

Family-related perspectives on housing policy

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BACKGROUND

The availability and affordability of housing as well as the quality of the housing and the living environment and supporting infrastructure are of crucial importance for the quality of family life.

The challenges of access to suitable housing and its affordability, which have been increasing for some time, affect all types of households. However, families have specific needs that distinguish them from other groups and individuals. Family life/cycles at certain times lead to housing requirements that change dynamically in terms of quality and space, for example alterations in the size and composition of the family. The birth of children leads to higher housing requirements and higher ancillary costs (electricity, heating and water consumption). Large families therefore have greater housing mobility than smaller families or households. When children move out of the parental home, the need for housing decreases again. If parents separate, an additional flat or two flats have to be found, often at short notice. In addition, children and young people in particular may experience stress if their social environment, school or childcare facilities change. The risks that such a change will occur are on the rise, as the housing shortage means that it is often only possible to move to parts of the city that are further from the centre.

Families with underage children often have a lower income than parents with adult children or those without children because of the difficult situation in childcare. Young families in particular are therefore dependent on a reliable housing supply that enable them to adapt to their changing needs.

To meet the housing requirements of families, we need to look beyond the walls of the home and focus additionally on the living environment, as it is not only the home that shapes the everyday lives of families but also the quality of the extended living environment and the social space, which have a major influence on the quality of life and opportunities for families to participate in society.

PROBLEMS OF HOUSING SUPPLY FOR FAMILIES

The housing policy challenges in urban and rural areas are quite different in many respects. While there are vacancies and concerns about a declining population with a high average age in many rural areas, displacement is happening, particularly in growth regions and larger cities. This is because the demand for affordable housing and, in particular, family-friendly affordable housing is not matched by the supply. In this situation, families are often disadvantaged by this factor alone. Families are affected by high rental costs, even in the middle echelons of society. Moreover, many families are in a difficult socio-economic situation, exacerbated by discrimination in the housing market, especially when several types of discrimination are brought to bear. One of the foremost of these access barriers is a basic antipathy towards households with children. Other characteristics include households with more than two children, single parents, pregnant women, households receiving transfer payments and households in debt. People / families perceived as foreign are particularly affected by such discrimination. For asylum seekers, there are further problems, as they are held in detention centres frequently for a longer period of time than planned.

The changing housing needs of families and the mobility that is required of them come at a very high price. The costs of new rentals and re-rentals, as well as for building or purchasing houses, are significantly higher than the changes in cost of existing properties. The growing difference between existing and new rentals leads to an interruption in the so-called "relocation chains", making families subject to a "lock-in effect". Many households remain in unnecessarily large flats after the children have moved out, even if they want to look for smaller, age-appropriate accommodation, only because the rent for a smaller flat would be higher than that of the large flat. The disruption of the mechanism by which families with a reduced need for living space free up space for families with an increasing need for it leads to ever worse opportunities to adapt the housing situation to actual current family needs. Around 9% of households with a head of household over the age of 70 live in very spacious homes. Conversely, family flats are overcrowded. For households with young children, the average overcrowding rate in 2021 was 16.1%, whereas for large families

and single parents at the greatest risk it was 30.4% and 27.9%, respectively. Single parents in particular, as well as people living alone (especially women over 65), are often overburdened by the cost of rent. In 2021, single parents had to spend an average of around 30% of their household income on housing. Among single parents at risk of poverty, the average was almost 43%¹.

High demand in the housing market is accompanied by the increasing risk of families being pushed into areas where they do not have adequate social and infrastructural support networks. In addition to the consequences for individuals, this promotes the social segregation of urban areas. Increased social segregation is highly undesirable and should be avoided, as the social and demographic mix of neighbourhoods is an important component of an equal and democratic society. Diverse living spaces in which people of different age groups and social backgrounds live together represent a social resource, providing opportunities for inclusion and becoming building blocks for functioning neighbourhoods.

The failure to meet the government(s) imposed goals for new construction, the simultaneous decline in the stock of social housing and the lack of affordable housing are exacerbating the acute emergency in the housing market. Instead of the targeted 400,000 new homes per year, only 294,000 homes were built nationwide in 2023. Instead of 100,000 new social housing units planned, only 49,430 were supported. Thus, the number of social housing units, which are indispensable for low-income families, has been declining steadily for years, and 2023 dropped by 15,000 to merely more than 1 Million. For large families it is problematic that the gap between supply and demand for flats with four or more bedrooms has widened in recent years, particularly in large cities. At the same time, rental costs remain high, especially for new tenancies.

WHAT NEEDS TO BE TAKEN INTO ACCOUNT WHEN CONSIDERING SOLUTIONS FROM A FAMILY PERSPECTIVE?

As families have specific needs in terms of housing and the living environment that change during the family's lifecycle, and since they can, at the same time, be subject to specific discrimination in the housing market, there is a greater need for policy initiatives and measures specifically aimed at assisting them. However, in addition to such measures, general policies to combat the housing shortage and to limit the increase in housing costs also have a positive effect on the situations of families in the medium and long term, as more affordable housing consequently becomes available. This can help to rebuild the lost relocation chains and get families moving again. General housing initiatives have to be family oriented and supplemented with family-specific elements to mitigate the effects of discrimination in the housing market.

LIVING ENVIRONMENT: CREATING AND MAINTAINING FAMILY-FRIENDLY ENVIRONMENTS AND FAMILY-SUPPORTING STRUCTURES

Families need a supportive infrastructure that includes leisure and sports facilities, medical care and shops for everyday needs, as well as family centres and advice services. These must be quickly and safely accessible, as envisaged in the "15-minute city" concept, for example. The residential environment must help parents cope with everyday family life, allow children and young people age-appropriate, independent mobility and provide recreational areas for play, sport and leisure activities. Older people must be able to remain in their familiar surroundings for as long as possible with local support.

Good-quality childcare facilities and schools in the neighbourhood are particularly important for families. Both to support everyday family life and to enhance the attractiveness of residential neighbourhoods, there must also be a sufficient number of high-quality secondary schools close to where people live. As the quality of childcare and

¹ Eurostat EU-SILC survey quoted from Christina Boll's presentation at the AGF event "Family and housing: The burden of rising energy and housing costs", Berlin, 15 May 2023.

educational facilities depends on the professionals working there, affordable housing in the vicinity for these professionals is a must if this quality is to be maintained.

The expansion of the local transport infrastructure and its barrier-free design, as well as the family- and gender-sensitive design of the local transport infrastructure hugely important for children and parents in both rural and urban areas, even if the specific challenges in cities and rural areas differ.

FAMILY-CENTRED HOUSING POLICY MEASURES

The following section takes a brief look at some of the areas in which there is potential for improving family orientation in housing policy.

Protecting families in the rental market from financial stress

Efforts must be made to stabilise the rental market and protect families from overreaching themselves financially. One element is to implement various measures to step up the construction of social housing in cooperation between the federal government, federal states and local authorities. In addition to increased construction activity, measures such as a longer-term socially-oriented allocation of the flats could be useful. In addition, numerous other approaches are currently being talked about in political circles, which will not be assessed in detail here. They include proposals such as regulations that make it more difficult to convert rented flats to ownership, a comprehensive and permanent rental price cap, a further restriction on rent increases following luxury modernisation and a further tightening of the means for protecting existing properties and neighbourhoods. It is also important to further develop sensible approaches such as the recent Wohngeld-Plus act (Housing Benefit Plus Act), which made improvements regarding those entitled to benefits and to the level of housing benefit. For example, an automatic dynamisation of the benefits could be implemented here, which would then also have to apply to the rates for so-called "reasonable" accommodation costs for transfer services under the Social Law (SGB II).

Supporting construction oriented towards families

The reasons for the current low level of construction activity include high construction costs, caused by legal requirements, taxes and levies, as well as increased material prices and expensive land and property transfer tax. This applies to both owner-occupied property and rental flats. Both require short- and long-term measures to support families directly and to provide financial support for appropriate properties. Measures to promote owner-occupied property and rental housing must work together to ease the burden on families. For example, home ownership subsidies could be made more family-oriented, e.g. in the form of subsidies based on the number of children or special subsidies for the layouts or types of housing that can be adapted to different phases of a family's life. Incidental costs for purchasing owner-occupied housing must also be reduced.

In addition to measures to reduce costs, further improvements in planning and approval and licensing law would be useful. For example, simplifying procedures and reducing bureaucracy could benefit home ownership and the construction of rental housing. Further, greater consideration could be given to family interests when bringing land into use for building and in urban development planning.

The potential for families of the new non-profit housing and individual municipal measures

There are various ways to support families specifically in the housing market in the medium and long term. An interesting instrument for complementing the practices of the established housing industry and for the long-term provision of affordable housing is the concept of the new non-profit housing (neue Wohngemeinnützigkeit – NWG). It could, for example, enable permanent family- and socially-oriented allocation awards to be more generous through, among other things, phased occupancy commitment based on income. This would benefit both low-income and middle-class households and could help single parents, large families, families with a migration background and families with sick relatives in particular to overcome discriminatory access barriers.

In addition, at local level family-orientated cooperation agreements with municipal housing companies and cooperatives can make an important contribution family-friendly flat sizes and layouts as well as occupancy rights for families.

The support for new communal forms of living and improving the supply and access to these for families can potentially assist adaptation to the changing dynamics over the life span of a family and contribute to enhancing the social integration of different lifestyles.

Avoiding homelessness

Even in Germany, families are affected or threatened by the serious consequences of losing their homes and becoming homeless. Furthermore, electricity and heating may be cut off when users lose the ability to pay for them, leading to energy poverty. These are the extreme consequences of the housing problem, which must not be ignored. Work should go on to prevent the loss of family homes and to increase the help available for children and their families when homes are lost. A good example is the model of the municipal specialist centres, which actively approach families that are threatened by the imminent loss of housing and can provide support in the event of eviction proceedings. It is also recommended that the regulations be loosened to allow local authorities to subsidise families' rent arrears. Children and families who have become homeless need appropriate accommodation and must be able to move quickly from temporary accommodation to permanent housing. In particular, women with children who have fled to women's shelters to escape domestic violence need security and reliable prospects.

Housing, climate protection and sustainability – recognising and balancing dilemmas

From a family perspective, new challenges are emerging from the beginning climate crisis, many aspects of which especially affect socio-economically disadvantaged families. For example, they are more likely to live in neighbourhoods with poor air quality and in poorly insulated homes and are therefore more exposed to extreme temperatures and rising energy prices. However, all social classes are affected. Young children and the elderly suffer particularly badly from extreme heat and cold. Families therefore have a strong vested interest in minimising the effects of climate change. They have the desire to leave a future worth living for the next generation. At the same time, measures to combat the climate crisis can impose financial burdens on families.

Other conflicting needs are open spaces for families and children for play, sport and exercise, on the one hand, and, on the other, sufficient inner-city building land for affordable housing.







In future, solutions must, more than ever before, take social and climate policy goals as well as short-term relief and long-term consequences into account when weighing up housing policy decisions. The AGF sees this not only as a task for politicians but also for family organisations and itself.

FURTHER DOCUMENTS FROM AGF MEMBERS (all in German)

- Deutscher Familienverband: [Bezahlbares und familiengerechtes Wohnen für Mehr-Kind-Familien](#)
- Familienbund der Katholiken: [Bezahlbares Wohnen für Familien: Was die Politik unternehmen muss](#)
- Verband alleinerziehender Mütter und Väter: [Mehr als ein Dach über dem Kopf - Gutes Wohnen für Alleinerziehende! - Dokumentation zur VAMV-Fachtagung, 10. Juni 2023 in Kiel](#)
- Zukunftsforum Familie: [Familie braucht ein Zuhause – Bezahlbaren und ausreichenden Wohnraum für Familien schaffen!](#)

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