# Quality of life indicators - material living conditions

*Data extracted in January 2025.*
*Planned update: October 2029.*

## Highlights

EU residents were more satisfied than dissatisfied with their financial situation in 2022, rating it on average 6.6 on a 0 to 10 scale.In 2023, 31.9% of single people with dependent children were at risk of poverty in the EU, compared with 16.2% of the total population.

This article is part of a Eurostat online publication that focuses on quality of life indicators , providing recent statistics for the EU. The focus is on material living conditions — one of the 8+1 quality of life dimensions as defined by an expert group on quality of life indicators . The first 8 dimensions focus on various individual aspects of quality of life such as material living conditions, living environment or employment, while the last one measures the overall satisfaction of life. The individual aspects are often analysed from both a subjective perspective (people's own perception) and an objective perspective (independent of personal perceptions).

In this article we will look at people's satisfaction with their individual financial situation and the at-risk-of-poverty rate.

## EU residents were generally satisfied with their financial situation in 2022

On average, EU residents were quite satisfied with their financial situation in 2022, rating it 6.6 on a 0 to 10 scale. This is, however, slightly lower compared to overall life satisfaction, which was rated at 7.3. (See Statistics Explained article Quality of life indicators - overall experience of life ).
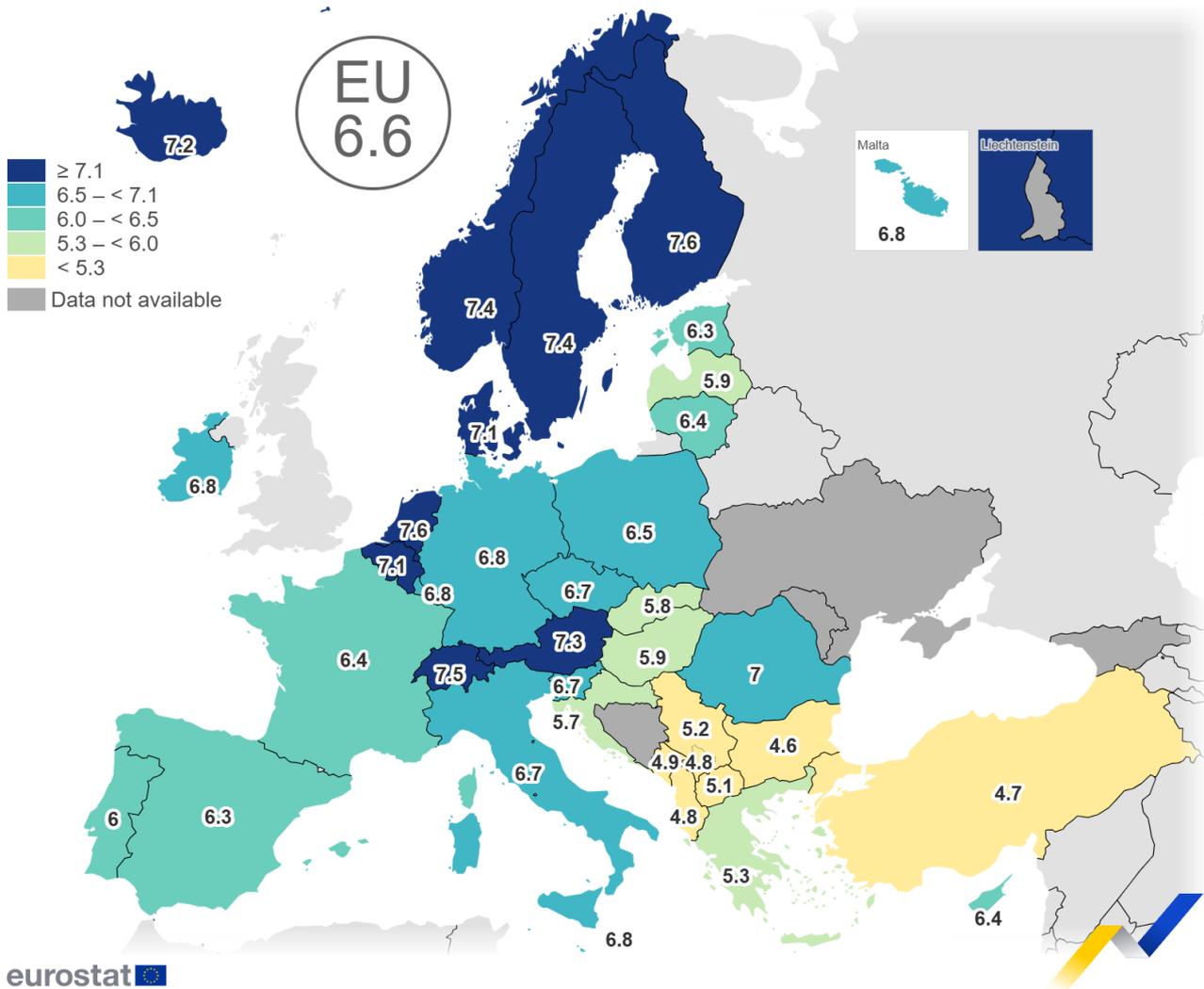
Looking at people's satisfaction with their financial situation, Map 1 shows an uneven spread across Europe.

In 2022 the highest levels of satisfaction were found in the Netherlands and Finland (both at 7.6) followed by the Sweden (7.4) and Austria (7.3).

At the other end of the scale, there were 6 EU countries where the satisfaction level was below 6 – meaning people were more dissatisfied than satisfied with their financial situation – with the lowest rating, 4.6, in Bulgaria.

# Satisfaction with financial situation, 2022

(Rating, 0-10)



**Legend:**
- ≥ 7.1
- 6.5 – < 7.1
- 6.0 – < 6.5
- 5.3 – < 6.0
- < 5.3
- Data not available

EU 6.6

Malta 6.8

Liechtenstein

EU: estimated. Germany and Iceland: 2018 data.
North Macedonia, Albania, Kosovo*: 2018 data.
Source dataset: ilc_pw01b

Administrative boundaries: © EuroGeographics © OpenStreetMap
Cartography: Eurostat – IMAGE, 08/2025
Kosovo* - This designation is without prejudice to positions on status, and is in line with
UNSCR 1244/1999 and the ICJ Opinion on the Kosovo declaration of independence.

**Map 1: Satisfaction with financial situation, 2022 (rating 0-10) Source: Eurostat (ilc_pw01b)**

From 2013 to 2022 people's satisfaction with their financial situation rose in most EU countries (see Figure 1). The exceptions were Denmark, Luxembourg and Sweden, where it fell slightly, and France and Finland, where it stagnated (2022 data not available for Germany).

The biggest in-
creases were in Portugal (+1.4 points), and in Ireland, Cyprus and Slovenia (+1.3, +1.2 and +1.1 points, respectively).

## Satisfaction with financial situation, 2013 and 2022
(Rating 0-10)
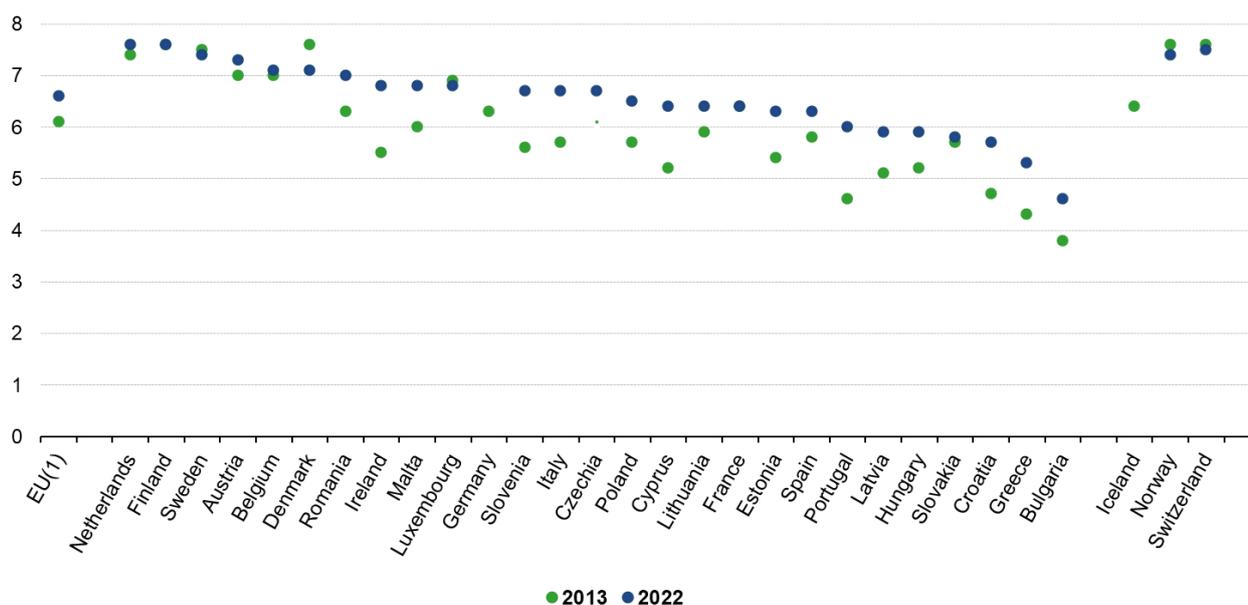


(1) 2022: data for Germany not available. EU value is estimated.
*Source:* Eurostat (online data code: ilc_pw01b)

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**Figure 1: Satisfaction with financial situation, 2013 and 2022 (Rating 0-10) Source: Eurostat (ilc_pw01b)**

The relationship between level of income and satisfaction with financial situation varies slightly between EU countries, as can be seen in Figure 2. Those in the lowest (the first) income quintile are most dissatisfied in Greece (rating of 3.3), Bulgaria (3.5) and Croatia (4.2). These are also the countries with the biggest gap in satisfaction levels between the highest and lowest earners.

In Greece, the satisfaction level of those in the highest (the fifth) income quintile was more than double the level for those in the lowest income quintile; in Bulgaria and Croatia it was 75% higher.

The smallest gaps between the satisfaction levels of the highest and the lowest income quintiles were in Malta, Italy and Finland.

Those in the lowest income quintile rated their satisfaction level, on average, above 6 – meaning 'rather satisfied than dissatisfied' – in 8 EU countries: Finland (6.7), Netherlands (6.5), Sweden (6.3), Malta (6.2), Austria (6.1), Denmark, Belgium and Italy (all at 6.0).

In Bulgaria, the satisfaction level of those in the highest
income quintile was below that of people in the lowest income quintile in Finland, the Netherlands, Sweden and Malta.

## Satisfaction with financial situation, by income quintile, 2022
(Rating 0-10)
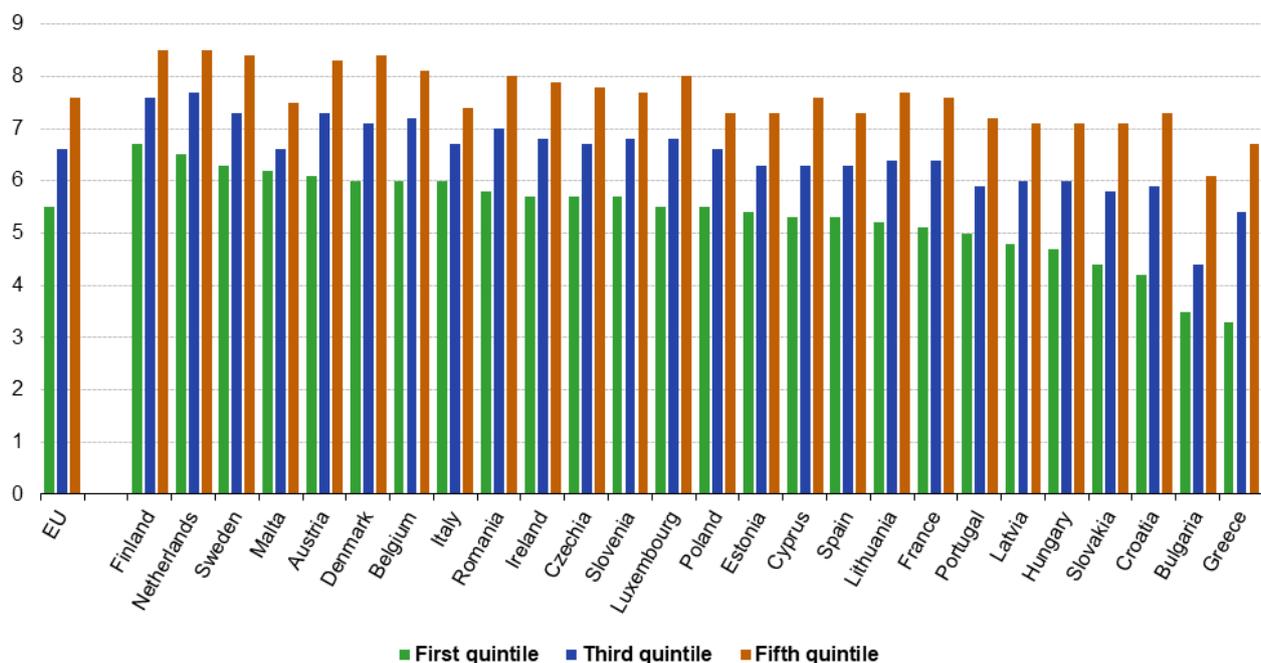


■ First quintile    ■ Third quintile    ■ Fifth quintile

2022: data for Germany not available. EU value is estimated.
*Source:* Eurostat (online data code: ilc_pw02b)
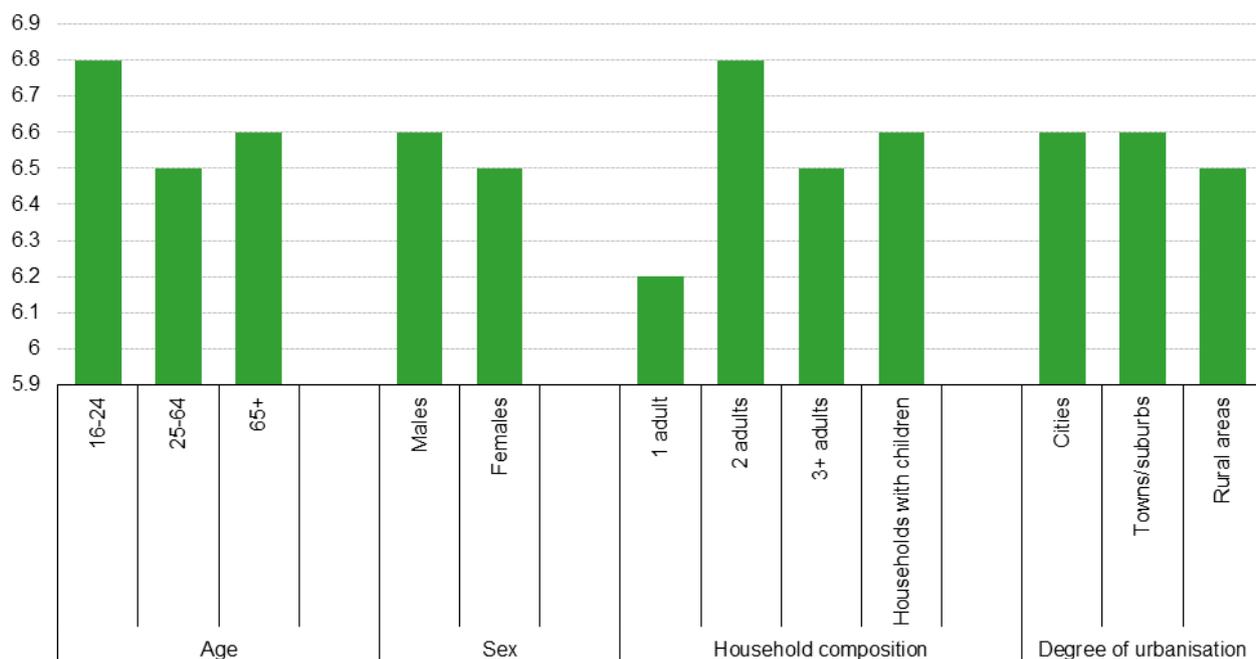
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**Figure 2: Satisfaction with financial situation, by income quintile, 2022 (Rating 0-10) Source: Eurostat (ilc_pw02b)**

Figure 3 shows that life satisfaction at EU level varied most according to age and household composition, besides income level. It did not vary much by gender or level of urbanisation. This is an interesting finding, as objective differences exist between these categories.

Young people are the most satisfied (6.8 compared to 6.5 for those of working age). Adults living in a 1-adult household were the least satisfied, at 6.2, while those living in households with 2 adults were the most satisfied, averaging at 6.8. More de-
tails about the objective situation of households in terms of risk of poverty by household type can be found in Table 1.

## Satisfaction with financial situation, by socioeconomic factors, 2022
Rating 0-10



All data are estimates.
*Source:* Eurostat (online data code: ilc_pw01b and pw02b)

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**Figure 3: Satisfaction with financial situation, by socioeconomic factors, 2022 (Rating 0-10) Source: Eurostat (ilc_pw01b) and (pw02b)**

## How can we measure poverty?

Is the satisfaction with one's financial situation linked to poverty rates, at country level?

While poverty is an intuitively familiar concept, its statistical measurement raises methodological difficulties, especially when examined in relation to quality of life. Poverty may be simply defined as practical difficulty in satisfying basic needs and achieving a decent living standard. This can be measured in an objective (observed) manner, or subjectively (self-declared).

However, poverty has a multi-dimensional nature as individuals strive to achieve a minimum standard of living through the interplay between income distribution, consumption patterns and wealth. Ideally, all 3 factors (income, consumption and wealth) should be measured using the same data source, to better identify vulnerable populations. Eurostat is publishing experimental poverty indicators derived from a constructed joint distribution dataset on income consumption and wealth .

Moreover, statistically, observed poverty can be measured either in absolute terms (against a predefined set of basic needs) or in relative terms (against an average level that varies from one economy to another).

Within the EU, policymakers have decided to include a relative approach based on income (after social transfers), to reflect the notion that poverty is related to social exclusion. According to this approach, a person is conventionally considered at risk of poverty (AROP) if their disposable income is less than 60% of national median equivalised disposable income . Since this measure is related to the median equivalised disposable income, the poverty threshold in monetary terms is different in each country. Moreover, the underlying monetary value for the at-risk-of-poverty threshold varies over time.

On the other hand, absolute poverty is be measured in the EU as enforced conditions under which a person cannot afford a set of items or services from a predefined list, in order to participate fully in the society they live in. These people are defined as suffering from severe material or social deprivation . Those who are either at risk of poverty,

or severely materially deprived, or living in a household with low intensity are defined as being at risk of poverty or social exclusion (AROPE) .

Poverty can also be measured in a subjective manner, as people self-declaring difficulties to make ends meet.

**Risk of poverty – a relative measure**

As explained above, the risk of poverty is measured in relative terms. This indicator is included in this article because the satisfaction with financial situation has been shown to rather have a relation with relative deprivation .

Note that a country with a relatively high percentage of people at risk of poverty may nevertheless have overall levels of disposable income that are significantly above the EU average, even among the part of the population who are at risk of poverty.

For example, in 2023, Czechia had a low at-risk-of-poverty rate, at 9.8%, based on a poverty threshold of 8 194 purchasing power standards (PPS) for a single-person household.

At the same time, Luxembourg had a higher at-risk-of-poverty rate at 18.8%, but with a poverty threshold that was more than three times the Czech level, at 28 582 PPS.

Other counter-intuitive effects may occur over time, especially in periods of rapid economic change, such as those witnessed during the global financial and economic crisis.

The main advantage of the at-risk-of-poverty rate is that it takes account of the fact that, even in periods of growth, some parts of the population may find themselves increasingly in difficulty or left behind, compared with the rest of society.
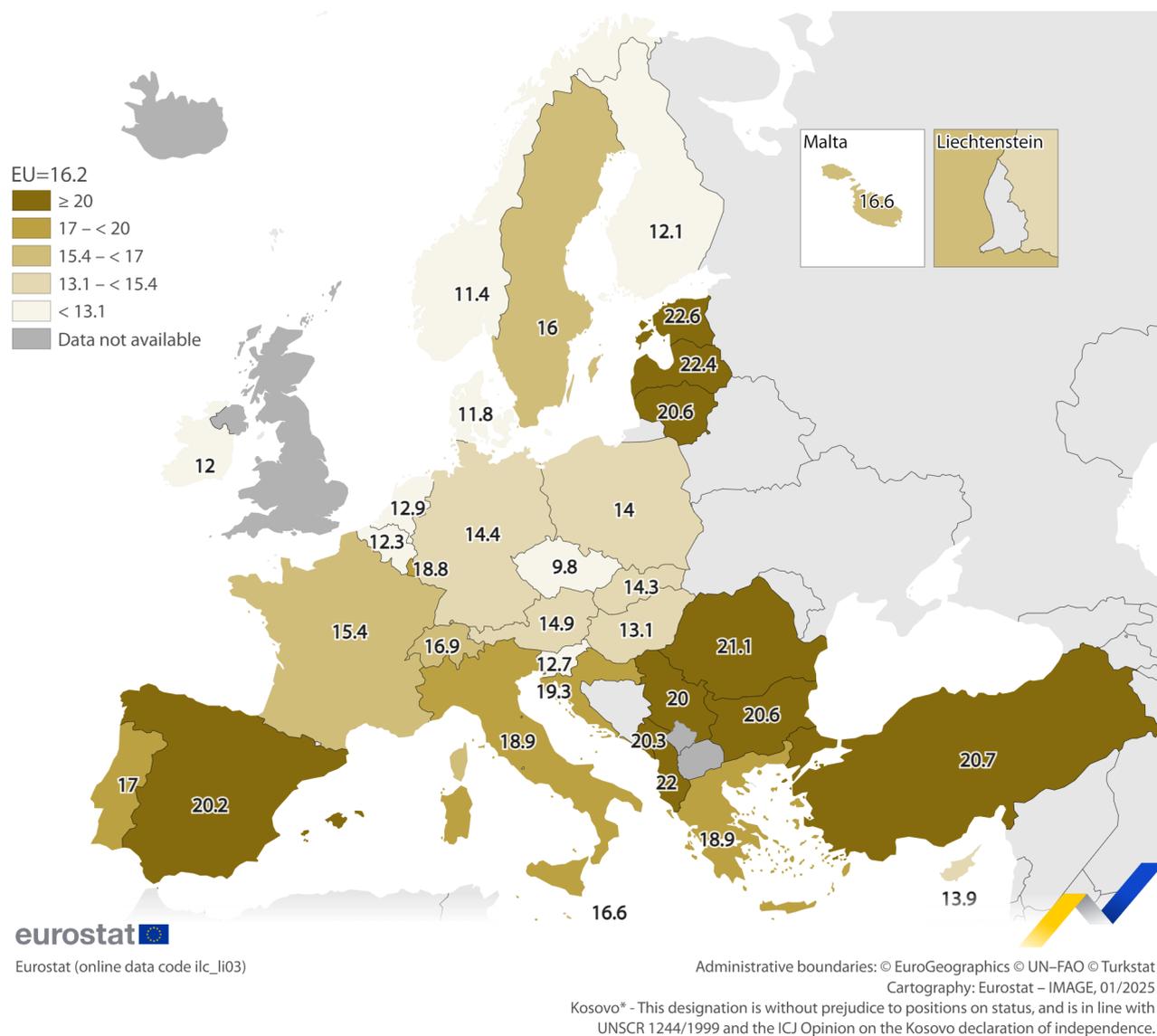
In 2023, 16.2% of the EU population was at risk of poverty – in other words, they had an income level less than 60% of the national median for the country where they lived.

There were 6 EU countries which reported that at least one fifth of their population was at risk of poverty: Estonia (22.6%), Latvia (22.4%), Romania (21.1%), Bulgaria and Lithuania (both 20.6%) and Spain (20.2%). By contrast, the lowest risk of poverty was recorded in Czechia (9.8%), followed by Denmark (11.8%) and Ireland (12.0%).

There are wide discrepancies not just between EU countries but also within them. Some population subcategories are more vulnerable than others
– factors like age, sex and household type have a considerable impact on a person's likelihood to be at risk of poverty.

# At risk of poverty rate, 2023
(%)



**EU=16.2**

| | |
|---|---|
| ▨ | ≥ 20 |
| ▨ | 17 – < 20 |
| ▨ | 15.4 – < 17 |
| ▨ | 13.1 – < 15.4 |
| ▨ | < 13.1 |
| ▨ | Data not available |

Malta 16.6

Liechtenstein

Values shown on map: 12.1, 11.4, 16, 22.6, 22.4, 20.6, 11.8, 12, 12.9, 12.3, 14.4, 14, 18.8, 9.8, 14.3, 14.9, 13.1, 21.1, 15.4, 16.9, 12.7, 20, 20.6, 20.7, 19.3, 18.9, 20.3, 20.2, 22, 17, 18.9, 16.6, 13.9

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Eurostat (online data code ilc_li03)

Administrative boundaries: © EuroGeographics © UN–FAO © Turkstat
Cartography: Eurostat – IMAGE, 01/2025
Kosovo* - This designation is without prejudice to positions on status, and is in line with
UNSCR 1244/1999 and the ICJ Opinion on the Kosovo declaration of independence.

**Map 2: At risk of poverty rate, 2023 (%) Source: Eurostat (ilc_li03)**

**At-risk-of-poverty rates were systematically much higher for single-parent households than for the overall population**

An analysis of the risk of poverty by household type (see Table 1) can be used to identify the most vulnerable groups in society, in order to target them with appropriate supportive policies.

**At risk of poverty rate, by type of household, 2023**
(%)

| | Total | Single person | One adult 65 years or over | Single person with dependent children | Single female | Single male | Two adults with three or more dependent children |
|---|---|---|---|---|---|---|---|
| **EU** | 16.2 | 25.6 | 27.3 | 31.9 | 27.5 | 23.3 | 27.8 |
| Spain | 20.2 | 26.1 | 29.8 | 45.0 | 29.1 | 22.5 | 45.9 |
| Luxembourg | 18.8 | 16.2 | 13.6 | 43.7 | 17.4 | 15.2 | 27.4 |
| Bulgaria | 20.6 | 31.7 | 36.4 | 42.8 | 32.5 | 30.5 | 55.2 |
| Malta | 16.6 | 29.1 | 40.4 | 41.6 | 40.0 | 22.5 | 31.0 |
| Slovakia | 14.3 | 27.5 | 32.3 | 41.0 | 28.2 | 25.9 | 34.4 |
| Austria | 14.9 | 25.0 | 26.0 | 39.3 | 26.1 | 23.7 | 30.8 |
| France | 15.4 | 20.8 | 20.1 | 37.9 | 22.0 | 19.2 | 27.8 |
| Greece | 18.9 | 24.0 | 25.1 | 37.1 | 27.4 | 18.8 | 29.2 |
| Netherlands | 12.9 | 22.0 | 13.4 | 35.5 | 20.8 | 23.3 | 16.9 |
| Estonia | 22.6 | 51.9 | 79.1 | 34.8 | 55.9 | 46.2 | 18.6 |
| Italy | 18.9 | 23.7 | 24.5 | 33.1 | 26.0 | 21.0 | 36.0 |
| Czechia | 9.8 | 23.4 | 33.2 | 33.0 | 29.2 | 15.1 | 21.7 |
| Portugal | 17.0 | 24.9 | 28.2 | 30.1 | 27.7 | 20.0 | 26.8 |
| Latvia | 22.4 | 48.5 | 67.8 | 29.6 | 54.0 | 38.1 | 19.5 |
| Lithuania | 20.6 | 38.7 | 57.6 | 29.1 | 44.1 | 31.6 | 18.4 |
| Sweden | 16.0 | 27.5 | 25.8 | 28.2 | 29.6 | 25.4 | 30.2 |
| Ireland | 12.0 | 38.4 | 45.5 | 26.7 | 40.6 | 36.3 | 18.0 |
| Slovenia | 12.7 | 39.6 | 42.9 | 26.6 | 40.3 | 38.7 | 11.8 |
| Belgium | 12.3 | 19.0 | 17.6 | 25.6 | 18.7 | 19.3 | 16.7 |
| Denmark | 11.8 | 25.0 | 18.1 | 25.0 | 25.0 | 25.0 | 10.0 |
| Croatia | 19.3 | 50.2 | 59.9 | 24.4 | 56.5 | 39.2 | 20.5 |
| Cyprus | 13.9 | 23.8 | 34.9 | 24.0 | 28.7 | 19.6 | 17.5 |
| Germany | 14.4 | 26.4 | 28.6 | 23.7 | 28.1 | 24.5 | 22.7 |
| Hungary | 13.1 | 24.0 | 26.0 | 23.0 | 27.6 | 18.3 | 25.0 |
| Poland | 14.0 | 31.5 | 38.9 | 22.2 | 34.7 | 25.7 | 19.6 |
| Romania | 21.1 | 23.7 | 23.6 | 21.6 | 25.8 | 20.8 | 63.3 |
| Finland | 12.1 | 27.1 | 27.8 | 18.2 | 26.8 | 27.5 | 10.2 |

Data ordered by single persons with dependent children.
*Source:* Eurostat (online data code: ilc_li03)

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**Table 1: At-risk-of-poverty-rate, by type of household, 2023 (%) Source: Eurostat (ilc_li03)**

For example, at-risk-of-poverty-rates are consistently much higher for single-parent households than for the overall population: in 2023, the risk of poverty among people living in single-parent households in the EU was 31.9%, compared with an average of 16.2% for the total population.

This pattern was the same in every EU country and the risk of poverty remained high for people living in single-parent households even in EU countries where the overall risk of poverty was low.

For example, Czechia had the lowest proportion of people at risk of poverty. Yet , at 33.0%, the risk of poverty for single-parent households was more than 3 times as high as the risk experienced by the total population (9.8%) – the largest relative difference among EU countries.
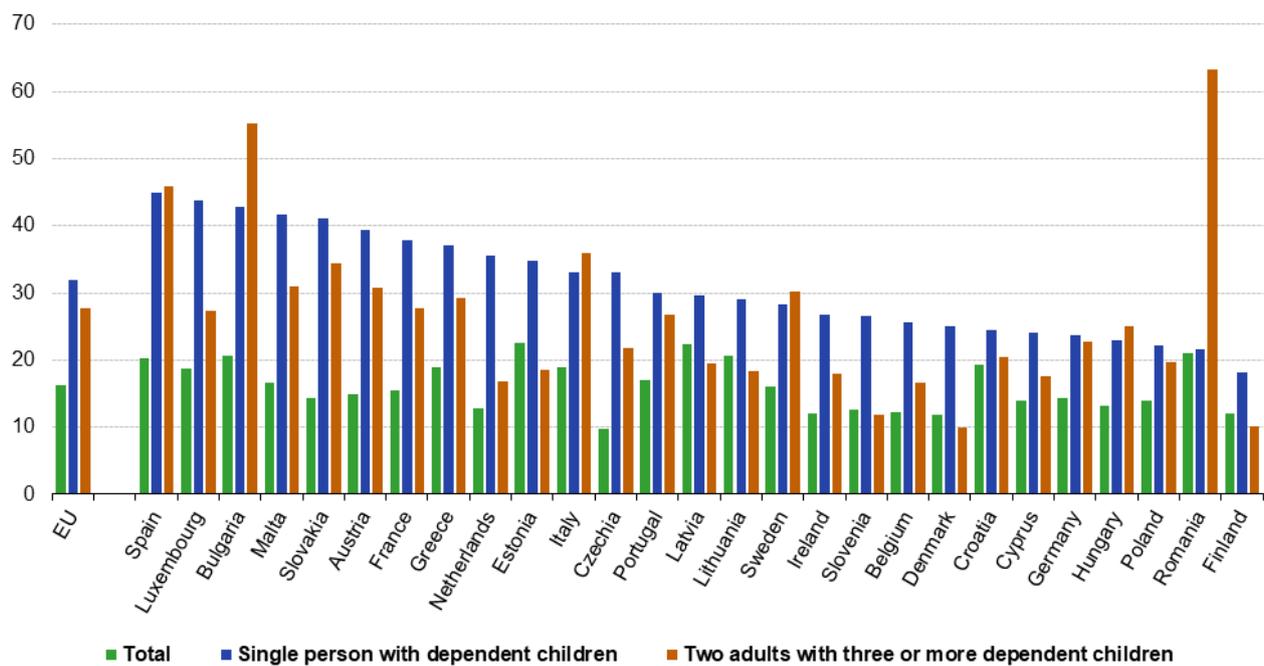
A similar, though less pronounced, pattern was often seen for people living in households composed of 2 adults with 3 or more dependent children. Across the whole of the EU, their risk of poverty was 27.8% in 2023, compared with an average of 16.2% for the total population.

There were, however, 6 EU countries where the risk of poverty among people living in households of 2 adults and 3 or more children was lower than the average for the total population: Estonia, Latvia, Lithuania, Finland, Denmark and Slovenia.

In Romania and Bulgaria, by contrast, the risk of poverty for people living in such households (2 adults and 3+ children) was over 50%, more than twice the national average.

## At-risk-of-poverty-rate, by type of household, 2023
(%)



**Figure 4: At-risk-of-poverty-rate, by type of household, 2023 (%) Source: Eurostat (ilc_li03)**

# Source data for tables, figures and maps(MS Excel)

- Quality of life — Material and living conditions

# Data sources

Material living conditions refer to an individual's standard of living, as expressed through 3 different elements: income, consumption and material living conditions.

Data used in this section are derived from the EU statistics on income and living conditions (EU-SILC) . These are compiled annually and they are the principal European source for measuring income and living conditions, as well as the leading source of information for analysing various aspects of quality of life for households and individuals.

Monetary poverty indicators are designed to reveal the percentage of a (sub)population that is facing difficulty in achieving a minimum standard of living; such indicators are relative in nature and will vary from one country to another, reflecting the different price levels in each economy. To calculate the share of the population considered to be living below the minimum standard of living, a threshold of 60% of the national median equivalised disposable income (after social transfers) is used. This measure gives no indication of absolute wealth or poverty, but instead identifies people whose income is low in comparison with other residents in the same country; it is important to bear in mind that this does not necessarily imply a low standard of living.

While monetary indicators may be used to analyse the distribution of income across different socio-economic groups, they should ideally be complemented by indicators of material conditions – such as material deprivation and housing conditions – designed to measure poverty in absolute (rather than relative) terms.

# Context

People use material resources, according to their own values and priorities, to pursue their own interests and self-defined well-being. An individual's quality of life is, therefore, fundamentally constrained by their access to material resources, some of which are transformed into well-being. In this perspective, material living conditions, while not intrinsically reflecting the quality of life, may provide a proxy for measuring it.

One of the aims of European policy in the social area is to reduce poverty and social exclusion. Lifting at least 15 million people out of the risk of poverty or social exclusion is one of the 3 EU targets within the action plan for implementing the European Pillar of Social Rights .

# Further Eurostat information

## Explore further

### Other articles

- All articles on Income and living conditions
- Quality of life indicators (online publication)
- Living conditions in Europe - poverty and social exclusion - Statistics Explained ]
- In which EU regions are people most at risk of poverty? - News articles - Eurostat
- Living conditions in Europe - income distribution and income inequality - Statistics Explained
- At risk of poverty rate slightly decreasing in 2023 - News articles - Eurostat
- Latest developments in income dynamics and poverty - Statistics Explained

### Database

### Database

- Quality of life , see:

Material living conditions (qol_mlc)

Productive or other main activity (qol_act)

Health (qol_hlt)

Education (qol_edu)

Leisure and social interactions (qol_lei)

Economic security and physical safety (qol_saf)

Governance and basic rights (qol_gov)

Natural and living environment (qol_env)

Overall experience of life (qol_lif)

- Income and living conditions - detailed datasets (ilc) , see:

Income distribution and monetary poverty (ilc_ip)

Monetary poverty (ilc_li)

Monetary poverty for elderly people (ilc_pn)
In-work poverty (ilc_iw)
Distribution of income (ilc_di)

Material deprivation (ilc_md)
Material deprivation by dimension (ilc_mddd)
Economic strain (ilc_mdes)
Economic strain linked to dwelling (ilc_mded)
Durables (ilc_mddu)
Housing deprivation (ilc_mdho)
Environment of the dwelling (ilc_mddw)

## Thematic section

## Thematic section

- Quality of life

## Publications

- Quality of life in Europe - Facts and Views

## Selected datasets

- Income and living conditions - selected datasets (t_ilc) , see:

Income distribution and monetary poverty (t_ilc_ip)
Monetary poverty (t_ilc_li)
Monetary poverty for elderly people (t_ilc_pn)
In-work poverty (t_ilc_iw)
Distribution of income (t_ilc_di)

Material deprivation (ilc_md)
Material deprivation by dimension (t_ilc_mddd)
Housing deprivation (t_ilc_mdho)
Environment of the dwelling (t_ilc_mddw)

## External links

- OECD — Better life index

- World Happiness Report

- World Bank — Living Standards Measurement Study