

OPENGOV – 2026 IDEATHON

EUROPEAN PERSPECTIVE & POLICY GOVERNANCE

Bridging the Low Wages – Housing Gap with AI

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Idea Description - 01

The Problem: Housing affordability has detached from labor income across Europe. While property prices and land costs have surged, real wages have remained stagnant.

The "Spread": The core challenge is the growing "spread" between what early-career professionals (e.g., nurses, teachers) earn and the cost of standard urban living.

Governance Perspective: Redefining the "Housing Cost Burden" not just as a market failure, but as a digital governance challenge requiring **Active Evidence-Based Policy Development**.

Target: Market newcomers, young adults, and cross-border workers who are disproportionately "locked out" of the market or anyone who suffers from poverty



Information Sources - 02

- Housing Cost Overburden Rate

: *Percentage of the population aged 18+ spending more than 40% of their total income on housing costs.*

Greece (Highest in EU): 49.6% (2016) → 39.3% (2020)

EU Average: 15.3% (2016) → 20.5% (2020)

source: https://ec.europa.eu/eurostat/databrowser/view/ilc_lvho26/default/table?lang=en&category=livcon.ilc.ilc_lv.ilc_lvho.ilc_lvho_hc

- Unadjusted Gender Pay Gap (2024)

The difference between average gross hourly earnings of male and female employees.

Country	Pay Gap (%)	Trend / Context
Greece	13.4%	Widest disparities seen in Tech/Telecom
EU Average	11.1%	Benchmark baseline for member states
Belgium	0.7%	Near complete hourly pay parity
Luxembourg	-0.8%	Only EU nation where women out-earn men on average

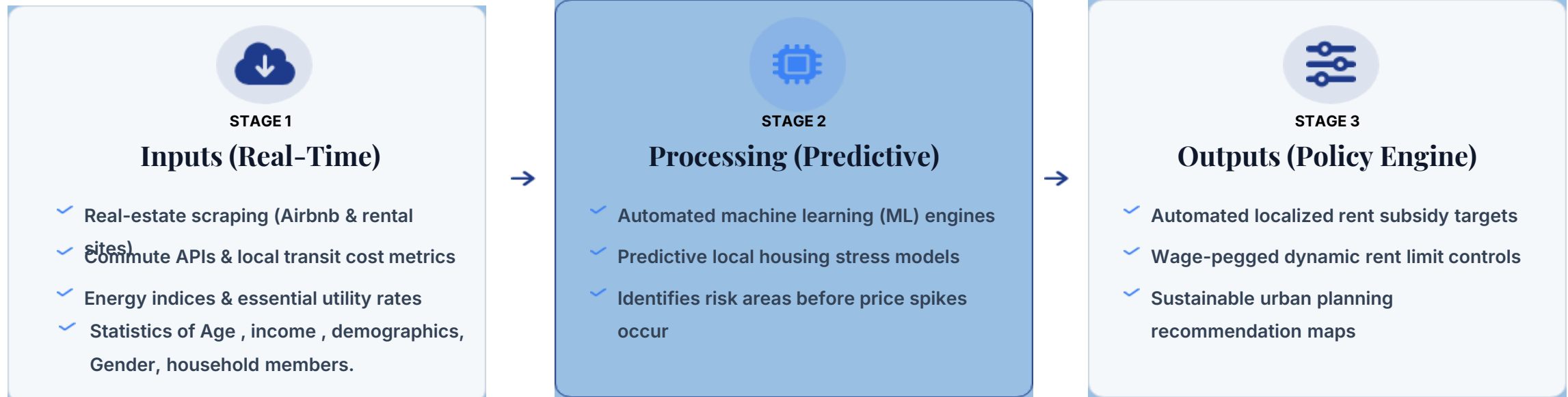
source: https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Gender_pay_gap_statistics



Proposal Description - 03

Deploying the House-AI Dynamic Policy Engine

An AI-driven predictive architecture designed to empower the EU Housing Alliance with real-time, localized, and evidence-based policy levers.



Impact - 04

- **Professionals & Newcomers:** Achieve an **increase in Labor Mobility** by ensuring standard salaries (e.g., nurses, teachers) can afford local housing through "Location Affordability" benchmarks.
- **Overburdened Households:** Target a **reduction in the Housing Overburden Rate** via AI-driven predictive analytics and automated, precisely targeted rent subsidies.
- **Vulnerable Demographics:** Use **EU Gender Pay Gap** data to weight policy interventions (like temporary rent caps) in favor of groups with the lowest purchasing power .
- **Local Governance: Bridge the "Gap"** by providing city planners with real-time dashboards monitoring **unique listings** for evidence-based zoning reforms.
- **Identify the most affected** areas and propose targeted actions to the authorities.
- **Vision 2030:** Transition from passive monitoring to **Active Governance**, ensuring housing is treated as a **fundamental human right**, not a financial commodity.

Thank you!