

THE EUROPEAN MONEY GUIDES / WEEK 22

THE COST OF LIVING ALONE IN EUROPE

A practical guide to the solo household premium, accessible cash reserves and your monthly money gap.

The central idea

Living alone is not a budgeting failure. It is a different household cost structure. The aim is to make that structure visible and build a system that works for one income.

2–8 NOVEMBER 2026 | EDUCATIONAL GUIDE | ILLUSTRATIVE EXAMPLES

01 / Why living alone costs more

A household does not become half as expensive when it has one resident instead of two. Rent, internet access, insurance and many setup costs can remain largely fixed.

The rent comparison

Illustrative assumption	Shared by two adults	Paid by one adult
Monthly home rent	€600 per person	€1,200
Annual personal rent share	€7,200	€14,400
Difference for one person	—	€600 / month

€600 monthly = €7,200 annually

If two adults split a €1,200 home equally, each pays €600. One person paying for the same home carries €1,200. That €600 difference is an illustration, not a typical European rent figure.

Make the comparison fair

Compare equivalent housing quality, city, neighbourhood, household needs and contract terms. The suitable home for one person may be smaller than a home for two, so the full €600 difference is not automatically avoidable.

BUILD YOUR COST MAP

02 / Separate fixed from variable

Some expenses barely change with another resident. Others rise with usage. Separating them helps explain the real solo cost without exaggerating it.

Category	Examples	Question to ask
Fully fixed	Rent, internet plan, base insurance	What must I pay even if usage falls?
Partly variable	Electricity, heating, groceries	Which portion changes with consumption?
Individual	Transport, personal protection	What belongs to me alone?
Optional	Entertainment, upgrades, subscriptions	What can I pause or reduce?

One fixed-cost illustration

Internet €50 + insurance €40 + base energy €60 + subscriptions €30 = €180/month. If two people share all four equally, the share is €90 each. Paid alone, the same costs total €180. This is a simplified example; real services may have personal, usage-based or separate billing.

Don’t double-count

The Week 22 plan also illustrates a €750 monthly solo premium composed of housing (€600), fixed utilities/subscriptions (€90) and insurance/setup (€60). Treat these as a separate illustrative scenario, not an amount to add to the €180 example above.

EMERGENCY BUFFER AND HOUSING PRESSURE

03 / One income, one resilience plan

With one source of income supporting a household, job interruption or an unexpected bill may be harder to absorb. Your cash buffer should be based on essential expenses and actual risk.

Runway example

€2,000 essential monthly expenses × 6 months = €12,000 of accessible reserves. Six months is an illustrative planning horizon, not a universal requirement. Adjust for income stability, insurance, dependants and support.

Know your housing-cost ratio

Housing-cost ratio = total housing costs ÷ disposable household income × 100. In the Week 22 example, €1,200 ÷ €3,000 = 40%. Eurostat defines housing-cost overburden as housing costs exceeding 40% of disposable household income. Exactly 40% is not above the threshold.

Illustration	Calculation	Result
Housing share	€1,200 ÷ €3,000	40%
Accessible runway	€12,000 ÷ €2,000	6 months
Monthly surplus	Income − all monthly outgoings	Fill in on next page

This ratio is a statistical indicator, not a personal spending rule. Consider local rents, debt obligations and savings capacity alongside it.

FILL IN YOUR OWN MONTHLY NUMBERS

04 / The Solo Money Gap Worksheet

Use net household income and your real monthly payment amounts. Keep irregular annual costs visible by converting them into monthly equivalents.

A / Monthly input	Your figure
Net monthly income	€ _____
Fully fixed costs (rent, internet, base insurance)	€ _____
Partly variable costs (energy, food)	€ _____
Individual costs (transport, protection)	€ _____
Optional lifestyle costs	€ _____
Debt repayments and other commitments	€ _____
Total monthly outgoings	€ _____
Investable / saving surplus = income − outgoings	€ _____
Accessible cash reserves	€ _____
Essential monthly outgoings	€ _____
Months of runway = reserves ÷ essentials	_____

One decision for the next 30 days

Choose one measurable action: reduce a fixed bill, review housing expense, increase reliable income, or strengthen the accessible buffer. Avoid treating an estimated surplus as money already available.

EUROPEAN CONTEXT + SOURCES

05 / Turn the numbers into a plan

Three questions after completing the worksheet

1. Which costs are truly fixed? Start with housing and recurring commitments, not minor everyday purchases.

2. What happens if income stops? Calculate months of essential expenses covered by readily accessible reserves.

3. Is there real monthly surplus? Compare what remains after obligations with what you hope to save or invest. If the answer is negative, revisit fixed expenses or income before committing to investments.

The Week 22 perspective

Living alone is not a budgeting failure. It is a different household cost structure. Use the Solo Money Gap worksheet to compare fairly, rather than adopting a social-media savings target made for another household.

Primary reference material from the Week 22 editorial plan

Eurostat — Housing in Europe 2025: https://ec.europa.eu/eurostat/web/interactive-publications/housing-2025

Eurostat — Housing cost overburden by household type: https://ec.europa.eu/eurostat/databrowser/view/tessi166/default/table?lang=en

Eurostat — Household composition statistics: https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Household_composition_statistics

How to use this guide: All euro amounts are educational examples, not verified European averages. The source list is reproduced from the Week 22 editorial schedule; no additional live source check is claimed. Rules, prices, contract terms and household circumstances vary.

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