



Contribution to Call for evidence – Fighting housing exclusion



FEBA Policy and Advocacy Team

April 2026

FIND OUT MORE ON [EUROFOODBANK.ORG](https://eurofoodbank.org)

Call for evidence on Fighting housing exclusion

The European Food Banks Federation (FEBA) welcomes the European Commission's initiative to support vulnerable persons in precarious housing situations, in order to address and prevent housing exclusion. As the European Union advances towards its 2030 social targets¹, this initiative provides a crucial opportunity to address both the structural and immediate drivers of poverty, including the interlinked challenges of housing exclusion and food insecurity, a pervasive and often overlooked form of material deprivation affecting around 5% of people in the EU aged 16 or older². This represents a unique opportunity for FEBA and its members to work even more closely with stakeholders to address housing exclusion and its root causes through coordinated and inclusive approaches.

Food banks play a vital role in supporting people experiencing housing exclusion by providing essential food aid and material assistance, while also contributing to inclusive and resilient communities. Their work highlights the strong interconnection between food insecurity and precarious housing, as unstable living conditions often exacerbate difficulties in accessing adequate nutrition, healthcare, and social services. In this context, food banks contribute to a broader, person-centred response by complementing housing-led policies, and by supporting access to essential services that help prevent and address homelessness.

¹ European Commission. (2024, December 18). European Pillar of Social Rights Action Plan. Employment, Social Affairs and Inclusion. https://employment-social-affairs.ec.europa.eu/policies-and-activities/european-pillar-social-rights-building-fairer-and-more-inclusive-european-union/european-pillar-social-rights-action-plan_en

² Living conditions in Europe - housing and renting difficulties. (2024). Europa.eu. https://ec.europa.eu/eurostat/statisticsexplained/index.php?title=Living_conditions_in_Europe_-_housing_and_renting_difficulties#Key_findings

Context

This situation must be understood within a broader context of persistent poverty and rising living costs across the European Union. In 2024, 93.3 million people, or 21% of the EU population, were at risk of poverty or social exclusion³. While this marks a slight improvement compared to previous years, the reality remains that millions of households continue to struggle to cover their most basic needs.

Within this context, food insecurity represents a critical and growing dimension of deprivation. In 2024, approximately 38.2 million people (8.5% of the EU population) were unable to afford a meal with fish, meat or a vegetarian equivalent every second day⁴.

At the same time, the current housing crisis in the European Union must be understood as inseparable from this food insecurity crisis. These two phenomena are deeply intertwined, as they stem from the same structural pressures on household budgets. An increasing number of households are now forced to make unacceptable trade-offs between paying for housing and meeting their basic nutritional needs - a situation that directly contradicts the European Union's commitment to human dignity and social rights.

Housing costs represent a major and growing constraint. On average, EU households spend around 19% of their disposable income on housing, with significantly higher shares among low-income households, many of whom exceed critical affordability thresholds⁵. As housing absorbs an increasing share of income, households are left with shrinking resources to cover other essential expenses, particularly food.

This dynamic is further reinforced by the cumulative impact of inflation. Although inflationary pressures have eased compared to their peak in 2022–2023, their effects remain deeply embedded in household budgets. In 2023, prices for food and non-alcoholic beverages increased by 12.5%, placing additional strain on already vulnerable households⁶.

As a result, many households are forced into a “rent or eat” dilemma. This is reflected in the persistence of severe deprivation: in 2024, 6.4% of the EU population experienced severe material and social deprivation, meaning they could not afford several items essential to an adequate standard of living⁷.

Food banks across Europe are witnessing the direct consequences of these overlapping pressures. Demand for food assistance remains at historically high levels, particularly among families with children, while supply constraints have in many cases forced food banks to purchase additional food to meet growing needs⁸. This sustained increase in demand confirms that housing unaffordability has become a key structural driver of food insecurity.

³ Eurostat, *People at risk of poverty or social exclusion in 2024*, 30 April 2025, available at: <https://ec.europa.eu/eurostat/web/products-eurostat-news/w/ddn-20250430-2>

⁴ Eurostat, *Living conditions in Europe*, Statistics Explained, available at: https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Living_conditions_in_Europe

⁵ Eurostat, *Housing in Europe – 2025 edition*, interactive publication, 27 November 2025, available at: <https://ec.europa.eu/eurostat/web/interactive-publications/housing-2025>

⁶ Eurostat, *Inflation in the euro area*, Statistics Explained, available at: https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Inflation_in_the_euro_area

⁷ Eurostat, *Living conditions in Europe*, Statistics Explained, available at: https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Living_conditions_in_Europe

⁸ FEBA (European Food Banks Federation), *Tackling Food Insecurity Among Children: EU Policy Context and the Activities of European Food Banks*, 2024, available at: <https://www.eurofoodbank.org/publications/tackling-food-insecurity-among-children-eu-policy-context-and-the-activities-of-european-food-banks/>

The situation is further exacerbated by energy costs. In 2024, 9% of Europeans were unable to keep their homes adequately warm⁹, forcing households into a “heat or eat” dilemma that compounds the “rent or eat” trade-off. These overlapping vulnerabilities – housing unaffordability, food insecurity, and energy poverty – highlight a structural failure to ensure adequate living standards across the European Union.

Policy context

Being at risk of poverty or social exclusion often coincides with a lack of access to both adequate housing and nutritious food. At the European level, various initiatives and policy frameworks support the well-being of vulnerable people, particularly from a social inclusion and access to essential services standpoint. However, housing exclusion and homelessness remain growing challenges, exacerbated by recent economic and social crises, and closely intertwined with other forms of deprivation, including food insecurity.

The current framework of EU social policy instruments, including the 2017 European Pillar of Social Rights and its 2021 Action Plan, sets clear targets for poverty reduction and acknowledges the need for social protection, as well as access to essential services such as housing, healthcare, and food¹⁰. In particular, Principle 19 emphasises access to housing and assistance for the homeless. The Action Plan sets the objective of reducing the number of people at risk of poverty or social exclusion by at least 15 million by 2030¹¹. Nevertheless, progress remains uneven across Member States, and the European Union is still far from achieving this goal.

In this context, the European Commission’s initiatives on housing exclusion represent a key opportunity to strengthen the policy framework addressing housing difficulties and precarious housing. Its implementation will require coordinated action at national, regional, and local levels, supported by EU funding instruments such as the European Social Fund Plus (ESF+), the European Regional Development Fund (ERDF), and the Recovery and Resilience Facility (RRF). A more integrated and housing-led approach is essential to ensure effective access to stable housing, while also addressing other basic needs of individuals experiencing poverty, including access to food, healthcare, and social support.

Housing exclusion policies must also recognise the importance of ensuring access to basic needs beyond shelter alone. Evidence consistently shows that people experiencing housing instability are more likely to face food insecurity and reduced access to essential services. In this regard, strengthening coordination between housing policies and social support systems is crucial. Integrated approaches that combine housing assistance with access to nutrition and other essential services can contribute significantly to preventing homelessness and promoting long-term social inclusion.

The Role of Food Banks in Supporting People Experiencing Housing Exclusion

Access to adequate, safe, and nutritious food remains a fundamental prerequisite for people’s well-being and dignity, particularly for those experiencing housing exclusion or homelessness. Food banks play a crucial role in supporting this objective by redistributing food and essential goods to charities and social organisations that work directly with individuals and families in precarious housing situations. In contexts where people are often forced to choose between

⁹ Eurostat (2025), *Housing in Europe – 2025 edition*, interactive publication, 27 November 2025, available at: <https://ec.europa.eu/eurostat/web/interactive-publications/housing-2025>

¹⁰ European Commission. (2024, November 20). European Pillar of Social Rights - Building a fairer and more inclusive European Union. Employment, Social Affairs and Inclusion. https://employment-social-affairs.ec.europa.eu/policies-and-activities/european-pillar-social-rights-building-fairer-and-more-inclusive-european-union_en

¹¹ European Commission, *European Pillar of Social Rights Action Plan* (4 March 2021).

paying for housing and meeting their basic nutritional needs, food assistance becomes an essential component of a broader response to poverty and exclusion.

In 2024, FEBA Members redistributed approximately **834,000 tonnes of food** and reached around **12.2 million people** across Europe¹². Food banks are part of a vast and well-connected network of actors that facilitates access to pathways out of housing exclusion. Through the redistribution of food to thousands of charitable organisations and social entities, food banks contribute to a broader ecosystem of support, including organisations providing housing assistance and social services. FEBA members collaborate with charities, public authorities, and other stakeholders to address the complex and interrelated needs of the people they serve, thereby strengthening prevention and early intervention efforts.

Scaling up such integrated and housing-led approaches can significantly enhance the effectiveness of policies aimed at preventing and addressing homelessness. By embedding food assistance within broader social support systems, food banks contribute to more resilient and inclusive communities, ensuring that responses to housing exclusion are comprehensive, person-centred, and capable of addressing the multiple dimensions of poverty.

Recognise the interconnection between housing affordability and food insecurity

The European Commission should explicitly acknowledge housing affordability as a key structural driver of food insecurity. Current evidence shows that rising housing costs significantly reduce households' capacity to afford adequate food, forcing many into a "rent or eat" dilemma.

A more integrated approach is therefore needed, ensuring that housing policies are assessed not only in terms of access to shelter, but also in terms of their impact on the ability of households to meet other essential needs, including food.

Adopt a rights-based approach, including the right to food

Under Article 11 of the International Covenant on Economic, Social and Cultural Rights, the right to food is a fundamental component of the right to an adequate standard of living¹³. However, this right is not explicitly recognised in the EU legal framework.

The European Commission should adopt a rights-based approach to tackling housing exclusion and poverty, explicitly recognising access to adequate and nutritious food as a core dimension of social inclusion. This would contribute to addressing stigma and ensuring that those in need can access support without barriers.

Ensure adequate and protected EU funding for food aid and material support

Food banks play a crucial role in mitigating the immediate consequences of housing exclusion and poverty. Through the ESF+, FEBA members distributed approximately **58,300 tonnes of food (equivalent to over 115 million meals)** and supported more than 3.9 million people in 2024.¹⁴

¹² European Food Banks Federation (FEBA), Data Collection 2024.

¹³ United Nations (1966), *International Covenant on Economic, Social and Cultural Rights*, Article 11, available at: <https://www.ohchr.org/en/instruments-mechanisms/instruments/international-covenant-economic-social-and-cultural-rights>

¹⁴ FEBA (European Food Banks Federation), *FEBA's Position on the Proposed Multiannual Financial Framework and ESF+*, available at: [FEBA Position Paper](#)

However, current discussions on the future Multiannual Financial Framework raise concerns about a potential dilution of social funding and the absence of earmarked resources for material support¹⁵.

In this context, it is essential that the European Commission ensures stable and adequate EU funding for food aid, including through the ESF+.

It should also safeguard earmarked funding for material support by introducing a dedicated minimum allocation, and ensure that social spending is effectively protected from reallocation towards non-social priorities.

Without predictable and sufficient funding, food banks and other civil society organisations will not be able to respond to the growing needs driven by housing unaffordability.

Ensure adequate income support in the context of rising living costs

The “rent or eat” dilemma is fundamentally driven by insufficient incomes in the face of rising costs.

The Commission should therefore encourage Member States to strengthen minimum income schemes and social protection systems, ensuring that they provide adequate support in the context of rising living costs. In particular, benefits should be effectively indexed to inflation and the cost of living in order to preserve their real value over time.

Furthermore, the adequacy of income support should be assessed by taking into account the combined cost of essential needs, including housing, energy and food, reflecting the reality of the financial pressures faced by households.

Strengthen the role of civil society organisations, including food banks

Food banks are key frontline actors, with direct insight into the lived realities of poverty, housing precarity and food insecurity. Their role should be formally recognised in the design and implementation of EU strategies addressing housing exclusion.

The Commission should ensure the structured and meaningful involvement of civil society organisations in policymaking processes, recognising their essential role in addressing poverty and social exclusion on the ground. This participation should be embedded throughout the policy cycle, from design to implementation and evaluation.

In parallel, the Commission should improve access to EU funding for civil society organisations, notably by reducing administrative burdens and clarifying co-financing rules, which often constitute significant barriers to participation.

Finally, it should promote peer learning and the exchange of best practices between Member States and social actors, including organisations providing material support, in order to facilitate the effective implementation of policies and encourage the scaling up of successful initiatives.

Improve monitoring of food insecurity and material deprivation

Current EU monitoring frameworks, including the AROPE indicator, do not sufficiently capture the scale and depth of food insecurity.

¹⁵ European Commission, Proposal for a Regulation of the European Parliament and of the Council amending Regulation (EU) 2021/1057 establishing the European Social Fund Plus (ESF+) as regards specific measures to address strategic challenges (COM(2025) 164 final)

The Commission should strengthen the role of food insecurity indicators in the monitoring of poverty, ensuring that they are given sufficient weight within existing frameworks. It should also better integrate material deprivation and access to food into evaluation mechanisms, in order to more accurately reflect the lived realities of people experiencing poverty.

In addition, the Commission should draw on data from civil society actors, including FEBA's Unified Data Framework, to improve evidence-based policymaking and enable more effective monitoring of social inclusion measures.