



CHAP. 3

**EUROPEAN
INDEX
OF HOUSING
EXCLUSION 2024**

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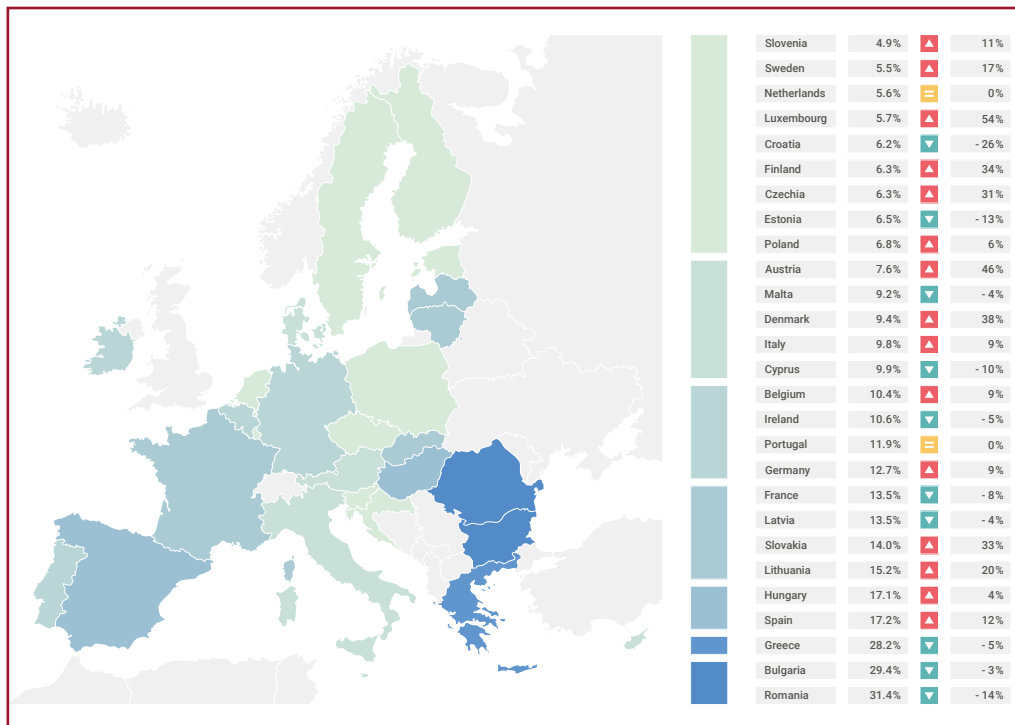
Most of the data discussed in this chapter are based on Eurostat statistics, in particular the latest edition of EU-SILC (the European Union statistics on income and living conditions)¹. This survey examines the state of households in 2023², a year in which European inflation remained remarkably high despite a slowdown since the October 2022 peak. Throughout 2023, the European Union's annual rate of inflation continued to gradually stabilise, falling from 10% in January to 2.6% in December. As in 2022, there was significant variation in the rate across Member States. In August 2023, while the annual rate of inflation was 5.9% on average across the EU as a whole³, **Czechia** and **Hungary** had rates of 10.1% and 14.2% respectively. That same month, inflation remained below 2.3% in **Denmark** and below 2.4% in **Belgium** and **Spain**. Furthermore, all goods and services were not affected to the same extent: the rise in inflation was largely due to the drastic increase in the price of food, alcohol, and tobacco (+9.7% on average in the euro area in August 2023)⁴. This surge in inflation was mainly due to the economic turmoil caused by the outbreak of war in Ukraine in February 2022. Nonetheless, the fact that it is persisting with such intensity warrants further exploration. Some have pointed to the effects of record corporate profits since the beginning of the conflict. An International Monetary Fund⁵ report demonstrated that 45% of euro area inflation in the period from Q1 2022 to Q3 2023 was a direct result of the increase in corporate profits.

1. THE POVERTY OUTLOOK

Poverty rates remained stagnant in the European Union. In 2023, almost 71.9 million people, i.e. 16.2% of the population⁶, were living below the poverty threshold (on less than 60% of the median equivalised income after social transfers). In the same period, more than one in five Europeans (21.4%) were at risk of poverty or social exclusion⁷. The number of people at risk has decreased only slightly on average since 2020 (-0.9%) and the number affected increased in 12 countries between 2022 and 2023, most notably in **Slovakia** (+6.7%), **Hungary** (+7.1%), and **Luxembourg** (+10.3%). The highest rates in 2023 were recorded in **Greece** (26.1%), **Spain** (26.5%), **Bulgaria** (30.0%), and **Romania** (32.0%). It should also be noted that the risk of falling into poverty or housing exclusion was higher for women than for men (22.4% compared to 20.3% on average in the EU).

While the European population at risk of poverty or social exclusion fell slightly over the last number of years, the number of people living in social and material deprivation, i.e. unable to cover certain expenses deemed necessary to maintain an acceptable standard of living⁸, increased slightly (+3.1% between 2020 and 2023). In 2023, more than 58.6 million people (13.1%) were living in social and material deprivation across the EU. The rates observed were especially high in **Greece** (28.2%), **Bulgaria** (29.4%), **Romania** (31.4%) and were lowest in **Luxembourg** (5.7%), the **Netherlands** (5.6%), **Sweden** (5.5%) and **Slovenia** (4.9%). Over the course of a year, the proportion of the population affected rose in at least 15 Member States. The most noteworthy hikes were in **Denmark** (+38.2%), **Austria** (+46.2%), and **Luxembourg** (+54.1%).

FIGURE 1
PEOPLE EXPERIENCING MATERIAL AND SOCIAL DEPRIVATION
(2023, IN % / CHANGE FROM 2022 TO 2023, IN %)



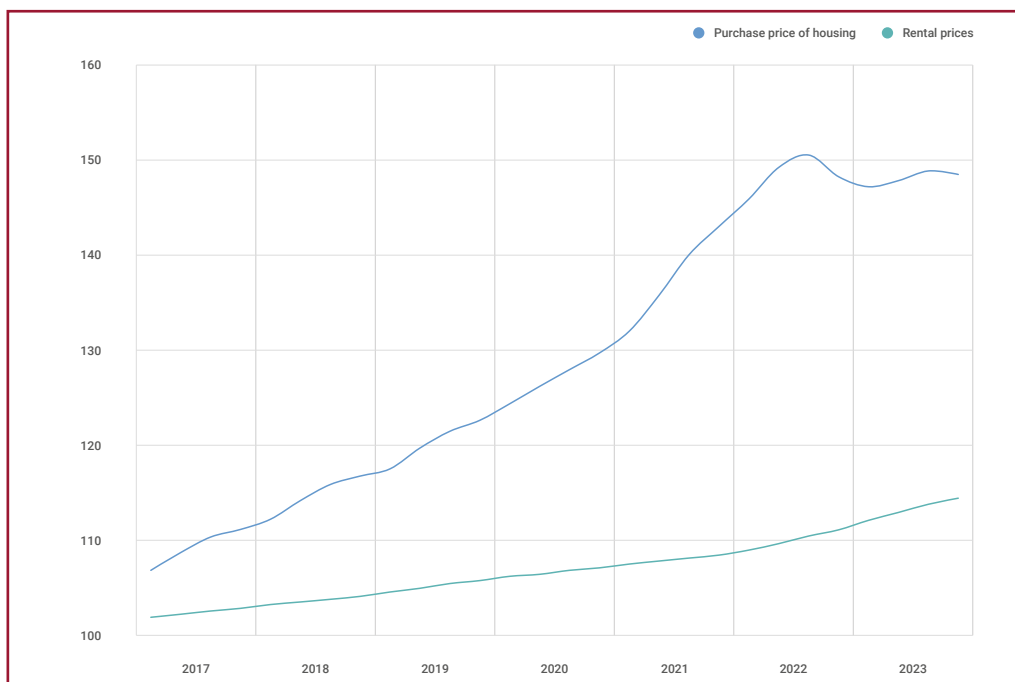
Source : Eurostat · ILC_MDS07 / Last updated: 2024-06-20 / Series break in 2022: France · Luxembourg / Series break in 2023: France

According to a study carried out by Ipsos and Secours Populaire in June 2023, of 10,000 Europeans surveyed across 10 countries (**Germany, France, Greece, Italy, Moldova, Poland, Portugal, Romania, the United Kingdom, and Serbia**), three in ten were living in difficult financial and material conditions⁹. Almost half of those surveyed (48%) felt they were at risk of falling into poverty in the short term. Additionally, one in three working individuals surveyed reported that their income did not cover their living expenses. The overwhelming majority (80%) also reported having faced complicated choices caused by

their difficult financial situation. For example, 62% had to cut down on travel and 46% had to turn down the heating to limit the cost of their bills. Even worse, almost one third (30%) of Europeans surveyed had skipped meals and more than one third (37%) stated that they had skipped medical treatment due to lack of funds or financial worries. While inflation was slightly less alarming than in 2022, according to this survey it remains a worry for many households. A significant 62% of respondents expressed doubt about their ability to cover the increased price of food.

2. PRICE AND QUALITY OF HOUSING IN THE EU

FIGURE 2
HOUSE PRICE TRENDS
(EU 27, INDEX: 2015 = 100, AVERAGE ANNUAL INDEX)



Source: Eurostat · [PRC_HPI_Q](#) / [PRC_HICP_MIDX](#) / Last updated: 2024-07-05 / 2024-07-02

Both house prices and rental prices increased significantly in the European Union over the long term (48.5% and 14.6% respectively since 2015). Regarding property prices, there was a clear surge in the property price index between Q1 2021 and Q3 2022 (+14.0%), followed by a period of stabilisation up to the end of 2023 (+0.2%). This curve partially tracks the overall inflation trend. By comparison, the rent price index continued its upward trajectory at a regular pace (+0.1% per month on average between January 2017 and December 2023).

In 2023, the average annual index of residential property prices in the EU-27 rose to 148.1 (2015 = 100, average annual index). While at European level this index remained stable on average between 2022 and 2023 (-0.3%), the respite must be viewed relative to the dramatic increase in prices since 2020 (+16.6%). Over the last three years, all Member States with the exception of **Finland** (-0.2%), saw an increase in this index. During this period, property prices climbed by more than half in **Lithuania** (+51.7%) and in **Hungary** (+52.5%).

TABLE 1

**RESIDENTIAL PROPERTY PRICE INDEX (2015 = 100, AVERAGE ANNUAL INDEX)
AND CHANGE FROM 2020 TO 2023 (IN %)**

		2020 - 2023
Hungary	272.4	52.5
Lithuania	214.2	51.7
Czechia	211.7	37.6
Portugal	205.8	33.3
Estonia	197.7	48.9
Latvia	190.9	31.0
Bulgaria	186.7	35.8
Slovenia	186.2	37.3
Netherlands	183.3	27.2
Croatia	179.9	38.0
Poland	179.8	32.8
Slovakia	175.1	20.7
Luxembourg	171.5	13.5
Ireland	169.0	25.3
Austria	163.7	20.8
Malta	153.4	19.1
Germany	149.2	7.6
Romania	148.4	15.6
EU 27	148.1	16.6
Spain	147.7	15.8
Denmark	137.1	12.1
Belgium	136.1	15.2
Sweden	131.9	8.0
France	131.3	12.6
Cyprus	110.3	2.1
Italy	108.3	7.9
Finland	105.4	-0.2

Source: Eurostat - [PRC_HPLA](#) / Last updated: 2024-07-05 / Missing data: Greece

The average annual index of rents in Europe reached 113.3 in 2023, i.e. an increase of 6.3% in three years. With the exception of **Greece** (-2.1%), increases in rental prices were observed in every Member State since 2015, the reference year. Increases were as high as 60.4% in **Slovenia**,

66.5% in **Hungary**, and 68.2% in **Lithuania**. It is worth noting that between 2020 and 2023, all EU countries experienced an increase in rents. **Lithuania** (+30.0%), **Poland** (+32.3%), and **Slovenia** (+38.5%) saw some of the biggest increases.

TABLE 2
RESIDENTIAL RENTAL PRICE INDEX (2015 = 100, AVERAGE ANNUAL INDEX)
AND CHANGE FROM 2020 TO 2023 (IN %)

		2020 - 2023
Lithuania	168.2	30.0
Hungary	166.5	28.1
Slovenia	160.4	38.5
Estonia	159.0	27.0
Poland	158.4	32.3
Ireland	157.7	21.2
Malta	138.3	19.7
Austria	132.4	10.9
Czechia	131.0	15.1
Romania	130.2	18.2
Bulgaria	128.4	17.2
Portugal	121.1	9.3
Belgium	119.7	11.9
Croatia	119.4	10.2
Cyprus	119.4	9.7
Netherlands	118.5	6.3
Finland	114.3	3.9
Slovakia	113.9	10.6
Sweden	113.8	6.7
EU 27	113.3	6.3
Germany	113.1	5.1
Latvia	112.7	7.6
Denmark	112.7	6.2
Luxembourg	111.1	4.9
Spain	108.6	4.0
Italy	105.1	3.6
France	104.8	3.7
Greece	97.9	6.3

Source: Eurostat · [PRC_HICP_AIND](#) / Last updated: 2024-07-17

In addition to these price observations, some Eurostat data offered partial insights into the quality of housing in Europe. Two indicators in particular enabled the most pressing aspects to be explored, namely the percentage of people

living in overcrowded housing and the percentage living in unfit housing. When looked at alongside the purchase and rental price hikes, the long-term trends of these two measures provided another angle for analysis.

TABLE 3
PEOPLE LIVING IN OVERCROWDED ACCOMMODATION
(2023, IN % / CHANGE FROM 2013 TO 2023, IN %)

			TOTAL POPULATION	
	2023	2013 - 2023	2023	2013 - 2023
Romania	50.9	-21.0	40.0	-20.9
Slovakia	48.6	-12.7	30.5	-23.4
Latvia	46.6	-2.7	40.9	8.5
Bulgaria	45.5	-14.2	34.9	-21.0
Sweden	40.8	5.4	16.4	26.2
Poland	40.3	-34.9	33.9	-24.3
Greece	39.6	-5.7	26.9	-1.5
Austria	38.7	23.6	14.5	-1.4
Czechia	38.4	-10.1	15.9	-24.3
Italy	36.3	-12.9	25.4	-6.3
Hungary	31.8	-52.4	15.6	-64.5
Croatia	31.4	-32.9	31.3	-26.9
EU 27	29.6	-7.5	16.8	-8.2
Portugal	27.7	40.6	12.9	13.2
Lithuania	27.2	-23.2	26.0	-7.1
Germany	26.8	59.5	11.4	70.1
Finland	26.7	17.1	8.8	27.5
France	24.9	19.1	9.9	33.8
Denmark	23.7	-11.9	8.7	10.1
Estonia	22.6	-9.2	17.0	-19.4
Belgium	18.1	115.5	5.7	185.0
Slovenia	17.4	-31.0	10.3	-34.0
Luxembourg	17.0	-17.5	7.4	19.4
Spain	14.5	31.8	7.6	46.2
Netherlands	11.5	-16.7	3.7	42.3
Ireland	9.3	111.4	3.9	39.3
Cyprus	5.0	2.0	2.2	-8.3
Malta	3.1	-53.7	2.4	-46.7

Source: Eurostat · [ILC_LVH005A](#) / Last updated: 2024-06-20 / Series break in 2013: Lithuania / Series break in 2023: Poland

Overall, overcrowding rates across the EU was on the decline. Between 2013 and 2023, the number of households forced to live in cramped conditions decreased by 8.2%, and by 7.5% for poor households. In some countries, the problem improved significantly, like **Hungary** (-64.5%), **Malta** (-46.7%), and **Slovenia** (-34.0%). One in six (16.6%) Europeans were living in overcrowded

accommodation in 2023, and almost one in three people living below the poverty threshold. In six Member States, overcrowding rates exceeded 30%. Furthermore, when it came to poor households, the rate exceeded 30% in 12 Member States. In **Romania**, a little over half of all poor households were living in overcrowded conditions.

Overcrowding affects renters more than home-owners. In 2023, while overcrowding affected 16.4% of non-mortgaged home-owners and 8.2% of mortgaged home-owners, 24.6% of renters on the private market and 24.4% of renters in subsi-

dised housing were affected¹⁰. More than six in ten renters on the private market were living in overcrowded housing in **Slovakia** (60.8%), **Poland** (64.4%), **Bulgaria** (65.4%), and **Latvia** (68.0%).

TABLE 4

PEOPLE LIVING IN UNFIT HOUSING
(2023, IN % / CHANGE FROM 2013 TO 2023, IN %)

			TOTAL POPULATION	
	2023	2013 - 2023	2023	2013 - 2023
Portugal	38.4	-4.2	29.0	-9.1
Cyprus	36.9	5.1	31.6	1.6
France	33.7	50.4	21.1	64.8
Spain	31.8	46.5	23.0	37.7
Hungary	29.8	-42.7	12.6	-52.8
Slovenia	29.3	-26.0	18.5	-31.5
Ireland	27.7	46.6	16.3	14.0
Latvia	27.3	-38.1	18.8	-32.1
Netherlands	24.5	5.6	14.9	-4.5
EU 27	23.5	-2.9	15.5	-0.6
Greece	22.7	9.1	13.5	-3.6
Luxembourg	21.9	-19.5	18.0	17.6
Belgium	21.8	-19.6	14.5	-19.9
Denmark	21.8	-5.6	15.0	-9.6
Italy	21.5	-28.6	17.1	-25.3
Germany	20.3	5.2	16.0	22.1
Austria	18.7	-3.1	10.5	-16.0
Slovakia	18.3	-7.1	5.8	-22.7
Romania	18.1	-37.4	7.5	-53.7
Bulgaria	18.0	-43.8	8.4	-34.9
Estonia	14.5	-42.2	10.5	-40.0
Lithuania	13.2	-61.3	8.6	-56.8
Croatia	12.1	-43.7	5.6	-57.3
Czechia	11.7	-39.1	8.5	-15.0
Malta	10.4	-5.5	7.2	-38.5
Sweden	8.7	-26.3	4.8	-37.7
Poland	8.6	-53.3	5.7	-43.6
Finland	4.8	-31.4	5.3	1.9

Source: Eurostat · [ILC_MDH001](#) / Last updated: 2024-06-12 / Data missing in 2023 (data replaced by 2020 data): Ireland / Series break in 2013: Portugal
Series break in 2020: Ireland

The number of Europeans living in damp housing with leaks or mould improved only very slightly over the last ten years (-0.6% between 2013 and 2023). It is worth noting a relative fall in the number of poor households experiencing damp housing in the same period (-2.9%). However, this EU average hides drastic increases in some Member States such as **Spain** (+46.5%), **Ireland** (+46.6%), and **France** (+50.4%). In 2023, 15.5% of the overall EU population (23.5% of those living below the poverty threshold) were living in unfit housing. More than 20% of households were affected in **Spain**, **Portugal** and Cyprus. Over 30% of poor households were affected in **Spain**, **France**, **Cyprus**, and **Portugal**.

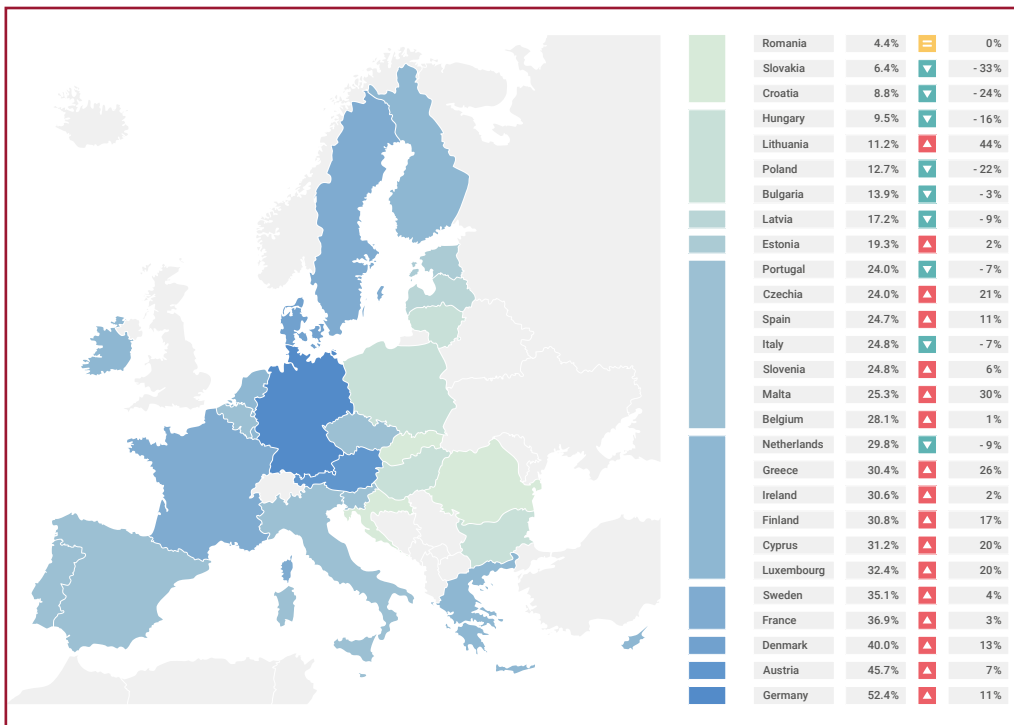
The recent rise in the number of people living in unfit housing sharply contrasts with the minimal changes observed over the long term. Between 2019 and 2023, the number of households living in unfit housing increased by 22.0% on average across the EU while the rate of poor households affected climbed 18.7%. At national level, some of the hikes recorded were particularly alarming; for example, the number of people affected increased by 56.5% in **Spain** and by 83.5% in **France**.

3. TENURE STATUS OF THE POPULATION

The majority of Europeans were home-owners. On average, just three in ten were renting their home in 2023 (30.8%). Nonetheless, there were significant differences between Member States in this respect. While home-owners represented the vast majority in **Hungary** (90.5%), **Croatia** (91.2%), **Slovakia** (93.6%), and **Romania** (95.6%), while in **Austria** and **Germany** respectively 45.7% and 52.4% of the population were tenants. Across the EU on average, the distribution of the population by tenure status did not change significantly over time; Europeans paying rent increased by 5.1% between 2013 and 2023. Within this average however, some statistics deserve a mention, such as the number of people paying rent in **Czechia** (+20.6%), **Greece** (+25.6%), **Malta** (+29.7%), and **Lithuania** (+43.6%).

Unsurprisingly, among those living below the poverty threshold, renting was much more common. In 2023, on average half of European households were living below the poverty threshold were tenants (49.2%). At least seven in ten poor people were tenants in **Denmark** (70.0%), **Austria** (75.1%), and **Germany** (75.3%). By contrast, the vast majority of people on low incomes in **Slovakia**, **Croatia**, and **Romania** owned their homes (84.5%, 89.4%, and 94.1%) respectively. While the number of poor people paying rent increased only slightly across the EU on average since 2013 (+1.9%), some national-level trends were noteworthy, particularly in **Malta** (+28.8%), **Romania** (+37.2%), and **Czechia** (+38.2%).

FIGURE 3
PEOPLE RENTING THEIR HOME
(2023, IN % / CHANGE FROM 2013 TO 2023, IN %)



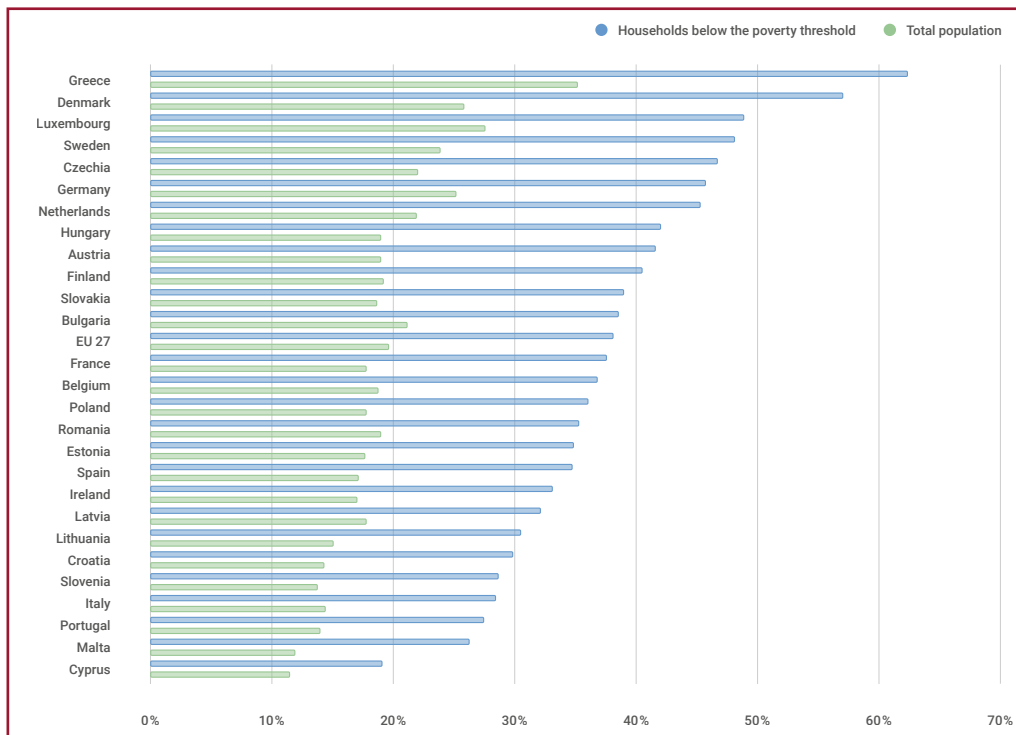
Source: Eurostat · [ILC_IVHQ02](#) / Last updated: 2024-06-20

4. **INEQUALITY IN HOUSING COSTS**

In 2023, housing costs as a proportion of households' disposable income was 19.7% on average across the EU. It should be noted that following a decrease of 11.5% in the period from 2013 to 2019, it increased from 2020 (+6.5%). For households living below the poverty threshold, this figure reached 38.2% in 2023. More than half of the budget of poor households was spent on housing

in **Denmark** (57.0%) and in **Greece** (62.4%). The proportion of income spent on housing was also particularly high for poor households in **Finland** (40.5%), **Austria** (41.6%), **Hungary** (42.1%), the **Netherlands** (45.3%), **Germany** (45.8%), **Czechia** (46.7%), **Sweden** (48.1%), and **Luxembourg** (48.9%).

FIGURE 4
SHARE OF HOUSING COSTS AS A PROPORTION OF DISPOSABLE HOUSEHOLD INCOME
(2023, IN %)



Source: Eurostat · [ILC_MDED01](#) / Last updated: 2024-07-09

The proportion of the EU population overburdened by housing costs¹¹ increased from 8.7% in 2022 to 8.9% in 2023 (+2.3%). Among young people aged 18-24 years, the percentage rose to 11.2% in

2023, an increase of 2.8% on 2022 figures. The proportion of young people facing these difficulties was 20.5% in **Sweden**, 25.3% in **Luxembourg**, 33.7% in **Greece**, and 35.4% in **Denmark**.

TABLE 5**PROPORTION OF YOUNG PEOPLE OVERBURDENED BY HOUSING COSTS
(2023, IN % / CHANGE FROM 2022 TO 2023, IN %)**

			TOTAL POPULATION	
	2023	2022 - 2023	2023	2022 - 2023
Denmark	35.4	-7.1	15.4	4.8
Greece	33.7	14.2	28.5	6.7
Luxembourg	25.3	224.4	22.7	49.3
Sweden	20.5	21.3	10.9	19.8
Germany	18.4	8.9	13.0	9.2
Netherlands	17.9	-6.8	9.5	-5.0
Finland	15.0	-8.0	5.5	1.9
Estonia	14.3	47.4	7.6	55.1
Bulgaria	11.9	-16.8	11.1	-26.5
Romania	11.6	-0.9	9.1	7.1
EU 27	11.2	2.8	8.9	2.3
Czechia	10.4	42.5	9.1	31.9
Hungary	9.6	71.4	8.7	7.4
France	8.6	-11.3	6.5	0.0
Latvia	7.2	67.4	7.2	33.3
Austria	7.1	-24.5	6.0	-18.9
Poland	7.0	20.7	5.9	5.4
Malta	6.7	294.1	6.0	106.9
Lithuania	6.3	142.3	5.2	48.6
Spain	6.2	-26.2	8.2	-10.9
Belgium	5.2	-22.4	7.7	0.0
Slovakia	5.1	96.2	5.9	136.0
Portugal	5.0	19.0	4.9	-2.0
Italy	4.3	16.2	5.7	-13.6
Ireland	3.7	23.3	4.7	27.0
Slovenia	2.4	-29.4	3.7	-9.8
Croatia	2.2	0.0	4.0	5.3
Cyprus	1.9	5.6	2.6	4.0

Source: Eurostat · [ILC_LVHO07A](#) / Last updated: 2024-07-09 / Series break in 2022: France · Luxembourg / Series break in 2023: Germany · Malta

Foreign nationals were also more exposed than those born in a country to being overburdened by housing costs (19.2% compared to 8.3% in the EU in 2023). While the number of people from third countries facing this problem decreased

slightly on average since 2022 (-4.0%), the levels observed remain remarkably high for this section of the public in several EU countries, such as **Spain** (29.0%), the **Netherlands** (33.0%), and **Greece** (40.4%).

TABLE 6
**PROPORTION OF FOREIGN NATIONALS (EU-27 AND OUTSIDE EU-27)
OVERBURDENED BY HOUSING COSTS (2023, IN % / CHANGE FROM 2022 TO 2023, IN %)**

	FOREIGN NATIONALS		NATIONALS	
	2023	2022 - 2023	2023	2022 - 2023
Greece	40.4	2.5	27.6	8.7
Netherlands	33.0	23.1	9.7	-11.0
Spain	29.0	-24.5	5.2	-8.8
Denmark	28.6	21.7	16.3	-0.6
Portugal	28.1	-11.1	3.9	-9.3
Czechia	26.8	87.4	8.7	29.9
Luxembourg	25.6	41.4	17.9	43.2
Bulgaria	22.4	-4.7	11.1	-27.5
Lithuania	21.9	114.7	4.9	36.1
Sweden	21.9	4.3	11.1	20.7
Italy	20.6	-14.9	4.7	-13.0
Slovakia	20.2	551.6	5.7	137.5
EU 27	19.2	-4.0	8.3	2.5
Belgium	17.3	-0.6	7.4	-1.3
Malta	16.4	-13.2	1.8	-10.0
Germany	15.7	9.8	12.9	6.6
Croatia	14.9	246.5	4.4	7.3
Ireland	14.9	35.5	3.0	15.4
Estonia	14.8	146.7	7.3	43.1
France	14.1	-5.4	6.4	0.0
Austria	13.6	-6.2	4.5	-25.0
Slovenia	13.4	7.2	3.4	-17.1
Poland	13.0	5.7	6.2	5.1
Hungary	11.8	122.6	7.9	-4.8
Latvia	11.3	17.7	7.1	34.0
Finland	11.2	60.0	5.9	-4.8
Cyprus	10.8	12.5	1.5	0.0

Source: Eurostat · ILC_IVHO25 / Last updated: 2024-07-09 / Missing data: Romania / Series break in 2023: Germany · Malta

Having a disability also appears to be a factor, though to a lesser extent, in the likelihood of experiencing these financial difficulties. In 2023, 11.1% of people with a physical disability were

overburdened by housing costs (compared to 8.3% of the population without a disability). In **Denmark** and **Greece**, the percentages stood at 21.0% and 31.5% respectively.

TABLE 7**PROPORTION OF PEOPLE WITH A DISABILITY OVERBURDENED BY HOUSING COSTS (2023, IN % / CHANGE FROM 2022 TO 2023, IN %)**

			NO DISABILITY	
	2023	2022 - 2023	2023	2022 - 2023
Greece	31.5	10.9	27.2	7.9
Denmark	21.0	1.0	14.5	2.1
Sweden	18.2	5.8	10.6	21.8
Luxembourg	17.6	17.3	18.2	32.8
Germany	16.2	7.3	11.8	3.5
Bulgaria	15.3	-36.8	10.7	-24.6
Belgium	14.3	3.6	6.5	-1.5
Netherlands	13.9	-13.1	9.0	0.0
Czechia	13.0	21.5	7.8	36.8
EU 27	11.1	4.7	8.3	3.8
Romania	10.7	4.9	8.5	1.2
Hungary	9.8	-14.8	7.5	-2.6
Estonia	9.4	32.4	7.7	60.4
Latvia	9.1	21.3	5.8	28.9
Poland	8.9	6.0	5.6	0.0
Austria	8.0	-5.9	5.4	-25.0
France	8.0	-4.8	5.8	-1.7
Croatia	7.8	6.8	3.0	11.1
Spain	7.5	-15.7	7.7	-9.4
Finland	7.1	1.4	5.5	-6.8
Lithuania	6.4	28.0	4.7	38.2
Malta	6.4	88.2	5.5	111.5
Italy	6.3	-11.3	5.8	-13.4
Slovenia	5.5	10.0	3.3	-23.3
Slovakia	5.4	80.0	5.9	168.2
Ireland	4.3	30.3	4.4	25.7
Portugal	4.3	-15.7	4.5	-4.3
Cyprus	3.2	18.5	2.7	3.8

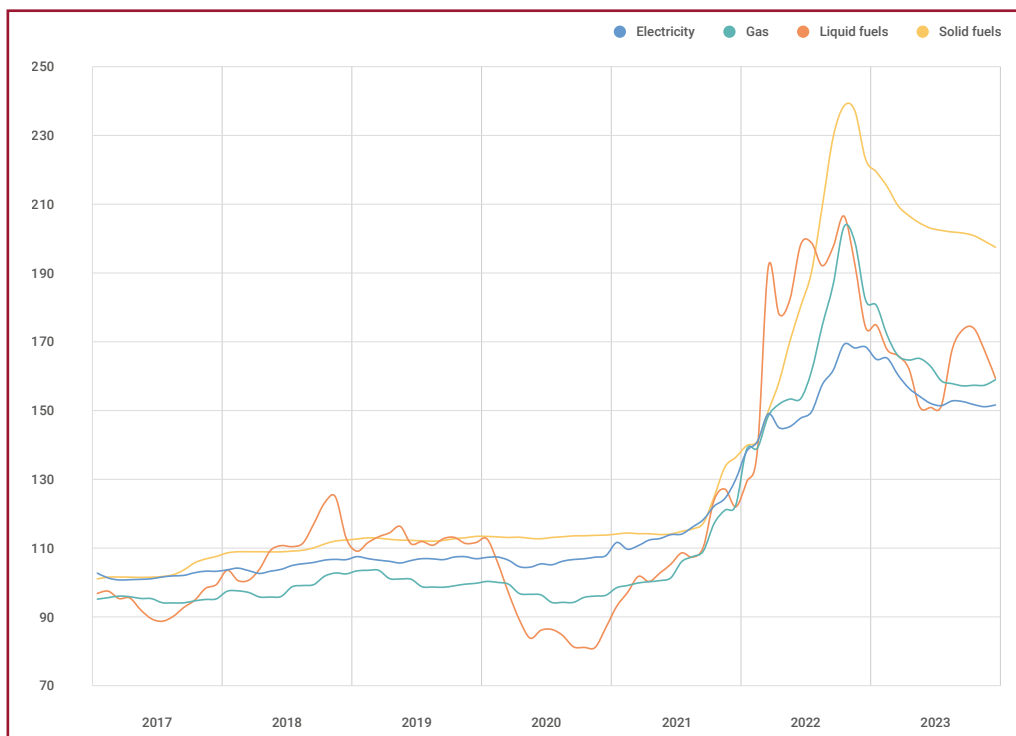
Source: Eurostat · HLTH_DHC06Q / Last updated: 2024-07-09 / Series break in 2022: France · Luxembourg / Series break in 2023: Croatia

5. POVERTY DUE TO SURGE IN ENERGY PRICES

The energy crisis that hit Europe due to the outbreak of war in Ukraine in February 2022 would appear to have gradually dissipated. Between December 2022 and December 2023, the index price of electricity, gas, and other fuels fell by 8.4% on average. This reduction should nonetheless be viewed relative to the price increases

over the three years up to and including 2023. The average monthly index (2015 = 100, average annual index) rose from 105.4 in January 2021 to 158.1 in December 2023, a hike of 50.0%. The price of electricity and gas increased by 35.8% and 61.3% respectively, and liquid and solid fuels by 71.2% and 73.0% respectively.

FIGURE 5
CHANGE IN PRICES OF ELECTRICITY, GAS, AND OTHER FUELS
(EU 27, 2015 = 100, AVERAGE ANNUAL INDEX)



Source: Eurostat · [PRC_HICP_AIND](#) / Last updated: 2024-07-02

This energy inflation affected Member States to varying degrees. In 2023, while the average annual index was 161.7 for the EU as a whole, it was 195.7 for **Italy**, 196.5 for **Czechia**, 198.0 for

Ireland, and 244.5 for **Estonia**. Furthermore, several countries saw significant hikes between 2022 and 2023, especially **Austria** (+18.2%), **Poland** (+19.4%), and **Czechia** (+39.4%).

TABLE 8
**ANNUAL PRICE INDEX FOR ELECTRICITY, GAS, AND OTHER FUELS (2015 = 100)
AND CHANGE FROM 2022 TO 2023 (IN %)**

		2022 - 2023
Estonia	244.5	8.8
Ireland	198.0	15.1
Czechia	196.5	39.4
Italy	195.7	-5.0
Latvia	184.7	13.5
Lithuania	183.0	2.5
Romania	181.8	7.5
Austria	178.7	18.2
Poland	175.9	19.4
Cyprus	169.0	5.1
Netherlands	166.4	-37.0
Germany	163.1	11.3
France	162.5	9.0
EU 27	161.7	1.4
Finland	160.1	4.0
Bulgaria	148.1	4.0
Hungary	146.8	12.1
Slovenia	145.8	8.2
Belgium	144.5	-36.2
Sweden	143.3	-13.2
Luxembourg	142.6	-3.7
Greece	131.7	-17.0
Denmark	129.9	-15.2
Slovakia	129.3	11.4
Croatia	117.8	3.3
Portugal	113.4	-7.9
Spain	105.3	-27.4
Malta	99.4	0.0

Source: Eurostat · [PRC_HICP_AIND](#) / Last updated: 2024-06-18

EUROPEAN INDEX OF HOUSING EXCLUSION 2024

Due to this surge in prices and the resulting effect on household budgets, a significant number of Europeans were struggling to maintain adequate temperatures in their homes. One household in ten (and more than one poor household in five) experienced this form of energy poverty in 2023. Since 2020, the number of people affected increased by 41.3% on average across the EU. The number affected increased by more than

half over this period in **Estonia** (+51.9%), **Hungary** (+71.4%), **France** (+80.6%) and **Spain** (+90.8%), and it more than doubled in **Ireland** (+100.0%), **Sweden** (+118.5%), **Denmark** (+130.0%), **Austria** (+160.0%), **Czechia** (+177.3%), and the **Netherlands** (+187.5%). In 2023, at least one fifth of households in **Lithuania** (20.0%), **Bulgaria** (20.7%), **Portugal** (20.8%), and **Spain** (20.8%) struggled financially to adequately heat or cool their home.

TABLE 9
INABILITY TO KEEP HOME ADEQUATELY WARM
(2023, IN % / CHANGE FROM 2020 TO 2023, IN %)

	POOR HOUSEHOLDS		TOTAL POPULATION	
	2023	2020 - 2023	2023	2020 - 2023
Cyprus	43.6	4.8	16.9	-19.1
Bulgaria	40.4	-17.9	20.7	-24.7
Greece	39.8	1.5	19.2	12.3
Portugal	37.3	10.4	20.8	18.9
Lithuania	35.1	4.5	20.0	-13.4
Spain	34.3	53.8	20.8	90.8
Slovakia	29.8	55.2	8.1	42.1
France	25.1	35.7	12.1	80.6
Romania	25.1	7.3	12.5	25.0
Netherlands	22.3	153.4	6.9	187.5
EU 27	22.2	22.7	10.6	41.3
Italy	21.6	25.6	9.5	14.5
Hungary	19.3	29.5	7.2	71.4
Croatia	18.1	3.4	6.2	8.8
Czechia	16.0	135.3	6.1	177.3
Latvia	15.8	19.7	6.6	10.0
Germany	14.3	-10.6	8.2	17.1
Denmark	14.1	29.4	6.9	130.0
Slovenia	13.9	41.8	3.6	28.6
Belgium	13.8	9.5	6.0	46.3
Ireland	13.3	95.6	7.2	100.0
Malta	12.7	-14.8	6.8	-5.6
Poland	9.8	10.1	4.7	46.9
Austria	9.3	121.4	3.9	160.0
Sweden	8.4	21.7	5.9	118.5
Estonia	8.1	47.3	4.1	51.9
Luxembourg	4.4	-24.1	2.1	-41.7
Finland	3.8	46.2	2.6	44.4

Source: Eurostat · ILC_MDES01 / Last updated: 2024-06-20 / Series break in 2020: Germany · France · Ireland · Luxembourg / Series break in 2023: Lithuania

In 2023, 6.9% of the EU population and 16.0% of households living below the poverty threshold were in arrears on their utility bills (water, electricity, gas, or heating). An increase in poor

households behind in payments was observed in 11 countries between 2020 and 2023, in particular in **Germany** (+63.6%), **Luxembourg** (+65.5%), and **Austria** (+77.4%).

TABLE 10

**HOUSEHOLDS IN ARREARS ON THEIR UTILITY BILLS: WATER, ELECTRICITY, GAS, AND HEATING
(2023, IN % / CHANGE FROM 2020 TO 2023, IN %)**

			TOTAL POPULATION	
	2023	2020 - 2023	2023	2020 - 2023
Greece	67.3	34.6	32.9	16.7
Bulgaria	35.5	-19.9	17.8	-19.8
Romania	28.3	32.9	13.6	-2.2
Slovakia	22.9	67.2	7.2	38.5
Croatia	21.9	-16.1	11.6	-14.7
Hungary	20.8	-16.8	7.3	-29.8
Cyprus	20.5	10.8	9.0	-2.2
Spain	20.3	-16.8	9.6	0.0
France	20.3	33.6	7.5	36.4
Austria	16.4	67.3	5.5	77.4
EU 27	16.0	0.6	6.9	6.2
Slovenia	15.8	-9.2	6.6	-29.8
Ireland	14.4	-34.8	7.6	-7.3
Latvia	13.5	-4.3	7.0	-15.7
Lithuania	12.2	-2.4	6.5	3.2
Finland	11.7	-27.3	7.4	4.2
Portugal	11.5	33.7	3.8	8.6
Denmark	10.6	-14.5	4.7	11.9
Czechia	10.2	34.2	1.9	0.0
Italy	9.7	-35.8	4.1	-31.7
Luxembourg	9.6	-1.0	4.8	65.5
Germany	9.3	34.8	5.4	63.6
Belgium	7.7	-24.5	3.7	-2.6
Poland	7.6	-33.9	4.0	-14.9
Estonia	7.4	-17.8	4.6	-8.0
Sweden	7.0	-4.1	3.3	37.5
Malta	4.4	-68.3	4.9	-22.2
Netherlands	3.8	-34.5	1.1	-26.7

Source: Eurostat · [ILC_MDES07](#) / Last updated: 2024-06-20 / Series break in 2020: Germany · France · Ireland · Luxembourg

1

Eurostat (2024) – “EU Statistics on Income and Living Conditions (EU-SILC)”, <https://ec.europa.eu/eurostat/web/income-and-living-conditions/overview>.

2

Series breaks were recorded in Germany, Croatia, France, Lithuania, Luxembourg, Malta, and Poland (see notes below each table). The statistical trends for these countries are thus potentially less reliable.

3

Eurostat – IPCH - monthly data (annual rate of change) (PRC_HICP_MANR), last updated: 02/07/2024, https://ec.europa.eu/eurostat/databrowser/view/PRC_HICP_MANR/default/table.

4

Toute l'Europe (2023/10/02) – “Le taux d'inflation en Europe”, <https://www.touteleurope.eu/economie-et-social/le-taux-d-inflation-en-europe/>.

5

IMF (2023/06/26) – “Europe's Inflation Outlook Depends on How Corporate Profits Absorb Wage Gains”, <https://www.imf.org/en/Blogs/Articles/2023/06/26/europes-inflation-outlook-depends-on-how-corporate-profits-absorb-wage-gains>.

6

Eurostat – At-risk-of-poverty rate by poverty threshold, age and gender - EU-SILC and ECHP surveys (ILC_LI02), last updated: 20/06/2024, https://ec.europa.eu/eurostat/databrowser/view/ILC_LI02/default/table.

7

The risk of poverty or social exclusion is an indicator corresponding to the amount of people “at risk of poverty after social transfers, severely deprived in material terms or living in households with very low labour intensity”. Eurostat – People at risk of poverty or social exclusion by age and gender (ILC_PEPS01N), last updated: 12/07/2024, https://ec.europa.eu/eurostat/databrowser/view/ILC_PEPS01N/default/table.

8

Material and social deprivation is an indicator that shows “an enforced lack of necessary and desirable elements to lead an adequate life”. The rate of material and social deprivation refers to the proportion of the population unable to afford at least five of the following thirteen “goods and services”: paying bills on time; heating their home properly; meeting unexpected expenses; eating protein every other day; taking a week's holiday once a year; replacing damaged or worn-out furniture; owning a car; owning two pairs of shoes; replacing worn-out clothes with new ones; meeting up with friends for dinner or a drink once a month; taking part in leisure activities on a regular basis; spending a small amount of money each week on themselves; and having an internet connection at home. Eurostat (2024) – “Severe Material and Social Deprivation Rate (SMSD)”, [https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Glossary:Severe_material_and_social_deprivation_rate_\(SMSD\)](https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Glossary:Severe_material_and_social_deprivation_rate_(SMSD)).

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Ipsos & Secours populaire français (2023) – “Baromètre de la pauvreté et de la précarité”, <https://www.ipsos.com/fr-fr/barometre-de-la-pauvrete-ipsos-secours-populaire-pres-dun-francais-sur-cinq-declare-vivre-decouvert>.

10

Eurostat – Rate of overcrowding per tenure status - total population - EU-SILC survey (ILC_LVHO05C), last updated: 20/06/2024, https://ec.europa.eu/eurostat/databrowser/view/ILC_LVHO05C/default/table.

11

The housing cost overburden rate corresponds to “the percentage of people living in households where total housing costs (‘net’ of housing allowance) represent more than 40% of total disposable income”. Eurostat (2024) – “Housing Cost Overburden Rate”, https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Glossary:Housing_cost_overburden_rate.



Photo : @juliedebellaing/DoucheFLUX

