



# STATISTICS IN FOCUS

## Population and social conditions

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### HOUSING CONDITIONS IN THE EUROPE OF TWELVE IN 1994

Nearly 60% of households in Europe (EUR 12) owned their homes in 1994. The differences from one country to another are considerable: around 80% of Irish, Spanish and Greek households are home owners, as against 41% of German and 47% of Dutch households. Frequently, "property" means one's own detached house, particular when children come along.

One in five home owners and renting tenants find accommodation costs a burden. Again, the percentages vary within the Twelve: this opinion was voiced by 8% of Dutch and Danish tenants and by 73% of Greek tenants.

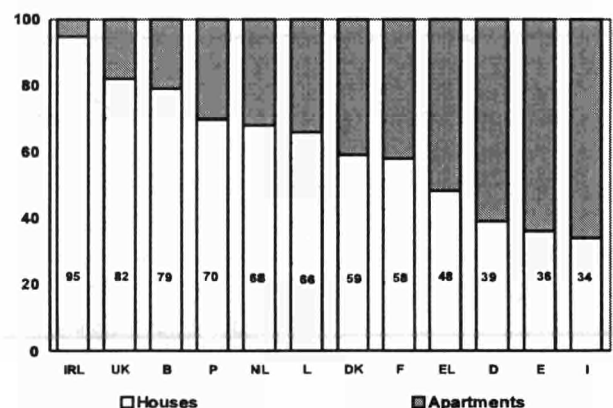
Other than in Portugal and, to a lesser degree, Greece, almost all European householders enjoy basic amenities. Asked to identify housing problems, 27% of households in EUR 12 cited noise, and 19% lack of space.

These are some of the conclusions on housing drawn from the first wave of the Community Household Panel.

More than one-half (53%) of European households live in a single-family house (detached or terraced). This European average masks markedly different national situations, however (Figure 1). Single-family houses are clearly predominant in Ireland, the United Kingdom and Belgium. In Ireland and Belgium, there are nearly as many detached houses as terraced houses. The latter predominate by far in the United Kingdom and the Netherlands.

By contrast, the majority of German, Spanish, Italian and, to a lesser extent, Greek households live in apartments. In Spain, most are large apartment buildings (over 10 apartments); in Germany, Greece and Italy, buildings tend to be somewhat smaller.

**Figure 1: Single-family houses or apartments: what households chose in 1994, in %**



Source: ECHP, 1994



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## 59% of European households own their own homes

The following refers exclusively to owner-occupiers.

In Ireland, Spain and Greece, approximately 80% of households own their own homes. Only in Germany and the Netherlands do most households rent (Table 1).

**Table 1: Owner-occupiers, 1994, in %**

	B	DK	D	EL	E	F	IRL	I	L	NL	P	UK
All homes	66	53	41	78	79	55	81	70	66	47	61	67
Houses	78	78	79	91	85	77	85	83	85	63	67	75
Apartments	27	18	17	65	76	24	6	64	30	15	51	27

Source: ECHP, 1994



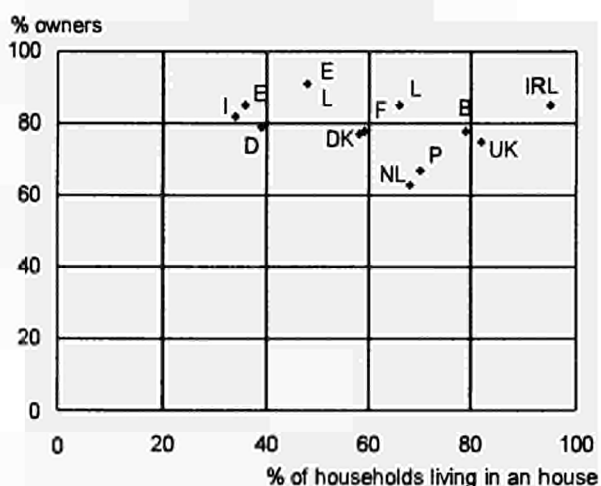
While 77% of European house dwellers own their houses, only 38% of apartment occupiers own theirs.

Single-family house ownership ranges from 63% in the Netherlands to 91% in Greece.

The spread of apartment ownership is decidedly greater, ranging from 76% in Spain to 15% and 17% respectively in the Netherlands and Germany, to 6% in Ireland (Figure 2).

**Figure 2: Ownership and type of housing, 1994, in %**

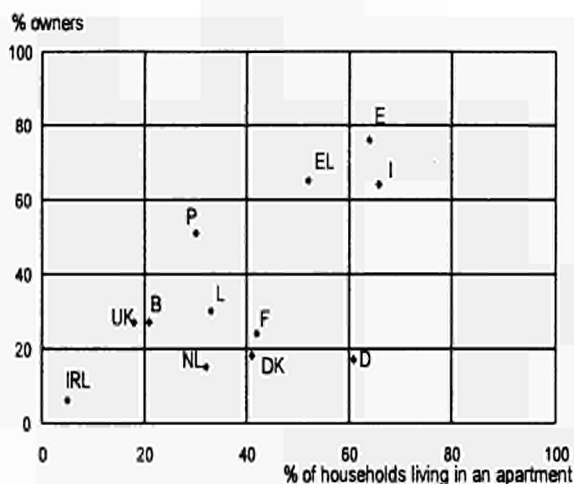
### Single-family houses



Source: ECHP, 1994



### Apartments



Source: ECHP, 1994



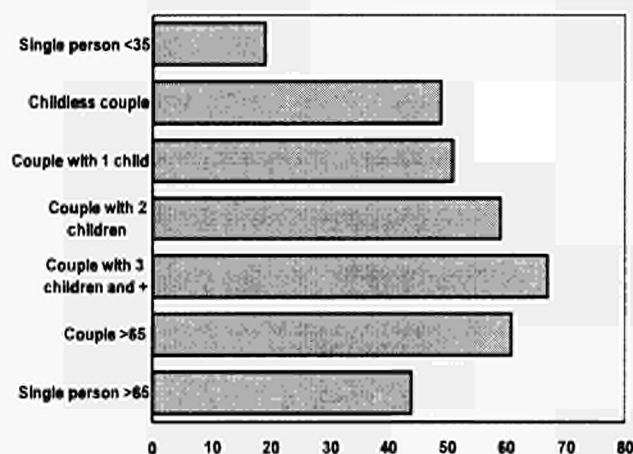
### Owner-occupying a single-family house is a question of age and family situation

The chances of owning one's own home increase, of course, with age (savings, inheritance, gifts, etc.). In European households where the reference person (usually the head of the household) is under 35 years of age, 38% are home owners; in households where the reference person is over 65, the proportion rises to 59%.

It is often when children come along that couples decide to buy and live in their own single-family house. This is increasingly common as the family grows (Figure 3).

Among the elderly, couples frequently occupy a single house, but single persons do so less often. Single people tend to choose an apartment.

**Figure 3: Single-family houses and family situations, EUR 12, 1994, in %**



Source: ECHP, 1994



## HOUSING COSTS A HEAVY BURDEN

Twenty-two per cent of European home owners with loans to repay found this a heavy burden. Housing costs include loan repayments, rates, local taxes, heating, water, electricity, etc. In Spain and Italy, 49% and 44% respectively found these costs a burden (Table 2).

**Table 2: Housing costs a burden for home owners with a loan to repay, 1994, in %**

B	DK	D	EL	E	F	IRL	I	L	NL	P	UK
23	7	16	39	49	21	27	44	6	2	40	20

Source: ECHP, 1994



The situation is no different for tenants in EUR 12: on average, 23% take the view that housing costs (rent, taxes, heating, water, electricity, etc.) make considerable inroads into their budgets. In the Netherlands, Denmark and Luxembourg, only 8 to 9% of tenants were of this opinion. In Greece, the proportion rises to 73% (Table 3)

**Table 3: Housing costs a burden for tenants, 1994, in %**

B	DK	D	EL	E	F	IRL	I	L	NL	P	UK
38	8	15	73	45	21	43	44	9	8	32	31

Source: ECHP, 1994

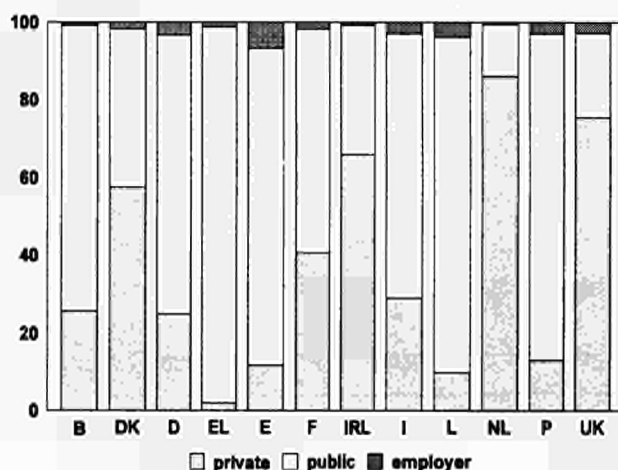


A mere 3% of European homeowners reported receiving public housing aid. The percentage was highest in Luxembourg (16%), France (8%) and the Netherlands (7%).

Public aid for renting tenants was relatively more common: 23% of households in EUR 12 reported aid, but there were significant disparities from one country to

another. In Spain, Italy, Portugal, Belgium and Luxembourg, at the very most 3% of households questioned said they received such aid. On the other hand, the proportion rose to 56% in the United Kingdom, 47% in Denmark, 39% in France and 26% in the Netherlands. In the latter countries, rented accommodation is often owned by the local authorities (Figure 4).

**Figure 4: Rented accommodation, by ownership, 1994, in %**



Source: ECHP, 1994



## BASIC AMENITIES FOR MORE THAN 90% OF HOUSEHOLDS IN EUROPE

More than 90% of European households have basic amenities in their accommodation: bathroom or shower, inside toilet and hot running water. In Portugal and Greece, however, these facilities are less common. While, for example, 4% of households across Europe declare that they do not have hot running water at home, 24% of households in Portugal and 18% in Greece do not (Table 4).

Having central heating is obviously linked to the climate. In Portugal, 90% of households do not have central heating and in Spain, 72% do not, but while its absence is regretted by nearly one in every two households in Portugal, in Spain its absence is rarely commented on.

**Table 4: Households lacking certain amenities, 1994, in %**

	B	DK	D	EL	E	F	IRL	I	L	NL	P	UK	EUR12
Bathroom or shower	5	4	3	9	3	5	5	3	2	1	18	1	3
Inside toilet	4	2	2	10	2	3	4	1	1	1	16	0	3
Hot running water	5	1	7	18	4	3	6	3	4	1	24	0	4
Central heating	27	4	12	44	72	11	27	25	8	16	90	15	24
no adequate heating <sup>1</sup>	18	29	24	74	5	30	34	56	37	22	45	46	31

<sup>1</sup> of those with no central heating

Source: ECHP, 1994



## NOISE A COMMON COMPLAINT

Of the complaints voiced about housing, lack of space and poor-quality environment were most frequently cited by Europeans (Table 5).

Across Europe, one in five households found their home too small. The proportion is higher in Portugal and Greece. These two Member States have the lowest average number of available rooms per person.

Twenty-seven per cent of European households complained about noise. Spaniards, Italians and Germans

reported this nuisance in greatest numbers. This could be explained by the fact that a substantial proportion of the population live in apartments in these countries.

Pollution seems to concern Italians, Greeks and Spaniards above all. The Danes and the Irish raised this problem least.

Twenty per cent of European households cited crime or vandalism in the area. The proportion was 32% in the United Kingdom, as against a mere 8% in Greece.

Table 5: Main complaints concerning housing, 1994, in %

	B	DK	D	EL	E	F	IRL	I	L	NL	P	UK	EUR12
Lack of space	14	16	15	30	23	16	16	21	13	10	35	21	19
Noise	23	15	29	26	33	27	11	32	16	25	18	22	27
Pollution	13	7	14	21	20	18	10	25	18	16	19	16	17
Vandalism	19	14	11	8	26	25	16	18	16	17	19	32	20

Source: ECHP, 1994



**The European Community Household Panel (ECHP)** is a multi-dimensional survey covering several subjects: socio-demographic features, employment, income, health, education, housing, migration, etc. Given that it is a panel survey, the individuals in the initial sample are, insofar as possible, interviewed over several consecutive years. The survey is based on a harmonised questionnaire, the Community version of which was compiled by Eurostat and then adapted by national data collection units in the light of each country's particularities. The first wave of the survey was conducted in 1994. The total sample was some 60 500 households (about 170 000 people, 130 000 of whom were over 15 years of age) in EUR 12. Austria and Finland are now part of the project.

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