

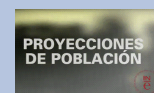


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Households and housing in the European Union

How do we differ?



In this number...

One-person households and young people living alone
Degree of urbanization and type of housing
Second homes

The emergency caused by COVID-19 and the consequent obligatory confinement to the home in the majority of European countries, resulted in a modification to the population's habitual behaviours and adaptations to the current circumstances.

Selected data regarding households and dwellings within the European Union is provided here. It is extracted from the website of the European Statistical Office (Eurostat), and it can help to understand situational disparities: the population living alone, especially the elderly, the percentage of emancipated youth, the population living in urban centres, and the housing type (flats or independent houses). This

information is completed using internal and external sources regarding the importance of second homes within countries, as part of population habits, and the weight by regions and provinces within Spain.

Sources: INE (Continuous Household Survey, Residents Travel Survey), Eurostat (*EU Statistics on Income and Living Conditions*, *Eurostat regional yearbook 2019*), Bank of Spain (Spanish Survey of Household Finances), European Central Bank (*The Household Finance and Consumption Survey*) and Ministry of Mobility, Transport and Urban Agenda (Estimation of the Housing Park).

A greater amount of the population lives alone in the northern EU

In Spain, one in four households is single-person (25.7% of the total), according to the 2019 Continuous Household Survey. However, these households represent only 10.3% of the population, since two-person households (30.4%) predominate and the majority of the population (about 13 million people) lives in four member households (which are 17.4% of all households).

The population group represented by people living alone is very different within the European Union. Figures are generally higher in the north and lower in the south, according to Eurostat data based on the 2018 Living Conditions Survey. While 10.3% of the population lives alone in Spain, in Denmark this group represents 22.2% of the population, in Finland 21.5%, and in Germany, 20.9%. This is more than double than in Spain, which has an average value of 14.8% within the EU.

At the opposite extreme (countries where this type of household represents a small proportion of the total population) are: Slovakia (6.9% of the population), Cyprus (7.8%), and Croatia (8.9%). Greece, Ireland, Portugal and Poland are likewise lower than Spain.

The trend is similar for the population aged 65 and over that lives alone. In Spain, one in four older people lives (25.2%), but the EU average is considerably higher (32.5%) and the figure rises even more in Denmark, where almost one out of every two older people lives alone (46.9%), in Estonia (43.3%) and in Lithuania (40.6%). The lowest figure is in Cyprus (16.6%). Other countries with values below that of Spain are: Portugal, Slovakia and Greece. In all of these countries, it is less common for the elderly to live alone.

Adult 65 years or older living alone. 2018

% In comparison to age group

Denmark	46.9
Estonia	43.3
Lithuania	40.6
Bulgaria	39.6
Sweden	39.2
Finland	39.0
Latvia	38.4
Germany	36.2
France	36.2
Hungary	36.2
Austria	36.2
Ireland	35.4
The United Kingd	34.8
Belgium	33.5
Romania	33.3
Slovenia	32.8
European Unior	32.5
Czech Republic	32.1
Malta	32.0
Netherlands	31.7
Luxembourg:	30.2
Italy	28.5
Croatia	27.6
Poland	25.8
Spain	25.2
Portugal	24.8
Slovakia	24.5
Greece	24.4
Cyprus	16.6

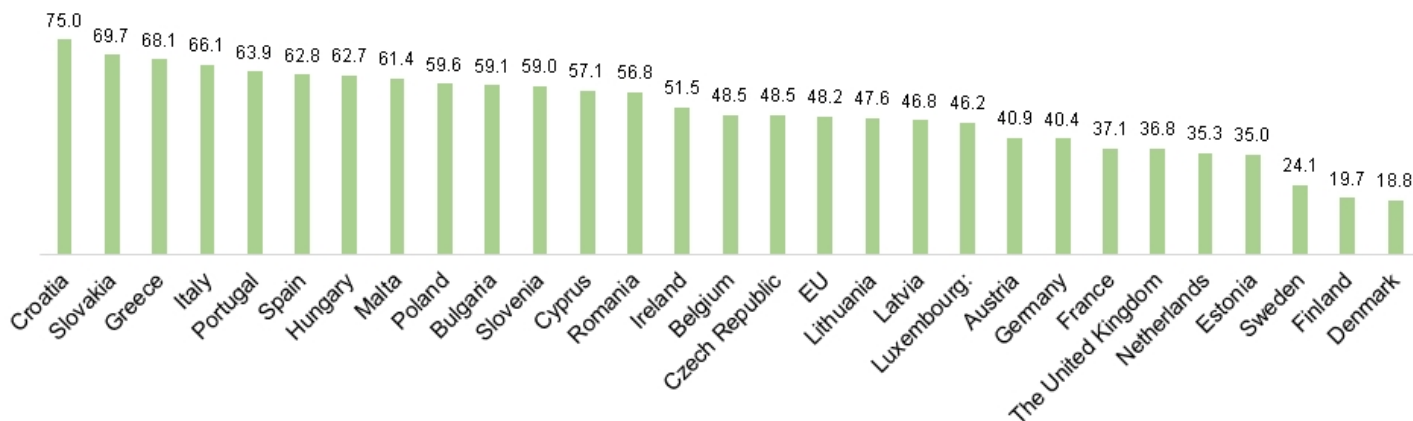
Source: Eurostat, [ilc_lvps30]



Young people become independent later in southern countries

48.2% of young people aged 18 to 34 lived with their parents. In Spain this percentage rises to 62.8%. The north-south differences in terms of the older population living alone are also present in this younger population group, but in the opposite direction: more young people live with their parents in southern countries than in the north. In Croatia, the percentage comes to 75%, in Slovakia 69.7% and in Greece 68.1%. In contrast, in Denmark it is 18.8%, in Slovakia 19.7% and in Sweden 24.1%.

Young people aged 18 to 34 living with their parents. 2018 (%)

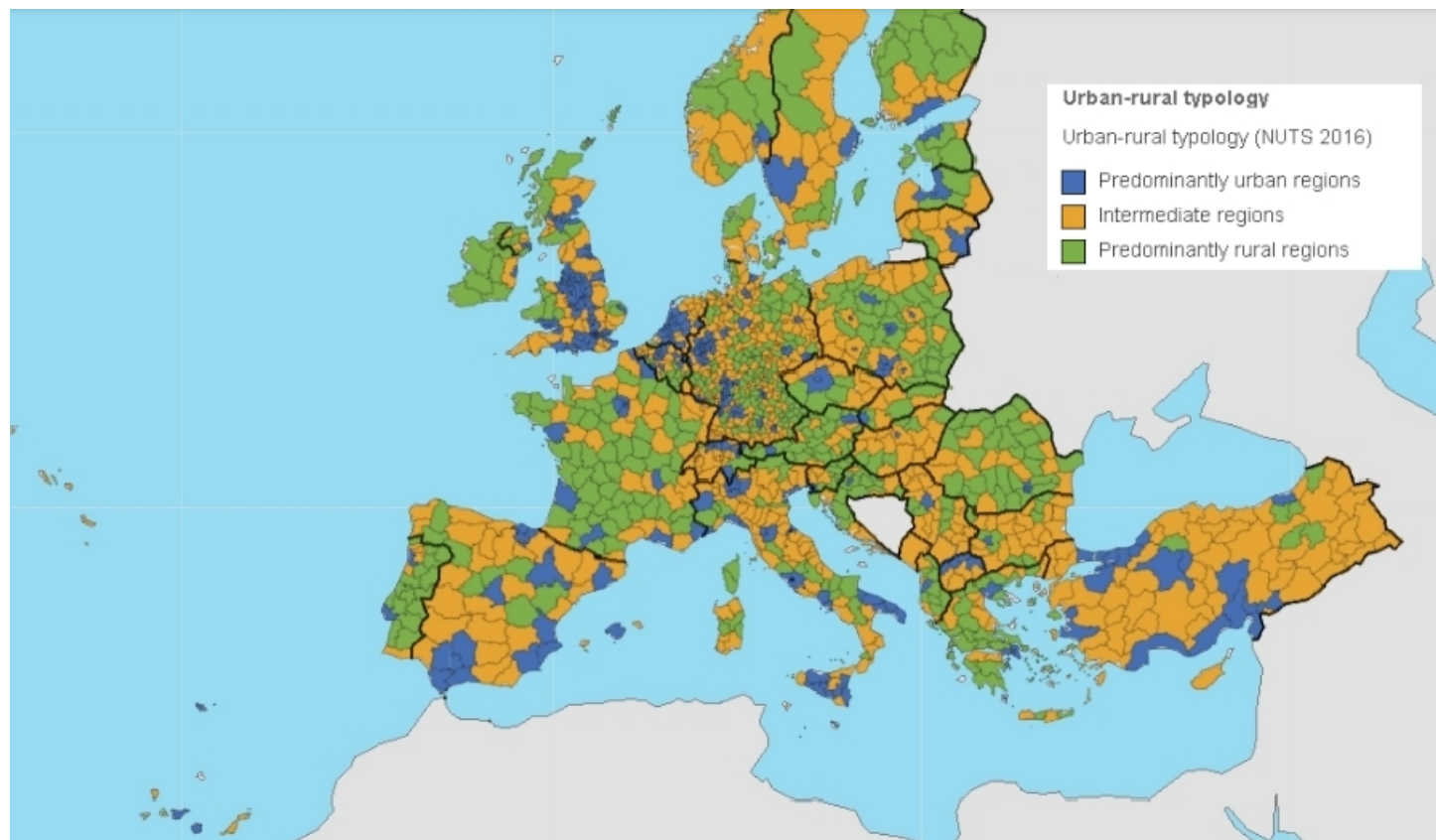


Source: Eurostat, [ilc_lvps08]

Half of the population lives in cities

In Spain, half the population lives in cities (50.7%), according to the 2018 Living Conditions Survey. This is almost nine points higher than the EU average (41.8%). "Cities" are defined as densely populated areas, with at least half of the population living in what is considered an urban centre. Only four countries have a higher percentage of urban population than Spain (Malta, Estonia, the United Kingdom and the Netherlands).

On the other hand, one in four Spaniards lives in rural areas (those with the lowest population density), just below the European average (27%).



Access to the full map on the Eurostat website

Flat or house?

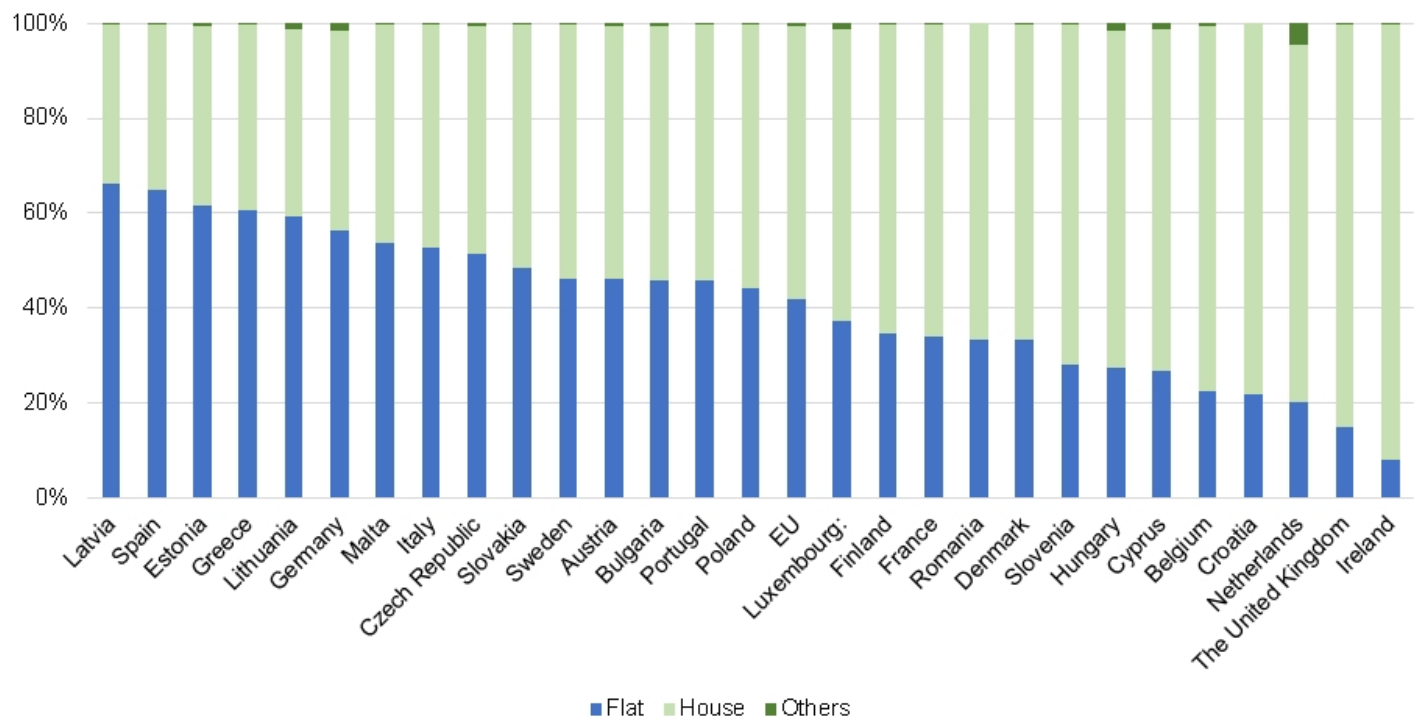
64.9% of the Spanish population lives in flats, a figure only surpassed by Latvia (66.2%). However, considering the number of rooms per person (adult or minor), the overcrowding rate in Spain is among the lowest in 2018. Only 4.7% of the population is considered to live in an overcrowded home (*), compared to 15.5%, on average, in the EU. The highest overcrowding rates are found in Romania (46.3%), Bulgaria (41.6%) and Croatia (39.3%), and they are also higher than Spain in most Central European countries.

At the opposite extreme, English-speaking countries reside mostly in independent houses (Ireland: 92%; United Kingdom: 84.8%) and very few in flats. In average terms, houses are the preferred option in the EU (57.4%) compared to flats (41.9%).

* A person is considered to live in an overcrowded home if the home it does not a minimum number of rooms equal to:

- a room for the home;
- one room per couple in the home;
- one room for each person 18 years or older;
- one room per same-sex single pair of people between 12 and 17 years of age;
- one room for each individual person between 12 and 17 years of age and not included in the previous category;
- one room per pair of children under 12 years old.

Population distribution by type of dwelling. 2018



Source: Eurostat, [ilc_lvho01]



Real estate assets concentrate savings in Spain

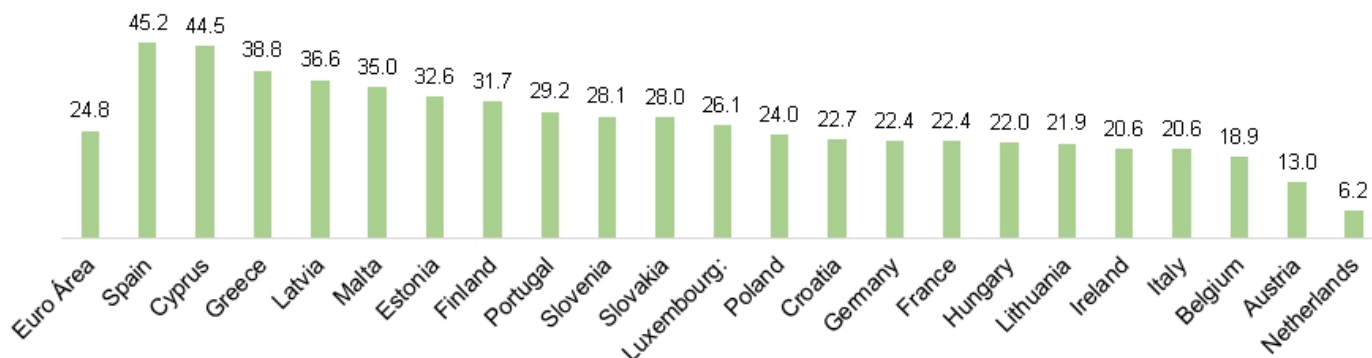
Although Spanish households live mostly in cities and the flat is the most common dwelling type, they also have real estate assets beyond the main dwelling.

According to the Bank of Spain and data based on the Financial Survey of Families (2017):

"31.9% own a home that is not their main home. (...) These percentages increase with income, but even at the bottom of the income distribution, a considerable percentage of households that own real estate assets other than their main residence is observed (27.2%). By age, the highest percentage of households in possession of other real estate is observed among households whose head of household is between 65 and 74 years old."

Compared with other countries in our environment, the percentage of households with real estate assets distinct from the main home (home, plots, farms, etc.) in Spain is one of the highest (45.2%), along with that of Cyprus (44.5%) and Greece (38.8%), according to data derived from similar surveys carried out in other countries.

Households with real estate assets other than the primary residence. 2017 (%)



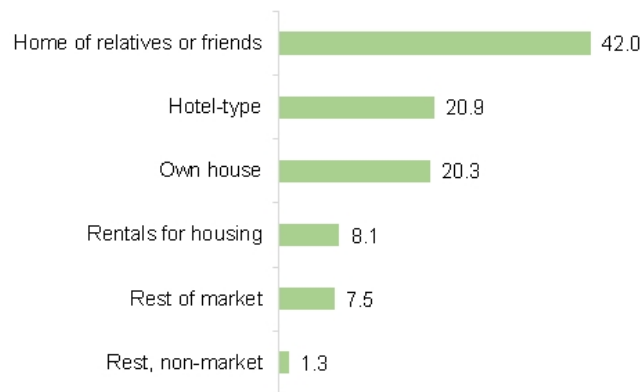
Source: The Household Finance and Consumption Survey, Wave 2017, ECB

Housing for leisure and home distribution

Not all of these real estate assets are homes for personal use, but the Resident Tourism Survey gives an idea of the importance of these properties for vacation or other types of uses.

Of the more than 173 million trips that residents in Spain made in 2019, 20.3% were to an owned home, with an average trip duration of 4.15 days and an average daily per person cost of 24 euros. In terms of overnight stays by residents within Spain, owned homes accounted for 22.5% of the total.

Travel by residents within Spain according to type of main accommodation. 2019 (%)

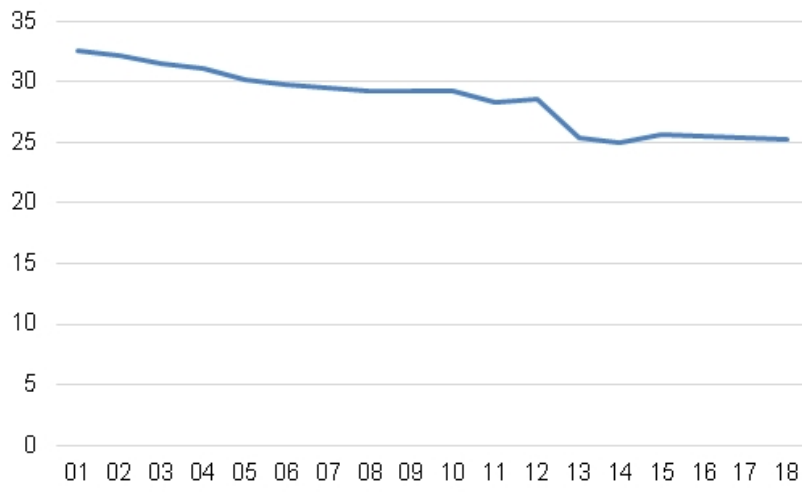


40% of homes in Castilla y León are not primary dwellings

The highest proportion of non-primary dwellings, according to the Estimates of the Housing Park of the Ministry of Mobility, Transport and Urban Agenda (2018), are in Ávila (58.6% of the homes in the province), Soria (50.5 %) and Teruel (49.0%). By Autonomous Community, Castilla y León has the highest proportion (40.0% of homes are non-primary), followed by Comunitat Valenciana (35.8%) and Castilla-La Mancha (35.4%).

Nationally, this figure has decreased in recent years, from 32.6% in 2001 to 25.2% in 2018.

Non-principal dwellings with respect to the total (%)



Source: Housing Stock Estimate, Ministry of Mobility, Transport and Urban Agenda

