8%</td>
<td>9.3%</td>
<td>11.3%</td>
<td>8.0%</td>
</tr>
</tbody>
</table>

Housing and risk of poverty

The severe deprivation rate in relation with housing measures the proportion of people who are living in dwellings considered to be overcrowded and that, in addition, present at least one of the following elements of deprivation: lack of bath/shower or indoor toilet, presence of a leaking roof, or lack of light.

7. Residential exclusion

The severe deprivation rate in relation with housing, in percentage of the population

<table>
<thead>
<tr>
<th></th>
<th>2007</th>
<th>2010</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Germany</td>
<td>1.8</td>
<td>1.8</td>
<td>1.0</td>
</tr>
<tr>
<td>Denmark</td>
<td>1.7</td>
<td>1.3</td>
<td>1.0</td>
</tr>
<tr>
<td>Spain</td>
<td>2.7</td>
<td>2.6</td>
<td>3.3</td>
</tr>
<tr>
<td>France</td>
<td>1.8</td>
<td>1.8</td>
<td>3.0</td>
</tr>
<tr>
<td>Poland</td>
<td>21</td>
<td>25.9</td>
<td>9.8</td>
</tr>
<tr>
<td>Portugal</td>
<td>7.6</td>
<td>7.2</td>
<td>5.6</td>
</tr>
<tr>
<td>EU-28</td>
<td>4.0</td>
<td>5.7</td>
<td>4.0</td>
</tr>
</tbody>
</table>

In 2017, the severe housing deprivation rate in Spain was 1%, lower than the European average (EU-28: 4%) and that of 2007 (2.6%)

Situations of material shortage, 2017

8% Percentage of households that cannot afford to maintain the home at an adequate temperature (EU-28: 7.8%)

9.3% Percentage of households that have fallen behind with the payment of expenditure related with the main residence (mortgage or rental, gas bill, community bill, etc.) in the last 12 months (EU-28: 9.1%)

Source: European Survey on Income and Living Conditions.
8. Vulnerability of young people

Age of emancipation of young people, 2017
YEARS

DENMARK 21.1  
FINLAND 21.9  
FRANCE 24.0  
EU-28 26.6  
SWEDEN 21.0  
GERMANY 23.7  
PORTUGAL 29.2  
SPAIN 29.3  

The age of emancipation of young Spaniards was, in 2017, among the highest in Europe.


Evolution of the economic effort devoted to housing mortgage or rental payments among young people (16-29 years), expressed as a percentage of the household available income allocated to this concept.

The cost of rental among young people (16-29 years) has grown from 35.3% of income in the year 2008 to 48.3% in 2017.

Emancipation rate

Percentage of people who live outside the household of origin out of the total of the same age
First half of 2017

5.9%  
Emancipation rate of young people aged 16 to 24 years  
(2007: 13.1%)  

41%  
Emancipation rate of young people aged 25 to 29 years  
(2007: 46%)  

72.3%  
Emancipation rate of young people aged 30 to 34 years  
(2007: 74%)  

Source: Emancipation Observatory, 2017.
Summary

18 Does more renting mean greater insecurity?
Juan A. Módenes, Centre for Demographic Studies, Universitat Autònoma de Barcelona

27 How do young people access housing?
Aitana Alguacil Denche, sociologist
The residential and housing access system in Spain is undergoing transformation. Traditionally, the predominance of owner occupancy as the preferred form of housing tenure also explained Spanish residential security. Today, however, in what is considered to be the end of home ownership for the masses, access to housing through rental is increasing. At the same time, in Spain rental is the least secure form of housing tenure on an economic, contractual and legal basis.

Key words: housing, residential insecurity, rental, social vulnerability
Introduction

Spain's residential and housing access system is undergoing transformation as a consequence of the accumulative effects of the property boom and its subsequent crisis. Spain was traditionally considered a country with low residential mobility and high residential security, this being understood as the peace of mind that comes from having a stable dwelling place. Compared with other western countries, in the 1980s the proportion of groups of people who, sharing housing and some common expenses (usually known as *households*), sought a new home, was very low. This security was directly related with the high point of the ownership model as the preferred form of housing tenure. However, the causal chain that explained this residential low mobility and greater security is breaking up. This change is related with greater access to housing through rental, as opposed to purchase. It is what some authors consider to be the end of home ownership for the masses.

In the Spanish context, the higher proportion of rental is associated with an increase in housing insecurity, in other words, the fear of losing one’s home. In Spain, rental is the least secure form of housing tenure on an economic, contractual and legal basis. It is characterised by strong socio-demographic heterogeneity, because not all social groups opt for rental to the same extent. Immigrants, young people, single-parent families and groups with lower economic resources are those that have traditionally tended more towards rental. Furthermore, private market rental, within the current Spanish context of a lack of regulation and social protection for housing, causes the most fragility and insecurity, despite being the most available housing offer that vulnerable groups can access.

The increase in rental in the new residential system

The transformation of the Spanish residential system is characterised by a significant increase in housing rental among young people and other groups in a vulnerable economic situation. Thus, the proportion of young households that own their homes shifted, in just four years (2013-2017) from over 60% down to 50%, while those renting their homes increased from 31.6% to 43.2%. Young people often lead changes in housing tenure behaviour, which in the long term alters the relationship between population and housing (Myers and Lee, 2016). In 2015, some 15.6% of all households in Spain were in rented housing; among young people this proportion rose to almost 40%. This tendency is becoming stronger. Among young people, home ownership is ceasing to be a majority option for housing tenure, and rental is no longer perceived as merely a provisional solution to the crisis.
Accelerated expansion in housing rental over recent years, however, is not only related to this option increasingly being taken by young people. Among the general population, housing rental went from being the housing option for 11.4% of people in 2013 to 13.8% in 2017. In Spain, the rental option is inversely related with availability of economic and social resources for access to home-owning. Rental has been the majority form of access to the housing market for immigrants, it is concentrated in urban environments and declines with age, because traditionally it has been considered a parallel strategy to the definitive option, which would be ownership. Being of non-Spanish origin, living in large cities, living in a very young household, having a low income, and living in Catalonia or Madrid is the typical profile of a person who rents their home. On the other hand, being of Spanish origin, living in rural areas or small towns, being aged over 30 years, having a partner and children, having sufficient income, and living outside of Catalonia or Madrid, is the most habitual profile of owner-occupiers.

The most vulnerable groups opt most for rental
As the number of people renting has increased, has the profile of the rental tenant changed? If renting had grown among those sociodemographic groups that traditionally had easier access to home ownership and didn't opt for rental, we would say that the tendency towards renting had spread. However, this has not been the case, as it is the same groups that already tended towards renting that have most accentuated this option. Analysis of the data shows us how the rental tenant profile is maintained, and how the expansion of renting is being led, above all, by those groups with the greatest problems in accessing housing. This results in a tendency towards polarisation in which rental would be the least secure alternative.
Thus, suffering from poverty and/or social exclusion, as measured using the AROPE (At Risk of Poverty and/or Exclusion) indicator, is strongly related with housing tenure through rental. The comparative analysis of global rental figures shows how this relationship has intensified more in Spain’s case than across the set of European countries. In 2016, in Spain, 45% of people at risk of poverty or exclusion were renting their homes, whereas among people not facing such a risk, the percentage did not reach 20%. In contrast, in Europe, these figures stand at 40% and 25% respectively.

**Fear of becoming homeless**

With the increase in the number of people renting their homes, residential insecurity has also grown. Residential insecurity is a subjective indicator that reflects the fear of families of being forced to make an undesired change of home or of becoming homeless. While the increase in evictions, due to inability to afford mortgage or rental payments, are the visible face of this insecurity, the growth in this subjective indicator can be considered its invisible face.

Residential insecurity, because it is subjective, is related with the feeling of fear towards becoming homeless, which is also a fear of falling into exclusion. Residential insecurity means that people cannot plan their lives far into the future, because their stay in the housing is threatened by financial factors, by unstable tenure, or because the place where they live does not comply with conventional or cultural standards. This negative feeling with regard to housing can influence other spheres of life, such as plans to have or grow a family, the maintaining of family and social networks, finding employment, etc.

Figure 2. **Rental housing tenure is strongly related with suffering from poverty and/or social exclusion**

% of people renting their home, based on whether they are suffering from poverty or not.

SPAIN AND EU-28

As a result of the economic crisis, residential insecurity in Spain has become quite a frequent phenomenon and is not limited to families in a situation of extreme economic or social fragility. In 2011, some 7% of Spanish households believed that it was probable or highly probable that they would have to change their homes for economic reasons, considerably more than in 2007, when this was the belief of 5.4%. Compared with Europe, the situation in Spain is relatively unfavourable. Of all the countries in the European Union, Spain stands sixth among the countries with the highest perception of residential insecurity, with much higher levels than countries such as the Netherlands, Luxembourg, Austria, Sweden and Germany, where this insecurity percentage stands at between 3% and 2%.

**Young people, the unemployed, immigrants and single-parent families suffer greater insecurity**

The perception of insecurity does not affect all households in the same way. Households that are economically more fragile suffer greater insecurity, and the increase in Spain of vulnerable groups in a situation of precarity has intensified this residential insecurity (Martínez García, 2014).

The most determinant sociodemographic dimensions with regard to the feeling of insecurity are form of tenure, employment situation, and migratory origin. The type of household and age also determine the perception of fear of not being able to remain in the home due to economic problems.

Living in an open market rental property is associated with a much higher forced mobility risk (18%) than living in a mortgaged property (8%). These percentages are much higher than in other European countries (11% and 4% respectively). The perception of insecurity is also very sensitive to the employment situation, especially with regard to unemployment. In all European countries, unemployment is one of the dimensions that most explains the different levels of insecurity, a situation that in Spain is intensified (with a percentage of 16% against a European average of 10%).

**Figure 3. Residential insecurity in Europe**

Proportion of households at risk of having to change homes due to inability to pay

At the same time, being an immigrant increases the feeling of residential insecurity. In Europe, the residential insecurity of people born in another country triples the insecurity of citizens born in the same country. In Spain, these differences are exacerbated: non-Community immigrants multiply by six (up to 30%) the level of residential insecurity faced by non-immigrants, while the residents of other EC countries multiply it by five. Being an immigrant is a key factor in explaining residential insecurity in Spain, even more so than in the rest of Europe.

Insecurity is maximum among households headed by young people and, in contrast, is lowest among more mature households, as in Spain residential insecurity is not associated with old age. Young Spanish households experience residential risk with considerably greater frequency than their peers in other countries (over 12% versus the European average of 8%), while elderly people present equivalent levels

Figure 4. Perception of residential insecurity in households

As % of the population, based on different characteristics.

Note: EU-6: Germany, France, Italy, Poland, United Kingdom and Sweden.
(between 2% and 3%). The most secure type of household is a couple (6% risk of insecurity among couples with children and 4% if they are childless), whereas among single-parent households, usually a single woman with or without children, this risk is much higher (14%), both with respect to other types of household and with respect to the average of European single-parent households (9%).

More vulnerability, more rental, more insecurity

The combination of economic precarity and lack of residential stability means a greater feeling of insecurity in those households in a situation of vulnerability. This subjective sensation corresponds with a greater risk of having to leave the home involuntarily for economic reasons. In other words, the subjective perception of insecurity corresponds with the objective data on forced residential mobility. The most available offering for these households to access the housing pool is rental, the most fragile option.

In Spain, rental is the form of tenure that represents the greatest risk of forced mobility. Some 18% of households living in market rental housing in Spain face the risk of having to leave their home due to economic reasons. In fact, this risk is even higher if the whole set of southern European countries (Spain, Portugal, Italy, Greece, Cyprus and Malta) is considered. In contrast, across the whole of the European Union this risk is lower, 12%. The risk of forced mobility is also high among households that live in subsidised rental housing, probably because this housing pool is allocated to more vulnerable households.

Figure 5. Forced change of housing

Risk of forced residential mobility based on type of housing tenure (as % of the population)

<table>
<thead>
<tr>
<th>Type of Housing Tenure</th>
<th>Spain</th>
<th>Southern Europe</th>
<th>EU-28</th>
</tr>
</thead>
<tbody>
<tr>
<td>Market rental</td>
<td>11.5</td>
<td>10.4</td>
<td>11.4</td>
</tr>
<tr>
<td>Outright ownership</td>
<td>6.5</td>
<td>9.7</td>
<td>5.8</td>
</tr>
<tr>
<td>Subsidised rental</td>
<td>2.1</td>
<td>2.3</td>
<td>4.0</td>
</tr>
<tr>
<td>Mortgage ownership</td>
<td>1.5</td>
<td>4.6</td>
<td>2.5</td>
</tr>
<tr>
<td>Provided free</td>
<td>6.2</td>
<td>4.9</td>
<td>2.8</td>
</tr>
</tbody>
</table>

Note: Southern Europe includes Spain, Portugal, Italy, Greece, Cyprus and Malta

This greater risk of undesired, forced mobility, offers us a new scenario, that of sociodemographic housing insecurity (Beck, 1992), an increasingly common situation among groups with lower economic and social resources. The mixture of an increase in vulnerable households, and a rental market that has deficit of regulation and governmental protection, has as a consequence an increase in residential instability. The socio-demographic insecurity of residential systems includes both its objective dimension (risk of forced mobility) and its subjective dimension (residential insecurity).

Suffering from poverty and/or social exclusion (measured by the AROPE indicator) is also related with greater residential insecurity. Among those people at risk of poverty or exclusion, between 2011 and 2016, the probability of suffering residential insecurity has increased more than 50% (52.3% versus 34.4%). At the same time, for the rest of the Spanish population not at risk of poverty or exclusion, insecurity also increased significantly (33.2% versus 20.7%).

In Spain, the high level of residential insecurity, defined as a lack of confidence regarding being able to continue living in the same home in the short term, is the result of a mixture of factors. Firstly, a greater general risk exists, compared with Europe, of perceiving insecurity. Furthermore, residential insecurity is more intense and has a negative effect on groups that are more vulnerable. And, lastly, these socio-demographic groups, which suffer from greater social and economic precarity, have a higher relative weight among the population than in other European countries.

Figure 6. Relationship between risk of poverty or social exclusion, and residential insecurity

<table>
<thead>
<tr>
<th>% of the Spanish population declaring residential insecurity</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
<tr>
<td><strong>AT RISK OF POVERTY AND/OR EXCLUSION</strong></td>
</tr>
<tr>
<td><strong>2011</strong></td>
</tr>
<tr>
<td><strong>34,44 %</strong></td>
</tr>
<tr>
<td><strong>2016</strong></td>
</tr>
<tr>
<td><strong>52,30 %</strong></td>
</tr>
<tr>
<td><strong>OUT OF RISK OF POVERTY AND/OR EXCLUSION</strong></td>
</tr>
<tr>
<td><strong>2011</strong></td>
</tr>
<tr>
<td><strong>20,70 %</strong></td>
</tr>
<tr>
<td><strong>2016</strong></td>
</tr>
<tr>
<td><strong>33,20 %</strong></td>
</tr>
</tbody>
</table>

The most vulnerable people are those who suffer the most insecurity

Methodological note: in the 2016 edition of the EQLS, some response options were changed to be able to identify all people who perceived residential insecurity, not only those who responded with all certainty that they would not continue in the same home during the coming months. This criterion change better reflects the insecurity phenomenon, although it also explains, in part, the difference between the 2011 and 2016 data. Source: EQLS, 2011, 2016. Compiled by the author.
Conclusions: the Spanish residential system as a structural problem

The greater insecurity in Spain is explained largely by the fact that the individual risk of losing the home for economic reasons is higher than in other countries. The origin of this risk must be attributed to causes external to the household, related with the economic context of the time, and with the institutional, legal and political framework, i.e., structural elements of the Spanish residential system. The economic crisis led to an increase in insecurity with respect to 2007, but the legal framework worsened people's fear of losing their home, with semi-automatic eviction procedures, denounced by the institutions of the European Union (Pérez-Lanzac, 2014). Furthermore, in Spain, as happens in other countries in southern Europe, housing policies with a social focus, centred on protecting residents, are practically non-existent.

Residential insecurity affects all aspects of life, including health and social relations

Besides these problems of the residential system, within the Spanish context, the risk of suffering economic precarity and social vulnerability has increased. In this sense, even though employment policies do not directly intervene in housing problems, these types of public regulation systems also have an impact on residential security.

In Spain, greater residential insecurity is concentrated among rental housing. Groups that most resort to rental – young people and other economically vulnerable groups -are the people who suffer most from fear of becoming homeless or of forced mobility. This insecurity affects other areas of their lives, such as health, social relations or life planning, and leads to across-the-board insecurity.

Housing policies should not only guarantee access to housing, but also facilitate the stability of people in their own homes, preventing forced mobility and increasing residential security.

This article is based on


Other references

How do young people access housing?

Aitana Alguacil Denche, sociologist
Adapted by Núria Vallès-Peris

Demand for housing accompanies the creation and transformation of households. For this reason, this demand is more important among the young population, which at the same time is the group most affected by the imbalance between the housing market and the jobs market. Young people are accessing housing later and with difficulties, which is delaying their transition to adult life and emancipation and leading to a decrease in fertility rates.

Key words: housing, young people, labour market, emancipation
**Introduction**

The young adult population is one of the most numerous groups generating housing demand. However, in recent years, increasing market prices coupled with the poor employment conditions faced by young people, have enormously hampered their access to a dwelling. Unemployment and precarity have a direct influence on their difficulties in accessing housing, whether as rental tenants or owner occupiers. They are the group most affected by the imbalance between the housing market and the jobs market. Furthermore, in Spain’s case, housing policies aimed at young people have gradually dwindled in recent years, leading young people to access housing later and with more difficulties.

This article analyses how these factors have contributed to delaying the average age of emancipation among the younger population, standing in the way of their process of transition to adult life. Unsatisfied housing needs exert a direct influence on the creation of new households, as well as on the decrease in the fertility rate.

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**The average age of emancipation in Spain stands at 29.3 years. Factors inhibiting emancipation have a direct influence on the decrease in fertility rates**

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**Late emancipation**

Demand for housing is related with three important stages that make up the household cycle: creation, transformation and dissolution. This article centres its analysis on the first phase in the cycle: the creation of new households. This stage is defined by the emancipation process: when a young person leaves the family home to create a new household.

The average age of emancipation in Spain stands at 29.3 years, nearly three years higher than the European average (26.6 years). As we can see in figure 1, Spain is one of the European countries where young people leave home latest, exceeded only by Malta, Croatia, Slovakia, Italy and Greece. For this reason, late emancipation of Spain’s young people has long been an issue of special concern, predating the economic crisis.

Inhibiting factors for emancipation and the consequent increase in the average age of emancipation in Spain have a direct influence, among other factors, on the decrease in fertility rates (Leal Maldonado, 2010; Alguacil Denche et al., 2013). Within the context of countries of the European Union, Spain has one of the lowest fertility rates (1.3 children per woman, against 1.6 as the European average), and one of the highest average ages for becoming a mother (31.9 years, against a European average of 30.5 years) (Eurostat 2015).
If attention is focused on young people who take the decision to leave home, the impact of the economic situation and the property market on the age of emancipation can be observed. Analysing the evolution of young people’s emancipation age in Spain between the years 2000 and 2015, it is seen that during the economic boom period there was a fall, reaching 28.3 years in 2009, the lowest age in the period. This situation coincided with the highest emancipation rate since 1980 for young people aged between 18 and 34, representing 46.5% (according to data from reports by the Young Housing Observatory, OBJOVI). This change in tendency coincides with greater ease of access to cheap loans during the property boom which facilitated access to housing, despite overpricing and the high level of temporary contracts in the labour market.

However, with the rise in youth unemployment in subsequent years, high purchase prices have led to significant difficulties in maintaining young people’s emancipation plans. In many cases, there has been a “boomerang effect”, through which young people have found themselves forced to interrupt their emancipation process and return to the family home.
From 2010, the average age of emancipation started to increase again, reaching 29 years after a five-year period. This change in tendency is also reflected in the evolution of the emancipation rate, which in 2016 decreased to 36.5%, ten points below the rate of 2009 (OBJOVI data).

There are two major perspectives that, if we combine them, explain the delay in emancipation age. The structural perspective places emphasis on three aspects related with the way in which the social structure is organised: increasingly prolonged education and training periods (delaying incorporation into the world of work), precarious employment conditions and low salaries, and the high price of housing (under ownership and rental alike). The institutional perspective analyses issues related with institutional decisions, such as the laws and policies aimed at young people in different matters. The aim of this article is to identify the conditioning factors that explain the late emancipation of young people from both perspectives.

The precarity faced by young people in the jobs market
Traditionally, the prolonging of years of education and training, and the lack of stable employment, have been pointed to as structural factors inhibiting emancipation. Firstly, and as happens in all countries, the expansion of the education and training period is linked to the quest for an improved access to, and position in, the labour market. This prolongation of education brings with it a delay in young people’s incorporation into the labour market. This circumstance explains the relationship be-
between education level and the delay in emancipation. In general terms, it is observed that the higher the education level, the later emancipation takes place (Youth Council of Spain, 2017).

Secondly, economic stability is a condition for the young population to be able to start up an autonomous and independent life. Residential emancipation is preceded by economic independence from the household of origin, as young people become independent from the family home when they acquire economic self-sufficiency, which they achieve when they enter the jobs market. However, in Spain, the young population is characterised by a high level of labour instability and acute unemployment, with people frequently entering and leaving the workforce. Flexibility of the labour market hampers stability and increases uncertainty regarding being able to afford the economic expenditure represented by emancipation.

Youth unemployment is at the highest values of the last 30 years, standing much higher than the unemployment rate for the overall population. According to data from the Active Population Survey of the third quarter of 2018, the youth unemployment rate (from 16 to 29 years) was 25.2%, while for the overall population it was 14.5%. The same thing happens with temporariness of employment. Some 53.1% of the young

![Figure 3. Influence of youth unemployment and temporariness on emancipation](image_url)

Notes: The emancipation rate is the percentage of people who no longer reside in the same household as their parents. The temporariness rate measures the number of temporary contracts as a proportion (percentage) of total employment contracts.

Source: compiled by the author based on data from the Youth Housing Observatory (OBJOVI).
population employed in the third quarter of 2018 had temporary employment contracts, while for the overall population, the rate of temporary employment was 23.1%.

The emancipation of young people is related with temporary employment and unemployment. When temporariness or unemployment rates increase, young people’s emancipation decreases. Also observed is the fact that the periods where temporariness and unemployment decline, emancipation grows. Since 2013, a turning point has occurred with a change in the dynamics of the labour market: unemployment is falling, and temporary work contracts are increasing. However, the rate of emancipation continues to show a downward tendency. This situation shows that the low quality of employment generated in recent years prevents emancipation. Even if they have a job, young people cannot afford the cost of housing.

This situation of employment precarity also implies, especially since 2013, a concerning tendency among young workers towards being at risk of poverty. Despite having a job, their remuneration is so low that it does not enable them to rise above the poverty threshold, or to avoid severe or serious material deprivation. In 2016, for example, poor workers in Spain represented 14.1%, and young people aged under 25 years, 29.9% of the total; of employed people aged between 25 and 29 years, they represented 20.5% and among workers aged from 30 to 34 years were 18.1% (according to data from the Emancipation Observatory Report on Spain).

Residential emancipation is preceded by economic self-sufficiency, but the precarity of the labour market hampers stability and increases uncertainty.
The housing market

The process of setting up one’s own home is highly conditioned by the housing market, as it means searching for an independent place to live. For this reason, the characteristics of this market must be added to the inhibitory factors for emancipation related with education and training and the labour situation. Traditionally in Spain, young people have opted for owner occupancy due to difficulties in access to rental housing because of low supply. Furthermore, culturally, the idea became generalised that housing was a form of investment, and that rental tenancy was a way of losing money. This idea was reinforced institutionally because for years homebuying was promoted to the detriment of rental, with an insistence on the purchase of free-market rather than protected housing.

Therefore, the evolution of the Spanish property market has determined the residential behaviour of young people. During the decade of the property boom, from 1997 to 2007, the young population opted for owner occupancy. But with the bursting of the property bubble and the start of the crisis, a change in direction took place in residential behaviour. Since 2007, the proportion of young people acquiring their own homes has fallen while access to rental has increased.

From the year 2012, the residential behaviour of the population changed, with rental tenancy becoming the majority housing tenure regime among people aged 16 to 29 years. By 2016, rental tenancy among young people had reached 52.8%, whereas owner occupancy had fallen to 28.4%. In 2017, the start of a new change can be seen: rental tenancy starts to descend slightly, caused by the increase in prices which remain high today.

Figure 4. **Evolution of the housing tenure regime among household reference person aged 16 to 29 years.**

Source: compiled by the author based on data from the Living Conditions Survey.
Figure 5. Evolution of cost in rental and owner occupancy for young people

Percentage of the household’s disposable income allocated to paying for housing.

At present, it is more expensive for young people to rent than to purchase their homes.

A separate chapter is warranted by the evolution of free occupancy of housing. From 2012, an important increase in free occupancy is appreciated, largely associated with the family solidarity inherent to the Mediterranean welfare state model. In Spain, the family is considered an indispensable support for guaranteeing the emancipation of young people, through diverse formulas for helping, either helping economically with raising a deposit or making the monthly payments for their home, or by taking on the role of guarantor. With the crisis, free occupancy has taken on increasing prominence as a family support strategy for emancipation.

Therefore, it is necessary to add the lack of supply of rental housing at affordable prices, or protected housing, to employment instability. As pointed out by Trilla and López (2005), young people plan their emancipation strategy by accessing housing through rental in order to subsequently, once their employment and family situation is consolidated, access home ownership. However, the high prices and lack of supply of rental housing mean that this strategy comes up against obstacles.

When comparing the economic effort channelled into home purchase or rental, it can be seen that from 2008 to 2014, the tenure option of rental tenancy represented a lesser effort. However, since 2015, rental has represented a greater economic effort than purchasing, caused by a fall in the prices of homes for sale and an increase in prices for rental.
Conclusions

In Spain, access to housing among young people has become a structural social problem. Unemployment and labour precarity increase the difficulties faced by the young population in accessing housing, in addition to a rigid supply dynamic where owner occupancy tenure and high prices have been predominant. Despite the fact that in recent years the option of rental rather than purchase has increased among young people, which a priori could seem to be a positive indicator, this has taken place in parallel with an increase in rental prices.

Housing satisfies a basic need and is included in the Constitution as fundamental right of citizens (Article 47). However, Spain is a country where housing policy has been an economic policy, rather than a social policy aimed at guaranteeing a basic need. This institutional positioning has meant that responsibility for sustaining young people’s emancipation projects has been transferred to the realm of family solidarity (Alguacil et al., 2013:205).

These aspects bear a direct influence on emancipation, i.e., on the delay in the creation of new households, as well as on the decrease in the fertility rate. Currently, the average age of emancipation in Spain is among the highest in Europe, and the largest proportion of unemancipated young people is also found in Spain. This situation makes necessary a reflection on the present and future of young people and their housing needs, in order to guarantee that the economic effort required to pay for housing does not exceed the tolerable maximum of 30-35% of household income, and to support the creation of a pool of housing at affordable prices.

This article is based on


Other references


What is the main problem with housing in Europe today?
Affordability. Undoubtedly.

Is it a problem that affects all countries equally?
It affects the majority of European capitals. An increasingly wide gap exists between increases in income and increases in housing prices. But the big difficulty we are facing is the lack of affordable housing in those places where opportunities exist in education and jobs.

What do you mean?
That it is not just a case of having a roof over your head, but of having one in a place where you can access the services, training and employment that you need to achieve your maximum potential. That is where the biggest gap lies.

We are seeing how students have to reject university places that they have earned because there is no accommodation for them in the big cities, or they cannot afford its cost. The same thing is happening with teachers and health professionals, who have to pass up on employment opportunities because they cannot find affordable housing in the place where the position emerges. And this is costing the member states a lot of money.

What is the relationship between housing and social inclusion?
The link between inequalities that prevent social inclusion and housing is established from a very elementary level. They are two concepts that mutually reinforce each other: living in poor housing in a bad neighbourhood, it is much more difficult to gain access to a good education and a good job, and thus make progress.
And this is transmitted from generation to generation. The most extreme manifestation of this are evictions.

Data exist that show that it costs more money to evict someone than to mediate with residents who have debts. So, to improve the situation the laws would also have to change.

**What type of people are being excluded from the housing market?**

Nowadays we no longer talk about evictions related with antisocial behaviour, or of people who are homeless due to addiction problems, but about a lack of housing due to economic reasons. This is a growing phenomenon and the human and social cost is very great, because it no longer affects disadvantaged social groups but also the population with average incomes.

An increasing number of people are vulnerable with regard to keeping their homes and this is a failure of the property market: it is not offering its product in the necessary quantities and at suitable prices for people. For this reason we need to do things a little differently.

**How would you define adequate affordable housing?**

Although there are no agreed standards to address this issue, we use the indicator developed by Eurostat, the European Union’s statistics office: “when people do not assign more than 40% of their income to housing”.

This 40%, of course, includes the cost of energy. Therefore, we need better legislation on a European level with regard to energy efficiency. In 2020, the construction of precarious housing should be non-existent. Highly energy-efficient housing should be built, with all its needs covered by renewable energies.

**In your opinion, should the regulations be changed?**

It is obvious that the regulatory environment must be improved. For example, more stable regulation is needed in the rental market, because if there is a lack of protection – for owners and tenants alike – rental will not be an affordable option in the long term.

The change in the regulations is just one small piece in the puzzle. There needs to be more construction of affordable rental housing.

However, although the change in regulations is important, it is also insufficient. It is just one small piece in the puzzle. There are many other actions necessary. For example, there needs to be intervention in the supply side, promoting more construction of affordable rental housing.

**What can be done from the viewpoint of citizens?**

Citizen mobilisation is a key point in this sense. The debate on access to decent housing
is present all over Europe. In the United Kingdom, for years there has been talk about “Generation Rent”. It refers to a generation of people who, if we do not introduce radical changes, will never become homeowners.

We are seeing that in many countries there are people rebelling against this situation. Grass-roots movements are emerging from the community, often led by young people, who are starting to act in their neighbourhoods against phenomena such as gentrification, or the rise in house prices. These citizens must be listened to and should be given support. In some European capitals, great progress is being made in alleviating the consequences of the appearance of platforms such as Airbnb. The next step is for EU regulators to intervene, in the same way that they acted on other issues that were spiralling out of control, such as roaming charges. I believe that this will come soon.

Moreover, in Europe there are many organisations that build good-quality and affordable housing on a non-profit basis. Housing Europe is working side by side with these groups, whether they are public construction companies, social organisations, citizens’ initiative cooperatives or community land trusts (community investment funds that provide affordable housing for ownership in places where land is maintained at a price below the market price).

Could you provide us with some figures that help understand the dimension of these types of initiatives?

Our association represents 43,000 housing providers in 24 countries. Together they manage over 26 million households, approximately 11% of the housing that exists in Europe. All European countries have these types of organisations, and in some of them they have a strong tradition, which dates back over 100 years.

These are organisations that really are building affordable and good-quality housing on a non-profit basis. Therefore, they have to form part of the puzzle that makes up the housing sector. Of course, within a regulated framework. For example, in Austria, non-profit building cooperatives built 18% of homes in the whole country last year. And in Sweden, the cooperatives and municipal housing companies represent 21% of homes.

Do these types of organisation exist in Spain?

Yes. The majority are of a public nature. But in this environment of economic difficulties, public organisations suffer from funding problems: there are not sufficient subsidies, there are budget cuts… Moreover, the large part of protected housing in Spain is for sale purposes, so there are stock problems with protected rental housing.

Living in poor-quality housing has a tremendous impact on people’s health

Various initiatives exist, but they do not obtain sufficient support, either because they do not have access to land or alternatively because they do not achieve adequate funding during a prolonged period. Undoubtedly, this part of the offering has to grow in Spain and in the whole of Europe, but perhaps it is necessary to wait for a time, so that adequate conditions arise for more building more homes on a non-profit basis.

Is there evidence that shows that affordable and adequate housing is an attractive investment?

Yes, there is. We have recently collaborated on a study by an independent agency linked to the EU that evaluates how much inadequate housing is costing the European economy. The estimate is that the cost of not investing in housing stands at 194,000 million euros per year.
One of the most important parts is the cost related with healthcare. Having poor-quality housing has a tremendous impact on people’s health. Those who live in homes that are too hot, or too cold, end up becoming ill. And then the public healthcare systems have to bear the cost of caring for these patients.

Moreover, there are organisations that we collaborate with that calculate how much good-quality housing saves the economy. And they do so by paying attention to different criteria. For example, how much money citizens could direct to the local economy – and therefore, to promoting trade – if they did not have to spend the large part of their incomes on renting their homes.

Another example: how much could the public authorities save in the care system if elderly people could remain longer in their own homes? A lot of money. We can even think of such simple and everyday things such as the excess costs associated with nights of hospitalisation when somebody suffers an illness, an accident or an injury. Member states would save millions of euros for every night in a hospital bed if housing existed offering suitable conditions for caring for patients once discharged.

Are you optimistic about the future?
I would prefer to say I am hopeful. I daren’t use the word optimistic. The most important thing is to have a very clear vision of the future that we want for our cities: that they have the services necessary for people to develop all their potential, whether they be students, teachers, nurses, immigrant families or children; that they are inclusive; that they take into account sustainable development goals; that there is social justice; and that the environment is respected.

We must try and win as many people as possible over to this idea: non-profit housing providers, cooperatives, public housing companies, but also the cities and their citizens. And we have to express these ideas in economic terms, in order to persuade investors that, for their businesses, this is also the path to be followed.

Juan Manuel García Campos
Journalist

Sorcha Edwards is the secretary general of Housing Europe, the European Federation of Public, Cooperative and Social Housing. The main mission of this grouping of social organisations is to work to ensure that all European citizens live in decent housing that enables them to reach their maximum potential, especially those who reside in more disadvantaged areas. As head of institutional relations of Housing Europe, she is the voice and the face in Brussels of a lobby that has been fighting for 30 years to promote inclusive housing policies and a fair energy transition in the EU and in the whole of Europe.
The books that concern us here are based on two very different approaches to a common problem: the public policy proposals that aim to compensate the failures of the market in housing matters. On the one hand, *In Defense of Housing*, written by David Madden and Peter Marcuse, addresses the right to housing from a political perspective, within a framework that assumes that ideology plays a fundamental role in public interventions. On the other, *Social Housing in Europe*, edited by Kathleen Scanlon, Christine Whitehead and Melissa Fernández Arrigoitia, with different contributions from experts on social housing, analyses how the residential problem in different European countries has been dealt with to date.

The reading of both books makes it possible to identify some coincidences. The first is the point in history in which they are written, dominated by the havoc wreaked on access to housing by the economic and financial crisis of 2008.

Growing academic reflection highlights the severe deficiencies in the system for guaranteeing a roof over people’s heads. Secondly, the problem of access to housing is understood as a global phenomenon that demands that public authorities preserve fundamental human rights. The role of public policy is identified as essential for resolving the failures of a market that, due to the dual functionality of housing (as a basic good and as an investment commodity), generates serious tensions in access to it. Finally, both books use an institutional, political and historical perspective for a better understanding of the complexity of the current situation.
However, despite the similarities pointed out, the two books analyse greatly disparate historical realities that have led to clearly different housing systems that diverge in their efficacy: on the one hand, the fundamentally liberal path followed by the United States of America, and on the other, that of many European countries, of a social-democratic nature. Basing itself on the situation of the USA, *In Defense of Housing* criticises the capacities of the capitalist system to tackle the shortage or complete lack of housing. It leads the reader through a reasoning of distrust in the capacities of the system itself to establish mechanisms that guarantee the provision of housing for all. In contrast, *Social Housing in Europe* analyses, comparatively and in detail, the different models for intervention, identifying how the provision of social housing has been resolved in some European countries and what factors have influenced the resilience of the different systems in the wake of the economic crisis.

The book by Madden and Marcuse questions whether the capitalist system, today globalised and neoliberal to the extreme, has real possibilities of preserving and guaranteeing the right to housing. The authors underline the growing commodification of housing, which ignores its function as a home. This concern leads them to defend housing as a complex good with multiple meanings for people and families, beyond representing a transactional good in the market.

The chapters configure the global treatise but, at the same time, they make sense in isolation and each of them enables definition of the authors’ position. Firstly, they show themselves to be against the commodification of housing. Next, they point out the adverse effects of substandard housing on people. Following this, the authors associate the fight for housing to conflicts of power, resources, autonomy and agency, highlighting in turn numerous negative effects that this fight brings with it on an urban scale such as, for example, gentrification or segregation. They also criticise the conceptualisation of housing policy as an ideological artefact dominated, in their opinion, by the need to preserve the market. The book’s last chapter portrays the case of the movements and activisms in favour of the right to housing in New York.

The conclusion reached by Madden and Marcuse is probably one of the most substantial chapters in the book, since they reveal themselves to be in favour of the radical right to housing. The authors argue their defence of housing as a non-market good, a conviction that has a global reach and that is reflected also in the different scales in which housing participates: the neighbourhood and the community. The authors assert the necessary combination of actors participating in the housing system (from public policy to activism) for a fair and democratic design of the right to it.

As for *Social Housing in Europe*, it offers a set of comparative tables on social housing in 12 European countries, including Spain, which are very useful for readers avid for indicators and statistics. It offers relevant information on dimension, tenure, schemes for determining rentals and access requirements for each social housing system in these countries. The first part of the book uses the dimension of the social housing sector for structure: large sector (Netherlands, Scotland, Austria), medium sector (Denmark, Sweden, England and France) and small sector (Ireland, Czech
Republic, Germany, Hungary and Spain). National experts analyse aspects such as the history of the housing system and recent changes, assignment and provision mechanisms, funding, and future outlook. At the end of each contribution, there is a summary (the Country Box) that contains the same parameters for each country.

There is an underlying concern regarding the consequences of leaving access to housing in the hands of the market

The second section analyses three major cross-cutting themes: history, finances and legislation, and the social and private Sectors. This part converts the book into a useful piece of analysis for sector actors and academics alike, and is necessary for understanding the policy of social housing provision in Europe since the 1940s. It points out the importance of adaptation by each country to changing contexts, and deals with the funding of social housing and the different legal regimes that regulate it. It also studies the growing diversity of funding modes: the limited possibilities for funding by the public purse mean that part of the funding of social housing in the future will be probably based on private debt. With regard to the legal forms found in social housing, one of the chapters underlines the difficulty of achieving more or less unified European legislation.

It also analyses, from different perspectives, the reduction of 'the public' in different areas of intervention, from processes of urban regeneration to the sale of social housing to its tenants. Within this analysis, it is worth highlighting the emergence of new challenges in the development of urban renewal processes in Europe (migration, population ageing, and climate change). It covers the processes that have met with success (e.g. area-based initiatives) or those gaps that are still unresolved (e.g. the marginalisation of certain neighbourhoods). It points out as a common denominator the concern with the public deficit as a trigger for privatisation and the lack of a 'sense of duty' on the part of the political systems analysed with regard to public social housing. The general features of privatisation of public housing in Europe are outlined in order to point out the effects that this has had in the United Kingdom.

Among the common aspects of all the countries analysed, the book highlights the growing participation of the private sector in the provision of social housing, the generalised reduction of subsidies for its supply, and the broad increase in demand for social housing in Europe. The final chapter also tackles the residential issue in relation to vulnerable groups by country, and by the different types of tenure. One prominent conclusion is the growing role being played by the private rental sector, often offering low quality properties in locations distant from the centre, as an alternative instrument to an adequate offering of social housing.

The underlying ideological clamour that can be perceived throughout the book by Madden and Marcuse is different from the non-normative, analytical view of the book by Scanlon et al. The first authors demand the defence of housing and the recognition of new actors in the transformation of housing systems. The second analyse the changes in the provision of social housing in Europe and detect the effects that could follow a drastic reduction in the expenditure on social housing provision. Based on different approaches, in both cases there is an underlying concern regarding the serious consequences that homes could face if the solution for access to housing for all is left in the hands of the market.
To cover their vital needs and participate actively in society, every person needs access to decent housing. For young people, as they start forming their own home, housing will condition their emancipation and autonomy, which in turn will ultimately condition the population’s fertility rate. For families faced with the growth of their households, their housing will condition their access to work, education and social opportunities. And for elderly people, in the process of reduction of their households, housing quality will condition the quality of their ageing.

Within the current context, with many people suffering difficulties in accessing housing due to socioeconomic reasons, all system agents can make a contribution to facilitate people’s lives. This idea led to the creation of the Affordable Rental Programme.

The programme has identified these three collectives as priority groups with regard to affordable housing needs: people aged between 18 and 35 years, people aged over 65 years, and adults with children in their care. For these groups, five-year rental contracts are offered, at a rental rate below that established in the official Protection Programme and with a deposit equivalent to one month’s rent.

To be able to access the programme, it is necessary to hold Spanish nationality or a permanent residency permit. Beneficiaries cannot be total or partial owners of any home. A minimum annual income is demanded, which according to the promotion ranges from 8,000 to 28,000 euros, and maximum income cannot exceed 4.5 times the value of the IPREM (Multiplier for the Public Income Index).

Since the programme’s launch, 4,000 homes have been rented under these conditions. The average rental price of each housing unit is 331 euros per month. The target audience is mainly young people: they represent 75% of the beneficiaries and have an average period of stay of 5.7 years. Meanwhile, elderly people make up 4% of users, with an average period of stay of 7.3 years.

In relation to other socially vulnerable groups, a total of 45 people with reduced mobility or some degree of disability have been able to gain access to housing adapted to their needs.

In 2017, the last year for which consolidated data exist, 92 new flat rental contracts were signed and 766 pre-existing contracts were renewed for an extra three-year term.
I call it

”Home”

”Opportunity”

”Future”

We call everything we do ”la Caixa”

We work to ensure that low-income families, young people wishing to become independent and older people in a vulnerable situation have the opportunity to enjoy decent housing.

The ”la Caixa” Group has managed to offer over 28,000 homes and take another step towards a fairer, better society for everyone.

Our country’s foremost foundation and one of the most important in the world.

Our thanks to all the beneficiaries, collaborators and organisations that have taken part in this campaign