

Housing conditions in Europe in 2009

30 million people in the EU suffered both lack of space and poor housing conditions

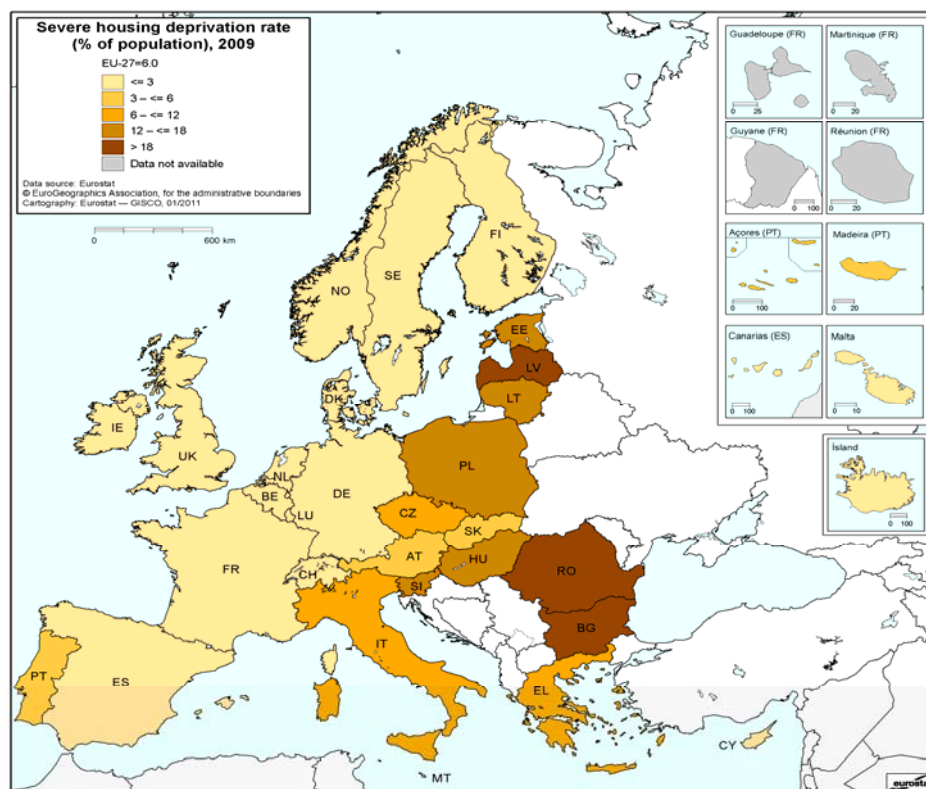
As stated by the European Commission¹ housing deprivation is one of the most extreme examples of poverty and social exclusion in society today. Although access to affordable accommodation is a fundamental need and right, guaranteeing this right still represents a significant challenge in several Member States.

In 2009, 6.0% of the EU population suffered from severe housing deprivation (see methodological notes). The most frequent problems were noise from the neighbourhood (22.2%), overcrowding (17.8%) and pollution, grime or other environmental problems (16.5%).

In addition, 12.2% of people in the EU lived in households affected by high housing costs.

COM(2010) 758 final- Communication from the Commission to the European Parliament, the Council, the European Economic and Social Committee and the Committee of the Regions. "The European Platform against Poverty and Social Exclusion: A European framework for social and territorial cohesion" December 2010

Figure 1: Severe housing deprivation rate (% of population), 2009



Source: Eurostat (online data code: [ilc_mdho06a](#))

Some 30 million people in the EU affected by severe housing deprivation

In 2009 some 30 million of the EU-27 population lived in households that faced severe housing deprivation. This is defined as the percentage of the population living in a dwelling which is considered to be overcrowded (see methodological notes), and with at least one of the following three housing situations: 1) a leaking roof, or damp walls, floors, foundations, or rot in window frames or floor (referred afterwards as ‘leaking roof’), 2) neither a bath, nor a shower, nor an indoor flushing toilet, or 3) too dark.

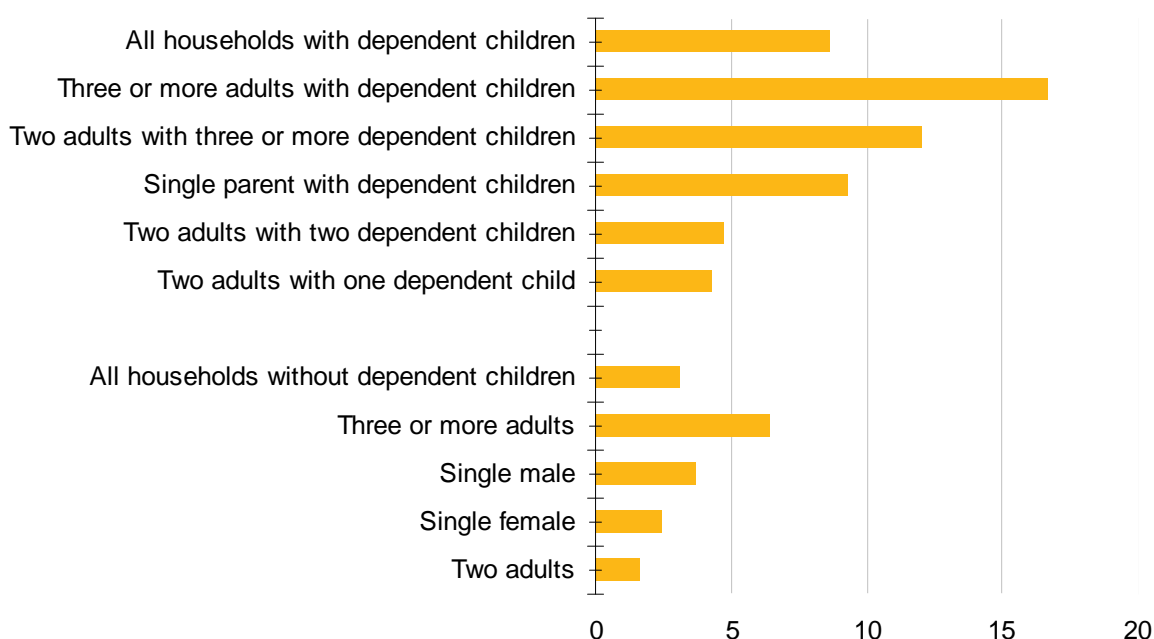
In 12 Member States, and in Iceland, Norway and Switzerland, the severe housing deprivation rate was below 3 %, i.e. half the EU-27 average (6.0 %). In particular, less than 1 % of the population in Cyprus, the Netherlands, Finland and Norway lived in households that faced severe housing deprivation. In contrast, more than 18 % (i.e. 3 times EU-27 average) of the population had severe problems related to housing in Bulgaria and Latvia, with a peak of 28.6 % in Romania.

People living in households with dependent children more affected by severe housing deprivation

With a rate of 8.6 %, people living in households with dependent children were more than twice as badly affected by severe housing deprivation as those living in households without dependent children (3.1 %). The peak of 16.7 % was recorded for persons belonging to a household with three or more adults and dependent children. Among those with dependent children the least deprived were not surprisingly people from the households composed of two adults and

one dependent child (4.3 %). For people living in households without dependent children, severe housing deprivation affected primarily individuals living in households with three or more adults (6.4 %), more often than single males (3.7 %) or single females (2.4 %). Severe housing deprivation rate for persons living in households composed of only two adults was among the lowest (1.6 %).

Figure 2: Severe housing deprivation rate by household type (% of population), EU-27, 2009



Source: Eurostat ([ilc_mdho06b](#))

People at risk of poverty more likely to suffer lack of living space

Among the components of the severe material deprivation rate, one of the key dimensions in assessing the quality of housing conditions is the availability of sufficient space in the dwelling.

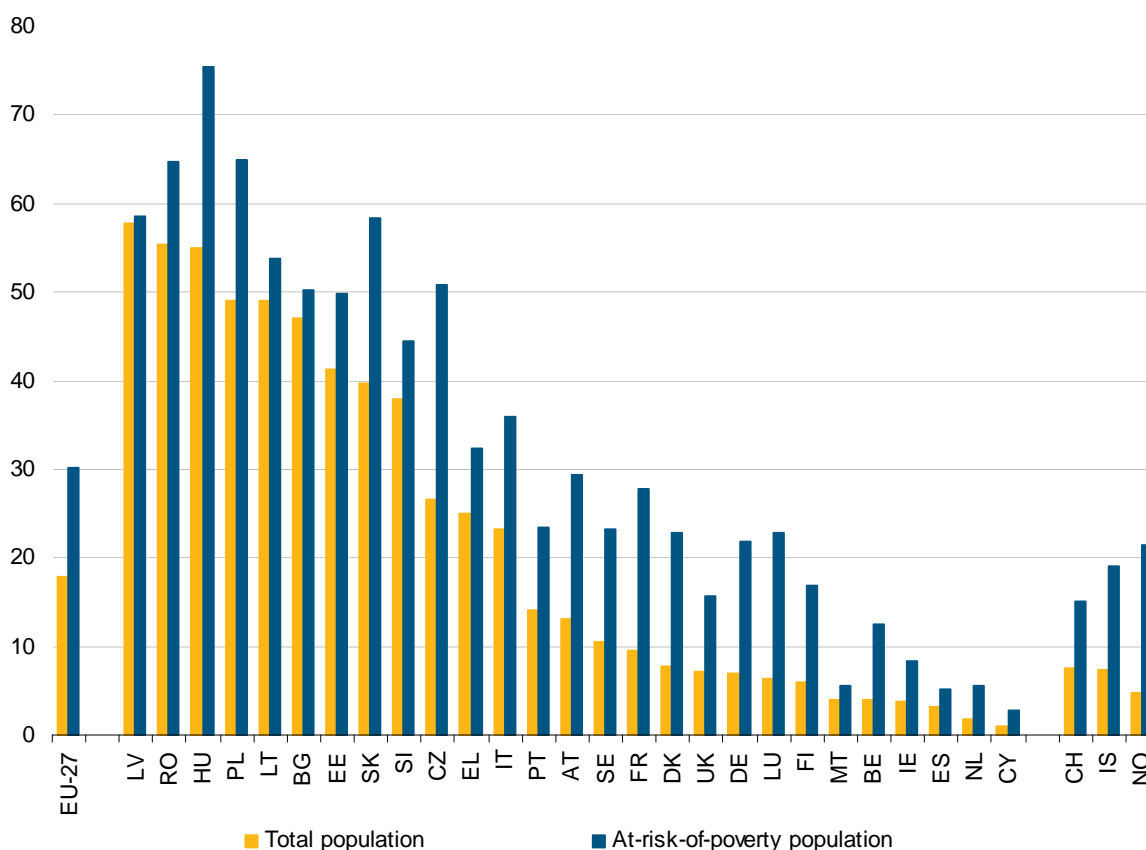
A person's living conditions are considered as overcrowded if the household does not have at its disposal a minimum number of rooms equal to: one room for the household; one room per couple in the household; one room for each single person aged 18 or more; one room per pair of single people of the same gender between 12 and 17 years of age; one room for each single person between 12 and 17 years of age and not included in the previous category; and one room per pair of children under 12 years of age.

In 2009, 17.8% of the EU population lived in overcrowded dwellings. The overcrowding rate exceeded 50% in Hungary (55.0%), Romania (55.3%) and Latvia (57.7%), while the lowest

percentages were recorded in Cyprus (1.0%) and the Netherlands (1.7%).

The population at risk of poverty, i.e. individuals living in households where equivalised (i.e. per individual) disposable income is below 60% of the national median, was more likely to be living in overcrowded conditions (30.1% at the EU-27 level). The highest percentages were recorded in Hungary (75.4%), Poland (64.9%) and Romania (64.8%), while the lowest were in Cyprus (2.7%), Spain (5.1%), the Netherlands (5.5%) and Malta (5.6%). In Luxembourg, the Netherlands, Germany and Belgium as well as in Norway the percentage of persons at risk of poverty living in overcrowded conditions was more than three times higher than for the total population.

Figure 3: Overcrowding rate (% of population), 2009



Source: Eurostat (online data code: [ilc_lvho05a](#))

Leaking roofs, damp or rot in window frames were the most frequent problems

Housing quality can also be judged by the availability of certain basic sanitary facilities in the dwelling (such as a bath or shower or indoor flushing toilet) and by the general condition of the dwelling (whether the roof leaks or the dwelling is perceived as too dark). At EU level 15.9% of the population deemed a 'leaking roof' to be a problem. Darkness in the dwelling was considered as a problem by 7.3% of people in the EU, while less than 4% lacked basic sanitary facilities.

Over one fourth of the population in Latvia, Cyprus and Slovenia was living in a dwelling where a 'leaking roof' was considered as a problem. The lowest figures here were recorded in the Nordic countries: Finland (4.9%), Sweden (6.6%) and Denmark (7.8%), as well as in Slovakia (6.6%).

Among the various housing deprivation items, a 'leaking roof' was the most frequent problem in all countries except Bulgaria and Romania (lack of flushing toilet).

In 18 Member States and in Iceland, Norway and Switzerland less than 1% of the population had no bath, shower or flushing toilet in the dwelling. At the other extreme, more than 40% of people in Romania had no bath or shower, or no indoor flushing toilet (41.2% and 42.5% respectively), followed by Bulgaria (15.6% and 26.2% respectively) and the Baltic States (all three over 10% for both indicators).

Darkness in the dwelling was considered as a problem primarily in Slovenia (15.5%), Latvia (10.9%) and the United Kingdom (10.6%).

Table 1: Share of population with certain problems or deprived of some housing items (%), 2009

	Leaking roof	Bath/Shower	Flushing toilet	Darkness
EU-27	15.9	3.1	3.5	7.3
BE	15.2	0.9	0.6	9.6
BG	23.9	15.6	26.2	6.8
CZ	14.6	0.5	0.7	4.3
DK	7.8	0.7	0.0	4.5
DE	14.0	0.3	1.2	4.8
EE	20.2	12.8	12.2	4.7
IE	13.2	0.6	0.3	5.6
EL	17.6	1.1	1.8	6.7
ES	17.6	0.0	0.0	6.9
FR	12.6	0.6	0.8	7.5
IT	20.5	0.4	0.2	7.9
CY	29.4	0.7	0.7	5.7
LV	25.7	18.2	16.6	10.9
LT	21.3	15.9	17.2	8.8
LU	17.5	0.2	0.8	7.0
HU	14.5	4.2	7.1	8.4
MT	10.0	0.2	0.0	6.7
NL	14.2	0.0	0.0	3.7
AT	15.3	0.7	1.3	6.5
PL	17.6	5.6	4.8	8.3
PT	19.7	2.7	2.4	8.6
RO	22.0	41.2	42.5	8.7
SI	30.6	0.6	0.6	15.5
SK	6.6	0.3	1.1	3.5
FI	4.9	1.0	0.8	4.4
SE	6.6	0.5	0.0	6.1
UK	14.6	0.2	0.5	10.6
IS	17.4	0.1	0.3	1.8
NO	8.2	0.1	0.1	4.1
CH	8.6	0.1	0.1	5.8

Source: Eurostat (online data codes: [ilc_mdho01](#), [ilc_mdho02](#), [ilc_mdho03](#), [ilc_mdho04](#))

Intensity of housing deprivation was higher in Romania, Bulgaria and the Baltic states

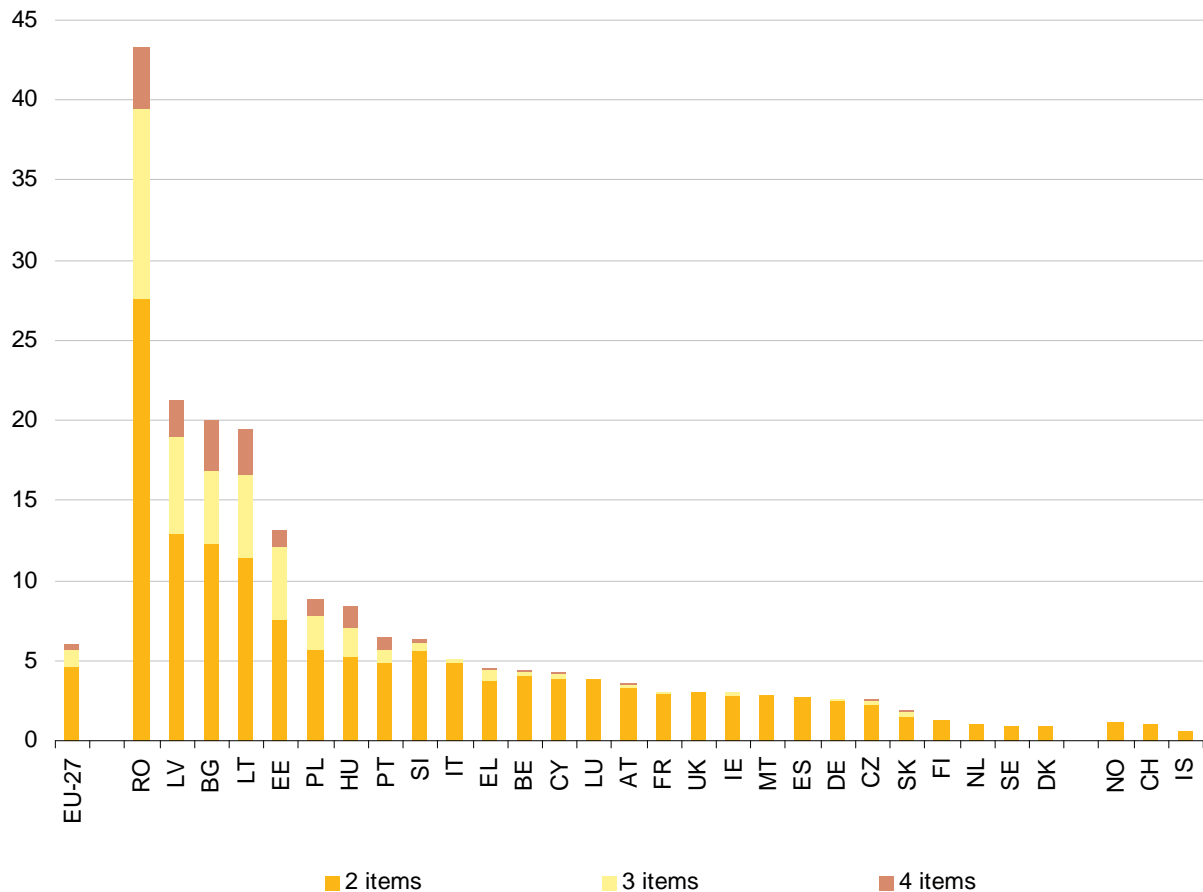
Counting the number of items related to housing deprivation (e.g. 'leaking roof', no bath or shower, no indoor flushing toilet or a dark dwelling) per individual gives an indication of the intensity of housing deprivation.

In 2009, 6.0% of the EU population lived in a dwelling that was affected by at least two of the above mentioned four problems. The share of population concerned with three problems or more was negligible in most countries.

The share of population living in dwellings affected by at least two problems was the highest in Romania (43.3%) followed by Latvia (21.3%), Bulgaria (20.0%), Lithuania (19.4%), and Estonia (13.1%).

On the other hand, in 7 EU countries and in Iceland, Switzerland and Norway no-one lived in a dwelling that was affected by more than two problems.

Figure 4: Housing deprivation rate by number of items (% of population), 2009



Source: Eurostat (online data code: [jlc_mddd04a](#))

Noise was the most commonly perceived problem around the home

Housing quality depends not only on the quality of the dwelling itself, but also on the wider residential area. In this case the indicators rely on the subjective opinion of the respondents, but they do have the advantage of drawing a more complete picture of housing conditions.

In 2009 22.2% of EU-27 population lived in a dwelling where noise from neighbours or from the street was perceived as a problem. Over 30% of people in Romania and Cyprus were concerned with noise, followed by Malta (27.8%), Italy (26.0%), Germany (25.8%) and the Netherlands (25.3%). At the other extreme, the rates were lowest in Ireland (10.4%), Iceland and Norway (both 11.8%) and Estonia (12.7%).

16.5% of the EU-27 population perceived the area in which they live as affected by pollution or other environmental problems. At country level the figures ranged from less than 10% in Ireland, Norway, Denmark, Sweden and Finland to over 30% in Latvia and Malta.

Crime and/or vandalism were perceived as a problem by 16.0% of the EU-27 population. At country level the rates were highest in Bulgaria (28.6%), Latvia (25.4%) and the United Kingdom (25.1%), while only 4.2% of the population in Iceland, 5.3% in Norway 6.6% in Lithuania, and 6.7% in Poland thought this a problem.

Table 2: Share of population suffering from problems in the residential area (%), 2009

	Noise	Pollution	Crime
EU-27	22.2	16.5	16.0
BE	19.4	14.6	16.9
BG	16.2	20.6	28.6
CZ	18.7	20.1	17.9
DK	19.4	7.7	16.5
DE	25.8	22.8	12.7
EE	12.7	12.3	19.3
IE	10.4	5.5	14.5
EL	23.5	22.9	16.3
ES	22.8	14.1	16.8
FR	18.9	12.9	15.3
IT	26.0	20.7	16.0
CY	31.4	21.8	9.3
LV	19.1	30.2	25.4
LT	16.1	13.8	6.6
LU	21.2	16.8	10.6
HU	13.2	11.2	11.6
MT	27.8	38.4	10.6
NL	25.3	14.8	21.7
AT	20.9	10.0	15.1
PL	17.7	10.9	6.7
PT	23.9	18.7	14.0
RO	34.9	24.8	16.1
SI	16.7	20.6	12.5
SK	21.9	23.8	12.3
FI	14.9	9.7	13.7
SE	13.7	9.0	12.6
UK	20.5	11.9	25.1
IS	11.8	10.5	4.2
NO	11.8	7.3	5.3
CH	18.3	10.9	12.0

Source: Eurostat (online data codes: [ilc_mddw01](#), [ilc_mddw02](#), [ilc_mddw03](#))

12.2% of the EU population had trouble with the cost of housing

As stated in the Commission Communication on the European Platform against Poverty and Social Exclusion, access to affordable accommodation is a fundamental need. However, housing-related expenditure often accounts for a high share of household disposable income which could prevent some people from fulfilling this need.

The 'housing cost overburden rate' is defined as the percentage of the population living in a household where the total cost of housing exceeds 40% of their equivalised disposable

income. Housing costs include mortgage or housing loans interest payments for owners and rent payments for tenants. Utilities (water, electricity, gas and heating) and any costs related to regular maintenance and structural insurance are likewise included.

In 2009, 12.2% of the EU population lived in a household that spent more than 40% of their equivalised disposable income on housing. The housing cost overburden rate was highest in Denmark (24.4%), followed by Germany (23.6%) and Greece (22.2%).

In contrast, the indicator related to only 2.5 % of the population in Cyprus and less than 4 % in France, Malta, Luxembourg and Slovenia.

In most countries the housing cost overburden rate for tenants paying a market rent was higher than for owners and persons paying reduced rent or enjoying rent-free accommodation; the only exceptions were Latvia, Slovakia and Sweden. In

Latvia and Slovakia the percentages were higher for home-owners with a mortgage, and in Sweden for tenants who paid a reduced rent or occupied free accommodation. In 19 Member States and in Iceland and Norway the lowest housing cost overburden rates were found for outright owners (i.e. without a mortgage).

Table 3: Housing cost overburden rate by tenure status (% of population), 2009

	Total	Owner		Tenant	
		with mortgage or loan	no mortgage or loan	market price	reduced price or free
EU-27	12.2	8.8(s)	5.8(s)	25.6(s)	11.7(s)
BE	8.7	2.5	2.9	30.6	12.7
BG	7.2	3.6	6.2	38.1	11.4
CZ	9.0	10.1	6.1	23.2	14.0
DK	24.4	23.1	16.8	29.7	:
DE	23.6	:	:	:	:
EE	4.4	11.4	1.9	20.9	6.3
IE	4.1	2.3	1.3	21.9	1.9
EL	22.2	10.5	13.6	67.1	3.6
ES	10.9	14.7	3.3	40.8	10.3
FR	3.4	1.2	0.5	10.0	5.0
IT	7.6	7.7	2.6	27.4	8.9
CY	2.5	2.4	0.4	17.9	0.4
LV	8.6	14.6	7.2	14.1	11.9
LT	5.5	12.2	3.9	23.4	10.9
LU	3.7	0.8	0.2	13.3	4.6
HU	8.9	16.4	5.2	44.0	14.5
MT	3.6	4.6	2.7	37.7	3.1
NL	13.2	12.2	4.7	17.7	5.9
AT	5.1	1.2	1.4	12.4	6.4
PL	8.2	6.0	7.3	32.8	8.7
PT	6.3	8.2	2.3	19.9	4.7
RO	15.5	8.9	14.9	56.5	26.8
SI	3.9	9.3	2.6	13.1	5.4
SK	9.4	32.3	6.9	13.4	9.6
FI	4.6	3.2	2.5	11.6	7.5
SE	10.2	4.3	10.9	20.6	31.5
UK	16.7	10.3	9.4	40.7	26.6
IS	8.5	9.0	4.9	13.3	5.8
NO	10.4	9.5	5.7	26.0	12.9
CH	12.6	7.8	:	17.0	11.9

: data not available

(s) estimate — no data for Germany

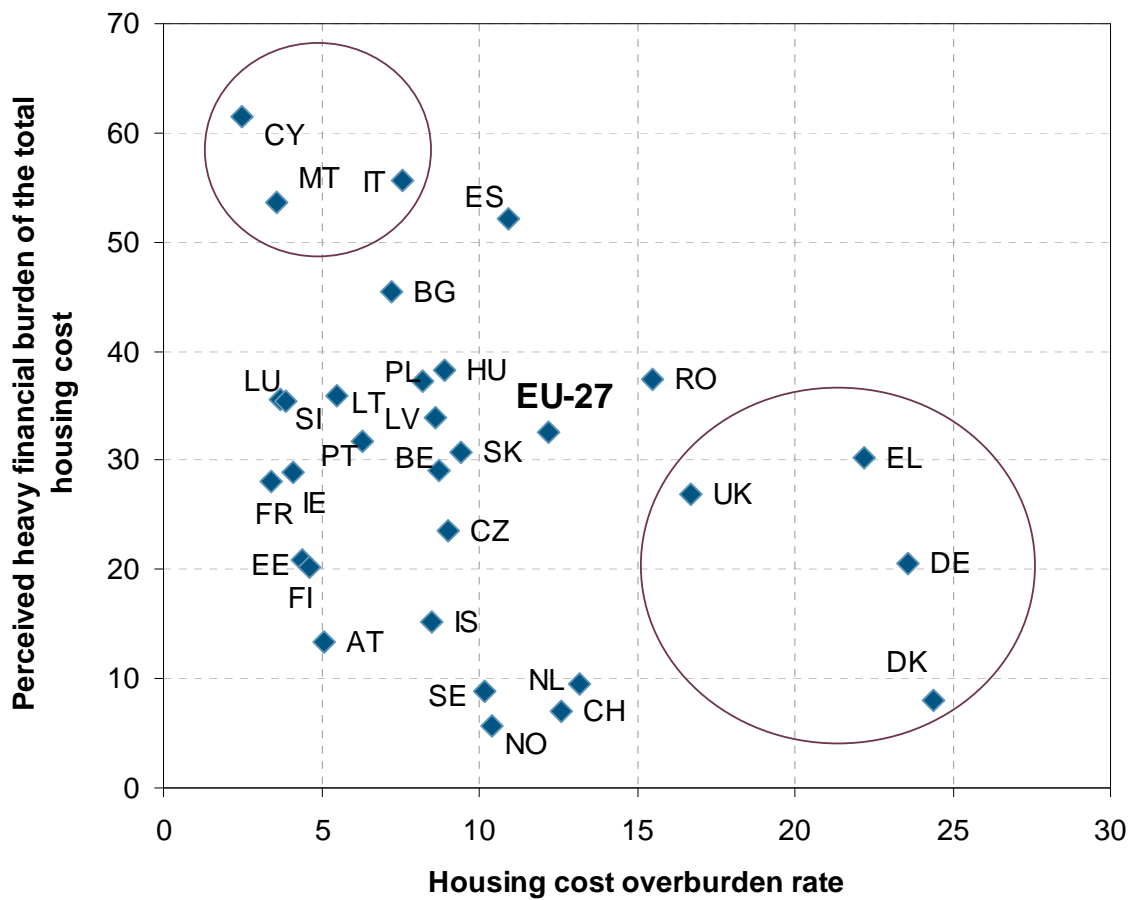
Source: Eurostat (online data codes: [ilc_lvho07c](#) and [ilc_lvho07a](#))

If we combine an objective measure — such as the housing cost overburden rate — with a subjective indicator of how people perceive the cost of housing, different patterns emerge right across Europe.

At one extreme, Malta, Italy and Cyprus were the countries with the most significant differences between objective and subjective measures, with less than 10% of the population paying out more than 40% of their income on

housing, but with more than 50% of the population feeling that housing cost was a heavy burden to them. At the other extreme were the United Kingdom, Greece, Germany and Denmark, where the housing cost overburden rate exceeded 15%, and at the same time 30% or less felt the cost of housing to be a heavy financial burden.

Figure 5: Perceived heavy financial burden of total housing cost versus housing cost overburden rate (% of population), 2009



Source: Eurostat (online data codes: [ilc_mdcd04](#), [ilc_lvho07a](#))

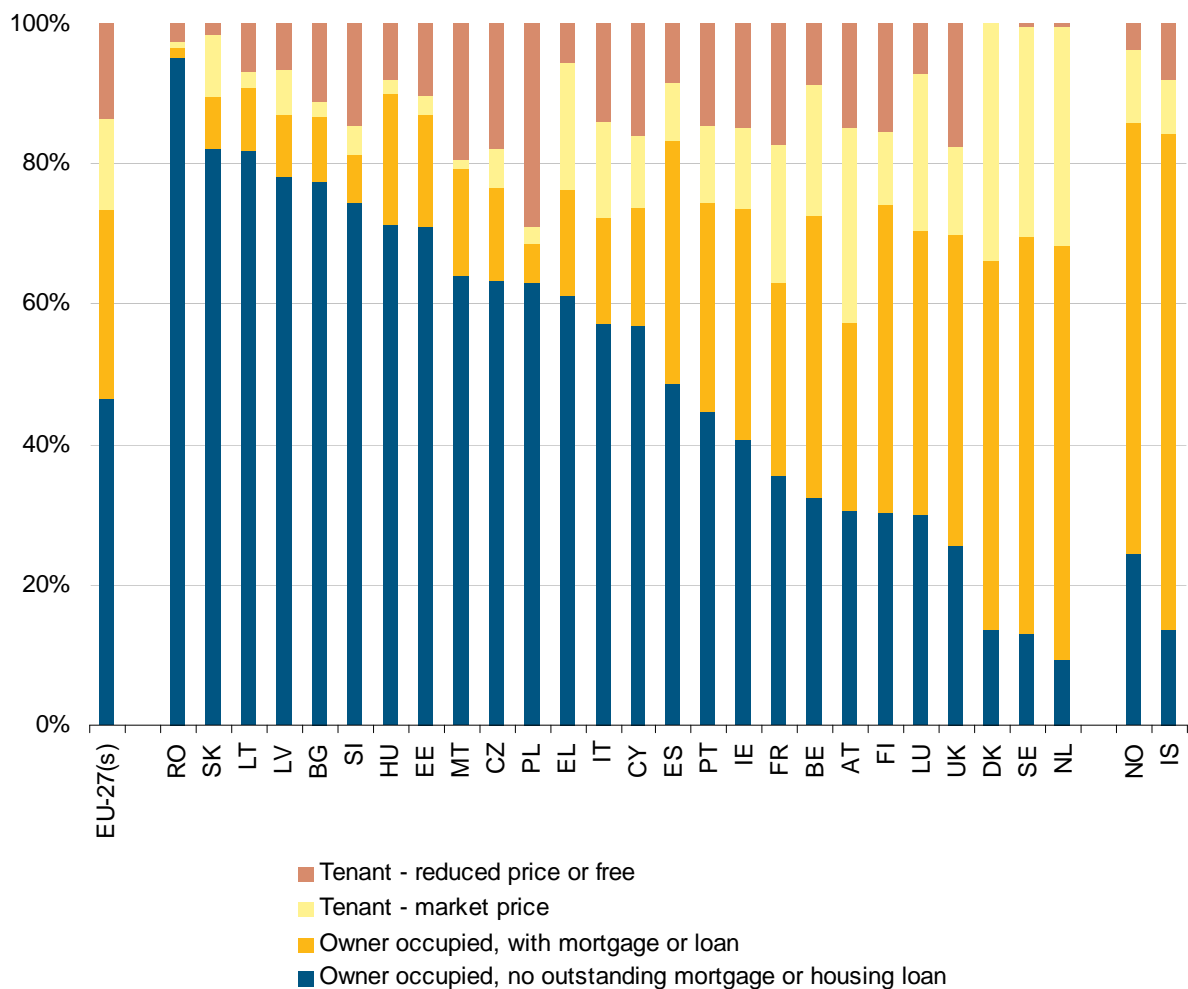
Nearly three quarters of the EU population were living in owner-occupied dwellings

In 2009, 73.5 % of the EU-27 population owned their homes, and 36.9 % of the owners had a mortgage or a housing loan. In all countries at least half of the population owned their homes, with figures ranging from 57.5 % in Austria to 96.5 % in Romania.

Only 1.2 % of the owners had a mortgage in Romania, followed by Slovakia (8.0 %), Poland (8.3 %) and Slovenia (8.5 %). In contrast more than 80 % of owners had a mortgage in Sweden, the Netherlands and Iceland.

Among tenants (26.5 % of the EU-27 population), 49.1 % were paying rent at a market rate, and 50.9 % were paying a reduced-rate rent or were living rent-free. At country level, one extreme was represented by Poland and Malta, with less than 10% of tenants paying market price rent, and the other by Denmark, the Netherlands and Sweden, with more than 95 % of tenants paying market-price rent.

Figure 6: Distribution of population by tenure status (% of population), 2009



(s) estimate — no data for Germany

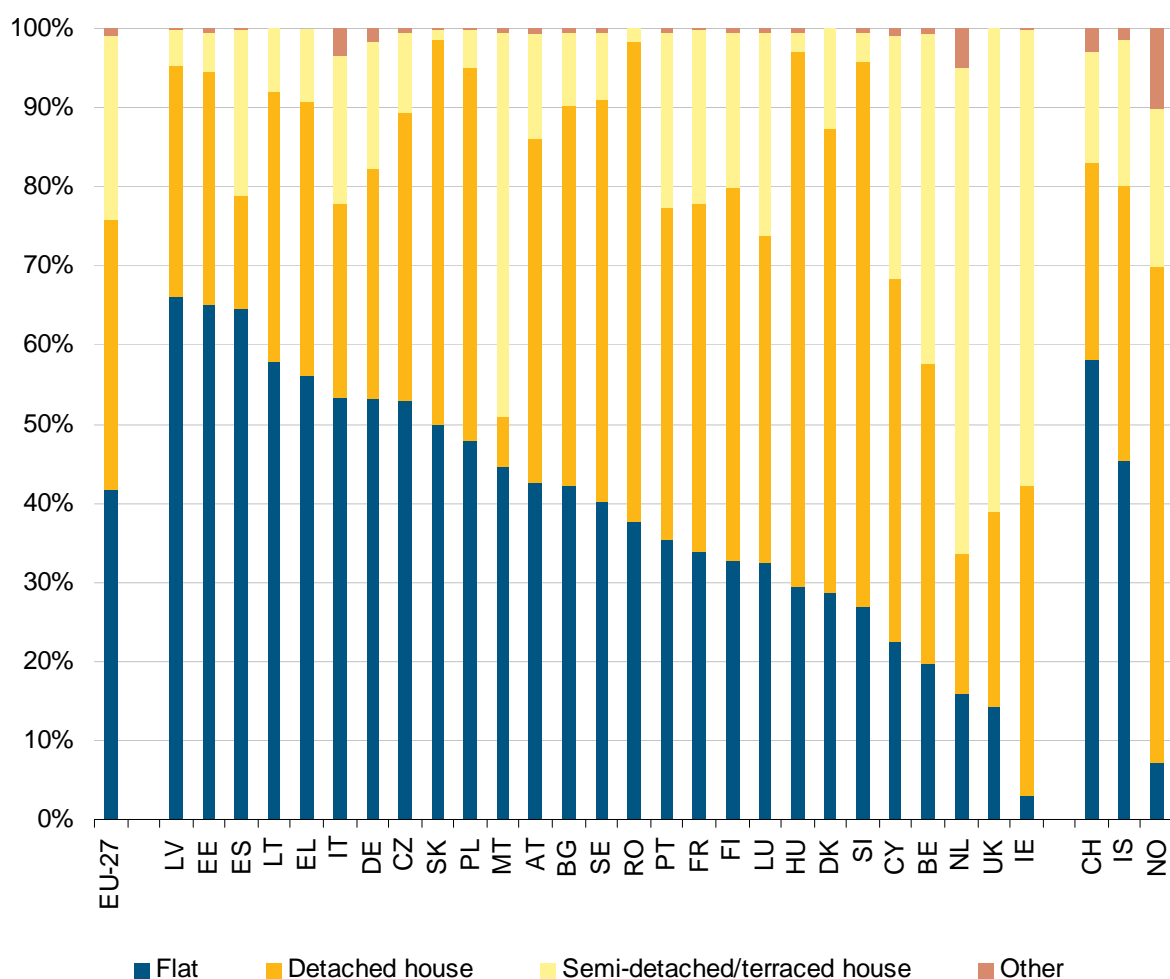
Source: Eurostat (online data code: [ilc_lvho02](#))

EU citizens tend to live more in houses rather than flats

In 2009, 41.7 % of the EU population lived in flats, 34.3 % in detached houses and 23.0 % in semi-detached houses. A detached house is defined as a house which has no common walls with another one, while a semi-detached house shares at least one wall (this category covers also terraced houses). The percentages of persons living in flats ranged from 3.1 % in Ireland, 7.3 % in Norway and 14.2 % in the United

Kingdom to over 60% in Spain, Estonia and Latvia. The percentage of people living in detached houses was greatest in Slovenia (68.7%), Hungary (67.6%), Norway (62.6%), Romania (60.7%) and Denmark (58.4%), while semi-detached houses were most popular in the Netherlands (61.4%), the United Kingdom (60.9%) and Ireland (57.6%).

Figure 7: Distribution of population by dwelling type (% of population), 2009



Source: Eurostat (online data code: [ilc_lvho01](#))

Methodological notes

Background

At the Laeken European Council in December 2001, European heads of state and government endorsed a first set of common statistical indicators of social exclusion and poverty; these are subject to a continuing process of refinement by the Indicators Sub-Group of the Social Protection Committee. These indicators are an essential element in the Open Method of Coordination to monitor the progress made by Member States in combating poverty and social exclusion.

EU-SILC was set up to provide the underlying data for these indicators. Organised under a [Framework Regulation 1177/2003](#), it is now the reference source for statistics on income and living conditions and for common indicators for social inclusion in particular.

Under the Europe 2020 agenda, the European Council adopted in June 2010 a headline target on social inclusion. EU-SILC is also the reference source for the three sub-indicators on which this new target is based.

Data source

All figures are based on data from EU-SILC (Statistics on Income and Living Conditions). The data on housing conditions are collected at the household level, and are afterwards allocated to all individuals living in the same household.

All data are available at:

http://epp.eurostat.ec.europa.eu/portal/page/portal/income_social_inclusion_living_conditions/database

Severe housing deprivation rate

The severe housing deprivation rate corresponds to the share of the population living in a dwelling which is considered as overcrowded, while also exhibiting at least one of the housing deprivation measures. Housing deprivation is a measure of poor amenities and is calculated by reference to households with a leaking roof, neither a bath, nor a shower, nor an indoor flushing toilet, or a dwelling considered too dark.

Overcrowding rate

A person is considered as living in an overcrowded dwelling if the household does not have at its disposal a minimum number of rooms equal to:

- one room for the household;
- one room per couple in the household;
- one room for each single person aged 18 or more;
- one room per pair of single people of the same gender between 12 and 17 years of age;
- one room for each single person between 12 and 17 years of age and not included in the previous category;
- one room per pair of children under 12 years of age.

Housing cost overburden rate

The housing cost overburden rate is defined as the share of the population living in households where the total cost of housing ('net' of housing allowances) accounts for more than 40% of household disposable income ('net' of housing allowances).

EU average

EU aggregates appear as the population-weighted averages of national indicators.

Abbreviations

For the purpose of this publication EU means EU-27. EU-27 Member States: Belgium (BE), Bulgaria (BG), the Czech Republic (CZ), Denmark (DK), Germany (DE), Estonia (EE), Ireland (IE), Greece (EL), Spain (ES), France (FR), Italy (IT), Cyprus (CY), Latvia (LV), Lithuania (LT), Luxembourg (LU), Hungary (HU), Malta (MT), the Netherlands (NL), Austria (AT), Poland (PL), Portugal (PT), Romania (RO), Slovenia (SI), Slovakia (SK), Finland (FI), Sweden (SE) and the United Kingdom (UK). Iceland (IS), Norway (NO) and Switzerland (CH) are also referred to in this publication.

Further information

Eurostat Website: <http://ec.europa.eu/eurostat>

Data on "Income, Social Inclusion and Living Conditions"

http://epp.eurostat.ec.europa.eu/portal/page/portal/income_social_inclusion_living_conditions/data/database

Select "Living conditions" and "Material deprivation"

Further information about "Income, Social Inclusion and Living Conditions"

http://epp.eurostat.ec.europa.eu/portal/page/portal/income_social_inclusion_living_conditions/introduction

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