"17 % of the EU population lived in overcrowded households in 2021."

"In 2021, almost 7 % of the EU population were unable to keep their home adequately warm."

"In 2021, 8.3 % of the EU population spent 40 % or more of their household disposable income on housing."

This article looks at the housing conditions of households: their tenure status, structural issues such as the ability to keep the home adequately warm, overcrowding or a shortage of space and the housing costs. Poor housing conditions, which may include overcrowding and structural issues, along with unaffordable housing costs, can be major barriers that prevent people from achieving an acceptable standard of living. Overcrowding 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 housing cost overburden rate is a measure of housing affordability, calculated 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).

Key findings

Overall, 17.0 % of people in the EU lived in an overcrowded household in 2021. There were considerable differences between EU Member States, with an overcrowding rate above 30.0 % in Slovakia (31.2 %), Croatia (34.4 %), Poland (35.7 %), Bulgaria (37.9 %) and Romania (41.0 %), reaching a peak in Latvia with 41.3 %.

In 2021, 6.9 % of the EU population was unable to keep their home adequately warm. Among the EU Member States, this percentage ranged from 1.3 % in Finland to 23.7 % in Bulgaria.

In 2021, the housing cost overburden rate amounted to 8.3 % for the EU population, with shares above 10 % in Germany (11.0 %), Bulgaria (11.6 %), the Netherlands (12.5 %) and Denmark (15.5 %), with a peak of 28.8 % recorded in Greece.

Housing conditions

In the EU, nearly 7 out of 10 persons lived in an owner-occupied dwelling

In 2021, 69.9 % of people in the EU lived in an owner-occupied dwelling (see Table 1 ). This share varied
considerably across the EU Member States, ranging from 49.1 % in Germany, 54.2 % in Austria and 59.2 % in Denmark — the only Member States having less than 60 % of their population owning their own dwelling — to 90.5 % in Croatia, 91.7 % in Hungary, 92.9 % in Slovakia and 95.3 % in Romania.

The majority (43.8 %) of the EU population lived in an owner-occupied dwelling without a mortgage or housing loan in 2021. This share was higher than 60 % in 10 countries and exceeded 80 % in Bulgaria (82.6 %), Croatia (82.8 %) and Romania (93.9 %).

In contrast, 30.1 % of the EU population lived in rented accommodation. Among the Member States, six had a share exceeding this average: Cyprus (30.2 %), Sweden (35.1 %), France (35.3 %), Denmark (40.8 %), Austria (45.8 %), and Germany (50.9 %).

### Table 1: Population distribution by tenure status, 2021 (%)

<table>
<thead>
<tr>
<th>Country</th>
<th>Owner-occupied, without a mortgage or housing loan</th>
<th>Owner-occupied, with a mortgage or housing loan</th>
<th>Owner-occupied Total</th>
<th>Tenant, rent at market price</th>
<th>Tenant, rent at reduced price or free</th>
<th>Tenant Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>EU</td>
<td>43.9</td>
<td>43.1</td>
<td>87.0</td>
<td>88.8</td>
<td>88.8</td>
<td>100.0</td>
</tr>
<tr>
<td>Belgium</td>
<td>74.6</td>
<td>43.9</td>
<td>73.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Bulgaria</td>
<td>57.5</td>
<td>23.9</td>
<td>81.4</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Czechia</td>
<td>74.6</td>
<td>43.9</td>
<td>73.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Cyprus</td>
<td>45.0</td>
<td>30.7</td>
<td>75.7</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Denmark</td>
<td>57.5</td>
<td>23.9</td>
<td>81.4</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Hungary</td>
<td>57.5</td>
<td>23.9</td>
<td>81.4</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Italy</td>
<td>57.5</td>
<td>23.9</td>
<td>81.4</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Malta</td>
<td>57.5</td>
<td>23.9</td>
<td>81.4</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Netherlands</td>
<td>57.5</td>
<td>23.9</td>
<td>81.4</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Austria</td>
<td>57.5</td>
<td>23.9</td>
<td>81.4</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Poland</td>
<td>57.5</td>
<td>23.9</td>
<td>81.4</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Portugal</td>
<td>57.5</td>
<td>23.9</td>
<td>81.4</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Romania</td>
<td>57.5</td>
<td>23.9</td>
<td>81.4</td>
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<td>100.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Slovakia</td>
<td>57.5</td>
<td>23.9</td>
<td>81.4</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Slovenia</td>
<td>57.5</td>
<td>23.9</td>
<td>81.4</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Finland</td>
<td>57.5</td>
<td>23.9</td>
<td>81.4</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Sweden</td>
<td>57.5</td>
<td>23.9</td>
<td>81.4</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Switzerland</td>
<td>57.5</td>
<td>23.9</td>
<td>81.4</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Furthermore, 20.2 % of the EU population lived in dwellings with a rent at a market price. Among the EU Member States, several had a significant share of their population living in such accommodation, with Austria (30.3 %), Sweden (34.4 %), Denmark (40.7 %) and Germany (47.3 %) having the highest proportions.

### 17.0 % of the EU population lived in overcrowded households in 2021

In 2021, 17.0 % of the EU population lived in an overcrowded household. Across the EU Member States, the overcrowding rate ranged from 2.3 % in Cyprus and 2.9 % in Malta to 41.0 % in Romania and 41.3 % in Latvia.

Map 1 shows that the highest overcrowding rates were recorded in most of the Eastern Member States, as well as Latvia, Greece and Italy. An overcrowding rate higher than 30 % was recorded in Slovakia, Croatia, Poland, Bulgaria, Romania and, as said, in Latvia. By contrast, overcrowding rates lower than 7.5 % were recorded in Finland, Spain, Belgium, the Netherlands, Ireland, Malta and Cyprus.
Overcrowding rate, 2021

(%)
Housing affordability

Housing costs often make up the largest component of expenditure for many households. Increases in housing costs can potentially lead to other expenditure (possibly for other basic needs) being deferred or cancelled.

Housing cost overburden rate above 10 % in 5 Member States

In 2021, 8.3 % of the EU population spent 40 % or more of their household disposable income on housing. This share varied considerably across the EU Member States (see Map 2 ). Ten Member States reported housing costs overburden rates below 5 %, with Hungary (2.4 %), Ireland (2.5 %), Cyprus (2.5 %), Lithuania and Malta (2.7 %) having the lowest rates. By contrast, Germany (11.0 %), Bulgaria (11.6 %), the Netherlands (12.5 %) and Denmark (15.5 %), had a housing cost overburden rate of at least 10 %. Greece reported the highest rate, peaking at 28.8 %. Such variability across countries may be due to different regional housing price levels, national policies for social housing or public subsidies and benefits provided by governments for housing.
Map 2: Housing cost overburden rate, 2021 (%) Source: Eurostat (ilc_lvho07a)

Source data for tables and graphs

- Housing quality: maps, tables and figures

Data sources

The data used in this article are derived from 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 household and their current members residing in the territory of an EU Member State at the time of data collection; persons living in collective households and in institutions are generally excluded from the target population. The data for the EU are population-weighted averages of national data.
Context

In the context of material living standards and well-being, housing is a fundamental topic. Indeed, many people would agree that being able to afford housing of adequate/decent quality in a safe environment is a basic need, as a dwelling should provide shelter, adequate space for its occupants to live, eat and sleep, as well as a degree of privacy for the household as a whole and for its individual members.

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).

See also

Online publication

• Living conditions in Europe

Other articles

• Disability statistics — housing conditions
• Migrant integration statistics — housing
• Young people — housing conditions

Database

• Income and living conditions database

Dedicated section

• Income and living conditions

Methodology

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

Legislation

• Income and living conditions - legislation
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