

# Housing in Europe

2021 INTERACTIVE EDITION



There are large differences within Europe on how we live in terms of size, kind and quality of housing and whether we own or rent. The evolution of house prices and rents also varies significantly between countries. **Housing in Europe - 2021 interactive edition** shows figures on many different aspects of housing.

The publication is divided into three chapters:

**How we live :** This chapter shows data on whether we live in a house or a flat and whether we own or rent. It also includes statistics on the size and quality of housing and last, but not least, on the environmental impact.

**Housing cost :** This section contains data on the evolution of house prices and rents in the last decade. It also shows whether housing is affordable both in cities and in rural areas.

**Construction :** This chapter focuses on the construction sector and shows the evolution in the last decade. It also shows the most built up areas in Europe.

This publication, containing short texts and interactive visualisation tools, has been developed by **Eurostat**.

# Contents

1. HOW WE LIVE	4
1.1 House of flat – owning or renting	4
1.2 Size of housing	6
1.3 Quality of housing	8
1.4 Environmental impact of housing	11
2. HOUSING COST	12
2.1 Evolution of house prices and rents	12
2.2 Is housing affordable ?	15
3. CONSTRUCTION	18
3.1 Construction sector	18
3.2 Built up areas	21
FURTHER INFORMATION	24



# 1. HOW WE LIVE

## 1.1 House or flat – owning or renting

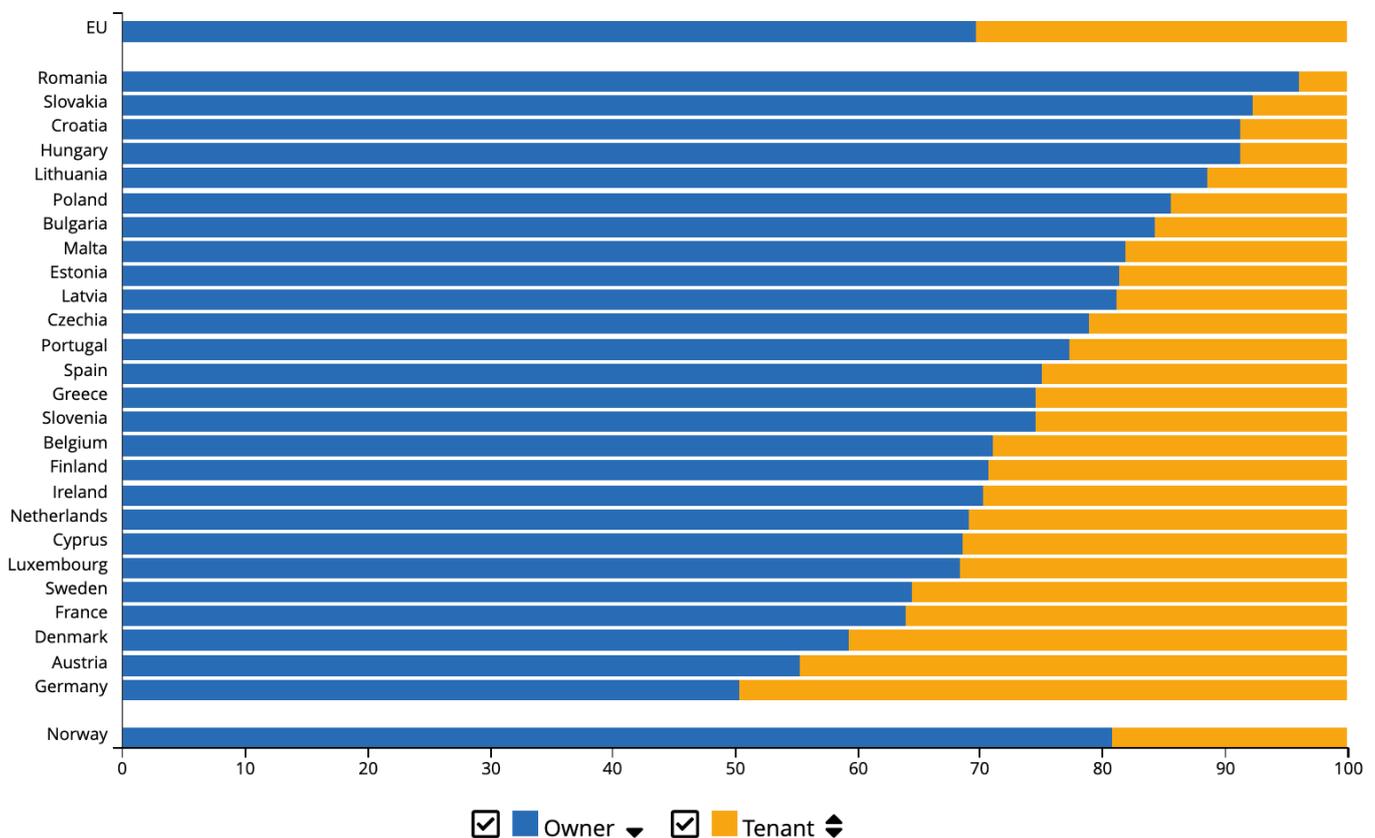
### Over two-thirds of people in the EU lived in households owning their home

Being an owner or a tenant of your home is something that differs significantly among the Member States. In the EU in 2020, 70 % of the population lived in a household owning their home, while the remaining 30 % lived in rented housing. The highest shares of ownership were observed in Romania (96 % of the population owned their home), Slovakia (92 %), Croatia and Hungary (both 91 %).

In all Member States, owning is most common. However, in Germany, renting is almost equal with 50 % of the population being tenants. Austria (45 %) and Denmark (41 %) follow.

### Share of people living in households owning or renting their home, 2020

(in %)



Data not available for Italy.

Source: Eurostat – [access to dataset](#)

## Just over half of the EU population live in a house

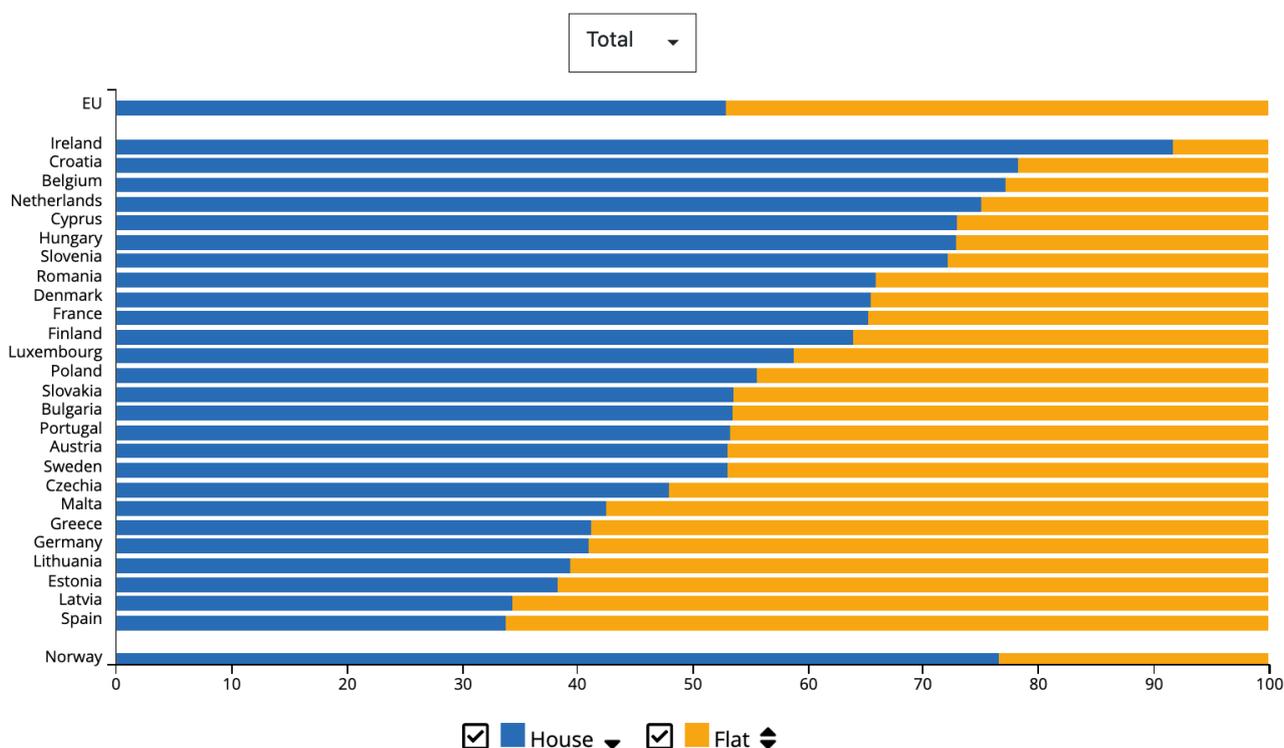
Living in a house or a flat also differs among the Member States, and also varies depending on whether you live in a city or the countryside. In the EU in 2020, 53 % of the population lived in a house, while 46 % lived in a flat (1 % lived in other accommodation, such as houseboats, vans etc.). Ireland (92 %) recorded the highest share of the population living in a house, followed by Croatia (78 %), Belgium (77 %) and the Netherlands (75 %). It should be noted that this includes terraced houses.

Houses are most common in over two thirds of the Member States. The highest shares for flats were observed in Spain (66 %), Latvia (65 %), Estonia (61 %), Greece and Lithuania (both 59 %).

In cities, 72 % of the EU population lived in a flat and 28 % in a house. For towns and suburbs, the proportions were 59 % of people living in a house and 41 % in a flat, while in rural areas 82 % of the population lived in a house and only 18 % in a flat.

### Type of housing in cities or rural areas, 2020

(as % of the total population)



Data not available for Italy. Type of housing does not add up to 100 % due to the category 'other' which includes houseboats, camping vans, etc.

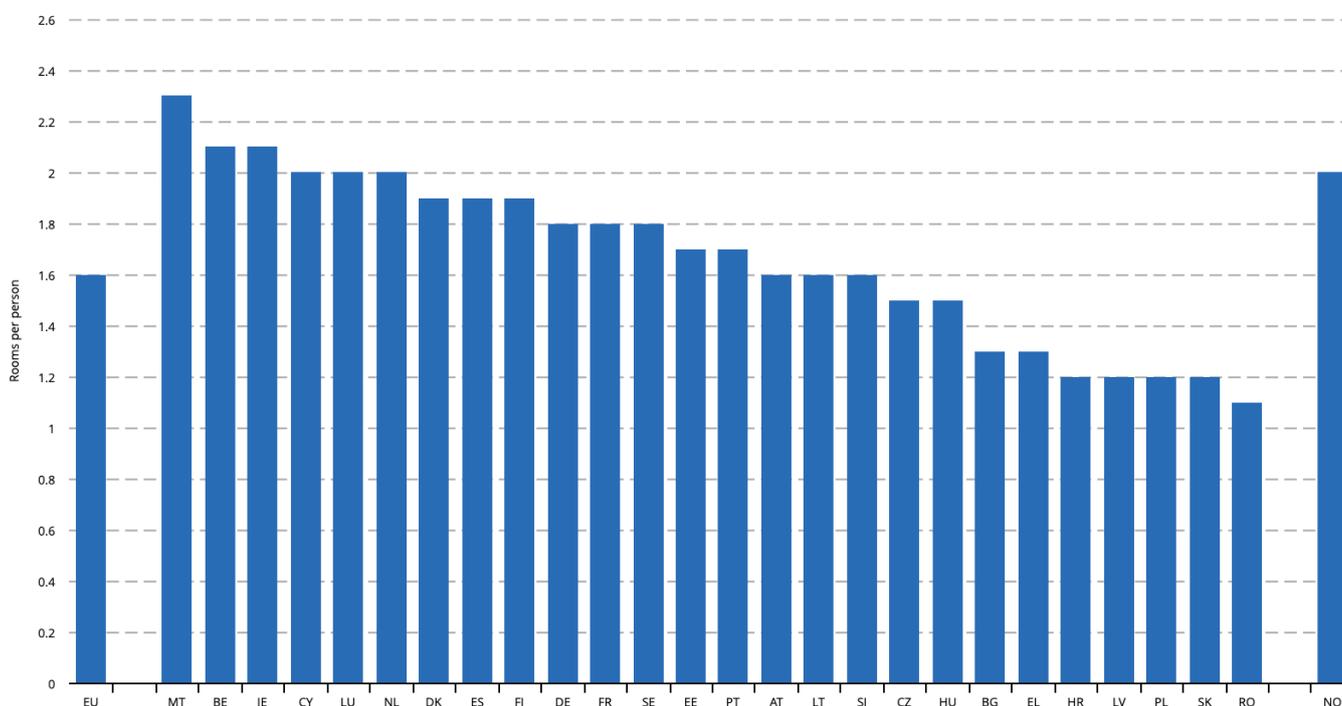
Source: Eurostat – [access to dataset](#)

## 1.2 Size of housing

### On average 1.6 rooms per person...

The size of housing can be measured as the average number of rooms per person: there were on average 1.6 rooms per person in the EU in 2020. Among the Member States, the largest number was recorded in Malta (2.3 rooms per person), followed by Belgium and Ireland (both 2.1 rooms). At the other end of the scale were Romania (1.1 rooms), Croatia, Latvia, Poland and Slovakia (all with 1.2 rooms on average per person).

Average number of rooms per person, 2020



Data not available for Italy.

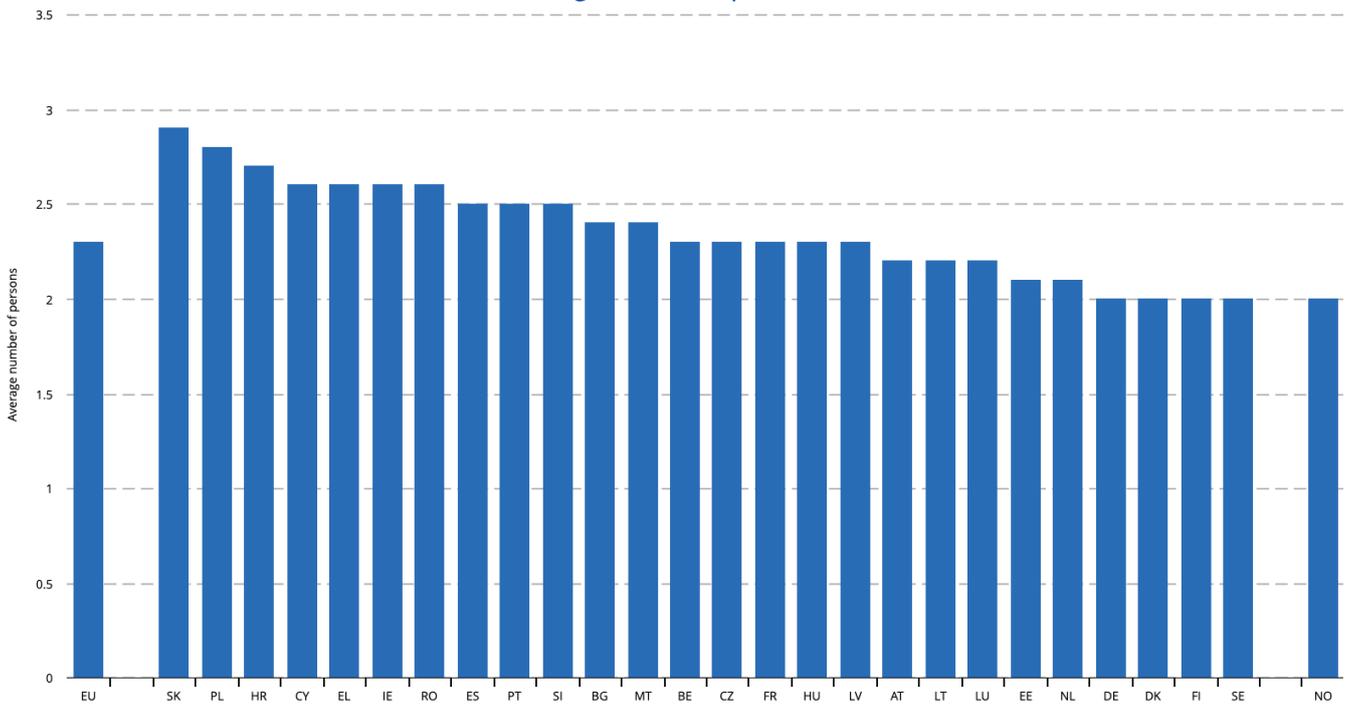
Source: Eurostat - [access to dataset](#)

## ... and 2.3 persons per household in the EU

A related indicator is the number of persons per household. There were on average 2.3 persons per household in the EU in 2020. Among the Member States, this number ranged from 2.9 persons in Slovakia, 2.8 in Poland and 2.7 in Croatia down to 2.0 persons in Germany, Denmark, Finland and Sweden.

### Average household size, 2020

(Average number of persons)



Data not available for Italy.

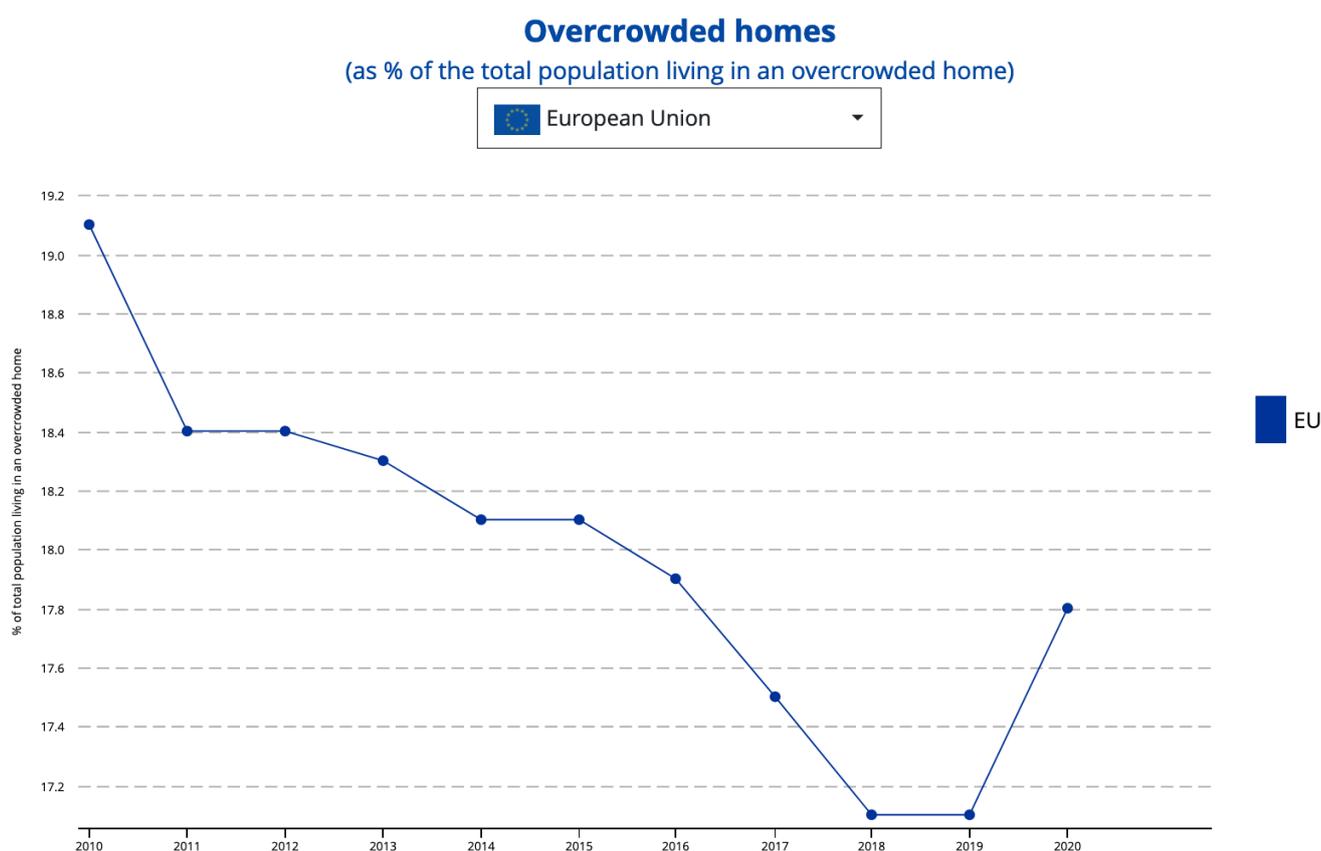
Source: Eurostat - [access to dataset](#)

## 1.3 Quality of housing

### Around 18 % of the EU population live in an overcrowded home...

The quality of housing can be measured in many ways. One is whether people live in an overcrowded home. In the EU in 2020, 17.8 % of the population were living in such a home, a share which has fallen from 19.1 % in 2010.

In 2020, the highest overcrowding rates were observed in Romania (45.1 %), Latvia (42.5 %) and Bulgaria (39.5 %), and the lowest in Cyprus (2.5 %) and Malta (4.2 %).



For the definition of overcrowding rate, click [here](#).

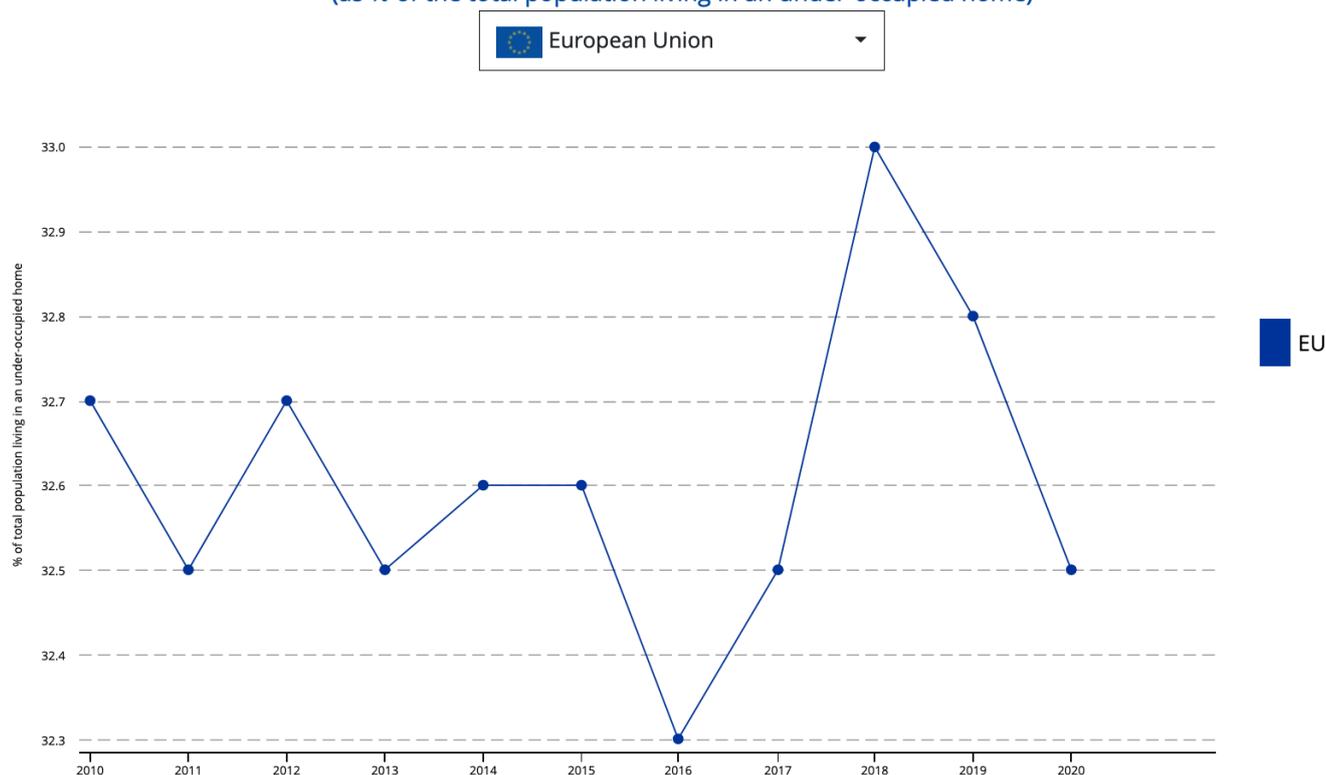
Source: Eurostat - [access to dataset](#)

### ... and 32 % live in an under-occupied home

The opposite of an overcrowded home is an under-occupied home, meaning that it is deemed too large for the needs of the household living in it. The classic cause of under-occupation is older individuals or couples remaining in their home after their children have grown up and left. In the EU in 2020, nearly a third of the population (32.5 %) lived in an under-occupied home, a share which has been almost stable since 2010.

In 2020, the highest shares of under-occupied homes were recorded in Malta (72.5 %), Cyprus (71.4 %) and Ireland (63.3 %), and the lowest in Romania (7.1 %), Latvia (10.3 %) and Greece (11.0 %).

## Under-occupied homes (as % of the total population living in an under-occupied home)



For the definition of under-occupied home, click [here](#).

Source: Eurostat - [access to dataset](#)

## Around 14 % of the EU population live in a home with a leaking roof

It is not only the number of people living in a home which impacts the quality of life, it is also the quality of the housing, such as the ability to keep the house warm, the lack of toilet and shower and a leaking roof.

In the EU in 2020, 8.2 % of the population did not have the ability to keep the house adequately warm. The highest shares were observed in Bulgaria (27.5 %), Lithuania (23.1 %), Cyprus (20.9 %) and Portugal (17.5 %), and the lowest in Austria (1.5 %), Finland (1.8 %) and Czechia (2.2 %).

On average in the EU, 1.5 % of the population lacked a toilet, shower or bath. This was most common in Romania (21.2 % of the population), followed by Bulgaria and Latvia (both 7.0 %) as well as Lithuania (6.4 %).

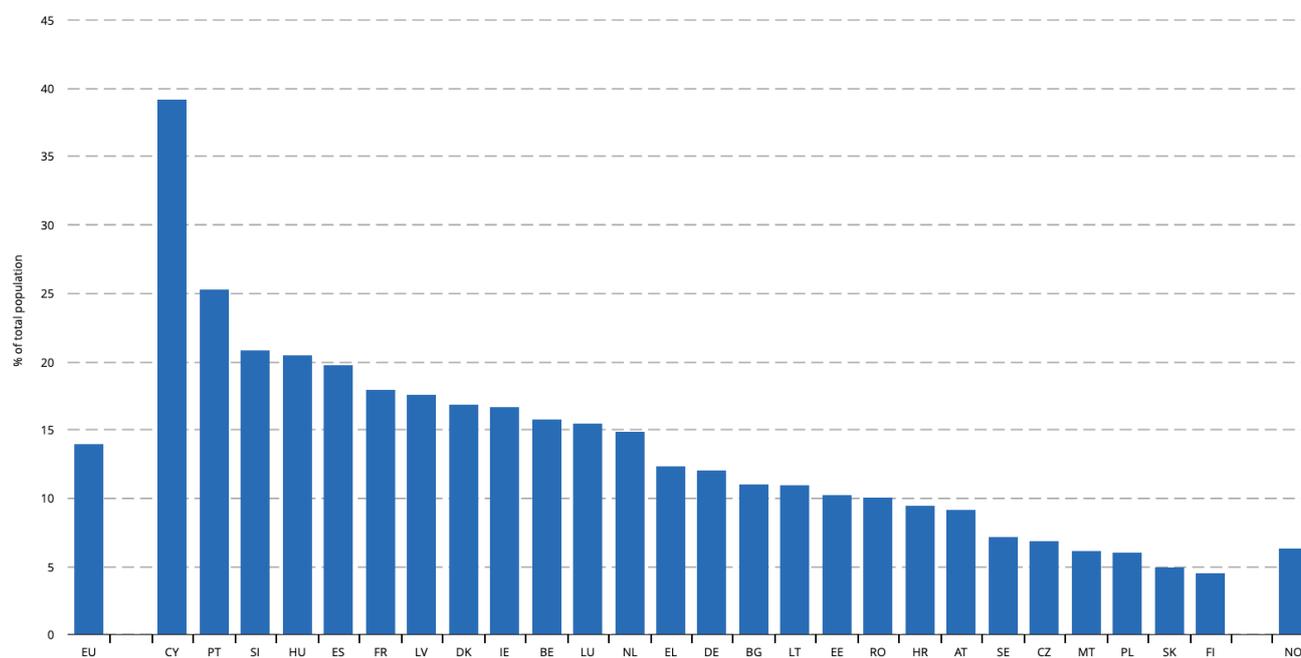
Regarding a leaking roof, 13.9 % of the EU population had such a problem. The highest shares were observed in Cyprus (39.1 %), Portugal (25.2 %) and Slovenia (20.8 %).

# MATERIAL DEPRIVATION

## People living in a house with leaking roof, 2020

(as % of the total population)

Leaking roof ▾



Data not available for Italy.

Source: Eurostat - [access to dataset](#)

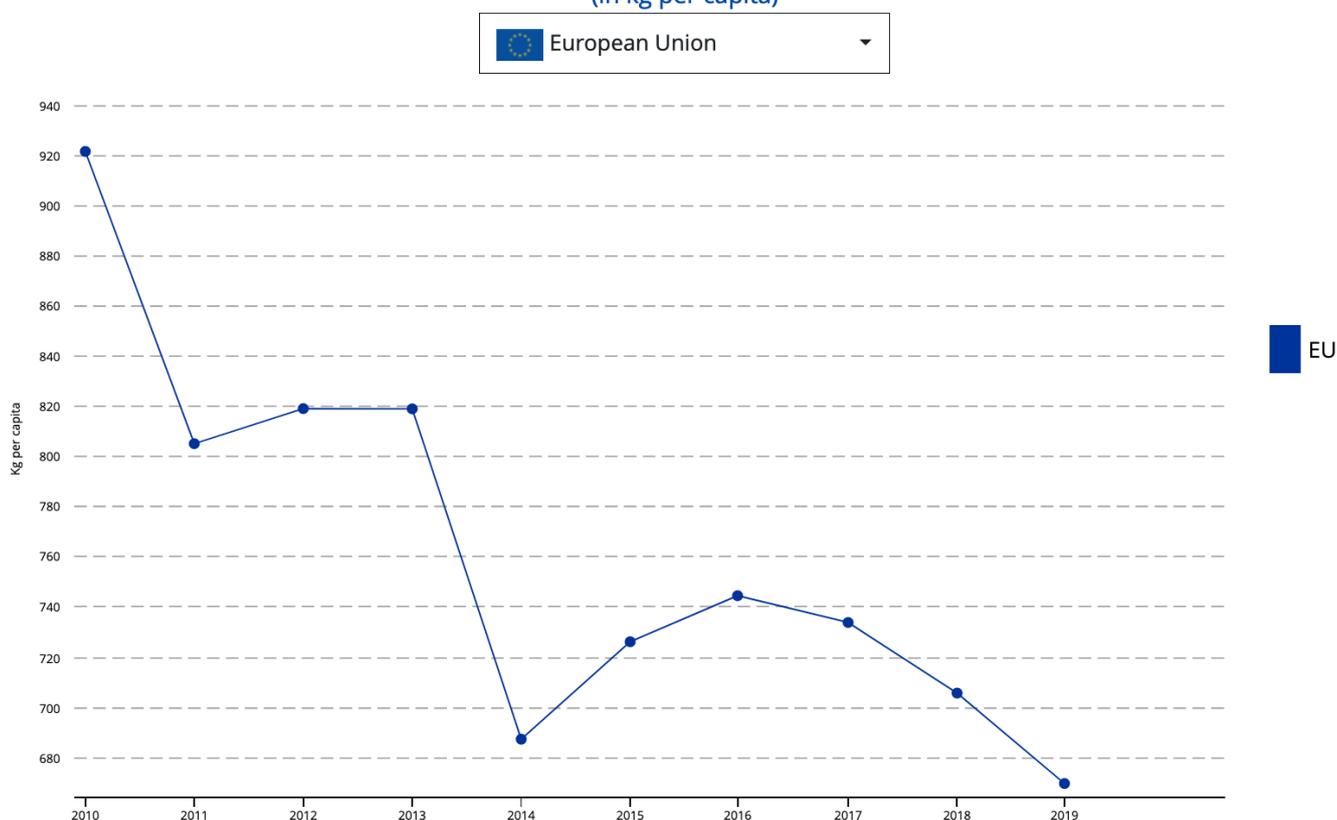
## 1.4 Environmental impact of housing

**Greenhouse gas emissions from households for heating range from 35 kg per capita in Sweden to 1 660 kg in Luxembourg**

A part of greenhouse gas emissions come from households when burning fossil fuels for heating their homes, preparing warm water, cooking and air conditioning. This represented 669.3 kg per capita in the EU in 2019, down from 921.7 kg in 2010. In 2019, the largest values, of over 1 000 kg per capita, were observed in Luxembourg (1 662.1 kg per capita), Belgium (1 245.3) and Ireland (1 235.9). On the other hand, the lowest value was found in Sweden (34.6), followed by Malta (96.3), Finland (201.7) and Portugal (214.3).

### Greenhouse gas emissions by households for heating

(in kg per capita)



Source: Eurostat - [access to dataset](#)



## 2. HOUSING COST

### 2.1 Evolution of house prices and rents

#### House prices up by 26 % in the EU between 2010 and 2020

Looking at the trend of house prices between 2010 and 2020, there has been a steady upwards trend since 2013 with particularly large increases between 2015 and 2020. In total there was an increase of 26 % between 2010 and 2020. There were increases in 23 Member States and decreases in three (data for Greece not available) over this period. The largest increases were observed in Estonia (+108 %), Hungary (+91 %), Luxembourg (+89 %), Latvia (+81 %) and Austria (+77 %), while decreases were registered in Italy (-15 %), Spain (-5 %) and Cyprus (-4 %).

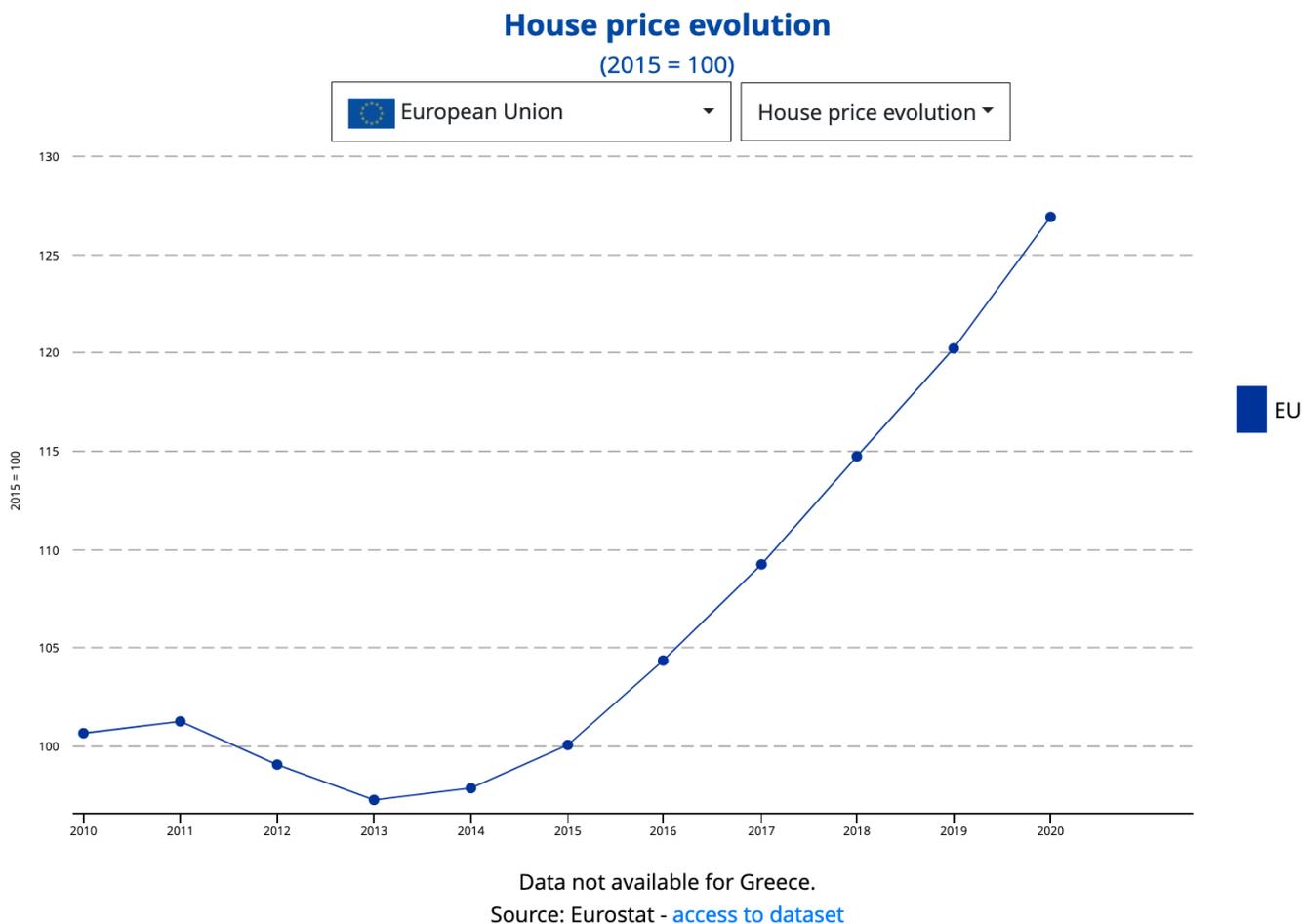
#### Rents up by 14 %

There has been a steady increase of rents in the EU between 2010 and 2020 – in total 14 % during the whole period. There was an increase in 25 Member States and a decrease in two. The largest increases were registered in Estonia (+145 %), Lithuania (+107 %) and Ireland (+63 %), while decreases were observed in Greece (-25 %) and Cyprus (-5 %).

#### Inflation also up by 14 %

Inflation between 2010 to 2020 developed similarly as rents with a total increase of 14 %. There has been inflation in all Member States during this period, with increases of 20 % or more in Hungary and Romania (both +26 %), Estonia (+25 %), Czechia, Lithuania and Austria (all +20 %). The lowest price increases were observed in Greece (+2 %), Ireland and Cyprus (both +5 %).

# EVOLUTION OF HOUSE PRICES, RENTS AND INFLATION



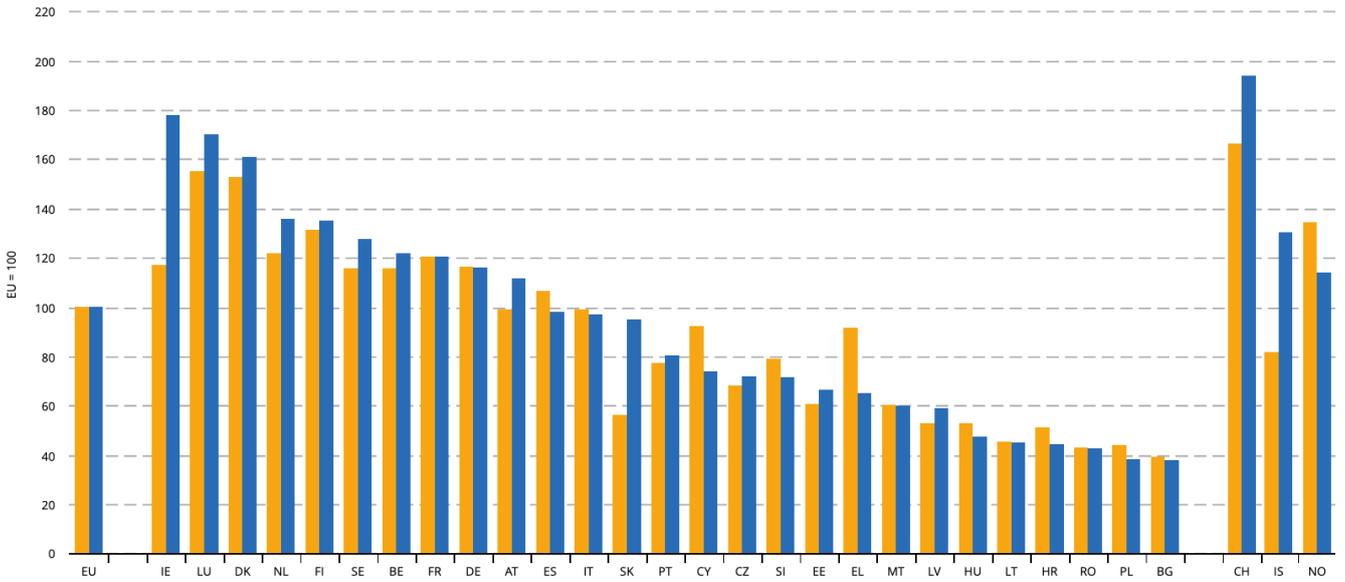
## Housing costs between 65 % below and 84 % above the EU average

The housing costs compared to the EU average differs significantly between Member States. The highest housing costs in 2020 compared to the EU average were found in Ireland (84 % above the EU average), Denmark (66 % above) and Luxembourg (64 % above). The lowest, on the other hand, were observed in Bulgaria (65 % below the EU average) and Poland (61 % below).

Looking at the evolution between 2010 and 2020, housing price levels compared to the EU average have increased in 16 Member States, remained stable in three and decreased in eight. The largest increases were observed in Ireland (from 17 % above to 84 % above the EU average) and Slovakia (from 44 % below the EU average to the EU average) and the largest decreases in Greece (from 8 % below to 32 % below the EU average) and Cyprus (from 8 % below to 26 % below).

## Price levels for housing, 2010 and 2020

(EU = 100)



☑ 2010 ☒ 2020

Housing includes water, electricity, gas and other fuels.

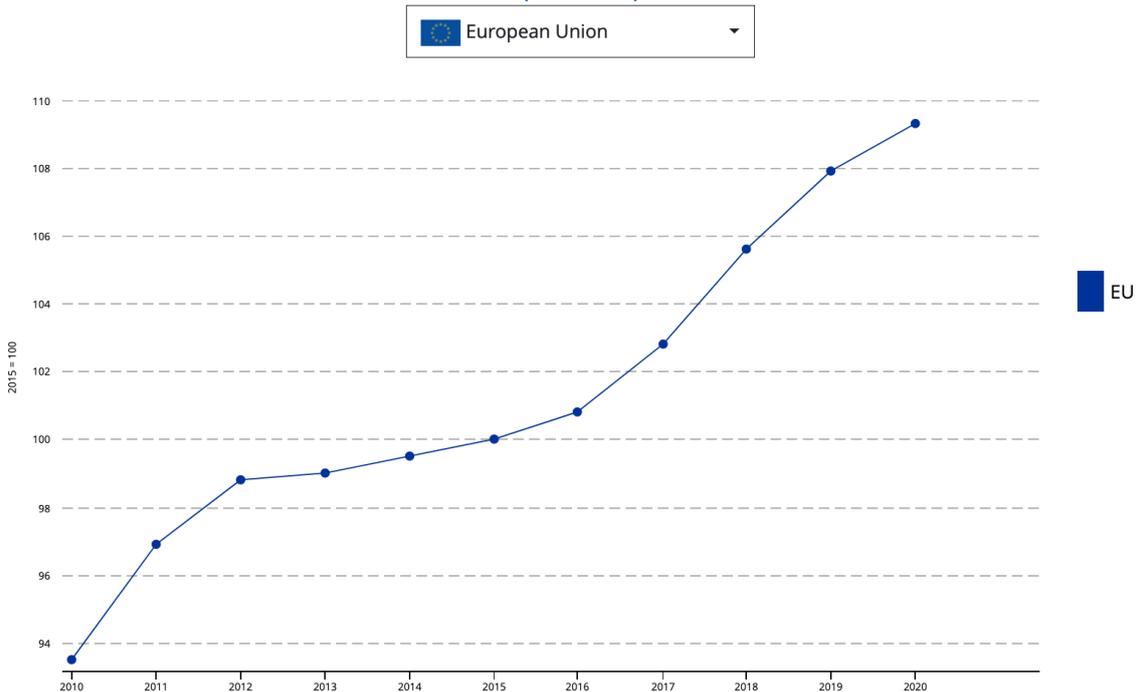
Source: Eurostat - [access to dataset](#)

## Construction costs up by 17 % between 2010 and 2020

The cost for constructing new residences in the EU has also increased during the period 2010 to 2020, especially since 2016. The increase during the whole period was 17 %. Among the Member States, the largest rises were observed in Hungary (+63 %), Romania (+49 %), Latvia (+46 %) and Lithuania (+39 %). Greece was the only Member State to record a decrease (-6 %).

### Construction cost for new residential buildings

(2015 = 100)



Source: Eurostat - [access to dataset](#)

## 2.2 Is housing affordable ?

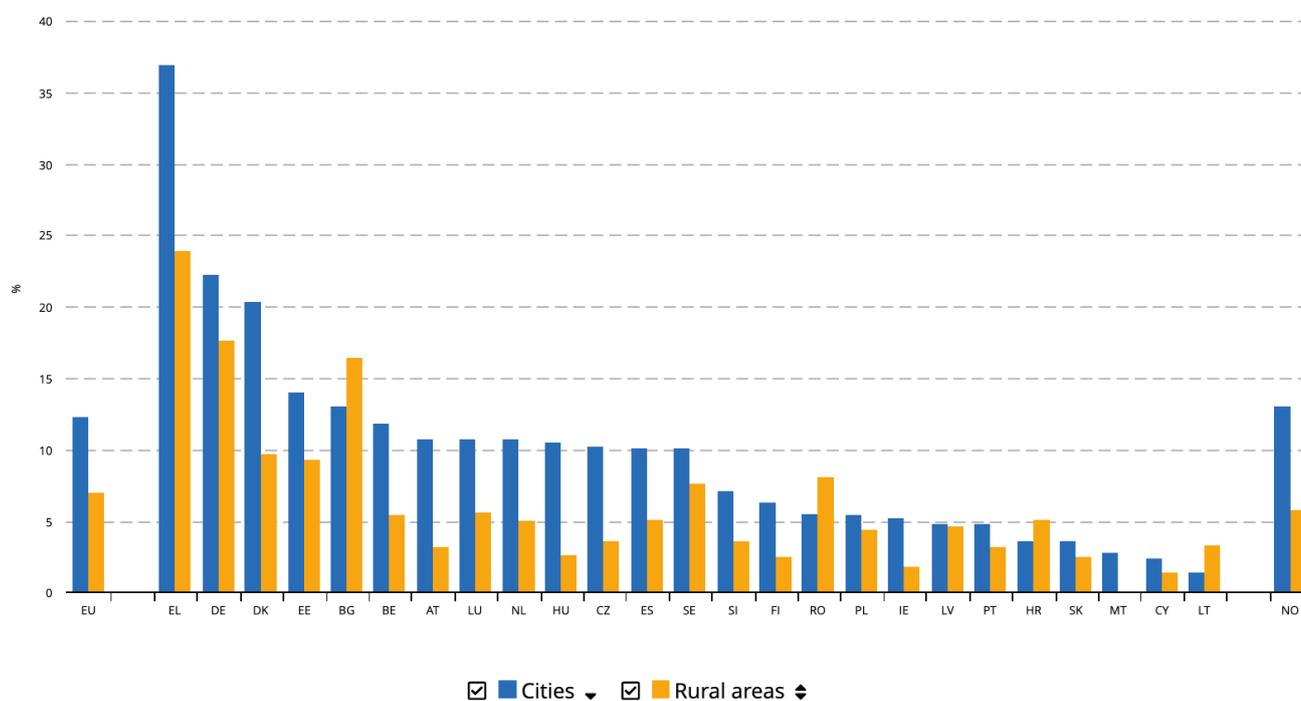
### Housing cost overburden highest in cities

With house prices and rents rising, the cost of housing can be a burden. This can be measured by the housing cost overburden rate, which shows the share of the population living in a household where total housing costs represent more than 40 % of disposable income. In the EU in 2020, 12.3 % of the population in cities lived in such a household, while the corresponding rate for rural areas was 7.0 %. The housing cost overburden was higher in cities than in rural areas in all Member States, except Bulgaria, Romania, Croatia and Lithuania.

The highest housing cost overburden rates in cities were observed in Greece (36.9 %), Germany (22.2 %) and Denmark (20.3 %), while in rural areas they were in Greece (23.9 %), Germany (17.6 %) and Bulgaria (16.4 %).

### Housing cost overburden: cities or rural area, 2020

(in %)



Data not available for France and Italy. For the definition of housing cost overburden rate, click [here](#).

Source: Eurostat - [access to dataset](#)

## A fifth of disposable income dedicated to housing

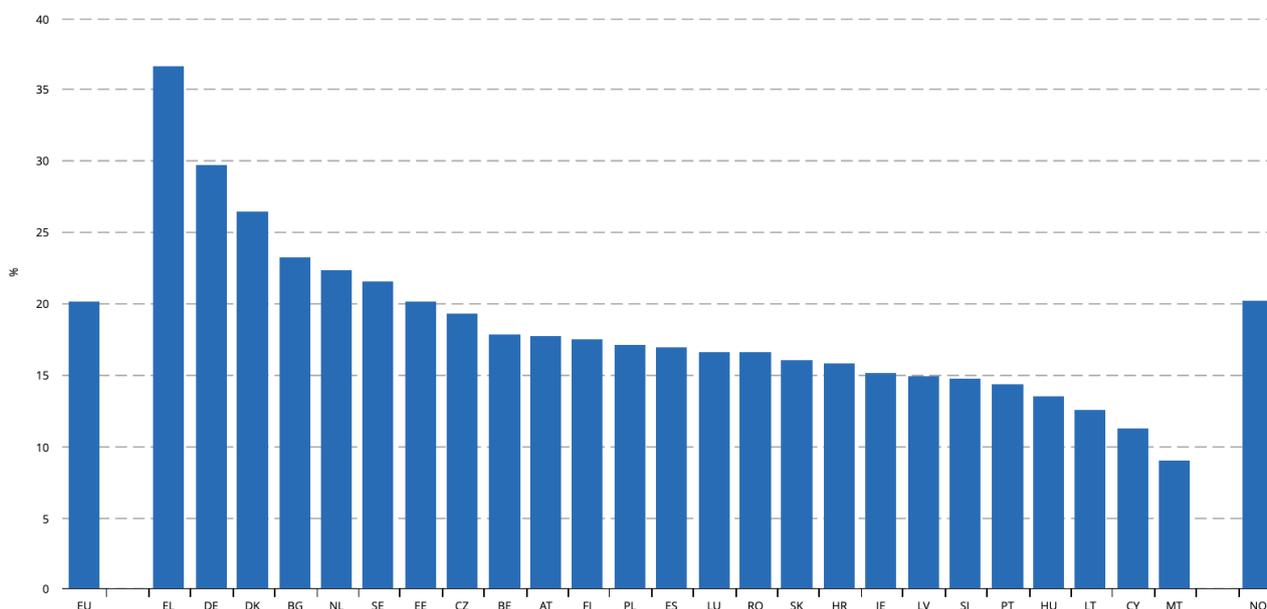
Another way of seeing whether housing is affordable is by the share of housing cost in total disposable income. On average in the EU in 2020, 20.1 % of disposable income was dedicated to housing costs. This differed among the Member States, with the highest shares in Greece (36.6 %), Germany (29.7 %) and Denmark (26.4 %).

Looking at those having a disposable income of below 60 % of the national median income, people who could be considered as at risk of poverty, the share of housing in disposable income was 40.2 % on average in the EU. On the other hand for those having a disposable income of above 60 % of the median income, the share amounted to 16.0 %.

### Housing costs in disposable income - Total, 2020

(in %)

Total ▾



Data not available for France and Italy.

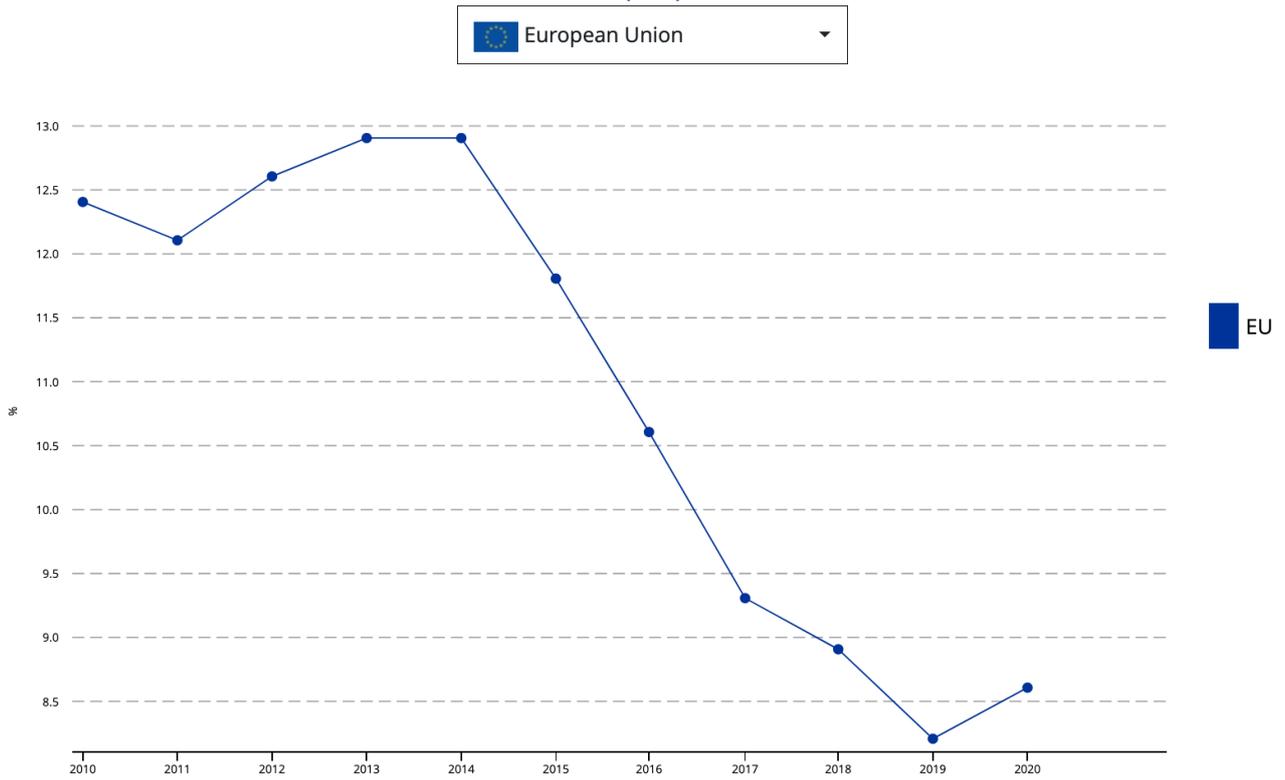
Source: Eurostat - [access to dataset](#)

## Share of people living in households with arrears on mortgage, rent or utility bills going down

Arrears on mortgage, rent or utility bills is another indication that housing costs could be too high. Despite the fact that house prices and rents have increased during the period 2010 to 2020, the share of people living in households with arrears on mortgage, rent or utility bills in the EU has decreased from 12.4 % in 2010 to 8.6 % in 2020. The shares have decreased in 21 Member States and increased in five (2020 data for Italy not available). In 2020, the largest shares were observed in Greece (36.5 %), Bulgaria (23.6 %), Ireland (15.1 %), Romania (14.8 %) and Cyprus (14.7 %) and the smallest in Czechia (3.0 %), the Netherlands (3.2 %), Luxembourg and Sweden (both 4.9 %).

## Share of people living in households with arrears on mortgage, rent or utility bills

(in %)



Source: Eurostat - [access to dataset](#)



## 3. CONSTRUCTION

### 3.1 Construction sector

#### Gross value added of the construction sector in the EU: around 6 % of GDP

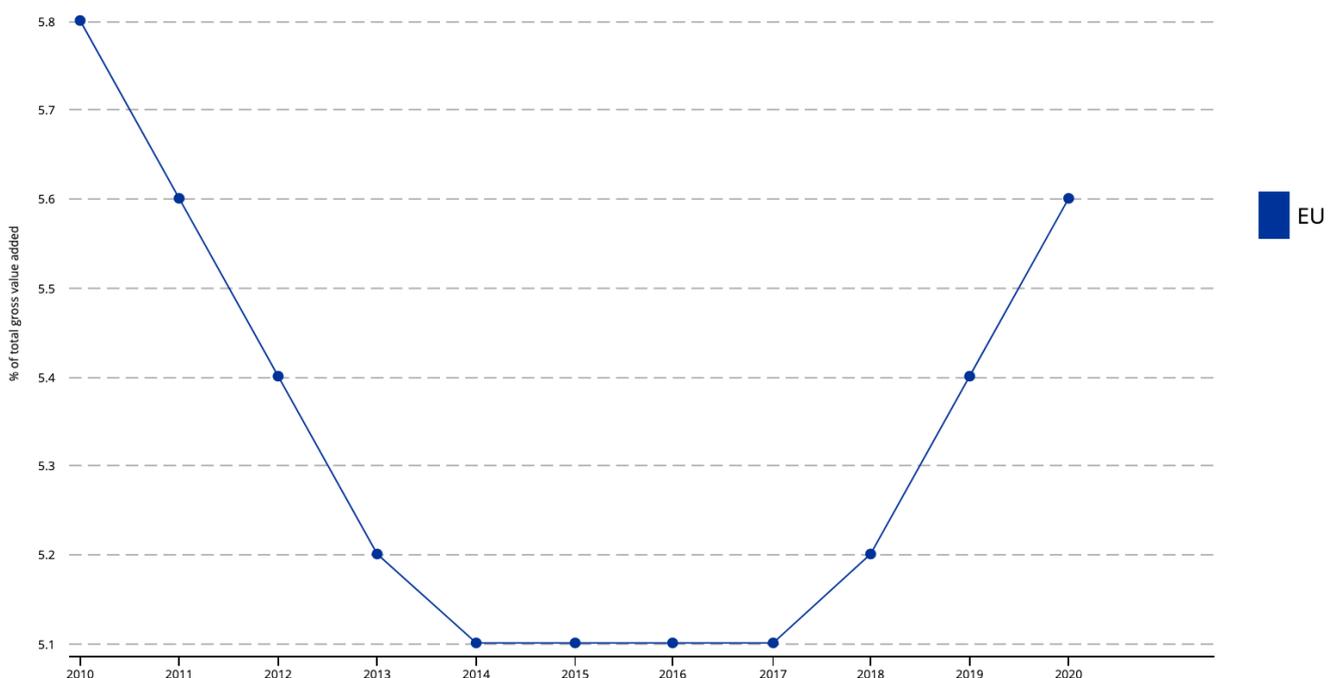
One way of measuring the size of the construction sector is through the gross value added (GVA) generated by this economic activity as a share of total GVA. This share was between 5 and 6 % in the EU in the period 2010 to 2020. It was highest at 5.8 % in 2010, falling to 5.1 % in 2014 to 2017 and then increasing again to reach 5.6 % in 2020.

Among the Member States, the share of GVA in construction fell in 14 Member States between 2010 and 2020, with the largest decreases in Greece, Bulgaria and Spain. Among the Member States with an increasing share of the construction sector during this period, Ireland, Latvia, Denmark, Germany and Hungary showed the highest growth.

In 2020, the Member States with the largest proportions – all 7 % or more of total GVA – were Finland (7.5 %), Lithuania and Romania (both 7.3 %), Poland (7.2 %), Austria and Latvia (both 7.0 %).

#### Gross value added of the construction sector

(as % of the total gross value added)



Source: Eurostat - [access to dataset](#)

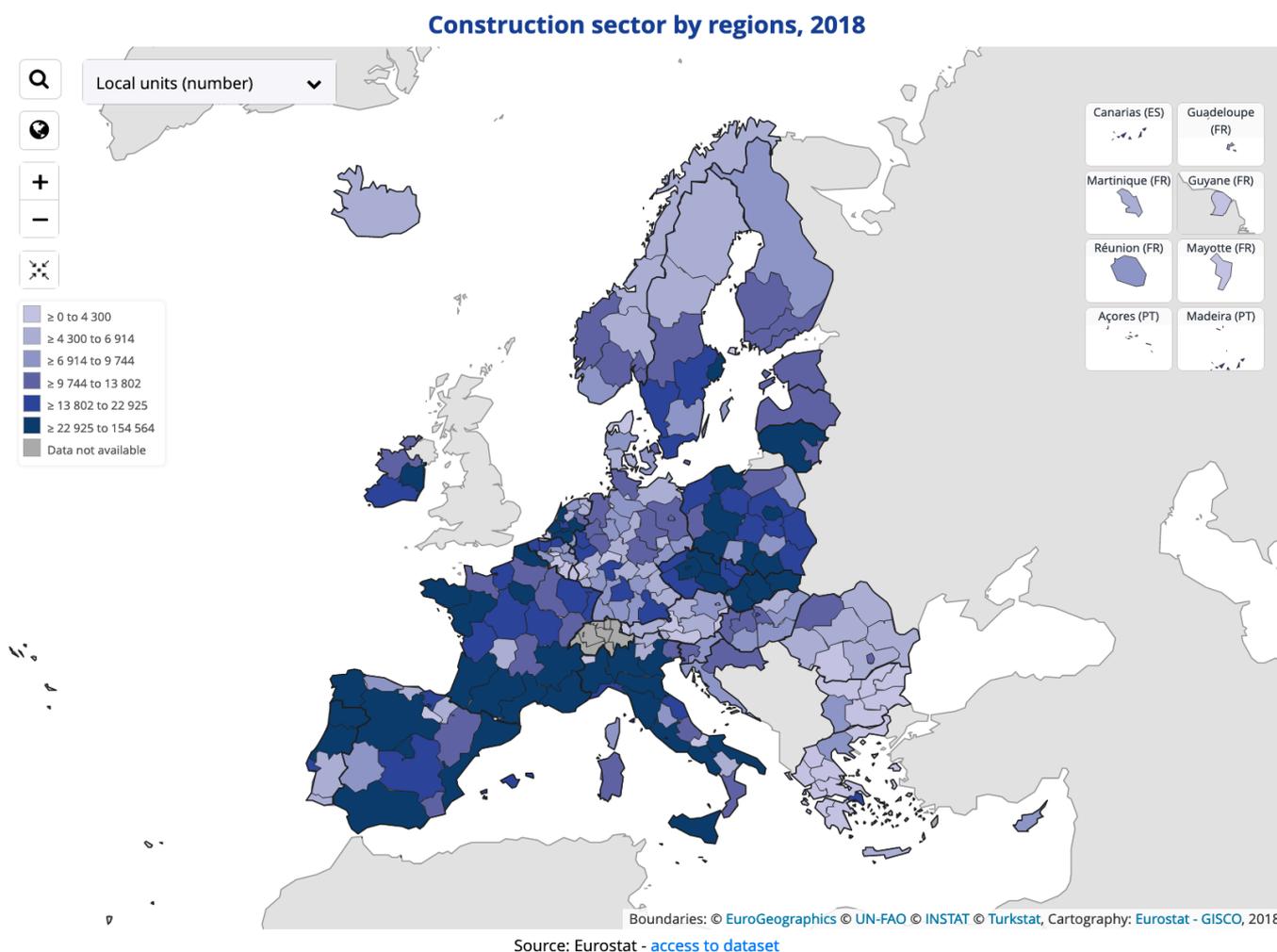
## French capital region: largest number of enterprises and people employed in construction

Another way of looking at the size of the construction sector is by analysing the number of enterprises (local units), the number of people employed and the growth of employment among the regions (by NUTS 2 regions).

In 2018, Île de France, the capital region of France (155 000 enterprises), Lombardia in Italy (97 000) as well as other two French regions, Provence-Alpes-Côte d'Azur (78 000) and Rhône-Alpes (76 000), had the largest number of enterprises in the construction sector.

Looking at the number of people employed in the construction sector, Île de France (544 000 employed) and Lombardia (255 000) also had the largest number, followed by Cataluña (213 000) and Comunidad de Madrid (208 000) in Spain.

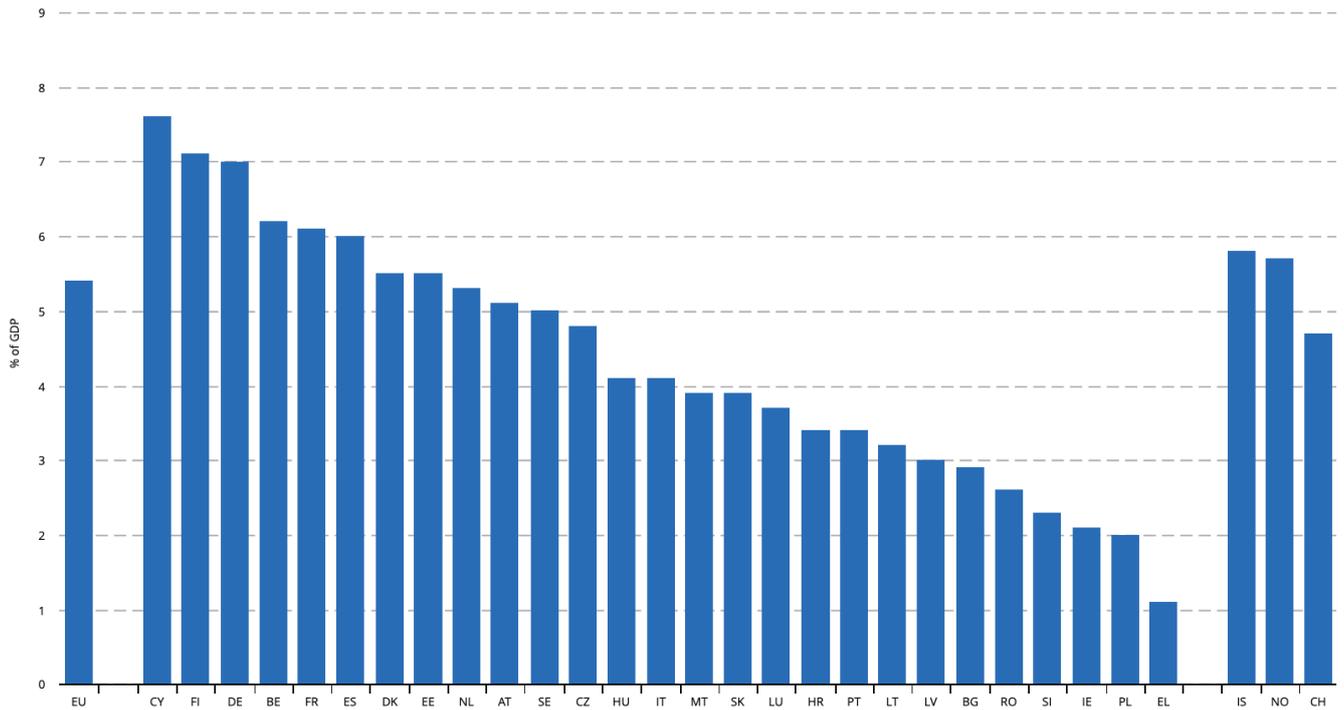
The growth rate of employment in the construction sector shows another pattern. Mazowiecki regionalny in Poland (+226 %), Stredné Slovensko (+156 %) and Západne Slovensko (+139 %), both in Slovakia, as well as Warszawski stołeczny in Poland (+121 %) all more than doubled employment in the construction sector in 2018.



## Investment in housing in the EU: 5.4 % of GDP in 2020

In the EU in 2020, 5.4 % of GDP was invested in housing. This share differed among the Member States, ranging from 7.6 % in Cyprus, 7.1 % in Finland and 7.0 % in Germany down to 1.1 % in Greece, 2.0 % in Poland, 2.1 % in Ireland and 2.3 % in Slovenia.

## Investment in housing, 2020 (in % of GDP)



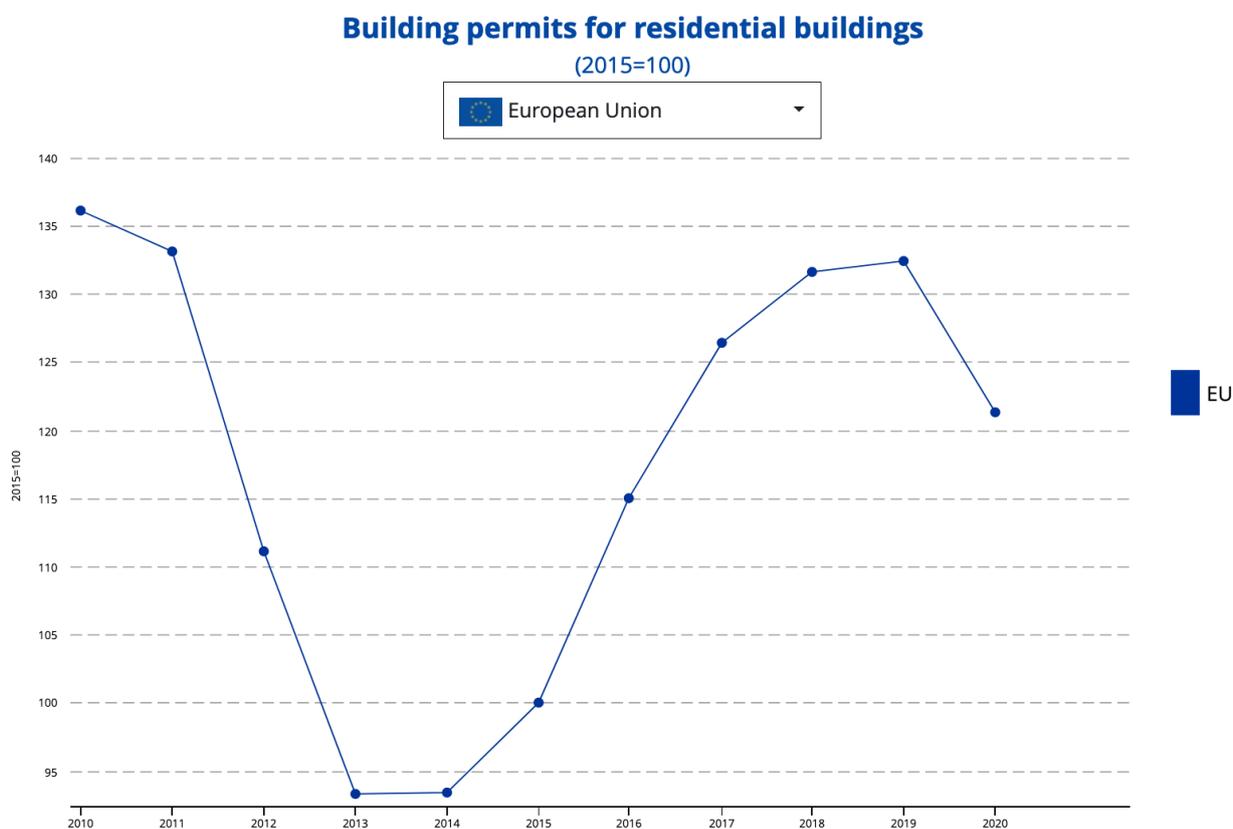
Source: Eurostat - [access to dataset](#)

## 3.2 Built up areas

### Building permits for residential buildings in the EU on the decline in 2020

A building permit is an authorisation to start work on a building project and is the final stage of planning and building authorisations from public authorities. Looking at the number of dwellings for which building permits were granted in the EU between 2010 and 2020, the number was highest in 2010, it decreased until 2013 and then increased steadily until 2019. In 2020, the number of building permits fell by 8 % compared to 2019. Overall, between 2010 and 2020, there was a decrease of 11 %.

The number of dwellings approved for construction increased in 19 Member States between 2010 and 2020. They more than tripled in Estonia (+242 %), followed by Ireland (+141 %) and Bulgaria (+129 %). The largest decreases were observed in Greece (-63 %), Italy (-59 %) and Spain (-46 %).

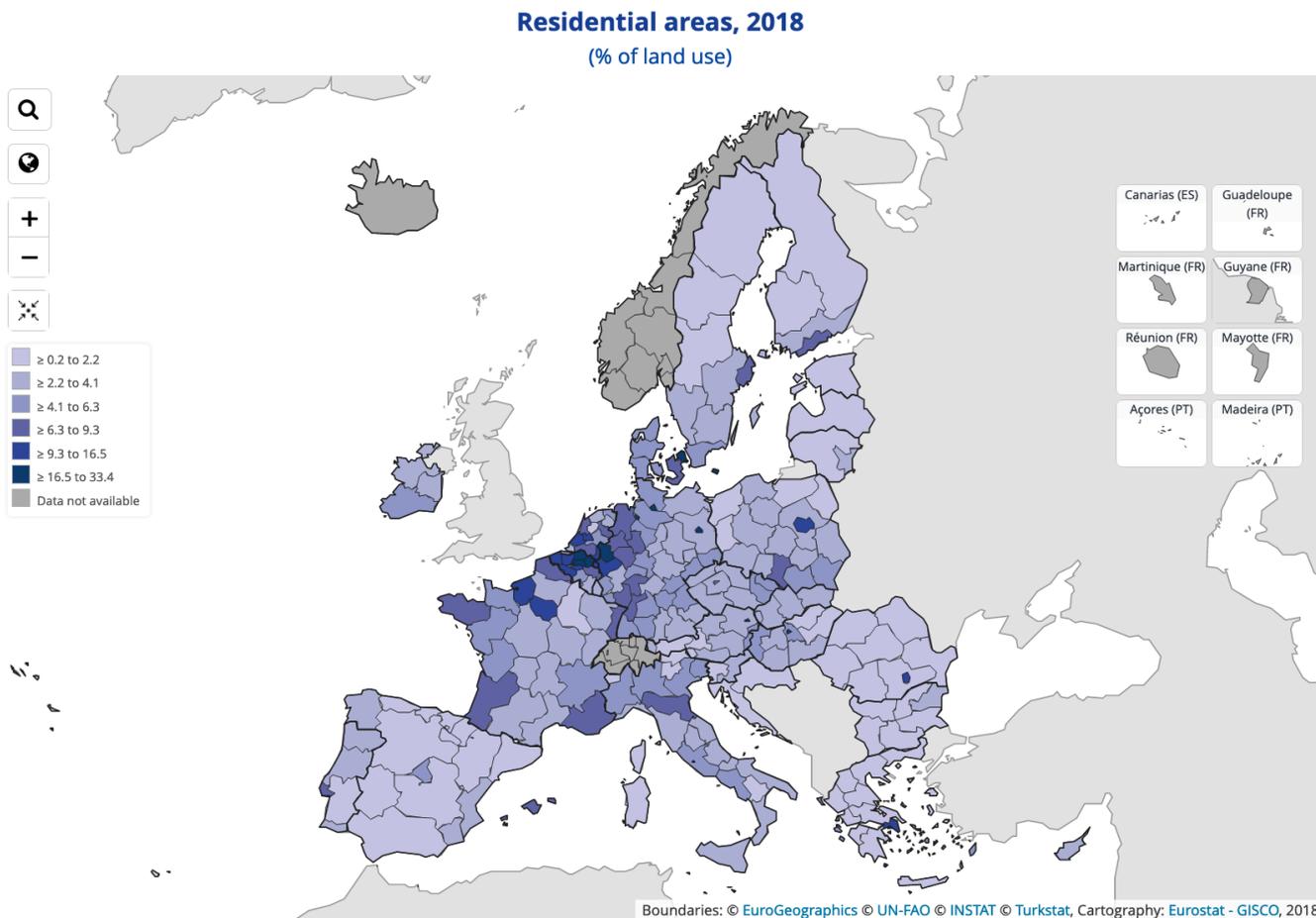


Source: Eurostat - [access to dataset](#)

## Almost 3 % of land in the EU used for residential purposes

So finally, is a large part of the EU built up with residential areas? In 2018 (latest year available), almost 75 % of land in the EU was used for agriculture and forestry, while only 2.9 % was used for residential housing (including residential gardens).

This average masks substantial differences between the NUTS 2 regions. The largest share of land used for residential areas in the EU was in the German capital region of Berlin (33 % of land is used for residential areas) and the German city region of Bremen (31 %). On the other hand, in 17 regions, the share was less than 1%, with the lowest shares observed in Aragón in Spain (0.2 %) and Övre Norrland in Sweden (0.3 %).



Residential areas: Areas used for housing purposes including residential gardens and excluding hotels, old people homes, children homes, prisons, monasteries and convents.

Source: Eurostat - [access to dataset](#)

# FURTHER INFORMATION

**Housing in Europe — 2021 interactive edition** is an interactive publication released by Eurostat, the statistical office of the European Union.

## Information on data

The European Union (EU) includes 27 EU Member States.  
Date of data extraction: November/December 2021.

## Contact

If you have questions on the data, please contact the Eurostat User Support.

## Identifiers of the digital publication

Catalogue number: KS-09-21-479-EN-Q  
ISBN 978-92-76-43350-7  
doi: 10.2785/798608

This publication should not be considered as representative of the European Commission's official position.



© European Union, 2021

The reuse policy of European Commission documents is implemented based on Commission Decision 2011/833/EU of 12 December 2011 on the reuse of Commission documents (OJ L 330, 14.12.2011, p. 39).

Except otherwise noted, the reuse of this document is authorised under a Creative Commons Attribution 4.0 International (CC-BY 4.0) licence. This means that reuse is allowed provided appropriate credit is given and any changes are indicated.

For any use or reproduction of elements that are not owned by the European Union, permission may need to be sought directly from the respective rightholders. The European Union does not own the copyright of the following elements:

Favicon: © AF studio / Shutterstock.com / Image number 337898597  
'Covid' icon: © vectorrini / Shutterstock.com / Image number 1683838687  
'Share' icon: © Denys Drozd / Shutterstock.com / Image number 1657556752  
'More' icon: © Mll / Shutterstock.com / Image number 588190823

For more information, please consult: <http://ec.europa.eu/eurostat/about/policies/copyright>