RE/MAX Europe

EUROPEAN HOUSING TREND REPORT



2026

Contents

The Home Reality Gap: What Home Costs Us	**5**
The Home We Have vs the Home We Want	**6**
Settling or satisfied?	6
What makes a dream home today?	7
Purchasing the home we want	8
How long does it take to find a property?	9
The longer journey to owning a home	10
What's standing in the way for those who feel they can't buy?	10
The Cost of Calling a Place Home	**11**
The Financial Pressure on European Households	11
How much income goes towards housing?	11
Making room in the budget	13
Sharing the cost of home	13
Who is paying their mortgage alone?	13
How realistic is independent living?	14
When housing shapes relationships	14
What's being put on hold?	15
Looking Ahead: Hope or Continued Pressure?	15
Moving Home or Moving Country?	**16**
Who's looking abroad – and where are they looking to?	16
What are the top motivations?	17
Who's most likely to make the move?	17

Life behind the front door **18**

Together, but living separately 18

Food bringing people together 19

Opening the door to others 20

How are Europeans using their homes? 20

Europe gets moving at home 20

Home, Belonging, and Loneliness **21**

Surrounded but still isolated 21

Does community still begin next door? 22

When neighbours get on our nerves 23

Country Sections **24**

Austria 24

Bulgaria 25

Croatia 26

Czech Republic 27

Estonia 28

Finland 29

France 30

Germany 31

Greece 32

Hungary 33

Ireland 34

Italy 35

Lithuania 36

Luxembourg 37

Malta 38

Netherlands 39

Poland 40

Portugal 41

Romania 42

Slovenia 43

Spain 44

Switzerland 45

Türkiye 46

United Kingdom 47

Conclusion: Closing the Home Reality Gap **48**

The Home Reality Gap: What Home Costs Us

A home is never just four walls and a roof. It is where people build their lives, imagine their futures and seek security, freedom and a sense of belonging.

Across Europe, the desire to own a home remains strong. **More than a third (34%) of non-owners expect to buy a property within the next five years**, up two percentage points from 2025. Among Gen Z (18-29-year-olds), this rises to almost half of non-owners (49%).

Yet the path towards homeownership is becoming more complex. The distance between the home people want and what their circumstances allow is creating a Home Reality Gap. Affordability is a key factor contributing to that gap: **less than half (48%) describe their housing costs as comfortable**, while one in seven (14%) say they are struggling. For some, sharing the financial commitment is the only way forward: 17% of homeowners who share their mortgage say buying with someone else was their only route onto the property ladder.

The impact reaches far beyond household finances. Almost three in four (72%) Europeans who do not own their home are postponing at least one major life milestone to afford a property - from travel and buying a car to marriage and starting a family.

The reality gap can also be found behind the front door. **Almost two-thirds (63%) see their current property as their "forever home"**, yet more than two in five (43%) say it is a compromise compared with what they would ideally want. Homes today therefore represent both security and sacrifice: a place where people feel settled, even if it does not fully match the life they imagined.

Drawing on the experiences of more than 22,000 adults across 24 countries, the **REMAX European Housing Trend Report 2026** explores the homes Europeans have, the homes they want and the lives they build around them. It looks beyond buying and affordability to examine how people use their homes, connect with those they live with and take part in their neighbourhoods and communities.

The research was conducted in July 2026, with results weighted to be nationally representative within each market.



72%

of aspiring homeowners are postponing major life milestones to afford a home.



23%

of Europeans say housing costs have kept them in a relationship longer than they intended



21%

of renters are struggling with housing costs versus 11% of homeowners.

The Home We Have vs the Home We Want

Behind every home is a journey: finding the right place and discovering the life it can help create. Across Europe, that journey looks very different from one person to the next. While many feel settled and comfortable in the homes they have today, they still have ideas about what could make their home even better. This is where the Home Reality Gap first comes into view: in the compromises people make between the homes they aspire to and the homes their circumstances allow. From where they live and whether they own or rent, to the features on their wish lists, our findings explore how Europeans feel about the homes they have today – and what they would choose for the future.

Settling or satisfied?

Our Europe-wide survey captures people at different stages of their housing journey. Among those surveyed, around two in three (64%) own their current home, while nearly one in three (29%) rent.

Overall, a majority of Europeans (63%) view their current property as their "forever" home, indicating that **most feel settled for the long-term.**

However, there is a clear divide between owners and renters. Homeownership is more commonly seen as the destination, while renting is often viewed as a stage as part of a longer housing journey. Only 17% of homeowners consider their current property a stepping stone to a better home, compared with 37% of renters.

The sense of permanence also varies across countries. The share of people who see their current property as their "forever home" is highest in Italy (76%), Slovenia (74%) and Lithuania (74%). In contrast, Estonia (14%) and Ireland (12%) have the largest share of residents that say their current home is a short-term solution due to housing costs, suggesting that many are still searching for a home that meets their long-term needs.

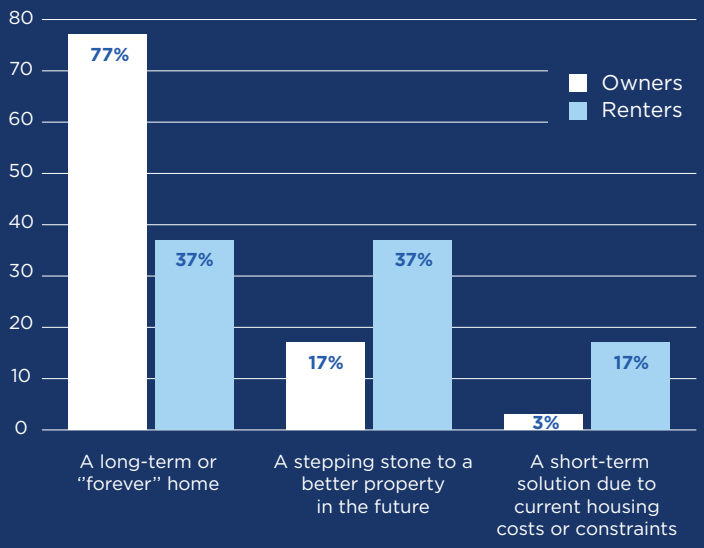
Countries least likely to feel their current home is a compromise

Italy	26%
Austria	34%
Spain	34%

Countries most likely to feel their current home is a compromise

Estonia	65%
Greece	53%
Poland	53%

How Europeans view their current properties



Property type also influences how rooted residents feel. **Those living in detached houses (76%) and bungalows (70%) are more likely to view their property as a long-term home,** compared to those living in flats (57%), indicating what type of property Europeans most aspire to live in.

However, staying put doesn't necessarily mean expectations have been met. **Over two in five (43%) feel that their current home is a compromise to what they would ideally want.**

The sense of compromise is strongest among Millennials (30-45-year-olds) (49%) in particular, while only a third (36%) of Boomers (62-80-year-olds) feel they're compromising.

While some Europeans may be settling for less than they would ideally like, most are relatively comfortable with where they live.

42% describe their current home and neighbourhood as 'comfortable', and almost a third (31%) describe it as 'safe'. In contrast, very few describe feeling unsafe (3%) or embarrassed (2%) where they live.

Yet, feeling comfortable and safe with the homes they have does not necessarily mean Europeans don't aspire for something more.

Italy has Europe's most settled residents, with 76% saying they are already living in their "forever" home.

What makes a dream home today?

For many Europeans, that "something more" is **less about luxury and more about practicality and outdoor space.**

Europeans' most popular property features*

65% Balcony

60% Garden

60% Extra storage space

Europeans' least popular property features*

16% Swimming pool

21% Built in features for pets

32% Separate home office

*if budget were no constraint

If budget were no constraint, **almost two-thirds (65%) of Europeans say a balcony would be an important feature when choosing a new home,** making it the most desirable feature overall. Demand for balconies is particularly high in Greece (91%) and Bulgaria (88%), as well as among those in larger cities (78%), where outdoor space is often at a premium.

Second most in demand features were gardens (60%) and extra storage space (60%). The desire for extra storage is particularly pronounced in Italy (80%) and France (79%), and is slightly more popular among people living in homesteads and small villages (62%) than among city residents (57%). Practicality clearly ranks highly overall, with garages (59%), pantries (54%) and utility rooms (51%) also among the most sought-after features.

Swimming pools, on the other hand, are one of the least desirable features, with four in five (82%) considering them unimportant, suggesting Europeans value features that have greater everyday use rather than homes designed to impress. Climate may be a factor among those who do find swimming pools appealing, however, as residents in France (29%) and Spain (28%) are most likely to want one, compared with just 6% in Finland.

Home offices also rank relatively low, with only one in three Europeans (32%) including one in their dream home – perhaps reflecting the post-pandemic return to offices and a desire to separate work and home life. Demand for this work from home set up falls steadily with age, from 38% of Gen Z to just 19% of the Silent Generation (81-98-year-olds). There are notable differences across Europe too: demand is highest in Switzerland (45%), France (43%) and Luxembourg (43%), and lowest in Hungary (17%) and the Czech Republic (18%).

Built-in pet features are another installation that doesn't rank highly, but one in five Europeans (21%) nonetheless have them on their dream home wish lists. Features such as dog-washing stations and fitted feeding areas are particularly popular in Italy (37%), making it Europe's most pet-focused nation, followed by Romania (33%). Interest in these features is lowest in Austria (13%) and the Czech Republic (13%).

Looking across generations, younger Europeans place greater value on contemporary, open living spaces, with half of Gen Z wanting open-plan kitchens (50%) and kitchen islands (46%) in their dream homes – almost double the amount of the Silent Generation (28%, 24%).

Swimming pools are one of the least desirable features - 82% consider them unimportant.

Purchasing the home we want

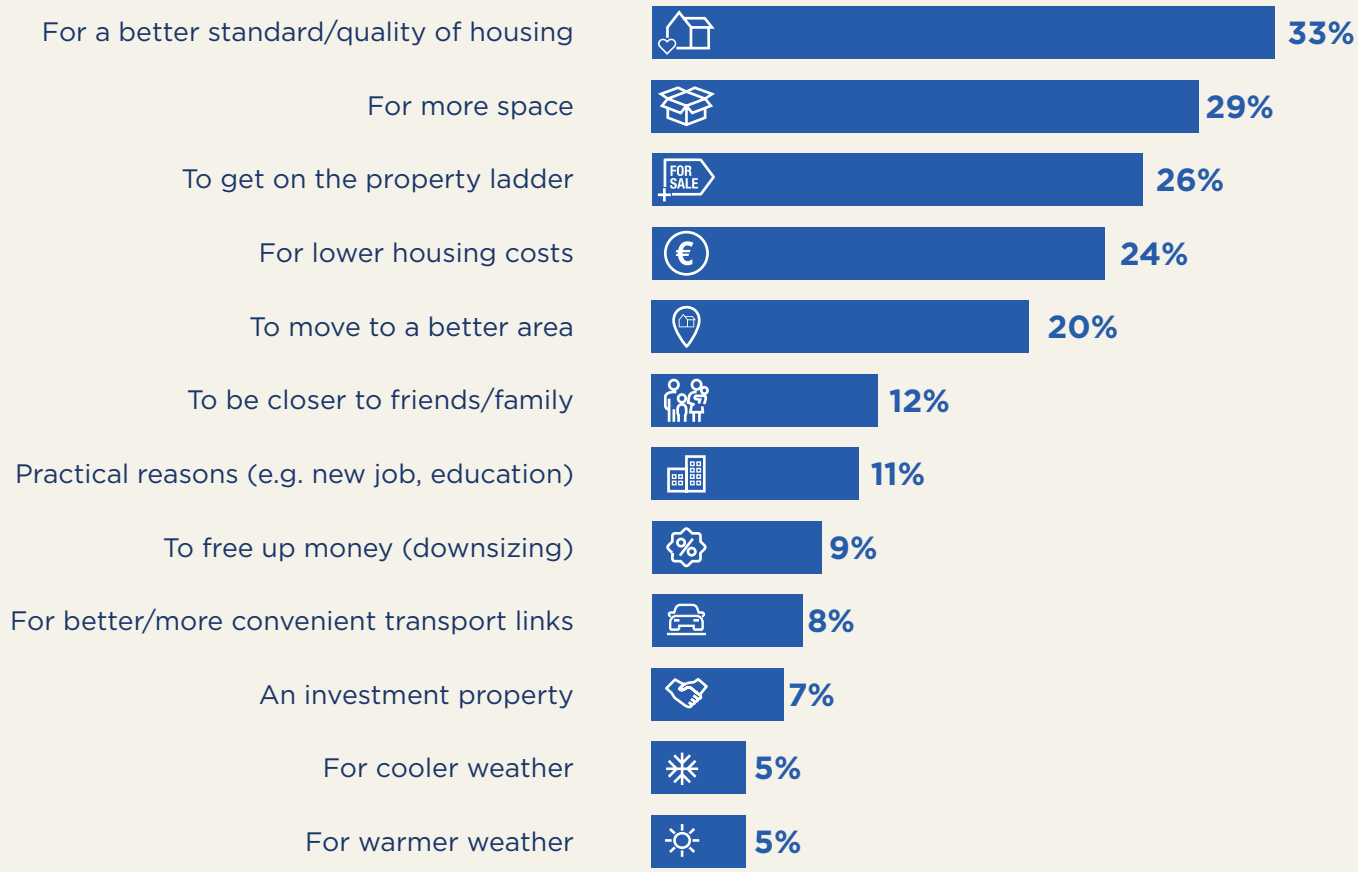
While Europeans may have a clear vision of their ideal home, for some, the journey towards securing it is already beginning. **More than a third (34%) of non-owners expect to purchase a property within the next five years (2025: 32%), including 7% who plan to buy within the next 12 months.** This movement will be led predominantly by younger adults, with **almost half of Gen Z (49%) non-owners expecting to buy within five years (2025: 40%),** while Millennials are the generation most likely to be planning a purchase in the next year (11%). Activity also varies across Europe, with **Türkiye recording the highest proportion expecting to buy within the next 12 months (16%)**, followed by Portugal (13%), compared with just 6% in Greece and 5% in the Netherlands.

For those planning to buy in the coming years, however, **the priority is not necessarily finding the perfect property, but improving their current situation**. One-third (33%) cite securing a better standard of housing as a primary motivation – most common in Croatia (46%), Spain (45%) and Greece (44%) - while over **a quarter (26%) are focused on getting onto the property ladder**. Nowhere is this more apparent than in Türkiye, where almost two-thirds (63%) say their main reason for buying is simply to become homeowners. France (56%), too, has a significantly higher proportion motivated by this more strategic buy.

The second most common motivation is to have more space. Younger Europeans place much greater importance on finding more space, with one-third (33%) of 18-34-year-olds citing this as a reason for purchasing a property, compared with just one in six (17%) of those aged 55 and over.

Those aged 55 and over have different priorities: **their main motivation for buying is to seek lower housing costs** – a reason cited by one in four (26%) buyers over the age of 55, while just one in five (21%) aged 18-34 said the same. But it's not just older generations who are buying to reduce their costs: people in cities (26%) are also buying with this in mind, compared to just 17% of those in rural areas.

What motivates Europeans to buy their next home?



The least common motivation for people looking to buy in the upcoming years was climate reasons – but the numbers aren't insignificant. One in ten (10%) of those planning to buy in the near future are planning to move to areas with either cooler (5%) or warmer (5%) temperatures - possibly reflecting Europe's increasingly extreme weather patterns. The Maltese (13%) and Italians (12%) are among the most likely to seek a cooler climate, while those in Estonia (13%) and Ireland (8%) are the most likely to look for warmer weather.

How long does it take to find a property?

Knowing what to look for is one thing, however. Finding it is another - and it's rarely a quick process. Nearly a third (31%) of Europeans moved home in the last 24 months, and those who moved spent **an average of 11 months searching for their current property** - though experiences vary considerably across the continent. **People in the Netherlands (16 months) record the longest average search time, while the Finnish (6 months) record the shortest.**

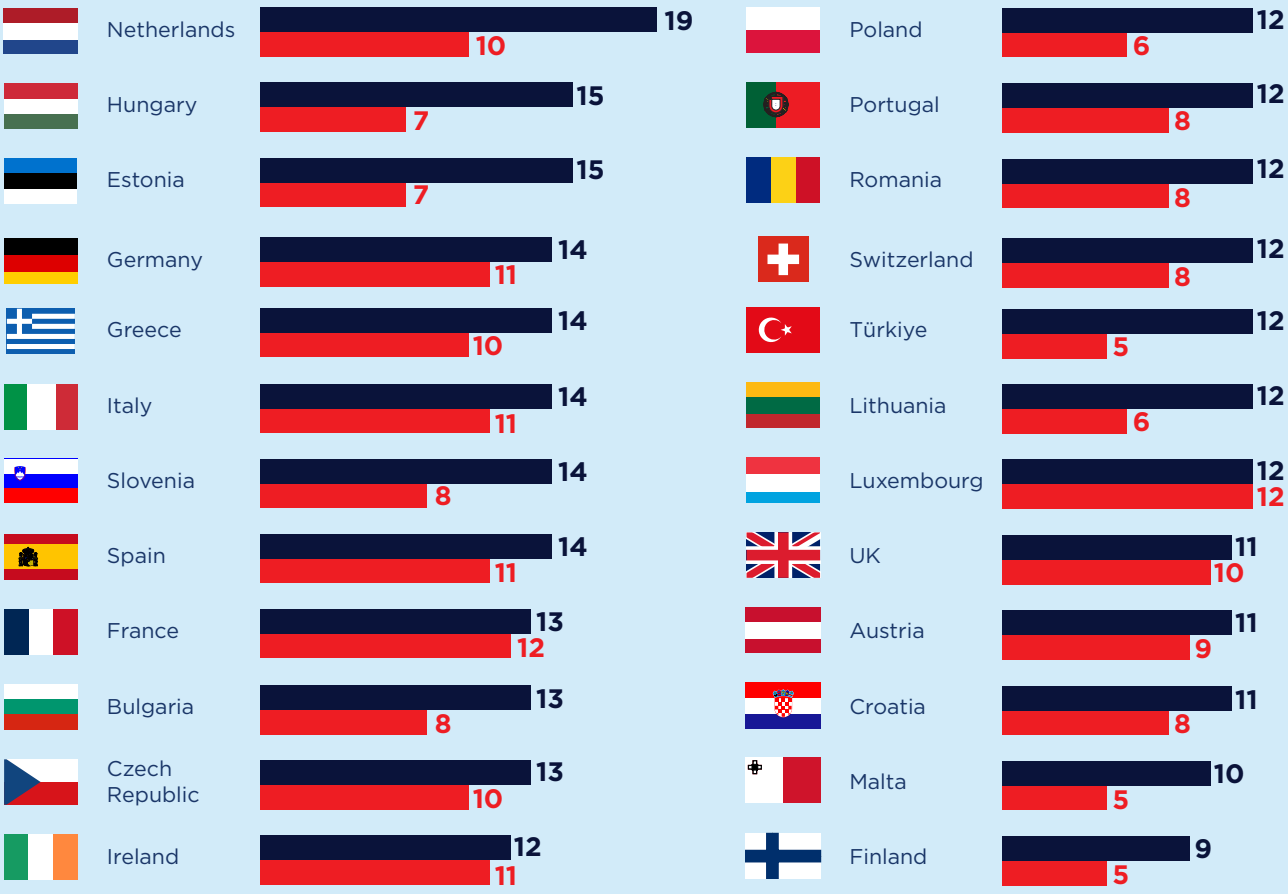
Living arrangements also appear to influence the length of the search. People living with children take the longest to secure a property, spending an average of 12 months searching. By comparison, those living alone spent 10 months searching, while people living with friends or flatmates found their homes in 9 months. This may reflect the more complex requirements of a family home, where finding the space and location to meet the needs of several people can narrow the options available.

Indeed, the type of property people are looking for impacts the time of their search. Detached and semi-detached homes take longer to secure. Residents looking for these property types can expect to spend an average of 13 months searching for their next home, while the time it takes to find a flat (10 months) is comparatively quicker.

Overall, these findings suggest that buyers with more specific space and property requirements may need to allow more time—and remain more flexible—when searching for the right home.



Average time it takes Europeans to find a home (months) by country



The longer journey to owning a home

Finding the right property may take months, but for homeowners, the financial journey continues long after the search is over. For those who have already made it onto the property ladder, the outlook on paying off their home is relatively positive. **A quarter expect to repay their mortgage sooner than planned**, while just 13% believe it will take longer than scheduled. Notably, those managing a mortgage independently appear just as confident about repaying early as those sharing the financial burden, with 25% of both groups expecting to clear their mortgage ahead of schedule.

Optimism is strongest in Romania, where nearly two in three (62%) expect to pay their mortgage off early. In Greece, by contrast, two in five (39%) believe repayment will take longer than anticipated.

But not all feel that homeownership is a possibility. More than a quarter (27%) of Europeans who don't currently own their home believe they'll never be able to purchase a property. While this has fallen slightly from 29% in 2025, the geographical picture remains remarkably consistent: for the second year running, this view is most common in the Czech Republic (41%) and Slovenia (37%) (2025: 44%, 39%). This pessimism is also more pronounced among women (32%) than men (24%) and those living in rural areas (33%) (cities: 24%).

Which country's mortgage holders think they'll be mortgage-free ahead of schedule?

Romania	62%
Poland	44%
Czech Republic	38%
Austria	38%

Which country's mortgage holders think they'll be mortgage-free later than planned?

Greece	39%
Luxembourg	30%
UK	23%
Ireland	20%

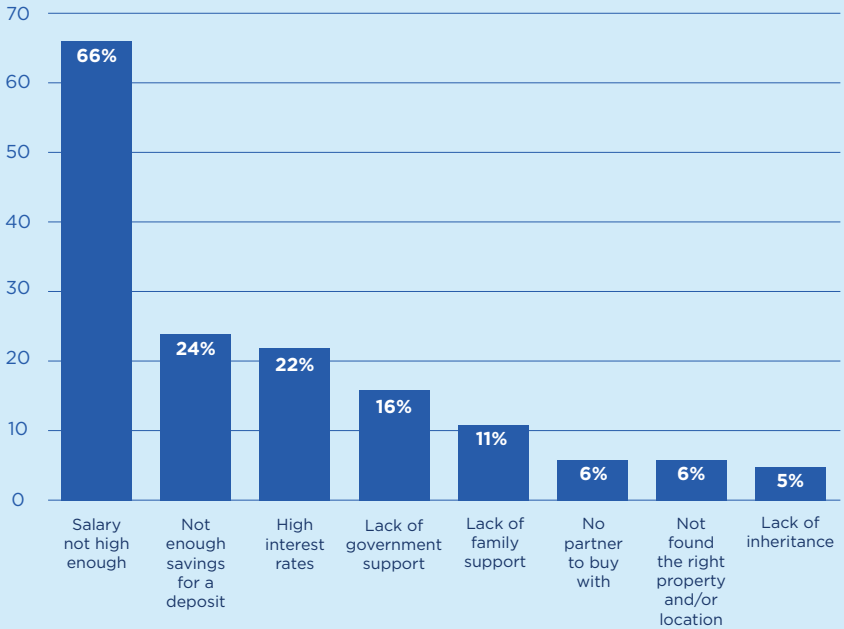
What's standing in the way for those who feel they can't buy?

For those who believe they'll never be able to purchase a property, **affordability is the biggest barrier**, with two-thirds (66%) saying their salary is not high enough – up from 58% in 2025. The challenge is especially pronounced in Malta (97%) and Croatia (87%), where low salaries are cited by an overwhelming majority.

Meanwhile, almost one-quarter (24%) say they don't have enough savings for a deposit – a notable fall from 38% in 2025. This remains a particularly significant barrier in Spain (54%) and Estonia (44%), however. At the other end of the scale, just 5% cite a lack of inheritance as standing in the way of purchasing a home, broadly unchanged from 6% in 2025.

Across Europe, housing ambition remains strong, but affordability is setting the boundaries of what can be realised. The market is therefore shaped by the compromises people make between the homes they want and the homes they can realistically reach.

Barriers preventing people from buying, among those who believe they will never buy



The Cost of Calling a Place Home

The Financial Pressure on European Households

Whether Europeans own their home or not, costs extend well beyond the property itself. From rent and mortgage repayments to energy costs, the price of housing accounts for a substantial share of household incomes, and shapes how comfortable people feel about their finances. Here, the Home Reality Gap is financial: the cost of securing and maintaining a home is influencing not only where Europeans can afford to live, but the choices they make elsewhere in their lives.

Housing affordability concerns have continued into 2026, but **Europeans appear slightly more comfortable with their costs than a year ago.** Almost half (48%) say they feel comfortable with the affordability of their current housing situation, up from 45% in 2025, while the proportion who say they are struggling has fallen from 17% in 2025 to 14% this year.

Yet affordability remains a greater concern in some parts of Europe. Greece now has the highest proportion of residents saying that they're struggling with housing costs (25%), though this is down slightly from 27% in 2025. Türkiye remains among the most challenged countries as well, although the proportion struggling has fallen more substantially, from 28% to 22%. Luxembourg (21%), meanwhile, has entered the top three countries saying they're struggling with costs this year, replacing Hungary, which ranked third in 2025 (25%).

The experience also differs considerably depending on tenure. **More than one in five renters (21%) say they are struggling with their housing costs, almost twice the proportion of homeowners (11%)**. Both groups are less likely to report struggling than in 2025, however – when the figures stood at 24% and 13% respectively – but renters remain considerably more likely to feel the strain. This divide is also reflected in levels of financial comfort, with more than half of homeowners (54%) feeling comfortable with their costs, compared with just 35% of renters.

The divide in financial comfort extends beyond whether people own or rent their home. Men (51%) are more likely than women (45%) to feel comfortable with their housing costs, while women are slightly more likely (15%) to say they're struggling (men: 13%). Interestingly, those living alone are more likely to feel comfortable with affordability (44%) than those sharing their home with others (41%), perhaps reflecting the financial position required to live independently in the first place.

How much income goes towards housing?

The significance of housing costs becomes clearer when looking at how much income they absorb. **Among those who don't own their homes outright, Europeans spend 29% of their income on rent or mortgage payments**, **on average**, while **energy bills account for a further 16%**.

This year, rent or mortgage payments alone range from 34% of income in Finland to 21% in Bulgaria. Finland also stood out in 2025, when residents reported spending 42% of their income on housing and utility costs combined, followed closely behind by Ireland (41%).

Looking country by country reveals further differences in the share of income renters and homeowners commit to housing and energy costs.



In Slovenia, 36% say buying with someone else was the only way they could afford to purchase a home, more than double the European average of 17%.



% of income spent on mortgage or rent

COUNTRY	OWNERS*	RENTERS
	% of income spent on mortgage	% of income spent on rent
Luxembourg	35%	30%
France	30%	30%
Ireland	29%	35%
Malta	29%	33%
Spain	29%	28%
Finland	28%	36%
Greece	28%	32%
Italy	28%	30%
Romania	27%	30%
Austria	26%	32%
Germany	26%	31%
Portugal	26%	31%
UK	26%	30%
Slovenia	25%	30%
Bulgaria	24%	33%
Croatia	24%	31%
Czech Republic	24%	29%
Estonia	24%	29%
Poland	24%	24%
Hungary	22%	30%
Türkiye	22%	30%
Lithuania	21%	27%
Netherlands	20%	32%
Switzerland	15%	30%
European average	**26%**	**31%**

% of income spent on energy bills

COUNTRY	OWNERS*	RENTERS
	% of income spent on energy bills	% of income spent on energy bills
Italy	19%	22%
Greece	19%	22%
Hungary	18%	16%
Luxembourg	17%	15%
Ireland	17%	20%
France	17%	19%
UK	16%	19%
Poland	16%	19%
Bulgaria	15%	14%
Czech Republic	14%	18%
Spain	14%	17%
Estonia	14%	17%
Lithuania	14%	17%
Turkiye	14%	16%
Netherlands	13%	17%
Croatia	13%	19%
Austria	13%	16%
Romania	13%	19%
Slovenia	13%	16%
Germany	13%	17%
Malta	11%	15%
Switzerland	11%	13%
Finland	11%	11%
Portugal	11%	18%
European average	**15%**	**17%**

*Table does not include those who own their homes outright

Making room in the budget

With housing absorbing a significant share of household income, Europeans are adjusting other areas of spending to keep up with mortgage and living expenses. **Holidays are the most common area to face cutbacks**, with 41% reducing spending on travel this year. By contrast, slightly fewer are cutting back on going out (39%) or luxury food, drinks and cosmetics (36%), suggesting that the pressure on household budgets is forcing Europeans to make more selective choices about how they spend their disposable income.

Those trade-offs are felt more keenly by some households than others. Women are more likely than men to cut back on holidays (44% vs. 38%), going out (44% vs. 34%) and clothes and shoes (38% vs. 26%). Living arrangements matter too: people living alone are more likely than those living with a partner to sacrifice holidays (38% vs. 35%) and going out (36% vs. 34%), highlighting the greater spending adjustments associated with meeting household costs without a partner. Country differences are also pronounced, with holiday cutbacks most common in Malta (54%) and Greece (53%), while Greece also has the highest proportion cutting back on going out (57%).

Top things mortgage holders are cutting back on to afford living expenses

	2026	2025 comparison
Holidays	**41%**	**+4%**
Going out (e.g. date nights, cinema, festivals, clubs and/or pubs, etc.)	**39%**	**+2%**
Luxury consumable items (e.g. luxury food, alcohol, luxury toiletries, etc.)	**36%**	**+2%**
Clothes and shoes	**32%**	**-3%**
Subscription services (e.g. Netflix, Spotify, magazines, etc.)	**27%**	**-2%**

Sharing the cost of home

As Europeans adjust their spending to manage the cost of housing, **sharing those costs with someone else can provide another form of financial support**. Nearly three in five (58%) live with a partner, while almost a third (32%) live with children and just one in five (20%) live alone. Among mortgage holders, 61% share their repayments with a partner, compared with only 30% who pay their mortgage alone. While these figures partly reflect the fact that 64% are married or in a relationship, they also highlight the role shared household finances can play in meeting the cost of a home.

For some, that second income is essential rather than simply helpful. **Almost one in six (17%) say buying with someone else is the only way they can afford to enter the property market at all.** This rises to more than a third in Slovenia (36%), compared with just 7% in Switzerland. Younger buyers are more reliant on shared finances, with 21% of 18–34-year-olds saying they could not afford to buy alone, falling to 17% of those aged 35–54 and 14% of those aged 55 and over.

Who is paying their mortgage alone?

While most mortgage holders share their repayments, a sizeable minority shoulder the commitment alone. Across Europe, 30% pay their mortgage by themselves. Men (31%) are slightly more likely to do so than women (29%), while Estonia stands out, with 45% of mortgage holders making repayments alone. Even so, **solo mortgage holders remain a minority**, reinforcing the extent to which homeownership depends on shared finances.

How realistic is independent living?

The importance of shared finances raises a wider question about whether Europeans feel they could afford a home without someone else contributing to the household costs. More than half (54%) believe it is realistic to live alone in their country, while 35% think it is not. Men (55%) are slightly more optimistic than women (52%).

Those already living independently are considerably more positive: 71% of people living alone believe it is realistic, including 39% who describe it as 'very realistic', compared with 49% of those living with others. Among the latter group, 40% consider living alone unrealistic.

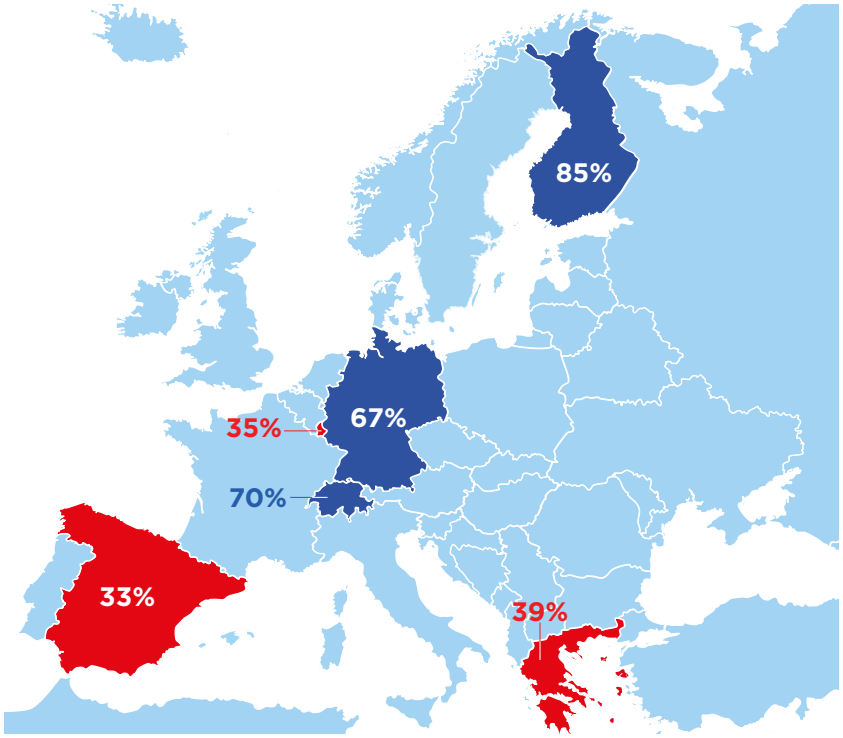
Perceptions also vary considerably by country. **Finland stands out as the most positive, with 85% believing living alone is realistic and just 9% disagreeing.** In Spain, by contrast, only one in three (33%) believe independent living is achievable, while more than half (59%) say it is not.

Top 3 Countries where living alone feels most realistic

Country	% of residents
Finland	85%
Switzerland	70%
Germany	67%

Top 3 Countries where living alone feels least realistic

Country	% of residents
Spain	33%
Luxembourg	35%
Greece	39%



When housing shapes relationships

For those who doubt they could afford to live independently, housing pressures can also affect decisions about whether to remain in a relationship. Almost a quarter of Europeans (23%) have stayed in a relationship for longer because of housing considerations, rising to 34% among Gen Z and 31% among Millennials, compared with 20% of Gen X. Men (25%) are also more likely to report doing so than women (20%). The most common reasons are to save money (11%) or because they cannot afford to live alone (8%).



What's being put on hold?

Housing costs are shaping other major life decisions, too. **Almost three in four (72%) Europeans who don't yet own their home are making personal sacrifices to afford a property**. The most common thing Europeans are postponing is travel (27%), particularly in Türkiye (42%), Italy (37%) and Greece (35%). Travel also tops the list among those aged 35-54 (31%) and over 55 (32%), but falls to less than one in four (23%) among 18-34-year-olds.

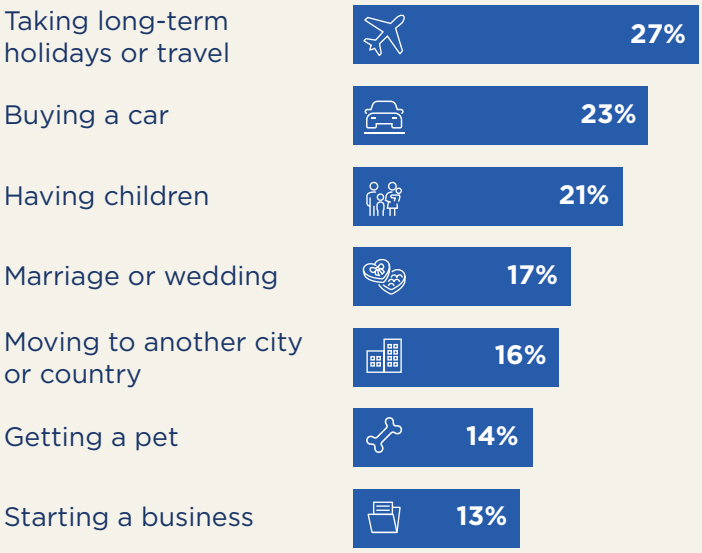
Starting a family is another major life decision being shaped by the path to homeownership-particularly among younger Europeans. Across all age groups, **one in five (21%) say they are delaying having children until they get onto the property ladder**. Among 18–34-year-olds, however, almost one in three (32%) are postponing having children, making it the life event this age group is most likely to put on hold. Across Europe, this decision is most common in Croatia, where the figure rises to nearly two in five (38%) - ten percentage points higher than in Ireland, Lithuania and Luxembourg (28%), which share second place.

Despite the potential cost savings of sharing a household, **personal sacrifices are more likely to be made by couples living together** (73%) than those living alone (63%). For those living with their partner, the biggest compromises are long-term holidays or travel (31%) and buying a car (25%). Men are also slightly more likely (26%) to delay purchasing a car than women (21%).

The extent of these sacrifices varies considerably across Europe. Finland (33%) and the UK (36%) have the highest proportions of non-homeowners who say they are not postponing any life events until they buy a property. At the other end of the scale, those in Luxembourg (81%) and Croatia (80%) are the most likely to be putting something on hold in pursuit of homeownership.

But with so many adjusting their lives around the cost of housing, how confident are Europeans that the situation will improve?

What are non-homeowners postponing to buy a home



Among 18–34-year-olds, almost one in three (32%) are postponing having children.

Looking Ahead: Hope or Continued Pressure?

With housing costs already shaping everything from travel plans to major life milestones, the question is whether Europeans expect these pressures to ease. For now, **confidence is relatively subdued**: just over one-third (34%) believe their country's housing affordability and supply issues will improve.

Younger Europeans are more optimistic about what comes next, with 43% of Gen Z expecting the situation to improve, despite facing some of the greatest barriers to homeownership. Boomers, on the other hand, are the most pessimistic, with just 29% believing the situation will improve. Meanwhile, those living in cities are slightly more positive (36%) than those in villages (31%).

Optimism varies considerably across the continent. **Hungary (58%) and Finland (54%) are the most likely to believe their country's housing affordability and supply issues will improve**, while pessimism is greatest in Greece and Portugal, where 76% and 72% respectively believe the situation will not get better.

Renters are also slightly more pessimistic about what lies ahead, with 58% believing the situation will not improve, compared with 54% of homeowners, suggesting that those facing the greatest housing pressures remain more cautious about the prospects for change.

Taken together, the findings show that the cost of housing is reaching well beyond Europeans' monthly budgets. It is shaping what people spend, whether they can afford to live independently and when they feel able to make major decisions such as having children, getting married or travelling. With only a third expecting their country's housing situation to improve, many Europeans appear to be adapting their lives to current housing pressures rather than expecting those pressures to ease soon.

Moving Home or Moving Country?

For some Europeans, closing the Home Reality Gap could mean looking beyond their current country. Housing affordability, living costs and quality of life are all influencing where people imagine their future, raising the question of whether the home and lifestyle they want might be easier to achieve elsewhere.

Who's looking abroad – and where are they looking to?

One in six (16%) Europeans say they have seriously considered moving to another country in the last two years, down from 21% in 2025. While the overall appetite to move has fallen, there is some consistency among the countries most open to relocating: Türkiye (23%) and Ireland (22%) remain in the top three, joined this year by Luxembourg (26%). In 2025, Türkiye (40%) and Ireland (30%) were joined by Malta (39%).

A similar pattern can be seen at the other end of the scale. Lithuania (11%) is the country least likely to consider a move - down from 13% in 2025 - followed closely by Slovenia (12%) and Poland (12%), down from 15% and 19% respectively in 2025. Poland (12%) joins them this year, replacing Bulgaria, which ranked in the bottom three in 2025 (15%).

When it comes to where Europeans are thinking of moving to, there is no single destination that attracts people equally across the continent - different nationalities have distinct ideas about where they might build a new life. **Southern Europe, however, holds particularly strong appeal.** Luxembourgers, for example, stand out for their desire to move to Portugal (45%), while almost half of Maltese (46%) would choose to relocate to Italy (Europe: 8%, 14%). This preference for the south is reflected more broadly across the continent, with Spain (25%) emerging as the leading destination for Europeans considering a move abroad. Spain is especially popular among those in Ireland (43%) and Estonia (42%).

Germany (17%) comes in as the second most popular destination, followed by Italy (14%) and the UK (10%). Interest in moving abroad is not confined to Europe alone, however, as the United States (10%) remains one of the top five countries Europeans are considering relocating to.



Luxembourg has Europe's highest relocation ambitions, with 26% seriously considering moving abroad.

Which European countries are most likely to seriously consider a move abroad?

Luxembourg	26%
Türkiye	23%
Ireland	22%
Malta	21%
UK	19%

Top 5 countries Europeans want to move to

Spain	25%
Germany	17%
Italy	14%
UK	10%
USA	10%

What are the top motivations?

A better quality of life remains the single biggest driver for those considering a move abroad – and its importance has grown since last year. More than half (55%) cite it as a motivation, up from 49% in 2025. This rises to three in four (75%) in Malta and more than two thirds in both Romania (69%) and Portugal (69%).

Financial factors also feature prominently, with 43% attracted by a lower cost of living and 31% by more affordable housing. Both motivations peak in Ireland, where three in five (59%) cite a lower cost of living and more than half (55%) more affordable housing. While these were measured together in 2025, when 36% cited lower living costs or more affordable housing, the findings continue to underline the role finances play in decisions to relocate.

Meanwhile, around one in three (31%) are motivated by **better career opportunities**, broadly in line with the 33% who cited 'better career or salary prospects' in 2025. And more than one in four (28%) would move in search of a **better work-life balance,** with those in Türkiye (61%) particularly motivated by this lifestyle shift.

Climate is another important consideration, with almost three in ten (29%) saying a better climate would motivate a move abroad. The appeal varies considerably depending on where people currently live: climate is most likely to influence potential movers in Luxembourg (51%), followed by Switzerland (43%), Germany (42%), Netherlands (41%) and Estonia (41%), compared with just 8% in Greece.

Meanwhile, one in four would consider moving for **political or economic stability** (26%), or lifestyle and cultural preferences (26%), while one in five cite safety (22%) or better public services (22%). Overall, those considering relocating abroad appear to be seeking a combination of improved living standards, greater affordability and a higher quality of life.

Top reasons why Europeans are considering moving abroad



Who's most likely to make the move?

Despite strong ambitions to move abroad, only 1% of Europeans have taken the leap and moved to another country in the past two years, though this figure rises to 4% in Malta. A further 3% are actively planning a move, increasing to 6% in both Luxembourg and Switzerland.

While there doesn't appear to be a significant gender gap in the desire to relocate across Europe, men (17%), on average, are slightly more likely than women (15%) to have seriously considered moving abroad. However, Luxembourg, the country with the highest relocation ambitions, stands out from the European average, with women (30%) more likely than men (24%) to be seriously considering a move abroad.

As might be expected, **the generational divides are more pronounced**. Gen Zs are the most internationally mobile, with 27% having seriously considered moving to another country – perhaps reflecting a generation with fewer ties to a particular place and greater expectations of living, working and building a life across borders. By contrast, just 7% of Boomers are tempted to make the leap, potentially reflecting the deeper roots and commitments that tend to come with later life.

Europeans living in shared accommodation are also less anchored to their current country, as two in seven (28%) living with friends or housemates are eyeing a relocation. Those living alone, conversely, are the least likely (14%) to want to move abroad. Lithuania therefore combines relatively high confidence in the feasibility of solo living (64%) with one of Europe's lowest levels of interest in moving abroad (11%), perhaps indicating how satisfaction with housing can influence the extent to which residents go searching for something better.

For most Europeans, the search for a better life is still more likely to play out within their own country than beyond its borders. Yet the greater willingness of younger adults to look abroad shows how housing, living costs and quality of life are increasingly competing across national boundaries for the people who have the greatest freedom to move.

Life behind the front door

The Home Reality Gap does not end once people find somewhere to live. Homes also need to accommodate the different routines, relationships and activities that make up everyday life. How Europeans spend time together, socialise, eat and exercise reveals how successfully their homes are adapting to the lives being lived within them.

Together, but living separately

Sharing a home doesn't always mean sharing the same routine. Almost half of Europeans (49%) keep different schedules from the people they live with, as work, study and other everyday commitments pull household members in different directions. This is most common in Slovenia (63%) and least common in Portugal (31%).

Even when household members are at home together, they don't necessarily spend that time in one another's company. A quarter of Europeans (25%) would rather spend time alone than with the people they live with, rising to a third (33%) of Gen Z, compared with 25% of Millennials and 19% of Boomers. The preference for time alone is strongest in Türkiye (36%), where household relationships also appear less close: 16% say they don't know the people they live with well - one of the highest proportions in Europe. At the other end of the spectrum, people in Portugal and Switzerland are the most likely to prefer spending time with those they live with (both 74%).

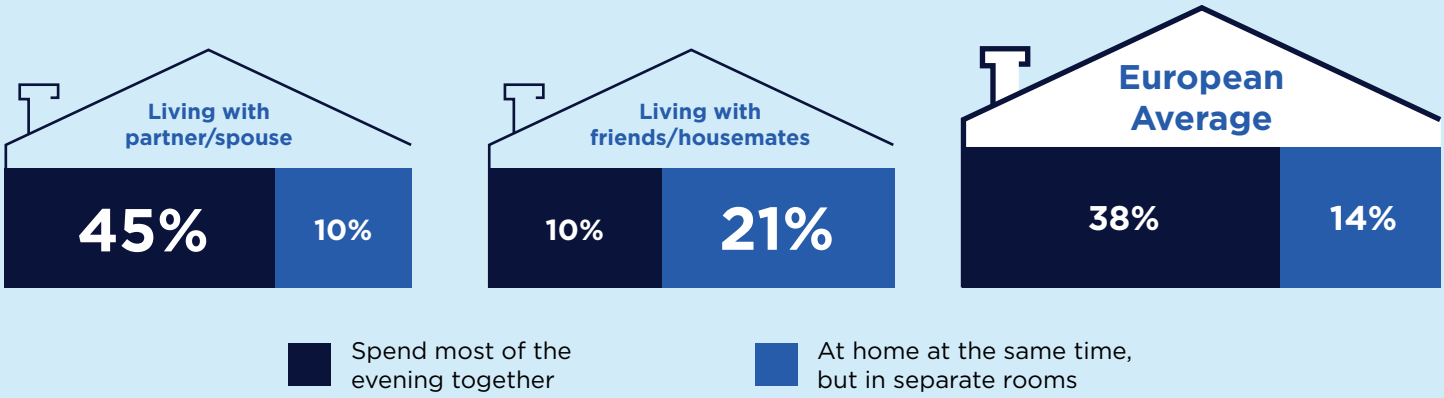
Across Europe as a whole, however, household relationships appear strong. The vast majority (87%) say they know the people they live with very well, while 67% say they share the same interests. Connections appear particularly close in Austria, where 82% share interests with those they live with and 92% say they know them very well. Luxembourg presents an interesting contrast: just 55% share the same interests, yet 86% still say they know the people they live with very well.

Weekday evenings nevertheless remain an important point of connection. Almost two in five Europeans (38%) spend most of the evening with their household, while 14% are typically at home at the same time but in separate rooms - rising to 22% in Lithuania. The difference is particularly striking depending on who people share their home with: almost half (45%) of those living with a partner or spouse spend most of the evening together, compared with just one in ten (10%) of those living with friends or housemates. Friends and housemates are also twice as likely (21%) to spend the evening in separate rooms compared to those living with a partner (10%).



Türkiye leads Europe for shared evening meals, with 67% eating together at the table on weeknights.

How Europeans spend weekday evenings



How much time households spend together also varies according to where they live. People in large cities (42%) are more likely to spend most weekday evenings with their household than those in small villages (30%).

Weekends bring households together further: more than half of Europeans (53%) spend more time with the people they live with at weekends, compared with just 15% who spend less. Again, this is particularly evident in large cities, where 59% spend more time with their household at weekends, compared with 50% in small villages.

Food bringing people together

Eating together in the evening remains a key way Europeans connect with those they live with, and 45% eat together at a table on weeknights. This is most common in Türkiye, where 67% share their evening meal this way, and least common in the UK (30%).

Home cooking remains a regular part of life for many Europeans, with **42% having a home-cooked meal every evening.** Women (48%) are more likely to do so than men (37%), while the habit also becomes more common with age: just over a third (34%) of Gen Z have a home-cooked meal every evening, rising to 42% of Gen X and 53% of Boomers. **Those living with a partner are also slightly more likely to have a home-cooked meal every evening** (44%) than those living alone (40%), while the figure falls to just a quarter (25%) among those living with friends or housemates.

At the other end of the scale, relatively **few Europeans rarely have a home-cooked evening meal**, but there are striking differences between countries. More than one in five people in Hungary (21%) have one less than once a week or never, considerably ahead of the Czech Republic (13%) and Spain (11%). This is reflected at the other end of the spectrum too: **just 17% in Hungary have a home-cooked meal every evening, compared with 59% in Lithuania.**

When a home-cooked meal isn't on the menu, takeaway food is the most common alternative (36%), followed by ready meals (34%) and eating at a restaurant or at work (31%). **Men (37%) are slightly more likely than women (35%) to opt for takeaways**, ready meals (35% vs. 33%) or eat elsewhere (34% vs. 28%). Age makes a much bigger difference: almost half of 18–34-year-olds (47%) order takeaway food when they don't have a home-cooked meal, compared with just 23% of those aged 55 and over. Those living alone, meanwhile, are less likely to order a takeaway (29%) than those living with a partner (38%), but more likely to turn to a ready meal (39% vs. 32%).

Yet eating together doesn't always mean there are no distractions. Among Europeans that don't live alone, **almost a quarter (24%) eat together while watching TV**, rising to 40% in Spain but falling to 10% in Luxembourg. The use of smaller devices at mealtimes is much less common, with only 7% eating together while using phones or tablets; Malta and the Netherlands record the highest proportions, both at 11%.

Countries most likely to be on phones or separate devices while eating together	
Lithuania	11%
Malta	11%
Netherlands	11%

Countries least likely to be on phones or separate devices while eating together	
Portugal	4%
Romania	4%
Slovenia	4%

With differing schedules and routines, not every household comes together at mealtimes. Across Europe, **15% eat at different times to the people they live with**, rising to 18% among Gen Z compared with 14% of Millennials. Millennials are more likely (25%) than Gen Z (21%) to eat together in front of the TV, reflecting wider differences in how generations spend time together at home. Almost half of Millennials (47%) watch television with their household, compared with 38% of Gen Z, while Gen Z are more likely (21%) to watch programmes separately from the rest of their household (Millennials: 16%).



Opening the door to others

Shared time at home isn't limited to those who live there. **Nearly two-thirds (63%) of Europeans socialise with friends, family or neighbours in their home at least once a month**, including around a third (34%) who do so at least weekly. Younger adults are particularly likely to make their home a social space, with the monthly figure rising to 70% among 18–34-year-olds.

Who people live with also appears to shape how often they open their doors to others: **65% of those living with a partner or spouse socialise at home at least monthly, compared with 55% of those living alone**, while the figure rises to 69% among people living with friends or housemates. Romania stands out as Europe's most sociable nation at home, with 83% doing so at least monthly, while Malta (49%), the UK (52%) and Poland (52%) are among the least likely.

Socialising outside the home is even more common, with three-quarters of Europeans (75%) meeting friends, family or neighbours elsewhere at least once a month. This rises to 80% among 18–34-year-olds, compared with 73% of both 35–54-year-olds and those aged 55 and over. Where people live also makes a difference: 77% of those in cities of 100,000 to one million people socialise outside the home at least monthly, compared with 65% of those in small villages of fewer than 100 people. Bulgaria and Romania record the highest levels, at 87% in both countries.

How are Europeans using their homes?

Despite regularly opening their doors to others, Europeans primarily see home as a place for themselves. Nearly two-thirds (61%) agree that their **home is mainly somewhere to rest rather than socialise**, with this view particularly common among Gen X (64%) and Millennials (63%). Women (63%) are slightly more likely to feel this way than men (60%), while the sentiment is strongest among people living alone (70%). **There are more notable differences between countries**: more than three-quarters of those in the Czech Republic (76%) and Hungary (75%) see their home primarily as a place to rest, compared with around half in Austria (48%), Germany and Slovenia (both 51%).

Europe gets moving at home

Rest and relaxation are only part of how Europeans use their homes for themselves. **Almost half of Europeans (47%) work out at home at least once a week**. Younger adults are particularly likely to do so: 55% of 18–34-year-olds exercise at home at least weekly, compared with 50% of those aged 35–54 and 40% of those aged 55 and over. Those living with friends or housemates are among the most active at home (55%), compared with 48% of those living with a partner and 45% of those living alone. France (60%) and **Slovenia (59%) emerge as Europe's biggest home exercisers, with three in five working out at home at least once a week, followed by Türkiye (56%)**. At the other end of the scale, fewer than two in five do so in Greece (38%), Luxembourg (39%) and The Netherlands (39%).

For those who exercise at home, convenience is the biggest draw (43%), followed by privacy (34%) and affordability compared with gyms or fitness classes (31%). But motivations vary considerably across Europe. Convenience is particularly important in Estonia (53%), while affordability is the biggest consideration in Finland (41%). Privacy carries much more weight in Croatia and the Czech Republic (both 43%) than in Italy (21%), while those in Finland are also particularly likely to say they have suitable space or equipment at home (38%). Age shapes motivations too: saving travel time to workout is more important to 18–34 (24%) and 35–54-year-olds (24%) than those aged 55 and over (17%), while convenience becomes more important with age, rising from 41% among 18–34-year-olds to 46% among those aged 55+.

The modern European home is being asked to fulfil many roles at once: provide privacy, bring households together, offer space to recharge and keep fit, and accommodate an active social life. For the housing market, this means growing demand for homes with flexible layouts and multipurpose spaces that can adapt to different routines and lifestyles—not simply larger homes.

Countries most likely to exercise at home at least weekly (%)	
France	60%
Slovenia	59%
Türkiye	56%

Countries least likely to exercise at home at least weekly (%)	
Greece	38%
Luxembourg	39%
Netherlands	39%

Home, Belonging, and Loneliness

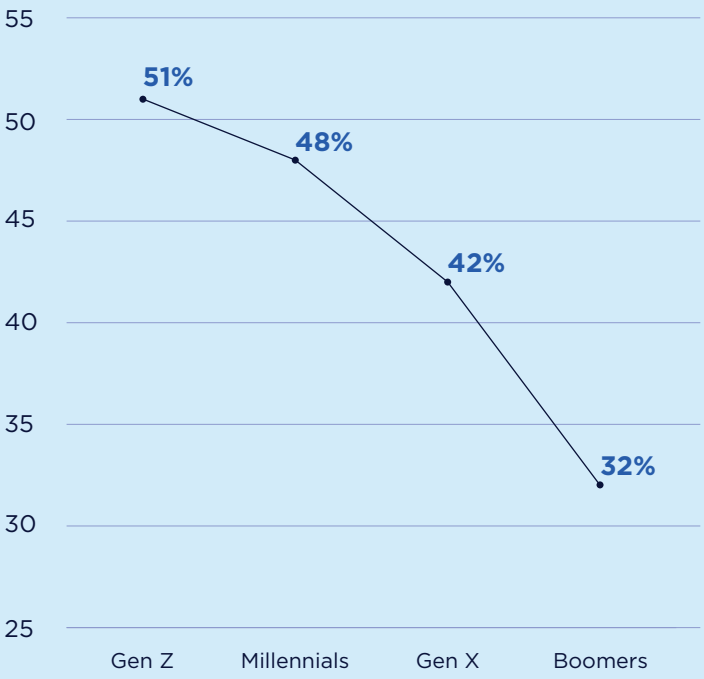
Surrounded but still isolated

Many Europeans live surrounded by others, yet they can still feel that they're missing out on meaningful social connection. **Most adults live with a partner (58%), with children (32%) or with parents (11%)**, while one in five (20%) live by themselves. This reveals a more social dimension to the Home Reality Gap: living with or close to others does not necessarily provide the sense of connection and belonging people want from the place they call home.

More than **two in five (42%) say they would like to socialise more often than they currently do.** This feeling is strongest among younger generations, with over half (51%) of Gen Z agreeing, and is particularly prevalent in Romania (58%) and Türkiye (58%). People living in large cities (48%) are also more likely to want to socialise more than those in isolated or rural homes (38%), suggesting that proximity to others does not necessarily lead to stronger social connections.

For many, the biggest barrier is time. Around a third (34%) say work or study takes up most of the time they would otherwise spend socialising, rising to half (50%) of 18–34-year-olds. **More than a quarter (26%) also say they often feel isolated or disconnected from other people,** although experiences differ considerably across Europe. **Feelings of isolation are lowest in Austria (16%), Slovenia (20%) and Germany (21%)**, compared with the highest levels in Malta (36%), Türkiye (34%), Ireland (33%) and the UK (33%).

% who would like to socialise more often than they currently do





Almost half of Romanians (46%) know their neighbours well enough to socialise with them regularly, the highest proportion in Europe.



Does community still begin next door?

For Europeans looking for greater social connection, some of it can be found close to home. **More than two in five (42%) know their neighbours by name and speak to them occasionally, while 29% know them well enough to socialise regularly**. Relationships with neighbours appear to strengthen with age: 32% of those aged 55 and over regularly socialise with their neighbours, compared with 26% of 18–34-year-olds. Gender makes little difference, with 30% of women and 29% of men regularly socialising with their neighbours.

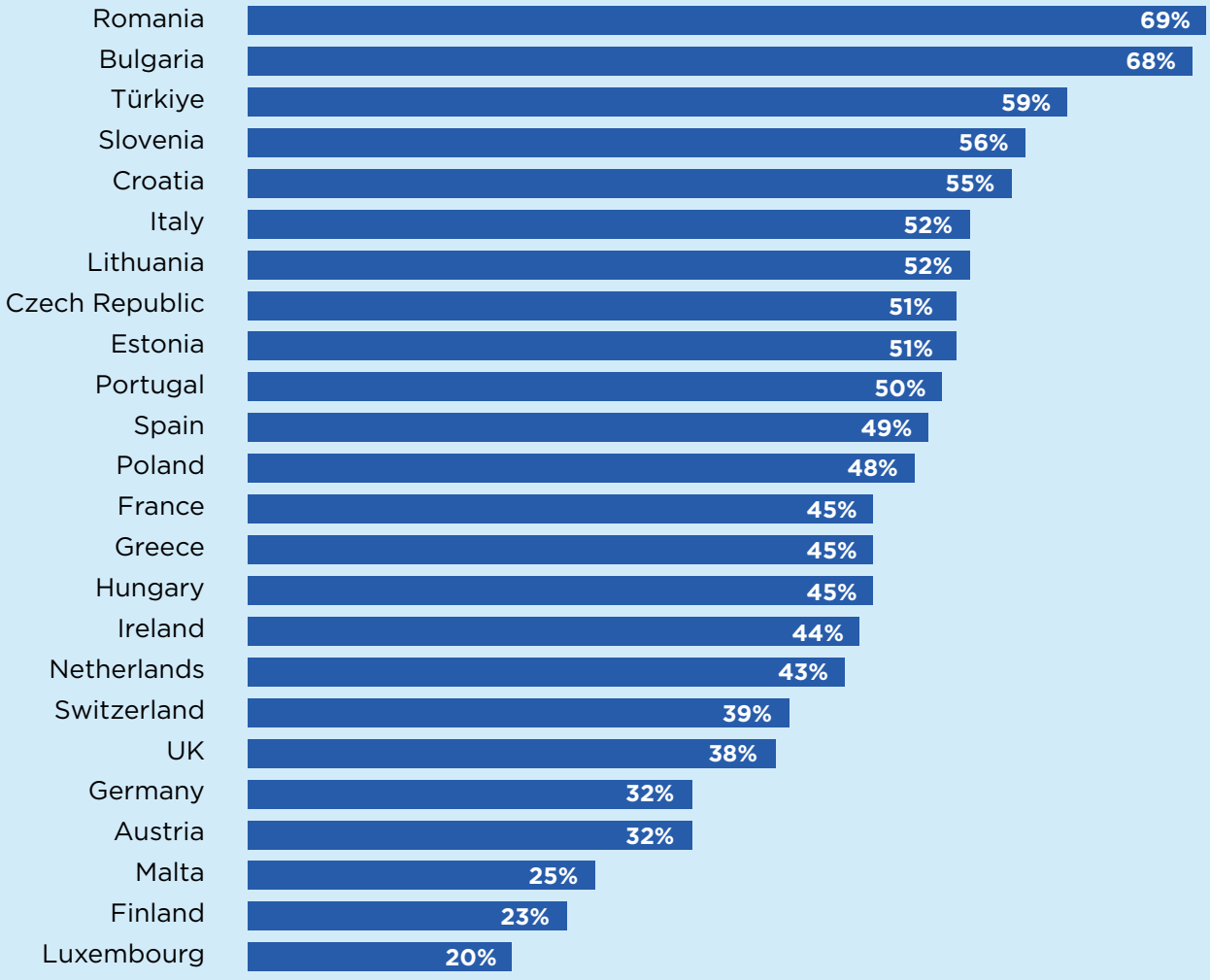
Living arrangements also appear to shape these relationships. Almost **a third (32%) of those living with a partner regularly socialise with their neighbours**, compared with 22% of those living alone and the same proportion of those living with friends or housemates.

For a sizeable minority, however, relationships with the people next door remain more distant. **Around one in six (15%) recognise their neighbours but don't know their names**, rising to a quarter (25%) among those living with friends or housemates. A further 6% know who their neighbours are but prefer not to interact with them.

The strength of these connections varies considerably across Europe. Romania stands out for its strong community, with almost half (46%) knowing their neighbours well and socialising with them regularly. In Finland and Malta, by contrast, these values fall to just 11% and 10% respectively. More than a quarter of residents in Malta (28%) and Finland (26%) recognise their neighbours, but don't know their names, while 12% in both Malta and Estonia know their neighbours but prefer not to interact. Finland (8%), Estonia (8%) and Luxembourg (7%) also have some of the highest proportions who say they wouldn't even recognise their neighbours if they saw them in the street.

Yet community life extends beyond relationships with the people next door. **More than half (56%) of Europeans regularly chat to people in their neighbourhood while out and about**, while 47% socialise with people who live nearby. The age divide becomes particularly clear here: 65% of those aged 55 and over regularly chat to people in their neighbourhood, compared with 45% of 18-34-year-olds. Wider neighbourhood socialising is strongest in Romania (69%) and Bulgaria (68%), compared with just 23% in Finland and 20% in Luxembourg.

% who regularly socialise with people living nearby, by country





When neighbours get on our nerves

Neighbourly relationships can be an important source of connection, but living in close proximity inevitably comes with the occasional frustration – **half of Europeans (50%) say nothing about their neighbours bothers them at all**, but when complaints do arise, noise is the most common, cited by around one in five (19%). Noisy pets follow (9%), while 8% are bothered by antisocial behaviour and the same proportion by neighbours failing to keep the exterior of their property tidy.

The irritations vary considerably across Europe. **Noise is most commonly a problem in Türkiye** (28%), Luxembourg (26%), Spain (26%) and Greece (25%), while Luxembourg stands out for noisy pets, cited by more than one in five (22%). **Parking is a particular frustration in Malta (18%)**, while those in Romania (13%) are the most likely to be bothered by **neighbours failing to keep the exterior of their property tidy**. On a more harmonious note, France, Ireland, and the Netherlands (all 58%) have the highest proportions saying nothing about their neighbours bothers them.

Beyond personal relationships, communities are built through everyday habits. More than a third (37%) say they regularly support local shops, cafés and businesses, rising to almost two thirds (64%) in Greece. These interactions, alongside the relationships people build with those around them, highlight the continued importance of neighbourhood life across Europe for a source of belonging and connection.

Neighbourhood life is shaped by both familiarity and friction, and the two often coexist. For the housing market, that means the appeal of a home extends beyond the property itself to the community around it and the sense of connection it can offer.

What bothers Europeans about their neighbours	
Noise (loud music, arguments or shouting)	19%
Noisy pets	9%
Antisocial behaviour	8%
Untidy property exteriors	8%
Using the parking space outside their home	7%

Austria

For many Austrians, the next move can wait. Just over a third (34%) feel they are compromising on their current property, compared with 43% across Europe, while more than two in three (68%) already regard where they live as their "forever" home (Europe: 63%). Only one in five (20%) see their current property as a stepping stone to something better (Europe: 23%).

Renting does little to disrupt this picture. More than half (55%) of Austrian renters consider their current property their "forever" home, compared with just 37% of renters across Europe. **That relative contentment also seems to weaken the pull of homeownership:** three in ten Austrians (30%) say they have no interest in buying a property, up from 25% last year and well above the European average of 18%.

For those who do intend to buy, the priority is less about securing a first foothold and more about finding a home that better fits their lives. Two in five (40%) want to move for more space, compared with 29% across Europe and 38% in Austria last year. Just 13%, meanwhile, are motivated by simply getting onto the property ladder, half the European average of 26%.

There are signs, too, that many Austrians have more room to manoeuvre financially. More than half (54%) describe their housing costs as comfortable (Europe: 48%), while 38% of mortgage holders expect to repay their mortgage sooner than planned, compared with 25% across Europe. Housing pressures also appear less likely to dictate personal choices. Fewer than one in five (18%) say affordability has kept them in a romantic relationship longer than intended (Europe: 23%), while only 24% believe living alone is financially unrealistic, against 35% across Europe.

Yet the confidence Austrians show in their own housing circumstances weakens when they consider the market around them. **Only 29% believe the country's housing affordability and supply challenges will improve over the next two years**, below the European average of 34%. Austria therefore presents an interesting contrast: relatively little urgency to change housing circumstances today, but limited confidence that the wider market is heading somewhere better.



Key Facts		European average comparison	2025 comparison
Comfortable with the affordability of their housing situation	54%	+6%	+5%
% of household income spent on rent or mortgage repayments	30%	+1	
% of household income spent on energy bills	15%	-1%	
Average time it takes to find a property	10 months	-1 month	
Moved in the last 24 months	34%	+3%	
Confident that the country's housing situation will improve in the next 2 years	29%	-5%	
Seriously considered moving to another country	15%	-1%	-5%
Top reasons for wanting to move country			
Lower cost of living	46%	+3%	
Higher quality of life	44%	-11%	
To move to a country with a better climate	35%	+6%	

24%
Regularly socialise with neighbours

68%
Are living in their "forever" home

Bulgaria

There are signs that some of the financial pressure on Bulgarian households is beginning to ease, even if housing affordability remains challenging. Two in five (41%) now describe themselves as comfortable with the affordability of their housing, up from 39% in 2025, while the proportion struggling has fallen from 18% to 16%. However, **financial comfort remains below the European average** of 48%.

The shift can also be seen in the sacrifices Bulgarians are making to balance their household budgets. **Four in five (81%) have cut back on spending to afford their mortgage and living expenses**, with women more likely than men to make lifestyle sacrifices. More than two in five women (42%) have reduced spending on luxury consumables, compared with around a third of men (32%). Similarly, 41% of women have sacrificed holidays compared with 33% of men. The gender gap is also evident when it comes to going out, with 39% of women cutting back compared with 29% of men.

For renters, however, that easing of pressure is much harder to see. More than half (56%) have cut back on more expensive items in their weekly shop, compared with 35% of homeowners, while half (50%) have reduced spending on going out (owners: 31%). This divide sits within a market where homeownership is particularly widespread: 84% of Bulgarians surveyed own their home, compared with 64% across Europe, while just 8% rent (Europe: 29%).

Yet continued pressure on household finances has done little to dampen expectations for the housing market. **Bulgarians are among the most optimistic Europeans about what comes next**: more than half (51%) believe the country's housing affordability and supply situation will improve over the next two years, considerably higher than the European average of 34%.

That optimism is accompanied by a strong attachment to where people already live. Almost three-quarters (73%) describe their current property as their "forever" home, while **more than two-thirds (68%) regularly socialise with people living nearby, the second-highest proportion in Europe** and well above the European average of 47%. More than half (52%) also regularly chat to people in their neighbourhood while out and about, while 37% support local shops, cafés and businesses.

For now, those roots appear to be holding. Taken together, high levels of housing permanence, strong community ties and above-average optimism about the housing market suggest that many Bulgarians remain firmly rooted where they are. Just 16% have seriously considered moving abroad in the past two years, broadly unchanged from 15% in 2025 and in line with the European average of 16%.



Key Facts		European average comparison	2025 comparison
Comfortable with the affordability of their housing situation	41%	-7%	+2%
% of household income spent on rent or mortgage repayments	24%	-5%	
% of household income spent on energy bills	15%	-1%	
Average time it takes to find a property	12 months	+1 month	
Moved in the last 24 months	31%	0	
Confident that the country's housing situation will improve in the next 2 years	51%	+17%	
Seriously considered moving to another country	16%	0	+1%
Top reasons for wanting to move country			
Higher quality of life	67%	+12%	
Better career opportunities	38%	+7%	
Lower cost of living	37%	-6%	

40%
Regularly socialise with neighbours

73%
Are living in their "forever" home

Croatia

Croatians appear particularly rooted in the places they call home. More than two thirds (69%) **describe their current property as their "forever" home** (Europe: 63%), while neighbourhood relationships are particularly strong. Over two-thirds of Croatians (68%) regularly chat with their neighbours (Europe: 56%), while over half (55%) go out their way to socialise with people in their wider local community (Europe: 47%). **Croatians are also the most likely on the continent to know their neighbours by name** (53%) (Europe: 42%). However, these strong neighbourhood connections are not without their tensions. Less than half of Croatians (43%) say nothing bothers them about their neighbours, compared with half (50%) of Europeans overall. And while everyday interactions are common, they do not always develop into closer social relationships, with just over one in four (27%) regularly socialising with their neighbours, slightly below the European average (29%).

This sense of permanence is underpinned by a well-established culture of homeownership. More than eight in ten Croatians surveyed own their home (86%), including 74% who own outright, while just 7% rent (Europe: 64%, 47%, 29%). **Homeownership is also common among younger generations**, with a considerable 55% of Gen Z owning their property outright (Europe: 32%).

Indeed, Croatia's high levels of outright ownership, strong attachment to current homes and relatively low levels of moving recently point to a particularly settled housing market, where many residents have established deep roots in both their property and local area.

But when it comes to life within the home, Croatians appear to be more independent. Just two in five (38%) eat their evening meal at the table with the people they live with throughout the week (Europe: 45%), with many (27%) choosing instead to eat separately and at different times, compared with 15% across Europe.

Looking beyond how Croatians live, their housing finances also stand out. **Croatian homeowners who do not own their property outright spend 24% of their income on mortgage repayments, below the European average** of 26%, while renters spend 29% on rent (Europe: 31%). Croatians are also increasingly comfortable with the affordability of their current housing situation, with **over half (57%) saying they feel comfortable - a significant increase from last year (44%) and above this year's European average** (48%). However, this figure drops for renters, with only 30% finding their current housing situation affordable which, despite being an improvement over last year (23%), remains slightly lower than their European counterparts this year (35%).

When household budgets do come under pressure, Croatians prioritise their spending differently from many of their European neighbours. **Luxury items (41%) are the first area they cut back on** (Europe: 34%), while only 17% would sacrifice holidays (Europe: 36%).



Key Facts		European average comparison	2025 comparison
Comfortable with the affordability of their housing situation	57%	+9%	+13%
% of household income spent on rent or mortgage repayments	27%	-2%	
% of household income spent on energy bills	16%	0	
Average time it takes to find a property	10 months	-1 month	
Moved in the last 24 months	17%	-14%	
Confident that the country's housing situation will improve in the next 2 years	24%	-10%	
Seriously considered moving to another country	13%	-3%	-4%
Top reasons for wanting to move country			
Higher quality of life	62%	+7%	
Better career opportunities	50%	+19%	
Political or economic stability	42%	+16%	

27%
Regularly socialise with neighbours

69%
Are living in their "forever" home

Czech Republic

The Czech Republic stands out for the financial confidence of its homeowners. **Nearly three quarters (72%) say they're already living in their long-term or "forever" home**, outpacing the European average (63%), and more than a third (38%) of homeowners expect to repay their mortgage sooner than planned, compared with 25% across Europe. Additionally, over half (51%) describe the affordability of their current housing situation as comfortable, rising from 44% last year.

In spite of an increase in comfort levels, higher costs of living have prompted more to take measures to manage their finances. **Nearly four in five (79%) are cutting back on spending to help cover housing and everyday living costs, (Europe: 78%)**, with people most likely to reduce spending on holidays (38%), luxury items (28%) and electronics (26%). Housing affordability is also influencing wider life decisions, with 71% postponing at least one major milestone until they've bought a property (Europe: 72%). The milestones most affected are long-term travel (22%), buying a car (22%) and having children (18%).

For those still trying to enter the housing market, the picture is particularly challenging. Among non-homeowners, **41% do not believe they will ever be able to afford a property (Europe: 27%)**, with low salaries (64%) being perceived as the biggest barrier to homeownership overall, a significant increase from last year (44%). The financial barriers to homeownership are particularly pronounced among younger adults – around two in five cite difficulty saving for a deposit (43%) and high interest rates (40%) as major obstacles, around twice the proportion of those aged 35 and over (18%, 19%). This is reflected more broadly, with less than half (47%) of 18-34-year-olds believing it is realistic to live by themselves.

Perhaps unsurprisingly, confidence in the future is subdued. **More than two thirds (68%) of Czech citizens are not confident** the country's housing shortages and affordability challenges will improve over the next two years, considerably higher than the European average (56%). But despite this pessimism, aspirations to enter the housing market remain strong. Among those planning to buy a home, the biggest motivation is getting onto the property ladder (38%), comfortably above the European average (26%). Furthermore, relatively few Czechs (13%) have seriously considered moving abroad in the past two years, suggesting that, for many, the ambition is not to leave the country but to find a place within its housing market.



Key Facts		European average comparison	2025 comparison
Comfortable with the affordability of their housing situation	51%	+3%	+7%
% of household income spent on rent or mortgage repayments	29%	0	
% of household income spent on energy bills	16%	0	
Average time it takes to find a property	11 months	0 months	
Moved in the last 24 months	33%	+2%	
Confident that the country's housing situation will improve in the next 2 years	23%	-11%	
Seriously considered moving to another country	13%	-3%	-4%
Top reasons for wanting to move country			
Higher quality of life	47%	-8%	
Lower cost of living	38%	-5%	
More affordable housing	33%	+2%	

22%
Regularly socialise with neighbours

72%
Are living in their "forever" home

Estonia

Homeownership in Estonia appears to rely less on shared finances than elsewhere in Europe, with 45% making mortgage payments on their own (Europe: 30%). Indeed, **31% report living alone, compared to just 20% across Europe.** This independent living might come at the expense of ideal housing situations, however, as Estonians are more likely (65%) to feel that they're compromising on their current home (Europe: 43%). Moreover, fewer (54%) describe their current home as their "forever" home than their European counterparts (63%).

Reflecting their solo living trends, **three in five (61%) believe it's realistic for people to live alone** in Estonia (Europe: 54%). Men appear to be more confident (68%) on this front (women: 55%), however. Among those who believe living alone is unrealistic (32%), over half (51%) say it's only achievable for high earners. This rises to 57% among women but falls to 39% among men, highlighting a notable gender divide in perceptions of the financial barriers to independent living.

When it comes to affordability, **just 37% of Estonians describe their current housing costs as comfortable, lower than the European average** (48%). Meanwhile, four in five (82%) have cut back on spending to afford their housing expenses (Europe: 78%), with holidays (41%) and luxury items (40%) being the first to go. More strikingly, one in four (25%) have reduced spending on healthy and whole foods - almost double the European average (13%) and the highest figure across the continent. Estonia therefore presents an interesting trade-off: independent living may be more achievable than in many European markets, but maintaining that independence still requires significant compromises in both housing costs and household spending.

But confidence around ownership remains high. **Far fewer (17%) believe they'll never be able to buy a property compared with wider Europe (27%)**. And, among those committed to buying, the main motivation is to reduce their overall housing costs (35%) (Europe: 24%).

For some, the compromise may extend to where they choose to live. One in five (19%) are seriously considering moving abroad (Europe: 16%), with **Spain the standout destination, considered by 42%.** This aligns with the 41% who cite a better climate as a motivation for moving, among the highest in Europe (29%).



Key Facts		European average comparison
Comfortable with the affordability of their housing situation	37%	-11%
% of household income spent on rent or mortgage repayments	28%	-1%
% of household income spent on energy bills	16%	0%
Average time it takes to find a property	12 months	+1 month
Moved in the last 24 months	24%	-7%
Confident that the country's housing situation will improve in the next 2 years	31%	-3%
Seriously considered moving to another country	19%	+3%
Top reasons for wanting to move country		
Higher quality of life	42%	-13%
To move to a country with a better climate	41%	+12%
Better work-life balance	35%	+7%

19%
Regularly socialise with neighbours

54%
Are living in their "forever" home

Finland

Finland presents an unusual housing picture: **residents face the highest rent burden in the survey, yet fewer are struggling to afford their current home than a year ago**. Finnish renters spend 36% of their income on rent, the highest proportion in Europe (average: 31%), and mortgage-paying homeowners also pay more on average than their European counterparts (28% vs 26%). Despite this, the proportion of Finns struggling with affordability has fallen from 18% in 2025 to 12% this year, while 40% feel comfortable, broadly in line with 42% last year.

Housing also appears to disrupt Finns' wider life plans less than elsewhere in Europe. Among non-homeowners planning to buy, 58% are postponing at least one major milestone until they have purchased a property, compared with 72% across Europe. Yet almost a third (30%) of Finnish non-homeowners still believe they will never be able to buy (Europe: 27%).

Despite these barriers, **Finns are among Europe's most optimistic about what comes next**. More than half (54%) believe Finland's housing affordability and supply issues will improve over the next two years, compared with 34% across Europe. Finland also has the highest proportion who believe living alone is realistic, at 85% (Europe: 54%).

That independence carries through into life behind the front door. Almost three in five Finns (57%) see home primarily as somewhere to rest rather than socialise, while just 8% host friends, family or neighbours every day - around half the European average (15%). Even among those sharing a home, only 35% spend most weekday evenings together (Europe: 38%), while 43% divide their evenings between time together and doing their own thing (Europe: 36%).

Yet privacy at home does not mean Finns keep their distance from the people around them. **Everyday neighbourhood contact is common, but closer relationships are much less so**. Three in five (61%) regularly stop to chat to people in their neighbourhood, above the European average of 56%, while just 11% know their neighbours well enough to socialise with them regularly (Europe: 29%). More than a quarter (26%) recognise their neighbours without knowing their names, compared with 15% across Europe.

It creates a distinctive social picture: **Finns appear comfortable with connection at arm's length**, combining frequent everyday interaction with relatively private homes and fewer close relationships with neighbours. That preference for independence may also help explain why relatively few feel a need for more social contact than they currently have.



Key Facts		European average comparison	2025 comparison
Comfortable with the affordability of their housing situation	40%	-8%	-2%
% of household income spent on rent or mortgage repayments	32%	+3%	
% of household income spent on energy bills	11%	-5%	
Average time it takes to find a property	6 months	-5 months	
Moved in the last 24 months	30%	-1%	
Confident that the country's housing situation will improve in the next 2 years	54%	+20%	
Seriously considered moving to another country	17%	+1%	-1%
Top reasons for wanting to move country			
Lower cost of living	50%	+7%	
Higher quality of life	50%	-5%	
More affordable housing	40%	+9%	

11%
Regularly socialise with neighbours

51%
Are living in their "forever" home

France

France combines a comparatively low level of homeownership among this year's respondents with a strong ambition to buy. Just 55% of French respondents own their home, below the European average of 64% and lower than the 59% recorded in last year's survey. Around two in five (40%) rent, compared with 29% across Europe.

For many of those still outside ownership, buying remains a clear next step. Among non-homeowners planning to purchase, **more than half (56%) say getting onto the property ladder is a motivation**, more than twice the European average of 26%. Almost a third of French respondents (30%) also describe their current property as a stepping stone to something better (Europe: 23%), while one in five non-homeowners (20%) expect to be able to buy within the next two to three years, compared with 14% across Europe.

For those who doubt they will be able to buy, however, income plays a critical role, with more than two thirds (69%) saying their salary is not high enough (Europe: 66%). More broadly, 44% describe the affordability of their current housing situation as comfortable, unchanged from last year and slightly below the European average of 48%. Among those who do not own their home outright, rent or mortgage repayments account for an average of 30% of household income (Europe: 28%)

Those who have secured a mortgage appear confident about staying on track. Almost three quarters (72%) expect to repay it as planned, the highest proportion in Europe and well above the European average of 54%. Just 8% expect repayment to take longer than planned (Europe: 13%), while 18% believe they will finish sooner (Europe: 25%), concentrating French mortgage holders more firmly around their original repayment timetable.

France therefore presents a distinct housing tension: **ownership is less common than across Europe, yet the desire to join the property ladder remains particularly strong.** For prospective buyers who fear ownership is out of reach, insufficient salaries have become a much more prominent concern, while those who have already secured a mortgage appear comparatively confident about managing the commitment they have taken on.



Key Facts		European average comparison	2025 comparison
Comfortable with the affordability of their housing situation	44%	-4%	0%
% of household income spent on rent or mortgage repayments	30%	+1%	
% of household income spent on energy bills	18%	-2%	
Average time it takes to find a property	12 months	+1 month	
Moved in the last 24 months	32%	+1%	
Confident that the country's housing situation will improve in the next 2 years	30%	-4%	
Seriously considered moving to another country	14%	-2%	-6%
Top reasons for wanting to move country			
Higher quality of life	56%	+1%	
Lower cost of living	43%	0%	
Lifestyle or cultural preferences	33%	+7%	

33%
Regularly socialise with neighbours

59%
Are living in their "forever" home

Germany

For the Germans that have bought a house, the search for a long-term home appears to be over. Almost nine in ten homeowners (89%) say they are living in their "forever" home, above the European average of 77%. Among German renters, 54% say the same, considerably higher than the European average (37%), reflecting Germany's stronger culture of long-term renting. **Germans are also less likely to feel they have settled for less:** only 35% agree that they are compromising on their current property compared with what they would ideally want (Europe: 43%).

These findings suggest that housing security in Germany is less dependent on ownership than elsewhere in Europe, with long-term renting providing many residents with a home they are prepared to settle in.

This sense of being settled is also reflected in how Germans use their homes. Just over half (51%) see home primarily as somewhere to rest rather than socialise, compared with 61% across Europe, suggesting that **home plays a somewhat more social role in everyday life in Germany.** Neighbourhood relationships, however, appear more reserved, with 24% regularly socialising with their neighbours (Europe: 29%).

There are also signs that **some pressure on discretionary spending has eased over the past year**. Almost two in five (39%) have cut back on holidays to afford their mortgage and living expenses, while 34% are spending less on going out. However, perceptions of housing affordability have barely shifted: 49% describe their current housing situation as comfortable.

Housing payments remain substantial. Mortgage-paying homeowners in Germany spend 26% of their income on mortgage repayments and 13% on energy bills (Europe: 26%, 14%). **Renters face a higher burden,** spending 32% on rent and 17% on energy bills (Europe: 31%, 17%). Younger adults appear particularly exposed: 18% of Gen Z spend between 41% and 50% of their income on rent or mortgage payments.

These pressures are spilling into Germans' personal relationships. Nearly half (47%) of Gen Zs admit they have stayed longer in a romantic relationship due to housing concerns, compared with 31% of Millennials. Yet Gen Z are also markedly more hopeful about the future: 53% expect Germany's housing affordability and supply issues to improve, compared with 30% of Millennials, 23% of Gen X and 14% of Boomers.

Yet this optimism does not necessarily mean younger Germans are committed to staying put. One in four Gen Zs (25%) and Millennials (23%) have seriously considered moving abroad, compared with just 14% of Gen X and 10% of Boomers. Younger Germans therefore appear simultaneously more hopeful that the domestic housing market will improve and more willing to look elsewhere if it does not.



Key Facts		European average comparison	2025 comparison
Comfortable with the affordability of their housing situation	49%	+1%	+1%
% of household income spent on rent or mortgage repayments	29%	0	
% of household income spent on energy bills	15%	-1%	
Average time it takes to find a property	12 months	+1 month	
Moved in the last 24 months	39%	+8%	
Confident that the country's housing situation will improve in the next 2 years	26%	-8%	
Seriously considered moving to another country	16%	+0%	-7%
Top reasons for wanting to move country			
Higher quality of life	55%	0%	
Lower cost of living	43%	0%	
To move to a country with a better climate	42%	+13%	

24%
Regularly socialise with neighbours

65%
Are living in their "forever" home

Greece

Homeownership represents a route to greater stability and a better quality of life for many Greeks. Among those hoping to purchase in the coming years, **44% are motivated by the prospect of improving their standard of housing** (Europe: 33%), while 29% hope buying will reduce their housing costs (Europe: 24%).

Yet the scale of the affordability challenge means this ambition remains out of reach for many prospective buyers. More than four in five (82%) say their salary is not high enough to purchase a home which is significantly higher than the European average (66%), while one in three cite lack of government support (34%) and high interest rates (32%) as barriers (Europe: 16%, 22%).

The consequences extend beyond the housing market. Almost three-quarters (74%) say they're postponing at least one major life event until they can buy a property. **A quarter (25%) say that they've delayed having children until they own their own home** (Europe: 21%).

The divide between owners and renters further illustrates the stronger sense of being settled associated with ownership. Nearly three in four Greek homeowners (72%) are living in their '"forever" home', compared with just one in five (22%) renters.

For younger Greeks, the challenge is also one of independence and privacy. **Over half of Gen Z (51%) believe it's financially unrealistic to live alone in their country (Europe: 41%)**. These pressures may also be shaping decisions about where to build a future. More than a quarter of Gen Z Greeks (27%) are seriously considering moving to another country, with 63% pointing to better career opportunities and 43% citing a lower cost of living.

Home is nonetheless still an important source of everyday connection. Among Greeks who live with others, two in five (39%) make time to eat round the table together in the evening (Europe: 45%), while a further one in four (24%) eat together in front of the television (Europe: 24%).

Yet shared routines do not eliminate loneliness. Three in ten (30%) Greeks often feel isolated or disconnected from others in their local area rising to a third (33%) among those living in large cities. Greek homes are therefore both an important source of connection and a place where financial constraints, limited independence and feelings of isolation can coexist.



Key Facts		European average comparison	2025 comparison
Comfortable with the affordability of their housing situation	23%	-25%	0%
% of household income spent on rent or mortgage repayments	28%	+1%	
% of household income spent on energy bills	22%	+5%	
Average time it takes to find a property	12 months	+1 month	
Moved in the last 24 months	29%	-2%	
Confident that the country's housing situation will improve in the next 2 years	18%	-16%	
Seriously considered moving to another country	16%	0%	-8%
Top reasons for wanting to move country			
Higher quality of life	65%	+10%	
Better career opportunities	56%	+25%	
Political or economic stability	42%	+16%	

31%
Regularly socialise with neighbours

57%
Are living in their "forever" home

Hungary

Despite the compromises homeownership often requires, Hungarians remain confident about both their own financial future and the direction of the country's housing market. **Nearly three in five (59%) homeowners expect to repay their mortgage as planned** (Europe: 54%), while more than a quarter (28%) believe they will pay it off sooner than expected (Europe: 25%).

That confidence does not come without sacrifice. As elsewhere in Europe, owning a home in Hungary often comes at a personal cost. Nearly half (47%) say they are compromising on the type of property they would ideally like to own, while over three quarters (77%) are cutting back on discretionary spending to manage everyday living costs (Europe: 78%). The most common sacrifices are luxury items (38%), holidays (33%) and going out (31%).

Yet despite these pressures, optimism about the future remains high. **Almost three in five (58%) are confident Hungary's housing shortages and affordability challenges will improve over the next two years**, considerably more than the European average of 34%. The determination to own a home also remains exceptionally strong, with just 11% of non-homeowners saying they have no interest in purchasing a property (Europe: 18%). However, this ambition comes with further sacrifice: nearly three-quarters (76%) of aspiring homeowners are postponing major life events until they have bought a property (Europe: 72%), most commonly long-term travel (34%), buying a car (29%) and having children (24%).

For some, that ambition remains difficult to realise. **More than a quarter (28%) of non-homeowners believe they will never be able to afford a property,** with low salaries (73%) by far the most common barrier. Younger Hungarians face particular challenges, with almost half (48%) of 18–34-year-olds believing it is unrealistic to live independently, whether buying or renting.

Yet younger Hungarians appear less inclined to look abroad than they were a year ago. Almost a third (32%) of 18–34-year-olds have seriously considered moving to another country in the past two years, above the European average of 26%, but down notably from 39% in 2025. Combined with Hungary's unusually high confidence that its housing challenges will improve, this suggests that despite the compromises required to access housing today, many still see their future within the domestic market.



Key Facts		European average comparison	2025 comparison
Comfortable with the affordability of their housing situation	46%	-2%	+10%
% of household income spent on rent or mortgage repayments	26%	-3%	
% of household income spent on energy bills	17%	+1%	
Average time it takes to find a property	12 months	+1 month	
Moved in the last 24 months	34%	+3%	
Confident that the country's housing situation will improve in the next 2 years	58%	+24%	
Seriously considered moving to another country	17%	+1%	-7%
Top reasons for wanting to move country			
Higher quality of life	66%	+11%	
Better career opportunities	42%	+11%	
Better work-life balance	40%	+12%	

31%
Regularly socialise with neighbours

69%
Are living in their "forever" home

Ireland

Affordability challenges in Ireland's housing market remain more pronounced than across the wider continent, placing significant financial pressure on households. **Only two in five (39%) describe the affordability of their current housing situation as comfortable**, compared with 48% across Europe. However, there are signs that some of this pressure may be easing: the proportion feeling comfortable has risen from 32% last year, while those struggling with housing costs has fallen from 21% to 18%. Despite this improvement, the latter remains above the European average (14%). Mortgage holders also appear under greater pressure than their European counterparts, with one in five (20%) expecting it will take longer than planned to repay their mortgage (Europe: 13%).

These financial pressures are increasingly shaping everyday life. To afford their mortgage and living expenses, **almost nine in ten (87%) have had to cut back on spending (Europe: 78%)**, with going out (45%), holidays (43%) and luxury items (40%) among the first things to go. For many, this pressure is also having a significant impact on major life decisions. More than one in five (21%) are postponing marriage or a wedding until they buy a property, while 28% are delaying having children and 22% have put long-term holidays or travel plans on hold. As these pressures mount, independent living also appears further out of reach for many, with nearly half (46%) believing it is unrealistic to live alone, citing the high cost of living (68%), expensive rents (67%) and difficulty securing a mortgage on a single salary (48%) as the biggest barriers.

Taken together, these findings suggest that housing affordability is affecting the timetable of adult life in Ireland, influencing when people feel able to live independently, form families and make other major commitments.

Against this backdrop, confidence in Ireland's housing market is low. **More than two thirds (67%) aren't confident the country's housing shortages, lack of new builds and affordability challenges will improve over the next two years (Europe: 56%)**. One in three (33%) 18–34-year-olds have seriously considered moving abroad in the past two years, with lower living costs (47%), a higher quality of life (47%) and more affordable housing (46%) among the leading motivations. Together, these findings suggest that Ireland's housing pressures are shaping not only where younger adults can afford to live today, but also where they envisage building their future.



Key Facts		European average comparison	2025 comparison
Comfortable with the affordability of their housing situation	39%	-9%	+7%
% of household income spent on rent or mortgage repayments	31%	+2%	
% of household income spent on energy bills	19%	+3%	
Average time it takes to find a property	12 months	+1 month	
Moved in the last 24 months	34%	+3%	
Confident that the country's housing situation will improve in the next 2 years	28%	-6%	
Seriously considered moving to another country	22%	+6%	-8%
Top reasons for wanting to move country			
Lower cost of living	59%	+16%	
More affordable housing	55%	+24%	
Higher quality of life	50%	-5%	

30%
Regularly socialise with neighbours

59%
Are living in their "forever" home

Italy

For many Italians, home appears to be a destination rather than another rung on the property ladder. Italy has the **highest proportion of respondents in Europe who describe their current property as their "forever" home**, at 76% compared with 63% across Europe. Italians are also the least likely to feel they are compromising on where they live: just 26% say their current property falls short of what they would ideally want (Europe: 43%). Additionally, more than half (53%) feel comfortable with their neighbourhood, location and property, against 42% across Europe.

The **motivations of those looking to buy** reinforce that picture. Among people expecting to purchase a property in the coming years, **just 4% cite getting onto the property ladder** as a motivation for buying, compared with 26% across Europe, one of **the lowest proportions in the survey**. Improving the quality of their housing (28%), gaining more space (28%) and reducing housing costs (26%) are all considerably more common motivations.

For those still waiting to own, however, reaching that point can require putting other ambitions on hold. **Almost four in five (79%) non-homeowners planning to buy are postponing at least one major life event until they have purchased a property, compared with 72% across Europe**. Long-term travel is particularly affected, at 37% versus 27% across Europe, while 30% are delaying buying a car (Europe: 23%). And the financial demands do not necessarily end with buying: energy bills absorb an average of 21% of household income in Italy, the second-highest share in Europe and above the continental average of 16%.

What makes a home feel lasting in Italy may also extend beyond the property itself. **Italians are among the most likely to know their neighbours well and socialise with them regularly**, at 39% compared with 29% across Europe. Yet closer contact does not make neighbourhood life friction-free. Only 41% say nothing about their neighbours bothers them, compared with 50% across Europe, while noise is the most common complaint, cited by 23% (Europe: 19%). The picture is therefore one of neighbourhoods where familiarity and everyday irritation can readily coexist.

For many Italians, the search for the right home appears to be over. For those still hoping to buy, however, achieving the same sense of security may mean putting other life plans on hold.



Key Facts		European average comparison	2025 comparison
Comfortable with the affordability of their housing situation	41%	-7%	0%
% of household income spent on rent or mortgage repayments	29%	0	
% of household income spent on energy bills	21%	+5%	
Average time it takes to find a property	13 months	+2 months	
Moved in the last 24 months	22%	-9%	
Confident that the country's housing situation will improve in the next 2 years	35%	+1%	
Seriously considered moving to another country	14%	-2%	-6%
Top reasons for wanting to move country			
Higher quality of life	47%	-8%	
Lower cost of living	45%	+2%	
Better career opportunities	33%	+2%	

39%
Regularly socialise with neighbours

76%
Are living in their "forever" home

Lithuania

Lithuanians appear to enjoy one of the strongest levels of housing stability in Europe. **Almost three quarters (74%) say they are already living in their long-term or "forever" home**, 11% more than the European average (63%). They also seem to be more comfortable financially: nearly a third (31%) expect to pay off their mortgage sooner than planned (Europe: 25%), while 61% believe they will repay it on schedule (Europe: 54%).

Housing payments are comparatively low for both homeowners and renters in Lithuania. Mortgage-paying homeowners spend 21% of their income on mortgage repayments, compared with 26% across Europe, while renters spend 27% on rent (Europe: 31%). Mortgage-paying homeowners spend 14% of their income on energy bills, in line with the European average (14%), while renters spend 17%, also the same as their European counterparts. This relative affordability may also explain why more Lithuanians (64%) believe that it's financially realistic for someone to live alone in their country than their European counterparts (54%).

But for those who don't yet own a home, affordability remains a challenge. **A quarter (25%) of non-homeowners thinks they'll never be able to buy**, an increase from 21% last year Among this group, eight in ten (79%) cite low salaries as the main reason why, with women (84%) considerably more likely than men (68%) to identify this as a barrier.

Housing costs are also shaping personal relationships. Almost a third (32%) of Lithuanian men say they've remained in a romantic relationship longer than they intended to because of housing considerations, while only 23% of women reported doing the same.

Indeed, Lithuanians aren't immune to the rising costs of living. **More than three in four (77%) say they've had to cut back on their spending to afford daily living expenses**. Luxury items (33%), going out (28%) and subscription services (24%) are among the first things to go.

But while date nights and evenings at the local bar may have become less frequent, community life holds strong – particularly among older generations. The Silent Generation (100%), Boomers (66%) and Gen X (68%) all report stopping to chat with locals while out and about – an occurrence which is becoming progressively less common among Millennials (54%) and Gen Z (31%).



Key Facts		European average comparison	2025 comparison
Comfortable with the affordability of their housing situation	49%	+1%	-3%
% of household income spent on rent or mortgage repayments	24%	-5%	
% of household income spent on energy bills	16%	0	
Average time it takes to find a property	10 months	-1 month	
Moved in the last 24 months	32%	+1%	
Confident that the country's housing situation will improve in the next 2 years	45%	+11%	
Seriously considered moving to another country	11%	-5%	-2%
Top reasons for wanting to move country			
Higher quality of life	43%	-12%	
Lower cost of living	37%	-6%	
Work-life balance	33%	+5%	

26%
Regularly socialise with neighbours

74%
Are living in their "forever" home

Luxembourg

In Luxembourg, **housing pressures are shaping the timetable of adult life.** Almost three in five residents (58%) believe living alone is financially unrealistic, compared with 35% across Europe. High rents are the most common reason, cited by 65%, followed by the cost of living (59%). Almost one in five (18%) Luxembourgers also live with their parents, significantly above the European average of 11% and the second-highest proportion in the survey, behind Türkiye (21%).

The consequences extend into personal relationships. **More than a third (35%) say housing considerations have caused them to stay in a romantic relationship longer than intended** (Europe: 23%), including 22% who did so specifically to save money, twice the European average of 11%. Housing pressure is particularly pronounced among women: 35% report struggling with the affordability of their current home, compared with just 9% of men.

For those still hoping to buy, other milestones are also being pushed further into the future. **More than a quarter (28%) are delaying having children until they have bought a property**, compared with 21% across Europe. Almost as many are postponing marriage or a wedding, at 23% versus 17% across Europe, while 23% have put off getting a pet, considerably above the European average of 14%.

These trends show how housing pressure in Luxembourg is influencing the progression of adult life, from when people can afford to live independently to decisions about relationships, marriage and starting a family.

Securing a home does not necessarily bring an end to the financial pressure. Only 22% of Luxembourgers own their home outright (Europe: 47%), while 40% own with a mortgage, more than double the European average of 16%. **Among mortgage holders, 30% expect repayment to take longer than planned**, compared with 13% across Europe. Even so, three in five (60%) describe their current property as their "forever" home, broadly in line with the European average of 63%.

Against this backdrop, just 26% believe Luxembourg's housing affordability and supply challenges will improve over the next two years (Europe: 34%). For some, the possibility of building a life elsewhere is also on the table: **26% have seriously considered moving abroad in the past two years**, compared with just 16% across Europe. Lower living costs (51%) and more affordable housing (46%) are among the leading motivations. Among Luxembourgers who named countries they would consider moving to, Portugal was the most commonly cited destination, mentioned by 45%.

With confidence in improvement relatively low, the findings suggest that for some Luxembourgers the response to the country's housing pressures is increasingly to consider whether the life they want could be more achievable elsewhere.



Key Facts		European average comparison	2025 comparison
Comfortable with the affordability of their housing situation	36%	-12%	-13%
% of household income spent on rent or mortgage repayments	33%	+4%	
% of household income spent on energy bills	16%	0%	
Average time it takes to find a property	12 months	+1 month	
Moved in the last 24 months	31%	0%	
Confident that the country's housing situation will improve in the next 2 years	26%	-8%	
Seriously considered moving to another country	26%	+10%	-2%
Top reasons for wanting to move country			
Higher quality of life	56%	+1%	
Lower cost of living	51%	+8%	
To move to a country with a better climate	51%	+22%	

20%
Regularly socialise with neighbours

60%
Are living in their "forever" home

Malta

Malta combines strong ambitions to buy with clear signs that achieving housing independence can require significant compromise. Among non-homeowners, just 4% expect to purchase a property within the next year (Europe: 5%). The outlook becomes much more active over the medium term **among first-time buyers: nearly a quarter (23%) expect to buy within the next two to three years** (Europe: 14%), while a further 21% anticipate doing so within four to five years (Europe: 13%).

That ambition is accompanied by relatively positive expectations for the wider market. Two in five Maltese respondents (40%) believe the country's housing affordability and supply situation will improve over the next two years, compared with 34% across Europe. Homeownership among those surveyed nevertheless remains below the European average, at 54% compared with 64% across the full European sample.

For those hoping to buy, getting there can reshape other parts of life. **More than a third (37%) are postponing marriage or a wedding until they have bought a property**, more than twice the European average (17%). A further 35% are delaying long-term travel (Europe: 27%), while 27% are postponing having children (Europe: 21%). The pressure extends into everyday spending too, with four in five (80%) cutting back to manage housing and living expenses, most commonly on holidays (49%).

There are signs that current affordability pressures have eased, however. **Just over half (52%) now describe their housing costs as comfortable**, up considerably from 34% last year and slightly above the European average of 48%. At the same time, the proportion struggling has fallen from 22% to 12%, below the European average of 14%.

Yet greater financial comfort has not made independent living feel attainable for everyone. **Almost half (48%) believe living alone in Malta is unrealistic**, compared with 35% across Europe. Among this group, more than two thirds (69%) point to high rents as a barrier (Europe: 57%). Malta therefore presents a mixed picture: confidence and medium-term buying intentions are relatively strong, but reaching homeownership or living independently can still demand substantial financial and personal trade-offs.



Key Facts		European average comparison	2025 comparison
Comfortable with the affordability of their housing situation	52%	+4%	+18%
% of household income spent on rent or mortgage repayments	29%	0	
% of household income spent on energy bills	13%	-3%	
Average time it takes to find a property	7 months	-4 months	
Moved in the last 24 months	29%	-2%	
Confident that the country's housing situation will improve in the next 2 years	40%	+6%	
Seriously considered moving to another country	21%	+4%	-18%
Top reasons for wanting to move country			
Higher quality of life	75%	+20%	
Lower cost of living	49%	+6%	
Better career opportunities	39%	+8%	

10%
Regularly socialise with neighbours

64%
Are living in their "forever" home

Netherlands

The Netherlands may be one of Europe's more comfortable housing markets, but for younger adults, buying a home still carries considerable significance. Among 18–34-year-olds who currently do not own a home but plan to, **85% say they are postponing at least one major life event until they have purchased a property** (Europe: 79%). The most common are having children (39%), getting a pet (25%) and buying a car (20%). What makes this particularly striking is that younger generations are comparatively comfortable with their current housing costs, with 70% of both Gen Z and Millennials describe their housing situation as comfortable (Europe: 46%).

This reflects a broader picture of relatively high financial comfort in the Netherlands. **More than three in four (76%) describe the affordability of their current housing situation as comfortable**, which is slightly fewer than last year (80%) but still considerably more than the European average (48%). Dutch people also tend to be more optimistic about repaying their mortgage on time, with only 8% thinking they'll take longer than planned (Europe: 13%).

Against this backdrop, Dutch housing ambitions appear to be centred less on simply getting onto the property ladder and more on improving where and how they live. Among first-time buyers, the **leading motivations are securing more space** (37% vs Europe 29%), lower housing costs (26% vs Europe 24%) and better-quality homes (25% vs Europe 33%). Just one in five (22%) say their primary motivation is to get onto the property ladder (Europe: 26%).

Finding the right home can take time, however. Among those who have moved within the past 24 months (33%), **one in ten (10%) say it took them more than two years to find the place they ended up moving into** (Europe: 5%). Despite this, there's not an overwhelming desire to look elsewhere. Fewer than one in five (18%) would seriously consider moving to another country, down from 20% last year but slightly above the European average (16%). And, for those that have considered emigrating, a higher quality of life (42%) and a more favourable climate (41%) are the leading drivers, again reflecting that aspirations for the Dutch are centred more on lifestyle than economic necessity.



Key Facts		European average comparison	2025 comparison
Comfortable with the affordability of their housing situation	76%	+28%	-4%
% of household income spent on rent or mortgage repayments	26%	-3%	
% of household income spent on energy bills	15%	-1%	
Average time it takes to find a property	16 months	+5 months	
Moved in the last 24 months	33%	+2%	
Confident that the country's housing situation will improve in the next 2 years	33%	-1%	
Seriously considered moving to another country	18%	+2%	-2%
Top reasons for wanting to move country			
Higher quality of life	42%	-13%	
To move to a country with a better climate	41%	+12%	
Lower cost of living	36%	-7%	

29%
Regularly socialise with neighbours

60%
Are living in their "forever" home

Poland

Homeownership appears to play a significant role in how Poles experience housing affordability. **Nearly two thirds (63%) describe the affordability of their current housing situation as comfortable** – rising from 55% last year and considerably higher than this year's European average (48%). Among those who feel financially comfortable, more than two thirds (68%) are homeowners. Renters, meanwhile, are considerably more likely than homeowners to struggle with housing affordability, with 19% saying they are struggling compared with just 6% of homeowners. Mortgage holders are also among the most confident in Europe, however, **with a considerable 44% expecting to repay their mortgage sooner than planned**, well above the European average of 25%.

While many appear confident about their own housing situation, attitudes towards the wider housing market are markedly less positive. **More than half (54%) are not confident Poland's housing shortages and affordability challenges will improve over the next two years**. For aspiring homeowners, this uncertainty is translating into difficult life choices, with almost two thirds (65%) postponing at least one major milestone until they've bought a home (Europe: 72%). The most commonly delayed plans are moving to another city or country (23%), followed by long-term travel (20%) and buying a car (15%).

For those still trying to enter the housing market, the barriers are significant. One in three (33%) non-homeowners believe they will never be able to afford a property (Europe: 27%). Low salaries (77%) are cited as the biggest obstacle, while **almost a third (32%) cite a lack of family support - nearly three times the European average (11%).** Younger adults face particularly acute challenges: those aged 18-34 are more than three times as likely as those aged 35-54 to cite high interest rates as a barrier to buying a home (32% vs 9%), while one in five (21%) believe the lack of support from family is making it harder to purchase a property (Europe: 11%).

Despite these challenges, relatively few Poles (12%) have seriously considered moving abroad in the past two years (Europe: 16%), suggesting that many today are committed to building their future in Poland, even if they are less optimistic about the direction of its housing market.



Key Facts		European average comparison	2025 comparison
Comfortable with the affordability of their housing situation	63%	+15%	+8%
% of household income spent on rent or mortgage repayments	27%	-2%	
% of household income spent on energy bills	18%	+2%	
Average time it takes to find a property	11 months	0 months	
Moved in the last 24 months	37%	+6%	
Confident that the country's housing situation will improve in the next 2 years	30%	-4%	
Seriously considered moving to another country	12%	-4%	-7%
Top reasons for wanting to move country			
Higher quality of life	42%	-13%	
Lower cost of living	37%	-6%	
Better career opportunities	28%	-3%	

23%
Regularly socialise with neighbours

67%
Are living in their "forever" home

Portugal

Portugal presents a contrasting picture when it comes to housing affordability. While many of those already on the property ladder report feeling relatively financially comfortable, the picture is considerably more challenging for those trying to access the housing market. Three in five (59%) say they live in their long-term or "forever" home, slightly below the European average (63%), while **almost two thirds (63%) describe their current housing costs as comfortable** - a slight improvement over last year (61%) and well above this year's European average (48%).

This creates a clear divide between the relative comfort of many people already established in Portugal's housing market and the affordability barriers facing those still trying to secure a long-term home. But for those who don't yet own, affordability is a much trickier picture. One in five (20%) 18-34-year-olds say their current accommodation is just a short-term solution due to financial constraints (Europe: 14%), and nearly a quarter (24%) believe they'll never own a home (Europe: 27%). Among those who believe homeownership is out of reach, 81% state that their salary is not sufficient to buy a property, significantly above the European average (66%). This sentiment is particularly prevalent in Lisbon, where it rises to 85%.

Perhaps unsurprisingly then, the Portuguese are less optimistic than their European counterparts when it comes to future outlook: **nearly three in four (72%) think the country's housing situation won't improve over the next two years, significantly higher than the Europe average (56%)**. But in spite of these concerns, the Portuguese remain generally content with where they live, with more than half (54%) stating that they are comfortable with their neighbourhood, location and property (Europe: 42%).

When it comes to the local community, nearly one in three (30%) say they know their neighbours well and socialise regularly (Europe: 29%) - something far more common in small villages (43%) than in cities (25%), and just as common among 18-34 year olds (30%) as it is among those aged 55+ (31%). Indeed, younger generations (18-34) are becoming increasingly involved with their local communities, with 16% volunteering or helping with community activities (Europe: 11%).

Portugal therefore combines strong attachment to home and community with deep concern about access to housing. For many residents, satisfaction with where they live can coexist with pessimism about whether the wider market will provide the same opportunities to those still trying to establish themselves.



Key Facts		European average comparison	2025 comparison
Comfortable with the affordability of their housing situation	63%	+15%	+2%
% of household income spent on rent or mortgage repayments	28%	-1%	
% of household income spent on energy bills	15%	-1%	
Average time it takes to find a property	10 months	-1 month	
Moved in the last 24 months	22%	-9%	
Confident that the country's housing situation will improve in the next 2 years	23%	-11%	
Seriously considered moving to another country	15%	-1%	-4%
Top reasons for wanting to move country			
Higher quality of life	69%	+14%	
Lower cost of living	48%	+5%	
Better career opportunities	46%	+15%	

30%
Regularly socialise with neighbours

59%
Are living in their "forever" home

Romania

Romania combines exceptionally high homeownership with optimism about the future. **More than three quarters** (77%) of those surveyed own their home outright - the highest rate in Europe and well above the European average of 47%. Mortgage holders are also among the most confident in Europe, with almost two thirds (62%) expecting to repay their mortgage sooner than planned (Europe: 25%).

Romanians also remain optimistic about the future, with one in two (50%) confident any housing shortages and affordability challenges will improve over the next two years, compared with just one in three (34%) across Europe. Younger Romanians are also the most likely age group to feel comfortable with their current housing costs, half (50%) of 18–34-year-olds say they feel comfortable, compared with 41% of those aged 35–54 and 44% of those aged 55 and over.

This optimism is not shared by everyone, however. Among those who don't currently own a home, more than one in four (26%) believe they'll never be able to purchase one (2025: 25%). Low salaries remain the biggest perceived barrier to homeownership for this group (70%), but almost a third (32%) also cite a lack of family support – nearly three times the European average (11%) – suggesting that family networks play an important role in helping people onto the property ladder. For those still hoping to buy, the aspiration remains clear: **almost half (47%) say their main motivation is simply getting onto the property ladder**, considerably higher than the European average of 26%.

This aspiration does come with trade-offs, however, and around a third are postponing long-term travel (31%), buying a car (27%) or having children (26%) until they've purchased a property. Despite these pressures, **relatively few Romanians (17%) have seriously considered moving to another country** in the past two years, down from 23% last year. Among those who have, the primary motivations are a higher quality of life (69%) and greater political or economic stability (42%). But for most the ambition is to build their future at home - a sentiment reflected in Romania's particularly strong sense of community, where more than two thirds (69%) socialise with their neighbours (Europe: 47%) and almost half (46%) know them well (Europe: 29%).



Key Facts		European average comparison	2025 comparison
Comfortable with the affordability of their housing situation	44%	-4%	+4%
% of household income spent on rent or mortgage repayments	29%	0	
% of household income spent on energy bills	16%	0	
Average time it takes to find a property	11 months	0 months	
Moved in the last 24 months	27%	-4%	
Confident that the country's housing situation will improve in the next 2 years	50%	+16%	
Seriously considered moving to another country	17%	+1%	-6%
Top reasons for wanting to move country			
Higher quality of life	69%	+14%	
Political or economic stability	42%	+16%	
Lower cost of living	41%	-2%	

46%
Regularly socialise with neighbours

68%
Are living in their "forever" home

Slovenia

In Slovenia, purchasing a home appears particularly reliant on two incomes. Almost two thirds of those surveyed (64%) live with a partner, compared with 58% across Europe, while the same proportion share their mortgage payments with one (Europe: 61%). Most notably, **more than one in three of those who share their mortgage (36%) say the reason they bought with their partner was because they couldn't afford to purchase a property on their own** - more than double the European average (17%).

For many Slovenians, shared finances therefore appear to be an important bridge between aspiring to own and being able to enter the market.

Slovenian homeowners are slightly more confident than those elsewhere about paying off their mortgage on schedule, however, with **over half (57%) believing they will do so as planned** (Europe: 54%). Mortgage-paying homeowners spend an average of 25% of their income on mortgage repayments, in line with the European average of 26%.

Renters, meanwhile, dedicate around 30% of their income to rent. To afford their living expenses, almost half of Slovenian renters (47%) are cutting back on luxury purchases – more than renters across wider Europe (37%). Indeed, **less than a third (30%) of renters say they're comfortable with the affordability of their current housing situation (Europe: 35%)**. And almost a quarter (24%) of renters also describe their current home as a short-term solution because of housing costs or other financial constraints (Europe: 17%).

Looking ahead, **almost two in five (37%) believe they'll never be able to purchase a property,** down from 39% last year but still significantly above this year's European average (27%). Confidence in the wider housing market is similarly subdued, with **more than seven in ten (71%) saying they're not confident that Slovenia's housing situation will improve over the next two years**. Across Europe, 56% report the same lack of confidence in improvements to housing conditions in their own country.

However, this outlook contrasts sharply with the housing position many Slovenians have already achieved. **Almost three quarters (73%) own their property** (Europe: 64%), while 63% own outright (Europe: 47%) and 74% describe their current property as their "forever" home.

Slovenia therefore presents a divided picture: considerable housing security for many existing owners, but much less confidence among those still trying to reach the same position.



Key Facts		European average comparison	2025 comparison
Comfortable with the affordability of their housing situation	54%	+6%	+3%
% of household income spent on rent or mortgage repayments	28%	-1%	
% of household income spent on energy bills	15%	-1%	
Average time it takes to find a property	12 months	+1 month	
Moved in the last 24 months	29%	-2%	
Confident that the country's housing situation will improve in the next 2 years	22%	-12%	
Seriously considered moving to another country	12%	-4%	-3%
Top reasons for wanting to move country			
Higher quality of life	50%	-5%	
Lower cost of living	47%	+4%	
Better career opportunities	44%	+13%	

34%
Regularly socialise with neighbours

74%
Are living in their "forever" home

Spain

Spaniards show a strong attachment to home, and have **the highest proportion of residents in Europe (69%) who say they haven't considered moving abroad** in the past two years (Europe: 61%).

Spaniards are also among the **least likely (34%) to feel as if they are compromising on their current homes (Europe: 43%)**, but a clear gap emerges between homeowners and renters: nearly half (49%) of renters feel they are compromising, while just 29% of homeowners say the same. This might explain why, among prospective homeowners, **nearly half (45%) say their main motivation for relocating is to secure a better-quality home** - the second highest figure among Europeans (Europe: 33%). In other words, Spain's relatively strong satisfaction with current homes is not a viewpoint shared equally.

However, there are clear financial challenges associated with getting onto the property ladder. Among those keen to buy their first property, more than half (54%) cite saving for a deposit as their main barrier – more than double the European average (24%).

Affordability also shapes life beyond housing. Independence appears impacted, as **three in five Spaniards (59%) believe living alone is unrealistic (Europe: 35%)**, with almost two-thirds (65%) of those attributing this to high rents (Europe: 57%). However, while living with others may sometimes be driven by necessity, shared living also appears to have a strong social dimension: among those who live with others, 71% prefer spending time with their housemates rather than alone (Europe: 61%). This sociability extends into the wider neighbourhood - more than three in five (61%) regularly chat to people while out and about (Europe: 56%), while almost half (49%) support local shops, cafés and businesses (Europe: 37%). They also spend more time in local public spaces (49%) than their European counterparts (37%). Community life is not without its frustrations, however, with Spaniards among the most likely to be bothered by noisy neighbours (26%) (Europe: 19%).

But while housing costs can prove challenging, mortgage-holders in Spain appear to be better placed than their European counterparts, with almost **one third (32%) expecting to pay off their mortgage sooner than anticipated (Europe: 25%).**

Spain is therefore a market of two halves: there is a clear divide between those who have already secured a home and those still trying to establish themselves independently. Strong attachment to home and community sits alongside substantial affordability barriers for prospective buyers, helping to explain why many Spaniards are keen to stay where they are even though access to housing remains challenging.



Key Facts		European average comparison	2025 comparison
Comfortable with the affordability of their housing situation	52%	+4%	+2%
% of household income spent on rent or mortgage repayments	32%	+3%	
% of household income spent on energy bills	16%	0	
Average time it takes to find a property	13 months	+2 months	
Moved in the last 24 months	26%	-5%	
Confident that the country's housing situation will improve in the next 2 years	33%	-1%	
Seriously considered moving to another country	13%	-3%	-7%
Top reasons for wanting to move country			
Higher quality of life	44%	-11%	
Lower cost of living	39%	-4%	
Better career opportunities	35%	+4%	

32%
Regularly socialise with neighbours

59%
Are living in their "forever" home

Switzerland

Swiss respondents report relatively high levels of comfort with their housing, even where their circumstances differ from the European norm. Homeowners appear satisfied, with nearly half (46%) saying they're not compromising on anything with their property (Europe: 39%), while more than two thirds (69%) describe their housing situation as affordable (Europe: 54%).

In spite of this, the Swiss seem behind their European counterparts when it comes to mortgage repayments. **Just 8% expect to repay their loan sooner than planned**, compared with 25% across Europe, while a quarter (25%) are unsure whether they will ever repay it in full (Europe: 3%). The findings suggest that long-term mortgage commitments can sit alongside comparatively high levels of comfort.

More satisfied residents could perhaps have something to do with the fact that almost a third (32%) believe Switzerland's housing affordability and supply situation will improve over the next two years (Europe: 34%). **Younger adults are most hopeful**, with 51% of 18–34-year-olds expecting conditions to improve (Europe: 44%).

Optimism in the Swiss market is also seen in how many of them think it's possible to live independently. **Seven in ten (70%) believe it is realistic to live alone in Switzerland**, well above the European average (54%). Views are strikingly similar between renters (71%) and homeowners (69%), suggesting that confidence in solo living isn't determined by whether they own or rent.

Beyond housing itself, Swiss community ties appear to be characterised more by familiarity and casual contact than regular socialising. Almost half (49%) know their immediate neighbours by name and speak to them occasionally (Europe: 42%), while 54% regularly stop to chat to people in their wider neighbourhood when out and about (Europe: 56%). **Spending more purposeful time socially with people who live nearby is less common, however,** at 39% compared with 47% across Europe.

A similar distinction between closeness and time spent together emerges within the home. Among those living with others, 92% say they get on well with the people they share their home with (Europe: 87%), but only 30% spend most weekday evenings together (Europe: 38%). The Swiss are also more likely (36%) to say they do not want to socialise more often than they currently do (Europe: 28%), highlighting a sense of comfort with existing housing and social arrangements, even where regular time together is less common than elsewhere in Europe.



Key Facts		European average comparison	2025 comparison
Comfortable with the affordability of their housing situation	52%	+4%	+5%
% of household income spent on rent or mortgage repayments	23%	-6%	
% of household income spent on energy bills	12%	-4%	
Average time it takes to find a property	9 months	-2 months	
Moved in the last 24 months	38%	+7%	
Confident that the country's housing situation will improve in the next 2 years	32%	-2%	
Seriously considered moving to another country	16%	0%	-5%
Top reasons for wanting to move country			
Lower cost of living	58%	+15%	
Higher quality of life	49%	-6%	
More affordable housing	43%	+12%	

26%
Regularly socialise with neighbours

59%
Are living in their "forever" home

Türkiye

Turks stand out for the strength of their homeownership aspirations, as one in four (24%) non- homeowners expect to buy a home within the next two to three years (Europe: 14%). Nearly two-thirds (63%) of prospective buyers say their primary goal is simply to get onto the property ladder, compared with just a quarter (26%) across Europe. Among those who already own, **almost half (44%) describe their property as a stepping stone to something better** - almost double the European average (23%). This willingness to see homeownership as a journey rather than a final destination appears to give Turks a more optimistic outlook on the prospect of ownership. While just over a quarter of Europeans (27%) believe they'll never own a home, only one in ten (12%) Turks say the same, the lowest proportion anywhere in Europe.

Part of what might be helping them achieve their homeownership goals is the fact that **Turks are the most likely in Europe (21%) to live with their parents** (Europe: 11%) – a figure that rises to 54% among Gen Z. This could suggest that multigenerational living is forming an important part of the route towards housing independence in Türkiye, allowing younger adults to remain within the family home while pursuing their ambitions to own.

Yet housing affordability remains a significant challenge. Only a third (32%) of Turks describe their housing costs as comfortable, which is up from 25% last year but still considerably below this year's European average (48%). Looking ahead, over half (54%) say they're not confident that Türkiye's housing shortages and affordability issues will improve over the next two years (Europe: 56%), with pessimism particularly pronounced among Boomers (68%).

Among those who believe they'll never be able to buy a home, **42% say saving for a deposit is the main barrier** (Europe: 24%). Concerns over a lack of government support are also significantly more prevalent, with over a third (35%) identifying this as their main obstacle - more than double the European average (16%).

But while confidence in the wider housing system is low, the picture is noticeably different at community level. Almost three in five (59%) Turks regularly spend time in local public spaces such as parks and cafés, compared with 37% across Europe. Neighbourhood relationships also appear particularly close, with 44% saying they know their neighbours well and socialise with them regularly (Europe: 29%). Life in close-knit communities can have its trade-offs, however, with **Turks (28%) more likely than any other Europeans to report noisy neighbours as an issue** (Europe: 19%).

Türkiye therefore combines considerable housing pressure with unusually strong ownership ambitions and close community ties. Rather than diminishing the desire to own, affordability constraints appear to be shaping the routes people take towards it, including longer periods of living within the family home.



Key Facts		European average comparison	2025 comparison
Comfortable with the affordability of their housing situation	32%	-16%	+7%
% of household income spent on rent or mortgage repayments	26%	-3%	
% of household income spent on energy bills	15%	-1%	
Average time it takes to find a property	9 months	-2 months	
Moved in the last 24 months	51%	+20%	
Confident that the country's housing situation will improve in the next 2 years	37%	+3%	
Seriously considered moving to another country	23%	+7%	-17%
Top reasons for wanting to move country			
Higher quality of life	67%	+12%	
Better work-life balance	61%	+33%	
Better career opportunities	44%	+13%	

44%
Regularly socialise with neighbours

40%
Are living in their "forever" home

United Kingdom

For many Brits, homeownership is increasingly characterised by compromise rather than aspiration. While more than half (53%) say they are living in their "forever" home, **two in five (41%) admit their current property is a compromise to what they would ideally want**. Millennials are feeling this most acutely, with more than half (56%) saying they are living in a home that falls short of what they would ideally want.

Affordability remains one of the defining features of the UK housing market. Around one in six Brits (17%) say they are struggling with their housing costs – up from 12% last year - while more than a third (34%) say they can afford them but money is tight. Among homeowners with a mortgage, **almost a quarter (23%) expect it will take them longer than planned to pay it off.**

These financial pressures are increasingly shaping how the UK lives. **Nearly three quarters (72%) of mortgage holders share their mortgage with someone else**, with 21% saying this helps make their monthly living costs more manageable and 12% reporting that they could not afford to buy alone. Indeed, almost a third of Brits (31%) believe it is unrealistic to live alone in the UK. Reflecting these pressures, more than one in four (28%) say housing considerations have caused them to stay in a romantic relationship longer than intended, most commonly to save money (15%) or because they could not afford to live alone (10%).

Taken in the round, these findings show how the cost of UK housing can influence not only whether people live with others, but the relationships and living arrangements they maintain in order to make those costs manageable.

Affordability isn't just impacting household set-ups – it's also influencing wider life decisions. Around two quarters (64%) of people in the UK say they have postponed major life events until they own a home - most commonly travelling (21%), buying a car (18%) or having children (14%).

Beyond these financial and life pressures, neighbourhood relationships remain an important part of everyday life. One in two (52%) Brits regularly chat with neighbours, although half (50%) also admit to being irritated by them. Being noisy (17%) and using the parking space outside their house (11%) top the list of complaints.

Looking beyond the UK, almost **one in five Britons (19%) are considering moving abroad**, rising from 16% last year. The biggest motivations are a higher quality of life (52%), a lower cost of living (46%) and more affordable housing (34%), highlighting how housing pressure in the UK is driving compromise at several levels, from the homes people occupy and the costs they share to the places they consider building their future.



Key Facts		European average comparison	2025 comparison
Comfortable with the affordability of their housing situation	47%	-1%	-6%
% of household income spent on rent or mortgage repayments	29%	0	
% of household income spent on energy bills	18%	+2%	
Average time it takes to find a property	11 months	0 months	
Moved in the last 24 months	36%	+5%	
Confident that the country's housing situation will improve in the next 2 years	41%	+7%	
Seriously considered moving to another country	19%	+3%	+3%
Top reasons for wanting to move country			
Higher quality of life	52%	-3%	
Lower cost of living	46%	+3%	
More affordable housing	34%	+3%	

28%
Regularly socialise with neighbours

53%
Are living in their "forever" home

Closing the Home Reality Gap

Europe's housing pressures eased slightly this year, but confidence in further improvement remains subdued.

The proportion struggling with housing costs fell from 17% to 14%, while those who believe they will never own a home dropped from 29% to 27%. Yet only 34% expect their country's housing challenges to improve over the next two years. Rather than putting their ambitions aside, Europeans are adapting them to the realities of today's market: this is where the Home Reality Gap becomes clearest.



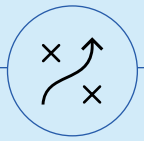
Housing ambition remains strong despite limited confidence in the market.

A third of non-owners (34%) expect to buy within five years, up from 32% last year, while among Gen Z the figure has risen from 40% to 49%. This comes at a time when 58% of renters do not expect their country's housing situation to improve. **Housing ambition therefore appears increasingly disconnected from confidence in the wider market.**



Achieving that ambition increasingly depends on income – and sharing it.

Among those who believe they will never own a home, the reasons are shifting: the share citing insufficient savings has fallen from 38% to 24%, while the share pointing to low salaries has risen from 58% to 66%. Shared finances are also increasingly important, with 17% saying buying with someone else was their only route onto the property ladder. **For many, the challenge is no longer simply saving enough to buy, but having sufficient income to do so.**



Those who do make it onto the property ladder are often accepting compromise.

Almost two thirds (63%) describe their current property as their 'forever home', yet 43% say it falls short of what they would ideally want, rising to 49% among Millennials. Aspirations are largely practical, with balconies (65%), gardens and additional storage (both 60%) among the most desirable features. **For many, a long-term home means balancing aspiration with what is realistically achievable.**



Compromises extend far beyond the property itself.

Almost three quarters (72%) of non-owners are postponing at least one major life milestone until they buy a property, including 21% delaying having children – rising to 32% among 18–34-year-olds. **The Home Reality Gap is therefore shaping not only the homes Europeans can achieve, but when they feel able to move forward with their lives.**

What the findings mean in practice

BUYERS	Affordability constraints are making buyers more pragmatic, with greater emphasis on ongoing costs and practicality. Among those aged 55 and over, lower housing costs are now the leading motivation for buying (26%).
SELLERS	In turn, sellers are meeting a more pragmatic buyer – one who may rely on shared finances to purchase and is increasingly focused on practical, everyday features rather than prestige.

Across Europe, housing ambition remains strong, but the route towards achieving it is changing. Europeans are adapting through shared finances, more practical expectations and longer timelines, while increasingly postponing other ambitions along the way. **Closing the Home Reality Gap will therefore mean more than helping people find a property: it will mean making the homes and lives they aspire to feel achievable once again.**

Methodology

The REMAX European Housing Trend Report 2026 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 22,000 adults (18+) across Austria, Bulgaria, Croatia, Czech Republic, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Lithuania, Luxembourg, Malta, the Netherlands, Poland, Portugal, Romania, Slovenia, Spain, Switzerland, Türkiye and the UK during July 2026. Results were weighted to be nationally representative per market.

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

The 2026 REMAX Europe Housing Trend Report was written by Grayling, on behalf of REMAX Europe.

About REMAX Europe

The REMAX Europe franchise network is one of the largest in the industry. The brand is represented by over 33,000 real estate professionals across 2,400 offices in 40 countries throughout the continent. With more than 50 years of experience, REMAX has grown into a huge global brand.

Never one to rest on its past successes, REMAX Europe continues to build on its history of innovation to transform the way real estate is bought and sold across the continent.

Contact us

REMAX 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