

Quality of life indicators - economic security and physical safety

Statistics Explained

*Data extracted in October 2025.
Planned article update: October 2026*

Highlights

In 2024, 30.0% of the EU population said they could not cope with unexpected financial expenses. That is a 1.2 percentage points improvement from 2023, and 7.4 percentage points better than a decade ago.

In 2024, people living in single parent households in the EU were almost twice as likely to fall behind on their mortgage or rent, on utility bills or on hire purchases than the total population – ranging from more than 5 times more likely in Czechia to almost an equal risk in Slovakia and Bulgaria.

In 2023, people living in cities in the EU were more than 3 times more likely to perceive there is crime in the area where they live compared to rural residents (15.3% compared to 4.8%).

This article is part of an [Eurostat](#) online publication that focuses on [quality of life indicators](#) and includes recent statistics for the [European Union \(EU\)](#). The publication analyses the various indicators in detail. These can then form the basis of a more in-depth analysis of the quality of life complementing [gross domestic product \(GDP\)](#), which has traditionally been used to give a general overview of economic and social developments.

Of the 9 dimensions –groups of indicators– used to describe [quality of life](#), this article covers economic security and physical safety.

General overview

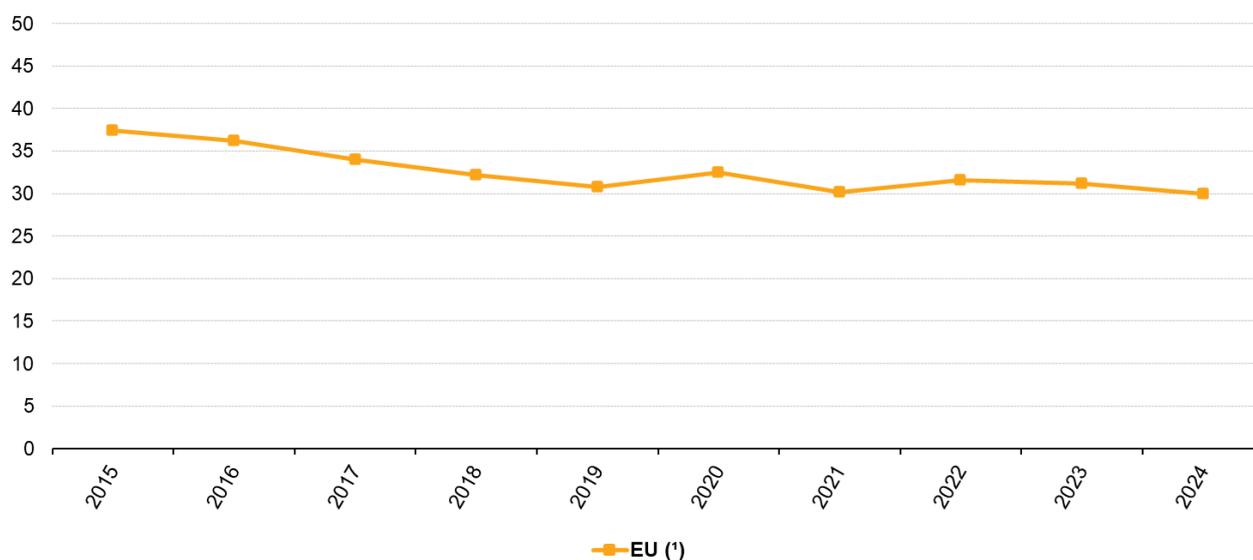
There are many risks that could unexpectedly and adversely affect an individual's or a household's material security. In this article, these risks are presented in two categories: economic security and physical safety. The first category is analysed with statistics that measure situations in which people may find themselves, such as being unable to cope with unexpected financial expenses or being in arrears on mortgage, rent, utility bills or hire purchase payments. The analysis on physical safety is based on crime statistics as well as information on how the population perceives crime, violence or vandalism where they live.

Economic security

In 2024, almost 1 in 3 people (30.0%) in the EU reported being unable to cope with unexpected financial expenses (see Figure1), a decrease of 1.2 [percentage points](#) (pp) since 2023. The share has shown a slightly downward trend over the past decade. After peaking at 40% in 2012 in the aftermath of the global financial and economic crisis, the situation improved over several consecutive years, and it fell to 30.8% in 2019. In 2020, when the COVID-19 pandemic erupted, we witnessed a rebound, with the share of people unable to cope with unexpected financial expenses returning to 32.5%. After this temporary reverse, the downward trend continued. There has been an overall decrease of 7.4 pp over the past decade.

Share of the population unable to cope with unexpected financial expenses, EU, 2015-2024

(% of total population)



(¹) 2015-2018: estimate

Source: Eurostat (online data code: ilc_mdcs04)

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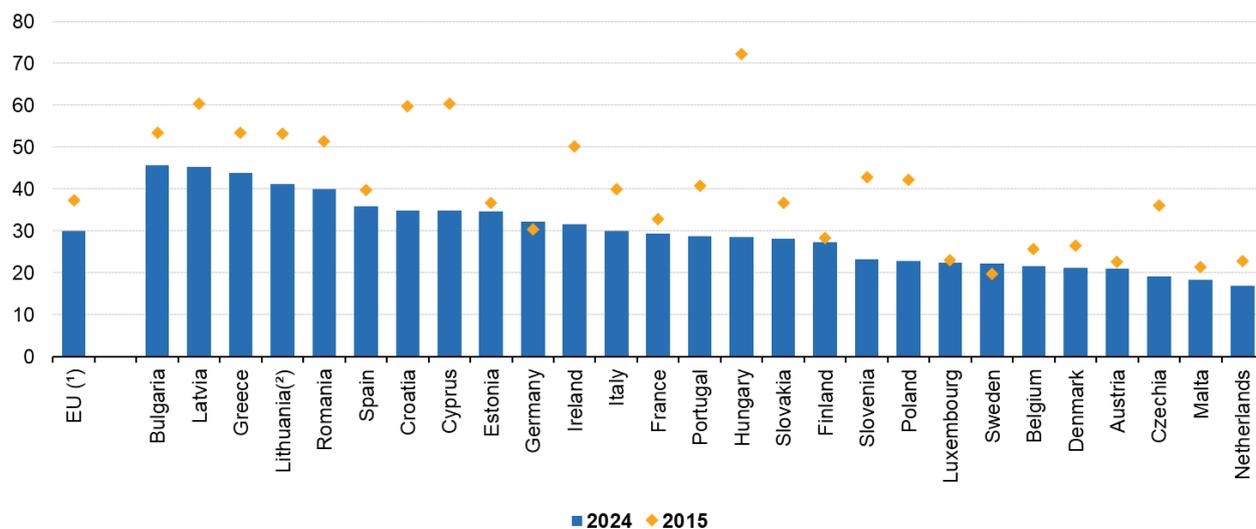
Figure 1: Share of the population unable to cope with unexpected financial expenses, EU, 2015-2024 Source: Eurostat ilc_mdcs04

Figure 2 shows the situation at EU country level in 2024. Economic insecurity measured by the share of the population unable to cope with unexpected financial expenses was most common in Bulgaria (45.6%), Latvia (45.3%) and Greece (43.9%). No EU country had more than half of its population experiencing economic insecurity, which is an improvement over 2015, when the share of the population experiencing economic insecurity was above 50% in 9 EU countries, reaching 72.2% in Hungary, 60.5% in Cyprus and 60.4% in Latvia. In 2024, The best situation was observed in the Netherlands (16.9%), Malta (18.3%) and Czechia (19.2%), where less than one fifth of the population faced such difficulties.

The biggest decreases over the past decade were seen in Hungary where the share dropped by 43.6pp, as well as in Cyprus (-25.7 pp) and Croatia (-24.9 pp). Overall, there was a drop in all but 2 EU countries in this period: in Sweden, the share increased by 2.5 pp (to 22.3%), and in Germany by 1.8pp (to 32.2%).

Share of the population unable to cope with unexpected financial expenses, 2015 and 2024

(% of total population)



(*) data for 2015 is estimated

(?) data for 2024 is provisional

Note: ranked by year 2024

Source: Eurostat (online data code: ilc_mdcs04)

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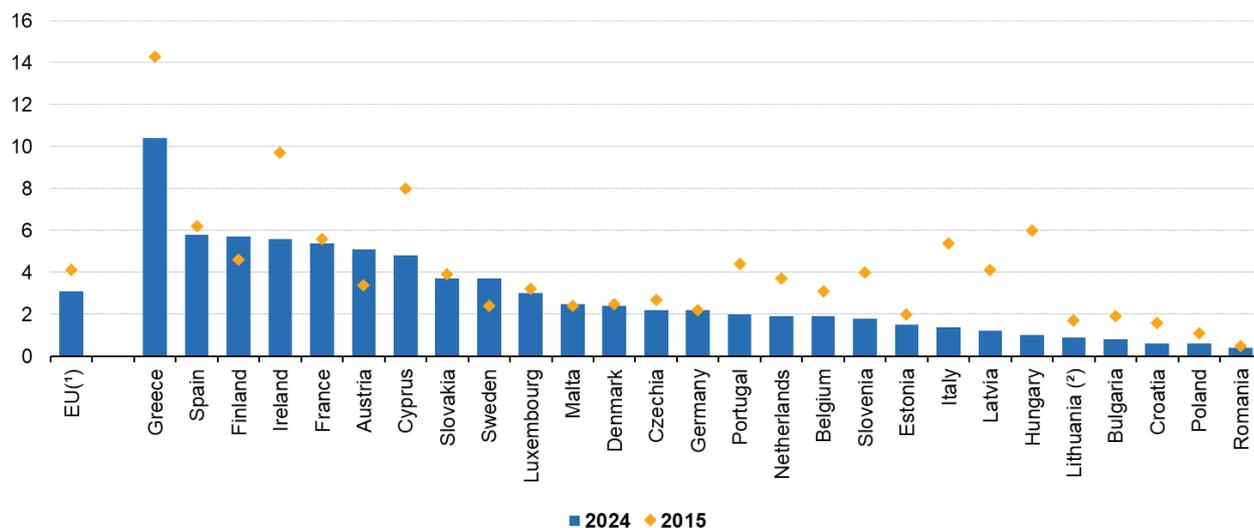
Figure 2: Share of the population unable to cope with unexpected financial expenses, 2015 and 2024 Source: Eurostat ilc_mdcs04

In 2024, mortgage or rental arrears were most prevalent in Greece, where 10.4% of the total population had outstanding debts of this kind (see Figure 3). The next highest proportions were recorded in Spain (5.8%) and Finland (5.7%). The share of the population reporting arrears on mortgage or rental payments was below or equal to 2.0% in 13 EU countries, reaching a low of 0.4% in Romania and 0.6% in Poland and Croatia. The low levels of mortgage or rental arrears may be related, at least in part, to the small share of the population having a mortgage or renting homes at market price in some countries, thereby limiting the share observed. For example, homeowners with a mortgage or loan accounted for just 1.5% of the total population in Romania in 2024 and 1.7% in Bulgaria, followed by 7.8% in Croatia, compared with 58.1% in the Netherlands, 49.6% in Sweden and 48.4% in Denmark (complete data-set on tenure status: [ilc_lvho02](#)).

Between 2015 and 2024, there was a slight decrease in the percentage of the population that was behind with mortgage or rental payments in the majority of EU countries, with the most significant improvements in Hungary (decrease of 5 pp), Ireland (-4.1 pp) and Italy (-4.0 pp). Exceptions were Austria (increase of 1.7pp), Sweden (+1.3pp), Finland (+1.1pp) and Malta (+0.1pp).

Share of the population in arrears on mortgage or rent payments, 2015 and 2024

(% of total population)



(1) 2015 is estimated

(2) 2024 is provisional

Note: ranked by year 2024

Source: Eurostat (online data code: ilc_mdcs06)

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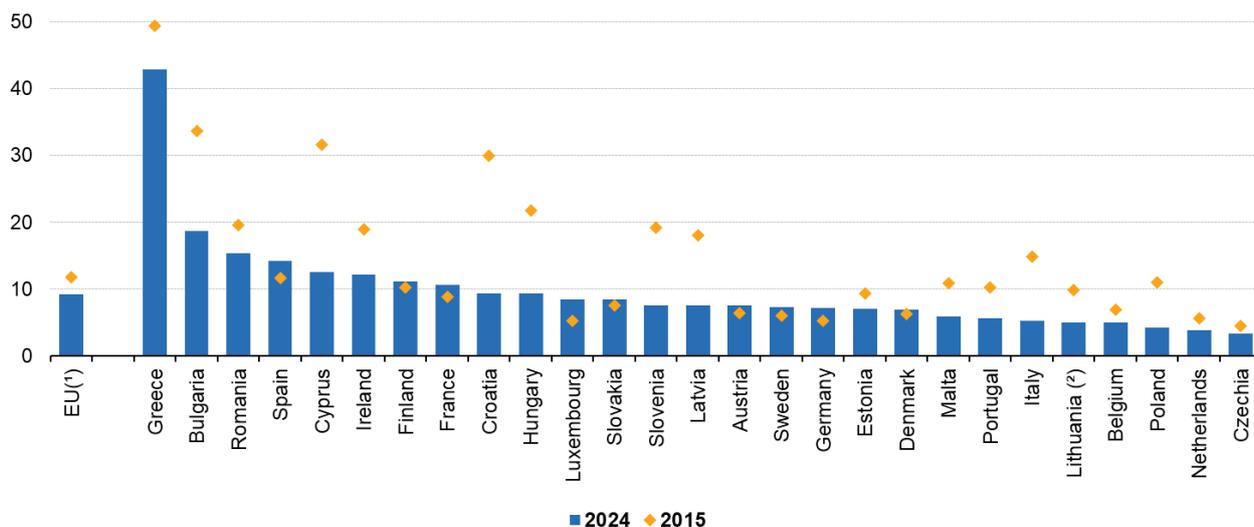
Figure 3: Share of the population in arrears with mortgage or rent payments, 2015 and 2024 Source: Eurostat ilc_mdcs06

When using a broader measure – which includes unpaid mortgage or rent as well as overdue utility bills and hire-purchase payments (but excludes overdrafts, credit cards, and informal loans) – the share of people affected in the EU is almost three times higher (9.2%, compared with 3.1% when looking only at mortgage and rent). As shown in Figure 4, up to 42.8% of people living in Greece were in this situation in 2024, followed by 18.7% of people living in Bulgaria and 15.3% in Romania. By contrast, 19 of the 27 EU countries recorded less than 10.0%. Czechia with 3.4% and the Netherlands with 3.9% were the EU countries where the proportion of the population in arrears was the lowest.

In 2024, some of the countries where the share of the population behind with mortgage or rental payments was among the lowest, such as Croatia, Romania, Bulgaria, Hungary and Latvia were much more affected when looking at the broader indicator. This stood at 18.7% compared to 0.8% in Bulgaria, 15.3% compared to 0.4% in Romania, 9.4% compared to 0.6% in Croatia, 9.3% compared to 1.0% in Hungary and 7.5% compared to 1.2% in Latvia. In these countries, the vast majority of arrears were therefore linked to utility bills or hire purchase payments. Some of these countries also recorded the greatest improvement in the share of the population in arrears on mortgages or rent, utility bills or hire purchases since 2015. In Croatia, this share fell by 20.5pp over a decade, in Cyprus by 19.1pp, in Bulgaria by 14.9 pp and in Hungary by 12.4 pp. The overall proportion of the EU's population in arrears on mortgages or rent, utility bills or hire purchase payments also fell by 2.6pp between 2015 and 2024. However, the share increased in 9 EU countries; this was the case in Luxembourg (increase of 3.3pp), Spain (+2.5pp) and Germany (+2.0pp). See Figure4 for more details.

Share of the population in arrears on mortgages or rent, utility bills or hire purchases, 2015 and 2024

(% of total population)



(¹) 2015 is estimated

(²) 2024 is provisional

Note: ranked by year 2024

Source: Eurostat (online data code: ilc_mdcs05)

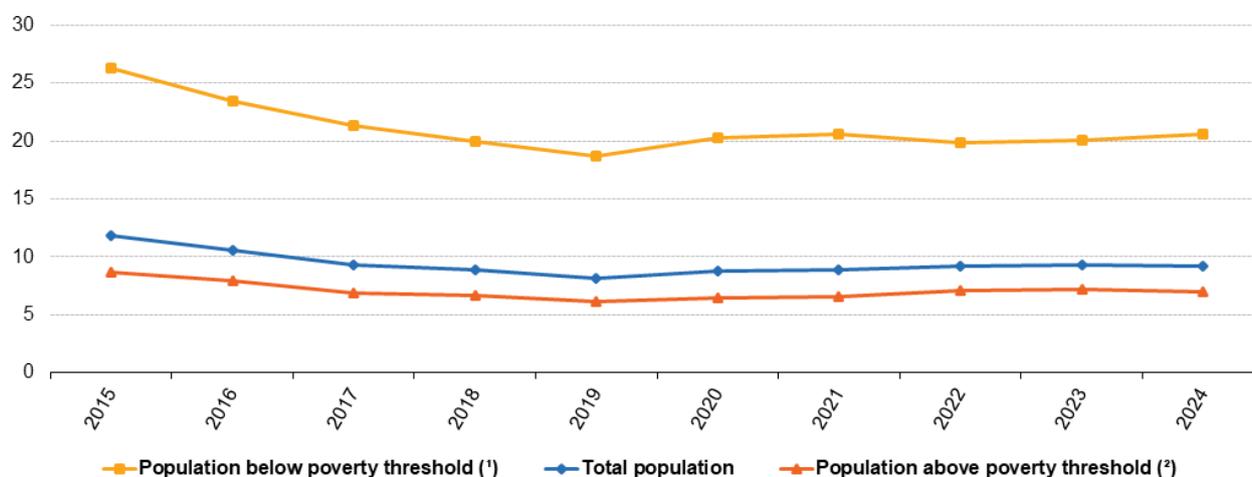
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Figure 4: Share of the population in arrears on mortgage or rent, utility bills or hire purchase, 2015 and 2024
Source: Eurostat ilc_mdcs05

In the EU, when looking at the last decade up to 2024 (Figure 5), a decline in the share of the population in arrears of payment was observed during the first 5 years as of 2015, before it began to increase in 2020, following the COVID-19 pandemic outbreak. However, it did not reach the highest level recorded: in 2013 and 2014 following the global financial and economic crisis, the share of people in the EU in payment arrears was 12.9%.

In 2015, the share of the EU population living below the poverty threshold and in arrears with mortgages or rent, utility bills, or hire purchase payments was three times higher than that of the population living above the poverty threshold with the same type of debt. This ratio remained relatively stable between 3.0 and 3.1 from 2015 to 2021, before decreasing to 2.8 in 2022 and 2023, and rising slightly again to 2.9 in 2024.

Share of the population in arrears on mortgage or rent, utility bills or hire purchase, by income situation, EU, 2015-2024(%)



(1) Population with less than 60% of median equivalised income.
 (2) Population with more than 60% of median equivalised income.
 2015-2018 data are estimates.

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Figure 5: Share of the population in arrears on mortgage or rent, utility bills or hire purchase, by income situation, EU, 2015-2024 Source: Eurostat ilc_md05

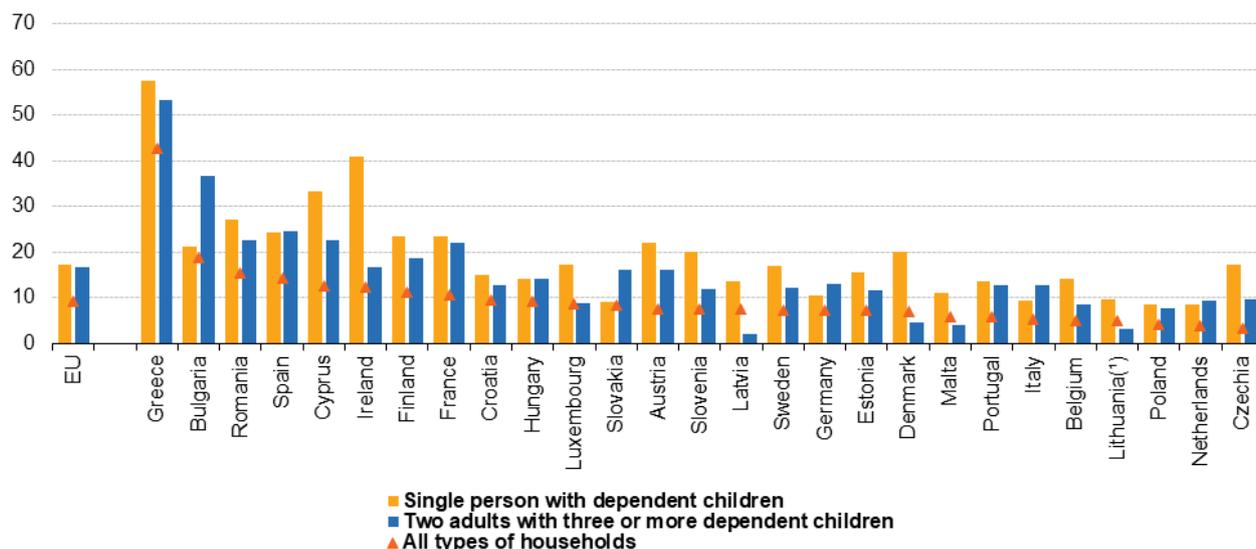
Household composition may influence the ability of individuals to service their debt and other regular expenses. People living in single person households with dependent children or households with 2 adults and 3 or more dependent children are more likely to face economic insecurity than the population as a whole (see Figure6).

While just under 1 in 10 (9.2%) of the EU population was in arrears for mortgages or rent, utility bills or hire purchase payments in 2024, this share was almost twice as high (17.2%) among people living in single person households with dependent children. It was also considerably higher (16.6%) for people living in households composed of 2 adults with 3 or more dependent children. Across all EU countries, the share of single parent households in arrears of payment was higher than for the total population. The highest share of single parent households in arrears of payment was recorded in Greece, reaching 57.5%, followed by Ireland with 40.9%. In 24 EU countries (Poland, the Netherlands and Slovakia being the exceptions) the share of single parent households in arrears of payment was above the EU proportion for the total population (9.2%). The difference compared to the total population was the largest in Ireland (40.9% compared to 12.2% of the total population), Cyprus (33.2% compared to 12.5%) Greece (57.5% compared to 42.8%) and Austria (22.0% compared to 7.5%). In Ireland, single parent households were also 24.1pp more likely to live in arrears compared to households composed of 2 adults with 3 or more dependent children.

The highest shares of people living in households composed of two adults with three or more dependent children in arrears were recorded in Greece (53.3%) and Bulgaria (36.7%). The largest differences compared with the total population were observed in Bulgaria (+18.0 pp), France (+11.3pp), Greece (+10.5 pp), Spain (+10.4 pp) and Cyprus (+10.2 pp), respectively.

Share of the population in arrears on mortgage or rent, utility bills or hire purchase, by household type, 2024

(%)



(*) Provisional

Note: ranked by all types of households

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Figure 6: Share of the population in arrears on mortgage or rent, utility bills or hire purchase, by household type, 2024 Source: Eurostat ilc_mdcs05

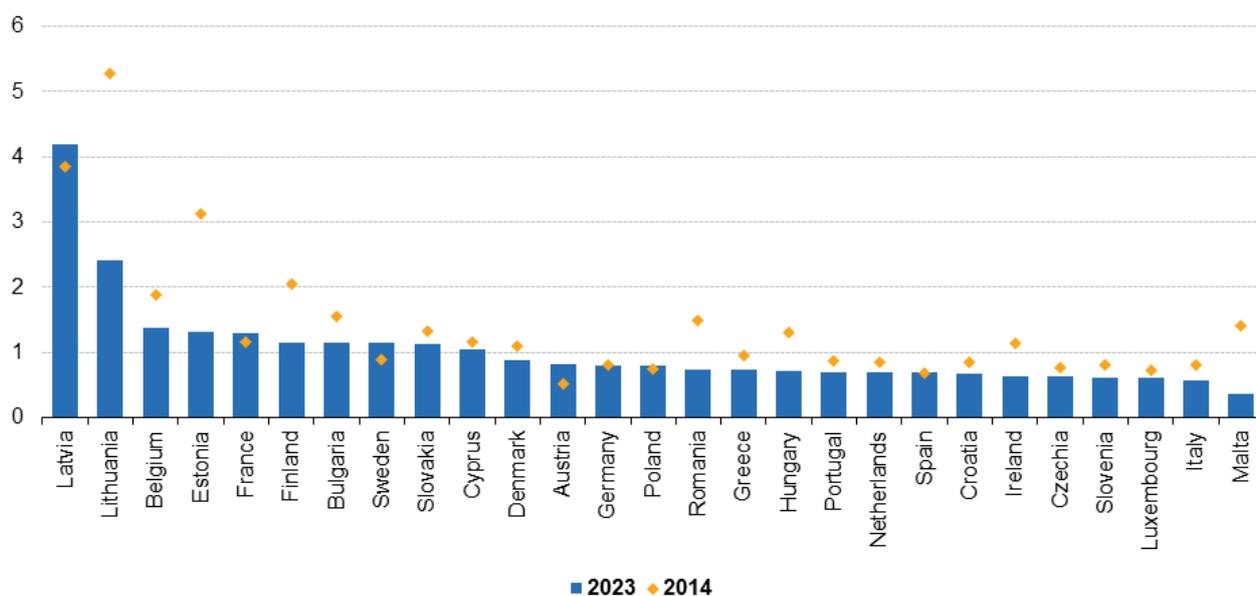
Physical safety

Physical safety, and how it is perceived, constitutes another factor determining people's sense of well-being. Within the context of this article, physical safety refers to being protected from any situation that puts an individual's physical security at risk – this may include crime and violence. Often a perceived lack of physical safety may affect subjective well-being more than the effect of any real threat. For example, [homicide](#) causes only a small fraction of the total number of deaths in the EU each year, but its influence on people's emotional lives can be considerable. As a result, some crimes that have the potential to affect an individual's physical safety are often socially magnified, with an increase in feelings of insecurity or anxiousness.

In 2023, the year with the latest data, the ratio of homicides per 100000 inhabitants was the highest in Latvia (4.20 homicides per 100000 inhabitants), followed by Lithuania (2.41) and Belgium (1.38). The lowest homicide ratios were recorded in Malta (0.37), Italy (0.57), Slovenia and Luxembourg (both 0.61). See Figure 7 for more details.

A comparison over 10 years between 2014 and 2023 reveals that the number of homicides per 100000 inhabitants fell in most EU countries, with the most significant improvements in Lithuania, Estonia and Malta. The rate increased in 5 EU countries: Latvia, Austria, Sweden, France and Poland.

Recorded homicides relative to population size, 2014 and 2023 (per 100 000 inhabitants)



Note: ranked by year 2023

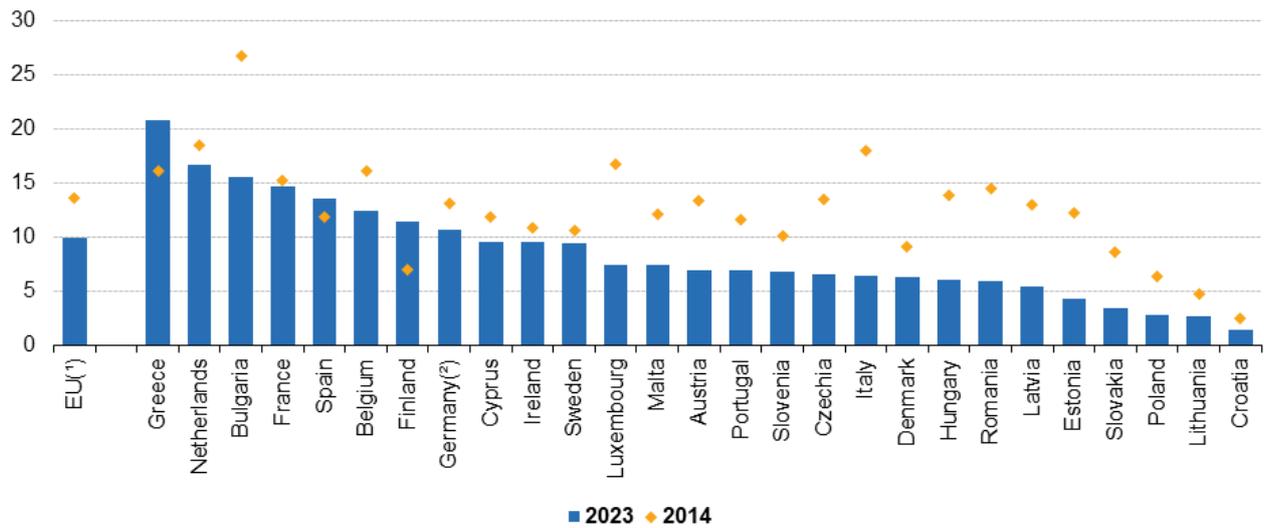
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Figure 7: Recorded homicides relative to population size, 2014 and 2023 Source: Eurostat crim_off_cat

Individual perceptions of crime rates do not always correspond to the actual prevalence of criminal offences. This is one reason why subjective indicators may be useful as a complement to indicators measuring actual prevalence of crime. Across the EU, 1 in 10 (10.0%) perceived that there had been crime, violence or vandalism in their area where they live in 2023 (see Figure 8). This share was the highest in Greece, where more than one fifth (20.9%) of the population felt this way, followed by 16.7% in the Netherlands and 15.6% in Bulgaria. There were 19 EU countries where this share was less than 10.0%, with the lowest rates recorded in Croatia (1.4%), Lithuania (2.7%) and Poland (2.8%). Examples of differences between objective and subjective indicators include Latvia and Lithuania, which were at the top of the list for recorded homicides but in the bottom quarter on perceived level of violence. In Greece for example, it is the reverse: while recorded homicides were low and had fallen over the past decade, a high and increasing share of the population perceived crime and violence to be happening close to them.

Between 2014 and 2023, there was a fall in the share of the population that perceived crime, violence or vandalism was happening in the area where they live. Across the EU, this proportion fell from 13.6% in 2014 to 10.0% in 2023. The greatest reduction in this share was in Italy (from 18.0% in 2014 to 6.4% in 2023), Bulgaria (26.8% to 15.6%), Luxembourg (16.8% to 7.4%) and Romania (14.5% to 5.9%). By contrast, the percentage of the population that perceived crime, violence or vandalism in the area where they live increased in 3 EU countries, with Greece and Finland recording the largest increase (from 16.1% to 20.9% and from 7.0% to 11.5% respectively).

Share of the population who perceived there was crime, violence or vandalism in the area where they live, 2014 and 2023 (% of total population)



(¹) Estimated
(²) 2023 low reliability
Note: ranked by year 2023

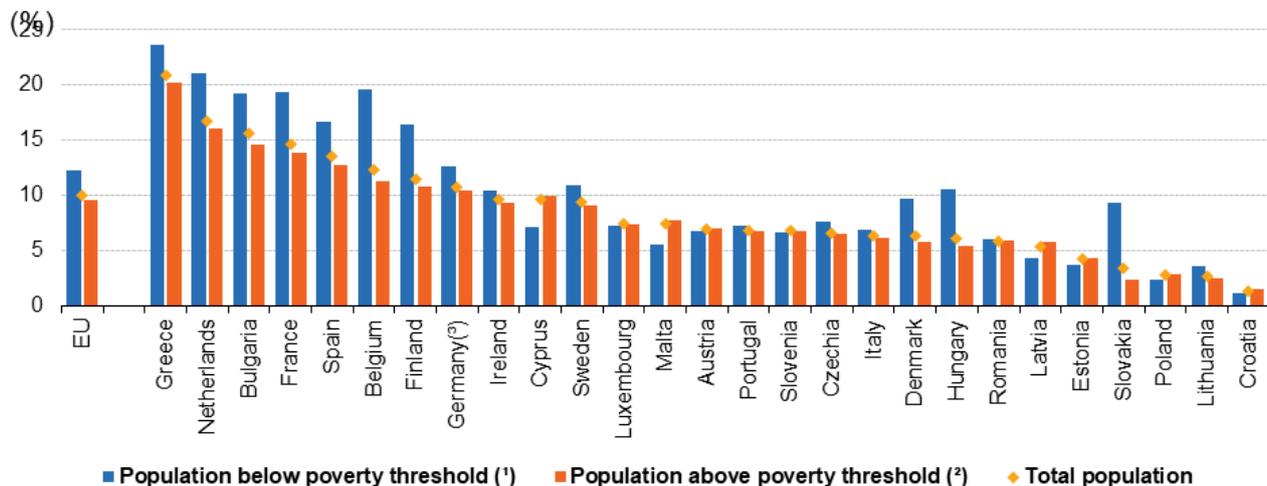
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Figure 8: Share of the population who perceived there was crime, violence or vandalism in the area where they live, 2014 and 2023 Source: Eurostat ilc_mddw03

Figure 9 presents the reported perception of crime, violence and vandalism by income situation. While 12.3% of the EU population who were living below the poverty threshold in 2023 perceived there was crime, violence or vandalism in the area where they live, this proportion was lower among the population living above the poverty threshold (9.6%). The difference was particularly striking in Belgium, with respective proportions of 19.6% and 11.3%. In relative terms the difference was particularly notable in Slovakia, where the share of people living below the poverty threshold who perceived there to be violence in their area was 4 times higher than the share of those living above the threshold.

This pattern did not apply to every EU country. In 9 countries, people above the poverty line actually reported more crime, violence or vandalism in their area than those below the line. Overall, in countries where concerns about crime are generally high, people living in poverty tend to feel the impact more strongly. But in countries where crime perception is generally low, the difference between income groups is small – and sometimes people above the poverty line even report higher levels of crime, as shown in Figure 9.

Share of the population who perceived there was crime, violence or vandalism in the area where they live, by income situation, 2023



(1) Population with less than 60% of median equivalised income.

(2) Population with more than 60% of median equivalised income.

(3) Low reliability data

Note: ranked by total population

eurostat

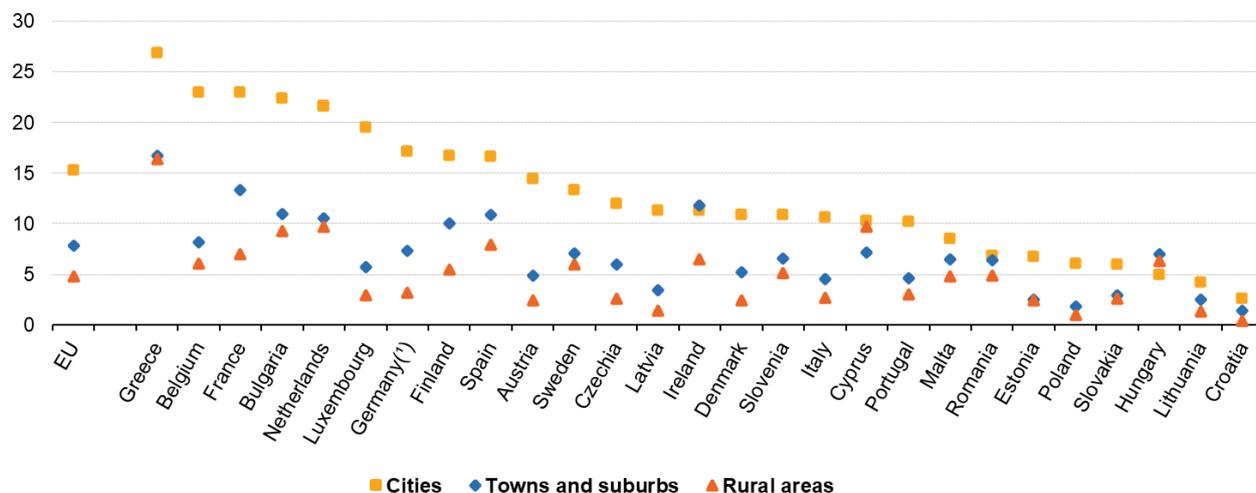
Figure 9: Share of the population who perceived there was crime, violence or vandalism in the area where they live, by income situation, 2023 Source: Eurostat ilc_mddw03

There were also notable differences in the perception of crime by degree of urbanisation (cities; towns and suburbs; rural areas), as shown by Figure 10. In 2023, the perception of crime was considerably higher for people living in cities (15.3%) than it was for people living in either towns and suburbs (7.8%) or rural areas (4.8%).

As regards cities, in 2023 the proportion of the population that perceived there was crime, violence or vandalism in the area where they live was highest in Greece (26.9%), Belgium and France (both 23.0%). At the other end of the range, some of the lowest levels of perceived crime – across all three levels of urbanisation – were recorded in Croatia and Lithuania.

In almost all EU countries, the highest perception of crime, violence or vandalism was recorded among people living in cities. More than one fifth of city dwellers in Greece, Belgium, France, Bulgaria and the Netherlands reported safety problems. The lowest share of perceived crime, violence or vandalism was generally recorded among people living in rural areas. This pattern emerged in most EU countries, with some exceptions. The most noticeable differences between cities and rural areas were observed in Belgium, Luxembourg and France, where the share of city dwellers who perceived that there was crime, violence or vandalism in their area was more than 16pp higher than that of people living in rural areas. However, the share of city dwellers in Hungary who perceived such problems was less than that recorded among people living in rural areas.

Share of the population who perceived there was crime, violence or vandalism in the area where they live, by degree of urbanisation, 2023 (%)



(*) Low reliability
Note: ranked by cities

Source: Eurostat (online data code: ilc_mddw06)

eurostat

Figure 10: Share of the population who perceived there was crime, violence or vandalism in the area where they live, by degree of urbanisation, 2023 Source: Eurostat ilc_mddw06

Conclusions

The feeling of safety and security is an important aspect of people's quality of life. A relatively high share of the population in Greece, Bulgaria and Romania had arrears on mortgages, rent, utility bills or hire purchase payments in 2024, while economic insecurity – as measured by the share of the population unable to cope with unexpected financial expenses – affected at least 40% of the population in Bulgaria, Latvia, Greece, Lithuania, and Romania.

Households composed of single adults with dependent children were generally the most economically vulnerable subpopulation when analysing the information by type of household.

Individual perceptions of crime rates do not always correspond to the actual prevalence of recorded offences. There was a considerable variation in the incidence of homicides relative to population size across EU countries in 2023. The perceived level of crime, violence or vandalism was on average higher for people living below the poverty threshold than for people living above the poverty threshold. Crime was also much more prevalent in cities than in rural areas.

Data sources

The data used in this article are primarily derived from the [EU statistics of income and living conditions \(EU-SILC\)](#).

The EU-SILC is the principal instrument for measuring income and living conditions in the EU and is the main source of information on quality of life at individual and household level. It provides data for economic security, expressed through indicators that provide a proxy for wealth (for example, the share of the population unable to cope with unexpected financial expenses) and debt (for example, the share of the population in arrears).

The EU-SILC is also the source for the data on physical safety for perceived levels of crime, violence or vandalism, while as the statistics on prevalence on crime comes from the joint Eurostat-UNODC data collection on [crime and criminal justice](#).

Source data for tables and graphs

- [Quality of life — Economic security and physical safety](#)

Context

Several aspects may unexpectedly and/or adversely affect a household's or an individual's material conditions as well as their physical security. In terms of quality of life, economic security and vulnerability are analysed in relation to wealth and debt, while physical and personal safety are measured by the incidence of criminal offences as well as perceived levels of crime in areas where people live. Subjective perceptions may result in feelings of insecurity that have the potential to undermine people's quality of life.

A variety of risks may threaten people's material conditions and safety. Examples include losing one's job, health problems, or ageing. Events at a national or even global level may also have an impact, such as the COVID-19 pandemic or the global financial and economic crisis, which resulted in harsher economic conditions and a fall in living standards for EU residents. Alongside these economic aspects that may affect people's quality of life, there are many non-economic risks such as violence and crime that may endanger people's physical safety. Even in cases where these risks do not materialise, the subjective perception of such a threat may lead to feelings of insecurity which can effectively undermine people's quality of life.

The concept of economic security is addressed by EU policies that relate to the safety nets provided by the social security systems of individual EU countries. The [Social Protection Committee \(SPC\)](#) is an EU advisory policy committee established by the [Treaty on the Functioning of the European Union](#) (Article 160) and monitors the development of [social protection policies](#) in the EU countries.

In November 2017, the European Pillar of Social Rights was proclaimed during a summit on fair jobs and growth that took place in Gothenburg, Sweden. It aims to deliver fairness and social justice through new and more effective rights for EU residents and has three main categories covering 20 different principles that are spread over policy areas such as housing, education, social or health care, and employment:

equal opportunities and access to the labour market;

fair working conditions;

social protection and inclusion.

The third category covers a broad range of principles that can be grouped under the heading of safety: childcare and support to children; social protection; unemployment benefits; minimum income; old-age income and pensions; health care; inclusion of people with disabilities; long-term care; housing and assistance for the homeless; access to essential services. A new [action plan](#) for the implementation of the European Pillar of Social Rights was published by the European Commission in March 2024.

The European Commission has set out a new [EU Security Union Strategy](#) to protect everyone in the EU and promote our European way of life. The strategy covers the period from 2020 to 2025 and focuses on priority areas where the EU can help Member States strengthen security for all of those living in Europe, while respecting our European values and principles. The European Commission publishes progress reports on the implementation on the EU Security Union Strategy twice a year.

Explore further

Other articles

- [Income and living conditions \(t_ilc\)](#) , see:

People at risk of poverty or social exclusion (Europe 2020 indicators) (t_ilc_pe)

Income distribution and monetary poverty (t_ilc_ip)

Living conditions (t_ilc_lv)

Material deprivation (t_ilc_md)

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)

- [Crime and criminal justice \(crim\)](#) , see:

Recorded offences by offence category - police data (crim_off_cat)

Recorded intentional homicide and sexual offences (crim_hom)

Court processes (cim_crt)

Prison and prisoner characteristics (crim_pris)

- [Income and living conditions \(ilc\)](#) , see:

People at risk of poverty or social exclusion (Europe 2020 indicators) (ilc_pe)

Income distribution and monetary poverty (ilc_ip)

Living conditions (ilc_lv)

Material deprivation (ilc_md)

EU SILC ad-hoc modules (ilc_ahm)

Thematic section

- [Quality of life](#)
- [Income and living conditions](#)
- [Crime and criminal justice](#)

Publications

- [Quality of life in Europe - Facts and Views](#)

External links

- [European Commission — Directorate-General for migration and home affairs](#)
- [European Commission strategy — Justice and fundamental rights](#)