

Living conditions in Europe - housing

Statistics Explained

Data extracted: November 2025
Planned article update: December 2026

Highlights

In 2024, 68.4% of people in the EU lived in owner-occupied homes, while 31.6% lived in rented accommodation.

In 2024, 16.9% of people in the EU lived in overcrowded households. The highest rates were observed in Romania (40.7%) and Latvia (39.3%), while the lowest were in Cyprus (2.4%) and Malta (4.4%).

In 2024, 9.2% of people in the EU could not afford to keep their homes adequately warm, a decrease from 10.6% in 2023.

In 2024, 8.2% of the EU population spent 40% or more of their household disposable income on housing, with the highest rates recorded in Greece (28.9%) and Denmark (14.6%), and the lowest in Cyprus (2.4%) and Croatia (3.7%).

10.1% of people at risk of poverty or social exclusion (AROPE) in the EU felt discriminated against when looking for housing in 2024, compared with 4.7% of those not at risk.

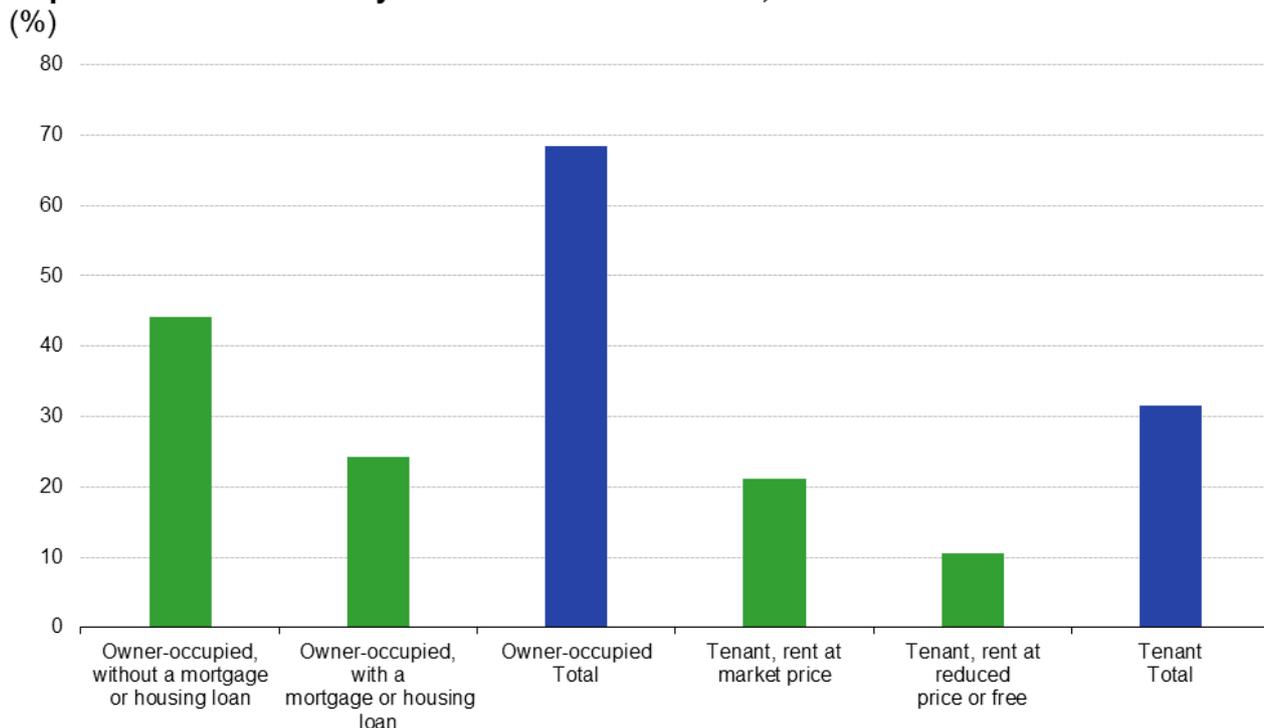
This article explores the housing landscape within the [European Union \(EU\)](#) in 2024, focusing on various aspects of households' living conditions. The analysis covers the distribution of the population based on tenure status, [overcrowding rate](#), the ability to keep the home adequately warm, the prevalence of [housing cost overburden](#) and satisfaction with dwellings. All figures are based on [EU statistics on income and living conditions \(EU-SILC\)](#) available from [Eurostat's online database](#). EU-SILC data are available for all EU countries, as well as for most of the [EFTA](#) and [candidate countries](#).

Housing conditions

In 2024, nearly 7 out of 10 people in the EU owned the dwelling they lived in

In 2024, 68.4% of people in the EU lived in owner-occupied dwellings, while 31.6% resided in rented accommodation (see **Figure 1**). In the EU, 44.2% owned their dwellings outright, free from a mortgage or housing loan, whereas 24.3% were owners with a mortgage or loan. Concerning tenants, 21.1% of people in the EU paid market rent, and 10.5% lived in dwellings with rent at a reduced price or for free.

Population distribution by tenure status at EU level, 2024



Source: Eurostat (online data code: ilc_lvho02)

eurostat 

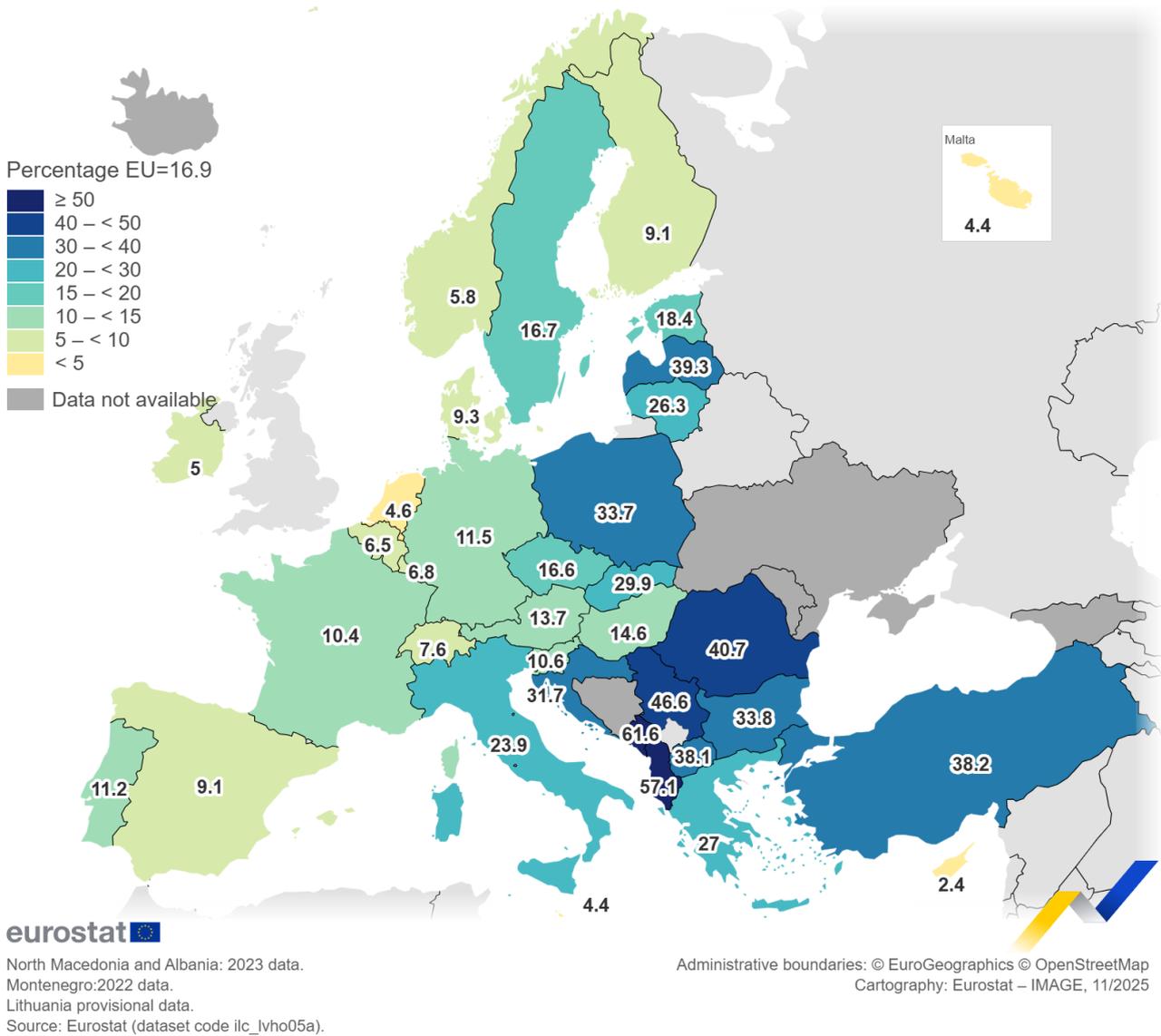
Figure 1: Population distribution by tenure status at EU level, 2024 Source: Eurostat (ilc_lvho02)

The highest percentages of people living in overcrowded households in 2024 were observed in Romania and Latvia while the lowest were in Cyprus, Malta and the Netherlands

In 2024, 16.9% of people in the EU lived in overcrowded households. **Map 1** shows that overcrowding rates above 30% were recorded in Romania (40.7%), Latvia (39.3%), Bulgaria (33.8%), Poland (33.7%) and Croatia (31.7%). By contrast, the lowest rates, below 5.0%, were observed in Cyprus (2.4%), Malta (4.4%), and the Netherlands (4.6%).

People living in an overcrowded household, 2024

% of people



Map 1: People living in an overcrowded household, 2024 Source: Eurostat (ilc_lvho05a)

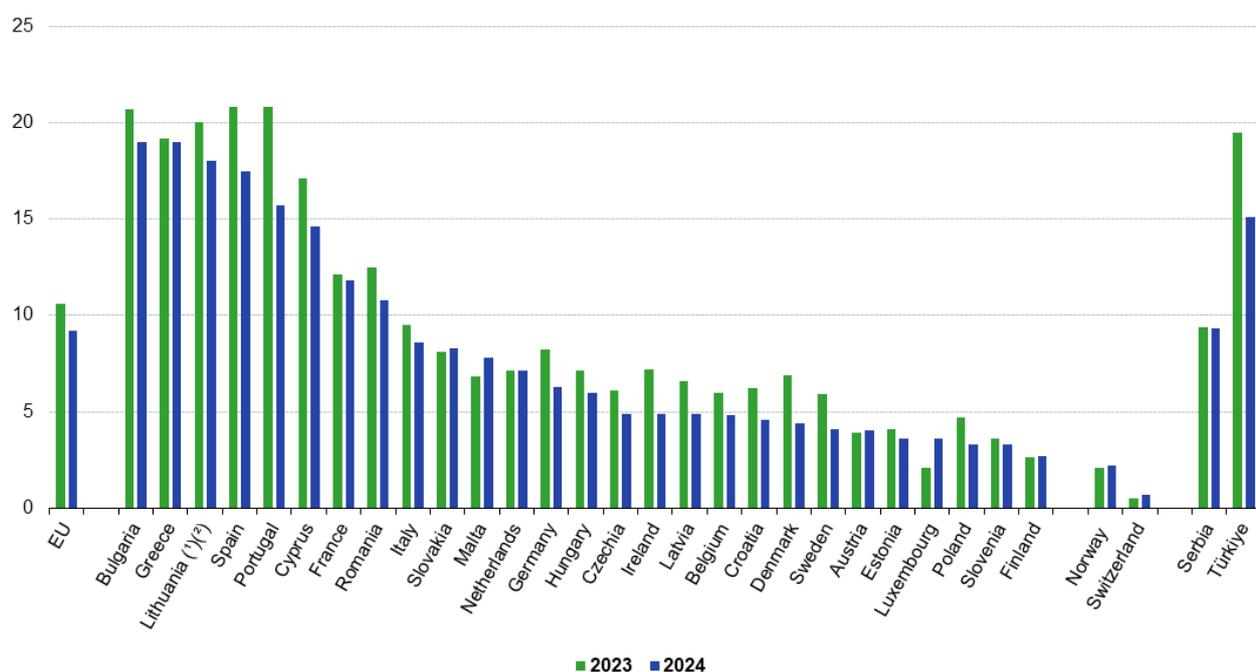
Map 1: People living in an overcrowded household, 2024
Source: Eurostat (ilc_lvho05a)

The share of people living in households unable to keep their home warm decreased in the majority of EU countries in 2024 compared with 2023

In 2024, 9.2% of people in the EU lived in households unable to afford to keep their home adequately warm (see **Figure 2**). Among EU countries, the lowest rates were observed in Finland (2.7%), Slovenia and Poland (both at 3.3%). By contrast, the highest rates were recorded in Bulgaria and Greece (both at 19.0%).

People living in households unable to keep their home adequately warm, 2023-2024

(%)



Note: ranked by the proportion of people living in households unable to keep their home adequately warm in 2024.

(*) 2024: Provisional.

(†) 2023: Break in time series.

Source: Eurostat (online data code: ilc_mdcs01)

eurostat

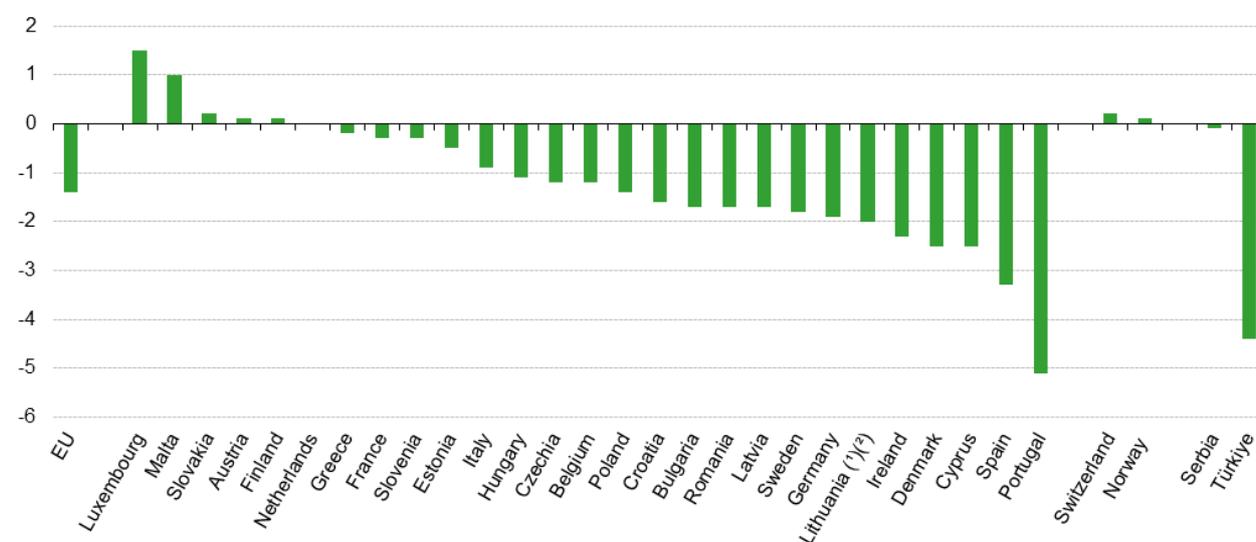
Figure 2: People living in households unable to keep home adequately warm, 2023-2024 Source: Eurostat (ilc_mdcs01)

Compared with 2023, the percentage of people in the EU living in households unable to keep their homes adequately warm decreased by 1.4 percentage points (pp), going from 10.6% to 9.2% in 2024, as shown in **Figure 3**.

Among EU countries, 5 recorded an increase in the percentage of people unable to keep their homes adequately warm between 2023 and 2024. The highest increases were observed in Luxembourg (+1.5 pp), Malta (+1 pp), and Slovakia (+0.2 pp). Conversely, 21 EU countries reported a decrease during the same period. The largest decreases were recorded in Portugal (-5.1 pp), Spain (-3.3 pp), and Cyprus and Denmark (both -2.5 pp) (see **Figure 3**). The Netherlands was the only country where the situation remained stable, with the same percentage (7.1%) recorded both in 2023 and 2024.

Difference in the percentage of people unable to keep their home adequately warm, 2023-2024

(percentage points)



Note: ranked by the percentage point difference in the proportion of people living in households unable to keep their home adequately warm between 2023 and 2024.

(*) 2024: Provisional.

(?) 2023: Break in time series.

Source: Eurostat (online data code: ilc_mdcs01)

eurostat

Figure 3: Difference in the percentage of people unable to keep their home adequately warm, 2023-2024
Source: Eurostat (ilc_mdcs01)

Housing discrimination and affordability

10.1% of people at risk of poverty or social exclusion (AROPE) in the EU felt discriminated against when looking for housing in 2024

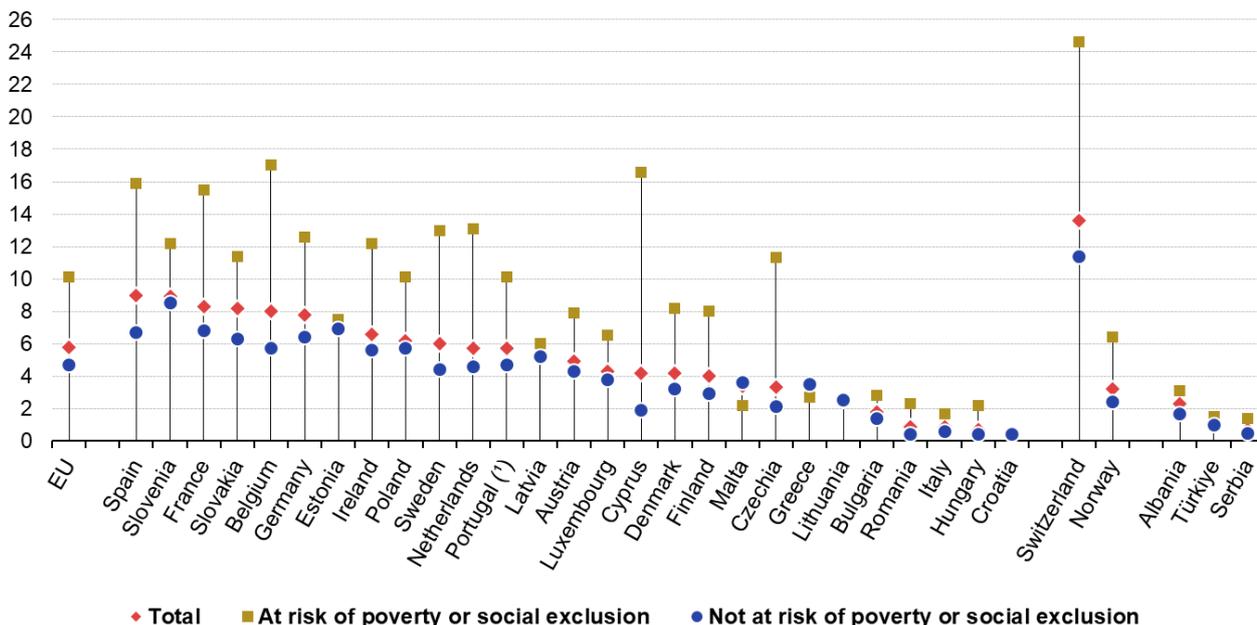
In 2024, 5.8% of people aged 16 and over in the EU reported feeling discriminated against when looking for housing (**Figure 4**). Among those at risk of poverty or social exclusion (AROPE), this share was notably higher at 10.1% compared with 4.7% for people not at risk.

At country level, all EU countries recorded values below 10.0% for the total population. Spain (9.0%), Slovenia (8.9%) and France (8.3%) had the highest shares of people feeling discriminated against when looking for housing, while Croatia (0.4%), Hungary (0.7%), and Italy and Romania (both 0.9%) reported the lowest. When looking at people at risk of poverty and social exclusion, the percentages varied significantly, with much higher values. The highest shares were recorded in Belgium (17.0%), Cyprus (16.6%), Spain (15.9%) and France (15.5%), whereas Croatia (0.3%), Italy (1.7%), and Hungary and Malta (both 2.2%) had the smallest proportions.

In 24 EU countries, feeling discriminated against when looking for housing was more common among people at risk of poverty and social exclusion than for people not at risk. The opposite trend was evidenced only in Greece (2.7% for people at risk compared with 3.5% for not at risk), Malta (2.2% vs. 3.6%) and Croatia (0.3% vs. 0.4%) where higher values were recorded among people not at risk.

The highest gaps in self-perceived discrimination when looking for housing between people at risk of poverty or social exclusion and those not at risk were observed in Cyprus (14.7 pp), Belgium (11.3 pp), and Spain and Czechia (both 9.2 pp). The smallest gaps were reported in Estonia (0.6 pp) and Latvia (0.8 pp), while Lithuania had the same share for both groups (2.5%).

People feeling discriminated against when looking for housing, by at risk of poverty or social exclusion, 2024 (% population aged 16 and over)



Note: ranked by the total percentage of people who reported feeling discriminated against when looking for housing.

(*) low reliability

Source: Eurostat (online data code: ilc_atstd01)

eurostat

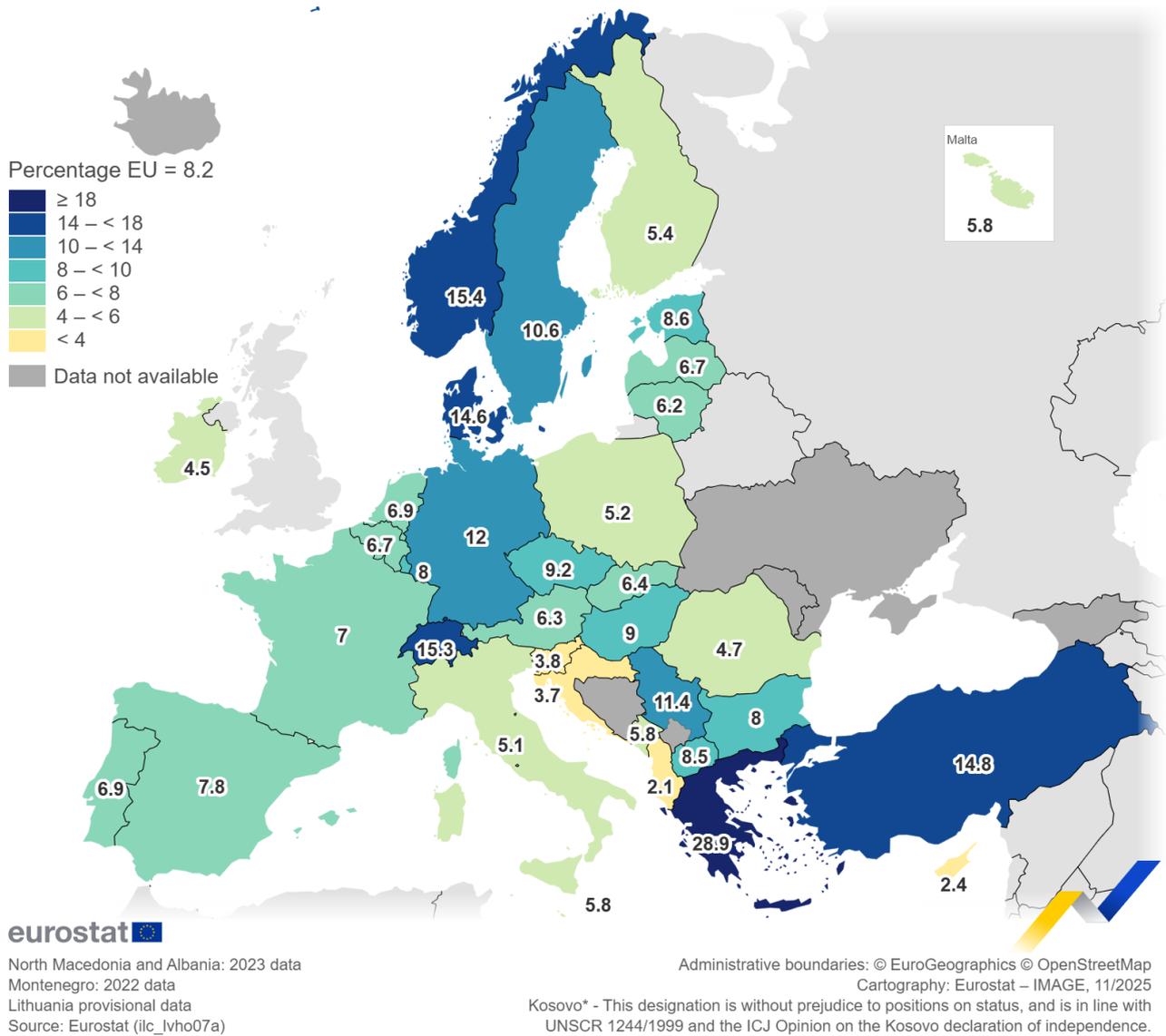
Figure 4: People feeling discriminated against when looking for housing, by at risk of poverty or social exclusion, 2024 Source: Eurostat (ilc_atstd01)

In 2024, housing cost overburden rate above 9.0% in 5 EU countries

In 2024, 8.2% of people in the EU lived in households spending 40% or more of their disposable income on housing. The housing cost overburden rate varied considerably across the EU countries (see **Map 2**). Greece recorded the highest housing cost overburden rate at 28.9%. Other countries with rates above 9.0% included Czechia (9.2%), Sweden (10.6%), Germany (12.0%) and Denmark (14.6%). By contrast, the lowest housing cost overburden rates, below 4%, were observed in Slovenia (3.8%), Croatia (3.7%) and Cyprus (2.4%).

People living in households with housing cost overburden, 2024

% of people



Map 2: People living in households with housing cost overburden, 2024 Source: Eurostat (ilc_lvho07a)

Map 2: People living in households with housing cost overburden, 2024
 Source: Eurostat (ilc_lvho07a)

Source data for tables and graphs

- [Housing: maps, tables and figures](#)

Data sources

The data used in this article are derived from EU statistics on income and living conditions [EU statistics on income and living conditions \(EU-SILC\)](#) . EU-SILC is carried out annually and is the main survey that measures income and living conditions in Europe. It is also the main source of information used to link different aspects relating to the quality of life of households and individuals.

The reference population for the information presented in this article is all private [households](#) and their current members residing in the territory of an EU Member State at the time of data collection; persons living in institutions are generally excluded from the target population. The data for the EU are population-weighted averages of national data.

The [overcrowding rate](#) is determined by the percentage of the population residing in a dwelling with an insufficient number of rooms, based on household size, family composition, and the ages of its occupants.

The [ability to keep the house adequately warm](#) explicitly focuses on affordability - whether a household can financially afford to keep the home adequately warm - regardless of whether there is an actual need for heating due to climatic conditions.

The [housing cost overburden rate](#) measures housing affordability as 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 expenditures connected with a household's occupancy of their accommodation. These costs include utilities (water, electricity, gas, heating) based on actual usage. Only costs that are actually paid are considered, regardless of the payer. For owners, housing costs encompass mortgage interest payments (net of tax relief), structural insurance, mandatory services and charges (like sewage and refuse removal), regular maintenance and repairs, taxes, and utilities. Tenants (both at market and reduced prices) have similar housing costs, including rental payments, structural insurance (if paid by tenants), services and charges (if paid by tenants), taxes on dwelling (if applicable), regular maintenance and repairs, and utilities. Rent-free tenants incur housing costs potentially covering structural insurance, services and charges, dwelling taxes (if applicable), regular maintenance and repairs, and utilities. In all cases, housing benefits are not deducted from the total housing cost.

Finally, the [satisfaction with their dwelling](#) measures individuals' satisfaction with their dwelling classified into levels (e.g. very high, good, low, very low). It further analyses these levels in relation to [the risk of poverty](#) threshold, highlighting disparities between those who are at risk of poverty and those not. The indicator presented in this article focuses on people reporting "very high" or "good" level of satisfaction with their dwellings.

Context

According to the European Commission's [Political Guidelines 2024-2029](#), affordable and sustainable housing is a key priority for the [Commission 2024-2029](#). Such guidelines emphasise the need to address the housing crisis in Europe, where many citizens struggle to access decent and affordable housing. The Commission aims to promote policies that increase the supply of affordable housing, improve energy efficiency in buildings and support vulnerable populations such as low-income households and the homeless. Notably, a newly appointed Commissioner has been tasked with overseeing a dedicated 'Energy and Housing' portfolio, underscoring the Commission's commitment to tackle the interlinked challenges of energy and housing. By prioritising housing, the Commission seeks to improve the quality of life for European citizens, promote social cohesion and contribute to a more sustainable and inclusive future for all.

Explore further

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- [Housing in Europe – 2025 edition - Eurostat](#)

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- [Income and living conditions](#)

Publications

- [Key figures on European living conditions – 2025 edition - Eurostat](#)

Methodology

- [ESMS metadata file — ilc_esms](#)
- [Income and living conditions - information on data](#)
- [Income and living conditions - methodology](#)

External links

- [European Commission — Directorate General for Employment, Social Affairs & Inclusion: Indicators' Sub-Group of the Social Protection Committee](#)
- [European Commission — Directorate General for Employment, Social Affairs & Inclusion: Employment and social analysis](#)

Legislation

- [Income and living conditions - legislation](#)