

Glossary:Housing cost overburden rate

Statistics Explained

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).

Housing costs refer to the monthly expenses associated with the right to live in a dwelling. This includes the cost of utilities such as water, electricity, gas, and heating. Only the housing costs that are paid are taken into account, regardless of who covers them. This includes expenses such as structural insurance, mandatory services and charges (e.g., sewage and refuse removal), regular maintenance and repairs, taxes, and the cost of utilities (water, electricity, gas, and heating). For homeowners, the housing cost calculation includes mortgage interest payments net of any tax relief, and gross of housing benefits (i.e., housing benefits should not be subtracted from the total housing cost). For tenants, the calculation includes rental payments gross of housing benefits (i.e., housing benefits should not be subtracted from the total housing cost).

Related concepts

- [EU statistics on income and living conditions \(EU-SILC\)](#)
- [Overcrowding rate](#)
- [Severe housing deprivation rate](#)

Statistical data

- [Living conditions in Europe - housing](#)