Key findings

Overall, 17.1 % of people in the EU lived in an overcrowded household in 2019. There were considerable differences between EU Member States, with overcrowding more prevalent in some of the eastern Member States, as well as in Latvia. In most Member States, the highest levels of overcrowding were usually concentrated in cities (where space is often at a premium).

In 2019, 6.9 % of the EU population was unable to keep their home adequately warm. Among the population at risk of poverty, this share was over 2.6 times as high (18.2 %).

For many households, the largest single expenditure item each month is in relation to housing costs. In those cases where housing costs represent a considerable share of total household expenditure, it is increasingly likely that the population may have to defer or cancel expenditure on other items. The housing cost overburden rate shows the share of the population living in households that spend 40 % or more of their disposable income on housing. In 2019, this rate covered 9.4 % of the EU population (and was much higher among tenants than owners), with shares rising above 10 % in Luxembourg, Germany, Denmark and Bulgaria, while a peak of 36.2 % was recorded in Greece.

Housing conditions

Poor housing conditions is one of the main contributing factors that prevent people from enjoying an acceptable standard of living. The first part of this article analyses the distribution of housing stock before looking in more detail at overcrowding, living space and structural issues that impact on the quality of housing available to people living in the EU.

People in the EU were more likely to live in houses rather than in flats
In 2019, 46.1 % of the EU population lived in flats, while the majority of people lived in houses. Just over one third (34.8 %) of the population lived in detached houses and almost one fifth (18.5 %) lived in semi-detached or terraced houses (see Figure 1 ).
The share of persons living in flats ranged from 8.2 % in Ireland and 20.5 % in the Netherlands, to more than three out of every five people in Estonia (60.9 %), Spain (64.6 %) and Latvia (65.9 %). Also in Switzerland the majority of the population lived in flats (62.2 %).

By contrast, more than half of the population in Denmark (53.8 %) lived in detached houses, while this share rose to more than three fifths in Hungary (65.4 %), Romania (65.4 %) and Slovenia (66.1 %), peaking at 67.9 % in Croatia. A high share of the populations in Norway (57.5 %), Serbia (65.2 %) and North Macedonia (72.4 %) also lived in detached houses.

Ireland (52.6 %) and the Netherlands (57.5 %) were the only EU Member States where more than half of the population lived in a semi-detached house in 2019.

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

In 2019, 7 out of 10 (69.8 %) persons in the EU lived in an owner-occupied dwelling (see Table 1 ). Across each of the EU Member States, at least half of the population lived in a dwelling that was owner-occupied, with this share ranging from 51.2 % in Germany and 55.2 % in Austria — the only Member States having less than 60 % of their population owning their own dwelling — to 90.4 % in Lithuania, 90.9 % in Slovakia, 91.7 % in Hungary and 95.8 % in Romania.
A closer analysis reveals that 44.8% of the EU population lived in an owner-occupied dwelling without a housing loan or mortgage in 2019. The share of the population that lived in owner-occupied dwellings that did not have an outstanding mortgage or housing loan was generally quite high in eastern and Baltic Member States, above 60% in all cases, except for Czechia (56.8%) and Estonia (58.9%). In Romania, Croatia and Bulgaria, this share was higher than 80%. By contrast, in many of the western and Nordic Member States the share was much lower, ranging from 8.5% in the Netherlands to 37.4% in Ireland.

Turning to people living in owner-occupied dwellings with a mortgage or loan, the situation was generally reversed, with lower shares in eastern and Baltic Member States and higher ones in western and Nordic Member States.

It can be seen that the population that lived in owner-occupied housing lived in most EU Member States in a property without a mortgage or loan, the exceptions being Germany, Finland, Luxembourg, Belgium, Denmark, Sweden and the Netherlands.

Three tenths (30.2%) of the EU population lived in rented accommodation in 2019; some 21.1% of the population were tenants living in dwellings with a market rent, while 9.1% lived in rent-free or reduced-price dwellings. Among the EU Member States, the share of people living in a dwelling with a market price rent reached more than 30% in the Netherlands, Austria, Sweden and Denmark, and peaked in Germany at 41.1%; an even higher share was recorded in Switzerland (52.8%). A relatively high share of the population lived in rent-free or reduced-price dwellings in France (16.4%), Cyprus (16.5%), Slovenia (19.3%) and Ireland (22.3%).

Despite a slowdown in population growth, many EU Member States are characterised by a shortage of (adequate) housing. This reflects, at least in part, a change in the composition of households, as an increasing share of the population live alone, while fewer extended families occupy the same dwelling.

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 available to a household, depending on the household’s size, family situation and the ages of its members. In 2019, some 17.1% of the EU population lived in an overcrowded household. This rate ranged from a low of less than 5% in Cyprus, Ireland, Malta and the Netherlands, to more than 30% in Slovakia, Poland, Croatia, Bulgaria, Latvia and Romania (where the highest share was recorded, at 45.8%).

As such, the overcrowding rate was higher in most of the eastern and Baltic Member States, Greece and Italy, while it was generally lower in western and Nordic Member States as well as other southern Member States (see Map 1).
Figure 2 shows that people living in cities in the EU were on the whole more likely to live in crowded conditions than were those living in rural areas, who in turn were slightly more likely to live in crowded conditions than people in towns and suburbs. In 2019, 19.2% of residents of cities in the EU lived in an overcrowded household, while the corresponding shares for people living in rural areas and towns and suburbs were 16.3% and 15.5% respectively.

Map 1: Overcrowding rate, 2019 (%) Source: Eurostat (ilc_lvho05a)
Based on this analysis by degree of urbanisation, there was some variation among the EU Member States in terms of the overcrowding rate in 2019, although this rate was highest for people living in cities in 22 of the Member States. The overcrowding rate in cities in Belgium was 9.8 percentage points higher than the rates in towns and suburbs, while this gap was 12.2 points in Bulgaria and peaked at 12.8 points in Austria. Exceptions to this pattern of cities having the highest rates of overcrowding were Slovakia, Lithuania and Cyprus (where the highest overcrowding rates were recorded for people living in towns and suburbs), as well as Hungary and Greece (where the highest overcrowding rates were recorded for people living in rural areas).

Alongside the overcrowding rate, another measure which may be used to analyse living space is the average number of rooms per person. In 2019, EU inhabitants had an average of 1.6 rooms each.

The average number of rooms per person was slightly higher, at 1.7, for people living in rural areas than it was for people living in cities or towns and suburbs (both 1.6 rooms). Differences in the average numbers of rooms per person were generally much greater between EU Member States rather than within individual Member States, when analysed by degree of urbanisation. In 2019, the average number of rooms per person ranged from a high of 2.2 in Malta and values of at least 2.0 rooms per person in Belgium, Ireland, Cyprus, Luxembourg and the Netherlands, down to 1.1 rooms per person in Croatia, Poland and Romania. Among the non-EU countries shown in Figure 3, Norway recorded the highest average number of rooms per person (2.0), while the average number of rooms per person in North Macedonia and Serbia (both 1.0 rooms) was lower than in any of the Member States.

People living in rural areas tended to have the highest (or joint highest) average number of rooms per person. In 2019, this pattern held true in the vast majority of the EU Member States, although the highest average number of rooms in Cyprus and Hungary was recorded for people living in cities, and in Malta (no data available for rural areas) and Poland for people living towns and suburbs (Figure 3).
The average number of rooms per person was generally quite similar within individual EU Member States when analysed by degree of urbanisation. The largest gaps were observed in Denmark and Luxembourg, where the average number of rooms per person in rural areas was respectively 0.6 and 0.5 rooms per person higher than in cities. By contrast, in Slovenia (1.6), Greece (1.2) and Romania (1.1) the average number of rooms per person was the same in all three types of areas, while in Croatia, Italy, Hungary, the Netherlands, Poland, Slovakia and Spain, the average number of rooms was similar in all three types of areas.

In 2019, the average number of rooms per person was somewhat higher, at 1.7 rooms, for EU homeowners than it was for tenants living in rented accommodation, 1.5 rooms per person (see Table 2). As may be expected, the space available to people living in houses was, on average, slightly greater than that available to people living in flats. This was somewhat more notable among owner-occupied dwellings, as people living in houses had, on average, 0.3 more rooms per person than homeowners living in flats. There was less difference in the average size of dwellings among tenants, whether they resided in houses (1.6 rooms per person) or flats (1.5 rooms per person).
The average number of rooms per person was higher for people in owner-occupied dwellings than for tenants in each of the EU Member States in 2019, with the exception of the Netherlands where tenants lived in dwellings with 2.1 rooms per person compared with 1.9 rooms per person in owner-occupied dwellings.

Space constraints on tenants were particularly apparent in Ireland, Luxembourg and Sweden, where tenants had between 0.7 and 0.6 fewer rooms per person than people in owner-occupied dwellings; in Bulgaria, France, Lithuania and Finland the corresponding gap was also high (0.5 rooms).

In addition to space constraints, some other aspects of housing deprivation — such as the lack of a bath or a toilet, a leaking roof in the dwelling, or a dwelling considered to be too dark — are included in the indicator of housing quality. The severe housing deprivation rate is defined as the percentage of the population living in a dwelling which is considered to be overcrowded, while having at the same time at least one of these aforementioned housing deprivation measures.

Across the EU as a whole, 4.0 % of the population suffered from severe housing deprivation in 2019.

There were two EU Member States where more than 1 in 10 of the population faced severe housing deprivation in 2019: Latvia recorded a rate of 12.7 % and Romania a rate of 14.2 %. This situation was also observed in Turkey, Montenegro, Serbia and Kosovo (2018 data), as shown in Figure 4. By contrast, less than 1 % of the population faced severe housing deprivation in 2019 in Finland (0.9 %).
Figure 4: Severe housing deprivation rate 2018 and 2019 (%) Source: Eurostat (ilc_mdho06a)

Structural problems for dwellings

Among the various structural problems that may be experienced in a dwelling, in 2019, 6.9% of the EU population was unable to keep their home adequately warm.

Overall, some 6.9% of the EU population in 2019 could not afford to keep their home adequately warm (see Table 3). Among the population at risk of poverty, this share was over 2.6 times as high (18.2%).
In 2019, more than one fifth of the population living in Cyprus (21.0%) was unable to keep their home adequately warm, with this share amounting to more than one quarter in Lithuania (26.7%) and peaking in Bulgaria with 30.1%.

Among people at risk of poverty, the share that could not afford to adequately warm their home in 2019 was higher than 25% in seven EU Member States. It was particularly high in Portugal (38.0%), Lithuania (38.4%), Cyprus (47.5%), and Bulgaria (51.1%); this was also the case in Turkey (42.4%) and North Macedonia (46.7%).

The ability to keep a home adequately warm depends on a number of factors, including the general condition of the building, the outside temperature and the cost of energy. Energy prices tend to fluctuate far more than the inflation rate. During the period from 2014 to 2016, the price of energy fell at quite a rapid pace. From 2017 to 2019, energy prices increased again. By contrast, the share of the EU population that was unable to keep their home adequately warm fell regularly during this period, from 10.4% in 2014 to 6.9% in 2019.

### Housing affordability

In 2010, a European Commission Communication the European platform against poverty and social exclusion: a European framework for social and territorial cohesion (COM(2010) 758 final) addressed the issue of affordable accommodation by declaring that ‘access to affordable accommodation is a fundamental need right’.

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.

Some 9.4% of the EU population spent 40% or more of their household disposable income on housing.
Housing affordability may be analysed through the housing cost overburden rate, which is defined 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).

The housing cost overburden rate for the EU was 9.4% in 2019. There were, however, large differences between the EU Member States (see Map 2). Rates below 6% were recorded in 13 Member States, with lows of 2.3% in Cyprus and 2.6% in Malta. By contrast, the housing cost overburden rate was at least 10% in Luxembourg, Germany, Denmark and Bulgaria, reaching a peak of 36.2% in Greece. Rates above 10% were also observed in Norway, Turkey, Montenegro, Switzerland, as well as in Serbia where this rate reached 21.6%. These differences may, at least partially, reflect differences in national policies for social housing or public subsidies and benefits that are provided by governments for housing.

Map 2: Housing cost overburden rate, 2019 (Share of total population) Source: Eurostat (ilc_lvho07a)

Having fallen steadily between 2014 and 2019, the EU’s housing cost overburden rate was 2.1 percentage points lower at the end of the period under consideration (see Table 4).
In 19 of the EU Member States, the housing cost overburden rate fell between 2014 and 2019, while there were seven Member States where the rate increased. The largest decreases for the housing cost overburden rate were recorded in Romania (down 7.6 percentage points between 2014 and 2019), Hungary (down 8.6 points) and Greece (down 8.7 points). There was a notable increase of 3.3 points in Luxembourg (note that there is a break in series).

In the EU, the share of the population living in households that spent 40 % or more of their disposable income on housing in 2019 was significantly greater among tenants than it was among homeowners, as shown in Table 5. This was especially the case for tenants living in dwellings with a market price rent, for whom the housing cost overburden rate was 24.2 %, while it was 4.0 % for homeowners with a mortgage or housing loan.
Table 5: Housing cost overburden rate by tenure status, 2019 (Share of total population) Source: Eurostat (ilc_lvho07a) and (ilc_lvho07c)

When analysed by tenure status, the housing cost overburden rate varied considerably across the EU Member States in 2019. For tenants living in dwellings with a market price rent, it ranged from a low of 8.3 % in Latvia, up to 41.0 % in Bulgaria and 83.2 % in Greece.

For homeowners that had a mortgage, the housing cost overburden rate ranged from less than 1.0 % in Belgium, Cyprus, France and Romania, to more than one tenth in Slovakia (12.8 %) and 23.8 % in Greece.

Figure 5 provides an alternative analysis, as it focuses on the share of the population that spent more than half of their disposable income on housing costs. Across the EU, one in seven (14.2 %) tenants living in dwellings with a market price rent spent more than half of their disposable income on housing costs in 2019.
The share of tenants living in dwellings with a market price rent that spent more than half of their disposable income on housing costs was systematically higher than the share for the whole population across all of the EU Member States. In Greece, over 60% (62.1%) of tenants living in dwellings with a market price rent spent more than half of their disposable income on housing costs in 2019, the next highest share was close to 30% in Romania (29.4%).

**Source data for tables and graphs**

- Housing quality: maps, tables and figures

**Data sources**

The data used in this article are derived from data 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, and is the main source of information used to link different aspects relating to the quality of life at the household and individual level.

The reference population 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 collective households and in institutions are generally excluded from the target population. The data for the EU are population-weighted averages of national data.

**Tables in this article use the following notation:**

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<thead>
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<th>Notation</th>
<th>Description</th>
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Context

In the context of material living standards and well-being, housing is a fundamental characteristic. Indeed, many people would agree that being able to afford adequate housing of 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 quality is a broad term that covers a wide range of issues, which are related not only to the dwelling itself, but also to the broader residential area surrounding where people live. Housing quality may be assessed, for example, in relation to: structural issues such as the ability to keep the home adequately warm; damp walls or a leaking roof; overcrowding or a shortage of space; or a lack of basic amenities (for example, hot and cold running water, or bathing and sanitary facilities). It may also be assessed through a wider residential context, for example, whether (or not) people live in a noisy area, are exposed to pollution, or feel unsafe in their neighbourhood. The information presented in this article generally analyses aspects in terms of the subjective responses of individuals to questions about their local environment.

See also

Online publication

- All articles from Living conditions in Europe

Other articles

- Ageing Europe — statistics on housing and living conditions
- Being young in Europe today — living conditions for children
- Disability statistics — housing conditions
- Migrant integration statistics — housing
- Young people — housing conditions

Main tables

- Income and living conditions (t_ihc)

Database

- Income and living conditions (ilc)

Dedicated section

- Income and living conditions

Publications

- Analytic report on subjective well-being
- Living conditions in Europe — 2018 edition

Methodology

- Income and living conditions (ESMS metadata file — ilc_esms)
- Main concepts and definitions
Legislation

- Detailed list of legislative information on EU-SILC provisions for survey design, survey characteristics, data transmission and ad-hoc modules
- Regulation (EC) No 1177/2003 — the legal framework for EU-SILC before 2021

External links

- European Commission — Directorate-General for Employment, Social Affairs & Inclusion — Employment and Social Developments in Europe 2020
- United Nations — Demographic and Social Statistics — Housing
- WHO — Housing impacts health