

Housing challenges faced by children in Europe

**Eurochild's contribution to the
European Affordable Housing Plan**



Eurochild
Putting children at
the heart of Europe

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Eurochild's contribution to the European Commission's call for evidence on the European Affordable Housing Plan

Breaking the intergenerational cycle of poverty and social exclusion lies at the core of Eurochild's mission. Central to achieving this goal is ensuring adequate living conditions and addressing the housing challenges faced by children across Europe. We therefore welcome the development of the first-ever European Affordable Housing Plan.

In this contribution to the call for evidence, we outline the housing challenges faced by children in Europe, which the Plan should address as a priority. We draw on the experience and insights of our members who work directly with children and families to examine how housing issues affect children's rights. We also explore the different forms of housing challenges children face and identify the groups most at risk.

In addition, we highlight key EU-level initiatives and upcoming opportunities that should reinforce the Plan's objectives, including the role of effective implementation in supporting access to adequate housing. Finally, we present a set of recommendations to be integrated into the European Affordable Housing Plan, urging national and EU policymakers to take swift and coordinated action.

Children's rights and housing challenges

The right to adequate housing is outlined in General Comment 4 of the United Nations Committee on Economic, Social and Cultural Rights¹, including elements such as access to services, affordability, habitability, accessibility, suitable location, cultural adequacy and stability of tenure.

Article 27(1) of the Convention on the Rights of the Child (CRC)² affirms that every child has the right to an adequate standard of living for their physical, mental, spiritual, moral, and social development. Article 27(3) links this right to housing, requiring states to provide material assistance and support when necessary. Similarly, Article 16(1) references a child's home in the context of privacy rights. The Committee on the Rights of the Child (CRC Committee) also highlights that forced evictions disproportionately impact marginalised communities, should only occur in exceptional circumstances and must comply with international law.³

¹ [United Nations Committee on Economic, Social and Cultural Rights. \(1991\). General comment No. 4: The right to adequate housing \(Art. 11 \(1\) of the Covenant\). United Nations.](#)

² [United Nations. \(1989\). Convention on the Rights of the Child. Office of the High Commissioner for Human Rights.](#)

³ [General comment No. 7: The right to adequate housing \(Art. 11.1 of the Covenant\): Forced evictions \(E/1998/22, annex IV\). United Nations.](#)

As outlined by the CRC Committee, housing conditions affect the enjoyment of a wide range of rights, with inadequate housing threatening both physical safety and emotional well-being.⁴ The interplay between poverty, housing instability, and social exclusion creates a vicious cycle, limiting children’s opportunities and perpetuating disadvantage.⁵ Inadequate housing exacerbates social inequalities beyond material deprivation.⁶

Housing challenges must be addressed through a rights-based approach that acknowledges the child as an individual rights holder, while recognising that their development is shaped by the family, school, and community environments in which they grow up.

The housing challenges experienced by children in Europe

Children experiencing homelessness

According to estimates by Fondation Abbé Pierre and FEANTSA, in 2023, 400,000 children in the EU and the UK experienced homelessness, including those living rough, in night shelters, or temporary accommodations.⁷ These children face an increased risk of violence, including sexual abuse, exploitation, and involvement in illegal activities, due to their vulnerable state and lack of protection. Homeless children are also more vulnerable to being separated from their parents. Housing insecurity has been associated with a higher risk of meningitis and respiratory conditions such as asthma and bronchitis (due to dampness, mould and poor ventilation), as well as slower growth, anxiety, depression, and behavioural issues.⁸

A recent study showed that in **Brussels**, nearly 10,000 people, amounting to more than 0.6% of those living in the city, were homeless on a given night in November 2024, marking a 25% increase in just two years. Almost one in five of these individuals was a child.⁹ Similarly, **Ireland** is grappling with rising homelessness, with 4,401 children currently in emergency accommodation.¹⁰ In 2023, two million children in **England** were living in overcrowded, unaffordable, or unsuitable homes, highlighting the severity of the housing crisis.¹¹

⁴ [Committee on the Rights of the Child. \(2017\). General comment No. 21 \(2017\) on children in street situations. United Nations.](#)

⁵ [Clair, A. \(2019\). Housing: An under-explored influence on children’s well-being and becoming. Child Indicators Research, 12\(2\), 609–626](#)

⁶ [Committee on the Rights of the Child. \(2017\). General comment No. 21 \(2017\) on children in street situations. United Nations.](#)

⁷ [Fondation Abbé Pierre & FEANTSA. \(2024\). Ninth overview of housing exclusion in Europe.](#)

⁸ [Clair, A. \(2019\). Housing: An under-explored influence on children’s well-being and becoming. Child Indicators Research, 12\(2\), 609–626](#)

⁹ [Bruss’help. \(2023, June 28\). Rapport préliminaire du 7e dénombrement des personnes sans-abri et mal logées en Région de Bruxelles-Capitale.](#)

¹⁰ [Eurochild \(2025\) Child Poverty and Social Exclusion Sub-report](#)

¹¹ Ibid

Overcrowded housing

Fondation Abbé Pierre and FEANTSA report that in 2023, one in four children in the EU lived in overcrowded housing, with some countries, such as **Latvia**, **Bulgaria**, and **Romania**, having rates exceeding 50%.¹² Overcrowding increases the risk of conflict and stress, negatively impacting children's mental and physical health. Studies have also highlighted a correlation between living space and educational outcomes. Children with access to more space for study and rest tend to perform better academically.¹³ In **Germany**, the proportion of children at risk of poverty living in overcrowded households grew from 36.4% in 2020 to 43.7% in 2023.¹⁴

Inadequate housing

Millions of children live in unsuitable housing, including homes with poor energy efficiency and poorly insulated homes, making it difficult to maintain adequate warmth. Eurostat shows that in 2024, 9.2 % of families in Europe were financially unable to sustain a suitable indoor temperature.¹⁵ Exposure to the cold or overheating affects not only children's physical health, increasing the risk of respiratory illnesses and other health problems, but also their emotional well-being, as it can create a sense of instability and insecurity within the home. In countries like **Cyprus**, improving the availability of adequate housing that guarantees an adequate standard of living for all families is essential. In **Germany**, between 2020 and 2023, the share of children living in homes with a leaking roof, damp walls, or rot rose from 15.3% to 20.0%, while among those at risk of poverty, it increased from 21.9% to 27.1%, affecting 28.7% of preschool-aged children in 2023.¹⁶

Housing cost overburden

Many children live in households where housing costs represent a disproportionate share of disposable income. According to Eurofound, in 2022, 6.9% of all children in the EU lived in households facing housing cost overburden. Among children not at risk of poverty or social exclusion, this figure dropped to 2.4%. However, for children at risk of poverty or social exclusion, the rate surged to 21.3%.¹⁷ The financial burden of high housing costs presents a key challenge. While greater spending on accommodation may provide access to safer, higher-quality homes, it can also reduce the funds available in the family for essential needs such as food, clothing, and education. Additionally, the strain of high housing costs can contribute to chronic stress, further impacting children's overall well-being.¹⁸ According to

¹² [Fondation Abbé Pierre & FEANTSA. \(2024\). Ninth overview of housing exclusion in Europe.](#)

¹³ [Clair, A. \(2019\). Housing: An under-explored influence on children's well-being and becoming. Child Indicators Research, 12\(2\), 609–626](#)

¹⁴ [Germany's Federal Ministry for Education, Family Affairs, Senior Citizens, Women and Youth \(2024\) First progress report bmfsfj.de on the implementation of the National Action Plan "New opportunities for children in Germany"](#)

¹⁵ [Eurostat. \(n.d.\). Inability to keep home adequately warm - EU-SILC survey](#)

¹⁶ [Germany's Federal Ministry for Education, Family Affairs, Senior Citizens, Women and Youth \(2024\) First progress report bmfsfj.de on the implementation of the National Action Plan "New opportunities for children in Germany"](#)

¹⁷ [Eurofound. \(n.d.\). Housing. European Child Guarantee Monitor. European Foundation for the Improvement of Living and Working Conditions.](#)

¹⁸ [Clair, A. \(2019\). Housing: An under-explored influence on children's well-being and becoming. Child Indicators Research, 12\(2\), 609–626](#)

Eurostat, in 2023, households with dependent children in **Germany** spent an average of 24% of their disposable income on housing costs, while those at risk of poverty spent 42.6%.¹⁹ Worryingly, in **Finland**, significant cuts have been impacting social security, including housing.²⁰

Lack of affordable housing

Over the past decade, Europe's housing crisis has intensified. Eurostat observed that between 2010 and 2022, average rents increased by 18%, while house prices soared by 49%.²¹ This trend has outpaced inflation and wage growth, placing significant financial strain on families. In the 3rd Quarter of 2024, four countries experienced a decrease in house prices compared to the previous year, while 22 countries saw an increase. The most significant increases were in **Bulgaria** (+16.5%), **Poland** (+14.4%), **Hungary** (+13.4%), **Croatia** (+12.3%), and the **Netherlands** (+10.3%).²² The rising housing costs and stagnant wages make it increasingly difficult for families to afford adequate and safe accommodation. According to Eurostat, in 2023, households in the EU with dependent children (18.1%) were more likely to experience renting difficulties in the last 12 months than those without children (10.2%). The widest gaps were observed in **France** (15.2%) and **Cyprus** (12.1%).²³ Key drivers of this housing crisis include speculative investment, weak rent control policies, housing shortages, short-term rentals, gentrification, slow construction and bureaucratic delays. These challenges are intensified by the unequal distribution of wealth, which sustains structural poverty.

Investing in social housing should be a priority in many European countries, such as **Greece**, **Belgium**, **Bulgaria**, **Croatia** and **Spain**.²⁴ In particular, **Belgium** should address the waiting list for social housing and the increasingly restrictive conditions on candidates. **Bulgaria** and **Croatia** must invest more in social housing and create comprehensive national housing strategies. **Bulgaria** also needs to introduce a more elaborate definition of social housing and a related legislation, which would provide access to funding, adopt changes in the *Territorial Law* that would establish different criteria for the construction of a housing unit and commercial construction, and improve the transparency in the *Municipal Housing Fund* and *Municipal Property Law*.²⁵ **Greece** and **Portugal** should provide rental support to ensure families can access secure and affordable housing. In **Latvia**, there is a pressing need to increase the availability of affordable rented housing, particularly through local authorities.

¹⁹ Eurochild (2025) Child Poverty and Social Exclusion Sub-report

²⁰ Eurochild. (2025, April 7). CSOs submit complementary information on the implementation of Finland's NAP for the European Child Guarantee. Eurochild.

²¹ Eurostat. (2023, January 10). House prices and rents on the rise in the EU: Statistics and trends. European Commission.

²² Eurostat. (n.d.). Housing price statistics - house price index. European Commission. Retrieved April 1, 2025

²³ Eurostat. (2023, March 28). Living conditions in Europe - Housing and renting difficulties. European Commission.

²⁴ Eurochild (2025) Child Poverty and Social Exclusion Sub-report

²⁵ Eurochild. (2023, November 13). Access to housing as a priority in Bulgaria. Eurochild.

Forced evictions

Forced evictions remain a serious threat to children's rights. These evictions, often carried out without proper legal safeguards, notice, or the provision of alternative housing, disproportionately affect marginalised groups such as people with an ethnic and migrant background. Children subjected to forced eviction face disruption to their education, trauma, loss of community, and instability that can have long-term consequences on their mental and physical health.

In EU countries, families with children continue to be evicted from informal settlements or inadequate housing without access to relocation support. In **Sweden**, the *Enforcement Authority* carried out 3,042 evictions in 2024, representing a 10 per cent increase compared to 2023.²⁶ In **Hungary**, the absence of a legal framework to assist families facing eviction, along with the lack of temporary accommodation, has left many families vulnerable. The government must address this gap by strengthening housing protections, as the increasing reliance on churches and charitable organisations to provide housing support is insufficient.²⁷

The impact of location on children's access to services

In Europe, many children live in neighbourhoods lacking essential services like schools, healthcare, and green spaces, especially in low-income, rural, or marginalised/segregated areas. This makes it harder for them to access basic rights and opportunities, putting extra strain on families. Adequate housing must include safe and affordable living conditions and access to services. Without this, children's development, health, and future chances are at risk. For instance, **Malta** should ensure that all children have access to safe neighbourhoods where they can live securely and thrive.²⁸ In **Greece**, the challenges remain for migrant children and unaccompanied minors because there is a lack of transport to and from schools from campsites, which are mostly based in remote areas.²⁹

Housing challenges and environmental challenges

Housing and environmental challenges are deeply interconnected. Poor housing conditions often increase exposure to environmental hazards, while environmental degradation affects access to safe and affordable housing. In **Romania**, inadequate access to clean water and sanitation leads to health risks for children, with hazardous waste compounding the issue. **Bulgaria** suffers from poor air quality, with the highest premature death rate from particulate matter recorded in 2021, impacting communities in substandard housing. In **Belgium**, air quality is below the EU average, with children in low-income housing especially vulnerable to lead and pesticide exposure. Infrastructure gaps in **Latvia** leave many households dependent on private wells, exposing them to risks of water contamination in the absence of centralised water systems. **Malta** faces severe air pollution and increasing

²⁶ Sweden Herald. (2024, March 20). Evictions on the rise, more children affected. Sweden Herald.

²⁷ Eurochild (2025) Child Poverty and Social Exclusion Sub-report

²⁸ Ibid

²⁹ Eurochild. (2023). *Children's rights: Political will or won't?*

water scarcity, making access to safe drinking water more challenging and raising concerns about affordability and equity.³⁰

Climate change compounds these housing challenges across Europe. **Greece** experiences heatwaves, droughts, floods, and wildfires, making housing conditions more precarious, while air pollution frequently exceeds safety guidelines. In **Croatia**, rising sea levels and extreme heat make coastal areas less habitable during summer. Urban areas are increasingly exposed to harmful emissions, and children, in particular, face significant health risks with inadequate responses from the authorities.³¹

Cultural adequacy

For children from minority or ethnic backgrounds, living in homes that reflect their culture helps them feel safe, included, and connected to their identity. Housing policies and modernisation efforts must consider children’s cultural needs to ensure that all children grow up in environments that respect their background and support their growth.

The children most affected by housing challenges

The interplay between poverty, housing instability, and social exclusion creates a vicious cycle, limiting children’s opportunities and perpetuating disadvantage. Children with an ethnic and migrant background, young children, children with disabilities and victims of domestic violence face more housing challenges and are disproportionately affected by them. While discrimination results in housing challenges for children, children are then also discriminated against for their housing conditions. Below are some of the groups most affected by inadequate housing.

Children with an ethnic background

According to the European Union Agency for Fundamental Rights, people of African descent in Europe face racial discrimination in housing. 23% of the respondents report being denied rental housing by private landlords due to their racial or ethnic origin, and 31% experienced such discrimination in the five years before the survey—an increase from 21% in 2016. Discrimination is over four times more likely when dealing with private landlords (23%) compared to public housing authorities (5%), with the highest rates recorded in **Germany** (62%), **Austria** (49%), **Belgium** (44%), and **Italy** (43%). 14% of the respondents cannot afford to keep their homes warm (compared to 7% for the rest of the population).

45% of Roma live in overcrowded housing, significantly more than the 17% EU average.³² 52% of Roma people live in housing deprivation, often in damp or dark dwellings lacking proper sanitation. 22% of Roma households lack access to tap water inside the home, and 24% experienced discrimination when seeking housing five years before the survey. Roma

³⁰ Eurochild (2025). *Children's right to a safe, clean, healthy, and sustainable environment Sub-report*.

³¹ Eurochild. (2025) *Flagship Sub-Report. Children's right to a safe, clean, healthy, and sustainable environment*

³² European Union Agency for Fundamental Rights. (2023). *Being Black in the EU: Experiences of people of African descent*.

children are especially affected, frequently living in informal settlements or overcrowded, segregated areas without basic services such as clean water, sanitation, electricity, or public infrastructure. Many families lack legal tenure, increasing the risk of forced evictions and homelessness. The proportion of Roma living without tap water is highest in **Romania** (40 %) and in **Slovakia** (28 %).³³

In **Hungary**, Roma families are often forced into substandard housing. It is estimated that around 39% of Traveller families face homelessness in **Ireland**. In **Bulgaria**, in April 2025, Roma families in the Sofia neighbourhood of Zaharna Fabrika have been forcibly evicted and their homes have been demolished, despite interim measures from the European Court of Human Rights prohibiting it.³⁴

Children with a migrant background

Migrant children, or those with at least one parent who has migrated, are more likely to experience housing challenges than the rest of the population. Children living in refugee camps, reception centres, and asylum accommodations experience extreme housing precarity, often staying in overcrowded, unsanitary, and temporary shelters for prolonged periods. These conditions expose them to health risks, malnutrition, exploitation, and psychological distress. Many face legal and bureaucratic barriers preventing them from securing stable, long-term housing. The lack of a safe home disrupts their education and social integration, leaving them in an ongoing cycle of social exclusion and marginalisation.³⁵ Children in migrant families across Member States face a heightened risk of severe housing deprivation and overcrowding.³⁶

Unaccompanied minors in Europe, including **France, Italy, Germany, Belgium, Sweden, the Netherlands, and Greece**, often face homelessness or extreme vulnerability due to inadequate shelter, overcrowded camps, and delays in the asylum process. Despite efforts in some countries to provide accommodation, these children remain at risk, particularly in areas with high numbers of arrivals or strained resources.³⁷ In **Germany**, refugee families often live in overcrowded and poorly designed housing, lacking privacy, proper furniture, and space for children to play or study. These conditions expose children and young people to conflict, violence, and health risks such as mould and inadequate heating, while some families are even separated across different residential units.³⁸ In **Greece**, families seeking asylum should be provided with adequate housing to remedy the closure of the *ESTIA apartments programme* in 2022. Housing deprivation hampers integration and access to education for children in these families, as they are forced to relocate from urban

³³ [European Union Agency for Fundamental Rights. \(2023\). Roma in 10 European countries: Main results – Roma survey 2021. Publications Office of the European Union.](#)

³⁴ [Todorov, S. \(2025, April 15\). Bulgaria bulldozes Roma enclave in capital, ignoring ECHR ruling. Balkan Insight.](#)

³⁵ [FEANTSA. \(2025\). Unaccompanied minors in the EU.](#)

³⁶ [Culora, A., & Janta, B. \(2020\). Understanding the housing conditions experienced by children in the EU. European Commission.](#)

³⁷ [Germany's Federal Ministry for Education, Family Affairs, Senior Citizens, Women and Youth \(2024\) First progress report bmfsfj.de on the implementation of the National Action Plan "New opportunities for children in Germany"](#)

³⁸ Ibid

communities to camps in more remote areas.³⁹ This lack of stable, safe accommodation places migrant children at even greater risk of going missing. Between 2021 and 2023, the cross-border journalism project *Lost in Europe* reported that over 51,000 child migrants disappeared after arriving in Europe, nearly triple the number recorded between 2018 and 2020.⁴⁰

Young children

Although evidence on the specific effects is limited, existing research indicates that housing deprivation is correlated with a notable decline in overall developmental function between 4 and 30 months.⁴¹ Additionally, experiencing housing deprivation during pregnancy is associated with a higher risk of preterm birth, low birth weight, poor mental health in both parents and children and developmental delays.⁴²

Children with disabilities

Across the EU, people with disabilities are more likely to face housing challenges than those without. In 2023, they were frequently overburdened by housing costs. This is also due to the eventual modifications that might be needed to make the house accessible for them, such as installing ramps, widening doorways, adapting bathrooms, and providing assistive technologies. The lack of accessible and inclusive housing solutions for children with disabilities is a risk factor for their placement in residential care, including institutional settings. According to Eurostat, persons with disabilities tend to be exposed to environmental challenges and live in areas with higher rates of crime or vandalism. Many also struggle to keep their homes warm or reported poor housing conditions, such as inadequate lighting or lack of basic facilities like a toilet or shower.⁴³

Child victims of domestic violence

In many Member States, emergency shelter accommodation is provided to women and children who are victims of domestic violence, including those witnessing it. While this support is crucial and mandated by international law, including the Istanbul Convention⁴⁴, which the EU has ratified, the country reports from the Group of Experts on Action against Violence against Women and Domestic Violence show that these services are not always accessible to child victims and witnesses. The lack of sufficient funding and staffing affects the quality and availability of these services.⁴⁵ The *Housing First project* in **Slovakia**, funded by the European Social Fund, which provided affordable housing and support to families in

³⁹ Eurochild. (2023). *Children's rights: Political will or won't?*

⁴⁰ van den Hof, E. (2024, April 30). *More than 50,000 unaccompanied child migrants have gone missing after arriving in Europe. Lost in Europe.*

⁴¹ *First Years, First Priority.* (2023). *Quality housing for all young children – from the start.*

⁴² Hogg, S., Haynes, A., Baradon, T., & Cuthbert, C. (2015). *An unstable start: All babies count – Spotlight on homelessness.* NSPCC.

⁴³ Eurostat. (2024, July). *Disability statistics – housing conditions.* Statistics Explained.

⁴⁴ Council of Europe. (2011). *Council of Europe Convention on preventing and combating violence against women and domestic violence* (CETS No. 210). We

⁴⁵ Council of Europe. (n.d.). *Country-monitoring work – Istanbul Convention.*

crisis, including homeless individuals and survivors of domestic violence, was discontinued due to a lack of funding.⁴⁶

EU developments and opportunities for supporting housing in Europe

The **EU Strategy on Rights of the Child** recognises the child’s right to an adequate standard of living, including housing, from early life stages. **Principle 19 of the European Pillar of Social Rights** asserts that social housing and housing assistance must be available to those in need, that vulnerable populations have protection against forced eviction, and that shelter and services must be provided to people experiencing homelessness to promote social inclusion. In 2021, Members of the European Parliament declared access to adequate housing as a fundamental European right, emphasising the inclusion of high-quality drinking water and sanitation⁴⁷. They called for an EU-wide goal to end homelessness by 2030 and proposed legal measures to keep housing affordable.

Housing has become a major priority for the Von der Leyen Commission 2024-2029, with the appointment of **Dan Jørgensen as the first-ever Commissioner for Energy and Housing**, who pledged to deliver long-term, affordable, sustainable housing solutions. The upcoming **European Affordable Housing Plan**, spearheaded by Jørgensen, aims to address housing challenges through strategies for construction, a pan-European investment platform, workforce upskilling, and knowledge-sharing initiatives. This plan seeks to stimulate private investment in affordable housing while respecting private property rights. **Roxana Mînzatu, Executive Vice-President for Social Rights and Skills, Quality Jobs and Preparedness**, will support the plan’s social component, focusing on vulnerable groups, including those experiencing homelessness, and prioritising the housing-first principle. **Raffaele Fitto, Executive Vice-President for Cohesion and Reforms**, has underscored the role of Cohesion Policy in supporting affordable and sustainable housing. He proposed legislative flexibilities to enable Member States to double their cohesion investments in housing and emphasised the interconnection between housing and urban development.⁴⁸

While the European Commission has established a Platform on Combating Homelessness⁴⁹, to follow on the Commitment to end it by 2030, a Special Committee on the Housing Crisis in the European Union⁵⁰ has also been established in the European Parliament.

Cohesion policy funds currently support housing in two main areas: improving the energy efficiency of the housing stock and developing housing infrastructure for vulnerable

⁴⁶ Eurochild (2024) Children’s Realities in Europe: Progress & Gaps. Eurochild.

⁴⁷ European Parliament. (2021, January 14). MEPs: Access to adequate housing should be a fundamental European right.

⁴⁸ European Parliament. (2025, January 10). Commitments made at the confirmation hearings of the Commissioners-designate 2024-2029.

⁴⁹ European Commission. (n.d.). *Homelessness*. Directorate-General for Employment, Social Affairs and Inclusion.

⁵⁰ European Parliament. (n.d.). *Special Committee on the Housing Crisis in the European Union – Highlights*.

groups.⁵¹ The European Commission encourages the creation of inclusive, low-carbon communities and the integration of housing within sustainable urban development. In line with this approach, EU investments aim to contribute to a more equitable and environmentally sustainable housing landscape across the European Union. For the 2021–2027, EU budget support for housing amounts to EUR 7.5 billion. Combined with national allocations, the total support reaches EUR 10.4 billion. In 2025, a mid-term review revealed a funding shortfall in the housing sector. As a response, the Model Instrument was introduced to mobilise additional public and private resources.⁵²

Key upcoming opportunities to tackle housing challenges include the 2028-2034 Multiannual Financial Framework (MFF)⁵³, the future European Social Fund Plus (ESF+) and European Regional Development Fund (ERDF), the EU Anti-Poverty Strategy and the new Action Plan of the European Pillar on Social Rights.

Good practices: support for the right to housing through the European Child Guarantee

The European Child Guarantee provides a set of recommendations for EU Member States to ensure effective access to adequate housing for children at risk of poverty or social exclusion. Member States are allocating resources and implementing targeted initiatives to address this issue. The examples below are documented in the Biennial reports on the implementation of the European Child Guarantee, published by the EU Member States, for which Eurochild has provided overviews.⁵⁴

- In **Bulgaria**, funding has been allocated to social housing projects designed to provide appropriate accommodation for children seeking or receiving international protection.
- In **Belgium**, initiatives include the *Housing First* programme for youth at risk of homelessness and the *Wallonian Observatory of Homelessness*. Support for accessing housing, for example, is needed in a new unified model for social housing allocation.
- **Cyprus** supports vulnerable families through housing benefits from the *Minimum Guaranteed Income* and the *Baby Dowry scheme*, while services for unaccompanied minors are also available.
- **Croatia** has identified 522 families with children at risk of poverty who received housing support, with 414 families benefiting in 2022 and 492 in 2023.
- In **Denmark**, 522 families with children were identified for housing support, with 414 families receiving assistance in 2022 and 492 in 2023.

⁵¹ [European Commission. \(n.d.\). Structured dialogue with partners at Union level under the 2021–2027 programming period.](#)

⁵² [Directorate-General for Regional and Urban Policy. \(n.d.\). 2021–2027 cohesion policy support to housing. Cohesion Open Data.](#)

⁵³ [Eurochild. \(2025, April\). Securing Europe’s Future: Eurochild’s Vision for Investing in Children in the 2028–2034 EU Multiannual Financial Framework.](#)

⁵⁴ [Eurochild. \(2024\). Biennial reports on the implementation of the European Child Guarantee.](#)

- In **Finland**, families have received aid in the form of VAT reductions and direct support to combat rising electricity prices. Social assistance for families with children increased in 2023, though the real value of child benefits remains lower than in 1994.
- **France** has focused on funding accommodation for over 70,000 children, particularly in shelters and hotels, focusing on enhancing social support, especially in Île-de-France. A rental mediation initiative has also helped house 20,000 children by facilitating access to private rental properties.
- In **Germany**, measures address affordable housing, housing exclusion, and improvements to municipal infrastructure. A *National Action Plan* has been adopted to tackle housing exclusion. Federal states are obliged to establish and maintain the necessary reception facilities to accommodate asylum seekers.
- **Greece** has implemented various programs to improve living conditions and address homelessness, housing costs, energy poverty, and housing insecurity. Specific interventions support children with disabilities, refugees, and asylum seekers. Roma children benefit from housing programs such as *Organised Temporary Relocation Places*.
- In **Hungary**, programmes target children aged 0-14 living in the most disadvantaged communities, supporting the production and use of renewable energy in these areas and improving housing conditions.
- **Ireland** has adopted a *Youth Homelessness Strategy* to address the needs of young people.
- **Italy** supports housing initiatives through the *Housing Plan*, which uses unoccupied public properties.
- **Malta** implements measures to support housing for children by providing financial assistance and promoting accessible and affordable housing for families through targeted schemes and initiatives.
- The **Netherlands** has set ambitious goals through its *National Housing and Homebuilding Agenda*, aiming to provide affordable housing and eliminate homelessness by 2030. Municipalities are required to offer youth care services and initiatives, such as the *A Home for Everyone* program, which focuses on removing barriers to housing access. The Dutch National Action Plan on Homelessness, which includes the *Housing First model*, also seeks to reduce homelessness.
- In **Poland**, efforts are being made to improve housing availability and conditions by reforming public rentals, increasing financial support, and collaborating with social rental agencies. Special attention is given to children with disabilities.
- **Portugal** has been implementing structural reforms to ensure universal access to adequate housing. Programs such as *1 Direito* focus on vulnerable populations, while the *Porta de Entrada* and *National Reserve Pool* provide urgent and temporary accommodation.
- In **Spain**, the *Ministry of Housing and Urban Agenda* was created to strengthen coordination. Catalonia, the Community of Madrid, and the Region of Murcia are supporting housing with affordable rents for families living in inadequate conditions or struggling to pay rent.

- **Romania** is focusing on interventions in informal settlements through the *National Housing Strategy*, which various funds support.
- **Slovakia** is implementing measures to improve land ownership and use in marginalised Roma communities, supporting housing for children and families in need, and promoting rental housing to improve living conditions and hygiene.
- **Slovenia** invests in public rental housing, rent subsidies, and housing reforms to support low-income families. An anti-homelessness strategy is also in progress, and in October 2023, a decree was adopted to ensure suitable accommodation, care, and treatment for unaccompanied minors.

Eurochild recommendations

1. Ensure adequate housing for all children

European Member States must prioritise providing every child with safe, secure, and suitable housing that supports their physical, mental, and social development. A child rights-based approach should guide the early identification and resolution of housing-related risks, including homelessness. Building on frameworks like the *European Child Guarantee*, housing must become a central policy focus in light of ongoing crises across Europe. Long-term solutions must be found for families and children in need, such as those with an ethnic or migrant background. Essential services like schools, healthcare, and green spaces should be readily accessible. In cases where these services are unavailable nearby, affordable or free transport must be ensured to guarantee equal access for all children.

2. Increase investment in social housing

Substantial investment is needed to meet the growing demand for affordable housing. States should expand the social housing stock, lower access barriers, and develop national strategies rooted in children's rights. This includes long-term planning, accelerating the construction of affordable homes, addressing regional disparities, and improving the quality of existing housing. Inclusive and child-sensitive housing policies should be strengthened to maintain affordability.

3. Strengthen housing protections for children in vulnerable situations

Governments must strengthen legal and policy frameworks to prevent housing insecurity and evictions, particularly for families in vulnerable situations. This includes accessible housing assistance, rental support, and safe emergency accommodation connected to support services.⁵⁵ Investment in eviction prevention is crucial. Children experiencing homelessness must never be criminalised but treated with dignity and provided with appropriate support. States should implement dedicated funding schemes to help children with disabilities and their families adapt living conditions to meet accessibility needs.

⁵⁵ [Committee on the Rights of the Child. \(2017\). General comment No. 21 \(2017\) on children in street situations. United Nations.](#)

Creating safe, accessible, and inclusive living environments is key to upholding children's rights and promoting independent, community-based living. These schemes must be easily accessible, fairly distributed, and tailored to the specific needs of families. Such support helps ensure that children with disabilities can remain with their families, avoiding placement in residential or institutional care.

4. Improve housing quality and mitigate environmental hazards

Housing policies must ensure that homes meet minimum health, safety, and environmental standards. Governments should act swiftly to protect children living in substandard housing exposed to environmental hazards like poor air quality or inadequate sanitation. This includes ensuring access to clean water, reducing exposure to hazardous materials such as lead and pesticides, and addressing the impact of climate change on housing conditions.

5. Tackle housing cost overburden

The financial strain of high housing costs must be addressed, particularly for low-income families. Member States should implement policies to control housing prices and prevent families from being burdened by disproportionately high costs, especially during the current economic and cost-of-living crises. Measures like rent control policies, subsidies for low-income households, and targeted support for families at risk of poverty should be introduced.

6. Promote cross-border collaboration and knowledge-sharing

European States should collaborate more effectively to address housing challenges. Initiatives like the European Affordable Housing Plan present opportunities for pan-European coordination. Governments should invest in knowledge-sharing platforms to disseminate best practices in housing for children, including through the European Child Guarantee and the European Semester Process. These efforts should also focus on improving data collection to support better policy-making.

7. Leverage EU-wide initiative measures to ensure housing equity

The European Affordable Housing Plan must prioritise vulnerable children and families. Housing policy should be aligned with children's rights and focus on long-term, stable solutions backed by access to social services. Upcoming EU instruments, such as the 2028–2034 Multiannual Financial Framework, the Anti-Poverty Strategy, the Anti-Racism and the European Pillar of Social Rights, as well as the European Child Guarantee, should support the right to adequate standards of living for children and reduce inequalities. All these policies should also support the key objectives of the EU Roma Strategic Framework for Equality, Inclusion and Participation, such as lowering the gap in housing deprivation by at least one third and cutting the gap in overcrowding by at least half.

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