

European Housing Trend Report



2025

Contents

Introduction	3
Housing satisfaction: The big picture	4
How satisfied are Europeans with their housing?	4
Inside Europe’s housing landscape	6
How close are Europeans to buying their first home?	7
Balancing affordability and aspiration	9
The cost of home ownership and rent: when the dream collides with cost	9
Energy costs: the pressure point	10
Europeans on the move	12
Who is most likely to move?	13
Living and lifestyle across Europe	14
Partnership and family: unlocking the path to home ownership	14
Multigenerational living and paths to independence	15
Who chooses to live near their family?	15
Europe’s open door: how comfortable are we with hosting?	16
Country sections	17
Methodology	40
About RE/MAX Europe	40

Introduction

Across Europe, the way people live, move, and make housing decisions continues to evolve. The **RE/MAX European Housing Trend Report 2025** explores how financial realities, family dynamics, and lifestyle aspirations are reshaping the continent's housing landscape.

This year's findings reveal that **Europeans remain largely content with their homes**, with 77% saying that they are satisfied with their housing situation. However, levels of satisfaction vary across the continent — while 85% of people in the Netherlands report being content, in Ireland, one in five residents say they are unhappy. From the stability of long-term owners to the challenges faced by younger generations, the report captures the diverse experiences shaping what “home” means today.

For many, **owning a home remains the ultimate goal** - but achieving it often requires both patience and support. On average, it takes **7.3 years to save for a first property**, and in many countries, family support or inheritances play a decisive role in making that dream a reality. Still, optimism persists across the continent, especially among younger generations: nearly one in three Gen Z and Millennial Europeans believe they'll own their first home by 2030.

Mobility, however, remains limited. Only **17% of Europeans expect to move home within the next year**, while nearly two-thirds (65%) plan to stay put. Among those considering a move, better quality housing, more space and lower costs are the main drivers. A higher quality of life is inspiring some to move across borders – **31% of Europeans say they would consider moving abroad**, with Spain, Germany and Italy topping the list of preferred destinations.

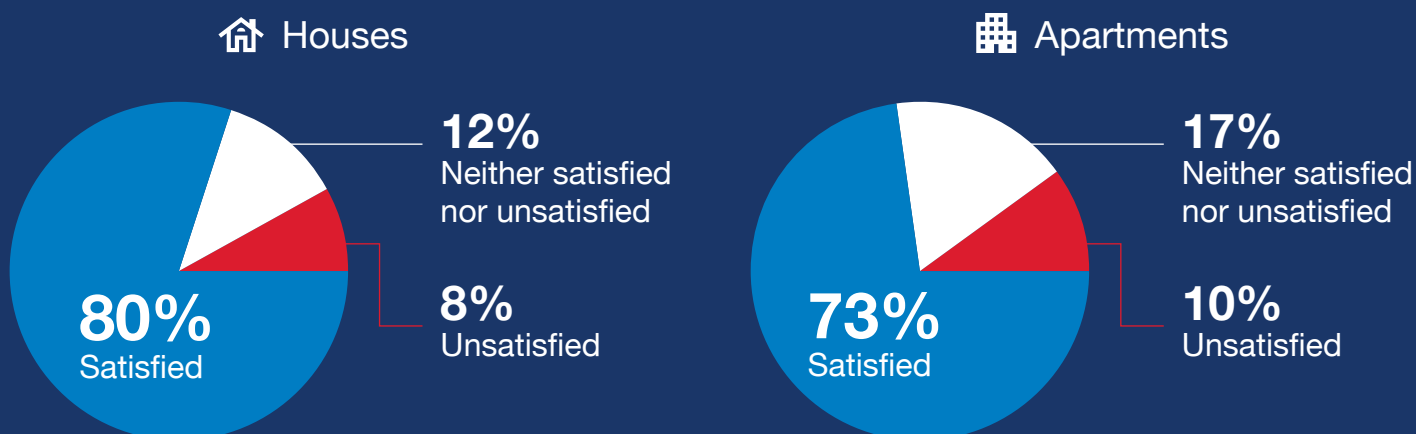
As affordability pressures, demographic shifts, and evolving lifestyles continue to influence housing choices, one theme remains clear: how Europeans live is changing. The 2025 edition of the RE/MAX European Housing Trend Report offers a comprehensive look at how the continent lives today — and what the future of housing may hold.

All findings are based on a **pan-European consumer study** conducted in August 2025, surveying **more than 21,000 adults (18+) across 23 countries**, with results weighted to be nationally representative in each market.



Housing satisfaction: the big picture

How satisfied are Europeans with their housing?



Across Europe, housing satisfaction levels are generally buoyant.

Just over three quarters of Europeans (77%) say they're either satisfied or very satisfied with their overall housing situation, taking into account factors such as dwelling type, tenure, and who they live with.

The Netherlands tops the chart with the highest number of satisfied residents (85%), followed closely behind by Austria, Romania, Switzerland, Luxembourg, Italy and Slovenia – all of which have at least four in five (80%) content with their living arrangements.

People aged over 44 are the most likely to feel comfortable with their housing situation. This includes 93% of the Silent Generation (79-97 year olds), 84% of Baby Boomers (61-79 year olds) and 75% of Generation X (45-60 year olds), highlighting how, generally speaking, the older you are, the more satisfied you are with your housing.

At the other end of the spectrum, **almost one in ten respondents (9%) indicate being either unsatisfied or very unsatisfied with their current housing situation.** For the second year in a row, Ireland records the highest housing dissatisfaction at 20% – up two points on last year and six points higher than Malta and Spain, the next most dissatisfied countries (14%). Across Europe, Millennials (29-44 year olds) register the highest levels of housing dissatisfaction (11%), followed closely behind by Gen Z (13-28 year olds) (10%).

The comfort of space: Europe's happiest households have more room to spare

But it's not just in age and region where we can see satisfaction trends – types of properties and areas also appear to influence satisfaction levels. For instance, people living in cities report lower satisfaction (75%) compared to those in villages (78%), suggesting that housing satisfaction tends to be higher in less densely populated areas. The largest city–village gaps in satisfaction rates are seen in Finland (78% versus 90%) and Portugal (72% versus 84%): both countries demonstrate a 12-point difference. In most countries, villagers tend to have

the highest satisfaction rates. Turkey, however, stands apart: residents living in towns are the most content, with an 87% satisfaction rate.

Across Europe, **men (78%) report slightly higher satisfaction than women (75%)**. This gap widens markedly in Malta, however, where there's a 17-point difference between men (80%) and women (63%). In most countries, men report higher satisfaction, though this pattern reverses in Hungary (63% vs 65%), Ireland (63% vs 73%), and Portugal (78% vs 81%).

And when it comes to property type, **levels of contentment are generally higher for those in houses (80%) than those in flats (73%)** – and this number rises further (82%) among residents of detached houses, suggesting that the larger the house and the more space it offers, the happier its residents tend to be. This trend is clear in France, where 90% of those that live in a detached house report being satisfied with their living arrangements compared to just 70% who live in a flat.

Space may be an influential factor, as cramped accommodation – typically more common in highly populated areas – is the most frequently cited reason for housing dissatisfaction. **Over a third (37%) of those unhappy with their housing report a lack of space**, rising to 42% among Generation Z and Millennials, highlighting the challenges younger people face with the growing disparity between income levels and property prices. Lack of space is most commonly reported in the Netherlands (51%), Poland (48%), and the UK (44%), while Switzerland (29%) stands out as the country with the fewest complaints.



The Netherlands leads in housing satisfaction, with 85% of residents reporting they are satisfied.

Housing being too expensive is the next most common complaint among dissatisfied residents, with 34% of Europeans reporting this – a figure that climbs as high as 58% in Malta, and 50% in Austria. Across Europe, men (40%) are also far more likely than women (27%) to report this as a reason for being unhappy with their housing.

Poor ventilation or insulation is also a regular complaint, affecting 29% of dissatisfied residents, and rising to 51% in Hungary. Damp or mould, too, is a concerning common issue reported by one in four (25%) dissatisfied Europeans. In Portugal, 39% of respondents report problems with dampness or mould – although encouragingly this is down 10 percentage points from last year.

The least common complaint among unhappy residents, on the other hand, was poor or inadequate access to local amenities (9%), suggesting that European neighborhoods are mostly well set up for everyday needs.

Satisfaction patterns are also closely tied to whether residents own the property they're living in or not. Across Europe, 85% of homeowners are satisfied with their housing situation compared to just 61% of those that rent, underscoring how central ownership remains to Europe's housing landscape.

Housing satisfaction across Europe

		2025	Changes from previous year
	Netherlands	85%	+1%
	Austria	81%	+3%
	Romania	81%	-3%
	Switzerland	81%	+3%
	Luxembourg	81%	-
	Italy	80%	+4%
	Slovenia	80%	+6%
	France	79%	+1%
	Portugal	79%	+2%
	Bulgaria	79%	-3%
	Turkey	79%	+7%
	Poland	79%	-1%
	Finland	78%	+2%
	Germany	78%	+1%
	UK	76%	-3%
	Croatia	75%	-2%
	Spain	75%	-2%
	Czech	73%	+1%
	Malta	71%	-4%
	Lithuania	71%	-
	Ireland	68%	+1%
	Greece	66%	-2%
	Hungary	64%	-5%
	Europe	77%	+1%

Owners vs Renters



Inside Europe's housing landscape

Home ownership and tenure across Europe today

Europe is a landscape defined by homeownership: nearly two-thirds (69%) of homes across the continent are owner-occupied, while one in three (29%) rent. But whether owning or renting, **flats are Europe's dominant home type: 51% live in apartments**, highest in Turkey (77%), Spain (71%), Bulgaria (69%), and Switzerland (68%). Meanwhile, detached houses are the next most common property type, accounting for a quarter (24%) of properties overall, and are most prevalent in Hungary (53%) and Slovenia (52%).

When looking specifically at property types of owners, the number living in flats drops to 44%, reflecting how space is again a key consideration when people commit to a property long-term.

Happiness beyond ownership

Almost half (47%) of survey respondents own a property outright — rising to 76% in Romania and 74% in Bulgaria — while 15% of respondents across Europe own with a mortgage or loan. **Notably, the Netherlands has the highest share of mortgage-backed ownership (47%)**, yet Dutch households also report Europe's highest housing satisfaction (85%), suggesting that carrying a mortgage doesn't, on its own, dampen how people feel about their home.

But before ownership can begin, many face the first — and often hardest — step: saving for a deposit. **It takes the average European 7.3 years to save for a deposit for their first home** — a timeline that is fastest in Finland (4 years) and longest in Germany (10.2 years). Across the continent, men (28%) are marginally more likely than women (26%) to save for a deposit in under four years. However, this may reflect different starting ages. Across Europe, women (26%) are slightly more likely than men (23%) to purchase their first home by age 25. This gap widens in countries such as Portugal, where 30% of women became homeowners by 25, compared to just 23% of men.

How close are Europeans to buying their first home?

While many Europeans haven't yet bought a home, their eyes are on the future — and hope remains high that the dream of ownership is still within reach. Around **a fifth of respondents (18%) throughout Europe expect to be able to purchase a property within three to five years** and just over one in ten (11%) aim to do so within two years. The highest levels of optimism emerge in Luxembourg, where more than a third (34%) aim for home ownership within three to five years.

Confidence is particularly high among Gen Z (27%) and Millennials (23%), with around one in four expressing the view that they will buy their first home by 2030. Others believe it will take longer to achieve their dream, with a quarter of Gen Z and 15% of Millennials aiming to purchase a property within a decade. However, there is a noticeable divide in confidence between genders. **A third (32%) of women in Europe believe they will never be able to purchase a property, while less than a quarter (24%) of men believe that homeownership is out of reach.**

In Croatia, 18% of respondents across all age groups say they hope to become homeowners in the next six to ten years. However, almost a third (29%) do not believe they will ever own a property — this rises to 39% in Slovenia and 44% in the Czech Republic.

Those living in large cities tend to be more optimistic about the prospect of home ownership, with only one in five (20%) saying they'll never be able to own a home. In small villages, on the other hand, this figure rises considerably to more than one in three (36%).

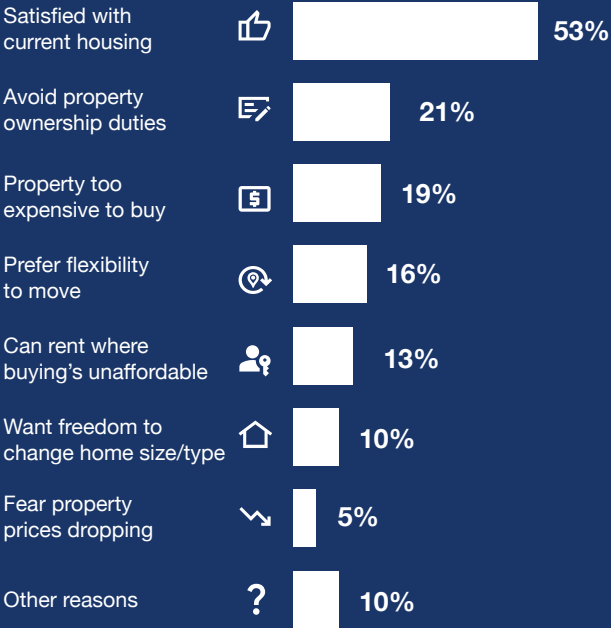
In terms of demographics, older generations who have not yet purchased a home are least optimistic about ever doing so, with 38% of Gen X, 48% of Boomers, and 36% of the Silent Generation holding this view.

32% of European women doubt they'll ever own a home.





What prevents Europeans from owning property?



What prevents Europeans from owning property?

Gender also shapes how Europeans perceive the barriers to homeownership. Across Europe, women (60%) are slightly more likely than men (56%) to cite insufficient salary as the main obstacle to buying a property. Men (16%), on the other hand, are more likely to point to a lack of government support (women: 12%). In Finland, the pattern is similar but with a smaller gap: while more women (53%) feel they need a higher salary to purchase a home (men: 50%), they are also more likely (12%) to see limited government support as a key barrier (men: 9%).

Homeownership is not a priority for everyone

But home ownership is not a priority for everyone, and data suggests that 15% of Europeans are not interested in purchasing a property. Of these, **53% say they are happy with their current situation and see no need to get on the property ladder** - a viewpoint that is particularly strong in Slovenia (78%) and Hungary (71%). About a fifth (21%) are not interested in taking on the responsibilities of home ownership, while a similar proportion (19%) regard property as overpriced and not worth the investment.

Meanwhile, **nearly a quarter (23%) of Millennials believe they will never be able to purchase a property**, and 8% say they are not interested in doing so—both notably higher than among Gen Z, where only 10% feel homeownership is out of reach and just 4% are not interested. Among those who are uninterested in buying, motivations also differ by generation. Millennials are twice as likely as Gen Z to prefer the flexibility of renting (22% versus 11%), though both generations share similar views on the value of ownership: 19% of Millennials and 18% of Gen Z who are not interested in buying believe that owning a property simply isn't worth the cost.

People living in smaller towns appear the least motivated to buy a home. 17% of those in towns with fewer than 10,000 residents say they are not interested in purchasing a property - higher than among those living in large cities (12%) or homesteads (14%). Among city dwellers who are not interested in buying, 49% say they are content with their current living arrangements, slightly lower than the 52% of village residents who feel the same. Village residents are also more likely to value the flexibility of renting (15%) compared to those in large cities (10%), suggesting that in less urban areas, lifestyle choice rather than financial constraint may play a greater role in shaping housing attitudes. Across Europe, only minor differences emerge between countries, indicating that settlement type has a greater influence on these preferences than geography.

Renting offers flexibility and independence for many Europeans

For many Europeans, renting remains the easiest route to independent living, with 29% of respondents indicating that they currently lease a property. The rates are highest in Germany (63%) and Switzerland (62%), where high property prices make homeownership challenging. The average property price in Switzerland stands at €9,103 per square meter, contributing to one of the lowest homeownership rates in Europe. By contrast, Romania has the lowest rental rate, with just 9% of respondents renting their home.

In many cases, renting is a conscious decision influenced by lifestyle factors. Not being a homeowner affords the flexibility to move or relocate easily, with this freedom most valued by people in Malta (50%) - a reflection of the country's large foreign resident population who prioritise the ability to relocate - and Finland (33%). In Turkey, more than a quarter (27%) of those who rent favour the ability to live in locations where buying a property is unaffordable.

Balancing affordability and aspiration

The cost of home ownership and rent: when the dream collides with cost

Across Europe, **more than a third (34%) of respondents describe their current housing situation as too expensive or unaffordable**. This pressure is set against a backdrop of sharply rising house prices and rents across the continent which, over the last decade, have rocketed on average by 50% and 18% respectively. Unsurprisingly, the problem is most pronounced for Generation Z, with 46% of 18 to 27-year-olds highlighting house prices as simply too expensive.

Housing costs take up a significant share of household income: **23% of Europeans now spend more than 40% of their monthly income on housing**. About one in ten (12%) say housing and utilities swallow more than half of their monthly income, while a further fifth (21%) allocate between 21% and 30% of their income to housing costs. However, the burden of housing costs falls unevenly between groups. Single-person households are the most stretched, with 17% saying housing consumes more than half their income - compared with 10% of those living with a partner and 10% of those living with parents. Renters also feel the strain more than owners: 22% of renters say their housing costs exceed half their monthly income, compared with just 8% of owners.

Interestingly, settlement type plays less of a role overall, with around 12% of people across both cities and rural areas spending more than half their income on housing. Yet in Turkey, the divide is more pronounced: almost one in five larger city residents (19%) spend over half of their monthly income on housing, while almost no rural residents face the same strain - evidence that the urban cost divide is still widening in parts of southern Europe. In other markets, the divide runs between countries rather than within them - in Malta, 21% of households spend more than half their income on housing, compared with just 6% in Bulgaria and Lithuania, underlining how differently affordability challenges are felt across Europe.

Family and savings help to make homeownership happen

Despite this challenge, many Europeans are still finding ways to make home ownership a reality sooner rather than later, with 28% of Europeans managing to save for a deposit in under five years. **Finland stands out for its fastest savers**, where 16% reached their target in less than a year. Yet for many, family support remains crucial: over a quarter (26%) of Europeans relied on a cash gift to buy their first property, rising to 38% in Greece. By contrast, far fewer in Finland and the Netherlands (12% each) report receiving this kind of help, underlining national differences in how young people get onto the ladder.

Mortgages remain a stretch – but most see a clear end in sight

Once home ownership is achieved, mortgage repayment is a long but not lifelong journey. Most homeowners across Europe expect to finish paying off their loan within 10 to 20 years, with almost one in five (19%) anticipating they'll be mortgage-free in just five years or less. Only a small minority - around 7% - expect repayments to stretch beyond 30 years, suggesting that for most, home ownership comes with a visible end point rather than an indefinite commitment.

Those who live independently tend to reach repayment milestones much sooner than those in multigenerational households. **Among homeowners, 38% of those living alone and 34% of those living with a partner expect to pay off their mortgage within ten years**. By contrast, only 19% of those living with parents or extended family anticipate reaching this milestone in the same timeframe. Property type also plays a role. Detached-home owners typically face longer repayment horizons, with nearly one in four (24%) expecting to still be paying beyond 20 years. Flat and apartment owners are more likely to be nearing completion, with 39% anticipating they will clear their mortgage within a decade.

Differences between countries reveal how national markets shape the pace of repayment. In Finland and the Netherlands, many expect to clear their loans within a decade. In contrast, homeowners in Greece and Turkey are more likely to be paying off mortgages for 20 years or longer, reflecting both later entry onto the housing ladder and tougher economic conditions.

Housing affordability varies across Europe amid rising living costs

Whilst mortgage repayments can be costly, the pressure of having to meet rising bills driven by the cost of living cannot be understated. When asked how affordable Europeans find housing costs, consisting of rent or mortgage repayments, water, gas and electricity bills, **45% of Europeans say they are financially comfortable**, more than a third (38%) are just managing while around one in ten (11%) are struggling and 6% are “really struggling”. Looking more closely at the latter two categories, the battle to cover housing costs is most pronounced in countries such as Turkey (28%) and Greece (27%) where more than one in four say they are only just managing to make ends meet. Contrastingly, the Netherlands (80%) report being the most comfortable with their housing costs.

How comfortable are Europeans with housing expenses

Top 5 countries most comfortable with housing costs		Top 5 countries least comfortable with housing costs	
	80%		23%
Netherlands		Greece	
	61%		25%
Portugal		Turkey	
	55%		32%
Poland		Ireland	
	53%		34%
UK		Malta	
	52%		36%
Lithuania		Hungary	

Energy costs: the pressure point

Energy costs are having a considerable impact on whether households can manage their expenses. In addition to mortgage or rent, energy prices - though down from their record 2022 peak - remain significantly higher than pre-Covid levels due to factors such as the Ukraine war, supply chain disruptions and geopolitical tensions.

Even so, most Europeans have been able to absorb the additional strain on their finances: **45% say they can either easily afford or afford their energy costs** and 39% say they are coping. But the picture is mixed, and stubbornly high gas and electric prices continue to be challenging for many households, especially in Greece where 23% of respondents say they are struggling to afford energy costs and 11% are really struggling. Those living with their partner's parents are the most likely to be struggling (26%) - a sign that shared living arrangements, often born out of necessity, don't always ease financial pressure.

Households cut back as mortgage costs squeeze budgets

The erosion of incomes is forcing many households with mortgages to cut back. **Three in four (75%) Europeans say they have reduced spending to meet payments.** With mortgages typically stretching well into adulthood, these cutbacks are often long-term adjustments rather than temporary measures: the average 18-34-year-old has nearly 20 years left on their mortgage, 35-54-year-olds still face more than 15 years, and even those over 55 carry an average of 10 years of repayments.

To meet mortgage payments, many households are forced to make trade-offs. Across Europe, 41% say they have cut back on or stopped altogether going out for date nights, cinema trips and other leisure activities, while 37% have reduced or stopped taking holidays.

Cutting back, however, changes depending on who you are and where you live. Younger adults (18-34) are the most likely to sacrifice nights out and leisure activities (48%), while those aged 35-54 are holding back on luxury items (42%) and holidays (39%). **When it comes to holidays, renters are hit hardest - nearly half (47%) have held off booking trips, compared with a third (33%) of homeowners.** Those living in larger cities tend to refrain from going out (51%), whereas those living in more isolated houses or villages choose to forego clothes and shoes (51%, 41% respectively). While financial strain is widespread, **women are more likely than men to cut back, especially on going out** (47% versus 35%), luxuries (40% versus 35%), and holidays (40% versus 35%), reflecting tighter control over everyday spending.

The trends of what countries curtail spending on differ: the Irish (46%) and the Greeks (59%) have chosen to cut back on going out, whereas the Polish (52%) and the Slovenians (50%) are choosing to go on fewer holidays (51%). The Finns, meanwhile, are most likely to reduce spending on luxury consumable items, like high-end food, alcohol or cosmetics (45%) to afford their mortgage payments.

Managing energy costs across Europe

Countries		Struggling	Comfortable
	Greece	34%	16%
	Hungary	24%	35%
	Ireland	23%	28%
	Turkey	22%	33%
	Romania	22%	30%
	Malta	22%	40%
	Spain	19%	48%
	Czech Republic	18%	40%
	Germany	18%	44%
	Italy	17%	39%
	Bulgaria	16%	38%
	Luxembourg	16%	47%
	Austria	15%	47%
	Slovenia	14%	50%
	UK	14%	50%
	Poland	13%	58%
	Croatia	13%	46%
	Finland	12%	51%
	France	12%	35%
	Switzerland	11%	51%
	Lithuania	10%	53%
	Portugal	9%	67%
	Netherlands	4%	79%
	Europe	16%	45%

Where Europeans are cutting back in order to afford their mortgage



Going out



Luxury consumable items



Holidays



Clothes and shoes



Electronics



Subscription services



Hobby items / sports goods



Classes / gym



Everyday items

Across Europe, the importance of physical activity for personal wellbeing and reducing the risk of chronic diseases continues to be championed by governments and bodies such as the World Health Organisation. However, many households point to reduced spending on sports goods, exercise classes and gym membership to meet more pressing costs, a trend that is especially true in Italy (34%) and Romania (33%).

Whilst affordability has made property feel out of reach for a lot of Europeans, the search for a home doesn't stop. The dream of home ownership or upsizing is encouraging many to consider the merits of relocating abroad, with 31% saying they would "definitely" or "probably" consider moving to another country in search of a higher quality of life.



Europeans on the move

Who is most likely to move?

Europe’s housing market is rarely still. Yet, while many dream of more space or a fresh start, most aren’t packing boxes just yet. **Only 17% of Europeans say they’re likely to relocate within the next year**, while nearly two-thirds (65%) expect to stay put. Austrians (74%) and Czechs (72%) are the least likely to change residence, with nearly three in four respondents keen to remain in their current housing situation. By contrast, 28% of people in Malta say they are likely to move homes within the next 12 months - the highest share in Europe, closely followed by Luxembourg (27%). When it comes to age groups, Gen Z are the most mobile, with three in 10 (30%) likely to switch homes in the year ahead. This is especially true in the UK, where more than two in five Gen Z respondents (42%) expect to move.

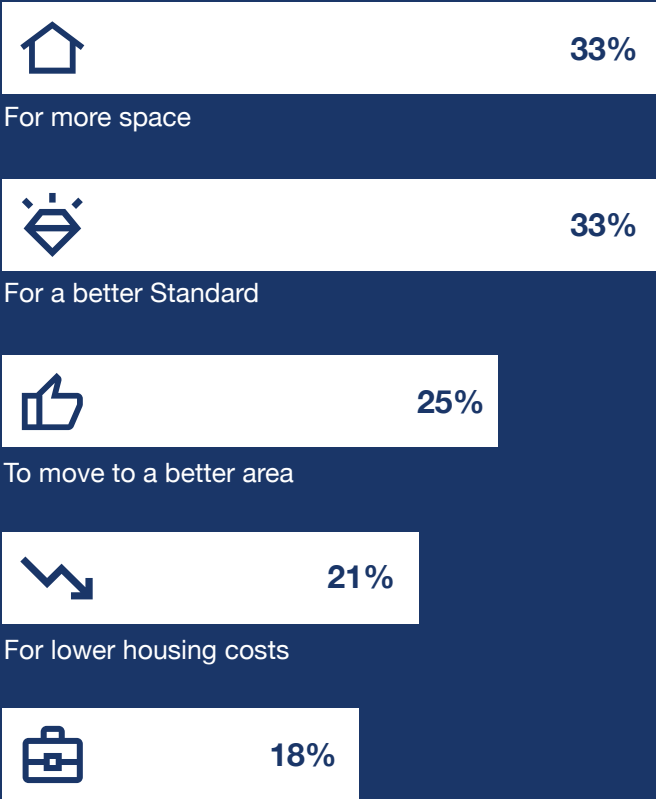
A quarter of adults still living with their parents (25%) are eyeing their first relocation in the next twelve months - proof that independence often begins with a change of address. By contrast, **those living alone (15%) are the least likely to relocate**. Renters are the most mobile group, with over a quarter (26%) planning to switch homes within the next year - twice the rate of homeowners (13%) - most commonly to find better quality housing (36%). Among homeowners who expect to relocate, the leading reason is the desire for more space (32%). People in large cities tend to be more mobile than those in less populated areas, with one in five (21%) likely to change homes in the next 12 months. Among city residents planning a move, better housing quality is the top reason (40%). Turkey leads this trend: 27% of Turks living in large cities expect to relocate in the year ahead, with nearly half (46%) looking for better quality housing.

There doesn’t appear to be a significant gender gap in the desire to relocate across Europe. On average, men (18%) are only one percentage point higher than women (17%) in their expectation to move. Malta, however, is an outlier: 39% of men are likely to relocate in the next 12 months compared to just 17% of women.

Only 17% of Europeans say they’re likely to relocate within the next year.



Why Europeans are planning to move



Trends, motivations, and destinations

When it comes to Europeans’ length of stay in their current property, they remain put for an average of 12 years. The biggest barrier to those looking to change homes is cost: 36% say homes are simply too expensive. Others point to saving for a deposit (19%), the hassle of relocating (18%), high interest rates (16%), and a lack of suitable homes (15%).

This might be why **three in ten (31%) Europeans would consider moving abroad for a better quality of life**. The most open-minded are found in Malta (52%), Turkey (49%), and Ireland (48%), where economic pressures and opportunity gaps are more keenly felt. In contrast, Finland stands out for its sense of contentment - 60% of Finns say they would not consider leaving, reflecting both high satisfaction and a cultural attachment to their homeland.

Gen Z are the most open to relocating internationally (47%), with Irish Gen Z respondents standing out - nearly three-quarters (73%) say they would consider moving abroad for a better quality of life. Across Europe, more men (33%) would consider international relocation than women (28%), with the largest gaps in Turkey (55% versus 43%) and Ireland (54% versus 42%).

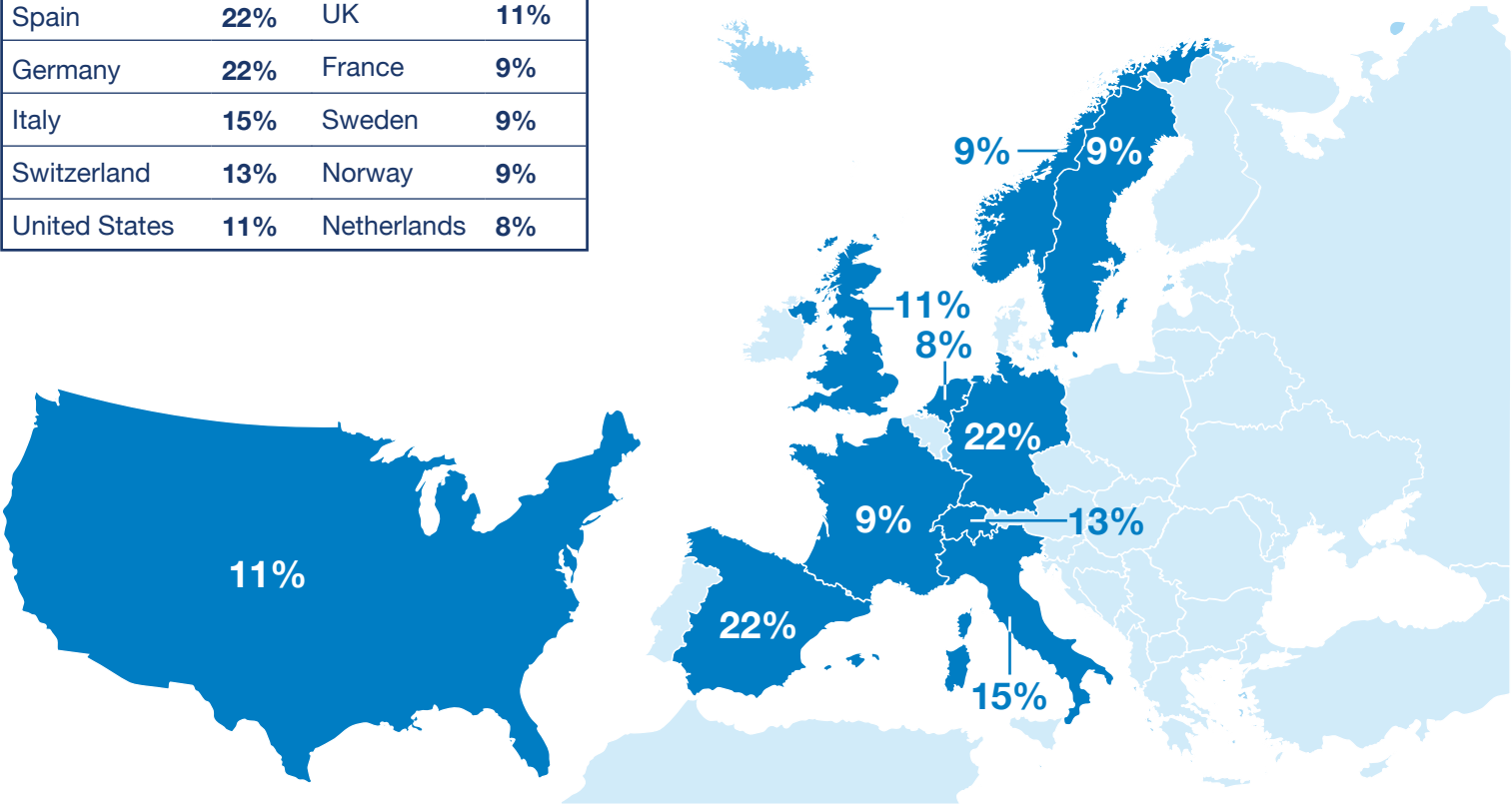
Europeans look abroad for better living conditions

When asked which countries they would move to, Spain and Germany are the top choices, each named by 22% of respondents. Italy (15%) and Switzerland (13%) are also popular. Moving outside Europe is attractive too: more than one in ten (11%) choose the United States, placing it among the top five destinations.

Few, however, have taken the leap. **Only 1% say they have changed countries in the last two years**. But while respondents may not have acted yet, 17% are seriously considering relocating abroad. The main motivation for such a significant change is the search for a higher quality of life, cited by almost half (49%) of respondents as the single-biggest factor. Close behind is the desire to reduce the cost of living or find more affordable housing, with over a third (36%) naming this as a reason for moving to another country.

Top 10 destinations Europeans want to move to

Spain	22%	UK	11%
Germany	22%	France	9%
Italy	15%	Sweden	9%
Switzerland	13%	Norway	9%
United States	11%	Netherlands	8%



Living and lifestyle across Europe

Partnership and family: unlocking the path to home ownership

Across the continent, the dream of home ownership or independent living remains strong, yet for many Europeans it still feels just out of reach. The main barrier – and indeed the recurring theme of Europe’s housing dynamics – is affordability. **Average salaries have failed to keep pace with rising house prices, with unaffordable prices (36%), insufficient deposits (19%), and high interest rates (16%) topping the list of barriers why people are struggling to buy.** While these barriers are widespread, relying on one income reduces financial headroom, putting single people at a particular disadvantage.

Most Europeans live with a partner or spouse (59%), while 12% live with parents and 19% live alone - patterns that underpin both the partner effect and the family dynamics.

Indeed, of those currently not looking to buy, **one in ten (10%) say it’s because they don’t currently have a partner**, highlighting how, in today’s economy, relationship status can be a practical barrier rather than a purely personal choice.

For people who are hoping to purchase in the future, partnership is often part of the plan: just over a quarter (26%) say having a partner to buy with would help them get there. This is cited most in the Netherlands (33%), Portugal (33%) and Germany (31%), and least in Turkey (19%), Czech Republic (20%) and Malta (22%).

When couples choose to cohabit

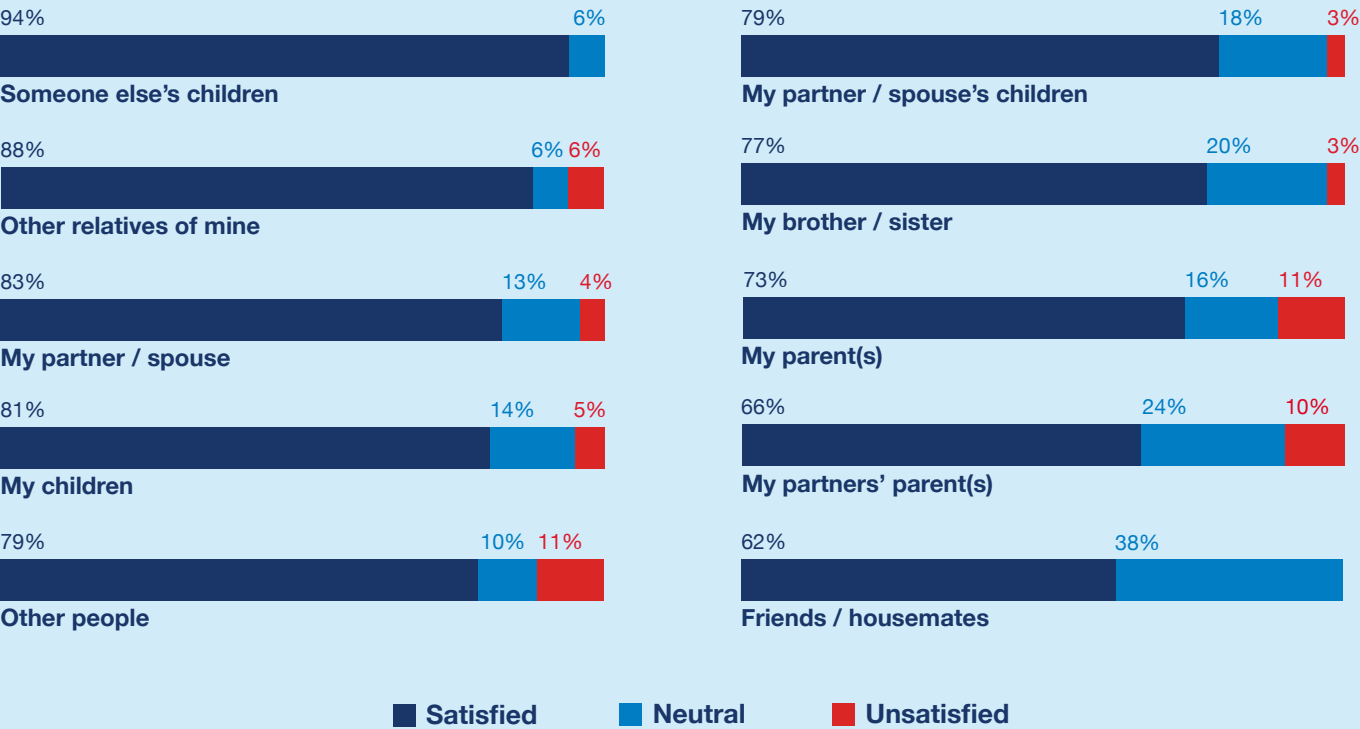
When it comes to moving in together, most couples don’t wait long. **Around one in four (25%) moved in within the first year**, and nearly half (48%) had done so within two years. This underlines how quickly cohabitation becomes the norm, reinforcing the ‘partner effect’ in shaping access to housing.

But, as always, there are considerable variations among countries; **the French tend to wait the longest (4 years) before moving in together, whereas the Brits (2 years, 4 months) appear to move more quickly.** And, across Europe as a whole, Gen Z is the age group that moves in with their partner the soonest (2 years, 8 months), while Gen X (3 years, 4 months) is the generation most likely to take their time, perhaps nodding to the greater financial stability Europeans often enjoy around mid-life.

The size of a residential area appears to influence how quickly couples move in together. 47% of those living in large cities moved in with their partner within two years, compared to 50% of those in villages and 60% of those in isolated dwellings. This may reflect the practical realities: in more remote areas, cohabiting sooner can make it easier to maintain a relationship, while in larger cities, couples may delay moving in together because of smaller living spaces, higher rents, and a lifestyle that supports greater independence.

Family also unlocks the path to ownership. **Among people hoping to buy, around one in eight (13%) cite help from family or friends** (through a gift/loan) and one in eight (13%) point to an inheritance. Looking at those who have already bought, close to three in five (59%) report some family contribution to their first purchase, and around three in ten (30%) say their deposit came via inheritance/gift or other non-salary means. However, **43% of women in Europe did not receive any family contribution** towards the purchase of their home, compared to 39% of men. Men were also slightly more likely to receive financial help in the form of a cash gift, 28% versus 25% of women, suggesting that men may have a modest advantage when it comes to accessing family support.

Who Europeans live with and how they feel



Multigenerational living and paths to independence

Across Europe, the path to independence varies widely, shaped by factors such as gender, location, and affordability. **Women tend to become independent earlier than men**, with 77% moving out by age 25 compared to 70% of men. However, where a person lives also has a strong influence. Those living in remote, isolated dwellings are far more likely to move out by the age of 18 (31%), than those living in towns (19%) or cities (19%), highlighting how locations are often tied to opportunities, with many young people eager to leave rural areas in search of education, employment, and independence in more urban settings.

The affordability squeeze also keeps some young adults in the family home. **Across Europe, the average age for first living independently is 23**, with Finns moving out earliest (21) and Spaniards latest (26). But these headline figures sit alongside strong generational differences: around one in eight (12%) live with their parents - a pattern that's heavily age-skewed: Gen Z (42%) are far more likely to be at home than Millennials (12%) or Gen X (7%). Timelines also vary widely across countries. In France, nearly two-thirds (64%) leave between 19 and 25. By contrast, in Spain 7% stay in the family home until after 36.

Staying with parents: a mix of necessity and strategy

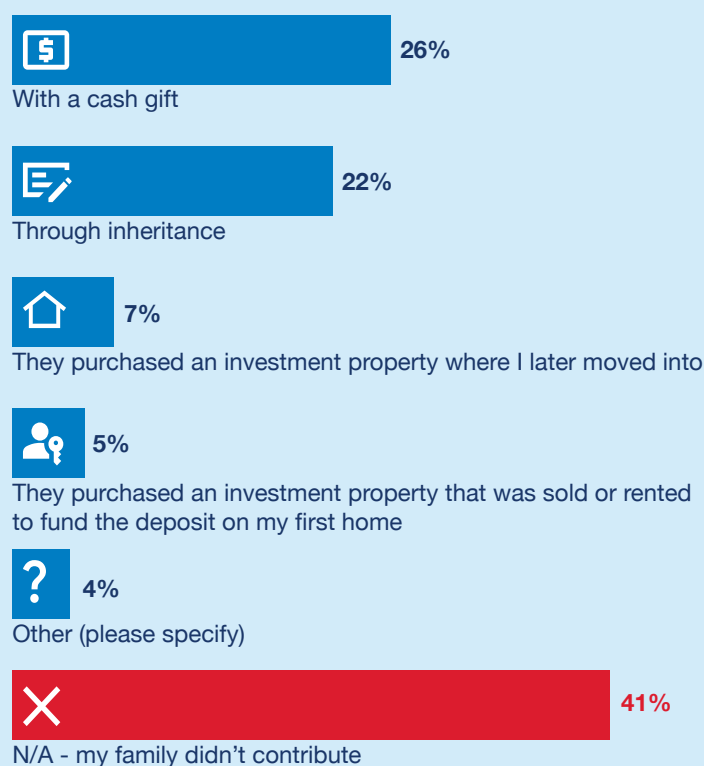
For many, staying put blends necessity and strategy. **Among those living with their parents, just over two in five (43%) say they cannot afford to rent or buy a home.** This rises to 62% in Ireland and 59% in Greece. Meanwhile, two in five (39%) are actively saving to move out. It's not all a trade-off either: one in three (33%) simply like living together, with Turkey (53%) standing out as the nation that reports this reason most. **And one in four (26%) cite caring duties** as their reason, with the highest shares in Romania (48%), Poland (32%) and the Czech Republic (32%).

Among those caring for parents, nearly three in ten (29%) have moved in with them, rising to 88% in the Netherlands. One in five (21%) have moved parents into their own home, particularly common in Ireland (41%) and the UK (35%).

When it comes to men and women, there are no obvious gender roles – 26% of men and 26% of women are living with their parents to care for them. With multi-generational home occupancy becoming more prevalent, adapting or reconfiguring properties to meet the needs of elderly people also appears to be commonplace. About one in eight (13%) have retrofitted their properties to add accessibility features. Luxembourg (42%) leads on adaptations, while Switzerland (36%) most often converts a room or garage into a care space.

Family contributions to first-time buyers

Base: 13,586 homeowners



Who chooses to live near their family?

Even when they've left the family nest, for many Europeans, their loved ones are still close by. In fact, **40% say they only need to travel less than an hour to be with loved ones** for celebratory occasions like Christmas or Eid. One in 20 (4%), on the other hand, commit to journeys of more than ten hours. Two in five (38%) Europeans living in rural dwellings travel less than an hour to celebrate special occasions such as Christmas or Eid with their families. Meanwhile, 17% do not need to travel at all. By contrast, only 34% of those living in large cities enjoy such short travel times, while another 17% face journeys of more than five hours to be with family.

This picture looks very different depending on where you are in Europe. **Families in the Netherlands (37%) and Austria (33%) are most likely to be just around the corner**, while in Turkey (11%) many face journeys of ten hours or more. In the

UK, however, it's less about distance and more about individual tradition – 11% say they don't celebrate these occasions with family at all.

When asked if they agree with the statement, "Celebrating with my family makes me wish I lived further away so that I don't have to visit them as often", the majority of Europeans were clear in their response. Almost two-thirds (65%) disagreed, with Hungary the most emphatic at 84%. However, **around 15% admitted that family gatherings do leave them wishing for more distance.** This view was strongest in Malta, where over a third (36%) agreed, compared with just 6% in Croatia. The findings suggest that while family occasions are largely seen as moments to be valued, for a small minority they can prove a reminder of the challenges that come with too much togetherness.

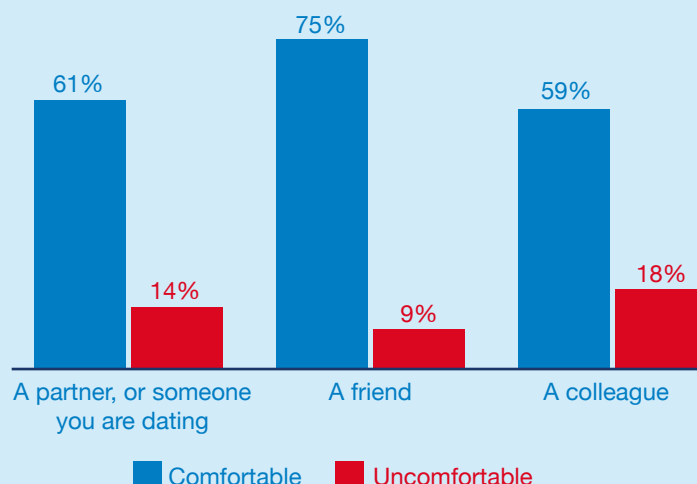
Europe's open door: how comfortable are we with hosting?

Travel tells one story of closeness, but another is revealed in how comfortable people feel inviting others into their home. For most Europeans, the front door remains 'open' - but that openness can vary depending on who is being welcomed in.

Friends are the easiest company: **three in four Europeans (75%) say they feel comfortable inviting them home**. But comfort drops when relationships are more intimate or more formal. Just 61% are at ease inviting a partner or someone they're dating round, and the figure is almost identical for colleagues at 59%. Given partners and colleagues sit at a similar level, it suggests that even the most personal relationships don't automatically translate into an open-door policy.

The Netherlands leads the way when it comes to inviting friends over, with 86% feeling comfortable, alongside Finland (84%) and Italy (82%) - countries that also report high overall housing satisfaction. At the other end of the scale, Bulgaria (67%), Lithuania (68%) and Slovenia (68%), where residents are less satisfied with their housing situation, are the least likely to welcome friends into their homes. This points to how people's living situation can shape social habits.

Comfort levels with hosting guests



However, it's not just about who's being invited into your house that indicates your comfort levels – it's also about who's already there. Unsurprisingly, **Europeans who live with 'other people' – i.e. not friends or family – are the least likely (54%) to feel comfortable inviting friends over**. Meanwhile, those who live with their partner are the most likely (78%) to feel at ease, shortly followed by those who live with friends or housemates (77%). For those who live with their parents, comfort levels do drop (70%) when having friends over, but they remain much healthier than those who live with other people.

For partners, Luxembourgers (75%) stand out as feeling most comfortable inviting them into their homes, followed by the Swiss (69%), Finns and Italians (both 68%). Meanwhile, the Hungarians (52%) and Greeks (54%) report the lowest levels of ease with this type of guest. Colleagues create the sharpest divide: three-quarters of Swiss (71%) feel comfortable inviting them in, but less than half of Hungarians (48%), Finnish (47%) and Maltese (45%) say the same.

But cultural differences undoubtedly influence these feelings, as a few countries break the pattern, reporting that people feel more comfortable inviting a colleague over than a partner or someone they're dating. Czech Republic (60% with colleagues versus 54% with partners), Portugal (67% versus 61%), and Greece (60% versus 54%) fall into this category, as do Bulgaria (59% versus 57%) and Germany (59% versus 56%) – though the difference is less pronounced in the latter two countries.

For friends, comfort levels across the continent are relatively similar across age groups, but for partners, the gap is much wider. **70% of Gen Z say they are comfortable welcoming partners or dating partners into their homes, compared with just 52% of those aged 55+**, suggesting that hosting partners tends to be more common - or easier - earlier in life.

Across all guest types, **renters (15%) are slightly more likely than owners (12%) to shy away from hosting**. And among all in the minority who feel uncomfortable having guests over (14%), around one in five (21%) cite a lack of space, as the reason why, while a similar share (20%) say their home is in a poor state of repair. One in seven admit it's because their home is unclean or messy (14%) or that their family members are the barrier (15%).





Austria

Austria ranks among Europe’s leaders for housing satisfaction, with four in five (81%) content with their current housing situation, ahead of the 77% European average. But satisfaction levels differ significantly by how people live: 92% of owners report being satisfied versus just 71% of renters.

Higher satisfaction levels may reflect Austrians feeling slightly less pressure when it comes to housing costs. Households devote 36% of their monthly income to housing - above the 32% European average, but a marked improvement from last year’s 42%. Comfort levels have risen in parallel, with 49% now feeling able to manage these costs – four percentage points higher than a year ago and above Europe average of 45%. Yet men (54%) outpace women (43%) by more than 10 percent, revealing a gender divide in how housing costs are experienced.

Energy bills also reveal a gender imbalance. While nearly half (47%) of Austrians feel comfortable with energy costs, it is men (55%) who lead this group, with only two in five (40%) women reporting the same - roughly double Europe’s gender gap (men: 48%, women, 41%). This disparity is perhaps reflective of Austria’s ownership divide:

men (51%) are more likely to own homes than women (36%), which may explain why financial pressure falls unevenly.

Despite these pressures, Austrian households demonstrate signs of resilience. Only 10% of Austrians borrowed to cover their housing costs in the past year* - below the 13% European average. Mortgages look manageable for Austrians: average repayment terms are about 15 years, broadly in line with Europe. Gen Z expect to clear their mortgages in around 16 years - roughly three years sooner than the European average. In fact, only 5% of Gen Z currently own with a mortgage, five percentage points below the European average (10%). That resilience is also reflected in when people buy their homes. On average, Austrians reach home ownership earlier (29) than their European counterparts (31).

Early ownership feeds into a strong sense of stability. Just 15% are expecting to move within the next year (Europe: 17%). One in five (21%), however, would consider moving abroad for a better quality of life, though this is considerably lower than the European average of nearly a third (31%).

Key Facts		Comparison with European average
Feel financially comfortable with current housing costs	49%	+4%
Feel comfortable paying energy bills	47%	+2%
Likely to move in the next 12 months	15%	-2%
Currently living with their parents	7%	-5%
Currently living on their own	27%	+9%
Average age of purchasing first home (years)	29	-2
Average age of first living independently (years)	21	-2
Average time couples spend before moving in together (years)	2.4	-0.8
Top five reasons people plan to move in the next 12 months		
For more space	38%	+5%
For a better standard / quality of housing	34%	+1%
For lower housing costs	30%	+9%
To move to a better area	24%	-1%
Practical reasons / circumstances (such as moving for a new job, education, etc.)	18%	0%

*Not including mortgages



81%
are satisfied with their current housing situation



21%
would consider moving abroad for a better quality of life





Bulgaria is a **nation of homeowners**. Among those surveyed, four in five adults (80%) own their home – almost a fifth more than in Europe (63%). Consequently, the country has far fewer renters (11%) than the wider continent (29%). This ownership starts early, with 65% of Gen Z already on the property ladder – a significant jump from the European average of 40%. As a result, only 11% live with their parents – including 28% of 18–34-year-olds, compared to 31% across Europe.

These high levels of ownership are matched with high levels of contentment: Bulgarians report above-average housing satisfaction, with 79% content with their living situation – a factor that undoubtedly contributes to the fact that only 16% of Bulgarians expect to change home in the next year.

However, this independence does make life more expensive. Indeed, fewer Bulgarians feel comfortable with their housing costs (39%) and energy bills (38%) than the rest of Europe (45%, 45%). This is in spite of the fact that they spend less of their monthly income on housing and utilities – around 26% of it – than the rest of Europe (32%).

But **affordability levels have improved significantly on last year**, when households spent a third (33%) of their

income on bills, signalling that wage growth and falling inflation in the country are having real life impact.

Even so, many households are leaning on support systems to manage costs. Family contributions remain pivotal, with nearly two in five (38%) buyers obtaining their deposit through inheritance, gifts or other support from family members. A further two in five (39%) homeowners say their inheritance directly contributed to their purchase.

However, Bulgarians are not immune to the continent’s growing cost of living, with almost one in five (19%) having relied on credit in the past year to meet housing expenses compared to Europe’s 13%. Combined with family contributions, these support systems act as safety nets, helping to sustain Bulgaria’s high ownership rates and youthful optimism about getting on the property ladder.

Looking ahead, the high ownership rates are expected to continue. Among non-owners, **only 23% believe they will never be able to buy** compared to 29% across Europe. And when it comes to where to buy, Bulgarians show a stronger sense of rootedness, with only 19% considering moving abroad versus the European average of 31%.

Key Facts		Comparison with European average
Feel financially comfortable with current housing costs	39%	-6%
Feel comfortable paying energy bills	38%	-7%
Likely to move in the next 12 months	16%	-1%
Currently living with their parents	11%	-1%
Currently living on their own	18%	0%
Average age of purchasing first home (years)	33	+2
Average age of first living independently (years)	24	+1
Average time couples spend before moving in together (years)	3.5	+0.3
Top five reasons people plan to move in the next 12 months		
For more space	39%	+6%
For a better standard / quality of housing	38%	+5%
For lower housing costs	27%	+2%
To move to a better area	19%	+8%
Practical reasons / circumstances (such as moving for a new job, education, etc.)	15%	-3%





In Croatia, the housing market is defined less by price pressure and more by the condition and suitability of homes.

When it comes to home ownership, four in five (80%) respondents already own their homes, and most own outright (72%), making renters a minority (7%). That ownership base keeps mobility low: **only 12% expect to move in the next year**, which is slightly lower when compared to the rest of Europe (17%). When people do consider a change, they **tend to consider international living**, with 44% of Croatians having thought about moving abroad in the past two years, drawn more by quality-of-life (58%) and career prospects (46%) than by chasing cheaper living (25%).

On the path to ownership, income proves to be a pressure point. **Among aspiring buyers, two in five (39%) cite insufficient salary as the top barrier**, while needing a larger deposit (20%) and high interest rates (22%) are secondary constraints. Many feel shut out completely: 26% of non-owners say they will never be able to buy - consistent with the rest of Europe (29%).

Where people do see a path to buying, family wealth plays a prominent role. Among current owners, two in five (39%) say inheritance helped with their first purchase (Europe: 22%), while 13%

of future buyers expect inheritance to enable a purchase.

But while family wealth remains key to getting onto the ladder, it is quality and functionality that shape people's satisfaction once inside the home. Among those dissatisfied with their living situation, the leading issues are too little space (42%), poor or inadequate kitchens or bathrooms (28%) and heating or cooling problems (25%). Cost (21%) appears less central as a driver of dissatisfaction than elsewhere across the continent (Europe: 34%). In practice, this points to a market where improving the quality and functionality of existing homes, such as layout, kitchens, bathrooms and thermal performance, is likely to unlock the greatest gains in satisfaction and value.

These quality concerns spill into Croatians' social lives. Among those who feel uncomfortable inviting others home, the condition of the property is a prominent factor: state of repair is cited by two in five when thinking about inviting a partner (39%) or close friend (40%) over (Europe: 22%, 21%), highlighting how **presentation and repair standards have a meaningful effect on how people use their homes**, not just how they feel about them.

Key Facts		Comparison with European average
Feel financially comfortable with current housing costs	44%	-1%
Feel comfortable paying energy bills	46%	+1%
Likely to move in the next 12 months	12%	-5%
Currently living with their parents	18%	+6%
Currently living on their own	14%	-4%
Average age of purchasing first home (years)	32	+1
Average age of first living independently (years)	24	+1
Average time couples spend before moving in together (years)	3.2	0
Top five reasons people plan to move in the next 12 months		
For more space	37%	+4%
For a better standard / quality of housing	32%	-1%
For lower housing costs	20%	+2%
To move to a better area	19%	-6%
Practical reasons / circumstances (such as moving for a new job, education, etc.)	19%	+5%




75%
are satisfied with their current housing situation


35%
would consider moving abroad for a better quality of life





Czech residents have a more pessimistic outlook on homeownership. Among adults who don't yet own, **44% say they don't think they'll ever be able to buy a home**, compared with just 29% across Europe.

Higher housing costs may contribute to this picture. Households devote more than a third (35%) of their income to housing - marginally above the European average (32%). These higher outgoings are reflected in how people feel: **20% report struggling with housing costs**, compared to 17% Europe-wide. Challenges are most pronounced for young people: nearly a quarter of (24%) those aged 18–31 say they struggle, 6 percentage points above the European average of 18%. Energy bills deepen the pressure, as 18% of Czechs say they are struggling with energy costs, two percentage points higher than the European average (16%).

These affordability challenges are echoed in overall satisfaction, which is slightly lower in Czechia (73%) than the European average (77%). Perhaps unsurprisingly, it's respondents who own (86%) who report higher satisfaction levels than those who rent (53%). But these subdued levels aren't prompting any more Czechs to want to make the move abroad. Only 29% would consider

moving to another country for a higher quality of life, less than the European average of 31%. Domestic mobility is also limited. Just one in 10 (9%) expect to move in the next year compared to nearly one in five (17%) in Europe. For those who are considering a move, the main motivations are to gain more space (47%) and better standards (43%). Yet price still blocks progress, with 31% of would-be movers and would-be owners citing unaffordable properties as the main barrier, ahead of not having saved enough for a deposit (27%) and high interest rates (15%).

Despite these challenges, the market shows signs of early self-reliance. **Only one in five (20%) say they would need a partner to buy a property (Europe: 26%)** and just 8% of adults still live with their parents (Europe: 12%). Among those who do, the top reasons are enjoying living with them (37%) instead of finding property unaffordable (36%) or saving money (31%) - suggesting greater self-reliance when compared with Europe, where 43% cite unaffordability and 39% cite saving money. Yet this head start in independent living doesn't translate to earlier homeownership. Czech residents report a later age of owning their first property at 33 years old, versus 31 across Europe.

Key Facts		Comparison with European average
Feel financially comfortable with current housing costs	44%	-1%
Feel comfortable paying energy bills	40%	-5%
Likely to move in the next 12 months	9%	-8%
Currently living with their parents	8%	-4%
Currently living on their own	19%	+1%
Average age of purchasing first home (years)	33	+2
Average age of first living independently (years)	22	-1
Average time couples spend before moving in together (years)	2.4	-0.8
Top five reasons people plan to move in the next 12 months		
For more space	47%	+14%
For a better standard / quality of housing	43%	+10%
For lower housing costs	28%	+3%
To move to a better area	26%	+12%
Practical reasons / circumstances (such as moving for a new job, education, etc.)	24%	+3%





Finland stands out as a country where **living alone is the norm**. Over a third (34%) of Finns live by themselves (Europe: 19%) and very few (4%) live with parents (Europe: 12%).

Among respondents who have bought, the Finnish are notably self-reliant, with **over two thirds (68%) saying that family didn't contribute to their deposit** – a far greater amount than the wider continent (Europe: 41%). This trend goes for younger buyers, too: Millennials (56%) and Gen Z (40%) are much more likely than their European peers (Europe: 32%, 26%) to have bought without family help. But this strong level of self-reliance appears to be putting more pressure on the route to ownership for Finns, with over half (52%) citing that their salary not being high enough is the main barrier to purchasing.

Independent living often means carrying housing costs on a single income: households devote a larger share of income to housing and utilities than the rest of the continent, with nearly half (48%) spending over 30% (Europe: 40%). Consequently, **fewer Finns (42%) describe their housing costs as comfortable** (Europe: 45%) and nearly one in five (18%) say they are struggling (Europe: 17%). This might be why Finns

are in a greater rush to move in with their partner, with two in five (38%) making the decision within the first year of a relationship against an average of just one in four (26%) Europeans.

Despite tighter budgets, Finns are more at ease welcoming others into their home. Two thirds (68%) feel comfortable hosting a partner or date and 84% a close friend (Europe: 61%, 75%). For those who feel uncomfortable with others in their home, an unclean or messy home is one of the main reasons why.

Whether thanks to less reliance on a housemate, or due to the higher costs of living alone, one in five (21%) Finns expect to move home in the next 12 months (Europe: 17%). Lower housing costs (28%), more space (28%) and a better standard of housing (28%) are what expectant movers are on the lookout for. Only 15%, however, would consider moving country for a better quality of life – half as many as the rest of Europe (31%), indicating that while there may be room for improvement when it comes to housing satisfaction, the Finns are happy with Finland as their home.

Key Facts		Comparison with European average
Feel financially comfortable with current housing costs	42%	-3%
Feel comfortable paying energy bills	51%	+6%
Likely to move in the next 12 months	21%	+4%
Currently living with their parents	4%	-8%
Currently living on their own	34%	+16%
Average age of purchasing first home (years)	30	-1
Average age of first living independently (years)	21	-2
Average time couples spend before moving in together (years)	2.4	-0.8
Top five reasons people plan to move in the next 12 months		
For more space	28%	-5%
For a better standard / quality of housing	28%	+7%
For lower housing costs	28%	-5%
To move to a better area	26%	+8%
Practical reasons / circumstances (such as moving for a new job, education, etc.)	21%	-4%



78%

are satisfied with their current housing situation



15%

would consider moving abroad for a better quality of life





France is one of the most contented housing markets on the continent. Four in five (79%) are satisfied in their current living situation (Europe: 77%) and a higher share are “very satisfied” (37% versus 32%). This sense of comfort translates into reduced mobility aspirations with **only 17% of French residents considering moving abroad for a better quality of life**, compared to nearly a third (31%) of Europeans.

Domestic moves, however, are a different story. One in five (21%) French people expect to move within the next year (Europe: 17%), largely in pursuit of more space (44%) and to get on the property ladder (29%).

Affordability of housing paints a mixed picture. While the number who report being comfortable with housing costs (44%) is in line with the European average (45%) - and up 2% on last year - energy bills remain a challenge. Only a third (35%) of respondents report feeling comfortable covering them. This is, however, a modest 2% improvement over comfort levels reported last year.

Compared with Europe, fewer respondents (12%) report struggling with energy bills (Europe: 16%). Furthermore, the proportion of those struggling has declined by 5% since last year, reflecting

a welcome improvement in household resilience. Indeed, only 9% of French households spend more than half of their income on housing costs, compared to 12% across Europe.

When it comes to living arrangements, **far fewer adults live with parents** (8%) compared to the European average (12%), and proximity to family ranks lower as a housing priority (25% versus 30%). France scores higher for social confidence at home, too: more than four in five (82%) feel comfortable inviting friends or relatives round (Europe: 78%).

Expectations around ownership also differ. French respondents believe they will buy their first home at an average age of 33 - around two years later than the European norm (31). There is also less of a reliance on family for those property purchases - just a third (33%) had a cash gift or inheritance to help them onto the property ladder compared to the European average of 48%.

The result is a country where people are more at ease in their current surroundings, more likely to look for improvements at home rather than abroad, and more confident in the homes they already have.

Key Facts		Comparison with European average
Feel financially comfortable with current housing costs	44%	-1%
Feel comfortable paying energy bills	35%	-10%
Likely to move in the next 12 months	21%	+4%
Currently living with their parents	8%	-4%
Currently living on their own	21%	+3%
Average age of purchasing first home (years)	33	+2
Average age of first living independently (years)	23	0
Average time couples spend before moving in together (years)	4.2	+1.0
Top five reasons people plan to move in the next 12 months		
For more space	44%	+11%
For a better standard / quality of housing	29%	+17%
For lower housing costs	28%	-5%
To move to a better area	25%	0%
Practical reasons / circumstances (such as moving for a new job, education, etc.)	15%	-6%





Less than half (47%) of German respondents own their own home, compared to a European average of nearly two thirds (63%). While ownership rates are modest overall, there are clear gender disparities: in Germany, 29% of women own property (men: 34%). Owning outright is rarer: 20% of women versus 25% of men.

Despite this, Germans display a notable sense of contentment with their living situations. A significant **31% say they have no interest in ever purchasing a property** – double the European average (15%). Among this group, more than half (53%) say the main reason is simply that they are happy with their current circumstances and see no need to change. A further one in five (21%) say they are deterred by the responsibility that comes with owning a property. This reflects a wider cultural acceptance of renting, and suggests that, for many Germans, **housing stability and satisfaction are not tied to ownership** in the same way as in other European markets.

Overall, satisfaction levels are in line with the rest of the continent, with four in five (78%) Germans content with their living situation - 10% more than in 2024. This rise in satisfaction may be partly due

to the significant drop in the number of people struggling with energy costs, which fell from 36% to 16% over the last year, easing pressure on household bills for many.

This sense of comfort also influences broader lifestyle choices: **fewer Germans (28%) would consider moving abroad** to pursue a higher quality of life than the European average (31%). Satisfaction at home is supported by almost half (48%) of residents feeling comfortable with their housing costs. For some, however, meeting these expenses is proving challenging, as one in ten (10%) is finding themselves having to rely on credit or borrowing to cover costs*. As the cost of living continues to put pressure on households, even those with the stability of home ownership, more than one in five (22%) are cutting back on everyday items such as food and toiletries, to help meet mortgage costs – a 7% increase compared to 2024.

Key Facts		Comparison with European average
Feel financially comfortable with current housing costs	48%	+3%
Feel comfortable paying energy bills	44%	-1%
Likely to move in the next 12 months	18%	+1%
Currently living with their parents	6%	-6%
Currently living on their own	32%	+14%
Average age of purchasing first home (years)	34	+3
Average age of first living independently (years)	22	-1
Average time couples spend before moving in together (years)	2.9	
Top five reasons people plan to move in the next 12 months		
For more space	43%	+10%
For a better standard / quality of housing	36%	+3%
For lower housing costs	29%	+4%
To move to a better area	21%	0%
Practical reasons / circumstances (such as moving for a new job, education, etc.)	20%	+2%

*Not including mortgages





78%

are satisfied with their current housing situation



28%

would consider moving abroad for a better quality of life





Greece

When it comes to the housing market in Greece, budgets are tight. Over a quarter (27%) are struggling with the affordability of their current housing situation (Europe: 17%), and even more (34%) say the same of energy bills (Europe: 16%). **More than one in ten (11%) spend more than 50% of their income on housing and utilities**, which is weighing on reported levels of happiness at home. 66% of Greeks are satisfied with their current housing situation, edging down from last year (68%) and sitting below the rest of Europe (77%).

The strain on wallets might explain why one in five (20%) expect to move within the next year (Europe: 17%), and a larger proportion (36%) say they would consider moving country for a better quality of life (Europe: 31%). But relocation is only one lever; Greeks are also adjusting how they live to keep costs in check.

This adjustment is visible in how Greeks form households. **Adults are more likely (15%) to live with their parents** (Europe: 12%), and the majority of those who do (59%) say it's because they can't afford to rent or buy. Living with a partner, on the other hand, is slightly more common in Greece (62%) than across Europe (59%). But, couples take longer to move in together: people wait around four

years on average before moving in with a partner, compared with three years across Europe. In short, family homes act as a longer runway, bridging the gap until moving in with a partner is affordable.

The influence of **family support is particularly evident when people buy their first home**. Among homeowners, 31% of Greeks received an inheritance and 38% received cash gifts—both higher than the European averages of 22% and 26%. Far fewer Greeks report that their family didn't contribute at all (25%, compared with 41% in Europe). This results in an equity-heavy ownership base: overall homeownership in Greece aligns with the European average (63%), but 53% of Greek owners own their homes outright (Europe: 47%), while only 10% have a mortgage (Europe: 15%). Greeks also purchase their first home slightly later, at an average age of 35, compared with 31 for the rest of Europe.

Key Facts		Comparison with European average
Feel financially comfortable with current housing costs	23%	-22%
Feel comfortable paying energy bills	16%	-29%
Likely to move in the next 12 months	20%	+3%
Currently living with their parents	15%	+3%
Currently living on their own	16%	-2%
Average age of purchasing first home (years)	35	+4
Average age of first living independently (years)	23	0
Average time couples spend before moving in together (years)	3.6	+0.4
Top five reasons people plan to move in the next 12 months		
For more space	32%	-1%
For a better standard / quality of housing	30%	+12%
For lower housing costs	30%	+9%
To move to a better area	27%	-6%
Practical reasons / circumstances (such as moving for a new job, education, etc.)	21%	-4%



66%

are satisfied with their current housing situation



36%

would consider moving abroad for a better quality of life





With 72% of survey respondents owning and just 16% renting, Hungary is a **market dominated by owners** (Europe: 29% renters, 63% owners). In spite of this, Hungarians fall behind the wider continent when it comes to how satisfied they feel with their current living situation, with nearly two thirds (64%) reporting they're satisfied against a European average of more than three in four (77%).

Among those unhappy with their home, heating, **cooling and ventilation issues are the top complaint**, cited by more than half (51%) of respondents - considerably more than the European average (29%). By comparison, affordability - the common Europe-wide driver of levels of dissatisfaction - is flagged by just one in five (21%) in Hungary, far fewer than the one in three (34%) across Europe.

Affordability isn't the top driver of dissatisfaction in Hungary, but many households still feel under financial pressure with housing costs and energy bills. One in four (25%) Hungarians say they are struggling with their housing costs compared with a European average of 17%. Energy costs are a clear pressure point too, and one in four (24%) would go as far as to say they are "struggling" (Europe: 16%).

Even with these challenges, Hungarians are less inclined to move. Only 14% of Hungarians say they would like to move home over the next 12 months, below the European average of 17%. Motivations change according to gender: **women (35%) are more likely to move for a better standard or quality of housing than men** (25%), while men (35%) prioritise more space than women (20%). But for those who are looking to move, affordability remains a key barrier: nearly half (46%) of this group cite properties being too expensive as an obstacle, well above the Europe-wide average (36%).

Despite the pressures, expectations of future ownership remain relatively optimistic, and family support remains strong. Indeed, three in five (58%) non-owners surveyed say they expect to own a home at some point in the future (Europe: 56%). Family contributions are likely to play a role here, as two in three (67%) Hungarians report receiving financial support from their loved ones to get on the housing ladder (Europe: 63%). Leaving the family nest later is another way in which Hungarians are helped on the path to homeownership. One in four (24%) 18-34-year-olds live rent-free (Europe: 15%), signaling heavier reliance on the family base in early adulthood.

Key Facts		Comparison with European average
Feel financially comfortable with current housing costs	36%	-9%
Feel comfortable paying energy bills	35%	-10%
Likely to move in the next 12 months	14%	-3%
Currently living with their parents	13%	+1%
Currently living on their own	18%	0%
Average age of purchasing first home (years)	29	-2
Average age of first living independently (years)	23	0
Average time couples spend before moving in together (years)	2.4	-0.8
Top five reasons people plan to move in the next 12 months		
For more space	30%	-3%
For a better standard / quality of housing	27%	-6%
For lower housing costs	27%	+9%
To move to a better area	24%	-1%
Practical reasons / circumstances (such as moving for a new job, education, etc.)	17%	-4%





Irish households bear a heavier cost burden than their European counterparts. Day to day, they dedicate 37% of their household income to housing expenses, 5% more than the European average (32%). Energy bills are a key strain here, with only 28% feeling comfortable paying utility bills versus 45% across Europe.

Financial stress is clearly weighing on satisfaction, with **just two in three Irish people (68%) content with their housing** – significantly below the European average of 77%. Among those dissatisfied, almost half (49%) cite cost as the main issue, a much higher share than across Europe (34%), where the leading complaint is lack of space (37%).

Despite cost pressures, the market appears to be dynamic. One in five of Irish people (20%) expect to move in the next year, a slightly higher number than the European average (17%). The primary motivation for these moves is to achieve a better standard and quality of housing – a reason cited by two in five (40%) people who are likely to move in the next year.

For many Irish, the high cost of living has them looking beyond Ireland’s borders. **Nearly half of Irish adults (48%) would consider moving abroad** for a better

quality of life – a considerably higher proportion than the European average (31%). About a quarter (24%) have seriously considered moving to another country in the past two years, and 6% are actively planning to do so – both higher than the European averages of 17% and 4% respectively. Gen Z is leading this trend with three in four (73%) saying they’d consider leaving, a wider gap compared with 47% across Europe.

In a similar vein, Irish people also demonstrate greater independence. The average age for first living independently is 22, a year younger than the European average (23). Irish people are **less dependent on family for financial help**, too, with 56% reporting that their family didn’t contribute to the purchase of first home, compared to 41% in Europe. Nevertheless, looking to the future, there is still strong optimism for homeownership. Over two thirds (64%) of Irish residents believe they will be able to purchase a property in the future – higher than the European average of 56%.

Key Facts		Comparison with European average
Feel financially comfortable with current housing costs	32%	-13%
Feel comfortable paying energy bills	28%	-17%
Likely to move in the next 12 months	20%	+3%
Currently living with their parents	15%	+3%
Currently living on their own	17%	-1%
Average age of purchasing first home (years)	31	0
Average age of first living independently (years)	22	-1
Average time couples spend before moving in together (years)	2.8	-0.4
Top five reasons people plan to move in the next 12 months		
For more space	40%	+7%
For a better standard / quality of housing	33%	0%
For lower housing costs	30%	+9%
To move to a better area	28%	+3%
Practical reasons / circumstances (such as moving for a new job, education, etc.)	17%	-1%



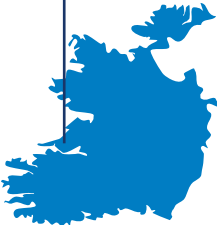
68%

are satisfied with their current housing situation



48%

would consider moving abroad for a better quality of life





Living arrangements in Italy have family at their core and reflect a culture of togetherness. **Only 14% of Italians live alone**, compared to 18% across Europe, thanks to stronger reliance on family households. More than a fifth (22%) live with their parents, siblings or other relatives compared to 18% across Europe. **Satisfaction with housing is among the highest in Europe**, with 80% reporting being content with their current situation. Younger Italians, however, lag behind both the Italian and European average: 70% of 18–34-year-olds are happy with their housing situation, down from Europe’s average of 73% for this age group.

Home ownership is widespread. 76% of Italian respondents own their property compared to 63% across Europe, with outright ownership standing 15 percentage points higher than the continental average (47%). This level of ownership is reinforced by family ties: nearly three-quarters (72%) of Italians receive family financial support, most from inheritance and cash gifts, when purchasing property, well above the European norm of 59%. A further 15% live with their parents while saving to purchase a home.

Despite the support from family, financial strain is still present but appears contained. One in ten (10%) Italians have used credit or borrowing in the past year to cover housing costs, slightly lower than in 2024 (13%).*

But while satisfaction levels are high and family ties strong, more than **a third (35%) of Italians say they would consider moving abroad** - above the European average of 31%. The search for a higher quality of life (48%) and more affordable housing or lower living costs (37%) are the main drivers, indicating concerns about long-term prospects. Indeed, over a third (35%) of Italians do not believe they will ever be able to purchase a property, compared to 29% across Europe.

Barriers to purchasing in Italy also look different from the continent as a whole. While salary is the dominant obstacle elsewhere (Europe: 58%), only a quarter of Italians (25%) identify it as their main challenge. Instead, a higher share (22%) points to factors such as finding the right property or location (Europe: 16%), underlining how the hurdles to ownership in Italy are more diverse despite the high level of family support in property purchases.

Key Facts		Comparison with European average
Feel financially comfortable with current housing costs	41%	-4%
Feel comfortable paying energy bills	39%	-6%
Likely to move in the next 12 months	16%	-1%
Currently living with their parents	15%	+3%
Currently living on their own	14%	-4%
Average age of purchasing first home (years)	33	+2
Average age of first living independently (years)	26	+3
Average time couples spend before moving in together (years)	4.1	+0.9
Top five reasons people plan to move in the next 12 months		
For more space	27%	-6%
For a better standard / quality of housing	24%	-9%
For lower housing costs	24%	+3%
To move to a better area	23%	+5%
Practical reasons / circumstances (such as moving for a new job, education, etc.)	19%	-6%

*Not including mortgages





Lithuanian households look notably more financially comfortable than the European norm – even if headline satisfaction with housing is lower. While 71% are satisfied with their current housing – slightly below Europe’s average of 77% – measures of day-to-day affordability are more positive. **Over half (52%) say their housing costs are comfortable to manage**, compared to a European average of 45%. Moreover, just 12% report struggling with their housing costs – 5% less than the European average.

A similar pattern emerges with energy costs: more than half (53%) feel comfortable managing their bills – again considerably higher than the European average of 45%. And only one in 10 (10%) would go as far as saying they’re struggling with these bills, compared with 16% across Europe.

Broader spending patterns underline this picture: **only 19% of households in Lithuania spend more than 30% of income on housing and utilities** - compared with 27% Europeans. The lighter financial burden seems to lessen reliance on borrowing: only 9% used credit over the past year for housing expenses, compared with 13% across Europe. Among those who did borrow,

however, the use of payday loans is more frequent (33%), suggesting that when additional support is required it is often a short-term necessity.

Lithuanians show a greater degree of stability in their living situation than wider Europe. Only 12% expect to move home in the next year, against a European average of 17%. That said, more than one in four (28%) would consider moving abroad in search of a better quality of life.

At home, living arrangements differ from the European norm: cohabitation with a partner or spouse is more common (66% versus 59%), while fewer live with parents (9% versus 12%). This is perhaps because, for many Lithuanians, buying a home still feels out of reach alone: almost one in four (24%) believe they will only be able to purchase a property when they have a partner to buy it with, similar to the European average (26%). This helps explain why **only 14% live alone** - 4% lower than the European average (18%).

Key Facts		Comparison with European average
Feel financially comfortable with current housing costs	52%	+7%
Feel comfortable paying energy bills	53%	+8%
Likely to move in the next 12 months	13%	-4%
Currently living with their parents	9%	-3%
Currently living on their own	17%	-1%
Average age of purchasing first home (years)	31	0
Average age of first living independently (years)	22	-1
Average time couples spend before moving in together (years)	2.5	-0.7
Top five reasons people plan to move in the next 12 months		
For more space	43%	+10%
For a better standard / quality of housing	36%	+3%
For lower housing costs	21%	0%
To move to a better area	17%	-8%
Practical reasons / circumstances (such as moving for a new job, education, etc.)	13%	-5%





71%

are satisfied with their current housing situation



28%

would consider moving abroad for a better quality of life





Luxembourg

Despite Luxembourg being one of the most expensive countries in Europe, Luxembourgers generally feel content with their living conditions. **Residents’ satisfaction with their housing situation is high** (81%) (Europe: 77%), and when residents do plan a change, it tends to differ to the rest of the continent. Over a quarter (27%) expect to move home in the next 12 months (Europe: 17%), while just under a quarter (25%) would move country for a better quality of life (Europe: 31%). In short, this is a market where people feel able to make the changes they want close to home.

Housing costs are relatively high for Luxembourgers: more households (46%) spend over 30% of their income on these costs to the rest of Europe (39%). But almost half find this manageable: 49% feel comfortable with their housing costs (Europe: 45%), and a similar share (47%) say the same about energy bills (Europe: 45%).

Whilst many feel comfortable with housing expenses month to month, the path into a home looks different. Among those surveyed, **ownership in Luxembourg (59%) sits below the European average (63%)** and more (31%) have secured their properties

through mortgages (European survey response: 15%) rather than owning outright (24%) (Europe: 47%), reflecting the country’s pricey housing market. As a result, more people rent (31%) than the rest of the continent (29%). That helps explain living patterns in an expensive market – **adults are more likely (14%) to live with parents** (Europe: 12%) and less likely (12%) to live alone (Europe: 18%) - choices that preserve flexibility while people plan their next step.

When pressure does bite, households are also more likely (17%) to bridge it with borrowing (Europe: 13%). Among those who have borrowed in the last 12 months, borrowing was mainly through short, transactional products such as bridging loans (35%) and payday loans (33%), while credit cards (20%) and borrowing from friends and family (20%) were used less.* This suggests that whilst living in Luxembourg is expensive, citizens can manage rising costs independently, by using targeted finance to stay afloat.

Key Facts		Comparison with European average
Feel financially comfortable with current housing costs	49%	+4%
Feel comfortable paying energy bills	47%	+2%
Likely to move in the next 12 months	27%	+10%
Currently living with their parents	14%	+2%
Currently living on their own	12%	-6%
Average age of purchasing first home (years)	28	-3
Average age of first living independently (years)	23	0
Average time couples spend before moving in together (years)	3.5	+0.3
Top five reasons people plan to move in the next 12 months		
For more space	25%	+11%
For a better standard / quality of housing	25%	-8%
For lower housing costs	25%	0%
To move to a better area	24%	-9%
Practical reasons / circumstances (such as moving for a new job, education, etc.)	18%	+8%

*Not including mortgages





81%

are satisfied with their current housing situation



25%

would consider moving abroad for a better quality of life





Affordability is reshaping Malta’s housing market. **More than half of adults (52%) would consider leaving the country for a higher quality of life** – considerably more than the average across the continent (31%). This intent is already translating into action: over a third (39%) are actively planning this move, or have seriously considered it in the past two years. Among those weighing a move, the defining push is affordability: 52% of those cite their reasoning for wanting to move as lower living costs or more affordable housing, ahead of a higher quality-of-life (44%) or better career prospects (29%).

Household finances have been the driving factor behind the growing affordability challenges in Malta. Residents’ satisfaction with housing has fallen to 71% (versus 75% last year) – a lower level than the European average (77%). Expensive bills likely play a role in this dissatisfaction: only a third (34%) of the Maltese feel comfortable with their housing costs, and just 40% with energy costs (Europe: 45%, 45%). Together, these pressures are defining how Maltese households feel about where they live - and whether they stay put.

The challenge extends into day-to-day budgeting. On average, Maltese residents

are spending 36% of their monthly income on housing costs, with one in five (21%) finding that over 50% of their income is spent each month (Europe: 12%). A further one in five (20%) Maltese used borrowing to help cover housing costs in the past year (Europe: 13%), often turning to friends and family (47%) over credit (28%) or bridging loans (27%).

Family dependency has become pivotal in Malta. Among current owners, nearly three-quarters (73%) had some family help in purchasing their first home (Europe: 59%). And it’s not just with financial contributions that families help: more adults (17%) live with their parents (Europe: 12%) and two in five are doing so to save money (41%).

Despite the affordability challenges, Malta still produces **earlier first-time buyers** than the rest of the continent – the average purchase age is 28 compared to 31 across Europe. There is also an optimistic outlook for those not yet on the ladder - almost a quarter (23%) believe they will be able to purchase property in the next five years, proving that while affordability may be a hurdle for entering the housing market, it’s not a barrier.

Key Facts		Comparison with European average
Feel financially comfortable with current housing costs	34%	-11%
Feel comfortable paying energy bills	40%	-5%
Likely to move in the next 12 months	28%	+11%
Currently living with their parents	17%	+5%
Currently living on their own	13%	-5%
Average age of purchasing first home (years)	28	-3
Average age of first living independently (years)	23	0
Average time couples spend before moving in together (years)	2.6	-0.6
Top five reasons people plan to move in the next 12 months		
For more space	36%	+3%
For a better standard / quality of housing	31%	+21%
For lower housing costs	25%	-8%
To move to a better area	25%	0%
Practical reasons / circumstances (such as moving for a new job, education, etc.)	22%	+8%





The Dutch housing market presents a unique narrative that diverges sharply from Europe’s more challenged housing stories. With exceptional comfort and stability, underpinned by genuine affordability, the Netherlands has achieved what most European countries struggle to deliver.

A remarkable 85% of Dutch adults express housing satisfaction, substantially exceeding the European average of 77%. This contentment reflects genuine financial accessibility – **four in five (80%) view their housing as comfortably affordable** compared to less than half (45%) of Europeans.

Among dissatisfied residents, however, the leading complaint is lack of space, cited by 51% versus 37% Europe-wide. By contrast, only a quarter (24%) of that group point to housing being too expensive, below the 34% European average.

Energy affordability further distinguishes the Dutch market. An exceptional four in five (79%) feel comfortable with utility bills - not only surpassing the 45% European average considerably, but leading all surveyed countries. This comfort level has improved from 75% last year, too, suggesting strengthening rather than waning affordability levels.

The Netherlands challenges the conventional notion that high homeownership is necessary for housing satisfaction.³ With 31% of people renting - compared to 29% across Europe - the country shows that high satisfaction can coexist with a sizable rental sector when affordability and energy costs are under control. Although people are broadly happy living in the Netherlands, **residents are still open to moving abroad**: Millennials lead the charge: 50% say they’d consider a move, well above the European 38%. In other words, a population that is comfortable at home remains globally curious rather than domestically tethered. Unlike markets where emigration intentions reflect housing frustrations, Dutch mobility appears opportunity-driven rather than dissatisfaction-motivated.

Key Facts		Comparison with European average
Feel financially comfortable with current housing costs	80%	+35%
Feel comfortable paying energy bills	79%	+34%
Likely to move in the next 12 months	17%	0%
Currently living with their parents	7%	-5%
Currently living on their own	22%	+4%
Average age of purchasing first home (years)	29	-2
Average age of first living independently (years)	23	0
Average time couples spend before moving in together (years)	2.8	-0.4
Top five reasons people plan to move in the next 12 months		
For more space	36%	+3%
For a better standard / quality of housing	27%	-6%
For lower housing costs	24%	-1%
To move to a better area	19%	+1%
Practical reasons / circumstances (such as moving for a new job, education, etc.)	18%	-3%





85%

are satisfied with their current housing situation



36%

would consider moving abroad for a better quality of life





Home ownership remains a challenge in Poland, with one in three adults (33%) believing they will never be able to buy a property - slightly higher than the European average of 29%. For a quarter (25%) of Europeans there is a sentiment that interest rates are the main barrier to home ownership, but this is less pronounced in Poland (18%). Among those who feel locked out of ownership, the reasons point to income and costs: **two-thirds (66%) say their salary is not high enough**, compared with 58% across Europe.

This tension is reflected in how households manage their budgets. On one hand, most Polish households keep their spending on housing within bounds, with 78% allocating less than 40% of monthly income to rent or mortgage repayments. Over half (55%) also describe their housing costs as comfortable - 10 percentage points higher than the European average. On the other hand, that comfort often comes with trade-offs: **52% say they have cut back on holidays in order to afford their mortgage** (Europe: 37%), suggesting that stability in one area is balanced by sacrifice in another.

Living arrangements also reveal how affordability and family roles intersect. 15% of adults live with their parents, above the European average (12%). Of those, 42% do so to save money, signalling a reliance of family to climb the first rung of the property ladder. However, over half (55%) move out of their parents' house between the relatively young ages of 19 and 25 years old. This dependency continues through to purchasing property, with **56% of buyers saying they received support from their family** either through inheritance or a cash gift.

However, closeness with family is not just for financial benefits. Care responsibilities play an equally strong role: nearly a third (32%) that choose to live with parents do so to provide care, higher than the European average of 26%. The dynamics of these arrangements vary, though Poles are more likely to move in with their parents, than bring them into their own homes to provide care. 17% of those providing care have moved parents into their own home, slightly below the European norm of 21%, while a third (32%) have instead moved into their parents' house, compared to 29% across Europe.

Key Facts		Comparison with European average
Feel financially comfortable with current housing costs	55%	+10%
Feel comfortable paying energy bills	58%	+13%
Likely to move in the next 12 months	16%	-1%
Currently living with their parents	15%	+3%
Currently living on their own	14%	-4%
Average age of purchasing first home (years)	33	+2
Average age of first living independently (years)	25	+2
Average time couples spend before moving in together (years)	3.3	+0.1
Top five reasons people plan to move in the next 12 months		
For more space	35%	+2%
For a better standard / quality of housing	31%	-2%
For lower housing costs	24%	+3%
To move to a better area	22%	-3%
Practical reasons / circumstances (such as moving for a new job, education, etc.)	21%	+3%





A quarter (25%) of the population in Portugal live in towns or smaller settlements - far above the European average of 14% - signalling a stronger presence of smaller residential communities. Despite fewer people living in large urban areas, half as many Portuguese respondents (10%) live in detached houses compared to the rest of Europe (24%), and the numbers of those living in flats (57%) still remains higher than across the continent (51%).

But whether it's towns or cities, flats or houses, there is a large gender contrast in Portugal when it comes to living arrangements. **Women (21%) are more than twice as likely to live alone than men (10%)** - a divide more pronounced than the European averages, where 21% of women live alone compared to 16% of men. Men (16%) are also more likely to live with their parents than women (12%). These gaps appear tied to affordability pressures, rather than preference, as more than half (55%) of men living with their parents do so because they can't afford to rent or buy a place. Furthermore, over a third of men (36%) cite property unaffordability as the biggest barrier to changing their housing situation - 11% higher than women.

Ownership overall is fairly widespread across the country, with 67% of respondents owning property compared to the European average of 63%. However, even for those that own a property, affordability - although improving - is still a concern. **43% have had to cut back on or stop going on holidays altogether to meet their mortgage payments** - 6% more than others in Europe but still 2% less than in 2024. On the other hand, the proportion of people cutting back on smaller costs, like subscriptions such as Netflix and Spotify, has increased from 21% in 2024 to 25% - in line with the European average.

16% of households in Portugal spend over 50% of their total income on housing compared to just 12% of Europeans overall. Despite these pressures, **most Portuguese (54%) have not considered moving abroad** in the past two years, a higher share than the European average (48%). For those who have, the motivation is less about escaping unaffordable housing and more about opportunity, with career prospects (49%) the main driver.

Key Facts		Comparison with European average
Feel financially comfortable with current housing costs	61%	+16%
Feel comfortable paying energy bills	67%	+22%
Likely to move in the next 12 months	21%	+4%
Currently living with their parents	14%	+2%
Currently living on their own	16%	-2%
Average age of purchasing first home (years)	30	-1
Average age of first living independently (years)	24	+1
Average time couples spend before moving in together (years)	3.7	+0.5
Top five reasons people plan to move in the next 12 months		
For more space	37%	+4%
For a better standard / quality of housing	32%	-1%
For lower housing costs	25%	0%
To move to a better area	21%	0%
Practical reasons / circumstances (such as moving for a new job, education, etc.)	20%	+2%



79%

are satisfied with their current housing situation



27%

would consider moving abroad for a better quality of life





Romania stands out with some of the **highest levels of homeownership on the continent**, with more than four in five (83%) respondents owning their property – considerably more than the 63% rate of homeownership across Europe. This ownership bias shapes market mobility, with just 14% expecting to move in the next year versus 17% Europe-wide, demonstrating a more stable market. When Romanians do consider relocating, however, more space (37%), better neighbourhoods (23%), and lower costs (16%) are among the top motivations.

But stability does not mean households are free from pressure. The rising cost of living is being felt in Romania, as **only two in five (40%) cite being comfortable with their housing costs** – less than the European average (45%).

Energy costs have emerged as the most acute pressure point, creating a widening gap between Romanian households and their European counterparts. Less than a third (30%) of Romanians express comfort with energy bills compared to nearly half (45%) of residents across the continent. Meanwhile, more than one in five (22%) say they are struggling with these costs versus 16% Europe-wide.

This energy squeeze is pushing changes in household financial behaviour. In Romania, nearly one in five (18%) have turned to borrowing in the past 12 months to cover housing costs, not including any existing mortgages, slightly higher than the European average (13%).

Despite these financial pressures, levels of satisfaction with housing appear notably positive, with four in five (81%) happy with their living situation. Among those dissatisfied with their home, price is cited less often in Romania (20%) than across Europe (34%); concerns focus instead on limited space (36%) and dated facilities (28%).

More telling is the forward-looking optimism: among non-owners, **63% think they will be able to purchase a home at some point in their lifetime**, exceeding the 56% European average. Half of likely buyers (50%) cite improved salary prospects, while 28% point to buying with a partner as their pathway to ownership. And timelines to full ownership look healthy, too: the average mortgage repayment period is around 14 years in Romania, compared with 15 years across Europe.

Key Facts		Comparison with European average
Feel financially comfortable with current housing costs	40%	-5%
Feel comfortable paying energy bills	30%	-15%
Likely to move in the next 12 months	14%	-3%
Currently living with their parents	15%	+3%
Currently living on their own	12%	-6%
Average age of purchasing first home (years)	31	0
Average age of first living independently (years)	23	0
Average time couples spend before moving in together (years)	3.1	-0.1
Top five reasons people plan to move in the next 12 months		
For more space	37%	+4%
For a better standard / quality of housing	23%	-2%
For lower housing costs	19%	+1%
To move to a better area	17%	-16%
Practical reasons / circumstances (such as moving for a new job, education, etc.)	16%	-5%



81%

are satisfied with their current housing situation



31%

would consider moving abroad for a better quality of life





Slovenians are feeling more content with their living situation. Four in five (80%) are satisfied with where they live (Europe: 77%), up from 74% last year. That confidence sits on an unusually high rate of ownership: 70% of respondents are on the property ladder (Europe: 63%), and most of them (63%) own outright (Europe: 47%) - a factor that will significantly bring household costs down.

According to respondents, **Slovenian homeowners tend to own more and owe less**, with only 5% having a mortgage – far below the European average of 15%. Moreover, far more Gen Z (44%) and Millennials (47%) own their property outright in Slovenia compared to their European counterparts (29%, 35%). This suggests that Slovenians are stepping onto the property ladder with more equity than their European counterparts.

Living rent-free is also more common among Slovenians (11%) than in Europe overall (6%), in part because more adults live with their parents (14%) or partners (61%) compared to Europe (12% and 59%). This reflects a strong family foundation that helps young Slovenians transition into financial independence and, later, homeownership.

This equity explains why fewer Slovenians feel the pinch of day-to-day living. **Over half (51%) feel comfortable with housing costs** compared to Europe’s 45%. Similarly, 50% of Slovenians feel at ease paying their energy bills each month. But when pressure bites, 13% of Slovenians turn to borrowing to cover housing costs, which is in line with the European average. Among those who borrow, most use short-term options, including payday loans (40%, Europe: 21%), credit cards (34%, Europe: 36%), and bank overdrafts (31%, Europe: 23%).

When it comes to mobility, Slovenians are settled in the near term - fewer (12%) expect to move home in the next year than in wider Europe (17%). However, they are notably **more open to moving country for a better quality of life**, with two in five (38%) saying they’d consider it (Europe: 31%). That outward gaze is pragmatic rather than restless: if higher quality of life (44%), a better career (39%) or cost of living (33%) stack up elsewhere, Slovenians will consider moving country. If not, they stay put in homes they largely own and value.

Key Facts		Comparison with European average
Feel financially comfortable with current housing costs	51%	+6%
Feel comfortable paying energy bills	50%	+5%
Likely to move in the next 12 months	12%	-5%
Currently living with their parents	14%	+2%
Currently living on their own	18%	0%
Average age of purchasing first home (years)	32	+1
Average age of first living independently (years)	23	0
Average time couples spend before moving in together (years)	3.7	+0.5
Top five reasons people plan to move in the next 12 months		
For more space	32%	+22%
For a better standard / quality of housing	29%	-4%
For lower housing costs	28%	+14%
To move to a better area	25%	+4%
Practical reasons / circumstances (such as moving for a new job, education, etc.)	23%	-2%





Home ownership in Spain remains above the European norm. Seven in ten (70%) respondents own their property either outright or with a mortgage compared to 63% across Europe. Yet despite this, **levels of dissatisfaction with living arrangements are higher**: 14% of Spaniards are unhappy with their housing situation compared to just 9% across Europe, and this marks a 2-point rise since 2024 levels (12%).

Among those who are unsatisfied, almost half (49%) say their home is too expensive, while over a third (34%) mention a lack of space. The share citing limited space is six percentage points higher than last year (43%) and well above the European average for those who consider their home too costly (34%).

These affordability concerns are increasingly visible in household finances. The proportion of those turning to borrowing to cover housing costs edged up from 12% in 2024 to 13% in 2025, now in line with the European average.*

Yet the dissatisfaction with living situations does not appear to translate into social reluctance. Three in four Spaniards (75%) say they feel comfortable inviting friends into their home – exactly in line with the European average. It suggests that while many

households face financial and spatial pressures, homes continue to play an important social role and remain a source of pride and hospitality.

Despite finances getting tougher, intentions to move remain limited. Just 18% expect to change property in the next 12 months (Europe: 17%), suggesting that while dissatisfaction is evident, it does not easily translate into a drive to move. Confidence in the housing market, however, remains for most as only a quarter (25%) of those without property believe they will never be able to buy - below the European average of 29%. Furthermore, just 7% say they have no interest in owning at all - half that of the 15% European average - **indicating that ownership is still viewed as an attainable goal by many**, even in tougher conditions.

Beyond borrowing, households with mortgages are cutting back in other ways. **Nearly half (49%) say they have reduced spending on going out to cinemas or bars**, a sharp rise from 36% last year. Similarly, 31% have stopped or sought cheaper alternatives for gym memberships, up from 25% in 2024, while more than a third (35%) have reduced spending on luxury items such as alcohol and high-end food, up from 30% last year.

Key Facts		Comparison with European average
Feel financially comfortable with current housing costs	50%	+5%
Feel comfortable paying energy bills	48%	+3%
Likely to move in the next 12 months	18%	+1%
Currently living with their parents	11%	-1%
Currently living on their own	10%	-8%
Average age of purchasing first home (years)	31	0
Average age of first living independently (years)	26	+3
Average time couples spend before moving in together (years)	4.0	+0.8
Top five reasons people plan to move in the next 12 months		
For more space	32%	+22%
For a better standard / quality of housing	29%	-4%
For lower housing costs	28%	+14%
To move to a better area	25%	+4%
Practical reasons / circumstances (such as moving for a new job, education, etc.)	23%	-2%

*Not including mortgages





Switzerland

In Switzerland, independence is a common trend. Living with parents is less common, where just 6% of adults remain at home compared with 12% across Europe. Those who do move out tend to do so at 23 - the same as the European norm. Moreover, over a quarter (26%) are living alone (Europe: 18%). That early autonomy sits alongside a market built for flexibility: **nearly two-thirds (62%) rent, which is far higher than the European average (29%).**

A renter-heavy market keeps Swiss residents agile: one in five (21%) expect to move in the next 12 months (Europe: 17%). **Fewer (28%) Swiss residents, however, are interested in moving country** for a better quality of life than the rest of Europe (31%) – a slightly more muted number perhaps because the Swiss report being happy at home. Four in five (81%) Swiss are satisfied with their housing, up from 78% last year and above wider Europe (77%).

When it comes to affordability, costs feel broadly manageable and are consistent with the rest of Europe. Just under half (47%) say their housing costs are comfortable (Europe: 45%) and a narrow majority (51%) say the same about energy bills (Europe: 45%). The amount of people spending more than 30% of

income on housing and utilities (37%) is also almost identical to the European average (39%), but fewer Swiss households (9%) needed to borrow to cover housing costs in the past year (13%), reflecting the renter-heavy system and a slightly lighter cost burden. *

In this renter-first system, **only a third (32%) of respondents own their property** (Europe: 63%), with just 11% owning outright (Europe: 47%). Swiss residents are typically buying later in life as well – the average first-home purchase age is 35 compared to 31 across Europe. When people do decide to buy their first home, the majority (53%) have received a contribution from their family. Even with that support, the squeeze doesn't end once they're on the ladder: the rising cost of living has seen over a third of Swiss homeowners cut back on holidays (34%) and going out (33%) to afford their mortgage payments over the last year.

Key Facts		Comparison with European average
Feel financially comfortable with current housing costs	47%	+2%
Feel comfortable paying energy bills	51%	+6%
Likely to move in the next 12 months	21%	+4%
Currently living with their parents	6%	-6%
Currently living on their own	26%	+8%
Average age of purchasing first home (years)	35	+4
Average age of first living independently (years)	23	0
Average time couples spend before moving in together (years)	3.2	0
Top five reasons people plan to move in the next 12 months		
For more space	34%	+1%
For a better standard / quality of housing	27%	-6%
For lower housing costs	27%	+6%
To move to a better area	19%	-6%
Practical reasons / circumstances (such as moving for a new job, education, etc.)	17%	+3%

*Not including mortgages





81%

are satisfied with their current housing situation



28%

would consider moving abroad for a better quality of life





Turkey

With more than half of households (55%) concentrated in large cities of over one million people - compared to just 12% across Europe - and over three quarters (77%) living in flats versus just half (51%) of Europe, Turkey represents **one of Europe's most densely urbanised housing markets**.

These well populated environments seem to lead to high levels of housing satisfaction, as 79% report being happy with their current living situation – marginally higher than the European average (77%). Satisfaction levels are highest in the West Black Sea region, where 93% of residents report being satisfied with their housing situation.

But affordability pressures still weigh on households. Only 25% feel comfortable with their housing costs, compared to 45% across Europe, and 28% would go as far as to say they were struggling versus just 17% Europe-wide. Experiences differ considerably between owners and renters: 22% of owners report struggling, rising to 43% among renters (Europe: 13% and 24%), highlighting that renters are bearing the brunt of rising living costs.

Homeownership levels aren't evenly shared either. While overall ownership sits at 61% among respondents (Europe: 64%), the survey shows that the gender

divide is pronounced: 72% of men own homes compared with just 50% of women. Women also report greater financial strain, with 30% struggling with housing costs (men: 25%) and 35% borrowing to cover them (men: 23%).

Despite these pressures, aspirations are strong: **more than four in five (82%) non-owners believe they will be able to buy a home in the future** – considerably more than the European average (56%). Living patterns reflect how Turks adapt to make this possible. Solo living is less common, with only one in 10 (10%) living alone compared to nearly one in five (18%) in Europe. Indeed, nearly a quarter (24%) of Turkish adults live with parents - double the 12% European average, and nearly one in three (30%) say they live with their parents to save money. Consequently, homeownership takes place slightly later in life, at 34 years old (Europe: 31).

Turkey's market also appears to be more dynamic than its European counterparts, with **one in four (25%) respondents likely to move in the next 12 months** (Europe: 17%). International mobility intentions run high, too, with two in five (40%) expressing active or serious interest in moving abroad versus just 21% Europe-wide, driven by quality of life (55%) and career prospects (47%).

Key Facts		Comparison with European average
Feel financially comfortable with current housing costs	25%	-20%
Feel comfortable paying energy bills	33%	-12%
Likely to move in the next 12 months	25%	+8%
Currently living with their parents	24%	+12%
Currently living on their own	10%	-8%
Average age of purchasing first home (years)	34	+3
Average age of first living independently (years)	22	-1
Average time couples spend before moving in together (years)	3.7	+0.5
Top five reasons people plan to move in the next 12 months		
For more space	42%	+9%
For a better standard / quality of housing	37%	+12%
For lower housing costs	31%	+19%
To move to a better area	14%	-19%
Practical reasons / circumstances (such as moving for a new job, education, etc.)	13%	+3%





81%

are satisfied with their current housing situation



28%

would consider moving abroad for a better quality of life





Satisfaction levels with housing in the UK have dipped. 12% of adults are not satisfied with their current housing situation - up from 9% in 2024 and above the 2025 European average of 9%. This comes despite ownership levels sitting slightly higher than the continental norm: 65% of respondents own a property either outright or with a mortgage, compared with 63% of survey participants across Europe, while 27% rent versus 29% at the European level. **UK buyers are unusually self-reliant: 65% of homeowners report receiving no financial support from family,** compared with just 41% across Europe.

But while many have made it onto the property ladder, **over a quarter (26%) of UK adults believe they will never be able to purchase a property** (Europe: 29%), reflecting the nation's rising house prices and salaries that are struggling to keep pace. The generational differences among this group are striking: just one in ten (10%) Gen Zs think they will never be able to buy, but the share is considerably higher among millennials at 26%. Cost remains a major barrier to property ownership, with over half (55%) of millennials citing insufficient salary as the primary obstacle, and 43% saying they need to save more for a deposit. For

those who do expect to buy in future, a quarter (25%) say they believe it will only become possible once they have someone to purchase with. But not all are motivated by ownership. **One in five (18%) UK adults say they are not interested in buying at all.** Among this group, half (50%) are content with their current situation and see no need to change, while over a quarter (28%) actively want to avoid the responsibility that comes with ownership.

In the UK, the likelihood of living with parents varies by generation. 38% UK Gen Zs live with their parents, slightly below the European average of 42%. But this trend reverses with millennials as they are more likely than their European counterparts to live at home (15% versus 12%). Among all UK adults who live with parents, half (50%) do so because they cannot afford to rent or buy, while more than a quarter (27%) are providing care. Despite this, consistently more (53%) of the population are comfortable with the affordability of their housing situation than those in Europe (45%), signifying that despite the cost of living squeeze, fewer are struggling to manage housing costs.

Key Facts		Comparison with European average
Feel financially comfortable with current housing costs	53%	+8%
Feel comfortable paying energy bills	50%	+5%
Likely to move in the next 12 months	20%	+3%
Currently living with their parents	11%	-1%
Currently living on their own	19%	+1%
Average age of purchasing first home (years)	28	-3
Average age of first living independently (years)	22	-1
Average time couples spend before moving in together (years)	2.3	-0.9
Top five reasons people plan to move in the next 12 months		
For more space	39%	+6%
For a better standard / quality of housing	28%	-5%
For lower housing costs	25%	0%
To move to a better area	21%	0%
Practical reasons / circumstances (such as moving for a new job, education, etc.)	20%	+8%



76%

are satisfied with their current housing situation



34%

would consider moving abroad for a better quality of life



Methodology

The RE/MAX European Housing Trend Report 2025 provides an in-depth analysis of the profound changes affecting Europe's housing market, exploring how financial pressures, family ties and cultural norms are shaping housing decisions. All research, unless otherwise stated, was conducted by Opinium Research, who surveyed over 21,000 adults (18+) across the UK, France, Germany, Austria, Bulgaria, Croatia, Czech Republic, Finland, Greece, Hungary, Ireland, Italy, Luxembourg, Lithuania, Malta, Netherlands, Poland, Portugal, Romania, Slovenia, Spain, Switzerland and Turkey during August 2025. Results were weighted to be nationally representative per market.

Please Note: The findings presented in this report are derived from a comprehensive consumer survey conducted in August 2025. RE/MAX Europe does not assume liability for any developments or alterations that may have occurred since that time.

The 2025 RE/MAX Europe Housing Trend Report was written by Grayling, on behalf of RE/MAX Europe.

About RE/MAX Europe

The RE/MAX Europe franchise network is one of the largest in the industry. The brand is represented by over 32,000 real estate professionals across 2,400 offices in 40 countries throughout the continent. With more than 50 years of experience, RE/MAX has grown into a huge global brand. Never one to rest on its past successes, RE/MAX Europe continues to build on its history of innovation to transform the way real estate is bought and sold across the continent.

Contact us

RE/MAX Europe
PMSCS Real Estate Franchising Inc.
Alpenstraße 15
6302 Zug, Switzerland
E: marketing@remax.eu
W: remax.eu

For media enquiries:
remaxeurope@grayling.com

RE/MAX
Europe