



July 10, 2025

INCOME AND LIVING CONDITIONS

HOUSING CONDITIONS

2024

IN 2024, MORE THAN A QUARTER OF THE POPULATION AT-RISK-OF-POVERTY LIVED IN A CONDITION OF HOUSING COST OVERBURDEN

The results obtained by the Survey on Living Conditions and Income for 2024 suggest an improvement in the physical conditions of housing, with the housing overcrowding rate decreasing to 11.2% and the severe housing deprivation rate decreasing to 4.9%. In both indicators, the greater housing weakness mainly affected families with dependent children and families at-risk-of-poverty. The Autonomous Regions had more unfavourable physical housing conditions, while Centro and Oeste e Vale do Tejo were the NUTS 2 regions with the best performance.

On the other hand, there was a worsening in the financial conditions associated with housing compared to 2023, both in terms of the median of the housing cost burden (which increased to 12.0%) and in terms of the housing cost overburden rate (which rose to 6.9%). The population at-risk-of-poverty faced greater difficulties at this level, with more than a quarter (25.9%) of the population at-risk-of-poverty in a condition of housing cost overburden.

The results for 2024 confirm that the housing conditions, mainly physical, but also financial, of households with dependent children are more unfavourable than those for other families.

The proportion of people living in housing deprivation decreased

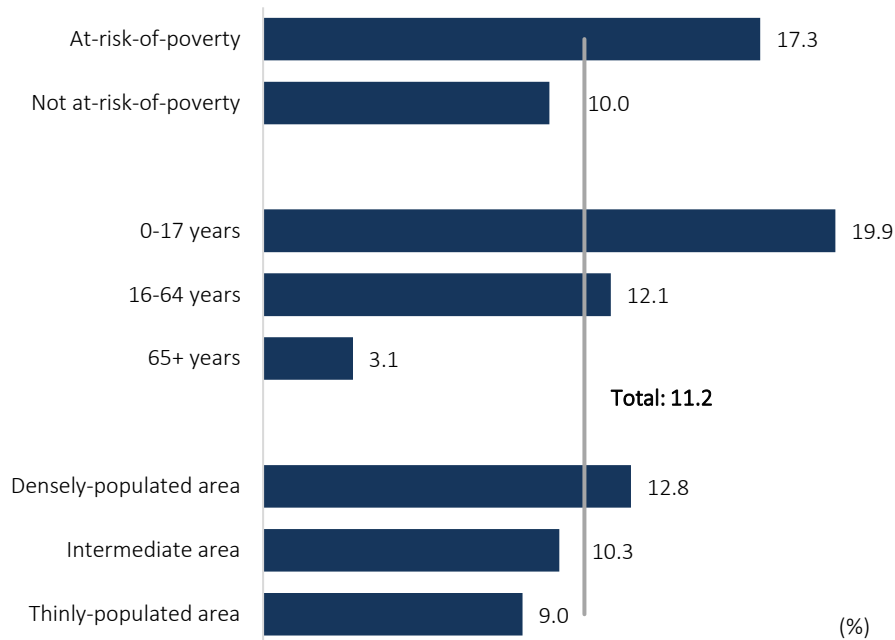
According to the results of the Survey on Living Conditions and Income carried out in 2024, 11.2% of people lived in dwellings where the number of habitable rooms (≥ 4 m²) was insufficient for the number and demographic profile of the members of the household, reflecting a decrease compared to 2023 (12.9%).

As in previous years, the risk of living in a situation of insufficient housing space was more significant for the population at-risk-of-poverty: 17.3% of the population at-risk-of-poverty was in a condition of housing overcrowding, which compares with 10.0% for the remaining population.

In 2024, the housing overcrowding rate mainly affected the younger population (19.9% for the age group up to 17 years old), decreasing with age (12.1% for the population aged between 18 and 64 years and 3.1% for the elderly).

The overcrowding rate was also higher for the population living in densely populated areas (12.8%).

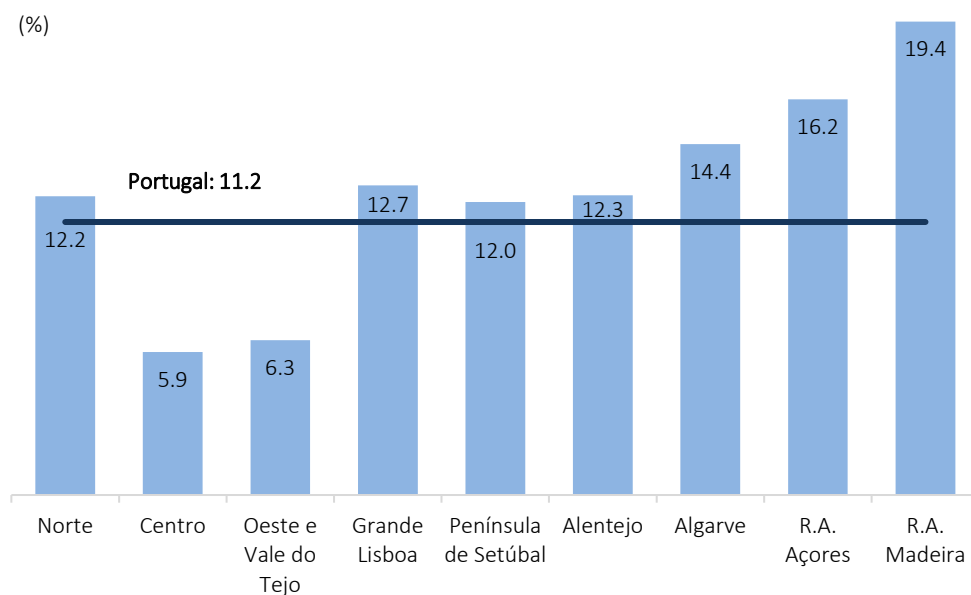
Figure 1. Overcrowding rate by at-risk-of-poverty, by age group and by degree of urbanisation, Portugal, 2024



Source: Statistics Portugal, Survey on Living Conditions and Income.

The housing overcrowding rate was below the national average (11.2%) only in the NUTS 2 regions of the Centro and Oeste e Vale do Tejo: 5.9% and 6.3%, respectively. On the contrary, that condition was more frequent in the Autonomous Regions: 16.2% in Açores and 19.4% in Madeira.

Figure 2. Overcrowding rate, Portugal and NUTS 2, 2024



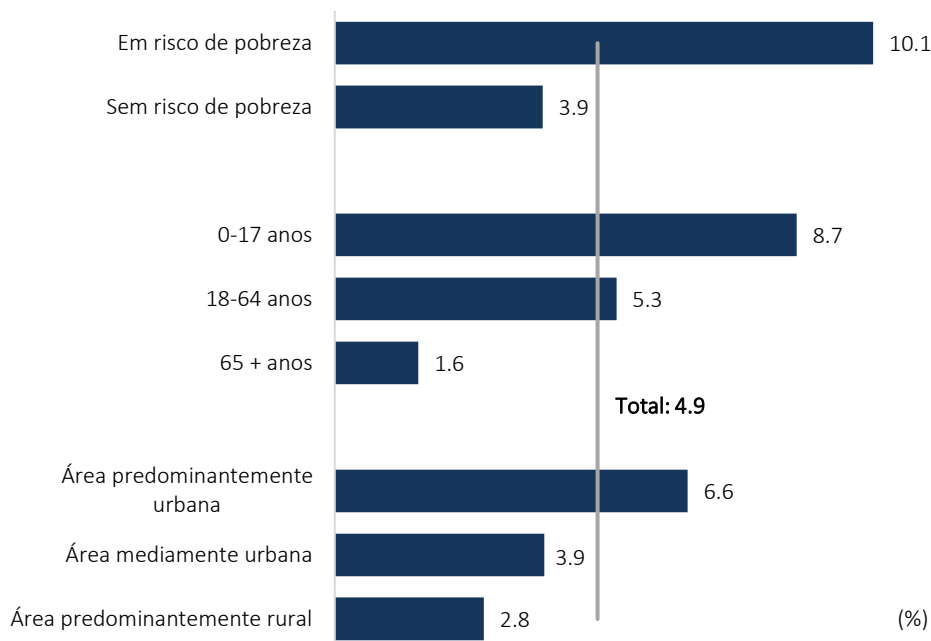
Source: Statistics Portugal, Survey on Living Conditions and Income.

It was also found that 36.6% of the population lived in a situation of housing underoccupation, i.e., in dwellings in which the number of habitable rooms (≥ 4 m²) was higher than what was conventionally necessary for the number and demographic profile of family members. Living in underoccupied accommodation was, in 2024, a condition that mainly affected the older population (58.6%) and families without dependent children (50.2%).

The annual rate of severe housing deprivation corresponds to the proportion of people who lived in an overcrowded accommodation and who reported at least one of the following problems: a) lack of bath or shower facilities and flushing toilets inside the accommodation; b) ceiling that allows water to pass through, moisture on the walls or rotting of the windows or floor; c) insufficient natural light on a sunny day.

In 2024, 4.9% of residents lived in severe housing deprivation, which corresponds to a reduction compared to 2023 (6.0%). Severe housing deprivation in 2024 mainly affected the population at-risk-of-poverty (10.1%), those under 18 years of age (8.7%) and those living in densely populated areas (6.6%).

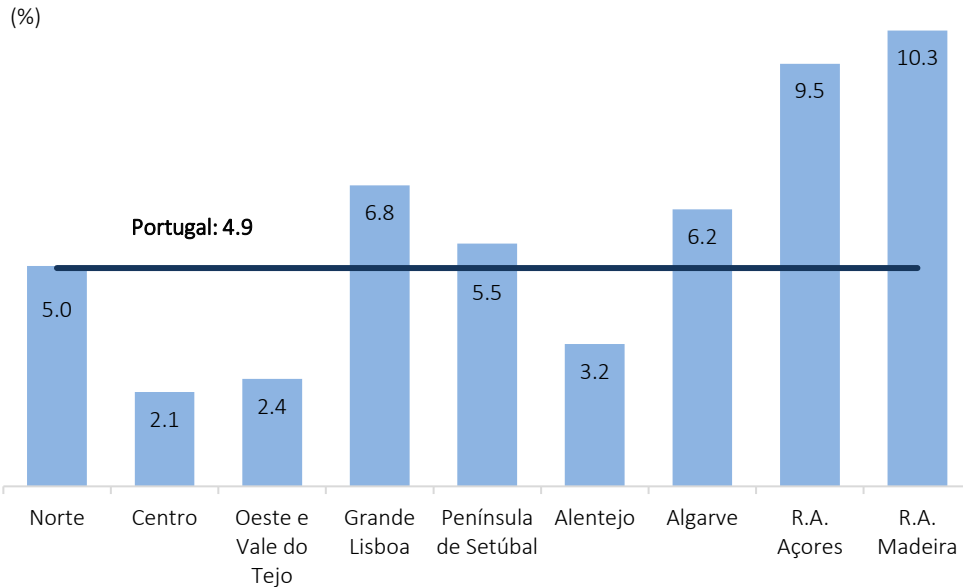
Figure 3. Severe housing deprivation rate by at-risk-of-poverty, by age group and by degree of urbanisation, Portugal, 2024



Source: Statistics Portugal, Survey on Living Conditions and Income.

As observed for the housing overcrowding rate, the Autonomous Regions showed, in 2024, the highest rates of severe housing deprivation: 9.5% in Açores and 10.3% in Madeira. Similarly, Centro and Oeste e Vale do Douro were the NUTS 2 regions with the best performance in this indicator: 2.1% and 2.4%, respectively. Alentejo also had a rate of severe housing deprivation (3.2%) below the national average, contrary to what was observed for the overcrowding rate.

Figure 4. Severe housing deprivation rate, Portugal and NUTS 2, 2024

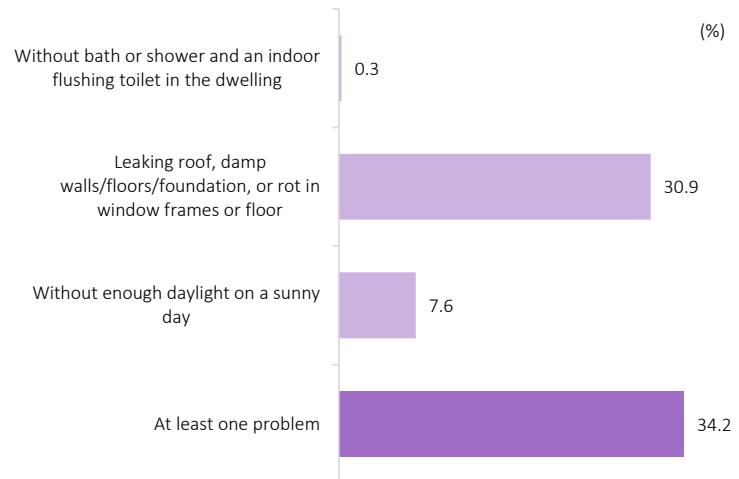


Source: Statistics Portugal, Survey on Living Conditions and Income.

Considering only the problems related to sanitary facilities and the quality of the basic physical structures of the accommodation (ceiling, walls and floor and windows), the results show that 34.2% of the population lived, in 2024, with deprivation in at least one of the items considered.

In 30.9% of the accommodations, there was water/moisture infiltration. Only 0.3% of the dwellings did not have a bath or shower and an indoor toilet.

Figure 5. Proportion of population living in dwellings with problems related to sanitary facilities and quality of physical structures, Portugal, 2024

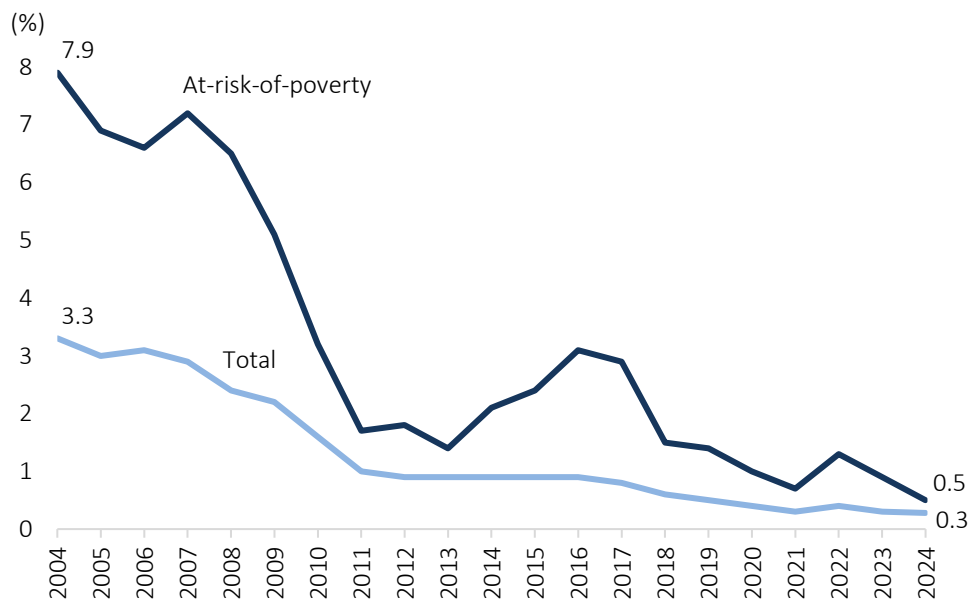


Source: Statistics Portugal, Survey on Living Conditions and Income.

The data for the last 20 years show the improvement in housing conditions in Portugal regarding the resident population living in dwellings without a bath or a shower and an indoor toilet. For the general population, this proportion decreased steadily from 3.3% (in 2004) to 0.3% (in 2024).

For the population at-risk-of-poverty, the indicator is more sensitive to periods of economic disruption, such as the last global economic and financial crisis and consequent period of external financial assistance to Portugal, as well as the pandemic period. Even so, the indicator shows a clear downward trend: from 7.9% in 2004 to 0.5% in 2024.

Figure 6. Proportion of resident population having neither a bath, nor a shower, nor indoor flushing toilet, Portugal, 2004-2024

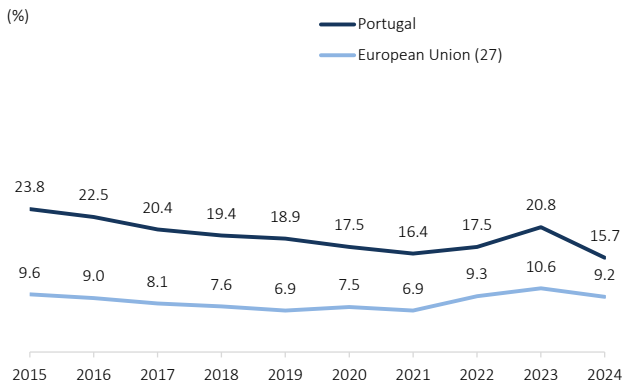


Source: Statistics Portugal, Survey on Living Conditions and Income.

Regarding the thermal comfort of housing, the results show that 15.7% of the population lived, in 2024, in households where there was no financial capacity to keep the accommodation adequately warm, which corresponds to a lower proportion than that observed in 2023 (20.8%). The financial inability to keep housing warm enough was, in 2024, more frequent in Portugal (15.7%) than in the European Union-27 countries on average (9.2%). This relation has been maintained in the last decade, but the results show that Portugal is getting closer to the European average.

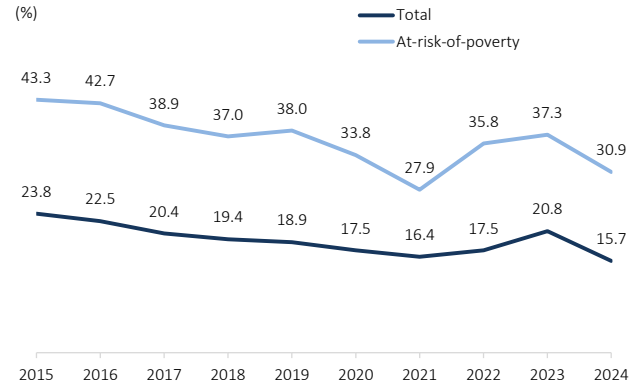
In Portugal, the percentage of the population at-risk-of-poverty without the financial capacity to keep home adequately warm (30.9%) represented roughly the double that of the general population (15.7%). The financial inability to keep the house adequately warm affected more than a fifth of the elderly (22%).

Figure 7. Proportion of resident population unable to keep home adequately warm, Portugal and European Union (27), 2015-2024



Source: Eurostat, EU-SILC [ilc_mdcs]¹.

Figure 8. Proportion of resident population unable to keep home adequately warm, total and at-risk-of-poverty, Portugal, 2015-2024

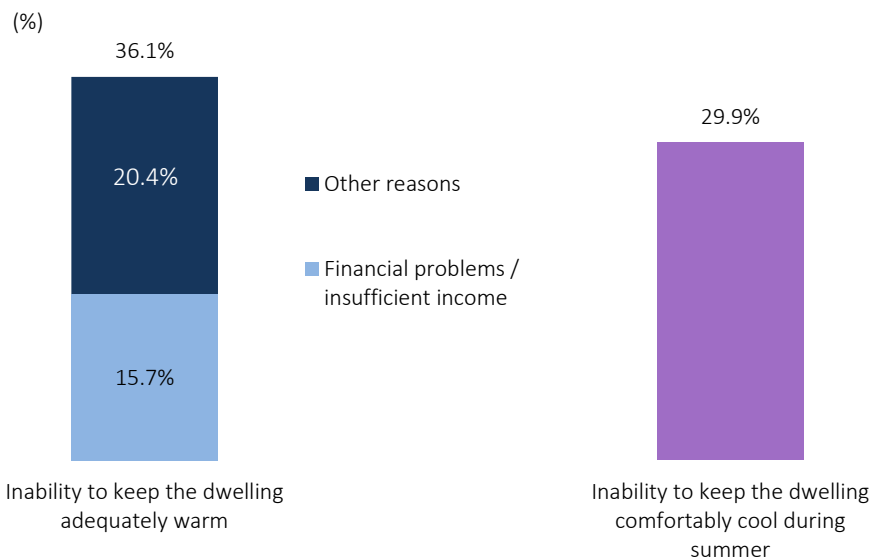


Source: Statistics Portugal, Survey on Living Conditions and Income.

The condition of thermal discomfort is even more accentuated, if one considers that in addition to the proportion of individuals who were in a precarious thermal situation for financial reasons there are 20.4% who report living in a situation where the accommodation is not warm enough in winter for other reasons.

Additionally, 29.9% of the population live in accommodation that is not adequately cooled in summer.

Figure 9. Proportion of resident population unable to keep home at a comfortable temperature, Portugal, 2024

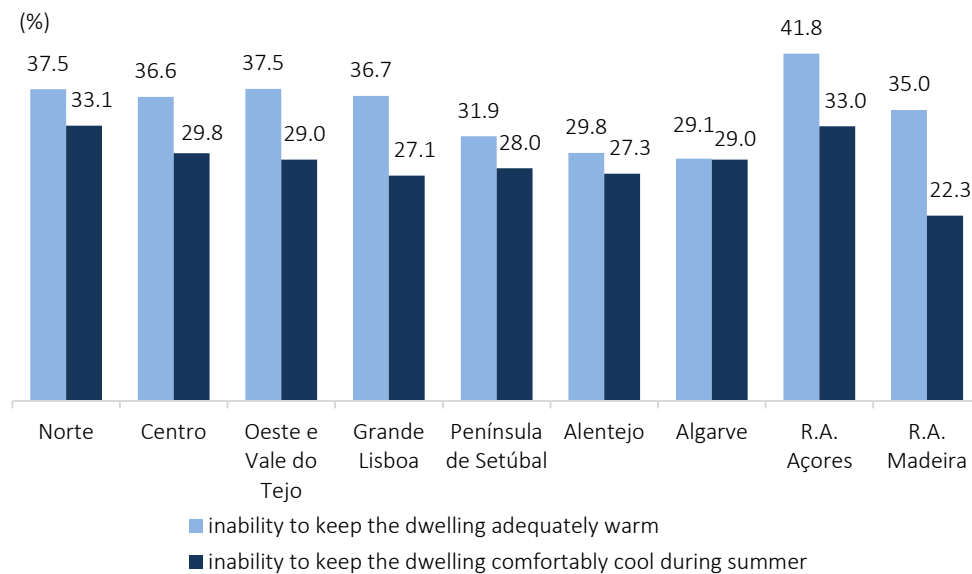


Source: Statistics Portugal, Survey on Living Conditions and Income.

¹ The statistics produced by Eurostat from the EU-SILC are obtained from the ICOR (SILC) carried out by the NSO of Member States, which are sent to Eurostat, which then calculates statistics for the European Union total.

In all regions of the country, the inability to keep accommodation adequately heated was more frequent than the inability to keep accommodation comfortably cooled during summer. The Região Autónoma dos Açores and the Norte region had high proportions of the population with inability to keep accommodation adequately heated and, simultaneously, to keep accommodation comfortably cooled in summer.

Figure 10. Proportion of resident population unable to keep home at a comfortable temperature, NUTS 2, 2024



Source: Statistics Portugal, Survey on Living Conditions and Income.

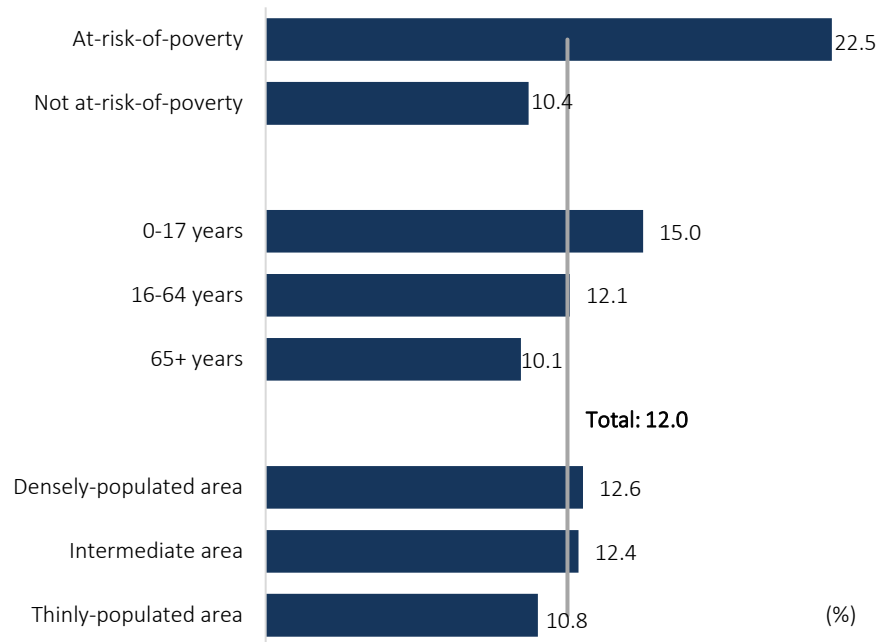
The financial burden of housing mainly affects the population at-risk-of-poverty

Indicators on housing cost, including the median cost burden and the cost overburden, allow assessing the importance of the costs associated with access to and use of housing in the disposable income of households. These indicators are based on the burden of cost associated with housing, i.e. the ratio of annual expenditure associated with housing to the household's disposable income, after deduction of social transfers related to housing. Housing costs include charges related to water, electricity, gas or other fuels, condominium, insurance, sanitation, minor repairs, as well as rents and interest on the main housing loan.

In 2024, the median of the housing cost was 12.0%, an increase over the previous year (9.7%). For the population at-risk-of-poverty, the median of the housing cost burden was 22.5%, which corresponds to more than double the value recorded for the population that was not at-risk-of-poverty (10.4%).

In 2024, the median of the housing cost burden did not show significant differences depending on the degree of urbanization of the residence area of the individuals, being 12.6% in the densely populated areas, 12.4% in the intermediate areas and 10.8% in the thinly populated areas. The median value of the housing cost burden was higher for the younger population (15.0%) compared to that for adults (12.1%) and the elderly (10.1%).

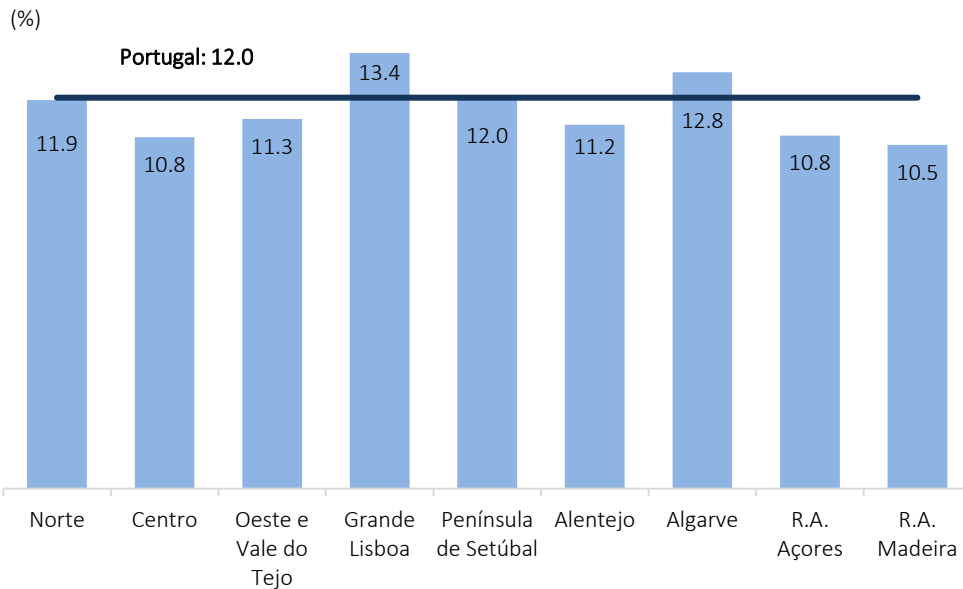
Figure 11. Median of the housing cost burden by poverty condition, age group and degree of urbanisation, Portugal, 2024



Source: Statistics Portugal, Survey on Living Conditions and Income.

Grande Lisboa and the Algarve were the only NUTS 2 regions with a median housing cost burden higher than the national value: 13.4% and 12.8%, respectively. In the Norte and in Península de Setúbal, the result was similar to that obtained for the national whole. The lowest values in this indicator were observed in the Autonomous Regions and in the Centro region.

Figure 12. Median of the housing cost burden, Portugal and NUTS 2, 2024



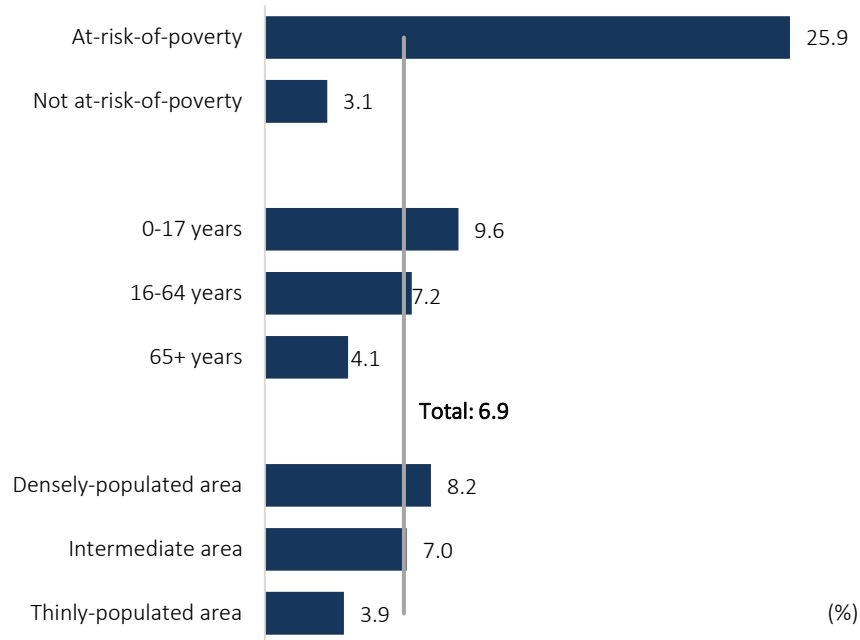
Source: Statistics Portugal, Survey on Living Conditions and Income.

The housing cost overburden rate, which corresponds to the proportion of people living in households where the ratio of annual housing expenditure to disposable income (minus social transfers related to housing) is above 40%, was 6.9% in 2024, which represents an increase from the previous year (4.9%).

In 2024, more than a quarter (25.9%) of the population at-risk-of-poverty was overburdened by housing costs, compared to 3.1% for the rest of the population. Almost a tenth (9.6%) of young people up to 17 years of age were in a family context of overburdened housing expenses, with the rate decreasing for adults (7.2%) and the elderly (4.1%).

The overburden rate was higher for residents in densely populated areas, 8.2%, falling to 7.0% for residents in intermediate areas and to 3.9% for residents in thinly populated areas.

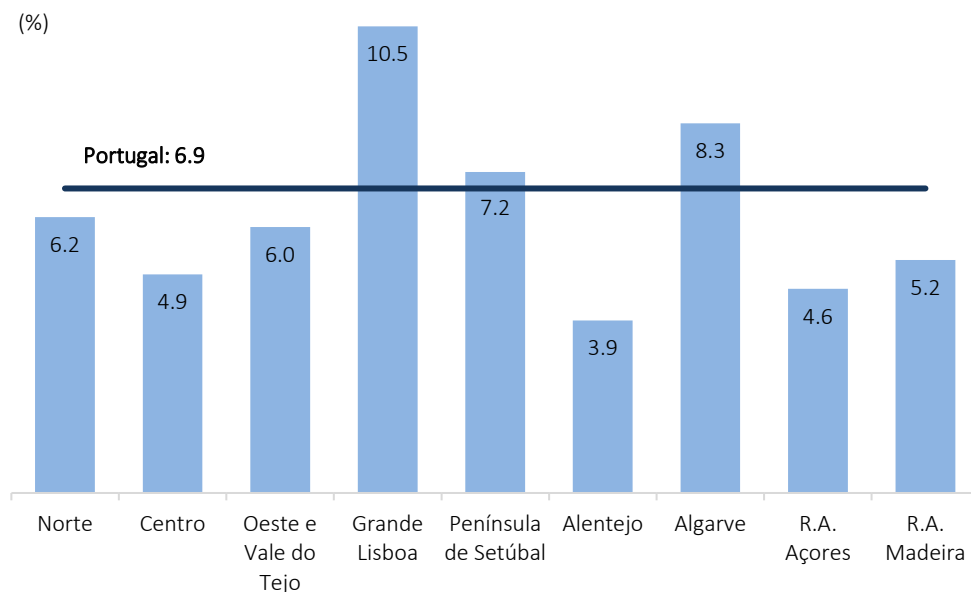
Figure 13. Housing cost overburden rate by at-risk-of-poverty, by age group and by degree of urbanisation, Portugal, 2024



Source: Statistics Portugal, Survey on Living Conditions and Income.

Only Grande Lisboa, the Algarve and Península de Setúbal had values above the national average: 10.5%, 8.3% and 7.2%, respectively. In 2024, the Alentejo was the NUTS 2 region with the lowest housing cost overburden rate (3.9%).

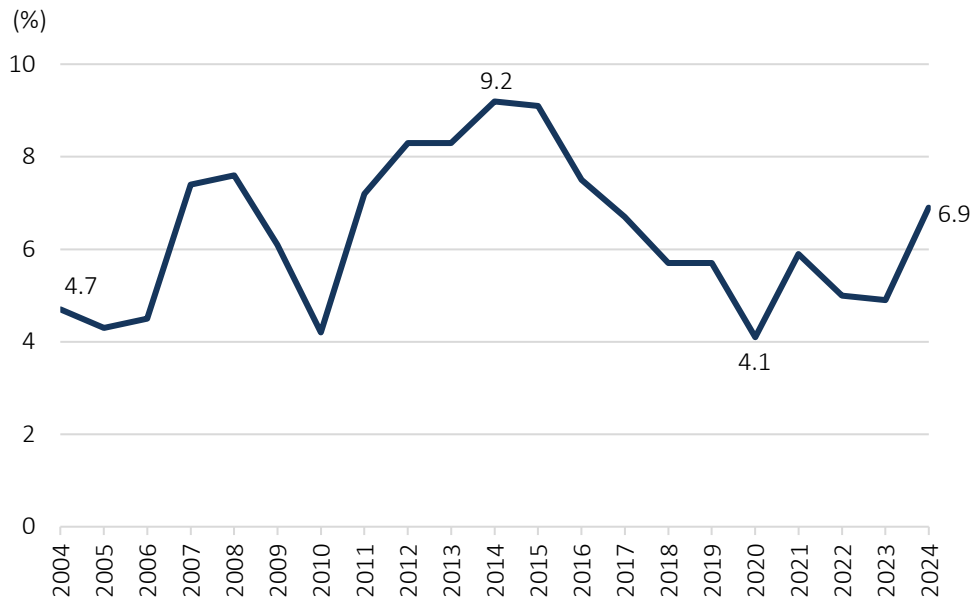
Figure 14. Housing cost overburden rate, Portugal and NUTS 2, 2024



Source: Statistics Portugal, Survey on Living Conditions and Income.

In the last 20 years, the housing cost overburden rate varied between 4.1% in 2020 (the beginning of the COVID-19 pandemic) and 9.2% in 2014 (the end of the Economic and Financial Assistance Programme). After the slight reversal observed in 2023 (from 5.0% to 4.9%), in 2024 the rate was 6.9%.

Figure 15. Housing cost overburden rate, Portugal, 2004-2024



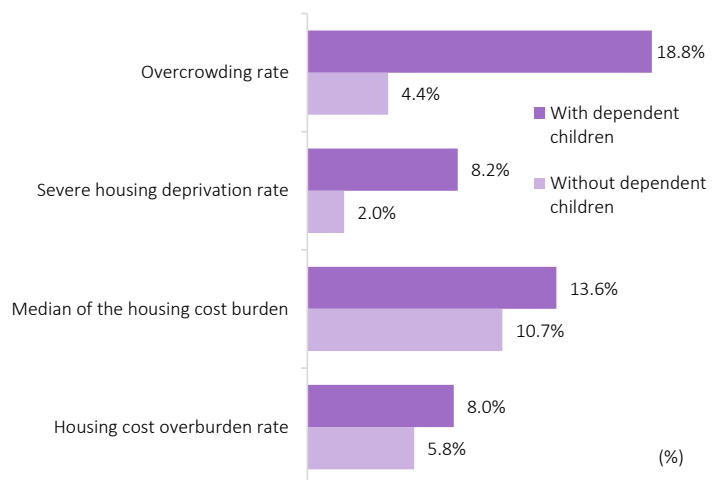
Source: Statistics Portugal, Survey on Living Conditions and Income.

Families with children live in worse housing conditions

The results for 2024 confirm that the housing conditions, both physical and financial, of households with dependent children are less favourable than for other families.

This conclusion is more evident in the indicators associated with the physical conditions of housing: the rates of overcrowding and severe deprivation in families with children were more than four times higher than those in households without children.

Figure 16. Housing indicators by household composition, Portugal, 2024



Source: Statistics Portugal, Survey on Living Conditions and Income.

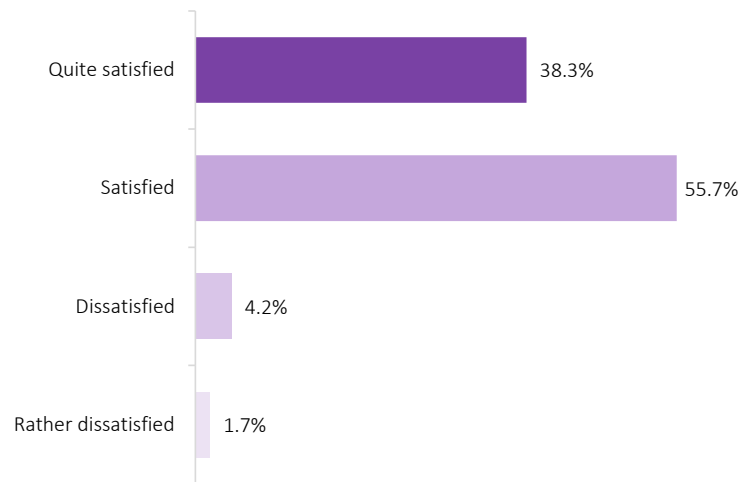
94% of households were satisfied with their accommodation

The 2024 survey included the collection of data on the degree of satisfaction of households with their main residence, namely with the size and quality of housing, financial costs, neighbourhood and distance to work.

The results obtained reveal that most households reported being satisfied (55.7%) or quite satisfied (38.3%) with their accommodation and that only 5.9% indicated that they were, in general, dissatisfied or rather dissatisfied.

That assessment was more frequent in densely populated areas (6.8%), the elderly population (6.9%) and the population at-risk-of-poverty (9.2%).

Figure 17. Proportion of resident population by degree of general satisfaction with accommodation, Portugal, 2024



Source: Statistics Portugal, Survey on Living Conditions and Income.



METHODOLOGICAL NOTE

The Survey on Living Conditions and Income (ICOR or SILC in English terminology) is carried out in Portugal from 2004 until 2020 within the framework of specific European legislation (Regulation No. 1177/2003), which established a harmonised European system for the production of statistics on poverty, deprivation and social exclusion.

As of 2021, the survey started to be carried out in accordance with specific European regulations and in accordance with Regulation (EU) 2019/1700 of the European Parliament and of the Council of 10 October 2019.

The survey aims to obtain results for all individuals who reside in the national territory in the reference period, with disaggregation at NUTS 2 level from 2018 onwards, when the sample size enables the statistical reliability of the results. For income, this reference period corresponds to the year prior to the year in which the interviews are conducted.

The data on housing deprivation refer to the year in which the survey was conducted (2024). However, the indicators of housing deprivation by poverty condition compare information relating to the time of the interview (year of the survey) with monetary information relating to the reference year of income (2023).

In 2024, information was collected through Computer Assisted Personal Interviewing (CAPI) and Computer Assisted Telephone Interviewing (CATI) between April and July. The questionnaire incorporates questions about the household and also about the personal characteristics of each member, in particular about the income of all members aged 16 and over. In 2024, the survey was addressed to 19,815 households, of which 15,777 had a complete response (with data collected on 37,524 people).

For more detailed information on the methodological options and concepts used, see the [Press Release of December 33, 2024](#) that released the first results of ICOR 2024. About housing conditions, see the latest press release published on [March 15, 2024](#).

CONCEPTS

At-risk-of-poverty threshold: income threshold under which a household is considered to be living in risk of poverty. It was conventionalised by the European Commission as 60% of the median national equivalent income.

Housing cost burden: ratio between the housing costs and the disposable household income (net of housing allowances). Housing costs include those related to housing facilities such as water, electricity, gas and other fuels, as well as condominium, insurances, sewage, minor repairs, rents and interest related to the main residence mortgage.

Two indicators have been calculated on the basis of the distribution of this ratio.

Median housing cost burden, i.e. the median of the housing cost burden distribution.

Overburden housing cost rate: proportion of people living in households where the housing costs represent more than 40% of the disposable household income (net of housing allowances).

Overcrowding rate: proportion of households where the number of rooms ($\geq 4\text{m}^2$) is not sufficient for the household's dimension and demographic composition.

An individual is considered to be living in an overcrowding condition there is not a minimum number of rooms in the dwelling ensuring:



- one room for the household as a whole;
- one room for each couple;
- one room for each single person aged 18 years old or over;
- one room per two persons aged 12 to 17 years old of same sex;
- one room for each person aged 12 to 17 years of different sex;
- one room for two persons aged less than 12 years old.

Poverty status: condition of the resident population whose equivalent disposable income is below the at-risk-of-poverty threshold.

Severe housing deprivation rate: proportion of the population living in an overcrowded household and with, at least, one of the following housing problems: a) lack of a bath or shower in the dwelling and lack of an indoor flushing toilet for sole use of the household; b) leaking roof, damp walls/floors/foundation, or rot in window frames or floor; c) insufficient natural light (too dark) in a sunny day.

Underoccupation rate: share of population living in dwellings in which the number of habitable rooms ($\geq 4 \text{ m}^2$) exceeds by at least 2 rooms the minimum number of rooms determined by the number and demographic profile of the members of the household.