

HC1.4. SUBJECTIVE MEASURES ON HOUSING

Definitions and methodology

This indicator presents selected subjective measures based on poll survey data. The first set of indicators presents reported levels of housing stress and housing insecurity; the second set of indicators presents reported measures on the willingness to support housing policies. The survey data draws on the 2022 OECD *Risks that Matter Survey*, the Eurofound *Living, working and COVID-19* dataset (2023) and the *Household Pulse Survey* of the U.S. Census Bureau (2023).

Housing standards can be subjective, and perceptions, as well as expectations, of the quality and affordability of housing and its environment can differ widely across individuals, countries and cultures. Perceptions of adequate housing may also depend on socio-demographic characteristics. For example, high-income households may have different and higher expectations in terms of housing quality compared to low-income households. There is no international definition that sets out what an affordable house of good quality actually *is* (see Box 3. Conceptualising and measuring housing affordability from Balestra, C. and J. Sultan (OECD, 2013) and Indicator HC1.5 - Overview of affordable housing indicators).

Subjective measures of housing can complement other measures of housing outcomes (OECD, 2013), and together can help better understand the determinants of housing satisfaction. In OECD countries, housing affordability is a main driver of residential satisfaction (Balestra, C. and J. Sultan (2013)).

Key findings

Many households reported concerns about being able to afford food and energy amidst a cost-of-living crisis.

As reported in OECD (2023), nine in ten respondents to the 2022 OECD *Risks that Matter Survey* reported concerns about inflation and the cost-of-living crisis in their country. Nearly half indicated that they were concerned about their ability to pay for food, housing costs, energy and serving debt. For further discussion, see the Policy Brief, "[Worries about affording essentials in a high-inflation environment](#)," OECD *Risks that Matter Survey*.

Nearly half people surveyed, on average, were concerned about being able to find and/or maintain adequate housing.

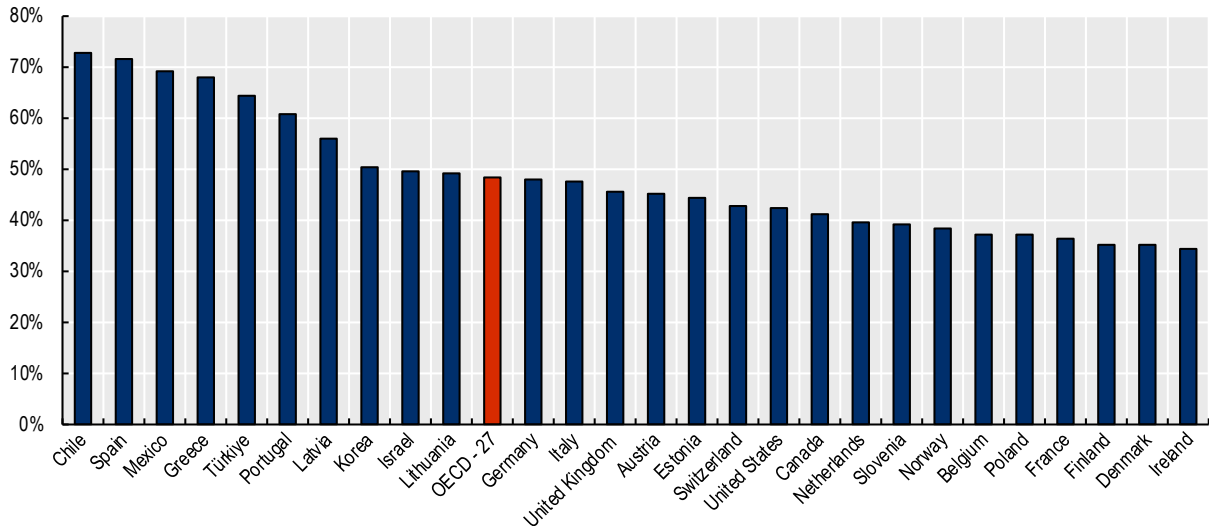
On average across the 27 OECD countries surveyed in OECD *Risks that Matter Survey* (2023), nearly half of respondents reported that they were concerned or very concerned about being able to find or maintain adequate housing in the next year or two (Figure 1.4.1). The largest shares were recorded in Chile, Mexico, Spain, and Greece, where over two-thirds of respondents were concerned or very concerned about being able to find and/or maintain adequate housing. The smallest shares were recorded in Denmark, Finland, and Ireland, at less than 36%.

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The statistical data for Israel are supplied by and under the responsibility of the relevant Israeli authorities. The use of such data by the OECD is without prejudice to the status of the Golan Heights, East Jerusalem and Israeli settlements in the West Bank under the terms of international law.

Figure 1.4.1. Share of people concerned about being able to find/maintain adequate housing.

Share of people who responded "concerned" or "very concerned" to the question, "Thinking about the next year or two, how concerned are you about not being able to find/maintain adequate housing", 2022



Notes: Respondents had the option of selecting: 1. Not at all concerned; 2. Not so concerned; 3. Somewhat concerned; 4. Very concerned; 5. Can't choose / Not applicable.

Source: *OECD Risks that Matter, 2022*

Women, tenants, young adults, and people in the bottom income quintile reported being more concerned about being able to find and/or maintain adequate housing.

In 13 countries surveyed, at least half of women reported concerns about their ability to find or maintain adequate housing, with the share exceeding 70% in Chile, Greece, Mexico, Türkiye and Spain (only in Chile did the share of men reporting concerns exceed 70%) (Figure 1.4.2, Panel A). In nearly all countries surveyed – with the exception of Estonia – women were more concerned than men about being able to find or maintain adequate housing. On average, women were 7 percentage points more likely than men to be concerned or very concerned about housing over the short term. The gap between men and women was highest in Türkiye at 18 percentage points, and over 10 percentage points in Austria, Belgium, Finland, Germany, the Netherlands, Portugal, and Spain. In Ireland, the gap between men and women was negligible.

In all but three countries surveyed, more than half of tenants surveyed reported concerns about being able to find or maintain adequate housing – the only countries with a smaller share were Denmark (42%), Finland (44%) and Poland (47%) (Figure 1.4.2, Panel B). Moreover, in all countries surveyed, tenants were at least 14 percentage points more likely than homeowners to be concerned or very concerned about being able to find and/or maintain adequate housing. In Ireland, the gap between tenants and owners was 58 percentage points, the highest among surveyed countries. The gap in Ireland was driven in part by very low levels of concern among homeowners (15%), which was well below the OECD-27 average of 39% and the smallest share among surveyed countries. The gap between tenants and owners was smallest in Denmark, Finland, Greece, and Poland at roughly 15 percentage points.

In 23 countries surveyed, at least half of households in the bottom quintile of the income distribution reported concerns about being able to find or maintain adequate housing (Figure 1.4.3, Panel C). With the exception of Chile (where people in the third quintile recorded the highest rate of concerns), people in the bottom quintile tended to be the most worried about being able to find/and or maintain adequate housing across all surveyed countries. On average across the OECD, the gap between the bottom quintile and the

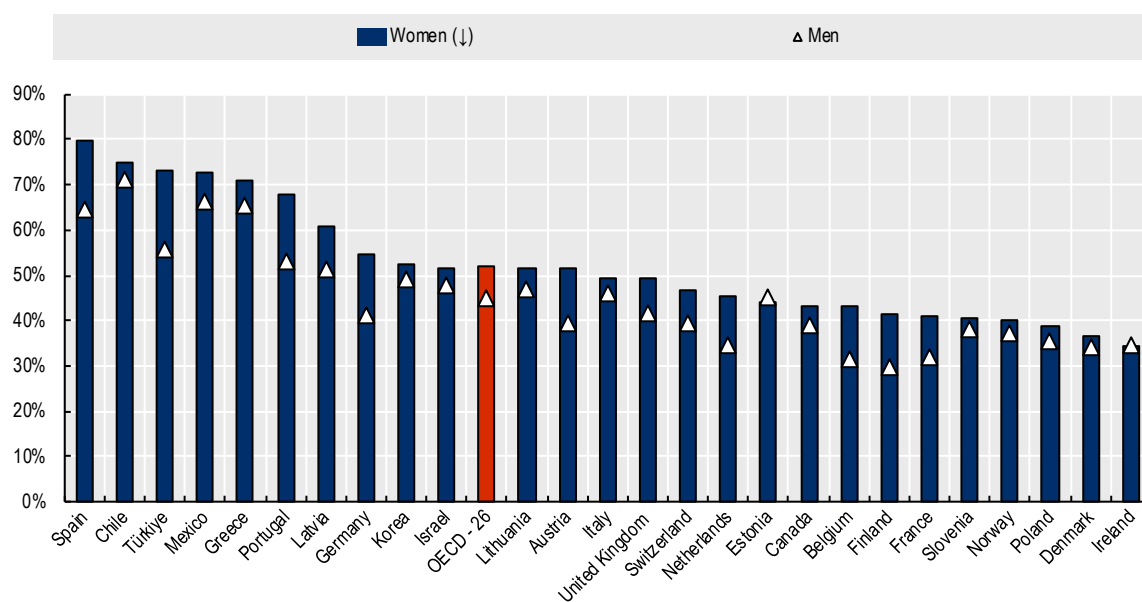
third quintile was 12 percentage points, while the gap between the bottom quintile and the top quintile was 20 percentage points. The gap between the bottom quintile and the top quintile was highest in the United States at 33 percentage points, while the gap between the bottom quintile and the third quintile was highest in Italy at 28 percentage points. Unlike other OECD countries where the top quintile tends to be the least concerned about finding or maintain adequate housing, in Finland, Ireland and Italy, the third quintile was the least likely to be concerned or very concerned. On the other hand, in Chile, the third quintile was the most likely to be concerned or very concerned.

Young adults tended to be more concerned or very concerned about finding or maintaining access to adequate housing compared to the rest of the adult population, with over two-thirds of young people reporting concerns in Canada, Chile, Germany, Ireland, Greece, Mexico, Portugal, Spain, and the United States (Figure 1.4.2, Panel D). The gap between young adults and the rest of the adult population was highest in Ireland at 38 percentage points, while it was higher than 25 percentage points in Belgium, Canada, Germany and the United States. The gap was smallest in Estonia, Finland, Slovenia and Switzerland at less than 5 percentage points. Türkiye was the only country where a smaller share of young adults reported concerns about finding or maintaining access to adequate housing compared to the rest of the adult population.

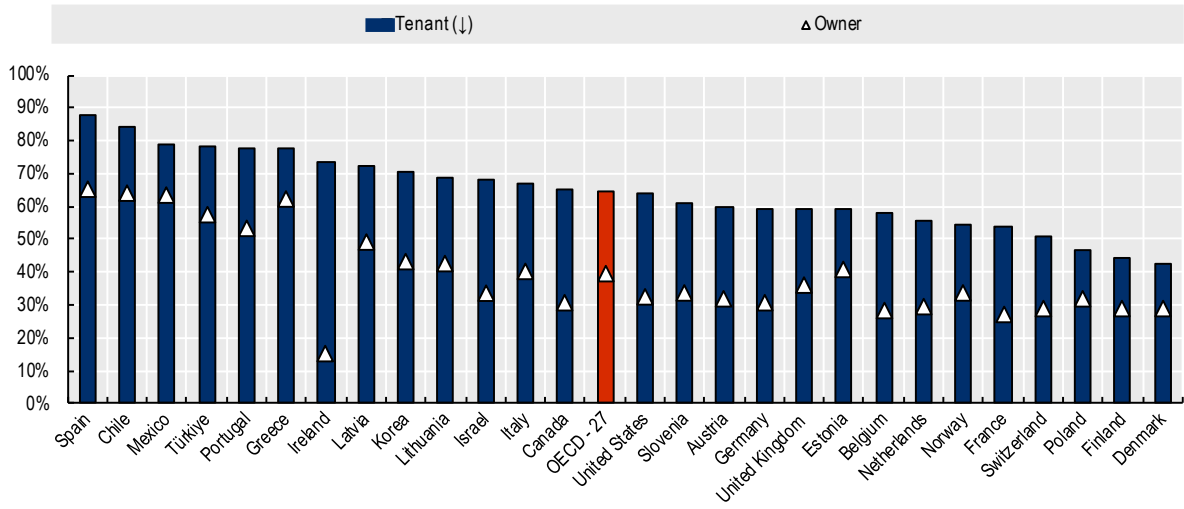
Figure 1.4.2. Share of people concerned about being able to find/maintain adequate housing by gender, tenure, income quintile and age.

Share of people who responded "concerned" or "very concerned" to the question, "Thinking about the next year or two, how concerned are you about not being able to find maintain adequate housing", 2022

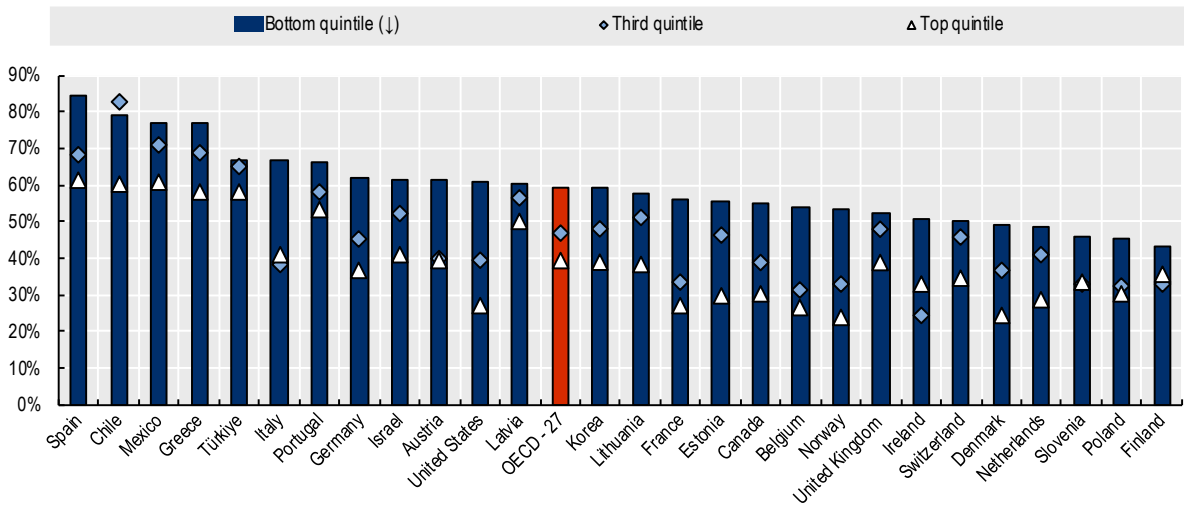
A. By gender



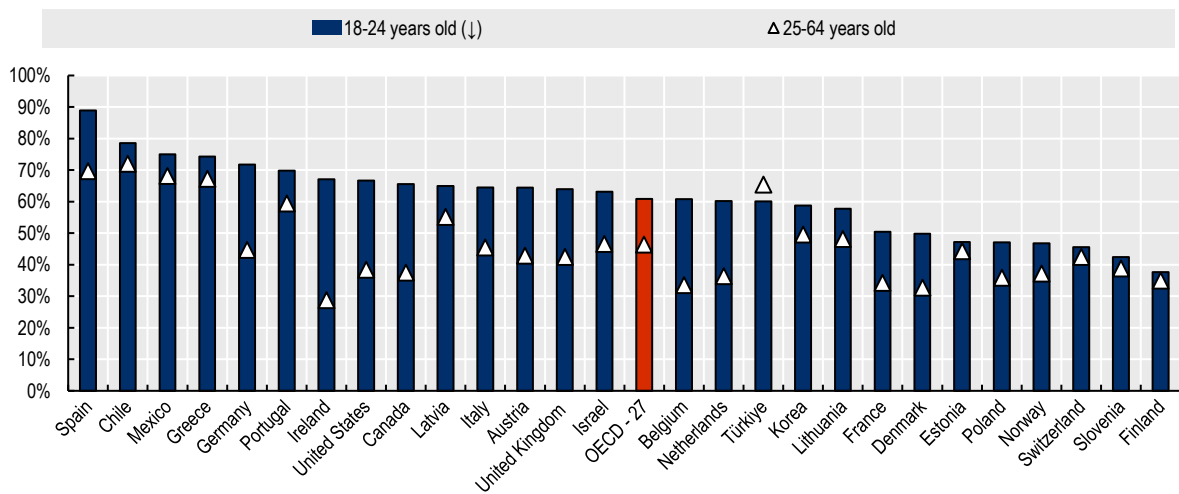
B. By tenure



C. By income quintile



D. By age



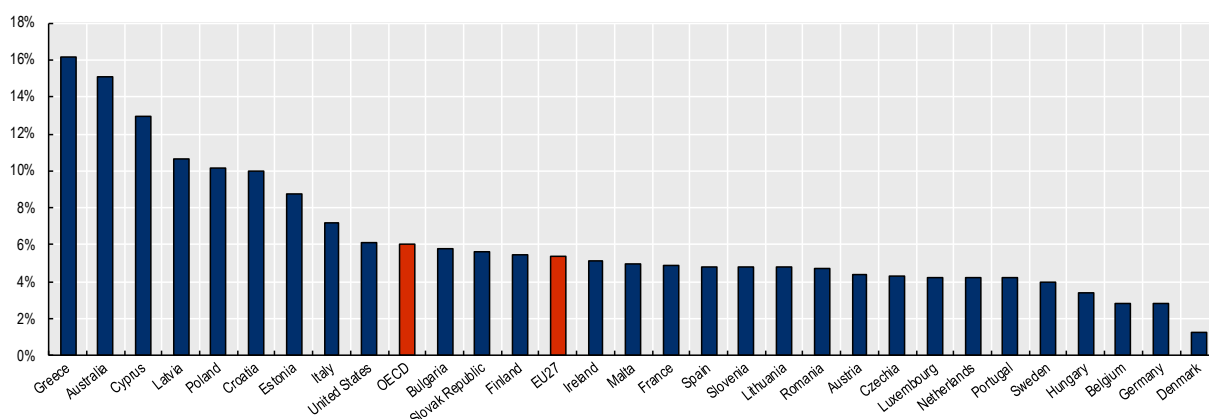
Note: Respondents had the option of selecting: 1. Not at all concerned; 2. Not so concerned; 3. Somewhat concerned; 4. Very concerned; 5. Can't choose / Not applicable. Data for the United States has been removed from Panel A for potential measurement error.
 Source: OECD Risks that Matter, 2022

Six percent of respondents reported that they struggled to pay their rent or mortgage.

There was considerable variation across countries in the share of respondents who reported having struggled to pay for their accommodation in the past 3 months (Figure HC1.4.3). The highest level of difficulty was reported in Greece, where 16% of respondents reported struggling to pay their rent or mortgage. Meanwhile, in Belgium, Denmark and Germany, fewer than 3% of respondents reported having struggled to pay for their accommodation in 2023. Overall, the OECD and EU averages reflect similar levels of reported difficulty, at around 6% of respondents.

Figure HC1.4.3. Share of respondents reporting that they struggled to pay their rent or mortgage in 2023

Share of people who responded "yes" to the question, "Has your household been in arrears at any time during the past 3 months, that is, unable to pay as scheduled any of the following?", 2023^{1,2}



Notes:

1. Data are collected with non-probability sampling, and have been weighted.
2. Data for the United States are drawn from the US Census Bureau and are therefore not fully comparable with data from European countries. Respondents in Europe were asked if at any time during the past 3 months, their household has been unable to pay as scheduled their rent or mortgage payments for accommodation. In the US, respondents were asked if their rent or mortgage from the last month was deferred.

Sources: Eurofound (2023), Living, working and COVID-19 dataset, Dublin, <https://www.eurofound.europa.eu/en/data-catalogue/living-working-and-covid-19-e-survey>; US Census Bureau, Household Pulse Survey (2023).

Note by the Republic of Türkiye: The information in this document with reference to "Cyprus" relates to the southern part of the Island. There is no single authority representing both Turkish and Greek Cypriot people on the Island. Türkiye recognises the Turkish Republic of Northern Cyprus (TRNC). Until a lasting and equitable solution is found within the context of the United Nations, Türkiye shall preserve its position concerning the "Cyprus issue".

Note by all the European Union Member States of the OECD and the European Union: The Republic of Cyprus is recognised by all members of the United Nations with the exception of Türkiye. The information in this document relates to the area under the effective control of the Government of the Republic of Cyprus.

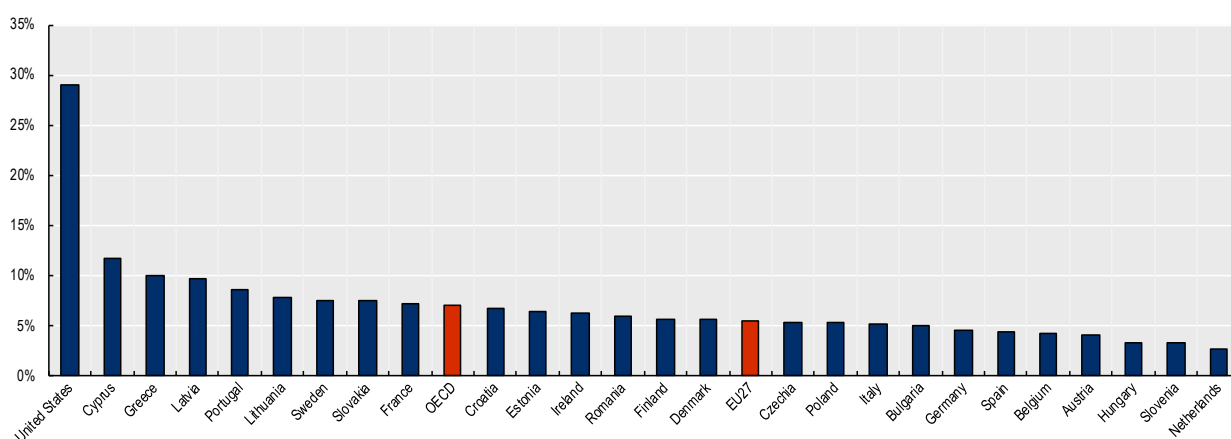
Around seven percent of respondents reported that they were likely to leave their accommodation due to affordability concerns.

Apart from the United States, there is limited variation among countries in the share of respondents who reported that they might have to leave their accommodation in the next 3 months because they could no longer afford it (Figure HC 1.4.9). Respondents in the United States reported the highest level by far, at 29% in 2023, more than doubling the second-highest rate in Cyprus at 12%. Hungary, the Netherlands

and Slovenia reported the lowest levels, at fewer than 4% of respondents. Across the OECD countries with available data, around 7% of respondents reported that they were likely to leave their accommodation within 3 months. See indicator PH1.1 for an overview of emergency support measures introduced by governments at the onset of the COVID-19 pandemic to help households stay in their homes.

Figure HC 1.4.4. Share of respondents reporting that they are likely to leave their accommodation due to affordability concerns

Share of people who responded "very likely" or "rather likely" to the question "How likely or unlikely do you think it is that you will need to leave your accommodation within the next 3 months because you can no longer afford it?", 2023



Note:

1. Data for the United States are drawn from the US Census Bureau and are therefore not fully comparable with data from European countries. Respondents in Europe were asked about the likelihood that they will need to leave their accommodation within the next 3 months because they could no longer afford it. In the US, respondents were asked about the likelihood of leaving their home due to foreclosure or eviction in the next 2 months.

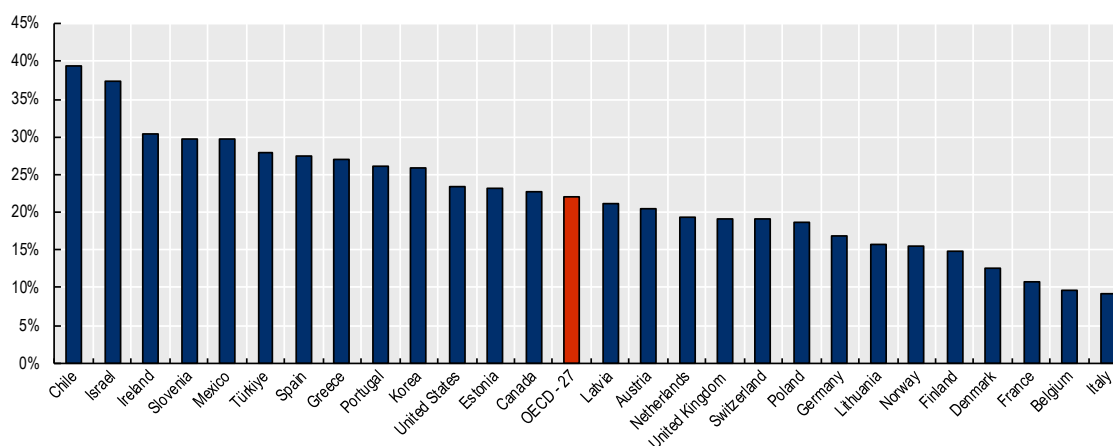
Sources: Eurofound (2023), Living, working and COVID-19 dataset, Dublin, www.eurofound.europa.eu/en/data-catalogue/living-working-and-covid-19-e-survey; US Census Bureau, Household Pulse Survey (2023).

Roughly one-fifth of people on average across countries surveyed would be willing to pay additional taxes to benefit from better provision of and access to housing supports.

The willingness to pay additional taxes to benefit from better provision of and access to housing supports (e.g. social housing services, housing benefits, etc.) varies widely across countries surveyed (Table 1.4.5). While over a third of people in Chile and Israel reported that they would be willing to pay an additional 2% of their income in taxes/social contributions to benefit from better provision of and access to housing supports, less than 10% would be willing in Italy and Belgium. The share of people willing to pay additional taxes to benefit from better provision of and access to housing supports tends to be positively correlated with the share of people concerned or very concerned about being able to find/maintain adequate housing (see Table 1.4.1). Ireland is a notable exception, where despite being the country with the lowest level of concern about being able to find/maintain adequate housing, it is the country with the third largest share of people willing to pay additional taxes to benefit from better provision of and access to housing supports.

Figure 1.4.5. Share of respondents reporting a willingness to pay additional taxes to benefit from better housing supports.

Share of people who responded “yes” to the question, “Would you be willing to pay an additional 2% of your income in taxes/social contributions to benefit from better provision of and access to housing supports (e.g. social housing services, housing benefits, etc.), 2022



Note: Respondents had the option of selecting: 1. Yes 2. No

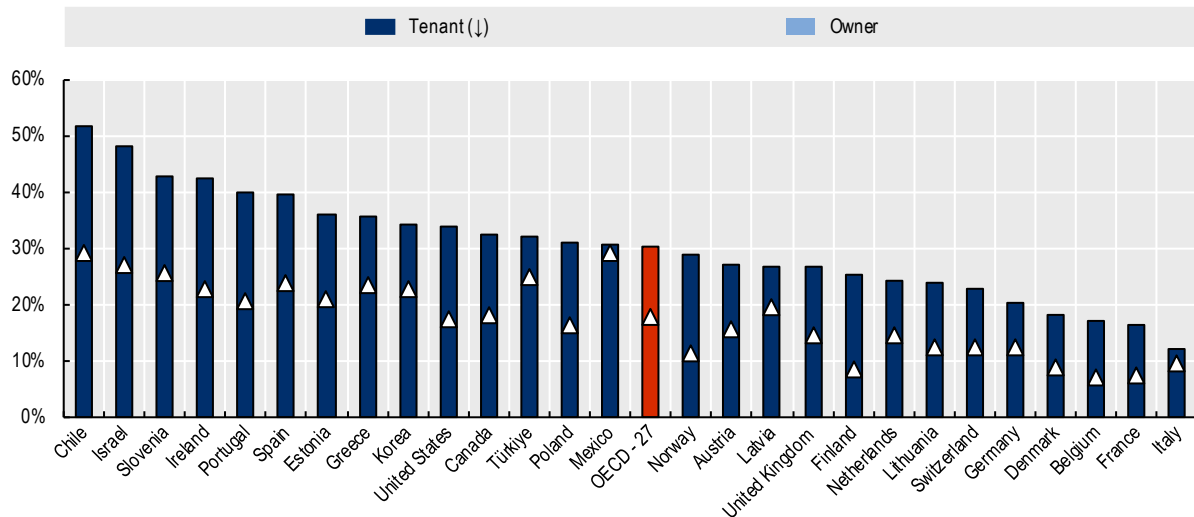
Source: *OECD Risks That Matter, 2022*

Tenants were uniformly more willing to pay higher taxes to improve access to housing supports.

Compared to homeowners, tenants were, on average, 13 percentage points more likely to pay an additional 2% of their income in taxes/social contributions to benefit from better provision of and access to housing supports (e.g. social housing services, housing benefits, etc.) across countries surveyed. At least 30% of tenants were willing to pay higher taxes for improved access to housing supports in 14 countries surveyed, with the largest shares in Chile (52%), Ireland (42%), Israel (48%), Portugal (40%), and Slovenia (43%). Fewer than 20% of tenants were willing to pay higher taxes in Belgium (17%), Denmark (28%), France (16%) and Italy (12%). The gap between tenants and owners was highest in Chile and Israel at 23 percentage points and 21 percentage points, respectively. On the other hand, the gap was lowest in Italy and Mexico, where the difference between tenants and owners was less than 3%.

Figure 1.4.6. Share of tenants and homeowners reporting a willingness to pay additional taxes to benefit from better housing supports.

Share of people who responded "yes" to the question, "Would you be willing to pay an additional 2% of your income in taxes/social contributions to benefit from better provision of and access to housing supports (e.g. social housing services, housing benefits, etc.), by tenure, 2022



Notes: Respondents had the option of selecting: 1. Yes 2. No

Source: *OECD Risks That Matter, 2022*

Data and comparability issues

This indicator presents results from several surveys.

The *OECD Risks that Matter Survey 2022* is a cross-national survey examining people's perceptions of the social and economic risks they face and how well they think their government addresses those risks. The survey was conducted for the first time in two waves in 2018. The 2022 survey, conducted in October-December 2022, draws on a representative sample of over 27 000 people aged 18 to 64 years old in the 27 OECD countries that agreed to participate: Austria, Belgium, Canada, Chile, Denmark, Estonia, Finland, France, Germany, Greece, Ireland, Israel, Italy, Korea, Latvia, Lithuania, Mexico, the Netherlands, Norway, Poland, Portugal, Slovenia, Spain, Switzerland, Türkiye, the United Kingdom, and the United States. Respondents were asked about their social and economic concerns, how well they think government responds to their needs and expectations, and what policies they would like to see in the future.

The two questions from the *OECD Risks that Matter Survey 2022* that are used in this indicator are as follows:

- Thinking about the next year or two, how concerned are you about each of the following? ... Not being able to find/maintain adequate housing;
- Would you be willing to pay an additional 2% of your income in taxes/social contributions to benefit from better provision of and access to housing supports (e.g. social housing services, housing benefits, etc.)?

This indicator also presents data from the Eurofound (2023) *Living, working and COVID-19* dataset. This consists of a survey for European residents, which asks respondents: "Has your household been in arrears at any time during the past 3 months, that is, unable to pay as scheduled... rent or mortgage payments for

accommodation?” Data for the United States are drawn from the US Census Bureau (2021), *Household Pulse Survey*, which asked respondents for “last month’s payment status.”

In the second question of the Eurofound survey, respondents are asked: “How likely or unlikely do you think it is that you will need to leave your accommodation within the next 3 months because you can no longer afford it? In the United States, respondents were asked the “likelihood of having to leave this house in next two months due to foreclosure or eviction.” Due to the differences in the questions asked, data from the United States are not fully comparable with data from the Eurofound survey.

As discussed in OECD (2020), there are many factors that may affect people’s reported levels of satisfaction, which may differ across socio-economic groups, age or income-levels, the overall level of social protection policies available in their country, or the overall economic environment in the country. A more extensive discussion of the potential limitations of subjective measures is discussed in OECD (2013), *OECD Guidelines on Measuring Subjective Well-being*.

Sources and further reading

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