

Housing conditions in 2014

# 7 persons out of 10 in the EU live in a dwelling they own

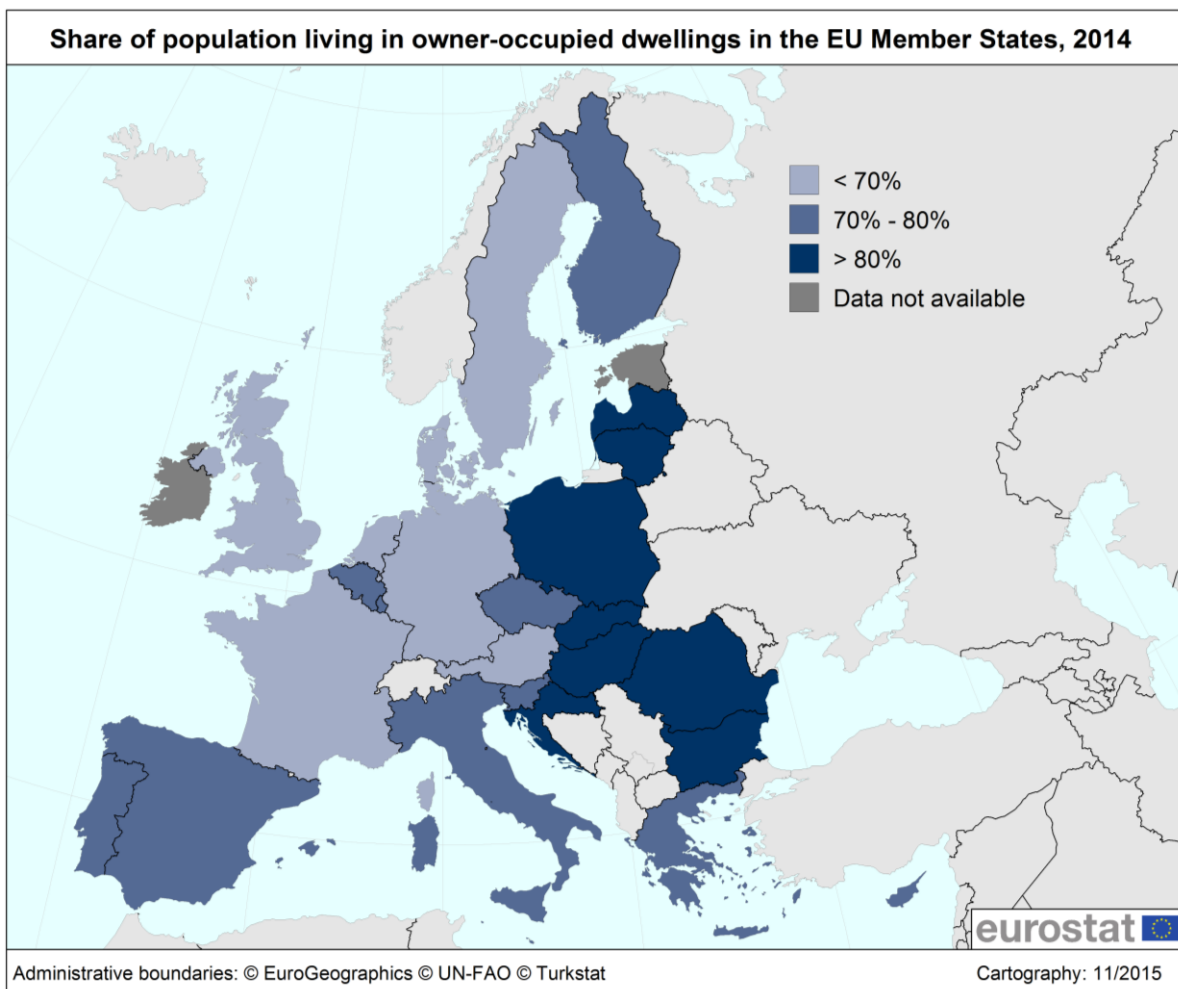
17% of the EU population live in overcrowded households

In the **European Union** (EU), more than half (59.3%) of the population were living in houses and 40.0% in flats in 2014. A majority of people in the **EU** were owners of their dwellings, with over two-thirds (70.1%) of the population living in owner-occupied dwellings, while 29.9% were renting their dwelling.

One of the key challenges of public policy is to provide decent housing for everyone, both in terms of cost and quality. Regarding housing affordability, 11.4% of the **EU** population were confronted in 2014 with housing cost overburden, meaning that they had to spend more than 40% of their disposable income for their accommodation. For the quality of housing conditions, a major element is the availability of sufficient space in the dwelling. In 2014, the overcrowding rate, as defined by the number of rooms available to the household, stood at 17.1% in the **EU**.

Overall, with an average score of 7.5 on a scale from 0 to 10, satisfaction with accommodation was the second best rated domain by the **EU** population aged 16 and over, behind satisfaction with personal relationships.

This selection of figures on housing conditions in the EU comes from a [report](#) published by **Eurostat, the statistical office of the European Union**.



## Highest share of population living in houses in the United Kingdom and Croatia, lowest in Spain and Latvia

In a majority of Member States, the largest part of the population were living in 2014 in houses, with the highest proportions being recorded in the **United Kingdom** (84.7%), **Croatia** (80.8%), **Belgium** (77.6%), the **Netherlands** (77.1%), **Cyprus** (72.7%) and **Slovenia** (70.3%). In contrast, flats were the main dwelling type, notably in **Spain** (where 66.5% of the population were living in flats in 2014), **Latvia** (65.1%), **Lithuania** (58.4%) and **Greece** (56.9%).

## Proportion of owners highest in Romania, lowest in Germany and Austria

Regarding tenure status, there were more owners than tenants in every EU Member State in 2014. The highest shares of the population owning their dwelling were registered in **Romania** (with 96.1% of owners), **Slovakia** (90.3%) **Lithuania** (89.9%), **Croatia** (89.7%) and **Hungary** (89.1%), while less than two-thirds of the population owned their dwelling in **Germany** (52.5%) and **Austria** (57.2%), followed by **Denmark** (63.3%), the **United Kingdom** (64.8%) and **France** (65.1%).

**Distribution of population by dwelling type and by tenure status, 2014**

|                       | Dwelling type |             |            | Tenure status |             |
|-----------------------|---------------|-------------|------------|---------------|-------------|
|                       | House         | Flat        | Other*     | Owner         | Tenant      |
| <b>EU</b>             | <b>59.3</b>   | <b>40.0</b> | <b>0.8</b> | <b>70.1</b>   | <b>29.9</b> |
| <b>Belgium</b>        | 77.6          | 22.0        | 0.5        | 72.0          | 28.0        |
| <b>Bulgaria</b>       | 56.0          | 43.7        | 0.4        | 84.3          | 15.7        |
| <b>Czech Republic</b> | 46.7          | 52.8        | 0.5        | 78.9          | 21.1        |
| <b>Denmark</b>        | :             | :           | :          | 63.3          | 36.7        |
| <b>Germany</b>        | 54.3          | 44.5        | 1.2        | 52.5          | 47.5        |
| <b>Estonia</b>        | :             | :           | :          | :             | :           |
| <b>Ireland</b>        | :             | :           | :          | :             | :           |
| <b>Greece</b>         | 43.1          | 56.9        | 0.0        | 74.0          | 26.0        |
| <b>Spain</b>          | 33.1          | 66.5        | 0.4        | 78.8          | 21.2        |
| <b>France</b>         | 68.8          | 31.1        | 0.1        | 65.1          | 34.9        |
| <b>Croatia</b>        | 80.8          | 19.1        | 0.2        | 89.7          | 10.3        |
| <b>Italy**</b>        | 48.9          | 50.8        | 0.3        | 73.2          | 26.8        |
| <b>Cyprus</b>         | 72.7          | 26.0        | 1.3        | 72.9          | 27.1        |
| <b>Latvia</b>         | 34.8          | 65.1        | 0.1        | 80.9          | 19.1        |
| <b>Lithuania</b>      | 41.4          | 58.4        | 0.2        | 89.9          | 10.1        |
| <b>Luxembourg</b>     | 65.3          | 34.0        | 0.6        | 72.5          | 27.5        |
| <b>Hungary</b>        | 68.0          | 31.6        | 0.4        | 89.1          | 10.9        |
| <b>Malta</b>          | 47.1          | 52.6        | 0.3        | 80.0          | 20.0        |
| <b>Netherlands</b>    | 77.1          | 19.1        | 3.8        | 66.9          | 33.1        |
| <b>Austria</b>        | 54.9          | 44.0        | 1.1        | 57.2          | 42.8        |
| <b>Poland</b>         | 55.2          | 44.7        | 0.1        | 83.5          | 16.5        |
| <b>Portugal</b>       | 54.9          | 45.0        | 0.1        | 74.9          | 25.1        |
| <b>Romania</b>        | 62.0          | 38.0        | 0.0        | 96.1          | 3.9         |
| <b>Slovenia</b>       | 70.3          | 29.4        | 0.3        | 76.7          | 23.3        |
| <b>Slovakia</b>       | 49.4          | 50.3        | 0.3        | 90.3          | 9.7         |
| <b>Finland</b>        | 65.9          | 33.7        | 0.4        | 73.2          | 26.8        |
| <b>Sweden</b>         | 58.0          | 40.9        | 1.0        | 69.3          | 30.7        |
| <b>United Kingdom</b> | 84.7          | 14.4        | 0.9        | 64.8          | 35.2        |
| <b>Norway</b>         | 82.0          | 16.4        | 1.6        | 84.4          | 15.6        |

EU data include estimates for missing Member States.

Shares might not add up to 100% due to rounding

\* The category "Other" includes accommodations that are situated in building that are for other use than housing (for instance schools, boats) and fixed habitations such as huts or caves.

\*\* Data are provisional

: Data not available

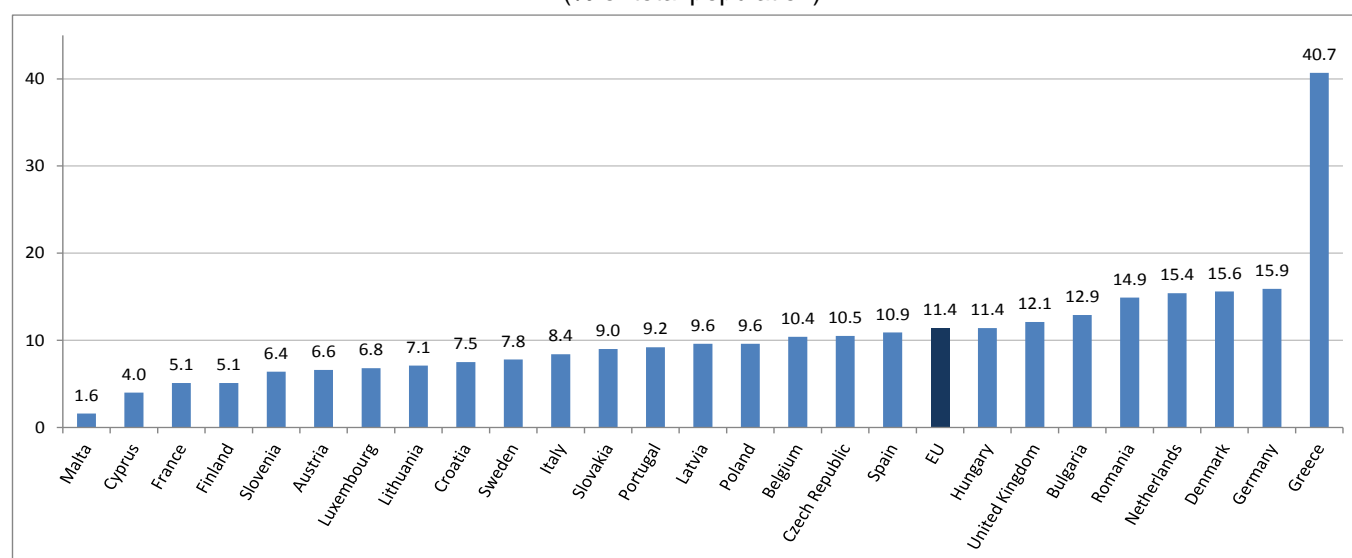
The source dataset can be found [here](#) for dwelling type and [here](#) for tenure status.

## Housing cost overburden rate highest in Greece, lowest in Malta

In 2014, the housing cost overburden was by far the highest in **Greece**, where 40.7% of the population were living in a household where total housing costs represented more than 40% of total disposable household income. It was followed at a distance by **Germany** (15.9%), **Denmark** (15.6%), the **Netherlands** (15.4%) and **Romania** (14.9%). At the opposite end of the scale, **Malta** (1.6% of the total population), **Cyprus** (4.0%), **France** and **Finland** (both 5.1%) registered the lowest housing cost overburden rates.

At **EU** level, 11.4% of the population were living in households which spent more than 40% of their disposable income on housing.

**Housing cost overburden rate in the EU Member States, 2014**  
(% of total population)



EU data include estimates for missing Member States.

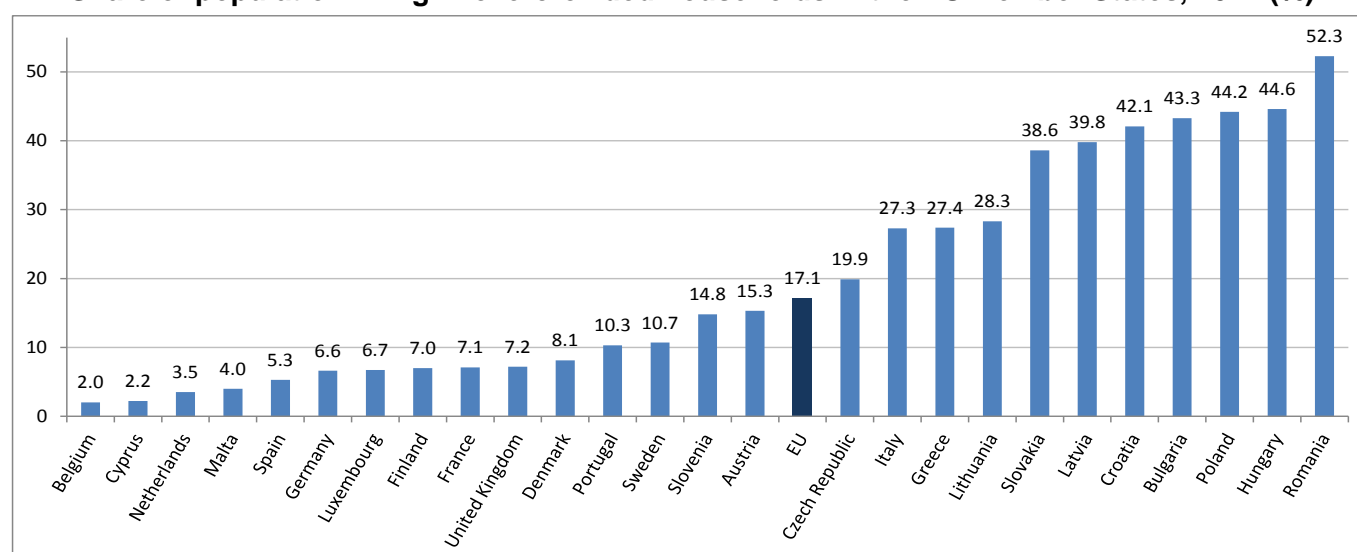
Estonia and Ireland: 2014 data not available

The source dataset can be found [here](#).

## Overcrowding rate highest in Romania, lowest in Belgium

In 2014 in the **EU**, 17.1% of the population were living in overcrowded households, meaning they had a lack of space given the size of the household. Across Member States, 1 out of 2 persons were living in overcrowded households in **Romania** (52.3% of the population). **Hungary** (44.6%), **Poland** (44.2%), **Bulgaria** (43.3%), **Croatia** (42.1%), **Latvia** (39.8%) and **Slovakia** (38.6%) also registered high shares of the population living in overcrowded households.

**Share of population living in overcrowded households in the EU Member States, 2014 (%)**



EU data include estimates for missing Member States.

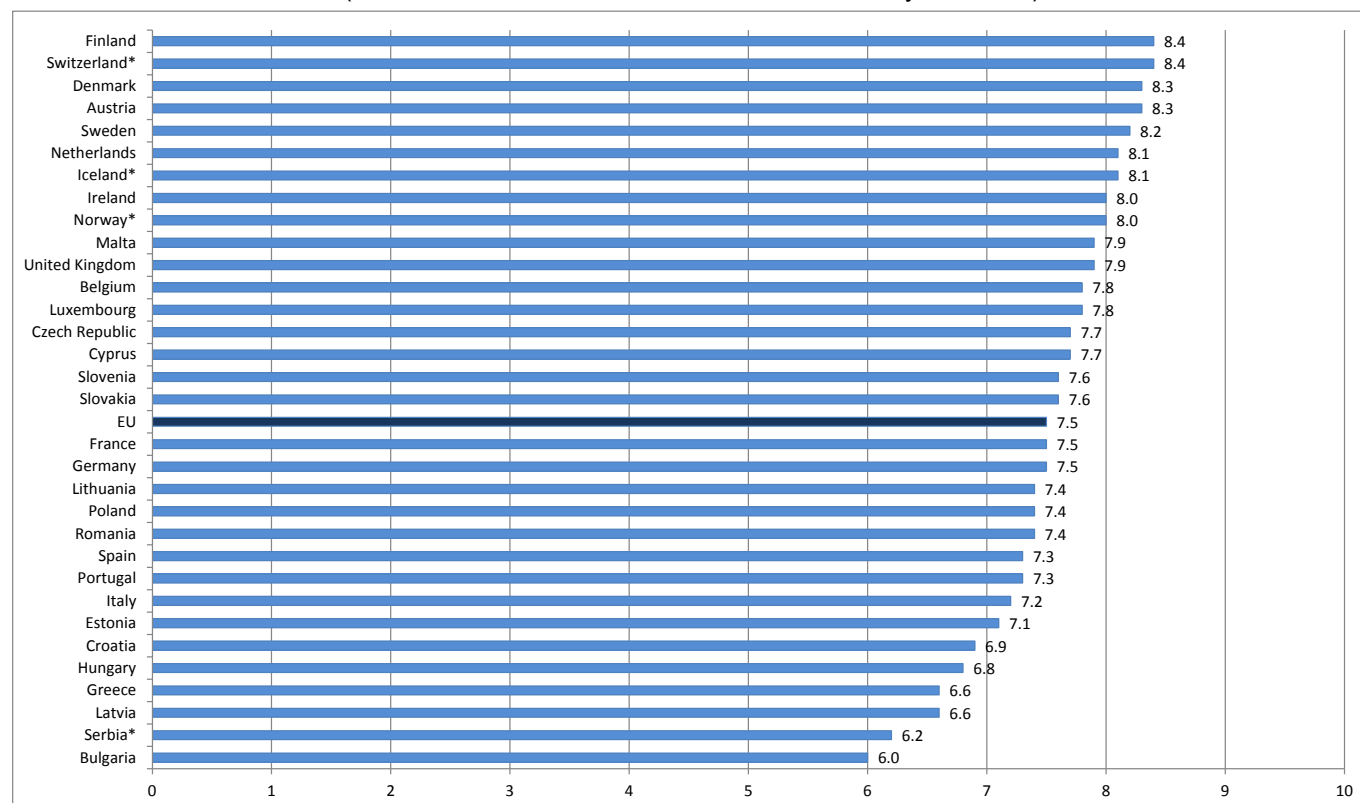
Estonia and Ireland: 2014 data not available

The source dataset can be found [here](#).

## Highest satisfaction with accommodation in Finland, lowest in Bulgaria

On a scale from 0 (“not satisfied at all”) to 10 (“fully satisfied”), **EU** residents aged 16 and over rated their satisfaction with accommodation at 7.5. Among the EU Member States, satisfaction with accommodation was highest in the three EU Nordic Member States – **Finland** (8.4/10), **Denmark** (8.3/10) and **Sweden** (8.2/10) – as well as in **Austria** (8.3/10) and the **Netherlands** (8.1/10). At the opposite end of the scale, populations with the lowest rated satisfaction for accommodation were those living in **Bulgaria** (6.0/10), **Latvia** and **Greece** (both 6.6/10).

**Satisfaction with accommodation, 2013**  
(on a scale from 0 “not satisfied at all” to 10 “fully satisfied”)



\* Non-EU Member States.

### Methods and definitions

Data on housing conditions presented in this News Release are based on the EU-Statistics on Income and Living Conditions (EU-SILC). The **EU-SILC survey** is the EU reference source for comparative statistics on income distribution, poverty and living conditions. More information can be found [here](#).

The reference population is all private households and their current members residing in the territory of a given Member State at the time of data collection. Persons living in collective households and in institutions are generally excluded from the target population as well as small and remote parts of the national territory amounting to no more than 2% of the national population.

A **dwelling** is a room or suite of rooms - including its accessories, lobbies and corridors - in a permanent building or a structurally separated part of a building which, by the way it has been built, rebuilt or converted, is designed for habitation by one private household all year round. A dwelling can be either a one-family dwelling in a stand-alone building or detached edifice, or an apartment in a block of flats.

The **housing cost overburden rate** is the percentage of the population living in households where the total housing costs ('net' of housing allowances) represent more than 40 % of disposable income ('net' of housing allowances). Total **housing costs** refer to monthly costs connected with the household's right to live in the accommodation. The costs of utilities (water, electricity, gas and heating) resulting from the actual use of the accommodation are also included.

The **overcrowding rate** is defined as the percentage of the population living in an overcrowded household. A person is considered as living in an **overcrowded** household if the household does not have at its disposal a minimum number of rooms equal to: one room for the household; one room per couple in the household; one room for each single person aged 18 or more; one room per pair of single people of the same gender between 12 and 17 years of age; one room for each single person between 12 and 17 years of age and not included in the previous category; one room per pair of children under 12 years of age.

Data on **satisfaction with accommodation** come from the ad-hoc module on subjective well-being implemented in the 2013 EU-SILC. This module contains subjective questions (e.g. “How satisfied are you with your life these days?”) which complement the mostly objective indicators from existing data collections and social surveys. Satisfaction with accommodation is measured on an 11 point scale which ranges from 0 (“not satisfied at all”) to 10 (“fully satisfied”). It refers to the respondent's opinion about the degree of satisfaction with their accommodation. It covers the population aged 16 and over.

For more information

Eurostat Statistics Explained article on housing conditions.

Eurostat publication "Quality of life – facts and views". PDF-version available on the Eurostat website.

It can also be found in Statistics Explained.

Eurostat website dedicated section on income, social inclusion and living conditions statistics.

Eurostat database on income and living conditions.

Issued by: **Eurostat Press Office**

**Vincent BOURGEAIS**

**Tel: +352-4301-33 444**

**eurostat-pressoffice@ec.europa.eu**

 **ec.europa.eu/eurostat**


Production of data:

**Emilio DI MEGLIO**

**Tel: +352-4301-38 378**

**emilio.di-meglio@ec.europa.eu**

 **@EU Eurostat**

 **Media requests:** Eurostat media support / Tel: +352-4301-33 408 / eurostat-mediasupport@ec.europa.eu