

Table 122 **Proportion of population living in a household with an excessive housing cost burden – UK, EU and selected EU countries**

Percentages living in households with specified housing cost burdens

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Households where the housing cost burden exceeds 40 per cent of net equivalised disposable income																	
France	6	4	4	5	5	5	5	5	6	5	5	5	5	6 ³	–	7 ³	7
Germany	–	–	–	14	16	17	16	16	16	16	15	14	14	9 ³	11	12	13
Ireland	3	3	4	5	6	7	5	6	5	5	5	3	5 ³	4 ³	3	4	5
Italy	8	8	8	8	9	8	9	9	9	10	8	8	9	7	7	7	6
Netherlands	18	14	13	14	15	14	16	15	15	11 ³	10	10	10	8	8	10	9
Spain	8	9	10	10	10	11	10	11	10	10	10	9	9	8	10	9	8
Sweden	8	10	11	8	9	9	9	9	9	9	8	8	10	8	9	9	11
United Kingdom	16	17	16	17	16	7 ³	8	13	12	12	12 ³	15	–	–	–	–	–
European Union ¹	–	11	10	11	11	11	11	12	11	11	10	10	10	8	9	9	9
Households where the housing cost burden exceeds 25 per cent of net equivalised disposable income																	
France	–	–	–	–	–	–	–	19	21	18	17	17	18	17 ³	–	20 ³	20
Germany	–	–	–	–	–	–	–	40	41	40	38	38	38	26 ³	32	34	36
Ireland	–	–	–	–	–	–	–	18	15	15	14	13	14 ³	12 ³	12	12	16
Italy	–	–	–	–	–	–	–	19	19	20	17	18	18	16	17	16	14
Netherlands	–	–	–	–	–	–	–	56	54	33 ³	30	30	30	28	26	28	28
Spain	–	–	–	–	–	–	–	21	22	20	19	18	18	17	19	19	19
Sweden	–	–	–	–	–	–	–	26	25	25	25	26	27	25	26	27	31
United Kingdom	–	–	–	–	–	–	–	29	28	28	32 ³	32	–	–	–	–	–
European Union ¹	–	–	–	–	–	–	–	30	29	27	26	26	25	21	23	23	24

Source: Eurostat, EU statistics on income and living conditions (EU-SILC).

Notes: 1. European Union refers to the EU27 for the period to 2012, the EU28 from 2013 to 2019 and the EU27 from 2020 onwards.

2. All figures for the EU are classed as estimates.

3. A break in the time series.

4. Percentage represents population living in a household where total housing costs (net of housing allowances) represent more than 25% or 40% of disposable household income (net of housing allowances).

5. Housing costs include mortgage-interest payments (net of any tax relief) for owners and rent payments (gross of any housing allowance) for renters. They also include the cost of utilities, expenses related to regular maintenance, and expenditure on structural insurance.

6. The equivalised disposable income is the total income (from work, investments, state benefits) after tax and other deductions weighted according to their age, using the modified OECD equivalence scale. It excludes imputed rental income and other benefits in kind.