

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 2024 OECD *Risks that Matter Survey*, the Eurofound *Living and Working in the EU e-survey* dataset (2025) and the *Household Pulse Survey* of the U.S. Census Bureau (2025).

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 in Balestra, C. and J. Sultan (2013) and Indicator HC1.5. Overview of affordable housing indicators).

Subjective measures of housing can complement other measures of housing outcomes, 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

On average, nearly half people surveyed report concerns about being able to find and/or maintain adequate housing.

On average across the 27 OECD countries surveyed in the 2024 OECD *Risks that Matter Survey* (OECD, 2025), 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 HC1.4.1). 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 reported in Denmark, and Belgium, at less than 30%.

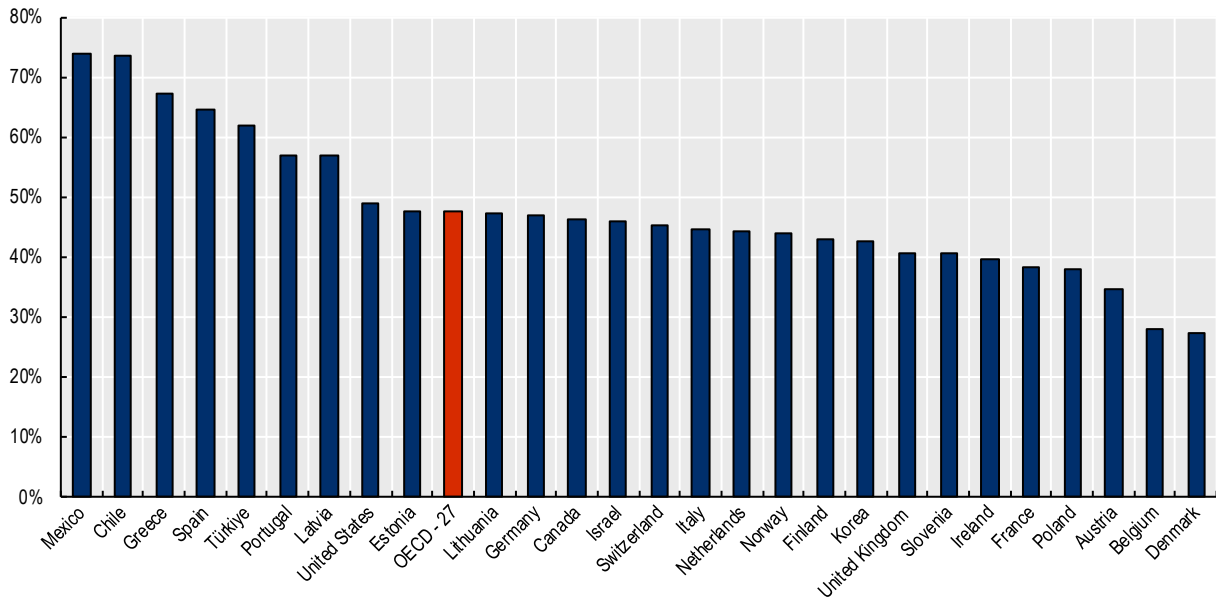
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Figure HC1.4.1. Share of people concerned about being able to find/maintain adequate housing

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", 2024



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 (2025), *More Effective Social Protection for Stronger Economic Growth: Main Findings from the 2024 OECD Risks that Matter Survey*, OECD Publishing, Paris, <https://doi.org/10.1787/3947946a-en>.

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

In nearly all countries surveyed – with the exception of Chile and the United States – women were more concerned than men about being able to find or maintain adequate housing (Figure HC1.4.2, Panel A). On average, women were 5 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 Poland at 12 percentage points, and over 8 percentage points in Austria, Belgium, Denmark, Israel, the Netherlands and Portugal. In nine 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 and Mexico (only in Chile did the share of men reporting concerns exceed 70%).

In all countries surveyed, tenants were more likely than homeowners to be concerned or very concerned about being able to find and/or maintain adequate housing, with a difference of at least 17 percentage points between tenure types (Figure HC1.4.2, Panel B). The largest gap between tenants and owners was in Ireland (46 percentage points), and the smallest gaps were in Chile, Denmark, Finland and Spain (just below 20 percentage points). Moreover, 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 Austria (49%), Belgium (43%) and Denmark (37%).

Comparing outcomes across the income distribution, people in the bottom quintile in all surveyed countries were most likely to report concerns about being able to find/and or maintain adequate housing (Figure HC1.4.3, Panel C). In 23 countries, at least half of households in the bottom quintile of the income distribution reported concerns about being able to find or maintain adequate housing. On average across the OECD, the gap between the bottom quintile and the third quintile was 14 percentage points, while the

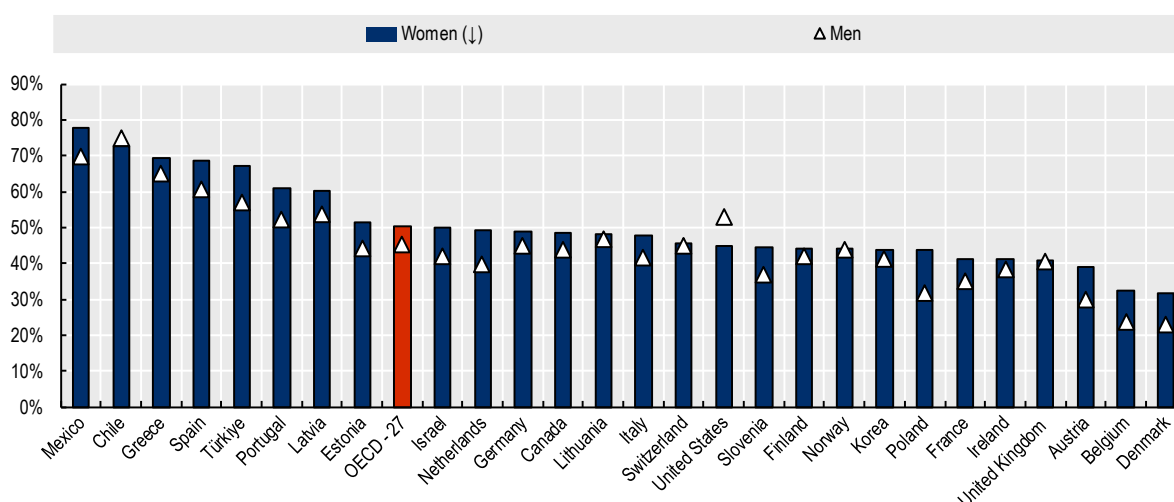
gap between the bottom quintile and the top quintile was 18 percentage points. The gap between the bottom quintile and the top quintile was highest in Austria at 38 percentage points, while the gap between the bottom quintile and the third quintile was highest in Finland at 29 percentage points.

Young adults (aged 18-24 years old) were more likely to report being concerned or very concerned about finding or maintaining access to adequate housing compared to the rest of the adult population. Over two-thirds of young people reported concerns in Chile, Ireland, Greece, Mexico, Portugal and Spain (Figure HC1.4.2, Panel D). The gap between young adults and the rest of the adult population was highest in Ireland at 33 percentage points, and over 20 percentage points in Austria, Belgium and Poland. The gap was smallest in Chile, France, Greece, Latvia, Mexico and Switzerland, at less than 5 percentage points. Türkiye and Estonia were the only countries 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.

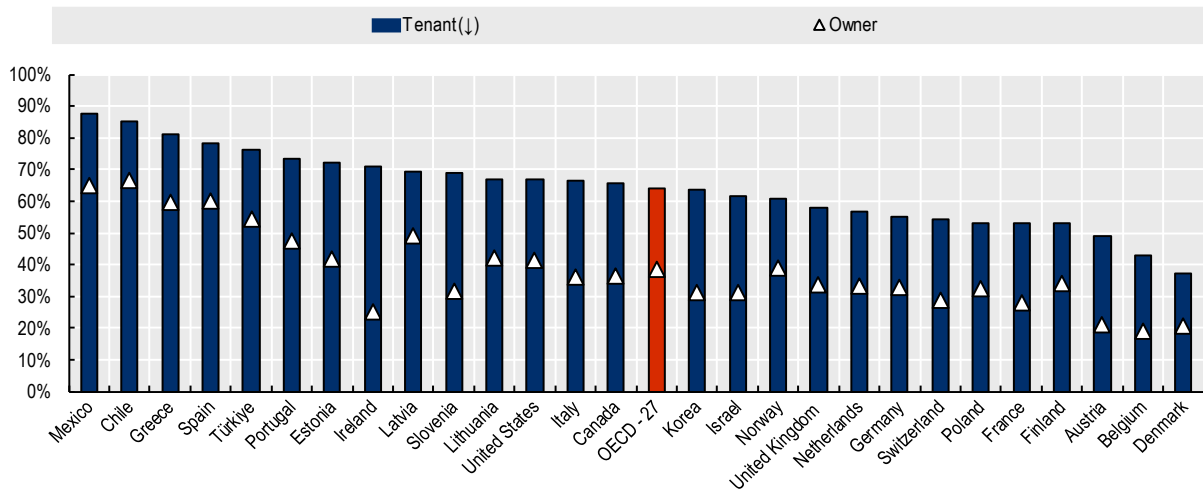
Figure HC1.4.2. Share of people concerned about being able to find/maintain adequate housing by gender, tenure, income quintile and age

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", 2024

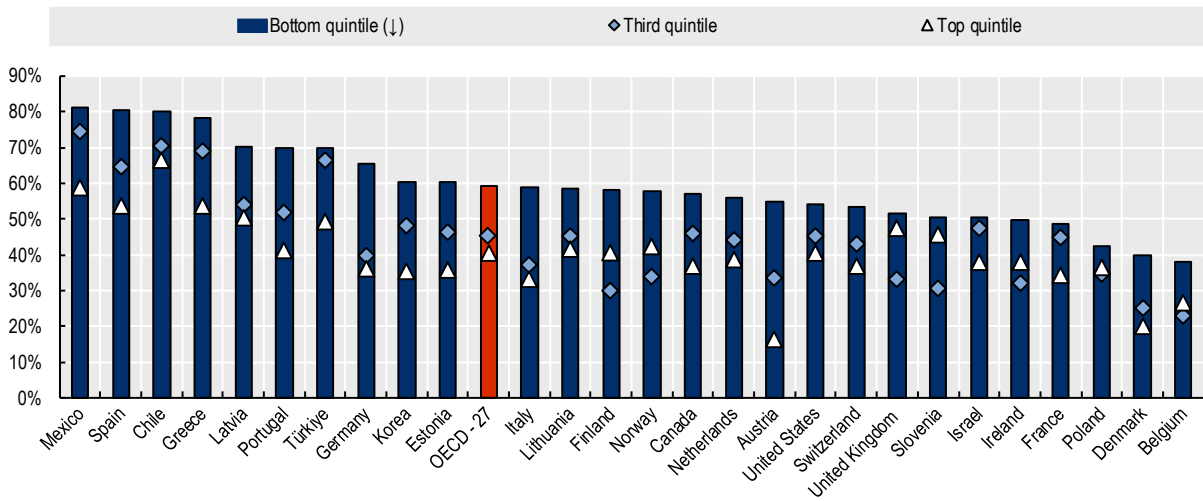
A. By gender



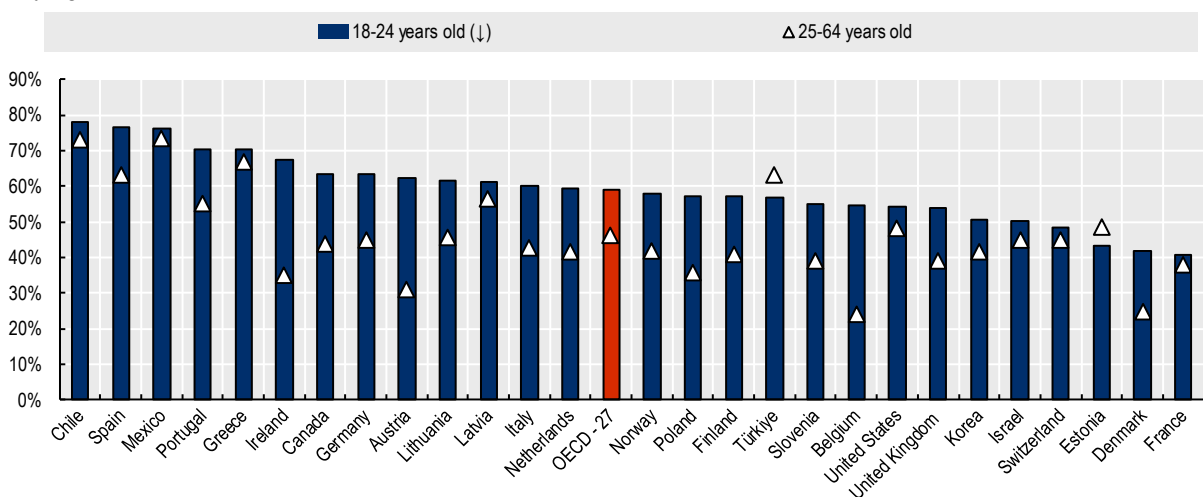
B. By tenure



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.

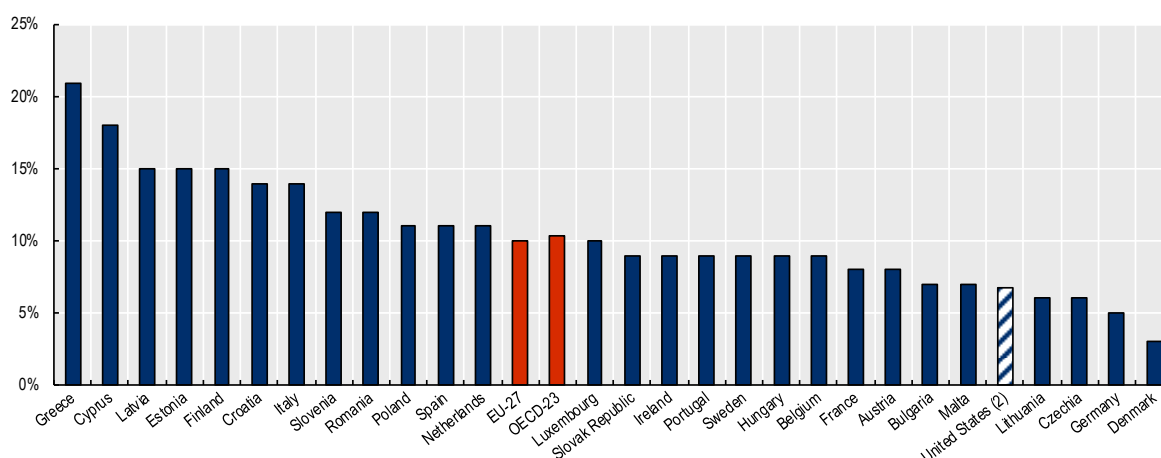
Source: OECD (2025), *More Effective Social Protection for Stronger Economic Growth: Main Findings from the 2024 OECD Risks that Matter Survey*, OECD Publishing, Paris, <https://doi.org/10.1787/3947946a-en>.

One in ten respondents reported that they struggled to pay their rent or mortgage in recent months.

There was considerable variation across countries in the share of respondents who reported having struggled to pay for their accommodation in the past 2-3 months (Figure HC1.4.3). The highest level of difficulty was reported in Greece, where around one in five respondents reported struggling to pay their rent or mortgage. Meanwhile, in Denmark and Germany, fewer than 5% of respondents reported having struggled to pay for their accommodation in 2024. Overall, the OECD and EU averages reflect similar levels of reported difficulty, at around 10% of respondents.

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

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?", 2024^{1,2}



Notes:

1. Data for EU countries are collected with non-probability sampling and have been weighted. Data are not representative of the entire population. For further discussion of the methodological limitations, see <https://www.eurofound.europa.eu/en/surveys-and-data/surveys/living-and-working-in-the-eu-e-survey>.

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 (2025), Living and Working in the EU e-survey, Dublin, <https://www.eurofound.europa.eu/en/data-catalogue/living-and-working-eu-e-survey>; US Census Bureau, Household Pulse Survey (2025).

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".

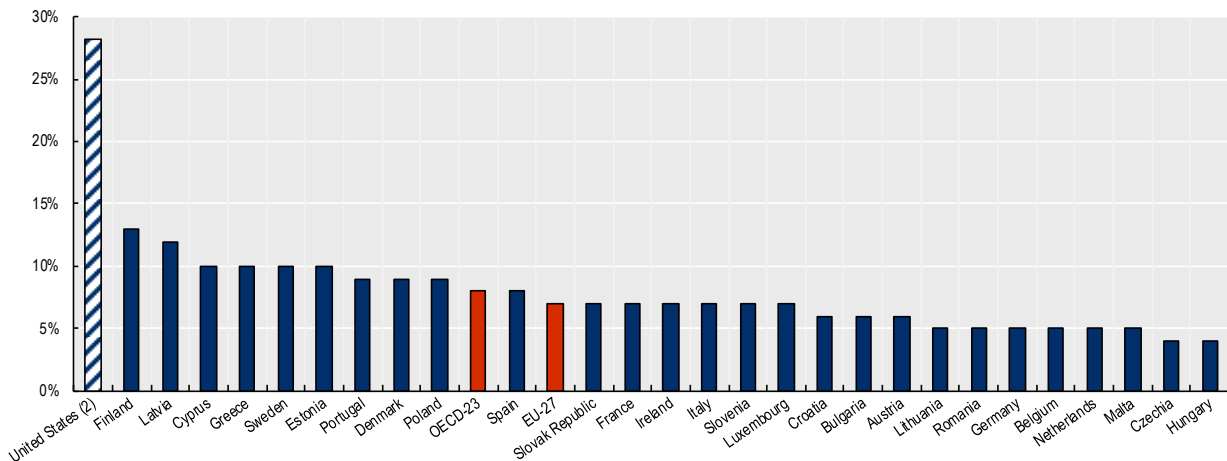
Note by all the European Union Member States of the OECD and the European Union: The Republic of Cyprus is recognised by all members of the United Nations with the exception of Türkiye. The information in this document relates to the area under the effective control of the Government of the Republic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

Around nine percent of respondents reported that they were likely to leave their accommodation in the coming months 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 2-3 months because they can no longer afford it (Figure HC1.4.4). Respondents in the United States reported the highest level by far, at 28% in 2024, more than doubling the second-highest rate in Finland at 13%. Czechia and Hungary reported the lowest levels, at 4% of respondents. Across OECD countries with available data, around 8% of respondents reported that they were likely to leave their accommodation within 2-3 months.

Figure HC1.4.4. 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 2-3 months because you can no longer afford it?", 2024



Note:

1. Data for EU countries are collected with non-probability sampling and have been weighted. Data are not representative of the entire population. For further discussion of the methodological limitations, see <https://www.eurofound.europa.eu/en/surveys-and-data/surveys/living-and-working-in-the-eu-e-survey>.

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 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 (2025), Living and Working in the EU e-survey, Dublin, <https://www.eurofound.europa.eu/en/data-catalogue/living-and-working-eu-e-survey>; US Census Bureau, Household Pulse (2025)

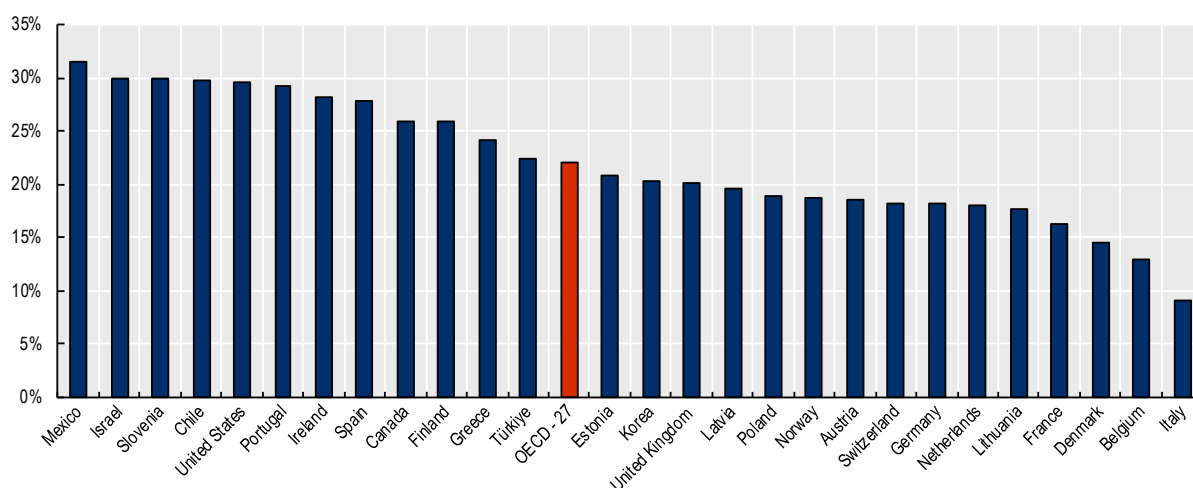
On average, roughly one-fifth of respondents would be willing to pay additional taxes to benefit from improved provision of and access to housing supports.

The willingness to pay additional taxes to benefit from improved provision of and access to housing supports (e.g., social housing services, housing benefits, etc.) varies widely across countries surveyed (Figure HC1.4.5). While roughly 32% of respondents in Mexico reported that they would be willing to pay an additional 2% of their income in taxes/social contributions to benefit from better housing supports, less than 10% would be willing in Italy. The share of people willing to pay additional taxes to benefit from better 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 Figure HC1.4.1). Ireland and Slovenia are notable

exceptions, where despite being among the countries with the lowest level of concern about being able to find/maintain adequate housing, both countries have a relatively large share of people willing to pay additional taxes to benefit from better housing supports.

Figure HC1.4.5. 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.)”, 2024



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

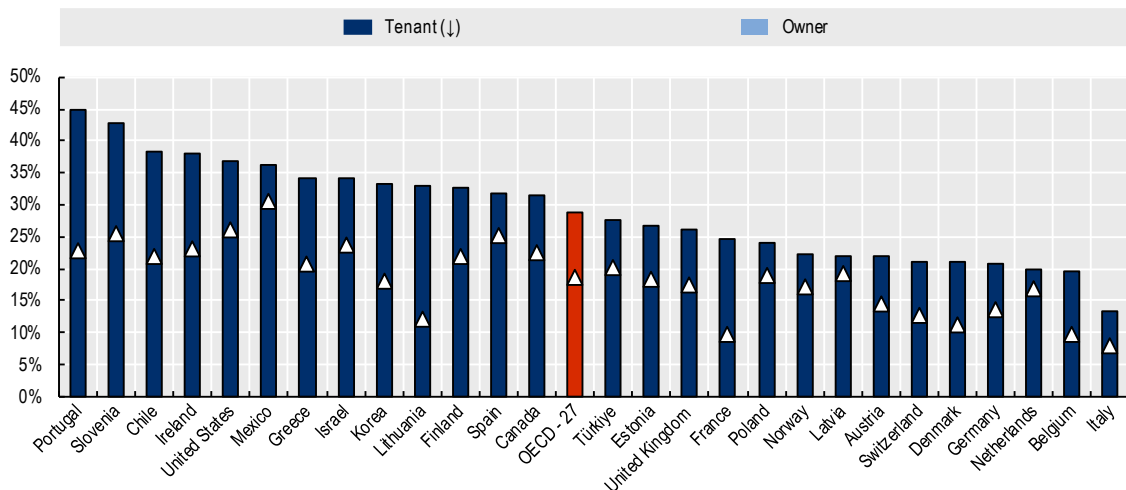
Source: OECD (2025), More Effective Social Protection for Stronger Economic Growth: Main Findings from the 2024 OECD Risks that Matter Survey, OECD Publishing, Paris, <https://doi.org/10.1787/3947946a-en>.

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

Compared to homeowners, tenants were, on average, 10 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 (Figure HC1.4.6). At least 30% of tenants were willing to pay higher taxes for better housing supports in 13 countries surveyed, with the largest shares in Chile (38%), Ireland (38%), Portugal (45%) and Slovenia (43%). Fewer than 20% of tenants were willing to pay higher taxes in Belgium (17%), Italy (13%), and the Netherlands (20%). The gap between tenants and owners was largest in Portugal at 22 percentage points, and smallest in Latvia and the Netherlands (less than 3 percentage points).

Figure HC1.4.6. 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, 2024



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

Source: OECD (2025), More Effective Social Protection for Stronger Economic Growth: Main Findings from the 2024 OECD Risks that Matter Survey, OECD Publishing, Paris, <https://doi.org/10.1787/3947946a-en>.

Data and comparability issues

This indicator presents results from several surveys.

The *OECD Risks that Matter Survey 2024* 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 2024 survey 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 2024* 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 seventh round of the Eurofound (2025), *Living and Working in the EU e-survey* 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 Phase 4.1-4.2 and cycle 7-9 of the US Census Bureau (2025), *Household Pulse Survey*, which asked respondents for "last month's payment status."

In the second question of the Eurofound survey, respondents are asked: “Do you think it is likely 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.

Data for EU countries are collected with non-probability sampling and have been weighted. Data are not representative of the entire population. For further discussion of the methodological limitations of this survey, see <https://www.eurofound.europa.eu/en/surveys-and-data/surveys/living-and-working-in-the-eu-e-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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