This article provides an overview of recent statistics on housing in the European Union (EU), three of the EFTA countries and three candidate countries, focusing on dwelling types, tenure status (owning or renting a property), housing quality and affordability.

Decent housing, at an affordable price in a safe environment, is a fundamental need and considered by many to be a human right. Ensuring this need is met, which is likely to alleviate poverty and social exclusion, is still a significant challenge in a number of European countries.
Type of dwelling

In 2017, more than 4 out of every 10 persons (41.9 %) in the EU-28 lived in flats, close to one quarter (24.0 %) in semi-detached houses and just over one third (33.6 %) in detached houses (see Figure 1 ).

- The proportion of people living in flats was more than or equal to 60 %, among the EU Member States, in Latvia (66.4 %), Spain (66.1 %), Estonia (61.8 %) and Greece (60.0 %), while a similar proportion of people lived in flats in Switzerland (63.2 %).

- The share of people living in detached houses peaked in Croatia (70.7 %), Slovenia (65.2 %), Romania (64.7 %) and Hungary (63.8 %). North Macedonia (74.3 %), Serbia (63.6 %) and Norway (58.5 %) also reported that a high proportion of their populations were living in detached houses.

- The highest proportions of people living in semi-detached houses were reported in the United Kingdom (60.4 %), the Netherlands (58.7 %), Ireland (51.7 %), Belgium (40.3 %) and Malta (40.0 %). These were the only Member States where two fifths or more of the population lived in semi-detached houses.

Tenure status

In 2017, more than one quarter (26.5 %) of the EU-28 population lived in an owner-occupied home with a mortgage or loan, while more than two fifths (42.8 %) of the population lived in an owner-occupied home without a loan or mortgage (see Figure 2 ). As such, 7 out of every 10 persons in the EU-28 lived in owner-occupied dwellings (69.3 %), while 20.0 % were tenants with a market price rent, and 10.7 % were tenants in reduced-rent or free accommodation.
More than half of the population in each EU Member State lived in owner-occupied dwellings in 2017, ranging from 51.4 % in Germany up to 96.8 % in Romania. As such, none of the EU Member States recorded a share of tenants that was higher than the share of people living in owner-occupied dwellings. By contrast, in Switzerland, the proportion of people who lived in rented dwellings outweighed those living in owner-occupied dwellings, as some 58.7 % of the population were tenants. In the Netherlands (60.7 %) and Sweden (52.2 %), more than half of the population lived in owner-occupied dwellings with a mortgage or loan; this was also the case in Iceland (63.9 %, 2016 data) and Norway (60.5 %).

The share of people living in rented dwellings with a market price rent in 2017 was less than 10.0 % in 11 of the EU Member States. By contrast, close to two fifths of the population in Germany (40.0 %) and Denmark (37.7 %) lived in rented dwellings with a market price rent, as did about three tenths of the population in Sweden (34.0 %), Austria (30.1 %), the Netherlands (29.8 %), and around one fifth in Greece (21.0 %), Luxembourg (20.8 %) and France (19.2 %). The share of the population that lived in rented dwellings with a market price rent was even higher in Switzerland where it just exceeded half (50.9 %). The share of the population living in a dwelling with a reduced price rent or occupying a dwelling free of charge was less than 20.0 % in all of the EU Member States and the six non-member countries for which data are shown.

### Housing quality

One of the key dimensions in assessing the quality of housing is the availability of sufficient space in a dwelling. The overcrowding rate describes the proportion of people living in an overcrowded dwelling, as defined by the number of rooms available to the household, the household’s size, as well as its members’ ages and their family situation.

**In 2017, 15.7 % of the EU-28 population lived in overcrowded dwellings**

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**Figure 2: Distribution of population by tenure status, 2017 (% share of total population)**

Source: Eurostat (ilc_lvho02)
The highest overcrowding rate among the EU Member States (see Figure 3) was registered in Romania (47.0%), while rates above 50% were recorded for Serbia (56.2%), North Macedonia (46.3%) and Turkey (43.7%) also recorded relatively high overcrowding rates. Cyprus and Ireland (2.8% each), Malta (3.0%), the United Kingdom (3.4%) and the Netherlands (4.1%) recorded the lowest rates of overcrowding, while eight other EU Member States, as well as Norway, Switzerland and Iceland, reported less than 10% of their respective populations living in overcrowded dwellings.

Within the population at risk of poverty (in other words, people living in households where equivalised disposable income per person was below 60% of the national median), the overcrowding rate in the EU-28 was 26.5% in 2017, some 10.8 percentage points (pp) above the rate for the whole population (see Figure 3). The highest overcrowding rates among the population at risk of poverty were registered in Romania (58.3%), Slovakia (55.6%), Poland (49.8%), Bulgaria (48.6%) and Latvia (47.0%). Turkey (70.7%), Serbia (65.2%) and North Macedonia (63.7%) reported particularly high overcrowding rates among their populations at risk of poverty. At the other end of the range, the lowest overcrowding rates for those at risk of poverty were recorded in Ireland (7.5%), the United Kingdom (6.4%), Cyprus (6.0%) and Malta (5.9%). These were the only EU Member States to report that fewer than 1 in 10 persons at risk of poverty were living in overcrowded conditions.

In addition to overcrowding, 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 taken into account to build a more complete 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-28 as a whole, 4.0% of the population suffered from severe housing deprivation in 2017.
There were four EU Member States where more than 1 in 10 of the population faced severe housing deprivation: Bulgaria recorded a rate of 10.6 %, while there were higher rates in Latvia (15.2 %) and Hungary (16.2 %), as well as in Romania which recorded the highest rate, as close to one in every five persons (16.5 %) faced severe housing deprivation (see Figure 4). By contrast, 1.0 % or less of the population in the Netherlands (0.9 %), Ireland (0.8 %), Cyprus (0.8 %) and Finland (0.7 %) faced severe housing deprivation in 2017. The overall proportion of people within the EU-28 experiencing severe housing deprivation fell slightly between 2016 and 2017 (down by 0.7 pp). Among the EU Member States, the largest increases in the proportion of people experiencing severe housing deprivation were reported for Latvia and Denmark, up 1.0 pp and 0.9 pp respectively between 2016 and 2017. The largest decreases among EU Member States occurred in Romania (-2.7 pp) and Italy (-2.0 pp), while decreases of 0.9 pp were observed in Czechia, Portugal and the United Kingdom. Decreases of 1.0 pp and 1.9 pp were recorded in Turkey and North Macedonia, respectively.

**Housing affordability**

In 2017, 10.4 % of the EU-28 population lived in households that spent 40 % or more of their **equivalised disposable income** on housing.
The proportion of the population whose housing costs exceeded 40% of their equivalised disposable income was highest for tenants with market price rents (26.3%) and lowest for persons in owner-occupied dwellings with a loan or mortgage (4.7%) (see Table 1).

The EU-28 average masks significant differences between the EU Member States: at one extreme there were a number of countries where a relatively small proportion of the population lived in households where housing costs exceeded 40% of their disposable income, notably Malta (1.4%) and Cyprus (2.8%). At the other extreme, two out of every five persons (39.6%) in Greece and close to one in five (18.7%) of the population in Bulgaria spent more than 40% of their equivalised disposable income on housing, as did around one in six persons in Denmark (15.7%) and Germany (14.5%).

Looking at the tenure status with the highest proportion of the population where housing costs exceeded 40% of their disposable income, namely tenants with market price rents, there were also large differences between the EU Member States, with some reporting very high proportions in 2017. In 9 Member States, more than one third of the population living as tenants with market price rents spent more than 40% of their equivalised

Table 1: Housing cost overburden rate by tenure status, 2017 (% share of specified population)

<table>
<thead>
<tr>
<th>Total population</th>
<th>Owner occupied, no outstanding mortgage or housing loan</th>
<th>Owner occupied, with mortgage or loan</th>
<th>Tenant rent at market price</th>
<th>Tenant rent at reduced price or free</th>
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(*) 2016 data
Source: Eurostat (online data codes: ilc_lvho07c and ilc_lvho07a)
disposable income on housing, with this proportion of the population exceeding two fifths in Spain (42.1 %),
Lithuania (42.5 %) and Croatia (48.6 %), just over half in Bulgaria (51.0 %) and Romania (60.4 %), and reach-
ing 83.9 % in Greece.

**Source data for tables and graphs**
- Housing statistics: tables and figures

**Data sources**
The data used in this article are primarily derived from micro data from EU statistics on income and living
conditions (EU-SILC) . 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-28 and the euro
area are population-weighted averages of data for the Member States.

**Context**
Homes impact on the quality of life of households in many ways: providing shelter, security, privacy and a
space in which to relax, learn and live. Homes can also be seen in the context of their local environment, in
terms of their ease of access to childcare, educational establishments, employment, recreational opportunities,
shops, public services and so on. Financing housing, whether purchased or rented, is a major issue for many
households, often linked to housing quality.

The EU does not have any specific responsibilities with respect to housing; rather, national governments develop
their own housing policies. Nevertheless, many of the EU Member States face similar challenges: for example,
how to renew housing stocks, how to plan and combat urban sprawl, how to promote sustainable development,
how to help young and disadvantage groups to get into the housing market, or how to promote energy efficiency
among homeowners.

Questions of social housing, homelessness or integration play an important role within the EU’s social pol-
icy agenda. The charter of fundamental rights stipulates in Article IV-34 that 'in order to combat social
exclusion and poverty, the Union recognises and respects the right to social and housing assistance so as to
ensure a decent existence for all those who lack sufficient resources, in accordance with Community law and
national laws and practices'. Within this context, a European Council meeting in Nice in 2000, reached an
agreement on a set of common objectives for the EU’s strategy against poverty and social exclusion, including
two objectives related to housing, namely 'to implement policies which aim to provide access for all to decent
and sanitary housing, as well as basic services necessary to live normally having regard to local circumstances
(electricity, water, heating, etc.)’ and 'to put in place policies which seek to prevent life crises, which can lead to
situations of social exclusion, such as indebtedness, exclusion from school and becoming homeless’. This remit
was extended in 2010 when the European platform against poverty and social exclusion (COM (2010) 758 final)
set out a series of actions to help reduce the number of people at risk of poverty or social exclusion by at least
20 million persons by 2020 (compared with 2008) — see also the article on people at risk of poverty or social
exclusion .

**Other articles**
- Living conditions in Europe - housing quality
- Housing price statistics — house price index
- Income poverty statistics
- Living conditions in Europe - poverty and social exclusion
• Quality of life indicators — material living conditions

Publications
• European social statistics — 2013 edition — Statistical books
• Housing conditions in Europe — Statistics in focus 4/2011
• Living conditions in Europe — 2014 edition — Statistical books
• Quality of life - Facts and views — Statistical books

Main tables
Income and living conditions (t_ilc), see
Living conditions (t_ilc_lv)
  Housing conditions (t_ilc_lvho)
    Overcrowding rate (t_ilc_lvho_or)
    Housing cost burden (t_ilc_lvho_hc)
  Material deprivation (t_ilc_md)
    Housing deprivation (t_ilc_mdho)

Database
Income and living conditions (ilc), see
Living conditions (ilc_lv)
  Housing conditions (ilc_lvho)
    Overcrowding rate (ilc_lvho_or)
    Under-occupied dwellings (ilc_lvho_uo)
    Housing cost burden (ilc_lvho_hc)
  Material deprivation (ilc_md)
    Housing deprivation (ilc_mdho)

Dedicated section
• Income and living conditions

Methodology
• Income and living conditions (ESMS metadata file — ilc_esms)
• The production of data on homelessness and housing deprivation in the European Union: survey and proposals — 2005

Legislation
• Regulation (EC) No 1177/2003 of 16 June 2003 concerning Community statistics on income and living conditions (EU-SILC)
• Regulation (EU) No 1157/2010 of 9 December 2010 implementing Regulation 1177/2003 concerning Community statistics on income and living conditions (EU-SILC), as regards the 2012 list of target secondary variables on housing conditions