

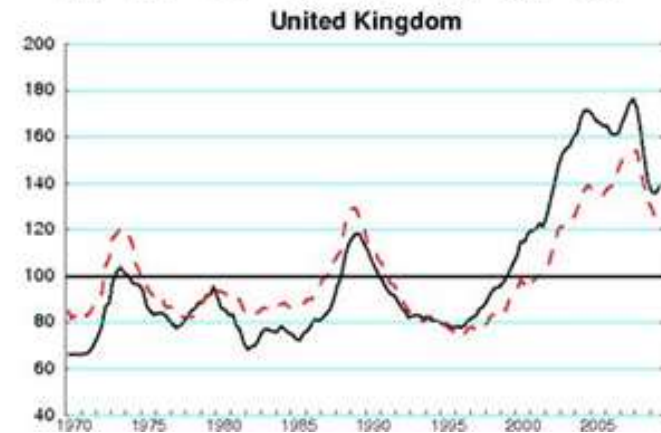
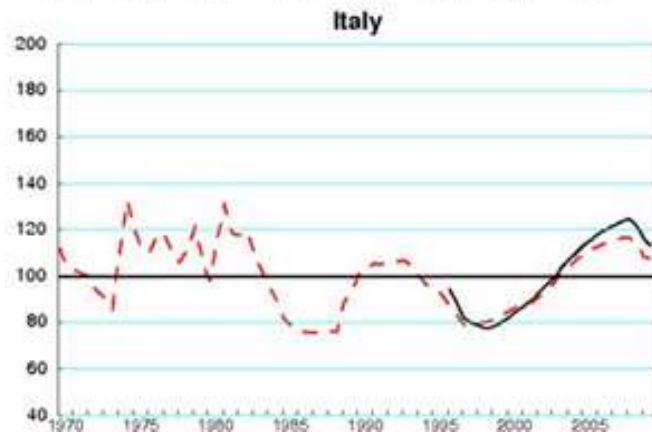
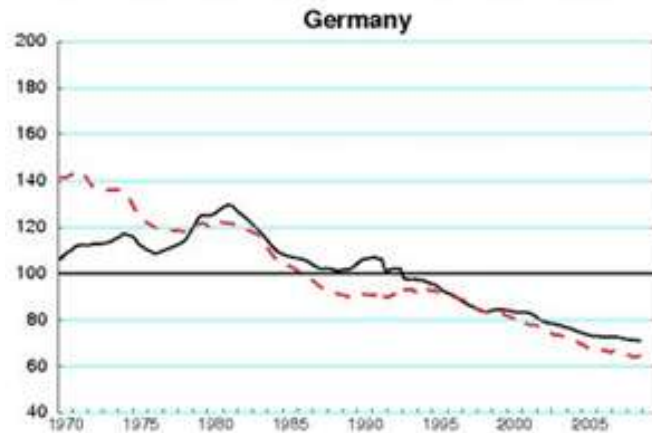


A social rental housing sector :

SUSPENSE

Hypothesis : social rental housing calm down speculation ?

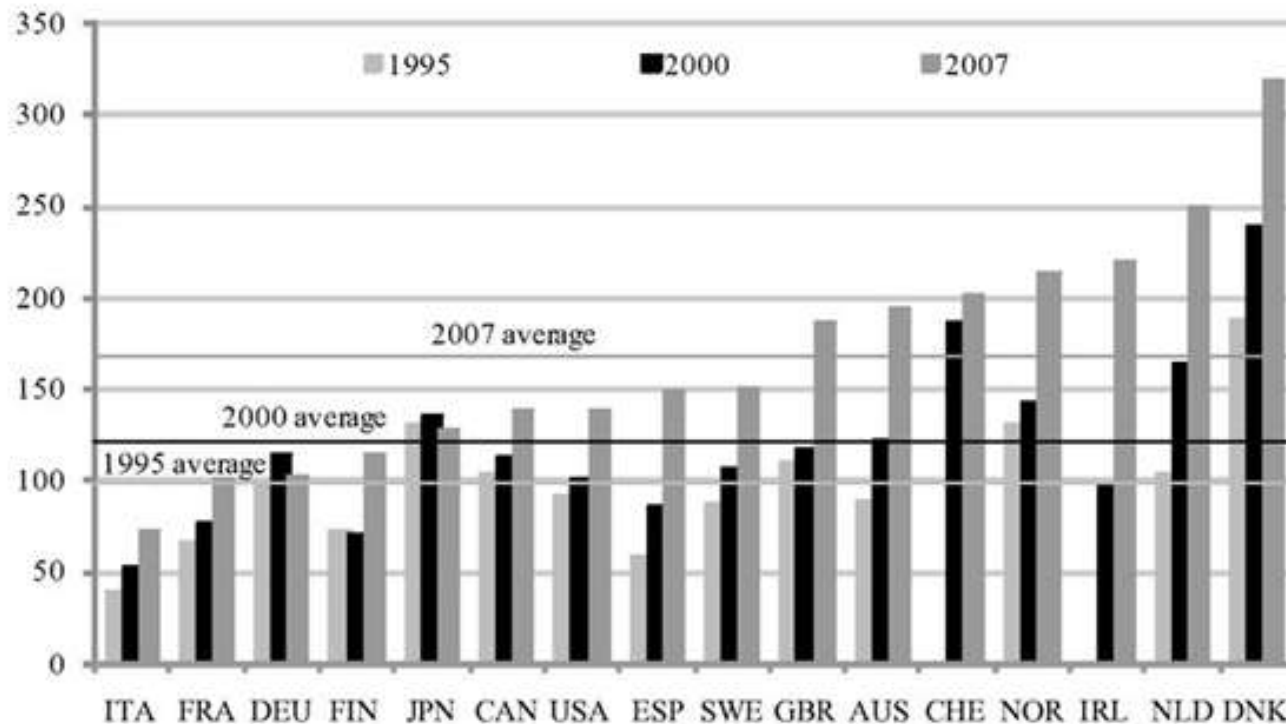
Prices are not directly linked to the structure of the market



Hypothesis : social housing limits households debts

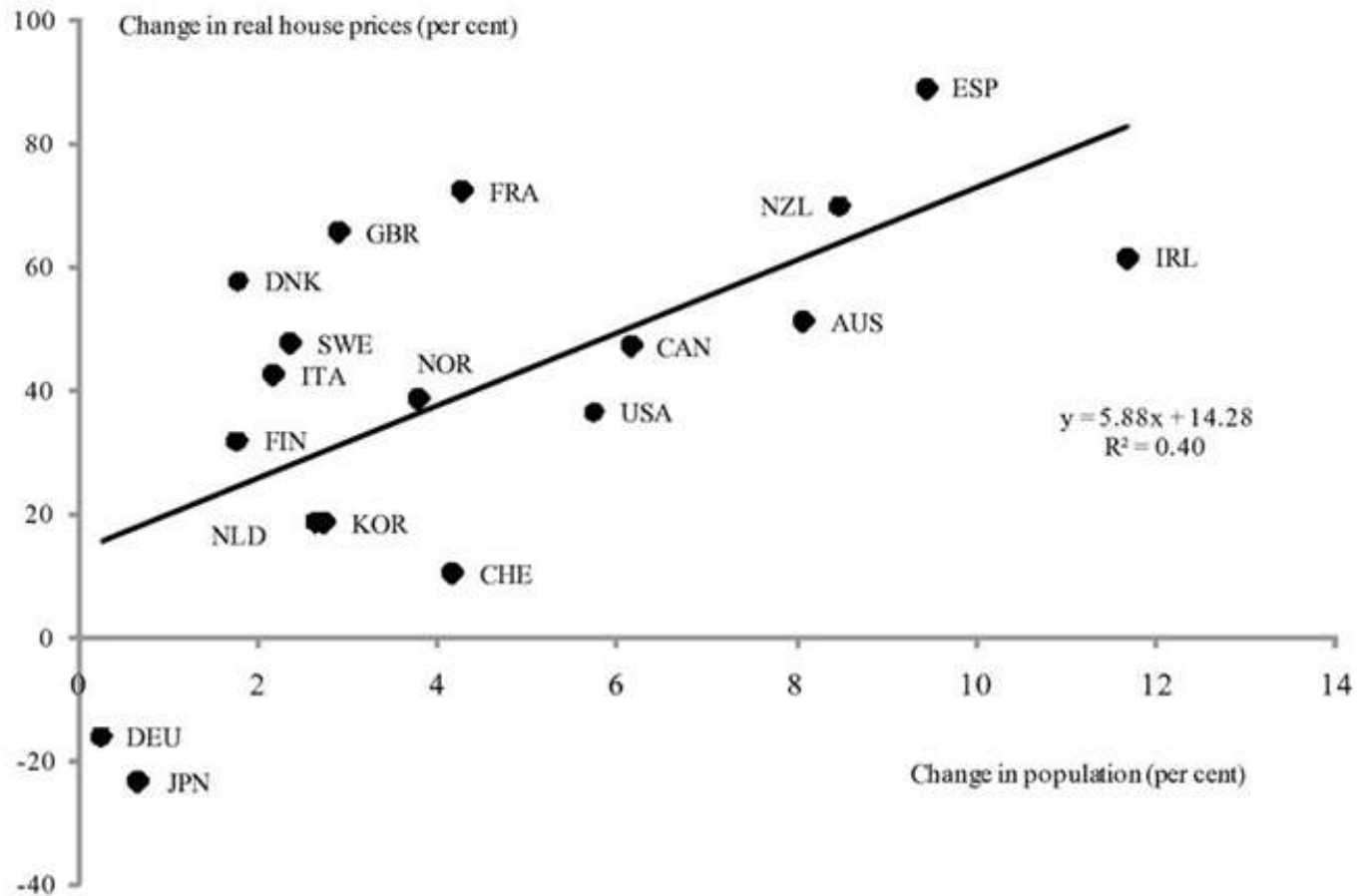
Not sufficient in itself (NL, DK...)

Figure 6. Household debt
Per cent of disposable income



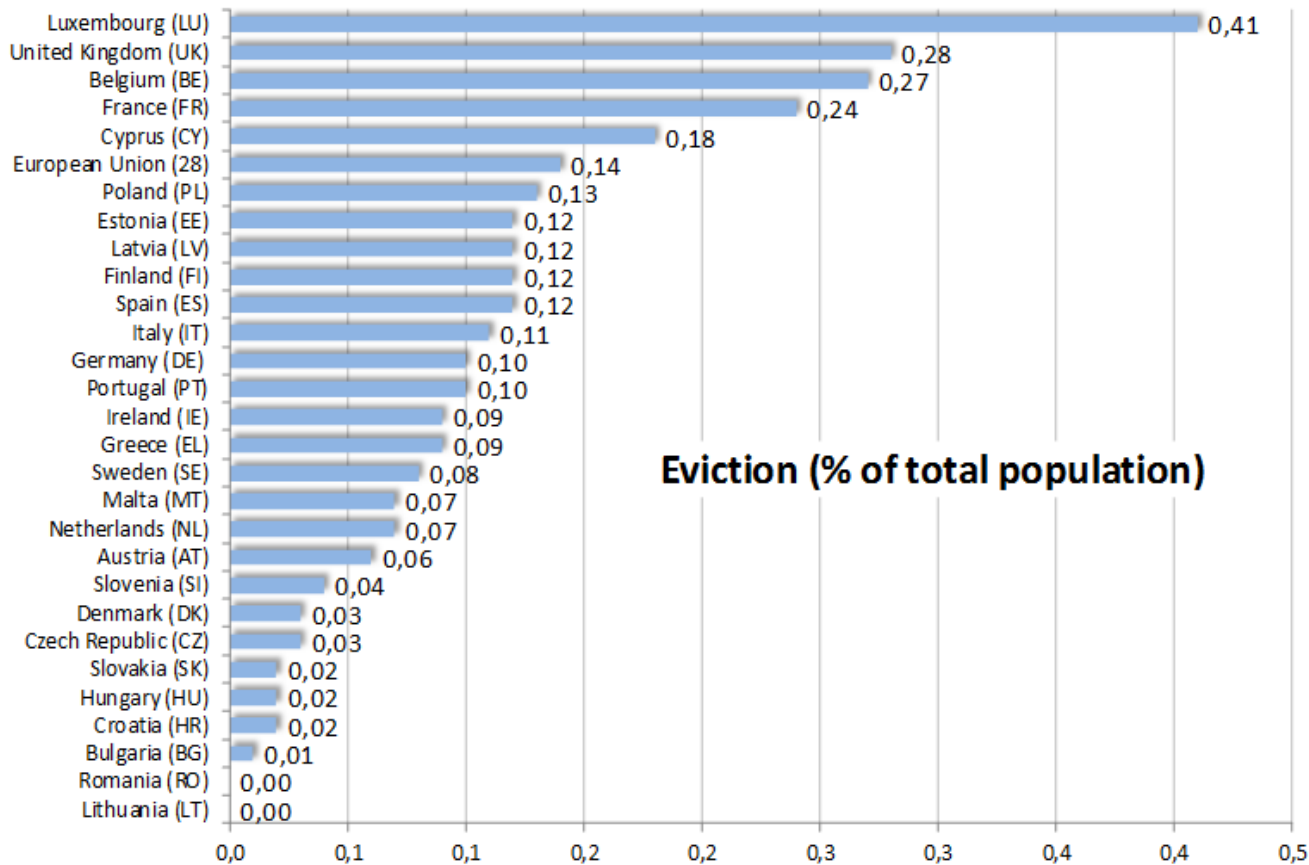
When you look more carefully...

Figure 7. Increases in population and real house prices
2000 - 2006



Hypothesis : social housing limits risk of eviction

- Not evidence based, but be careful with data...

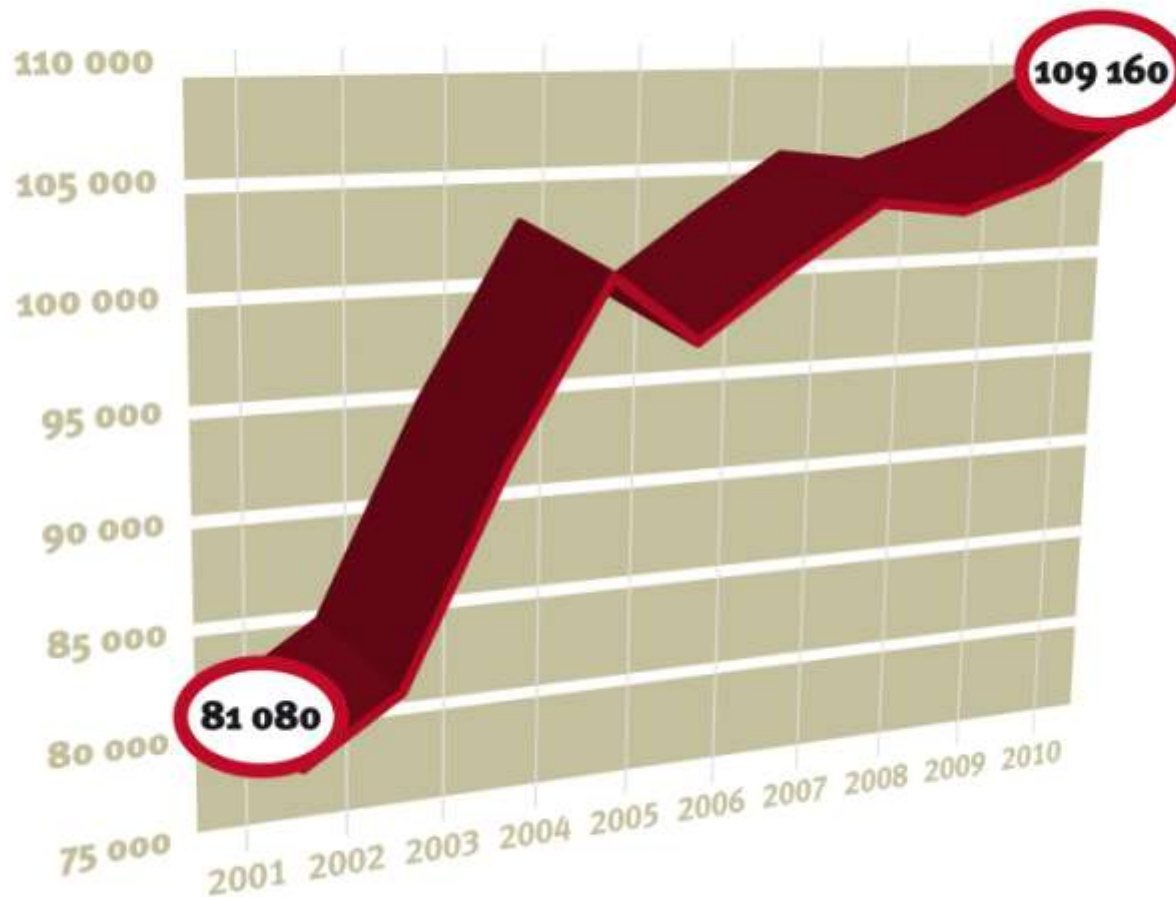


Evictions are linked to the level of rents

Décisions de justice prononçant l'expulsion

(pour impayés de loyers ou défaut d'assurance)

2001-2010 / ministère de la Justice



From an economics point of views

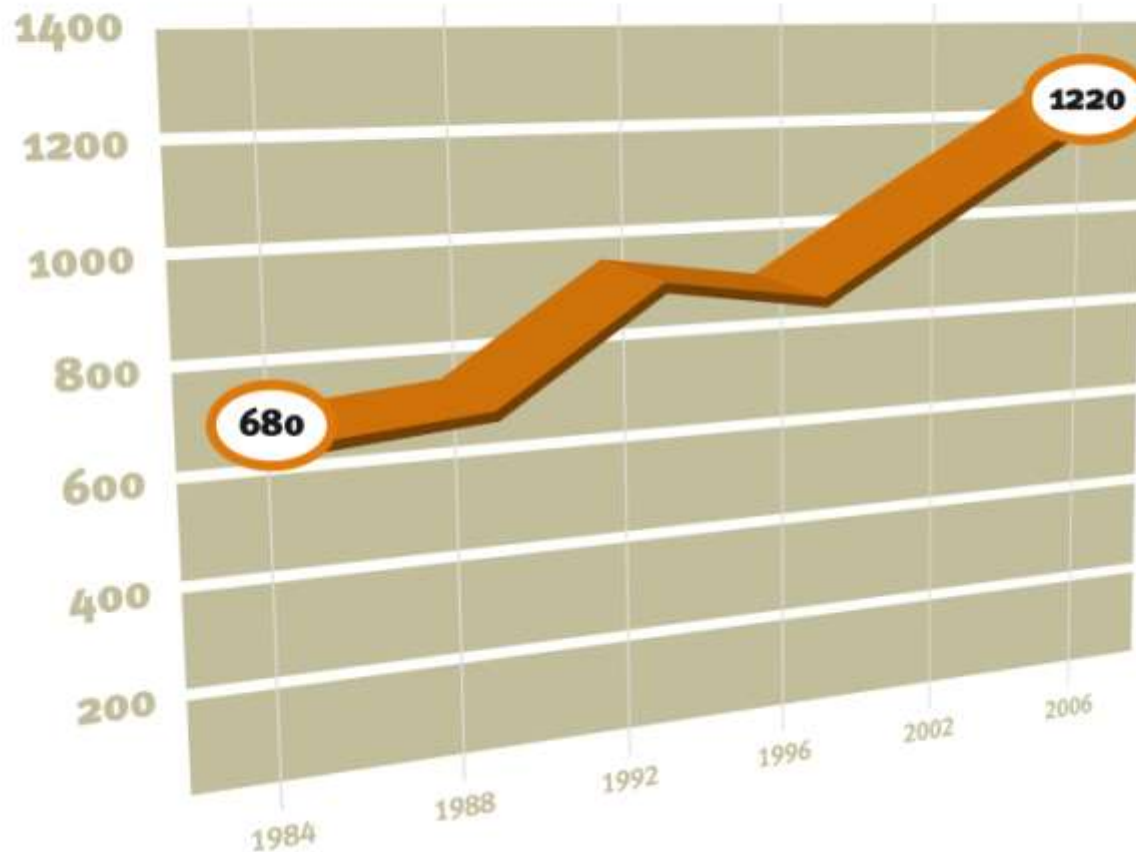
- *« A balanced housing market, between homeowners, private rental market and social rental market, is the most stable market and the most favourable condition for sustainable growth »*

Christophe André, OECD

Demand for social housing follows prices

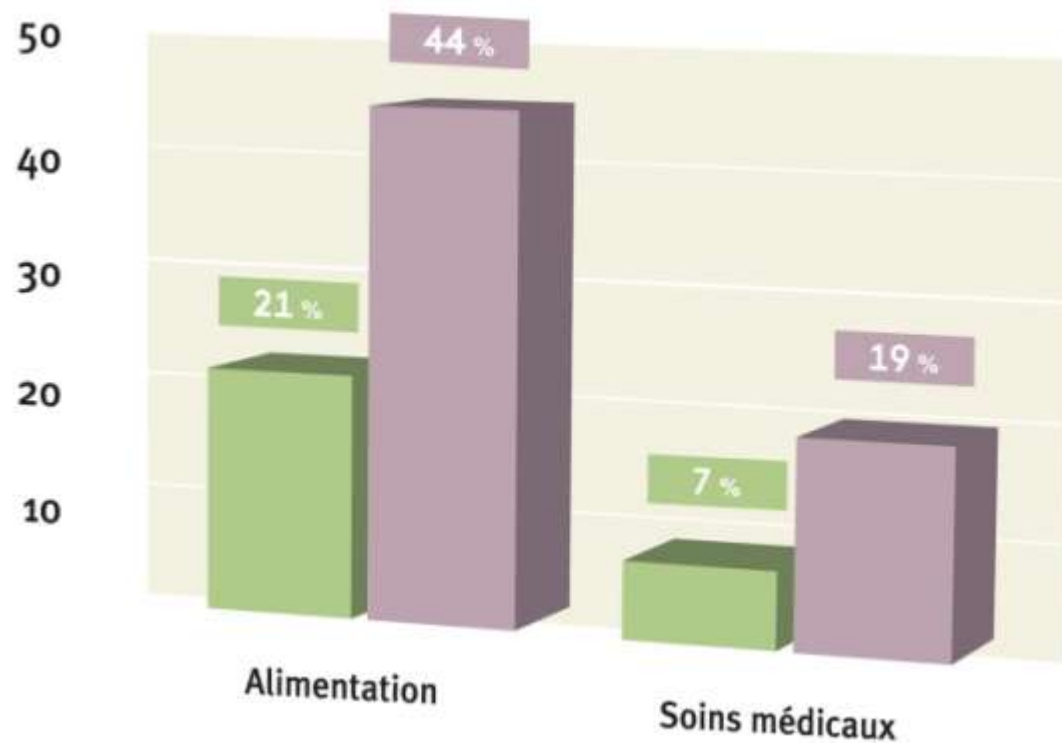
Ménages en attente d'un logement social

1984-2006 / Insee, enquêtes Logement



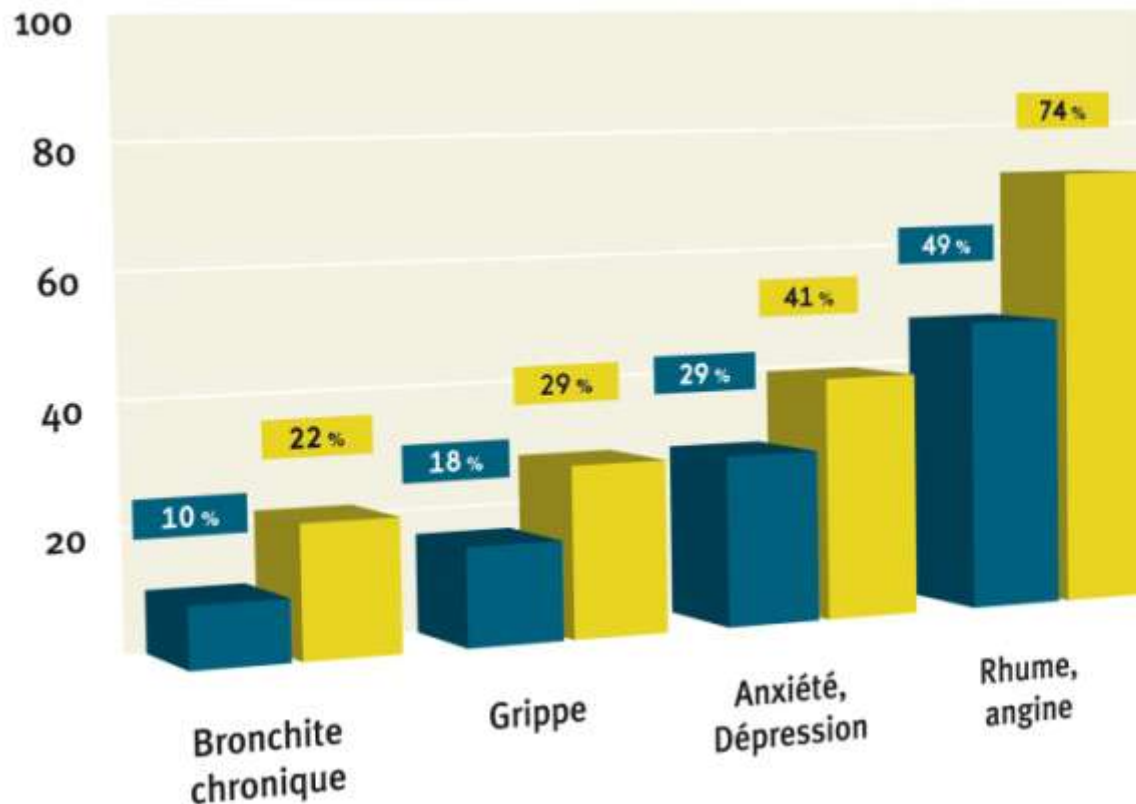
Social housing, for social needs...

- Part of the population reducing expenditure on food and healthcare because of housing (France, 1980 – 2010)



Social housing for higher standards on energy efficiency

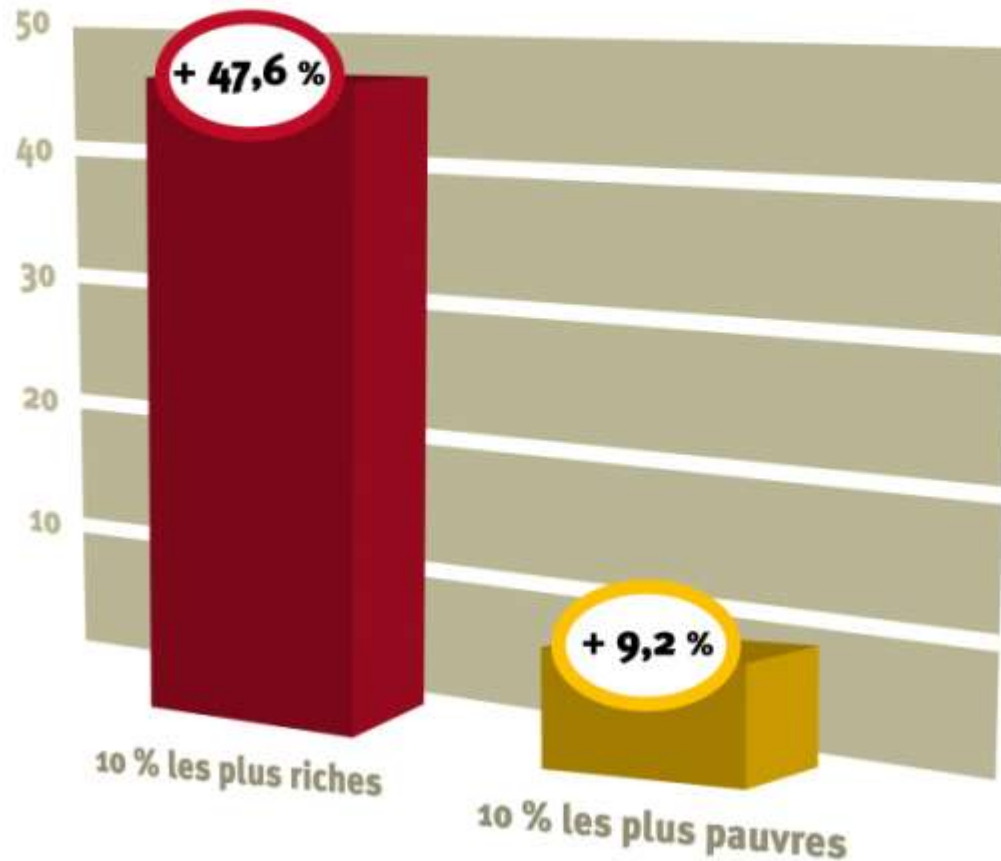
- Impact of energy poverty on health (France)



Social rental housing for social justice

Évolution des inégalités de patrimoine

2004-2010 / Insee, enquêtes Patrimoine



THANK YOU FOR YOUR ATTENTION

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