

EUROHOME-IMPACT

The Housing Dimension of Welfare Reform

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Abstract

The EUROHOME-IMPACT project funded under the Fifth Framework Programme and, specifically, the key action for the improvement of social science knowledge base had three main objectives: first, to use longitudinal survey data to explore housing integration and stress – pathways and risks; second, to evaluate social services and social re-integration programmes with a housing element or targeting homeless persons; third, on the basis of the above to draw conclusions and recommendations for policy, on the one hand, and policy impact assessment, on the other.

The research commenced in 2000 and was completed in 2002. The project produced ten scientific deliverables and a final report. The study covered most European Union Member States but concentrated, in particular, on Austria, Germany, Italy, Belgium, Denmark, Ireland and Switzerland.

The approach adopted by the EUROHOME-IMPACT project combines quantitative and qualitative methods as well as assessments with different units or at different levels of analysis. This approach can be generalised to social policies or programmes more generally in the framework of the open method of coordination for the promotion of a European social policy agenda. The key features of this approach are the following: (a) identify the target area and specify its scope thus also the boundaries of observation; (b) undertake historical and prospective institutional analysis; (c) chart aggregate outcomes with the help of socio-economic indicators; (d) explore the dynamics of exclusion and inclusion through micro-level analyses.

The EUROHOME-IMPACT findings suggest that social policy must continue to invest in basic social infrastructures, like housing, education or health, and to support an inclusive labour market and the provision of jobs. The significant differences between countries with regard to key indicators on income inequality, income poverty and housing integration and their close association with the differences across welfare systems, suggest that welfare regimes are still very important. The more extensive these are in terms of social rights, the higher the standards of living and the lower the risks of exclusion across the population in general as well as specific social groups.

Our findings speak in favour of continuing investment into housing as a public service. Investment into social housing is in this connection very important, especially for countries with a low-quality housing stock and

large numbers of persons facing housing stress as a result. Support provided to home-owners and/or tenants is equally important.

Social programmes targeting persons facing social exclusion in various formats are an important extension of contemporary welfare policy. They are indispensable especially as remedial actions for addressing the needs of those persons who fall into the ‘poverty trap’ and/or face serious mental or health problems or life crises that lead to the loss of resources and homelessness.

1 Executive Summary

[1.1] The EUROHOME-IMPACT project had three main objectives: first, to use longitudinal survey data to explore housing integration and stress – pathways and risks; second, to evaluate social services and social re-integration programmes with a housing element or targeting homeless persons; third, on the basis of the above to draw conclusions and recommendations for policy, on the one hand, and policy impact assessment, on the other.

[1.2] The methodological framework of the EUROHOME-IMPACT project was informed by policy analysis and, especially, sociology and political science. The sociological perspective is shown by the focus of much of the research work on individuals and social groups. Also more in the sociological tradition, the case studies of social re-integration programmes have focused on organisational elements and the social construction of institutional practices. Following more the political science tradition, the same case studies sought to re-construct and analyse the decision processes involved in social services and how these relate to the broader context of social institutions, including housing policies.

[1.3] The EUROHOME-IMPACT project employed several methods for the collection of data and information as well as analysis: desk analysis – literature surveys and document reviews; statistical analysis; evaluation assessment guidelines; expert interviews as well as interviews and focus group discussions with users of social services.

[1.4] The countries under investigation by the EUROHOME-IMPACT project were: Austria, Germany, Italy, Belgium, Denmark, Ireland and Switzerland. However, the part of the research that used the European Community Household Panel (ECHP) extended the geographical scope to additionally cover other European Union Member States and, especially, the UK and France.

[1.5] Four groups of state housing policies were identified: (a) Housing policies favouring universal coverage and placing a high value on private ownership – in this group we find Belgium and Germany. (b) Housing policies favouring universal coverage, yet with a strong commitment to social housing – here we find Austria and Denmark. (c) Housing policies favouring partial coverage and placing a high value on private ownership – Italy and Ireland are to be found in this group. (d) Finally, there are housing policies favouring partial coverage and with a commitment to supporting measures for those in need, which includes support for social housing as *one* policy measure.

[1.6] The most important actors in housing policies are: state representatives at the national and/or regional and local level; interest organisations for residents and owners; non-profit building associations; and organisations catering to the needs of specific groups. National actors are in charge of housing issues in Denmark and Ireland but implementation rests with local authorities. In Germany, Austria, Belgium and Italy regional actors are equipped with crucial powers to shape policies and legislation, in addition to their implementation responsibilities.

[1.7] In most European countries we find policies supporting home ownership. Related policies range from subsidies for mortgages and loans, tax rebates on housing loans, relief from VAT or income tax, shared ownership models that provide a path from tenancy to ownership, allowances to supplement interest payments on mortgages, low interest loans, annuity grants, one-time grants for construction or first-buyers and subsidised saving schemes.

[1.8] Tenant protection legislation covering termination of leases, time periods of contracts and rent control exist in some form or other in all of the states compared. Legislation is the main instrument to address the interests of both tenants in private-rented accommodation and landlords. There has been a general tendency towards an increase of landlords' rights to opt for short-term contracts. The problems that tenants often encounter are not lack of good laws but the weak negotiating position of tenants under conditions of shortage of affordable lettings and lack of an effective system of public control to ensure that landlords comply with the existing legislation.

[1.9] The social housing sector is in the decline, including in those countries where it comprised an important building block of the modern welfare state following the end of World War II, like in Denmark or Austria. The re-orientation of housing policies towards the needs of vulnerable groups and the socially excluded is reflected in the gradual tightening of eligibility criteria for social housing.

[1.10] The majority of Europeans (69 per cent) own their houses. The ratio of home-owners is highest in Ireland (81 per cent) and lowest in Germany (47 per cent). The private rentals sector is most popular in Germany (41 per cent), least in Ireland and the UK (five and eight per cent respectively). The Netherlands displays the most populous social housing sector – 34 per cent occupy social housing dwellings – followed by the UK (23 per cent), Denmark (21 per cent) and Austria (17 per cent).

[1.11] The overall high standard of living of European societies is reflected in the standard of housing. Only two per cent live in seriously sub-standard housing, i.e. housing with no bath or hot water and no toilet. A further eight per cent live in housing with no (central) heating and no separate kitchen.

[1.12] A more serious problem is that of bad location: 40 per cent of Europeans report living in dwellings that are badly situated. Least problems in this respect face the Danish residents (25 per cent); most affected are the UK and Italian residents (47 per cent).

[1.13] Every second European who does not own their accommodation are paying less than 154 PPS monthly rent (equivalized to control for housing size). The cheapest rented accommodation is found in Portugal, the most expensive in Luxembourg. Rent payments make on average 24 per cent of the monthly household income. Rents in the social housing sector are lower than those in the private sector in most countries but significantly so (i.e. less than half) only in Ireland and Italy.

[1.14] Housing costs are a burden to 22 per cent of Europeans and somewhat of a burden to a further 42 per cent. Housing costs are more of a burden to tenants of the private and social housing sectors (32 and 27 per cent respectively as compared to 20 per cent reporting similar problems among owners).

[1.15] Lower income respondents are more likely to occupy social housing dwellings. Across the EU-14, 21 per cent of those owning their accommodation are low income recipients as compared to 29 per cent among those renting their accommodation from the private sector and 42 per cent among those in social housing. This tendency is the most pronounced in Ireland, Finland and the UK; it is the least conspicuous in Italy and Germany. In Austria the share of lower income residents is highest in the private rental sector.

[1.16] Lower income respondents are more likely to occupy sub-standard accommodation and/or face problems with housing, however there are significant national variations in this respect, a finding which speaks for the qualitative differences in housing stock across Europe. Across the EU-14, 54 per cent of low income respondents live in good standard accommodation as compared to 67 and 78 per cent of the middle and high income classes respectively. The association between low income and sub-standard accommodation is strongest in the Iberian Peninsula: in Portugal only 5 per cent of the low income class lives in good standard accommodation; the respective share in Spain is, with 18 per cent, higher but likewise significantly lower than the European average. At the other end of the scale, accommodation standards are highest in Denmark,

Germany, Luxembourg and the UK: there, good accommodation standards are enjoyed by the overwhelming majority, including of the lowest income classes (above 80 per cent). A similar pattern, albeit not as strong, is found in France and Austria.

[1.17] Housing integration is said to materialise when no problems are faced with regard to affordability, the housing standard is high and crowding is not experienced. In Denmark about 85 per cent of the population are integrated, thus we may speak of Denmark as the country with the shortest ‘ladder’ of housing integration. The integration rates in Austria and Germany are only slightly behind that of Denmark. Further down on the pathway to integration we find Ireland where affordability problems are much more visible, coinciding to a substantial degree with crowding or inadequate quality. The overall integration rate amounts to 73 per cent. The integration level in Belgium is only somewhat lower. At an overall integration rate of only 39 per cent in Italy, housing problems are visible in all domains. In Italy four per cent of the population is at extreme risk of non-integration in all domains.

[1.18] While housing integration entails a protective function with regard to the risk of poverty, its role is complementary rather than central. Of primary importance is integration into the labour market, which is strongly associated with educational achievement. Specific household types – the young, the elderly, large families and/or migrants – are for different reasons related to their life and social conditions more likely to face problems with regard to integration into the labour market, hence are also more over-represented among lower income households and households facing housing integration problems.

[1.19] The importance of self-contained, ‘normal’ housing for the re-integration of homeless persons or persons facing the risk of homelessness should not be underestimated. Being in want of housing or a ‘home’ is frequently not the sole problem of this social group, yet settlement into a flat of their own is a very important step towards the normalization of their living conditions.

[1.20] Providing housing to persons facing homelessness or the risk of homelessness is an important step towards re-integration, however not a guarantee in itself for independent living. Having a job and earning one’s living is rather the decisive step in this latter regard. Considering this, there is a strong need for providing social support *after* re-housing has taken place. It is necessary to support both formal and informal forms of cooperation between housing services and other specialized services (in the fields of education, training and employment, addiction, mental and physical health).

[1.21] Strongly integrated packages of social support including rigid supervision regimes following the so-called ‘staircase model’ of integration should be restricted to those who face severe forms of marginalisation in conjunction with chronic health or mental problems. Even in these cases they should be limited in terms of time to the greatest extent possible.

[1.22] In order to re-integrate marginalized persons, material support, like access to housing, financial assistance as well as support with finding a job or training, is essential but not sufficient. Personal support is equally important, and even indispensable for those with severe marginalization experiences. Personal support should encourage motivation and a sense of responsibility and help in withstanding crisis situations. Emotional support is of particular importance in the light of the widespread social isolation and lack of social networks among persons at risk of homelessness or already homeless.

[1.23] The success of social services or programmes entailing a housing element cannot be measured as a dichotomous variable and social integration turns out to be itself a relative measure, especially insofar as marginalized persons or persons in need are concerned. About every second client of such programmes does not achieve this full form of social integration within a year and continues to be in need of support, some for a longer period of time or for ever. Those requiring extensive or continuous social support are usually persons who additionally face health problems or a serious form of addiction (alcoholism or drugs) or whose family situation restrains them from becoming fully integrated into the labour market (for instance, single mothers).

[1.24] The case studies undertaken in the EUROHOME-IMPACT project have revealed that social services running programmes targeting the socially excluded have over the years developed an evaluation culture. However most have not succeeded in systematising or routinising related procedures. Seen from this perspective, the over-reliance of many of these social services on key resource persons (usually their directors) is at the same time a strength and a weakness. It is a strength because social programmes necessitate the personal commitment of individuals to ensure their successful operation. It is a weakness because this over-reliance sometimes also means that not adequate attention is given to routine procedures that ‘outlive’ so-to-speak the personal commitment of specific individuals thus also ensuring that expertise is transferred top-down also to middle-management or lower levels of staff.

[1.25] Within social services we can observe that attention is increasingly placed on receiving feedback from users or clients about how services are run, their strengths and weaknesses. There are two types of user

involvement: first, through the organisation of standardised surveys among the service's clientele; second, through structured dialogues between users and providers of services that emphasise empowerment. Our research has shown that it is possible to set up and organise such structured dialogues and that the users of social services are able, with some mediation support, to both articulate concerns and problems as well as engage in deliberation with service providers about what needs to be changed in order to render the service provision more comprehensive, user-friendly and respectful of the users' life experiences and social conditions.

[1.26] The approach adopted by the EUROHOME-IMPACT project combines quantitative and qualitative methods as well as assessments with different units or at different levels of analysis. This approach can be generalised to social policies or programmes more generally in the framework of the open method of coordination for the promotion of a European social policy agenda. The key features of this approach are the following: (a) identify the target area and specify its scope thus also the boundaries of observation; (b) undertake historical and prospective institutional analysis; (c) chart aggregate outcomes with the help of socio-economic indicators; (d) explore the dynamics of exclusion and inclusion through micro-level analyses.

[1.27] The EUROHOME-IMPACT findings suggest that social policy must continue to invest in basic social infrastructures, like housing, education or health, and to support an inclusive labour market and the provision of jobs. The significant differences between countries with regard to key indicators on income inequality, income poverty and, not least, housing integration, and the close association of these differences to those entailed in social support systems suggest that welfare regimes are still very important and that the more extensive these are in terms of social rights the higher the standards of living and the lower the risks of exclusion across the population in general as well as specific social groups. Social rights need to be ensured through the supply of high-quality basic public services as well as monetary social transfers that protect against crises or transitions. A combination of universal and means-tested social benefits is better than over-reliance on means-tested benefits, which have a remedial rather than a preventive function.

[1.28] Our findings speak in favour of continuing investment into housing as a public service. Investment into social housing is in this connection very important, especially for countries with a low-quality housing stock and large numbers of persons facing housing stress as a result. Support provided to home-owners and/or tenants is equally important. Our research also suggests that rent controls in combination

with financial support for the renovation of run-down private property might likewise need to be considered.

[1.29] Social programmes targeting persons facing social exclusion in various formats are an important extension of contemporary welfare policy. They are indispensable especially as remedial actions for addressing the needs of those persons who fall into the ‘poverty trap’ and/or face serious mental or health problems or life crises that lead to the loss of resources or, indeed, to homelessness.

2 Background and objectives of the project

Housing stress is associated with an accumulation of deprivation in several of the most important domains of human activity: labour, education, consumption, family and informal networks, communication, social institutions, leisure and recreation. The extreme form of housing exclusion, namely homelessness, is associated with social stigmatisation and isolation, low self-esteem, the feeling of not belonging and never having been given a chance to be included in the society. Housing stress and deprivation are the most obvious measure of extreme social exclusion in Europe.

Research about social integration in Europe has evolved, over the past two decades, towards a wider debate, measurement and analysis of deprivation in both distributional and relational terms. Research on housing exclusion has also been widening its perspective by gradually moving away from the focus on individual deficiencies towards the analysis of social processes which are conducive to different degrees of housing stress and housing exclusion.

The review of previous research in the field revealed a number of gaps which impair the development of informed policies. These provided the starting point for the EUROHOME IMPACT project.

Objective 1 _ Use of longitudinal survey data for exploration of housing integration / stress: pathways and risks

Data on housing deprivation in Europe is sparse and frequently non-comparable. At the national level, targeted primary research is rare. Surveys are typically limited to either single problem areas, cover small samples, are restricted geographically and yield fragmented data. Longitudinal research is not the norm and this limits the conclusions that can be drawn from snapshots of housing exclusion at a certain point in time. Potentially feasible methodologies are available but there is insufficient inter-institutional linkages and imperfect mechanisms to harness that expertise. Thus at the onset of our project, micro-data from the European Community Household Panel (ECHP) had not been systematically used to address the issue of housing stress and deprivation.

The first main task and achievements of the EUROHOME-IMPACT project has been to use the ECHP to explore housing integration and the corollary of the lack thereof, namely housing stress and deprivation, and to relate this to the risk concept. Risk situations are growing due to the greater diffusion of vulnerability factors induced by the employment

crisis and by new policy trends. As a result, the population at risk is much larger than that already excluded from housing. This fact is important in policy formulation.

The results of work on the housing situation deprivation and risk on the basis of the analysis of the ECHP can be read in Deliverable R[1]; pathways to deprivation and social exclusion are explored in Deliverable R[2]; the concept of housing integration and how it links to welfare regimes are elaborated in deliverable R[3].

Objective 2 _ Evaluation of services and social programmes with a housing element or targeting the homeless

The housing needs of various social groups are often dealt with as if these were homogeneous and assisted increasingly through social emergency services. This ‘super-market approach’ is not necessarily the best one as it ignores the client needs for support and assistance and their ways of coping with deprivation. A variety of services are distributed over many institutions between which there is little or no coordination.

The second main task of the EUROHOME-IMPACT project in view of the above has been to elaborate an evaluation manual that enables independent assessment and helps social services identify gaps in their management and coordination from the point of view of providers and clients and in terms of both direct results and outputs as well as longer-term outcomes.

The evaluation manual is presented in Deliverable R[5] of the project. The methodological approach was to develop and use this comprehensive evaluation tool to assess a variety of services across different countries. Deliverables R[6] and R[7] are a set of case studies that have applied this evaluation manual to different institutional contexts and countries. The case studies reported in R[6] report on social-housing services targeting specific risk groups in Austria, Switzerland and Denmark. The case studies reported in R[7] reflect on re-housing services targeting the homeless population in Germany, Ireland and Italy.

Based on methodological insights gained by using the evaluation manual in these case studies, Deliverable R[8] presents the tool in a revised format.

Objective 3 _ Policy advice and recommendations

The third main task of the EUROHOME-IMPACT project has been to draw recommendations for policy impact studies generically and for service provision more specifically.

Deliverable R[4] has sought to formalise the approach followed in the EUROHOME-IMPACT project, which combined quantitative and qualitative methods and analysis at different levels, for application in other areas of social policy.

Deliverables R[9] and R[10] have used the findings of the evaluation case studies of social services and programmes to elaborate recommendations for quality standards and user requirements.

In the chapter that follows we outline in detail the methodology followed by the EUROHOME-IMPACT project and our results.

3 Scientific description of methodology and project results

3.1 Introduction

In this chapter we present the main findings of the EUROHOME-IMPACT project. The presentation is organised as follows:

We begin with a short discussion of the methodological framework of the project and a presentation of the main methods used for data collection and analysis (section 3.2)

Section 3.3 that follows considers the impact of housing policies at the micro-level of individual dynamics. The results presented here derive primarily from the analysis of the ECHP data. We start with a discussion of housing policies in Europe – their similarities and differences – thus setting the context for the discussion that follows (section 3.3.1). We will see that key parameters of national housing policies or welfare regimes are behind several significant differences at the national level with regard to the housing situation, in general, and housing integration more specifically. Following an exposition of the housing situation of Europeans (section 3.3.2) and of the notion of housing integration (section 3.3.3) we go on to discuss pathways of social exclusion and main risk groups with regard to income poverty as well as housing stress or deprivation (section 3.3.4). This part finishes with a brief consideration of the quantitative impact of social transfers on the avoidance of income poverty and housing stress (section 3.3.5).

The next main section 3.4 considers the role of social services and programmes targeting housing. First, we present the general evaluation framework (section 3.4.1) and the specific research guidelines for the follow-up of re-housing services targeting homeless persons (section 3.4.2). We then briefly present six different programmes as exemplary of social services in this field and the problems they are currently facing (section 3.4.3). Their comparative assessment (section 3.4.4) provides some interesting insights regarding the management of such services but also their conceptual self-understanding and perception and how this contributes to their organisation. In the final sections of this part of the report we reflect on the implications of our case studies for quality assessment (section 3.4.5) and user requirements in social service provision (section 3.4.6).

The conclusions and recommendations to be drawn from this research and relevant for policy impact assessment, on the one hand, and welfare

policy reform at the substantive level, on the other hand, are the subject of chapter 4.

3.2 **Methodology**

The methodological framework of the EUROHOME-IMPACT project was informed primarily by policy analysis and, in that, especially sociology and political science.

The sociological perspective is shown by the focus of much of the research work on individuals and social groups. The latter were the focus primarily of the analysis undertaken using the European Community Household Panel (ECHP). The micro-level of analysis was however also incorporated in the evaluation case studies of social services or programmes: users or clients were targeted for providing input in the assessment process.

Also more in the sociological tradition has been the focus of the policy analysis at the meso-level of social programmes and services on organisational elements and the social construction of institutional practices. Following more the political science tradition, the case studies also sought to re-construct and analyse the decision processes involved in social services and how these relate to the broader context of social institutions, including housing policies.

In terms of research design, the EUROHOME-IMPACT project applied different methods in order to achieve its three objectives outlined in the previous chapter.

Desk analysis – literature survey and document reviews – were used at various stages of the project: at the beginning for gaining an overview of housing policies in different European countries thus setting the context for subsequent analysis; with reference to the ECHP analysis for establishing baseline knowledge of previous use of the ECHP in the social sciences; in the course of the evaluation case studies for gaining background information on the social programmes under investigation and their context of operation as well as insights from previous research.

Statistical analysis – was used to explore and analyse the data from the European Community Household Panel (ECHP). The analysis was done both at the cross-sectional and longitudinal levels and covered the years

1993-94 to 1997-98.¹ Several statistical methods were used ranging from descriptive and exploratory analysis to regression and logistic regression models. The Eurostat methodological guidelines for using the ECHP were used, including with regard to the definition of constructed key variables.

The case studies of social services or programmes entailing a housing element or targeting homeless persons followed standardised guidelines following an *evaluation framework* which defined nine dimensions and related criteria.

Expert interviews were used in the case studies as a tool to collect information on the social services under evaluation but also for gathering information on the way in which perceptions and attitudes of key actors involved in running these services or programmes construct the latter's operation.

The case studies also sought *user involvement* in the process of evaluation. Social service clients were interviewed either on an individual basis or in groups. In the latter case, the '*focus group*' method was used to elicit a deliberation process for understanding the experiences of users with social services and for feeding back this input to those running these programmes.

3.3 The impact of social policies with a housing dimension

3.3.1 Housing policies

In order to appreciate the importance and impact of housing policies, it is necessary to consider them in historical perspective. This means primarily looking at the reasons that motivated the involvement of the state into the housing sector and the ways in which it became involved.

Two dimensions are relevant in this connection:

- 1) The scope of state involvement, measured in terms of coverage – on the one hand, there are countries in which the state conceives of its

¹ The time lag between the years in which the research was carried out (2000-2002) and the years of reporting with reference to the ECHP is due to the long period of processing and cleaning the ECHP data at Eurostat level and preparing the so-called Users' Database (UDB). This is a typical, even if unfortunate, characteristic of survey research.

role as that of supporting *all* to the ‘right of housing’; on the other hand, there are countries in which the state’s role is limited to that of supporting only those in need, as measured by financial disadvantage.

- 2) The focus of housing policy, namely whether ownership or social housing. Housing policies that concentrate on the owner sector tend to consider private ownership as the ultimate form of housing security and see their role as *facilitating* this form of tenure. Countries with a strong commitment to the social housing sector, on the other hand, see the state’s role in the housing sector as more pivotal and as transcending that of facilitator.

Four groups of state housing policies can be identified.

- Housing policies favouring universal coverage and placing a high value on private ownership – in this group we find Belgium and Germany.
- Housing policies favouring universal coverage, yet with a strong commitment to social housing – here we find Austria and Denmark.
- Housing policies favouring partial coverage and placing a high value on private ownership – Italy and Ireland are to be found in this group.
- Finally, there are housing policies favouring partial coverage and with a commitment to supporting measures for those in need, which includes support for social housing as *one* policy measure.

Strong regional variations can be observed in Germany (between East and West), in Belgium (between Flanders, Wallonia and Brussels-Capital), Italy (North-South), Switzerland (across cantons) and Austria (across nine *Laender*). Housing policies in Ireland and Denmark are centralised. Regional differences in Ireland result primarily from the higher population density in the East. In Denmark, regional variations concern mostly the structure of suburban areas. Some are dominated by owners, some by social housing units.

The most important actors in housing policies are:

- state representatives at the national and/or regional and local level;
- interest organisations for residents and owners;
- non-profit building associations; and
- organisations catering to the needs of specific groups.

National actors are in charge of housing issues in Denmark and Ireland but implementation rests with local authorities. In Germany, Austria, Belgium and Italy regional actors are equipped with crucial powers to

shape policies and legislation, in addition to their implementation responsibilities.

Home ownership

In most European countries we find policies supporting home ownership. Related policies range from subsidies for mortgages and loans, tax rebates on housing loans, relief from VAT or income tax, tax relief, shared ownership models that provide a path from tenancy to ownership, allowances to supplement interest payments on mortgages, low interest loans, annuity grants, one-time grants for construction or first-buyers and subsidised saving schemes.

Belgium favours state support of home-ownership for low and medium income earners over support for rentals. Ownership in Belgium is promoted via subsidies for mortgages and loans as well as through tax rebates on loans which are almost universally available. Buyers of main residences can benefit from advantageous interest rates on loans; tax rebates are granted on mortgages for construction and also for refurbishing investments. The regional authorities determine the policy framework for first-time home buyers and assistance to vulnerable groups such as young families, the aged and the handicapped. The regional Housing Funds for Large and Young Families are a main staple of Belgian support for owners with large families and those in early stages of family formation. These funds have been in place for decades and reflect the focus on ownership as much as the notion of a particular family type. Restrictions regarding size and market value of the dwelling apply as much as income ceilings.

Italy is also characterised by a high ownership rate, including within the lower income classes. More than two-thirds of blue collar workers are owners. The rate is increasing as are state subsidies for the sector. Policy support for owners takes mostly the form of relief from VAT, income tax and local authority property taxes. ‘*Edilizia Agevolata*’ is part of the public funding system which includes measures for both ownership and rentals but which, in fact, is mostly supportive of ownership. It grants subsidised loans to individuals constructing or renovating main residences as well as to institutions in charge of the provision of housing for middle- and low-income layers, like local authorities, cooperatives and building companies. Some of these measures are universally available to all owners up to a certain amount. Targeted are above all first-time buyers. Some regions provide low interest rates on mortgages to specific groups such as young couples, single mothers or larger families.

Owner occupation is the primary policy goal in **Ireland** as well. Amounting to above eighty per cent, ownership is by far the most important form of tenure. It is promoted with several measures that target first-time buyers (by means of grants, exemptions from stamp duties and mortgage interest tax relief) as well as vulnerable groups. Customised models include ‘shared ownership’, a scheme that provides a path from tenancy to ownership in stages. Within the framework of the so-called ‘affordable housing scheme’ local authorities offer houses for sale at cost price. Subject to income ceilings, low-income households not eligible to receive loans elsewhere may obtain loans from local authorities to purchase, reconstruct, repair or improve dwellings. Assistance towards mortgages is available to social housing tenants buying either private or local authority housing. Welfare-dependent households benefit moreover from means-tested allowances that supplement interest payments on mortgages. Measures directed at special target groups are ‘essential repair grants’ for elderly persons and adaptation grants to disabled persons.

Six out of ten residents are owners in **Denmark**. Ownership support has focused particularly on one-family homes and less so on apartments. Low interest loans have been the device until the late 1950s. Since then income tax deductibles for interest payments have been available. Tax deductions for owners are almost universally available but they were reduced in the late 1980s. Apart from tax deductions some specific schemes in the form of rebates on several taxes support the continued owner-occupation for the elderly.

In **Austria** the ratio between the ownership and rental sectors displays significant regional variations (from 5 to 79 per cent regarding house ownership and from 3 to 16 per cent regarding the ownership of an apartment). Among the public funding instruments that support the ownership sector, tax relief measures are of minor importance. Owners benefit insofar as condominiums constructed by non-profit building associations are sold below market rates. Ownership is most importantly funded via subsidised loans, annuity grants and non-refundable one-time grants for construction, purchase or rehabilitation of apartments or houses. Some provinces target special groups, most importantly young families. Subsidised saving schemes enjoy popularity for private construction and rehabilitation, but purely privately financed construction is atypical. These schemes are often a means of state-supported saving regardless of intentions to invest in housing. Means-tested allowances are of less importance for the ownership sector as vulnerable groups typically do not own their dwellings.

Of the countries compared, **Germany** features the least emphasis on ownership. Measures to support this sector are most importantly grants

(*Eigenheimzulage*), subsidised saving and loan schemes, and the funding devoted to the construction of condominiums. Owners are also eligible for housing allowances although, in practice, this measure is of little relevance to this sector. The funds devoted to the ownership sector affect most importantly new purchases.

Private rentals

Tenant protection legislation covering termination of leases, time periods of contracts and rent control exist in some form or other in all of the states compared. In countries in which the rental sector consists predominantly of private lettings, like in Germany, regulations regarding rent control and protection of tenants from arbitrary notice to quit are an important part of the housing protection system. Legislation is the main instrument to address the interests of both tenants in private-rented accommodation and landlords.

In Germany, France and the Netherlands there is no rent control, but the system reserves some regulatory power. Neighbourhood comparison and quality criteria are typical indicators used to ensure reasonable rent levels. In Belgium and in the United Kingdom there is free determination of rent in private-rented housing. While there is no rent ceiling or reasonable rent for a new tenant in these two countries, there are restrictions regarding rent increases during a tenancy contract.

There has been a general tendency towards an increase of landlords' rights to opt for short-term contracts. However, many countries aim at longer-term protection of tenants from frequent rent increases by means of fixed-term tenancies. The problems that tenants often encounter are not lack of good laws but the weak negotiating position of tenants under conditions of shortage of affordable lettings and lack of an effective system of public control to ensure that landlords comply with the existing legislation.

In most European countries owners and landlords cannot evict a tenant because they find another one willing to pay more. A landlord can terminate a tenancy by a regular notice to quit based on terms foreseen in the rental agreement or may seek an extraordinary termination if a tenant does not meet his obligations. Legally-defined reasons for termination of tenancies include: end of contract, demolition or refurbishing, owner's need for personal use of a dwelling, arrears of rent, and tenant's unacceptable behaviour or use of an apartment contrary to the terms of the tenancy agreement. Termination of regular tenancies requires a period of notice. This period usually varies between two months and a year depending on the duration of a tenancy. Extraordinary termination of tenancy due to a tenant's violation of contractual terms such as default

of payment, disturbance of domestic peace or misuse of the apartment does not require a period of notice. It does, however, entail juridical procedure of eviction that may last as long as one year.

Measures to avoid evictions based on tenants' default of payment are implemented in many countries. The legal framework of preventive action includes a broad range of social assistance to tenants threatened by the loss of a home. Measures range from assumption of rent arrears and counselling to transitional measures such as stay of eviction or postponement of enforcement of court orders to evict.

More generally, the trend towards increased liberalisation of housing markets, a blurring of borders between public and private sectors and the subsequent dynamics of market forces have made affordability an issue. Additional housing benefits have been established in countries where rent controls do not succeed to ensure affordability (e.g. in Italy). In other countries (Belgium, Ireland) such funds are not earmarked to support housing costs but are channelled through the more general social protection schemes. In Denmark, private rentals are controlled to the extent that they do not reflect market value which lowers access barriers.

Looking at the countries studied in-depth by the EUROHOME-IMPACT project, the following can be noted:

In **Denmark** a large part of private rentals (85 per cent) are regulated at cost level and do not reflect market prices. This, however, applies only to dwellings rented up to 1991. Tenants concluding leases thereafter cannot draw on rent control legislation. Two types of housing benefits aimed at tenants, regardless whether they reside in public or private rentals, are available to pensioners (rent allowance) and non-pensioners (rent subsidy) respectively. Eligibility depends on household income, housing expenditure and household size. 21 per cent of households received such individual housing benefits in 1998. These are often a major part of the household income: they amount, on average, to 50 per cent of the rent.

In **Austria** private tenants may access public funds for improvement and renovation activities. If they are eligible they can furthermore apply for means-tested allowances (as can owners and tenants in social housing). The rent control system applicable to most of the private sector is complicated and frequently subject to law amendments but, overall, it does not tend to push rent amounts below market value.

In **Germany**, private rentals are neither completely subject to market forces nor are they strictly regulated. Rents may be increased but for existing contracts not above 20 per cent within three years. Tenants of both the private and social sector can apply for means-tested allowances.

In **Belgium**, private tenancy regulations strongly protect owners. They protect tenants from excessive rent increases to the extent that freely negotiated rent amounts cannot be raised more than once a year, nor may they exceed the official index of increases in living costs. In order to increase access of low-income groups to private rentals, 'social rental agencies' have been established. Furthermore, low-income private tenants who are aged or living in an objectionable dwelling may receive assistance to cover costs to move into more appropriate housing or to finance rent down-payments. No specific system of rent subsidies is in place.

The rental sector in **Ireland** is the smallest of the countries compared. Private rentals amount to less than ten per cent of the housing stock – less than the social sector. With few exceptions private rentals are no longer subject to rent controls. House prices have doubled in real terms since 1996. The state subsidises the private sector by means of capital allowances and tax incentives for investment in rental property. Means-tested housing allowances are funded by the Department of Family Community and Social Affairs and administered locally. Housing Income support for private tenants is available to those not full-time employed of low income households demonstrating housing need. The payable amount is calculated based on minimum income payment of Supplementary Welfare Allowance (SWA). SWA rent supplement has developed into a mainstream housing income support for about 40,000 households in the private rental sector. Private tenants may furthermore claim tax deductions against rental payments.

In **Italy**, less than a quarter of the housing stock are rentals. Some of these are forms of social tenancies. Decades of rent freeze were followed by rent control legislation in the late 1970s that allowed only regulated increases of rent amounts. These rent controls did not succeed in holding price explosions at bay. Liberalisation in the early 1990s resulted in steady rent increases. The most recent regulatory attempt of 1998 revised the entire framework for rentals. The objectives were to expand the rent market in order to re-insert a part of the large non-rented stock into the market; to reduce the cost of rented accommodation; to support low income segments of the population by introducing rent supplement benefits; and to make more efficient use of the existing stock. There are now both free rents and rent-controlled contracts permissible. Free rents can be deducted from income tax to 15 per cent. Controlled leases can claim 45 per cent income tax deduction plus additional deductions from other taxes. Tax deductions that tenants may claim are income-dependent. In addition to tax rebates, low income tenants may also receive allowances. Housing allowances for low-income tenants in the private sector are paid from a special Social Fund that was created to subsidise rent payments. Regions may add to this fund at their discretion.

Social housing

The social housing sector is in the decline practically everywhere, including in those countries where it comprised an important building block of the modern welfare state following the end of World War II, like in Denmark or Austria. Ironically, that social housing is increasingly thought of as an instrument for fighting social exclusion rather than as a policy aiming at increasing life quality for broad segments of the population has contributed to its deterioration. In Denmark, for instance, but also in France, the social housing sector has come to be primarily occupied by vulnerable groups such as the elderly, the unemployed or migrants. Subsequently, tenancy in the social housing sector is indicative of marginalisation and as such often stigmatised. In Germany, the abolishment of social housing regulations reflects the intention to rely on market forces in the long run: time frames for the social designation of housing units have been decreasing, as has the percentage of persons eligible for social rentals.

The re-orientation of housing policies towards the needs of vulnerable groups and the socially excluded is reflected in the gradual tightening of eligibility criteria for social housing. One group which would 'qualify' for social housing in terms of its income are immigrants and members of ethnic minorities. This group is, however, often not eligible for social housing by reason of citizenship.

Turning to the countries covered in depth by this study, we can note the following:

Social housing policies in **Denmark** follow a universalistic ideology. The social sector comprises about 17 per cent of the housing stock. And 21 per cent of persons above the age of 16 are accommodated in social housing. Universal eligibility applies from age 16 on, whereby up to the age of 18 special youth sections are allocated. Local authorities can claim up to a quarter of dwellings for municipal social housing needs.

Despite universal access opportunities, the sector shows a concentration of marginalised groups: refugees, ethnic minorities, the unemployed. It is typically not inhabited by families. The ideal of domestic care rather than institutionalisation makes the elderly a 'problem group' and the focus of policy attention as well. An Urban Committee has been established to systematically address problems in social housing estates (see also section 3.4).

The funding of social housing in Denmark is structured around (minor) residents' deposits, local authority capital grants and mortgage loans. Subsidised loans finance also regeneration of social housing; its

construction is subject to required quality standards. In the recent past state subsidies have decreased and, consequently, the burden on local authorities has increased, leading to less construction activity in this sector.

Housing costs for tenants depend on the individual estates. Tenants may be eligible to rent subsidies and rent allowance for pensioners. These benefits cover on average fifty per cent of the rent. Tenants cannot buy their units, nor can family members enter the lease. Housing associations manage the dwellings but estates may choose another management firm. The opportunity for tenant participation is extensive.

What defines social housing in **Austria** is protective legislation that applies in addition to other housing regulations. These provisions are devised to protect tenants, to control owners and to define the funding system. They generally apply to post-1953 construction built with public subsidies, regardless whether the builder is a public or private actor, and to cooperatives.

Access to municipal flats or cooperatives is subject to availability, need, income ceilings, period of residency in a municipality, citizenship and, in the case of cooperatives, initial payments. However, in principle, eligibility criteria are rather generous and thus cover a significant proportion of the population. Close relatives may 'inherit' leases of social rentals.

Tenants of municipal flats as well as residents in cooperatives (or private sector tenants) are potentially eligible for three types of means-tested allowances (housing allowance, rent allowance or rent benefits, whereby the latter is paid within the framework of Social Welfare Assistance). Residents in cooperatives can furthermore apply for subsidised loans to finance entry payments. New legislation opens the possibility to purchase cooperative dwellings under certain conditions.

The social housing sector in **Italy** is small and demand exceeds supply. Among rentals, which comprise less than a fifth of the housing stock, the social segment makes for about five to six percent. The rate is higher in larger cities. Two types of schemes, integrated in the same institutional framework, characterise housing policies for the social sector. One of these, however, is more a form of ownership support (see comments on 'Edilizia Agevolata' earlier). De facto public housing ('*Edilizia sovvenzionata*') refers to state-owned housing rented to low income tenants. Even though the social sector in Italy is marginal, those who occupy it enjoy strong protection in terms of housing security. Rents for 'Edilizia Sovvenzionata' are income-dependent. Designated social funds

provide rent assistance to the poorest household. Renovation subsidies are also available.

Since 1971 access criteria have become less rigid to include more groups in need, for instance, immigrants and young people, and are no longer restricted to mainly low income families. Eligibility is subject to income ceilings which are regionally defined within pre-given limits according to national legislation. In determining priorities, criteria such as family size, housing conditions, or having been evicted are taken into consideration. The regions may furthermore define and prioritise 'special categories'. Recurrent are the elderly, young couples, emigrants returning to Italy, or large families.

Traditionally, social housing tenants had the option to purchase their units based on a redemption formula. Recently, massive sale programmes have given tenants the right of first refusal. Family members may enter leases upon death of the head of household or, in case of legal separation, if evidence of kinship and minimum periods of residence is provided. The extent of tenant participation in management differs across regions. Self-administration includes minor maintenance responsibilities for common areas.

Belgium displays a similarly small social housing sector. Of the rentals available (a third of the housing stock) less than a fifth are social rentals (five per cent of the total housing stock; eight per cent of the housing stock in the Brussels region). Rent amounts are adjusted to income and, together with the more general social protection benefits, are expected to meet social needs without specific housing benefits such as rent subsidies. Despite the seemingly high proportion of GDP spent on housing the redistribution effect remains insignificant as tax rebates and subsidised loans form the major instruments. Such instruments are often not accessible to vulnerable low income groups.

The social sector in **Ireland** is understood as aid to those unable to provide for housing themselves. Social housing in Ireland is increasingly identical with low socio-economic status and long-term poverty, particularly in urban areas. Social housing provision has declined from more than 10 per cent in 1996 to 7 per cent in 1999. This contrasts with increased demand: due to rising housing prices social housing needs increased by 43 per cent over the three-year period from 1996 to 1999; 29 per cent of those in need were private tenants.

Social housing is financed by the federal budget. Non-statutory social housing providers receive funds via two schemes. One is based on capital loans and rent subsidies, the other on capital assistance for non-profit housing associations and voluntary organisations. Typically, private

providers construct social housing; local authorities are responsible for allocation, management, repairs and maintenance. The latter tasks suffer from weaknesses due to financial and operational obstacles.

Eligibility to social housing is subject to means-tested criteria, i.e. income ceilings and a point system that ranks applicants on waiting lists. Eligibility to housing allowances depends on the type of landlord. Voluntary sector tenants receive subsidies for the market rent they pay through the income maintenance system; local authority tenants do not pay market rents but rents based on ability to pay. Local authority tenants may purchase their houses but not flats; social housing provided by voluntary bodies cannot be bought.

The social sector in **Germany** has decreased by half since 1950. This development is a consequence of the expiration of social designation periods of a large quantity of housing stock which is now part of the private rental sector in the Eastern states. This has led to an increasing shortage in low cost housing. Social designation periods vary and over the past decades have become shorter, currently between ten and 25 years. At present, the social housing segment amounts to about ten per cent, is expected to further decrease and is concentrated in urban areas. The problem of spatial social segregation, which is not as marked in Germany as in other countries, has been increasingly receiving attention.

Both private actors and non-profit building associations, operating under the framework of social designation laws, construct social housing. Traditionally, the social housing sector in Germany has not been targeting disadvantaged groups but rather has addressed the needs of the wider public. The percentage of eligible tenants, however, has decreased to about 40 per cent compared to 70 per cent of the population in the 1960s and 1970s.

Social housing tenants may remain in their dwellings if their income increases given they pay a fee to balance their changed eligibility status. Landlords may freely select among eligible tenants unless restricted through provincial legislation. Rent ceilings apply and vary. Increasingly they are defined dependent on the income of the tenants.

Housing allowance (*Wohngeld*) is paid depending on family income, rent amount and household size and, in principle, covers only part of the rent. Social welfare recipients receive a fixed amount of housing allowance which is paid from social welfare funds. This covers housing costs to the full if other income is not available. Almost 14 per cent of (both social and private) tenants receive allowances. The percentage is higher among social housing tenants (a quarter). Experts estimate that only about 50 per cent of those eligible do actually apply.

Social tenants may purchase their housing unit only if the social designation period has expired. Tenant participation in administration of social housing is typically only found in units of the non-profit building associations.

Harmonising trends

European housing policies are characterised by some general harmonising trends despite persisting differences in orientation. Two stand out:

The first comprises the fine-tuning of housing policies to reach out more effectively to the needs of vulnerable groups. Besides (income) restrictions imposed on eligibility criteria, especially with regard to social housing and direct housing allowances, several state and/or regional housing policies prioritise some groups over others in terms of coverage. The young, the aged, persons with disabilities as well as young and/or large families are prioritised in several countries. The housing needs of single mothers, the homeless, battered women and drug users continue to be mainly the remit of voluntary or non-governmental organisations or of special initiatives.

Secondly, in some countries first attempts are being made to better relate housing policies to other policies, and in particular urban regeneration plans. Exemplary of this orientation has been the Danish ‘urban renewal’ initiative (1994 to 2002) which besides foreseeing more generous subsidies for urban social housing tenants, sought to systematically address problems in social housing estates (see also section 3.4). The programme aimed at improving living conditions for deprived tenants and immigrants through a ‘local network strategy’ and at improving the competitiveness of problematic estates to attract residents other than vulnerable groups. Similar albeit not as extensive local initiatives in Italy have been emphasising the role of mediation whilst inserting disadvantaged groups into the housing market in order to avoid ensuing segregation and stigmatisation. This is also the explicit task of the privately managed non-profit agencies known as ‘social rental agencies’ or ‘social agencies’ often established with the support of municipalities or local funding. Such agencies exist in Belgium, Italy, Ireland and Germany and are in charge of facilitating the housing of the placement of the marginalized in the housing sector.

3.3.2 Housing situation

The European Community Household Panel (ECHP) provides a useful basis for obtaining comparative data on the housing situation in Europe

across Member States and, in particular, the countries under investigation by the EUROHOME-IMPACT project. It should be noted at the outset that the estimations provided by the ECHP are not always identical to those provided by public authorities, which is not surprising considering that the ECHP data is micro-data. Nevertheless the estimates of the ECHP are not inconsistent with official estimations and this is proof of their usefulness in a comparative analytical framework.

Tenure

The majority of Europeans (69 per cent) own their houses. The ratio of home-owners is highest in Ireland (81 per cent) and lowest in Germany (47 per cent). On the other hand, the private rentals sector is most popular in Germany (41 per cent), least in Ireland and the UK (five and eight per cent respectively). The Netherlands displays the most populous social housing sector – 34 per cent occupy social housing dwellings – followed by the UK (23 per cent), Denmark (21 per cent) and Austria (17 per cent).

The private rentals sector is gaining in importance. This is witnessed by the fact that private tenants make up the relative majority of those who moved to their current dwelling only during the last five years in several countries and 35 per cent for the EU-14. These trends are all the more accentuated among younger people.

Type of housing

The majority of those owning their accommodation live in detached or semi-detached family houses (69 per cent) whereas the majority of those renting their accommodation live in apartment buildings (60 per cent). The same is true for those in social housing: 58 per cent live in apartment buildings. This of course also reflects urbanisation trends, insofar as the majority of tenants (private rentals or social housing) are to be found in cities.

Standard of housing

The overall high standard of living of European societies is reflected in the standard of housing. Only two per cent live in seriously sub-standard housing, i.e. housing with no bath or hot water and no toilet. A further eight per cent live in housing with no (central) heating and no separate kitchen. The remaining ninety per cent live in accommodation displaying none of the above problems.

Housing problems

We can talk of two main dimensions relating to housing problems:

- The accommodation is characterised as in 'bad condition' if it has a problem with regard to heating or if it displays problems with the walls or roof.
- The accommodation is characterised as 'badly situated' if in the subjective perception of its tenants, it is situated in areas with high levels of noise, pollution, or crime.

24 per cent of Europeans report living in accommodation which is in bad condition in any of the ways described above. This percentage share ranges from 10 per cent in Finland to 55 per cent in Portugal.

A more serious problem is that of bad location: 40 per cent of Europeans report living in dwellings that are badly situated. Least problems in this respect face the Danish residents (25 per cent); most affected are the UK and Italian residents (47 per cent).

Both types of problems are more pronounced in the private and social housing sectors than in the owner-occupied sector.

Housing costs

Housing costs are said to rise. This in conjunction with the increased salience of the private rentals sector is constituting a problem especially for younger European citizens. That rents can reach high values is backed by the ECHP data where maximum monthly rent values reported were as high 1,588 PPS per equivalent adult. Still however, the majority of Europeans live in far cheaper accommodation.

Every second European who does not own their accommodation are paying less than 154 PPS monthly rent (equivalized to control for housing size). The cheapest rented accommodation is found in Portugal, the most expensive in Luxembourg.

Rents in the social housing sector are lower than those in the private sector in most countries but significantly so (i.e. less than half) only in Ireland and Italy. Austria, Denmark and the Netherlands which have sizeable social housing sectors display no significant differences in this connection, a finding that confirms the middle class or more generous orientation of their social housing policies. In Denmark and Austria the proportion of low income persons living in the low rent social housing sector is lower or equal to the proportion of low income persons living in the low rent private rentals sector. The social housing sector is most successful in housing low income families in Belgium, Ireland and Italy, but also fares well in Germany and France.

These findings must however be relativised by considering than in Denmark and Austria (as well as in the Netherlands) the standard of housing is on average higher in the social housing sector than it is in the private rental sector (at least at the lower end of the scale of rent payments). Also to be taken into account is that in these countries the low rent social housing sector accommodates less people than the low rent private rentals sector, which suggests that the dwellings are more comfortable considering household size. In most other countries the opposite is true.

Rent payments make on average 24 per cent of the monthly income per household. Only in Finland is this ratio significantly higher at 42 per cent, however the explanation for this appears to be that the rent in Finland already includes extra regular payments for services like repairs and maintenance, heating, electricity / gas, water, sewage removal, or garbage removal. The average number of additional payments in most other countries ranges between 2 and 3. It is highest in Belgium, Greece, Spain and the Netherlands (up to 5).

Housing costs are a burden to 22 per cent of Europeans and somewhat of a burden to a further 42 per cent. Housing costs are more of a burden to tenants of the private and social housing sectors (32 and 27 per cent respectively as compared to 20 per cent reporting similar problems among owners).

3.3.3 Housing integration

Housing integration is a composite dimension dependent on aspects such as **affordability**, the **quality of housing** and its **size**. With the help of logistic regression models and using the ECHP data it was possible to gain insight into the criteria that determine these key dimensions of housing integration in different countries. Our conceptual model has followed the so-called ‘social subjective approach’. This involves the linking of objective indicators to subjective assessments.

Affordability

Affordability is a function of the rent-to-income ratio, household size, the age group and earner of the main earner as well as the scope and amount of additional payments (besides rent) in conjunction with financial problems. The impact of each of these factors on the subjective perception of affordability is variable across countries. Regional variation must be controlled for. Social housing has a significant impact on affordability only in Denmark.

The summary statistics indicate that in more than 75 per cent of households in Denmark, Ireland, Austria and Germany there is hardly an affordability problem with reference to the rent-to-income ratio. For these households it is unlikely that rent increases would have any major impact on subjective affordability and housing integration. On the other hand, in Italy we find 19 per cent of owner households having affordability problems even when housing cost is marginal. These households will hardly benefit from measures which purely reduce housing cost but their situation can only be improved by a higher and stable income which guards against indebtedness.

The main potential beneficiaries of rent control or housing allowances would be in Italy and Belgium where the cost burden of at least two thirds of renters is determined by their rent-to-income ratio. Policy responsiveness would even be higher among owners in these countries, as their cost burden depends mostly on the income share spent on mortgage repayments.

Quality of housing

Quality of housing is a function of the availability of standard housing facilities (bath or shower, flushing toilet, hot running water), the condition of the dwelling (leaky roof, dampness, rot in windows or frames) and environmental problems associated with location. However satisfaction with housing is influenced also by indicators not related to housing as such, like the health of the resident or the extent of social contacts.

Overall, it appears that housing satisfaction depends far less on the quality of the accommodation than might have been expected. The different dimensions of housing deprivation are significantly variable in their association with satisfaction with housing, with bad condition being the most striking aspect of inadequate housing quality. For the less important domains even a relatively high intensity of deprivation does not imply low satisfaction with housing. Housing satisfaction is not exclusively determined by quality criteria but subject to a variety of determinants which relate to lifestyles and preferences as well as general satisfaction and social aspects of housing integration. An improvement of housing satisfaction would hence require carefully customised measures for a very broad range of needs.

Size of accommodation

Important with regard to size is the size of the household. The threshold for one-person household is 1 in all countries except Austria where it is 2; for two-person households it is either 1 (in Belgium and Italy) or 2 (in

all other countries); for three-person households it is 2 (Belgium and Italy) or 3 (in all other countries; and for four-person households it is 4 (Austria, Denmark) or 3 (in all other countries). Likewise with the progression for larger households.

A lack of integration is indicated for individuals whenever these standards cannot be met, whereas full housing integration is only achieved when the accommodation is satisfactorily in each of the separate dimensions.

Table 1. Dimensions of housing integration

	Denmark	Belgium	Ireland	Italy	Austria	Germany
	%	%	%	%	%	%
Affordability risk	1	13	12	19	2	4
Inadequate quality	2	11	11	48	3	11
Crowded	12	12	14	17	13	6
Integrated	85	70	73	39	83	82

In **Denmark** about 85 per cent of the total population are integrated, thus we may speak of Denmark as the country with the shortest ‘ladder’ of housing integration. Problems are almost exclusively related to crowding problems, which are likely to be only temporal. **Austria** is very similar and the integration rate is only slightly behind that of Denmark. A similar level of integration is also found in **Germany**. Pure crowding problems are much rarer in Germany and a substantial part of the population has to be accommodated in a dwelling of inadequate quality, yet mostly at reasonable cost.²

Further down on the pathway to integration we find **Ireland** where affordability problems are much more visible, coinciding to a substantial degree with crowding or inadequate quality. The overall integration rate amounts to 73 per cent in this country. The integration level in **Belgium** is only somewhat lower. Here affordability is a major problem but this is less often the case in combination with other housing problems. The overlap of persons in crowded and bad quality accommodation amounts to seven per cent. At an overall integration rate of only 39 per cent in **Italy**, housing problems are visible in all domains. In particular the low satisfaction with the housing situation and the prevalence of quality problems are the main hindrance for almost 30 per cent of the population.

² Unfortunately the available data did not allow for a more detailed regionalisation, which might have revealed major disparities between the Eastern and Western parts of Germany.

Pure crowding or affordability problems are relatively rare and a substantial part of the population is faced with a cumulative lack of housing integration across dimensions. In Italy four per cent of the population is at extreme risk of non-integration in all domains.

3.3.4 Pathways to exclusion, housing stress and main risk groups

Low income and risk of poverty

A person is characterised as of low income if he or she lives in household that earns less than 75 per cent of the population of a country. A person is said to be at risk of income poverty if he or she is found below the 60 per cent of the median equivalised income of the population in that country.

In 1997 one in six of European citizens lived in households with economic resources below the at-risk-of-poverty threshold. The variation across European countries is quite significant, ranging from one in twelve in Denmark to one in five in the UK.

The financial means of persons in economically inactive households who are not retired are significantly below the national average. It is not surprisingly therefore that these groups face also an over-proportional risk of income poverty: members of unemployed households experience income poverty roughly three times as often as, for instance, members of households where at least one working person is present.

In most countries the risk of poverty increases with the number of children. If the number of children exceeds two or if only one parent is present, the risk of falling below the poverty threshold is high. Inevitably this has consequences also for the scope of child poverty. Only in Greece, Denmark and Finland is the risk of income poverty for large families below the population average. Denmark and Finland, on the other hand, display comparatively lower poverty risks for single parent households.

Elderly single households in the EU (which are mostly widows) find themselves almost as often in a state of at-risk-of income poverty as persons who live in large families. Only in Spain and the Netherlands are persons over the age of 65 relatively well protected from poverty risk. In most other countries their poverty risk is increased by at least one third against the national average.

Also particularly vulnerable to income poverty are migrants and especially those from non-EU countries of origin. Despite a wide margin of statistical error which is associated with the poverty rates of

comparatively small groups in surveys, one can observe that immigrants or members of ethnic minorities without the citizenship of a EU-country are particularly vulnerable to income poverty, displaying up to two times the risk.

Poverty dynamics

Income poverty is thankfully still a transient phenomenon in most Member States of the European Union. This is shown clearly by Table 2 which displays the years in poverty in the period 1994-1997 and which refers to the population which participated in the ECHP throughout the observation period (i.e. the so-called balanced longitudinal sample).

Table 2. Years in Poverty 1994-1997 in % of those interviewed throughout					
	Never	1	2	3	4
Austria	77	11	6	5	N/A
Belgium	69	12	7	6	6
Denmark	81	11	4	3	2
France	71	10	5	5	9
Germany	75	11	5	5	5
Ireland	68	11	7	6	7
Italy	65	14	8	6	6
UK	68	11	8	6	7
EU-8	70	11	7	5	7

Source: ICCR own calculations of ECHP UDB (Waves 1 to 4), Version 09/2001; for Germany the ECHP database is based on national SOEP, for UK on national BHPS; as Austria joined the ECHP one year later, there is no fourth wave data for Austria.

With the exception of France, Ireland and the UK, we can observe a declining tendency as the years increase, whereby the sharpest drop occurs between years one and two.

Even if poverty is largely a transient phenomenon, what the above table also shows is that there is a much larger number of persons who experience (shorter or longer) spells of poverty than would be reflected by the average cross-sectional or any-time poverty rate. Thus, for instance, while only 15 per cent of Belgium residents lived in poor households in 1997, the experience of poverty had been made by almost one in three of Belgium residents in the period 1994 to 1997 (see Table 3).

Over a period of four years we find over 30 per cent of European citizens experiencing a poverty spell (of at least one year in duration), even if for the majority this experience is temporary.

Table 3. Any-time poverty rate vs. share experiencing poverty spells over time		
	How many poor 1997?	How many were poor at some time 1994-1997?
Austria	13	23
Belgium	15	31
Denmark	8	19
France	17	29
Germany	12	25
Ireland	19	32
Italy	18	35
UK	19	32
EU-8	16	30

Source: ICCR own calculations of ECHP UDB (Waves 1 to 4), Version 09/2001; for Germany the ECHP database is based on national SOEP, for UK on national BHPS.

The poverty risk at any particular time and in any particular country reflects the percentage of persons that live in households with income, which is below the 60 per cent threshold of the national median income. The risk of persistent poverty taps on the share of persons in any particular country who have been living in a state of poverty risk throughout the period of observation, i.e. from 1994 through to 1997. Table 4 compares the risk of poverty in 1997 with the risk of persistent poverty 1994-1997 in the EU countries that were studied by the EUROHOME-IMPACT project as well as France and the UK.

Table 4. Poverty risks in select EU countries in the period 1994 – 1997 (in %)			
Country	Share of poor 1997 (A)	Share of poor 1994-1997 (B)	Ratio B/A * 100
Austria	13	5	40
Belgium	15	6	42
Denmark	8	2	21
France	17	9	53
Germany	12	5	38
Ireland	19	7	38
Italy	18	6	35
UK	19	7	34
EU-8	16	7	41

Source: ICCR own calculations of ECHP UDB (Waves 1 to 4), Version 09/2001; for Germany the ECHP database is based on national SOEP, for UK on national BHPS.

As can be seen from Table 4 the share of persistently poor in the period 1994-1997 is significantly lower than the share of those at risk of poverty in 1997. This again confirms the temporary nature of poverty and

suggests that the chances of exiting income poverty are in most countries quite high. At the same time about 41 per cent of the poor in the year 1997 did never escape from poverty in a four-year period, which also indicates a perpetuating process of social exclusion.

We may note the following on the country level:

- Denmark is the country with the lowest risk of persistent poverty with reference to the incidence of poverty in any particular year. It is also the country with the lowest at-risk-of-poverty rate in 1997. In other words, in Denmark both the risk of becoming poor and the risk of remaining poor are rather low.
- At the other extreme we find France. In France almost one in five persons faced the risk of poverty in 1997. More than half of these had been in this state since 1994 – a significant proportion. Similar, albeit not extreme, is the situation in the UK.
- In Italy but also Ireland the incidence of poverty risk at any particular year is quite high – almost as high or even higher than in France or the UK. Yet a much smaller fraction of those who were in a state of poverty risk in 1997 had been poor since 1994.
- Germany, Austria and Belgium are the countries closest to the European average. They all display average or below average poverty risks at any particular year and likewise with the risk of persistent poverty. The situation in these countries is not as good as in Denmark but also not as bad as in France and the UK.

Entry and exit into poverty

Pathways to income poverty and social exclusion can be studied with survey data through logistic regression. The variety of possible explanatory circumstances and their interrelationships makes it impossible to identify patterns solely on the basis of descriptive analysis. In the EUROHOME-IMPACT study we pooled data for eight countries (see tables 2 to 4 above) and included only those variables for which we found a difference from the average entry risk which exceeded four percentage points in a multivariate model.

The variables that were originally included in the logistic regression to predict the **propensity to fall into poverty** were:

1. Demographic background variables (country, age and gender of main earner)
2. Socio-economic characteristics of the household (household type, work attachment and educational level)

3. Housing related characteristics (legal status, category, condition, burden of housing cost)
4. Non-monetary deprivation (basic amenities, lifestyle, housing facilities and deterioration)

The final model shows that the *age of the main earner* is of crucial importance, even when controlling for a number of additional socio-economic characteristics. The poverty risk is highest among young adults who have an entry risk of more than four times that of persons of retirement age.

Of the above sets of variables the socio-economic characteristics of the household and, particularly, the latter's *work attachment*, are the most relevant with regard to entry into poverty. Individuals who live in persistently economically inactive households have 9.5 times the risk to fall into poverty as compared to persons living in working households. Persons living in households which slide into unemployment are five times more likely to enter into poverty than persons in working households. Becoming unemployed implies an even higher entry risk than when a household is persistently unemployed.

The highest odds among *household types* are found for persons who live in a two-parent family whose risk to enter poverty is two times higher than for single persons. A somewhat unexpected finding is that in the multivariate analysis single parents do not show a higher risk to enter poverty than singles or couples without children. This suggests that single parenthood is not in itself the main determinant of falling into poverty. It is rather the specific circumstances associated with single parenthood, such as the absence of employment opportunities or public or private transfer receipts, that make one-parent families more vulnerable to poverty than other groups. This might be easier to understand if distinction is drawn between one- and two-earner households. The risk for poverty appears to be highest when there is only one (potential) in a two-parent household, i.e. when one of the two parents is inactive.

A low *educational attainment* of all household members is a very distinctive characteristic that has strong influence on the entry into poverty. When the level of educational attainment is low or reduced due to the leave of at least one higher educated household member the entry risk is 1.7 – 2.1 times higher than when at least one household member has a middle or higher educational attainment.

When looking at the *housing dimension* of entry rates we find that the odds for individuals in private rented housing are most favourable. The risk for owners is 40 per cent higher and that of persons in social housing

is almost two times higher. It is likely that for owners the risk of financial pressure from outstanding loans plays a role.

If an *accommodation* lacks any *important facility* such as bath, kitchen or heating this is also indicative of a 40 per cent higher risk to fall into poverty. This is even somewhat higher for those who can be identified as deprived in their basic necessities or who cannot afford certain consumer durables.

A similar analysis can be carried out with regard to **exit rates** from the state of at-risk-of-poverty.

Main earners between 20 34 have the highest chances to exit from poverty but their exit rate is only 50 per cent higher than for young adults below the age of 20. *Age* is hence not as much a determinant of exit from poverty as it may be for entry.

The odds for different *family types* show that two parent families have the lowest probability to escape from poverty while couples without children and – surprisingly so – also single parents have an exit rate that is three times higher. The highest degree of transitory poverty is found for other household types with more than two adults.

Our results for the dynamics of *work attachment* show that any change is better than persistent unemployment or inactivity in a household. Compared to the latter, persons living in households where at least one household member was employed have an exit probability that is six times higher.

An improvement of the *educational attainment* in the household also increases the chances to overcome poverty by 90 per cent against the situation where the educational level remains unchanged.

By far the most important factor that determines exit from poverty is the *duration in the state of poverty risk*. After the first year in poverty chances to exit are 3.5 times higher than in the third year. In the second year the chances to exit from poverty are already reduced drastically but still 50 per cent higher than when poverty lasts yet one year longer.

Our findings indicate that once an individual fell into poverty the exit rate does no longer depend on the *housing situation*. This result must however be dealt with caution given that the ECHP database excludes – understandably – homeless persons. Otherwise, even when social housing is provided or the subjective burden of housing cost is low, this leaves the exit rate unaffected. Only the availability of *basic amenities* in the accommodation may however have some minor importance – the exit rate is increased by 30 per cent in that case.

The implications of our logistic regression analyses can be summarised as follows:

1. Both the entry into and exit from poverty is across countries clearly related to variables which represent socio-economic position, housing and deprivation.
2. Each of the above variables has its own independent contribution to the risk of entry into and the likelihood of exit from poverty.
3. Work attachment of the household is the single most important variable.
4. The probability of a poverty transition increases when several risk factors cumulate. Interactions are however present, particularly on the country level.
5. The risk to enter poverty is widely dispersed and broader parts of the population may experience a transitory phase of poverty. Once poor the exit chance will however strongly depend on the length of the experience of poverty and on how the individual or household manages to cope with structural barriers or constraints.
6. The housing situation does not appear to be a form of capital which can support an exit, it is, however, related with different entry risks.

Characteristics of persistently poor

By far the most robust finding with regard to persistent poverty is that it is strongly associated with the lack of resources and, in particular, inactivity and/or the lack of integration into the labour market. This is true across Europe and in most European countries: the unemployed, the inactive and, more generally, those living in households where the work intensity is zero or very low are between three to five times more likely to slip into persistent poverty than those who work. Not surprisingly the level of educational achievement in a household is as important a protection against persistent poverty – the highest the combined educational level in a household the less likely is unemployment and hence persistent poverty.

All other findings about risk groups and persistent income poverty display a strong country variation:

In most countries the retired do not face a higher than average risk of persistent poverty. This is an interesting finding, especially considering that persons of pension age are among the risk groups for temporary or one-time poverty. This suggests that entry into pension, associated as it is for most with a significant decrease of monetary resources, may lead to

income poverty but that this can be overcome as other resources (like savings) become available or as needs are adapted.

The one event associated with old age, which however would appear much more difficult to overcome, also in the material sense, is death of a partner: single-person households over 65 years of age (in their majority women) are over-represented among the persistently poor – this is the case in Denmark, Austria, the U.K., Belgium and Ireland. In Denmark, not only women over 65 living alone but also more generally the retired are most at risk with regard to persistent poverty.

Large families, especially those with three or more dependent children, are another risk group with regard to persistent income poverty, albeit not everywhere and not to the extent that the findings on one-time poverty would lead us to expect. They are most at risk in the U.K. where they are almost four times more likely than the average U.K. citizen to face persistent income poverty; and, they are to be found among groups at risk of persistent poverty also in Italy, Austria and Ireland (between 1.5 and two times higher risk).

More serious is the situation of single parents and that especially in Germany and France (to a lesser extent also in Italy and Austria). Once they have been trapped by poverty, such households are more likely to remain poor over a long period. In both Germany and France they are four times more likely to be found among the persistently poor than the average German or French citizen.

Housing profile of persons-at-risk-of-poverty

Tenure. Lower income respondents are more likely to occupy social housing dwellings. Across the EU-14, 21 per cent of those owning their accommodation are low income recipients as compared to 29 per cent among those renting their accommodation from the private sector and 42 per cent among those in social housing. This tendency is the most pronounced in Ireland, Finland and the UK; it is the least conspicuous in Italy and Germany. In the Netherlands lower income respondents are less likely to own their houses but they are otherwise found in equal shares in the private rental sector and the social housing sector. In Austria on the other hand, the share of lower income residents is highest in the private rental sector – both the owner occupied and the social housing sectors display equal shares of lower income respondents.

Housing standard. Lower income respondents are more likely to occupy sub-standard accommodation and/or face problems with housing, however there are significant national variations in this respect, a finding which speaks for the qualitative differences in housing stock across

Europe. Across the EU-14, 54 per cent of low income respondents live in good standard accommodation as compared to 67 and 78 per cent of the middle and high income classes respectively. The association between low income and sub-standard accommodation is strongest in the Iberian Peninsula: In Portugal only 5 per cent of the low income class lives in good standard accommodation; the respective share in Spain is, with 18 per cent, higher but likewise significantly lower than the European average. At the other end of the scale, accommodation standards are highest in Denmark, Germany, Luxembourg and the UK: there, good accommodation standards are enjoyed by the overwhelming majority, including of the lowest income classes (above 80 per cent). A similar pattern, albeit not as strong, is found in France and Austria.

Housing problems. Even in Germany, Luxembourg and the UK where the share of good standard accommodation is high also among the lower income classes, the latter are more likely to report housing problems. The exception would appear to be Denmark and Austria. There, the share of persons reporting problems with housing does not alter significantly with income.

Table 5 displays the risks of persistent poverty among persons residing social housing dwellings as compared to those owning their accommodation and those in the private rentals sector. It should be recalled that in most countries social housing is primarily allocated to and serves as ‘shelter’ for those in persistent poverty.

Table 5. Risks of persistent poverty 1994-1997 and housing (in %)				
	Social housing	Private rentals	Owners	All
Austria	3	8	5	5
Belgium	18	5	6	6
Denmark	2	1	2	2
France	17	6	8	9
Germany	5	7	3	5
Ireland	26	11	4	7
Italy	10	9	5	6
UK	12	16	6	7
EU-8	12	8	5	7

Source: ICCR own calculations of ECHP UDB (Waves 1 to 4), Version 09/2001; for Germany the ECHP database is based on national SOEP, for UK on national BHPS.

We can summarise the main findings as follows:

- Social housing in Austria and Denmark appears indeed to be a guarantee against the risk of poverty. In Austria especially, social

housing residents are much better off than either those who own their houses or those who rely on the private rentals sector. It should here be recalled that both Austria and Denmark display social housing systems that have had rather generous access criteria.

- Social housing beneficiaries in Germany are not better off than the average German citizen but certainly in a better position as compared to those renting their accommodation. They are only slightly worse off than those in owner-occupied accommodation.
- Owning one's house would appear especially important as protection against the risk of persistent poverty in the U.K. and Ireland. Compared to owners, social housing residents in U.K. are twice more likely to be found among the long-term poor. The respective odds ratio in Ireland is six!
- In France, and especially Belgium, social housing residents are worse off than the average citizen, those on private rentals as well as owners. In Italy the social situation of those in private rentals would appear the worst.

3.3.5 The role of social transfers

The extent and distribution of welfare support in the selected countries is quite different. General social transfer payments which are not pension-related are received by 80 percent of the Irish population which is the broadest dispersion of welfare support observed in the six countries. On the other side we find Italy where only one out of five individuals benefits from social transfers.

Housing-related welfare support is of much less importance than the wide range of social security payments. Only a small part of the population receives housing allowances and the latter have a rather negligible effect in Belgium, Ireland and Italy and are only somewhat of greater importance in Austria and Germany. The highest percentage of beneficiaries of housing allowances is found in Denmark where they amount for almost 15 per cent of the total population. Social housing is somewhat more widespread in the six countries studied here. The share of persons who live in accommodation provided by a social landlord ranges between six per cent in Belgium to 19 per cent in Denmark.

The impact of social transfers on reducing poverty ranges from close to 0 per cent in Italy to 75 per cent in Denmark. In most countries, the poverty rate is reduced by half through social transfers. Similar is the situation with regard to housing integration, and, especially, affordability. Italy is

close to a 0 percent reduction rate of affordability risks while Belgium, Ireland and Germany are to be found around the 50 per cent line. Remarkable is Austria where the housing impact of social transfers exceeds the effect on poverty risks. Austria and Denmark are also those countries with the highest level of affordable housing.

3.4 Social services and programmes targeting housing

Several social services or programmes entail a housing element in recognition of the importance of housing for integration and social inclusion. The EUROHOME-IMPACT project evaluated some of these programmes in different countries.

There were two kinds of case studies.

- The first concerned programmes targeting persons facing the risk of income poverty and/or unemployed and also confronted with a housing problem. Related programmes were investigated in Austria, Denmark and Switzerland.
- The second concerned re-housing services targeting homeless persons. Related services were investigated in Germany, Italy and Ireland.

In the two sections that follow – sections 3.4.1 and 3.4.2 – we outline the methodology followed in these case studies. The first set was conceptualised as programme evaluations. Those concerned with programmes targeting homeless persons tried, in particular, to assess the long-term impact of re-housing on integration.

3.4.1 Evaluation guidelines

A programme evaluation must consider the appropriateness of the resources in relation to its objectives, the environment and the internal dynamics of the programme as well as the short and medium-term effects including any unintended effects which may interfere with the desired effects.

There are two types of relevant questions with regard to programme evaluation: diagnostic questions and assessment questions.

Diagnostic questions are concerned with a single aspect of the programme and concern the programme's intention and its realisation. Assessment questions link several aspects of the programme and seek to judge the relevance, coherence and/or the effectiveness of the programme and its benefits.

It is possible to specify nine dimensions for programme evaluation. These are described below. Related information and data was collected through desk analysis of programme documentation, interviews with programme staff and key actors from other social services as well as focus group interviews with clients.

Relevance

This equates to understanding the relevance of the programme, both with regard to the needs it should cover and the socio-political context in which it will be established. It is important to highlight how the programme is linked to its environment. Does the intended action correspond to real needs? Have these needs been asserted in a particular way? Have they been formally examined for objectivity? By whom? How was political consensus allowing the realisation of the programme reached? What was the basis for prioritising the problems and responses leading to the choice of this particular programme? What conditions must the 'clients' of the programme meet in order to gain access to it?

Internal coherence

The strength of a programme lies in the coherence of the rationality model which is the basis of its actions. Understanding the internal coherence of a programme implies answering the following four questions : What are the aims of the programme? What methods are used to achieve these aims? What means will be allocated for the implementation of the programme? What is the rationale behind the establishment and functioning of the programme?

External coherence

Any programme must take account of the context within which it operates. It must consider, *a priori*, the limits to which it is subjected. How does it incorporate the characteristics of the socio-economic and socio-political context? How is it compatible with other planned or existing forms of action in the same area? To what extent is the programme under evaluation part of a continuous chain of actions or programmes, and what contribution does it make to this broader set of initiatives, if at all?

Effectiveness

Assessing the effectiveness of a programme means understanding what the programme produces at the end of and during its realisation. It is necessary to assess the success of the programme with reference to its original aims, albeit at three levels : the true end results, the effects on the environment and the effects on the nature of the problem under consideration.

In the case of social programmes, assessing the effectiveness means looking into what has happened of the programme beneficiaries – in the course of participation at the programme as well as at the end or after a certain period of time. It is important to understand to what extent the beneficiaries have experienced an improvement in their living conditions; to know how far they have come in gaining a hold in the ordinary world; and to see whether and how their social integration perspectives have improved.

At the same time, the examination of the programme's effectiveness must take into account its unintended effects.

Performance

This part of the evaluation aims to assess the effectiveness of the programme from the perspective of the action process and to analyse the way in which the programme was realised, practically and pedagogically. The interest of this aspect of the evaluation is threefold: a) to obtain an updated description of the programme; b) to identify deviations from the aims and principles of the programme due to its implementation; c) to observe the process by which the results have been obtained. This presupposes the identification of the people responsible for orientating the candidates to the programme, the logic behind the selection of the beneficiaries and the activities offered, including the support process put into place to make the action effective.

Ethics

Does the programme conform to the requirements of dignity and equality? Does it include these perspectives in the objectives sought and the implementation methods? Does the treatment to which the beneficiaries are subjected respect their fundamental social and cultural orientations? Does the programme help to make them responsible for themselves and for others, if so, how? Does it aim to consider them as responsible, i.e. to consider them as conscious and autonomous subjects? Does the programme guarantee potential or real access in the name of equality of opportunity or, on the contrary, does it favour the attribution

of a reward in proportion to the effective contribution of the beneficiaries?

Profitability or cost-effectiveness

One of the questions always asked when undertaking the evaluation of a programme, besides the aspects of its legitimacy, effectiveness, coherence and relevance concerns the assessment of its profitability or cost-effectiveness.

Is the programme profitable? Does it save the community money? This concern is faced with two major methodological difficulties: First, how can profitability be assessed and over what time period? Second, what is meant by 'saving money'? Over what time period should the saving be considered? Should it be understood as a reduction in costs or a maximisation of objectives? Every analysis of budget rationalisation is faced with this dilemma: should the end results be maximised or the costs minimised?

Following the logic of *cost effectiveness*, this aspect of the evaluation aims to make a financial appraisal of the programme with regard to its results. It is therefore important to know how the programme is financed, to clarify the cost structure and, as far as possible, to carry out a comparison between the costs generated by the results, both direct and indirect, internal and external, and the costs that would have occurred if the programme had not been established, again, taking account of the direct and indirect implications.

Legitimacy

The evaluation of a programme is not only concerned with its material effectiveness, but also with its legitimacy and utility for the various participants and partners. Thus, it is important for the programme being studied to know how the various social participants see it, and, obviously most importantly, how the direct beneficiaries judge it. These various forms of institutional determination must then be related.

The understanding of the legitimacy of a programme is based on the answers to the following questions: How is the programme situated on the social scene? What role is it granted by its various representatives? To what extent, in their opinion, is it positively accomplishing the mission for which it was mandated? How appropriate to social needs and requirements do they think it is?

Transferability

This dimension completes the evaluation of the programme. The objective here is to contemplate the possible future of the programme and the extent to which its experiences and routines can be transferred to other programmes and in other contexts. Can it be repeated? Can it be extended? At what costs – financial, social, political and economic? What are the possible benefits? This is not a question of crystal ball gazing, but more realistically a way of grasping what is at stake in the short- and medium-term with regard to the programme's continuation in order to understand to what extent it can be adapted to developments in the institutional context, or to changes in the nature of the needs.

3.4.2 Follow-up of re-housed homeless persons

The primary concern of follow-up studies of re-housed homeless persons is to examine the performance of a particular project or programme with regard to effecting a long-term and stable reintegration of homeless people into society. Have they reached their aims? Were the clients able to sustain their tenancies and improve their living situation? What happened to them after moving into 'normal' housing?

In the EUROHOME-IMPACT project we decided to reduce the heterogeneity of possible projects and target groups in order to have common basic elements which allow a synthesis of our results. Thus we concentrated on re-housing projects for single homeless people who were marginalized and had additional problems apart from their homelessness. Our aim was to develop recommendations for improving existing re-housing services and strategies (or developing new ones), and to contribute to the development of standards for such services at the local, national and European level.

The target group which we traced in our follow-up studies were marginalized single persons who had been homeless in the past and who, with the support of the re-housing services in their reintegration process, had moved in this process to normal, permanent housing. In our research guidelines we suggested interviewing 'successful' tenants who had moved into a normal dwelling and were still there at the time of interview for at least twelve months as well as 'ex-tenants', who had failed to sustain their tenancy and had either abandoned their dwelling or had been evicted. The idea behind this suggestion was to prevent a concentration on pure 'success stories', and also to learn from those cases in which the re-housing process had failed in the first attempt to create a stable

tenancy. In practice, however, only in one of the three follow-up studies could 'ex-tenants' who fulfilled these criteria be traced and interviewed.

All the follow-up studies were based on qualitative in-depth or focus group interviews with re-housed persons. Additional information was sought through interviews with staff from the different projects and other relevant key experts, and by analysing documents and statistics provided by service providers and other agencies.

Apart from questions concerning their history of homelessness, our main focus was on the changes and continuities which they had experienced after re-housing. Important topics of conversation were satisfaction with their current housing situation, their financial situation, possible or manifest integration into employment or training, social ties, their health situation and their support needs. Interviewees were asked about their organisation of daily life, their capacity to solve personal problems and cope with the authorities and institutions, as well as their expectations and perspectives for the future. Additional questions concerned their experiences in crisis situations, whether they had at any time felt in danger of losing their dwellings, and how they and others had reacted.

3.4.3 Background on cases investigated

The Danish Urban Committee Initiative

During the last decades the Danish social policy agenda has tended to consider that solutions to social problems should be sought in area-based efforts. The most conspicuous Danish initiative in the field of combining housing and social policies has been that of the 'Urban Committee of the Danish Government'. This committee was established in 1993 and consisted of representatives from six different ministries (Housing, Social Affairs, Finance, Internal Affairs, Education and Church). The committee was formed against a background of increasing social problems on a number of social housing estates with a high concentration of immigrant and refugee populations and displaying physical deprivation yet high rents.

The programme was launched in the autumn of 1994 and till 1997 nearly 500 housing estates were given some kind of support: 173 estates received support for rent reduction, 176 for physical renovations and 391 for social activities, including mediation. The state, local authorities and the National Housing Fund Associations shared the funding of the programme with an amount of approx. 280 million Euro. The implementation of the programme was originally planned for the period 1994-97 but support for most of the initiatives dealing with social

activities and mediation have been extended to the year 2002. The Urban Committee was abolished following the change of government in 2002.

The study of this initiative under the EUROHOME-IMPACT project comprised two main tasks. First, the programme was evaluated at the aggregate level based on the secondary analysis of several sectoral evaluations commissioned by the programme itself. Second, a more in-depth evaluation was carried out of a specific locality which formed part of the programme in the Municipality of Rødovre. The municipality of Rødovre is an old suburb situated west of Copenhagen. It was developed after the end of World War II and has 36.000 inhabitants. Since 1994 the social housing areas 'Kærene' and 'Bybjerget' (where 10 per cent of the inhabitants of the municipality live) have been part of the Danish Urban Initiative.

Soziale Schiene, Vienna

The Viennese case study describes the *Soziale Schiene*. This is a programme which provides dwellings for persons facing the risk of homeless or already homeless and forms part of the municipal housing association *Wiener Wohnen*. The administrative unit in charge is the 'Referat für soziale Notwendigkeiten' (or department for social necessities). This programme was chosen because it is embedded in the large municipal housing association which is owned by the City of Vienna, thus offers the possibility to relate the operation of a specific programme to its more general social and political context.

The city of Vienna is the biggest landlord in Europe administering a stock of 210,000 dwellings which represents almost a quarter of the Viennese housing market. Today public housing is administered by the municipal housing association *Wiener Wohnen*. Each year approximately 10,000 dwellings are rented out. The average waiting time for applicants of social housing is between one and three years.

The need of people suffering or threatened by homelessness cannot be sufficiently addressed by the general system. The *Soziale Schiene* was established in 1993 as a special department to administer these cases. Eight years following the establishment of the programme approximately 1,500 dwellings (i.e. 15 per cent of the annually allocated stock of the municipality) are distributed to people in immediate need of housing. Usually a dwelling is received within one month after the application file has reached the department in charge. The *Soziale Schiene* is well known to social services in Vienna. It represents the only offer of affordable housing for persons in urgent social circumstances. The size of the programme and its initial objectives have hardly changed since it was

founded eight years ago. Nevertheless it developed constantly over the years and underwent some changes in procedures.

The *Soziale Schiene* comprises two substantially different procedures for housing provision. The first foresees the immediate supply of housing to people who are homeless or threatened by homelessness. The second provides dwellings to clients of housing programmes and social services.

'Harm reduction' Friburg programme

The 'harm reduction' programme of the City of Friburg operates by making methadone available to persons facing a serious and chronic drug addiction. It is part of a larger institutional strategy which ranges from providing generic support to providing support for abstinence.

The programme began in 1982 as an initiative of CARITAS targeting former prisoners and drug addicts. In 1985 it was established as an autonomous foundation. In 1991 it began to defend drug addicts against discrimination. In 1995 it sided against the initiative to penalise drug addicts and later even came out in favour of the legalisation of marijuana. Despite this more 'liberal' attitude today, it remains catholic in orientation – the director being the same as in the beginning and a priest.

The programme has experienced an impressive growth since its establishment. In 1982 it supervised three persons, today it takes care of 35. It is today linked to eight services and has a budget of 5,3 million CHF (as compared to 300,000 in 1982). This growth was based on the ability of the programme to anticipate and react to policy changes, thus also to target potential funding possibilities (in part relying on federal sources when cantonal sources were not available and vice-versa).

The programme represents in many respects a charismatic institution, centred around its leader. This has been the key to its success till now. The programme's director has been personally very much engaged and enjoys wide legitimacy and acceptance.

Dublin City Council Settlement Service

In Dublin, users of the Dublin City Council Settlement Service (DCCSS), a public resettlement service for rough sleepers, were interviewed. The DCCSS was established in January 2000 as one element of a new settlement strategy. In 2002, there were six settlement officers and a manager working at the DCCSS. They focus on re-housing rough sleepers and, in particular, those persons who have been trying to avoid sleeping in hostels and shelters. Between February 2000 and August 2001, altogether 48 homeless people, predominantly men (92 per cent), had actively engaged with the DCCSS.

The DCCSS staff support rough sleepers by encouraging them to move into permanent housing, find a suitable flat and find somewhere to stay for the interim period (six to seven months on average). The DCCSS is situated in the 'Homeless Policy Unit' of the Dublin City Council, but has no exclusive access to ring-fenced housing for their clients. Thus, settlement officers have to compete with other voluntary organisations for accommodation for their clients.

Post-settlement support is provided after clients move into their permanent accommodation. In the immediate aftermath of move-in, such support is provided on a weekly basis in the client's own home. Later, such support is reduced to monthly visits and is only phased out when it is clear that the client no longer requires such interventions. However, as the DCCSS has grown, the provision of post-settlement support has become increasingly difficult.

An internal evaluation in August 2001 showed that the DCCSS was quite successful in making contact with its target group, and had managed to help about 45 per cent of its clients to move into long-term accommodation. Just less than one third had experienced a clearly negative outcome following their involvement with DCCSS (disengagement, resumption of rough sleeping), while for the rest the outcome was still unclear because they were staying in temporary accommodation and waiting to be re-housed.

Soziale Wohnraumhilfe Hannover and Project H13

Soziale Wohnraumhilfe Hannover (SWH) is a social rental agency for single homeless people with special difficulties. Founded in 1991, *SWH* was originally part of an advice centre for single homeless people with special difficulties, run by the Christian welfare agency '*Diakonisches Werk Hannover*'. Since 1998, *SWH* has been a limited liability non-profit company (*gGmbH*). The main function of *SWH* has been to provide normal self-contained dwellings with normal tenancy agreements for single homeless people by initiating the building or rebuilding of housing and organising social support where necessary. In some cases, *SWH* also rents existing dwellings in older stock and sublets them to homeless persons. As a rule, *SWH* participates in the planning and realisation process and afterwards rents the building or some of the dwellings with long-term contracts (in most cases with a duration of 25 years). *SWH* sub-lets these dwellings with normal, permanent rent agreements to formerly homeless people with special difficulties. Nearly all the tenants of *SWH* were single persons when they moved into their dwelling. Special staff – officially employed by the central advice agency but answerable to the *SWH* – provide social support for the tenants of *SWH*.

Project H13 is an example of the approach also adopted by *SWH* in other schemes. It is a house with 12 individual self-contained flats for single households, constructed by a medium-sized housing company in 1994 and leased for 25 years by *SWH*. H13 enabled *SWH* to re-house 23 single homeless people between August 1994 and May 2001. In 2001, half of the first-time tenants were still living there, some had moved to other dwellings, three had died, and in two cases the tenancy was terminated. Most interviews for the follow-up study were conducted with tenants or ex-tenants of this house, but three of the ‘unsuccessful’ interviewees, who had abandoned their flat or been evicted, were tenants from other *SWH* projects. All in all, by May 2001 *SWH* had been involved in the realisation of 137 dwellings in 15 different projects. Of almost 200 tenancies facilitated and administered by *SWH*, around 19 per cent had ended with a clear negative outcome (notice to quit, eviction, abandonment) while 72 per cent had had a positive outcome until this date.

Half of the 14 service users in Hanover had been re-housed more than five years before we spoke to them, another five had been (or were) tenants of *SWH* for at least one year.

Milan: Cena dell’Amicizia, SAM Caritas office, Farsi Prossimo

In the Milan follow-up study we interviewed re-housed service users of three voluntary associations involved in the reintegration of homeless people. Some had been clients of *Cena dell’Amicizia* (‘Friendship Supper’), an organisation which has been working for more than 30 years in Milan with homeless men with serious marginalization problems. This organisation has a night shelter (13 places) and a day centre (15 places), both of which are reserved for persons (only men) involved in some form of individualized reintegration scheme. Twenty small municipal apartments serve as transitional accommodation for *Cena dell’Amicizia* clients on the basis of a special contract at below-market prices. The clients are expected to stay in these flats for six months, but longer periods of stay are possible and occur frequently.

A number of interviewees in Milan were re-housed by a network of Caritas organisations, including a local Caritas office (*SAM*: an orientation/social support/referral agency) and *Farsi Prossimo*, an organisation which mainly provides emergency and transitional facilities for immigrants, but also for other homeless groups. Some of these interviewees were involved in producing and selling the street-newspaper *Scarp de Tennis*, which is also administered by Caritas. The interviewees re-housed by the Caritas network were a more heterogeneous group than those re-housed by *Cena dell’Amicizia*, including homeless people who

were less marginalized and deprived and did not always follow the strict requirements of ‘individual reintegration plans’.

At the time of interview, seven of the 11 interviewees in Milan had moved to ordinary housing and four were living in transitional accommodation (special lease in social housing) but were on the waiting list for ordinary public housing. All had previously been homeless for a minimum period of half a year, and all had been living in ordinary housing (in the physical sense) for at least ten months.

3.4.4 Main findings

The role of housing

The importance of self-contained, ‘normal’ housing for the reintegration of persons at risk of poverty and undergoing crisis situations or, indeed, homeless persons should not be underestimated. Being in want of housing or a ‘home’ is frequently not the sole problem of this social group, yet settlement into a flat of their own is a very important step towards the normalization of their living conditions.

In this context the general supply of low-cost housing is crucial. Contrary to the current trend in all EU member states towards a predominantly market-led ‘(re-)commodification’ of housing, and in contrast to the widespread withdrawal and reduction of state intervention in the housing market, the importance of the role of public/social housing in providing self-contained accommodation for disadvantaged groups must be stressed. State intervention in this sector remains essential.

The quality and area of the dwellings in which persons at risk of homeless or already homeless are re-housed have a certain influence on their integration chances. In most cases, there is a need to find an acceptable balance between low rent and acceptable quality and to seek accommodation in areas which do not pose a high risk to integration due to extreme segregation and disadvantaging living conditions. Areas characterised by a high degree of segregation according to socio-economic and/or ethnic criteria, like several social housing estates in certain European countries, tend to be stigmatised and support the spiral of downward mobility.

Link of housing to other services

Housing is an important element of re-integration and in that a necessary condition, albeit not a sufficient one. Providing housing to persons facing homelessness or the risk of homelessness is an important step towards re-

integration, however not a guarantee in itself for independent living. Having a job and earning one's living is rather the decisive step in this latter regard.

Considering the above, there is a strong need for providing social support *after* re-housing has taken place. It is necessary to support both formal and informal forms of cooperation between housing services and other specialized services (in the fields of education, training and employment, addiction, mental and physical health).

Multidimensional support can be provided in 'integrated packages' or through more flexible and more 'sectoral' interventions with priorities for special areas (e.g. housing) and additional help where needed for other dimensions of reintegration (health, employment, social relations). There is no a priori preference for either approach as long as there is a conceptual and, where relevant, operational linkage of objectives, programmes and services – across organisations if necessary.

The staircase model

One debate of particular importance regarding homeless policies, in particular, concerns the question to what extent it may be legitimate to refuse homeless people with problems such as alcoholism or drug addiction, support with gaining access to normal housing or to condition such access on the accomplishment of different stages of re-integration and probation periods in special accommodation.

Strongly integrated packages of social support including rigid supervision regimes following the so-called 'staircase model' of integration should be restricted to those who face severe forms of marginalisation in conjunction with chronic health or mental problems. Even in these cases they should be limited in terms of time to the greatest extent possible.

In general, self-sustained permanent housing is to be preferred as compared to transitory and/or collective housing, even if the latter is sensible for a certain period of time and for specific risk groups.

Personal support with re-socialisation

In order to re-integrate marginalized persons, material support, like access to housing, financial assistance as well as support with finding a job or training, is essential but not sufficient. Personal support is equally important, and even indispensable for those with severe marginalization experiences. Personal support should encourage motivation and a sense of responsibility and help in withstanding crisis situations. Emotional support is of particular importance in the light of the widespread social

isolation and lack of social networks among persons at risk of homelessness or already homeless.

Overcoming social isolation is an important element of re-integration also at a different level, namely that of run-down social estates of urban settlements. Encouraging networks and the building of social ties and social capital is a central element of urban regeneration schemes and social housing programmes.

Relativise success

The success of social services or programmes entailing a housing element cannot be measured as a dichotomous variable and social integration turns out to be itself a relative measure, especially insofar as marginalized persons or persons in need are concerned. Between 50 to 60 per cent of clients of social services / programmes are successfully re-integrated insofar as they are able within a certain period of time to lead independent lives, including covering themselves for the costs of their housing. About every second client of such programmes does not achieve this full form of social integration within a year and continues to be in need of support, some for a longer period of time or for ever. Those requiring extensive or continuous social support are usually persons who additionally face health problems or a serious form of addiction (alcoholism or drugs) or whose family situation restrains them from becoming fully integrated into the labour market (for instance, single mothers).

In the process of rehousing and reintegration, failures and relapses are, in other words, not unusual. Clients should always have the chance to try again. Positive outcomes of second and third rehousing efforts show that it is useful for rehousing services to have a fluid settlement plan that allows clients to 'fail and return'.

Quality assurance

There are several strategies towards quality assurance. Business-oriented strategies involve the awarding of quality awards to social services or the contracting out of social public services to the non-governmental sector. The latter is often associated with expectations about the better monitoring of progress and quality assurance. Another widespread method is the publication of citizens' charters with information about what can be expected of social services and standards of service delivery.

Most widespread in the social service sector are evaluation and quality control frameworks developed by the organisations themselves. These are mostly elaborated in an informal way, over time and on the basis of

the experience gained through the provision of services and feedbacks gained from clients and other relevant actors. In some way the programmes run by social services are thus treated as ‘social experiments’ and on this basis quality criteria and monitoring procedures are elaborated for future projects.

Indeed, the case studies undertaken in the EUROHOME-IMPACT project have revealed that social services running programmes targeting the socially excluded have over the years developed an evaluation culture along the lines outlined above. However most have not succeeded in systematising or routinising related procedures. Seen from this perspective, the over-reliance of many of these social services on key resource persons (usually their directors) is at the same time a strength and a weakness. It is a strength because social programmes often necessitate the personal commitment of individuals to ensure their successful operation. It is a weakness because this over-reliance sometimes also means that adequate attention is not given to routine procedures that ‘outlive’ so-to-speak the personal commitment of specific individuals thus also ensuring that expertise is transferred top-down also to middle-management or lower levels of staff, thus becoming institutionalised towards the avoidance of the negative unintended effects of personal discretion practices.

Role of users

Within social services we can observe that attention is increasingly placed on receiving feedback from users or clients about how services are run, their strengths and weaknesses.

There are two types of user involvement: first, through the organisation of standardised surveys among the service’s clientele; second, through structured dialogues between users and providers of services that emphasise empowerment. The second approach is recognised in the literature as a better way to promote a deeper understanding of decision and implementation processes and how they affect users and thus to effect relevant organisational changes of the services. This second approach is however more difficult to organise in practice given that the users’ of social services are not organised in any way and not used to providing feedback to service providers in a structured dialogue setting. Nevertheless, the experiences made in the course of the EUROHOME-IMPACT project, which involved as already mentioned group discussions with users and service providers following the ‘focus group’ method, are extremely encouraging in this connection. Our research has shown that it is possible to set up and organise such structured dialogues and that the users of social services are able, with some mediation support, to both articulate concerns and problems as well as engage in

deliberation with service providers about what needs to be changed in order to render the service provision more comprehensive, user-friendly and respectful of the users' life experiences and social conditions. Furthermore, such deliberations can operate as learning environments for both the providers and users of social services: for the providers to help them understand user needs; for the users to help them to gain an insight into the complexities of decision processes of social services and how arising problems need not always reflect lack of interest or commitment on the part of the social workers.

Equally important in this regard is the setting of standards that reflect user needs and requirements. Standards are defined as a set of principles and procedures which set out requirements for the provision of a quality service. They are identified as essential to the achievement of the ultimate goal of enhancing the principles of social rights and human dignity. The EUROHOME-IMPACT project has looked at standard-setting for homeless services operating non-permanent accommodation, in particular. These however can by and large be extended to most social services operating in the field of housing and targeting persons at risk of homelessness or already homeless and regardless of whether the service provided in terms of housing comprises permanent or non-permanent housing. Below we reproduce the most important and reproducible elements:

Service culture. Services need to acknowledge the complexity of problems associated with social exclusion and homelessness and be equipped to address the sensitivity of people in personal crisis. The policy principles guiding aims and work practices should be explicitly formulated. Eligibility criteria and admission procedures should be made public and presented to the users in a transparent and clear manner. Enrolment procedures and service rules should not infringe on basic personal rights and freedoms of individuals. The staff and voluntary workers need to be recruited in view of their qualification and aptitude to manifest sensitivity to the needs of users and specific features of the target group of the service. Services operating transitory accommodation should strive to promote the transition to independent accommodation while being responsive to difficulties which some users may experience in making this transition.

Staff management. Management refers to administration of funds and the overall running of service. The line of responsibility and the decision making structure should be clear regarding staff supervision. Management should provide ongoing support to the staff and voluntary workers in terms of work load and stress management. Management should encourage exchange of information and networking of its staff with other service providers in view of maximising professional

expertise. Staff/service user relationship should be managed and supervised as professional relationship. Appropriate procedures need to be put in place in case of conflict of interest or divergence in service management philosophies and beliefs and user personal philosophies and beliefs.

User participation. Services should develop the policy and practice of giving the opportunity to service users to give their opinion and input in the running of service. They should consult, as far as possible, with the people who use the service regarding the running of service. This should be a component of the evaluation of the service environment and implementation of users rights.

User rights. Service users should be given the opportunity to make informed autonomous decisions regarding their own lives and, to the extent possible, several options regarding the type and scope of support they might take. Users should be assisted by staff in making choices but not be subject to pressures based on value judgements or beliefs of service providers. They have the right to early and confidential assessment of their needs. When the service is not able to meet the assessed needs of the client there should be an obligation of referral to another appropriate service. Information should be presented in a user-friendly manner and provide clear and relevant up to date information. A complaints procedure should be put in place for service users. The service should provide users with clear information about the process of termination of services in case of failure of conflict resolution or referral to another service. Services and assistance provided to service users should be treated in a confidential manner. Likewise information on the users' background should be treated in a confidential manner. Follow-up support for service users after they leave the service should be made available when necessary and appropriate, but only supplied when users agree.

4 Conclusions and recommendations

In this chapter of the EUROHOME-IMPACT final report we report on the main conclusions and recommendations of the project based on the research findings presented in the previous chapter.

The discussion is organised in two main parts. In the first section (4.1) we present the implications of the project results towards the specification of a method for social policy impact assessment in the framework of the open method of coordination – currently the approach followed for supporting the coordination and gradual integration of policies in areas governed by multilevel governance and subsidiarity. The second part (section 4.2) advances the project's main conclusions and recommendations with regard to welfare policies and housing.

4.1 A method for social policy impact assessment

4.1.1 The policy context

The open method of coordination (OMC) was introduced at the Lisbon Council as a procedure to support flexible integration in areas governed by subsidiarity, like social policy. It foresees the gradual harmonisation of policy goals (and, subsequently, but not necessarily, policy measures) through learning by comparison and benchmarking. As stated by Frank Vandenbroucke, Minister of Social Affairs in Belgium and one of the main proponents of the open method of coordination in social policy: “An efficient learning process requires the use of comparable and commonly agreed indicators in order to monitor progress towards the common goals, as well as evaluation and, possibly, soft recommendations made by the European Commission and the Council. The exchange of reliable information aims – at least to some extent – at institutionalising intelligent ‘policy mimicking’” (Vandenbroucke, 2002, Speech at the Max Planck Institute, June 2002).

The results of the EUROHOME-IMPACT project are in this respect of high policy relevance. The approach adopted by the EUROHOME-IMPACT project combines quantitative and qualitative methods as well as assessments with different units or at different levels of analysis. We think that this approach can be generalised to social policies or programmes more generally in the framework of the open method of coordination for the promotion of a European social policy agenda.

4.1.2 The EUROHOME-IMPACT method to intelligent benchmarking in field of housing

Let us reiterate our general approach prior to seeking its standardisation for the purposes of transferability.

Our subject has been the housing dimension of welfare and welfare reform. In order to address this, we followed the following steps:

1. In recognition of different frameworks of evaluation, we distinguished between (housing) policies, on the one hand, and (housing) programmes or services, on the other.
2. When looking at housing policies, we concentrated on understanding in a comparative framework:
 - (a) The role of ideas and policy pathways in a historical perspective – with this purpose in mind we began our project with a comprehensive review of how housing policies in various European countries have developed over time seeking to specify the opportunities and constraints these pathways entail for contemporary reform (see section 3.3.1)
 - (b) The effects or outcomes of housing policies at the aggregate level – in this regard it was important to examine the housing situation in different countries with the help of comparative survey data that include relevant indicators (see section 3.3.2).
 - (c) The meaning of ‘housing integration’ as a multi-criteria concept – understanding integration in its multidimensionality also makes it to explore the strengths and weaknesses of housing policies in a detailed manner and accordingly identify where reforms are mostly needed and anticipate negative or unintended consequences (see sections 3.3.3 and 3.3.4).
3. The assessment of programmes or services provides insights into the more direct results and outputs of social policies as well as into the dynamics of exclusion and re-integration processes at the micro-level (see section 3.4):
 - (a) The evaluation framework for social programmes or services developed by the EUROHOME-IMPACT project considered nine dimensions: relevance, external and internal coherence, effectiveness, performance, efficiency, ethics, legitimacy and transferability. Social programmes need to ‘score’ reasonably on all of these dimensions in order to be successful.

- (b) When evaluating the ‘success’ of social programmes targeting persons or families who are excluded or marginalized out of a combination of structural and personal factors, it is important to recall that ‘success’ is a relative concept and term, just like re-integration (following a prolonged period of social exclusion) is a long-term process involving several steps. The effect of specific forms of support, like housing, must thus be assessed in relation to others forms of support, especially with regard to work (and the re-integration into the labour market), health and social contacts.

In the section that follows we formalise the above approach for the purpose of transferability in other fields of social policy following the open method of coordination.

4.1.3 Towards a standardisation and transferability of the EUROHOME-IMPACT method

As we saw above, the open-method of coordination aims to provide a framework for promoting intelligent ‘policy mimicking’ towards a European social policy agenda. This approach has been tried out in the field of fighting income poverty (the so-called National Action Plans for Social Inclusion) as well as in the field of dealing with unemployment (so-called National Action Plans for Employment). Both ‘national plan’ procedures have involved intensive information exchange among Member States through the specification of common criteria and their regular monitoring.

The EUROHOME-IMPACT project provides the basis for extending the basis of such comparisons and information exchanges. How this should be done is described below.

Identify the target area and specify its scope

The first and often most challenging task of evaluation exercises is defining the target area and its scope. How a specific problem is dealt with is, of course, influenced by how it is defined in the first place. However, the challenge is only in part one of social construction but, primarily, an analytical one.

Relevant in this respect is how wide or narrow the field of study, monitoring or intervention is defined. The evaluation or benchmarking exercise will follow different procedures depending on whether, say, the target area is defined as ‘housing integration’ or as ‘fighting homelessness’. In the former case, the target area is defined rather

broadly and attention must thus be focused on housing policies and their effects on the population more generally and not only on specific risk groups. In the latter case, one is more interested in exploring how to avoid homelessness or support the re-housing of homeless persons.

However, even if the focus of the analysis will thus vary, a comprehensive analysis of either the policy level or the programme level cannot ignore the specific or the global context respectively. The comparative assessment of policies must consider how these operate at the local level of programme or project implementation through services, while an evaluation of a specific programme or service must take into account the generic policy context and how this facilitates or constraints the implementation of specific programmes.

Historical and prospective institutional analysis

Each policy or programme has its history, which influences the norms and values of the institutional actors in charge of its operation and thus – directly or indirectly – its *modus operandi*. This is particularly true of social policies or programmes which are embedded in the long tradition of the welfare state(s).

Important for any policy or programme evaluation is to understand how the latter have developed in time – in terms of *ideas, interests and main actors*. This is especially important when studying a specific policy or programme with a view of determining scenarios for the future or the possible institutional impacts of specific reform plans.

Charting aggregate outcomes with the help of indicators

Institutional analysis is a standard task for political science specialising on (public) policy analysis. The use of indicators for studying the outcomes of policies falls instead under the realm of quantitative sociological or economic analysis. It is equally important for policy evaluation.

Large comparative surveys provide the best source for the construction of aggregate indicators. In the field of social policy relevant datasets are the European Community Household Panel Survey (ECHP) (used in the EUROHOME-IMPACT project) as well as its follower the Survey on Income and Living Conditions in Europe (SILC); the Household Expenditure Survey; the Labour Force Survey; as well as national censuses or micro-census programmes.

There are different indicators that are of relevance for benchmarking exercises and these can be classified into different categories according to their degree of relevance for the analysis. Clearly some indicators –

like, for instance, the gini coefficient tapping on the general level of inequality in a society – are always relevant for the assessment of social policies, but they might not be equally relevant for all types of assessment.

For instance, in the EUROHOME-IMPACT project the focus of the study were the construction of indicators tapping on housing integration. However, given our interest on the situation of risk groups, it was also important to look at indicators tapping on standard of living or income poverty.

The micro-level of analysis

What outcome indicators tell us little about are the pathways or processes through which social integration succeeds or fails at the micro-level of individuals or families.

This can be studied either quantitative or qualitatively and ideally through a combination of quantitative and qualitative methods (as in the EUROHOME-IMPACT project).

An interdisciplinary multi-criteria framework approach

An evaluation of policies or programmes as described above cannot be carried out in the framework of one discipline alone. Political science will inform the institutional analysis (either at the policy or programme level) whereas sociology and economics should inform the construction and comparison of indicators, be it at the aggregate level using large scale survey data sets or at the micro-level using qualitative data input.

Only by combining the above disciplinary approaches and combining information across dimensions, criteria or indicators and at different levels of analysis – the aggregate policy level, the meso-level of the organisation implementing specific programmes and the micro-level of users or beneficiaries of social policies or programmes – is it possible to gain a comprehensive and reasonable view regarding the operation of social policies, individually and in a comparative framework.

4.2 **Milestones for a comprehensive welfare policy reform and housing**

4.2.1 Overcoming income poverty and social exclusion

Income poverty is largely a transient, albeit quite dispersed, phenomenon. In 1997 just over 10 per cent of the population of the countries under study had been poor for more than three years. At the same time, around 30 per cent had experienced poverty at some time during the years 1994-1997. The risk of becoming and remaining poor shows significant country variation. Thus, for instance, while in Denmark only one in five of those experiencing poverty have been poor throughout the period 1994-1997, the respective ratio in France is one in two!

Despite this variation the pathways into poverty are quite similar across countries. By far the strongest cause of income poverty is unemployment or inactivity. Another strong determinant of entry into poverty is connected to the educational level of the household.

Many of the cross-sectional comparative findings about income poverty – for instance with regard to the significance of the age or gender of the main earner of the household, the role of housing deprivation or of the number of children – are to be explained by country-specific patterns of inclusion and exclusion that operate through or in interaction with the educational system and the labour market. Insofar as exit from poverty is concerned, the most significant factor in this respect is the length of time spent in poverty. The longer the time spent in poverty the more difficult it is to come out of the poverty trap.

Persons living in persistent poverty and facing cumulative non-monetary deprivation are a small minority. Across the EU they only amount to two percent: they make up five per cent of the population in Ireland but only one per cent of the population in the U.K. and Austria. Despite this group being a comparatively small minority (even among the persistently poor), they constitute a new kind of challenge for social policies and welfare reform.

What do we learn from the above findings?

Probably the first and most important conclusion to draw is that social policy must continue to invest in basic social infrastructures, like education or health, and to support an inclusive labour market and the provision of jobs. Lack and loss of educational capital but also labour resources are the main causes of income poverty. Prevention measures or

anti-poverty strategies can therefore only be successful if they hinge on or revolve around such policies.

The significant differences between countries with regard to key indicators on income inequality, income poverty and, not least, housing integration (see also next section), and the close association of these differences to those entailed in social support systems suggest that welfare regimes are still very important and that the more extensive these are in terms of social rights the higher the standards of living and the lower the risks of exclusion across the population in general as well as specific social groups. Social rights need to be ensured through the supply of high-quality basic public services as well as monetary social transfers that protect against crises or transitions. A combination of universal and means-tested social benefits is better than over-reliance on means-tested benefits, which have a remedial rather than a preventive function. The European social policy agenda in-the-making is well advised to keep this key finding in mind.

4.2.2 Promoting housing integration

In terms of housing integration the country patterns observed largely correspond to those observed more generally with regard to income poverty. The countries displaying the highest levels of housing integration measured with respect to affordability, the quality of housing and size – Austria and Denmark – are also those ‘scoring’ best with regard to income inequality, income poverty and social exclusion more generally. These two countries are also those countries which have invested most in housing in the past through the promotion of social housing in a generous and preventive way rather than in a remedial fashion.

The socio-economic patterns of housing integration again widely follow the known pattern of risk groups for income poverty. On average, almost every second person in a household with unemployed or inactive members is not integrated. The expected relationship is also found for the educational level of the household. The housing situation of migrants is even worse than for the unemployed. Housing integration is lowest for young people and increases with the age of the main earner. One-parent families and families with three or more children face a very high risk of non-integration across all countries.

These findings confirm that the lack of housing integration is one of the most obvious forms of social exclusion even if housing stress in itself does not constitute a principal cause of social exclusion.

These findings speak in favour of continuing investment into housing as a public service. Investment into social housing is in this connection very important, especially for countries with a low-quality housing stock and large numbers of persons facing housing stress as a result – the case of several Southern European countries. Support provided to home-owners and/or tenants is equally important. Our research also suggests that rent controls in combination with financial support for the renovation of run-down private property might likewise need to be considered.

4.2.3 The role of social services

Social programmes targeting persons facing social exclusion in various formats are an important extension of contemporary welfare policy. They are indispensable especially as remedial actions for addressing the needs of those persons who fall into the ‘poverty trap’ and/or face serious mental or health problems or life crises that lead to the loss of resources or indeed homelessness.

Against the background of the diversification of needs, the involvement of the non-governmental sector in the field of social service provision in conjunction with the restrictive budgetary policy, has meant that social services are today more aware of the importance of performance and outcome evaluation as well as the necessity to network in a systematic and sustainable way. Most social services are well embedded in their local contexts and display high internal and external coherence. However, the transferability of their experiences is often limited by the lack of routinised procedures and here they have most to learn from evaluation practices as well as from user participation in decision-making.

4.2.4 Social re-integration as a process

It is important to recognise that persons who have been living in poverty for a long time will not be able to re-integrate into society or the labour market automatically upon the provision of housing and/or a job. The finding that entry into the labour market following a long period of unemployment whilst reducing the risk of poverty does so only gradually speaks strongly in favour of conceptualising integration measures as a process rather than a one-time provision of support. The findings from the case studies carried out in the framework of EUROHOME-IMPACT support this conclusion.

5 Dissemination and exploitation of results

A brochure with basic facts on the project was produced in the first months of the project and disseminated to potentially interested parties or relevant actors through the consortium partners in order to increase awareness.

The project's Web Site is www.iccr-international.org/impact. It includes information on the project consortium, links to organisations working in the housing field as well as all the project's deliverables and a series of working papers. The Web Site will remain active also past the end of the project.

The project results were presented at external conferences as well as an own workshop organised in January 2003 in Brussels. The workshop attracted around 30 experts and researchers in the field of housing and homeless research from around Europe and provided the opportunity to relate the project results to other research in the field as well as to discuss the policy implications. A special issue of the journal *Innovation; The European Journal of Social Science Research* (published by Taylor and Francis, UK) with contributions to this workshop is planned for 2004.

External conferences to which the EUROHOME IMPACT results were presented by various project collaborators include: The 'European Network for Housing Research' (ENHR) Conference, Vienna, July 2002; The European Observatory on Homelessness, September 2002; Seminar of the Nordic Network of Homelessness Researchers in Copenhagen, March 2003; The National Conference of *Bundesarbeitsgemeinschaft Wohnunglosenhilfe* in Fulda, May 2003

A book monograph on the EUROHOME-IMPACT is currently under preparation with Ashgate for release under the ICCR book series. The book will be edited by Dragana Avramov, Liana Giorgi, Volker Busch-Geertsema and Marc-Henry Soulet and will include contributions from all project participants. The book is expected to be published in early 2004.

Most significant in terms of the dissemination and exploitation was the research design itself. Especially the case studies of social services and programmes of social re-integration implemented as action research involved direct contact with both service providers and users and offered the opportunity to apply the knowledge gathered through the project to improve the organisation, management and performance of these services.

6 Acknowledgement and references

6.1 Acknowledge and disclaimer

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This final report was produced in the framework of the EUROHOME-IMPACT project. The authors are solely responsible for the information in this document. The European Community is in no way responsible or liable for the contents of this document or the use made of it.

6.2 List of project deliverables

Deliverable 1

Housing Stress: An Overview of Risk Populations and Policies in the EU
February 2001
93 pages

Deliverable 2

Causes of Poverty and Social Exclusion
February 2002
63 pages (excluding tabular annex)

Deliverable 3

What Determines Housing Integration at the Micro-Level? The Impact of Welfare Regimes and Social Transfers
October 2002
55 pages

Deliverable 4

Policy Impact Analysis
April 2003
23 pages

Deliverable 5

An Evaluation Tool of Social Re-integration Programmes; The Analytic Evaluation
January 2001

70 pages
Available also in French

Deliverable 6
Evaluation Studies of Social Services (Switzerland, Austria, Denmark)
June 2003
300 pages

Deliverable 7
Does Re-Housing Lead to Re-integration?
Follow-up Studies of Re-housed Homeless Persons (Germany, Ireland, Italy) & Synthesis Report
August 2002
300 pages

Deliverable 8
An Evaluation Tool – Revision of D5 based on Case Study Material
June 2003
20 pages

Deliverable 9
Quality Assurance in Social Public Services and their Possible Application to Services for Homeless People
February 2003
24 pages

Deliverable 10
Housing and Human Dignity: An Integrated Approach to Standard-Setting
March 2003
62 pages

In addition to the above project reports, the EUROHOME-IMPACT project has produced a series of working and conference papers which can be downloaded, like the reports above, from the project's Web Site at www.iccr-international.org/impact

6.3 **Bibliography**

Deliverable 1

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